

**2025**  
**MAXIMUM ALLOWABLE LOW INCOME BY HOUSEHOLD SIZE & MAXIMUM RENTS BY UNIT SIZE**  
**RENTAL OF AN INCLUSIONARY UNIT**  
**Per Resolution No. NS-22,400**

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: Multiply Step 1 by 60% for the Maximum Income Limit</b> Maximum Allowable Household Income - Note 2	<b>\$55,770</b>	<b>\$63,750</b>	<b>\$71,700</b>	<b>\$79,680</b>	<b>\$86,040</b>	<b>\$92,430</b>	<b>\$98,790</b>	<b>\$105,180</b>
<b>STEP 3: Divide Step 3 by 12 for Maximum Allowable Monthly Income - Note 3</b>	\$4,648	\$5,313	\$5,975	\$6,640	\$7,170	\$7,703	\$8,233	\$8,765
<b>STEP 4: Multiply Step 3 by 30% for Maximum Rent</b> (Owner Pays all Utilities) - Notes 4 & 6	<b>\$1,394</b>	<b>\$1,594</b>	<b>\$1,793</b>	<b>\$1,992</b>	<b>\$2,151</b>	<b>\$2,311</b>	<b>\$2,470</b>	<b>\$2,630</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, 2024, 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> . HCD adds extremely low, median and moderate incomes adjusted for household size and area housing costs
- 2 Maximum allowable annual gross income and assets<sup>5</sup> for low income households (60%) per Resolution No. NS-22,400.
- 3 Maximum allowable monthly income and assets<sup>5</sup>
- 4 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.
- 5 The maximum allowable assets for households seeking to rent inclusionary units shall be those limits established periodically by the Santa Cruz County Housing Authority for the Section 8 Rental Assistance Program or its successor.
- 6 For single-room occupancy units (SRO) with shared kitchen and/or bathroom, the maximum rent shall not exceed 75% of the maximum studio/1-person rent = **\$1046**  
For single-room occupancy units (SRO) with kitchen and bathrooms in each unit, the maximum rent shall not exceed 85% of the maximum studio/1-person rent = **\$1185**