



## CUMBERLAND COUNTY EMERGENCY MORTGAGE ASSISTANCE GRANT PROGRAM

*This program is federally funded. It's available to Cumberland County homeowners financially impacted by COVID-19 to assist with mortgage payments.*

### **FREQUENTLY ASKED QUESTIONS**

1. **Who can apply for EMAP assistance?** Individuals and families that own and occupy a residential property in Cumberland County, Pennsylvania.
2. **What are the eligibility criteria?** Homeowners must meet income qualifications and demonstrate financial impacts as a result of COVID-19. Examples include, but are not limited to: loss of employment, reduction of work hours, reduced wages.
3. **How much financial assistance is available?** Up to a maximum amount of assistance of \$1,500 per month for a maximum of six (3) consecutive months, based on actual need and meets program requirements.
4. **Do I have to repay the monies?** No. The assistance is a grant and there are no recapture terms.
5. **How can apply?** Click the link below to download and print the application or pick up at 50 West Penn Street, Carlisle
6. **What information is needed?**
  - Complete the EMAP Application. Income documentation, mortgage agreement and proof of COVID-19 impact are required. Please read the guidelines attached to application for a full list of requirements.
7. **How will the applications be processed?** First-come, first qualified, first served and subject to funding availability.
8. **How do I submit my application packet?** By mail or person.
  - **Mail to:** Community CARES. See mail address below.
  - **In-Person:** Submit application to Community CARES. See address below.
9. **When are the applications due?** Application process will be continuous until all funds are fully expended.
10. **How soon will I know if I'm approved?** Staff will review application and begin providing responses within 14 calendar days, or earlier. If your application is incomplete, you will be given 10 calendar days to submit the missing information.
11. **If I'm approved, are funds sent directly to me?** No. In accordance with HUD rules, Community CARES will pay your mortgage directly to the mortgage company/servicer.

**Visit [www.morethanshelter.org](http://www.morethanshelter.org) for Program Guidelines and Application.**

*Mail to/In-Person Submission of Application:*

*Community CARES*

*50 West Penn Street, Carlisle PA 17013*