

## How HEMAP and the Help Center Work

The Pennsylvania Housing Finance Agency (PHFA) has helped over 40,000 homeowners stay in their homes and avoid foreclosure through the Homeowners Emergency Mortgage Assistance Program (better known as "HEMAP"). Through HEMAP, qualified homeowners get mortgage assistance loans if they show:

- financial hardship through no fault of their own such as a medical emergency or job layoff, and
- a reasonable prospect of being able to resume full mortgage payments within 24 months (36 months in times of high unemployment).

The program was established by the State during the 1984 economic recession when many residents were losing their homes to foreclosure. Today, HEMAP is still strong and remains a resource for individuals and families facing foreclosure during another economic recession.

The Help Center, with its attorney advisors, offers free, expert guidance and advice about HEMAP to make it more likely that you will qualify for the program.

**85% of the people who have received HEMAP loans remain in their homes (only 15% have actually lost their homes to foreclosure).**

**Loan repayments to the HEMAP program (\$246.8 M) have exceeded state appropriations (\$234.5M).**

## About Regional Housing Legal Services

**Regional Housing Legal Services (RHLS)** is a nonprofit law firm with unmatched expertise in affordable, sustainable housing and its related components — community and economic development, utility matters and preservation of home ownership. RHLS provides innovative project and policy solutions that help create sustainable communities by offering decent, safe and affordable housing for lower-income Pennsylvanians.

**RHLS ([www.rhls.org](http://www.rhls.org)) focuses its efforts on four programs/initiatives:**

- The HEMAP Help Center
- The Housing Law Project
- The Pennsylvania Utility Law Project
- Affordable housing and community development services

This brochure features one of the programs—The HEMAP Help Center

**To find out more about how the HEMAP Help Center can assist you, visit our website:**

**[www.hemap.org](http://www.hemap.org)**

Or call:  
**Regional Housing Legal Services**  
717-334-0528



The Homeowners  
Emergency  
Mortgage  
Assistance  
Program (HEMAP)  
Help Center

# Avoiding Foreclosure

HOW TO REDUCE THE RISK OF LOSING YOUR HOME



[www.hemap.org](http://www.hemap.org)



## HEMAP Stands Out Among Other Mortgage Assistance Programs

- If you qualify for HEMAP, PHFA will loan you money to bring you up to date on your mortgage, and may provide ongoing mortgage payments for 24 months (36 months in times of high unemployment).
- You can slow down the foreclosure process when you apply for HEMAP—even if you don't qualify for the program. Sometimes the application process can take several months. During that time, the lender is not permitted to start a foreclosure case against you.
- Although your county might have a mortgage foreclosure diversion program, that will be of no help to you until the lender has already filed a foreclosure case, which involves court costs and attorney fees. If you apply for and are granted HEMAP assistance before a foreclosure is started, you can avoid those costs and fees.

“The Help Center’s review was so valuable. Within a matter of hours, an RHLS lawyer had read my application and gotten back to me with comments. When I met with the credit counselor, I had a clear idea of the best way to present my situation and explain my hardship. Having that feedback from an expert was a huge relief during a time of great emotional stress and uncertainty.”

—Aimee Y., homeowner, Telford, PA

## HEMAP Loan Qualifications

- Homeowners must be at least 60 days delinquent on their mortgage and have received an Act 91 Notice from their lender.
- Homes must be residential properties located in Pennsylvania and occupied by the owner-applicant.
- Properties must be one- or two-family residences.
- Homeowners must have had a favorable mortgage credit history during the five years before the delinquency.
- Homeowners must demonstrate financial hardship due to circumstances beyond their control.
- Homeowners must have a reasonable prospect of resuming full mortgage payments within 24 months (36 months in times of high unemployment) and paying the mortgage in full at maturity.
- HEMAP loans cannot exceed \$60,000.
- FHA Title II loans are not eligible.

## Expert Help When You Need It Most

Not only do the HEMAP Help Center advisors guide you through the application process, we increase your chances of success.

**Our track record shows that those who received free assistance from the Help Center have a greater chance of PHFA approving their application and receiving mortgage assistance than those who submitted applications on their own.**

We lead you through the entire PHFA HEMAP application process and comment on your draft responses to questions that you will have to answer. We help you better understand:

- Qualifications for HEMAP assistance.
- How best to make your case to a housing counselor, through whom you must submit your application to PHFA.
- Other state mortgage products such as HERO and REAL, the federal “Making Homes Affordable” program, and county mortgage foreclosure diversion programs.
- How to plan for your required visit to the PHFA-approved housing counselor.
- Documents needed to successfully apply for HEMAP.