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 ARE ELIGIBLE:**

- 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](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 am at least 30 days past due on my mortgage payment, which is required to qualify.

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 ARE ELIGIBLE, BE SURE TO SUBMIT A FULLY 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 that my mortgage(s) is/are at least 30 days delinquent.
  - 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
  - Provided verification of my household income (employment and self-employment) for all adult members of the household from January 2020 to date. I included verification of income prior to and during the pandemic as well as my current income. I understand for self-employment that I may provide a copy of my 2019 Federal income tax return with my Schedule C if it demonstrates an accurate representation of income and that I must provide a profit and loss statement to verify current self-employment.
- 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.