

# NEED HELP PAYING BILLS

Resources for struggling families or single people

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## Assistance programs in Atlanta and Fulton County Georgia.

Find how to get financial help with bills near you in the Atlanta Georgia and Fulton County. Low income families, senior citizens, and single mothers can find programs that help pay their utility bills or rent, provide free food, as well as give free personal or household stuff. There are churches, charities, or government human service agencies that provide emergency financial assistance and **find help near where you live in Fulton County GA.**

The organizations focus on supporting struggling residents of the Fulton County area. Other resources in the Atlanta GA region include interest free loans, a free car or gas cards to get to work, back to school supplies, as well as free motel or gasoline vouchers. These resources provide immediate help in Atlanta GA and the county. Low income families can also apply for furniture bank programs or even Christmas gifts.

## Emergency programs, grant money and financial help to pay bills

The **Fulton Atlanta Community Action Authority (FACAA)** helps people of Fulton County and Atlanta. The non-profit does this by offering various financial resources and grant money. The funds help to pay energy or light bills, stop evictions, prevent homelessness, and overall improve a family's living conditions.

**Emergency Assistance** - This program offered by FACAA provides grant money to help people make it thru a crisis, such as a job loss, medical emergency, foreclosure or eviction proceedings or some other emergency. Some of the programs offered include:

- **Grants for energy bills or electric assistance** to prevent disconnection from their utility service.
- Assistance to **help someone pay rent or a mortgage to avoid evictions and stop a foreclosure.**
- Resources to ensure **shelter or housing** with goal-oriented case management. There are even services and for currently homeless families and individuals, including free motel or extended stay vouchers in Atlanta.
- **Emergency food assistance**, including free groceries or personal toiletries, hot meals to the homeless in Fulton County and feminine products.
- **Mortgage relief** for low-income homeowners. Find additional resources for [government mortgage help](#).
- **Debt reduction**, help paying loans, and credit counseling. They partner with various non-profit organizations. More on [Atlanta credit counseling agencies](#).

- The community action agency will also process applications to the **Georgia Low Income Home Energy Assistance Program (LIHEAP)**. This will help low and moderate income people pay their winter heating bills as well as summer cooling bills. More on the [low income energy assistance program](#).

- **Job Guidance, Employment and Counseling is** offered by FACAA case

workers. The FACAA organization provides scheduled workshops, job finding assistance, and individual counseling. There is also information on [working from home for money](#).

- **Free supplies for job seekers** are possible. Community action will give out work clothes, accessories, uniforms and more. This can also include a free vehicle to get to work or a bus pass or gas card.

Contact the **Fulton Atlanta Community Action Authority** at one of its locations. They include the main office at 1690 Chantilly Drive NE, Atlanta, GA 30324. Call 404-320-0166. There is also a Resource Center at 341 Kelly Street SE, Atlanta, GA 30312. More information [Fulton Atlanta Community Action programs](#).

**Atlanta Urban Ministries** will provide **financial assistance to children and women as well as single moms** who are experiencing financial challenges. There are support services focused on females. Get assistance to avert potential homelessness, free groceries for food shortages, or grants to pay electric bills to prevent loss of utility service. They focus on keeping families together. Call (404) 881-1991. Or there are employment services, and even find a [list of great jobs for single moms](#). The location is 458 Ponce De Leon Ave NE, Atlanta, GA 30308.

The **North Fulton Community Charities** supports part of the county. This agency also offers several different programs and funds to help pay short term expenses. There are also grants or even short term loans

for paying bills. Continue with [free loans with zero interest rates](#).

- North Fulton Community Charities offers an extensive **food pantry** with thousands of items for client choice, meaning the client family or person using the center to have choice over the groceries they want.
- There is also **free clothing assistance**, including work or school items, sneakers, socks and more for kids or adults. Or get free school supplies for kids in Fulton County GA.
- The charity has **emergency rental and utility assistance** for low income residents in the service area of North Fulton Georgia (excluding Sandy Springs). NFCC also offers LIHEAP Application assistance, which is government grants for paying utility, cooling or heating bills.
- There is also Free VITA tax preparation, which helps seniors and low-income families with their federal or state of GA taxes.



Or get assistance with applications for Government Benefits, a GED program and multiple ESL classes. For more information or to request assistance please call 770-640-0399. The location is 11275 Elkins Rd, Roswell, GA 30076.

