



Summary of Current State HCD Grants

(All administered by the Housing Authority of the City of Napa and all available only to low- and very-low income families)

	HOME	CDBG	CalHOME
Eligible use of funds	Combination of first-time-home-buyer assistance and owner-occupied-home-rehabilitation loan programs	Owner-occupied-home-rehabilitation loan and grant programs	Owner-occupied-home-rehabilitation loan programs and downpayment assistance loans for purchase of manufactured homes only
Amount of total grant (includes administrative costs)	\$700,000	\$200,001	\$300,000
Status of program	Pending final contract from HCD. Expect to accept applications from residents before the end of the calendar year.	Active and taking applications. This is a new grant – no funds have been expended to date.	Award just announced this week. Will likely be a couple months before State contracts are signed and program is ready to go.
Typical user	These funds are best used for larger rehab projects and down-payment assistance. No grants.	These funds allow limited use of grants to homeowners and is easier to administer for smaller rehabilitation projects.	These funds provide loans for manufactured home owner/occupant or purchaser. Projects can be of any value. Grants not allowed.

Annual Household Income Limits

(Annual Household Income must be equal or less than the amounts shown below)

Persons Per Household	Maximum Annual Household Income Limit (80% Median Napa County Income)
1	\$46,150
2	\$52,750
3	\$59,350
4	\$65,900
5	\$71,200
6	\$76,450
7	\$81,750
8	\$87,000

Source: US Department of Housing and Urban Development and California Housing and Community Development. Effective May 1, 2014

