



**Section 8 Homeownership Assistance Program  
Eligibility Worksheet**

**SECTION 8 HOMEOWNERSHIP ELIGIBILITY**

<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you meet any of the Disabled/Elderly definitions on the reverse side? If so, please indicate which definition you meet. <input type="checkbox"/> Disabled family <input type="checkbox"/> Family that includes a person with disabilities <input type="checkbox"/> Elderly family
____/____/____	Date of enrollment—first assisted lease date—in the Section 8 program (minimum 1 year required, exceptions may be made as a reasonable accommodation for disabled households or household that include a person with disabilities)
<input type="checkbox"/> Yes <input type="checkbox"/> No	Does at least one member of the household work 30 hours/week or more, and have they been employed for at least 30 hours per week for at least a year? (there are exceptions for elderly and disabled households)
\$	Total household income, not including welfare. Minimum income requirement is \$14,500 per year (Federal minimum wage Jan 2009 - 7.25/hour), or \$11,321.49 for disabled families. (elderly and disabled households may include welfare income received by the adult family members who will own the home – Minimum income is \$943*12 = \$11,321.49.)
<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you meet the definition of a First Time Homebuyer? See reverse.

**BUYER'S FUNDS:** does not include moving expenses or any overlap in your rent and mortgage.

	BUYER	FAMILY / LOCAL PROGRAM	
<b>A</b>			Sales Price of Home (cannot exceed the appraised value)
<b>B</b>			Estimated Closing Costs & Transaction Costs (enter A * .05, or use the lender's actual estimate) A portion of this amount may come from a relative or a local program, or the buyer's own funds.
<b>C</b>			Down payment from Buyer (A * .01) The HO program requires that this one percent amount must come from the buyer's own funds.
<b>D</b>			Additional Downpayment. (A * .02 or greater, depending on lender requirements) This could include a gift from a relative or downpayment assistance from a local program or lender.
<b>E</b>			Net Closing Costs (B – C – D) to come from buyer
<b>F</b>	\$500		Home Inspection Fee (actual amount may vary, but the Housing Authority requires that the buyer have \$500 in reserve for this expense.)
<b>G</b>			<b>TOTAL buyer's funds:</b> \$_____ This is the minimum cash you must have, including your own funds at 1% of sales price and funds from other sources. The Housing Authority can help you with household budgeting if you do not yet meet the minimum cash requirement.

## **DISABLED/ELDERLY DEFINITIONS**

### **Disabled family**

A family whose head, spouse, or sole member is a person with disabilities.

### **Family that includes a person with disabilities**

A family that includes a person with disabilities, where the person with disabilities is not the head of household, spouse, or sole member.

### **Elderly family**

A family whose head, spouse, or sole member is at least 62 years of age.

## **FIRST TIME HOMEBUYER DEFINITIONS**

**First Time Homebuyer:** The family must meet ONE of the following definitions:

- a. No member of the family has owned a home, or owned an interest in a home, that served as their residents or the residence of any other person in the family, for the last three years.
- b. A member of the family did own or have interest in a home in the last three years, but they meet the definition of displaced homemaker or single parent who, while married, owned a home with his or her spouse or resided in a home with his or her spouse. See below for definitions.
- c. One or more members of the family own membership shares in a cooperative.
- d. One of the family members is a person with disabilities, and the use of the homeownership option is necessary as a reasonable accommodation.

**Displaced homemaker: An individual who—**

- (A) is an adult;
- (B) has not worked full-time, full-year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family; and
- (C) is unemployed or underemployed and is experiencing difficulty in obtaining or upgrading employment.

**Single parent: An individual who—**

- (A) is unmarried or legally separated from a spouse; and
- (B) (i) has 1 or more minor children for whom the individual has custody or joint custody; or (ii) is pregnant.

## MONTHLY SECTION 8 HOMEOWNERSHIP EXPENSES

Add up your total estimated monthly homeownership expenses to help you determine your total monthly housing costs, and your estimated monthly assistance from the Housing Authority.

