

# California Mortgage Relief Program

**California Housing Finance Agency**

Special Achievement

**HFA Staff Contact**

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## CALIFORNIA MORTGAGE RELIEF PROGRAM

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### Background

With the country, and the world, battling a worldwide pandemic, Americans were facing not only life or death health risks but also incredible financial hardships. Passed into law in March of 2021, the American Rescue Plan Act was a \$1.9 trillion economic stimulus bill that included a nearly \$10 billion Homeowner Assistance Fund (HAF) that the U.S. Department of the Treasury (UST) allocated between states, territories and tribes based on its own homeowner need assessment. The state designated CalHFA to administer California's \$1.055 billion allocation and the U.S. Treasury approved our plan on December 17, 2021. We launched the California Mortgage Relief Plan just 10 days later on December 27. The program closed to new applications on May 1, 2024, and awarded its final grant on September 30, 2024.

### Program summary

CalHFA's extensive research and community/stakeholder outreach led to one overarching conclusion: the most urgent need for Californians was a streamlined process to access grants for mortgage assistance and reinstatement. We prioritized a quick launch with four program goals guiding nearly all future program decisions:

1. Implement a statewide Program that would assist the state's most vulnerable homeowners who do not have other loss mitigation options;
2. Encourage connections with California's effective housing counseling network to complement the assistance with education and create the best possible outcomes for homeowners;
3. Prioritize assistance to socially disadvantaged groups who are historically the most vulnerable homeowners and have felt the greatest negative impact from the pandemic. CalHFA reserved 40% of the funds for Socially Disadvantaged Populations and exceeded that goal, as shown below.
4. Establish a streamlined application process to provide eligible homeowners with a simple and effective method for receiving assistance, especially those in the most difficult financial situations.

The California Mortgage Relief Program launched with eligibility guidelines that were intentionally narrow so the team could collect data, analyze trends and expand as needed. When the program first launched, mortgage reinstatement and reverse mortgage payments were the only expenses for which homeowners could receive funding. Other key guidelines included:

- Only single-unit homes were eligible
- Homeowners had to attest to experiencing a Covid-related financial hardship after January 21, 2020.

- Homeowners had to be under the conforming loan limit at the time of origination and not have cash on hand equal or to or greater than relief funds needed for reinstatement + \$20,000.
- Collective income of all household members 18 or older had to total no more than 100% of Area Median Income, adjusted for household size.

*NOTE: HAF guidance allowed up to 150% of AMI to qualify but California started at the lower income level*

- Homeowners were eligible for up to \$80,000 in assistance funds and could get assistance one time only.
- Homeowners had to be at least two payments past due as of launch date

*NOTE: This Program Delinquency Date prevented homeowners from intentionally stopping their payments after hearing about the program.*

### **Innovative elements**

CalHFA took the approach of starting with the most urgent needs and then expanding to make more and more homeowners eligible to receive assistance. The program team was in constant contact with housing counselors, legal aid partners, community-based organizations, state governments, legislative partners and advocacy groups to continually reassess homeowner needs in the state. Another constant was research, using both external homeownership data sources and internal application trends. During the two and a half years that the program was open to new applications, we expanded eligibility guidelines roughly every six months:

**June 14, 2022:** Allowed assistance for property taxes that were paid outside of the mortgage payment, open to homeowners with incomes up to 150% of AMI and reset the Delinquency Date to 7/1/2022.

**February 7, 2023:** Allowed assistance for homeowners with partial claims or loan deferrals, allowed homeowners to return for more assistance (with a total cap of \$80,000), allowed homeowners with 2-4-units properties as long as they occupied one of the units and reset the Delinquency Date to 3/1/2023.

**June 21, 2023:** Matched the updated HAF AMI income levels.

**October 6, 2023:** Allowed homeowners who were struggling with PACE loans to get assistance.

**January 23, 2024:** Reset the Delinquency Date one final time to 2/1/2024.

The amount of work that went into each of these expansions cannot be overstated, as every workstream needed to adjust its policies and procedures in alignment with each other, from the fiscal team's updated funding procedures, to retraining eligibility

reviewers and call center operators, to updating the informational sections of the website and outreach materials to working with mortgage servicers to ensure assistance could be received and applied.

