

New! More Older California Homeowners Can Get Help with Delinquent Mortgages and Property Taxes

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Intro to the Homeowners Assistance Fund

The Homeowners Assistance Fund (HAF) helps homeowners impacted by COVID-19 to catch up on their housing expenses. The HAF program in California is called the California Mortgage Relief Program. It provides money for past-due mortgage payments, certain deferred balances, and delinquent property taxes. Using \$1 billion in federal funds, the grants help homeowners who had a financial hardship during the COVID-19 pandemic. **Assistance provided through this program is not a loan and does not need to be paid back.**

What type of relief is available?

- Grants of up to \$80,000 to reinstate delinquent mortgages, including defaulted reverse mortgages, on primary residences with up to four units, condos or permanently affixed manufactured homes, or to reduce or eliminate certain deferred loan balances.
- Grants of up to \$20,000 to cover delinquent property tax payments.

Who is eligible?

- A homeowner who owns a home with up to four units (including ADU's, duplexes, triplexes or fourplexes), condo or permanently affixed manufactured home that is their primary residence and:
 - » was behind on two or more mortgage payments by March 1, 2023, and remains delinquent;
 - » was behind by one or more property tax payments by March 1, 2023, and remains delinquent;
 - » is in default on a reverse mortgage because they were unable to keep up with their property taxes or homeowners insurance and their reverse mortgage servicer paid for those bills on their behalf before March 1, 2023; or
 - » received a COVID-19-related partial claim or deferral during or after January 2020.
- A homeowner who experienced a Qualified Financial Hardship related to COVID-19 after January 21, 2020. The hardship could have begun before January 21, 2020, if it continues after that date.
 - » Hardships related to COVID-19 include loss of income, medical expenses, paying for food or prescription deliveries, increased utility costs, etc. It is a very broad category. Older homeowners on a fixed income can show hardship through loss of free services, loss of contributions from family or social services, or any increased expenses. You can sign a statement to self-certify financial hardship.

- » Documentation is not required to show a hardship. Applicants must verify hardships by signing a statement as part of the application.
- A household with a combined income of all household members over age 18 that is at or below 150% of the Area Median Income (AMI). [Click here to check your AMI](#). For example, a two-person household in Riverside County must have income at or below \$105,600 to qualify.

How does a homeowner apply?

[To apply, click here](#) or call the Program Contact Center at 1-888-840-2594 for assistance or a referral to a HUD-certified housing counselor. The application is available in six different languages: English, Spanish, Chinese, Korean, Vietnamese, and Tagalog.

What documents may be needed to complete the application?

- California Mortgage Relief Program application (online only)
- Third Party Authorization (TPA) and disclosure (online only)
- Mortgage statement
- Valid California identification
- Income documentation, such as social security or pension benefit letters, W2's, paystubs, previous year's tax returns or alternative income documents
- Two months of bank statements for all accounts
- Utility bill showing home address

Can a homeowner whose application was previously denied reapply under the new expanded eligibility guidelines?

Yes. The California Mortgage Relief Program expanded its eligibility requirements in January 2023 and encourages [applicants who were previously denied to re-apply here](#) if they believe they meet the expanded eligibility criteria, or if they now qualify for more relief.

What help is available for homeowners who can't complete the online application or need language assistance?

California is committed to making sure that all qualifying homeowners get full and equitable access to this grant program. If a homeowner is having difficulty applying or submitting documentation, call the Program Contact Center at 1-888-840-2594 to get assistance or a referral to a HUD-certified housing counselor who can help you with your application.