

2025
MAXIMUM ALLOWABLE MODERATE INCOME BY HOUSEHOLD SIZE & MAXIMUM RENTS BY UNIT SIZE
RENTAL OF AN INCLUSIONARY UNIT - SEABRIGHT I & II
Per Ordinance No. 80-06

EFFECTIVE JULY 1, 2025¹

Household/ Unit Size	1 Person/ Studio	2 Person/ 1 bedroom
STEP 1: Determine HCD Moderate Income by Household Size - Note 1 & 2	\$111,550	\$127,500
STEP 2: Divide Step 1 by 12 for Maximum Allowable Monthly Income - Note 3	\$9,296	\$10,625
STEP 3: Multiply Step 2 by 25% for Maximum Allowable Monthly Rent (Owner Pays all Utilities) - Note 4	\$2,789	\$3,188

- 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> 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 for average/moderate income households (120%)
- 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.