

Santa Cruz County Planning Department

Measure J Affordable Housing Program

Basic Qualification Criteria

- o Your household size will determine the maximum size Measure J home you can buy.

Number of bedrooms	Minimum household size *
Studio / 1	One
2	Two
3	Three
4	Four
5	Five

*** There has been a temporary change to this chart. For a period of two years, beginning on July 5, 2010, the minimum household size requirement has been adjusted to one less person than the number of bedrooms.**

- o Your household's gross annual income, as adjusted for household size, cannot exceed the amounts listed in the following table.

Household size	Income Limit
1	\$70,750
2	\$80,850
3	\$90,950
4	\$101,050
5	\$109,150
6	\$117,200

- o You must have lived or worked full time in the County of Santa Cruz for at least 60 days.
- o You must be a first time homebuyer, which means you have not owned, taken interest, or purchased any residential property in the last three years. (An exception to this requirement is if you have owned a manufactured home in a mobile home park and paid space rent.)
- o You must qualify for a conventional fixed rate mortgage fully amortized and subject to standard underwriting criteria.

Please be aware that all units are subject to resale price restrictions.