



More than 100,000 struggling homeowners will benefit from Keep Your Home California.

Will one of them be you?

The state of California has access to nearly \$2 billion in federal funds to help eligible homeowners avoid preventable foreclosures.



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 with severe negative equity qualify for a sustainable loan modification, by reducing principal loan balances.



Transition Assistance Program

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

ELIGIBILITY REQUIREMENTS

Basic homeowner requirements:

- + Own and occupy the home as primary residence
- + Meet program income limits
- + Have documented, eligible hardship
- + Adequate income to sustain modified mortgage payments
- + Mortgage loan is delinquent or in imminent default

Basic property requirements:

- + Unpaid principal balance does not exceed \$729,750
- + Property must not be abandoned, vacant or condemned
- + Property must be located in California

To see specific eligibility requirements for each program, please refer to www.KeepYourHomeCalifornia.org

Find out if you qualify for a
Keep Your Home California program.



City of Vacaville Housing Counseling Center
Call: 707-449-5610
Email: dhr@cityofvacaville.com