



SANTA CRUZ COUNTY 2026 Affordable Housing Needs Report

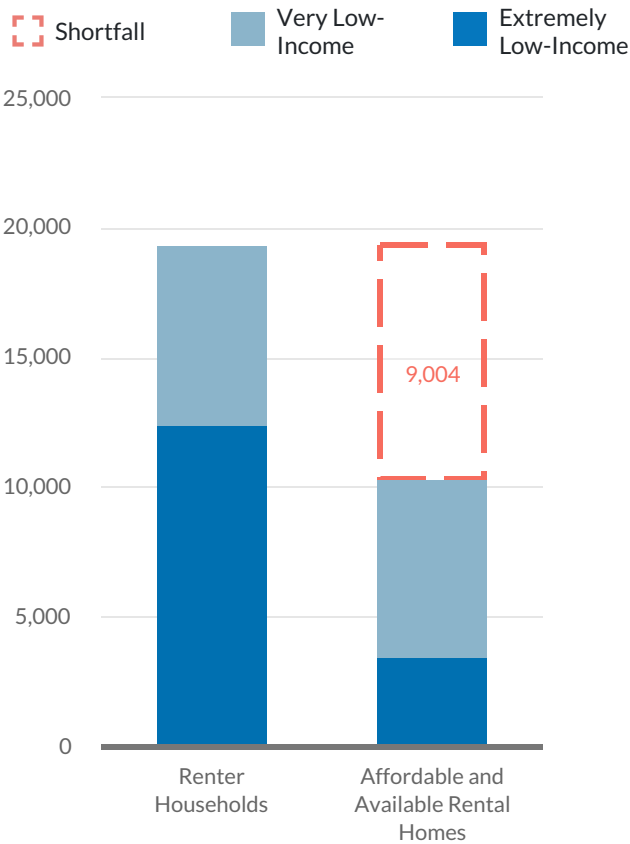


KEY FINDINGS

- **71% of ELI households** in Santa Cruz County are paying more than half of their income on housing costs compared to 1% of moderate-income households.
- **9,004 low-income renter households** in Santa Cruz County do not have access to an affordable home.
- State and federal funding for housing production and preservation in Santa Cruz County is \$248 million, a **73% increase** from the year prior.
- In 2024 in Santa Cruz County, there were only **874 beds** available in the interim housing supply for persons experiencing homelessness.
- Renters in Santa Cruz County need to earn \$54.04 per hour - **3.2 times** the state minimum wage - to afford the average monthly asking rent of \$2,810.

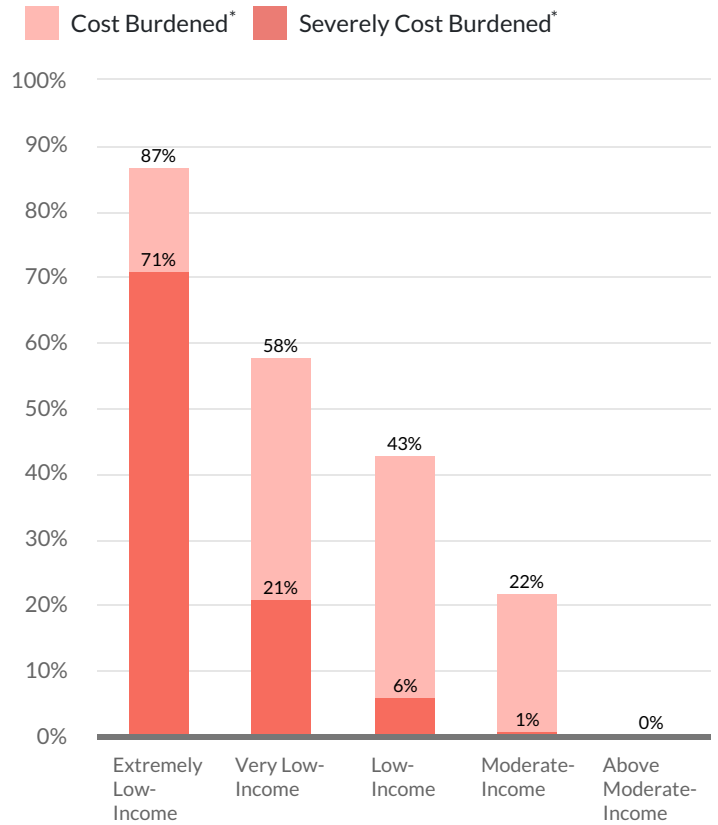
AFFORDABLE RENTAL HOMES

9,004 low-income renter households in Santa Cruz County do not have access to an affordable home (2023).



