



Call GreenPath at 888-893-2711

Who Does the Emergency Homeowner Loan Program (EHLPP) Assist?

EHLPP is designed to provide mortgage payment relief to eligible homeowners experiencing a decrease in income of **at least 15%** directly resulting from involuntary unemployment or underemployment due to adverse economic conditions and/or a medical emergency.

Other EHLPP eligibility requirements include:

Delinquency: Applicant must be at least three months delinquent on mortgage payments, as signified by notification by his or her first-lien lender/servicer.

Principal Residence: Applicant must reside in the mortgaged property as his or her principal residence. The mortgaged property must also be a single family residence (1 to 4 unit structure, manufactured housing, cooperative, or condominium unit).

Likelihood of Foreclosure: Applicant must have received notification of his or her lender's/servicer's intention to foreclose on his or her mortgage as a result of the delinquency, and must also certify to the likelihood that their mortgage will be foreclosed upon.

Income Limit: Applicant has a total household income equal to, or less than, the greater of either **\$75,000 or 120 percent of the Area Median Income (AMI)** for a household size of four (4) persons previous to loss of income resulting from involuntary unemployment, underemployment, and/or medical emergency/serious injury.

Income includes wages, salary, and self-employed earnings and income. Go to <http://www.huduser.org/portal/EHLP/index.html> to determine the 120 percent AMI income limits for your area.

Mortgage Cost Burden: Under his or her current, reduced income, the applicant's monthly mortgage payment is greater than 31% of their monthly income.

Ability to Resume Payment: Applicant must have a reasonable likelihood of being able to afford and resume repayment of monthly mortgage and all other household debt obligations when re-employed, in accordance with program qualification guidelines.