



2013 Annual Awards Entry Form
(Complete one for each entry.)

Fill out the entry name *exactly* as you want it listed in the awards program.

Entry Name Website: Keep Your Home California

HFA California Housing Finance Agency (CalHFA)

Submission Contact Evan Gerberding

Phone 916-326-8602 Email egerberding@calhfa.ca.gov

Program Contact Diane Richardson

Phone 916-326-8082 Email drichardson@calhfa.ca.gov

Entry form with description, check(s), and visual aids (optional) must be received by NCSHA by **Monday, July 1, 2013**.

Use this header on the upper right corner of each page.

HFA : California Housing Finance Agency

Entry Name: Website

Communications	Homeownership	Legislative Advocacy	Management Innovation
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media	<input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Federal Advocacy <input type="checkbox"/> State Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology
Rental Housing	Special Needs Housing	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs	<input checked="" type="checkbox"/> Special Achievement	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

Note: California Housing Finance Agency won an award in the category of “Communications: Creative Media” in 2012; NCSHA rules dictate ineligibility for entrance in a category in which a win was achieved in the previous year. However, because of the significant success associated with the redesign of the Keep Your Home California website, this entry is being presented under “Special Achievement.”

Keep Your Home California Website

“I want to pour myself a nice cup of tea.” That’s how program director, Di Richardson describes the new Keep Your Home California website.

And, that calm, tranquil feeling is exactly what we were after when we completely reconfigured the look and feel of the site. After all, homeowners who are struggling with their mortgage payments are stressed out and worried; when they turn to Keep Your Home California for assistance, we want them to land on a web page that evokes comfort and ensures them they’ve come to the right place. And we want them to be “shown” not simply “told” about Keep Your Home California.

BACKGROUND

As one of the states considered “Hardest Hit” by steep home price declines and unemployment, California was allocated \$1.9 billion in federal Hardest Hit funds to design, develop and deliver a set of foreclosure prevention programs that answered the specific needs of homeowners who seemed to be frozen in one of the worst real estate crises the state had ever experienced. The California Housing Finance Agency consulted with numerous community partners, foreclosure counselors, housing advocates, mortgage servicers and others directly involved in helping financially-stressed homeowners, and designed four separate programs under the umbrella of Keep Your Home California.

OBJECTIVES

With the understanding that every dollar spent on marketing the Keep Your Home California programs meant one less dollar available to help struggling homeowners, there was agreement early on that all marketing efforts needed to be very efficiently and effectively invested. With that objective in mind, we set out to develop a new, moderately-priced website that featured the latest technology, allowed homeowners to “prequalify” through a short online quiz, brought success stories of actual beneficiaries/homeowners to the forefront, and included all of the necessary tools and mechanics wrapped up in a soothing, pensive package that invited visitors to come in.

STRATEGIES

The previous website for Keep Your Home California was functional, but featured outdated technology, and through a series of in-house adjustments, had become a rainbow of colors and styles, without any true focus or feel.

The web designers we hired for the redesign, EMRL, a small advertising shop in Sacramento, completely understood our objectives and guided us, step by step, from concept to completion. The EMRL team started the preliminary process with a SWOT analysis that outlined the program's strengths and weaknesses, opportunities and threats; they wanted very much to "know" us before they presented even a single idea.

From there, the first comps were delivered and one of these absolutely conveyed the warm look, style and feel we were after: a beautiful blend of earthy colors, real people, factual numbers and friendly usability.

The idea behind the new website concept was that the audience should be "shown" not "told" about Keep Your Home California. Information was not just stated, but leveraged in a visual way to evoke action and help visitors find out if they might qualify for assistance. The website should engage and encourage exploration.

The site was also intended to serve the dual purpose of providing up-to-date information in a compelling and easy to find genre – eliminating redundant calls and allowing staff to focus their efforts on helping distressed homeowners.

Once we knew how the website should "feel" we got to work on bringing it to life.

RESULTS

And, so on March 7, 2013, the new KeepYourHomeCalifornia.org and ConservaTuCasaCalifornia.org were born.

The homepage of the new site welcomes visitors with scattered, overlapping pictures of actual individuals and couples who have benefited from one or more Keep Your Home California program. With a click on the photo, the matching success story comes front and center so visitors can read that homeowner's story, the situation that brought the homeowner to Keep Your Home California and the success that came as a result. These stories are powerful; they are "people like me" who have been successfully helped by the program.

