Comprehensive Housing Program Implementation Study – 2018

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The Comprehensive Housing Program Implementation Study - 2018 was prepared on behalf of Mariposa County by Nancy Lewis Associates, Inc.
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ACKNOWLEDGEMENTS

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INTRODUCTION

The Comprehensive Housing Program Implementation Study - 2018 seeks to provide the County of Mariposa a road map for implementing initiatives to increase the supply of housing for all income segments of the community. This Study has been prepared in response to Program 2.1 of the County’s 2014-2019 Housing Element.

The first phase of preparation of the Study was an Evaluation of Housing Conditions, which reviewed the current housing market conditions, analyzed the County’s mechanisms for administering housing resources, and compared the County’s housing activities with those of neighboring jurisdictions. It provided a menu of recommendations and action steps based on the availability of resources and the issues raised in the analysis.

As described in the Evaluation of Housing Conditions, Mariposa County faces unique housing challenges due to its foothill location, rural character, and tourism-driven economy, which include:

1. Lack of sufficient infrastructure to support new residential development;
2. Land use and zoning updates have not kept pace with changes in State housing law;
3. High construction costs resulting from limited access to skilled subcontractors as well as State requirements for environmental sustainability and fire protection;
4. Incomes growing at a slower pace than construction costs; and
5. Lack of multifamily development capacity.

The second phase of the process sought to secure community input into the County’s housing study through multiple means. The Board of Supervisors established an eleven-member volunteer Housing Program Advisory Committee (HPAC), which provides insights into the local housing market and makes recommendations regarding proposed strategies and implementation mechanisms.

Between October and December 2017, County staff also led an extensive community outreach effort, which was designed to collect the community’s input about priorities for this study, specifically perceptions of the greatest housing needs, and strategies of highest interest. The County collected responses from more than 300 respondents who either attended a town hall meeting or participated in a survey. The survey instruments were designed to capture public perceptions of the barriers to producing housing, priorities for addressing housing needs and preferences for strategies to address those needs.

The third and final part is development of this Implementation Study, which is organized into three sections and provides a multi-year roadmap for producing new housing at scale:

A. Desired Objectives and Outcomes. The Housing Element Regional Housing Needs Assessment (RHNA) standards will be used as the basis of numeric goals for housing units preserved and produced, housing type, and affordability levels. It suggests establishing annual production goals to measure increased housing production.

B. Action Plan. The Action Plan establishes a sequence of activities and timeframe for
completion that the County can use to address its development constraints and lay a foundation for future development. This section addresses the County’s Role in implementation and describes the responsibilities that a to-be-formed Housing Division will undertake, including a discussion of the County’s administrative structure and staffing options. Furthermore, the Action Plan identifies the department with lead responsibility, and suggests a timeframe for addressing planning, infrastructure development, housing preservation and production, and housing programs while providing context and explanation about key funding sources, as well as identifying prerequisites for pursuing funding opportunities.

C Conclusion. This section discusses evaluation methodology and tools that will enable the County and its stakeholders to track its progress in implementing this study.

The preparation of this Implementation Study coincides with the passage of 15 State bills commonly referred to as the “2017 Housing Package”, which addresses a broad range of issues reflecting the complexity of the housing crisis and the variety of solutions needed. In general terms, the new legislation falls into five categories: funding, planning and zoning for housing, streamlining housing production, enforcement of housing laws, and Housing Element standards. The California Department of Housing and Community Development (HCD) will make funding available to localities to pay for technical assistance, including planning studies and environmental reports necessary to streamline housing development, as well as to establish new sources of funding for housing production and incentives to encourage development. While the specific guidelines and regulations for the new funding sources are still in development, the County can start to familiarize itself now with the Housing Package, and begin identifying which sources of funding are most appropriate for the implementation and refinement of its Housing Study.

1 In anticipation of the need described herein for a “Housing Division,” the County CAO recently requested a new county position be created, a “Housing Development Director.” This request is for one staff person, to work within the County’s existing Administration Department. All references to “Housing Division” herein is intended to coincide with the County CAO’s recent staffing request.
A. DESIRED OBJECTIVES AND OUTCOME

The County has articulated a vision for causing affordable housing to be developed in its jurisdiction, by creating and funding a Housing Division within the County’s administrative structure. The recommendations prepared in this Implementation Plan serve as the County’s scope of work and strategy for addressing local needs for the next three years. The County will not be responsible for developing, owning, and managing housing, but it will endeavor to act as a catalyst for housing production. It will facilitate and expedite housing development efforts in its jurisdiction by:

- Coordinating among County departments and Utility Districts,
- Monitoring changes in state housing laws, and
- Developing new mechanisms and resources to secure land and financing.

Furthermore, the Housing Division will conduct outreach to build local support for new initiatives, and to establish a new network of development partners to produce new housing developments, and potentially administer housing programs, including loans for development, rental assistance or other financial assistance to individuals.

To further articulate this vision, County staff, in conjunction with the Housing Programs Advisory Committee (HPAC) and other community members, will seek to identify appropriate locations for new housing development as well as to quantify the number of housing units as well as housing type (rental vs. ownership) that can be expected to be developed during the balance of the current Regional Housing Needs Assessment (RHNA) allocation period (which ends in 2019) and the following RHNA allocation period (2019-2024).

In establishing such goals, it is important to recognize that housing production typically requires completion of multiple steps prior to actual start of production, and that increasing the level of housing production may take time to fully take hold. While the County’s RHNA allocations call for production of an average of about 200 units per year over a five-year period, only about 43 units per year were built between 2012 and 2016. Consequently it is realistic to assume the County will need a few years for production to reach the targeted levels. Certain housing types, such as Accessory Development Units and Junior Accessory Development Units, may be able to be completed fairly quickly, while other types of housing (e.g. multifamily) may take much longer. Due to the complexity of securing financing for housing for extremely low-, very low- and low-income households, the timeframe to start construction can take two to three years.

For example, suggested goals for production that would allow the County to reach production levels of 200 units per year by the end of a five year period are shown in Table A-1 below.

<table>
<thead>
<tr>
<th>TABLE A-1</th>
<th>SUGGESTED ANNUAL PRODUCTION GOALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Goal of 200 units/year</td>
<td>Year 1</td>
</tr>
<tr>
<td>Total Units</td>
<td>30</td>
</tr>
<tr>
<td>% of Annual Goal</td>
<td>15%</td>
</tr>
</tbody>
</table>
However, it is important to note that while the County is required to submit reports to the State Department of Housing and Community Development, regarding its progress in meeting its RHNA goals, it is not required to actually produce such housing.

This Implementation Study outlines a multi-pronged approach to enable the County to catalyze new housing production as well as housing preservation. The February 2018 Evaluation of Mariposa Housing Conditions, which is a companion report to this Implementation Study, concluded that the Mariposa Town Planning Area is the primary location in the County with sufficient water and sewer capacity to support significant new housing development. It is noted that other areas in Mariposa County can and will support new housing development as well.

Identifying potentially available sites early on in the implementation process will help the County with establishing clear and achievable outcomes over the next two to three years. Already, the HPAC has identified some publicly-owned parcels that warrant further investigation as potential sites for redevelopment into housing. Potential incentives and funding available from the California Department of Housing and Community Development can be used to prepare environmental or planning studies for general or specific plans, as well as to streamline approval processes for development in these locations.

Ongoing community engagement through the HPAC, workshops, tours, public hearings, presentations and other methods throughout the implementation process will be vital to the success of the Implementation Study.
B. ACTION PLAN

In order to accomplish the County’s Regional Housing Needs Assessment goal of producing approximately 200 units of new housing annually, the County will need to set aside resources to implement a strategy for housing production and preservation which includes zoning and regulatory reforms, expansion of financial resources, and strengthening of both public and private development capacity. In addition to the first action step of establishing a housing division to implement housing programs within the County’s administrative structure, this action plan outlines ten sets of “Action Steps” which incorporate key aspects of recommendations of the Initial Study and proposes timelines and responsibilities for progress in completing steps wherever possible.

While each set of Action Steps is shown separately for clarity, many of them are interdependent and should be undertaken simultaneously in order to realize their potential for increased housing development. For example, Actions Steps 2, 3, 4 and 5 are all interrelated and necessary for successful development of financially feasible affordable rental housing. The Appendix includes a flow chart of activities that demonstrates the critical path and interdependence of the Action Steps.

The typical housing development process requires many steps prior to start of construction -- identifying a site, securing site control (typically through an option or purchase and sale agreement), undertaking “due diligence” activities such as environmental and engineering studies, securing zoning and land use entitlements, preparing architectural plans, obtaining financing commitments, and application for and approval of building permits. As this process can involve significant costs, builders and developers will evaluate their likelihood of success in this process and the financial feasibility of the proposed development.

As housing development in the County has previously been stymied by a multiplicity of factors, stimulating new development requires a multifaceted approach, and therefore delays or obstacles in one action step may hinder progress on others. A dynamic approach, which seeks to accomplish these steps in order to allow progress to continue despite occasional obstacles, will be important. Where the County can provide developers options for acquiring land and/or securing planning entitlements, the County intervention can accelerate housing production.

Through these steps, the County can seek to secure State and other funding, either directly or indirectly through developers working in the County, to subsidize development of housing for very low-, low-, and in some cases, moderate-income housing, which may not otherwise be financially feasible.

A summary of the timeline for accomplishing the Action Steps and a flow chart of critical path milestones for implementation are attached in Appendix 1.
Action Step 1: ESTABLISH HOUSING DIVISION IN COUNTY GOVERNMENT
Consistent with Mariposa Housing Element Objectives 1.0, 2.1, 2.2, and 5.

Housing Division Role in County Government
The County will seek to increase production and preservation of housing in partnership with private and nonprofit developers and builders. The County’s role will be to facilitate and expedite housing development efforts in its jurisdiction by establishing a new Housing Division within the County Administrative Office. The County will not develop, own, or manage housing, but it will endeavor to recruit qualified entities to undertake specific development projects. The Housing Division will also secure funding sources, conduct outreach and education, administer housing programs, including loans for development, rehabilitation, rental assistance, and other financial assistance to eligible individuals. The new Division will closely coordinate with Human Services Department’s housing related services.

The County’s present administrative structure is sufficient to manage the current amount of funding, and to implement small grants and rental assistance to individuals; however, additional organizational focus and capacity are needed to make significant progress in meeting the County’s housing needs. This staff would implement the County’s housing strategy, and coordinate with other County departments, public agencies, and stakeholders. Responsibilities would include:

- Work with the Planning Department to identify areas appropriate for re-zoning, and identify property owners interested in selling their land to affordable housing developers or the County;
- Establish a working group comprised of County Departments to facilitate housing development, including Planning, Building, Public Works, and Human Services (e.g. highpriority regulatory changes such as density bonus provisions, accessory dwelling unit standards, homeless housing, disaster relief housing, fee waivers, and other incentive or nexus-fee programs);
- Solicit bids and administer contracts for consultant services, and requests for proposals from housing developers, consistent with County contracting requirements;
- Identify and apply for funding for housing activities, such as owner-occupied rehabilitation, homeownership, and rental assistance;
- Establish processes for vetting potential development partners to understand their capacities, strengths, and track record in collaborating with other local jurisdictions;
- Participate in and support coalitions that promote public policies or legislative actions that encourage housing development and preservation;
- Coordinate public outreach and stakeholder engagement throughout the implementation process;
- Provide input on policy and legislative changes that influence Mariposa County housing market;
- Track outcomes and progress in achieving strategic goals and objectives; and,
- Lead the annual evaluation of Housing Programs in the context of the General Plan Annual Report and Housing Element Update.
Administrative Structure and Staffing Options

The Implementation Plan provides a three-year timeframe to complete the recommended Action Steps, including establishing the Housing Division within the County's administrative structure. The County will establish its housing function as a Division within the office of the County Administrative Office (CAO), along with the Economic Development and Grant Clearinghouse Divisions.

Among the alternatives under consideration, the Housing Division may initially be staffed by either a full time staff position from the outset, or a consultant (individual or firm) hired on an interim basis for an initial time period of up to one year; thereafter, permanent staff would be required for this purpose.

Option 1: Full Time Staff
Create a new Program Manager or Senior Analyst position in the County Administrative Office within a Housing Division. This approach provides the potential benefits of providing a stronger internal leadership on housing issues, development of stronger interagency relationships, as well as more institutional learning and continuity. In-house staff demonstrates a stronger commitment and accountability to the community for progress in addressing housing implementation. Additional support staff would be added as funding allows.

Option 2: Contract Consultant
A contracted firm or individual would be responsible for initiating housing programs in accordance with the adopted Implementation Study. The contractor would manage specific programs on behalf of the County. The consultant would be subject to CAO staff review and evaluation on a quarterly basis. Sub-alternatives could involve:

   a) Initial one-year contract to be concluded upon hiring permanent staff, or
   b) Multi-year contract with satisfactory performance.

The advantage of either scenario is that the County would not pay overhead benefit costs and it could begin immediately, subject to completing the County’s contracting process necessary to engage a consultant. The County may want to consider hiring a consultant on an interim basis to avoid potential delays and other challenges associated with recruiting and hiring staff that would need to relocate to Mariposa. Thus, the County does not lose time in carrying out the Implementation Plan and would have a year to complete the hiring process for a full-time staff person with the specialized skills and appropriate qualifications for the Housing Division position.

Option 3: Regional Consortium
In the long-term, a third option for the County to consider is forming a regional housing entity to take the lead in coordinating housing activities. This would have the potential benefit of offering economies of scale in staffing of housing programs, as well as offering a regional approach to development housing strategies. More study is needed to determine the interest of other counties in this approach, and to define the potential scope of activities of such an entity. This option would be evaluated over a three-year period. Based on the results of that evaluation, within the 6th Housing Element Cycle (June 30, 2019 - June 30, 2024) a consortium of participating jurisdictions
(Mariposa, Tuolumne, Calaveras, and Amador) might combine resources to establish a new entity to initiate and manage housing programs on behalf of all participating jurisdictions.

Certain functions may be contracted out to third parties, such as grant administration and assistance to individuals, operation of a housing rehabilitation program, and operation of a homebuyer assistance program. Private builders, rather than the County, can undertake acquisition/rehabilitation or new construction. Private builders can also seek to secure control of property and sites, prepare development plans, analyze the physical and economic feasibility of proposed projects, secure funding, meet County and lender requirements for approvals, and ultimately undertake construction.

**Public Information**
As demonstrated by the large public response to the Fall 2017 survey and town hall on housing, residents of Mariposa have a keen interest in improving housing in the County. Information about housing initiatives, programs, and opportunities should be made readily available to the public by using a page on the County’s website that describes the role of the Housing Division and provides information about its activities.

**Budget**
The County can establish an appropriate budget for administrative costs under Options 1 and 2 as part of the FY 2018/2019 budget process in order to enable staff or a consultant to be hired as soon as possible. It is expected that these initial costs would be funded through the General Fund. As additional local and State resources are secured, it may be feasible to fund a portion of these costs through grants and fees.

**Priorities**
Even though the Housing Division has not yet been established, the County has some key responsibilities to meet the minimum housing program obligations required by the State of California.

The County’s priorities with respect to establishing the Housing Division shall include:

- Establish Housing Division, including determine a budget, create a position description, initiate recruitment for full time staff, and implement an interim staffing strategy while the position is open; and,
- Prepare a budget, schedule, and scope of work for completing the Housing Element 6th Cycle 2019-2024.

Additionally, the HPAC identified key priorities for the Housing Division, most of which are incorporated into the Action Steps, listed on the following page.
Workforce Housing Subcommittee:
- Implement short-term solutions to increase rental housing inventory, such as mobile home parks and small manufactured housing.
- Conduct an expedited charrette for the Mariposa Town Planning Area and adopt a new specific plan.
- Pursue acquisition of the Field of Dreams site for future development.

Regulatory Subcommittee:
- Promote the development of second units, known as (junior) accessory dwelling units (ADU and JADUs in state housing law).
- Reduce minimum parcel size and create more flexible development standards in anticipation of new building technologies and smaller building footprints.
- Convert multifamily uses to by-right in general commercial zones instead of conditional uses.

Program and Funding Subcommittee:
- Authority for an Article 34 Referendum.
- Support the State Housing Bond.
- Meet performance criteria of existing grants to ensure competitiveness for renewal or continued funding from state and federal sources.

<table>
<thead>
<tr>
<th>Action Step 1: Establish Housing Division</th>
<th>Time Frame in Months</th>
<th>Primary Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1 Identify funding to establish and maintain Housing Division on interim basis up to first year and fulltime staffing thereafter.</td>
<td>3</td>
<td>Board of Supervisors</td>
</tr>
<tr>
<td>1.2 Establish Housing Division, including budget, position description, and recruitment efforts. In the interim, conduct RFP process for consultant to implement strategy and initiate Housing Division.</td>
<td>3</td>
<td>CAO/Human Resources</td>
</tr>
</tbody>
</table>
| 13 Prepare Workplan:  
  - Support HPAC for Article 34 referendum.  
  - Organize the 6th cycle, 2019-2024 housing element; establish budget, schedule, scope of work, and consultant selection.  
  - Identify scope of work and budget for Mariposa Town Plan Area Specific Plan Update.  
  - Identify scope of work and budget for preparing zoning code changes. | 6 | Housing, Planning |
| 1.4 Coordinate developer roundtable hosted by HPAC. | 9 | Housing |
| 1.5 Conduct public outreach and stakeholder engagement as needed. | ongoing | Housing |
Action Step 2: SECURE ARTICLE XXXIV (Article 34) AUTHORITY

The County may wish to seek approval of “Article 34” in a voter referendum to provide the County flexibility to assist development of affordable housing in partnership with third-party developers and to enhance the ability of third-party developers to secure various affordable housing subsidies for 50% or more of the apartments in a rental housing development. The Housing Division, in collaboration with HPAC, other County Departments and the Board of Supervisors, may research and consider a plan for putting an Article 34 referendum on the ballot. The elements of the plan would focus on messaging, outreach and education, creating and coordinating a broad countywide coalition of supporters, as well as securing endorsements.

As described in the Evaluation report, Article 34 of the California Constitution limits the ability of state and local government to provide assistance or participate in its creation. Article 34 provides in part

“No low rent housing project shall hereafter be developed, constructed, or acquired in any manner by any state public body until a majority of the qualified selectors of the city, town, or county, as the case may be, in which it is proposed to develop, construct, or acquire the same, voting upon such issue, approve such project by voting in favor thereof at an election to be held for that purpose, or at any general or special election.”

Without Article 34 authority in place, developers’ eligibility for funding from state-funded programs for rental housing may be limited, and the County’s ability to ensure the continued affordability and quality of management of such housing will be constrained. If feasible, approval of Article 34 authority should be sought in November 2018, in order to facilitate applications for various State housing programs in 2019. The County could assist development of new ownership housing, however, as well as rehabilitation of existing low income housing, without such authority, to the extent that funding is available for such efforts. In addition, it could assist development of rental housing in which less than half of the housing is restricted to low income occupancy.
### TABLE B-2

**ACTION STEP 2: SECURE ARTICLE XXXIV (ARTICLE 34) AUTHORITY**

<table>
<thead>
<tr>
<th>Action Step 2: Secure Article XXXIV (Article 34) Authority</th>
<th>Target Completion Date and Time Frame</th>
<th>Primary Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1 Prepare background information regarding options for ensuring compliance with Article 34 for consideration by the Board of Supervisors. Research experience of other jurisdictions such as Tuolumne County in securing Article 34 authority.</td>
<td>12</td>
<td>Housing</td>
</tr>
<tr>
<td>2.2 Establish target parameters for Article 34 authority (e.g. number or percentage of units to be authorized), draft ballot measure, if appropriate.</td>
<td>12</td>
<td>Housing</td>
</tr>
<tr>
<td>2.3 Conduct community outreach regarding a potential ballot measure.</td>
<td>15</td>
<td>Housing</td>
</tr>
<tr>
<td>2.4 Impartial Analysis from County Counsel, as needed</td>
<td>July 2019</td>
<td>County Counsel, Housing</td>
</tr>
<tr>
<td>2.5 Board of Supervisors calls for election, if appropriate.</td>
<td>August 2019</td>
<td>Housing, Board of Supervisors</td>
</tr>
<tr>
<td>2.6 Article 34 Referendum.</td>
<td>November 2019</td>
<td>Voters</td>
</tr>
</tbody>
</table>
**Action Step 3: REDUCE HOUSING DEVELOPMENT COSTS THROUGH ZONING AND LAND USE CHANGES, INFRASTRUCTURE DEVELOPMENT AND FEE WAIVERS.**

Consistent with Mariposa Housing Element Objectives 3.1, 3.2, 3.3, 3.4, and 5.2.

Identification of available and appropriate sites is one of the very first steps needed for development of housing of any sort. A shortage of land zoned for multifamily development and large minimum lot sizes for single-family development, as well as the high cost of providing water and sewer infrastructure, contribute to the County’s shortage of housing development, and lack of housing supply.

Identifying potential areas for development should be considered within the context of the County’s RHNA assessment, and consistent with the requirements of California Government Code Section 65583.2 (c)(3)(b)(ii), which establishes the standards for land suitable for low income residential development to include a minimum density of 10 dwelling units per acre. A central part of the process of identifying appropriate locations for development will be to take a long term view, considering the County’s current and future housing needs, where increased density can be integrated coherently into the existing town fabric. Furthermore, the analysis will also need to determine a potential yield of housing units at priority locations, taking into account access to infrastructure, ownership and availability and access to amenities, transportation and services, zoning, and necessary entitlements, if any. The County’s Housing Division should monitor new legislation being proposed to overhaul the RHNA process that may expand the definition of dwelling units.

Due to the County’s infrastructure constraints, most new development is expected to be located in the Mariposa Town Planning Area where existing water and sewer service capacity and transportation services can support new development, and costs of adding infrastructure will be lower. Depending on the locations identified for new development, additional infrastructure investment may be necessary, and accessing grants and loans to pay for it will be critical to feasibility of some developments. Therefore, another important early step is to map existing utilities and their characteristics. For undeveloped lots near existing infrastructure, strategies for providing services to those lots should be prepared. Action Step 5 addresses resources that will become available for funding infrastructure improvements.

