

Santa Cruz County Planning Department

Measure J Program

Buying a Measure J Home

Purchase of a Measure J home typically follows these steps:

- Buyer should be prequalified for a home loan.
 - Initially, you will go to a lender – a bank, credit union or mortgage broker and become pre-qualified for a home loan. Be sure to follow County financing requirements which are specified in the Affordable Housing Guidelines link.
- Buyer/Realtor finds a Measure J home, offer is submitted and accepted. Purchase contract is signed.
 - You can work with a real estate agent and have them check their Multiple Listing Service (MLS) database for Measure J homes for sale, you can contact developers, or their sales agents, for new Measure J units and you can click on this link [Units for Sale](#) to review our periodically updated list of Measure J homes that are currently for sale.
 - Once you've found a Measure J home that is for sale, and you've looked over the Qualification Criteria ([click here](#) to view it now) for Measure J, you and the seller must agree to the terms of the sale by signing a Purchase Contract.
- County income certifies the buyer.
 - With a Purchase Contract in hand signed by all parties, ask the seller to provide you with the Certification Checklist or [click here](#) to view it now. This Certification Checklist will inform you of exactly what documents you will need to bring to the interview to verify your residency, household size, income, assets, financing requirements and first time home buyer status.
 - Call the Measure J Program at 831-454-2336 to make an appointment to verify your Program eligibility. The in-person interview takes about 45 minutes to complete. All adults who will occupy the home must be present for the interview. If it is determined that you qualify for the program and you brought all items from the checklist, you can be approved at the meeting. At this same appointment, you will go through a disclosure presentation regarding the Measure J Program
- Buyer take a First Time Home Buyer class.
 - You must complete an approved First Time Home Buyer Class prior to close of escrow. The County sponsors a First Time Home Buyer Class through the Watsonville Law Center. The class is available at no cost and conducts the class approximately two times per month, once in English and once in Spanish. Call 831-722-2845 to schedule.
- County sends Measure J documents to escrow and transactions closes.
 - You or the seller will open escrow with a local title company. Most people have their Realtor do this. The final certification will not be complete until we have an escrow number. The escrow officer will need to contact Measure J Staff at 831-454-2336 for the Planning Department's documents and escrow instructions.
 - The County will prepare the Measure J documents and the Planning Department's escrow instructions for the escrow officer so that you may complete the transaction. ([Sample escrow packet](#)) There is a fee paid by the seller for this service. ([Click here](#) for the fee schedule). Please be sure to notify the County at least 4 business days before signing so County Staff can be present with all necessary documents.
 - Escrow closes and you get the keys to the Measure J home.

It's important to remember that Measure J sales are private transactions and the County has two roles; to certify that the buyer qualifies to purchase the home and that the price does not exceed the Measure J maximum resale price. The Measure J Program does not have a participating Realtor or a participating lender list.

For any questions, feel free to contact the Measure J Program staff at 831-454-2336.