

DEMAP Counseling Agencies

First State Community Action Agency

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

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

Interfaith Housing of Delaware

2 South Augustine Street, Suite B
Wilmington, DE 19804
(302) 995-7428

www.ichde.org

NCALL Research

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

www.ncall.org

Neighborhood House, Inc.

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

www.neighborhoodhse.org

YWCA Centers for Homeownership Education

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

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

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.