

2025
MAXIMUM ALLOWABLE VERY-LOW INCOME BY HOUSEHOLD SIZE & MAXIMUM RENTS BY UNIT SIZE
RENTAL OF AN INCLUSIONARY UNIT
Per Resolution No. NS-22,856

EFFECTIVE JULY 1, 2025¹

Household/ Unit Size	1 Person/ Studio	2 Person/ 1- bedroom	3 Person/ 2- bedroom	4 Person/ 3- bedroom	5 Person/ 4- bedroom	6 Person/ 5- bedroom	7 Person/ 6- bedroom	8 Person/ 7- bedroom
STEP 1: Determine HCD Median Income (100% AMI) by Household Size - Note 1	\$92,950	\$106,250	\$119,500	\$132,800	\$143,400	\$154,050	\$164,650	\$175,300
STEP 2: Multiply Step 1 by 50% for the Maximum Income Limit Maximum Allowable Household Income - Note 2	\$46,475	\$53,125	\$59,750	\$66,400	\$71,700	\$77,025	\$82,325	\$87,650
STEP 3: Divide Step 3 by 12 for Maximum Allowable Monthly Income - Note 3	\$3,873	\$4,427	\$4,979	\$5,533	\$5,975	\$6,419	\$6,860	\$7,304
STEP 4: Multiply Step 3 by 30% for Maximum Rent (Owner Pays all Utilities) - Notes 4 & 6	\$1,162	\$1,328	\$1,494	\$1,660	\$1,793	\$1,926	\$2,058	\$2,191

1. 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 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 01, 2025. HCD adds extremely low, median and moderate incomes adjusted for household size and area housing costs.
- 2 Maximum allowable annual gross income and assets⁵ for very-low income households (50%) per Zoning Ordinance Section 24.22.527 and as adjusted by HCD.
- 3 Maximum allowable monthly income and assets⁵
- 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 = **\$871**
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 = **\$988**