Another local resource to turn to for help is the **Atlanta and Fulton County Salvation Army**. The agency provides emergency financial help, case management, and life-sustaining assistance. They do this by providing low income, unemployed, and other people with money for paying rent/mortgage or a light bill.

- There is also free food, clothing, school supplies, furniture, and household supplies to families and individuals who are facing a financial crisis or short term hardship. .
- The Salvation Army also offers emergency assistance to help seniors, the disabled or working poor in a crisis situation. The programs help in the areas of food, clothing, lodging and housing, rent and utility bill assistance as well as shelter.
- Or get a free gas voucher to pay for gas (or referrals to a car program) for those who need a vehicle for work.
- The Fulton County Salvation Army also provides **free seasonal items**. This includes school supplies, Christmas toys, and Thanksgiving meals in Atlanta, including for single mothers or people with no money. Students can also get free phones or wireless devices for school, including from Apple. Learn more on [how to get a free iPhone in Georgia](#).

### Financial help in Fulton County GA



People applying for help from the Salvation Army do need to meet a number of conditions and funding is limited. Call (404) 522-9785 or (404) 486-2710, or click [here](#) for details on [financial help from Atlanta Salvation Army](#).

**Cooling bill assistance** is also administered by non-profit and charity centers across the Atlanta region. Resources can provide people with fans, gently used air conditioners, or free grant money to pay cooling or AC bills. Find [free fans in Atlanta](#).

Various programs are administered by the **Hosea Williams Feed the Hungry Foundation**. They offer help for the homeless in Atlanta and Fulton County. The non-profit will provide funds for paying rent and preventing evictions, and may even have funds to pay utility or water bills. They also help homeless people in Fulton County GA find an affordable apartment (or home) to live in. Call the agency at (404) 755-3353.

If you live in the Atlanta zip codes of 30319 or 30341, the **St. Martin in the Fields Emergency Assistance Fund** may have financial help for you if you are facing a hardship. While the cash provided is limited, they can help with rent, utility bills, health care and prescription drug costs. There are also programs to help single moms fix a car or the low-income pay a mortgage and water bills. Phone (404) 261-4292. The location is 3110 Ashford Dunwoody Rd NE, Atlanta, GA 30319.

**Toco Hills Community Alliance**, which is located at St. Bartholomew's Episcopal Church and can be reached at (404) 634-3336, offers a food pantry and free clothing closet. They also provide financial assistance

and cash grants for paying rent expenses and utilities to people in need of aid. Read more on [Toco Hills Community Alliance assistance programs](#).

**Living Room** - People and their immediate families who are impacted by HIV/AIDS can get assistance. Offers emergency housing and social services. The non-profit will also provide emergency financial assistance for paying past due rent, mortgages, and utility bills. Location is 341 Ponce de Leon Ave., Ponce De Leon Center, Atlanta, Georgia 30308, dial (404) 616-6332 or (404) 814-7072.

**Short term loans** are available. These will be from private lenders. The options in Atlanta range from title to payday loans, cash advances, and more. Note the funds can be used for paying bills, but these do have some risks. Applicants with limited credit can also apply for cash. More on [emergency loans in Atlanta](#).

**SVDP covers Fulton County** too. If you need help for a crisis situation, such as funds to stop an eviction or to keep your utility service from being disconnected, try the Society of St. Vincent De Paul Conference in Atlanta. Call((678) 892-6164 or (678) 892-6160). The parish provides financial assistance, a food bank, GED programs, and other services.

- Programs range from a thrift store, job training, clothing closet, and referrals. For example, case workers from the Fulton County St. Vincent De Paul can help people apply for public assistance like health care, food stamps, or LIHEAP. Get additional details on [St. Vincent de Paul assistance in Fulton County](#).

**Action Ministries Atlanta** offers assistance for veterans from the federal SSVF - Supportive Services for Veterans. There are also other resources such as job coaching, budgeting and more. There may be financial assistance for paying rent, moving costs, and security deposits. Get help with housing and job search as well as ongoing case management. Some help may be provided by zero interest rate, deferred loans.

- Other housing programs from Action Ministries in Atlanta includes transitional housing, placement into low income apartments, as well as where to get money for housing. As they have information on grants for one time rent help or a security deposit, the HOPWA program, and funds for security deposits. The agency is located at 458 Ponce De Leon Ave NE, Atlanta, GA 30308, call (404) 881-1991 or (888) 206-7372. Or more on [Action Ministries of Georgia housing](#).

