CalAssist MORTGAGE FUND

PROGRAM TOOLKIT

JULY 2026

CalAssistMortgageFund.Org

info@CalAssistMortgageFund.Org

800-501-0019

The CalAssist Mortgage Fund is administered by the California Housing Finance Agency (CalHFA)

PROGRAM OVERVIEW

The CalAssist Mortgage Fund is a state program that provides much-needed relief from mortgage payments for families whose homes are destroyed or severely damaged to the point they have been deemed uninhabitable as the result of a California disaster such as the Los Angeles wildfires or floods.

- 12 months of mortgage payments, up to a maximum of $100,000
- Funds never have to be repaid and it's free to apply
- Grants paid directly to mortgage servicer
- Damaged property must have been occupied as the homeowner's primary residence in the month prior to the disaster
- Everyone on the mortgage makes less than the income limit for the county where the property is located

The program is absolutely free and the funds do not need to be repaid. Homeowners can check their eligibility and apply through an online portal at **CalAssistMortgageFund.Org.**

Application assistance is available through our Contact Center at 800-501-0019 Monday through Friday, between the hours of 8 a.m. and 5 p.m.

This toolkit contains:
- Program Overview
- FAQs
- Program One Pagers
- Web Buttons
- Sample Social Media Posts

JULY 2026

FREQUENTLY ASKED QUESTIONS

CalAssist MORTGAGE FUND

GENERAL QUESTIONS

What is the CalAssist Mortgage Fund?

- The state's CalAssist Mortgage Fund delivers financial relief to families whose homes are destroyed or severely damaged to the point they have been deemed uninhabitable as the result of a Qualified Disaster. A Qualified Disaster is one that occurred between Jan. 1, 2023, and Jan. 8, 2025, and received a State of Emergency proclamation by the Governor or a Major Disaster Declaration from the President.
- The fund will provide eligible applicants with up to 1 year of mortgage payments or servicer-advanced property charges for a reverse mortgage, paid directly to the mortgage servicer.
- Applying is free, and the assistance does not have to be paid back.
- The CalAssist Mortgage Fund is administered by the California Housing Finance Agency (CalHFA), which is providing up to $105 million to support homeowner grants.

How do I know if I was impacted by a Qualified Disaster?

- The applicant's primary residence must currently be destroyed or severely damaged to the point it has been deemed uninhabitable as the result of a disaster that occurred between Jan. 1, 2023, and Jan. 8, 2025, and received a State of Emergency proclamation from the Governor or a Major Disaster Declaration from the President. The full list of Qualified Disasters, which includes, for example, the 2025 Los Angeles wildfires and the 2024 Park Fire in Butte, Tehama and Plumas counties, can be found here.

Am I still eligible for assistance if I live on the property or in my home? How do I know if my house is severely damaged to the point it has been deemed uninhabitable?

- Regardless of where you are currently living, the program must verify that the primary residence is destroyed or severely damaged to the point it has been deemed uninhabitable. As part of this verification process, the program may require additional documentation such as:
  - Insurance Carrier Claim Acceptance Letter
  - Insurance Adjuster Assessment
  - FEMA Award Letter
  - City or County Tag
- If you are unsure if your property meets the program's destroyed or severely damaged qualification, we encourage you to apply. During the application review process, CalAssist Mortgage Fund staff may reach out with requests for documentation. If you have questions about the program's eligibility criteria, please call 800-501-0019, Monday - Friday, between 8 a.m. - 5 p.m.

FREQUENTLY ASKED QUESTIONS

CalAssist MORTGAGE FUND

GENERAL QUESTIONS

Who is eligible?

- You may be eligible if:
  - Your primary residence was destroyed or severely damaged as the result of a Qualified Disaster.
  - You meet program income limits
  - You have a mortgage or reverse mortgage
  - Your primary residence is a 1-4 unit single-family home, condo or permanently affixed manufactured home
- More eligibility information can be found here.

What information does an applicant need to provide?

