

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

May 13, 2022

Most program limits change annually, please check effective dates.

State of California Income Limits for Santa Cruz County

Effective May 13, 2022

Area Median: \$119,300

Number of Persons in Family	Extremely Low	Very Low	60%	Low	100% of Median	Moderate
1	\$ 32,700	\$ 54,450	\$ 65,340	\$ 87,350	\$ 83,500	\$ 100,200
2	\$ 37,350	\$ 62,200	\$ 74,640	\$ 99,800	\$ 95,450	\$ 114,500
3	\$ 42,000	\$ 70,000	\$ 84,000	\$ 112,300	\$ 107,350	\$ 128,850
4	\$ 46,650	\$ 77,750	\$ 93,300	\$ 124,750	\$ 119,300	\$ 143,150
5	\$ 50,400	\$ 84,000	\$ 100,800	\$ 134,750	\$ 128,850	\$ 154,600
6	\$ 54,150	\$ 90,200	\$ 108,240	\$ 144,750	\$ 138,400	\$ 166,050
7	\$ 57,850	\$ 96,450	\$ 115,740	\$ 154,700	\$ 147,950	\$ 177,500
8	\$ 61,600	\$ 102,650	\$ 123,180	\$ 164,700	\$ 157,500	\$ 188,950
9	\$ 65,350	\$ 108,850	\$ 130,650	\$ 174,700	\$ 167,050	\$ 200,400
10	\$ 69,050	\$ 115,100	\$ 138,100	\$ 184,650	\$ 176,600	\$ 211,850
11	\$ 72,800	\$ 121,300	\$ 145,550	\$ 194,650	\$ 186,150	\$ 223,300
12	\$ 76,550	\$ 127,550	\$ 153,050	\$ 204,600	\$ 195,700	\$ 234,750

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	80% of median

* Program limit may vary for specifically announced projects