**Fulton County Area Agency on Aging** administers assistance programs for senior citizens and the elderly as well as their families or caregivers. Dozens of resources are available, including some or all of the following. Benefits counseling for Medicare and vouchers for prescription medications, or free meals (home delivered and at senior centers). There are also local jobs from the Senior Community Service Employment Program (SCSEP), and even transportation in the immediate region. The services are run by the county at 40 Courtland Street, NE, Atlanta, GA 30303, Dial 404.613.6000 or more details on [senior assistance in Georgia](#).

**The Urban League** focuses on employment, rent, and mortgage issues. They help low income and disadvantaged families in Atlanta. While direct financial help is limited, staff from the HUD approved agency can help both homeowners and tenants apply for programs. This can include foreclosure counseling, grants for paying rent or to buy a car, and more. The center also offers job training, free use of computers, Step Up and workforce development for unemployed Atlanta residents. More on [programs from Urban League Atlanta](#).

The **Fulton County Georgia Division of Family and Children Services** is arguably the leading government organization to call for financial assistance, advice, and referrals. Several resources offered can help with paying for immediate basic needs and bills, and also provide longer term self-sufficiency.

- Some of the programs include, but are not limited to, job finding services and training. Medical bills can addressed met by Medicaid and other health care programs. Other services include cash

assistance from TANF, food stamps, and rental assistance vouchers. Read more on the [Fulton County family services public assistance programs](#).

**Sullivan Center, Inc.** - This non-profit organization facilitates an array of services that were created to assist low income clients overcome temporary hardships. Many volunteers work at this location. Location is 643 Dill Ave., SW, Atlanta, GA 30310, call (404) 753-0531

Housing and employment services from **Clifton Sanctuary** are for homeless males only in Atlanta. The charity runs shelters and low income apartments as part of Joe's Place. There is also job training from a free computer lab, work clothes (such as suits and dresses) as part of Dress for Success, as well as emergency food and hot meals. More information on [help from Clifton Sanctuary](#).

**Atlanta based Jewish Family and Career Services** - They are a resource for seniors, the disabled, and low income in Fulton County. Some assistance is available regardless of faith or religion, and some resources are focused on those of Jewish faith. They may have emergency financial help for rent or bills. Self-sufficiency and job search programs include support from Career Services of Atlanta. There are also free food pantries and other resources. More on [Jewish Family and Career Services of Atlanta programs](#).

**Atlanta Rescue Mission and thrift store** - The focus is on basic needs. The center offers food, clothing, shelter, and transitional housing. Case managers can also help people by providing information on Fulton County job and employment programs. A major focus is on helping people in Fulton County that are homeless or have no money. Call them for information on housing programs such as the Potter's House and other housing support. Read [Atlanta Mission](#).

**Catholic Charity** - Several churches in the Fulton County and Atlanta region administer services for the working poor, single moms and low income. Many of the resources they

provide are referrals to government and public assistance, such as LIHEAP, food stamps, or section 8 housing rent vouchers. However they do provide direct assistance in some cases, including for housing, legal aid for immigrants, and other support.

- The charity has a foreclosure/mortgage assistance program for Atlanta and Fulton County homeowners. They help people of all faiths and religions. The agency employees certified housing and debt counselors. They are available to provide expertise and to homeowners who are in mortgage default (or undergoing a foreclosure) or approaching a default.

Many other social services are provided, including free or low cost legal services to immigrants. More on [Atlanta and Fulton County Catholic Charities](#).

**Caring for Others (CTO)** provides everything from emergency funds to pay rent or energy bills (to stop homelessness) to basic needs and referrals. Staff will also help people apply for government benefits, such as SSI disability or food stamps. Other services from CTO in Fulton County include a holiday giving center, free food pantry and a community thrift store. More on [Atlanta Caring for Others](#).

**Dunwoody Baptist Church - Benevolence Assistance Ministry** - The local church offers financial assistance, food pantry, job information, career counseling and free personal items including clothes for adults. The non-profit is in Dunwoody, Georgia 30338, phone (770) 280-1240

**Atlanta Legal Aid Society provides free support in Fulton County.** The pro-bono firm can help with various civil matters. Examples of services include attorneys offer eviction prevention from the Home Defense Program. Immigrants or the disabled can get help with filing for government benefits and other assistance. Advice is also offered to low income families in Atlanta for applying for government benefits, such as SSI disability or SNAP food stamps. The non-profit is focused on ensuring full access to representation for those that are less fortunate. More on [Atlanta Legal Aid Society services](#).

