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July 8, 2011

Michael A. Beatty  
Commissioner  
Georgia Department of Community Affairs  
60 Executive Park South, NE  
Atlanta, GA 30329

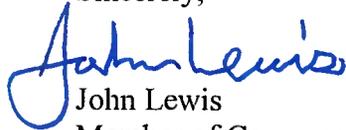
Dear Commissioner Beatty,

I write to request a meeting regarding the Hardest Hit Funds, an allocation to the Department of Community Affairs from the U.S. Department of Treasury to help homeowners who are behind on their mortgage payments due to unemployment or underemployment. I am pleased that Georgia has successfully achieved an award of these funds and that you have established a process for implementation. However, I have concerns regarding the accessibility of the funds and I hope that we might meet to discuss issues that my constituents have brought to my attention.

I understand that the Department of Community Affairs has decided to use an application and communications process for these funds that will rely solely on the internet and email. The majority of the states that are using the funds are incorporating some system of outreach and intake beyond a computer-based system, typically through the foreclosure prevention counselors that have participated in the National Foreclosure Mitigation Counseling program. Georgia homeowners who do not have access to the internet or the technical ability to scan, upload and transmit critical financial documents without assistance are likely to have trouble accessing these funds. I am concerned that this will have a disproportionate impact on minority and low income communities which historically are less likely to own a computer or to utilize the internet.

Again, I hope that we can meet in the near future to discuss these issues. Hopefully, you will be able to modify the program design to remove any obstacles for people who are not technologically savvy or do not have Internet access in their home. I look forward to your response.

Sincerely,

  
John Lewis  
Member of Congress