

City of High Point (NC)
Emergency Mortgage Assistance Program FAQs

How do I know if I am eligible?

Eligibility will be determined by Housing Consultants Group. You will be required to confirm that 1) you have been a City of High Point resident since February 2020, 2) you have not been able to pay your mortgage due to economic harm resulting from the COVID-19 pandemic and are currently behind, 3) your household income is below 80% of the Area Median Income, 4) you are a US citizen, permanent resident, or have eligible immigration status, and 5) you are 18 years of age or older applying for assistance for your primary residence.

How much emergency assistance does the program provide?

The amount is specific to the financial need of the household. The program provides up to \$1,500 in mortgage assistance for one to three consecutive months.

Does the assistance I receive have to be repaid?

No, the assistance does not have to be repaid.

Is assistance available for past due utilities and other housing expenses?

No, the assistance is only available for emergency mortgage payments. Assistance for other household expenses including utilities, rental, repairs, taxes, and other costs are not available with this program.

Do I have to report this assistance on my 2020 taxes?

No, the assistance is paid directly to your lender.

What documents do I need?

Documents are needed to verify identity, income, economic hardship, residence, back due mortgage payments, and ongoing mortgage responsibility. Additionally, households that may be eligible for unemployment must show that they have applied, or attempted to apply, for unemployment benefits.

How do I document economic hardship due to COVID-19?

Example documentation of economic hardship due to COVID-19 includes proof of job loss, decrease in work hours or being furloughed on or after March 27, 2020.

Is a social security number required as part of the application?

Social Security Numbers are not required. A photo ID will be required.

I was able to pay my mortgage up until now, but do not think I will be able to pay next month, can I get help?

Unfortunately, this program is only available to households behind on their mortgage payments. If you find yourself in that position, please apply for assistance if that occurs.

I received mortgage assistance from a City program within the past year, can I receive this assistance?

Yes, if you meet the eligibility requirements, you may still receive assistance.

I received emergency assistance from another Federal program, am I still eligible for this program?

If you received emergency mortgage assistance from another Federal program due to COVID-19 then you are not eligible for this program.

I have received assistance from this program. Am I eligible to reapply for additional assistance?

No. Unfortunately, only one-time assistance is available.

How do I apply for the program?

Interest applicants must contact Housing Consultants Group at 336-553-0946, ext. 2 or visit www.housingconsultantsgroup.org for an application.