

## 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 (DEMAM). DEMAM 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.

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



## The DEMAM Loan

DEMAM 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 DEMAM housing counseling agency as soon as possible. You must explore all options prior to applying to DEMAM. 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 DEMAM is right for you and guide you through the DEMAM 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 DEMAM 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.

\*\* DEMAM 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.DeForeclosureHelp.org](http://www.DeForeclosureHelp.org)**

## DEMAP Counseling Agencies

### CCCS of MD & DE Inc.

Wilmington, DE..... (866) 731-8486  
Dover, DE ..... (866) 731-8486  
<http://www.cccs-inc.org>

### CLARIFI, Inc.

Wilmington, DE..... (800) 989-2227

### First State Community Action Agency

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

### Hockessin Community Center

Hockessin, DE ..... (302) 239-2363  
<http://www.hockessincc.org/>

### Housing Opportunities of Northern Delaware, Inc.

Wilmington, DE ..... (302) 429-0794  
<http://www.hond.org>

### Interfaith Community Housing of Delaware, Inc.

Wilmington, DE ..... (302) 652-3991  
Dover, DE ..... (302) 741-0142  
<http://www.ichde.org>

### NCALL Research Inc.

Newark, DE ..... (302) 283-7505  
Dover, DE ..... (302) 678-9400  
Georgetown, DE ..... (302) 855-1370  
<http://www.ncall.org>

### Neighborhood House, Inc.

Wilmington, DE ..... (302) 652-3928  
Middletown, DE ..... (302) 378-7217  
<http://www.neighborhoodhse.org>

### YWCA Centers for Homeownership Education

Newark, DE ..... (302) 224-4060  
<http://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](http://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!