



## FIRST TIME HOMEBUYER PROGRAM

The Down Payment Assistance Program was started in the City of Napa approximately 15 years ago. The program is funded through grant funds from the State of California's Department of Housing and Community Development, **CALHOME PROGRAM**. First time homebuyers must meet the following criteria:

- ❖ Gross Annual Income does not exceed 80% of the median income for Napa County, adjusted for family size.
- ❖ Funds can be used to purchase homes within the city limits of Napa.
- ❖ Purchase price of the home cannot exceed \$489,250.
- ❖ Buyer must be able to qualify for a fixed rate mortgage loan.
- ❖ Maximum loan amount \$35,000.
- ❖ 3% simple interest rate, deferred payments.
- ❖ Term of loan: 30 years
- ❖ Buyer must have 3% of purchase price as their share of the transaction.
- ❖ Buyers cannot have owned a home within the last three years.
- ❖ The property must be owner-occupied or vacant at the time of the purchase agreement is presented.
- ❖ Loan is a second mortgage behind a conventional loan.
- ❖ Attend first time homebuyer workshop

### ANNUAL INCOME LIMIT

Persons Per Household	80% Median Income
1	44,800
2	51,200
3	57,600
4	64,000
5	69,100
6	74,250
7	79,350
8	84,500

If you would like further information regarding this program, please contact Andrea Clark at 257-9254 or by email at: [aclark@cityofnapa.org](mailto:aclark@cityofnapa.org).

## 2009 Napa County Income Limits and Maximum Rents Homelessness Prevention and Rapid Rehousing Program (HPRP)

HPRP is designed to help families affected by the mortgage crisis and the downturn in the economy. The program's objective is to keep these families from becoming homeless, or to quickly get them back into housing if they have become homeless.

### ANNUAL INCOME LIMITS

Persons Per Household	30% Median Income	50% Median Income
1	17,200	28,650
2	19,650	32,700
3	22,100	36,800
4	24,550	40,900
5	26,500	44,150
6	28,500	47,450
7	30,450	50,700
8	32,400	54,000

Source: U.S. Department of Housing and Urban Development (HUD)  
Effective 03/19/2009

### Funds can be used for:

- Short term rental assistance (up to 3 months)
- Medium term rental assistance (4 to 18 months)
- Utility deposits and payments
- Security deposits
- Moving costs and storage
- Hotel / motel vouchers
- Housing search
- Legal services relating to tenant / landlord issues
- Credit repair

### FAIR MARKET RENT -- GUIDELINES

Bedrooms	FMR
0	890
1	997
2	1,295
3	1,791
4	2,034
5	2,339
6	2,644
Mobile Home	518

For more information please contact the following agencies:

Housing Authority of the City of Napa 257-9543  
Hope Center 259-8133  
Catholic Charities 224-4403

\* Presumed Occupancy Levels:

One Person	Studio
Two Persons	1 Bedroom
Three Persons	2 Bedroom
Four Persons	3 Bedroom
Five Persons	4 Bedroom
Six Persons	5 Bedroom

