

HEMAP Help Center

hemap.org

An RHLS attorney will review your Statement of Circumstances, which describes how you fell behind on your mortgage and how you plan to get back on your feet. An attorney can help to make your application stronger, **increasing your chances of approval.**

All homeowners who receive an Act 91 Notice can apply for the Homeowner's Emergency Mortgage Assistance Program (HEMAP).

You may qualify if you're:

- Behind due to no fault of your own
- 24 months or less behind on your mortgage
- Able to get back on your feet within 24 months

Get guidance on your HEMAP journey.



RHLS attorneys do not provide legal representation through the HEMAP Help Center, do not work for PHFA, and will not make a decision on your application. HEMAP applications must be submitted through your certified housing counselor.