

## DEMAP Counseling Agencies

### First State Community Action Agency

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

### Hockessin Community Center

Hockessin, DE .....(302) 239-2363

### Housing Opportunities of Northern Delaware, Inc.

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

### Interfaith Community Housing of Delaware, Inc.

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

### NCALL Research Inc.

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

### Neighborhood House, Inc.

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

### YWCA Centers for Homeownership Education

Newark, DE .....(302) 224-4060  
[www.ywcade.org](http://www.ywcade.org)



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

## 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 (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 may include:

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

DEMAM loans are secured by a second or third mortgage against the subject property. This is a "deferred" loan set at a low three percent interest rate. Monthly payments are not required. However, interest accrues daily until the property is refinanced or sold, at which time the full loan balance, including interest, must be repaid.



## Two Types of Loans:

DEMAM offers two different types of loans:

- **Non-Continuing** - With this type of loan, DEMAM 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 DEMAM.
- **Continuing** - In addition to reinstating the delinquent mortgage and real estate taxes, DEMAM 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 DEMAM housing counseling agency as soon as possible, and must explore all options with the counseling agency prior to applying to the DEMAM Program. DEMAM 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 DEMAM housing counselors. The counselor will help determine whether DEMAM is right for this homeowner, and guide him or her through the DEMAM application process.

## Eligibility Requirements:

To be eligible for a DEMAM 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 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.**