



"Stabilizing and enhancing our community
through professional housing
counseling services."

FORECLOSURE MITIGATION COUNSELING INITIATIVE

The Housing Alliance of York offers the following mortgage foreclosure counseling services.

Default & Delinquency Counseling

The Housing Alliance of York (HAY) encourages homeowners that are struggling with mortgage delinquencies to schedule an appointment with a housing counselor to provide Credit & Debt Counseling as the initial step to analyzing the homeowner's specific circumstances and evaluating all options to resolve the situation. In addition to budgeting, options may include lender workouts, HEMAP applications, Loss Mitigation, and refinance options. If staying in the home does not appear to be a viable option, counselors will discuss short sales and other responsible disposition strategies.

Homeowner Emergency Mortgage Assistance Program (HEMAP)

The Pennsylvania Housing Finance Agency (PHFA) offers the Homeowners Emergency Mortgage Assistance Program (HEMAP) to homeowners 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. A successful HEMAP applicant is granted a loan to bring delinquent payments current, and may also be eligible for payment assistance for up to 24 months. HAY assists the client with the paperwork needed to apply for the HEMAP program. Formal application to PHFA for HEMAP assistance may not be made until the borrower has received an Act 91 notice from their lender. Receipt of the Act 91 starts a 30 day clock for submission of the completed HEMAP application. It is therefore advisable that homeowners have already completed Default & Delinquency Counseling with the Housing Alliance to help ensure all other options have been fully explored.

FHA Loss Mitigation

This program assists borrowers in default on Federal Housing Administration (FHA) mortgages. Lenders who offer FHA loans are required to notify delinquent borrowers of this program and refer them to the Housing Alliance for counseling. HAY helps borrowers' complete paperwork required by the lender. The lender makes the final decision on the case which then must be approved by the U.S. Department of Housing and Urban Development.

Please check our website at www.HousingAllianceofYork.com or contact the office at 717/854-1541.



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