1. What is PMAP?
PMAP was established pursuant to Act 24 of 2020 (act). The act establishes the Program to be administered by the Pennsylvania Housing Finance Agency (“PHFA”) for the purpose of providing emergency mortgage assistance on behalf of homeowners who are delinquent in their mortgage payments and who have experienced job loss or reduced income as a result of the COVID-19 pandemic. Assistance is in the form of a grant and is subject to the availability of funds.

2. How do I apply for PMAP?
Applications can be submitted through a web-based process at https://PMAP.phfa.org or you may download an application from our website at www.phfa.org to complete and submit by mail.

3. Who can apply for PMAP?
Homeowners may apply for themselves or lenders may apply on behalf of a homeowner. For the web-based application, there is a separate area to click to start a new application as a homeowner or as a lender. Regardless, payment is made directly to the lender. When a lender applies on behalf of a homeowner, the lender must coordinate with the homeowner to obtain and submit the necessary documentation.

4. What are the eligibility requirements?
The following minimum requirements must be met for eligibility:

- Property must be an owner-occupied dwelling consisting of one or two separate units.
- Property must be secured by a mortgage or other security interest in cases where the property is subject to an installment sales contract or agreement.
- Property must be located in Pennsylvania.
- Homeowner must have become unemployed after March 1, 2020, or had their annual household income reduced by 30% or more due to reduced work hours and wages. Both must a result of the COVID-19 pandemic. The Agency must be able to verify the unemployment with the Department of Labor and Industry’s Bureau of Unemployment Compensation.
- Mortgage payments must be at least 30 days past due and due between March 2020 and December 2020.
- Mortgage must be in either a first or second lien position only.
- Payments for the time period requested cannot be in an active forbearance plan.
- The homeowner(s) must hold legal or equitable title. In an effort to assist families with tangled titles and intergenerational family homes, as well as applicants with an installment sales contract or agreement, equitable owners, who are not the sole record owner or mortgagor, may be eligible.
- Annual household income must not exceed the Area Median Income for the county of residence (adjusted for the number of people in the household). To find the area median income by county, go to https://www.huduser.gov/portal/datasets/il.html. Select 2020 as the year and choose “Click Here for FY 20 IL Documentation” to view the income limit per household size. Because the allowance is for the “upper limit”, use the 50% amount and double it to get the amount needed to compare with the annualized current income. The grant cannot be provided if annualized current income exceeds that 100% median income amount.
5. What information is needed to apply?
   • Photo ID
   • Social Security Card
   • Deed
   • Act 91 Notice, Act 6 Notice, Reinstatement Quote or monthly statement from lender showing the status of the mortgage.
   • Mortgage information; lender name and address, type of mortgage, lien position, loan number, original loan amount, term, monthly payment, date of last full payment and what month it was applied to and delinquent amount.
   • Verification of all sources of income from January 2020 to the date of application. The layoff, reduced hours, unemployment compensation and any other sources of income must be verified.
   • Any other information you feel will help explain your situation.

6. What are the payment terms for PMAP assistance?
   Assistance will be provided in the form of a grant with no repayment terms.

7. How much assistance can someone get from PMAP?
   Assistance is limited to a maximum of 6 months of mortgage payments, at a maximum payment of $1,000 each, for no more than two mortgage lenders. Therefore, an applicant could be granted a maximum of $6,000 each on two mortgages as long as the mortgages are in either a first or second lien position. The number of months of assistance granted is based on a review by Agency staff of the homeowner’s circumstances and income.

8. What types of assistance are available?
   Assistance may be provided as a one-time payment (non-continuing) or as an initial payment in addition to assistance for future mortgage payments not to exceed a total of 6 months (continuing, per mortgage).

9. Does everyone named on the deed have to be a part of the application?
   All owners of a property must complete and execute the application; however, a homeowner may be eligible if a co-owner is absent, unable or unwilling to complete the application.

10. What if the mortgage payment is more than $1,000 per month?
    Homeowners may still apply if the mortgage payment is over $1,000 per month, however, the lender must attest to releasing the homeowner of any remaining obligation for any past due or future mortgage payment for which the Agency pays the lender. If they do not attest to that, we cannot proceed.

11. Will PMAP pay the full mortgage delinquency?
    PMAP funds can only be applied to mortgage payments. They cannot be used to pay any other charges imposed by the lender, i.e. late fees, legal fees, property inspections, etc.

12. Who receives the PMAP funds?
    All PMAP funds will be sent directly to the lender(s).

13. How long do I have to apply for PMAP?
    The last day for applications to be submitted to PMAP is September 30, 2020. Mail in applications must be received by September 30, 2020.
14. When will I get a decision on my application?
Decisions will be made as soon as possible, but no later than 60 days from receipt.

15. How will I know if I’m eligible or not?
Homeowners and lenders applying will be sent a decision letter by mail. For homeowners who apply and are approved, the lender approved will get a copy of the approval letter.

16. What if I’m denied and I disagree with the decision?
The decision of the Agency is final. There is no appeal process.

17. What should I do if my income changes after I apply?
Homeowners are required to notify PHFA in writing of any changes that occur in the household income during the application process and as long as payments are being made on their behalf through PMAP. The Agency will notify the homeowner if any adjustment in grant assistance is needed as a result. Homeowners who apply electronically will have the option of uploading the new income verification through the web-based program but must first contact the Agency at 800-342-2397. Homeowners who apply by mail must submit the changes to the Agency at PHFA/PMAP, P. O. Box 15530, Harrisburg, PA 17105-5530.

18. If I’m approved, do I have to sign any documents?
If approved, all homeowners will be required to sign an Acknowledgement regardless of whether assistance is approved as either continuing or non-continuing. Applicant must certify that they have not accepted and will not accept any other mortgage or rental assistance from any other local, state, or federal program for the same time period and for the same property covered by any PMAP assistance.

19. Does my lender have to sign any documents?
Following approval, lenders will need to complete and submit a PMAP Verification Form, which provides PHFA with information about the mortgage including, but not limited to, the months owed and the monthly payment amount. The PMAP Verification Form also requires that the lender attest that they agree to apply PMAP funds to the mortgage payments only and that the lender releases the homeowner of any remaining obligation for the months for which PMAP assistance was applied. In addition, the lender must agree to notify the Agency of any changes in the amount of the monthly payments as such changes occur, to reimburse PHFA/PMAP for any duplicate payments made; the account is not to be paid ahead and to maintain any existing escrow account for payment of real estate taxes and homeowner’s insurance and to make such payments promptly when due.

20. How long will it take for payment to be made to the lender?
Grants will be processed as quickly as possible, but all assistance provided under PMAP must be disbursed no later than November 30, 2020.

21. What do I do if I don’t have a valid social security number?
You may utilize a valid Individual Tax Identification Number in lieu of a Social Security Number. An Individual Tax Identification Number is obtained from the IRS and information submitted for obtaining an Individual Tax Identification Number is not shared with any other agencies.