

California Mortgage Relief Program
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California Mortgage Relief Program Announces Final Funding Phase and Urges Homeowners to Apply Now

FOR IMMEDIATE RELEASE

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SACRAMENTO, CA – The California Mortgage Relief Program, a critical lifeline for homeowners affected by the COVID-19 pandemic, has announced it is entering its final phase of funding, with a limited amount of federal funds remaining. The program has equitably distributed over \$800 million in more than 33,000 grants to families facing pandemic-related financial hardships to avoid foreclosure and stay in their homes.

"The California Mortgage Relief Program has achieved remarkable success by preserving homeownership opportunities which are so vital to ensuring our most vulnerable populations have a shot at building generational wealth," said Tiena Johnson Hall, Executive Director of the California Housing Finance Agency (CalHFA), which administers the program. "This program stands as a testament to CalHFA's commitment to building a more equitable future for all Californians by guaranteeing funds are fairly allocated and prioritizing our most at-risk communities."

Launched at the height of the pandemic in December 2021, the California Mortgage Relief Program was tasked by the State of California with disbursing its allocation from the American Rescue Plan Act's Homeowner Assistance Fund (HAF), which was the largest allocation of any state in the country. Over the past two years, the program focused on helping those in the most urgent need, then adapting to assist even more vulnerable California homeowners. With an average award near \$25,000, thousands of California homeowners have been provided with peace of mind in maintaining homeownership.

"California's Mortgage Relief Program has made a huge impact in underserved communities where families were in danger of losing their homes or hard-earned equity," said Stacey Tutt, Homeowner Assistance Fund Coordinator and Senior Staff Attorney at the National Housing Law Project. "We are especially

impressed by how responsive the program has been to input from advocates for homeowners' rights. This program has not just prevented foreclosures; it has preserved futures."

Data-driven outreach, focused program design and close partnerships with community organizations and consumer advocates have ensured that the most high-risk and vulnerable populations have the opportunity to apply. This effort underscores California's commitment to equity and transparency in providing relief to those most in need.

- To date, 55 percent of grants have gone to households in socially disadvantaged communities.
- Currently, three out of every four families receiving grants are at or below 100 percent of Area Median Income (by county), with an average AMI for all households of 69 percent.
- Funding awarded to Black and Latino households exceeds state homeownership rates for each group. While 3.8 percent of California homeowners identify as Black/African American, 15 percent of California Mortgage Relief Program grants have gone to Black/African American households. While Hispanics/Latinos comprise 25.3 percent of California homeowners, 37 percent of program funds have gone to Hispanic/Latino households.

"The California Mortgage Relief Program has exceeded all goals for ensuring high-risk homeowners from underrepresented communities get the support they need," said Rebecca Franklin, President of the CalHFA Homeowner Relief Corporation." As we draw nearer to the full disbursement of California's allocation of Homeowner Assistance Funds, eligible homeowners that act quickly can still take advantage of these resources."

With the remaining funds expected to be depleted in the coming months, the program is emphasizing the urgency for eligible homeowners to apply as soon as possible. Applications are open and will be processed as long as funds are available. Depending on the availability of funds, there is no guarantee all eligible applications will be funded.

The California Mortgage Relief Program is committed to providing assistance to homeowners for the duration of the program and will do all it can to direct homeowners to housing assistance programs once the federal funds are exhausted.

"I'm extremely grateful for the assistance provided by the California Mortgage Relief Program funds. It has changed my life," said California homeowner Eloy Garcia. "I can breathe again. This help is one of the best things that has happened to me."

California Mortgage Relief Program Fast Facts

- **Program Launch:** December 2021
- **Funding Source:** American Rescue Plan Act ([ARPA](#)), [Homeowner Assistance Fund](#)
- **Program Goal:** To address current housing instability and alleviate long-term economic impacts by providing eligible homeowners with financial assistance to eliminate past due housing and property tax payments, and certain Partial Claim Liens or Deferrals established due to COVID-19 related delinquencies.
- **Funds Awarded to Date:** More than \$800 million
- **Grant to Households:** More than 33,000
- **Federal Allocation to Help Homeowners:** More than \$900 million (an additional 15% was provided to administer the program, with projections showing the program will come in under 15%, allowing those resources to be used to help even more homeowners)
- **Average Grant Award (maximum funds allowed per household - \$80,000):** Nearly \$25,000
- **Funds to Households At or Below the Median Income (100% AMI):** 75%
- **Grants to Socially Disadvantaged Households:** 55%
- **Average Income Level of Grant Awardees:** 69% of average median income (by county)

Demographic information can be found on the program dashboard [here](#).

Homeowner Testimonials:

“We want to express how grateful we are for your help paying for our overdue property taxes. Because of unexpected out-of-pocket medical bills, we got behind for the first time in our lives on our property taxes. If it were not for the assistance from The California Mortgage Relief Program, we would have lost our home!”

Cathy, San Diego County

“I want to express my deep gratitude for your recent financial support to our family. During these unprecedented times, you were the only helping hand that tried, trusted and helped us. Your help and tremendous support are appreciated.”

Ani, Los Angeles County

“It was an unexpected twist when we got behind on our mortgage and we didn’t know which way to turn until we found The California Mortgage Relief Program. Thanks to your generosity, we are able to get our life and home back on track. You changed our lives.”

Corey, Placer County

For more information on the California Mortgage Relief Program and to apply for assistance before funds are exhausted, please visit www.CaMortgageRelief.org.

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For media inquiries, please contact press@camortgagerelief.org.

About the California Mortgage Relief Program:

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.

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