



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.



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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.