

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	\$68,900	\$68,900
2	\$78,750	\$78,750
3	\$88,600	\$88,600
4	\$98,400	\$98,400
5	\$106,300	\$106,300
6	\$114,150	\$114,150
7	\$122,050	\$122,050
8	\$129,900	\$129,900

Effective 6/28/2019

Effective 5/6/2019

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	\$38,450	\$48,050	\$57,650	\$72,050	\$81,650
2	\$43,950	\$54,900	\$65,900	\$82,350	\$93,300
3	\$49,400	\$61,750	\$74,100	\$92,650	\$105,000
4	\$54,900	\$68,600	\$82,350	\$102,900	\$116,650
5	\$59,300	\$74,100	\$88,950	\$111,150	\$126,000
6	\$63,700	\$79,600	\$95,550	\$119,600	\$135,350
7	\$68,050	\$85,050	\$102,100	\$127,600	\$144,600
8	\$72,450	\$90,550	\$108,700	\$135,850	\$153,950

Effective 7/9/2019

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	\$1414	\$1073	\$1,053
1	\$1,150	\$1516	\$1,203
2	\$1,822	\$1,381	\$1,353
3	\$2096	\$1595	\$1,503
4	\$1780	\$2316	\$1,625

Effective 6/28/2019

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	\$600	\$960	\$1201
1	\$686	\$1098	\$1,372
2	\$772	\$1,235	\$1,544
3	\$858	\$1,372	\$1,715
4	\$926	\$1,482	\$1,852

Effective 7/09/19

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
\$504,000	TBD	TBD	TBD

Effective 4/15/2019

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 6/28/2019

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	\$222,562	\$267,075	\$333,843
1	\$254,357	\$305,228	\$381,535
2	\$286,152	\$343,382	\$429,227
3	\$317,946	\$381,535	\$412,097
4	\$343,414	\$412,097	\$515,121

Effective 7/09/2019

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.