

## DEMAP Counseling Agencies

### First State Community Action Agency

655 South Bay Road, Suite 4J  
Dover, DE 19901  
(302) 674-1355

[www.firststatecaa.org](http://www.firststatecaa.org)

### Hockessin Community Center

P.O. Box 393  
Hockessin, DE 19707  
(302) 239-2363

### Housing Opportunities of Northern Delaware, Inc.

100 West 10th Street  
Wilmington, DE 19801  
(302) 429-0794

[www.hond.org](http://www.hond.org)

### Interfaith Community Housing of Delaware, Inc.

613 North Washington Street  
Wilmington, DE 19801  
(302) 652-3991

[www.ichde.org](http://www.ichde.org)

### NCALL Research

363 Saulsbury Road  
Dover, DE 19904  
(302) 678-9400

[www.ncall.org](http://www.ncall.org)

### Neighborhood House, Inc.

1218 B. Street  
Wilmington, DE 19801  
(302) 652-3928

[www.neighborhoodhse.org](http://www.neighborhoodhse.org)

### YWCA Centers for Homeownership Education

153 East Chestnut Hill Road, Suite 102  
Newark, DE 19713  
(302) 224-4060

[www.ywcade.org](http://www.ywcade.org)



# DEMAP



For more information on DEMAP contact:

Delaware State Housing Authority  
Division of Housing Finance  
820 North French Street, 10th Floor  
Wilmington, DE 19801

[www.DeStateHousing.com](http://www.DeStateHousing.com)

**1-888-363-8808**

Phone (302) 577-5001

Fax (302) 577-3713



**Save your home from foreclosure today!**

## What is DEMAP?

Because unforeseen financial hardships can bring the threat of foreclosure to even the most responsible of homeowners, the Delaware Housing Authority has created the Delaware Emergency Mortgage Assistance Program (DEMAMAP).

DEMAMAP is a loan program that provides Delaware homeowners with assistance in preventing residential mortgage foreclosures that result from circumstances beyond the homeowner's control. Such circumstances may include:



- Temporary loss of employment due to layoff, strike, or plant closing
- Illness, disability, or death
- Divorce or legal separation

DEMAMAP loans are granted to approved applicants in the form of a second or third mortgage against the subject property. Monthly payments are determined by the homeowner's total housing expenses and income and set at a low 3% interest rate.

## Two Types of Loans

DEMAMAP offers two different types of loans:

- **Non-Continuing** – With this type of loan, DEMAMAP makes a one time payment to reinstate the delinquent mortgage and real estate taxes. This type of loan is available to applicants who are fully capable of resuming payments after the mortgage is brought up to date by DEMAMAP.
- **Continuing** – In addition to reinstating the delinquent mortgage and real estate taxes, DEMAMAP also assists the borrower with his or her monthly mortgage payments for a period of up to 12 months from the beginning of the delinquency.

## How to Apply

Homeowners who are delinquent on their mortgage should meet with an approved DEMAMAP Housing Counseling Agency as soon as possible, and must explore all options with the counseling agency prior to applying to the DEMAMAP program. DEMAMAP applications will not be considered unless the mortgage payments are at least ninety (90) days delinquent.



See the other side of this brochure for a list of DEMAMAP counselors. The counselor will help the homeowner determine if DEMAMAP is right for him or her and guide him or her through the DEMAMAP application process.

## Eligibility Requirements

To be eligible for a DEMAMAP loan, the homeowner should:

- Be a resident of Delaware.
- Be 90 days or more delinquent in monthly mortgage payments.
- Have held a good mortgage history/credit score prior to the current delinquency.
- Be suffering financial hardship beyond his or her control.
- Demonstrate a reasonable prospect of being able to resume mortgage payments in the near future.
- Currently have no more than two mortgages on the subject property.
- Meet income eligibility requirements.



### **Reminder:**

**Please continue to explore all possible options available through your counselor and with your current lender.**