

California Mortgage Relief Program

Community Outreach Toolkit



CaMortgageRelief.org
info@camortgagerelief.org

The California Mortgage Relief Program is being administered by the California Housing Finance Agency through its special-purpose affiliate, CalHRC.

Program Overview



Following recent approval by the U.S Treasury, on December 27, 2021, the state launched the California Mortgage Relief Program to provide one-time payments to qualified homeowners who have fallen behind on their housing payments or reverse mortgage arrearages. Using \$1 billion in federal funds, the program will help homeowners who had a financial hardship during the COVID-19 pandemic by covering missed housing payments. Assistance provided through this program is not a loan and does not need to be paid back.

Homeowners can check their eligibility and apply through an online portal at CaMortgageRelief.org.

Funded through the American Rescue Plan Act of 2021's Homeowner 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.



This toolkit contains:

- Key Talking Points
- Consumer Facing One-Pager
- How to Apply One-Pager
- Web Button
- Sample Social Media Posts

Key Talking Points



- \$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.
- Interested homeowners can visit CaMortgageRelief.org to check their eligibility and apply.
- Assistance is available through our Contact Center at 1-888-840-2594. For questions, homeowners can reach out to info@camortgagerelief.org.
 - Additionally, assistance is available through the homeowner's mortgage servicer or by calling a HUD-certified housing counselor at 1-800-569-4287.
- Homeowners who have missed payments for their primary residence, faced a financial hardship during the pandemic and who meet household income eligibility requirements based on Area Median Income may be eligible for mortgage relief funds.
- Money allocated through the program does not need to be repaid. Funds awarded will be paid directly to mortgage servicers, with a cap of \$80,000 per home.
- With this amount of the federal funding, the program expects to help between 20,000 and 40,000 California homeowners. The program's outreach efforts will be highly data-driven with an emphasis on engaging with socially disadvantaged populations.
- The program is funded by the American Rescue Plan Act of 2021's Homeowner Assistance Fund and is run by the CalHFA Homeowner Relief Corporation as part of the state's Housing is Key initiative.

BEHIND ON YOUR MORTGAGE?

A NEW CALIFORNIA PROGRAM IS HERE TO GET YOU CAUGHT UP!



What is the California Mortgage Relief Program?

Homeowners who have fallen behind on their mortgage payments may qualify for a new state program that can get you caught up! California homeowners can apply for assistance from the state's California Mortgage Relief Program to pay for past-due housing payments up to \$80,000 per household.



To qualify, you must:

(All qualifications below must be met)



Own a single-family home, condo, or manufactured home (permanently affixed)



Meet income requirements



Be behind 2+ payments on your mortgage



Have been financially impacted by the COVID-19 pandemic

Required information:

- Mortgage statement
- Bank statements
- Utility bill
- Income document (i.e., paystubs, tax returns, or unemployment document)

Apply now:

Applications will be accepted through an online portal. Visit CaMortgageRelief.org and click on the "Apply Now" button to get started.

GET CAUGHT UP TODAY!

CAMORTGAGERELIEF.ORG

How to Apply



Eligibility

Applicants must meet ALL of the following criteria:

- 1**
Household income eligibility requirements based on Area Median Income
- 2**
Missed at least two mortgage payments prior to December 27, 2021
- 3**
Own a single-family home, condo or permanently affixed manufactured home
- 4**
Faced a pandemic-related financial hardship after January 21, 2020

Apply Today

Visit CaMortgageRelief.org

Applicants can save their work and return to finish their application and submit required information.

Need Assistance?

Assistance is available through our Contact Center at 1-888-840-2594

For questions, please reach out to info@camortgagerelief.org

Web Button



Below you will find the California Mortgage Relief web button that can be added on web-based properties.

This image can be used as a button to link applicants to the California Mortgage Relief Program website. It is available in different formats below.



Embed Code: `<iframe width="428" height="214" src="https://xd.adobe.com/embed/ad68bfe3-b281-4ad8-a940-2b8f625e1932-f83b/" frameborder="0" allowfullscreen></iframe>`

PNG Format: Font: Montserrat, Semi Bold
Font Size: 21px
Color: #002A55

Social Media Posts



Below you will find social media posts and sample copy to amplify the California Mortgage Relief Program. Please post, share, and re-tweet!

In addition, be sure to follow our accounts:



[@CAMortgageRelief](https://www.instagram.com/CAMortgageRelief)



[@CAMortgageHelp](https://www.facebook.com/CAMortgageHelp)



[@CAMortgageHelp](https://twitter.com/CAMortgageHelp)

Please use the following hashtags:

- #CaMortgageRelief
- #GetCaughtUp
- #HousingIsKey

All social media posts can be downloaded on our website at CaMortgageRelief.org/partner-resources/

Social Media Posts - Preview



CALIFORNIA MORTGAGE RELIEF

Mortgage Relief is Here
CaMortgageRelief.org

The California Mortgage Relief Program is FREE

CALIFORNIA MORTGAGE RELIEF

Visit CaMortgageRelief.org today

WE'RE HERE TO HELP
CaMortgageRelief.org

CALIFORNIA MORTGAGE RELIEF

CALIFORNIA MORTGAGE RELIEF

CaMortgageRelief.org

Social Media Posts - Preview



The California Mortgage Relief Program is Here

To qualify, you must:
(All qualifications below must be met)

- 01** Own a single-family home, condo, or manufactured home (permanently affixed)
- 02** Meet income requirements
- 03** Be behind 2+ payments on your mortgage
- 04** Have been financially impacted by the COVID-19 pandemic

CaMortgageRelief.org

BEHIND ON MORTGAGE PAYMENTS?

We're here to help

CaMortgageRelief.org

APPLY TODAY
CaMortgageRelief.org

CALIFORNIA MORTGAGE RELIEF

Behind on your mortgage payments?

CaMortgageRelief.org

Social Media Posts - Preview



APPLY TODAY


Visit
CaMortgageRelief.org

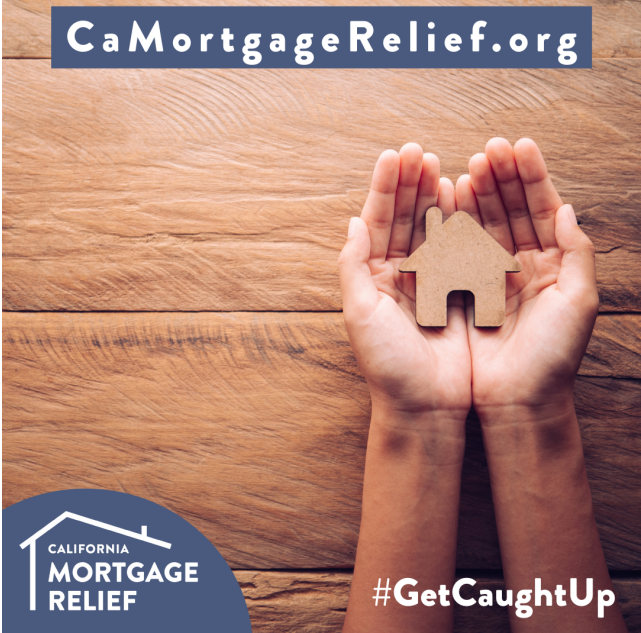

Select "Apply Now"



Complete your application


Check your application status

CaMortgageRelief.org

CaMortgageRelief.org



 **#GetCaughtUp**



The California Mortgage Relief Program is **FREE**



Visit **CaMortgageRelief.org** today





CaMortgageRelief.org