



**Program Overview
Webinar
January 25, 2022**



Agenda

- Program Overview
- Who is Eligible
- How to Apply
- Fraud and Scams
- Additional Resources
- How You Can Help
- Questions



Program Overview

Background

- Federal COVID response package included several components to ensure stable housing – rental assistance, forbearance, mortgage relief
- Federal funds to states for **rental assistance** and **mortgage relief**
- Emergency rental assistance – offered through Housing is Key – allocates funds at local and state level
 - CA Rent Relief Program administered by the Department of Housing and Community Development
- \$1 billion in federal funds from the federal American Rescue Plan Act's Homeowner Assistance Fund awarded to California
 - These funds were provided to CalHFA directly by US Treasury and will be administered by a special purpose affiliate CalHFA/Homeowner Relief Corporation (CalHRC)



Program Overview

California Mortgage Relief Program

Financial assistance to eligible homeowners who have fallen behind on their housing payments or reverse mortgage arrearages due to the COVID-19 pandemic

\$1 billion in federal funds from the American Rescue Plan Act's Homeowner Assistance Fund

Grants to pay past-due mortgages; up to \$80,000 per household

Grants never have to be paid back

Grants distributed on a first come first serve basis

20,000 – 40,000 estimated households to be served

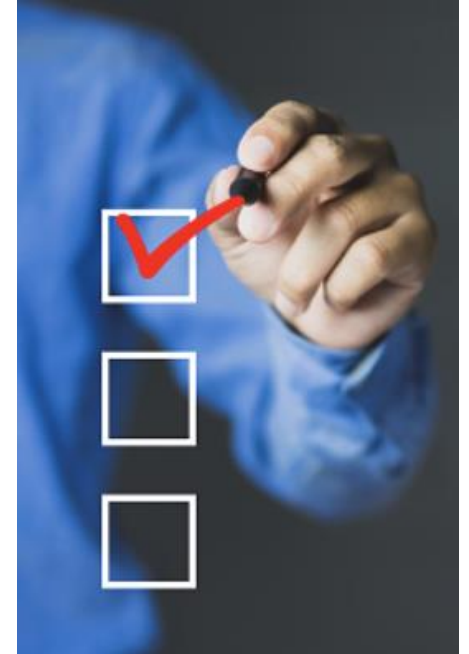


Part of the state's Housing is Key Initiative

Who is Eligible

Who is Eligible?