\$	Mortgage payments, principal and interest. (For cooperatives, this can include the financing for the membership share.)
\$	Mortgage insurance payments
\$	Real estate taxes*
\$	Homeowners insurance payments*
\$25	Maintenance expense allowance* (You may wish to save more than this. This is simply the amount the Housing Authority uses to calculate your assistance.)
\$25	Major repairs and replacement allowance*
\$	Utility allowance* (see utility allowance chart, over.)
\$	Homeowners association dues for condominiums or membership fees cooperatives*
\$	Principal and interest for mortgage debt to finance major repairs, replacements, or improvements for the home, including costs for disabled access improvements
\$	<b>TOTAL MONTHLY HOMEOWNERSHIP EXPENSES</b>

\*All items with an asterisk (\*) next to them are items that typically increase every year. You should plan on having more money each year to pay these increased costs.

## ESTIMATING YOUR MONTHLY HOMEOWNERSHIP ASSISTANCE PAYMENT

Please note that this is simply an estimate. Certain HUD-required adjustments to income may impact the final homeownership assistance payment calculation. The Housing Authority will perform the final calculations prior to providing homeownership assistance.

<b>A</b>	\$	Payment standard for the voucher size the Housing Authority has determined you are eligible for. (see over for Payment Standard schedule.) (Voucher Size)
<b>B</b>	\$	Payment standard for the size unit you would like to purchase.
<b>C</b>	\$	Enter the lower of A or B here.
<b>D</b>	\$	Monthly homeownership expenses from above.
<b>E</b>	\$	Enter the lower of C or D here. (Eligible Homeownership Expenses)
<b>F</b>	\$	Your monthly adjusted household income
<b>G</b>	\$	$F \times .3$ 30% of your monthly income.
<b>H</b>	\$	<b>E – G. This is your estimated homeownership assistance payment</b>
<b>I</b>	\$	<b>D – H</b> This is the amount of your homeownership expenses that you will have to pay each month.
<b>J</b>	%	<b>I / F.</b> This is the percentage of your monthly income you will have to devote to housing costs.
<b>K</b>	\$	<b>F – I</b> This is how much money you will have left over each month after you pay your homeownership expenses.



**COUNTY OF SANTA CRUZ SCHEDULE OF PAYMENT STANDARDS**

Effective January 01, 2024

\*\*\*These payment standards are applicable to all voucher types **EXCEPT** VASH, EHV, and Stability\*\*\*

Number of Bedrooms	Payment Standards			
	South County (95076*, 95019)	San Lorenzo Valley (95007, 95041, 95006, 95005, 95018)	Santa Cruz County (remaining zip codes)	Cities of Hollister and San Juan Bautista
SRO	\$1,710	\$1,710	\$1,795	\$1,162
0	\$2,280	\$2,280	\$2,393	\$1,550
1	\$2,468	\$2,468	\$2,878	\$1,900
2	\$3,244	\$3,244	\$3,786	\$2,327
3	\$4,074	\$4,296	\$5,012	\$3,195
4	\$4,427	\$4,427	\$6,200	\$3,744
5	\$5,064	\$5,064	\$6,500	\$4,360
6	\$5,724	\$5,724	\$7,155	\$4,928
7	\$6,385	\$6,385	\$7,981	\$5,497
8	\$7,045	\$7,045	\$8,806	\$6,066

\*Units in La Selva Beach with zip code 95076 will be categorized with Santa Cruz County, rather than South County.

