





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 \$80,000 for delinquent property taxes



PARTIAL CLAIM/LOAN DEFERRAL
Up to \$80,000 to reduce or eliminate a partial claim or loan deferral received during or after January 2020



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/whoiseligible.

| 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 February 1, 2024, and are currently behind | X | | | |
| Must have missed at least 1 payment prior to February 1, 2024, 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, homes with ADUs, 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 partial claims 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.

