

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	\$74,650	\$74,650
2	\$85,000	\$85,000
3	\$95,600	\$95,600
4	\$106,200	\$106,200
5	\$114,700	\$114,700
6	\$123,200	\$123,200
7	\$131,700	\$131,700
8	\$140,200	\$140,200

Effective 4/30/2020

Effective 4/30/2020

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	\$43,150	\$53,900	\$64,700	\$80,850	\$91,650
2	\$49,300	\$61,600	\$73,950	\$92,400	\$104,750
3	\$55,450	\$69,300	\$83,200	\$103,950	\$117,850
4	\$61,600	\$77,000	\$92,400	\$115,500	\$130,900
5	\$66,550	\$83,200	\$99,800	\$124,750	\$141,400
6	\$71,500	\$89,350	\$107,200	\$134,000	\$151,850
7	\$76,400	\$95,500	\$114,600	\$143,250	\$162,350
8	\$81,350	\$101,650	\$122,000	\$152,500	\$172,800

Effective 8/25/2020

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	\$1528	\$1158	\$1,053
1	\$1638	\$1241	\$1,203
2	\$1,968	\$1,490	\$1,353
3	\$2265	\$1721	\$1,503
4	\$2506	\$1920	\$1,625

Effective 7/1/2020

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	\$674	\$1078	\$1348
1	\$770	\$1232	\$1,540
2	\$866	\$1,386	\$1,733
3	\$963	\$1,540	\$1,925
4	\$1040	\$1,925	\$2079

Effective 8/25/20

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
\$543,000	TBD	TBD	TBD

Effective 04/1/2020

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

Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
\$153,314	\$175,752	\$213,718	\$276,482	\$303,490

Effective 6/4/2020

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	\$249,815	\$299,778	\$374,722
1	\$285,503	\$342,603	\$428,254
2	\$321,190	\$385,429	\$481,786
3	\$356,878	\$428,254	\$535,317
4	\$385,429	\$462,514	\$578,143

Effective 8/25/2020

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.