Through enacting planning and land use changes, which allow development of proposed housing “by right” (rather than through potentially lengthy entitlement processes), the County can shorten the development timeline. This will reduce development costs and provide more certainty to potential developers. These changes can also increase the competitiveness of certain applications for State housing funding programs.
<table>
<thead>
<tr>
<th>Action Step 3: Reduce housing development costs through zoning and land use designations, infrastructure improvements and fee waivers</th>
<th>Time Frame in Months</th>
<th>Primary Responsibility</th>
</tr>
</thead>
</table>
| **3.1** Identify and prioritize available publicly owned land resources to determine appropriateness for residential development. Includes “Field of Dreams.”  
  - Survey County Departments and Special Districts regarding potential sites, includes school district, and community college district. Analyze cost, zoning, infrastructure, feasibility, legal concerns.  
  - Seek approvals to make publicly owned land available and prepare land conveyance documents.  
  - For public lands made available for private development, develop specific plans where appropriate for larger properties to provide a range of housing opportunities.  
  - Seek proposals for development of available publicly owned land in accordance with specific plans. | 3  
  6  
  12  
  18  
  24 | Working Group  
  Working Group  
  Housing, County Counsel  
  Planning, Housing |
| **3.2** Identify areas for rezoning to encourage multifamily and cluster development and identify amendments to zoning and regulatory requirements to increase density. | 9 | Working Group |
| **3.3** Encourage development of mobile home parks by waiving fees and permit costs in exchange for deed restrictions. | 6 | Planning, Building, Housing |
| **3.4** Infrastructure Analysis & Investments:  
  - Map existing utility systems, potential expansion and upgrades, and incorporate into GIS system.  
  - Identify priority infrastructure improvement needs and cost estimates for targeted sites within or adjacent to Mariposa TPA.  
  - Complete LAFCO process to expand Utility District according to planned scenarios.  
  - Meet performance standards on previously awarded housing rehabilitation and infrastructure programs to enhance competitiveness for applying for CDBG funding for targeted infrastructure.  
  - Secure bids for infrastructure expansion, award and commence work. | 3  
  3  
  18  
  18  
  24 | Public Works, MPUD  
  Public Works, MPUD  
  Housing, LAFCO  
  Housing, Public Works  
  Public Works |
| **3.5** Conduct developer selection process and enter into development and disposition agreement, as applicable. | 24 | Housing, County Counsel |
| **3.6** Organize financing, secure permits, and start housing construction. | 36 | Private Developer, Housing |
ACTION STEP 4: UPDATE ZONING CODE TO REFLECT RECENT CHANGES TO STATE LAW AND CONDUCT PUBLIC OUTREACH TO ENCOURAGE DEVELOPMENT OF ACCESSORY DEVELOPMENT UNITS AND JUNIOR ACCESSORY DEVELOPMENT UNITS

Consistent with Mariposa Housing Objectives 2.3, 2.4, 2.5, 2.7, 3.1, 3.2, 3.3, and 3.4.

As stated in the Evaluation of Housing Conditions, one of the key recommendations is updating Mariposa County’s zoning code to be current with State law. Effective January 1, 2017, the State of California updated housing laws to make second dwelling units easier to build on single-family zoned lots; consequently, the County’s Zoning Code Sections 17.12.010, 17.312, and 17.314, and 17.336, which address the development standards in the Mariposa Town Planning Area for single family homes, and supplementary development standards for second dwelling units, should be reviewed and updated for consistency with state law and to provide maximum flexibility set forth in HCD’s Guidance for Accessory Dwelling Units. Second units are referenced in state law as accessory dwelling units (ADUs) and junior ADUs (JADUs). Additionally, Section 17.338, which addresses density bonus requirements for affordable housing has not kept pace with changes to these laws at the state level. Through encouraging development of ADUs and JADUs, the County may be able to add lower cost housing units to the housing stock fairly quickly, with limited use of County resources. Examples of sample ADU/JADU ordinances, sample marketing material, and other useful information is available at http://www.hcd.ca.gov/policy-research/AccessoryDwellingUnits.shtml.

Additionally, the County will want to consider revising to development standards to allow greater flexibility in accommodating new building types, and compact development. Some HPAC recommendations included reducing slope density requirements, minimum lot size in certain zones, and allowing multifamily development by right instead of by conditional use permit, in general commercial zones.
### TABLE B-4
**ACTION STEP 4: UPDATE ZONING CODE TO ENCOURAGE COMPACT DEVELOPMENT AND REFLECT RECENT CHANGES TO STATE LAW**

<table>
<thead>
<tr>
<th>Action Step 4: Update Zoning Code to Encourage Compact Development and Reflect Recent Changes to State Law</th>
<th>Time Frame in Months</th>
<th>Primary Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.1 Outreach to local and regional developers of affordable housing and market rate housing about necessary zone changes and potential site identification.</td>
<td>3</td>
<td>Planning, Housing</td>
</tr>
<tr>
<td>4.2 Conduct visioning exercise, design charrette to build public support for compact development in identified locations and identify necessary CEQA clearances.</td>
<td>6</td>
<td>Planning, Housing</td>
</tr>
<tr>
<td>4.3 Evaluate requirements for planning and environmental studies for preparations of amendments to zoning and building codes. Seek funding as appropriate.</td>
<td>6</td>
<td>Planning</td>
</tr>
</tbody>
</table>
| 4.4 Draft amendments to current zoning codes, building codes, and local statutes for consistency with 2017 State “housing package”:  
  • Consider alternatives and propose measures for reducing lot size minimums, and square footage requirements for dwelling units, if applicable.  
  • Standardize requirements for Environmental Health, Building, and Planning. | 9                    | Planning, Building     |
|                                                                                                      | 12                   | Planning, Housing      |
|                                                                                                      | 12                   | Planning, Housing, Building |
| 4.5 Board of Supervisors approval of zoning amendments.                                              | 15                   | Planning, Housing, Building |
| 4.6 Facilitate ADU development:  
  • Review materials on Accessory Development Units and Junior Accessory Development Units available from State Department of Housing and Community Development website at http://www.hcd.ca.gov/policy-research/AccessoryDwellingUnits.shtml.  
  • Undertake community education effort regarding ADUs and JADU’s utilizing mechanisms such as community meetings, newspaper articles, pamphlets and County website content. Provide information regarding ADU products being developed and utilized in other jurisdictions. Outreach to lenders regarding financing for ADUs/JADUs. | 6                    | Planning               |
|                                                                                                      | 18                   | Board of Supervisors   |
Action Step 5: DEVELOP A PACKAGE OF LOCAL RESOURCES AND ACCESS STATE RESOURCES
Consistent with Mariposa Housing Objective 4.1.

Approval by the State legislature of the Building Homes and Jobs Act in 2017 has brightened the funding outlook for development of new affordable housing, and additional funding sources may also become available in the next one to two years through Veterans and Affordable Housing Bond Act of 2018 (if approved by voters) and No Place Like Home (subject to Court validation). However, the County’s small size may in some cases limit the funding available from the State, and guidelines of these programs may not address the need for certain types of housing. Therefore it is recommended that the County explore creation of a “Housing Trust Fund” because locally funded housing financing can provide flexibility to address these needs and also help secure funding from various competitive State programs.

One possible source for such a fund could be expansion of the County’s existing Transient Occupancy Tax, with dedication of such increased funding to affordable housing development, development of infrastructure needed for housing development, as well as housing rehabilitation. The Veterans and Affordable Housing Bond Act would also provide money on a competitive basis to match local housing trust funds.

In addition, the County should undertake preliminary planning that might be needed in order to be eligible and, where necessary, competitive for such State funding, as well as to help identify private development projects, which would qualify for such funding.

The County is eligible to apply for funding from HCD for specific brick and mortar development projects, as well as for housing programs; however, since the County’s role will not be to develop, own or manage housing, securing funding for planning and housing development from HCD will be the priority. The County can also seek federal funding administered through HCD from CDBG or HOME Investment Partnership to support housing programs, as well as State funding through the Affordable Homes and Jobs Act and No Place Like Home for planning activities. These programs, which can also provide funding for development financing, are described below.

Building Homes and Jobs Act
Beginning January 1, 2018 the Building Homes and Jobs Act (SB2) imposes a $75 recording fee on certain real estate transactions up to $225 per transaction. This program is expected to raise approximately $200 million annually to support affordable housing development and preservation statewide. Fifty percent of the deposits collected in 2018 will be available to local government to update planning documents and zoning ordinances, including new environmental analyses that eliminate the need for project-specific review and local process updates that improve and expedite local permitting. The State will make funding available to localities to conduct planning studies, prepare environmental reports, and secure technical assistance necessary to revise zoning codes and land use regulations for the purposes of streamlining development approval processes.

The Building Homes and Jobs Act will pay for technical assistance on planning issues and environmental studies. The County will likely want to apply for and use these funds to pay for studies that may be required for infrastructure development, such as soils reports, architectural, or master planning if changes to density are appropriate for establishing a cluster development.
Under this program, local agencies must have an approved housing element and submit an annual housing element report, and track use of funds.

The balance of the funds collected in 2018 will be available to combat homelessness. Thereafter, 70% of the funds will be allocated to local governments, with funds allocated to non-entitlement areas such as Mariposa available from HCD through a competitive process. Funds may be used for predevelopment, development, acquisition, rehabilitation and preservation of rental housing qualifying households, and affordable rental and homeownership workforce housing for households earning up to 120% of Area Median Income (with certain higher exceptions). The remaining 30% of the funds will be available through HCD for housing for agricultural workers, through California Housing Finance Agency (CalHFA), and other State incentive programs.

No Place Like Home
The No Place Like Home Act is designed to serve persons who are homeless, chronically homeless or at risk of homelessness who have a qualifying mental illness. It would provide up to $2 billion in bond proceeds for development of permanent supportive housing. Eligible uses of funds would include acquisition, rehabilitation, and new construction of permanent housing, as well as operating subsidies for such housing. Applications for up to $6.2 million in Technical Assistance Funds were received by HCD in September 2017. Mariposa County applied for $75,000 under this Notice of Funding Availability (NOFA).

As part of the round of capital funding, the State expects to make $263.6 million available, of which 8% or $21 million would be available to small Counties. Mariposa County’s estimated allocation is $500,000.

Prior to issuance of a Notice of Funding Availability for capital funding under the program, the State is seeking approval from the Superior Court to validate the issuance of revenue bonds under this program.

Veterans and Affordable Housing Bond Act of 2018 (SB3)
This Act places a measure on the November 2018 ballot to approve a $4 billion general obligation bond for affordable housing and veteran’s home loan assistance. If approved, funding would be allocated to a variety of existing State housing programs, including the Multifamily Housing Program, Infill Infrastructure Grant Program, Joe Serna Jr. Farmworker Housing Fund, Transit Oriented Development Program, CalVet program and CalHome/Self Help Program. It would also allocate funds to a Local Housing Trust Fund Matching Grant Program.

AB 73 and SB540
The 2017 Housing Package presents opportunities for technical assistance and reforming regulatory frameworks for future development. Examples include SB 540, which authorizes local governments to create Workforce Housing Opportunity Zones as a way to streamline the development of housing. Additionally, AB 73 authorizes localities to create housing sustainability districts to streamline
housing development by preparing an environmental impact report for a district that establishes ministerial approval for housing development. The State will make zoning incentive payments to implement the districts, half of which is paid to localities up front (upon approval) and half is paid upon completion of the housing requirements of the district. It is noted, however, that requirements under some of these provisions for payment of “prevailing wages” could be an obstacle in Mariposa, due to the reported shortage of capacity in construction trades. Funding is subject to budget appropriations.

**HOME INVESTMENT PARTNERSHIP (HOME)**

Under the State of California Housing and Community Department’s 2016 Notice of Funding Availability for Federal HOME funds, $26 million was made available to eligible local jurisdictions as well as Community Housing Development Organizations (CHDOs).

Half of the $26 million was designated for rural projects, which would include the entirety of Mariposa County. State Recipients (eligible local jurisdictions) could apply to fund Program Activities, which include first-time homebuyer assistance, tenant-based rental assistance, and owner-occupied rehabilitation programs. (HOME funds can also be used to finance rental housing development by qualifying developers for new construction and rehabilitation, as well as acquisition and rehabilitation by a developer that is certified as a Community Housing Development Organization.)

Another NOFA is expected to be released in 2018.

The County can compete for HOME funds as a “State Recipient,” whereby it would act as a lender to private owners, secure repayment of HOME funds, and ensure compliance with HOME affordability requirements through use of a deed of trust and regulatory agreement. The County may want to explore establishing a contractual relationship with an administrative partner with prior experience managing HOME program funds for localities in order to achieve economies of scale of program management and reduce program start-up costs.

HOME will fund up to a maximum of $80,000 per unit for homebuyer projects with a grant maximum of $1.3 million. In addition, up to $500,000 can be requested for program activities, including an administrative charge of up to $25,000 for program funding awards under $1 million. Thus, the total amount of funding for State Recipients could be $1.8 million. The maximum for after-rehabilitation value for owner-occupied rehabilitation or first time homebuyer programs is $209,000.

**Community Development Block Grant Program**

The Community Development Block Grant Program (CDBG) is one potential source of funding various housing related purposes. Although Mariposa County is not an entitlement jurisdiction under CDBG, it can apply to the State Department of Housing and Community Development for funding for public improvements in support of housing or installation of public improvement projects. HCD also makes available a Planning and Technical Assistance Grant of $100,000 available for studies. The funding requires a local match of 5%, or $5,000, as well as a substantially compliant Housing Element, and previously completed CDBG-funded projects.
Each award category is scored on need and benefit, project readiness, applicant capacity/past performance, and how well the project meets state objectives. Readiness criteria includes availability of cost estimates, completion of preliminary plans, commitments of other funding, and performance schedules. Capacity and performance are evaluated based on timely submission of reports for other CDBG awards, clearing audit and monitoring findings, organizational capacity and timely clearance of special conditions.

While the date of the next Notice of Funding Availability has not yet been announced, it is recommended that the County evaluate its potential competitiveness for CDBG funding for infrastructure, as well as other eligible CDBG activities, as soon as possible to allow sufficient time for identification of potential projects or plans for which to seek funding, completion of associated community outreach, and preparation of materials which will enable it to demonstrate project readiness. HCD prioritizes requests by jurisdictions that meet other state’s objectives, which included disaster planning and fair housing in 2017.
### TABLE B-5

**ACTION STEP 5: DEVELOP A PACKAGE OF LOCAL RESOURCES AND ACCESS STATE RESOURCES**

<table>
<thead>
<tr>
<th>Action Step 5: Develop a Package of Local Resources and Access State Resources</th>
<th>Time Frame in Months</th>
<th>Primary Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.1 Develop a menu of fee waivers and fee reductions to incentivize affordable housing development and preservation, including annexation fees, and utility district fees.</td>
<td>9</td>
<td>Housing, Planning</td>
</tr>
</tbody>
</table>
| 5.2 Explore infrastructure financing resources and identify areas appropriate for investment, including Community Development Block Grant and Building Homes and Jobs Act.  
  - Consult with HCD about the CDBG scoring for prior years to determine County’s “odds” in securing an award.  
  - Evaluate efficacy of incorporating the disaster planning and hazard mitigation into its planning policies, if it has not already done so.  
  - Identify previously funded CDBG or federally funded housing or non-housing related construction projects, if any, that demonstrate the County’s track record and capacity in completing capital projects.  
  - Conduct targeted outreach about CDBG funds and document Fair Housing compliance | 12 | Housing, Planning, Public Works, MPUD, Grant |
| 5.3 Seek planning grants, as applicable, under Building Homes and Jobs Act. | 12 | Housing, Planning, Grant |
| 5.4 Explore potential funding sources for creation of a housing trust fund, including but not limited to use of Transient Occupancy Taxes. | 18 | Housing, Grant |
| 5.5 Coordinate with qualified nonprofits eligible or currently responsible for administering grants and loans available from Rural Development for utilities infrastructure, i.e. wells for homebuyers. | 24 | Housing, Grant |
**Action Step 6: BUILD DEVELOPMENT CAPACITY**

*Consistent with Mariposa Housing Objectives 5.2 and 5.3.*

Development of market rate housing subdivisions and multifamily housing is a complex process, and securing funding for development of affordable multifamily housing usually requires demonstration of a track record of similar, successful efforts. To harness their experience and to stimulate development of housing, it may be necessary for the County to attract experienced developers, contractors, and construction trades to the area. This may include development of homeownership opportunities through Habitat for Humanity, Self-Help Enterprises, and others. It may also include programs to assist low- and moderate-income buyers through homeownership education, counseling and down payment assistance programs.

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<thead>
<tr>
<th>Action Step 6: Build Development Capacity</th>
<th>Time Frame in Months</th>
<th>Primary Responsibility</th>
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<tbody>
<tr>
<td>6.1 Outreach to local and regional developers with experience in affordable housing development regarding current capacity and interest in undertaking new development. Identify threshold requirements.</td>
<td>12</td>
<td>Housing</td>
</tr>
<tr>
<td>6.2 Outreach to local and regional developers with experience in market rate housing development regarding current capacity and interest in undertaking new development.</td>
<td>12</td>
<td>Housing</td>
</tr>
<tr>
<td>6.3 Provide developers with information regarding available and projected County resources and priorities, including but not limited to publicly owned land. Provide developers with information regarding development opportunities on privately owned land.</td>
<td>12</td>
<td>Housing</td>
</tr>
<tr>
<td>6.4 Explore potential partnerships between local and regional builders, contractors, subcontractors, suppliers, schools and building trades.</td>
<td>18</td>
<td>Housing</td>
</tr>
<tr>
<td>6.5 Where County resources are provided for affordable housing development, include a selection preference for developers committing to enhance local construction capacity through apprenticeship and other training programs.</td>
<td>24</td>
<td>Housing</td>
</tr>
</tbody>
</table>
**Action Step 7: ENHANCE HOMEOWNERSHIP OPPORTUNITIES**

*Consistent with Mariposa Housing Objectives 7.1 and 7.2*

It is difficult for first-time buyers in the County to locate reasonably priced, decent quality homes available for purchase. Efforts to enhance homeownership opportunities through provision of attractive financing and down-payment assistance therefore need to be coupled with strategies which result in new construction of for-sale housing. Partnerships between lenders and housing counseling agencies which can assist first-time buyers, or self-help construction programs, are also most practical and cost-effective where it is likely that there will be a sufficient number of homes available.

<table>
<thead>
<tr>
<th>Action Step 7: Enhance Homeownership Opportunities</th>
<th>Time Frame in Months</th>
<th>Primary Responsibility</th>
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</thead>
<tbody>
<tr>
<td>7.1 Identify publicly owned surplus land available and appropriate for development of ownership housing for persons at or below 120% of Area Median Income.</td>
<td>6</td>
<td>Planning</td>
</tr>
<tr>
<td>7.2 Explore feasibility of new development through Habitat for Humanity, Self Help Enterprises, and other developers. Explore use of Building Homes and Jobs Act to assist development of homeownership for persons at or below 120% of Area Median Income. Explore use of Veterans and Affordable Housing Bond Act (if approved) to assist very low and low income households through CalHome, Self-Help Housing, and CalVet.</td>
<td>18</td>
<td>Housing</td>
</tr>
<tr>
<td>7.3 Explore feasibility for partnership with lenders and nonprofit corporation to establish homeownership education and counseling program and down-payment assistance programs, including funding available through the Federal Home Loan Bank’s Affordable Housing Program, Individual Development and Empowerment Accounts, Workforce Initiative Subsidy for Homeownership Programs.</td>
<td>24</td>
<td>Housing</td>
</tr>
<tr>
<td>74. Invite lenders to market existing programs which assist homeownership to County residents. Examples include California Housing Financing Agency, Rural Development, and Mortgage Credit Certificates.</td>
<td>24</td>
<td>Housing</td>
</tr>
</tbody>
</table>
**Action Step 8: BUILD PARTNERSHIPS TO ADDRESS HOUSING NEEDS OF SEASONAL WORKERS**

*Consistent with Mariposa Housing Objectives 2.7, 3.5, 4.4, and 5.13*

Workforce housing for employees is best addressed in partnership with public and private employers. Housing units may include single family homes, apartments, duplexes and dormitories, and recreational vehicles in extended stay developed campgrounds to meet the needs of a wide range of occupants. The County will work with employers by considering higher density developments in some circumstances, which may require amendments to the Zoning Ordinance. Continued collaboration with employers is needed to identify not only the employers’ needs, but tenant-employee needs as well. Communication and collaboration between employers and County representatives regarding strategies for addressing workforce housing needs and facilitating solutions must be an on-going effort.

<table>
<thead>
<tr>
<th>Action Step 8: Build Partnerships to Address Housing Needs of Seasonal Workers</th>
<th>Time Frame in Months</th>
<th>Primary Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>8.1 Convene regular working groups of County staff, National Park Service staff and representatives of the hospitality industry to estimate the annual demand for workforce housing. Seek options for securing adequate housing to accommodate expected demand.</td>
<td>3 months - ongoing</td>
<td>Housing</td>
</tr>
<tr>
<td>8.2 Establish a subcommittee of the Housing Program Advisory Committee to examine needs for workforce housing and to propose solutions to resolve unmet needs.</td>
<td>3 months - ongoing</td>
<td>Planning, Housing</td>
</tr>
<tr>
<td>8.3 Consider defined stay limit for recreational vehicles to coincide with employee needs.</td>
<td>12</td>
<td>Housing</td>
</tr>
<tr>
<td>8.4 Identify potential sites and zoning to support development of workforce housing.</td>
<td>18</td>
<td>Planning, Housing</td>
</tr>
</tbody>
</table>
**Action Step 9: HARNESS RESOURCES FOR RENTAL ASSISTANCE**  
Consistent with Mariposa Housing Objective 5.0.

Persons with incomes of less than 30% of Area Median Income, including homeless persons, persons at risk of homelessness, and persons with special needs, will most often need rental assistance in order to afford decent, safe and sanitary housing. While a limited number of Housing Choice Vouchers are available through the Stanislaus Housing Authority, private property owners often are hesitant to accept such vouchers, and low vacancy rates in the County make it difficult for voucher-holders to find housing where a property owner will accept the rental assistance. However, for developers of new affordable income-restricted housing, such vouchers if committed to specific developments on a long-term basis, can leverage other sources of public funding and private investment.

In addition to rental assistance available in the form of Housing Choice Vouchers through the Stanislaus Housing Authority and the Continuum of Care, the County may wish to consider seeking funding through the HOME Program or No Place Like Home (NPLH) (for persons with a qualifying mental illness), especially in conjunction with new development. It is noted that Mariposa County is eligible for $500,000 under the Non-Competitive NPLH Program.

TABLE B-9  
**ACTION STEP 9: HARNESS RESOURCES FOR RENTAL ASSISTANCE**

<table>
<thead>
<tr>
<th>Action Step 9: Harness Resources For Rental Assistance</th>
<th>Time Frame in Months</th>
<th>Primary Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.1 Receive award of Technical Assistance Funding through No Place Like Home</td>
<td>April 2018</td>
<td>Human Services</td>
</tr>
<tr>
<td>9.2 In conjunction with Stanislaus Housing Authority, work with property owners to provide new opportunities for renters to use vouchers in market rate housing.</td>
<td>12</td>
<td>Housing</td>
</tr>
<tr>
<td>9.3 Using Technical Assistance funding available through No Place Like Home, evaluate feasibility of securing future allocation of funding from HOME Program, No Place Like Home and/or Continuum of Care for development and rental subsidies; consider in conjunction with acquisition and/or development of Shared Housing or multifamily development dedicated to use in with Rental Assistance.</td>
<td>12</td>
<td>Housing, Human Services</td>
</tr>
<tr>
<td>9.4 Investigate strategies to convert Housing Choice Vouchers to Project Based Rental Assistance for use in specific properties in conjunction with Stanislaus Housing Authority.</td>
<td>12</td>
<td>Housing, Human Services</td>
</tr>
<tr>
<td>9.5 Identify potential development partners and undertake predevelopment activities, as needed to apply for funding.</td>
<td>18</td>
<td>Housing, Human Services</td>
</tr>
</tbody>
</table>
Action Step 10: ADOPT HOUSING PRESERVATION AND ANTI-DISPLACEMENT STRATEGIES
Consistent with Mariposa Housing Objective 4.1, 4.2, and 4.4.

