

# City of Carpinteria

## Maximum Household Income Limits

To be eligible for a Workforce Homebuyer Down Payment Loan, the applicant's total household income must be classified as low, moderate or upper moderate-income and cannot exceed 200% of the Area Median Income (AMI) for Santa Barbara County households, adjusted for household size. 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.

The combined income of all household members 18 years 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; or
- Claimed as a dependent on the tax returns of the household member who will appear on the title and City of Carpinteria loan (a spouse is not a dependent; he or she must be on the title and loan of the property); or,
- Any other household member 18 years of age or older earning an income.

In April 2023 the Area Family Median Income published by HUD was \$107,300. Maximum household incomes based on household size that are eligible for the Workforce Homebuyer Program are shown below and are calculated based on the annually published HUD figures.<sup>1</sup>

### 2023 Maximum Income Limits Santa Barbara County

<b>FY 2023 Income Limit Category</b>	<b>1 Person</b>	<b>2-Person</b>	<b>3-Person</b>	<b>4-Person</b>	<b>5-Person</b>	<b>6-Person</b>	<b>7-Person</b>	<b>8-Person</b>
Median (100%) Income Limits	\$75,100	\$85,850	\$96,550	<b>\$107,300</b>	\$115,900	\$124,450	\$133,050	\$141,650
Upper Moderate (200%) Income Limits	\$150,200	\$171,700	\$193,100	<b>\$214,600</b>	\$231,800	\$248,900	\$266,100	\$283,300

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<sup>1</sup> These income levels are based on annual published HUD median income statistics and reflect HUD methodology in calculating maximum incomes for each household size.