

**2025**  
**MAXIMUM ALLOWABLE LOW INCOME BY HOUSEHOLD SIZE & MAXIMUM RENTS BY UNIT SIZE**  
**RENTAL OF AN INCLUSIONARY UNIT**  
**Per Resolution No. NS-29,463**

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 80% for the Maximum Income Limit</b> Maximum Allowable Household Income - Note 3	<b>\$74,360</b>	<b>\$85,000</b>	<b>\$95,600</b>	<b>\$106,240</b>	<b>\$114,720</b>	<b>\$123,240</b>	<b>\$131,720</b>	<b>\$140,240</b>
<b>STEP 3: Divide Step 2 by 12 for <b>Maximum Allowable Monthly Income</b> - Note 4</b>	\$6,197	\$7,083	\$7,967	\$8,853	\$9,560	\$10,270	\$10,977	\$11,687
<b>STEP 4: Multiply Step 3 by 35% for <b>Maximum Rent</b> (Owner Pays all Utilities) - Note 5</b>	<b>\$2,169</b>	<b>\$2,479</b>	<b>\$2,788</b>	<b>\$3,099</b>	<b>\$3,346</b>	<b>\$3,595</b>	<b>\$3,842</b>	<b>\$4,090</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> April 23, 2025. 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-29,463.
- 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.