

<b>Jurisdiction</b>	<b>Borrower</b>		<b>Property</b>		<b>Loan</b>	
	Income Limit (see table for \$ amounts)	Other Limitations	Price Limit	Unit Type/ Other	Maximum	Other
<b>City of Capitola</b>	<b>120% Median</b>	First Time Homebuyer At least one borrower employed in Santa Cruz Co.  Preference for Live/Work in City	\$400,000 (Based on 15% loan)	<b>Single Family, Condo</b>  Vacant or owner Occupied	15% sales Price, \$60,000 max  2% borrowers funds	Shared Appreciation, no payments.
			\$400,000 (Based on 15% loan)	<b>Mobile Home</b>  <b>Vacant or owner Occupied, or Purchased by Current Tenant</b>	15% sales price  2% borrowers funds	3% simple interest, no payments
<b>City of Santa Cruz</b> Begin Funds	120% Median	First Time Homebuyer	\$532,500	<b>Fredrick St. &amp; Blaine St Projects ONLY</b>	\$30,000	3% simple, no payments, 30yrs
Cal Home	<b>80% Median</b>	First Time Homebuyer		<b>Census Tract #1007 or 1010, RDA Project Area</b>  <b>Single Family, Condo</b>	Case by Case	Equity %, 30yrs

HOME	<b>80% Median</b>	First Time Homebuyer	\$505,900	<b>Single Family, Condo</b> <b>Vacant, Owner Occupied, or Purchased by Current Tenant</b>	Case by Case	Equity%, minimum 15yrs, concurrent w/1st
<b>City of Scotts Valley</b>	<b>120% of Median</b>	Preference for Live/Work in City	No Limit	Single Family, Condo	\$60,000	<b>40% income to City defined Housing Cost Ratio (see worksheet)</b>
				Mobile Home	\$30,000	<b>40% income to City defined Housing Cost Ratio (see worksheet)</b>
<b>City of Watsonville</b>						
<b>County of Santa Cruz</b>	100% (median) for mobile homes  110% of median	Work in County First Time Homebuyer;	\$300,000  \$384,000	Mobile home  Real Estate	15% of purchase price; deferred	-40% Housing D/I, 47% Total D/I. -Max. 95% LTV -Shared appreciation, due on sale or transfer -Resale restrictions
<b>Measure J</b>	120% of median; Affordability of Unit at 100% of median income	Work/ live in County First Time Homebuyer	Up to MJ BMR Resale Price	Single Family, Condo	Up to MJ BMR Resale Price	Resale restrictions
<b>Santa Cruz Association of REALTORS® Housing Foundation</b>	80% of median	First Time Homebuyer purchasing in Santa Cruz County.		Single Family, Condo, Mobile Home	Grant Amount Set Quarterly	The current Grant Amount is \$1500