One case study is about Michelle who worked with a local nonprofit counselor to obtain assistance through our Principal Reduction Program; another tells of Curtis, who nearly lost his home following a divorce, but saved it after obtaining our financial assistance; a Southern California couple tells about their initial reluctance to trust the program after reading about so many scams, and their gratitude after receiving legitimate assistance through our Unemployment Mortgage Assistance Program.

These testimonials rotate regularly, so each time a visitor comes to the page, they see a different photo and a different profile positioned at the top of the stack.

The background texture of greenish grey that serves as a canvas for every page of the site is actually based on a comforting memory for EMRL designer, Floyd Diebel; it is a pattern that

mimics the wallpaper in his grandfather's dining room – a place that depicted safety and warmth for Floyd.

Another important component of the homepage is a digital display of the ongoing number of Californians who have qualified for Keep Your Home California assistance. This number (25,910 as of June 24, 2013) is automatically updated weekly and serves as a constant reminder of all of the people who have been helped so far, and how many can still be assisted through available Keep Your Home California funds.

To help homeowners quickly determine their “pre-eligibility” for one of the Keep Your Home California programs, the “Find out if you qualify” section links homeowners to an eligibility quiz with about a dozen questions. Simple queries like, “Do you own and occupy your home as your primary residence?” start the process. Then, to find out if the homeowner meets the income limits, a handy drop down menu allows them to select their county of residence and determine whether or not their income is below the maximum. After all questions are answered, successful candidates get an energetic, “Great, you may be eligible for the following Keep Your Home California Programs” and the qualifying programs with short descriptions are listed. Even if the homeowner does not appear to be initially eligible, they're offered a gentle denial that states, “Don't worry, other programs are available” and they're linked to various federal, state and local options.

The rest of the Keep Your Home California website flows logically with relevant clicks to valuable resources for struggling homeowners; literally, every piece of information a homeowner could ever need, like detailed program descriptions, FAQs, a calendar of events, counseling locations, news and media, reports and statistics are all strategically imbedded in the site, in a friendly, commonsense structure that is never overwhelming or intimidating.

We were confident that the new design and technology would encourage increased traffic to the site, but we didn't expect the dramatic spikes in visitation that we logged soon after the launch.

In just three months, page views for the new site increased a whopping 85%, from 470,967 to 870,021; unique visitors went from 94,869 to 116,778, up 23%; visits from mobile devices increased 37%; pages per visit went up 59% and the bounce rate decreased 67%.

The candid staff at EMRL have fully admitted that the Keep Your Home California website was the most challenging site they've ever tackled. Between the eligibility quiz, the complicated statistic maps and charts and the endearing success story montage, EMRL put their skills to the test. However, all of this unique design and IT talent was delivered at a very affordable, competitive price of \$15,625. Other vendors' concepts were much less dazzling and much more costly.

The Keep Your Home California and Conserva Tu Casa California websites are proof that creativity, technology and affordability can be perfectly blended ... just like a nice cup of tea.

**KEEP
YOUR
HOME
CALIFORNIASM**



“The idea behind the new website is that the audience should be ‘shown’ not simply ‘told’ about Keep Your Home California.”

NCSHA 2013 Annual Awards
Special Achievement

Keep Your Home California
www.KeepYourHomeCalifornia.org



Q Español

WE CAN HELP • YOU CAN QUALIFY

25,910*

Californians have qualified so far.

Maybe we can help you keep your home, too.

Find out if you qualify!



UNEMPLOYMENT MORTGAGE ASSISTANCE

MORTGAGE REINSTATEMENT ASSISTANCE

PRINCIPAL REDUCTION

TRANSITION ASSISTANCE

RESOURCES

- PROGRAMS
- INCOME LIMITS
- ABOUT US
- PARTICIPATING SERVICERS
- CALENDAR OF EVENTS
- MEET WITH A COUNSELOR
- FREQUENT QUESTIONS

- PRESS RELEASES
- NEWS & MEDIA
- SUCCESS STORIES
- FOR SERVICERS
- FOR TITLE COMPANIES
- REPORTS & STATISTICS
- HELPFUL LINKS

CALL US (888) 954-KEEP 5 2 3 7

MON-FRI • 7am-7pm SAT • 9am-3pm



Fraud Alert: Homeowners will never be asked to pay a fee for any Keep Your Home California program. If you are asked to pay a fee or suspect fraud or misrepresentation related to a Keep Your Home California program or representative, you are encouraged to contact our Compliance unit at 916-326-8686 or by email at complianceunit@kyhcs.org.