- **Georgia Law Center on Homelessness and Poverty** - The statewide agency also covers the Metro Atlanta area as well. The organization helps with landlord/tenant disputes, evictions and housing discrimination assistance. Free lawyers help with civil cases in Fulton County GA. Some of the financial resources may be SSDI applications, unemployment insurance filing or rent payment / security deposit assistance. Address is 100 Edgewood Ave., Atlanta, Georgia 30303. Dial (404) 681-0680. More on [Georgia Law Center housing programs](#).

**Atlanta Task Force for the Homeless** partners with non-profits and the government. A focus is on the working poor, veterans in Atlanta and single moms or dads. Get help with rent and housing issues. The primary services are as follows.

- Grants for utility bills including electric, water, or heating.
- Rent and security deposit help. Or find a place to live, even for renters with bad credit.
- A representative payee program as well as budgeting and credit repair.
- Other support, such as shelter and help in obtaining identification, is also arranged from the Day Center. Find details on [Metro Atlanta Task Force for the Homeless programs](#).
- Since funding is limited, Atlanta Georgia area families may need additional resources. There are **additional options** available, and they include grants, rapid rehousing, and many others. Find more details on [rent help programs](#).

**Lift Community Development** offers many emergency and social services. It may be a free food pantry, transitional housing, clothing bank, veteran benefits assistance, tutoring for children and other family services. College Park based in Fulton County. The non-profit is at 5134 Old National Hwy, Atlanta, GA 30349. Phone: (404) 762-5600

Non-profit and government **assistance for rental and housing expenses** are targeted at families facing homelessness. Most agencies have limited funding and need proof that the applicant can sustain the future payments on their own. But when qualified, there may be everything from grants for back rent, legal aid, motel vouchers, deposit help, and more. Get a listing of additional [Atlanta rent assistance programs](#).

**Transitional housing services** are available across Atlanta and the greater Fulton County area. Numerous non-profits and government funded programs assist qualified families that were evicted and/or the currently homeless. Some charities also provide a free emergency motel voucher for women with kids in Atlanta.

- Participants will have access to a place to live while they regain self-sufficiency through services such as job training, credit counseling, and while they process applications for low income housing. Some centers may have information on rental or security deposit assistance as well. More on [Fulton County Georgia housing programs](#).

**Community Assistance Center (CAC)** - Helps pay for basic needs and homeless prevention, so rent help is a focus. Also CAC offers financial assistance, free food, clothing, holiday food baskets as well as Christmas and holiday gifts for children during the December holidays. CAC serves residents of the cities of Sandy Springs, GA (in Fulton County) and Dunwoody GA (in DeKalb County). Address is 1130 Hightower Tr., Sandy Springs, Georgia 30350, dial (770) 552-4015

**Atlanta Midtown Center, Inc.** will strive to prevent homelessness and hunger during periods of crisis. The non-profit will provide emergency assistance to the working poor of Midtown and Downtown Atlanta in Fulton County. The housing programs will come mostly in the form of referrals to financial help, including free grant programs or maybe a loan for paying overdue rent. The zip codes by the non-profit Center are Fulton County and Atlanta region of 30303, 30308, 30309, 30310, 30312, 30313, 30314, 30315, 30318, as well as 30363.

- Other services from MAC can include free clothes for those seeking employment. They can also help people obtain a Breeze Card or maybe identification. Other assistance is food from churches and more. Location is 613 Spring St NW, Atlanta, GA 30308, call (404) 681-5777. More on [help from Midtown Assistance Center](#).

**Gateway Center** - Focuses on emergency shelter, transitional housing, and employment services for the homeless and individuals in Atlanta facing poverty. The non-profit will triage clients through the Client Engagement Center and use other resources. Qualified low-income families can get free tutoring, financial assistance to pay bills low income families and individuals, as well as a free clothing closet. They also provide help to veterans in Fulton County. Click [Gateway Center programs](#).

**Local churches in Fulton County** help the poor, Latinos and/or Spanish speakers, homeless, and hungry. Whether it is a piece of clothing from a family store, food from the pantry, or a few dollars to pay electric bill or rent in a crisis, there are dozens of churches that may help people regardless of their religion. The hours are limited, but find how to apply. Locate [Atlanta church assistance programs](#).

Discounts and **financial aid for water bills** is provided to seniors and low income customers who are faced with a crisis situation. Additional assistance can be provided for repairs and maintenance of pipes and plumbing. Find more information on [water bill assistance in Atlanta](#).

