

NAPA COUNTY AFFORDABLE HOUSING  
 MAXIMUM PURCHASE PRICE BASED ON INCOME LEVEL

| INCOME LEVEL CATEGORY              | PERCENTAGE OF AREA MEDIAN INCOME | MAXIMUM HOME PRICE |
|------------------------------------|----------------------------------|--------------------|
| VERY LOW                           | 50 % LIMIT                       | \$145,000          |
| LOW                                | 80 % LIMIT                       | \$215,000          |
| MODERATE                           | 115% LIMIT                       | \$300,000          |
| ABOVE MODERATE (Workforce Housing) | 180% LIMIT                       | \$400,000          |

THIS CHART ASSUMES THE FOLLOWING:

4% INTEREST ON A THIRTY YEAR TERM  
 30% NET INCOME FOR HOUSING  
 REQUIRES FULL PITI AMD PMI WITH 5% DOWN AND A 95% LTV  
 ASSUMES A FAMILY OF FOUR W/ TWO WORKING SPOUSE AND TWO DEPENDENTS  
 MAXIMUM HOME PRICE FOR A THREE BEDROOM HOME

NAPA COUNTY MAXIMUM RENT BY INCOME LEVEL

| BEDROOMS                    |         |         |         |
|-----------------------------|---------|---------|---------|
|                             |         | 2       | 3       |
| VERY LOW<br>LOW<br>MODERATE |         |         | 4       |
|                             | \$968   | \$1,119 | \$1,248 |
|                             | \$1,238 | \$1,421 | \$1,566 |
|                             | \$1,770 | \$2,032 | \$2,239 |