



## Emergency Repair Grants

### PROGRAM PURPOSE AND INTRODUCTION

The City of Napa (City) operates an Owner-Occupied Housing Rehabilitation Program. The program is funded with Community Development Block Grant (CDBG) funds.

The purpose of the Owner-Occupied Housing Rehabilitation Program is to improve and maintain housing for low-income residents in Napa.

The program provides Emergency Repair grants of up to \$5,000 to low-income homeowners whose homes are in urgent need of repairs. Grants may be provided by themselves or in conjunction with a City Housing Rehabilitation loan

### SCOPE OF WORK

Emergency Repair grants fund only those repairs immediately needed to mitigate a hazardous condition. Typical repairs may include roof patching, repairs to electrical, plumbing, and heating systems, or ADA improvements. The City's Housing Rehabilitation staff determine what repairs are needed and if they qualify as urgent. They also arrange for a contractor to make the required repairs.

### ELIGIBILITY OF THE GRANTEE

To qualify for an Emergency Repair grant, homeowners must meet the following requirements:

- Be the owner of record (own the home).
- Be low-income (see income limits below).
- Have no more than \$15,000 in liquid assets available to pay for the repairs without incurring significant penalties (unless approved on a case-by-case).
- Have not have received an Emergency Repair Grant in the previous 12 months for the same residence.

Homeowners assisted with Emergency Repair grants must have household incomes at or below 80% of area median income adjusted by household size at the time of application. The household's income includes income from all adult household members (excluding live-in aides). The current income limits are:

<b>FAMILY SIZE</b>	<b>LOW INCOME (80 % OF MEDIAN)</b>
1	\$63,050
2	\$72,050
3	\$81,050
4	\$90,050
5	\$97,300
6	\$104,500
7	\$111,700
8	\$118,900

(The income limits per HUD, effective June 1, 2021)

## **ELIGIBILITY OF THE PROPERTY**

Properties must meet the following criteria:

1. The home must be at least 15 years old, with the exception of mobile homes, which must be in urgent need of health and safety repairs. Newer units may be eligible for assistance under special circumstances.
2. All properties must be located within the city limits of the City of Napa or in adjacent unincorporated Napa County pockets.
3. All properties must be occupied by the applicant as the applicant's principal place of residence. Principal place of residence means that the owner permanently resides in the home, except for a temporary period of medical treatment or disability which requires a temporary alternate residence.
4. Eligible properties include single-family homes (detached or attached), condominiums, and mobile homes.