

**MAXIMUM INCOME AND RENTS
LOW (80%) INCOME
SINGLE ROOM OCCUPANCY
PER RESOLUTION NO. NS-22,856**

EFFECTIVE JULY 1, 2026¹

Household/ Unit Size	1 Person/ SRO
STEP 1: Determine HCD Low Income (80%) Limit by Household Size - Note 1	\$122,200
STEP 2: Divide Step 1 by 12 for Maximum Allowable Monthly Income - Note 3	\$10,183
STEP 3: Multiply Step 2 by 30% for Maximum Allowable Monthly Rent (Owner Pays all Utilities) - Notes 4 & 6	\$3,055
STEP 4: Multiply Step 3 by 85% for Maximum Allowable SRO Monthly Rent - Note 3	\$2,597

Notes:

1. Source: California Dept. of Housing and Community Development memo (HCD limits) <https://www.hcd.ca.gov/sites/default/files/docs/grants-and-funding/income-limits-2026.pdf> effective May 29, 2026. HCD adds extremely low, median and moderate incomes adjusted for household size and area housing costs.
2. Gross annual household income must consider household assets. 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.
3. Maximum allowable SRO rent, including utilities. Utility costs are those established by the Santa Cruz County Housing Authority for "Apartments" available online at <https://hacosantacruz.org/wp-content/uploads/2025/12/050705-SC-UA-eff.-01.01.2026.pdf>. If the tenant pays for any utilities, the maximum allowable rent must be reduced in accordance with the current Utility Allowance schedule.