



Health and Human Services Agency

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DEPARTMENT OF HOUSING & COMMUNITY SERVICES

NEVADA COUNTY BOARD OF SUPERVISORS

Board Agenda Memo

MEETING DATE: May 12, 2026

TO: Board of Supervisors

FROM: Tyler Barrington, Housing and Community Services Director

SUBJECT: Resolution approving the Down Payment Assistance Program Guidelines in substantive form, authorizing the Housing and Community Services Director to amend the Program Guidelines as needed, and authorizing the Nevada County Loan Committee to approve Down Payment Assistance Program loans for payment.

RECOMMENDATION: Adopt the resolution.

FUNDING: The Down Payment Assistance Program is funded with \$579,892 through the Special Project Continuation Assignment in the General Fund for projects formerly known as “Western County Workforce Housing” and “Truckee Workforce Housing”, now directed to be used in support of the Down Payment Assistance Program. A budget amendment was approved through Resolution 25-546. No new budget amendment is required.

BACKGROUND:

Through Resolution 25-546, the Board accepted the Down Payment Assistance Program presentation outlining the program and approved loan documents for the program. The program will assist moderate income households between 80%-120% of the area median income (AMI) in Western County and between 80%-150% AMI in Eastern County with 3% simple interest, deferred loan of \$50,000 each.

This Resolution asks the Board to approve the Program Guidelines describing in more detail the operation of the program and authorizes the Nevada County Loan Committee, as outlined in the program guidelines, to approve payment of loans of \$50,000 to program applicants demonstrating eligibility. The loan committee, as described in the program guidelines, will consist of the Housing and Community Services Director, the Health and Human Services Agency Chief Fiscal and Administrative Officer, and the Deputy County Executive Officer/Fiscal Officer, or

designees, which will review the applicant eligibility summary, primary mortgage loan terms, property appropriateness, and any guideline exceptions applicable to determine appropriateness of the borrower.

It is requested that the Board approve the Down Payment Assistance Program Guidelines, authorize the Housing and Community Services Director to amend as needed, and authorize the Nevada County Loan Committee, as described in the program guidelines, to approve payment of loans to eligible applicants for down payment assistance.

Initiated by: Angela Masker, Senior Administrative Analyst
Approved by: Tyler Barrington, Housing and Community Services Director