

DEMAP Counseling Agencies

CLARIFI, Inc.

Wilmington, DE..... (800) 989-2227
www.clarifi.org

DE Community Reinvestment Action Council, Inc.

Wilmington, DE..... (302) 298-3253
Georgetown, DE (877) 825-0750
www.dcrac.org

First State Community Action Agency

New Castle, DE (302) 498-0454
Dover, DE (302) 674-1355
Georgetown, DE (302) 856-7761
www.firststatecaa.org

Housing Opportunities of Northern DE, Inc.

Wilmington, DE (302) 429-0794
www.hond.org

Interfaith Community Housing of DE, Inc.

Wilmington, DE (302) 652-3991
Dover, DE (302) 741-0142
www.ichde.org

NCALL Research Inc.

Newark, DE (302) 283-7505
Dover, DE (302) 678-9400
Georgetown, DE (302) 855-1370
www.ncall.org

Neighborhood House, Inc.

Wilmington, DE (302) 658-5404
Middletown, DE (302) 378-7217
www.neighborhoodhse.org

Telamon Corporation

Seaford, DE..... (302) 404-0529
www.telamon.org

West End Neighborhood House

Wilmington, DE (302) 658-4171
www.westendnh.org

YWCA Centers for Homeownership Education

Newark, DE (302) 224-4060
www.ywcade.org



For more information on DEMAP, contact:

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

www.DeStateHousing.com

1-888-363-8808

Phone (302) 577-5001

Fax (302) 577-5021



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Delaware State Housing Authority

DEMAP
Delaware Emergency Mortgage
Assistance Program



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, Delaware State Housing Authority (DSHA) has created the Delaware Emergency Mortgage Assistance Program (DEMAP). DEMAP 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 are limited to a 15% or greater reduction in income caused by:

- Loss of employment due to the economy.
- Underemployment due to the economy.
- Injury or illness of self or immediate family member for whom the wage earner is the primary caregiver.

DEMAP loans are secured by a mortgage against the subject property.



The DEMAP Loan

DEMAP helps homeowners by reinstating the delinquent mortgage loan, including principle, interest, taxes and insurance (if part of the scheduled mortgage payments), and assisting with their monthly mortgage payments going forward for a period of up to 24 months.*

How to Apply:

If you are a homeowner and you are delinquent on your First Mortgage and at risk of foreclosure, you should meet with an approved DEMAP housing counseling agency as soon as possible. You must explore all options prior to applying to DEMAP. Your application will not be considered unless your First Mortgage payments are at least ninety (90) days delinquent.

Please select a housing counseling agency from the list on the other side of this brochure. The counselor will help determine whether DEMAP is right for you and guide you through the DEMAP application process.

*24 month maximum duration of assistance is based on continuing program eligibility and maximum loan amount limits.

Eligibility Requirements:

To be eligible for a DEMAP loan, homeowners should:

- Be residents of Delaware.
- Be 90 days or more delinquent on their First Mortgage payments and face the risk of foreclosure.**
- Demonstrate a reasonable prospect of being able to resume mortgage payments in the near future.
- Meet income eligibility requirements.
- Contribute 31% of monthly income toward their mortgage payment during the monthly payment assistance period.

** DEMAP is restricted to owner-occupied, primary residences.

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

You may also find the following website helpful:

www.DelawareHomeownerRelief.com