- Applicants must complete an online application, which can be started by clicking the "Apply Now" button on the CalAssist Mortgage Fund website.
- Homeowners must upload documents as part of the application process, including, but not limited to:
  - Most recent mortgage statement
  - Proof of identification
  - Bank statements
  - Last utility bill available for the damaged property
  - Income documentation (i.e. paystubs, tax returns, or unemployment verification)
- Depending on their unique circumstances, some applicants may have to provide additional information.

How much assistance is available to me?

- Grants to eligible homeowners will cover 1 year of mortgage (or HELOC) payments, not to exceed $100,000. For eligible reverse mortgage borrowers, grants will cover servicer-advanced property charges, up to a maximum of $100,000.
- The assistance provided through this program is not a loan and does not need to be paid back.

Will receiving this assistance affect my taxes?

- Homeowners who receive these grants will receive a 1099-G. Homeowners should talk with a qualified tax professional about the impact this may have on their income taxes.

FREQUENTLY ASKED QUESTIONS

CalAssist MORTGAGE FUND

GENERAL QUESTIONS

Am I eligible if I am currently in forbearance or delinquent on my mortgage?

- Homeowners who are currently in forbearance or delinquent, including foreclosure, may still be eligible for the CalAssist Mortgage Fund.

Am I eligible if I have servicer-advanced property taxes or insurance payments on my reverse mortgage?

- Homeowners with property tax or insurance payments on their reverse mortgage that were advanced by their mortgage servicer may be eligible for assistance.

Am I still eligible if I have already received other government assistance from the disaster?

- The CalAssist Mortgage Fund is open to homeowners even if they have received government assistance including, but not limited to, FEMA disaster assistance, and disaster loans authorized under Section 7(b) of the Small Business Act. However, homeowners who apply remain responsible for ensuring compliance with other programs' duplication of benefits requirements.
- Homeowners are encouraged to consult with the agency administrator(s) and a qualified tax professional to ensure there are no unintended consequences from receiving this assistance.

Am I still eligible if I have already received proceeds from a property insurance claim?

- Homeowners may still be eligible for the CalAssist Mortgage Fund even if they have received proceeds from a property insurance claim, so long as the homeowner still has a mortgage. However, homeowners are encouraged to consult with their insurance provider and a qualified tax professional to ensure there are no unintended consequences from receiving this assistance.

How do I find out the income requirement in my county?

- The household income limit for the program varies by county https://www.calassistmortgagefund.org/income-limits. Applicants will provide the combined income for all people named on the mortgage and/or the deed of trust for the primary residence.
- If you have questions about the income limit for your county, call the Contact Center at 800-501-0019, Monday – Friday, between 8 a.m. - 5 p.m.

FREQUENTLY ASKED QUESTIONS

CalAssist MORTGAGE FUND

GENERAL QUESTIONS

If my Application Questionnaire results say that I am not eligible, can I still fill out an application?

- If the Application Questionnaire says you don't qualify for assistance, it is likely that you do not meet the requirements for this program. However, if you feel you have entered information incorrectly or if your circumstances change, you may re-enter your information into the Application Questionnaire to see if you may be eligible to apply.
- You can also locate a HUD-certified housing counselor to assist with your application by calling 800-569-4287 or checking online at the U.S. Department of Housing and Urban Development website or the Consumer Financial Protection Bureau website.

My mortgage servicer is not listed as a program participant. Can I still apply to the program?

- Yes, you may still apply to the program. Your application will be placed on hold up to 60 calendar days while CalAssist Mortgage Fund staff reach out to your servicer to request that they participate in the program. Because program guidelines dictate that funding for approved applications goes directly to the mortgage servicer, we cannot process the application if your servicer does not participate.
- If your servicer joins the program before the end of the 60-day period, we will notify you and reopen your application for review. If the servicer does not join the program by the end of the 60-day period, your application will be canceled. If your servicer later joins the program, we will notify you so you can submit a new application for review.
- The list of current participating servicers can be found here.

