$1 billion in relief funds are now available to California homeowners who have fallen behind on their housing payments or reverse mortgage arrearages during the COVID-19 pandemic. Homeowners who missed at least two home payments before Dec. 27, 2021, may be eligible for funds to get caught up. Relief funds do not have to be paid back. The California Mortgage Relief Program is funded through the American Rescue Plan Act of 2021's Homeowners Assistance Fund.

Program Fast Facts

- $1 Billion
  Total amount allocated to California for dispersal
- $80,000
  Maximum benefit available to each household
- 20,000-40,000
  Number of households estimated to be impacted by funding

Eligible Homeowners

Californians at or below 100% of Area Median Income (AMI), who faced a financial hardship due to the COVID-19 pandemic (after Jan. 21, 2020) and meet certain eligibility requirements

How to Apply

Program information and application portal available at CAMortgageRelief.org

Funded through the American Rescue Plan Act of 2021’s Homeowners Assistance Fund, the California Mortgage Relief Program is run by the CalHFA Homeowner Relief Corporation as part of the state’s Housing is Key initiative.