



**QUARTERLY**

**REPORT**

**CALIFORNIA  
HOUSING FINANCE AGENCY**

**1ST QUARTER REPORT ENDING 3/31/2021**



## Introduction

California's Fiscal Year 2020-21 State Budget directed \$300 Million in National Mortgage Settlement (NMS) funds to the California Housing Finance Agency (CalHFA) for housing counseling and mortgage assistance. Through its NMS Housing Counseling Program, CalHFA has allocated \$50 million for HUD-certified housing counselors throughout the state to provide free, confidential counseling services to California residents who are in danger of eviction or foreclosure.

### NMS Housing Counseling Program Details

CalHFA allocates NMS funds to participating housing counseling agencies (HCAs) through three HUD-approved Intermediaries: UnidosUS, HomeFree USA, and BALANCE. The HCAs are reimbursed \$750 for a client's first one-on-one counseling session, or up to \$750 worth of legal services. An additional \$750 will be allowed if the same client returns for a second one-on-one session or a more in-depth level of counseling is needed (i.e. loan modification assistance). The maximum per household limit is \$1,500.

Intermediaries and HCAs also received funds upfront to be used for oversight, program support and capacity building. The upfront investment into building capacity is designed to improve and extend the life of the counseling services by ensuring that agencies can modernize their technology to accommodate more virtual meetings, have adequate staffing with updated training to improve customer service and expand the availability of languages offered.

# 4,869

**Households Served**

1ST QUARTER

# \$15.6M

**Funds Distributed**

1ST QUARTER

# 80

**Active HCAs**

1ST QUARTER

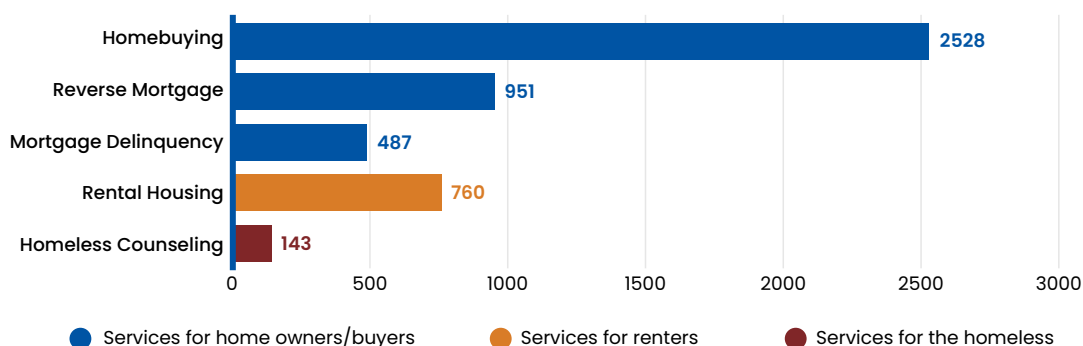
# 510

**Active Counselors**

1ST QUARTER

## Types of Services Provided

The HCAs provide counseling services that can be grouped into the following categories: services for the homeless, rental housing, mortgage delinquency, reverse mortgage, and homebuying (pre-purchase and post-purchase).



## Fund Disbursement Summary

At the end of the first quarter ending March 31, 2021, 30.4% of the \$50 million in NMS Housing Counseling Program funds have been disbursed.

### NMS Fund Allocations & Disbursements

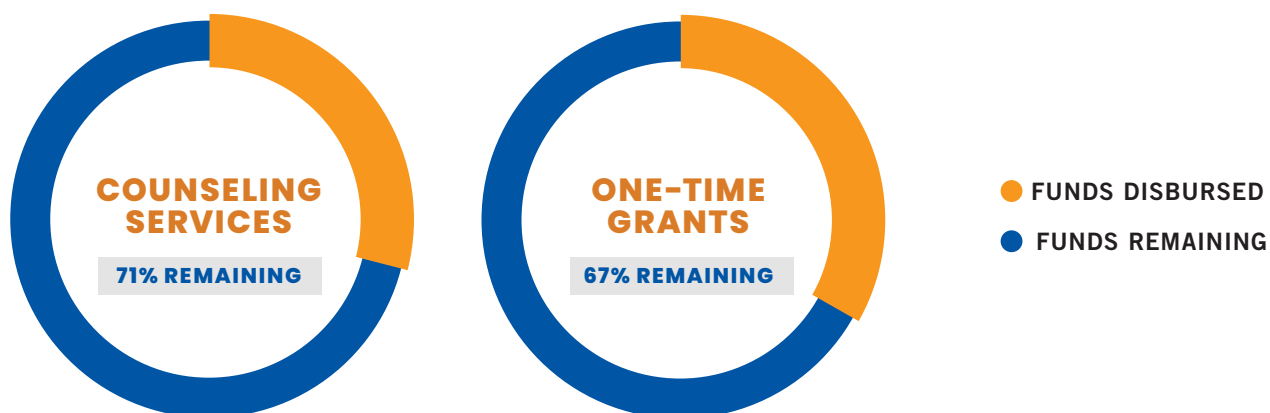
Of the \$50 million in funds to be allocated through the NMS Housing Counseling Program, 89% has been designated for counseling services, 1% for one-time grants to nonparticipating HCAs and 5% for a Marketing and Coordination Set Aside to HCAs to expand their ability to reach and serve disadvantaged, underserved, and ethnically diverse communities. Per legislation, the remaining 5% is designated to CalHFA for program administrative fees.