While the County’s focus is on increasing the supply of housing for persons of all income levels through production of new housing, preservation and improvement of the existing stock is vital in order to minimize the simultaneous loss of existing housing. Preservation strategies should therefore include monitoring of Transient Occupancy trends and policies, monitoring of the status of both existing mobile home parks and income restricted housing, and efforts to support rehabilitation of existing housing (including mobile homes and manufactured housing).
# TABLE B-10
**ACTION STEP 10: ADOPT HOUSING PRESERVATION AND ANTI-DISPLACEMENT**

<table>
<thead>
<tr>
<th>Action Step 10: Adopt Housing Preservation and Anti-Displacement</th>
<th>Time Frame in Months</th>
<th>Primary Responsibility</th>
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<tbody>
<tr>
<td>10.1 Consistent with the Housing Element Section 4.2, periodically evaluate the effect of conversion of existing housing stock to vacation rentals and consider appropriate measures to minimize (or reduce) impacts if the annual or cumulative impact of such conversions adversely affects the supply of housing for any economic segment of the community. • Prohibit new housing developed with County subsidies from conversion to transient occupancy use.</td>
<td>12</td>
<td>Housing</td>
</tr>
<tr>
<td>10.2 Monitor status of existing mobile home parks and existing income restricted housing to preserve existing affordable housing. Outreach to owners/developers regarding potential purchase for preservation as needed.</td>
<td>12</td>
<td>Housing</td>
</tr>
<tr>
<td>10.3 Identify and Secure Rehabilitation Resources: • Engage 3rd parties about housing program administration. • Secure funding for and conduct inventory of housing conditions in all planning areas and determine protocols for subsidizing rehabilitation. • Submit application to HCD for HOME funds or CDBG funds to implement a program for owner-occupied rehabilitation of mobile homes. • Consider subcontracting with experienced nonprofit corporations to implement rehabilitation program. • Adopt program guidelines, which - Impose restrictive covenants on any properties that receive rehabilitation funding for a minimum of 10 years, the same term as the rehabilitation loan. - Prohibit units receiving rehabilitation assistance from being eligible for Vacation Rental Occupancy (other than for transitional, permanent supportive, or emergency housing purposes).</td>
<td>12</td>
<td>Housing</td>
</tr>
<tr>
<td>10.4 Implement expanded Housing Rehabilitation Program.</td>
<td>36</td>
<td>Housing</td>
</tr>
</tbody>
</table>
C. CONCLUSION

The recommendations in the Evaluation of Housing Conditions and this Implementation Study were developed through an inclusive process in consultation with County staff and community members. To help ensure timely progress in addressing the County’s housing challenges, the County should adopt an evaluation process that includes regular reporting to the community at large. Since a number of the recommended actions are already included in some form in the present Housing Element, and will no doubt be incorporated again in some form into the 2019-2024 Element, the County will be able to use the required annual Housing Element Progress Report to the California Department of Housing and Community Development for a portion of its annual reporting. State law requires that jurisdictions post this progress report online so that all residents will be able to follow progress on the portion of the action steps included in the current and future Housing Elements.

However, the County also needs an evaluation instrument specific to the adopted Implementation Plan, one that sets measurable objectives with a timeline that identifies any necessary steps if the objective is a process. The County can use the action steps included in this Study as a tool for the evaluating its progress in achieving its housing production goals.

Furthermore, the County may want to consider convening an annual town hall to take comment from local stakeholders and to provide updates on the County’s progress towards completing the actions outlined in this Implementation Study. The format of the action steps can be adapted into an evaluation and tracking tool that the Housing Division can use to track the status each action steps as complete, in progress, or incomplete, with an explanation. This data can then be posted annually along with the required posting of the Housing Element progress report, which allows the community to follow the County’s process for meeting its housing objectives and to understand the obstacles that may be encountered in achieving the desired objectives. This tool can also be used to engage staff, stakeholders and the public in discussion of strategies to resolve such impediments. Wherever possible, numeric objectives should be established and used to measure progress in implementing recommendations (such as number new unit capacity supported through re-zoning for multifamily housing).
Appendix 1

A summary of the timeline for accomplishing the Action Steps and Housing Program Flow Chart are found on the following pages.
<table>
<thead>
<tr>
<th>Action Steps</th>
<th>3 mo</th>
<th>6 mo</th>
<th>9 mo</th>
<th>12 mo</th>
<th>18 mo</th>
<th>24 mo</th>
<th>36 mo</th>
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<tbody>
<tr>
<td><strong>1. Establish Housing Division</strong></td>
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<tr>
<td>1.1 Identify funding to establish and maintain Housing Division on interim basis up to first year and fulltime staffing thereafter.</td>
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<tr>
<td>1.2 Establish Housing Division, including budget, position description, and recruitment efforts. In the interim, conduct RFP process for consultant to implement strategy and initiate Housing Division.</td>
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<tr>
<td><strong>2. Secure Article XXXIV (Article 34) Authority</strong></td>
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<tr>
<td>2.1 Prepare background information regarding options for ensuring compliance with Article 34.</td>
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<td>2.2 Establish target parameters for Article 34 authority and draft ballot measure, if appropriate.</td>
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<td>2.3 Conduct community outreach regarding a potential ballot measure.</td>
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<td>2.4 Impartial Analysis from County Counsel, as needed.</td>
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<td><strong>3. Reduce Development Cost with Zoning/Land Use Regulations, Infrastructure Improvements</strong></td>
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<tr>
<td>3.1 Identify and prioritize available publicly owned land resources to determine appropriateness for residential development. Includes “Field of Dreams.”</td>
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<tr>
<td>3.2 Survey County Departments and Special Districts regarding potential sites, includes school district, and community college district. Analyze cost, zoning/infrastructure, feasibility, legal concerns.</td>
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<tr>
<td>3.3 Encourage development of mobile home parks by waiving fees and permit costs in exchange for deed restrictions development of mobile home parks by waiving fees and permit costs in exchange for deed restrictions.</td>
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<tr>
<td><strong>4. Update Zoning Code to Reflect Recent Changes to State Law and Promote Development of Accessory Development Units</strong></td>
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<tr>
<td>4.1 Outreach to local and regional developers of affordable housing and market rate housing about necessary zone changes and potential site identification.</td>
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<tr>
<td>4.2 Conduct visioning exercise, design charrette to build public support for compact development in identified locations and identify necessary CEQA clearances.</td>
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<tr>
<td>4.3 Evaluate need and potential cost for planning and environmental studies, if any, needed for preparations of amendments to zoning and building codes. Seek funding as appropriate.</td>
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<tr>
<td><strong>5. Develop a Package of Local and Access State Resources</strong></td>
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<tr>
<td>5.1 Develop a menu of fee waivers and fee reductions to incentivize affordable housing development and preservation, including annexation fees, and utility district fees.</td>
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<tr>
<td>5.2 Explore infrastructure financing resources and identify areas appropriate for investment. (Please see Table B-5 for additional information.)</td>
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<tr>
<td>5.3 Seek planning grants, as applicable, under Building Homes and Jobs Act.</td>
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<td>5.4 Explore potential funding sources for creation of a housing trust fund, including but not limited to use of Transient Occupancy Taxes.</td>
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<td>5.5 Coordinate with qualified nonprofits eligible or currently responsible for administering grants and loans available from Rural Development for utilities infrastructure.</td>
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## Summary of Action Steps 6-10

<table>
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<tr>
<th>Action Steps</th>
<th>3 mo</th>
<th>6 mo</th>
<th>9 mo</th>
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<th>18 mo</th>
<th>24 mo</th>
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<tr>
<td><strong>6. Build Development Capacity</strong></td>
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<tr>
<td>6.1</td>
<td>Outreach to local and regional developers with experience in affordable and market housing development regarding current capacity and interest in undertaking new development. Identify threshold requirements.</td>
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<td>6.2</td>
<td>Provide developers with information regarding available and projected County resources and priorities, including but not limited to publicly owned land.</td>
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<td><strong>7. Enhance Homeownership Opportunities</strong></td>
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<tr>
<td>7.1</td>
<td>Identify publicly owned surplus land available and appropriate for development of ownership housing for persons at or below 80% of Area Median Income (AMI).</td>
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<td>7.2</td>
<td>Explore feasibility of new development for homeownership (persons at or below 120% AMI) and rentals (very low and low income households).</td>
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<tr>
<td>7.3</td>
<td>Explore feasibility for partnership to establish homeownership education, counseling program and down payment assistance programs.</td>
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<td>7.4</td>
<td>Invite lenders to market existing programs.</td>
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<td><strong>8. Build Partnerships to Address</strong></td>
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<td>8.1</td>
<td>Convene regular working groups of County staff, National Park Service staff and representatives of the hospitality industry to estimate the annual demand for workforce housing. Seek options for securing adequate housing to accommodate expected demand.</td>
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<tr>
<td>8.2</td>
<td>Establish a subcommittee of the Housing Program Advisory Committee to examine needs for workforce housing and to propose solutions to resolve unmet needs.</td>
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<td><strong>9. Harness Resources for Rental Assistance</strong></td>
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<td>9.1</td>
<td>Receive award of Technical Assistance Funding through No Place Like Home (NPLH) (April 2018).</td>
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<td>9.2</td>
<td>In conjunction with Stanislaus Housing Authority (SHA), work with property owners to provide new opportunities for renters to use vouchers in market rate housing.</td>
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<td>9.3</td>
<td>Using Technical Assistance funding available through NPLH, evaluate feasibility of securing future allocation of funding from HOME Program, NPLH and/or Continuum of Care for development and rental subsidies; consider in conjunction with acquisition and/or development of Shared Housing or multifamily development dedicated to use with Rental Assistance.</td>
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<td>9.4</td>
<td>Investigate strategies to convert Housing Choice Vouchers to Project Based Rental Assistance in conjunction with SHA.</td>
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<td>9.5</td>
<td>Identify potential development partners; start predevelopment activities, as needed to apply for funding.</td>
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<td><strong>10. Adopt Housing Preservation and Anti-Displacement Strategies</strong></td>
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<td>10.1</td>
<td>Monitor status of existing mobile home parks and existing income restricted housing to preserve existing affordable housing.</td>
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<td>10.2</td>
<td>Identify and Secure Rehabilitation Resources. (Please see Table B-10 for additional information.)</td>
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<td>10.3</td>
<td>Implement expanded Housing Rehabilitation Program.</td>
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<td><strong>Continued from 12 months:</strong></td>
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<td>10.4</td>
<td>Implement expanded Housing Rehabilitation Program.</td>
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</table>
Housing Program Flow Chart

1. Identify sites for increased density/redevelopment, including publicly owned properties.
   - Conduct outreach to build support for increasing density.
   - Conduct charrette, visioning event

2. Identify necessary findings to obtain CEQA clearance for zone changes and density increases, as applicable.
   - Prepare scope of work and budget for Environmental Impact Report, and other technical assistance, as necessary

3. Review and approve fee waivers/reductions for income-restricted housing.
   - Apply for Affordable Hsg and Jobs Act funding to pay for technical assistance and planning documents

4. Submit specific plans, zone changes, development standards, and density increase to Board of Supervisors for approval
   - Outreach to developers - rental/for-sale. Outreach to job training/trade schools
   - Secure financing from HCD and local resources

5. Prepare project development plans for homeownership, rental
   - Secure financing from HCD and local resources

6. Bid contract and start construction
   - Bid work and complete upgrades

7. Monitor mobile home parks and restricted housing
   - Map existing infrastructure
   - Conduct infrastructure needs assessment

8. Establish Housing Division
   - Adopts Housing Preservation and Anti-Displacement Strategies.
   - Identify and secure funding for housing conditions survey
   - Conduct inventory of housing conditions, including mobile homes
   - Engage with experienced non-profits about administering County’s competitiveness for rehab programs
   - Harness rental assistance from NPLH, STANCoHAL

9. Build coalition of supporters for Article 34 Referendum
   - Prepare scope o of work and budget for Environmental Impact Report, and other technical assistance, as necessary
   - Conduct necessary due diligence for infrastructure development

10. Secure Local Authority for Financing Actions
    - Predevelopment Actions
    - Infrastructure Investment Actions
    - Housing Preservation & Policies Development Actions

11. Draft Measure
12. Vote on Referendum
13. Secure Article 34 Authority

14. Expand existing Rehabilitation Program

15. Adopt Housing Preservation and Anti-Displacement Strategies.
16. Identify and secure funding for housing conditions survey
17. Conduct inventory of housing conditions, including mobile homes
18. Engage with experienced non-profits about administering County’s competitiveness for rehab programs
19. Harness rental assistance from NPLH, STANCoHAL
20. Identify and secure rehabilitation funding: HOME (or CDBG)
Appendix 2

The Evaluation of Mariposa County Housing Conditions report is found in the following pages.
Evaluation of Mariposa County Housing Conditions
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The Evaluation of Mariposa County Housing Conditions was prepared on behalf of Mariposa County by Nancy Lewis Associates, Inc.
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Appendix 55
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Marshall Long, District III, Chair
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EXECUTIVE SUMMARY

Mariposa County is facing an affordable housing shortage that affects all income levels. Neither the lowest income renter households nor the mid-level professionals and managers who move to Mariposa County to work can easily find high quality housing at a price they can afford.

This Evaluation of Mariposa County’s Housing Conditions attributes the area’s housing shortage to a lack of development activity, incomes growing more slowly than housing costs, growth in vacation rentals, lack of infrastructure, and land use regulations. Furthermore, the County’s role in managing its housing programs and resources, is structured among several departments, none of which are focused on housing production.

To address the area’s housing shortage, a series of recommendations build upon the findings of the County’s 2014-2019 Housing Element. First, the County needs to preserve its existing housing stock, which may entail managing vacation rental permits, preserving aged residential buildings, and monitoring and taking action to protect apartments with income restrictions for low-income households.

To encourage housing production in the County, a series of actions will need to be prioritized and implemented over time. Overall, regardless of the population segment to be targeted, the strategies for developing housing be it rental or for-sale, are the same: identifying development sites, recruiting appropriate development partners, and securing financing. These are the main actions necessary to implement any housing development strategy in the County.

One of the key issues for the County will be identifying appropriate sites for development and providing a regulatory environment (zoning) that supports denser development in the Mariposa Town Planning Area where there is access to infrastructure. Updating local land use regulations to stay current with recent laws adopted by the State of California will also help.

The County will need to recruit potential partners who can undertake the work of securing sites, arranging financing, and overseeing the construction and marketing processes.

Through this multipronged approach, the County will position itself to compete for and secure new funding that will become available in the near future.
1 INTRODUCTION

Mariposa County is facing a housing shortage that affects all income levels. Neither the lowest income renter households nor the mid-level professionals and managers who move to Mariposa County to work can easily find high quality housing at a price they can afford.

The Mariposa County Housing Element Policy 2.1 requires a comprehensive approach to begin to understand and address this challenge, as follows:

*The County shall undertake a comprehensive study to evaluate and select cost-effective and financially sustainable housing program development and administration. The study shall contain conclusions and recommendations for implementation by the County of ongoing, permanent housing program administration and management initiatives resulting in the development, maintenance and rehabilitation of housing for all economic segments of the community and unique housing needs.*

*Implementation shall include formation within the County or through selection by contract or Memorandum of Understanding (MOU) of an entity to manage and administer recommendations of the study.*

*Particular attention shall be given to programs that promote and facilitate the development of affordable housing, and specifically, housing for extremely low, very low, low and moderate income households. The County shall provide financial and personnel resources to ensure the sustainability of housing programs targeting lower income households.*

*The County shall obtain grant funds, if available, to underwrite the costs of the study.*

The Housing Program Implementation Study formulated to address Housing Element Policy 2.1 will be completed in three parts:

1. Evaluation of Market conditions  
2. Community and Stakeholder Engagement  
3. Final Housing Programs Strategy

Each of these components will advance a housing strategy for Mariposa County by answering the following related questions:

PART ONE - EVALUATION

**Who needs housing in Mariposa County?** Household income is the key determinant of housing affordability, and yet the County’s housing shortage affects households along the entire income spectrum. Section 2.A of the Evaluation Report describes the area’s housing shortage in terms of key indicators, Section 2.B examines the composition of the existing housing stock, and Section 2.C considers population and household trends.
How can the housing affordability gap in Mariposa County be addressed? The affordability gap is the difference between what a household can afford to pay for housing and market rents. The US Department of Housing and Urban Development defines affordable rents as not more than 30% of household income. Section 2.D of the Evaluation establishes the affordability gap in Mariposa County for households at 30%, 50%, 80% and 120% of Area Median income (AMI), and Section 2.E suggests how rental and for-sale housing can be financed to subsidize the cost of housing development and bring down the cost of housing to occupants.

Where can new housing be located? Section 2.F of the Evaluation considers constraints on the supply and suggests that housing development should be targeted primarily in the Mariposa Town Planning Area, where there is sufficient access to water and sewer facilities. Overall, the County has a limited supply land zoned for multifamily, which would support denser development and would potentially be the most cost efficient way to produce and most affordable to future occupants.

What role does the County currently play in addressing housing needs? Section 3 of this report addresses the County’s current administrative structure for oversight of housing development and the housing resources currently within the County’s control, which are used to provide small grants and loans to individuals as well as rental assistance. Furthermore, this section identifies potential resources within the County that could be used to produce more affordable housing, including regulatory updates and publicly owned land.

What strategies will potentially address the County’s housing needs? Section 5 of the Evaluation presents preliminary recommendations and strategies for addressing the County’s housing needs. Not only does the County need to encourage new housing development affordable to all income levels but also equal attention needs to be brought to conserving existing housing stock. This section addresses regulatory reforms and updates to optimize a limited inventory of developable land, resources available to produce new affordable rental housing, financing for entry-level and first-time homebuyers, as well as suggestions about addressing rental and for-sale housing opportunities, including housing for seasonal employees. These preliminary recommendations are presented as a starting point for the County’s housing implementation strategy, and are not intended to represent the universe of final strategy recommendations. The County’s housing implementation strategy will need to incorporate priorities that will be informed by a stakeholder outreach process and the Housing Program Advisory Committee’s input.

PART II – COMMUNITY OUTREACH, STAKEHOLDERS, PARTNERSHIPS

The County Board of Supervisors has appointed a Housing Program Advisory Committee responsible for a broadly defined scope of work as adopted by the Board of Supervisors in Resolution 2017-365 and amended in Resolution 2017-607.

What are the County’s housing priorities? The Housing Program Advisory Committee (HPAC), staff and the consultant will engage with the community, stakeholders and partners to identify objectives and priorities for housing preservation and production that align with the Regional Housing Needs Assessment (RHNA) goals of the Housing Element. Furthermore, the consultants will engage with the HPAC and staff to present final recommendations in a town hall meeting to the general public.
The consultants will draft findings reflecting the community engagement process that will be incorporated into the final report.

**PART III– FINAL HOUSING IMPLEMENTATION STRATEGY**

A final report will summarize the County’s strategic priorities and provide final recommendations for implementation that address these remaining questions.

**What potential partners can support the County’s housing priorities?** After the County’s housing priorities are established, potential partners will be identified to support the County’s efforts in achieving its goals.

**What is the appropriate administrative infrastructure for addressing the County’s housing needs?** Recommendations about an appropriate administrative framework for implementing the County’s housing plans will be formulated after the county’s housing priorities are articulated.

**How can the County evaluate its progress in achieving the objectives of its housing implementation strategy?** Once the action steps of the strategy are identified, measurable objectives and indicators can be defined that will enable the County to track its progress in implementing its strategy.
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2. MARIPOSA HOUSING MARKET CONDITIONS

Set in the foothills of the Sierra Nevada, Mariposa County is a center for recreation and tourism due to its proximity to Yosemite National Park. For many years, Mariposa County was able to provide affordable homes to both renters and buyers in a beautiful rural setting. Its relatively low home prices drew a large population of retirees, as well as persons seeking second homes.

However, since the mortgage crisis of 2007-2008, new housing production has slowed to a trickle. The conversion of housing to transient occupancy use (such as Airbnb) has raised home prices, decreased the availability of quality homes for sale at an affordable price for business, professional and managerial staff coming into the County, and made vacant affordable rental units nearly impossible to find for the County’s lower income residents.

The lack of quality affordable ownership housing and lower cost affordable rental units now threatens to derail economic development and constrain the ongoing development of the tourism industry, as both lower paid service workers and mid-range professionals often cannot find housing at prices they can afford. In the case of rentals, the very few available units are all priced well above affordable levels for essential service employees and other lower wage workers. For example, a three-person family with a full-time income of $30,000 per year ($14.42 an hour) can at most afford a rent of $875 a month, based on paying 35% of their monthly income for rent. And when the mid-level managers and professionals who work in the public and private sectors in Mariposa County intend to buy homes in Madera or Merced Counties, they have longer commutes to work and more difficulty in participating in community activities. Mariposa is then deprived of the economic benefits of their local spending and of their property taxes.

Further compounding the County’s housing shortage is the Detwiler fire of July 2017, which burned more than 86,000 acres and completely destroyed 34 mobile homes as well as 40 single family dwellings and 2 manufactured homes. In July 2017, the number of homes destroyed by fire exceeded the number of homes listed for sale by 10%. The number of households unable to rebuild or replace the damaged housing is unknown at this time.

2.A. INDICATORS OF HOUSING DEMAND

Mariposa has a very low vacancy rate and while its rents, as reflected in the 2014-2019 Housing Element, were once very affordable, rents have now risen so much that lower income households cannot afford them. For example, a search of apartment rental websites (apartments.com, Zillow) and by real estate agencies on September 9, 2017, showed only two units offered for rent, both with two bedrooms and one bath. The listed rent for one was $950 per month and for the other $1,650 per month. Nor are lower income renters the only disappointed home seekers; professionals and managers who move into Mariposa County for jobs report difficulties finding a house of an acceptable quality at a price they can afford.

