**Background**

Keep Your Home California is a $2 billion program established under the U.S. Treasury's Hardest Hit Fund to offer mortgage assistance to low and moderate income homeowners who are delinquent or facing imminent default on their mortgage. There are four unique programs that make up Keep Your Home California, all of which have been developed to address different aspects of the foreclosure crisis and help homeowners facing financial hardships.

**Programs**

- **Unemployment Mortgage Assistance** provides temporary mortgage 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.

**Requirements**

**Homeowner:**
- Own and occupy the home as the 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

**CALL US**
(888) 954-KEEP
visit www.KeepYourHomeCalifornia.org