

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

# CALIFORNIA MORTGAGE RELIEF PROGRAM

FINAL REPORT  
2021 - 2025



California Mortgage  
Relief can cover  
your mortgage  
payments



Don't wait  
to protect  
your future.

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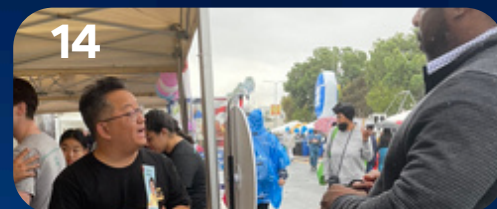
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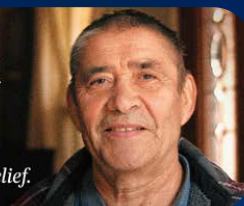
Strategic Partners Helping



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". The signature is written in a cursive, flowing style.

Rebecca Franklin  
President, CalHFA Homeowner Relief Corporation



# Executive Summary

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## 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

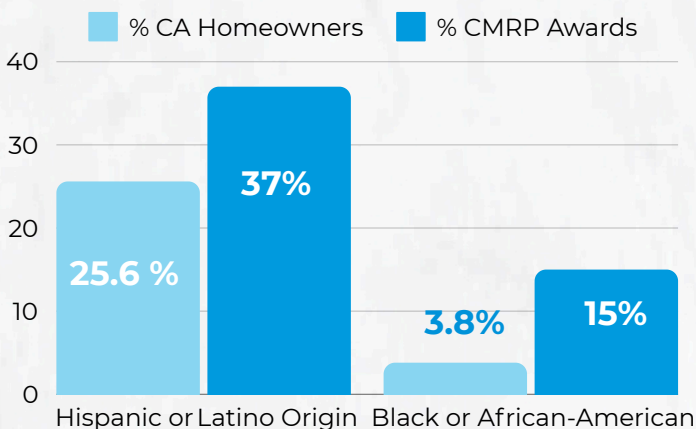
## As a result of these data-driven efforts, **56% of homeowners receiving grants were from socially disadvantaged communities.**

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

**\$907+**  
Million

Total Amount Funded

**37,301**

Total  
Homeowner  
Grants

**\$24,000**

Average Award  
per Household



**902**

Imminent  
Foreclosures  
Prevented

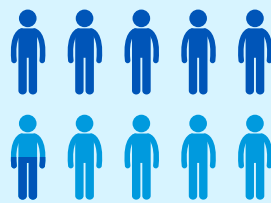
**69%**

Average  
AMI of Grantees  
\*Average Median Income, by  
county, as established by HUD



**89%**

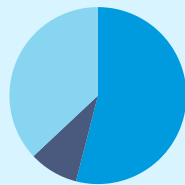
of Contact Center calls  
answered in 30 seconds  
or less



**56%**

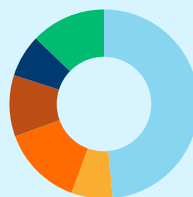
Homeowners that received grants were  
from socially disadvantaged communities

## Ethnicity



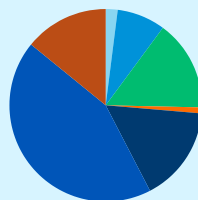
- 9% Decline to Answer
- 37% Hispanic or Latino
- 54% Not Hispanic or Latino

## Household income as a % of Area Median Income



- 150% AMI - 13.1%
- 100% AMI - 7.4%
- 80% AMI - 10.7%
- 60% AMI - 7.2%
- 50% AMI - 14.2%
- 30% AMI - 49.7%

## Race



- Decline to Answer - 14%
- American Indian or Alaskan Native - 2%
- Asian - 8%
- Black or African American - 15%
- Native Hawaiian or Other Pacific Islander - 1%
- Other/Multiple Race - 16%
- White - 43%

# 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.”

# Meeting the Need

continued

OCTOBER 6, 2023

## PACE Program

To address current housing instability, including foreclosure risk, CalHFA allocated \$75 million for eligible homeowners to receive help with payment assistance or principal reduction for their PACE loans.

MARCH 27, 2024

## Final Funding Phase Announcement

The California Mortgage Relief Program announced applications were still open, but that depending on the availability of funds, there was no guarantee all eligible applications would be funded.

SEPTEMBER 30, 2024

## Final Homeowner Grant Issued

Final homeowner grants were issued, and program operations began winding down. Legal assistance supported through the program continued to serve as a resource for homeowners needing housing assistance.

JUNE 21, 2023

## Third Program Expansion

The Program updated the Area Median Income (AMI) levels to match the updated levels provided by HUD, allowing for more California homeowners to be eligible.

JANUARY 23, 2024

## Fourth Program Expansion

The program extended the delinquency requirement for mortgage and property tax relief applicants.

MAY 1, 2024

## Applications Closed

With sufficient submitted applications in the system to cover available remaining funds, the California Mortgage Relief Program announced that the program was closed to new applications.

JUNE 2025

Legal assistance support from the California Mortgage Relief Program concluded and the program officially closed.

“

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.

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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.



# 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 Volcy

Founder and Executive Director of the Ring of Democracy.



# 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)





# 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