New construction in the county, devastated by the mortgage crisis of 2007 to 2008, has not recovered. In contrast to the more than 1,700 units built between 2000 and 2010, new construction between 2010 and 2015, including installation of new mobile homes, was 215 units.
**RHNA**. The Regional Housing Needs Assessment (RHNA) for Mariposa County is prepared by the California Department of Housing and Community Development, as required by State law. The RHNA projects the future need for housing by jurisdiction based on projected population growth. Mariposa County’s population, which increased substantially between 1970 and 2010, is not growing; in fact, population has declined very slightly since 2010. Nevertheless, the County does have a large existing housing need and is already behind in meeting its RHNA obligations under the previous Housing Element (2009-2014) by 869 units, spread over all income levels addressed by the RHNA. According to the Mariposa Housing Element, between 2009 and 2013 building permits were pulled for 85 mobile homes and 190 market rate homes; however, it wasn’t possible to confirm that all these units were completed. Instead, County records confirm that 215 new units were built between 2012 and 2016. No units were produced in the extremely low or very low categories in the 2009-2014 RHNA period.

Together, the two allocations from the current (2014-2019) Housing Element period and the prior Housing Element (2009-2014) period show a need for 2,079 new units. This includes 530 units at or below 50% of AMI (very low-income) of which half or 265 should be affordable at 30% of AMI (extremely low-income). The estimated need in the next category, 50% to 80% of median (low) is 310 units and for units at 80% to 120% of median income (moderate) is an estimated 365. The need for above moderate-income housing is estimated at 875 units over the two RHNA periods. The income level of the 215 new units built between 2012 and 2016 is not known.

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<tr>
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<th>Extremely Low</th>
<th>Very Low</th>
<th>Low</th>
<th>Moderate</th>
<th>Above Moderate</th>
<th>Total</th>
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<tr>
<td>2009-2013 RHNA</td>
<td>132</td>
<td>132</td>
<td>180</td>
<td>185</td>
<td>455</td>
<td>1,084</td>
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<tr>
<td>2014-2019 RHNA</td>
<td>133</td>
<td>133</td>
<td>130</td>
<td>180</td>
<td>420</td>
<td>995</td>
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<tr>
<td><strong>Total RHNA 2001-2019</strong></td>
<td><strong>265</strong></td>
<td><strong>265</strong></td>
<td><strong>310</strong></td>
<td><strong>365</strong></td>
<td><strong>875</strong></td>
<td><strong>2079</strong></td>
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**Unused Vouchers.** The Stanislaus County Housing Authority (Stancoha) administers the Housing Choice Vouchers for Mariposa County, which is an important housing assistance resource for low-income households. The vouchers enable residents to pay between 30%-40% of their incomes for rent while the housing authority pays the difference between the tenant portion and the market price, as long as the market rent does not exceed a standard determined by the housing authority. For example, a market rate two-bedroom apartment may charge $962 per month. If a voucher holder’s income is $1000 per month, the landlord receives $300 per month from the tenant and $662 per month from the housing authority.1

However, vouchers that Stancoha has reserved for Mariposa County have gone unused year after year due to a lack of available housing. An interview with Stancoha staff confirms that 81 vouchers are currently in use in Mariposa County, and Stancoha reports that the equivalent of 25 vouchers are unused at this time. In response to Mariposa County’s extremely tight housing supply, Stancoha

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1 Interview with Michele Gonzales, Regional Director, Housing Choice Voucher Program, Stanislaus County Housing Authority (Stancoha), July 21, 2017-11-05
is revising its policies to prioritize vouchers for eligible tenants who already have a place to live. Stancoha also allows vouchers to be used for shared living and group homes, which is a departure from historic practice among housing authorities in general and Stancoha in particular.\(^2\)

**Travel Time.** Travel time to work is also an indicator of demand for housing and is an issue for Mariposa businesses and their employees. Since most of Yosemite National Park’s 350 permanent staff members live outside the park, commute times to work are a concern, especially during the peak summer season when traffic congestion going into Yosemite Valley can cause significant delays. Typical summer travel times to Yosemite Valley from outlying communities can exceed 60 minutes each way. Travel times also impact resident park employees with children in high school who must do a “reverse-commute” from worksites in El Portal or Yosemite Valley to schools in Mariposa.\(^3\)

The U.S. Census (2009-2011 estimates) found the average commute time to work in California is 26.9 minutes. The American Community Survey’s 2011-2015 estimates reveal that 2,236 workers, 41% of Mariposa’s work force travel 30 minutes or more to work and that within that group, 1,820 workers or 81.3% travel 45 or more minutes to work.\(^4\) Most Mariposa County workers live and work in Mariposa County, however 27.5% commute elsewhere to work.

A more detailed examination of Mariposa County’s housing stock and population is found below and will serve as a basis for understanding the housing issues facing Mariposa County.

### 2.B. HOUSING INVENTORY

**Units in Structure.** According to the American Community Survey (ACS) data for Mariposa County, in 2015 there were 10,312 units, 73.9% of which were single-family structures and 19.8% were mobile homes. Only 18% of all structures had two or more units. According to the 2014-2019, Housing Element there are 16 mobile home parks in Mariposa County providing a total of 371 spaces.

<table>
<thead>
<tr>
<th>Tenure</th>
<th>Mariposa County</th>
<th>California</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
</tr>
<tr>
<td>Owner-Occupied</td>
<td>5,224</td>
<td>71.1%</td>
</tr>
<tr>
<td>Renter-Occupied</td>
<td>2,121</td>
<td>28.9%</td>
</tr>
<tr>
<td>Total</td>
<td>7,345</td>
<td></td>
</tr>
</tbody>
</table>

**Tenure.** Table 2-2 is a comparison of housing tenure between households in Mariposa County and households statewide. The table shows that the rate of homeownership (71.1%) is much higher in Mariposa County than statewide, where 54.3% of households own their homes. Conversely, the proportion of tenant-occupied units (28.9%) is much lower than statewide, where 45.7% of units are renter-occupied.

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\(^2\) Ibid
\(^3\) Interview with Kathleen Morse, Planning Department Chief and Jeff Hilliard, Housing Department Staff, Yosemite National Park Service, January 18, 2018.
\(^4\) ACS 2011-2015 Table B08303, Travel Time to Work
**Age of Housing Stock.** Table 2.3 shows that nearly 71% of all housing in Mariposa County was built in the four decades between 1970 and 2009, but the mortgage crisis that began in 2007-2008 slowed new construction considerably. Between 2000 and 2009 1,745 new units were added to Mariposa’s housing stock, an average of 175 per year. Between 2012 and 2016, the Mariposa County Building Department issued 215 certificates of occupancy for new housing units. This level of production was only 43 units a year, about 25% of the previous decade’s production level but higher than that shown in Table 2.3. Unfortunately, in the summer of 2017, 34 mobile homes and 40 single family homes were completely destroyed by the Detwiler fire. An estimated 20% of affected homeowners had fire and hazard insurance.

**Occupancy.** According to the ACS, in 2015 there were 10,312 housing units in Mariposa County, of which 7,345 (71.2%) were occupied: 5,224 (71.1%) owner-occupied and 2,121 (28.9%) renter-occupied. About 25%-25% of all units were vacant, many held off the market for occasional recreational use by owners or, in the case of 582 units in 2017 licensed by the County for transient occupancy and listed with Airbnb or other transient housing services.

**Rental Vacancies.** Rates of vacancy in housing units not held off the market for uses other than year-round housing occupancy could not be confirmed. Periodic checks of online rental websites during July and August 2017, including realtor websites and sites that included apartments.com and rent.com showed only two or three units available on any given day. Rents were listed at between about $950 and $1,650.

There was an estimated decrease of 242 units in the rental market between 2010 and 2015; however, the statistics don’t tell whether the decrease was due to conversion of units from year-round rental use to licensed transient use, withdrawal from the rental market, or other reasons.

**Overcrowding.** Overcrowding is considered a health hazard. It is defined by the U.S. Census as more than 1.01 person per room in an occupied unit while 1.51 persons per room is considered severe overcrowding. The data from the American Community Survey in Table 2.4 shows a very low level of overcrowding; the census estimates that only 111 households are overcrowded with 1.1% overcrowded.

---

**TABLE 2-3**

<table>
<thead>
<tr>
<th>Year Structure Built</th>
<th>Number of Units</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Built 2014 or later</td>
<td>7</td>
<td>0.1%</td>
</tr>
<tr>
<td>Built 2010 to 2013</td>
<td>93</td>
<td>0.9%</td>
</tr>
<tr>
<td>Built 2000 to 2009</td>
<td>1,745</td>
<td>16.9%</td>
</tr>
<tr>
<td>Built 1990 to 1999</td>
<td>1,744</td>
<td>16.9%</td>
</tr>
<tr>
<td>Built 1980 to 1989</td>
<td>1,879</td>
<td>18.2%</td>
</tr>
<tr>
<td>Built 1970 to 1979</td>
<td>1,946</td>
<td>18.9%</td>
</tr>
<tr>
<td>Built 1960 to 1969</td>
<td>1,013</td>
<td>10.7%</td>
</tr>
<tr>
<td>Built 1950 to 1959</td>
<td>529</td>
<td>5.1%</td>
</tr>
<tr>
<td>Built 1940 to 1949</td>
<td>352</td>
<td>3.4%</td>
</tr>
<tr>
<td>Built 1939 or earlier</td>
<td>914</td>
<td>8.9%</td>
</tr>
<tr>
<td><strong>Total Units</strong></td>
<td><strong>10,312</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: ACS Table DP4 2011-2015 Selected Housing Characteristics
and 0.4% severely overcrowded. However, despite the story told by the census data, Human Services staff reports that they have found families doubling up in units and individuals or families living in outbuildings and garages not intended for residential use. A community housing advocate reported that some Yosemite seasonal staff are sleeping in their cars, a report confirmed by Yosemite staff. It's possible that the American Community Survey (ACS) data, which uses both current telephone surveys and estimates based on the 2010 Census may underestimate overcrowding partly due to the large annual influx of seasonal workers and to statistical errors common to data from small areas.

### Housing Costs

The American Community Survey (ACS) provides data on housing costs as a percentage of income. The federal standard for the amount of income that should be devoted to rent is no more than 30%, while the standard mortgage lenders standard for borrowers ranges from 28% to 35% of income. Data from the ACS on housing costs as a percentage of income in Mariposa County show that 33.5% of the 2,009 homeowners who have a mortgage and 8.5% of the 2,261 homeowners without a mortgage are paying 35% or more of their incomes for rent. In occupied rental units paying rent, 700 households, 38.5% of 1,819 renters, were paying 35% or more of their incomes for rent. For these 1,819 rental units (including 264 where no rent was paid) the median rent was $812. Of these, 25.5% of tenants pay less than $500 per month, 37.3% pay $500 to $999 per month, and 31.9% pay $1,000 to $1,499 per month. An additional 5.2% pay between $1,500 and $1,999 per month.5

Changes in rent 2010 to 2015: Median rent increased by an estimated 11% between 2010 and 2015 with fewer units in the two lowest rent categories and an increase in the proportion paying $1,000 per month or more.

In 2017, the HUD Fair Market Rents (FMRs) in Mariposa County are $728 per month for a one-bedroom and $864 for a two-bedroom. Each year HUD and Stancoha determine a payment standard calculated on the basis of the FMR. This determines the maximum rent that Stancoha will approve for a voucher holder. Stancoha then pays the difference between what tenants can afford at 35% to 40% of their incomes and the approved rent.

In an interview, the Stanislaus County Housing Authority (Stancoha) Housing Choice Voucher Program (HCV) confirmed that recently, households that have been issued a housing voucher have been unable to find a unit at the payment standard approved by the Housing Authority and have had to return the voucher unused.

The scarcity of rental units in general and the lack of units priced below $900 per month are the

---

5 ACS Table DP04 Selected Monthly Owners Costs as a Percentage of Household Income and Gross Rent as a Percentage of Household Income.
primary reasons that housing voucher holders in Mariposa County can no longer find units to rent. In response, Stancoha is changing its policy and will issue vouchers to households that already have a rental unit and meet all the eligibility requirements for the program. Although the waiting list for Mariposa County Housing Choice Voucher Program is currently closed, Stancoha intends to open the list in late September 2017 under revised guidelines.

**Affordable and senior units in Mariposa.** According to Mariposa’s 2014-2019 Housing Element, there are two senior housing developments with a total of 68 units in Mariposa, and two other subsidized multifamily developments with 58 units total in Mariposa. These housing developments were financed through various government programs that provide ongoing protection of the affordability of the units in these developments. According to California Housing Partnership Corporation, which maintains a database of federally subsidized housing developments in California, all the regulatory restrictions on the Mariposa Oaks have now expired, but the other three buildings with a total of 102 units have regulatory agreements that will expire between 2038 and 2046 (see Table 2-5). The conversion of any of these affordable rental units to market rents would be a severe loss to Mariposa, which is already suffering from a critical scarcity of affordable rental housing.

Since the Housing Element was drafted, the owners of the 24-unit Mariposa Oaks Apartments notified the County and the tenants announcing their intention to prepay the existing USDA loan. This would allow an increase in rents and/or sale of the property (A nonprofit housing developer has expressed interest in buying the building to maintain it as subsidized housing but the current owner is no longer interested in selling at this time.) Twenty of the 23 households in the Mariposa Oaks Apartments have USDA-issued rural assistance vouchers, which are portable and would allow those tenants to use them elsewhere. The three tenants without current rural assistance vouchers would also receive vouchers if they had to move.

<table>
<thead>
<tr>
<th>Name of Property</th>
<th>Address</th>
<th>Units</th>
<th>Subsidies &amp; Expiration Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mariposa Oaks Apartments</td>
<td>5071 Circle Dr.</td>
<td>24</td>
<td>Financing: USDA, Section 515 loan was prepay eligible in 1989 and Restrictive Clause expires in 2018. 20 tenants have Rural Assistance Vouchers. Owner has sent 1st prepay notice to tenants.</td>
</tr>
<tr>
<td>Risk: High</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mariposa Apartments</td>
<td>5075 St. Andrews Rd.</td>
<td>34</td>
<td>Financing: USDA loan is not prepay eligible and the Restrictive Clause expires in 2046.</td>
</tr>
<tr>
<td>Risk: Low</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mariposa Terrace I</td>
<td>5020 Coakley Circle</td>
<td>32</td>
<td>Financing: LIHTC Regulatory Agreement expires in 2019, USDA Section 515 loan is not prepay eligible and the Restrictive Clause expires in 2040.</td>
</tr>
<tr>
<td>Risk: Low</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Risk: Low</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Units</td>
<td></td>
<td>126</td>
<td></td>
</tr>
</tbody>
</table>

Source: California Housing Partnership Corporation and USDA Rural Housing Assistance, Modesto Office
Mobile and Manufactured Homes. Mobile Homes and Manufactured Homes are considered affordable low-income housing by Mariposa’s Housing Element (page 76), which lists the median sales price of a mobile home at $93,000. Between 2009 and 2014, all of the 85 new homes provided to meet the County’s low-income (between 50% and 80% of area median income) Regional Housing Needs Allocation (RHNA) obligation were mobile homes. The Housing Element characterizes mobile homes as a more affordable choice for seniors. Table 8.2-6 in the Housing Element (page 8-11) shows that only 371 of the 2,042 mobile homes in Mariposa County are located in the County’s 16 mobile home parks; presumably the remaining units are located on individual plots in the town of Mariposa, smaller towns, or in the surrounding countryside.

National Park Service Housing. The National Park Service (NPS) currently has 350 permanent employees and 400 seasonal employees stationed at various locations throughout Yosemite National Park. Employment numbers fluctuate from year to year based on funding availability, retirements, and rehire authorities. Park Service housing is provided for “required occupants” (employees required to respond to emergency situations) and other permanent employees for which NPS housing has been authorized (permitted occupants). Seasonal employees are primarily housed at the El Portal administrative site, although many work in field stations such as Tuolumne Meadows, during the summer months. The Park maintains 361 housing units, consisting of 178 permanent units for year-round employees and 183 seasonal units (containing 317 seasonal bedrooms) for seasonal or unpaid employees. The park also has 39 trailer pads located in El Portal that can also be made available for employee use. Most park housing is located in Yosemite Valley or El Portal, although limited housing is also available at Wawona, Hodgdon Meadow, Tuolumne Meadows, White Wolf/ Crane Flat and Hetch Hetchy. Across the park, the type and quality of housing varies and includes as assortment of single family homes, cabins, apartments, dormitories, and tent-cabins.

The El Portal administrative site also includes several privately-owned dwellings that are authorized by special use permits to remain on federal land. Special provisions apply to ownership of these properties to ensure that they are occupied by either NPS employees or park partners working to support park operations. This small development, referred to as Old El Portal, essentially augments the NPS housing supply by 80 units. Employees not residing in El Portal or Yosemite Valley generally face lengthy commute times from homes in Midpines, Mariposa, Oakhurst, Wawona and beyond. Yosemite’s administrative services are housed in the town of Mariposa and most of these employees live in the immediate vicinity. Moving administrative services to Mariposa was an action the Park completed, in part, to minimize employee commute times and to improve work efficiencies.6

Yosemite National Park Concessionaire Housing. Aramark, the corporation that provides hospitality services in Yosemite National Park, currently provides employee housing for about 95% of its staff of 450 year-round employees and 700 or more seasonal employees using houses, apartment buildings, dormitories and tents located within the Park. However, Aramark is contractually obligated to move its staff outside the park and is therefore currently planning a large housing complex at a site near

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6 The Regional Housing Needs Allocation is an estimate of the new housing needed in four income groups to meet the needs of projected population growth in California’s cities and counties.
7 Seasonal employees are temporary workers who may work part-time or full time at various times of the year, depending on the needs of the employer, and includes persons who may live year-round in Mariposa County.
8 National Park Service, Kathleen Morse and Jeff Hilliard, op. cit.
the park for the purpose of accommodating all their employees.

**Emergency Shelter.** The County’s only emergency shelter, Mariposa Open Arms, closed on August 31, 2017. County policy favors use of Rapid Rehousing strategies for families and those who are able to work and the development of permanent supportive housing for those with disabilities, rather than expending scarce funds on developing an emergency shelter. This strategy is consistent with the housing first approach that places homeless persons directly into housing and provides the services they need in either independent or supportive housing. Permanent Supportive Housing is a program designed for persons with serious mental illness or other disabilities who need support to live stably in their community. The state’s Housing and Community Development Department is expected to provide funds for development of Permanent Supportive Housing for homeless persons with serious mental illness through a new program, called “No Place Like Home.”

### 2.C. POPULATION AND HOUSING TRENDS

In 2015, the population of Mariposa County was an estimated 17,553 according to the American Community Survey (ACS). Table 2-6 shows that the age distribution of County residents differs from the statewide distribution in several significant ways: its population is older than statewide and there are fewer people of working age and fewer children. About a quarter of this population (25.2%) was age 65 or more, 58.3% were age 18 to 64; and 16.4% were age 0 to 17. In comparison, statewide, only 13.6% of the population was age 65 or older, 63.4% were between the ages of 18 and 64 and 23.4% were under age 18. Mariposa County’s population declined slightly between 2010 and 2015, probably due to the recession in which job loss in both private and public sectors led to a rise in unemployment.

![Table 2-6](SOURCE: ACS Table DP05 Demographic and Housing Estimates 2011-2015 Mariposa & California)

<table>
<thead>
<tr>
<th>Age</th>
<th>Mariposa County</th>
<th>California</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
</tr>
<tr>
<td>&lt;18</td>
<td>2,891</td>
<td>16.5%</td>
</tr>
<tr>
<td>18–64</td>
<td>10,245</td>
<td>58.3%</td>
</tr>
<tr>
<td>65+</td>
<td>4,417</td>
<td>25.2%</td>
</tr>
<tr>
<td>Total</td>
<td>17,553</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Tenure and Age of Householders.**

In 35% of households, the householder was age 65 or older. Of these, 87% were owners and 13% were renters. Among householders age 15 to 54, 33.5% were owners, while among householders from 55 to 64 years of age, 60.7% were owners.

**Household Income.** Table 2-7 shows that income distribution differs somewhat but not substantially between statewide households and Mariposa except at the higher end. Mariposa County has a higher proportion of households at the lower end of the income scale, under $25,000 per year, 26.2% in Mariposa County compared to 20.4% statewide. At the next level, 25.4% of Mariposa households

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9 Interview with staff of Mariposa Human Services Department on August 18, 2017
TABLE 2-7
HOUSEHOLD INCOME DISTRIBUTION MARIPOSA COUNTY AND CALIFORNIA

<table>
<thead>
<tr>
<th>Income and Benefits</th>
<th>Mariposa County</th>
<th>California</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Households</td>
<td>Percent</td>
</tr>
<tr>
<td>0 to $24,999</td>
<td>1,929</td>
<td>26.3%</td>
</tr>
<tr>
<td>$25,000 to $49,999</td>
<td>1,865</td>
<td>26.2%</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>1,249</td>
<td>17.0%</td>
</tr>
<tr>
<td>$75,000 to $99,999</td>
<td>854</td>
<td>11.6%</td>
</tr>
<tr>
<td>$100,000 or more</td>
<td>1,448</td>
<td>19.7%</td>
</tr>
<tr>
<td></td>
<td>7,345</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Table DPO3 2011-2015 Selected Economic Characteristics

and 20.9% of households statewide earn between $25,000 and $50,000 a year. In the category $50,000 to $75,000, the proportion is very similar, 17% in Mariposa County compared to 16.7% statewide, while 11.6% of Mariposa households and 12.1% of California households earn between $75,000 and $100,000 annually. Toward the higher end of the income scale, the differences widen with only 19.7% of Mariposa households earning $100,000 a year or more while 29.9% statewide have incomes at this level. This difference skews the median and means upwards.

Table 2-8 shows that median and mean household incomes in Mariposa County are lower than statewide; the median income of $47,681 in Mariposa is 77.1% of the statewide median of $61,818 and the mean income of $65,619 is 74.7% of the statewide mean of $87,877.

HUD calculates median incomes for each county in the United States for use in the many housing and community development programs it administers. The HUD median income for Mariposa County serves as the basis on which HUD sets qualifying incomes for its Housing Choice Voucher Program. HUD recalculates this figure every year. In 2015, the median income for Mariposa County was $61,900. By 2017, the HUD established median income for Mariposa County 2017 had risen to $65,500.

Mariposa County’s median income is lower than statewide, yet its poverty rate of 14.8% is also considerably lower than statewide, where poverty is 20.6%, and lower than the rate of its neighbors in Fresno, 21.3%, Merced 22% and Madera 22%.10 It’s important to remember that the majority of people whose household incomes are below the “poverty line” work but may either be minimum wage workers or part-time workers whose earnings are insufficient for rent, food and other expenses. Even people who are living in their cars or otherwise homeless may have jobs; that is

10 Public Policy Institute of California 2014
certainly true in Mariposa County where some of Yosemite’s seasonal workers are sleeping in their cars or RVs.

**Homelessness in Mariposa County.** There are several measures of homelessness in Mariposa County, according to the County Human Services’ June 2017 Draft Plan to Address Homelessness prepared by HomeBase. A Point-In-Time homeless survey conducted in 2015 found 52 homeless persons, including 41 adults and 11 children. The Mariposa County Unified School District, which is required by the US Department of Education to track homeless students, found that between 50 and 75 students have experienced homelessness in each of the past several years. Interviews with both NPS staff and local housing advocates revealed that some NPS seasonal employees are sleeping in their cars or Recreational Vehicles, while County staff report that some people in the County are living in shacks, outbuildings, garages and other structures not designed for residential use.