CalHFA MAC CALIFORNIA MORTGAGE ASSISTANCE CORPORATION

**CONSERVA
TU CASA
CALIFORNIA™**

Q English

CÓMO PODEMOS AYUDAR • CÓMO SE PUEDE CALIFICAR

25,910*

de californianos han
calificado hasta
ahora.

Tal vez les podemos
ayudar a ustedes
mantener su casa,
también.

Averigüe si usted califica!



AYUDA
HIPOTECARIA
POR DESEMPLEO

AYUDA PARA LA
REINSTAURACIÓN
HIPOTECARIA

REDUCCIÓN DEL
SALDO PRINCIPAL

AYUDA DE
TRANSICIÓN

RESOURCES

- PROGRAMAS
- ACERCA DE
- PRESTAMISTAS PARTICIPANTES
- PRÓXIMOS EVENTOS
- ASESORAMIENTO
- PROGRAMAS DE FINANCIAMIENTO A LA INNOVACIÓN LOCAL
- PREGUNTAS FRECUENTES
- NOTICIAS Y AVISOS
- ENLACES DE INTERNET ÚTILES

¡LLÁMENOS!
(888) 954-KEEP



LUNES-VIERNES • 7am-7pm
SÁBADO • 9am-3pm



Alerta de Fraude – A los propietarios de casa nunca se les pedirá pagar una cuota para ningún programa de Conserva Tu Casa California. Si se le pide que pague una tarifa o sospecha de fraude o tergiversación de un programa de Conserva Tu Casa California o de un representante, es recomendable contactar nuestra unidad de Acatamiento a 916.326.8686 o por correo electrónico a complianceunit@kylhc.org

CalHFA MAC
CALIFORNIA MORTGAGE ASSISTANCE CORPORATION



Español

WE CAN HELP • YOU CAN QUALIFY

About Keep Your Home California

Eighteen states, including California, have been designated as "hardest hit," either because they are struggling with unemployment rates at or above the national average or steep home price declines since the housing market downturn. The Hardest Hit Fund® was provided by the federal government to provide targeted aid to families in these states.

California has nearly \$2 billion in funds to help eligible homeowners keep their homes.

On June 23, 2010, California received approval to develop unique foreclosure prevention proposals with Hardest Hit funding. California was ultimately awarded nearly \$2 billion in funds to help eligible California homeowners avoid preventable foreclosures.

California's programs, which are collectively called *Keep Your Home California*, were developed in collaboration with numerous community partners, foreclosure counselors, housing advocates and others directly involved in helping struggling homeowners.



Each of the Keep Your Home California programs is designed to address one or more aspects of the current housing crisis by doing the following:

- Helping low and moderate income homeowners retain their homes if they either have suffered a financial hardship such as unemployment, have experienced

Are You Eligible?

Our programs are designed to help low and moderate income homeowners retain their homes if they have suffered a financial hardship.

It only takes a few minutes to find which of our programs can help you best.

Get Started Now! >



So far, 25,910 Californians have been eligible for at least one of our programs. [Read some of their stories.](#)

Recent

Posts

Homeowners Share Their Mortgage Situations and How Keep Your Home California Helped

Check the Facts, Figures and how Keep Your Home California is Helping Homeowners

US Treasury Blog: Changes to California's Principal Reduction Program Attract More Mortgage Servicers

12 Questions that Help Homeowners to Determine if They Might Qualify for as Much as \$100,000 in Mortgage Assistance

101 Servicers Participating in California

Acerca de Conserva Tu Casa California

California se encuentra entre los 18 estados designados como "los más golpeados", ya sea porque están luchando con tasas de desempleo iguales al promedio nacional o aun más altas, o debido a una reducción drástica de más del 20 por ciento en el precio de la vivienda después del declive del mercado de bienes raíces residenciales. El Presidente Obama creó el fondo titulado en Inglés "The Hardest Hit Fund" para ofrecer una ayuda enfocada en las familias de estos estados.

