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\$32 MILLION IN GRANTS HELPING CALIFORNIANS BEHIND ON MORTGAGE

Average homeowner payout approximately \$32,000 to cover past due mortgage from 2021

For Immediate Release

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Sacramento, CA – After launching at the end of 2021, the new California Mortgage Relief Program has already provided \$32 million in grants to cover past due mortgage payments for low- and moderate-income homeowners across the state. With an average award of \$32,000 per household, the assistance is helping homeowners who fell behind on their housing payments during the COVID-19 pandemic get caught up. The California Mortgage Relief Program covers past due mortgage payments as a one-time grant – up to a maximum of \$80,000 per household – with a direct payment to the homeowner’s mortgage servicer. The program is free, and the funds do not need to be repaid.

The Program launched last December after receiving \$1 billion in Federal funds to support qualified homeowners. The program will continue until all funds have been distributed, which must be no later than 2026.

“Every day, we are hearing stories of vulnerable homeowners who are receiving the help they need through the California Mortgage Relief Program,” said Tiena Johnson Hall, Executive Director of the California Housing Finance Agency which is administering the program through the CalHFA Homeowner Relief Corporation. “California homeowners should visit CAmortgagerelief.org to check their eligibility and apply immediately.”

Snapshot of California Mortgage Relief Program Requirements:

- Household income is at or below 100% of their county’s Area Median Income;
- Own one single-family home, condo or permanently affixed manufactured home in California;
- Have faced a pandemic-related financial hardship after Jan. 21, 2020;
- Have missed 2+ payments on your mortgage before December 27, 2021, and are currently delinquent; and
- Past due amount must be \$80,000 or less at the time of application

Homeowner Testimonials:

“I did not want to be forced to sell my home. The Program seemed too good to be true, but I applied and was delighted to be approved in about 30 days. This was a great result for me to be able to stay in my home. Thank you to the California Mortgage Relief Program team.”

– Charles, Los Angeles County

“Growing up in my family home was always a place of safety, community, celebration, and love. I always wanted to have my own home to continue the traditions and feelings

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that I experienced. As I completed college, I also understood that home ownership would provide financial security. When the unexpected happened and I thought I might lose my home, the idea of losing a space that I had made a home where my family gathered, and that provided memories was devastating on so many levels. The California Mortgage Relief Program helped me stay in my family home.”

– Alison, Contra Costa County

Application Information for Homeowners:

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](#).

After setting up an account, applicants will be asked to upload documents such as mortgage statements, bank statements, utility bills, and income documentation (i.e. paystubs, tax returns, or unemployment documents) to determine eligibility. The application process can be completed in under 30 minutes once applicants have gathered all the required documents and information.

Interested California homeowners are encouraged to apply now at CaMortgageRelief.org or call our help center at 1-888-840-2594 with questions about the program.

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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