



City of Santa Cruz
Economic Development and
Housing Department
337 Locust Street
Santa Cruz, CA 95060
831-420-5150

February 7, 2025

TO: First-Time Homebuyer Participant

FROM: Emily Watkins, Housing Program Specialist

SUBJECT: 2025 Annual Compliance Report | First-Time Homebuyer Monitoring

Regulations pertaining to the funding source used to provide you with a first-time homebuyer second mortgage require that the City verify certain information on an annual basis.

Please complete the enclosed 2025 First-Time Homebuyer Annual Compliance Report and return it to me via email at acmonitoring@santacruzca.gov (or at the mailing address listed below) by **Friday, February 28, 2025**.

Economic Development & Housing
ATTN: Emily Watkins
337 Locust Street
Santa Cruz, CA 95060

If dropping off in-person, there is a locked drop box outside of the office's front door. Our normal business office hours are Monday – Thursday, 9 am – 5 pm, and we are closed during the lunch hour from 12 pm – 1 pm.

If you need a reminder of the funding source, please contact me at ewatkins@santacruzca.gov and provide your unit address. If you have paid off your loan during 2024, you are still required to complete the 2025 monitoring.

This notice is being issued digitally, and a hardcopy will be mailed via USPS mail. The annual compliance report and notice are also available online at: www.cityofsantacruz.com/monitoring.

The 2025 First Time Homebuyer Annual Compliance is required, and your compliance is appreciated. Please reach out to me if you have any questions.

Sincerely,

Emily R. Watkins