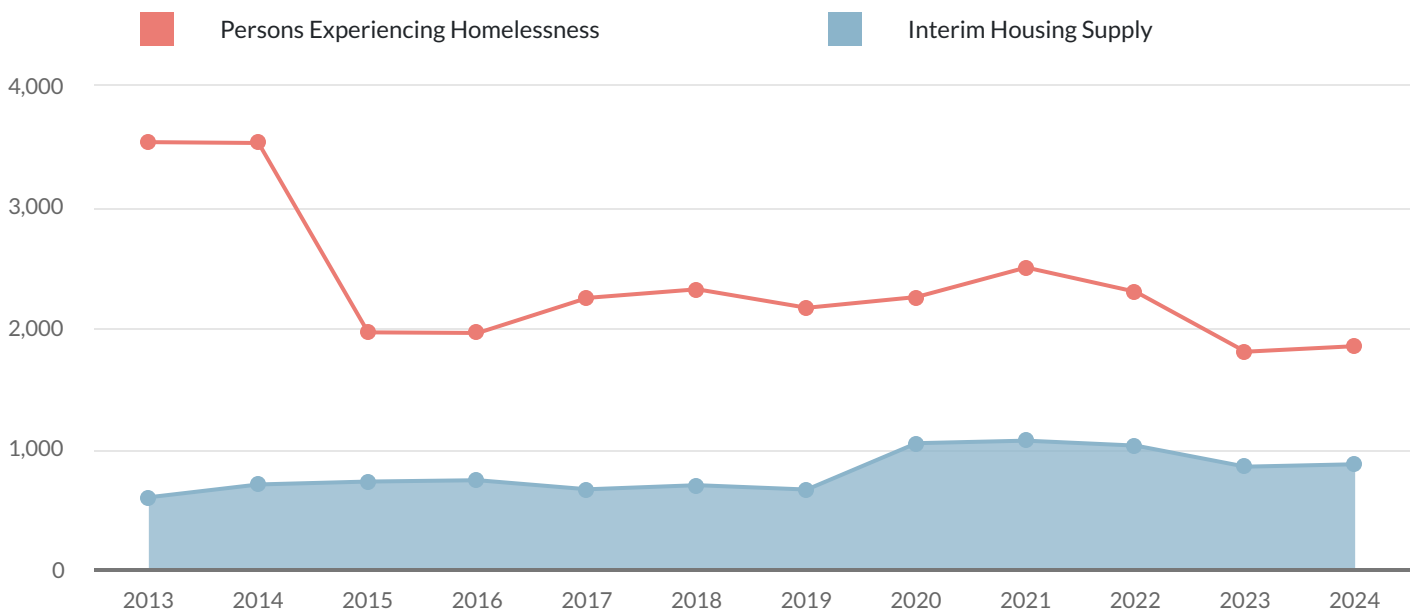
COST BURDENED HOUSEHOLDS

71% of ELI households in Santa Cruz County are paying more than half of their income on housing costs compared to 1% of moderate-income households (2023).



