

**2025**  
**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, 2025<sup>1</sup>

<b>Household/ Unit Size</b>	<b>1 Person/ Studio</b>	<b>2 Person/ 1-bedroom</b>	<b>3 Person/ 2-bedroom</b>	<b>4 Person/ 3-bedroom</b>	<b>5 Person/ 4-bedroom</b>	<b>6 Person/ 5-bedroom</b>	<b>7 Person/ 6-bedroom</b>	<b>8 Person/ 7-bedroom</b>
<b>STEP 1: Determine HCD Median Income</b> (100% AMI) by Household Size - Note 1	\$92,950	\$106,250	\$119,500	\$132,800	\$143,400	\$154,050	\$164,650	\$175,300
<b>STEP 2: Multiply Step 1</b> by 50% for the <b>Maximum Income Limit</b> Maximum Allowable Household Income - Note 2	<b>\$46,475</b>	<b>\$53,125</b>	<b>\$59,750</b>	<b>\$66,400</b>	<b>\$71,700</b>	<b>\$77,025</b>	<b>\$82,325</b>	<b>\$87,650</b>
<b>STEP 3: Divide Step 3</b> by 12 for <b>Maximum Allowable Monthly Income</b> - Note 3	\$3,873	\$4,427	\$4,979	\$5,533	\$5,975	\$6,419	\$6,860	\$7,304
<b>STEP 4: Multiply Step 3</b> by 30% for <b>Maximum Rent</b> (Owner Pays all Utilities) - Notes 4 & 6	<b>\$1,162</b>	<b>\$1,328</b>	<b>\$1,494</b>	<b>\$1,660</b>	<b>\$1,793</b>	<b>\$1,926</b>	<b>\$2,058</b>	<b>\$2,191</b>

- 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](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> effective 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<sup>5</sup> for very-low income households (50%) per Zoning Ordinance Section 24.22.527
  - 3 Maximum allowable monthly income and assets<sup>5</sup>
  - 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.
  - 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 = **\$871**  
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 = **\$988**
- [https://santacruzca.sharepoint.com/sites/EDH/Shared Documents/Housing/Incomes & Rents/MEASURE O FOR RENT/2025/WORD version/RENTAL22400\\_VeryLow.docx](https://santacruzca.sharepoint.com/sites/EDH/Shared Documents/Housing/Incomes & Rents/MEASURE O FOR RENT/2025/WORD version/RENTAL22400_VeryLow.docx)