

Sheila de la Guerra **General Public Comment** LATE
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From: Andres Martinez <apais@icgworldwide.com>
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To: sbcob
Subject: Public Comment 10/9/23

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Dear Santa Barbara County Board of Supervisors,

For my public comment for tomorrow's meeting, I wanted to share details with you about the California Mortgage Relief Program (<https://camortgagerelief.org/>), a state run program that can help homeowners stay in their homes and get caught up with their mortgage. The California Mortgage Relief Program is open to **all eligible Californians** and is **absolutely free**—funds never need to be paid back. Grants from the program are paid directly to your bank or mortgage servicer. The program's website is available in 6 languages (English, Spanish, Korean, Chinese, Vietnamese, & Tagalog.

The link for the toolkit is provided here (<https://camortgagerelief.org/partner-resources/>). The resource page has more information to share with your network and materials. Homeowners can visit the application questionnaire [here](#) to find out if they qualify. Property tax has now been added which covers 1 payment owed prior to August 2023.

When possible, I'd like to hold a call to go over more details on the program and help gather any questions that you may have. Looking forward to how we can work together.

More details of the program:

- Previously awarded homeowners who are still eligible and need more assistance **can return for additional funds** with a maximum of \$80,000 in total assistance
- Assistance is now available for homeowners with partial claim second mortgages or loan deferrals **taken during or after January 2020**
- The delinquency date for assistance with past-due mortgage and property tax payments was reset - applicants must have missed at least two mortgage payments **OR at least one property tax payment prior to August 1, 2023**
- Homeowners with a primary residence that **includes up to 4 units on the property** may now be eligible
- Must have faced a pandemic-related financial hardship after January 21, 2020
- Must have missed at least 2 payments by August 1, 2023, and are currently behind.
- Full list of eligibility requirements here: <https://camortgagerelief.org/whoiseligible/>

Thank you,
Andrés Martínez Pais

Andrés Martínez Pais, Account Executive
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