

Countywide Workforce Homebuyer Program Maximum Household Income Limits

To be eligible for a Workforce Homebuyer Down Payment Loan, the applicant's total household income cannot be more than 80% of the Area Median Income (AMI) for Santa Barbara County for low-income households, adjusted for household size. Applicants who are victims of a Santa Barbara County natural disaster and whose income does not exceed 120% of AMI, adjusted for household size, are also eligible for a down payment loan. The Area Median Income is published annually by the U.S. Department of Housing and Urban Development and adopted by the California Department of Housing and Community Development.

Applicants who apply for a loan must have their household income and size certified by an HTF community partner. The combined income of all household members 18 years old or older who will be living in the home must be included in calculating the applicant's total household income. To be considered a member of the household, individuals must be either:

- On the title and loan of the home
- Claimed as a dependent on the tax returns of the household member who will appear on the title and Housing Trust Fund loan (a spouse is not a dependent; he or she must be on the title and loan of the property); or,
- Any other family household member 18 years of age or older earning an income, except that full-time students are exempted.

In 2026, the Area Median Income utilized by State HCD is \$119,100 for a family of four. Maximum household incomes eligible for the Workforce Homebuyer Down Payment Program are shown below and are calculated based on the State HCD Hold Harmless Policy.¹ The maximum income limits are revised annually when new Area Median Incomes are published by HUD.

Santa Barbara County Maximum Income Limits - 2026

FY 2026 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Low (80%) Income Limits	\$102,000	\$116,600	\$131,150	\$145,700	\$157,400	\$169,050	\$180,700	\$192,350

¹ From State Department of Housing & Community Development guidelines, which were published on May 1, 2026. These income levels reflect the State Hold Harmless (HH) Policy of not lowering maximum income levels based on a decline in the Area Median Income.