

California Mortgage Relief Program

Program Launch Toolkit



CAMORTGAGERELIEF.ORG

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

CALIFORNIA MORTGAGE RELIEF PROGRAM



Following recent approval by the U.S Treasury, the state has launched the California Mortgage Relief Program to provide one-time payments to qualified homeowners who have fallen behind on their housing payments or reverse mortgage arrearages. Using \$1 billion in federal funds, the program will help homeowners who had a financial hardship during the COVID-19 pandemic by covering missed housing payments. Assistance provided through this program is not a loan and does not need to be paid back.

Homeowners can check their eligibility and apply through an online portal at CaMortgageRelief.org.

Funded through the American Rescue Plan Act of 2021's Homeowners Assistance Fund, the California Mortgage Relief Program is run by the CalHFA Homeowner Relief Corporation as part of the state's Housing is Key initiative.



This toolkit contains:

- Program Overview One-Pager
- Key Talking Points
- Consumer Facing One-Pager
- How to Apply One-Pager
- Program Q&As
- Sample Social Media Posts

PROGRAM OVERVIEW

About the Program

- \$1 billion in relief funds are now available to California homeowners who have fallen behind on their housing payments or reverse mortgage arrearages during the COVID-19 pandemic.
 - Homeowners who missed at least two home payments before Dec. 27, 2021, may be eligible for funds to get caught up.
 - Relief funds do not have to be paid back.
 - The California Mortgage Relief Program is funded through the American Rescue Plan Act of 2021's Homeowners Assistance Fund.
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Program Fast Facts



\$1 Billion

Total amount allocated to California for dispersal



\$80,000

Maximum benefit available to each household



20,000-40,000

Number of households estimated to be impacted by funding

Eligible Homeowners

Californians at or below 100% of Area Median Income (AMI), who faced a financial hardship due to the COVID-19 pandemic (after Jan. 21, 2020) and meet certain eligibility requirements

How to Apply

Program information and application portal available at CAMortgageRelief.org



KEY TALKING POINTS

- \$1 billion in relief funds are now available to California homeowners who have fallen behind on their housing payments or reverse mortgage arrearages during the COVID-19 pandemic.
- Interested homeowners can visit CaMortgageRelief.org to check their eligibility and apply.
- Assistance is available through the homeowner's mortgage servicer or by calling a HUD-certified housing counselor at 1-800-569-4287.
- Homeowners who have missed payments for their primary residence, faced a financial hardship during the pandemic and are at or below 100 percent of their Area Median Income may be eligible for mortgage relief funds.
- Money allocated through the program does not need to be repaid. Funds awarded will be paid directly to mortgage servicers, with a cap of \$80,000 per home.
- With this amount of the federal funding, the program expects to help between 20,000 and 40,000 California homeowners. The program's outreach efforts will be highly data-driven with an emphasis on engaging with socially disadvantaged populations.
- The program is funded by the American Rescue Plan Act of 2021's Homeowner Assistance Fund and is run by the CalHFA Homeowner Relief Corporation as part of the state's Housing is Key initiative.

BEHIND ON YOUR MORTGAGE?

A NEW CALIFORNIA PROGRAM IS HERE TO GET YOU CAUGHT UP!



What is the California Mortgage Relief Program?

Homeowners who have fallen behind on their mortgage payments may qualify for a new state program that can get you caught up! California homeowners can apply for assistance from the state's California Mortgage Relief Program to pay for past-due housing payments up to \$80,000 per household.



To qualify, you must:

(All qualifications below must be met)



Own a single-family home, condo, or manufactured home (permanently affixed)



Meet income requirements



Be behind 2+ payments on your mortgage



Have been financially impacted by the COVID-19 pandemic

Required information:

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

Apply now:

Applications will be accepted through an online portal. Visit camortgagerelief.org and click on the "Apply Now" button to get started.

GET CAUGHT UP TODAY!

CAMORTGAGERELIEF.ORG

HOW TO APPLY



HOW TO APPLY



STEP 1

...

Visit
camortgagerelief.org



STEP 2

...

Select
"Apply now"



STEP 3

...

Submit your
application and
documents for
review and
processing



STEP 4

...

Check your email
or application
portal for the
status on your
application

ELIGIBILITY

California homeowners may qualify if they:

- 1 ARE AT OR BELOW 100% OF AREA MEDIAN INCOME**
- 2 OWN A SINGLE FAMILY HOME, CONDO OR MANUFACTURED HOME (PERMANENTLY AFFIXED)**
- 3 FACED A PANDEMIC-RELATED HARDSHIP AFTER JAN. 1, 2021**
- 4 HAVE MISSED AT LEAST TWO MORTGAGE PAYMENTS PRIOR TO THE PROGRAM START DATE**

*Applicants are encouraged to explore alternative workout options and may need to provide documentation.

APPLY TODAY

- Visit camortgagerelief.org and create your account.
 - Applicants can save their work and return to finish their application and submit required information.

NEED ASSISTANCE?

- Assistance is available through the homeowner's mortgage servicer or by calling a HUD-certified housing counselor at 1-800-569-4287.



Don't wait. Get caught up!

VISIT CAMORTGAGERELIEF.ORG

Funded through the American Rescue Plan Act of 2021's Homeowners Assistance Fund, the California Mortgage Relief Program is run by the CalHFA Homeowner Relief Corporation as part of the state's Housing is Key initiative.



