



NEVADA COUNTY

CALIFORNIA

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DEPARTMENT OF HOUSING & COMMUNITY SERVICES

NEVADA COUNTY BOARD OF SUPERVISORS

Board Agenda Memo

MEETING DATE: January 13, 2026

TO: Board of Supervisors

FROM: Tyler Barrington, Housing and Community Services Director

SUBJECT: Resolution authorizing the use of CalHOME Program Income funds up to \$692,610 for a first time homebuyer down payment assistance program to address housing accessibility for lower-income households with area median income (AMI) up to 80% and approving loan documents for the program.

RECOMMENDATION: Approve the attached Resolution.

FUNDING: CalHOME Program Income funds are a re-use fund from interest and payments on residential CalHOME loans made to individuals with CalHOME dollars. The funds are included in the Housing and Community Services Department budget, and no general funds are required.

BACKGROUND: The Department of Housing and Community Development (HCD) periodically announces Notices of funding Availability (NOFA) for the CalHOME program established by Chapter 84, Statutes of 2000 (SB 1656 Alarcon), and codified in Chapter 6 (commencing with Section 50650) of Part 2 Division 31 of the Health and Safety Code. Nevada county has applied for and been awarded several CalHOME grants for the purpose of providing loans to individual households for down payment assistance and home rehabilitation. Any repayment of these loans, plus interest, is deposited into the CalHOME Program Income reuse fund to perpetuate housing affordability and accessibility for lower income households through additional down payment assistance or home renovation loans.

Affordable housing ownership in California is an increasing concern as the state continues to face soaring housing prices and limited housing supply. For many in California, and in Nevada County, the dream of homeownership remains out of reach without targeted programs and policies designed to bridge the affordability gap.

The Housing and Community Services Department currently holds CalHOME Program Income

funds to be distributed to the community through down payment assistance or home renovation loans. This Resolution requests that this Board authorize use of CalHome Program Income funds in an amount not to exceed \$692,610 for a first time homebuyer down payment assistance loans for lower-income households and approve loan documents for the program. The down payment assistance loan is a low interest, deferred loan that acts as a silent second to the first mortgage to lower the monthly payment and bridge the affordability gap for lower-income households with income up to 80% of area median income.

Initiated by: Angela Masker, Senior Administrative Analyst, Housing and Community Services

Approved by: Tyler Barrington, Housing and Community Services Director