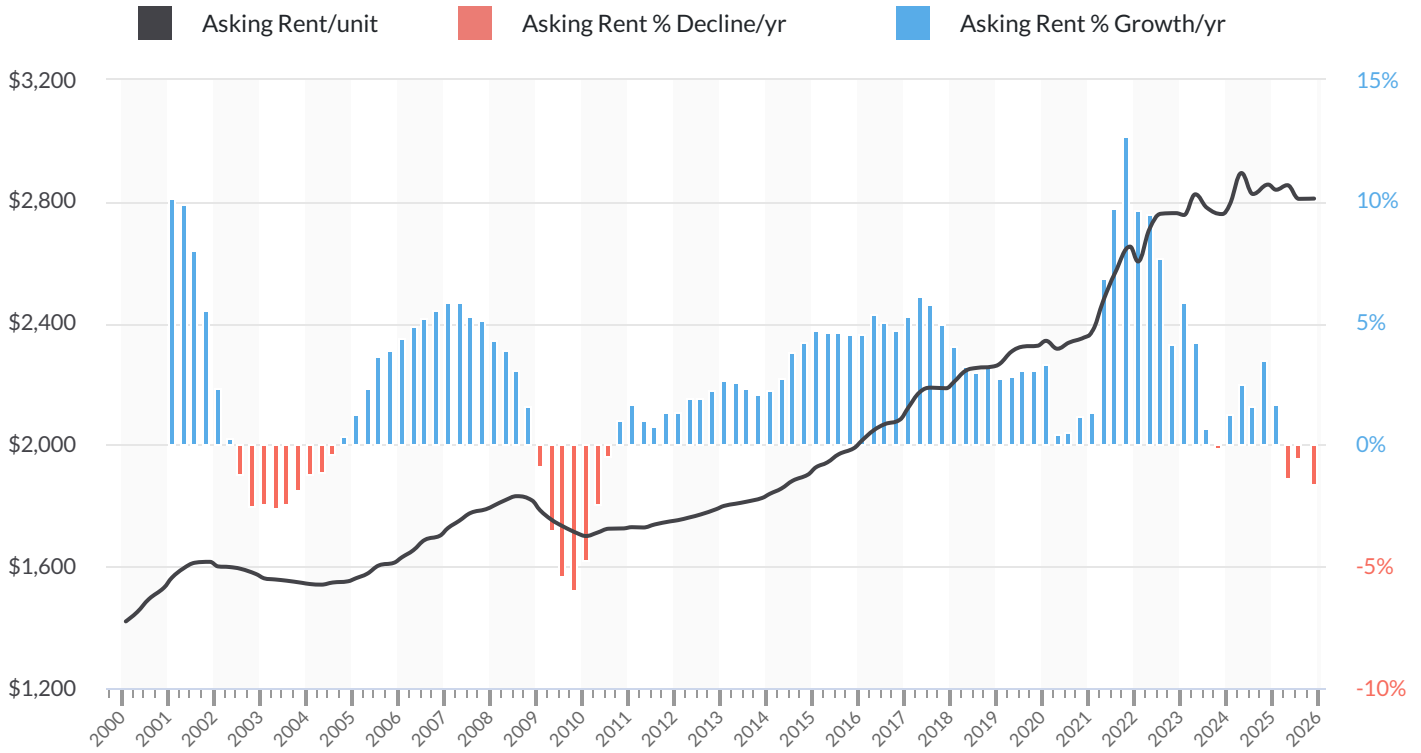
HOUSING FOR PERSONS EXPERIENCING HOMELESSNESS

In 2024 in Santa Cruz County, there were only **874 beds** available in the interim housing supply for persons experiencing homelessness.



