

STATE MORTGAGE RELIEF AVAILABLE TO LOCAL HOMEOWNERS

Those behind on their mortgages due to COVID-19 may be eligible for help

Homeowners who missed or are behind on mortgage payments to their primary homes because of financial hardships during the pandemic may be eligible to receive individual grants of up to \$80,000.

This opportunity for California residents, offered through the California Mortgage Relief Program, and administered by the California Housing Finance Agency (CalHFA), is not a loan, and does not require repayment. If the homeowner meets income and other qualification criteria, the State sends a payment directly to the mortgage company (lender) to help get the mortgage current—and the homeowner can keep their home.

Since the program's inception in 2021, only 56 homeowners in Riverside County have taken advantage of the grant, including only four in the entire Coachella Valley, showing a need for increased awareness of the benefits of the program.

Eligibility: The program is open to all eligible Californians who are currently experiencing pandemic-related hardships and have fallen behind on their housing payments.

Applicants must meet ALL of the following criteria:

- ✓ Household income at or below 100% of their county's Area Median Income;
- ✓ Missed at least two mortgage payments prior to December 27, 2021;
- ✓ Own a single-family home, condo or permanently affixed manufactured home; and
- ✓ Faced a pandemic-related financial hardship after January 21, 2020.

To Apply: If you think you might be eligible, apply by:

1. Visiting CaMortgageRelief.org (use a Google Chrome or Firefox browser, not Microsoft Edge)
2. Clicking "**Apply Now**"
3. Completing the on-line application, and
4. Checking the application status.

For more information or for assistance with your application, call the California Mortgage Relief Program Contact Center at 1-888-840-2594 (at the prompt dial "1," then "4"), or by e-mail at info@camortgagerelief.org (for a response within 24-48 hours).