

The logo features a stylized house outline in orange. Inside the house shape, the word "CALIFORNIA" is written in blue, "MORTGAGE" in white, and "RELIEF" in white.

CALIFORNIA
**MORTGAGE
RELIEF**



UNITED STATES DEPARTMENT OF THE TREASURY

HAF ANNUAL REPORT

Submitted by **California Housing Finance Agency**
California – HAF AR 2022



“The California Mortgage Relief Program saved me,” said Ana of Stockton, CA. **“I have peace of mind now that my mortgage is current. I am forever thankful for this program.”**

PROGRAM OVERVIEW

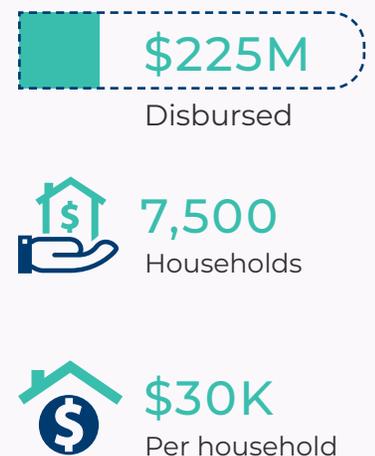
The COVID-19 pandemic had a negative impact on families in nearly all aspects of their daily lives. For many, it triggered financial hardships that made regular housing payments unsustainable.

For California homeowners, help arrived on December 27, 2021, when the California Mortgage Relief Program began providing financial assistance to eligible homeowners who were behind on mortgage or property tax payments because of the COVID-19 pandemic.

Funded by the state’s \$1 billion allocation from the 2021 American Rescue Plan Act’s Homeowner Assistance Fund and administered by the California Housing Finance Agency through the CalHFA Homeowner Relief Corporation, the California Mortgage Relief Program awarded more than \$225 million in federal funds to more than 7,500 qualified households in its first year. California households have received an average of \$30,000 in assistance.

Eligible homeowners receive assistance in the form of a grant that does not have to be paid back. These grants have helped homeowners who are past due on their mortgages or property taxes, or those that have reverse mortgages, to get fully caught up on missed payments.

The Program uses a data-driven approach to inform its community outreach and focused marketing to reach vulnerable homeowners, with





a percentage of the allocated funds reserved for socially disadvantaged and underserved communities which are identified through various geographic and loan metrics (see Page 6 for more detail). It was carefully designed to be accessible, with efforts taken to reduce barriers within a streamlined application process.

One homeowner, Janine S. from Sacramento said, *“The process was incredibly easy to navigate. I sincerely appreciate the California Mortgage Relief Program and the huge weight it lifted off my shoulders, mentally and physically.”*



RESPONDING TO THE NEED

During the development of the Program, CalHFA sought feedback from the public and conducted extensive outreach to state governmental partners, state legislative staff, and staff of the California Congressional delegation, as well as other key stakeholders in the public, private and nonprofit sectors. To fully assess the needs of struggling populations, it was especially important to hear directly from distressed homeowners, advocates, housing counselors, state and local leaders, the tribal community and other stakeholders. The Program was created using that feedback, but also with the intention to continuously evaluate critical benchmarks and assess market conditions to identify and implement Program modifications that ensure homeownership and equity are preserved.

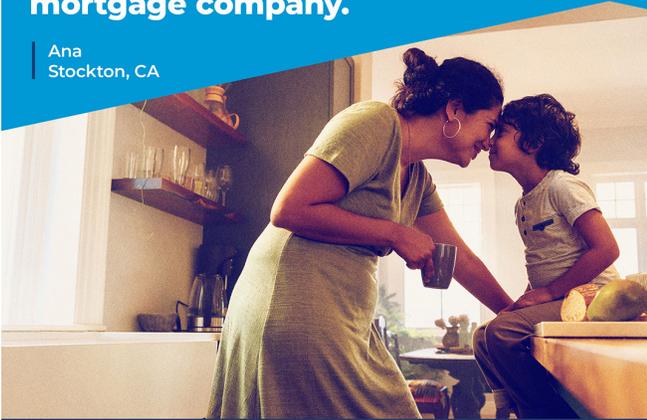
In June 2022, eligibility requirements were broadened to allow more California homeowners who experienced financial hardships due to the COVID-19 pandemic the opportunity to get the help they needed. At that time, the California Mortgage Relief Program expanded by modifying the past-due requirement to include homeowners who missed payments in the first half of 2022, expanding the income limit from 100 to 150% of Area Median Income and covering past-due property taxes for more homeowners. Taken together, these updated guidelines made funding available to a greater number of California homeowners who had fallen behind on housing payments.

“After six months and over \$68 million distributed, we can confidently expand to include additional delinquent housing payments, raise income limits and extend the delinquency timeline to include people who missed payments in the first half of 2022,” Tiena Johnson Hall, Executive Director of CalHFA said at the time.

BUILDING AWARENESS

“I’m a SINGLE MOM.
It was a blessing to have the funds paid directly to the mortgage company.

Ana
Stockton, CA



California Mortgage Relief Program
A fresh start for homeowners

Learn More:
CaMortgageRelief.org



“I was WORRIED
about losing my house. With help from the state, we kept our house. This program is a miracle.

Tuan
San Jose, CA



California Mortgage Relief Program
Find out if you qualify today

Learn More:
CaMortgageRelief.org



The California Mortgage Relief Program has implemented a sophisticated outreach and engagement program that uses detailed data to identify homeowners in need and inform strategies and tactics that most effectively engage the audience. Priority is given to the engagement of socially disadvantaged homeowners who meet the eligibility criteria. These strategies and tactics are assessed and adjusted in real time by monitoring incoming application and participation data through the CORD tool, which works together with the intake system.

