



**QUARTERLY**

**REPORT**

**CALIFORNIA  
HOUSING FINANCE AGENCY**

**3RD QUARTER REPORT ENDING 9/30/2021**



## 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.

# 6,200

**Households Served**  
3RD QUARTER

# \$5.4M

**Funds Distributed**  
3RD QUARTER

# 76

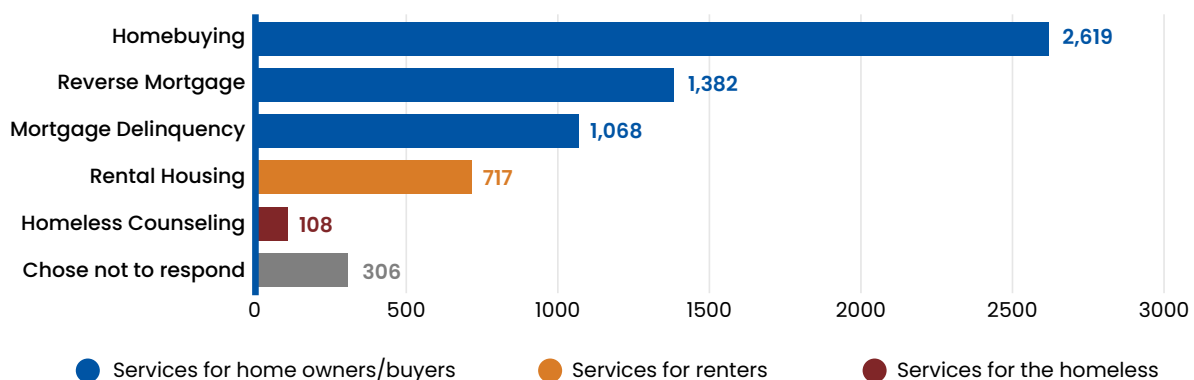
**Active HCAs**  
3RD QUARTER

# 226

**Active Counselors**  
3RD 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). The chart below shows how many clients received counseling in each of these categories during the third quarter:



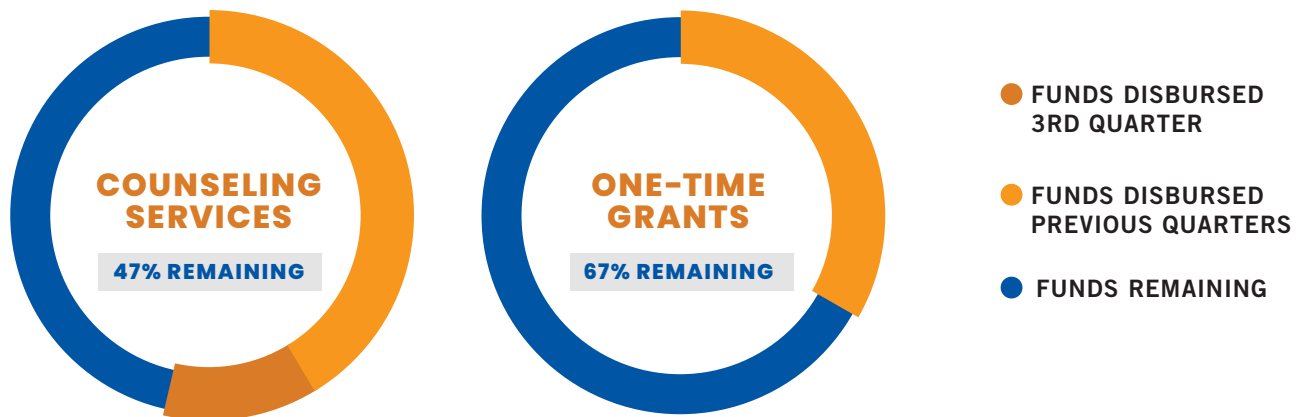
## Fund Disbursement Summary

For the third quarter, which began July 1, 2021 and ended on September 30, 2021, \$5.4 million was disbursed. This brings the total disbursement to \$26.1 million, which is 52.2% of the \$50 million designated for the NMS Housing Counseling program.

