



FORECLOSURE PREVENTION

Belinda Chambers is a special person. She's the single mother of eight adopted children. In 2013, tragedy struck. She contracted an infection that nearly killed her. It took a year for her to learn to walk again; she was on antibiotics for two full years. She drained her 401(k) to meet expenses.

PHFA's foreclosure prevention program known as HEMAP* saved her house and kept the family together.

Belinda has already paid back her HEMAP loan and now tells others in need about the program.

“HEMAP is definitely a lifesaver. In a situation when you are sick and you don't feel well, it was just good to know there was an office you could go to where someone was going to attempt to help you keep your home.”

—BELINDA CHAMBERS



BACK FROM THE BRINK

Clockwise from top-left: Belinda with five of her eight children: Langston and Bellami (first row); Savannah, Grayson and Spencer (second row). ~ Spencer is considered a prodigy on the double bass and has a full scholarship at Juilliard. ~ Belinda has printed books created by Grayson (right). ~ Savannah loves her pets. ~ Belinda works driving for special-needs children.



*HEMAP stands for the Homeowners' Emergency Mortgage Assistance Program.