

Affordable Housing Resources In Santa Cruz County

Although Santa Cruz County is one of the least affordable places to live in the United States, local government and non-profit agencies are working actively to increase the availability of affordable rental and ownership housing. This brochure lists the various housing programs that are funded and operated by the County of Santa Cruz, the Santa Cruz County Housing Authority, and each of the cities in Santa Cruz County. It also lists the names, addresses, and phone numbers of the non-profit housing developers that build and operate affordable housing within the county. Most, if not all, of these programs have income limits and/or other eligibility criteria. Check with the program sponsors to learn whether you are eligible to participate in each program:

COUNTY OF SANTA CRUZ PLANNING DEPARTMENT

701 Ocean Street, 4th Floor, Santa Cruz, CA 95060

Tel: 454-2871; Fax: 454-2131

Measure "J" Affordable Housing Program

The County requires that 15% of new housing built in the unincorporated County area be affordable to low and moderate income households. The Measure J Program consists of more than 400 below market rate homes distributed throughout the unincorporated County. On average, 10-20 Measure J homes are sold each year. Each Measure J resale price is restricted to a price established by the County. For information regarding the Measure J requirements for proposed projects or to inquire about the sales or rental of existing Measure J units, or the refinancing of these units, please contact Frank Brunings at 454-2217

First Time Home Buyer Program

The County offers low cost loans to first time homebuyers. This assistance is available to moderate and lower-income households. The home to be purchased must be located within the County but outside the limits of any city. Please visit the Redevelopment Agency website at [for more detailed program information](#) or contact Carolyn Watanabe at 454-2322.

Second Unit Loan Program

The County offers low cost loans to property owners to reimburse direct costs for County permit fees and water meter hook-up fees. The second unit must then be rented to lower income households. Please visit the Redevelopment Agency website for more detailed program information or contact Rob McBurney at 454-3149.

Mobile Home Rehabilitation Program

The County offers low cost loans to help low-income mobile home owners repair their homes. For more information, call Rob McBurney at 454-3149

Security Deposit & Last Month's Rent Program

The County offers low cost loans to property owners to reimburse direct costs for County permit fees and water meter hook-up fees. The second unit must then be rented to lower income households. Please visit the Redevelopment Agency website for more detailed program information or contact Rob McBurney at 454-3149.

HOUSING AUTHORITY FOR THE COUNTY OF SANTA CRUZ

(Programs available throughout the County)

2931 Mission St
Santa Cruz, CA 95060-5709
Tel: 831-454-9455
Fax No. : 831-469-3712
www.hacosantacruz.org

Rental Assistance

The Housing Authority offers assistance to very low income households to help them pay their rent. For more information, call 454-5941.

Mortgage Credit Certificates

The Housing Authority offers Federal income tax credits to assist first time homebuyers throughout the county. For more information, call 454-9455.

CITY OF SANTA CRUZ

(Programs available only within the city limits of Santa Cruz)

HOUSING AND COMMUNITY DEVELOPMENT DIVISION

809 Center St., Room 206, Santa Cruz, CA 95060
Tel: 420-6250 Fax: 42U-6458
cityhcd@ci.santa-cruz.ca.us
<http://www.ci.santa-cruz.ca.us>

Beach Flats/South of Laurel/Lower Ocean Neighborhoods Home Buyers Program

The City offers low cost loans to eligible buyers to buy homes in these neighborhoods. For more information, call the Housing Authority at 464-0170 ex. 300

Beach Flats/South of Laurel/Unified Housing Rehabilitation Program

The City offers low cost loans to rehabilitate homes in these neighborhoods. For more information, call the City at 420-6265.

Security Deposit Last Month Rent Program

The City will help with the security deposit and last month's rent that are required to rent a new home or apartment. For more information, call the Housing Authority at 464-0170 ext. 300.

Measure "O" Inclusionary Housing Program

The City requires that 15% of new housing built in the City be affordable to low and moderate income households. Both new and resale homes are available periodically for sale or rent to eligible households. For more information, call the City at 420-6264.

CITY OF CAPITOLA

(Programs available only within the city limits of Capitola)

420 Capitola Ave., Capitola, CA 95010

Tel: 475-7300

www.ci.capitola.ca.us/capcity.nsf/ComDevHousing.html

First Time Home Buyer Program

The City offers low cost loans to help lower income households buy homes throughout the City. For more information, call the Housing Authority at 464-0170 ex. 300.