**Atlanta Urban Ministries** runs several services, with a focus on housing and hunger prevention. The staff can direct clients to transitional housing, shelter, and a food pantry. This is also done while the client pursues education and job training for stability. The number is 404-881-6744, or click more information on [Atlanta Urban Ministries assistance programs](#).

**BCM Georgia (Buckhead Christian Ministry)** provides a variety of assistance programs. A major focus is on housing, and the charity will offer emergency financial help with back rent or electric bills. There is also a food pantry, clothing closet, as well as rehousing for the poor. Or get help with transportation or free items for work, such as a Chrome book or gas card. The location is 2847 Piedmont Rd NE, Atlanta, GA 30305. Call (404) 239-0058.

**Our Lady of Lourdes Catholic Church** is located at 25 Boulevard NE, Atlanta, GA 30312. The faith based group may be able to help with basic needs in a crisis situation. Housing assistance may include funds for paying rent or utility bills. For those in their transitional housing programs, financial aid may be offered to pay the security deposit when moving. Other resources from the ministry include Support Housing, money management, and additional case management services Phone: (404) 522-6776.

### Free items in Fulton County GA and vouchers for low-income families

**Clothing, household good, furniture and basic needs** - Dozens of charities, churches, and non-profit clothing closets provide items to needy families. Centers distribute items such as free coats, shoes, suits, diapers, work attire, furniture and more. There are also free furniture banks, school backpacks, and small appliances for low-income households. Get information on [Atlanta free clothing closets, furniture and school supply assistance](#).

**Events and giveaways for back to school supplies** are held across Atlanta and Fulton County. In addition, some charities also ramp up their assistance during this time frame. Books, educational supplies, computers, clothes, and more is given out. Find some examples of [Atlanta area school supply programs](#).

**Fulton County free holiday programs** - At each major holiday, including Easter, Thanksgiving, and Christmas, qualified low income families can receive help. What may be provided includes free food, meals, gifts and toys for children, and companionship for senior citizens. More on [holiday assistance in Atlanta](#).

**Free stuff for new babies** - Parents that are struggling to pay their bills can get help. Fulton County Georgia based charities, as well as DSS offices can assist. Some of the assistance arranged may be diapers, wipes, and Pampers; furniture; food as well as free baby formula (including from WIC vouchers); emergency housing; and much more. Continue with [Atlanta diapers and baby supplies](#).

**Free diapers in Atlanta** - A couple local non-profit organizations provide free diapers to Fulton County and Atlanta families. There are also baby wipes, clothes diapers or free Pampers in Fulton County GA. Learn more on [free diapers](#) and how to apply.

There are a few **dozen primary food banks**, churches and pantries located across Atlanta and the county. They give out free groceries, baby formula, help to feed the homeless and offer other support. Some also provide financial assistance and/or clothes or operate soup kitchens. Read more on [Fulton County free food banks](#).

There are **free medical clinics and dentists** in the region. With tens of thousands of families lacking health insurance in the area, the demand for high quality, yet low cost medical care has never been greater. There are other options out there that can help meet the health and dental care of the low income, unemployed, and people who may be struggling. Locate more [Fulton County Georgia health care clinics](#).

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HUD approved counseling agency is **CredAbility - Atlanta Office**. This non provides assistance with consumer education. There is free credit counseling, foreclosure prevention, homeowner/home purchase counseling, as well as a predatory lending awareness program.

- The non-profit also offers in person or online bankruptcy counseling. they also help Atlanta families pay down credit card or medical debt or a car loan. Or get access to low income home loans and mortgages, personal financial management workshops and debt management plans, or DMP . Dial (404) 527-7630 or (800) 251-2227

**Non-profits** - Both HUD approved agencies and attorneys from organizations such as Atlanta Legal Aid Society and Georgia Legal Services provide counseling and free advice. Whether you are behind on paying your home loan, or have received a foreclosure notice, then these organizations are worth contacting. Find [foreclosure prevention in Atlanta](#).

Another option is a mortgage help center that was opened by **Fannie Mae**. It provides free foreclosure and counseling services. Click more more on [Fannie Mae help in Atlanta](#) to learn more.

### **Additional resources in Fulton County**

There are other assistance programs in Atlanta, Fulton County and the state that can help low-income families. The [United Way of the Metro Atlanta](#) area offer referrals to grants, programs for kids or adults and more. Also dial 404-527-7200 for more details.

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By [Jon McNamara](#)

### **Additional Local Programs**

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