

Foreclosure Prevention Resource Guide

When to Seek Help

Invest Atlanta encourages homeowners to contact a HUD-approved housing counselor as soon as they miss or anticipate missing a mortgage payment. Early intervention significantly increases the likelihood of finding a workable solution. Please reach out to the resources below should you need assistance.

City of Atlanta Housing Counseling & Foreclosure Prevention Resources

Organization	Services Provided	Best For
NACA (Neighborhood Assistance Corporation of America) www.naca.com	Foreclosure prevention counseling, loan modifications, mortgage payment assistance guidance, and lender negotiations.	Homeowners who are behind on mortgage payments or at risk of foreclosure.
Summech Community Development Corporation www.summechcdc.org	HUD-approved housing counseling, foreclosure prevention, financial coaching, and homeownership counseling.	Atlanta residents needing one-on-one housing counseling.
Money Management International www.moneymanagement.org	Housing counseling, budget counseling, foreclosure intervention, and debt management.	Homeowners needing financial stabilization and assistance managing debt.
Catholic Charities Atlanta www.catholiccharitiesatlanta.org	Financial counseling, emergency assistance referrals, and housing stability services.	Families experiencing financial hardship.
Urban League of Greater Atlanta www.ulgatl.org	Financial empowerment, housing counseling referrals, and foreclosure prevention education.	Homeowners seeking financial coaching and resource navigation.
Metro Fair Housing Services, Inc. www.metrofairhousing.com	Fair housing advocacy, housing counseling referrals, and homeowner education.	Homeowners needing assistance with housing rights or foreclosure-related issues.

Statewide & Federal Resources

Organization	Services Provided	Best For
Georgia Department of Community Affairs (DCA) www.dca.georgia.gov	Maintains Georgia's list of HUD-approved housing counseling agencies; provides mortgage assistance information, foreclosure prevention resources, and referrals.	Georgia homeowners seeking approved housing counseling agencies and foreclosure prevention resources.
HUD Housing Counseling Program www.hudexchange.info/programs/housing-counseling	Provides free or low-cost HUD-certified foreclosure counseling, loan modification assistance, repayment plans, forbearance options, and budget counseling.	Homeowners seeking HUD-certified foreclosure prevention and loss mitigation assistance.
Georgia Attorney General – Consumer Protection Division www.consumer.georgia.gov	Provides foreclosure education, scam prevention information, housing counseling referrals, and homeowner rights information.	Homeowners seeking consumer protection information or assistance identifying foreclosure scams.

Legal Assistance

Organization	Services Provided	Best For
Legal Services Georgia www.glsp.org	Free legal assistance for eligible homeowners facing foreclosure, including representation and advice.	Eligible homeowners who need legal advice or representation related to foreclosure.
Atlanta Legal Aid Society www.atlantalegalaid.org	Legal advice for qualifying homeowners, including foreclosure defense and homeowner rights assistance.	Qualifying homeowners seeking legal assistance with foreclosure or housing rights.

National Resources

Organization	Services Provided	Best For
HOPE Hotline (Homeownership Preservation Foundation) www.995hope.org	1-888-995-HOPE (4673); available 24/7; provides free foreclosure counseling through HUD-certified counselors.	Homeowners seeking immediate, free foreclosure counseling and guidance.

Services Available Through Foreclosure Prevention Resources

- Mortgage delinquency counseling
- Loan modification assistance
- Forbearance and repayment plan reviews
- Budget and credit counseling
- Loss mitigation application assistance
- Communication with mortgage servicers
- Foreclosure timeline education
- Scam prevention
- Reverse mortgage counseling
- Financial coaching
- Referrals to emergency financial assistance