ALLOCATED FUNDS	TOTAL FUNDS ALLOCATED	FUNDS DISBURSED FOR 1 <sup>ST</sup> QUARTER*	TOTAL FUNDS DISBURSED
Counseling Services	\$44,400,000	\$12,524,250	\$12,524,250
One-Time Grants**	\$600,000	\$200,000	\$200,000
Marketing and Coordination Set Aside	\$2,500,000	-	-
Administrative Fees	\$2,500,000	\$2,500,000	\$2,500,000
<b>TOTAL</b>	<b>\$50,000,000</b>	<b>\$15,224,250</b>	<b>\$15,224,250</b>

\*Total funds disbursed for first quarter ending March 31, 2021 include upfront funds and services disbursed in November and December 2020.

\*\* For the first quarter ending March 31, 2021, two nonparticipating intermediaries, NID and Credit.org were given one-time grants of \$100,000 each.

NOTE: This funding table was updated on 12/21/21 due to a reporting error. Corrections have been made accordingly to reflect accurate amounts.



## NMS Counseling Services Fund by Intermediary

For the first quarter ending March 31, 2021, a total of \$12.5 million has been distributed to the three Intermediaries for a combination of counseling fees, capacity building and oversight fees.

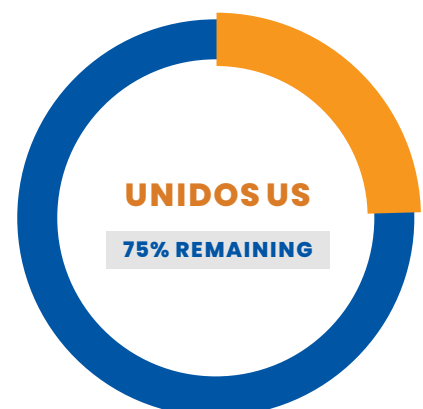
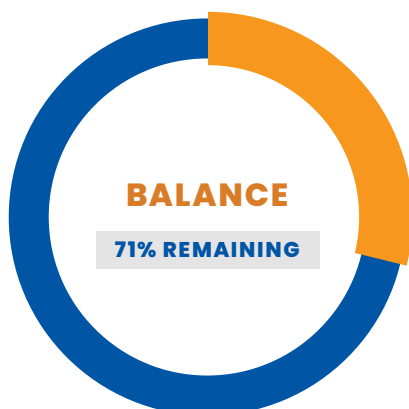
NMS INTERMEDIARY	TOTAL FUNDS ALLOCATED	FUNDS DISBURSED FOR 1 <sup>ST</sup> QUARTER*	TOTAL FUNDS DISBURSED
<b>BALANCE</b>			
Counseling Fees	\$16,020,070	\$2,022,750	\$2,022,750
Capacity Building	\$3,314,497	\$3,314,497	\$3,314,497
Oversight Fees	\$2,762,081	\$1,021,970	\$1,021,970
<b>BALANCE TOTAL</b>	<b>\$22,096,648</b>	<b>\$6,359,217</b>	<b>\$6,359,217</b>
<b>HOMEFREE USA</b>			
Counseling Fees	\$9,713,418	\$1,346,250	\$1,346,250
Capacity Building	\$2,009,673	\$2,009,673	\$2,009,673
Oversight Fees	\$1,674,727	\$619,649	\$619,649
<b>HOMEFREE USA TOTAL</b>	<b>13,397,818</b>	<b>\$3,975,572</b>	<b>\$3,975,572</b>
<b>UNIDOS US</b>			
Counseling Fees	\$6,456,512	\$441,750	\$441,750
Capacity Building	\$1,335,830	\$1,335,830	\$1,335,830
Oversight Fees	\$1,113,192	\$411,881	\$411,881
<b>UNIDOS US TOTAL</b>	<b>\$8,905,534</b>	<b>\$2,189,461</b>	<b>\$2,189,461</b>
<b>TOTAL</b>	<b>\$44,400,000</b>	<b>\$12,524,250</b>	<b>\$12,524,250</b>

\*Total funds disbursed for first quarter ending March 31, 2021 include upfront funds and services disbursed in November and December 2020.

NOTE: This funding table was updated on 12/21/21 due to a reporting error. Corrections have been made accordingly to reflect accurate amounts.

