

PANDEMIC MORTGAGE ASSISTANCE PROGRAM

APPLICATION CHECKLIST

This document was updated on Oct. 17, 2020.

This checklist is a helpful aid to ensure you don't forget key items when you submit your application packet. **If you overlook important documents you need to submit, it will delay your application processing and any possible mortgage assistance.** For your own benefit, take your time and make sure your application packet is complete. Check off items as you complete them.

By using this checklist, you should have more confidence that your application packet is complete. That is important so your submission can be processed without delay. If you qualify, this will help you get your mortgage assistance faster.

FIRST, DETERMINE IF YOU MEET THE PRIMARY ELIGIBILITY REQUIREMENTS:

- I checked the income limits on the Pandemic Mortgage Assistance Program website at: <https://www.phfa.org/forms/pacares/mortgage/pmap-county-income-limits.pdf>. Counties are listed alphabetically. Yes, my income is below the income limit for my county.

I can answer YES to AT LEAST ONE of the following requirements to be eligible:

1. I became unemployed after March 1, 2020, due to the COVID-19 pandemic.
2. I have had at least a 30% reduction in annual income related to COVID-19.

SECOND, IF YOU MEET REQUIREMENTS SO FAR, BE SURE TO SUBMIT A COMPLETE APPLICATION PACKET:

- I completed the PMAP application form and double checked to make sure all questions are answered, signed it and included my contact information including a phone number and email address.
- I provided the following additional documentation that is required:
- Verification of my monthly payment amount and that I am due for March 2020 or later.
 - Copy of my most recently recorded deed to the subject property.
 - Copy of my driver's license or photo ID for all homeowner applicants.
 - Copy of Social Security/Individual Tax ID card for all homeowner applicants.
 - Completed Authorization for Release of Information form
 - I've read and kept the Privacy Statement for my records
 - Verification that accurately reflects household income prior to the pandemic-related loss of income and following the pandemic-related loss of income in order for the Agency to assess the pre-pandemic level and post-pandemic level of income so that a determination can be made as to whether there has been a 30% reduction in income.
 - Documentation demonstrating homeowner's current household income must also be submitted.
 - If I needed to leave employment to care for my child or children as a result of day care or school closings in response to COVID-19, I've provided the name of the child/children being cared for, the name of the school, place of care or childcare provider that closed or became unavailable and a written statement that no other suitable person was available for the care of the child/children.
 - If I needed to leave employment or take a leave of absence with no pay or reduced pay to care for someone diagnosed with COVID-19, I've provided the name of the person who left employment, the dates of the time period unable to work and a statement explaining the reason for inability to work.
- I have made a copy of my application for my records and sent the original to PHFA/PMAP.
- I have provided copies of all required documentation and kept my originals for my own records.
- I understand that my application must be postmarked no later than 11/4/2020. Applications postmarked 11/5/2020 or later will not be processed.