UST highlighted two of those efforts as part of its HAF Promising Practices campaign:

The program's expansion into funding partial claims and loan deferrals was recognized as an HAF Promising Practice for its thoughtful execution and clear communication. ([FIGURE 1](#))

The program's meticulous and successful communications with mortgage servicers was also honored as an HAF Promising Practice. ([FIGURE 2](#))

## **Results**

The California Mortgage Relief Program exceeded CalHFA's expectations, with more than \$907 million in funds going out via 37,301 homeowner grants and 902 imminent foreclosures prevented. ([FIGURE 3](#))

Not only were 56% of awarded homeowners from socially disadvantaged communities, but 37% of awards went to Latino/Hispanic homeowners (compared to just 25% of homeowners in the state) and 15% of the awards went to Black/African American homeowners (compared to just 3.8% of homeowners in the state).

The call center handled 537,400 calls with 87% answered in 30 seconds or less. Of the 19,000 applicants surveyed, 89% said the application was easy to use and 92% reported that it was easy to upload the necessary documents.

Partnerships with 17 community-based organizations across the state and with a variety of focus areas, helped the program connect with hard-to-reach populations through trusted voices.

## **Conclusion**

It was fitting that the California Mortgage Relief Program used flexibility, a thoughtful data-driven approach to program decision-making and leverage collaboration with stakeholders, representatives from impacted communities and government partners, because those are the very same characteristics that have made CalHFA successful for the past 50 years.

The screenshot shows the U.S. Department of the Treasury website. The header includes the Treasury logo and the text 'U.S. DEPARTMENT OF THE TREASURY'. A navigation bar contains links for 'ABOUT TREASURY', 'POLICY ISSUES', 'DATA', 'SERVICES', 'NEWS', and a 'SEARCH' button. The main content area is titled 'HOMEOWNER ASSISTANCE FUND' and features a sidebar with various links. The primary article is 'Expanding HAF Use of Funds', which includes a sub-section 'MORTGAGES WITH PARTIAL CLAIM OR DEFERRED BALANCES'. A callout box highlights that the State of California's HAF Program monitors data to identify evolving needs and inform program modifications.

**U.S. DEPARTMENT OF THE TREASURY**

ABOUT TREASURY   POLICY ISSUES   DATA   SERVICES   NEWS   SEARCH

**HOMEOWNER ASSISTANCE FUND**

Allocations, Payments, and Award Terms

Guidance

HAF Plans

Program and Service Design

**Promising Practices**

**Expanding HAF Use of Funds**

Helping Homeowners

Strategic Outreach

Coordinating with Servicers

HAF Closeout Promising Practices

Reporting

Report Waste, Fraud, and Abuse

Homeowners

## Expanding HAF Use of Funds

### MORTGAGES WITH PARTIAL CLAIM OR DEFERRED BALANCES

Many homeowners who encountered financial hardships associated with the pandemic were able to find mortgage payment relief restructuring their mortgages. Often, these loss mitigation options have included moving a portion of the homeowner's mortgage obligation into a "partial claim" or "deferred balance" that must be repaid at a later date. While deferrals or partial claims do not accrue interest and help to reduce ongoing payments, they are secured by a lien on the homeowner's property and result in a lump-sum payment due at the mortgage's maturity date or upon sale of the property. They also reduce the equity in the house, resulting in decreasing homeowners' ability to refinance should they wish to make necessary home repairs or lower payments in the future. In addition, if a homeowner has exhausted a partial claim, it may not be an available tool for mortgage relief should the homeowner have subsequent financial difficulties. Programs that use HAF funds to pay off a deferred balance or partial claim can help homeowners increase their housing stability by recovering sufficient equity to support financial resiliency.

The **State of California's** HAF Program continuously monitors data to identify the evolving needs of homeowners and inform program modifications. Informed by statewide mortgage trends, internal application denial data, and communications with housing counselors and advocates, California added a program option to use HAF funds to reduce or eliminate eligible homeowners' partial-claim liens or loan deferrals. Homeowners may apply for assistance to address current delinquency, partial claim, or loan deferral balances up to the total program cap. To support successful implementation, California incorporated ongoing communication with Fannie Mae, Freddie Mac, Federal Housing Administration (FHA), U.S. Department of Veterans Affairs (VA), private insurers and primary mortgage servicers. Through this program element, California's HAF Program continues its mission of helping homeowners return to the equity position they had prior to the pandemic.

The screenshot shows the U.S. Department of the Treasury website. The top navigation bar includes 'ABOUT TREASURY', 'POLICY ISSUES', 'DATA', 'SERVICES', 'NEWS', and a search icon. The main content area is titled 'HOMEOWNER ASSISTANCE FUND' and features a sidebar with various links. The 'Promising Practices' section is highlighted, containing a list of links and a detailed text box about California's HAF program pilot.