El 23 de junio de 2010, California recibió la aprobación para desarrollar, con recursos financieros del mencionado fondo, cuatro propuestas especialmente diseñadas para evitar embargos hipotecarios (foreclosures). California recibió cerca de \$2,000 millones en fondos para ayudar a por lo menos 100,000 propietarios de casa elegibles a evitar embargos hipotecarios (foreclosures) prevenibles.



Los programas de California, llamados colectivamente *Conserva Tu Casa California* (*Keep Your Home California*), se desarrollaron en colaboración con numerosas entidades comunitarias asociadas, consejeros en materia de embargos hipotecarios, defensores de la vivienda y otros profesionales directamente dedicados a ayudar a los propietarios de casas con dificultades económicas.

Estos programas incluyen los siguientes:

- Programas de ayuda hipotecaria para propietarios de casas elegibles y sin empleo, atrasados en sus pagos o en peligro inminente de incumplimiento (default) en sus contratos de préstamo hipotecario.



Q Español

WE CAN HELP • YOU CAN QUALIFY

Unemployment Mortgage Assistance

The Unemployment Mortgage Assistance Program provides mortgage payment assistance to eligible homeowners who have experienced an involuntary job loss and are receiving California EDD unemployment benefits.

Benefit assistance through UMA can be up to \$3,000 per month and can last up to twelve (12) months.

The maximum assistance per household is \$36,000.

Download Program Description



UNEMPLOYMENT
MORTGAGE
ASSISTANCE

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REINSTATEMENT
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PRINCIPAL
REDUCTION

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Q English

CÓMO PODEMOS AYUDAR • CÓMO SE PUEDE CALIFICAR

Ayuda Hipotecaria por Desempleo

El Programa de Ayuda Hipotecaria por Desempleo (Unemployment Mortgage Assistance Program -UMA) ofrece ayuda con los pagos de la hipoteca a propietarios de casa elegibles que han experimentado la pérdida involuntaria de su empleo y están recibiendo beneficios por desempleo del Departamento de Desarrollo del Empleo (Employment Development Department -EDD) del estado de California.

El beneficio obtenido a través del programa UMA puede ser de hasta \$3,000 por mes y puede durar hasta doce (12) meses.

La ayuda máxima por familia es de \$36,000.

Descripción del programa



AYUDA
HIPOTECARIA POR
DESEMPLEO

AYUDA PARA LA
REINSTAURACIÓN
HIPOTECARIA

REDUCCIÓN DEL
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(888) 954-KEEP
5 3 3 7



LUNES-VIERNES • 7am-7pm
SÁBADO • 9am-3pm





Q Español

WE CAN HELP • YOU CAN QUALIFY

Our programs are designed to help you keep your home if you've suffered a financial hardship.

Take a minute to answer a few questions to find out which program can help you best.

Let's get started!

UNEMPLOYMENT
MORTGAGE
ASSISTANCE

MORTGAGE
REINSTATEMENT
ASSISTANCE

PRINCIPAL
REDUCTION

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CalHFA MAC



CÓMO PODEMOS AYUDAR • CÓMO SE PUEDE CALIFICAR

Nuestros programas están diseñados para ayudarle a mantener su hogar si usted ha sufrido una dificultad financiera.

Tome un minuto para responder a un par de preguntas para averiguar qué programa le puede ayudar mejor.

Comencemos! 

AYUDA HIPOTECARIA POR DESEMPLEO

AYUDA PARA LA REINSTAURACIÓN HIPOTECARIA

REDUCCIÓN DEL SALDO PRINCIPAL

AYUDA DE TRANSICIÓN

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WE CAN HELP • YOU CAN QUALIFY

Reports & Statistics

More than 120 mortgage servicers

now participate in at least two of the Keep Your Home California programs; 55 participate in all four programs.

