

California Mortgage Relief Program Accepting Applications **Program will help homeowners get caught up on missed home payments**

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Sacramento, CA – California homeowners who have fallen behind on home payments can now apply for a grant to repay missed mortgage payments or reverse mortgage arrearages during the COVID-19 pandemic. Information on eligibility requirements and how to apply are available at CaMortgageRelief.org.

“Californians made incredible sacrifices throughout the pandemic – some falling behind on mortgage payments due to no fault of their own,” said Governor Gavin Newsom. “We stepped in early to prevent foreclosures, but that debt didn’t disappear. Now, California is here to help. Keeping families stably housed continues to be a critical public health measure, and with today’s announcement, we are helping them keep roofs over their heads.”

The California Mortgage Relief Program will cover past due mortgage payments in full as a one-time grant – up to a maximum of \$80,000 per household – with a direct payment to the homeowners’ mortgage servicer. The program is free and the funds do not need to be repaid.

“The announcement of the California Mortgage Relief Program is welcome news for homeowners who have been anxiously awaiting this critical assistance,” said Lourdes M. Castro Ramírez, Secretary of the California Business, Consumer Services and Housing Agency. “As part of our Housing is Key initiative, this program rounds out a comprehensive suite of housing assistance programs that serve a broad swath of California, including help for the unhoused and rental assistance to many impacted by this pandemic. Homeowners should not delay in visiting the website to get started.”

Serving low-to-moderate-income California homeowners, applicants must have missed at least two mortgage payments before the launch of this program and their household income must be at or below 100% of their county’s Area Median Income, based on [U.S. Department of Housing and Urban Development’s 2021 Homeowner Assistance Fund Income Limits](#). Applicants must own a single-family home, condo or permanently affixed manufactured home in California and have faced a pandemic-related financial hardship after Jan. 21, 2020.

“After President Biden was elected and Democrats secured control of the House and Senate, I was able to secure \$10 billion in the American Rescue Plan to create a national Homeowner Assistance Fund to help homeowners stay stably housed during these difficult times,” said Congresswoman Maxine Waters. “These funds will help Californians fully reinstate their mortgages and avoid foreclosure to remain stably housed. I am very pleased that California received over \$1 billion of this funding and has begun to help homeowners with the launch of its state program today.”

In addition, applicants must either be receiving public assistance, be severely housing burdened (costs for your mortgage, property taxes and other housing expenses are more than 40% of your income) or have been denied an alternative mortgage workout (loan modification) by their mortgage servicer.

“We encourage anyone who missed mortgage payments over the past two years to find out if they may be eligible to get caught up on missed payments,” said Tiena Johnson Hall, Executive Director of the California Housing Finance Agency. “The California Mortgage Relief Program is open to homeowners even if they have received government assistance from other COVID-19 programs, such as the CARES Act, Consolidated Appropriations Act of 2021 or the American Rescue Plan Act.”

Early on in the pandemic, the California Department of Financial Protection and Innovation (DFPI), which regulates many of the mortgage servicers, encouraged its licensees to participate in the California Mortgage Relief Program. DFPI continues to work with servicers to ensure homeowners are being offered repayment options and understand their rights.

“No homeowner should be on the hook for the impacts of the COVID-19 pandemic,” said DFPI Commissioner Clothilde V. Hewlett. “Our efforts serve as a national model for how regulators can work with licensees and state partners to create tangible relief for homeowners.”

The American Rescue Plan Act’s Homeowner Assistance Fund is providing all states with critical mortgage relief funds. California’s \$1 billion will be disbursed to qualified homeowners until the funds are all allocated, with an end date projected by 2025. While there is no strict deadline for applications, homeowners in need should apply as soon as possible.

Interested applicants can visit the program website at CaMortgageRelief.org to review eligibility information and apply through the online portal. A detailed description of the terms for California's program, as approved by the U.S. Department of the Treasury, can be viewed [here](#).

Applicants will need to upload documents to determine eligibility, which may include mortgage statements, bank statements, utility bills, and income documentation (i.e. paystubs, tax returns, or unemployment documents). The application process can be completed in under 30 minutes once applicants have gathered all the required documents and information.

With the goal of finding the best outcome for all California homeowners, a key element of the program is encouragement to contact a homeowner's mortgage servicer or a HUD-certified housing counselor at 1-800-569-4287.

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The California Mortgage Relief Program is run by the CalHFA Homeowner Relief Corporation (CalHRC), a special-purpose affiliate of the California Housing Finance Agency (CalHFA). CalHRC has been designated as the agency to disburse the State of California's allocation from the American Rescue Plan Act's Homeowner Assistance Fund (HAF), in accordance with the state plan that was approved by the U.S. Department of the Treasury.

Additional Resources:

- [Key Terms](#)
- [Program Overview](#)
- [How to Apply](#)
- [Program Q&As](#)

Contact: press@camortgagerelief.org