

PROPERTY TAX

ASSISTANCE

TOOLKIT



CaMortgageRelief.org

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May 2022

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

The California Mortgage Relief Program, which launched on December 27, 2021, is providing one-time payments to qualified homeowners who have fallen behind on their housing payments. Using \$1 billion in federal funds, the program is helping homeowners who had a financial hardship during the COVID-19 pandemic by **covering missed mortgage and property tax payments**. Assistance provided through this program is not a loan and does not need to be paid back.

Beginning June 13, 2022, the program is covering unpaid property taxes for eligible homeowners. Assistance with past-due property taxes will extend to mortgage-free homeowners and those whose mortgage payments are current.

Eligible homeowners could receive up to \$20,000 to cover past due property tax payments.

Homeowners can check their eligibility and apply through an online portal at CaMortgageRelief.org. Application assistance is available through our Contact Center at 1-888-840-2594.

Funded through the American Rescue Plan Act of 2021's Homeowner Assistance Fund, the California Mortgage Relief Program is run by the CalHFA Homeowner Relief Corporation in collaboration with the state's Housing is Key initiative.

This toolkit contains:

- Program FAQs
- Program Fact Sheet
- Web Buttons
- Sample Social Media Posts



County Tax Collector Program FAQs

What is the California Mortgage Relief Program?

The California Mortgage Relief Program is helping homeowners with a mortgage, a reverse mortgage, or who are mortgage-free get caught up on past due housing payments, including financial assistance for past-due mortgages and 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 kind of property tax assistance is available?

Beginning June 13, 2022, unpaid property taxes for all eligible homeowners will be covered by the program.

Assistance with past-due property taxes will extend to mortgage-free homeowners and those whose mortgage payments are current. Previously, property taxes were only covered for reverse mortgage holders or as part of a complete reinstatement for homeowners who were also behind on their mortgage.

Who is eligible for this new property tax assistance?

California homeowners who are past due on their property taxes may be eligible if they meet the following requirements:

- 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);
- Own a single-family home, condo or permanently affixed manufactured home in California;
- Experienced a pandemic-related financial hardship after Jan. 21, 2020 - either a loss of income or increase in household expenses;
- Missed a property tax payment before May 31, 2022

How much assistance is available?

For homeowners who pay their property taxes directly to their county, grants would fund the past due amount that is owed to their county tax collector, up to \$20,000 per household.

The assistance provided through the California Mortgage Relief Program is not a loan and does not need to be paid back. Homeowners who receive these one-time grants should talk with a tax professional about any impact this may have on their income taxes.



County Tax Collector Program FAQs

Where can homeowners fill out an application?

Homeowners can check to see if you are eligible to apply for the California Mortgage Relief Program by visiting CaMortgageRelief.org and clicking the “Apply Here” 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.

Is assistance available for property taxes if my tax payments are bundled with my mortgage payment or my servicer paid them because I have a reverse mortgage?

If you do not pay property taxes directly to your county tax collector, you can get assistance for unpaid property taxes through the California Mortgage Relief Program. You will still apply at CaMortgageRelief.org.

Can I still apply for property tax assistance if my home is scheduled for auction?

Yes, you can still apply for assistance if your home is scheduled for auction. We encourage homeowners who have received a Notice of Sale to apply as soon as possible.

My application for property tax assistance was denied. Can I appeal that decision?

If your application for property tax assistance was denied, you may appeal the decision by emailing appeals@camortgagerelief.org. Please include any documents or information that show a change in circumstance or a correction to previously uploaded documentation.

Where can I get more information about the program?

Program information is available at our website at CaMortgageRelief.org and through our Contact Center at 1-888-840-2594.

Where can county tax collector staff go if they have questions or need technical support while reviewing applications?

For questions or technical support with applications, county tax collector staff can call our Contact Center at 1-888-840-2594.



PROPERTY TAX ASSISTANCE

BEHIND ON PROPERTY TAX PAYMENTS?



Up to \$20,000 in unpaid property tax assistance available to all eligible homeowners



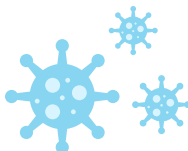
Funds do not have to be paid back and there is no cost to apply

Beginning June 13, 2022, available to homeowners who pay property taxes directly to their county

ELIGIBILITY:



Behind on property tax payments before 5/31/22, and currently past-due



Pandemic-related financial hardship



Household income is at or below the county income limit



Own a single-family home, condo or permanently affixed manufactured home

NO MATTER HOW YOU OWN YOUR HOME
the California Mortgage Relief Program is here to help.

✓ Traditional Mortgage ✓ Reverse Mortgage ✓ Mortgage Free

APPLY TODAY

Apply online and find more information at CaMortgageRelief.org

NEED ASSISTANCE?

Assistance is available at **1-888-840-2594**



ASISTENCIA CON EL IMPUESTO A LA PROPIEDAD

¿ATRASADO CON LOS PAGOS DE IMPUESTOS A LA PROPIEDAD?



Hasta \$ 20,000 disponibles en asistencia para pagos atrasados de impuestos a la propiedad para todos los propietarios elegibles



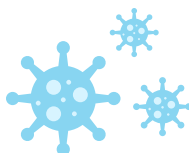
Los fondos no tienen que ser devueltos y no hay costo para aplicar

A partir del 13 de junio de 2022, disponible para propietarios de viviendas que pagan impuestos sobre la propiedad directamente a su condado

ELEGIBILIDAD:



Atrasado en los pagos de impuestos a la propiedad antes del 5/31/22, y actualmente atrasado.



Dificultades financieras relacionadas con la pandemia



Los ingresos del hogar son iguales o inferiores al límite de ingresos del condado



Ser dueño de una casa para una sola familia, condominio o casa prefabricada fija permanentemente

NO IMPORTA CÓMO USTED SEA DUEÑO DE SU CASA

el Programa de Rescate Hipotecario de California está aquí para ayudar.

- ✓ Hipoteca tradicional
- ✓ Hipoteca inversa
- ✓ Libre de hipoteca

APLIQUE HOY

Solicite en línea y encuentre más información en CaMortgageRelief.org

¿NECESITA AYUDA?

La asistencia está disponible llamando al **1-888-840-2594**