

Emergency Homeowners' Loan Program

Housing Counseling Agencies:

The Emergency Homeowners' Loan Program (EHLP) is a new program from the U.S. Department of Housing and Urban Development that provides mortgage payment assistance to eligible homeowners experiencing a drop in income of at least 15 percent, directly resulting from involuntary unemployment or underemployment due to the economy and/or a medical condition. The mortgage assistance covers past-due mortgage payments, as well as a portion of the homeowner's mortgage payment for up to 24 months (up to \$50,000).

EHLP is offered in the following states: Alaska, Arkansas, Colorado, Hawaii, Iowa, Kansas, Louisiana, Maine, Massachusetts, Minnesota, Missouri, Montana, Nebraska, New Hampshire, New Mexico, New York, North Dakota, Oklahoma, South Dakota, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, and Wyoming. EHLP is also offered in Puerto Rico.

You can help interested homeowners that call your office inquiring about EHLP by providing them with contact information for the ELHP agency in your area or by directing them to www.FindEHLP.org. A list of EHLP agencies is included. The deadline for homeowners to submit a Pre-Applicant Screening Worksheet is July 22, 2011.

EHLP is managed by the U.S. Department of Housing and Urban Development's Office of Housing Counseling and administered through NeighborWorks® America.

Sincerely,

Ruth Román

Director, Program Support Division

Office of Single Family Housing

This message has gone out to the email addresses provided by active Counseling agencies in HUD's Housing Counseling Program. All Parent Agencies should make sure their sub-agencies have received this information. Please direct questions or comments to your respective HUD point of contact or email Housing.Counseling@hud.gov by directly responding to this email.