**U.S. DEPARTMENT OF THE TREASURY**

ABOUT TREASURY   POLICY ISSUES   DATA   SERVICES   NEWS   SEARCH

**HOMEOWNER ASSISTANCE FUND**

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HAF Closeout Promising Practices

Reporting

Report Waste, Fraud, and Abuse

Homeowners

HAF Self-Service Resources

## Promising Practices for State HAF Program Administrators to Collaborate with Servicers

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### KEY STEPS TO BUILD EFFICIENT PROCESSES WITH SERVICERS

- 1. Build Streamlined Operations from the Start** - Design operational plans based on key stakeholder’s input and operational capacity:
  - Identify and enroll mortgage servicers of all sizes within the HAF Program’s jurisdiction. State HAF Programs that devote operational resources to onboard servicers prior to program launch and on an ongoing basis can reduce wait time for homeowners.
  - Provide an outline of processes and expectations that clearly states which entities are responsible for specific actions within a specified amount of time. This can help increase efficient collaboration between all parties involved in the HAF Program including applicants, servicers, vendors, and HAF support staff.
  - Onboard servicers to your HAF Program through a consistent process. Make resources available to help both applicants and program staff troubleshoot issues and escalate challenges to ensure smooth operations and expedite support for homeowners.
  - Build out an operational plan that incorporates the **Common Data File (CDF)**<sup>[2]</sup> and create alternative communication methods when servicers do not use the CDF. Some small-to-mid-sized servicers may only collect a certain amount of data to reduce burden for their staff who manually enter the information.

The **State of California** initially launched its HAF Program pilot by sending a notification (I Record) to servicers immediately upon receipt of a homeowner application. In order to more effectively serve the high number of applicants, the program administrators determined that conditional qualification of an applicant’s eligibility needed to be the first step. This streamlined the process for both the servicers and the California HAF Program by reducing the number of requests overall (I Records), and the number of requests for updated information (Y Records). The California HAF Program also started the practice of using an area of the CDF (the state fields) to ensure timely and uniform communication with the servicers, which resulted in an overall update of the CDF (to Version 7.4), and ultimately led to disbursement of funds on behalf of applicants more quickly.

**FIGURE 3**

California Housing Finance Agency  
Entry: **California Mortgage Relief Program**  
Category: Special Achievement

**CALIFORNIA MORTGAGE RELIEF**

*A beacon of hope for homeowners impacted by the COVID-19 pandemic.*

**CALIFORNIA MORTGAGE RELIEF PROGRAM**

FINAL REPORT  
2021 - 2025

**SAVE YOUR HOME**

California Mortgage Relief can cover your payments

**WE'RE HERE TO HELP**  
CaMortgageRelief.org

**Don't wait to protect your future.**

**Don't wait to protect your future.**

**CALIFORNIA MORTGAGE RELIEF**



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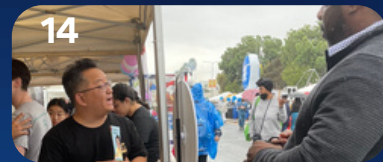
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**Don't wait to protect your future.**

TAKE ACTION NOW

1-823-854-MORE | CaMortgageRelief.org | *More than mortgage relief.*



## Message from the Program



In a country where owning a home is still the number one way to build and hold onto generational wealth, the California Mortgage Relief Program offered a safety net to homeowners who experienced financial instability resulting from the COVID-19 pandemic. This is especially true for socially disadvantaged homeowners who were disproportionately affected by COVID-19 and other pre-existing housing inequalities.

The California Mortgage Relief Program's goal was to provide financial relief to California's most vulnerable homeowners by offering grants that covered past-due housing payments. The outcomes are a testament to the program's commitment to build a more equitable future for all Californians through fair allocation of funds and prioritization of our most at-risk communities. We saw homeowners who were days away from foreclosure only to have their family home saved after applying and receiving funding from the program. This program gave people a second chance at a life that wasn't filled with fear of losing a place to call home or facing mounting bills they would be unable to pay. We gave them hope.

We heard from countless homeowners who were in disbelief that this kind of help was available and how their family security was restored through this program. For many lower income households, losing their home could have permanently closed the door on homeownership and the benefits it would provide to future generations of their families.

