

California Mortgage Relief Program
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FEDERAL AREA MEDIAN INCOME LIMIT ADJUSTMENT: MORE CALIFORNIA HOMEOWNERS ELIGIBLE FOR COVID-19 RELIEF GRANT OF UP TO \$80,000

Annual adjustment to income rates leads to increases in the 150% AMI rate for California counties

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SACRAMENTO, CA – The California Mortgage Relief Program is urging California homeowners who are struggling with housing payments to visit www.CaMortgageRelief.org after the U.S. Department of Housing and Urban Development (HUD) updated the Area Median Income (AMI) levels. This update means more California homeowners are now eligible for a grant of up to \$80,000, providing essential relief from pandemic-related financial hardships.

HUD annually updates income limits for a range of housing programs, including for the Homeowner Assistance Fund that supports the California Mortgage Relief Program. These income limits are defined as percentages of median family income and vary depending on the county of residence and number of people residing in a household.

"With this update from the federal government, more homeowners will now be eligible for a free grant of up to \$80,000 from the California Mortgage Relief Program," said Rebecca Franklin, President of the CalHFA Homeowner Relief Corporation. "We urge all homeowners to review their eligibility and consider applying to join the many thousands who have already taken advantage of the program to stay in their home.

"Even now, too many homeowners are still struggling to recover from the financial toll of the pandemic. This adjustment could mean that more families will not only save their house, but their *home*. At the same time, they will also protect their greatest financial asset and build generational wealth that could extend beyond their lifetime."

The maximum AMI for the California Mortgage Relief Program is set at 150%, a level that increased in nearly all California counties ([see 150% AMI table by county](#)) from the prior year. Combined household income for residents 18 and over must be at or below 150% AMI.

Interested California homeowners are encouraged to use the [program's online calculator](#) to check their eligibility. Homeowners who were previously denied due to their income level are encouraged to reapply if their income meets the 2023 adjusted levels.

To interview a California Mortgage Relief Program representative about this update, email press@camortgagerelief.org. Please help us spread the word by sharing this important information with the community.

In February, the program expanded eligibility to provide up to \$80,000 for homeowners financially impacted by the COVID-19 pandemic. The COVID-related assistance offers grants up to \$80,000 that never have to be paid back and can be used for a range of housing costs, including:

- Catching eligible homeowners up on late mortgage payments (must have missed at least two payments as of March 1, 2023)
- Covering missed property tax payments (must have missed at least one payment as of March 1, 2023)
- Paying all or some of a partial claim or loan deferral taken during or after January 2020 (created by moving missed mortgage payments to be paid at the end of the mortgage)
- Helping reverse mortgage holders who face an arrearage due to missed payments for property taxes or homeowners' insurance

A detailed description of the terms for California's program, as approved by the U.S. Department of the Treasury, can be viewed [here](#).

It is fast and easy to apply online or via a mobile device by visiting CaMortgageRelief.org. The application can be completed in under 30 minutes once applicants have gathered all the required documents and information, which may include mortgage statements, bank statements, utility bills, and income documentation (i.e. paystubs, tax returns, or unemployment documents).

Homeowners needing assistance can call the Contact Center at 1-888-840-2594 between 8 a.m. and 6 p.m. Monday through Friday. They may also visit CaMortgageRelief.org/help to learn more about resources and assistance available to them.

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About the California Mortgage Relief Program:

The CalHFA Homeowner Relief Corporation (CalHRC) is a special-purpose affiliate of the California Housing Finance Agency (CalHFA). CalHFA is a 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.

More Here:

[Program Overview One Pager](#)

[Program Eligibility One Pager](#)

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