

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.