

## APPROVAL PROCESS

When the application is completed and returned to the Housing Authority, the staff will determine your eligibility for assistance. If determined eligible a Letter of Credit is issued to your landlord. In some security deposit programs, a Housing Quality Standards inspection and rent reasonableness test is also required.

Once the staff has received the signed and dated Letter of Credit along with a copy of your rental agreement, security deposit payment and a copy of the executed Letter of Credit will be sent to the landlord with a copy to the tenant. Renters must be able to afford the rent on their own. This program does not assist renters with their monthly rent payments.

Assistance for the Security Deposit Program is limited, so be sure to check for availability of funds by visiting our website at:

<https://hacosantacruz.org/security-deposit-program/> or by calling the Housing Authority of the County of Santa Cruz at 454-9455, ext. 321.

Housing Authority of the County of Santa Cruz  
2160 41st Avenue  
Capitola, CA 95010-2040

# MOVING?



## SECURITY DEPOSIT PROGRAMS



2160 41ST AVENUE, CAPITOLA, CA 95010  
(831) 454-9455 Ext. 321  
TDD: (831) 475-1146  
Visit us at: [www.hacosantacruz.org](http://www.hacosantacruz.org)

For a Spanish Translation, Please Call:  
(831) 454-9455 Ext. 321

## HOW DOES THE PROGRAM WORK?

The Housing Authority administers several Security Deposit Programs for jurisdictions in Santa Cruz County. These Security Deposit Programs offer eligible individuals and families assistance with a portion of their security deposit.

**For all programs, your income eligibility MUST be determined before you move in, or you will be ineligible for security deposit assistance.**



## HOW MUCH INCOME CAN I HAVE TO QUALIFY?

Different jurisdictions have different income eligibility requirements, and income limits also change annually. The tables describing each security deposit program list the applicable income limit. To see a table with the specific income limit for each household size, visit our website at <https://hacosantacruz.org/security-deposit-program/>

## WHAT HAPPENS TO THE SECURITY DEPOSIT WHEN I MOVE?

In most cases, the security deposit assistance is to be considered a loan during the time that you occupy the unit. When you move, you will be required to return the full amount of the security deposit assistance to the Housing Authority in the form of a check made out to the specific jurisdiction in which you were living.

If you return the security deposit assistance in full, you will be eligible to participate in the security deposit assistance program again in the future.

**Note: This program cannot reimburse a renter for a security deposit that has already been paid, and payments cannot be made retroactively. Applicants must be determined to be eligible before moving in.**

## LIST OF SECURITY DEPOSIT PROGRAMS

Security deposits are granted on a first come first served basis, until funds are exhausted. Check the Housing Authority website to see which programs currently have funds available.

[www.hacosantacruz.org/securitydeposit.htm](http://www.hacosantacruz.org/securitydeposit.htm)

### Santa Cruz County HOME TBRA

- Area: Entire County, except within Santa Cruz City Limits
- Max Assistance: Two months' rent
- Income Limits: Primarily limited to low income households at or below 60% AMI, up to ten percent (10%) of households may have incomes at or below eighty percent (80%) of County median family income

### City of Santa Cruz

- Area: Santa Cruz City Limits
- Max Assistance: One months' rent
- Income Limits: 80% Median Family Income

### City of Capitola

- Area: Capitola City Limits
- Max Assistance: One months' rent
- Income Limits: 80% Median Family Income



## HOW DO I APPLY?

**First, you must find the unit that you would like to rent. An application for the security deposit program cannot be processed until you have located a unit.**

Next, you will need to fill out a security deposit application form. To receive a Security Deposit application form, call the Housing Authority Security Deposit Program at (831) 454-9455 ext. 321.

The application will require you to provide information about income, assets, and other family information. Additionally, you will be required to provide documentation of all the income and assets:

- We will need copies of pay stubs, W-2s, tax returns bank statements and documentation of any other forms of income and assets.
- A checklist of required documents is attached to the application form. Documents needed for the eligibility process must be submitted with your application.

Applications for this program will be processed on a first-come, first-served basis. Call the Housing Authority at **(831) 454-9455 Ext. 321** for more information.