

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

Updated June 28, 2011

Most program limits change annually, so please check effective dates carefully.

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

Effective June 23, 2011

Area Median: \$85,800

| <b>Number of Persons in Family</b> | <b>30% of Median</b> | <b>50% of Median</b> | <b>80% of Median</b> | <b>100% of Median</b> | <b>120% of Median</b> |
|------------------------------------|----------------------|----------------------|----------------------|-----------------------|-----------------------|
| 1                                  | 21,200               | 35,300               | 56,500               | 60,050                | 72,050                |
| 2                                  | 24,200               | 40,350               | 64,550               | 68,650                | 82,350                |
| 3                                  | 27,250               | 45,400               | 72,600               | 77,200                | 92,650                |
| 4                                  | 30,250               | 50,400               | 80,650               | 85,800                | 102,950               |
| 5                                  | 32,700               | 54,450               | 87,150               | 92,650                | 111,200               |
| 6                                  | 35,100               | 58,500               | 93,600               | 99,550                | 119,400               |
| 7                                  | 37,550               | 62,500               | 100,050              | 106,400               | 127,650               |
| 8                                  | 39,950               | 66,550               | 106,500              | 113,250               | 135,900               |
| 9                                  | 42,350               | 70,550               | 112,900              | 120,100               | 144,150               |
| 10                                 | 44,750               | 74,600               | 119,350              | 127,000               | 152,350               |
| 11                                 | 47,200               | 78,600               | 125,800              | 133,850               | 160,600               |
| 12                                 | 49,600               | 82,650               | 132,250              | 140,700               | 168,850               |

These limits apply to the following programs:

| <b>First Time Homebuyer &amp; Rehabilitation Programs</b> |   |
|---|---|
| City of Scotts Valley First Time Homebuyer                | 120% of median                                    |
| City of Santa Cruz First Time Homebuyer                   | 80% *   |
| City of Capitola Rehabilitation Program                   | 50%, 80%, or 120% of median, depending on program |
| <b>Security Deposit Programs</b>                          |   |
| City of Capitola Security Deposit                         | 80% of median                                     |
| County (unincorporated areas) Security Deposit            | 80% of median                                     |
| City of Scotts Valley Security Deposit                    | 100% of median                                    |
| City of Santa Cruz Security Deposit                       | 80% of median                                     |

\* Program limit may vary for specifically announced projects

**MCC (Mortgage Credit Certificate) Program Limits**  
Effective August 4, 2010

The purchase price cannot exceed:

|                |           |
|----------------|-----------|
| Existing Home: | \$573,881 |
| New Home:      | \$573,881 |

Household income cannot exceed:

|             |                   |
|-------------|-------------------|
| 1-2 Persons | 3 or More Persons |
| \$83,800    | \$96,370          |

Minimum Requirements/ Income Targeting:

40% of households assisted with Mortgage Credit Certificates must have incomes at or below 80% of area median income, adjusted for household size.