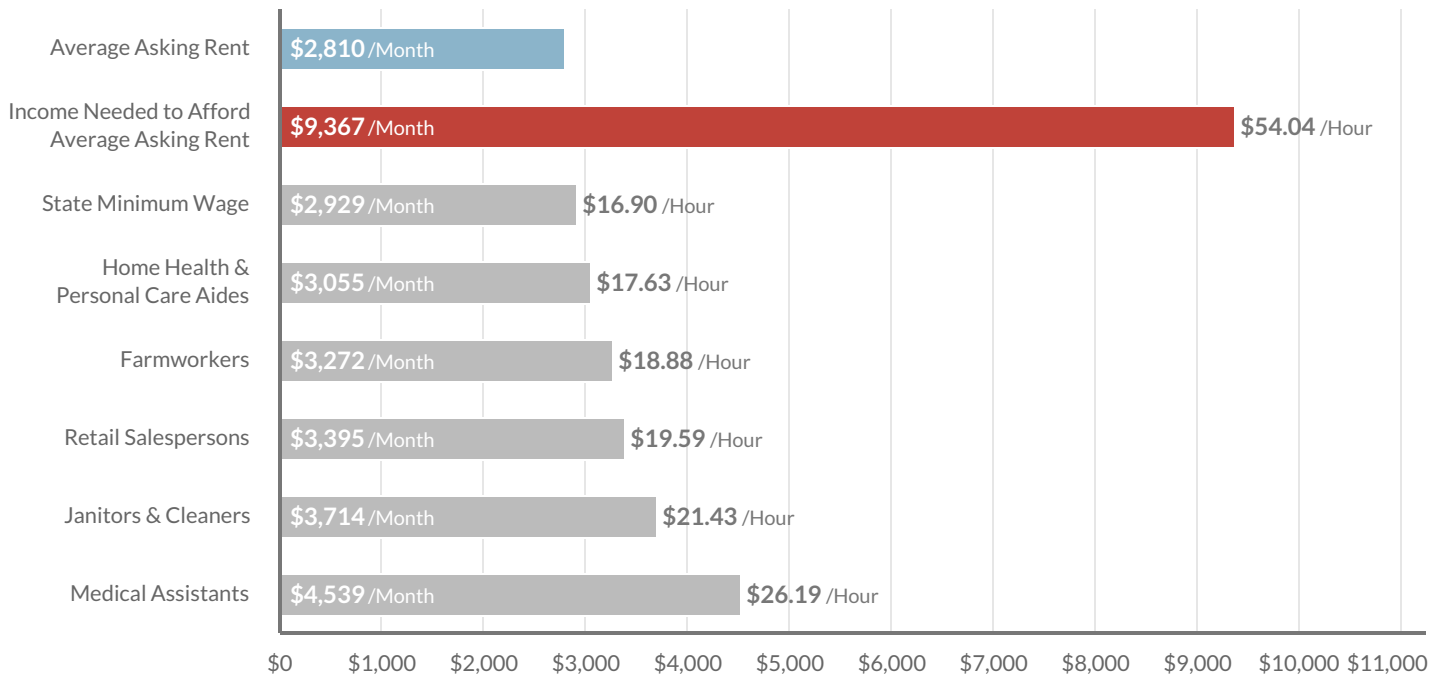
ASKING RENT TRENDS

Asking rents in Santa Cruz County have **increased by 19.4% (\$457)** between Q4 2020 and Q4 2025.