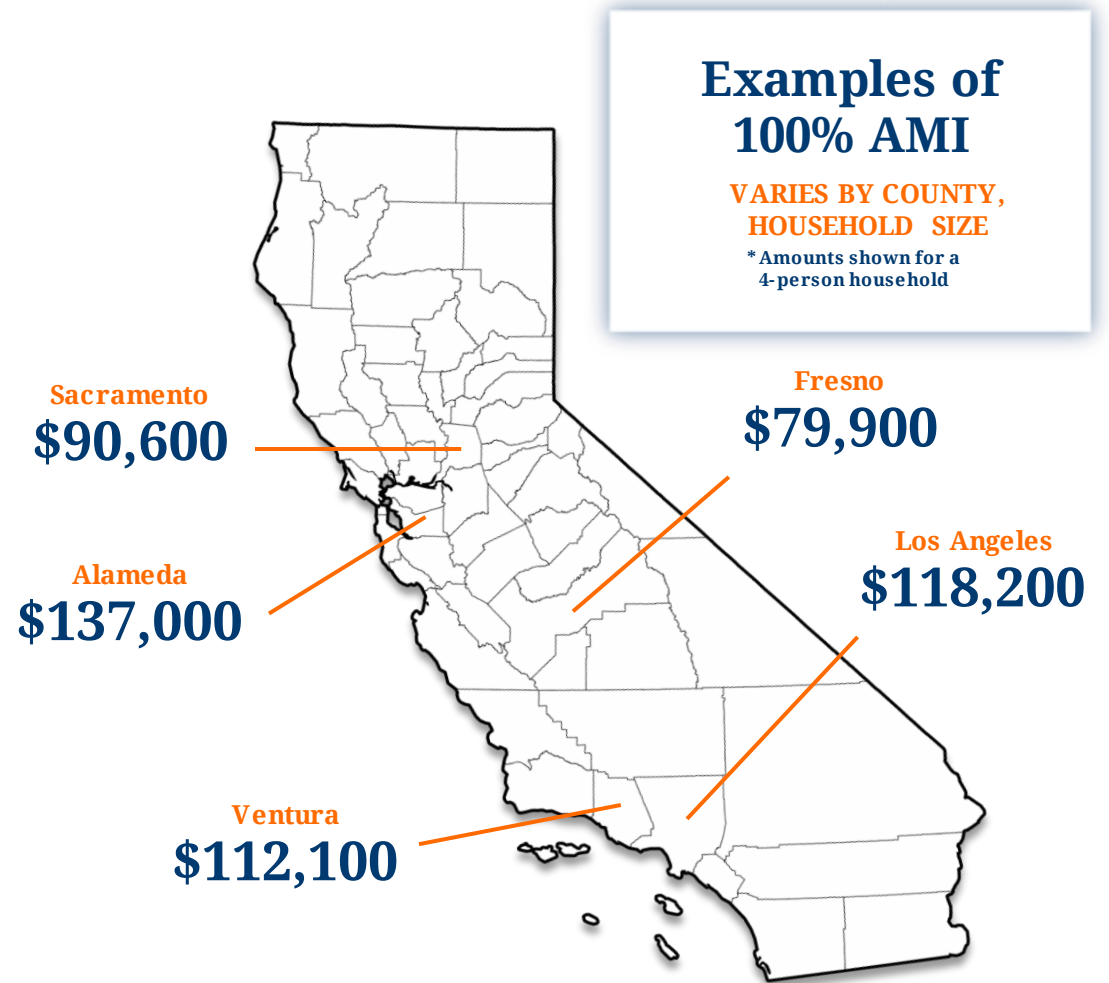
- **Applicants must meet ALL of the following criteria:**
 - At or below 100% of their county's Area Median Income
 - Own/occupy and single-family home, condo or permanently affixed manufactured home in California
 - Behind 2+ payments on their mortgage before the end of 2021
 - Faced a pandemic-related financial hardship after Jan. 21, 2020
- **Must meet ONE of the following requirements:**
 - Receiving public assistance; OR
 - Severely housing burdened (more than 40% of income goes to housing costs); OR
 - Have no alternative workout options through mortgage servicer



What is Area Median Income (AMI)?

Area Median Income (AMI)

- AMI are limits developed by HUD to determine eligibility for various government-funded programs.
- AMI represents the midpoint of a region's family income distribution and changes from year-to-year.
- The Homeowner Assistance Fund has its own set of income limits and is listed on the HUD website.
- For the CA Mortgage Relief Program, AMI varies by county and household size.



AMI Calculator

To find out if you might meet income requirements, enter your information below.

County

People in Household

Go

If an applicant's household income is at or below this amount, you may be eligible for the California Mortgage Relief Program

AMI Calculator can be found
on CaMortgageRelief.org

- Scroll down website and enter county name and household size



Program Overview – Reverse Mortgages

Mortgage Arrearages

- Homeowners with reverse mortgages can receive assistance.
- Payment of owed taxes and any forced place insurance on reverse mortgage loans to fully reinstate to a “current” status.
 - Exclusions: Any loan already being considered or approved for a partial claim or modification is ineligible
- Homeowners must provide copies of their tax and insurance bills showing the amount due.



