

PAYING IT *forward*

"I was always a father who provided, worked very hard, and was very involved with all my kid's programs at school."

Those are the words of Dolphus Teart, father of four, remembering how life was for his family in Wilkes-Barre before a series of job losses 13 years ago. His wife, Denise, stayed home to take care of Tevon, their youngest, who has severe autism, making Dolphus the sole provider.

After his job moved overseas, and other jobs were scarce or paid too little, the bills started to pile up. Then they got notice that a sheriff's sale of their home was imminent.

SAVED FROM FORECLOSURE

Fortunately, it was at this time that Denise learned about the Homeowners' Emergency Mortgage Assistance Program. HEMAP is managed by PHFA and helps people in danger of losing their home, giving them time to get back on their feet financially.

"They told her not to worry, that they were going to stop the [foreclosure] process," Dolphus recalls. "Man, what a relief that was, just knowing that you weren't going to get put out on the street."

"They [HEMAP] saved my family. With them saving us, with all the things we didn't have to go through of losing our home, we were able to accomplish a lot of other things."

TURNING THINGS AROUND

For starters, the family was able to stay together. There were still some stressful days, to be sure. But at least they were all still under one roof.

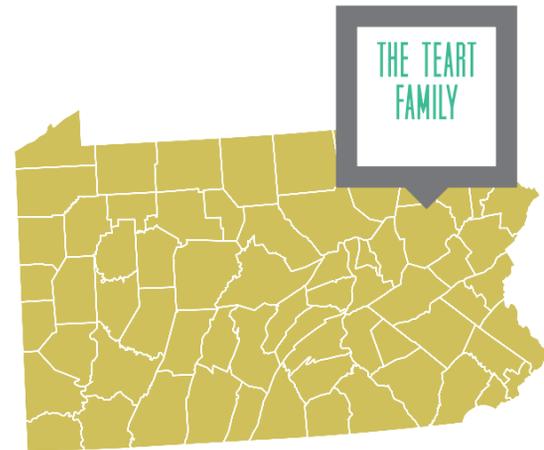
Plus, Tevon was able to stay in the home he had always known. Maintaining familiar surroundings was critical for Tevon as the family worked to help him cope with autism and control his behavior.

Finally, Dolphus was able to continue the volunteer work he'd started years earlier to help other families with autistic children. He had always appreciated the assistance he'd received to help Tevon. Now, keeping their home let Dolphus maintain and even expand his service to others.

Dolphus has founded one autism support group and continues his work with two others. In his 22 years as a volunteer, he estimates he's helped more than 15,000 families.

Today, their home is paid off, they're current on their property taxes and their bills are paid in full. Dolphus credits HEMAP for making it all possible. He and Denise just celebrated their 34th anniversary. Tevon has progressed greatly and is able to keep living with his parents. His two sisters are grown, out on their own and still volunteer and help with their brother. Most importantly, the family is still tightly connected and supportive of each other.

"We were able to lift ourselves up from that point," Dolphus shares. "I don't think I'd be at the same point I'm at today if not for the HEMAP program. They saved our family's life, as far as I'm concerned."



The Teart family (clockwise from upper-left), Dolphus, Tevon, Tiffany, Denise and Tashara. Not pictured, son Patrick.

**"WE NEVER FORGET
how much it helped
that we did not get put
out on the street."**

—Dolphus Teart