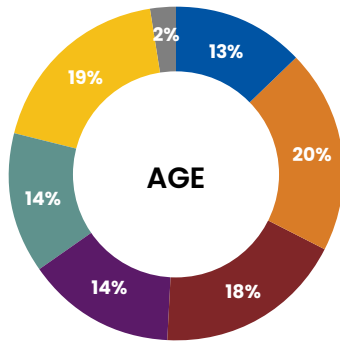
● FUNDS DISBURSED

● FUNDS REMAINING

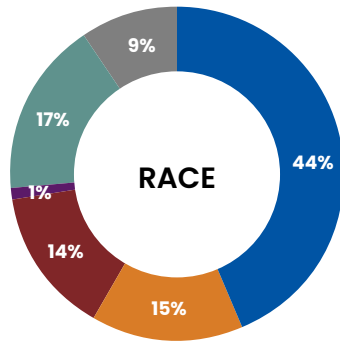


## Demographic Data

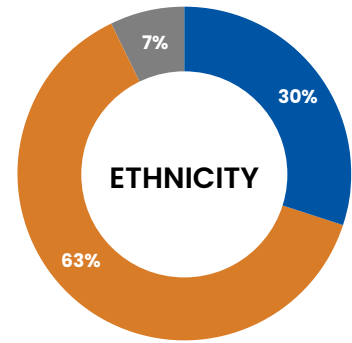
To help CalHFA ensure that assistance is equitable and effective, HCAs are required to track demographic data, income levels, location and household size for each client.



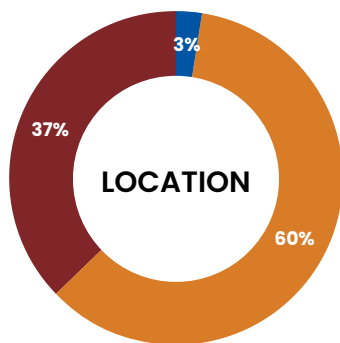
- < 30 Years
- 30-39 Years
- 40-49 Years
- 50-59 Years
- 60-69 Years
- > 69 Years
- Chose not to respond



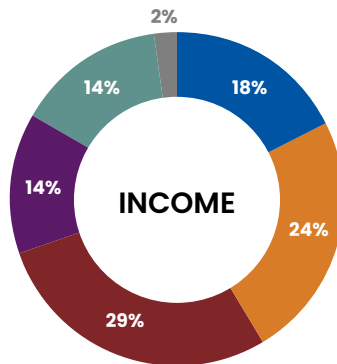
- White
- Black/African American
- Asian American/Pacific Islander
- American Indian/Alaskan Native
- Other/Multiple Race
- Chose not to respond



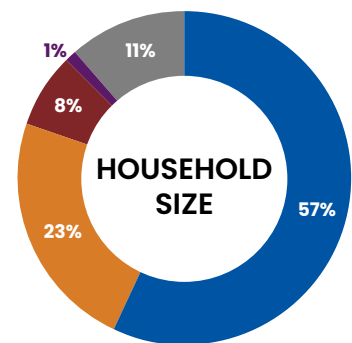
- Hispanic
- Not Hispanic
- Chose not to respond



- Northern CA
- Southern CA
- Central Valley / Bay Area



- < 30% AMI
- 30-49% AMI
- 50-79% AMI
- 80-100% AMI
- > 100% AMI
- Chose not to respond



- 1-2 people per household
- 3-4 people per household
- 5-6 people per household
- 6+ people per household
- Chose not to respond

Note: Charts may not add up to 100% due to rounding.

## HCA Recipients of NMS Counseling Funds – 1<sup>st</sup> Quarter

In the first quarter ending March 31, 2021, NMS funds were disbursed to the following HCAs as reimbursement for one-on-one counseling sessions.

Asian Law Alliance	Orange County Community Housing Corporation
Catholic Charities of the Diocese of Santa Rosa	Project Sentinel
Coachella Valley Housing Coalition	Richmond Neighborhood Housing Services Inc.
East LA Community Corporation	San Francisco LGBT Community Center
Fair Housing Council of Riverside County, Inc.	Self-Help Enterprises
Fair Housing Foundation	Shalom Center for T.R.E.E. of Life
Faith And Community Empowerment (FACE)	UnidosUS Counseling Connection
Greater Sacramento Urban League	Union of Pan Asian Communities
Greenpath Financial Wellness	Urban League of San Diego County
Homeownership OC	USA Homeownership Foundation DBA Veterans Association of Real Estate Professionals
Inland Empire Resource Center	Ventura County Community Development Corporation
Inland Fair Housing and Mediation Board	Visionary Home Builders of California, Inc.
Korean Resource Center	
Mission Economic Development Agency (MEDA)	
Money Management International	
Montebello Housing Development Corporation	
National Asian American Coalition (NAAC)	
Navicore Solutions	
Neighborhood Housing Services of the Inland Empire, Inc.	
Neighborhood Partnership Housing Services	
NeighborWorks HomeOwnership Center Sacramento Region	
NeighborWorks LA	
NeighborWorks Orange County	
New Economics for Women	
NID Housing Counseling Agency	