The Point-In-Time survey collected a range of information about the characteristics of the persons interviewed. A majority (66%) of those interviewed were homeless for the first time and 60% had been homeless for less than one year. The race/ethnicity of the homeless persons interviewed differed substantially from the distribution of race/ethnicity in the County’s overall population. Sixty percent (60%) were White, 18% were Native American/Alaska Native, 18% were Latino and 2% were Asian. Eight percent (8%) of homeless persons were veterans.

**2.D. AFFORDABILITY GAP**

The difference between what a household can afford to pay and its housing cost is the affordability gap. The California Department of Housing and Community Development defines income levels as a percentage of area median income (AMI) for extremely low-, very low-, low-, and moderate-income households, adjusted by household size, as shown on Table 2-9. For Mariposa County, the 2017 median income for a household of four is $65,500.

<table>
<thead>
<tr>
<th>Income Category % of Median</th>
<th>Number of Persons in Household</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Extremely Low (30%)</td>
<td>13,800</td>
</tr>
<tr>
<td>Very Low (50%)</td>
<td>22,950</td>
</tr>
<tr>
<td>Low Income (80%)</td>
<td>36,700</td>
</tr>
<tr>
<td>Median Income</td>
<td>45,850</td>
</tr>
<tr>
<td>Moderate Income (120%)</td>
<td>55,000</td>
</tr>
</tbody>
</table>

Source: June 2017 California Department of Housing and Community Development

Today, rent levels for 2 bedrooms appear to range from about $950-$1650 per month in Mariposa County. As shown in Table 2-10, households with incomes at or below 60% AMI have the greatest

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Data sources for establishing current market rent include Trulia, real estate brokers, and Mariposa County Human Services
Evaluation of Mariposa County Housing Conditions

affordability gap and cannot afford to pay market rent of $1000 per month. Nearly half of all Mariposa renters (49%) are paying 35% or more of income for rent. These rent-burdened households constitute 11% of all Mariposa households and need either subsidized housing that offers below market rent, or rental assistance such as Housing Choice Vouchers. Given that the County has an extremely tight housing supply, producing new subsidized housing is the recommended strategy for this group.

Available public financing to subsidize the development of new apartments typically targets households at or below 60% AMI; meanwhile, in general, financial assistance for entry-level homebuyers begins targeting households between 80% AMI and 120% AMI.

<table>
<thead>
<tr>
<th>Area Median Income (AMI) Level</th>
<th>30% AMI</th>
<th>50% AMI</th>
<th>60% AMI</th>
<th>80% AMI</th>
<th>100% AMI</th>
<th>120% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Income Household of 4</td>
<td>$24,600</td>
<td>$32,750</td>
<td>$39,300</td>
<td>$52,400</td>
<td>$65,500</td>
<td>$78,600</td>
</tr>
<tr>
<td>Monthly Affordable Rent</td>
<td>$574</td>
<td>$764</td>
<td>$917</td>
<td>$1,223</td>
<td>$1,528</td>
<td>$1,834</td>
</tr>
<tr>
<td>Income Gap for $1000 Monthly Rent</td>
<td>$(426.00)</td>
<td>$(235.83)</td>
<td>$(83.00)</td>
<td>$222.67</td>
<td>$528.33</td>
<td>$834.00</td>
</tr>
</tbody>
</table>

Source: California Department of Housing and Community Development, June 9, 2017

Households Experiencing Homelessness. The 2015 Point-In-Time homeless count performed by the County concluded that approximately two-thirds of the 52 individuals counted were homeless for the first time.

The majority of the homeless individuals experienced a major crisis that led to being homeless, such as major health/mental health crisis, death in the family, divorce, incarceration, etc. While 40% have a serious health problem or concern, 33% have mental health problems, 30% have a physical disability, and 33% have a head injury. Fifty percent of the total count had a history of domestic violence and 20% of the total count work either full- or part-time. Some survey participants may have several or all of these indicators of vulnerability.

Since the amount of rent these lowest income households can afford to pay is usually less than the cost of operating an apartment, rental assistance such as Housing Choice Vouchers, is usually necessary. This group will likely need supportive services (provided on-site or off-site) to address other needs which could put them at risk of returning to homelessness.

30% to 60% AMI, Extremely-Low to Very-Low Income. Providing affordable housing with long-term income restrictions and below market rents, where tenants can pay rent without using a voucher, would address the housing need for households in this income group.

Above 60% to 80% AMI, Very-Low to Moderate Income. For this income group, homeownership may be out of reach, but apartments renting between $1,000 and $1,400 per month would be
affordable. Developing rental housing with little or no subsidy could potentially serve this income group, depending on rate of return on investment sought by developers. Incentives to encourage a developer to target this group may be necessary.

**Above 80% AMI to 120% AMI.** Households in this income range would potentially have sufficient income and savings to become homeowners. According to Equity Title, the median sales price of single family homes in Mariposa County in the first six months of 2017 reached $250,000. With taxes and insurance of $4,125, a debt to income ratio of 28%, interest rate of 3.75%, and loan term of 30 years, a household of four at 80% AMI could afford a mortgage of $238,000, depending on their credit score and other debt obligations. These households could potentially become homeowners with assistance from favorable financing, loan guaranties, and down payment assistance.

Of course, all households in this income group may not want to become homeowners, in which case, providing rental housing strategies would be similar to the 60% - 80% AMI group. Developers who target this income group may require incentives or subsidy to pursue a development, depending on their financial requirements for return on investment.

### 2.E. HOUSING DEVELOPMENT COST PUTS NEW HOUSING OUT OF REACH

One of the reasons Mariposa County and the State of California in general, experience an affordable housing shortage is the high cost of developing new housing exceeds what many households can afford to pay. This explains why developers build housing targeting higher income households.

To illustrate this point, a development scenario for a 2 bedroom apartment demonstrates the rent a developer will need to charge to achieve a 15% cash on cash return. Housing developers seek to achieve a return on their investment to compensate them for the risk and time invested in producing the housing. The required return will be different for every developer because their cost of financing, total development costs, and expectations for return on investment will be different for every developer at different points in the economic cycle. A threshold of 15% is presented for purposes of illustration and is not intended to indicate the actual financial expectations for developers in Mariposa County.

To obtain an estimate of the total development cost for new apartment construction in Mariposa County, NLA reviewed data from three Low Income Housing Tax Credit projects approved in 2015-2016 in the nearby counties of Merced and Stanislaus. For projects located in Riverbank, Merced, and Los Banos, the per unit total development cost ranged from about $186,000 to $229,000 with a median of $198,000 for new construction family apartments ranging in size

<table>
<thead>
<tr>
<th>TABLE 2-11</th>
<th>RENT NECESSARY TO ACHIEVE A 15% RETURN ON EQUITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Rent</td>
<td>$2,105</td>
</tr>
<tr>
<td>Vacancy 5%</td>
<td>-$105</td>
</tr>
<tr>
<td>Effective Income</td>
<td>$2,000</td>
</tr>
<tr>
<td>Operating Expense</td>
<td>-$333</td>
</tr>
<tr>
<td>Real Estate Taxes</td>
<td>-$206</td>
</tr>
<tr>
<td>Reserves</td>
<td>$25</td>
</tr>
<tr>
<td>Net Operating Income</td>
<td>$1,485</td>
</tr>
<tr>
<td>Debt Service</td>
<td>-$825</td>
</tr>
<tr>
<td>Cash Flow</td>
<td>$503</td>
</tr>
<tr>
<td>Return on Equity</td>
<td>15%</td>
</tr>
</tbody>
</table>

Source: Nancy Lewis Associates
from 50 to 72 units and one senior development with 70 units. Using this as a typical development cost for market rate housing, a household paying 35% of its income for rent would need to earn approximately $6,000 per month to be able to afford an apartment where the developer achieves a 15% return on equity. Such a high rent level is out of reach for the majority of Mariposa County’s residents.

**Multifamily.** Table 2-12 shows the affordability gap for households of 4 at 30%, 50%, and 80% Area Median Income (AMI). The affordability gap quantifies the difference between the cost of developing an apartment and the mortgage supportable when households at different income levels pay only 30% of their annual gross income on rent. The more rent a household can afford to pay, the smaller the gap.

The example assumes a mortgage interest rate of 6%, 30 year amortization and debt service coverage ratio of 1.25, as well as operating costs of $5,000 per unit per year, annual reserves of $350, and a 5% vacancy rate.

## Table 2-12
### Affordability Gap for 30%, 50% and 80% AMI

<table>
<thead>
<tr>
<th></th>
<th>Extremely Low Income 30% AMI</th>
<th>Very Low Income &lt;50% AMI</th>
<th>Low Income 60%-80% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Unit Development Cost</td>
<td>$198,000</td>
<td>$198,000</td>
<td>$198,000</td>
</tr>
<tr>
<td>Household Income Family of 4</td>
<td>$24,600</td>
<td>$32,750</td>
<td>$52,400</td>
</tr>
<tr>
<td>Rental Revenue from Tenants</td>
<td>$6,888</td>
<td>$9,168</td>
<td>$11,004</td>
</tr>
<tr>
<td>Rental Assistance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vacancy</td>
<td>$344</td>
<td>$458</td>
<td>$550</td>
</tr>
<tr>
<td>Effective Gross Income</td>
<td>$6,544</td>
<td>$8,710</td>
<td>$10,454</td>
</tr>
<tr>
<td>Expenses</td>
<td>$5,000</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Reserves</td>
<td>$350</td>
<td>$350</td>
<td>$350</td>
</tr>
<tr>
<td>Net Operating Income</td>
<td>$1,194</td>
<td>$3,360</td>
<td>$5,104</td>
</tr>
<tr>
<td>Debt Service</td>
<td>$1,038</td>
<td>$2,921</td>
<td>$4,438</td>
</tr>
<tr>
<td>Debt Coverage Ratio</td>
<td>1.15</td>
<td>1.15</td>
<td>1.15</td>
</tr>
<tr>
<td>Supportable Mortgage</td>
<td>$14,287</td>
<td>$40,212</td>
<td>$61,090</td>
</tr>
<tr>
<td>Gap</td>
<td>$183,713</td>
<td>$157,788</td>
<td>$136,910</td>
</tr>
</tbody>
</table>

Source: Nancy Lewis Associates
To close the financial gap between the development cost and the supportable mortgage, affordable housing developers use multiple sources of financing, including Low Income Housing Tax Credits (LIHTC), funding from the California Department of Housing and Community Development Department (HCD), Federal Home Loan Bank loans, and conventional bank loans as shown. These financing sources will be discussed in more detail in Part 5, Preliminary Recommendations.

**Single Family.** The RS Means 2017 Cost per Square Foot provides an objective indicator for construction costs of a three-bedroom, two-bath single family home in Mariposa County at $290,190, which excludes soft cost and land. Meanwhile, for the six months ending June 30, 2017, the reported median purchase price of vacant land zoned for residential use in the County was about $67,000 for the median sized parcel of five acres. Including another 10% for soft costs (design, engineering, third-party reports, permits, fees, consultants, legal, and all the development costs, excluding land and construction) and marketing, the total development cost is $392,000. Note that these costs do not assume connection to septic systems, wells or utilities. Assuming the developer wants a 20% return on equity, the house would have to sell for $470,400. To afford a home at this price, assuming a 3.75% rate, 30-year amortization, 20% down payment, annual taxes and insurance of $6,880, and a 28% housing cost to income ratio, a household would need to earn $8,272 per month or $99,263 annually to be able to afford a newly constructed home. Based on these cost and financing assumptions, approximately 20% of Mariposa County residents could afford a newly constructed single family home.

To further illustrate how housing development cost growth is outpacing income growth, Table 2-13 compares the annual growth in the County’s median income with the annual change in the construction cost index for the City of Fresno, which is the nearest city for which the historic data is available.

<table>
<thead>
<tr>
<th>TABLE 2-13</th>
</tr>
</thead>
<tbody>
<tr>
<td>GROWTH IN INCOME AND CONSTRUCTION COST INDEX</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Year</th>
<th>Income</th>
<th>Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>$4,000.00</td>
<td>180</td>
</tr>
<tr>
<td>2010</td>
<td>$4,500.00</td>
<td>185</td>
</tr>
<tr>
<td>2011</td>
<td>$5,000.00</td>
<td>190</td>
</tr>
<tr>
<td>2012</td>
<td>$5,500.00</td>
<td>195</td>
</tr>
<tr>
<td>2013</td>
<td>$6,000.00</td>
<td>200</td>
</tr>
<tr>
<td>2014</td>
<td>$6,500.00</td>
<td>205</td>
</tr>
<tr>
<td>2015</td>
<td>$7,000.00</td>
<td>210</td>
</tr>
<tr>
<td>2016</td>
<td>$7,500.00</td>
<td>215</td>
</tr>
<tr>
<td>2017</td>
<td>$8,000.00</td>
<td>220</td>
</tr>
<tr>
<td>2018</td>
<td>$8,500.00</td>
<td>225</td>
</tr>
</tbody>
</table>

**Source:** ACS 2010-2015; 2017 RSMeans Historical Construction Index, Fresno County

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12 Black Knight DNA, Mariposa County’s Accessor Office, September 5, 2017
construction cost index is available. The RSMeans 2017 Cost per Square Foot data includes a historic cost index for several cities that compares their construction costs with the national average at the same point in time. From 2009 to 2014, Mariposa’s median income grew at a slower rate than construction costs. From these findings, one can infer that one of the reasons behind the slow pace of development in Mariposa is that residents’ incomes are not keeping pace with the cost of development.

2.F. CONSTRAINTS ON SUPPLY

While part of Mariposa’s charm is its remote foothill location and rural identity characterized by large parcel sizes and low density, the uneven topography, narrow roads, and limited infrastructure are all deterrents to on future development that contribute to housing cost and constrain new development.

Infrastructure. One of the key determinants of the County’s future housing supply is the availability of infrastructure. Among the 16 planning areas in the County: Catheys Valley, Coulterville, El Portal, Fish Camp, Greeley Hill, Mariposa, Midpines, and Yosemite West, Coulterville and Mariposa have the greatest water infrastructure capacity. According to the 2014-2019 Housing Element, Coulterville can add 50 new water connections; meanwhile, Mariposa has capacity for approximately 350,000 gallons per day. Presently, it’s estimated that only two-thirds of Mariposa’s water capacity is currently used. Location and access to water and sewer service informs the County’s land use plans as well. Second units are allowed on all single family-zoned parcels throughout the County except in the Yosemite West and Mountain Residential zone in the Wawona Town Planning Area (TPA) because of limited infrastructure capacity.

Zoning and Land Use. In addition to these infrastructure constraints, more than 930,000 acres of the County’s land area is publicly owned and managed by federal agencies, including National Park Service, National Forest Services, and Bureau of Land Management. Another 261,000 acres is restricted to agricultural use. The County’s 2006 General Plan estimates that 135,000 acres are potentially developable with approximate density for the balance of the County at only one dwelling unit per 15 acres.

Comprised primarily of single family zones with low densities ranging from a low of one dwelling unit per 20 acres in the Scenic Resources zone to a high of 4.8 dwelling units per acre in the SFR-9K zone, the requirement for large parcel sizes can be a constraint on development with significant implications for the cost of housing development, which gets passed on to the end user. The median priced residential land sale in Mariposa is $67,000, and the majority of sales were for parcels of five or more acres.

The County’s zoning code also allows cluster development, which is designed to organize development for compact land use to preserve other areas for open space or other uses. Cluster development is allowed in multifamily zones as well as Rural Residential Zone (RRZ) and Mountain Home Zone (MHZ) single-family zones. The multifamily zone parcel size minimum is 4,000 square feet for the first unit and 1,500 square feet for the remaining units, which is more economically
efficient for a housing developer. However, the minimum parcel size in the single family zones is 2.5 acres and 5 acres for RRZ and MHZ zones, respectively. With such large minimum lot sizes, the costs for providing infrastructure such as roads, on-site well and septic, and utility connections increase. These conditions may explain in part why no cluster development has been started or completed in Mariposa in the last 5 years according to the Planning Department.

Within the Mariposa TPA, there are only 26 parcels zoned for multifamily totaling nearly 62 acres. This land is the most appropriate for cluster development, (i.e. mobile home parks, condominiums, apartments, or subdivisions) due to its zoning and access to infrastructure.

All of the multifamily zoned land in the Mariposa TPA is privately owned, and at this time the County has no knowledge of any plans to develop any of these parcels; consequently, the small supply of land zoned for multifamily develop is considered a constraint on housing development.

Mariposa also allows two residences to be built on every single family lot, which in effect, doubles the density in much of the County, but special conditions apply in certain instances. For example, in Fish Camp Town Planning Area, only one single family residence with a guest house is currently allowed on 2.5 or 5 acre parcels. Meanwhile, in Coulterville, addition of a guest house is treated as a conditional use. The Wawona Town Planning Area is exempt from this local density bonus because of limited water access in the Mountain Residential zone and a requirement for National Park Service review and approval.

Even though the zoning code allows doubling the density of single family zoned lots with by-right densities ranging from 4.8 dwelling units per acre to 1 unit per 20 acres in the Mariposa TPA, the cost for providing infrastructure such as roads, water and sewer service, and utility connections among dwelling units spread far apart can potentially increase development cost. This local density bonus excludes accessory dwelling units (ADUs) also known as secondary residences.

Several changes to State law took effect January 1, 2017, that seek to increase density by facilitating development of ADUs on single family lots as well as density bonuses and other incentives to encourage the production of affordable multifamily housing with recorded income restrictions. However, the County’s zoning code does not yet reflect these changes, thus builders may not be aware of these incentives.

**Financing.** Mobile homes comprise 19.8% of Mariposa County’s housing stock, according to the 2015 ACS, and 100% of its low and moderate income housing inventory, according to the Housing Element. Mobile homes and manufactured housing are an important naturally occurring affordable housing resource in the County. Factory-built housing is generally less expensive than stick built; however, financing can be a constraint for this housing type. First, the manufactured housing must have a permanent foundation to be financed and cannot be moved more than once after it has been shipped from the factory.

While manufactured housing may be less expensive to develop, the financing available for such housing can be costlier than for conventional housing. Interest rates can range as high as 11% because there is no secondary market for the loans. Because lenders hold loans in their own portfolio
(instead of bundling them into securities that can be sold) lenders only offer a loan with a 20-year amortization (compared to a 30-year amortization for a conventional single-family home). Since the mobile home purchaser has less time to pay off their loan, the same mortgage payment yields a lower loan amount. Also, functional obsolescence is a higher risk in manufactured housing, which leads to denial of many loan requests or the outright exclusion of the value of the manufactured housing unit from the valuation when it shares a parcel with another dwelling unit.\(^\text{13}\)

**Short Term Rentals.** Mariposa County is experiencing a severe lack of affordable housing even though the residential vacancy rate is approximately 23%-25%. This high level of vacancy reflects a high concentration of vacation homes in the County that are used either part of the year by owners or rented out to tourists. As of July 2017, there were 582 short term rentals registered within the County, which comprises a full 5% of the County’s 10,000 units of housing stock.

The County administers a permitting process for vacation rentals, requiring them to conform to certain life and safety as well as development standards. The County Planning Department expressed confidence that the number of scofflaws operating un-permitted short-term rentals is negligible, in part because it has hired a third-party compliance company to share data with the County to confirm that only those properties registered and approved to operate are short-term rentals.

For property owners, the financial incentive to rent homes and apartments on a transient basis is high. Because the nightly charge to tourists ranges between roughly $100 to $300 a night for a single house or apartment, while, rental units at the higher end of the local market area are approximately $1,400 per month, which is equivalent to $47 per night.\(^\text{14}\) Consequently, residential property owners and investors have significant incentives to convert their properties to short-term rental. Although short-term rentals must comply with the County’s Bed and Breakfast/Vacation Rental/Agricultural Homestay Certificate requirements, the County does not limit the number of short-term rental permits it approves.

**Development Capacity.** Despite market demand and a tight housing market, only owner/builder projects and a few speculative homes have been completed by local builders of late. According to the County’s Building Department, only 46 certificates of occupancy for single family homes were issued for new residential units in 2015, and only 34 were issued in 2016.\(^\text{15}\) The 2017 Detwiler fire removed another 74 units from the County’s housing stock, according to data from CalFire, the County Assessor’s Office and the Department of Environmental Health. Thus, the gain in housing units from 2015 to 2016 was nearly wiped out by the damage resulting from the 2017 Detwiler fire.

One factor that is clearly constraining housing development in the County is a lack of development capacity. According to the County’s Planning Department, local developer/builders focus on single-family housing types and do not lend themselves to production of housing such as condominiums, apartments, mobile home parks, or other cluster developments.

\(^\text{13}\) Interview with Rob Arabian, Owner, Manufactured Home Mortgage, August 3, 2017
\(^\text{14}\) Interview with Judy Mueller, Sales Associate, Daily and Company, August 8, 2017
\(^\text{15}\) These totals do not reflect any demolished units during the same period.
Currently Habitat for Humanity is the sole affordable housing developer located in Mariposa County, and its development pipeline is dependent on donations of land and labor. Furthermore, Habitat has historically developed no more than a single unit at a time. While Habitat plays an important role in the consciousness and identity of the County as an affordable housing provider and community builder without greater access to land and capital, it is unable to play a major role in housing production.

In addition to the issues listed above, Mariposa confronts other barriers to new development, including a shortage of qualified firms in the construction trades as well as market and regulatory issues such as fire insurance, and California Building Code requirements for fire sprinklers. These issues not only add cost but also ultimately contribute to the barriers of new development in Mariposa. Addressing these regulatory issues and labor shortage are beyond the scope of recommendations that can be offered in this report, but are acknowledged as deterrents to new development.
MARIPOSA COUNTY’S ROLE IN ADDRESSING HOUSING NEEDS

3.A. ADMINISTRATION

For the residents of Mariposa County, local government plays an important role in housing production and housing assistance. The Building Department, Planning Department and Health Department oversee the review and approval of new developments. The Building Department is charged with ensuring that new construction complies with the California Building Codes and local requirements, and is responsible for reviewing and approving permit applications, as well as inspecting construction projects for regulatory compliance. The Planning Department's role is to maintain and implement the General Plan including Area Plans, Zoning Code, Land Conservation Act contracts, Local Agency Formation Commission (LAFCO), and prepare other planning documents. The department reviews development applications for conformance with the County's planning policies and standards, and conducts its own review of development plans for conformance with the California Environmental Quality Act (CEQA), and administers the County-wide interdepartmental review of development projects.