Quarterly Reports

For public records requests, please contact Wisty Miller: 916.228.5451 or PublicRecords@calhfa.ca.gov

2013

First Quarter
(Period ending 3/31/13)

2012

Fourth Quarter
(Period ending 12/31/12)

Third Quarter
(Period ending 09/30/12)

Second Quarter
(Period ending 06/30/12)

First Quarter
(Period ending 03/31/12)

2011

Fourth Quarter
(Period ending 12/31/11)

Third Quarter
(Period ending 09/30/11)

Second Quarter
(Period ending 06/30/11)

First Quarter
(Period ending 03/31/11)

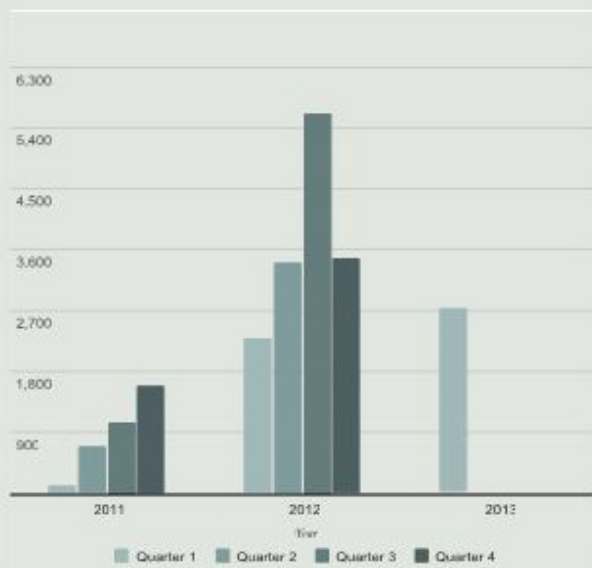
2010

Fourth Quarter
(Period ending 12/31/10)

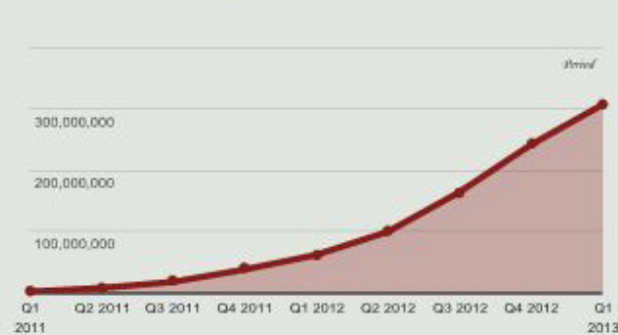
Annual Audits

[2010-2011 Financial Report](#)

