

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	\$101,750	\$101,750
2	\$116,250	\$116,250
3	\$130,750	\$130,750
4	\$145,300	\$145,300
5	\$156,950	\$156,950
6	\$168,550	\$168,550
7	\$180,200	\$180,200
8	\$191,800	\$191,800

Effective June 2024

Effective May 2024

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	\$38,050	\$63,400	\$101,750	\$92,950	\$111,550
2	\$43,500	\$72,450	\$116,250	\$106,250	\$127,500
3	\$48,950	\$81,500	\$130,750	\$119,500	\$143,400
4	\$54,350	\$90,550	\$145,300	\$132,800	\$159,350
5	\$58,700	\$97,800	\$156,950	\$143,400	\$172,100
6	\$63,050	\$105,050	\$168,550	\$154,050	\$184,850
7	\$67,400	\$112,300	\$180,200	\$164,650	\$197,600
8	\$71,750	\$119,550	\$191,800	\$175,300	\$210,350

Effective June 2024

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	\$52,100	\$65,100	\$78,100	\$97,600	\$110,650
2	\$59,500	\$74,400	\$89,250	\$111,600	\$126,450
3	\$66,950	\$83,650	\$100,400	\$125,500	\$142,250
4	\$74,400	\$93,000	\$111,600	\$139,450	\$158,050
5	\$80,350	\$100,400	\$120,500	\$150,600	\$170,650
6	\$83,300	\$107,850	\$129,450	\$161,800	\$183,350
7	\$92,250	\$115,300	\$138,350	\$172,900	\$184,100
8	\$98,200	\$122,750	\$147,300	\$184,100	\$208,650

Effective June 2024

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

	HOME-Assisted Units		CDBG-Assisted Units
Bedrooms	High Rent	Low Rent	Maximum Rent
Studio	\$1,904	\$1,441	\$1,730
1	\$2,041	\$1,544	\$1,854
2	\$2,452	\$1,853	\$2,225
3	\$2,824	\$2,141	\$2,474
4	\$3,130	\$2,388	\$2,669

Effective 2023

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:

	Maximum Monthly Rent			
Bedrooms	Extremely Low 30%	Very Low 50%	Low 80%	Moderate
1	\$989	\$1,648	\$1978	\$2,922
2	\$1,113	\$1,854	\$2,225	\$3,286
3	\$1,235	\$2,059	\$2,473	\$3,652
4	\$1,335	\$2,224	\$2,670	\$3,944

Effective 2023

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:

	Maximum Monthly Rent		
Bedrooms	Very Low	Low	Median
Studio	\$813	\$1,301	\$1,627
1	\$930	\$1,488	\$1,673
2	\$1,046	\$1673	\$2091
3	\$1,162	\$1,859	\$2,324
4	\$1,255	\$2,008	\$2,510

Effective June 2024

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
\$722,000	TBD	TBD	TBD

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

Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
\$173,314	\$198,331	\$241,176	\$312,005	\$342,482

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:

Bedrooms	Maximum Allowable Resale Limit		
	Median	Moderate	Above Moderate
Studio	\$244,880	\$293,856	\$367,320
1	\$279,919	\$335,903	\$419,879
2	\$314,827	\$377,792	\$472,240
3	\$349,866	\$419,840	\$524,799
4	\$377,792	\$453,351	\$566,689

Effective June 11, 2024

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.