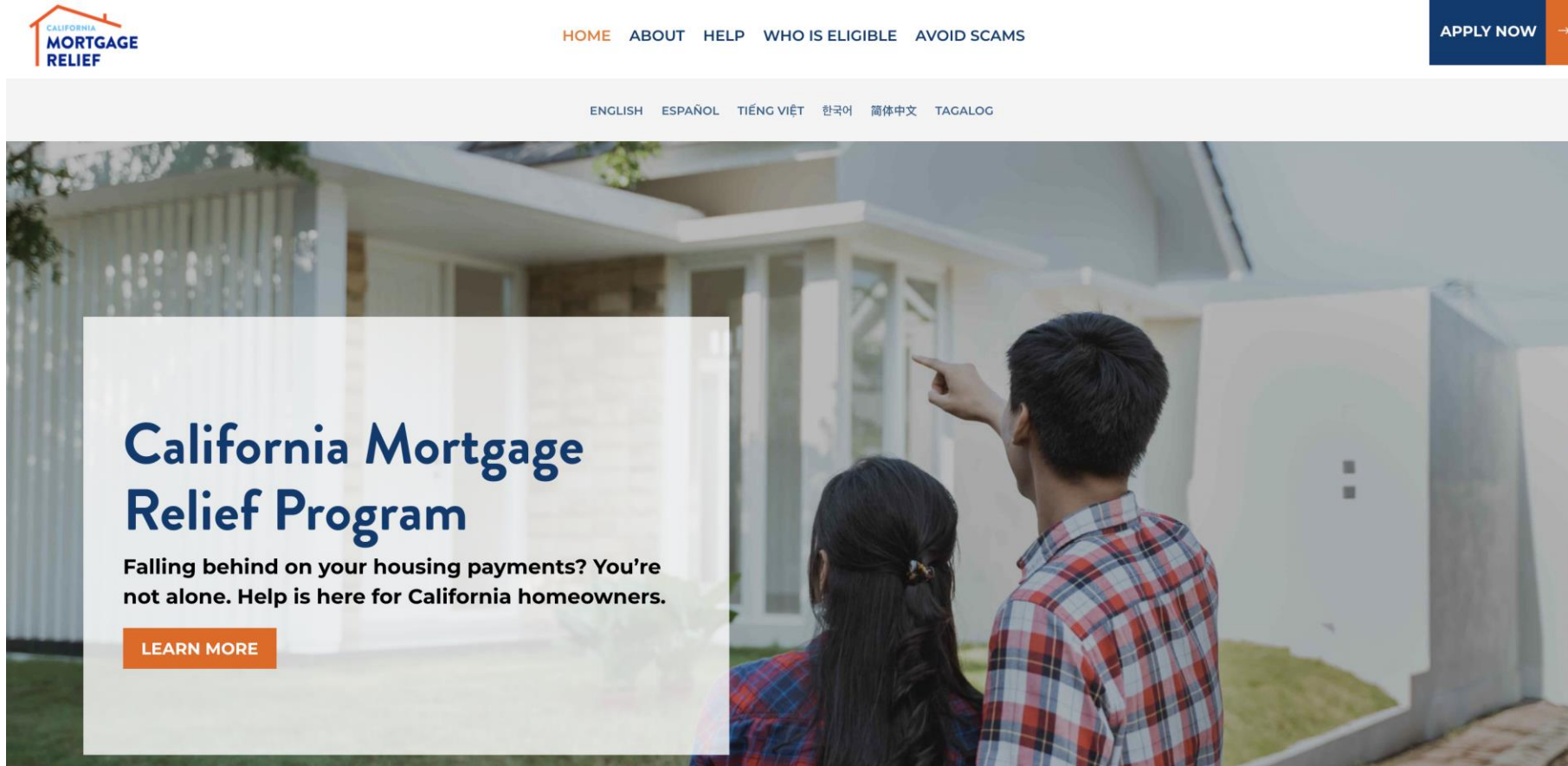
How Does the Program Work?

How Does the California Mortgage Relief Program Work?



How to Apply

Homeowners should visit CaMortgageRelief.org and click **Apply Now**



The screenshot shows the homepage of the California Mortgage Relief Program website. At the top left is the logo for California Mortgage Relief, featuring a house icon and the text "CALIFORNIA MORTGAGE RELIEF". To the right of the logo is a navigation menu with links for "HOME", "ABOUT", "HELP", "WHO IS ELIGIBLE", and "AVOID SCAMS". In the top right corner, there is a dark blue button with the text "APPLY NOW" and a right-pointing arrow. Below the navigation menu is a horizontal bar with language options: "ENGLISH", "ESPAÑOL", "TIẾNG VIỆT", "한국어", "简体中文", and "TAGALOG". The main content area features a large background image of a man and a woman looking at a modern house. Overlaid on the left side of this image is a white text box containing the title "California Mortgage Relief Program", a sub-headline "Falling behind on your housing payments? You're not alone. Help is here for California homeowners.", and a blue button labeled "LEARN MORE".

CALIFORNIA MORTGAGE RELIEF

HOME ABOUT HELP WHO IS ELIGIBLE AVOID SCAMS

APPLY NOW →

ENGLISH ESPAÑOL TIẾNG VIỆT 한국어 简体中文 TAGALOG

California Mortgage Relief Program

Falling behind on your housing payments? You're not alone. Help is here for California homeowners.

