

**TOWN OF  
APPLE VALLEY, CALIFORNIA**

**AGENDA MATTER**

**Subject Item:**

**APPLE VALLEY HOUSING PROGRAMS**

**Summary Statement:**

The purpose of this report is to provide the Town Council with a summary of the housing programs and activities offered to Apple Valley residents. The summary will be preceded by a brief power point presentation.

**Residential Rehabilitation Loan Program (RRLP)**

The RRLP provides loans of up to \$20,000 for repair work to single-family owner-occupied homes. The RRLP guidelines require that all projects assisted must substantially benefit low-income persons. The program is available to lower income homeowners who live within the Apple Valley town limits. The loans are deferred and do not require repayment for up to 30 years; however, they are due and payable upon sale, transfer or if you cease to occupy the home as your primary residence. Loan funding is available on a first come, first serve basis, which is based upon submittal of a full and complete application package. To date, the Town has provided 134 households with home repairs and assisted these homeowners in eliminating health and safety code issues.

**Neighborhood Stabilization/Downpayment Assistance Program (NSP/DAP)**

The Town of Apple Valley is utilizing Neighborhood Stabilization Funds to offer a new Downpayment Assistance Program (NSP/DAP). The NSP/DAP is designed to expand the supply of affordable housing by providing down-payment assistance to middle-income, low-income and very low-income homebuyers purchasing a foreclosed home within specific target areas of the Town of Apple Valley. The DAP must be processed in conjunction with a first mortgage loan. No principal or interest payments are required during the term of the Loan. Assistance is provided in the form of a 0% loan deferred for a maximum of 45 years. Although the new Downpayment Assistance Program was just launched in April, our previous HOME funded Downpayment Assistance Program provided 21 households with homeownership opportunities.

**Recommended Action:**

That the Town Council receive and file the subject staff report.

**Proposed by Economic Development & Housing Div. Item Number \_\_\_\_\_**

**T. M. Approval:** \_\_\_\_\_ **Budgeted Item**  Yes  No  N/A

**Summary Statement (Continued):  
Apple Valley Housing Program  
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**Workforce Housing Development**

The Town of Apple Valley encourages and supports the development of work force housing projects. Some of the activities the Town participates in include acquisition of land for future work force housing projects; and, partnering with non-profit and for-profit development entities for the purpose of developing affordable housing.

**Activities and Services Supporting Housing**

The Town utilizes a substantial portion of its Community Development Block Grant to provide activities and services that support housing and promote the growth of healthy neighborhoods. Activities include infrastructure improvements, as well as the provision of numerous public services that are integral in promoting healthy neighborhoods and a suitable living environment.