

AVOIDING FORECLOSURE OFFERS HOPE FOR A BETTER TOMORROW

Macenzy Groff is a constant reminder to his parents that even the roughest beginnings can produce happy endings. Born three months early in 1998, Macenzy weighed just 2 pounds, 2 ounces. Overnight, he dropped to slightly more than 1 pound. His life hung in the balance. Today, at 15 years old, he stands 6 feet tall and weighs 200 pounds. He's a survivor.

Macenzy's parents, David and Amy, have faced their own struggles. They were married young, in their early 20s, and it seems each passing year has brought new challenges. But they haven't buckled under the pressure.

They live in Bangor, Northampton County, and they've always held down jobs. David is a millwright at a water pipe foundry. The work is good — when it's there. Amy works for a collection agency.

"It's kind of funny because I'm collecting other people's bills," Amy laughs. "But at the same time you think, 'Why don't these people pay their bills? Oh, wait, because they don't have money, like me.'"

DOWN, BUT NOT OUT

Life has thrown them its share of curves, including unexpected expenses. They cared for David's mother when she had cancer. Macenzy's premature birth brought its share of hospital fees. There was a bankruptcy and a car accident. Every time it looked like they might get ahead, there was another bill in their mailbox.

Then came the Act 91 Notice, informing them they were in danger of losing their home. But that same foreclosure notice carried a message of hope. It directed David and Amy to PHFA for foreclosure prevention assistance.

FORECLOSURE HELP IS AVAILABLE

Today, PHFA is helping the Groffs with a loan through the Homeowners' Emergency Mortgage Assistance Program (HEMAP), started more than 30 years ago to help families keep their homes when financial hardship strikes.

"HEMAP actually brought us current on everything — taxes included," Amy explains. "And our payment is excellent because it's only \$150 a month. HEMAP is excellent."

HEMAP is giving the Groffs a good chance to stay in their home, and an opportunity to create their own happy ending. Yes, their life has had its share of bumps along the way. But a helping hand from PHFA now offers them the promise of a better tomorrow. 🏠

