
AUGUST 2023



PROGRAM TOOLKIT

CaMortgageRelief.org

1-888-840-2594

info@camortgagerelief.org

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

PROGRAM OVERVIEW

The California Mortgage Relief Program is helping homeowners facing a COVID-related financial hardship get caught up on past-due mortgage, reverse mortgage and property tax payments, and helping to reduce or eliminate partial claims and loan deferrals.

The California Mortgage Relief Program has recently expanded to allow even more homeowners to apply for assistance:

- Homeowners who missed at least two mortgage payments OR at least one property tax payment prior to August 1, 2023;
- Californians who own and occupy properties up to 4 units (must be primary residence and own only 1 property);
- Homeowners who took partial claims or loan deferrals during or after January 2020; and
- Californians who previously received funding through the program may be eligible for additional assistance up to a total of \$80,000.

The program is absolutely free and the funds do not need to be repaid. 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, Monday through Friday, between the hours of 8AM and 6PM PST.

This toolkit contains:

- Program Overview
- FAQs
- Program One Pagers
- Web Buttons
- Sample Social Media Posts



FAQs

The below FAQs have been updated to reflect recent Program updates. Please visit the [California Mortgage Relief Program website](#) for a full list of FAQs.

Why is the program important?

The California Mortgage Relief Program is helping thousands of California homeowners get back on track by offering financial assistance to eligible homeowners that does not have to be paid back. This means homeowners who have fallen behind on their mortgage or property tax payments or who have partial claims/loan deferrals due to pandemic-related financial hardships can get a fresh start. 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?

Homeowners may be eligible for up to a maximum amount of \$80,000 in total assistance per household.

- For homeowners with a mortgage or reverse mortgage, funding covers the full past-due amount owed to their lender. 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 may their property taxes directly to their county, grants fund the past-due amount that is owed to their county tax collector.
- Grants from the program may also be used to reduce or eliminate an existing partial claim or loan deferral received during or after January 2020.

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

If a homeowner already received assistance from the program, can they reapply for more funding?

Eligible homeowners may apply multiple times for any of the assistance options and receive a maximum of \$80,000 in funding, even if they already received a grant from the California Mortgage Relief Program. Once an eligible homeowner has received \$80,000 in total assistance, they will have reached the program assistance limit. You must meet all other eligibility requirements at the time you submit your new application.



FAQs

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 payments on their primary mortgage and are currently past due; or
- Owe for unpaid property taxes (whether paid directly to their county or as part of your mortgage payment); or
- Have a reverse mortgage and owe their servicer for past due property tax and/or insurance; or
- Have a partial claim or loan deferral.

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 and live in a single-family home, condo, permanently affixed manufactured home or property with up to four units; and
- Experienced a pandemic-related financial hardship after Jan. 21, 2020 – either a loss of income or increase in household expenses.

Additional requirements will need to be met depending on the type of assistance needed. More information on eligibility requirements can be found on the [Who is Eligible page](#). For further assistance regarding eligibility, the Contact Center is available to provide assistance Monday through Friday between the hours of 8 AM and 6PM PST.

If a homeowner already applied or needs help in more than one area (i.e., mortgage relief and property tax, or mortgage relief and partial claim/loan deferral, which type of assistance should they select in the Application Questionnaire)?

Eligible homeowners are now allowed to receive multiple grant awards, up to a maximum of \$80,000 in total assistance. If homeowners would like to apply for assistance in more than one area, they may select all that would apply in the Application Questionnaire.



FAQs

Can I still apply if I have an active application?

With the program expansion, homeowners who have previously applied to the program may reapply for additional assistance. However, applicants may only have one application in the review process at a time. If your initial application has been approved, declined or canceled, and you have fallen behind again or had another change in circumstances, you may reapply. Any additional applications will not be processed if your initial application is still in the review process.

What information does an applicant need to provide?

A sample list of documents to gather before completing the application includes:

- Mortgage statement
- Bank statements
- Utility bill
- Income documentation (i.e. paystubs, tax returns, or unemployment document)

Depending on their unique circumstances, some applicants will have to provide different kinds of information as well. More information on documents needed can be found on our website on the [Who is Eligible page](#).

Where can I get more in-depth assistance filling out my application?

For questions about your application or questions about the program, help is available through the program's Contact Center at 1-888-840-2594 Monday through Friday between 8AM and 6PM PST.

To see if there is locally available help near you, visit the Community Based Organizations page. For help deciding if this program is the best option for your housing situation, contact a HUD-Certified Housing Counselor (<https://www.consumerfinance.gov/find-a-housing-counselor/>)

OR

Free legal assistance for homeowners, including foreclosure prevention and assistance with the California Mortgage Relief Program application, is available through the organizations listed on the Legal Assistance page.



FAQs

My application was denied. Is there an appeals process? Can I re-apply?

If your application for assistance was denied, you have up to 30 days after the denial to submit an appeal by filling out the questionnaire in the [Application Intake Portal](#). The questionnaire will determine whether you may move forward with your appeal. When submitting your appeal, please include any documentation to support your appeal.

Once you submit your appeal, it will be reviewed, and you will be contacted if more information is needed or once a decision has been made regarding your appeal.

If you have questions about the reason for a denial that you need answered before you decide whether to appeal, please call the Contact Center at **1-888-840-2594**.

You may also reapply for the program by submitting a new application. You can submit a new application by visiting [CaMortgageRelief.org](#) and clicking Apply Now.



CALIFORNIA MORTGAGE RELIEF WORKS. TWO WAYS HOMEOWNERS CAN GET HELP.



MORTGAGE RELIEF

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



PARTIAL CLAIM LOAN DEFERRAL

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



PROPERTY TAXES

Up to \$80,000 for delinquent property taxes



REVERSE MORTGAGE

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

The California Mortgage Relief Program has already provided **millions of dollars in assistance to thousands of homeowners**

struggling with financial hardships. This government program is free and There is nothing to pay back.

NO FEE TO APPLY AND DOES NOT NEED TO BE PAID BACK

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

APPLY ONLINE TODAY AT
CaMortgageRelief.org

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

ELIGIBILITY REQUIREMENTS

Find out more eligibility rules at CaMortgageRelief.org/whoiseligible.



Faced a pandemic related financial hardship



Meet Area Median Income (AMI) requirements



Own and occupy a home (1-4 units on the property)



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

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 August 1, 2023, and are currently behind	X			
Must have missed at least 1 payment prior to August 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, 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.



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: FFFFFFFF

ENGLISH



URL: <https://camortgagerelief.org>

PNG Format: Font: Montserrat,
Semi Bold

Font Size: 21px

SPANISH



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

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

CHINESE



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

PNG Format: Font: Montserrat,
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KOREAN



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

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Montserrat, Semi Bold

Font Size: 21px

TAGALOG



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

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Semi Bold

Font Size: 21px

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](#)



[@CAMortgageHelp](#)



[@CAMortgageHelp](#)

Please use the following hashtags:

- #CaMortgageRelief
- #GetCaughtUp
- #SaveYourHome

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



SAMPLE SOCIAL MEDIA

