



ACHIEVE BUYING YOUR FIRST HOME

WITH The City's First Time Homebuyer Down Payment Assistance Programs

ABOUT THE PROGRAM

Loans from these programs can be used for the down payment to purchase existing single family homes, condominiums, or manufactured homes within the City of Napa limits.

THE BENEFITS

With interest rates low, this is a great time to borrow money easier!

- Maximum Loan Amount: **\$150,000** or **30%** of the purchase price, which ever is less



- Single Family and Condo: **1%** interest rate, 30-year loan

- Manufactured Home: **0%** interest rate, 20-year forgivable loan

- No monthly payments required

THE QUALIFICATIONS



- First time homebuyer or,
- Not have owned a home for the past three years
- Qualify for first mortgage loan

- Complete a certified homebuyer education program (**click here to access the online course options**)

- Income eligible. See chart below

MAXIMUM ANNUAL GROSS INCOME BY HOUSEHOLD SIZE



\$63,050



\$72,050



\$81,050



\$90,050



\$97,300



\$104,500

MAXIMUM PRICE LIMITS



- Single Family Homes: \$569,000
- Condominiums: \$569,000

CONTACT US

For more information, contact Jonathen Sakamoto at (707) 257-9254 or email at ftfb@cityofnapa.org

Funding Sources: HOME Program & CalHome General Program Funds



EQUAL HOUSING OPPORTUNITY

