



Health and Human Services Agency

Ryan Gruver, MPA, Agency Director
Ariel Lovett, MNA, Chief Fiscal Administrative Officer
Phebe Bell, MSW, Behavioral Health
Paul Johnson, JD Child Support
Tyler Barrington, Housing & Community Services
Jeff Goldman, MPA, Probation
Keri Klein, Public Defender
Kathy Cahill, MPH, Public Health
Rachel Peña, LCSW, Social Services

950 Maidu Ave.
Nevada City, CA 95959

Phone: (530) 265-1627
Fax: (530) 265-2295

DEPARTMENT OF HOUSING & COMMUNITY SERVICES

NEVADA COUNTY BOARD OF SUPERVISORS Board Agenda Memo

MEETING DATE: November 18, 2025

TO: Board of Supervisors

FROM: Tyler Barrington, Housing and Community Services Director

SUBJECT: Resolution approving the Down Payment Assistance Program loan documents in substantive form, authorizing the Housing and Community Services Director to amend the loan documents as needed to meet program requirements for future funding sources, authorization to use County general funds for Down Payment Assistance, and authorizing and directing the Auditor-Controller to amend the Housing & Community Services Department and Other Sources & Uses Budgets for Fiscal Year 2025/26 and to release Special Project Continuation Assignment in the General Fund (4/5 Affirmative Vote Required).

RECOMMENDATION: Adopt the resolution.

FUNDING: The Down Payment Assistance Program will be funded by the Special Project Continuation Assignment in the General Fund for projects formerly known as “Western County Workforce Housing” and “Truckee Workforce Housing.” This resolution proposes to redirect \$579,892 of remaining funds from those projects to be used in support of the down payment assistance program. A budget amendment is required and is included in this Resolution.

BACKGROUND: 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. According to the American Community Survey five-year estimate for 2023, the median home price in Nevada County is \$602,800; household income must be about 150% of the Area Median Income (AMI) for affordability at this home price. In the Truckee area, the median home price of \$903,300 requires about 220% AMI for affordability. While programs exist for low- and moderate-income households earning up to 80% AMI, programs addressing housing affordability for workforce households earning up to 150% AMI continue to be a gap. The Truckee area is particularly vulnerable to this policy gap because of much a higher median home price as compared to the

state's median of \$725,000.

Nevada County identified American Rescue Plan Act (ARPA) funds as a potential source of funds to address affordable housing. These funds are currently in the Special Project Continuation Assignment to be used for workforce housing. Deliberation on approaches to address workforce housing with these funds led to consideration of a down payment assistance program benefitting moderate to middle-income workforce households in both Eastern and Western County. This presentation provides information on down payment assistance program design. Additionally, this item requests approval of loan documents for the program and authorization to use funds allocated.

It is requested that this Board accept the presentation, approve the loan documents in substantive form and authorize the Housing and Community Services Director to amend as needed to meet program requirements for future funding sources, and authorize the moneys in the Special Project Continuation Assignment in the General Fund allocated to Housing projects to be used for the Down Payment Assistance Program.

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