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House of Representatives
COMMONWEALTH OF PENNSYLVANIA
HARRISBURG

REPRESENTATIVE OF THE 182ND DISTRICT

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MEMORANDUM

Date: February 15, 2012

To: Members of the House of Representatives

From: Representative Babette Josephs

Subject: Co-sponsorship request – Homeowner’s Emergency Mortgage Assistance Program (HEMAP) Fund

In the near future, I plan to introduce legislation that would provide a permanent funding source for the Homeowner’s Emergency Mortgage Assistance Program (HEMAP) loan program. As you may be aware, Gov. Corbett’s proposed budget eliminates HEMAP after cutting it 81% last year.

Under my proposal, \$15 million collected from table games tax revenues would be transferred to the HEMAP Fund on an annual basis. I believe using a portion of these revenues from the General Fund to fund the HEMAP program is consistent with the General Assembly’s original intent to provide assistance and relief to our homeowners through legalized gaming. Currently, table games tax revenues are deposited into the General Fund and by law will revert to the Property Tax Relief Fund when the Rainy Day Fund reaches \$750 million.

A recent study conducted by The Reinvestment Fund found that the HEMAP utilized \$38 million in state funding to save taxpayers approximately \$480 million by preventing foreclosures between 2008 and 2010. Please join me in co-sponsoring this legislation. You may contact Ms. Jennifer Belz in my Harrisburg office at (717)787-8529 or via e-mail at JBelz@pahouse.net. Thank you.

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