

California Mortgage Relief Program

Program Toolkit

Released June 2022

Helping homeowners get caught up!



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



Overview

The California Mortgage Relief Program, which launched on December 27, 2021, is providing one-time payments to qualified homeowners who have fallen behind on their housing payments. Using \$1 billion in federal funds, the program is helping homeowners who had a financial hardship during the COVID-19 pandemic by covering missed mortgage and property tax payments. The one-time assistance provided through this program is not a loan and does not need to be paid back.

Beginning on June 13, 2022, the California Mortgage Relief Program is broadening eligibility for the program by now covering past due property taxes for all homeowners, adjusting the income limit and modifying the past due requirement to include homeowners who missed payments in the first half of 2022.

Homeowners can check their eligibility and apply through an online portal at CaMortgageRelief.org. Application assistance is available through our Contact Center at 1-888-840-2594.

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 in collaboration with the state's Housing is Key initiative.

This toolkit contains:

- Program FAQs
- Program Fact Sheet
- Web Buttons
- Sample Social Media Posts



FAQs

What is the California Mortgage Relief Program?

The California Mortgage Relief Program is providing financial assistance to get caught up on past-due mortgages or property taxes to help homeowners with a mortgage, a reverse mortgage, or who are mortgage-free. Using \$1 billion in federal funds, the grants help homeowners who had a financial hardship during the COVID-19 pandemic. Assistance provided through this program is not a loan and does not need to be paid back.

Why is the program important?

The California Mortgage Relief Program offers financial assistance to eligible homeowners via a one-time grant that does not have to be paid back. This means homeowners who have fallen behind on their mortgage or property tax payments due to pandemic-related financial hardships can get caught up. Homeowners who are approved for these grants should talk with a tax professional about any impact this may have on their income taxes.

How much assistance is available?

For homeowners with a mortgage or reverse mortgage, funding covers the full past-due amount owed to their lender, up to a maximum of \$80,000 per household. Homeowners who are delinquent by more than \$80,000 at the time they submit their application would not be eligible for assistance.

For homeowners who pay their property taxes directly to their county, grants fund the past-due amount that is owed to their county tax collector, up to \$20,000 per household.

The assistance provided through the California Mortgage Relief Program is not a loan and does not need to be paid back. Homeowners receiving these one-time grants should talk with a tax professional about any impact this may have on their income taxes.

Where can homeowners fill out an application?

Homeowners can check to see if they are eligible to apply for the California Mortgage Relief Program by visiting CaMortgageRelief.org and clicking the “Apply Here” button. Homeowners who meet the pre-screening criteria may complete an application for funding. Application assistance is available at our Contact Center at [1-888-840-2594](tel:1-888-840-2594).

Who is eligible?

Whether they have a mortgage, a reverse mortgage, or are mortgage-free, the program is open to all California homeowners who meet the eligibility requirements. Homeowners may be eligible if they:

- Missed at least two mortgage payments and are currently past due; or
- Owe for unpaid property taxes (whether paid directly to your county or as part of your mortgage payment); or
- Have a reverse mortgage and owe servicer for past due property tax and/or homeowner’s insurance

All applicants must meet the following requirements:

- Household income is at or below the county income limit (150% of their county’s Area Median Income, based on [federal limits](#) set for this program);
- Own a single-family home, condo or permanently affixed manufactured home in California; and
- Experienced a pandemic-related financial hardship after Jan. 21, 2020 - either a loss of income or increase in household expenses

Mortgage assistance requirements:

- Missed two or more mortgage payments before June 30, 2022, and are currently delinquent; and
- Past due amount must be \$80,000 or less at the time of application

Property tax assistance requirements (if paid directly to your county tax collector):

- Missed at least one property tax payment before May 31, 2022

I have already received a grant from the California Mortgage Relief Program. Would I be able to receive additional assistance if I become eligible again?

The California Mortgage Relief Program provides a one-time grant only. Once a household/property is funded, it is no longer eligible for additional assistance from the program.

	Mortgage Relief	Property Tax Relief
Maximum Grant Amount	\$80,000	\$20,000
Must have a pandemic-related financial hardship	✓	✓
2+ payments behind before June 30, 2022 and currently past due	✓	
1+ payments behind before May 31, 2022 and currently past due		✓

The California Mortgage Relief Program is helping homeowners get caught up on missed housing payments, including one-time financial assistance for **past-due mortgages** and **property taxes**.

The funds received never have to be paid back
and there is no cost to apply.

ELIGIBILITY REQUIREMENTS

	Mortgage Relief	Property Tax Relief
Maximum Grant Amount	\$80,000	\$20,000
Must have a pandemic-related financial hardship	✓	✓
2+ payments behind before June 30, 2022 and currently past due	✓	
1+ payments behind before May 31, 2022 and currently past due		✓

All applicants must also meet the following criteria:



Meet household income eligibility requirements based on local county Area Median Income



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

APPLY TODAY

Homeowners can find more information about eligibility requirements and apply online at CaMortgageRelief.org.

NEED ASSISTANCE?

Assistance is available at 1-888-840-2594.



Web Buttons

The buttons below can be downloaded and used to link your website to the California Mortgage Relief Program website in several languages.

The buttons can be added to your website by downloading the accompanying SVG zip file received from the Program.

COLOR CODES:

Light blue: 407EC9

Orange: F36C21

Dark Blue: 002A55

White: FFFFFF

ENGLISH



URL: <https://camortgagerelief.org>

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SPANISH



URL: <https://camortgagerelief.org/es/>

PNG Format: Font: Montserrat,
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Font Size: 21px

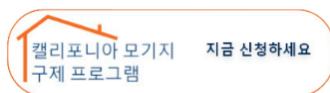
CHINESE



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KOREAN



URL: <https://camortgagerelief.org/ko/>

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TAGALOG



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VIETNAMESE



URL: <https://camortgagerelief.org/vi/>

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Social 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://www.twitter.com/CAMortgageHelp)

Please use the following hashtags:

- #CaMortgageRelief
- #GetCaughtUp
- #SaveYourHome

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

