



PROGRAM OVERVIEW

INFO@CAMORTGAGERELIEF.ORG - 1-888-840-2594










Agenda

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



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
-  Grants never have to be paid back
-  \$1 billion in federal funds from the American Rescue Plan Act's Homeowner Assistance Fund
-  Grants distributed on a first come first serve basis
-  Grants to pay past-due mortgages; up to \$80,000 per household
-  20,000 – 40,000 estimated households to be served
-  Part of the state's Housing is Key Initiative

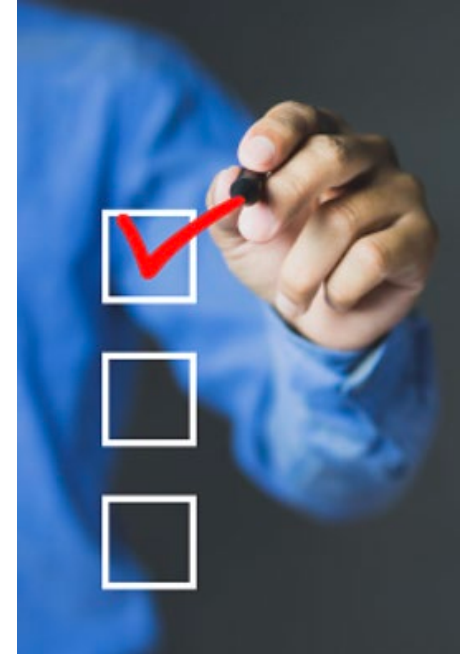
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Who is Eligible

Who is Eligible?

- **Applicants must meet ALL of the following criteria:**
 - Household income eligibility requirements based on 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 and currently delinquent
 - Faced a pandemic-related financial hardship after Jan. 21, 2020