The successes of this program would not have been possible without the significant federal funding, the dedication of the program team and leadership, as well as the collaboration with community-based organizations, HUD-certified housing counselors, Legal Aid organizations, government agency partners and legislative and congressional offices. This program also could not have operated without the mortgage servicers, county tax collectors and PACE programs/administrators' collaboration and commitment to helping homeowners. Their participation was essential to paying grants, confirming eligibility and preventing fraud.

It has been a privilege to serve California homeowners during such a critical time, and to help so many who were on the verge of losing their homes.

Sincerely,

A handwritten signature in blue ink that reads "Rebecca Franklin".

Rebecca Franklin  
President, CalHFA Homeowner Relief Corporation



# Executive Summary

## Introduction

The effects of the COVID-19 pandemic triggered financial hardships that made keeping up with everyday living costs and housing payments unsustainable for many households. For California homeowners, help arrived on December 27, 2021, when the California Mortgage Relief Program opened applications for 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 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 provided

eligible homeowners with assistance in the form of a grant that they did not have to pay back.

In total, the program provided grants to 37,301 California households, with an average award of \$24,000 per household.

Congress clearly prioritized service to socially disadvantaged households in crafting the Homeowner Assistance Fund. The California Mortgage Relief Program put this into practice through goal setting, program design, outreach and customer service. In California, we benefitted from several data sources that were instructive for targeting and measuring households served by the program.

# Executive Summary

continued

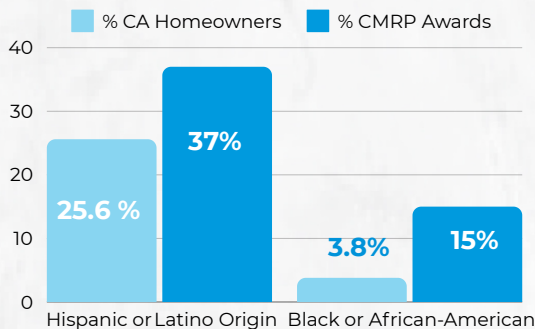
As a result of these data-driven efforts, **56% of homeowners receiving grants were from socially disadvantaged communities.**

As a result of these data-driven efforts, 56% of homeowners receiving grants were from socially disadvantaged communities. Additionally, three out of four families receiving the grants were at or below 100 percent of the Area Median Income for their county.

The California Mortgage Relief Program was designed and implemented in mere months to ensure vulnerable California homeowners had a chance to receive funding before their financial circumstance resulted in a loss of their home. It was also essential that eligibility requirements were fair and balanced across all applications being reviewed.

Meeting homeowners where they were was critical to generating applications from eligible households. Outreach ranged from broad paid media placements to personalized one-on-one interactions with community groups to multi-lingual press outreach and collaborations with key stakeholders.

