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**FARM LABOR HOUSING
LOAN PROGRAM SUMMARY**

(See program Guidelines for full details)

San Mateo County has established this program to help agricultural operators and landowners provide housing for very low-income farmworkers by creating new housing, rehabilitating or repairing existing housing, or replacing existing dilapidated mobile home units that have been used as farmworker housing at any time in the past. Very low-income is defined by HUD’s Maximum Affordable Rent Payment Schedule posted on the website of the Department of Housing:

<https://www.smcgov.org/housing/income-limits> (see page 2)

This program must be used to house very low-income farmworkers, who are engaged in full-time agricultural work in San Mateo County, and their families during the agricultural season. In 2023 HUD has established that very low-income in San Mateo County is:

Fiscal Year 2023 HUD Very Low-Income Limits	
\$65,250	Annual income for a single person household
\$74,600	Annual income for a two-person household
\$83,900	Annual income for a three-person household
\$93,200	Annual income for a four-person household

	REHAB OR REPLACEMENT HOUSING UNITS	NEW HOUSING UNITS
Maximum funding	\$150,000 per unit	\$250,000 per unit for the first two units; \$200,000 for subsequent units
Maximum # of units	NA	NA
Owner’s contribution	20% of project cost	20% of project cost

A housing unit can be a single-family home, a mobile home, or a modular building. One unit can house more than one household, for example one modular unit could contain a duplex, tri-plex or bunkhouse.

	FORGIVABLE LOAN
Interest rate	0%
Rent and Utility allowance limits	<ul style="list-style-type: none"> Rent will be based on HUD’s Maximum Affordable Rent Payment Schedule (see page 2) Utility allowances will be based on the Multi-Family Utility Allowance Schedule
Forgiveness Terms	<ul style="list-style-type: none"> Loans are forgiven over the final 5 years of the 20-year loan term (20% of the original loan amount each year beginning in year 16) Balance due on sale or breach of agreement