

HUD Housing Counseling Agencies;

## **Communication to Non-Participant Housing Counseling Groups in EHELP States**

On August 29<sup>th</sup> 2011, the U.S. Department of Housing and Urban Development and NeighborWorks® America reopened the application process for the [Emergency Homeowners' Loan Program \(EHELP\)](#) in 27 states and Puerto Rico to give homeowners at risk of foreclosure more time to apply for the program. While the original application deadline was July 27<sup>th</sup>, HUD estimates that resources will be available to reach more struggling homeowners and will accept applications submitted through September 15<sup>th</sup>.

The Emergency Homeowners' Loan Program (EHELP) is a 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).

EHELP 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. EHELP is also offered in Puerto Rico.

You can help interested homeowners that call your office inquiring about EHELP by providing them with contact information for the EHELP agency in your area or by directing them to [www.FindEHELP.org](http://www.FindEHELP.org). A list of EHELP agencies participating in the reopened enrollment period is included. The deadline for homeowners to apply is September 15, 2011.

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

### **WEBSITE BLURB**

The U.S. Department of Housing and Urban Development reopened the application intake for the Emergency Homeowners' Loan Program (EHELP), a program 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).

The program is offered in 27 states and Puerto Rico. The deadline to apply is September 15, 2011.

**Since EHELP funds are provided to qualified homeowners on a first-come, first-served basis, it is critical that homeowners provide all required documents in a timely manner or risk losing the opportunity to apply for assistance under the program.**

For more information, visit [www.FindEHL.org](http://www.FindEHL.org) or call the toll-free hotline, **855-FIND-EHLP (346-3345)**.

*This message has gone out to the email addresses provided by all active Counseling agencies in HUD's Housing Counseling Program. Nevertheless, 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](mailto:Housing.Counseling@hud.gov) by directly responding to this email addresses.*

Sincerely,

Ruth Román

Director, Program Support Division  
Office of Single Family Housing  
Department of Housing and Urban Development