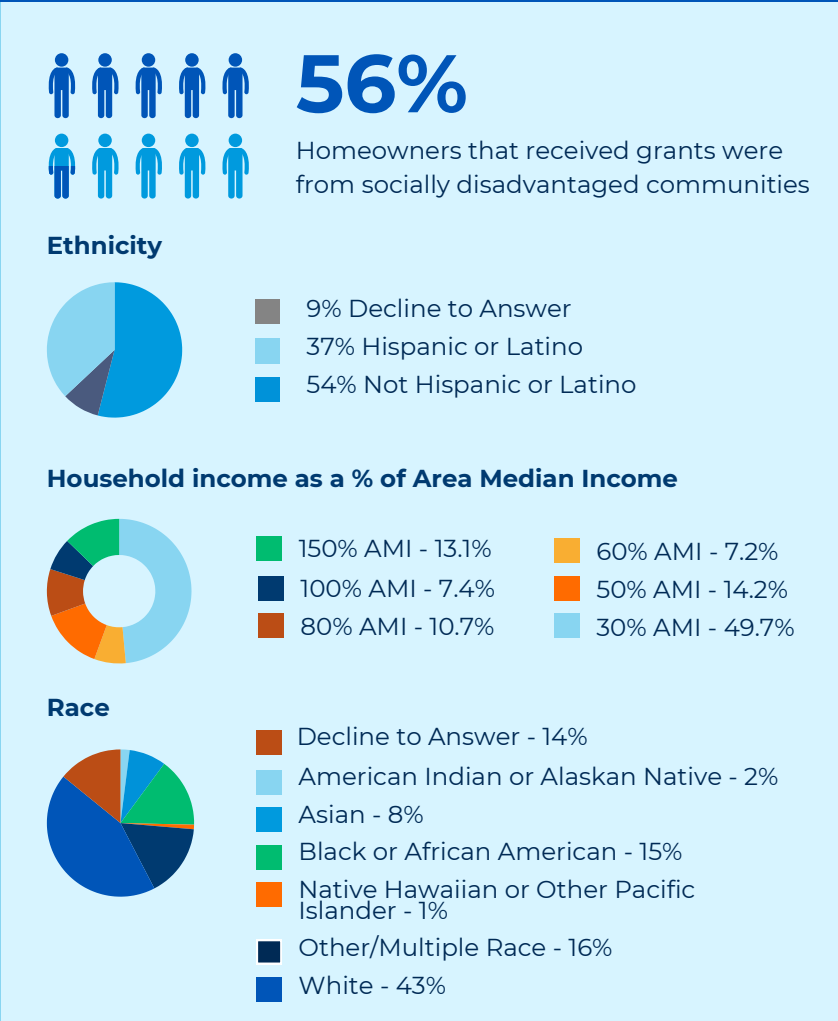
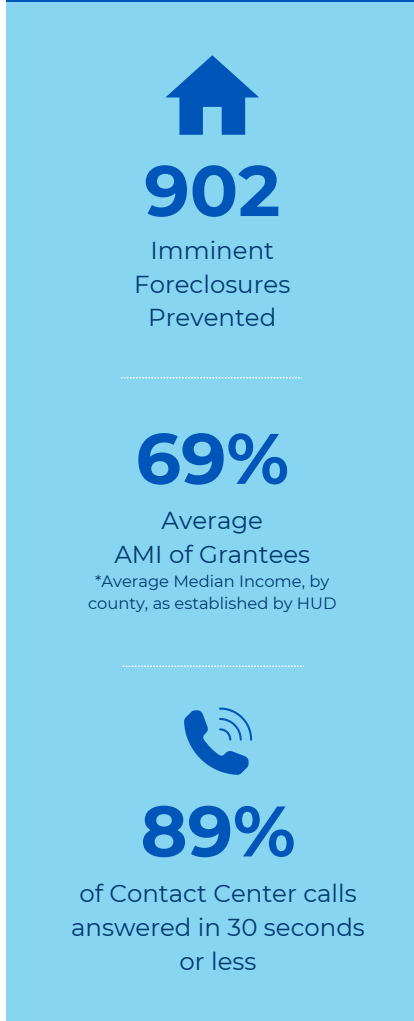
Whether connecting homeowners with housing counselors, providing help and education from team members through the Contact Center, providing a regular cadence of educational content, or having live support available to assist homeowners in more than 200 languages, the program made every effort to connect with as many homeowners as possible and assist them in securing funding to save their homes.



**3 out of 4** Families receiving grants are at or below 100% AMI (Area Median Income - County Based)

**200+** Live support provided in more than 200+ languages

# Key Outcomes



# Meeting the Need

Upon U.S. Treasury approval of California’s plan on December 17, 2021, the California Mortgage Relief Program launched just ten days later on December 27, 2021. With an initial focus on the most at-risk households across the state as a measure for preventing as many foreclosures as possible, eligible applicants were funded with the goal of complete reinstatement of delinquent mortgage balances.

Once the most immediate applicant needs were addressed, the program evaluated how to best expand to assist more California homeowners across the state. Throughout the duration of the program, several expansions were enacted to continue to help a broader range of California homeowners get the housing assistance they needed to recover from their financial hardships brought on by the COVID-19 pandemic.

The following captures significant program expansions.

JUNE 14, 2022

## First Program Expansion

Based on an assessment of market conditions, the California Mortgage Relief Program broadened eligibility to include the following:

- Assistance for households that were delinquent on property taxes but not on their mortgage
- Increased the income requirement from 100% of the Area Media Income (AMI) by county to 150% of the AMI (while keeping a reservation of 60% of all funds for households at 100% of AMI and below)
- Adjusted the date requirement for past-due payments

FEBRUARY 7, 2023

## Second Program Expansion

The program expanded in four important ways, and was eventually officially recognized by the U.S. Department of the Treasury for its thoughtful execution and clear communication of these expansions.

- Homeowners with partial claims or loan deferrals were now eligible
- Previously awarded homeowners could receive additional funds up to \$80,000 in total assistance
- Eligibility was expanded to homeowners with a primary residence that included up to 4 units on the property
- The delinquency date for assistance with past-due mortgage and property tax payments was reset



“The pandemic has forced too many California families into housing insecurity, through no fault of their own,” said Tiena Johnson Hall, Executive Director of the California Housing Finance Agency. “Many of these homeowners already faced longstanding socioeconomic barriers to secure a home for their families. The California Mortgage Relief Program could not undo that history, but it helped ensure that whatever progress these families have made toward intergenerational wealth is not lost.”



