

From: [Martinique, Kristin](#)
To: [Gallardo, Catarina](#); [Ford, John](#)
Subject: RE: Owner Occupied Home Loans - Earthquake Update
Date: Monday, December 4, 2023 3:12:46 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)

Hi Cati –

The stats below are pretty much the same. There are two residents we are ready to make loans to, but are waiting for City of Rio Dell to finish NEPA reviews and get those approved, and then Rio Dell also has to address SHPO, and *then* we can make loans. Meanwhile, both residents qualify for Habitat for Humanity grants, which need to be coordinated with Rio Dell & HCD CDBG.

We had one more yellow tag applicant who turned out to be over-income. There's another application coming in this week. I try to keep at least three projects in the air at a time – when one is wrapping up, another is in progress, and another is launching. It's just going very slowly in this case.

We have asked Rio Dell to waive their cap. They haven't given a firm answer to my knowledge. However, the application I submitted to their loan committee is for \$150,000 and they didn't reject it, so the cap appears to be permeable.

Let me know if you have other questions.

Cheers, Kristin



Kristin Martinique
Administrative Analyst
Direct: (707) 267-9402

From: Gallardo, Catarina <cgallardo@co.humboldt.ca.us>
Sent: Monday, December 04, 2023 12:48 PM
To: Ford, John <JFord@co.humboldt.ca.us>; Martinique, Kristin <kmartinique5@co.humboldt.ca.us>
Subject: RE: Owner Occupied Home Loans - Earthquake Update
Importance: High

Hi John and Kristin,

Elishia and I will be meeting with Senator McGuire at 4 p.m. today with plans to discuss earthquake recovery. Are the owner occupied loan stats below current, or do you have any updates? I am also curious if the Rio Dell's cap has changed.

Thanks in advance for your assistance,



Cati Gallardo ([she/her](#))
Public Information Specialist
[Humboldt County Administrative Office](#)
Office: 707-445-7266
Direct: 707-476-1244

From: Ford, John <JFord@co.humboldt.ca.us>
Sent: Tuesday, November 7, 2023 3:29 PM
To: Gallardo, Catarina <cgallardo@co.humboldt.ca.us>
Subject: FW: Owner Occupied Home Loans - Earthquake Update

Hi Cati:

See numbers below.

John

John H. Ford
Director of Planning and Building
(707) 268-3738



From: Martinique, Kristin <kmartinique5@co.humboldt.ca.us>
Sent: Tuesday, November 7, 2023 3:25 PM
To: Ford, John <JFord@co.humboldt.ca.us>
Cc: Meynell, Karen <KMeynell@co.humboldt.ca.us>
Subject: FW: Owner Occupied Home Loans - Earthquake Update

Yellow-tag pre-applications received: 47
Ineligible - over income level: 22
Withdrew: 5
On waitlist: 18
In application phase: 1
Projects started, but not yet broken ground: 1
Dollars spent: 0

Red-tagged pre-applications received: 11
Eliminated for income: 9
In application phase: 1
Projects started, but not yet broken ground: 1
Dollars spent: 0

We have spent money in the form of labor (interacting with 58 applicants; eligibility work; RFQ prep), appraisals, and title reports, all of which will be charged to Rio Dell's Program Income, but no loans have been executed.

While I have your attention, both projects in progress have estimates ~\$140K and the loan cap is \$80K. Moredo plans to ask Kyle to lift the cap.

From: Gallardo, Catarina <cgallardo@co.humboldt.ca.us>
Sent: Tuesday, November 07, 2023 2:03 PM
To: Ford, John <JFord@co.humboldt.ca.us>
Cc: Martinique, Kristin <kmartinique5@co.humboldt.ca.us>
Subject: Owner Occupied Home Loans - Earthquake Update

Hi John,

I'm working on gathering some data related to the Dec. 20' 2022 earthquakes for a news release/update that is expected to be distributed in early December.

I was wondering if you have the following information RE: owner occupied loan program:

- Number of owner occupied loan applications submitted by folks with properties impacted by the earthquakes
- Number of loans/dollars spent to assist residents impacted by the earthquakes
- Number of homes that had earthquake damage that have been repaired/are scheduled to be repaired

Please feel free to share any other relevant information that the public may be interested in.

Thank in advance,



Cati Gallardo ([she/her](#))
Public Information Specialist
[Humboldt County Administrative Office](#)
Office: 707-445-7266
Direct: 707-476-1244