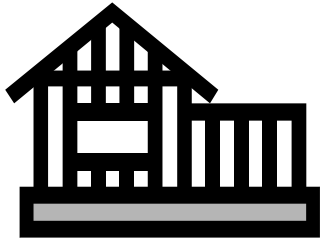


*Measure J Below Market Rate Housing Program*

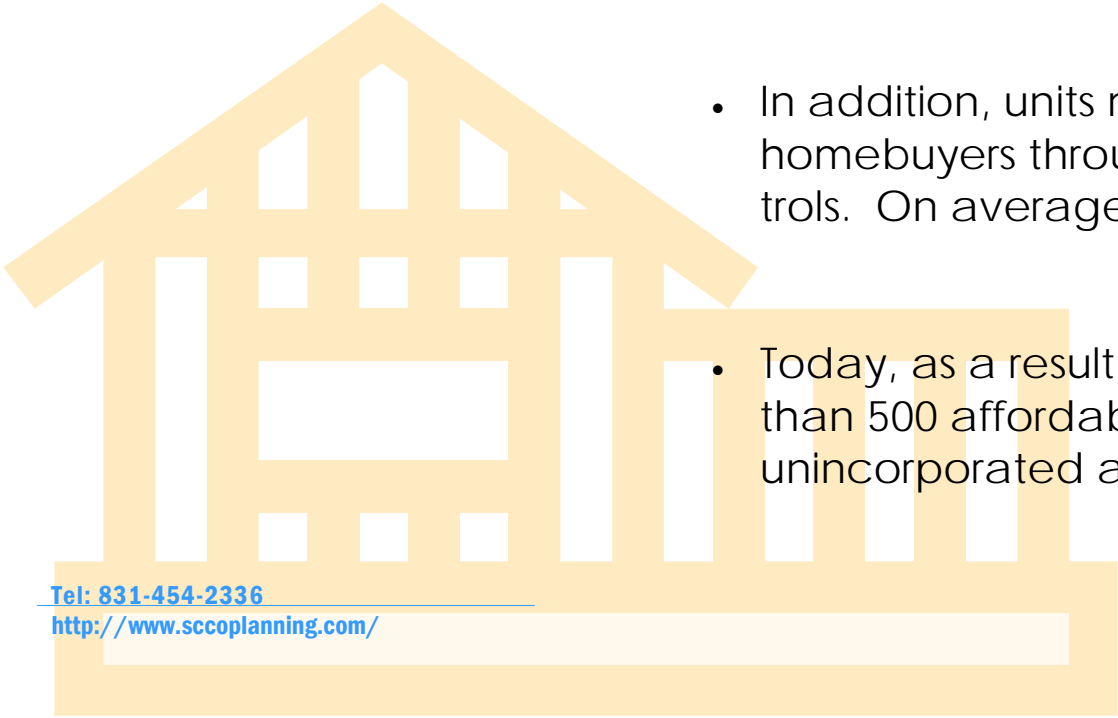


County of Santa Cruz

**MEASURE J  
BELOW MARKET  
RATE PROGRAM**

*May 2009 - April 2010*

- Measure J is the name of the 1978 voter initiative that created Santa Cruz County's Below Market Rate housing program.
- Through the approval of Measure J in 1978, voters set the requirement that all housing construction projects with more than 5 units must designate 15% of the units as affordable to low and moderate income households.
- In addition, units must remain affordable for future homebuyers through permanent resale price controls. On average, 10-12 units are sold annually.
- Today, as a result of this program, there are more than 500 affordable homes located throughout the unincorporated areas of the County.



Tel: [831-454-2336](tel:831-454-2336)  
<http://www.sccoplanning.com/>

County of Santa Cruz

Planning Department—Housing Division  
701 Ocean Street  
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# Qualifications and Requirements

## How to qualify

- ⇒ Must be a first time home buyer; meaning you have not owned any real estate in the last three years.
- ⇒ Gross annual household income by all adult family members cannot exceed the figures shown in the chart below:

Household Size	Maximum Gross Annual Income
1 Person	\$70,400
2 Persons	\$80,450
3 Persons	\$90,500
4 Persons	\$100,550
5 Persons	\$108,600

- ⇒ Income figures are adjusted annually in May.

- ⇒ Must live or work in Santa Cruz County.



- ⇒ Financing must be a conventional, fully amortized fixed rate loan.
- ⇒ The maximum number of bedrooms of the Measure J home you are eligible to purchase is determined by your household size as shown in the following chart:

# of Bedrooms	Studio 1	2	3	4
Minimum Household Size	One	Two	Three	Four

## How to find a Measure J home

- ⇒ For new Measure J units, you may contact the developer or the sales agent directly. For more information please call 831-454-2336.
- ⇒ For re-sales of existing Measure J units, you may work with a realtor and have them check their Multiple Listing Service for any available units.
- ⇒ You may also check our website, <http://www.sccoplanning.com/html/housing/unitsforsale.htm>, where we advertise Measure J units for sale at the request of the seller and where you could sign up on the Interested Purchasers List.



- ⇒ Once you have been chosen as a buyer for a Measure J home, you must schedule an appointment with the Planning Department for an eligibility certification.
- ⇒ Measure J sales are private transactions handled in a conventional manner in accordance with customary real estate transactions.

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