

Junior Unit Initiative Program



FOR MORE INFORMATION
OR FOR AN APPLICATION,
PLEASE CALL:

(707) 257-9642

City of Napa Housing Division
1115 Seminary Street
Napa, CA 94559

Help be part of the affordable housing solution! The City can help you create a separate rental unit within your home (JADU) or convert an existing attached or detached unit or garage into an accessory dwelling unit (ADU)! This program provides homeowners with technical assistance and below market rate forgivable/deferred financing to create an accessory dwelling unit.

What is a junior unit and a converted unit?

Junior units (JADU's) are accessory dwelling units created from within the existing footprint of a single family home by carving out a separate unit from one or more bedrooms. Converted units (ADU's) are an existing attached or detached units, including garages, that can be converted into ADU's.

Requirements

- One unit must remain owner occupied
- The other unit must be rented to a low-income tenant at an affordable rent

The program provides:

- Forgivable loans of up to \$50,000 to create a junior or converted unit
- Grants of up to \$5,000 for ADA improvements to the rental unit
- Additional deferred loan up to \$25,000 for a converted ADU
- Grants for architectural or design services, if needed
- Grants for engineering services, if needed
- Free construction management services

Loan Terms

- The forgivable loan is forgiven 5% every year owner provides an affordable rental unit – fully forgiven after 20 years!
- The additional \$25,000 is a deferred-no interest loan for a converted ADU.

Current Rent Limits

SIZE OF RENTAL UNIT	MAXIMUM AFFORDABLE RENT
Studio.....	\$1,194
1-bedroom.....	\$1,365
2-bedroom.....	\$1,536
3-bedroom.....	\$1,705

