

## **Fort Bend County's COVID-19 Mortgage Assistance Program (CMAP)**

The American Rescue Plan Act (ARPA) has allocated an additional funding of \$7 million to assist households that are unable to pay their Mortgage and utilities due to the continued impact of the COVID-19 pandemic. A portion of these funds have been allocated to Fort Bend County. The County has established a new COVID-19 Mortgage Assistance Program (CMAP), in compliance with federal, state, and local guidelines, to provide assistance to eligible households and homeowners through this program. If you are a Fort Bend County resident and meet income eligibility requirements, you are encouraged to apply for this program. The COVID-19 Mortgage Assistance Program will provide mortgage and/or utility assistance for up to twelve (12) months, or until funds are exhausted. This is a new program therefore you must apply to be considered.

**Registration Begins Monday, June 7, 2021 for assistance through December 31, 2021, or until funds are exhausted and eligibility requirements are met.**

- The Covid-19 Mortgage Assistance Program (CMAP) will back pay to January 2021.
- Mortgage companies will not have to register for the CMAP.
- A full mortgage statement must be provided for processing. Cut off mortgage statements will not be accepted
- The program will provide \$1,500 for Mortgage (Principal and Interest only) and \$500 for utilities
- Utilities will be paid out of the American Rescue Plan ACT (ARPA) funds, within the (\$7M Allocation of the program)
- Mortgage applicants will be processed under the Covid-19 Mortgage Assistance Program (CMAP)
- The CMAP Program will require the homeowner to provide monthly mortgage statements for processing. After the third month of assistance, applicant will need to recertify
- Applicants are responsible to collect the W-9 from their Mortgage company. The assigned vendor team will request as well if the applicant is unable to retrieve this document.
- The mortgage companies EIN must be verified by Fort Bend County if W-9 is provided by an applicant.
- There will be no ACH payments for the CMAP.
- Applicants are not eligible for mortgage assistance if their mortgage is in forbearance or deferment.
- Homeowners Assistance (State Program) is also assisting with mortgages. (We will verify to avoid duplication of benefits)
- Payments will be made to the mortgage company and the account number must be provided on the statement