The CalAssist Mortgage Fund already awarded me 3 months of mortgage payments. Am I eligible to receive additional payments? What do I need to do?

- All approved homeowners can now receive up to 12 months of assistance from the CalAssist Mortgage Fund. Homeowners who received an award from the program before February 2026 may be eligible for additional assistance up to a total of 12 months of mortgage payments. The process is easy and you don't need to reapply. You will need to log back into your application to confirm that you would like to receive additional funding. For details on how to receive the full award amount, please call the Contact Center at 800-501-0019, Monday – Friday, between 8 a.m. - 5 p.m.

Am I eligible if I have a Heloc?

- Qualified homeowners with active or closed HELOC's in the first-lien position may be eligible for assistance. The grant award amount for homeowners with HELOCs will be determined based on their monthly mortgage/HELOC payment at the time of the qualified disaster.
- Approved homeowners should speak with their mortgage servicer to understand how funds will be applied. More information on HELOC eligibility can be found in the term sheet.

FREQUENTLY ASKED QUESTIONS

CalAssist MORTGAGE FUND

APPLICATION AND REVIEW PROCESS

Where can I complete my application?

- You can check to see if you are eligible to apply for the CalAssist Mortgage Fund by clicking the "Apply Now" button at CalAssistMortgageFund.Org. Homeowners who complete the Application Questionnaire and meet the eligibility criteria may complete an application.

Where can I get assistance for filling out the application?

- If you need help filling out the online application, you can call our Call Center at 800-501-0019, Monday-Friday, between 8 a.m. and 5 p.m.
- You can also locate a HUD-certified housing counselor to assist with your application by calling 800-569-4287 or checking online here or here.

Is there a deadline to apply?

- There is not currently an application deadline, funds are limited, so apply today.

How long will it take to review my application?

- It may take several weeks to review completed applications with all required documentation. Be sure to regularly check the email you used for the application – requests for additional information or updates on your application status will be sent by email. If you have questions about your application, call 800-501-0019, Monday-through Friday, between 8 a.m. and 5 p.m.

Once my application is approved, how long will it take to receive financial assistance?

- Once an application is approved, the CalAssist Mortgage Fund staff will send the assistance directly to your mortgage servicer. We will work closely with your mortgage servicer to ensure the payment is processed, and we are committed to helping homeowners as quickly as possible. You will receive a notification from the program when funds have been properly applied to your account.

My application was denied. Is there an appeals process? Can I re-apply?

- If your application was denied, you may reapply to the program. Alternatively, if you want to appeal the decision, you have 30 calendar days after the date you are notified of the decision to submit an appeal.

FREQUENTLY ASKED QUESTIONS

CalAssist MORTGAGE FUND

APPLICATION AND REVIEW PROCESS

Can I apply again if my application was canceled for taking more than 60 days to complete?

- Yes, if your application was canceled, you can re-apply by visiting the CalAssist Mortgage Fund website and clicking the “Apply Now” button. Once you begin your application, you have 60 calendar days to complete it. After 60 days, the application will be canceled.

If I cannot finish my application at one time, can I start it now and finish it later?

- Yes, you can save your progress and come back to finish the application as long as you complete the application and provide all required documentation within 60 calendar days.

TECHNICAL ASSISTANCE

Is there a paper application I can fill out and mail in?

- Applications must be completed online. If you need help filling out the online application, you can call our Call Center at 800-501-0019, Monday through Friday, between 8 a.m. and 5 p.m.
- You can also locate a HUD-certified housing counselor to assist with the online application by calling 800-569-4287 or checking online here or here.

If I don’t have a scanner, can I use my phone to take a picture of my ID and other documents and upload them to my application?

- Yes, digital photos of documents are considered equivalent to scanned documents. Make sure that the photos are taken in good lighting and are readable.

Once I finish my application, will I still be able to access it if I need to make changes?

