

The Sheriff's Office of the City and County of Philadelphia is committed to service, procedural justice, and the sanctity of human life.

Our duties encompass protecting the lives, property and rights of all people within a framework of service, uncompromising integrity, fiscal responsibility, professionalism, vigilance, and bias free conduct.

It is also responsible to manage all First Judicial Court ordered foreclosures of property.

Foreclosures of property include executing mortgage and tax sales all in an ethical, honest, transparent and respectful manner while offering dignity to all involved in the procedure.

Office of the Sheriff
City and County of Philadelphia
100 S. Broad Street - 5th Floor
215-686-3530
Rochelle Bilal, Sheriff
www.phillysheriff.com



Office of the Sheriff
City and County of Philadelphia
Housing & Community Development
Resource Guide



Residential Mortgage Foreclosure Diversion Program

RMFDP is a special process for mortgage foreclosure cases in the Court of Common Pleas of Philadelphia County.

Mortgage Foreclosure: If you don't make your mortgage payments, your mortgage company can sell your house at a public auction called a "sheriff sale" in order to recover what you owe. This is called "foreclosure."

The **Diversion Program** requires that before the judgment is made, there must be a "conciliation conference" where the homeowner and the mortgage company can have a chance to work out an agreement. It is called a "diversion program" because the normal lawsuit process is "diverted," or turns away from its ordinary course, in order for this conciliation conference to happen.

The Diversion Program gives the homeowner time to apply for a loan modification, which could make the monthly payment more affordable, or for mortgage assistance, such as a **HEMAP** loan.

The homeowner doesn't go through this process alone. Housing counselors help the homeowner apply for these programs, and they go with the homeowner to the conciliation conference. A network of about 25 non-profits throughout the City provide housing counselors to assist homeowners in the Diversion Program, under a contract with the **City of Philadelphia's Division of Housing and Community Development.**

Housing Resources

- Emergency Assistance Services
801 Market Street, 5th Floor
215-560-1976
- City Relocation Services
5252 N. 13th Street
215-685-9087
- Office of Supportive Housing
1430 Cherry Street
215-686-7150
- Philadelphia Corporation for Aging
642 N. Broad Street
215-765-9000
*Only for seniors 60 years of age or older scheduled for eviction
- TURN
1315 Walnut Street
215-940-3900
9am - 5pm, Mon-Fri (Now Open)
Rental Assistance, Security Deposits, etc.
- Housing Association of Delaware County
658 N. Watts Street
215-978-0224
- CAPABLE
Habitat for Humanity Philadelphia
1829 N. 19th St. Philadelphia, PA 19121
215-765-6000
- City of Philadelphia Mortgage Foreclosure Prevention Program
SaveYourHomePhilly Hotline
215-334-HOME (4663)
- U. S. Department of Housing and Urban Development (HUD)
Wanamaker Building
100 Penn Square East, 11th Floor,
Philadelphia, PA 19107 215-656-0500
www.hud.gov www.espanol.hud.gov

Housing Resources

- **Save Your Home Philly Hotline-(215)334-HOME**

(A free service that provides information, legal advice, legal services, and referrals to Philadelphia homeowners who are in danger of losing their homes.

It is the only government-authorized foreclosure prevention program in Philadelphia. It is staffed by trained lawyers and paralegals who can assist you with your case, connect you with a housing counselor or, in certain instances, refer you to legal services available to eligible low-income homeowners.

- Action wellness (215) 981-0088
- Liberty Resources (215) 684-2000
- Women Against Abuse (215) 686-7150 / 7152
- Red Shield Family Residence (215) 787-2887
- Gaudenzia House of Passage (Single Females) (267) 713-7778
- The Roosevelt Darby Center (Single Males) (215) 225-9232
- Covenant House Crisis Center (Under 18) (215) 951-5411
- Runaway & Homeless Youth Program (RYP) (800) 371-7233
- Customer Assistance Referral and Evaluation Services (CARES)
PECO Customer Service Center 800-774-7040 www.peco.com
(Search for CARES)
Philadelphia Gas Works 215-235-1000 www.pgworks.com
(Search for CARES)
- UESF Emergency Grant
Utility Emergency Services Fund
215-972-5170 www.uesfacts.org
- Germantown Avenue Crisis Ministry
35 W. Cheltenham Avenue
215-843-2340

HEMAP

Homeowner's Emergency Mortgage Assistance Program

WHAT IS **HEMAP**? a state-funded program designed to assist homeowners who are suffering financial hardship and are temporarily unable to pay their mortgage due to circumstances beyond their control.