LEARN MORE

How to Apply

Homeowners will be asked to complete a simple questionnaire to determine if they may qualify



Application Questionnaire



The first step to apply to the California Mortgage Relief Program is to complete the application questionnaire below.

Check all that apply:

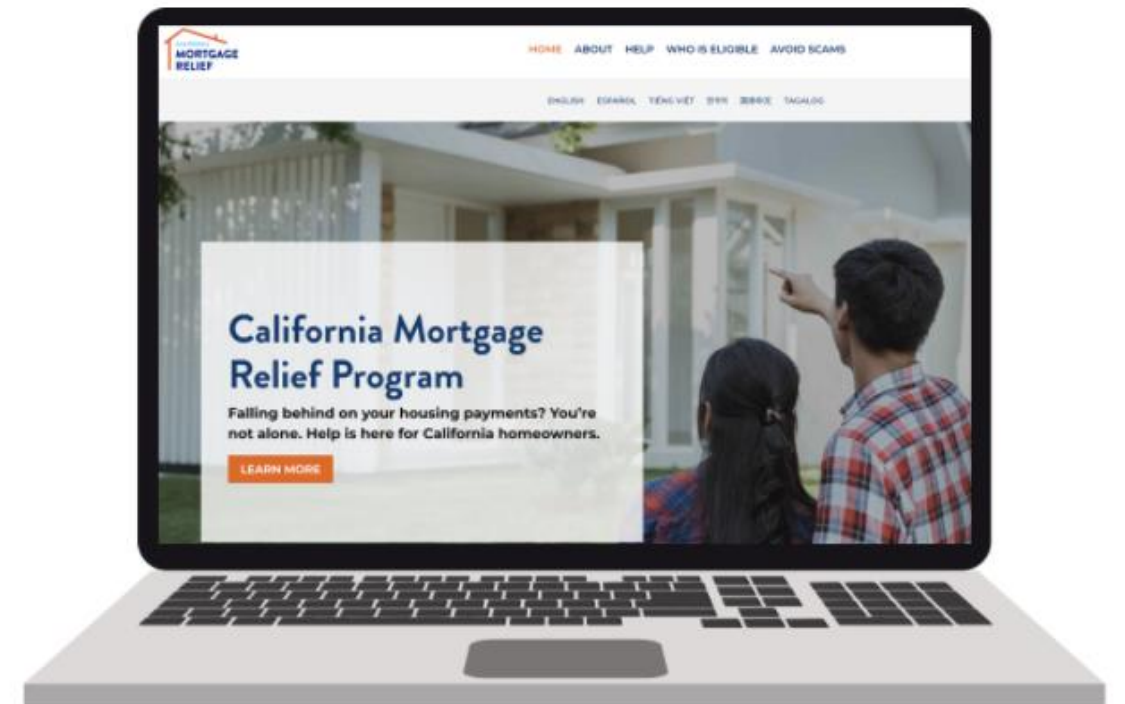
- I/we experienced a COVID-19 related financial hardship after January 21, 2020
- I/we missed at least 2 mortgage payments prior to December 27, 2021
- I/we only own one residential property
- This home is my/our primary residence (where you live)
- I/we are applying for assistance on our primary mortgage loan
- A business (LLC, LP, LLP) is listed as the homeowner on my mortgage



Required Documentation

Documents needed to apply

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



Required Documentation

Additional Documents

Based on applicant's unique circumstance:

- Provide denial of a "work out" option
 - Not required if: housing costs 40%+ of income, receive public assistance (unemployment, Medi-Cal, WIC, SNAP, Section 8, etc.)
- If in active bankruptcy, provide letter from servicer and trustee that funds can be applied to past due mortgage payments





Applicant Support

Where can homeowners receive help?

HUD-Certified Housing Counselor/Mortgage Servicer

If assistance is needed, homeowners should contact their mortgage servicer or a HUD-certified housing counselor at 1-800-569-4287.

California Mortgage Relief Program Contact Center: 888-840-2594

If a homeowner has started an application and needs technical assistance, they can call the California Mortgage Relief Program Contact Center. Phone number will be provided once the application is started.