Additionally, the County offers housing assistance directly to residents through four housing programs with a total budget of approximately $800,000, not including rental assistance. Currently, three different entities administer the housing assistance: Mariposa County Human Services Department, Chief Administrative Office/Economic Development division, and the Stanislaus County Housing Authority (Stancoha). Prior to 2012, the County’s housing programs and funding were centralized in a division of the Housing and Community Development Department with a staff of six, administering housing and community action programs.

Stanislaus County Housing Authority (Stancoha). Mariposa County's largest affordable housing resource is Housing Choice Vouchers, which has been managed by Stancoha since 2012 when it became the HUD-designated Housing Authority for eight counties, including Mariposa.

At that time, HUD indicated there was an allocation of 165 vouchers for Mariposa, and only 130 were used. Cuts in HUD funding have reduced the aggregate number of vouchers available; nonetheless, vouchers go unused due to the severe housing shortage in the County. As of July 2017, there are 81 households that use the voucher program in Mariposa County. This is due in part to the difficulty voucher holders experience in finding housing where they can use a voucher, which results in the return of many vouchers to the housing authority.

Stancoha policy allocates vouchers to each of the counties within its jurisdiction in proportion to the number of vouchers/funding each county had when the merger took place. Stancoha has recently adopted policies that will give priority for receipt of vouchers to eligible tenants who are able to use vouchers to reduce their housing cost in their current apartments. Additionally, under new rules, Stancoha will permit vouchers to be used for shared living and group homes16.

16 Michele Gonzales, op. cit. and interview with Barbara Kauss, Executive Director, Stanislaus County Housing Authority (Stancoha), August 15, 2017.
The Human Services Department manages three concurrent contracts funded by the State of California Community Services Department (CSD) for the Low-Income Home Energy Assistance Program (LIHEAP) and Weatherization. They receive approximately $192,000 annually to provide weatherization upgrades and $557,000 for utility assistance; however, from 2016 to 2017 both grants decreased slightly. The weatherization grant amount decreased to $191,816 and LIHEAP decreased 7% to $516,993. Eligible households need to meet certain income criteria. Together these programs require the equivalent of 1.5 full time staff for administration. As of June 30, 2017, these funds were almost fully expended.

In addition to administering the LIHEAP and weatherization grants programs, Human Services plays an important role in brokering relationships among landlords and program participants who are low-income, disabled, elderly, or have some prior history with the criminal justice system. Human Services sometimes acts as a default rental housing broker for its client.

The County’s Strategic Plan to End Homelessness identified multiple funding sources that support the delivery of services to households experiencing homelessness. Many of these sources, such as HUD’s Continuum of Care (CoC), Emergency Solutions Grants (ESG), and the CalWORKS Housing Support Program (HSP) funding, can be used to provide housing assistance with Permanent Supportive Housing or Rapid Rehousing rental assistance.

The Continuum of Care. The County receives federal funding to address homelessness through a Continuum of Care (CoC). Since 2014, Mariposa County has participated in the Central Sierra Continuum of Care (CSCOC), which, in addition to Mariposa, includes Tuolumne, Calaveras and Amador Counties, and is designed to coordinate the efforts of federal, state, and local government, non-profit service providers, and housing providers to address homelessness. The CSCOC coordinates a joint funding application for HUD’s CoC programs, and individual counties may also work on competitive applications alone or with some or all of the other CSCOC members to secure other funding sources, including: Emergency Services Grant, and Continuum of Care (CoC) funds. The Continuum’s participating counties work collaboratively to develop policies and monitoring outcomes of other homeless programs, such as HSP and No Place Like Home. Through the Continuum, counties develop the Coordinated Entry process for prioritizing service provision and ensuring program and data quality.

Mariposa County CoC funding for Permanent Supportive Housing (PSH) is an annual contract for $62,240. The PSH program provides three leased units to house two persons each for a total of six participants. There is no rental assistance for this program. The HUD Fair Market Rent of $864 per unit is below current market rents. Human Services has established a model to provide permanent housing with services in partnership with Alliance for Community Transformation. The Alliance will have a master lease of scattered site housing units and be responsible for property management, while the Human Services Department would provide services to residents. However, this model has not yet been implemented due to a lack of housing.

Information in this section from Interview with Mariposa County Human Services staff members Chevon Kotari and Rebecca Maietto, August 18, 2017.
The CSCOC is also implementing a coordinated entry system (CES), which is intended to assess the needs of homeless households and to match them with services and housing, with highest priority for housing going to those households with greatest need.

Mariposa and Calaveras have a joint public sector Community Action Agency (CMCAA); however, in the last five years, its only function was to accept and administer a Community Services Block Grant (CSBG) grant(s), which for Mariposa was only $75,000. Although each county’s human services department is a member of the CSCOC, CMCAA is not a separate member. Mariposa and Calaveras have been considering developing a nonprofit model for a joint Community Action Center that would become a member of the continuum of care.

Currently, a negligible amount of staff resources is dedicated to Mariposa County’s participation in the CSCOC and its implementation of CES. However, if the CES model were implemented to serve approximately 50-75 households, and rental units were available for participants to occupy, an estimate of 2.5 FTEs would be needed to operate housing services, including contract compliance, housing navigation, and administration of the Coordinated Entry System. If the County were to outsource this CES function to a nonprofit, the estimated administrative and housing navigation costs would be up to $200,000 annually.

Not only is there not a source of funds to pay for administration and implementation of a CES, there is little or no housing to which to refer households in need.

**Economic Development.** The Economic Development Department, which operates under the Chief Administrative Officer, is responsible for business retention, expansion, and entrepreneurial services in Mariposa County. This office administers one Community Development Block Grant (CDBG), which originates from federal funds secured from HCD through a competitive process.

Currently, Mariposa County has two CDBG grants, one of which has not been fully expended, and as a result, the County has not been able to apply for additional CDBG funds. However, Mariposa and HCD are negotiating an extension of the project deadline that would, when in place, allow submission of additional CDBG applications.

The County also has approximately $103,000 in CDBG funds that is being used to establish a revolving loan fund for rehabilitation of single family homes that are owner-occupied by residents whose incomes are at or below 80% of Area Median Income (AMI). County staff expects to make the funds available in September 2017 after proper noticing is complete.

Eligible properties must be located in Mariposa County and occupied by owners with qualifying incomes. The loans will be non-interest bearing and secured by a deed of trust, with no repayment required until the participant sells the property or discontinues residence. The maximum loan amount plus any senior mortgage cannot exceed the property value.

A maximum of 17% of the grant funds can be applied to general administrative costs. The County’s CDBG program income funds of $103,000 would result in at most $17,000 for program administration. The staffing level for this program is currently 0.1 FTE.
3.B. PEER REVIEW: HOW DO NEIGHBORING JURISDICTIONS COMPARE?

Local Jurisdictions. At the request of County staff, the consultants interviewed housing staff in five adjoining counties: Fresno County, Madera County, Merced County, Stanislaus County Housing Authority and Tuolumne County. In three of these counties, Fresno, Tuolumne, and Merced, housing staff is located in a community development or planning division/department. In two counties housing production or rehabilitation is contracted out to a nonprofit housing development organization. Table 3-1 below summarizes information about housing programs in these four counties.

Fresno County. Fresno County Community Development Department has a Housing Program Director and one staff person to serve the population of unincorporated Fresno County and its contract cities. The Housing Program has a first-time homebuyer program and an owner-occupied rehab program that completes about 10 units a year. They only have enough CDBG and HOME funds though grant applications to the state to support one housing development of about 46 to 62 units every two years. County policy encourages growth in developed areas with good infrastructure rather than in the unincorporated area. When CDBG and HOME funds are available, Fresno County issues a NOFA for developers who must have a letter of support from the city where they plan

<table>
<thead>
<tr>
<th>County/Population</th>
<th>Department</th>
<th>Staff</th>
<th>Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fresno: 930,460</td>
<td>Community Development Housing Program</td>
<td>Housing Program Director plus 1 staff Not an entitlement county.</td>
<td>Has produced 15 multifamily developments, and funds 10 units a year for either down-payment assistance or owner-occupied rehab</td>
</tr>
<tr>
<td>Madera: 150,865</td>
<td>Planning Division</td>
<td>Planning oversees contract with Self-Help Enterprises, to operate Madera's Housing Rehab Program</td>
<td>Housing Rehabilitation is the only housing program.</td>
</tr>
<tr>
<td>Stanislaus: 514,453</td>
<td>Housing Authority (Stancoha)</td>
<td>80 staff for HCV, development and rehab programs. Entitlement County</td>
<td>HCV in Stanislaus and 7 other counties; conventional public housing; 2,000 units nonprofit housing, housing rehab. Well program to assist rural property owners dig deeper wells during drought.</td>
</tr>
<tr>
<td>Tuolumne: 55,365</td>
<td>Community Resources Agency: Housing Program</td>
<td>Housing Program Director. Not an entitlement county.</td>
<td>Housing Rehab, Homebuyer Assistance, Mobile Home Park Rent Control</td>
</tr>
</tbody>
</table>

Source: Nancy Lewis Associates
to develop. The award goes to the proposal with the highest project score for receipt of Low Income Housing Tax Credits. Ties are decided on a first come, first served basis. Fresno County also works with local nonprofits including Habitat for Humanity for single family housing and Self Help Enterprises for multifamily housing\(^\text{18}\). Two housing authorities serve the County of Fresno, the Fresno Housing Authority, which serves the City of Fresno and the Fresno County Housing Authority, which serves the rest of the County.

**Fresno County Multi-Jurisdictional Housing Element.** Fresno County’s Planning Department worked with many of the cities in the county to develop a multi-jurisdictional housing element with a number of joint objectives. However, each city, except the few that are “participating cities” in the County’s CDBG and HOME programs, is responsible for its own housing programs and each prepares a separate housing element to meet its housing objectives.

**Madera County.** Madera County contracts with Self-Help Enterprises (SHE) to conduct its Housing Rehabilitation program. One of the four planners in the Planning Division is assigned to oversee the contract with SHE. The Housing Rehabilitation Program is funded by CDBG and HOME grants from the California Department of Housing and Community Development and program income from prior years. The County has surplus land that could be used for housing development and offers fee waivers or reduced fees to developers who develop housing. The County has two apartment complexes with some units reserved for low income families.

**Merced County.** Merced County’s Housing Division is a unit of the Community Resources Agency (CRA). It does not have funds for staff in-house, so the Division contracts with the nonprofit Self-Help Enterprises (SHE) to operate their housing rehabilitation and first time homebuyer’s program. For Merced, SHE has developed or has in the pipeline 211 units of affordable single family housing of various unit sizes and configurations.

**Stanislaus County Housing Authority (Stancoha).** In Stanislaus County, the Stanislaus County Housing Authority (Stancoha) administers the HUD Housing Choice Voucher Program for Stanislaus County and seven other counties, including Alpine, Amador, Calaveras, Inyo, Mariposa, Mono and Tuolumne. In addition to its voucher program, Stancoha owns and operates conventional public housing and performs a number of other housing functions for its unincorporated areas, and participating jurisdictions such as the development of affordable rental housing and a housing rehab program for owner-occupants. Stancoha has a total staff of 80 for these different functions, the majority of whom work in the Housing Choice Voucher program as eligibility workers, inspectors, and other crucial functions. There is one full-time staff member who writes grant applications for Stancoha projects and those of its collaborators. Stancoha is providing technical assistance for a Supportive Housing Program being developed by Tuolumne and Amador Counties and has developed a prototype for small homes (around 560 to 780 square feet) that can be built on small sites for one or two-person households\(^\text{19}\).

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\(^{18}\) Interview with Yvette Quiroga, Director, Fresno County Community Development Department, July 10, 2017.

\(^{19}\) Michele Gonzales op. cit. and Barbara Kauss op. cit
**Tuolumne County.** Tuolumne County has a one-person housing department staffed by a housing director. Funds for housing development in Tuolumne County are limited and the housing director must write grant applications just to ensure her position is fully funded. In 2015, Tuolumne County successfully applied for a $3.4 million HOME grant to rehabilitate and preserve the Tuolumne Apartments, a 52-unit multi-family project with affordable rents protected for 55 years. Tuolumne County does have a few incentives for affordable housing development/preservation including a voluntary density bonus and mobile home space rent control (exempts RVs). Habitat for Humanity has a branch in Tuolumne County where, since 1999 it has developed 20 single family homes, 14 in Parrot’s Ferry Village, a planned unit development that will eventually grow to 35 units. Tuolumne County, like Mariposa County, participates in the Central Sierra Continuum of Care and has joined with Amador County to create a nonprofit Community Action Agency (CAA) to administer funds and programs for their homeless population. This CAA is currently working on a joint application to EHAP to develop a small supportive housing program for veterans. Stancoha is helping the project because it administers both Tuolumne and Amador’s Housing Choice Voucher programs; it applied for and received 12 VASH (Veterans Administration Supportive Housing) housing vouchers for this project.

With a population of 17,553, Mariposa County is much smaller than the neighboring five counties surveyed in this Section. Tuolumne County, with a population of 55,365 is the closest in size. Madera and Merced Counties, which are next in size to Tuolumne with 150,865 persons and 255,793 persons respectively, both contract with a nonprofit housing development corporation, Self-Help Enterprises (SHE) to, administer housing programs. Madera only has a housing rehabilitation program, but Merced County contracts with SHE for a housing rehabilitation, a first-time homebuyer assistance program and a self-help new construction program. Since 2016, the low to moderate income participants in the self-help program have built or are in the process of building 211 new homes in various Merced County communities using sources that include USDA 523 and 502 funds, CalHome and HOME funds. Merced County has expressed interest in collaborating with Mariposa County, in particular on developing relationships with affordable housing developers.

Tuolumne County has a housing director and has adopted a number of measures to facilitate housing affordability, including mobile home park rent control and a voluntary density bonus program. It does have both a homebuyer assistance program and a housing rehabilitation program and has also been able to obtain CDBG funds to rehabilitate one multifamily project that provides affordable rental housing.

The priorities, resources, and strategies identified in the next phases of the housing implementation study will determine the best administrative model for the County to adopt. Third parties that are familiar with administering some of the housing programs offered within the peer jurisdictions, may be able to manage the grants more cost effectively and efficiently than a staff person unfamiliar with HUD and HCD regulations and requirements.

The models reviewed in this study may be appropriate for Mariposa County with an expansion of the County’s current program scale and resources. With more resources, a hybrid approach that
Evaluation of Mariposa County Housing Conditions

combines third-party housing program administration with an internal staff person to oversee the relationship with the third party and to coordinate other development activity may be most effective.

Should the County decide to work with a third party entity, the County will need to identify potential third party entities, establish the minimum requirements for entering into a contractual relationship, and establish a selection process. As part of the selection of any third party, it is recommended that the County consult with other jurisdictions with similar experience regarding the scope of work and the strengths and weaknesses of the approach.

In each interview with neighboring jurisdictions, NLA asked program staff whether the jurisdiction had any interest in collaborating with Mariposa County on aspects of housing development or was already engaged in collaborations. The results are displayed in Table 3-2. In summary, the counties of Merced and Tuolumne are interested in potential or currently engaged in collaborations with Mariposa County. Determining the potential roles, responsibilities, and appropriate scale of such collaborations is an area for further research assuming the jurisdictions share the same or similar priorities.

<table>
<thead>
<tr>
<th>Name of County</th>
<th>Extent of interest in Collaboration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fresno County</td>
<td>Not interested in collaboration at this time.</td>
</tr>
<tr>
<td>Madera County</td>
<td>Lacks resources and staff at this time.</td>
</tr>
<tr>
<td>Merced County</td>
<td>Would be interested in joint outreach to developers</td>
</tr>
<tr>
<td>Stanislaus County (Stancoha)</td>
<td>Develop very small house projects on small sites, administer a home rehab program for Mariposa, Apply for VASH vouchers for veterans in a supportive housing program</td>
</tr>
<tr>
<td>Tuolumne County</td>
<td>Already working with CoC partners to collaborate on applications such as No Place Like Home grants</td>
</tr>
</tbody>
</table>

Source: Nancy Lewis Associates
4 Community Outreach: Prioritizing Needs and Strategies

From October to December 2017, County staff conducted two community outreach efforts to solicit input from the general public about barriers to meeting current housing needs and potential strategies to address these needs.

The first outreach effort took place in October 2017, when County staff distributed a housing survey to the community in two forms: hard copy and online ArcGIS. Respondents were invited to prioritize or rank a set of issues by focusing on the following:

1. barriers to addressing housing needs
2. who has the greatest housing need
3. strategies for addressing housing needs, and
4. conditions under which housing development would be acceptable.

Two hundred twenty-four responses to the survey were received. The majority of respondents assigned a value to the options presented, and prioritized the items listed in each question from 1 to 5, with 5 being the highest priority. Many respondents assigned a value of 5 to all of the potential options for a given issue.

The second outreach effort was on December 6, 2017 at a town hall meeting attended by over 100 persons. Nancy Lewis Associates conducted a brief presentation, after which participants were asked to cast ballots, voting for up to two items to reflect their perception of the priorities of needs, barriers, and strategies. In addition, a mapping exercise was conducted, which asked participants to help identify general locations for future housing development by placing dots on a map of the County. A total of 113 ballots were cast at the town hall.

The results of survey and town hall are described below.

QUESTION 1: HOW WOULD YOU RANK THE BARRIERS TO MEETING THE COUNTY’S HOUSING NEEDS?

Figure 4-1 below shows how survey respondents perceived barriers to meeting the area’s housing needs. The scores ranged from 163-586, with most responses clustered in a range from 479 to 586. Respondents perceived infrastructure as the greatest barrier to meeting the County’s housing needs followed by 2) a lack of county resources and 3) access to financing for new construction or rehabilitation. Respondents gave almost equal weight to all barriers. Respondents also identified barriers that were not listed on the survey, including low incomes relative to rents as well as housing regulations, and lack of housing.
Figure 4-2 shows the number of town hall votes on the same question about barriers. Respondents found zoning and infrastructure to be the two highest barriers to meeting the County’s housing needs. In comparison to the prioritization survey, infrastructure and zoning were ranked highest during the town hall.

**TABLE 4-1**
SURVEY RESPONSE: RANKING OF BARRIERS TO ADDRESSING HOUSING NEEDS

<table>
<thead>
<tr>
<th>Number of Points Provided by Respondents</th>
<th>Other Barriers</th>
<th>How would you rank Vacation Rentals as a barrier?</th>
<th>How would you rank Zoning as a barrier?</th>
<th>How would you rank access to Financing for Rehabilitation or New Construction as a barrier?</th>
<th>Lack of County Resources as a barrier?</th>
<th>How would you rank Infrastructure as a barrier?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seriest 1</td>
<td>168</td>
<td>493</td>
<td>577</td>
<td>602</td>
<td>691</td>
<td>608</td>
</tr>
</tbody>
</table>

**TABLE 4-2**
TOWN HALL RESPONSE: VOTING OF BARRIERS TO ADDRESSING HOUSING NEEDS

<table>
<thead>
<tr>
<th>Number of votes Provided by Respondents</th>
<th>Other Barriers</th>
<th>Vacation Rentals</th>
<th>Zoning</th>
<th>Access to Financing for Rehabilitation or New Construction</th>
<th>County Resources* Omitted from the ballot</th>
<th>Infrastructure (water/sewer/roads/environment, i.e. watershed, sloping terrain, etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seriest 1</td>
<td>25</td>
<td>32</td>
<td>51</td>
<td>39</td>
<td>0</td>
<td>48</td>
</tr>
</tbody>
</table>
QUESTION 2: HOW WOULD YOU RANK WHO HAS THE GREATEST NEED FOR HOUSING IN MARIPOSA?

The second question asked respondents to rank populations by housing needs. Figure 4-3 reflects the respondents’ perception that all the groups listed had high housing needs: seniors, veterans, seasonal employees, persons experiencing homelessness, and families. The responses were clustered between 554 and 589. Again, respondents applied nearly equal weight among the housing need of different segments of the population. The other housing needs categories included, in order of priority, single adults, working people, and families.

<table>
<thead>
<tr>
<th>TABLE 4-3</th>
<th>SURVEY RESPONSE: PRIORITIZING HOUSING NEED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Points Provided by Respondents</td>
</tr>
<tr>
<td>Other Housing Needs</td>
<td>Families</td>
</tr>
<tr>
<td>Serleesi</td>
<td>156</td>
</tr>
</tbody>
</table>

Town hall participants, on the other hand, ranked families and seasonal workers with the greatest housing needs, as seen in Figure 4-4.
QUESTION 3: HOW WOULD YOU RANK THE ABILITY OF THESE POTENTIAL HOUSING STRATEGIES TO ADDRESS THE MOST PRESSING HOUSING NEEDS?

Figure 4-5 and 4-6 reflect how respondents perceived the efficacy of housing strategies potential to address housing needs. As shown in Figure 4-5, respondents gave highest priority (845) to developing new housing. The balance of the strategy options ranked fairly evenly ranging from (710 to 719) with rehabilitation and homeownership strategies almost equal to Accessory Development Units, zoning code reform, and mobile homes.
Similarly, many town hall attendees voted for producing new affordable housing to increase housing stock. However the town hall respondents ranked updating zoning codes second highest compared with the survey recipients who ranked rehabilitation of existing affordable housing second highest.

### TABLE 4-6
TOWN HALL RESPONSE: PRIORITIZING HOUSING STRATEGIES

<table>
<thead>
<tr>
<th>Strata</th>
<th>Number of Votes Provided by Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other Needs</td>
<td>20</td>
</tr>
<tr>
<td>Create new Mobile Home Parks</td>
<td>19</td>
</tr>
<tr>
<td>Update Zoning Codes</td>
<td>47</td>
</tr>
<tr>
<td>Encourage development of Accessory Development Units (Secondary Residences)</td>
<td>14</td>
</tr>
<tr>
<td>Provide more Home Ownership Opportunities</td>
<td>24</td>
</tr>
<tr>
<td>Rehabilitate existing Affordable Housing</td>
<td>29</td>
</tr>
<tr>
<td>Produce New Affordable Housing to increase housing stock</td>
<td>68</td>
</tr>
</tbody>
</table>

**QUESTION 4: ARE YOU PAYING MORE THAN 35% OF YOUR INCOME ON RENT OR MORTGAGE**

The fourth survey question was included to identify to what extent respondents are housing cost burdened, but was omitted during the town hall meeting. Out of more than 200 respondents, slightly more than half (55%) pay less than 35% of their incomes on housing. The balance of 45% of respondents are rent burdened, which is fairly consistent with American Community Survey (ACS) data showing that approximately 39% of County households are paying more than 30% of their incomes for rent.

### TABLE 4-7
SURVEY RESPONSE: PAYING MORE THAN 35% OF INCOME ON HOUSING COST (220 RESPONDED)

<table>
<thead>
<tr>
<th>Strata</th>
<th>Number of Votes Provided by Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>140</td>
</tr>
<tr>
<td>Yes</td>
<td>80</td>
</tr>
</tbody>
</table>
QUESTION 5: MY COMMUNITIES WOULD WELCOME NEW HOUSING DEVELOPMENT, IF ...