- Once you submit your application, it will be transferred for review, and you will no longer be able to make changes. However, if you would like to make changes or add documents after submitting the application, please call our Contact Center at 800-501-0019 from 8 a.m.- 5 p.m. Monday-Friday.

CalAssist MORTGAGE FUND

WAS YOUR HOME SEVERELY DAMAGED OR DESTROYED BY A CALIFORNIA DISASTER?

The state's CalAssist Mortgage Fund offers relief from mortgage payments.

- **1 YEAR OF MORTGAGE PAYMENTS**
- **APPLY TODAY** - funds are limited
- Funds **NEVER HAVE TO BE REPAID** and it's **FREE** to apply

Grants paid directly to mortgage servicer

YOU MAY BE ELIGIBLE IF:

Primary residence is destroyed or severely damaged as the result of a qualified disaster from 01/01/2023-01/08/2025

I.E. 2025 Los Angeles wildfires & Park Fire

Meet program income limits

Your primary residence before the disaster was a single-family home, condo or permanently affixed manufactured home (may include up to 4 units)

Grants will be awarded to eligible applicants as long as funds are available.

Once all funds have been awarded, no additional applications will be approved.

For additional eligibility details about this program, visit www.CalAssistMortgageFund.org/program-details

HOW TO APPLY

PREPARE

For the impacted property, gather:

- Mortgage statement
- Bank statements
- Utility bill
- Proof of income

APPLY

Complete the easy online application. You can save your progress and return later.

TRACK

Regularly check email for updates. Application review may take several weeks.

APPLY ONLINE TODAY

CalAssistMortgageFund.Org

CALL WITH QUESTIONS

800-501-0019

MONDAY - FRIDAY
8 A.M. TO 5 P.M.

CalAssist MORTGAGE FUND

ELIGIBILITY

1 YEAR OF MORTGAGE PAYMENTS TO HELP BRIDGE DISASTER TO RECOVERY

- Funds NEVER HAVE TO BE REPAID and it's FREE to apply
- ALREADY RECEIVED HELP? More help is available to former grant awardees up to a total of 12 months
- Grants paid directly to mortgage servicer
- APPLY TODAY - funds are limited

ELIGIBILITY REQUIREMENTS

Learn more about eligibility requirements at CalAssistMortgageFund.Org/Program-Details

Homeowner Eligibility	• The home was your **primary residence before** the disaster • Homeowners may own multiple commercial and residential properties but will only receive assistance for their primary residence. • Everyone on the mortgage makes less than the **income limit** for your county

Property Eligibility	• Your home was destroyed or severely damaged to the point it has been deemed uninhabitable as a result of a **Qualified Disaster**
	• The disaster happened between Jan. 2023 and Jan. 2025 and was declared an emergency by the Governor or President
	• **Your primary residence before the disaster was** one of the following:
	  ◦ Single family home
	  ◦ Condominium unit
	  ◦ Property with up to 4 units
	  ◦ Manufactured home that is permanently affixed to real property and taxed as real estate

Mortgage Requirement	• Your total mortgage loan amount must be **less than the 2025 conforming loan limits** • Your **mortgage can be late, current or in forbearance**. • You can still apply **even if you've received help from FEMA** or other programs • You are responsible for complying with duplication of benefits rules from other programs

All requirements in the CalAssist Mortgage Fund **Term Sheet** must be met to be eligible.

Apply Today

800-501-0019

CalAssistMortgageFund.Org

ADDITIONAL MATERIALS

Materials in multiple languages are available for download at
CalAssistMortgageFund.Org/Newsroom

SOCIAL MEDIA GRAPHICS & COPY EXAMPLES

WEBSITE BUTTONS

The buttons below can be downloaded and used on your website to direct homeowners to the CalAssist Mortgage Fund website.

URL: https://calassistmortgagefund.org
PNG Format: Font: Poppins, Bold
Font Size: 12px

URL: https://calassistmortgagefund.org
PNG Format: Font: Poppins, Bold
Font Size: 12px