



FOR IMMEDIATE RELEASE
July 15, 2022

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CRITICAL STATE PANDEMIC-RELIEF PROGRAM ANNOUNCES ELIGIBILITY EXPANSION TO HELP MORE HOMEOWNERS CATCH UP ON PAST-DUE HOUSING PAYMENTS

OAKLAND, CA - The California Mortgage Relief Program has announced it will expand eligibility requirements to give more California homeowners a fresh start in their homes after falling behind on housing payments due to financial hardships brought on by the COVID-19 pandemic.

The program has extended assistance to cover past-due property taxes for homeowners whose mortgage payments are current and homeowners who are mortgage-free. Homeowners who fall in this category could receive up to \$20,000 to cover past-due property taxes. Previously, property taxes were covered for reverse mortgage holders or as part of a complete reinstatement for homeowners who were also behind on their mortgage.

“We know that the pandemic hit hard low income and people of color disproportionately,” says Henry (Hank) Levy, the County Treasurer-Tax Collector. “This state program is a way to give those eligible a lift to get back on their feet. Up until now, the only tool we had was to waive penalties and interest, but here is a program to also pay the actual taxes. This is a great thing that the state legislature has done.”

The program expansions include:

- Homeowners are now eligible for assistance from the program if their household income is at or below the county income limit (150% of their county’s Area Median Income, based on federal [limits](#) set for this program). California homeowners interested in applying can find their county’s Area Median Income by using a calculator available online at CaMortgageRelief.org.
- In addition, homeowners who have missed at least 2 mortgage payments prior to June 30, 2022, and are currently delinquent, may be eligible for assistance. This updates an original requirement that required homeowners to have missed at least two payments prior to December 27, 2021.

The California Mortgage Relief Program offers financial assistance to eligible homeowners through a one-time only grant that does not have to be paid back. This means homeowners who have fallen behind on their mortgage or property tax payments due to pandemic-related financial hardships can get caught up.

Homeowners can check to see if they are eligible to apply for the California Mortgage Relief Program by visiting CaMortgageRelief.org and clicking the “Apply Now” button. Homeowners who meet the pre-screening criteria may complete an application for funding.

Application assistance is available through the program’s Contact Center at 1-888-840-2594.

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

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