The survey and town hall ballot included one fill-in-the-blank question: “My community would support new housing development if____.” This query was designed to identify the conditions under which respondents thought new development would be accepted in their communities. A little more than half of respondents stated that their community would welcome housing that responds to community needs. The balance of responses was almost evenly distributed among the following: retaining rural character, environmental sustainability, located near amenities and transportation, and streamlining approval processes.

**TABLE 4-8**
SURVEY RESPONSE: CONDITIONS FOR ACCEPTING NEW HOUSING DEVELOPMENT

<table>
<thead>
<tr>
<th>Condition</th>
<th>Number of Times Mentioned by Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>County Support development</td>
<td>6</td>
</tr>
<tr>
<td>Environmental Sustainability</td>
<td>7</td>
</tr>
<tr>
<td>Access to Transit</td>
<td>7</td>
</tr>
<tr>
<td>Sufficient Infrastructure to support new development</td>
<td>9</td>
</tr>
<tr>
<td>Density: near amenities (i.e., school, work, shops, etc.)</td>
<td>12</td>
</tr>
<tr>
<td>Preservation of Rural Character</td>
<td>16</td>
</tr>
<tr>
<td>Meet Community Needs</td>
<td>113</td>
</tr>
</tbody>
</table>

**TABLE 4-9**
TOWN HALL RESPONSE: CONDITIONS FOR ACCEPTING NEW HOUSING DEVELOPMENT

<table>
<thead>
<tr>
<th>Condition</th>
<th>Number of Times Mentioned by Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>County Support development</td>
<td>6</td>
</tr>
<tr>
<td>Environmental Sustainability</td>
<td>4</td>
</tr>
<tr>
<td>Access to Transit</td>
<td>0</td>
</tr>
<tr>
<td>Sufficient Infrastructure to support new development</td>
<td>2</td>
</tr>
<tr>
<td>Density: near amenities (i.e., school, work, shops, etc.)</td>
<td>2</td>
</tr>
<tr>
<td>Preservation of Rural Character</td>
<td>2</td>
</tr>
<tr>
<td>Meet Community Needs</td>
<td>21</td>
</tr>
</tbody>
</table>
MAPPING EXERCISE: IDENTIFY FUTURE HOUSING DEVELOPMENT IN MARIPosa COUNTY

A dot map exercise invited town hall attendees to indicate where they live, where they wished to live, and where new housing development should be located within the County’s boundaries. The completed dot map showing where new development should be located shows a string of dots located along Highway 49 North and a cluster of dots in the Town of Mariposa. A few scattered dots were located in El Portal, Coulterville, Catheys Valley, and Bootjack. This exercise reflects the attendees’ preference for locating new development in the Mariposa Town Planning Area and along Highway 49.

SUMMARY

This outreach process demonstrates that Mariposa residents perceive multiple barriers to housing development, give equal weight to the housing needs among different demographic groups, and see new housing production as the highest priority for the County’s housing strategy. Furthermore, respondents communicated that their community wants housing that serves the needs of local residents. Many respondents support new housing development, if it meets community needs, such as short-term rental concerns, environmental impact, and increasing affordable housing options. These survey results infer that the County’s housing strategy should address the needs of a broad range of households: seniors, families, veterans, etc. and that new housing development should be given the highest priority. For additional reference, the appendix to this report includes written comments and questions submitted by survey participants and attendees of the town hall.
5 PRELIMINARY RECOMMENDATIONS

In 2016, only 34 new housing units were completed in Mariposa County; meanwhile, the Housing Element states the County’s housing production goal is 996 new units over the five years ending in 2019. To accomplish the goal of producing approximately 200 units of new housing annually, the County will need to develop and implement a strategy for housing preservation and production that incorporates: zoning and regulatory reforms, expanding financial resources, strengthening public and private development capacity, outreach and education.

5.A. STRATEGIES FOR PRESERVING EXISTING HOUSING

Preservation of the existing affordable housing stock is an important priority for the County. Preservation strategies should focus on managing conversion of existing housing to short-term rental housing, addressing potential conversion of mobile home parks, preserving affordability of housing which is currently rent restricted, and improving housing quality.

Transient Rental Occupancy Policies. The growth of the vacation rental market in Mariposa County has removed approximately 5% of the County’s entire housing stock from longer-term rental use. To mitigate the negative impact of short-term rentals on the County’s housing inventory, the County may consider policies such as:

1. Limit the amount of time a property can be used for short-term rental,
2. Limit the number of permits or licenses granted in any given year.
3. Impose additional fees on transient occupancy uses to offset the impact of losing this housing stock for long-term housing purposes.
4. Permanently prohibit new housing that receives any financial or other benefits from the County from being used for transient occupancy rental use.

Adopt Anti-Displacement Policies. The County’s mobile home stock is an important affordable housing resource. Many of these homes are located outside of mobile home parks (MHP), but approximately 371 units are located within parks according to the Housing Element. Among the MHP residents, the most vulnerable households own coaches but lease pads. If a property owner decided to sell the land or increase pad rent significantly, a number of occupants could be displaced all at once.

Recommended Action Steps:

1. Conduct regular outreach among mobile home park owners to find out if they have plans to sell and request a first right of refusal to acquire the property.
2. If no parks are currently at risk of sale, HCD’s mobile home park acquisition and rehabilitation financing may not be appropriate at this time.

Identify and Secure Rehabilitation Resources. The County’s housing stock is aging, with 4,844 units built before 1980. A March 2003 Housing Conditions survey concluded that nearly one-third
of the housing stock needed some rehabilitation, 15% was in need of moderate to substantial rehabilitation. Furthermore, the same study concluded that 38% of mobile homes were dilapidated and 25% needed substantial rehabilitation. Therefore, identifying and securing funding to assist low-income homeowners and landlords to undertake repairs and rehabilitation could extend the useful life of aged housing stock. While approximately $103,000 funded by CDBG program income is currently available for this purpose, more funding will be necessary.

Recommended Action Steps:

1. Use available CDBG funds for owner-occupied rehabilitation, and prioritize mobile homes.
2. Conduct inventory of mobile home conditions and determine protocols for subsidizing rehabilitation.
3. Submit application to HCD for HOME funds or CDBG funds to implement a program for rehabilitation of owner-occupied mobile homes. Consistent with Objective 4 of the Housing Element’s recommendations for housing preservation and rehabilitation:
   a. Impose restrictive covenants on any properties that receive rehabilitation funding for a 10 year term or term of the rehabilitation loan.
   b. Prohibit units receiving rehabilitation assistance from being eligible for Transit Rental Occupancy; however, these units may be used for transitional, permanent supportive, or emergency housing purposes.
   c. Encourage voluntary code compliance by providing outreach and training workshops to inform community about guidelines and requirements for rehabilitation.

Preserve Affordable Rental Housing. According to the California Housing Partnership Corporation (CHPC), there are four apartment complexes in Mariposa County with affordability restrictions. While these buildings have different ownership structures, all four are managed by the CBM Group’s office in Auburn, CA. One, Mariposa Oaks Apartments, is currently at risk of being lost from the affordable housing stock. According to the USDA, which provided financing for its development and currently restricts use of the property, the owner has submitted a notice of its intent to either prepay the existing loan or sell the property, which would potentially lead to substantial rent increases. A nonprofit affordable housing developer has expressed interest in preserving the affordability of this property by acquiring it.

Recommended Action Step:

1. Continue to monitor the situation and work with this developer or other developers to support its efforts to preserve 24 units of affordable housing.

5.B. STRATEGIES FOR PRODUCING NEW HOUSING
This section builds on the recommendations of the Housing Element’s Objective 2: Providing Affordable Housing, by providing a series of specific action steps that the County can undertake to remove existing barriers and create incentives that will encourage affordable housing development in the near future for a wide range of income groups.
Designate More Lots for Multifamily Development. Mariposa County has vast land resources, but a limited number of lots zoned for multifamily housing which are either undeveloped or under-developed. The small number of parcels zoned for multifamily development within the Mariposa Town Planning Area is a contributing factor to the housing shortage. The County may want to consider increasing the number of lots zoned multifamily to create more opportunities for cluster development, apartments, mobile home parks, and condominiums. The number of multifamily-zoned parcels could also be increased by changing the allowed uses in General Commercial (CG)-zoned and Professional Office (PO)-zoned lots in the Mariposa TPA to permit multifamily development by right. Currently, these parcels require a conditional use permit to be approved for multifamily development.

Recommended Action Steps:

1. Explore rezoning of appropriate lots to encourage multifamily and cluster development.
2. Explore opportunities for converting GC-zoned and PO-zoned lots for multifamily use, by right instead of by conditional use permit.
3. Explore all publicly owned land resources to determine appropriateness for residential development. The Field of Dreams is a large area of land within the Mariposa TPA that was purchased with bonds issued by the state of California for creating public parks. The County has suggested the site may be appropriate for housing development, but additional research is required to determine whether and how this resource can be repurposed for housing development.
4. Consistent with Objective 2.7 of the Housing Element, explore an amendment to the zoning code to define the limits of stay and development standards in Recreational Vehicle (RV) parks within the County.
5. Access CDBG funds to expand infrastructure access in proximity to land appropriate for multifamily or cluster development.
6. Encourage development of mobile home parks by waiving fees and permit costs in exchange for deed restrictions.

Harness Existing Resources for Rental Assistance. A critical component to serving the lowest-income households is rental assistance from Housing Choice Vouchers, or other programs offering rental subsidy.

Recommended Action Steps:

1. Work with property owners to provide new opportunities for renters to use vouchers in market rate housing.
2. Apply for HOME to use Continuum of Care funds or No Place Like Home funds to provide additional rental assistance.
3. Investigate strategies to convert Housing Choice Vouchers to project based rental assistance for use in specific properties, to enhance the financial feasibility of new rental development.
Develop a Package of Local Resources. Rigid regulatory requirements of currently available housing funding sources may not meet the full spectrum of housing needs in the County. For instance, funding to develop rental housing affordable to households above 80% AMI is currently not available and certain infrastructure and off-site improvements may not be allowable expenses, depending on the financing. Locally funded housing financing resources can provide flexibility that may not be achievable from State or Federal sources and can also help secure funding from various competitive State of California programs.

Recommended Action Steps:

1. Explore possibility of imposing additional fees on vacation rentals. The County’s Transient Occupancy Tax is partially funded by housing units converted to short-term rentals, a portion of which could be used to establish a housing trust fund. In FY 2015-2016, the portion of TOT attributable to vacation rentals was $1.49 million. For instance, the County could dedicate such funding to affordable housing development, development of infrastructure needed for housing development, or housing preservation.
2. Explore other funding sources appropriate for funding a housing trust fund, such as TOT attributable to motels and hotels.
3. Explore infrastructure financing resources and identify areas appropriate for investment. To the extent that potential development sites are located in areas where infrastructure may not yet be in place, resources such as CDBG and RD can be used by local jurisdictions to install sewer connections or water services.
4. Develop a menu of fee waivers and reductions. The County can also incentivize affordable housing development and preservation by reducing or waiving permits and fees when an applicant agrees to restrict occupancy to low-income households and record a deed restriction.

Secure Article XXXIV (Article 34). Authority. For many publicly funded affordable housing development assistance programs, Article 34 of the California Constitution limits the ability of state and local government to provide assistance or participate in its creation. Article 34 provides in part

“No low rent housing project shall hereafter be developed, constructed, or acquired in any manner by any state public body until a majority of the qualified selectors of the city, town or county, as the case may be, in which it is proposed to develop, construct, or acquire the same, voting upon such issue, approve such project by voting in favor thereof at an election to be held for that purpose, or at any general or special election.”

The County of Mariposa does not have Article 34 authority, and as a result is constrained in its ability to undertake certain activities related to affordable rental housing, whether directly or through a third party. Without such authority, its ability and the ability of private or public developers operating in the County to qualify for funding from many housing finance programs operated by the State Department of Housing and Community Development may be constrained to assisting no more than 49% of the units to be occupied by low income households. Under State law, such projects are not considered “low rent housing projects.” In effect, the lack of Article 34 authority may reduce by over 50% the amount of funding available from the State for a specified project. Existing housing
which is already low income, however, may often receive funding without regard to Article 34 authority, as the government action does not develop or construct the housing.

Recommended Action Step:

1. Place an Article 34 referendum on the ballot in order to provide flexibility to assist development of low income housing directly, and to enhance the ability of third party developers to secure various affordable housing subsidies for 50% or more of the apartments in a rental housing development.

HOUSING STRATEGIES BY INCOME LEVEL
The housing development strategy is the same for all income levels: secure financing and other necessary resources, and expand development capacity. But the funding sources needed differ by income category as will housing tenure. The section below discusses the financing and other resources available to produce and preserve housing for different income levels, and describes some of the threshold eligibility criteria.

**At or below 30% AMI.** The County’s lowest income households will be most vulnerable to becoming homeless, and some may have already experienced homelessness. Even when these households pay no more than 30% of their income on rent, they may not have enough to pay for other basic needs such as medicine, utilities, or food. These households may need rental assistance as well as other services and assistance.

The housing strategy for this group will require (1) developing new housing, (2) offering services on-site as well as linkages to off-site services, and (3) providing rental assistance.

Recommended Action Step:

1. Establish housing program priorities and if appropriate, secure additional rental assistance resources from HOME or other financing programs that allow capitalized operating reserves, to be paired with the housing development strategy described below.

**At or below 60% AMI.** This income group of households earns up to $39,300 for a family of four. Approximately 40% of households in the County earned under $40,000, this group potentially includes people earning minimum wage, those working part time, and in service industries such as hospitality. Addressing the housing needs of Mariposa County’s lowest income residents will require a combination of actions that lowers their housing cost as well as producing new housing that offers below market rent.

The development financing sources shown in Table 5-1 can be combined with Low Income Housing Tax Credits, tax exempt bonds, Federal Home Loan Bank funds, and conventional bank loans to pay for the cost of developing new construction or major rehabilitation projects. Table 5-1 shows the current funding programs, the eligibility criteria, and due dates for submitting applications, and whether the application needs a developer or the County can be the sole applicant.
These loans do not have to be repaid as long as rents remain affordable to households earning at or below 60% of AMI. In addition to development financing, NPLH and VHHP, which target homeless households, will also fund an operating reserve for rental assistance.

To access these funds, the applicant needs to have site control and a proven track record in developing affordable housing.

**TABLE 5-1**
PUBLIC FINANCING FOR RENTAL HOUSING DEVELOPMENT TARGETING 60% AMI OR BELOW

<table>
<thead>
<tr>
<th>Program</th>
<th>% of Area Median Income</th>
<th>Eligible Uses</th>
<th>Target Population</th>
<th>Funding Max/Project or Program in millions</th>
<th>Eligible Applicant</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable Housing and Sustainable Communities (AHSC)</td>
<td>&lt;=60%</td>
<td>Reduce greenhouse gas emissions</td>
<td>30% AMI-60%AMI</td>
<td>County: $20 Developer: $40</td>
<td>County and Developer</td>
<td>Expected 18-Jan</td>
</tr>
<tr>
<td>Low Income Housing Tax Credits</td>
<td>&lt;=60%</td>
<td>Rehabilitation and New Construction</td>
<td>30% AMI-60%AMI</td>
<td>$2.5/yr. for 10 yrs. in tax credits</td>
<td>Developer</td>
<td>2x/year-6x/year</td>
</tr>
<tr>
<td>No Place Like Home (NPLH)</td>
<td>&lt;=30%</td>
<td>Rehabilitation and New Construction</td>
<td>Homeless with mental health diagnosis</td>
<td>County: $0.5 Developer: $20</td>
<td>County and Developer</td>
<td>Summer 2018</td>
</tr>
<tr>
<td>Veterans Housing and Homeless Prevention Program</td>
<td>&lt;=60%</td>
<td>Rehabilitation and New Construction</td>
<td>Veterans and their families</td>
<td>$10</td>
<td>Developer</td>
<td>18-May</td>
</tr>
</tbody>
</table>

Source: California Housing and Community Development Department

Renters Above 60% AMI -120% AMI. These households can afford to pay market rent for housing with little to no subsidy. HCD administers financing from HOME and CDBG as well as a Mobile Home park rehabilitation and resident ownership programs, which can benefit households up to 80% AMI. As shown in Table 5-2, the County can apply for HOME and CDBG funds to be administered locally. HOME regulations would limit the County to administering funding for owner-occupied rehabilitation, homeownership assistance, and rental assistance. CDBG funds could be administered by the County for infrastructure, public improvements, and to support new construction housing, owner-occupied and multifamily rental housing rehabilitation, and for planning and technical assistance.

Additionally, US Department of Agriculture’s Rural Development offers financing for rental housing
**TABLE 5-2**
PUBLIC FINANCING FOR RENTAL HOUSING DEVELOPMENT TARGETING 80% AMI OR BELOW

<table>
<thead>
<tr>
<th>Program</th>
<th>Percent of Area Median Income</th>
<th>Eligible Uses</th>
<th>Target Population</th>
<th>Funding Max/Project or Program</th>
<th>Eligible Applicant</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDBG</td>
<td>&lt;=80%</td>
<td>Rental and Single Family Rehabilitation, Infrastructure,</td>
<td></td>
<td>$3 million</td>
<td>County</td>
<td>1-Dec-17</td>
</tr>
<tr>
<td>HOME</td>
<td>&lt;=80%</td>
<td>Rental Assistance, First Time Home Buyer, Owner-Occupied Rehab</td>
<td></td>
<td>$1.8 million</td>
<td>County</td>
<td>Expected 18-Feb</td>
</tr>
<tr>
<td>Mobile home Park Rehabilitation and Resident Ownership Program</td>
<td>&lt;=80%</td>
<td>Rehabilitation and tenant purchase of mobile home parks.</td>
<td>Mobile home park owners that rent pads or that own their park</td>
<td>$3.5 million</td>
<td>County and Developer</td>
<td>30-Jun-18</td>
</tr>
<tr>
<td>RD Section 533</td>
<td>&lt;=80%</td>
<td>Preservation of rental housing with expiring covenants</td>
<td>Preservation grants</td>
<td>NA</td>
<td>County and Developer</td>
<td>17-Jul-17</td>
</tr>
<tr>
<td>RD Section 521, 542</td>
<td>&lt;=80%</td>
<td>Rental Assistance</td>
<td>Low income and very low income tenants</td>
<td>NA</td>
<td>Developer</td>
<td></td>
</tr>
</tbody>
</table>

Source: Housing and Community Development Department, USDA Rural Development

development and rental assistance for households up to 80% AMI. The County or an affordable housing developer, can apply for all of these funds, except for the rental assistance. Table 5-2 summarizes the income eligibility, application deadline, and eligibility criteria.

Similar to the housing development strategy for households at or below 60% AMI, building housing affordable to households with annual incomes ranging from $52,400 up to $78,600 (for family of four) may require little or no subsidy, depending on the developer’s financial expectations. Furthermore, some of these households will be renters and some could become homeowners. Until recently, there were limited subsidies available for this income group, but recently the California legislature approved SB2, the Building Homes and Jobs Act and SB3: Veteran Affordable Housing Bond Act of 2018, both of which have provisions for funding to create affordable housing for extremely low to moderate income (up to 120% AMI) households. These bills were signed by the Governor and will generate additional funding for development of affordable housing. The Appendix
includes a summary of recent legislative changes that support affordable housing, which were signed into law by the Governor in September 2017.

**Homeownership.** Homeownership is potentially within reach of households with incomes between 80% and 120% of AMI. According to 2011-015 ACS data, approximately 60% of the County’s households have incomes in excess of $50,000, which is potentially sufficient to purchase the median priced home of $250,000. However, Mariposa’s home prices have been increasing steadily since the 2008 economic downturn, and single family homes priced under $250,000 can be difficult to find. With pent up demand at the lower end of the for-sale market, a strategy that encourages production of single family homes for moderate income, first time buyers may be appropriate, in addition to connecting eligible households with the appropriate resources shown in Table 5-3, which reflects the eligibility criteria and loan limits for various homeownership programs.

<table>
<thead>
<tr>
<th>Single-Family Loan Programs</th>
<th>Interest Rate</th>
<th>Max Income 4-person Household</th>
<th>Loan to Value</th>
<th>Loan Max</th>
<th>Term in Years</th>
<th>Purchase Price Max</th>
<th>Classes Required</th>
<th>Limits on Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>US RD 502 Loan Guaranty</td>
<td>NA</td>
<td>$78,400</td>
<td>90%</td>
<td>NA</td>
<td>30 years</td>
<td>NA</td>
<td>No</td>
<td>NA</td>
</tr>
<tr>
<td>US RD 502 Direct Loan</td>
<td>3.25%</td>
<td>$52,400</td>
<td>100%</td>
<td>$257,600</td>
<td>33-38 years</td>
<td>NA</td>
<td>Yes</td>
<td>2,000 sf or less</td>
</tr>
<tr>
<td>CalHFA</td>
<td>3.25%-4.85%</td>
<td>$89,400</td>
<td>same as FHA (CLTV is 105%)</td>
<td>$400,000</td>
<td>30 years</td>
<td>400,000</td>
<td>Only SFDs, lots cannot be zoned for MF</td>
<td></td>
</tr>
<tr>
<td>Fannie Mae-Home Ready</td>
<td>Market</td>
<td>$65,500</td>
<td>97%</td>
<td>NA</td>
<td>30 years</td>
<td>NA</td>
<td>Yes</td>
<td>up to 4 units</td>
</tr>
<tr>
<td>FHA</td>
<td>3.50%</td>
<td>NA</td>
<td>90%</td>
<td>$322,000</td>
<td>30 years</td>
<td>NA</td>
<td>No</td>
<td>up to 4 units</td>
</tr>
<tr>
<td>Mortgage Credit Certificate</td>
<td>NA</td>
<td>$84,295</td>
<td>NA</td>
<td>$400,000</td>
<td>NA</td>
<td>$400,000</td>
<td>No</td>
<td>up to 4 units</td>
</tr>
<tr>
<td>Federal Home Loan Bank-IDEA/WISH</td>
<td>NA</td>
<td>$52,400</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>Yes</td>
<td></td>
</tr>
</tbody>
</table>

Source: US Rural Development, Housing and Urban Development, Fannie Mae, CalHFA, and San Francisco Federal Home Loan Bank
To close the financial gap between the development cost and the supportable mortgage for homeownership, there are financing tools that provide below market interest rates, higher loan-to-value ratios, down payment assistance, loan guaranties, and Mortgage Credit Certificates. Additionally, affordable housing developers can use subsidies to finance development costs for entry-level buyers as well as train and organize buyers to build their own homes.

USDA Rural Development’s (RD) direct loan program limits eligibility to low-income households ($52,400 per year for a family of four) and caps the loan amount at $257,400. Meanwhile, CalHFA, FHA, and Fannie Mae have higher income limits and higher loan limits, if any. As of July 2017, Mariposa County residents had received a total of $1.28 million in loan guarantees from RD for single family homes. Funding is still available from RD for this year.

