

# SAVE A HOME



## ALERT !!

Homeowners who have Act 91 notices should apply for **HEMAP** now! Applications must be received by PHFA on or before **June 30, 2014** in order for homeowners to take advantage of the current **36-month** and **35% effective net income** maximum payment provisions in the HEMAP law.

**HEMAP** applications received by PHFA **on or after July 1, 2014** will be required to show that the homeowners:

- are **24 months** or less behind on their mortgages;
- can get their finances in order within **24 months**;
- can begin repaying back their mortgages in full within **24 months**; and,
- pay maximum monthly payments not exceeding **40% of their net effective income**.

Homeowners can prepare their statements of circumstances with information and guidance from the **Regional Housing Legal Services' HEMAP Help Center** by visiting:

[www.rhls.org/hemap-help-center-instructions/](http://www.rhls.org/hemap-help-center-instructions/)