

2026
MAXIMUM ALLOWABLE VERY-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 50% for the Maximum Income Limit Maximum Allowable Household Income - Note 2	\$48,025	\$54,875	\$61,750	\$68,600	\$74,100	\$79,575	\$85,075	\$90,550
STEP 3: Divide Step 3 by 12 for Maximum Allowable Monthly Income - Note 3	\$4,002	\$4,573	\$5,146	\$5,717	\$6,175	\$6,631	\$7,090	\$7,546
STEP 4: Multiply Step 3 by 30% for Maximum Rent (Owner Pays all Utilities) - Notes 4 & 6	\$1,201	\$1,372	\$1,544	\$1,715	\$1,853	\$1,989	\$2,127	\$2,264

¹ U.S. Dept. of Housing and Urban Development (HUD limits) <https://www.huduser.gov/datasets/il/il2026/summary?year=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 very-low income households (50%) per Zoning Ordinance Section 24.22.527

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 = **\$900**

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 = **\$1021**