

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		✓