- Under Act 91, lenders are required to send an Act 91 Notice, which contains information about HEMAP, to homeowners facing foreclosure.
- Foreclosure is a legal process that occurs because you have missed payments or otherwise failed to perform your mortgage obligation.
- A homeowner who receives an Act 91 Notice may apply to HEMAP by having a face-to-face meeting with one of the approved consumer credit counseling agencies listed in the Notice. Face-to-face meetings may be held in person or through technological means that allow the homeowner and counselor to communicate with each other both audibly and visually.
- After receiving the Act 91 Notice, you have 30 days (plus three days for postal delivery) from the date printed on the Act 91 Notice or the postmark date on the envelope, if later, to meet with an approved counseling agency, whether in person or remotely.
- Meeting with a counselor is free to you and is the only way to apply for HEMAP.
- Counselors can help you complete the application and gather any required documentation

**www.phfa.org/HEMAP
800-342-2397**

Housing Resources

- Division of Housing and Community Development (DHCD)
1234 Market St., 17th Floor
Philadelphia, PA 19107
(215) 686-9749 (215) 686-9803
www.phila.gov/dhc
- Philadelphia Housing Authority (PHA)
2013 Ridge Ave.,
Philadelphia, PA 19121
215-684-4000 (Follow prompts)
www.pha.phila.gov
- City of Philadelphia Office of Homeless Services
Emergency Assistance and Response Unit (EARU)
1430 Cherry St. Phila., PA 19102 215-686-7175
Mon - Thu from 9 a.m. - 3 p.m.
www.philadelphiaofficeofhomelesservices.org
- Emergency Shelter Allowance Program (ESA)
801 Market Street Phila., PA 19107
215-560-7226 Office Hours: 8 a.m. to 5 p.m.
- Apple Tree Family Center
1430 Cherry St., Philadelphia, PA 19102
215-686-7150, 7152, 7153
Intake Hours: Mon - Fri from 7 a.m. - 5 p.m.
- Youth Emergency Service
1526 Fairmount Ave.,
Philadelphia, PA 19130 215-787-0633
Intake Hours: 24 Hours www.ysiphilly.org
- Housing Equality Center of Pennsylvania
P.O. Box 558, Fort Washington, PA 19034
267-419-8918 866-540-FAIR
www.equalhousing.org

Housing Resources

- Philly First Home Program
PHDC 215-686-9749 215-686-9803
www.phdcphila.org/philly-first-home
- Adaptive Modifications Program (AMP)
Philadelphia Housing Development Corp. 215-448- 2160
www.phdcphila.org (Click on Home Repair)
- Access Home Modification Program
Pennsylvania Housing Finance Agency (PHFA)
800-822-1174 or 717-780-3800 www.phfa.org
- Division of Housing and Community Development 215-
686-9749 215-686-9803
www.phila.gov/dhcd
- Emergency Shelter Allowance Program (EAS)
Philadelphia County Assistance Office Headquarters
801 Market Street Phila., PA 19107 215-560-7226
Office Hours: 8 a.m. to 5 p.m.
- HUD Rental Assistance Program
U.S. Department of Housing and Urban Development
215-656-0500 www.hud.gov/topics/rental_assistance
www.espanol.hud.gov
- Pennsylvania Housing Finance Agency
www.PAHousingSearch.com
- Philadelphia Housing Authority
- 2013 Ridge Ave., Philadelphia, PA 19121
215-684-4379 www.pha.phila.gov
- Senior Housing Assistance Repair Program (SHARP)
Philadelphia Corporation for Aging
215-765-9040
www.pcacares.org/service_provider/pca-sharp-program/