“ IF IT  
WEREN'T  
**FOR THE CALIFORNIA MORTGAGE RELIEF PROGRAM**  
WE WOULD HAVE  
LOST OUR  
HOME

CATHY, SAN DIEGO COUNTY

”

# Homeowner-Focused Program

California's Mortgage Relief Program has made a huge impact in underserved communities where families were in danger of losing their homes or hard-earned equity. We are especially impressed by how responsive the program has been to input from advocates for homeowners' rights. This program has not just prevented foreclosures; it has preserved futures.

- Stacey Tutt  
Homeowner Assistance Fund Coordinator  
& Senior Staff Attorney,  
National Housing Law Project



The California Mortgage Relief Program was designed with the distressed homeowner in mind. The streamlined application, simplified eligibility information, culturally and linguistically accessible information and targeted outreach kept the potential applicant top-of-mind. Overall, the design of the program was focused on how best to support homeowners in need – with knowledge, resources and friendly team members available to help them sort through their individual situations.

During the initial 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 key stakeholders.

## Homeowner-Focused Program

continued

As a result, three virtual public listening sessions were hosted in June 2021 to gather input and feedback. Those sessions informed program design, along with an intention to continuously evaluate critical benchmarks and assess market conditions to identify modifications that preserved homeownership and equity.

The California Mortgage Relief Program used a data-driven approach to identify and target socially disadvantaged and underserved communities.

The California Mortgage Relief Program used a data-driven approach to identify and target socially disadvantaged and underserved communities.

These communities were identified through public data sources, such as the U.S. Census, UCLA's Owner Vulnerability Index and Qualified Census Tract (HUD), FHA, USDA, and VA Home Loan Information, along with input from community leaders across the state. From the design to implementation of the program, concentrated efforts were made to support these communities.

For one, the application process was developed to be as streamlined as possible with assistance offered in multiple languages. As a result, the average time to complete an application was 30 minutes. Of nearly 19,000 applicants surveyed, **89% said the application was easy to use** and **92% of applicants said it was easy to upload required documents**.



From a quick eligibility check posted prominently on the website to help homeowners quickly establish eligibility for the program, to being able to easily upload documents online, the entire program was designed to provide the upmost ease for the homeowner.

Numerous online, phone-based and print resources were also made available, such as a Frequently Asked Questions section on the California Mortgage Relief Program's website and a toll-free number for reaching a team member at the Contact Center. All program components were made available in multiple languages to meet the diverse needs of the state, and help was also made available via email for those who were not able to call in with their questions or preferred to correspond through email to clarify program information.

## Homeowner-Focused Program

continued

The Contact Center team managed more than 537,400 calls with 87% of calls answered in 30 seconds or less.

Additionally, eligibility modifications were made along the way to continue to broaden the pool of eligible homeowners with a chance at qualifying for the funding. Both eligibility and review teams were established with three levels of checks and balances to ensure eligible applications made it through the review process. An appeals process was created to provide applicants the opportunity to request a second look at any denied application. This team performed cross-checks on the eligibility review process and closely reviewed appealed applications.



All aspects of the program were designed with security and privacy in mind. All systems closely guarded personally identifiable information (PII) from a tech, human resources and systems perspective and financial transactions were designed to guard against fraud. The program achieved its goal of ensuring as many California homeowners as possible had fair and equal access to the correct information and any additional resources to assist them in receiving the available funding.

# Focused Outreach

## for Socially Disadvantaged Households

To reach socially disadvantaged households, the program used multiple social, digital and traditional means to engage with homeowners in need of funding assistance. The program's outreach and engagement focused on paid media, traditional news media, a monthly e-newsletter and social media to effectively raise awareness and drive application submissions from eligible populations. The team conducted culturally appropriate outreach to connect with potential applicants through safe and trusted avenues.

### **Paid Media**

Paid media campaigns were launched each year aimed at reaching California's diverse populations, including socially disadvantaged homeowners experiencing financial hardships. In a state with several media markets and high advertising rates, the program strategically maximized outreach resources to ensure diverse populations learned about this critical resource. The campaigns helped build awareness and drive application traffic in key markets; ensured motivating messaging was culturally appropriate, compelling and available in a variety of languages; and leveraged multicultural ad placements and ads focused on high-risk communities. These campaigns resulted in 1.2 billion paid media impressions.