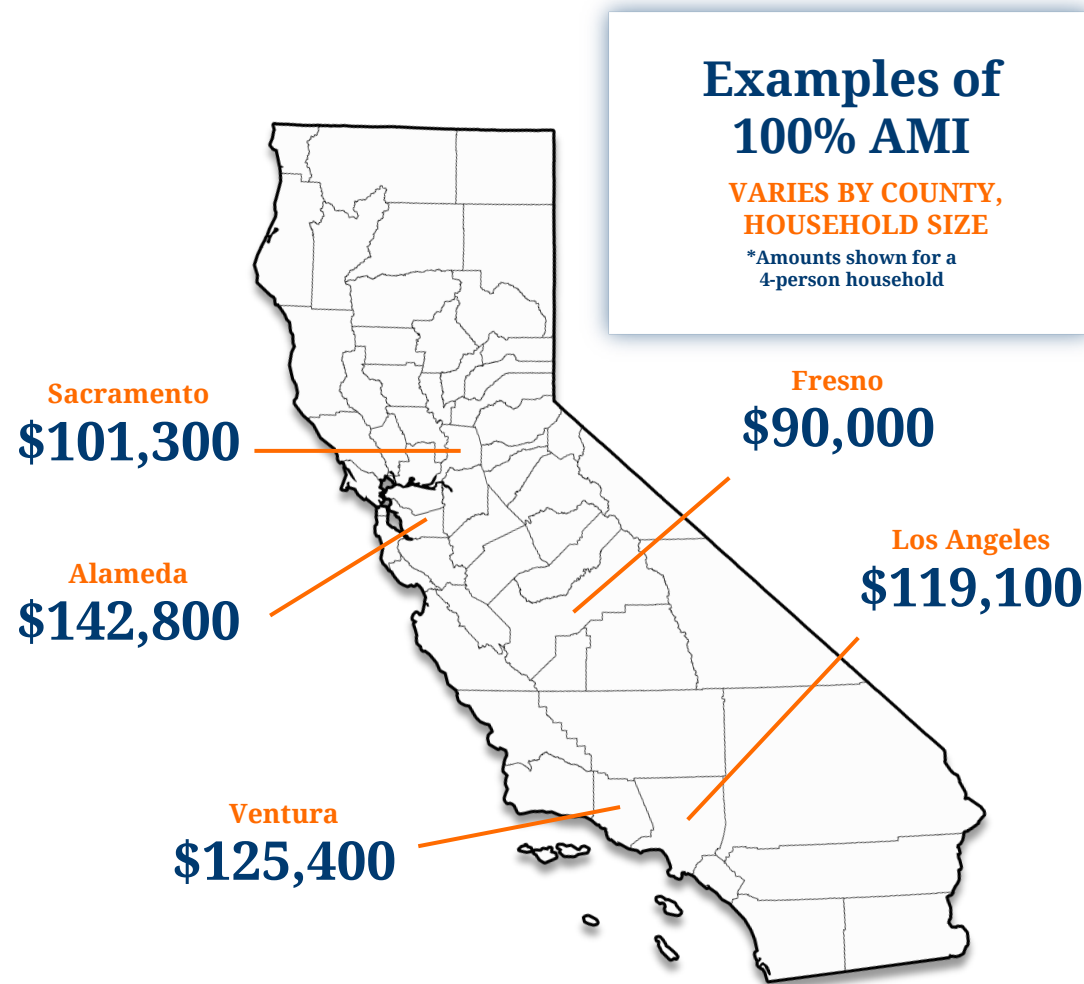


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What is Area Median Income (AMI)?

Area Median Income (AMI)

- AMI 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.



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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



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How Does the Program Work?

How Does the California Mortgage Relief Program Work?



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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.



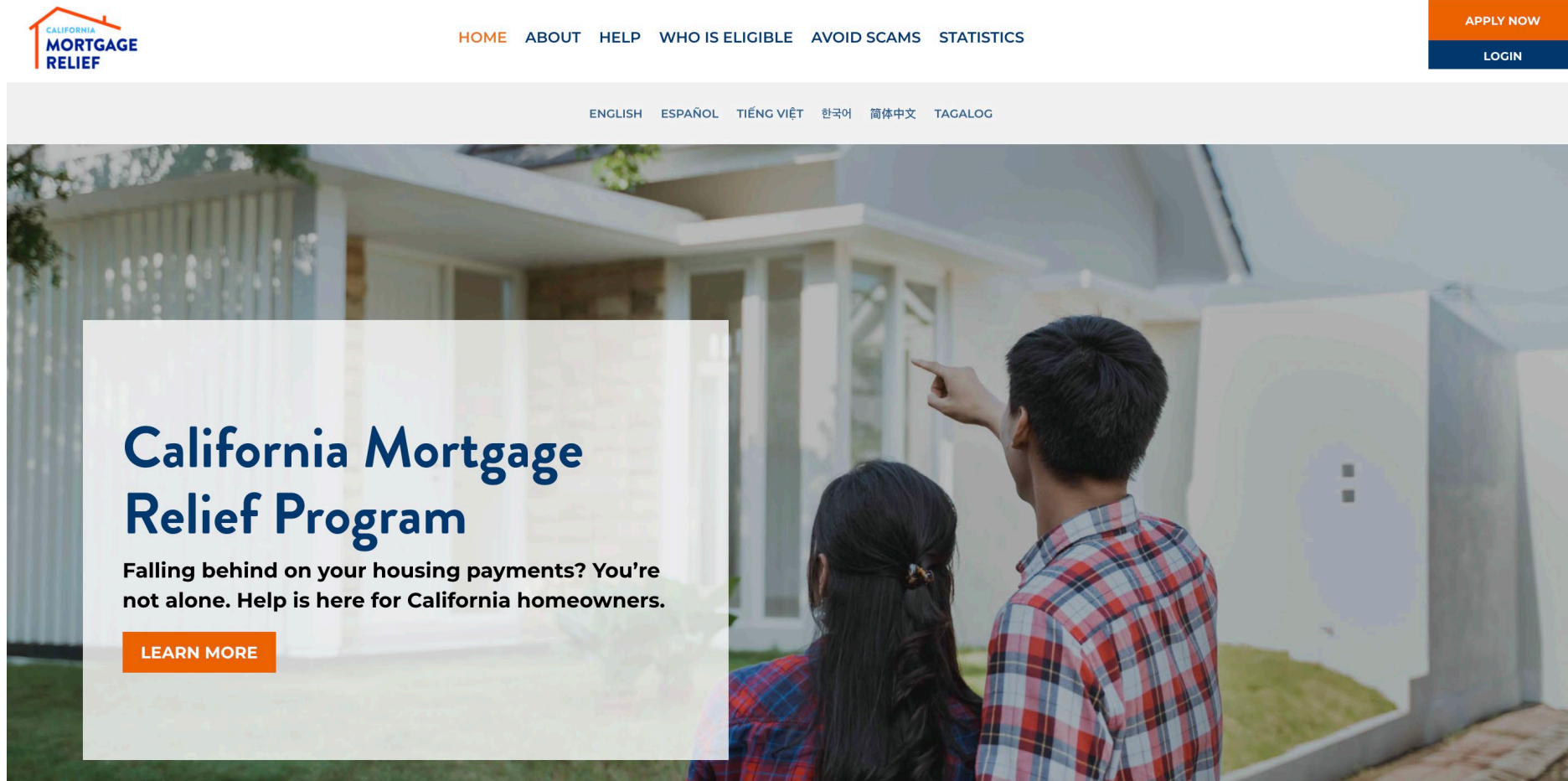
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How to Apply

