



Housing Services

Trouble making your mortgage payment?

You may qualify for the Home Affordable Modification Program (HAMP)

- HAMP can lower your monthly mortgage payment.
- The typical HAMP modification results in a 40% drop in a monthly mortgage payment.
- 18% of HAMP homeowners reduce their payments by \$1,000 or more.

Do I qualify?

You may be eligible if you meet all of the following criteria:

- You occupy the house as your primary residence.
- You obtained your mortgage before January 1, 2009.
- You have a mortgage payment that is more than 31% of your monthly gross (pre-tax) income.
- You owe up to \$729,750 on your home.
- You have a hardship and are either delinquent or in danger of falling behind.
- You have sufficient documented income to support the modified payment
- You must not have been convicted within the last 10 years of a felony.

*Eligibility criteria above is for guidance only. Contact Project BRAVO to see if you qualify for HAMP.

Project BRAVO is a HUD – Certified Housing Counseling agency.

Contact Pete Huerta or Ignacio Segura at 915- 562-4100

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