

For more information on
Regional Housing Legal Services visit
www.rhls.org
or call

215-572-7300 (Eastern Pa.)
717-236-9486 x205 (Central Pa.)
412-201-4301 (Western Pa.)

For more information on
the HEMAP program, and to find your local
housing counseling agency, visit the
Pennsylvania Housing Finance Agency at
www.phfa.org

For more information on
mortgage foreclosure and other
legal issues visit
www.PaLawHelp.org

Introducing

**The HEMAP Help Center at
www.hemap.org**

**Help for Homeowners
in Your Community
Who are Facing Mortgage
Foreclosure**

A program of



Funded in part by:



Pennsylvania Legal Services

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**Pennsylvania
Legal Aid Network**
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The HEMAP Help Center Available On-line at www.hemap.org Provides help for homeowners who are facing mortgage foreclosure

The Homeowners Emergency Mortgage Assistance Program ("HEMAP") has been helping Pennsylvania homeowners facing foreclosure since 1984. HEMAP, administered by the Pennsylvania Housing Finance Agency ("PHFA"), has allowed over 33,000 families to save their homes.

But for all its successes, on average only 26% of all applicants are approved each year. In its first twenty years, 127,590 homeowners in Pennsylvania applied for assistance, but only 33,205 were approved.

RHLS developed the HEMAP Help Center at www.hemap.org to assist Pennsylvanians who are in danger of losing their homes through no fault of their own. The **HEMAP Help Center** is designed to help homeowners' improve their likelihood of qualifying for HEMAP assistance.

The **HEMAP Help Center** assists homeowners who are preparing to meet with a housing counselor and submit an application to PHFA. Homeowners may fill out a HEMAP application online, including a description of the homeowners's circumstances, and take it to the counseling agency. Or the housing counselor may use the **HEMAP Help Center** while working with the homeowner.

One of the most important parts of the HEMAP application is the Description of Circumstances. **The homeowner may complete a draft of the Description of Circumstances online and email it to RHLS for review and comments.**

The **HEMAP Help Center** does not take the place of a meeting with a housing counselor. Meeting with a counselor is a very important and necessary part of the HEMAP application process. The **HEMAP Help Center** can help the homeowner be better prepared for meeting with a housing counselor. The goal of the **HEMAP Help Center** is to increase the homeowner's likelihood of submitting a successful application.