### 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 3 <sup>RD</sup> QUARTER	TOTAL FUNDS DISBURSED
Counseling Services	\$44,400,000	\$5,403,000	\$23,424,000
One-Time Grants	\$600,000	-	\$200,000
Marketing and Coordination Set Aside	\$2,500,000	-	-
Administrative Fees	\$2,500,000	-	\$2,500,000
<b>TOTAL</b>	<b>\$50,000,000</b>	<b>\$5,403,000</b>	<b>\$26,124,000</b>



## NMS Counseling Services Fund by Intermediary

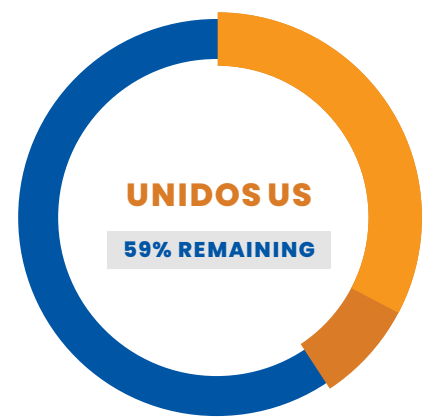
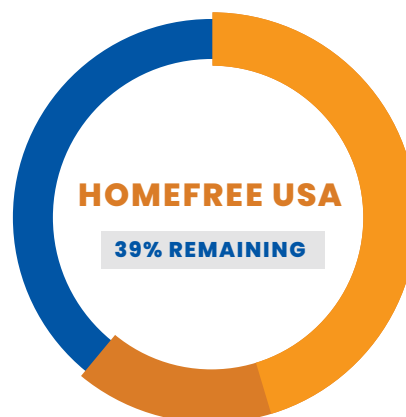
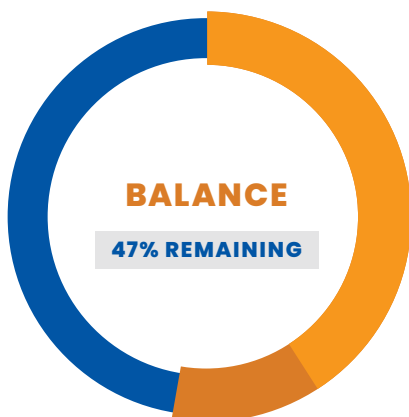
With \$5.4 million distributed among the three Intermediaries for a combination of counseling fees and oversight fees during the third quarter, a total of \$23.4 million in funds have been disbursed to these Intermediaries as of September 30, 2021.

NMS INTERMEDIARY	TOTAL FUNDS ALLOCATED	FUNDS DISBURSED FOR 3 <sup>RD</sup> QUARTER	TOTAL FUNDS DISBURSED
<b>BALANCE</b>			
Counseling Fees	\$16,020,070	\$2,388,000	\$6,895,500
Capacity Building	\$3,314,497	-	\$3,314,497
Oversight Fees	\$2,762,081	\$193,346	\$1,408,662
<b>BALANCE TOTAL</b>	<b>\$22,096,648</b>	<b>\$2,581,346</b>	<b>\$11,618,659</b>
<b>HOMEFREE USA</b>			
Counseling Fees	\$9,713,418	\$1,995,750	\$5,310,750
Capacity Building	\$2,009,673	-	\$2,009,673
Oversight Fees	\$1,674,727	\$117,231	\$854,111
<b>HOMEFREE USA TOTAL</b>	<b>\$13,397,818</b>	<b>\$2,112,981</b>	<b>\$8,174,534</b>
<b>UNIDOS US</b>			
Counseling Fees	\$6,456,512	\$630,750	\$1,727,250
Capacity Building	\$1,335,830	-	\$1,335,830
Oversight Fees	\$1,113,192	\$77,923	\$567,727
<b>UNIDOS US TOTAL</b>	<b>\$8,905,534</b>	<b>\$708,673</b>	<b>\$3,630,807</b>
<b>TOTAL</b>	<b>\$44,400,000</b>	<b>\$5,403,000</b>	<b>\$23,424,000</b>