Info@CaMortgageRelief.org

General program questions should be sent via email. All emails will receive a response within 3 business days



Fraud and Scams

Scammer May:

- ✓ Pressure homeowners to act immediately.
- ✓ Ask homeowners to pay by cashier's check or wire transfer.
- ✓ Try to convince homeowners to transfer the deed of their home to them.
- ✓ Use different stories to pressure homeowners into paying them.
- ✓ Ask homeowners to sign papers
- ✓ Say homeowners should start making payments to someone other than their servicer or lender
- ✓ Tell homeowners to stop making mortgage payments altogether





Fraud and Scams

Important Things to Remember:



The California Mortgage Relief Program is provided as a free service, with no application costs or fees.

The financial help received never has to be paid back. The money awarded is in the form of a grant which means it does not need to be repaid.

The money awarded to homeowners will be sent directly from the California Mortgage Relief Program to homeowner's loan servicer to completely reinstate their past-due amount.



Other Resources

Additional resources for those who don't qualify:

- Renters who need help with monthly payments or small landlords, help is available through the Emergency Rent Relief Program as part of Housing is Key
- Other resources can be found here: CaMortgageRelief.org/help/



How You Can Help

#1 Spread the Word via Social Media

- Post, share, and re-tweet California Mortgage Relief Program content
- We can provide your office with content. Email Legislative@CaMortgageRelief.org

APPLY TODAY

THE CALIFORNIA MORTGAGE RELIEF PROGRAM IS HERE

CALIFORNIA MORTGAGE RELIEF
Visit CaMortgageRelief.org

Select "Apply Now"

Submit your application for review and processing

Check your email or application portal for status of your application

CaMortgageRelief.org

This graphic features a dark blue background with orange and white text and icons. It includes a house icon for the program name, a cursor icon for the 'Apply Now' button, a document icon for submission, and an envelope icon for checking application status.

#CAMortgageRelief

NOW ACCEPTING APPLICATIONS

GET CAUGHT UP
Visit CaMortgageRelief.org today

CALIFORNIA MORTGAGE RELIEF

This graphic has a white background with blue and orange accents. It features a house icon with 'CALIFORNIA MORTGAGE RELIEF' text, a large blue banner with 'NOW ACCEPTING APPLICATIONS', and a call to action at the bottom.

THE CALIFORNIA MORTGAGE RELIEF PROGRAM IS HERE

APPLY TODAY!

CaMortgageRelief.org

CALIFORNIA MORTGAGE RELIEF

This graphic features a photograph of a smiling woman holding a young girl. It includes a house icon with 'CALIFORNIA MORTGAGE RELIEF' text, a blue banner with 'THE CALIFORNIA MORTGAGE RELIEF PROGRAM IS HERE', and another blue banner with 'APPLY TODAY!'.

CALIFORNIA MORTGAGE RELIEF PROGRAM

COMPLETE YOUR APPLICATION TODAY

CaMortgageRelief.org

CALIFORNIA MORTGAGE RELIEF

This graphic has a white background with blue and orange geometric shapes. It features a house icon with 'CALIFORNIA MORTGAGE RELIEF' text, a large blue banner with 'COMPLETE YOUR APPLICATION TODAY', and a call to action with an arrow pointing to the website.

How You Can Help

#2 Follow us on Instagram, Facebook and Twitter!

FOLLOW THE OFFICIAL ACCOUNTS FOR THE CALIFORNIA MORTGAGE RELIEF PROGRAM



CALIFORNIA MORTGAGE RELIEF

 @CaMortgageRelief

 @CaMortgageHelp

 @CaMortgageHelp

CaMortgageRelief.org

#GetCaughtUp

- **Instagram:** [@CaMortgageRelief](https://www.instagram.com/CaMortgageRelief)
- **Facebook:** [@CaMortgageHelp](https://www.facebook.com/CaMortgageHelp)
- **Twitter:** [@CaMortgageHelp](https://twitter.com/CaMortgageHelp)



How Can You Help

#3 Distribute Flyers

- Downloadable PDFs available in the newsroom – CaMortgageRelief.org/newsroom



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



CALIFORNIA MORTGAGE RELIEF PROGRAM

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:

- ARE AT OR BELOW 100% OF AREA MEDIAN INCOME**
- OWN A SINGLE FAMILY HOME, CONDO OR MANUFACTURED HOME (PERMANENTLY AFFIXED)**
- FACED A PANDEMIC-RELATED HARDSHIP AFTER JAN. 1, 2021**
- 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.



Questions

Application Information/Resources

CaMortgageRelief.org

**Consumer Contact Center: 888-840-
2594**

Info@CaMortgageRelief.org

