



ADU FINANCING PROGRAM

\$100 MILLION
IN GRANTS

\$40,000
MAXIMUM PER HOMEOWNER 

2,500
POTENTIAL ADUS FINANCED

WHO IS ELIGIBLE

Homeowners with incomes less than CalHFA income limits. [Check our website](#) for details.

ELIGIBLE COSTS

- » Pre-development costs including but not limited to: architectural designs, permits, soil tests, impact fees, property surveys, energy reports, and utility hookups
- » Interest rate buy-downs



APPLICATION

Homeowner applies for a construction loan with an approved lender

- Predevelopment costs rolled into construction loan for no or minimal upfront costs to homeowner.
- Homeowner completes CalHFA ADU grant application forms.



LOAN APPROVAL

Lender approves construction loan

- Lender prequalifies homeowner for CalHFA ADU grant



PRE-DEVELOPMENT



Predevelopment work starts, paid through the construction loan account

- Lender sends ADU Grant application package to CalHFA, including list of costs and invoices of predevelopment



GRANT DISBURSEMENT

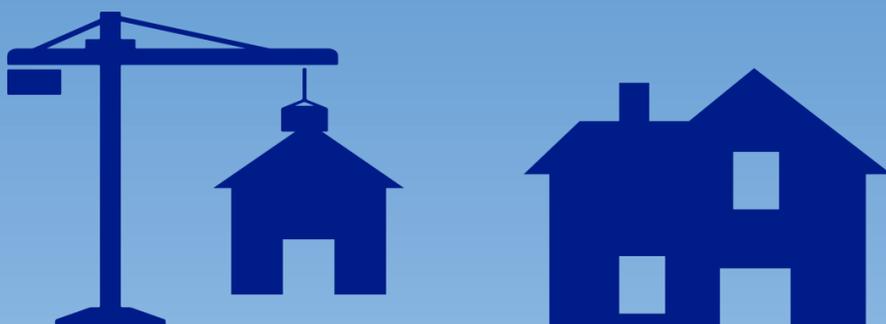
CalHFA approves grant and wires funds to loan account

- This lowers ADU construction loan principal that homeowner has to repay



CONSTRUCTION

Construction of the ADU, financed with construction loan.



In order to apply, find a lender near you on our website:

<https://www.calhfa.ca.gov/adu>