

**PROGRAM LIMITS FOR HOMEOWNERSHIP
AND OTHER SPECIAL PROGRAMS
2026**

Most program limits change annually, please check effective dates.

State of California Income Limits for Santa Cruz County

Effective: June 23, 2026

Area Median: \$137,200

Number of Persons in Family	Extremely Low	Very Low	60%	Low	100% of Median	Moderate
1	\$45,700	\$76,150	\$91,380	\$122,200	\$96,050	\$122,200
2	\$52,200	\$87,000	\$104,400	\$139,650	\$109,750	\$139,650
3	\$58,750	\$97,900	\$117,480	\$157,100	\$123,500	\$157,100
4	\$65,250	\$108,750	\$130,500	\$174,550	\$137,200	\$174,550
5	\$70,500	\$117,450	\$140,940	\$188,500	\$148,200	\$188,500
6	\$75,700	\$126,150	\$151,380	\$202,500	\$159,150	\$202,500
7	\$80,950	\$134,850	\$161,820	\$216,450	\$170,150	\$216,450
8	\$86,150	\$143,550	\$172,260	\$230,450	\$181,100	\$230,450
9	\$91,350	\$152,250	\$182,700	\$244,400	\$192,100	\$244,400
10	\$96,600	\$160,950	\$193,150	\$258,400	\$203,050	\$258,400
11	\$101,800	\$169,650	\$203,600	\$272,350	\$214,050	\$272,350
12	\$107,050	\$178,350	\$214,000	\$286,300	\$225,000	\$286,300

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