

FORECLOSURE PREVENTION

Pennsylvania Housing Finance Agency's Homeowners' Emergency Mortgage Assistance Program provides financial assistance to families in danger of losing their homes. Designed as a repayable loan program, HEMAP provides mortgage assistance to homeowners who are delinquent on mortgage payments through no fault of their own.

ELIGIBILITY

To be considered for a HEMAP loan, homeowners must receive an Act 91 notice from their lender informing them of their delinquent status and advising them that help may be available through the program. In addition, applicants must:

- be Pennsylvania residents who own and occupy the property in foreclosure
- be suffering a financial hardship through no fault of their own
- show reasonable prospects of being able to resume normal mortgage payments after HEMAP eligibility ends

HOW TO APPLY

Homeowners may apply for HEMAP assistance through a network of approved counseling agencies after receiving an Act 91 notice from their lender. Foreclosure actions cease as long as the homeowner files a timely application.

To learn more, contact us at 855-827-3466 or visit www.phfa.org/homeowners/foreclosure.aspx



855-827-3466 | www.PHFA.org



Josh Shapiro, Governor

Robin Wiessmann, PHFA Executive Director & CEO

