

## FORECLOSURE PREVENTION

# Saving the family home – twice

The Marcellus family knows PHFA well. As Dave Marcellus puts it, the agency now is “like family.” That’s because there were two times they were in danger of losing their home, through no fault of their own. Both times, the agency’s foreclosure prevention program helped them financially get back on their feet. So it’s no wonder they now have become PHFA “ambassadors” of sorts, helping others facing similar situations.

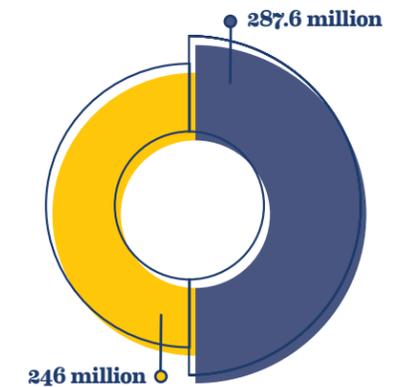
In the 1980s, engineering jobs were moving overseas. Dave felt the impact directly when he was laid off for the first time. Working whatever odd jobs he could find helped feed his family. But he couldn’t keep up with his mortgage payments.

“I was scared to death when I found out I was going to lose my house,” Dave remembers. “I thought, ‘What am I going to do? I have four little kids.’”



Dave and Estrellita have paid off their mortgage and now own their home.

## REPAYMENT OF HEMAP LOANS EXPANDS THE PROGRAM'S IMPACT



● = State appropriations to HEMAP  
● = Loan repayments by HEMAP recipients

Dave and Estrellita and their grandson Leonard.



## Foreclosure prevention and more

A local support group told Dave about the Homeowners’ Emergency Mortgage Assistance Program, run by PHFA. HEMAP brought their mortgage current and helped with the monthly payments, letting Dave focus on his job hunt. Within seven months, Dave was working again. He quickly paid off his HEMAP loan.

The situation in 2000 was more threatening. This time when Dave lost his position, jobs were harder to find, and part-time work was scarce, too. Fortunately, Dave already knew about HEMAP, so he applied again for assistance.

His job hunt took two years. But the house was not in jeopardy because while Dave was pursuing leads, HEMAP was helping with the mortgage. As his money dwindled, HEMAP was flexible and reduced his monthly mortgage payment. As important as that was, so, too, Dave stresses, was the demeanor of PHFA staff.

“When I called up [the PHFA] office, everyone treated me with respect,” Dave says warmly. “That was more than I wanted and just what I needed. I appreciated your staff.”

Other HEMAP participants share Dave’s perspective. That’s why so many people pay back their HEMAP loans in full and on schedule.

“I paid it back completely,” Dave stresses. “And [my support group contact] told me, ‘You know what? People like this program so much, they respect it and they do repay. So they keep it going [for others].’”

