

DEMAP Counseling Agencies

First State Community Action Agency

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

Hockessin Community Center

4266 Mill Creek Road
Hockessin, DE 19707
(302) 239-2363

Housing Opportunities of Northern Delaware, Inc.

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

Interfaith Housing of Delaware

2 South Augustine Street, Suite B
Wilmington, DE 19804
(302) 995-7408

NCALL Research

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

Neighborhood House, Inc.

1218 B. Street
Wilmington, DE 19081
(302) 652-3928

YWCA Centers for Homeownership Education

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



For more information on DEMAP contact:

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Housing Mortgage Finance Officer II

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Division of Housing Finance
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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, 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 more than 60 days delinquent in their mortgage, should meet with a DEMAMAP housing counselor as soon as possible. See the other side of this brochure for a list of DEMAMAP counselors. The counselor will help the homeowner to 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 60 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.



Eligible properties include single and two family residences, condominiums, cooperatives, and manufactured housing (if located on property secured by the homeowner). Property must be located in Delaware. Commercial, rental, or any other form of business property is not eligible.