**COUNTY OF SANTA CRUZ**

**UTILITY ALLOWANCE**

Effective January 01, 2024

**Detached Single Family Dwelling**

**Number of Bedrooms**

Utility Or Services	Number of Bedrooms									
	0	1	2	3	4	5	6	7	8	
General Utilities (lights, etc)	\$64	\$77	\$114	\$153	\$192	\$232	\$253	\$272	\$291	
Heating	Electric	\$61	\$72	\$83	\$95	\$107	\$119	\$130	\$141	\$151
	Gas	\$34	\$39	\$44	\$50	\$55	\$60	\$65	\$70	\$75
	Propane	\$89	\$101	\$112	\$127	\$139	\$151	\$166	\$178	\$189
Cooking	Electric	\$13	\$15	\$21	\$28	\$34	\$41	\$44	\$47	\$50
	Gas	\$5	\$5	\$9	\$10	\$14	\$16	\$17	\$19	\$21
	Propane	\$12	\$12	\$20	\$27	\$35	\$39	\$43	\$47	\$51
Water Heater	Electric	\$36	\$43	\$54	\$66	\$79	\$92	\$100	\$107	\$115
	Gas	\$14	\$16	\$22	\$29	\$36	\$43	\$47	\$50	\$53
	Propane	\$35	\$39	\$54	\$73	\$89	\$105	\$112	\$124	\$131
Tenant Owns Range	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	
Tenant Owns Refrigerator	\$13	\$13	\$13	\$13	\$13	\$13	\$13	\$13	\$13	
Water	\$67	\$68	\$88	\$110	\$140	\$171	\$192	\$213	\$234	
Sewer	\$53	\$53	\$53	\$53	\$53	\$53	\$53	\$53	\$53	
Garbage	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	

**COUNTY OF SANTA CRUZ**

**UTILITY ALLOWANCE**

Effective January 01, 2024

**Duplexes, Row-houses, Townhouses**

Utility Or Services	Number of Bedrooms									
	0	1	2	3	4	5	6	7	8	
General Utilities (lights, etc)	\$54	\$65	\$95	\$128	\$162	\$196	\$214	\$231	\$246	
Heating	Electric	\$43	\$50	\$61	\$73	\$86	\$98	\$107	\$115	\$123
	Gas	\$32	\$38	\$41	\$46	\$50	\$55	\$60	\$65	\$69
	Propane	\$85	\$97	\$105	\$120	\$127	\$139	\$151	\$166	\$174
Cooking	Electric	\$13	\$15	\$21	\$28	\$34	\$41	\$44	\$47	\$50
	Gas	\$5	\$5	\$9	\$10	\$14	\$16	\$17	\$19	\$21
	Propane	\$12	\$12	\$20	\$27	\$35	\$39	\$43	\$47	\$51
Water Heater	Electric	\$36	\$43	\$54	\$66	\$79	\$92	\$100	\$107	\$115
	Gas	\$14	\$16	\$22	\$29	\$36	\$43	\$47	\$50	\$53
	Propane	\$35	\$39	\$54	\$73	\$89	\$105	\$112	\$124	\$131
Tenant Owns Range	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	
Tenant Owns Refrigerator	\$13	\$13	\$13	\$13	\$13	\$13	\$13	\$13	\$13	
Water	\$67	\$68	\$88	\$110	\$140	\$171	\$192	\$213	\$234	
Sewer	\$53	\$53	\$53	\$53	\$53	\$53	\$53	\$53	\$53	
Garbage	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	