Homeowners should visit CaMortgageRelief.org and click Apply Now



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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:

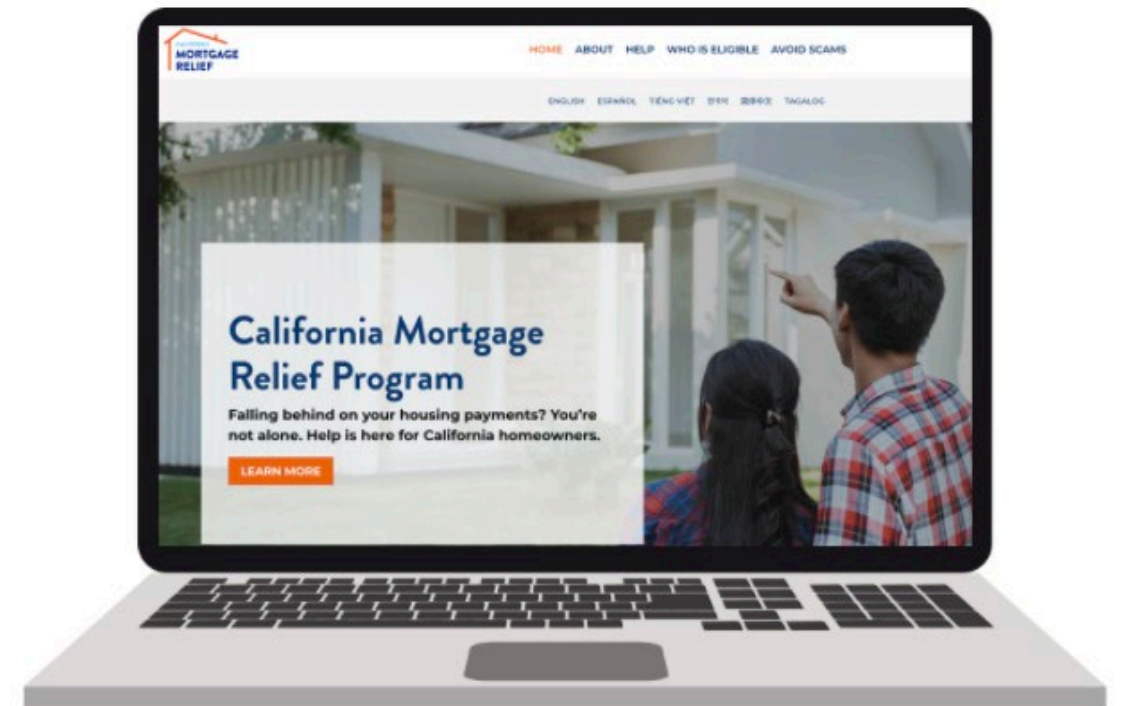
- I/we experienced a COVID-19 related financial hardship after January 21, 2020
- I/we missed at least 2 mortgage payments prior to December 27, 2021
- I/we only own one residential property
- This home is my/our primary residence (where you live)
- I/we are applying for assistance on our primary mortgage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

** Additional documents may be needed – depending on homeowner's unique circumstance.*



Applicant Support

Where can homeowners receive help?



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.



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.



Info@CaMortgageRelief.org

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

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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



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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.

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Other Resources

Additional resources for those who don't qualify:

- To find out alternative options, contact a HUD-certified housing counselor at 1-800-569-4287
- Other resources can be found here: CaMortgageRelief.org/help/



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Program Positive Feedback

I just want to say thank you. COVID has been financially hard.

Thank you for giving me hope.

Thank you for creating this program. It is a huge relief for many of us behind on our mortgage.

It sounded too good to be true, but I applied anyway. Just sent in a few documents and was delighted to be approved in about 30 days.

Thank you very much for being there for us to get back on our feet again.