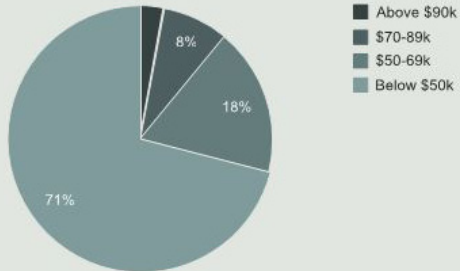
Approved Applicants by Quarter



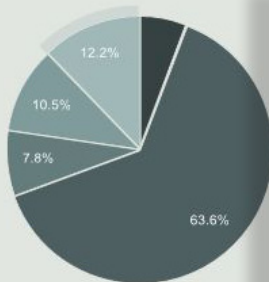
Total Dollar Assistance Provided



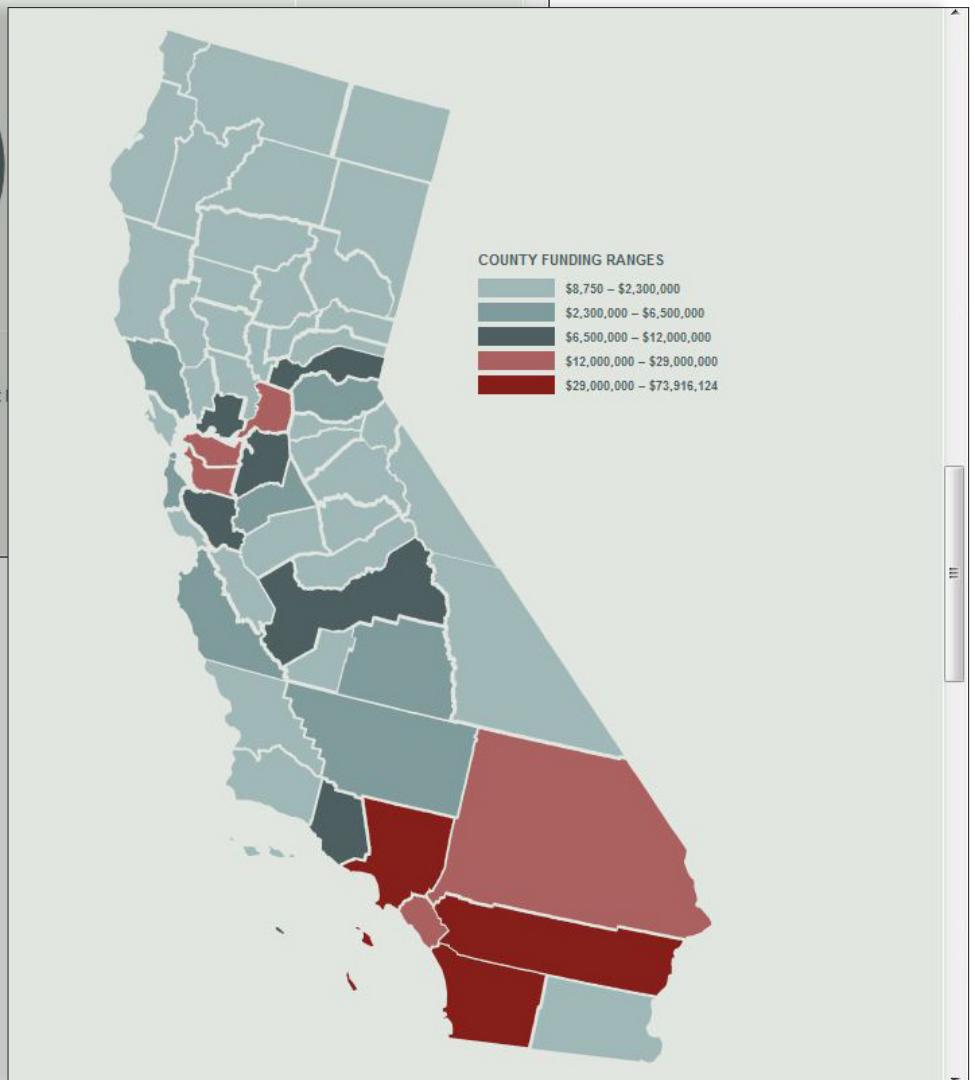
Annual Income of Approved Applicants (Q1 2013)



Approved Applicants' Household Size (Q1 2013)



For public records requests, please contact PublicRecords@calhfa.ca.gov.





WE CAN HELP • YOU CAN QUALIFY

Upcoming Events

June 25, 2013
3:00pm-6:00pm
[Download Event Flyer](#)

Mortgage Clinic
Sponsored by NID Housing Counseling Agency – Emeryville

[+ Google Calendar](#) [+ iCal Calendar](#)

Location
NID Housing Counseling Agency - Emeryville
2200 Powell Street, Ste. 530
Emeryville, CA, 94608
[Google Map](#)

June 27, 2013
3:00pm-6:00pm
[Download Event Flyer](#)

Mortgage Clinic
Sponsored by NID Housing Counseling Agency – Emeryville

[+ Google Calendar](#) [+ iCal Calendar](#)

Location
NID Housing Counseling Agency - Emeryville
2200 Powell Street, Ste. 530
Emeryville, CA, 94608
[Google Map](#)

July 2, 2013
3:00pm-6:00pm
[Download Event Flyer](#)

Mortgage Clinic
Sponsored by NID Housing Counseling Agency – Emeryville

[+ Google Calendar](#) [+ iCal Calendar](#)

Location
NID Housing Counseling Agency - Emeryville
2200 Powell Street, Ste. 530
Emeryville, CA, 94608
[Google Map](#)



Eventos Próximos

July 13, 2013
10:00am-3:00pm

Clinica de Hipoteca
Sponsored by NID Housing Counseling Agency -
Emeryville

[Google Calendar](#) [iCal Calendar](#)

Location
NID Housing Counseling Agency - Emeryville
2200 Powell Street, Ste. 530
Emeryville, CA, 94608
[Google Map](#)

August 10, 2013
10:00am-3:00pm

Clinica de Hipoteca
Sponsored by NID Housing Counseling Agency -
Emeryville

[Google Calendar](#) [iCal Calendar](#)

Location
NID Housing Counseling Agency - Emeryville
2200 Powell Street, Ste. 530
Emeryville, CA, 94608
[Google Map](#)

September 14, 2013
10:00am-3:00pm

Clinica de Hipoteca
Sponsored by NID Housing Counseling Agency -
Emeryville

[Google Calendar](#) [iCal Calendar](#)

Location
NID Housing Counseling Agency - Emeryville
2200 Powell Street, Ste. 530
Emeryville, CA, 94608