

June 29, 2019

Supervisor John M. Phillips
11140 Speegle St
Castroville, CA 95012

Dear Supervisor Phillips,

My name is Peggy Silvestre and I am executrix of my parents property which is located in the Boronda area. My parents passed away 8 months apart from each other, 3 weeks after my father passed, my 42 year old brother was killed in a motorcycle accident, he left 2 kids behind. My parents didn't have much but they did their best to raise us with a lot of love. They instilled in us to work hard and always be respectful and to help others who may need it. When I was in nursing school my parents helped me with my young children, so when I heard about the loan rehabilitation loans, I encouraged my parents to apply for one as they lived in a run down older house, when the house was inspected it was found to have asbestos, needless to say they had to tear it down. My parents then qualified for a modular home.

When my parents passed away we contacted the Economic Department and were helped by an awesome lady named Gretchen Markley, she was able to get my disabled brother Eple to continue living in the home without triggering repayment of the rehabilitation loan. I have the letter from her stating this. When Gretchen retired from the County 2 years ago she called us in to meet her replacement and to also let us know that we would have to start making payments on the loan or sell. My brother invited my nephew and his family to live in the home and pay rent, that never happened. As executrix I wanted to sell the property and pay the loan off, and maybe have some money left over for my brother who is disabled and about to become homeless, not to mention my deceased brothers children.

My nephew and his wife were not paying the agreed upon rent, so I had to hire a lawyer and begin the eviction process, I am a Nurse and I had to miss work on numerous occasions for court hearings and meetings with the attorney. This was a very long process and when we finally had them leave, I had to spend money to clean the property up. Once this was all done I hired a real estate agent, and we agreed to list the property for \$365,000.00 we were not having much luck and we were advised to drop the price to \$330,000. For which we did get a buyer. I realized that after we pay the rehabilitation loan we would not be getting very much money, I don't want to see my brother homeless because he can't afford an down payment on a apartment, and I would like to help my niece and nephew. I called the wonderful Rosa Camacho who is the replacement for Gretchen and I asked her what I needed to do in order to get the Interest forgiven on one of the rehabilitation loans, she advised me to put together a written request with all of my expenses incurred to bring the property up for sale.

I started working with Rosa on this in early March, I would call her weekly or e-mail her regarding the status. In April Rosa advised me to put together a packet for the Housing Property Manager; Anastacia Wyatt, I in fact dropped this packet off at her attention and never heard back from her. I've made numerous phone calls to her voicemail, requesting a meeting, so I can go over our history with this loan and I never heard back. I finally got through to her Superior last week who assured me he would have Anastacia call me, she called me this last Thursday June 27th, when I asked her what she recommend she said she recommend that the interest not be dropped, when I asked her why, her answer led me to

Markley, Gretchen x5388

From: Barr, Jane x5389
Sent: Monday, July 30, 2012 12:36 PM
To: 'Victor@hcd.ca.gov' *Victor*
Cc: Markley, Gretchen x5388
Subject: Epie L. and Tomasa M. Frsequez CalHome loan
Raymond -

Thank you for your time last week. This is to follow up on our conversation in regard to the \$50,000 CalHOME loan made December 5, 2006 to Epie Senior on property located at 419-A Hyland Drive in Salinas, CA. Only \$47,760 was drawn down on the rehab loan.

Background:

This loan carries an interest rate of 3% with a term of 30 years. All payments are deferred until the earlier of:

- 30 years;
- Sale or transfer; or
- Or failure to occupy the property.

The property was occupied by Epie Sr., Tomasa (husband and wife), and their adult son Epie, Jr. Tomasa died before Epie Sr. who died on June 1, 2011. Epie Jr. is 48 years old and continues to live in the unit. On May, 3, 2011, Epie Sr. placed the house into a Trust. The Trust names his five children as beneficiaries within the Trust. Soon after Epie Sr.'s death, one of the children died leaving four heirs. Epie, Jr. is deaf in one ear and is under the care of a psychiatrist as well as his siblings. He has been disabled all of his life. Epie's only source of income is disability which amounts to approximately \$12,896 per year as of November of 2011. Epie Jr. has never lived anywhere else and continues to reside in the home. The other three siblings also wish for him to continue to live in the home.

The County would like to confirm that repayment of the CalHOME loan is not triggered by the death of the owners as the house was in a trust, there is no plan to sell the house, and Epie JR. will continue to live in the house. The County sees no reason to have the disabled son lose his housing.

Please feel free to contact me if you have any further questions or need any supporting documentation.

Thank you for your consideration.

Jane

Jane Royer Barr
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7/30/2012