

2026
MAXIMUM ALLOWABLE VERY-LOW INCOME BY HOUSEHOLD SIZE & MAXIMUM RENTS BY UNIT SIZE
ACCESSORY DWELLING UNITS

EFFECTIVE July 1, 2026¹

<u>VERY LOW INCOME HOUSEHOLDS</u>			
Household/ Unit Size	1 Person/ Studio	2 Person/ 1-bedroom	3 Person/ 2-bedroom
STEP 1: Determine HUD Very Low Income by Household Size - Note 1	\$76,150	\$87,000	\$97,900
STEP 2: Divide Step 2 by 12 for Maximum Allowable Monthly Income - Note 2	\$6,346	\$7,250	\$8,158
STEP 3: Multiply Step 3 by 30% for Maximum Rent (Owner Pays all Utilities) - Note 3	\$1,904	\$2,175	\$2,448

1. U.S. Dept. of Housing and Urban Development (HUD limits) <https://www.huduser.gov/datasets/il/il2026/summary?reporttype=county&year=2026&counties=0608799999&states=6&q=Santa%20Cruz%20County,%20CA> 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 allowance for housing cost, including utilities. If tenant pays a portion or all of the utilities, the maximum allowable rent must be reduced in accordance with the most recent utility allowance schedule published by the Santa Cruz County Housing Authority at <https://hacosantacruz.org/wp-content/uploads/2025/12/050705-SC-UA-eff.-01.01.2026.pdf>.
3. The maximum allowable assets for households seeking to rent accessory dwelling units shall be those limits established periodically by the Santa Cruz County Housing Authority for the Section 8 Rental Assistance Program, or its successor.