### **Traditional Media**

Another powerful method to build awareness was engaging with local news media across the state, widening the ability to reach potential applicants no matter where they live. Media relations were focused on mainstream media outlets as well as multi-cultural outlets to ensure diverse and even non-English speaking communities had access to all program information. Interpretation services available in 180+ languages extended the reach and accessibility of the program.

Top media outlets such as the Los Angeles Times, The Sacramento Bee, La Opinión, Univision, Black Voice News and The Korea Daily, among many others, continuously published stories about the program, culminating in more than 600 articles and nearly 400 broadcast segments.

### **Electronic Newsletter**

A monthly e-newsletter provided a direct and regular opportunity to connect with homeowners and community partners to share program updates, highlight the groundswell of activity at the local level and encourage others to spread the word about the program. Reaching a peak subscription rate of more than 17,000 homeowners, local elected officials, and groups across the state, from San Diego to Shasta stayed abreast of the latest from the California Mortgage Relief Program.

### **Social Media**

Over half of U.S. adults turn to social media to get information, which is why the program's social media accounts were essential tools for homeowner engagement. Using a variety of platforms, including Instagram, Facebook and Twitter, program news was shared, homeowners were encouraged to become program ambassadors and help spread the word and applicant questions were answered. The program also used engaging social media campaigns to reach different population needs and interests.

**FIGURE 3 (CONTINUED)**

California Housing Finance Agency  
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## Community Connections

To reach the households most in need of assistance, the program recognized the valuable role Community-Based Organizations (CBOs) play within their communities.



For help in engaging with trusted voices in underserved communities, the program enlisted a range of community based organizations, partnering with 17 diverse CBOs throughout California to provide outreach and application support for the state's most vulnerable communities. With grassroots and on-the-ground strategies, these organizations helped the program engage with harder to reach neighborhoods up and down the state.

“ These funds have changed lives and saved families. I've had the honor of helping homeowners who went from believing they were going to lose their home to experiencing joy and relief after receiving this financial assistance. I'm here to tell anyone who thinks that this help is too good to be true that it is real.

*- Volma Volcoy*

Founder and Executive Director  
of the Ring of Democracy.

**FIGURE 3 (CONTINUED)**

California Housing Finance Agency  
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## Community Connections

continued

As a result of the CBO engagement, Californians overcame fear and distrust, particularly the disbelief that assistance funds did not have to be paid back. These valuable local organizations provided direct connections to homeowners in their communities, not only validating the credence of the program, but serving as liaisons relaying critical updates to complement the program's outreach efforts. Additionally, the CBOs helped to create and manage strategically supported community events to bring awareness and education about the program to their communities.

"I think the pandemic has had an exponentially negative impact on non-English speaking families across LA County. When there is a lack of language access, often these families are left out of conversations related to financial assistance. We are grateful for the federal funding and for all the government entities that have made the California Mortgage Relief Program available to our community, in their language."

- James An

President, Korean American Federation of Los Angeles (KAFLA)



