

CALIFORNIA MORTGAGE RELIEF WORKS. AND THERE'S HELP FOR HOMEOWNERS.



MORTGAGE RELIEF

Up to \$80,000 for past-due mortgage payments



PROPERTY TAXES

Up to \$20,000 for delinquent property taxes



PARTIAL CLAIM/LOAN DEFERRAL

Up to \$80,000 to reduce or eliminate a COVID-related partial claim second mortgage or loan deferral



REVERSE MORTGAGE

Up to \$80,000 to help with late taxes and homeowners insurance for reverse mortgages

*Qualified applicants may apply for additional funding; maximum of \$80,000 in total assistance per eligible household.

ELIGIBILITY REQUIREMENTS

Learn more about eligibility at CaMortgageRelief.org/who-is-eligible.

Requirements

Requirements	Mortgage Relief	Property Tax	Reverse Mortgage	Partial Claim/ Loan Deferral
Must have faced a pandemic-related financial hardship after January 21, 2020	X	X	X	X
Combined household income for residents 18 and over must be at or below 150% AMI (by county)	X	X	X	X
Homeowners cannot have cash or assets on hand (excluding savings in a retirement account) that is equal to or greater than the relief funds needed +\$20,000	X	X	X	X
The unpaid principal balance of the homeowner's primary mortgage loan at the time of origination cannot be greater than the "conforming loan limit" (as determined under the provisions of the Housing and Economic Recovery Act of 2008) in effect at time of origination	X		X	X
Must have missed at least 2 payments by March 1, 2023, and are currently behind	X			
Must have missed at least 1 payment prior to March 1, 2023, and are currently behind		X		
Must be primary residence and own only 1 property	X	X	X	X
Property may include up to 4 units on site (House, condo, permanently affixed manufactured home, ADU, duplex, four-plex)	X	X	X	X
Multiple funding awards/applications for qualified applications, up to \$80,000 in maximum assistance	X	X	X	X
Reduce or eliminate balloon payments from COVID-related partial claim second mortgages and loan deferrals (received during or after January 2020)				X
Homeowner's mortgage/loan servicer must be participating in the California Mortgage Relief Program	X		X	X

APPLY ONLINE TODAY AT
CaMortgageRelief.org

CALL WITH QUESTIONS
1-888-840-2594
MONDAY-FRIDAY 8 A.M. - 6 P.M.

