

**HUD issued Emergency Homeowners' Loan Program Notice of
Ineligibility - Has your client received one?
Key points every participating EHLP Counseling Agency needs to know!**

1. Homeowners seeking further clarity on why HUD deemed them ineligible should **immediately** call the FHA Resource Center at:
 - **Phone** Monday-Friday, 8 a.m. to 8 p.m. ET, **Toll free:** (800) CALL-FHA or **(800) 225-5342, select option 6 for EHLP**
Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at (800) 877-8339.
 - **Email** answers@hud.gov
The Resource Center is open 24/7. **Note:** The Resource Center can now accept emails with attachments. To ensure proper attention to the attachment please reference it within the body of the email.

Note: homeowners need to be prepared to provide their EHLP case number, borrower name, subject property address and last 4 digits of their social security number.
2. Not all Homeowners deemed ineligible by HUD will have the right to appeal.
3. Homeowners with the option to appeal their HUD ineligibility, **must sign and date the certification on page 3 of the appeal form, they must provide an explanation of why the ineligibility determination is incorrect, and HUD must receive their appeal package by 11:59 PM EST by the date indicated on the appeal form (15 days from the date of the letter)**. Electronic submissions must include a scanned copy of their signed and dated certification on page 3 of appeal form. **If HUD does not receive the appeals package within this timeframe, homeowners forfeit their right to appeal.**
4. Included with the homeowners' HUD ineligibility letter is a two page "Appeal Process and Procedures" document detailing the supporting documentation homeowners must submit for each ineligibility reason. Homeowners with questions about preparing and submitting a HUD appeal can contact the FHA Resource Center for additional guidance.
5. If Homeowners cannot collect all the necessary documentation before the appeal deadline stated on their ineligibility letter, they must, at minimum, submit their HUD appeals form by the deadline. HUD staff reviewing the appeals will follow-up with Homeowners to request additional information if needed. The most important thing is that HUD must receive the appeals package from the borrower by the deadline.
6. Homeowners **must** sign and date their HUD appeals form in order to authorize the review of their appeal. NO signed and dated appeal form = NO appeal review.

7. HUD appeals forms can be submitted via the following methods:

a. Electronic submissions: PHOCEHLP@hud.gov

b. Paper submissions:

U.S. Department of Housing and Urban Development Office of Single family Housing
Philadelphia Homeownership Center
ATTN: Operations Division/EHLP, 12th Floor
The Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107

8. HUD's appeal determinations are final. No further requests for reconsideration will be considered after HUD's determination has been issued.