

South Plains Community Action Association
MORTGAGE ASSISTANCE PROGRAM

Are you having trouble paying your mortgage due to the COVID-19 Pandemic?

The Texas Emergency Mortgage Assistance Program (TEMAP) provides mortgage assistance to income-eligible households impacted by COVID-19 to help ensure housing stability during the pandemic. This program can help pay up to six consecutive months of all or part of your mortgage payments, including mortgage arrears, with at least one of those months covering a future monthly mortgage payment.

You must reside in one of the following counties to qualify: Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lynn, Motley, Terry, and Yoakum.

Requirements:

- ***Proof of Primary Residency:*** To qualify for assistance the homeowner must provide proof of primary residency established through a combination of documents including: a copy of the current mortgage statement in the homeowner's name, utilities under the name of the homeowner and/or documents from the County Appraisal District showing a homestead exemption. All borrowers on the mortgage statement should be included in the application.
- ***Income Eligibility:*** The Household must have gross annual income at or below 80% of the area median income (AMI)
- ***COVID-19 Impact:*** The Household must have been economically impacted by COVID-19 through a loss or reduction of income or increase in expenses due to the pandemic. The household will be asked to describe the impact, but is not requested to submit documentation of such impact with their application.
- ***Mortgage Statement:*** The homeowner applicant must provide copies of recent mortgage statements showing missed payment(s).
- ***Home Eligibility:*** The property must be the primary residence of the applicant. Secondary or rental properties are not eligible for assistance.
- ***No Duplication of Benefits:*** The homeowner must:
 - Certify that they have not received assistance for the same period of time for the same home and household.
 - Certify that they cannot have previously received mortgage assistance funded with CDBG CARES funds.
- ***Truth and Accuracy:*** The homeowner must certify to the accuracy of all they are stating.

For additional information and/or assistance, please call 806-894-6104.