



COUNTY OF SANTA CRUZ CalHome– Manufactured Home Replacement Program

The County of Santa Cruz administers the State of California’s CalHome Manufactured Home Replacement Program. The CalHome Program provides low interest loans to income eligible mobile home owners in approved mobile home parks to assist with the replacement of their older home with a new manufactured home.

CalHome funds are limited and will be allocated on a “first come, first served basis”.

Buyer eligibility

- Applicant must own a mobile home in an approved mobile home park in the unincorporated area of Santa Cruz County;
- The home must be owner-occupied;
- Gross income for all occupants 18 and over must be equal to or less than 80% of area median income, as adjusted by household size:

INCOME LIMITS

Household Size	1	2	3	4	5	6
80% Limit	\$56,500	\$64,550	\$72,600	\$80,650	\$87,150	\$93,600

Maximum loan amount

- \$54,600

County Loan guidelines

- Loans can be deferred until sale of the home;
- Replacement homes must be done by a County approved and State licensed manufactured housing dealer/contractor;
- Single story homes only;
- Customary loan-to-value standards apply;
- Mobile home financing, if necessary, must be from a County approved lender;
- Loans are structured as simple interest loans with 3% interest and no monthly payments
- Loan is secured by a deed of trust or security agreement;
- Loan and accrued interest is repaid upon sale or transfer of the home;
- The home must be owner occupied at all times.

County Contact Information

If you are interested in the program please contact Micaela Lopez at 831-454-2336 or Micaela.Lopez@santacruzcounty.us to discuss the application process.