

CalAssist Mortgage Fund Program FAQ

General

- **What is the CalAssist Mortgage Fund?**

The state's new CalAssist Mortgage Fund delivers financial relief to families displaced by a Qualified Disaster. A Qualified Disaster is one that occurred between January 1, 2023, and January 8, 2025, and was subject to a Governor-proclaimed state of emergency or a Presidential disaster declaration. The fund provides critical breathing room for those whose homes were destroyed or left uninhabitable.

The fund will provide eligible applicants with 3 months of mortgage payments or servicer-advanced property charges for a reverse mortgage, up to a maximum of \$20,000, paid directly to the lender. 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 \$105 million to support homeowner grants.

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

Eligible homeowners must be currently displaced because their home was destroyed or left uninhabitable as the result of a disaster that occurred between January 1, 2023, and January 8, 2025, and was subject to a Governor-proclaimed state of emergency or a Presidential disaster declaration. 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](#).

- **Who is eligible?**

The program is open to eligible California homeowners who are currently displaced due to a Qualified Disaster.

You may be eligible if:

- Your primary residence was destroyed or left uninhabitable as the result of a Qualified Disaster
- You are currently displaced because your property is still uninhabitable
- You meet program income limits
- You have a mortgage or reverse mortgage
- Your property 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 this 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 3 months of mortgage payments, up to a maximum of \$20,000. For eligible reverse mortgage borrowers, grants will cover servicer-advanced property charges, up to a maximum of \$20,000.

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.

- **Am I still eligible if I am currently in forbearance or delinquent on my mortgage or in a property charge default on my reverse mortgage?**

Homeowners who are currently in forbearance or delinquent may still be eligible for the CalAssist Mortgage Fund if they were current and in good standing at the time the Qualified Disaster started.

Homeowners with a property charge default on their reverse mortgage may also be eligible.

- **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. 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 and can be found [here](#). Applicants will provide the combined income for all people named on the mortgage and/or the deed of trust.

- **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 1-800-569-4287 or checking online at the [U.S. Department of Housing and Urban Development](#) or the [Consumer Financial Protection Bureau](#).

- **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 for 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](#)

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. 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 1-800-501-0019, Monday-Friday, between 8:00 a.m.-5:00 p.m.

You can also locate a HUD-certified housing counselor to assist with your application by calling 1-800-569-4287 or checking online at the [U.S. Department of Housing and Urban Development](#) or the [Consumer Financial Protection Bureau](#).

- **Is there a deadline to apply?**

The program will remain open as long as there are funds available. While 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 1-800-501-0019, Monday through Friday, between 8:00 a.m.-5:00 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 through the online application.

- **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 1-800-501-0019, Monday through Friday, between 8:00 a.m. and 5:00 p.m.

You can also locate a HUD-certified housing counselor to assist with the online application by calling 1-800-569-4287 or checking online at the [U.S. Department of Housing and Urban Development](#) or the [Consumer Financial Protection Bureau](#).

- **Which languages is the application available in?**

The application is available in over 100 languages.

If you require language assistance, you can call our Call Center at 1-800-501-0019, Monday through Friday, between 8:00 a.m.-5:00 p.m.

- **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 contact our Call Center at 1-800-501-0019, Monday through Friday, between 8:00 a.m.-5:00 p.m.