● FUNDS DISBURSED  
3RD QUARTER

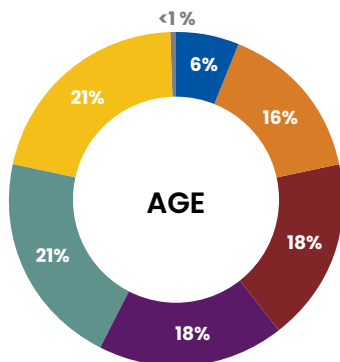
● FUNDS DISBURSED  
PREVIOUS QUARTERS

● FUNDS REMAINING

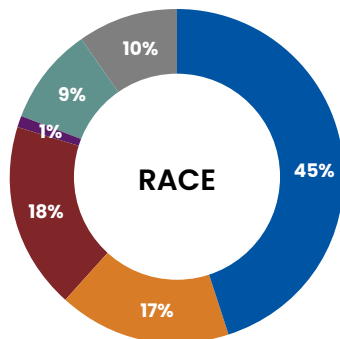


## Demographic Data – 3<sup>rd</sup> Quarter

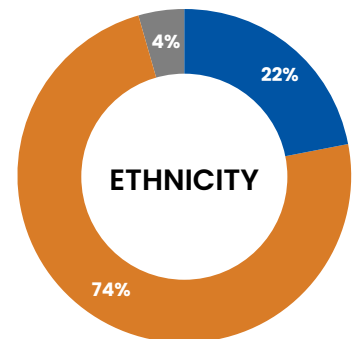
To help CalHFA ensure that assistance is equitable and effective, HCAs are required to track demographic data, income levels, location and household size for each client. The charts below provide data on households that received counseling in the third quarter:



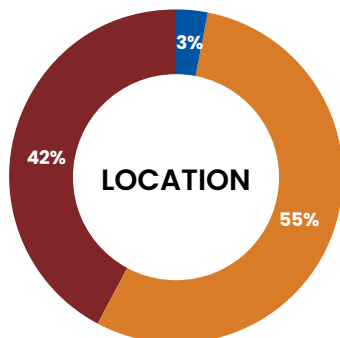
- < 30 Years
- 30-39 Years
- 40-49 Years
- 50-59 Years
- 60-69 Years
- > 69 Years
- Chose not to respond



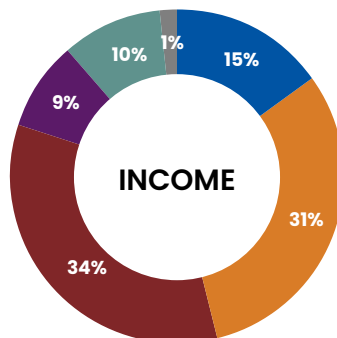
- White
- Black/African American
- Asian American/Pacific Islander
- American Indian/Alaskan Native
- Other/Multiple Race
- Chose not to respond



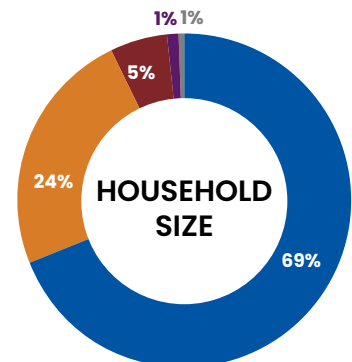
- Hispanic
- Not Hispanic
- Chose not to respond



- 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
- 7+ people per household
- Chose not to respond

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

## HCA Recipients of NMS Counseling Funds – 3<sup>rd</sup> Quarter

In the third quarter ending September 30, 2021, NMS funds were disbursed to the following HCAs as reimbursement for one-on-one counseling sessions.

A-1 Community Housing Services	Montebello Housing Development Corporation
Asian Law Alliance	National Asian American Coalition (NAAC)
Asian Incorporated	Navicore Solutions
Balance Branches	Neighborhood Housing Services of Los Angeles County
Catholic Charities of the Diocese of Santa Rosa	Neighborhood Housing Services of the Inland Empire, Inc.
Community Housing Council of Fresno	Neighborhood Partnership Housing Services
Community Housing Development Corporation of North Richmond	NeighborWorks HomeOwnership Center Sacramento Region
Consumer Credit Counseling Service of Maryland	NeighborWorks Orange County
Credit.org	New Economics for Women
CSA San Diego County	Orange County Community Housing Corporation
East LA Community Corporation	Project Sentinel
Fair Housing Council of Riverside County, Inc.	Richmond Neighborhood Housing Services Inc.
Fair Housing Foundation	San Francisco Housing Development Corporation
Faith And Community Empowerment (FACE)	San Francisco LGBT Community Center
Fresno Interdenominational Refugee Ministries	Self-Help Enterprises
Greater Sacramento Urban League	Shalom Center for T.R.E.E. of Life
Greenpath Financial Wellness	UnidosUS Counseling Connection
Homeownership OC	Union of Pan Asian Communities
Inland Empire Resource Center	Urban League of San Diego County
Inland Fair Housing and Mediation Board	USA Homeownership Foundation DBA Veterans Association of Real Estate Professionals
Korean Resource Center	Ventura County Community Development Corporation
Lutheran Social Services of Southern California	Visionary Home Builders of California, Inc.
Mission Economic Development Agency (MEDA)	West Angeles Community Development Corporation
Money Management International	