



Fair Housing Advocates of Northern California
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The state of California's free foreclosure prevention program

Find out if you qualify.

Four unique federally funded programs. Up to **\$100,000** available per eligible household.



Unemployment Mortgage Assistance

Provides temporary assistance to eligible homeowners who have suffered involuntary unemployment.



Mortgage Reinstatement Assistance Program

Helps eligible homeowners reinstate their first mortgage loan if they have fallen behind due to short-term financial problems.



Principal Reduction Program

Helps eligible homeowners who have suffered a financial hardship obtain sustainable mortgage payments by reducing principal loan balances.



Transition Assistance Program

Provides one-time funds to help eligible homeowners transition to new housing after executing a short sale or deed-in-lieu of foreclosure.

Eligibility Requirements

Homeowner:

- Own and occupy the home as their primary residence
- Meet program income limits
- Have a documented, eligible hardship

Property:

- Located in California
- Not abandoned, vacant, or condemned
- Single family, 1-4 unit home

Mortgage:

- Serviced by a participating Servicer
- First mortgage lien (HELOCs are not eligible)
- Delinquent or imminent default

FIND OUT MORE ABOUT KEEP YOUR HOME CALIFORNIA

Visit www.KeepYourHomeCalifornia.org | www.ConservaTuCasaCalifornia.org