

**PROGRAM LIMITS FOR HOMEOWNERSHIP
AND OTHER SPECIAL PROGRAMS
May 2024**

Most program limits change annually, please check effective dates.

State of California Income Limits for Santa Cruz County

Effective May 1, 2024
Area Median: \$132,800



Number of Persons in Family	Extremely Low	Very Low	60%	Low	100% of Median	Moderate
1	\$ 38,050	\$ 63,400	\$ 76,080	\$ 101,750	\$ 92,950	\$ 111,550
2	\$ 43,500	\$ 72,450	\$ 86,940	\$ 116,250	\$ 106,250	\$ 127,500
3	\$ 48,950	\$ 81,500	\$ 97,800	\$ 130,750	\$ 119,500	\$ 143,400
4	\$ 54,350	\$ 90,550	\$ 108,660	\$ 145,300	\$ 132,800	\$ 159,350
5	\$ 58,700	\$ 97,800	\$ 117,360	\$ 156,950	\$ 143,400	\$ 172,100
6	\$ 63,050	\$ 105,050	\$ 126,060	\$ 168,550	\$ 154,050	\$ 184,850
7	\$ 67,400	\$ 112,300	\$ 134,760	\$ 180,200	\$ 164,650	\$ 197,600
8	\$ 71,750	\$ 119,550	\$ 143,460	\$ 191,800	\$ 175,300	\$ 210,350
9	\$ 76,100	\$ 126,800	\$ 152,150	\$ 203,400	\$ 185,900	\$ 223,100
10	\$ 80,450	\$ 134,050	\$ 160,850	\$ 215,050	\$ 196,550	\$ 235,850
11	\$ 84,800	\$ 141,300	\$ 169,550	\$ 226,650	\$ 207,150	\$ 248,600
12	\$ 89,150	\$ 148,550	\$ 178,250	\$ 238,300	\$ 217,800	\$ 261,350

These limits apply to the following programs:

First Time Homebuyer & Rehabilitation Programs	
City of Santa Cruz First Time Homebuyer	80% *
State CDBG Income Limits	80%
Security Deposit Programs	
City of Capitola Security Deposit	80% of median
County (unincorporated areas) Security Deposit	50% of median
County of Santa Cruz HOME TBRA Security Deposit Program	60% & 80% of median
City of Santa Cruz HOME Security Deposit Program	60% & 80% of median

* Program limit may vary for specifically announced projects