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CalHFA partners with HUD Counseling Agencies to provide help to families with housing struggles

SACRAMENTO, December 17, 2020 — The California Housing Finance Agency (CalHFA) is pleased to announce the start of the National Mortgage Settlement Counseling Program, offering free housing counseling to help Californians concerned about their housing situation.

CalHFA designed and implemented the new program to respond to overwhelming need as COVID-19 and the related economic disruption have exacerbated an already precarious housing situation for millions of California families.

The 2020-21 California State Budget allocated \$300 million from the National Mortgage Settlement Fund to CalHFA to set up HUD-certified counseling and mortgage assistance programs. Working through HUD-approved Intermediaries, CalHFA is using \$50 million of this funding for more than 80 HUD Approved Housing Counseling Agencies from all over the state to provide free housing counseling services. CalHFA has already disbursed the first round of funding so agencies could train and hire additional counselors and update infrastructure to help the most families possible at a time when virtual options are necessary.

“We knew it was vital to set up the Housing Counseling Program to be as responsive as possible to our most vulnerable populations,” said CalHFA Executive Director Tia Boatman Patterson. “With COVID-19 hitting in the middle of the current housing crisis, homeowners, renters and even small landlords are hanging on by thread. The counseling provided by this program will educate and connect Californians to resources to help prevent avoidable foreclosures and evictions that usually lead to housing insecurity and homelessness.”

The Intermediaries CalHFA has selected include [Balance](#), [HomeFree USA](#) and [UNIDOS](#). They will be working with more than 90% of the HUD-Approved Housing Counseling Agencies in California and have already begun building capacity to handle the expected influx of Californians with housing worries.

Intermediaries go through a rigorous vetting process to become HUD-approved and were chosen by CalHFA based on a variety of factors, including their partnerships with counseling services that would reach historically underserved communities such as Black, Latino, Asian/Pacific Islander and those living in rural areas.

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CalHFA expects the \$50 million investment will help 30,000 to 40,000 Californians. It is a crucial piece of the state's comprehensive effort to address our severe housing issues. The remaining National Mortgage Settlement funds will be used to provide mortgage assistance to struggling small landlords to help them and their tenants remain housing secure.

Many other state agencies and partners—both housing and non-housing related—are helping spread the word, since reaching our most vulnerable Californians is more challenging.

“Stable housing is an integral part of a family's overall well-being. And during this health crisis it has become even more critical for us to do everything possible to keep families from losing their home,” said Lourdes Castro Ramírez, Secretary of the Business, Consumer Services and Housing Agency. “We hope that CalHFA-supported housing counseling services, along with the Housing Is Key resources and our many efforts to expand affordable housing, will aid Californians hardest hit during these tough times.”

Families in need of help can find a counselor by calling HUD's interactive voice system at 800.569.4287, or enter their ZIP code to find a nearby counselor by using [this handy tool offered through the Consumer Financial Protection Bureau](#).

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The California Housing Finance Agency was created in 1975 with the goal of helping more Californians find a place to call home. CalHFA is a self-supported state agency that doesn't rely on taxpayer dollars. For more information on CalHFA programs, and how we are creating progressive financing solutions for affordable housing in California, visit www.calhfa.ca.gov or call toll free at 877.9.CalHFA (877.922.5432).