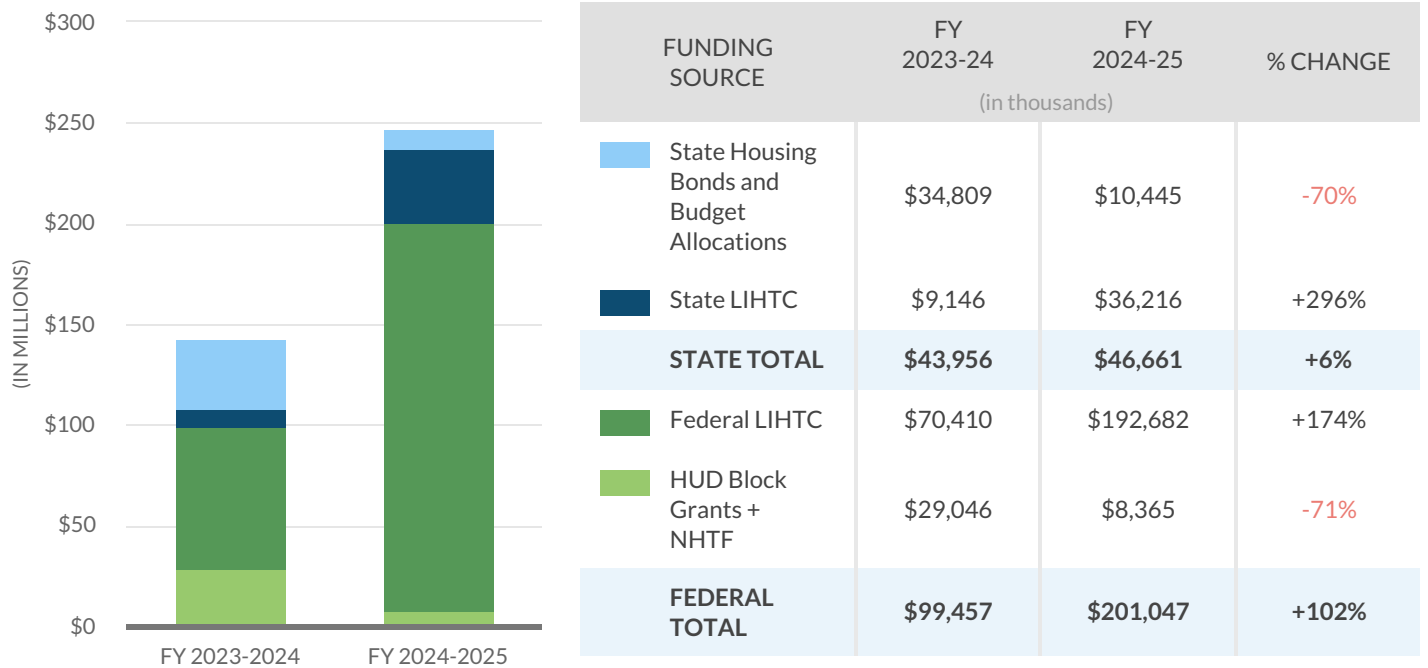
WHO CAN AFFORD TO RENT

Renters need to earn **3.2 times** the minimum wage to afford the average asking rent in Santa Cruz County.