Security Deposit Last Month's Rent Program

The City will help with the security deposit and last month's rent that are required to rent a new home or apartment. For more information, call the Housing Authority at 464-0170 ex. 300.

Emergency Rent or Mortgage Assistance

The City offers assistance to residents who have had a reduction of income due to unemployment, underemployment, or a reduction in benefits through no fault of their own. For more information, call the Community Action Board of Santa Cruz at 457-1741.

Capitola Housing Rehabilitation Program

The City offers low cost loans to homeowners and landlords who wish to rehabilitate their property. For more information, call the City at 475-7300.

CITY OF SCOTT'S VALLEY

(Programs available only within the city limits of Scotts Valley)

1 Civic Center Dr., Scotts Valley, CA 95066

Tel: 440-5630

First Time Home Buyer Program

The City offers low cost loans to help eligible households buy homes in the City. For more information, call the Housing Authority at 464-0170 ex. 300.

Inclusionary Housing Program

The City requires that 15% of new housing built in the City be affordable. Although very few affordable homes have been built so far, they become available on occasion. For more information, call the Housing Authority at 464-0170 ex. 300.

Security Deposit Last Month's Rent Program

The City will help eligible renters to pay the security deposit and last month's rent that are required to rent a new home or apartment. For more information, call the Housing Authority at 464-0170 ex. 300.

CITY OF WATSONVILLE

(Programs available only within the city limits of Watsonville)

HOUSING AND ECONOMIC DEVELOPMENT DEPARTMENT

250 Main St. , Watsonville, CA 95076

Tel: 728-6014

hedd@ci.watsonville.ca.us

Downpayment Assistance and First Time Home Buyers Programs

The City offers low cost loans to help buy homes throughout the City. For more information, call 728-6014.

Housing Rehabilitation Loans

The City offers low cost loans to help eligible home owners repair their homes. For more information, call 728-6014.

NON PROFIT HOUSING DEVELOPERS

(Programs available in various areas. Check with each organization.)

The following non-profit developers build affordable housing for sale or rent in Santa Cruz County:

CHISPA

Tel: 757-6254

600 East Market Street, Salinas, CA 93905

Habitat for Humanity

Tel: 685-0671

9850 Monroe Ave, Aptos 95003

Mercy Housing

Tel: 471-1914

609 Pacific Avenue, Suite 101, Santa Cruz, CA 95060

Mid Peninsula Housing Coalition

Tel: 650-299-8066 (Rental Housing Line)

77 Aspen Way, Suite 103, Watsonville, CA 95076

South County Housing

Tel: (408) 842-9181

7455 Carmel Street, Gilroy, CA 95020

LEGAL ASSISTANCE

Legal Aid Society of the Central Coast

Non-profit organization providing legal assistance to low income tenants facing eviction, housing discrimination, or other housing problems.

Tel: Aptos: 688-6535

Watsonville: 724-2253

U. S. Dept. of Housing and Urban Development

Housing Discrimination Hotline

Tel: 800-347-3739 .

California Department of Equal Housing and Employment

Housing Discrimination Line

Tel: 800-233-3212

Santa Cruz County Dept. of Consumer Affairs

Tenant/Landlord Information line

Tel: 454-2825

SHELTERS AND TRANSITIONAL HOUSING

- Homeless Services Tel: 458-6020
- Pajaro Valley Shelter Tel: 728-5649
- Salvation Army Shelter Tel: 724-3922
- River Street Shelter Tel: 459-6644
- The Shelter Project (Community Action Board)

Information and referrals to shelters. Emergency financial assistance for people facing eviction.

Tel: Santa Cruz: 457-0511

Tel: Watsonville: 728-4634

- Above the Line

Transitional housing and services for homeless youth.

Tel: 685-3964

- Shared Housing Program (Senior Network Services)

Tel: Santa Cruz: 462-6788

Tel: Watsonville: 728-1751

This brochure was prepared by the County of Santa Cruz Planning Department.

Please notify us of any

corrections or updates to this information.

Affordable Housing Program

County of Santa Cruz Planning Department

701 Ocean Street, 4th Floor

831-454-3187

housing@co.santa-cruz.ca.us