

California Mortgage Relief Program  
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## **CALIFORNIA MORTGAGE RELIEF PROGRAM EXPANDS ELIGIBILITY REQUIREMENTS FOR HOMEOWNERS WHO EXPERIENCE PANDEMIC-RELATED FINANCIAL HARDSHIPS**

FOR IMMEDIATE RELEASE  
June 14, 2022

SACRAMENTO, CA – The California Mortgage Relief Program has significantly expanded eligibility requirements to offer funding to a greater number of California homeowners who have fallen behind on housing payments due to the impact of the COVID-19 pandemic. The program has modified the past-due requirement to include homeowners who missed payments in the first half of 2022, expanded the income eligibility and will now cover past-due property taxes for more homeowners.

“Many California homeowners, like many renters, felt the impact of COVID-19 on their household finances, putting them at risk of losing the homes they’ve worked so hard for,” said Secretary of the California Business, Consumer Services and Housing Agency Lourdes Castro Ramírez. “I’m proud of the partnership with the U.S. Treasury providing \$1 billion for the California Mortgage Relief Program and I applaud the California Housing Finance Agency for removing barriers to participating and providing greater program flexibility to assist more California homeowners struggling to stay in their homes.”

The California Mortgage Relief Program has expanded eligibility to homeowners who missed mortgage payments in 2022. With this change, homeowners who missed at least two payments before June 30, 2022, and are currently delinquent, may now be eligible for full reimbursement for missed housing payments up to \$80,000. Previously, program criteria required homeowners to miss at least two payments prior to program launch on December 27, 2021.

The program has also adjusted the income threshold for program qualification. Homeowners are now eligible for assistance from the program if their household income is at or below 150% of their county’s Area Median Income (based on federal [limits](#) established by HUD for the program).

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The adjustment will make it so more California homeowners who experienced financial hardships during COVID-19 can get help. Applicants can find their county's income limit at [CaMortgageRelief.org](https://CaMortgageRelief.org).

In addition, assistance with past-due property taxes will now extend to mortgage-free homeowners and those whose mortgage payments are current. Previously, property taxes were covered for reverse mortgage holders or as part of a complete reinstatement for homeowners who were also behind on their mortgage. These newly eligible homeowners can now receive up to \$20,000 to cover past-due property tax payments if they missed at least one payment prior to May 31, 2022.

"When launching the California Mortgage Relief Program, our first priority was to ensure access to those who were most at risk and in need," said Tiena Johnson Hall, Executive Director of the California Housing Finance Agency. "After six months and over \$68 million distributed, we can confidently expand to include additional delinquent housing payments, raise income limits and extend the delinquency timeline to include people who missed payments in the first half of 2022."

Applicants who were previously deemed ineligible have been notified of the program expansions and anyone who believes they meet the new criteria is encouraged to apply.

"I think the pandemic has had an exponentially negative impact on non-English speaking families across LA County. When there is a lack of language access, often these families are left out of conversations related to financial assistance," said James An, President, Korean American Federation of Los Angeles. "We are grateful for the federal funding and for all the government entities that have made The California Mortgage Relief Program available to our community, in their language. It's great to see the program evolve with the announcement of expansions effective today, and we look forward to working alongside other community-based organizations who have relationships in these underserved communities to continue helping our LA homeowners in need."

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“In the 58 Counties in the State, there are so many homeowners who have fallen behind on their property taxes,” said Shari L. Freidenrich, CPA, Orange County Treasurer-Tax Collector and President of the California Association of County Treasurers and Tax Collectors. “By offering them assistance in paying delinquent property taxes, this program should help keep them in their homes and offset some of the financial hardships they experienced during the pandemic.”

Since its launch, over \$68 million has been distributed to more than 1,957 California homeowners to help them get caught up on their mortgage.

The assistance provided through the California Mortgage Relief Program is in the form of a one-time grant only for eligible households and does not need to be paid back. While there is no strict deadline for applications, homeowners in need should apply as soon as possible. Homeowners can apply at [CaMortgageRelief.org](http://CaMortgageRelief.org) or call the program Contact Center at 1-888-840-2594.

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The CalHFA Homeowner Relief Corporation (CalHRC) is a special-purpose affiliate of the California Housing Finance Agency (CalHFA). CalHFA is an independent state agency that assists low to moderate income Californians by acting as the state’s affordable housing lender. Through CalHRC, the agency is able to disburse The American Rescue Plan Act’s Homeowner Assistance Fund (HAF) on behalf of the State of California given its extensive expertise in the mortgage assistance and homeownership space.

For media inquiries, please contact [press@camortgagerelief.org](mailto:press@camortgagerelief.org).

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