

## **County commits more funds to proximity housing initiative** [Register staff](#)

Napa County is committing another \$500,000 to continue its workforce proximity housing program for the next year.

The county Board of Supervisors voted Tuesday to make roughly \$380,000 available for the program from its affordable housing fund, which would be combined with \$120,000 in rollover dollars to pay for the program next year.

Since it started in December 2010, the program has relied on \$500,000 annually to allow the county to issue loans of up to 10 percent of a property's asking price to buyers purchasing residences within 15 miles of their workplace. Qualified buyers use them to place the down payment, but still have to obtain the remaining money to close escrow.

The homeowners owe nothing to the county until the home is sold, when the county receives 10 percent of the resale value plus a half-percent fee.

Larry Florin, director of the county Housing and Intergovernmental Affairs Department, told the supervisors Tuesday that the program has funded 18 loans totalling \$513,000, with the average loan amount of about \$28,500. The average receiver of a loan was a family of three earning \$61,000 income, Florin said.

He compared that to the \$45,000 to \$80,000 per-unit cost the county pays for subsidizing new construction of low-income housing.

Florin said the program also received some state recognition. The California State Association of Counties will be awarding Napa County with one of its "Challenge Awards" in 2012, which recognizes innovative and creative local government programs. Supervisor Mark Luce, who championed the program, will receive the award on behalf of the county.