

Georgia's families have been hit hard by the current economic climate and while Congress strives to do what it can to stabilize the economy, I want to make sure Georgians are aware of the different avenues of support that are available. If you need further guidance, please do not hesitate to contact my office toll free at 1-800-234-4208.

Homeowners

For homeowners who are having a difficult time making payments on their mortgage, there are a couple of options available.

- Homeowner Affordability and Stability Plan – On March 4, 2009, President Obama released details for the Homeowner Affordability and Stability Plan. The plan is designed to further address the current housing crisis, allowing responsible homeowners with loans owned or guaranteed by Fannie Mae or Freddie Mac to refinance their mortgage and stay in their home. The new plan addresses not only those already in foreclosure, but those who are potentially facing foreclosure while still being current on their payments. To determine your eligibility, please visit: <http://www.financialstability.gov/makinghomeaffordable/> .
- HOPE NOW – This is an alliance between HUD approved counseling agents, mortgage companies, investors and other mortgage market participants that provides ways for homeowners with mortgage concerns to connect directly with their mortgage servicer and receive help faster. Visit <http://www.hopenow.com> for more information.
- HOPE for Homeowners – This is a program that offers assistance for those who are having difficulty making payments on their mortgages. The phone number for HOPE for Homeowners is **1-800-225-5342**. Please check the eligibility requirements for HOPE for Homeowners by visiting <http://www.hud.gov/hopeforhomeowners/> .
- Credit Counseling Agencies – HUD provides a list of Georgia-specific foreclosure assistance programs. The link below provides an entire list of counseling agencies in the state <http://www.hud.gov/local/ga/homeownership/foreclosure.cfm> .
- HUD – We can help you get in touch with HUD, so they can open a case for you to help address your concerns.

Unemployment

The U.S. Department of Labor provides unemployment benefits for those workers who have become unemployed through no fault of their own, and meet eligibility requirements. You can find additional information by calling 1-877-US-2JOBS (872-5627) or visiting <http://www.dol.gov/dol/topic/unemployment-insurance/> .

The Georgia Department of Labor provides information for upcoming job fairs throughout the state. Please visit the website below: <http://www.dol.state.ga.us/WS4-MW5/cics.jsp?TRANSID=JSA5&FRMNAME=JSA5> .

Please take a look at the Georgia Department of Labor's unemployment handbook, which provides helpful information on unemployment benefit rights and responsibilities. <http://www.dol.state.ga.us/pdf/forms/dol414.pdf> .

www.usajobs.com is a website with information for all federal jobs across the country.

Small Businesses

The U.S. Small Business Administration (SBA) provides credit counseling services as well as loan programs designed to help small firms in this economy. You can contact the local SBA office by calling (404) 331-0100. Or you can visit SBA's website for more information at <http://www.sba.gov/helpingmainstreet/index.html>

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Senator Saxby Chambliss - Assistance with Economic Hardship