**FIGURE 3 (CONTINUED)**

# Community Connections

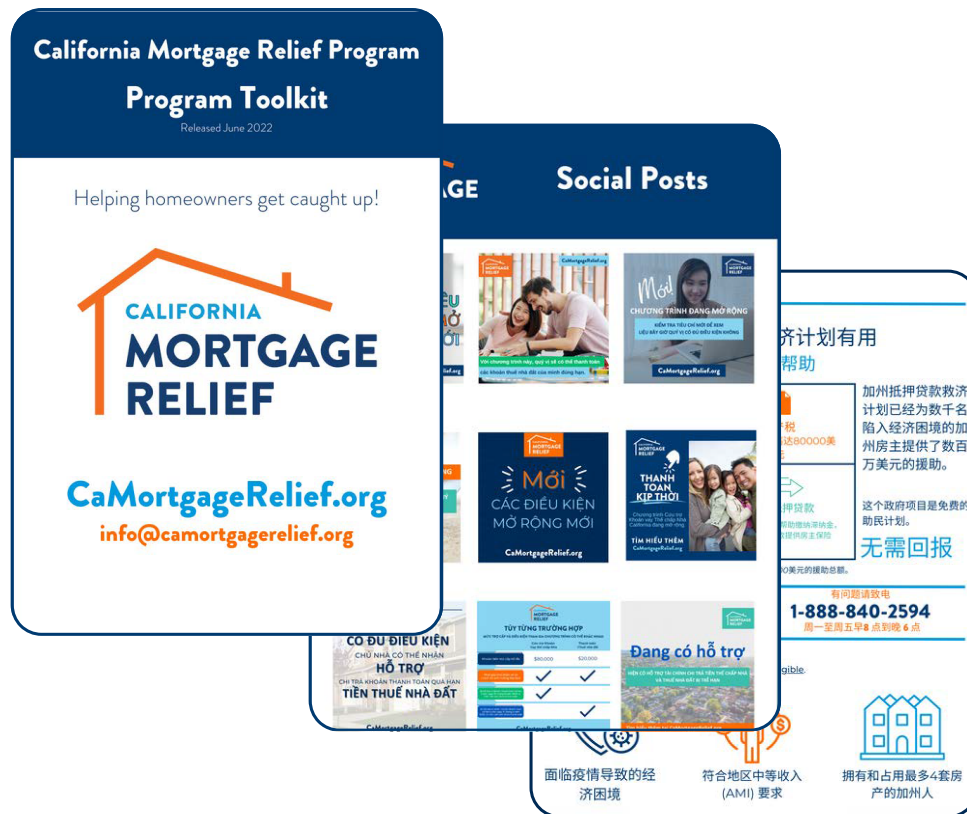
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In March 2022, the California Mortgage Relief Program released a community toolkit to assist community partners in increasing awareness to applicants in multiple languages. The toolkit was used to assist CBOs in educating and encouraging California homeowners to apply for the assistance funds.

The multi-cultural toolkit armed groups with critical outreach information, including program flyers and social media posts, along with program details regarding eligibility and the application process and available applicant assistance. Outreach materials in

six core languages were conveniently accessible to all organizations through the CaMortgageRelief.org website.

The program ensured that HUD-certified housing counselors were kept informed about program assistance, changes in eligibility and program expansions to ensure they could effectively inform homeowners in need about this assistance. Connecting with housing counselors proved to be an important partnership benefitting many applicants who were awarded grants from the California Mortgage Relief Program.



# Strategic Partnerships

Mortgage servicers were critical to the successful operation of the program. Servicers played a role in confirming eligibility and applying program funds to the mortgages of approved applicants. They also were critical outreach partners, as the servicers had information on homeowners that were behind on payments or had partial claims. Outreach collaborations with several mortgage servicers were highly effective and drove significant application submissions.



For example, when program changes were announced, the program coordinated and supported webinars and mail campaigns in partnership with mortgage servicers. The program's effective and successful communications with mortgage servicers earned official recognition from the U.S. Department of the Treasury (UST).



Elected officials' direct connection with their constituents presented an additional opportunity to reach homeowners who may be eligible for the program. Partnerships with the California State Legislature and local county elected officials delivered the good news to homeowner assistance from a trusted source. The outreach team coordinated town hall webinars, provided program materials for their constituents and worked with district staff to address questions and concerns regarding application submissions. Additionally, the team provided comments at County Boards of Supervisor meetings across the state as another means to reach homeowners.

Lastly, the program formed strategic alliances with both county tax collector offices and state agencies to reach additional California homeowners. The county tax collector offices, who also were critical to processing applications and applying awarded funds, promoted program assistance within their communities. Several state agencies that provide services to Californians raised awareness about this homeowner assistance through their communication channels, helping to amplify the program.



# Directly from Homeowners



## Los Angeles County

"Thank you for your extraordinary generosity. I wish I could repay ten fold for this assistance and support. You can not begin to imagine how you have changed my life, provided me a sense of security, hope and relief."

- Christina



## Kern County

"I want to thank the program and all the employees involved. I really do not know what I would have done if this assistance was not there to rescue me. I am truly grateful and very humbled by your generosity."

- Candice



## Riverside County

"I am so grateful for the California Mortgage Relief Funds – it has changed my life. I can breathe again. It is one of the greatest things that has ever happened to me."

- Eloy



## Placer County

"I cannot write or say enough words to explain my gratitude and thankfulness for what the California Mortgage Relief Program has done for us. My daughters and I are without words for the impact in our lives. I thank God and praise your help that has taken the largest of many big burdens off of my shoulders."

- Scott



## Los Angeles County

"I was days away from the foreclosure sale. You gave me my life back and allowed me the chance to keep the home that I have lived in for 23 years. I am so grateful to everyone there. God bless you all and reward you for the work you do. You save lives and you change lives. I am proof!!!"

- Maurice