**COUNTY OF SANTA CRUZ**

**UTILITY ALLOWANCE**

Effective January 1,2024

**Manufactured Homes**

Utility Or Services	Number of Bedrooms									
	0	1	2	3	4	5	6	7	8	
General Utilities (lights, etc)	\$64	\$77	\$114	\$153	\$192	\$232	\$253	\$272	\$291	
Heating	Electric	\$61	\$72	\$83	\$95	\$107	\$119	\$130	\$141	\$151
	Gas	\$34	\$39	\$44	\$50	\$55	\$60	\$65	\$70	\$75
	Propane	\$89	\$101	\$112	\$127	\$139	\$151	\$166	\$178	\$189
Cooking	Electric	\$13	\$15	\$21	\$28	\$34	\$41	\$44	\$47	\$50
	Gas	\$5	\$5	\$9	\$10	\$14	\$16	\$17	\$19	\$21
	Propane	\$12	\$12	\$20	\$27	\$35	\$39	\$43	\$47	\$51
Water Heater	Electric	\$36	\$43	\$54	\$66	\$79	\$92	\$100	\$107	\$115
	Gas	\$14	\$16	\$22	\$29	\$36	\$43	\$47	\$50	\$53
	Propane	\$35	\$39	\$54	\$73	\$89	\$105	\$112	\$124	\$131
Tenant Owns Range	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	
Tenant Owns Refrigerator	\$13	\$13	\$13	\$13	\$13	\$13	\$13	\$13	\$13	
Water	\$67	\$68	\$88	\$110	\$140	\$171	\$192	\$213	\$234	
Sewer	\$53	\$53	\$53	\$53	\$53	\$53	\$53	\$53	\$53	
Garbage	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	

**CITIES OF HOLLISTER AND SAN JUAN BAUTISTA**

**UTILITY ALLOWANCE**

Effective January 1, 2024

**Detached Single Family Dwelling**

Utility Or Services	Number of Bedrooms									
	0	1	2	3	4	5	6	7	8	
General Utilities (lights, etc)	\$64	\$77	\$112	\$152	\$191	\$231	\$251	\$271	\$289	
Heating	Electric	\$61	\$72	\$82	\$93	\$105	\$118	\$129	\$140	\$150
	Gas	\$34	\$39	\$44	\$50	\$55	\$60	\$65	\$70	\$75
	Propane	\$89	\$101	\$112	\$127	\$139	\$151	\$166	\$178	\$189
Cooking	Electric	\$13	\$15	\$21	\$28	\$34	\$41	\$44	\$47	\$50
	Gas	\$5	\$5	\$9	\$10	\$14	\$16	\$17	\$19	\$21
	Propane	\$12	\$12	\$20	\$27	\$35	\$39	\$43	\$47	\$51
Water Heater	Electric	\$36	\$43	\$54	\$66	\$78	\$89	\$97	\$105	\$113
	Gas	\$14	\$16	\$22	\$29	\$36	\$43	\$47	\$50	\$53
	Propane	\$35	\$39	\$54	\$73	\$89	\$105	\$112	\$124	\$131
Tenant Owns Range	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	
Tenant Owns Refrigerator	\$13	\$13	\$13	\$13	\$13	\$13	\$13	\$13	\$13	
Water	\$54	\$55	\$64	\$73	\$84	\$94	\$102	\$109	\$117	
Sewer	\$84	\$84	\$84	\$84	\$84	\$84	\$84	\$84	\$84	
Garbage	\$61	\$61	\$61	\$61	\$61	\$61	\$61	\$61	\$61	

**CITIES OF HOLLISTER AND SAN JUAN BAUTISTA**

**UTILITY ALLOWANCE**

Effective January 1, 2024

**Duplexes, Row-houses, Townhouses**

Utility Or Services	Number of Bedrooms									
	0	1	2	3	4	5	6	7	8	
General Utilities (lights, etc)	\$55	\$65	\$93	\$127	\$160	\$195	\$234	\$253	\$270	
Heating	Electric	\$43	\$50	\$61	\$73	\$84	\$96	\$119	\$129	\$138
	Gas	\$32	\$38	\$41	\$46	\$50	\$55	\$61	\$66	\$70
	Propane	\$85	\$97	\$105	\$120	\$127	\$139	\$159	\$172	\$182
Cooking	Electric	\$13	\$15	\$21	\$28	\$34	\$41	\$44	\$47	\$50
	Gas	\$5	\$5	\$9	\$10	\$14	\$16	\$17	\$19	\$21
	Propane	\$12	\$12	\$20	\$27	\$35	\$39	\$43	\$47	\$51
Water Heater	Electric	\$36	\$43	\$54	\$66	\$78	\$89	\$97	\$105	\$113
	Gas	\$14	\$16	\$22	\$29	\$36	\$43	\$47	\$50	\$53
	Propane	\$35	\$39	\$54	\$73	\$89	\$105	\$112	\$124	\$131
Tenant Owns Range	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	
Tenant Owns Refrigerator	\$13	\$13	\$13	\$13	\$13	\$13	\$13	\$13	\$13	
Water	\$54	\$55	\$64	\$73	\$84	\$94	\$102	\$109	\$117	
Sewer	\$84	\$84	\$84	\$84	\$84	\$84	\$84	\$84	\$84	
Garbage	\$61	\$61	\$61	\$61	\$61	\$61	\$61	\$61	\$61	

