Pennsylvania Foreclosure Resource Sheet

A practical guide for homeowners who may be behind on mortgage payments or concerned about foreclosure

Important first note

If you are behind on mortgage payments, do not ignore letters, calls, court paperwork, or notices from your mortgage company. Time matters. There may be options, but options usually become harder the longer you wait.

This sheet is for general education only. I am not an attorney, lender, housing counselor, CPA, or financial advisor. My role is to help you understand real estate options and connect you with qualified professionals when needed.

If foreclosure may be a concern, start here

1	**Contact your mortgage servicer.** Ask what options may be available before the situation moves further.
2	**Open and save every notice.** Letters and court filings may include deadlines, rights, required steps, and contact information.
3	**Speak with a housing counselor.** Pennsylvania homeowners may be eligible for free housing counseling through PHFA-approved resources.
4	**Ask whether HEMAP may apply.** HEMAP is a Pennsylvania foreclosure-prevention loan program for eligible homeowners. It is not a grant.
5	**Get legal advice if paperwork has been filed.** A foreclosure defense attorney, legal aid office, or bar association referral may help you understand rights and deadlines.
6	**Understand your home value.** Knowing your property value, mortgage balance, equity, and timeline can help you compare staying, refinancing, selling, or other options.

Common options to explore

Option	What it may mean	Who to contact
Loan modification	Lender may change payment terms if you qualify.	Mortgage servicer / housing counselor
Repayment plan	Past-due balance may be repaid over time.	Mortgage servicer
Forbearance	Temporary pause or reduction may be possible in some situations.	Mortgage servicer
HEMAP	Pennsylvania loan program that may help eligible owner-occupants prevent foreclosure.	PHFA-approved HEMAP counselor
Refinance / home equity	May help if equity, credit, income, and timing support it.	Lender / financial advisor
Bankruptcy review	May pause or reorganize debt in some cases.	Bankruptcy attorney
Traditional sale	Sale on open market before sheriff sale may preserve equity.	REALTOR / attorney as needed
Short sale	If mortgage exceeds value, lender may approve sale for less than owed.	Servicer / REALTOR / attorney
Investor sale	May be fast, but compare net proceeds and terms carefully.	REALTOR / attorney / trusted investor

Act 91 Notice and HEMAP: why timing matters

In Pennsylvania, some homeowners receive an Act 91 Notice before foreclosure proceeds. PHFA explains that the notice advises homeowners of the right to apply for the Homeowners' Emergency Mortgage Assistance Program, also known as HEMAP.

HEMAP basics

HEMAP is designed to help eligible Pennsylvania homeowners who are in danger of foreclosure because they are unable to make mortgage payments through no fault of their own.

HEMAP is a loan program, not a grant. Funds must be repaid.

PHFA states that if a homeowner receives an Act 91 Notice and meets with a participating counselor within 33 days, foreclosure action may be paused while the application process moves forward.

Eligibility depends on factors such as owner occupancy, hardship, the ability to resume payments, and other program requirements.

Information to gather before asking for help

[ ] Mortgage servicer name and phone number	[ ] Property address
[ ] Most recent mortgage statement	[ ] Estimated home value
[ ] Act 91 Notice or court papers	[ ] Mortgage payoff balance
[ ] Amount past due	[ ] Tax and insurance information
[ ] Monthly payment amount	[ ] Recent hardship details

Questions to ask before deciding whether to sell

- Can the mortgage company offer a loss mitigation option?
- Is HEMAP or free housing counseling available?
- Is there enough equity to sell and avoid foreclosure?
- Would a traditional sale, investor sale, short sale, or refinance make sense?
- Are there liens, tax issues, estate issues, or title problems?
- How much time is left before sheriff sale or other deadlines?
- Would an attorney, housing counselor, CPA, lender, or financial advisor be appropriate?

Do not do these things

Do not ignore notices, deadlines, or court papers.

Do not sign a deed, sales agreement, power of attorney, or investor contract without understanding it.

Do not assume a quick cash offer is the only option.

Do not pay upfront fees to anyone promising to stop foreclosure without verifying legitimacy.

Do not wait until the last week before sheriff sale to ask for help if you can avoid it.

Who may be able to help

Professional / Resource	How they may help
Mortgage servicer	Explains loan modification, repayment plan, forbearance, payoff, and loss mitigation options.
PHFA / HEMAP counselor	Helps eligible homeowners understand HEMAP and foreclosure-prevention counseling resources.
Foreclosure attorney	Reviews legal filings, deadlines, defenses, court process, sheriff sale issues, and homeowner rights.
Bankruptcy attorney	Explains whether bankruptcy may pause foreclosure or reorganize debt.
Estate / probate attorney	Helps if ownership, heirs, trusts, estates, or tangled title issues are involved.
CPA / tax advisor	Explains potential tax consequences of selling, short sale, debt forgiveness, or investment property issues.
Financial advisor	Helps evaluate long-term financial impact and retirement or liquidity concerns.
REALTOR	Provides market value, sale timeline, net estimate, buyer demand, and sale options if selling becomes necessary.
Contractors / inspectors	Help estimate repairs, safety issues, property condition, and whether repairs are realistic.

Trusted resources to start with

Resource	Website / Phone
PHFA HEMAP	https://www.phfa.org/counseling/hemap.aspx
PHFA Foreclosure Prevention	https://www.phfa.org/homeowners/foreclosure.aspx
PHFA Homeowner Counseling	https://www.phfa.org/counseling/homeowners.aspx
PALawHelp Mortgage Foreclosure Resources	https://www.palawhelp.org/issues/housing-and-shelter/mortgage-foreclosure-1
Berks County Bar Association Lawyer Referral	https://berksbar.org/?pg=findalawyer | 610-375-4591
Pennsylvania Bar Association Find a Lawyer	https://www.pabar.org/site/For-the-Public/Find-a-Lawyer

How I can help

My role is not to decide for you or tell you what legal or financial option to choose. My role is to help you understand the real estate side of the situation and connect you with appropriate professionals.

- Provide a current home valuation or market analysis.
- Estimate a likely sale timeline if selling becomes necessary.
- Help compare traditional sale, investor offer, or other sale options.
- Identify repairs or condition issues that may affect value or financing.
- Connect you with attorneys, housing counselors, lenders, financial professionals, and contractors when appropriate.

Disclaimer: *This document is for general information only and is not legal, financial, tax, mortgage, credit, or housing counseling advice. Foreclosure timelines and options can vary. Homeowners should contact their mortgage servicer, a qualified housing counselor, and appropriate legal or financial professionals as soon as possible.*