



Santa Cruz County Support



- Who:** Low/mod-income home owners with COVID-related income losses
- What:** Guidance and technical assistance to access COVID-related federal or state programs for deferral/forbearance of mortgage payments, other housing costs
- Where:** Owner-Occupied Homes in Unincorporated Areas of County
- When:** Available now until program funds exhausted
- How:** Counseling provided by telephone, email, and/or web by Ridge Mediation. Mediation session also available for complex cases, with consent of both parties. Referrals to foreclosure counseling or other services if needed.
- Cost:** Counseling is free to homeowner; small fee for mediation session (may be waived by County based on need)
- Priority:** Owners of County-assisted homes (Measure J, FTHB Loan borrowers, mobile homes, other affordable units)
- Access:** Call Tracy Cunningham, County Housing Specialist, at (831) 454-3197 for a referral. For assistance/referrals in Spanish, call Micaela Lopez at 454-2336.
- Note:** This program does not provide any direct financial assistance or loan forgiveness to homeowners