

**CALASSIST
MORTGAGE FUND
EXPANSION
OVERVIEW**

AGENDA #4

JANUARY 22, 2026

PROGRAM UPDATES



\$6,181,949

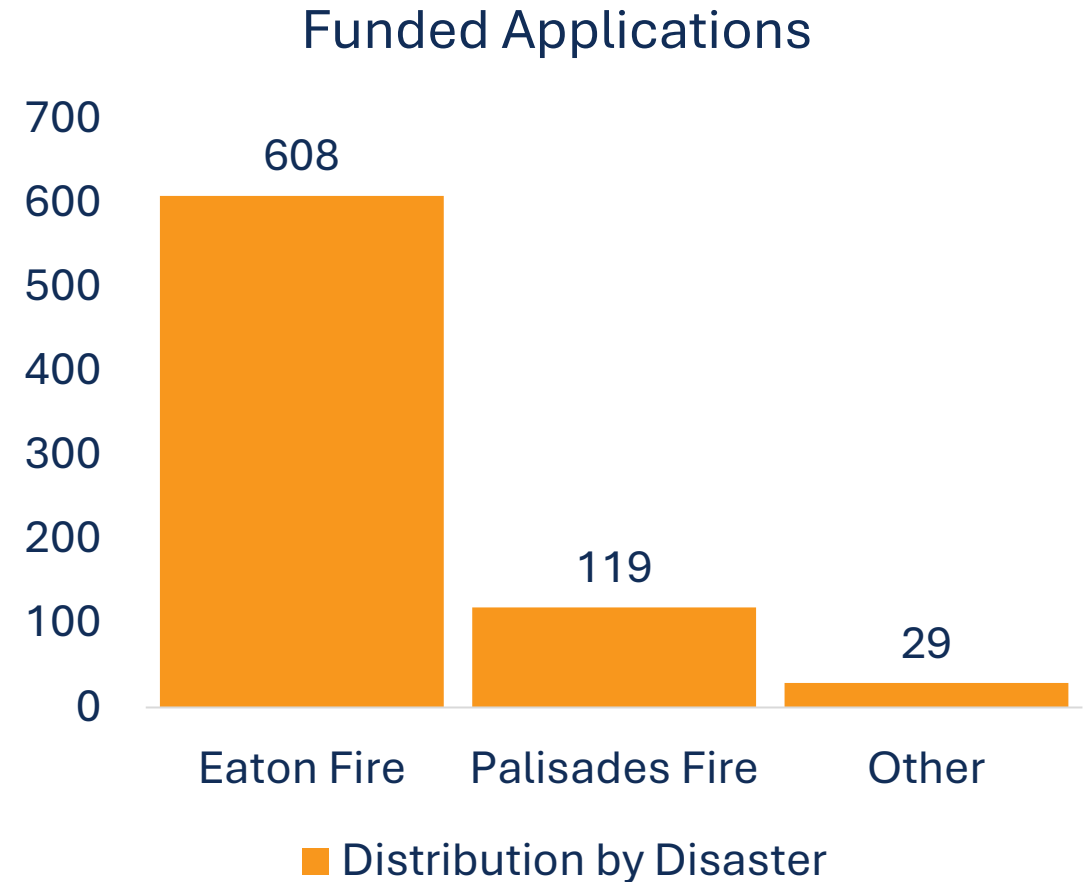
Amount Awarded

\$8,177

Average Award Amount

759

Number of Awards



Data as of 1/20/26

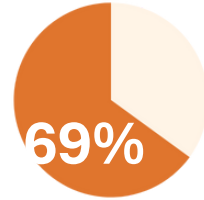
MEDIA ENGAGEMENT



PAID MEDIA

8 MILLION

Total
Impressions



Search Engine
Marketing CTR

0.70%
CTR



.16%

Click Through
Rate

24.82
%



2-3%

Conversion Rate

EARNED MEDIA

695

TV+ Radio+
Articles

5.04M

Average Unique
Visitors Per
Month

1.35M

Total Unique
Visitors Per
Month



PASADENA NOW



SOCIAL MEDIA

150

Posts

623

New
Followers

277,369

Increased
Audience Reach

OUTREACH ACTIVITIES



ELECTED OFFICIALS

80
+

Local and interested elected officials engaged with multiple touchpoints to promote the program

MORTGAGE SERVICERS

1,000+

Homeowners with Lakeview mortgage servicer reached

- Collaborating with mortgage servicers on outreach

AGENCY & CBOs

60+

Local government agencies, disaster recovery groups, and CBOs

500+

OCPSC regional convening attendees reached

- Case managers, CBOs and government agency staff
- Local community recovery workgroups, statewide disaster recovery networks

HOMEOWNER TESTIMONIALS



“

Knowing my mortgage was covered for three months lifted a huge weight off my shoulders. The CalAssist Mortgage Fund was **a true gift, giving me hope and stability** after the fire destroyed my home.

- Janice



“

The three months' mortgage payment **could not have come at a better time**... As a cancer and heart patient, this year has been even more stressful... Thank you, thank you and thank you, CalAssist Mortgage Fund.

- Phillip

“

Applying for the CalAssist Mortgage Fund was so easy. When I found out I got the grant, I was overjoyed. So happy. It is offsetting other costs so I can **rebuild and get back to my community** and back to Altadena.

“

Thank you so, so much for this assistance. It is **truly life changing** and gave me a gigantic breath of relief. In a time of disaster, **this kind of assistance is essential**. I am forever grateful.

- Sage

EXPANSION REQUEST



Requesting Board approval for two strategic adjustments to the CalAssist Mortgage Fund:

1. Extend length of assistance to 12 months and raise the maximum award amount accordingly.
2. Ability to increase program income limits.

LENGTH OF ASSISTANCE ANALYSIS



1 Optimize Funding to Amplify Recovery

	Target Population		
Max Assistance	3,600	5,800	7,900
6 Months	58,543,276	95,328,792	132,114,308
9 Months	87,814,914	143,993,188	198,171,462
12 Months	117,086,552	190,657,584	264,228,616

INCREASING THE INCOME LIMIT



2

Leveraging Flexibility for Smarter, Fairer Recovery

- 35% of application declines are due to income limits
- Wide income variation in Los Angeles County effects current median income measures less representative
- Use NMS funding flexibility, internal data, and external economic data to better align income limits with current conditions



Top 3 Decline Reasons

Eaton	
324	Above AMI
300	No Response to Information Request
54	More than One Property Owned
Palisades	
115	Above AMI
105	No Response to Information Request
73	Above Conforming Loan Limit
Other	
53	No Response to Information Request
32	Property Not Destroyed or Uninhabitable
11	Above AMI

Data as of 1/20/26

STRATEGY FOR EXPANSION



Expanded Communications & Outreach

- Announced program changes through a press event
- Direct mailer to mortgage holders in impacted zip codes
- Continue to expand upon current efforts

Targeted Applicant & Homeowner Engagement

- Notify previous applicants of program changes
- No re-application required for applicants already funded
- Invite those that may now be eligible to re-apply