



PEGGY LEMONS  
Mayor

BRENDA OLMOS  
Vice Mayor

ISABEL AGUAYO  
Councilmember

LAURIE GUILLEN  
Councilmember

VILMA CUELLAR STALLINGS  
Councilmember

May 1, 2020

Honorable Lucille Roybal-Allard  
40<sup>th</sup> United States House of Representatives District  
2083 Rayburn House Office Building, Washington, DC 20515

Dear Representative Roybal-Allard,

As the Mayor for the City of Paramount, I am writing to express support of H.R. 6492 (Ensuring HOMES Act) introduced by the United States House of Representatives and to urge you to cosponsor this bill. H.R. 6492 extends relief to homeowners by requiring any payments of principal or interest on a residential mortgage loan that are deferred during a COVID-19 emergency period to be due no earlier than the last day of the loan term.

The City of Paramount applauds Congress on the passage of the CARES Act, which provides financial assistance to meet the immediate needs of individuals and small businesses. The CARES Act further provides that lenders and financial institutions should work with borrowers to offer some sort of mortgage relief by deferring payment.

The Ensuring HOMES Act augments the CARES Act by taking action to ensure that financial institutions provide borrowers the option to defer their monthly payments of interest or principal to the end of their loan as they face mounting financial hardship related to the global COVID-19 pandemic.

California's local leaders are on the frontlines of responding to the outbreak of the COVID-19 in their communities doing what is necessary to ensure the health and safety of their residents and will continue to be for some time. We must concurrently protect our community's financial future. I urge you to support and cosponsor H.R. 6492 to ensure they have the resources to maintain their financial security, especially as we attempt to emerge and recover from the crippling impact of this pandemic.

CITY OF PARAMOUNT

Peggy Lemons  
Mayor

cc: Kristine Guerrero, League of California Cities, [kguerrero@cacities.org](mailto:kguerrero@cacities.org)

*Dedicated to providing fiscally responsible services that maintain a vibrant community.*