

HOUSING RESOURCES FOR THOSE AFFECTED BY COVID 19 EMERGENCY

CAN'T PAY YOUR MORTGAGE?

Call a Foreclosure Prevention Counselor:

- [Project Sentinel](#)
Call 408-407-3730 or click link above for details
- [Balance Pro](#)
Call 1-800-777-7526 or click link above for details
Hours: Mon–Thurs 7:30 AM–6 PM, Friday 7:30 AM–5 PM, Sat 9 AM–2 PM (Pacific Time)
- [Listing of Other HUD-Approved Housing Counselors](#)
- Relief for Homeowners with FHA or FHA-insured loans:
https://www.hud.gov/press/press_releases_media_advisories/HUD_No_20_042
- Assistance for homeowners with a Fannie Mae loan:
<https://www.knowyouroptions.com/covid19assistance>

Measure J Homeowners and/or County Home Buyer Program Participants

If you own a Measure J home, or received a County homebuyer loan to buy your home, or are in any other type of County homeownership program, please contact the County Housing Division if you have received a Notice of Default or if you have any concerns about paying your mortgage or related housing costs.

Housing Division Phone: (831) 454-2332

Housing Division [Email](#) [click link to email]

CAN'T PAY YOUR RENT, OR EVICTION CONCERNS?

- Call 211 for referrals from United Way
- Contact a Rental Assistance Agency:
 - [Community Action Board Rental Assistance Program](#)
 - [Families in Transition](#)
 - [Explanation of New 2020 California Rental Laws](#)

General Resources:

If you're concerned about paying your utility bill, contact your utility provider for options:

- City of Santa Cruz Utilities:
<http://www.cityofsantacruz.com/government/city-departments/water/scmu-covid-19-hardship-declaration-form>
- CalFresh Food Assistance
<https://www.getcalfresh.org/en/apply>

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- Assistance for Self-Employed Residents & Small Business Owners
<https://www.santacruzsbdc.org/covid-19>