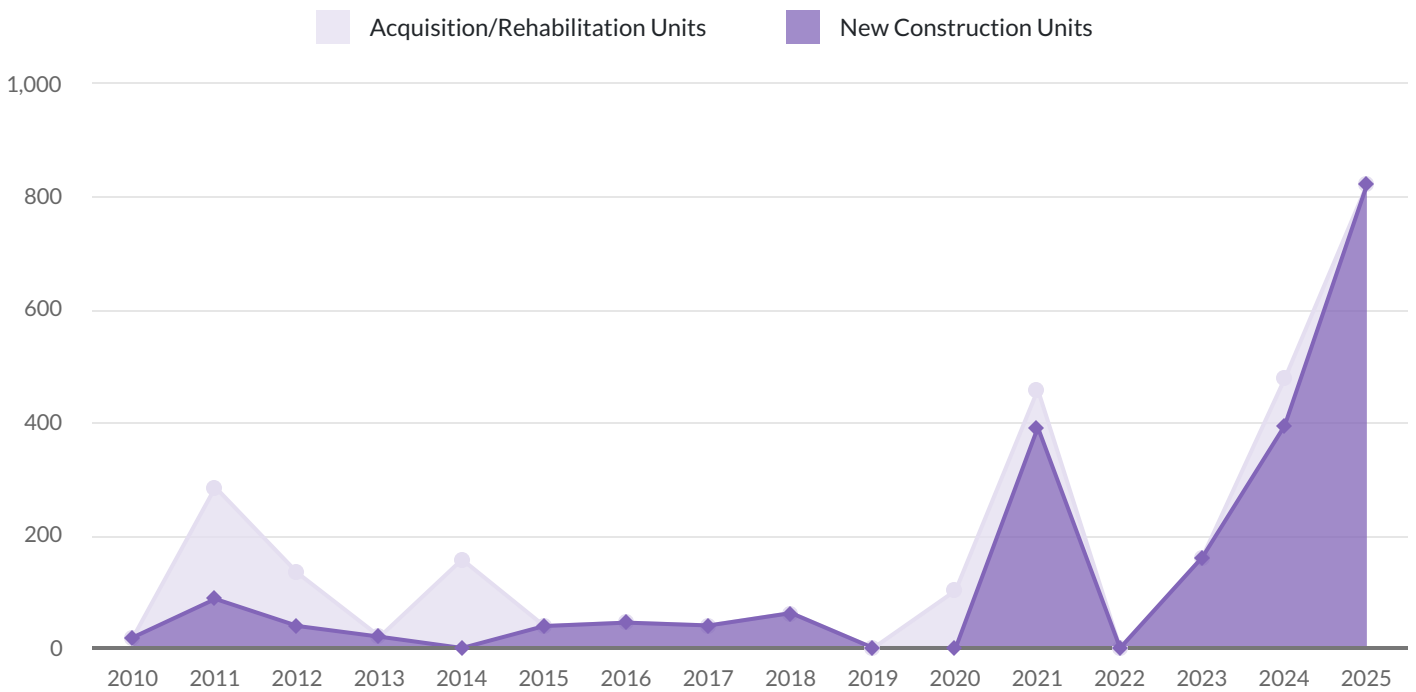
STATE & FEDERAL FUNDING

State and federal funding for housing production and preservation in Santa Cruz County is \$248 million, a **73% increase** from the year prior.



LIHTC PRODUCTION AND PRESERVATION

Low-Income Housing Tax Credit production and preservation in Santa Cruz County **increased by 72%** between 2024 and 2025.



WHAT CAN STATE LEADERS DO TO HELP?

Solving California's affordable housing crisis requires a long-term, comprehensive, evidence-based set of policy solutions at scale, similar to those described in the [Roadmap Home](#).

By pairing clear goals with synergistic policy and system-change strategies that can have an effect over time, the investments made today will bring about the outcomes many Californians have been longing for.



Roadmap Home

Powered by Housing California

The Roadmap provides a bold vision for solving California's affordable housing and homelessness challenges.

Learn more at roadmaphome.org

The Partnership supports a robust slate of 2026 legislative priorities on the Advocacy page of calhousingpartnership.org

DATA SOURCES & NOTES

AFFORDABLE RENTAL HOMES

California Housing Partnership analysis of 2023 and 2024 1-year American Community Survey (ACS) Public Use Microdata Sample (PUMS) data with HUD income levels. Methodology was adapted from NLIHC gap methodology.

COST BURDENED HOUSEHOLDS

California Housing Partnership analysis of 2023 and 2024 1-year American Community Survey (ACS) Public Use Microdata Sample (PUMS) data with HUD income levels. Methodology was adapted from NLIHC gap methodology. *Cost burdened households spend 30% or more of their income towards housing costs. Severely cost burdened households spend more than 50%.

HOUSING FOR PERSONS EXPERIENCING HOMELESSNESS

HUD Point-in-Time (PIT) Housing Inventory Count (HIC) reports, 2013–2024. As of April 2026, HUD HIC reports were not available for 2025. California Housing Partnership's Preservation Database, March 2025.

ASKING RENT TRENDS

CoStar Group average asking rent for two-bedroom apartments (accessed January 2026).

WHO CAN AFFORD TO RENT

CoStar Group average asking rent for two bedroom as of January 2026. Bureau of Labor Statistics (BLS) Occupational Employment and Wage Statistics (OES) for California Occupations, 2024.

FUNDING FOR HOUSING

California Housing Partnership analysis of HCD Program Awards and Annual Reports, U.S. Department of Housing and Urban Development (HUD) CPD Appropriations Budget Reports, California Housing Finance Agency (CalHFA) Mixed Income Program, California Business, Consumer Services and Housing Agency (BCHS) Program Reports, California Strategic Growth Council (SGC) Affordable Housing Sustainable Communities Program, and federal and state Low-Income Housing Tax Credits (LIHTC).

LIHTC PRODUCTION AND PRESERVATION

California Housing Partnership's Preservation Database, April 2026. Please note that this data does not include manager units or market rate units created through the LIHTC program.

This report was produced by the California Housing Partnership | calhousingpartnership.org

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