The program was very responsive and helpful in bringing my mortgage current.

Receiving assistance from the program is like a God send.

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HELP US SPREAD THE WORD



- Ensure Californians behind on their mortgage payments stay housed
- Reach the most underserved Californians
- Build trust and awareness

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JUST RELEASED!

California Mortgage Relief Program

Community Outreach Toolkit



CaMortgageRelief.org
info@camortgagerelief.org

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

Last updated: March 2022

CaMortgageRelief.org/partner-resources

- Program overview
- Messaging and key talking points
- How To One-Pager
- Informational One-Pager
- Sample social media posts and graphics
- Web button

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Help All Californians Get the Relief they Deserve

#1 Spread the Word via Social Media

- We need your help to post, share, and re-tweet California Mortgage Relief Program content.
- Our multi-cultural social media content can be found on our website at CaMortgageRelief.org/partner-resources.



APPLY TODAY

Need Assistance?
Assistance is available through our Contact Center at 1-888-840-2594

For questions, please reach out to info@camortgagerelief.org

CaMortgageRelief.org



el Programa de Rescate
Hipotecario de California es
GRATIS



Visite CaMortgageRelief.org



您是否拖欠了房贷付款?
房贷救济计划为您提供援助

CaMortgageRelief.org



NAHUHULI KA BA SA BAYAD
SA UTANG SA BAHAY?

**NANDITO
KAMI PARA
TUMULONG.**

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How You Can Help

#2 Follow us on Instagram, Facebook and Twitter!



#GetCaughtUp

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

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How Can You Help

#3 Distribute Collateral Materials

- Available in several languages, all materials can be found at CaMortgageRelief.org/partner-resources



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



Cómo Aplicar

Visite CaMortgageRelief.org | Elija "Solicite Ya" | Complete su solicitud | Verifique su solicitud

Elegibilidad



Los solicitantes deben cumplir con TODOS estos requisitos:

- Los requisitos de elegibilidad de ingresos del hogar son basados en el Ingreso Promedio del Área.
- No hizo al menos dos pagos de la casa antes del 27 de diciembre, 2021
- Tiene solo una casa unifamiliar, condominio o casa prefabricada fija
- Tuvo problemas financieros por la pandemia después del 21 de enero, 2020

Aplique Hoy
Visite CaMortgageRelief.org
Los solicitantes pueden guardar su trabajo y regresar para terminar su solicitud y enviar la información requerida.

¿Necesita Ayuda?
La ayuda está disponible en el Centro de Contacto 1-888-840-2594.
Para preguntas, favor de escribir a info@camortgagerelief.org.

Financiado a través de la Ley del Plan de Recorte Presupuestario del Fondo de Asistencia al Propietario de Vivienda de 2021, el Programa de Ayuda Hipotecaria de California está a cargo de la Corporación de Ayuda para Propietarios de Vivienda de CalHFA como parte de la iniciativa estatal La Vivienda es Clave.



重点概要

- 加州政府目前正在提供10亿美元的救济金，帮助在新冠疫情期间拖欠房贷付款的加州房主支付欠款。
- 房主可造访CaMortgageRelief.org网页查看其申请资格并进行申请。
- 若您需要协助，请致电服务中心：1-888-840-2594。有任何疑问请电邮至 info@camortgagerelief.org。
 - 房主也可以通过房贷服务机构，或致电 1-800-569-4287 联系美国住房及城市发展部认证的住房顾问获得帮助。
- 符合以下条件的房主有可能获得加州房贷救济：在疫情期期间面临财务困难、未能支付自用住宅的房贷，以及家庭收入符合各地区中位收入的要求。
- 从该计划获得的救济金不需要偿还。每户最多可获得8万美元的救济金，该笔款项将直接支付给房贷贷款方。
- 该计划援助资金由联邦提供，预计将帮助 2 至 4 万名加州房主。该计划的推广工作基于统计数据，并着重于帮助社会弱势群体。
- 加州房贷救济计划由《美国救援法案》(American Rescue Plan Act) 的 2021 年房主援助基金提供资金，是加州住房是关键 (Housing is Key) 计划的一部分，由加州住房金融局 (CalHFA) 屋主纾困公司 (Homeowner Relief Corporation) 运营。

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Questions

Application Information/Resources

Apply Today: CaMortgageRelief.org

Get Help At: 888-840-2594

Email: Info@CaMortgageRelief.org

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