



# Mortgage Assistance Program (MAP) General FAQs

*Updated: August 14, 2020*

## General Questions

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### 1. What is the maximum amount of funds available?

The MAP program will provide emergency mortgage assistance grants up to \$6,000 to qualifying low- and moderate-income individuals and families that reside within the City of Palmdale that were economically impacted by the COVID-19 pandemic through job loss, furlough, or reduction in hours or pay.

### 2. How is assistance provided?

Emergency mortgage assistance grants will be made through payments paid directly to the entity servicing the mortgage on behalf of the individual or family.

### 3. What mortgage expenses are eligible?

Grant funding will pay up to a maximum of 100% of the monthly mortgage payment for up to six (6) consecutive months made on behalf of income-eligible applicants. All or a portion of this assistance may be used to pay back mortgage amounts (arrear) or current and future mortgage payments.

## Application

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### 1. How do I get an application?

There are three ways to receive an application:

- Online: Residents can apply online at [www.cityofpalmdale.org/mortgageassistance](http://www.cityofpalmdale.org/mortgageassistance)
- Pick-up: Residents can pick up a paper application at the Community Programs Office located at 823 E. Avenue Q-9, Suite B, Palmdale, CA. City office hours are Monday - Thursday from 7:30am-12:00pm and 1:00pm-6:00pm; closed on Friday.
- Mail: Residents can request a paper application be mailed to their address by calling (661) 267-5450.

### 2. How do I submit an application?

There are two ways to submit an application:

- Online: Residents can submit an application at [www.cityofpalmdale.org/mortgageassistance](http://www.cityofpalmdale.org/mortgageassistance). The online application does require the applicant to upload support documentation.
- Hand delivery: Residents can submit a paper application with all support documentation to the Community Programs Office located at 823 E. Avenue Q-9, Suite B, Palmdale CA. Applications can be dropped off Monday to Thursday from 8:00am-12:00pm and 1:00pm-6:00pm. City offices are closed on Friday.

Applications will not be accepted by mail, email or fax.

## Eligibility

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### 1. How do I know if my house is eligible?

Houses may be eligible if it is located within the incorporated limits of the City of Palmdale and the house is the applicant's primary residence.

### 2. What documentation do I have to provide with the application?

The following documentation is required to be submitted at the same time as the application:

- Photo identification for each person over the age of 18
- Proof of income for each person over the age of 18
- Proof of negative economic impact because of COVID-19 pandemic

Mortgage documentation, including arrears information (if applicable) and monthly payment statement. Applications shall include all required supporting documentation. Applications will be reviewed for completeness and compliance with program requirements.

The City reserves the right to request additional information or documentation upon receiving the application. Submitting an application does not guarantee a grant award.

### 3. What kinds of economic impact because of the COVID-19 pandemic are considered eligible?

Applicants are eligible if they have experienced a negative economic impact because of the COVID-19 pandemic due to events such as job loss, furlough, or reduction in hours or pay.

### 4. If I receive other housing or mortgage assistance, am I eligible?

Applicants must certify that they have neither received nor will seek any other source of assistance from any private, local, state, or federal funding source **for the same period** of mortgage assistance and the City will evaluate to ensure this is true. Individuals or families currently participating in any Publicly Assisted Housing program are ineligible under this program (i.e., Section 8 Housing, etc.).

### 5. What does first come, first qualified mean?

The City will assist applicants in the order applications are received. If the City receives an incomplete or ineligible application, the applicant will have fourteen (14) days to provide correct and complete information to the City.