# CITIES OF HOLLISTER AND SAN JUAN BAUTISTA

## UTILITY ALLOWANCE

Effective January 1, 2024

### Manufactured Homes

Utility Or Services	Number of Bedrooms									
	0	1	2	3	4	5	6	7	8	
General Utilities (lights, etc)	\$64	\$77	\$112	\$152	\$191	\$231	\$251	\$271	\$289	
Heating	Electric	\$61	\$72	\$82	\$93	\$105	\$118	\$129	\$140	\$150
	Gas	\$34	\$39	\$44	\$50	\$55	\$60	\$65	\$70	\$75
	Propane	\$89	\$101	\$112	\$127	\$139	\$151	\$166	\$178	\$189
Cooking	Electric	\$13	\$15	\$21	\$28	\$34	\$41	\$44	\$47	\$50
	Gas	\$5	\$5	\$9	\$10	\$14	\$16	\$17	\$19	\$21
	Propane	\$12	\$12	\$20	\$27	\$35	\$39	\$43	\$47	\$51
Water Heater	Electric	\$36	\$43	\$54	\$66	\$78	\$89	\$97	\$105	\$113
	Gas	\$14	\$16	\$22	\$29	\$36	\$43	\$47	\$50	\$53
	Propane	\$35	\$39	\$54	\$73	\$89	\$105	\$112	\$124	\$131
Tenant Owns Range	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	
Tenant Owns Refrigerator	\$13	\$13	\$13	\$13	\$13	\$13	\$13	\$13	\$13	
Water	\$54	\$55	\$64	\$73	\$84	\$94	\$102	\$109	\$117	
Sewer	\$84	\$84	\$84	\$84	\$84	\$84	\$84	\$84	\$84	
Garbage	\$61	\$61	\$61	\$61	\$61	\$61	\$61	\$61	\$61	



### Certification of Homeownership Counseling

This is to certify that I have met with Housing Authority staff and reviewed the costs of homeownership. I understand that I will have to provide an estimated \$\_\_\_\_\_ of my own funds at the time of close of escrow. I understand that this amount cannot be a gift from a friend or relative.

Also, I understand that the total monthly costs of homeownership are estimated to be \$\_\_\_\_\_, and that some of these costs may increase each year. The estimated housing assistance payment from the Housing Authority is \$\_\_\_\_\_, and this amount may change each year based on my income, the payment standard, and my total housing costs. This assistance payment may be terminated if I violate any of the program rules, or if my income increases such that I am no longer eligible, or if the program funding is not renewed by Congress. If that happens, I will become responsible for paying the full amount of my homeownership costs.

The amount of my homeownership costs that I am responsible for paying each month is estimated to be \$\_\_\_\_\_. This represents \_\_\_\_\_% of my monthly income and will leave me with about \$\_\_\_\_\_ per month to pay all my other expenses.

The monthly housing assistance payment will be (check one) \_\_\_ sent to me \_\_\_ sent to the bank. I understand that I am responsible for making timely mortgage payments and for paying all other expenses, including property taxes, insurance, utilities, maintenance costs, and homeownership dues or space rent. If, at any time, I am not able to afford my monthly mortgage payment, I will contact the Housing Authority and my lender immediately to discuss the situation before any payments are late or missed.

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Signed

Dated

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Housing Authority Staff

Dated