California leads the nation in terms of diversity in race, ethnicity, language and socioeconomic conditions so homeowners eligible for the Program represent a wide range of demographics. To reach and activate eligible populations most effectively, the Program’s outreach and engagement efforts are focused on:

- ◆ Developing and implementing marketing strategies and messaging that prompt struggling homeowners to take action and seek assistance
- ◆ Partnering with local organizations that reflect and serve underrepresented communities across the state
- ◆ Creating authentic in-language, culturally competent educational materials to drive eligible homeowners with limited English proficiency to participate in the Program
- ◆ Launching an earned media strategy that features regular communication with large and local media organizations to gain statewide attention and reach communities identified as having a greater need



- ◆ Launching a paid media program which uses the following key strategies to communicate directly with the eligible population:
 - » Establishing an efficient, equitable base of coverage across the state
 - » Creating localized bursts of activity to build broad awareness in key markets
 - » Ensuring balanced and effective reach of in-language and socially disadvantaged audiences
 - » Using of multicultural ad placements and ads focused on specific communities identified to be in need

Other key awareness-building tools for the Program have included engagement on social media, ongoing updates through the Program's newsletter which has more than 14,000 subscribers, and outreach to local elected officials and groups across the state, from San Diego to Shasta.

加州房主!
我们在此恭候为您提供援助

CAMortgageRelief.org

Alamin dito
kung ikaw ay
kwalipikado.

CAMortgageRelief.org

SAVE
YOUR
HOME

El Rescate Hipotecario
puede cubrir sus pagos
atrasados.



ENSURING ASSISTANCE REACHES UNDERSERVED COMMUNITIES

To ensure that the California Mortgage Relief Program meets the performance outcomes identified in U.S. Treasury guidance, and assists the California homeowners with the greatest need, it is using various tools to effectively reach (1) homeowners having incomes equal to or less than 100% of AMI, and (2) homeowners who fit the criteria of socially disadvantaged. These socially disadvantaged homeowners are identified using a combination of information from HUD's Qualified Census Tract data and UCLA's Owner Vulnerability Index. This data informs the development and execution of the outreach strategies outlined in this report, including the partnership with trusted support systems.

Of note, the Program has continued to target households whose income is less than or equal to 100% of their Area Median Income even after the expanding the eligibility requirements to allow those with incomes at or below 150% of their AMI to apply. To date, the average level of AMI of approved applicants is 60%. This means that applicants who have received funds earn only 60% of the median household in their area. Of the total awarded funds so far, 51% has been distributed to socially disadvantaged households.

The California Mortgage Relief Program has ensured all messaging and materials distributed through the Program are culturally competent and have been vetted through focus group testing and gathering stakeholder feedback. These efforts help the program engage with harder-to-reach communities. The Program's website, materials, and paid and social media content are all in the Program's six primary languages: English, Spanish, Chinese, Vietnamese, Korean and Tagalog. In addition, the Program has worked with ethnic media outlets, particularly in the Hispanic, African American, and AAPI communities to spread the word about the Program.

The following reflects the overall impact of outreach efforts in California



PAID MEDIA

735 MILLION
impressions

630,930
website visits

115,337
website actions



EARNED MEDIA

379 MILLION
impressions

380
news stories



SOCIAL MEDIA

1.2 MILLION
organic impressions



CRITICAL COMPONENT: PARTNERSHIP WITH TRUSTED SUPPORT SYSTEMS

The California Mortgage Relief Program has engaged with trusted voices to more effectively reach vulnerable homeowners, particularly in socially disadvantaged communities. The Program partners with counselors at nearly 100 HUD-Certified counseling agencies across the state, nearly a dozen organizations that give legal assistance to Californians and 17 community-based organizations (CBOs) throughout California. These partnerships include continuous program updates and direct financial assistance to help these organizations provide outreach and application support for the state's most vulnerable communities. With grassroots and on-the-ground strategies, these organizations give the Program additional channels to engage with vulnerable or difficult to reach populations throughout the state to ensure they have all the information and resources they need to apply for assistance.

"California's homeowners continue to struggle with the financial repercussions of COVID-19," said Chet P. Hewitt, President and CEO, Sierra Health Foundation, the Center. "For them to access mortgage relief, we need trusted community advocates to provide culturally and linguistically appropriate outreach."

These organizations provide direct connections to homeowners in their communities, offering application assistance and answers in language, and serving as a liaison relaying critical updates to complement the Program's outreach efforts. Additionally, organizations are partnering with the Program on strategically supported community events that bring awareness and education about the program to their communities.

LOOKING AHEAD

The assistance provided by the California Mortgage Relief Program has so far helped thousands of Californians get caught up on their housing payments and stay in their homes. As communities continue to recover from the effects of the COVID-19 pandemic, the Program will continue to work with its statewide and local partners to ensure these relief funds reach those who need it the most.





PARTICIPANT INFORMATION

CALIFORNIA

UEID: J3WRGFRFXVE3

TIN: 680181576

DUNS+4: 078319096

FAIN#: HAF0198

500 Capitol Mall, Suite 1400

Sacramento, CA 95814

POINT OF CONTACT

DONALD CAVIER

Chief Deputy Director | dcavier@calhfa.ca.gov

REBECCA FRANKLIN

Director of ERM and Compliance | rfranklin@calhfa.ca.gov

JENNIFER LEBOEUF

Director of Administration | jleboeuf@calhfa.ca.gov

GEORGE SHANNON IV

Reporting Director | geo.shannon@camortgagerelief.org



CALIFORNIA HOUSING FINANCE AGENCY

500 Capitol Mall, Suite 1400

Sacramento, CA 95814