

HOUSING PROGRAM LIMITS

Table A - Income Limits for First Time Homebuyer and Housing Rehabilitation Programs:

Household Size	Maximum Annual Income Limits	
	Federal (HUD)	State (HCD)
1	\$62,650	\$62,650
2	\$71,600	\$71,600
3	\$80,550	\$80,550
4	\$89,450	\$89,450
5	\$96,650	\$96,650
6	\$103,800	\$103,800
7	\$110,950	\$110,950
8	\$118,100	\$118,100

Effective 6/1/2018

Effective 4/26/2018

Table A-1 – Income Limits for RDA funded projects:

Household Size	Maximum Annual Income Limits				
	Extremely Low 30%	Very Low 50%	Low 80%	Median	Moderate
1	\$23,450	\$39,100	\$62,650	\$60,900	\$73,100
2	\$26,800	\$44,650	\$71,600	\$69,600	\$83,500
3	\$30,150	\$50,250	\$80,550	\$78,300	\$93,950
4	\$33,500	\$55,800	\$89,450	\$87,000	\$104,400
5	\$36,200	\$60,300	\$96,650	\$93,950	\$112,750
6	\$38,900	\$64,750	\$103,800	\$100,900	\$121,100
7	\$41,550	\$69,200	\$110,950	\$107,900	\$129,450
8	\$44,250	\$73,700	\$118,100	\$114,850	\$137,800

effective 4/26/2018

Table A-2 – Income Limits for Affordable Housing Program:

Household Size	Maximum Annual Income Limits				
	Very Low 50%	Low 80%	Median	Moderate	Above Moderate
1	\$34,150	\$42,650	\$51,200	\$63,950	\$72,500
2	\$39,000	\$48,750	\$58,500	\$73,100	\$82,850
3	\$43,850	\$54,850	\$65,800	\$82,250	\$93,200
4	\$48,750	\$60,900	\$73,100	\$91,350	\$103,550
5	\$52,650	\$65,800	\$78,950	\$98,650	\$111,850
6	\$56,550	\$70,650	\$84,800	\$105,950	\$120,100
7	\$60,450	\$75,550	\$90,650	\$113,300	\$128,450
8	\$64,350	\$80,400	\$96,500	\$120,600	\$136,700

Effective 7/11/2017

Table B - Rent Limits for projects assisted with HOME and/or CDBG funds:

Bedrooms	HOME-Assisted Units		CDBG-Assisted Units
	High Rent	Low Rent	Maximum Rent
Studio	\$1,253	\$977	\$1,053
1	\$1,377	\$1,046	\$1,203
2	\$1,654	\$1,256	\$1,353
3	\$1,902	\$1,451	\$1,503
4	\$2,103	\$1,618	\$1,625

Effective 6/1/2018

Effective 6/15/2017

Note: Rents must be reduced for utilities paid by tenant. See the Housing Authority of Santa Cruz County's website for current Utility Allowances.

Table B-1 - Rent Limits for projects assisted with RDA funds by income level:

Bedrooms	Maximum Monthly Rent			
	Extremely Low 30%	Very Low 50%	Low 80%	Moderate
1	\$670	\$1,116	\$1,340	\$1,914
2	\$754	\$1,256	\$1,508	\$2,153
3	\$838	\$1,395	\$1,675	\$2,393
4	\$905	\$1,508	\$1,810	\$2,584

effective 4/26/2018

Note: Rents must be reduced for utilities paid by tenant. See the Housing Authority of Santa Cruz County's website for current Utility Allowances.

Table B-2 - Rent Limits for Affordable Housing Program by income level:

Bedrooms	Maximum Monthly Rent		
	Very Low	Low	Median
Studio	\$533	\$853	\$1,066
1	\$609	\$974	\$1,218
2	\$685	\$1,096	\$1,370
3	\$761	\$1,218	\$1,523
4	\$822	\$1,315	\$1,644

Effective 7/11/2017

Note: Rents must be reduced for utilities paid by tenant. See the Housing Authority of Santa Cruz County's website for current Utility Allowances.

Table C - Sales Price/After Rehab Value Limit for HOME assisted units:

One-Family	Two-Family	Three-Family	Four-Family
\$496,000	TBD	TBD	TBD

Effective 4/26/2018

Table D - Loan Limits (223(d) Subsidy Limit) for HOME assisted units:

Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
\$147,074	\$168,600	\$205,017	\$265,228	\$291,136

Effective 6/4/2018

Table E – Length of Affordability Term for Rental Units by Funding Source:

Loan Amount per Unit	CDBG or HOME Funds	Affordable Housing Funds
Under \$15,000	10 Years	55 years
\$15,000 - \$40,000	15 Years	
More than \$40,000	20 Years	

Table F – Maximum Allowable Sales Limit for Affordable Housing Program:

	Maximum Allowable Resale Limit		
Bedrooms	Median	Moderate	Above Moderate
Studio	\$197,581	\$237,097	\$296,371
1	\$225,807	\$270,968	\$338,710
2	\$254,032	\$304,839	\$381,049
3	\$282,258	\$338,710	\$423,387
4	\$304,807	\$365,768	\$457,210

Effective 7/11/2017

Note: Above sale limits are based on the Affordable Housing Program formula and may differ based on Housing Price Index and/or other circumstances. Please contact the Community Development Department Affordable Housing Program for additional information and/or formal determination. Be advised that there is a \$50 fee for resale limit determinations.