

**2025**  
**MAXIMUM ALLOWABLE LOW INCOME BY HOUSEHOLD SIZE & MAXIMUM RENTS BY UNIT SIZE**  
**RENTAL OF AN INCLUSIONARY UNIT**  
**Per Resolution No. NS-16,452**

EFFECTIVE JULY 1, 2025<sup>1</sup>

<b>Household/ Unit Size</b>	<b>1 Person/ Studio</b>	<b>2 Person/ 1- bedroom</b>	<b>3 Person/ 2- bedroom</b>	<b>4 Person/ 3- bedroom</b>	<b>5 Person/ 4- bedroom</b>	<b>6 Person/ 5- bedroom</b>	<b>7 Person/ 6- bedroom</b>	<b>8 Person/ 7- bedroom</b>
<b>STEP 1: Determine HCD Median Income (100% AMI) by Household Size - Note 1</b>	\$92,950	\$106,250	\$119,500	\$132,800	\$143,400	\$154,050	\$164,650	\$175,300
<b>STEP 2: Reduce Step 1 by 8.16% - Note 2</b>	\$85,365	\$97,580	\$109,749	\$121,964	\$131,699	\$141,480	\$151,215	\$160,996
<b>STEP 3: Multiply Step 2 by 80% for the Maximum Income Limit</b> Maximum Allowable Household Income - Note 3	<b>\$68,292</b>	<b>\$78,064</b>	<b>\$87,799</b>	<b>\$97,571</b>	<b>\$105,359</b>	<b>\$113,184</b>	<b>\$120,972</b>	<b>\$128,796</b>
<b>STEP 4: Divide Step 3 by 12 for Maximum Allowable Monthly Income - Note 4</b>	\$5,691	\$6,505	\$7,317	\$8,131	\$8,780	\$9,432	\$10,081	\$10,733
<b>STEP 5: Multiply Step 3 by 25% for Maximum Rent</b> (Owner Pays all Utilities) - Note 5	<b>\$1,423</b>	<b>\$1,626</b>	<b>\$1,829</b>	<b>\$2,033</b>	<b>\$2,195</b>	<b>\$2,358</b>	<b>\$2,520</b>	<b>\$2,683</b>

1. U.S. Dept. of Housing and Urban Development (HUD limits)  
[https://www.huduser.gov/portal/datasets/il/il2025/2025summary.odn?STATES=6.0&INPUTNAME=METRO42100M42100\\*0608799999%2BSanta+Cruz+County&statelist=&stname=California&wherefrom=&statefp=06&year=2025&ne\\_flag=&selection\\_type=county&incpath=&data=2025&SubmitButton=View+County+Calculations](https://www.huduser.gov/portal/datasets/il/il2025/2025summary.odn?STATES=6.0&INPUTNAME=METRO42100M42100*0608799999%2BSanta+Cruz+County&statelist=&stname=California&wherefrom=&statefp=06&year=2025&ne_flag=&selection_type=county&incpath=&data=2025&SubmitButton=View+County+Calculations) effective April 01, 2025, and the California Dept. of Housing and Community Development memo (HCD limits) <https://www.hcd.ca.gov/sites/default/files/docs/grants-and-funding/income-limits-2025.pdf> effective April 23, 2025. HCD adds extremely low, median and moderate incomes adjusted for household size and area housing costs.
2. Percentage difference between the 1980 City and County median family incomes as determined in the 1980 census (8.16%)
3. Maximum allowable annual gross income and assets for below-average/low-income households (80%)<sup>6</sup>
4. Maximum allowable monthly income and assets<sup>6</sup>
5. Maximum allowance for housing cost, including utilities. Utility costs are those established by the Santa Cruz County Housing Authority in conjunction with the Section 8 Rent Subsidy Program and are available online at <https://hacosantacruz.org/wp-content/uploads/2024/12/050705-SC-UA-2025-eff.-01.01.2025.pdf>. If the tenant pays for any utilities, the maximum allowable rent must be reduced in accordance with the current Utility Allowance schedule.
6. The maximum allowable assets for households seeking to rent inclusionary units shall be those limits established periodically by the Santa Cruz Housing Authority for the Section 8 Rental Assistance Program or its successor.