

**HOMEOWNERS EMERGENCY
MORTGAGE ASSISTANCE
PROGRAM
(HEMAP)**

ELIGIBILITY

To be considered for HEMAP loan, homeowners must have received an "Act 91" HEMAP 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:

1. Be threatened with foreclosure through no fault of their own.
2. Be at least sixty days delinquent on monthly mortgage payments.
3. Be a resident of Pennsylvania.
4. Be occupants of the home in foreclosure.
5. Have reasonable prospects of being able to resume normal mortgage payments after assistance ends.

For Additional Information

Call Toll Free

1-877-223-2662

or 610-277-6363 ext. 131

CADCOM

**HELPING
PEOPLE
CHANGING
LIVES**



CADCOM
113 E. Main Street
Norristown, PA 19401

**Program sponsored by the Pennsylvania
Housing Finance Agency**

HEMAP

**HOMEOWNER'S
EMERGENCY MORTGAGE
ASSISTANCE PROGRAM**

**Protect Your Home
Against Foreclosure**



**The Montgomery County
Community Action
Development Commission
(CADCOM)**

HEMAP, Homeowner's Emergency Mortgage Assistance Program is a loan program designed to protect people who, through no fault of their own, are financially unable to make their mortgage payments and are in danger of losing their home to foreclosure.

Besides being a homeless prevention measure **HEMAP** makes it possible for families to stay in their own homes, giving them time to reestablish their financial well being.

Since the program's inception, more than 23,00 families almost 90,000 individuals statewide have received assistance.

Most families faced with foreclosure may receive help from **CADC**OM, a designated counseling agency for **HEMAP** in Montgomery County.

As a counseling agency, **CADC**OM advises residents about mortgage foreclosures. **Those who are 60 days behind on their mortgage payments, and have received ACT 91 HEMAP notice informing them of the delinquent status, can obtain CADCOM'S assistance in applying for a loan.**

From the Pennsylvania Housing Finance Agency (PHFA) to help bring delinquent payments current.

Those approved for the program will be re-certified each year to determine their continuing eligibility. Loan recipients are expected to be able to stand on their own financial feet within two years (24 months) after being accepted into the program.

HEMAP is another layer of mortgage insurance for homeowners at a difficult time in their lives. It is also without equal an economic, efficient, and practical housing program that helps ordinary families to protect their homes from foreclosure.

Further information about this service, may be obtained by contacting **CADC**OM 610-277-6363 ext. 131



THE HEMAP PROGRAM PROVIDES:

One on one Consultation

A CADCOM representative will meet with individual applicants to assess the problem and to assist in applying for a loan.

**INCOME GUIDELINE:
NONE**

**FEES:
NONE**

This program is FREE.