

2026
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, 2026¹

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	\$96,050	\$109,750	\$123,500	\$137,200	\$148,200	\$159,150	\$170,150	\$181,100
STEP 2: Multiply Step 1 by 60% for the Maximum Income Limit Maximum Allowable Household Income - Note 2	\$57,630	\$65,850	\$74,100	\$82,320	\$88,920	\$95,490	\$102,090	\$108,660
STEP 3: Divide Step 3 by 12 for Maximum Allowable Monthly Income - Note 3	\$4,803	\$5,488	\$6,175	\$6,860	\$7,410	\$7,958	\$8,508	\$9,055
STEP 4: Multiply Step 3 by 30% for Maximum Rent (Owner Pays all Utilities) - Notes 4 & 6	\$1,441	\$1,646	\$1,853	\$2,058	\$2,223	\$2,387	\$2,552	\$2,717

- 1 U.S. Dept. of Housing and Urban Development (HUD limits) <https://www.huduser.gov/datasets/il/il2026/summaryyear=2026&reporttype=county&states=6&counties=0608799999&hmf=METRO10180M10180> effective May 01, 2026, 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-2026.pdf> effective May 29, 2026. 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 low income households (60%) per Resolution No. NS-22,400.
- 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/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.
- 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 = **\$1081**
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 = **\$1225**

