

**PROGRAM LIMITS FOR HOMEOWNERSHIP  
AND OTHER SPECIAL PROGRAMS  
2025**

Most program limits change annually, please check effective dates.

**State of California Income Limits for Santa Cruz County**

**Effective:** June 1, 2025  
Area Median: \$132,800



Number of Persons in Family	Extremely Low	Very Low	60%	Low	100% of Median	Moderate
1	\$41,550	\$69,250	\$83,100	\$111,100	\$92,950	\$111,550
2	\$47,500	\$79,100	\$94,920	\$127,000	\$106,250	\$127,500
3	\$53,450	\$89,000	\$106,800	\$142,850	\$119,500	\$143,400
4	\$59,350	\$98,900	\$118,680	\$158,700	\$132,800	\$159,350
5	\$64,100	\$106,800	\$128,160	\$171,400	\$143,400	\$172,100
6	\$68,850	\$114,700	\$137,640	\$184,100	\$154,050	\$184,850
7	\$73,600	\$122,650	\$147,180	\$196,800	\$164,650	\$197,600
8	\$78,350	\$130,550	\$156,660	\$209,500	\$175,300	\$210,350
9	\$83,100	\$138,450	\$166,150	\$222,200	\$185,900	\$223,100
10	\$87,850	\$146,350	\$175,650	\$234,900	\$196,550	\$235,850
11	\$92,600	\$154,300	\$185,150	\$247,600	\$207,150	\$248,600
12	\$97,350	\$162,200	\$194,650	\$260,300	\$217,800	\$261,350

These limits apply to the following programs:

<b>First Time Homebuyer &amp; Rehabilitation Programs</b>	
City of Santa Cruz First Time Homebuyer	80% *
<b>State CDBG Income Limits</b>	80%
<b>Security Deposit Programs</b>	
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