CALIFORNIA MORTGAGE RELIEF PROGRAM

PROGRAM Q&As

Q: What is the California Mortgage Relief Program?

A: The state has launched the California Mortgage Relief Program to provide a one-time grant to qualified homeowners who have fallen behind on their housing payments or reverse mortgage arrearages. Using \$1 billion in federal funds, the grants help homeowners who had a financial hardship during the COVID-19 pandemic by covering missed housing payments. Assistance provided through this program is not a loan and does not need to be paid back.

Q: Why is the mortgage assistance program important?

A: Tens of thousands of California homeowners have been unable to make housing payments due to Covid-related financial hardships. While forbearance and mortgage servicer workout options have been available to some homeowners, many still need assistance to avoid having severe housing issues, including foreclosure. The California Mortgage Relief Program will help homeowners get caught up and get a fresh start.

Q: Who is eligible?

A: The program is open to all California homeowners who meet eligibility requirements. Applicants must meet all of the following requirements:

- Own a single-family home, condo or permanently affixed manufactured home;
- Meet income requirements;
- Be behind 2+ payments on your mortgage; and
- Have faced a pandemic-related financial hardship after Jan. 21, 2020.

And meet at least one of the following:

- Receiving public assistance;
- Severely housing burdened; or
- Been denied an alternative mortgage workout option by their mortgage servicer

Q: What is considered a financial hardship?

A: For the California Mortgage Relief Program, a financial hardship is either a reduced income or increased living expenses due to the COVID-19 pandemic. Examples of living expenses are medical expenses, more people living in the household, or costs for utility services.

Q: How can someone apply for the program?

A: Interested homeowners can go to www.camortgagerelief.org to learn about the program, and apply. To complete the application, homeowners, and members of their household will need to submit documentation, including but not limited to:

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

Q: Where can someone get assistance for filling out the application?

A: HUD-certified housing counselors are available to provide assistance at 1-800-569-4287.

Q: How much assistance is available to each homeowner?

A: Grants are directly tied to the past due amount the homeowner owes their lender, up to a maximum of \$80,000 per household. Funds will be sent directly to the mortgage servicer.

The assistance provided through these programs is not a loan and does not need to be paid back.

Q: Once an application is approved, how long will it take to receive financial assistance?

A: Once an application is approved, the California Mortgage Relief Program will work closely with the loan servicers to process payments quickly. The program is committed to helping homeowners as quickly as possible.

Q: If I received COVID-19-related government assistance can I still apply to the California Mortgage Relief Program?

A: 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.

Q: If I cannot finish my application at one time, can I save it and finish it later?

A: Applicants have 30 days to complete their application and submit all required documents. The application portal will store information so users can save their progress and then return to where they left off.

Q: Is there a deadline to apply?

A: Funds will be deployed from the program until they are all allocated, with an end date projected by 2025. While there is no strict deadline for application, applying as soon as possible allows the review process to begin more quickly, which in turn means a homeowner will likely receive funds sooner if their application is approved.

Q: Is there a paper application that can be filled out and mailed in?

A: Applications must be completed online; however, housing counselors may be available to help complete and submit applications.

SOCIAL MEDIA POSTS

Below you will find social media posts and sample copy to amplify the launch of the California Mortgage Relief Program. Please post, share, and re-tweet!

In addition, be sure to follow our accounts:



[@CAMortgageRelief](https://www.instagram.com/CAMortgageRelief)



[@CAMortgageHelp](https://www.facebook.com/CAMortgageHelp)



[@CAMortgageHelp](https://www.twitter.com/CAMortgageHelp)

Please use the following hashtags:

- #CaliforniaMortgageRelief
- #GetCaughtUp
- #HousingIsKey

The posts below will be posted to the California Mortgage Relief Program platforms on the following dates and times:

Post 1

- Post on 1/5/2022 at 10:30am

Post 2

- Post on 1/5/2022 at 11:30am

Post 3

- Post on 1/6/2022 at 11:00am

The social media posts below can be found for Instagram, Facebook and Twitter by downloading the "Launch Social Media Posts" zip file attached to the original email received.

SOCIAL MEDIA POSTS



Post 1



Instagram and Facebook Copy

The California Mortgage Relief Program will help homeowners who experienced a financial hardship get caught up on their missed mortgage payments.

Apply today at camortgagerelief.org.

#CaliforniaForAll #GetCaughtUp
#CAMortgageRelief
#HousingIsKey

Twitter Copy

The California Mortgage Relief Program will help homeowners who experienced a financial hardship get caught up on their missed mortgage payments.

Apply today at camortgagerelief.org.

#GetCaughtUp

Post 2



The California Mortgage Relief Program provides assistance to the many homeowners that have fallen behind on their housing payments.

The application portal is now open. Apply today at camortgagerelief.org.

#CaliforniaForAll
#GetCaughtUp
#CAMortgageRelief
#HousingIsKey

The California Mortgage Relief Program provides assistance to the many homeowners that have fallen behind on their housing payments.

The application portal is now open. Apply today at camortgagerelief.org.

#GetCaughtUp

Post 3



The California Mortgage Relief Program is here to provide assistance to California homeowners that have experienced a financial hardship.

Apply today at camortgagerelief.org.

#CAMortgageRelief
#CaliforniaForAll
#HousingIsKey #GetCaughtUp

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