



County of Santa Cruz

PLANNING DEPARTMENT
701 OCEAN STREET, 4TH FLOOR, SANTA CRUZ, CA 95060
(831) 454-2580 FAX: (831) 454-2131 TDD: (831) 454-2123
TOM BURNS, PLANNING DIRECTOR

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 City of Santa Cruz
City of Capitola City of Scotts Valley
City of Watsonville Non Profit Housing Developers
Legal Assistance

COUNTY OF SANTA CRUZ

(Programs available only in the unincorporated areas of the County: See [county map](#).)

PLANNING DEPARTMENT

701 Ocean Street, 4th Floor, Santa Cruz, CA 95060
Tel: 454-2871; Fax: 454-2131
<http://www.co.santa-cruz.ca.us/>

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: 420-6458
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 ex. 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