Representatives from RD, CalHFA, and lenders providing FHA and Fannie Mae homeownership products often welcome the opportunity to market their skills and lending products to potential buyers. Mortgage brokers and lender representatives can match households with the homeownership financing programs for which they are eligible, and could potentially provide an informational talk to the public about financing options. Rural Development staff has offered to conduct outreach to area residents.

Many of these lending programs are available through conventional lenders and do not require any special involvement of the local jurisdiction. USDA Rural Development (RD), CalHFA, and FHA provide low interest rates, high loan to value ratios, and flexible down payment requirements for qualifying households. Many of these programs target low and moderate income households and are not restricted to first time home buyers.

One prerequisite for participation in some of these programs is completing a homebuyer education course. Fannie Mae has its own proprietary homebuyer education curriculum as does the California Housing Finance Agency (CalHFA), both of which can be accessed online for a fee. Area residents who want to attend a course in a classroom setting won’t be able to find a class offered in Mariposa County; however, HUD-approved counseling agencies are located in Merced, Tuolumne, and Stanislaus counties.

Through the Federal Home Loan Bank of San Francisco, participating lenders can also offer matching funds to holders of individual development accounts (IDAs). Participants engage in personal financial education courses and make contributions to the IDA account, which are matched at a ratio of three to one. These funds can be used for down payments as well as closing costs and do not need to be repaid, subject to certain conditions.

Recommended Action Steps:

1. Conduct outreach for home ownership programs among potential homebuyers.
2. Explore availability of IDA Program.
3. Develop entry-level homeownership opportunities by identifying developers, appropriate sites, and resources.
Seasonal Employee Housing. Seasonal employees are renters who are not easily accommodated by typical affordable housing solutions. Most financing sources listed above can be used only to develop housing available without regard to a specific employer. Thus, employee housing development will need to be privately financed. However, the County can still play a role in working with major employers to identify potentially appropriate sites for development nearer Yosemite, coordinating research and assessment of infrastructure needs, facilitating expedited approvals, and re-zoning. To encourage SRO or dormitory-style development, it may be necessary to create a new zone that allows for much higher density than the 26 dwelling units per acre currently permitted under the County’s MF zone.

The Housing Element suggested that one way to address seasonal housing needs would be to define a limit for stays in RV parks. The County recently approved an Urgency Ordinance for replacement shelter for fire victims that enables them to reside in RVs and mobile homes for up to 2 years. A similar ordinance may be appropriate for seasonal housing.

Potentially, a phased approach to housing seasonal employees may be appropriate, using temporary structures or recreational vehicles (RVs) to address urgent needs now to be followed by permanent housing (e.g. dormitories or other communal arrangements) after financing can be arranged.

Recommended Action Step:

1. Conduct additional research about employee incomes and housing needs for concessionaire and NPS seasonal staff.
2. Consider Defined Stay Limit for RVs to coincide with seasonal employee schedule.
3. Continue collaborations with employers with seasonal workers to quantify needs, and support housing alternatives within the County’s control, such as identifying potential sites, assessing infrastructure needs, and establishing new zones that support denser development.

Update Zoning Code to Reflect Recent Changes to State Law. To encourage affordable housing development statewide, the California legislature has recently approved changes to density bonus law as well as accessory dwelling units (ADU) regulations, which took effect January 1, 2017. These recommendations update Objectives 2.4 and 2.5 of the Housing Element, which address ADUs and the affordable housing density bonus.

These regulatory updates increase density in single family zones with accessory dwelling units (ADUs) or junior ADUs (JADUs), and provide density bonuses and other incentives and concessions to encourage the production of affordable multifamily housing with deed restrictions. However, these updates are not yet reflected in the County’s zoning code. Currently, the County’s zoning codes allows for a 20% density bonus compared with the state’s 35%.

Table 5-4 compares the County’s existing secondary unit development standards with the recent changes in State law regarding ADUs and JADUs. These new provisions entitle applicants to reduced
utility connection fees and lower parking requirements, which are potentially significant incentives to property owners to create additional units. Accessory Dwelling Units (and Junior Accessory Dwelling Units) have potential for allowing development of additional homes for rent through private investment at a lower cost than development of new apartments.

**TABLE 5-4**
	DEVELOPMENT STANDARDS AND FEES FOR 2ND UNITS, ADUS AND JADUS

<table>
<thead>
<tr>
<th>Max Square Footage</th>
<th>Current codes for 2nd Units</th>
<th>State ADU law</th>
<th>State JADU Law</th>
</tr>
</thead>
<tbody>
<tr>
<td>Varies by specific plan. Mariposa TPA limits ADU SF to 800 sq ft. All areas without an adopted specific plan would have no limitations on sq ft.</td>
<td>Ministerial approval if lesser of 50% of primary residence or 1200 SF IS added.</td>
<td>&lt;= 500 SF within existing home. Requires exterior door and kitchen. May share a bath with primary residence.</td>
<td></td>
</tr>
<tr>
<td>Front Yard Minimum in Feet</td>
<td>Depends on location and size of single family residence.</td>
<td>Same setback requirements as existing zone.</td>
<td>Same setback requirements as existing zone.</td>
</tr>
<tr>
<td>Parking</td>
<td>Varies by specific plan.</td>
<td>If near transit, or in historical district, and part of an existing primary residence, none required. Otherwise, 1 space/unit. Tandem is allowed.</td>
<td>None required.</td>
</tr>
<tr>
<td>Utility Connection Fees</td>
<td>Same as primary unit.</td>
<td>Proportional to primary residence, or NONE IF contained within an existing house.</td>
<td>None.</td>
</tr>
<tr>
<td>Other Requirements</td>
<td>NA</td>
<td>Same fire life safety requirements apply as primary residence</td>
<td>Same fire life safety requirements apply as primary residence</td>
</tr>
</tbody>
</table>

Source: Mariposa County Zoning Code, HCD Technical Assistance Memorandum on Accessory Dwelling Units, 12/2016

Recommended Action Steps:

1. Develop sample ADU designs for ADUs and JADUs.
2. Develop policies that mitigate the conversion of ADUs to vacation rentals.
3. Provide fee waivers (in addition to the utility connection fee reductions) for ADU and JADUs where owners agree to rent new ADUs or JADUs on a non-transient basis.

In addition to the aforementioned updates, the State Legislature enacted the following changes to Planning and Zoning Law to increase, preserve, and create affordable housing opportunities. See these changes in the Appendix for more information.
Recommended Action Step:

1. Monitor these recent legislative changes and adopt amendments to current zoning codes and local statutes to remain current with State laws.

BUILD DEVELOPMENT CAPACITY

Even though the County already has land zoned for multifamily development, the local development community is not actively pursuing opportunities for multifamily or cluster development. Conducting an outreach or marketing effort to attract experienced housing developers (both market rate housing developers and low income housing developers) may be necessary to stimulate housing development in the County.

With the broad range of housing needs in the County, it may be necessary to recruit housing developers with a range of expertise in the different aspects of the housing market, such as Permanent Supportive Housing for formerly homeless households, affordable housing for low-income families who cannot afford market rent, unsubsidized renters who can pay market rent, and first-time home buyers. The County could also invite developers experienced in utilizing the Low Income Housing Tax Credit Program (LIHTC) in neighboring counties to participate in a forum on the opportunity to develop housing in Mariposa County. Three organizations qualified to provide a range of housing assistance that have prior history and relationships with the County are:

Habitat for Humanity is an important local resource dedicated to developing affordable housing with a volunteer workforce based in Mariposa County. Its current production is approximately one unit per year, due to its limited access to land and capital. The County can support Habitat by facilitating its access to land through donations or below market sales or ground leases, as well as a land banking program.

<table>
<thead>
<tr>
<th>2017 State Approved Legislation</th>
</tr>
</thead>
<tbody>
<tr>
<td>AB166: City or county can’t reduce inventory of land suitable for residential development</td>
</tr>
<tr>
<td>AB1505: Allows inclusionary zoning under certain circumstances</td>
</tr>
<tr>
<td>AB1521: Strengthens notification requirements for residential properties with expiring deed restrictions.</td>
</tr>
<tr>
<td>AB678/SB167 &amp; AB1515: Prohibits local government from rejecting very-low, low and moderate income housing developments except on findings based on substantial evidence.</td>
</tr>
<tr>
<td>SB166: No reduction of housing sites unless enough additional sites listed in housing element to meet jurisdiction’s RHNA obligation.</td>
</tr>
<tr>
<td>AB1505: Authorizes affordable units in rental housing under certain conditions.</td>
</tr>
<tr>
<td>AB73: Local jurisdictions may create housing sustainability districts under certain conditions.</td>
</tr>
<tr>
<td>SB540: Authorizes creation of Workforce Housing Opportunity Zones.</td>
</tr>
<tr>
<td>SB35: Jurisdictions must provide additional information on housing element compliance in annual reports.</td>
</tr>
<tr>
<td>AB1397, AB879, AB79: Create additional technical requirements for housing elements regarding analysis of sites, and development constraints and other housing issues.</td>
</tr>
</tbody>
</table>
Self Help Enterprises. Founded in 1965, SHE is an affordable housing developer that focuses on the San Joaquin Valley. Since its founding in 1965, SHE has built and currently manages more than 1,300 rental housing units financed with LIHTC, organized and trained more than 6,100 households to build their own home, and conducted a rehabilitation program. SHE also provides homeownership education and counseling and infrastructure development services.

Stancoha. Another potential option is collaborating with Stancoha, which has a housing repair program for owner-occupied housing and an active affordable housing development program that developed, owns and operates 2,000 units of affordable rental housing in addition to 647 public housing units. Stancoha has incorporated a nonprofit, Great Valley Housing Development that has been designated as a CHDO, which could be eligible for HOME funds.

Recommended Action Step:

1. Identify development partners.

COUNTY’S ROLE IN HOUSING PRODUCTION
Since 2012, the County’s current level of funding for housing programs and the staffing to implement them has remained the same or decreased while the area housing shortage has become more acute. The County’s one homeless shelter closed its doors in August 2017 and 5% of the housing stock has been removed from the local market due to short-term rentals. The housing grants and loans available for individuals using current resources are severely limited and do not provide any additional administrative funding that the County could use to expand its staff and resource capacity. Similarly, the resources for rental assistance, including Housing Choice Vouchers and the Continuum of Care funds are under-utilized due to the lack of available housing stock and cap on rents.

Since the administrative functions of housing program management are currently organized among three different entities, one of which is outside Mariposa County, the County lacks the organizational focus to secure additional resources or manage any strategic response to the area’s housing shortage. If the County continues to manage only the existing programs, its current structure may be adequate, but any significant expansion will require additional leadership and expertise. To respond to the shortage of housing, the County needs to find ways to encourage and facilitate housing development, be it for low-income or other households. To do this, the County will need to expand its capacity for housing development, either internally, or with strategic alliances that lend development capacity and other financial resources to the County.

At present, the County has very limited administrative funding to support additional personnel to focus on affordable housing preservation and production. However, a portion of HOME and CDBG funds can be used to pay for program administration. As described above in Identifying Development Partners, there are potential entities that can manage grants and administer a range of housing programs on the County’s behalf, including rental assistance, homebuyer counseling, rehabilitation, and new development. Consequently, the County may want to explore the option of establishing a housing coordination function within its administrative structure. Until such time that program activity warrants hiring additional staff, the housing coordinator’s responsibility could be handled by one person.
The scope of work would potentially include:

1. Identifying land resources within the County, which could include working with the Planning Department to identify areas appropriate for re-zoning, and identifying property owners interested in selling their land to affordable housing developers or the County.
2. Securing resources (with or without a development partner, as appropriate) such as HOME, CDBG, or the recently approved Building Homes and Jobs Act funding.
3. Serving as a liaison and expediter with other public agencies within and outside of the County, such as water agencies and public works;
4. Managing contracts and relationships with third-party contractors that either administer housing program resources or develop affordable housing on the County's behalf.
5. Tracking outcomes and progress in achieving strategic goals and objectives.

New funding opportunities could potentially be used to pay for some of a housing coordinator salary and benefits. Specifically, HCD will be administering technical assistance grants for No Place Like Home and CDBG with application due dates in September and December, respectively. These grants can support the County's efforts to begin organizing the resources, relationships, and knowledge necessary to initiate a strategic effort to produce and preserve the County's housing stock.

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Amount</th>
<th>Purpose</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDBG</td>
<td>$100,000</td>
<td>Support CDBG planning activities</td>
<td>1-Dec-17</td>
</tr>
<tr>
<td>NPLH</td>
<td>$75,000</td>
<td>Implement and interpret NPLH Program</td>
<td>30-Sep-17</td>
</tr>
</tbody>
</table>

Recommended Action Steps:

1. Develop a scope of work and apply for technical assistance grants from CDBG and NPLH.
2. Continue with the Housing Implementation Study process, and conduct community outreach to begin formulating priorities for strategy and organizing resources.
3. Apply for technical assistance grants to hire housing coordinator and pay for studies necessary for preparing and identifying potential development sites.
4. Establish and initiate a process for vetting potential development partners to understand their capacities, strengths, and track record in collaborating with other local jurisdictions.

CONCLUSION

The next step for the County is reviewing these strategy recommendations with the Housing Program Advisory Committee and other stakeholders within the County. The suggested menu of options is presented as preliminary recommendations and not the definitive universe of action steps or available resources in Table 5-4.
## PRELIMINARY STRATEGIES FOR HOUSING IMPLEMENTATION PLAN

<table>
<thead>
<tr>
<th>Homeless</th>
<th>Extremely Low (&lt;30% AMI)</th>
<th>Very Low (50-60% AMI)</th>
<th>Low (61-80% AMI)</th>
<th>Moderate (81-120% AMI)</th>
<th>Above Moderate Income (&gt;120% AMI)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Preservation Strategies</strong></td>
<td>House Voucher Program</td>
<td>NPLH</td>
<td>RD Sec 514, 515, 516</td>
<td>LIHTC</td>
<td>Mobile home and Resident Ownership Program</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Production Strategies</strong></td>
<td>NPLH</td>
<td>Veterans Housing Homeless Prevention</td>
<td>LIHTC</td>
<td>CDBG - Housing New Construction (last resort)</td>
<td>RD Section 521, 542</td>
</tr>
<tr>
<td><strong>Update Zoning Codes</strong></td>
<td>ADU/JADU</td>
<td>Density Bonus</td>
<td>Article 34 Referendum</td>
<td>Develop Local Funding Sources</td>
<td>Fee Waivers and Reductions</td>
</tr>
<tr>
<td><strong>Homeownership</strong></td>
<td>FHLB-IDEA/WISH</td>
<td>USDA 502 Direct Loan</td>
<td>CDBG - Homebuyer</td>
<td>RD Sec 502</td>
<td>CalHFA</td>
</tr>
</tbody>
</table>

Source: Nancy Lewis Associates
Appendix

Housing Package Approved in September 2017.

SB2 is expected to generate roughly $200 million annually, from a $75 recording fee on most real estate transactions. For the first year, funding would be split between local jurisdictions and HCD. Local jurisdictions will be eligible to for funding to update planning documents and zoning ordinances to streamline housing production. Funding for HCD would be used to provide rapid rehousing, rental assistance, navigation centers, as well as development of permanent housing and transitional rental housing. In subsequent years, funding would be used for production, where 10% of the 70% of the total funding is prioritized to non-entitlement jurisdictions, such as Mariposa County.

SB3, the $4 billion Veterans and Affordable Housing Bond Act of 2018, places a ballot measure on the November 2018 ballot, which, if approved, will finance several existing housing programs administered by HCD, such as the Housing Rehabilitation Loan Fund, Transportation Oriented Development (TOD) Implementation Fund, Regional Planning, Housing, and Infill Incentive Account, and the Self-Help Housing Fund, and will provide $1 billion for purchase of homes by veterans.

AB74 establishes the Housing for Healthy California Program in 2019 to create supportive housing opportunities for extremely low and very low income chronically homeless households and is designed to improve health outcomes while decreasing Medicaid costs.

AB 1397 revises housing element law to require jurisdictions to include sites in their development inventory, and designate them as appropriate for lower-income or moderate income housing. These sites must have sufficient water, sewer and dry utilities supply to support housing development. Also, under developed and undeveloped sites included in the inventory cannot be deemed appropriate to accommodate lower-income households unless the site is zoned to accommodate lower-income households and is subject to required rezoning where at least 20% of the units are affordable to lower-income households.

B166 prohibits a city, or county from reducing an inventory of land suitable for residential development.

AB1505 allows inclusionary zoning where a certain percentage of units are restricted for households below certain income levels in localities that have adopted ordinances.

AB1521 strengthens notification requirements for properties with deed restrictions to three years before the scheduled affordability restriction expiration date.

AB 678/SB 167 and AB 1515. Housing Accountability Act Changes. These bills affect every housing development application reviewed by local government. Currently, any project conforming with all ‘objective’ general plan and zoning standards may not be denied, or reduced in density, unless

1 Goldfarb Lipman, LLP
specific findings can be made. AB 678 and SB 167 (identical bills) require that local government provide developers with a list of any inconsistencies between a proposed project and all local plans, zoning, and standards within 30 to 60 days after the housing application is complete, or the project will be ‘deemed consistent’ with all local policies. AB 1515 gives much less deference to local government’s findings of consistency with local plans, allowing courts to give just as much weight to an applicant’s evidence of consistency.

SB 166. The existing “no net loss” provision in state law does not allow cities and counties to downzone sites or approve projects at less density than shown in their housing elements, unless enough sites remain to meet the regional housing need assigned to the city. SB 166 requires that similar findings be made if sites are not developed for the income category shown in the housing element and extends the mandate to charter cities.

AB 1505 provides specific authorization for affordable housing in rental projects, so long as an alternate means of compliance, such as in-lieu fees, is also provided. If local ordinances are adopted after September 15, 2017 and require more than 15 percent low-income housing, HCD under certain circumstances may review the ordinance and an economic feasibility study supporting the requirement.

AB 73 permits local jurisdictions, with HCD’s approval, to create housing sustainability districts meeting designated conditions, including a specified amount of low- and moderate-income housing and zoning to permit residences through a ministerial permit. The city or county must include an Environmental Impact Report (EIR) for the proposed district development as part of the application to HCD, which will serve as the EIR for all housing projects developed in the district for the next 10 years. Grounds to deny a housing project are very specific and limited. Similar to SB 35, the bill requires payment of prevailing wages and use of a “skilled and trained workforce” for projects with more than 10 units. Local agencies adopting these districts are eligible for “zoning incentive payments” administered by HCD.

SB 540 authorizes cities and counties to establish Workforce Housing Opportunity Zones by preparing an EIR and adopting a specific plan creating the zone, which must require a specific amount of low- and moderate-income housing. After the specific plan is adopted, a housing development that satisfies certain criteria must be approved, unless the local government makes specified and limited findings regarding the site. The local government must approve a housing development that is consistent with the plan and meets certain criteria within 60 days after the application is deemed complete. The bill requires the payment of prevailing wages and related requirements under the Labor Code. No additional environmental review is required for housing within the zone if specified criteria are met and the EIR is updated every five years. HCD may provide grants or no-interest loans to cities and counties to develop the specific plan and related EIR.

SB 35 requires cities and counties to provide additional information in their annual reports regarding housing element compliance, including the number of entitlements, permits, and certificates of occupancy that are issued for housing projects. AB 879 includes additional technical requirements for the annual reports and directs HCD to evaluate the reasonableness of local government fees charged under the Mitigation Fee Act by June 30, 2019.
**AB 1397** creates numerous additional technical requirements for housing elements prepared by cities and counties, with a primary focus on enhanced analysis of sites identified for affordable housing development, especially sites that would be redeveloped for housing. Current law requires jurisdictions to approve multi-family housing projects ‘by right’ on sites rezoned to achieve housing element compliance; AB 1397 requires that projects restrict at least 20 percent of the units to lower income households to qualify for by-right approval. **AB 879** requires substantial additional analysis of local constraints on housing development. **AB 72** authorizes HCD to review city and county actions for compliance with a certified housing element and issue a notice of noncompliance. If a jurisdiction fails to take corrective action, HCD may revoke its finding that the housing element complies with state law and notify the Attorney General that the jurisdiction is in violation of state law.
Mariposa County Housing Programs Survey
October, 2017

Mariposa County has embarked upon a program to address critical housing issues in the County. This brief 5 question survey will help us identify the priorities for the County’s housing plan. In questions 1-3, please rank the following in order of importance with 1 being lowest importance and 5 being the most important. Blank spaces are provided for you to write in a response when you see a priority missing from the list.

1. How would you rank the barriers to meeting the County’s housing needs?
   - Zoning
   - Access to financing for rehabilitation or new construction
   - Vacation rentals
   - (Infrastructure (water/sewer/roads)/ environmental, i.e. watershed, sloping terrain, etc.??)
   - Lack of resources (county staffing to focus on housing and/or money to spend on housing)
   - Other (specify)

2. How would you rank who has the greatest need for housing in Mariposa?
   - Families
   - Seniors (55 years and older)
   - Homeless
   - Seasonal workers (i.e. Yosemite National Park, Aramark)
   - Veterans
   - Other (specify)

3. How would you rank the ability of these potential housing strategies to address the most pressing housing needs?
   - Rehabilitate existing affordable housing
   - Produce new affordable housing to increase housing stock
   - Update Zoning Codes
   - Provide more homeownership opportunities
   - Create new mobile home parks
   - Encourage development of Accessory Development Units (Granny Flats)
   - Other (specify)

4. Please circle either A or B. Are you paying more than 35% of your income on rent or mortgage?
   a. Yes
   b. No

5. Please complete the sentence: My community would welcome new housing development if...

   _______________________________________________________
   _______________________________________________________
   _______________________________________________________

Email completed survey to: bfoucht@mariposacounty.org;
Contact: Brian Foucht, Deputy Director Mariposa Planning Dept; 742-1216
### Mariposa County Housing Programs Survey Question 5 Responses

#### My communities would welcome new housing development, if

<table>
<thead>
<tr>
<th>Meeting Community Needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>It was affordable</td>
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<tr>
<td>It met the needs of Mariposa County residents and focused less on vacation rentals</td>
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<tr>
<td>We would focus on rental housing first</td>
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<tr>
<td>I'm not sure why the town is so resistant to new housing opportunity's</td>
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<tr>
<td>There was a way to prevent crime related to renters and mitigate or prevent culture change to the anticipated migration of citizens towards this new form of assisted housing -- section 8 in particular</td>
</tr>
<tr>
<td>The housing stock met the diverse needs of the community (e.g. subsidized condos to market rate single-family) and there were incentives and disincentives in place to discourage further proliferation of short-term rentals. In addition to this, rezoning certain areas could shift the paradigm: consider the opportunity for rezoning land along the 140 corridor in Midpines to accommodate higher density. This could be the perfect location for construction of multi-unit housing to satisfy the needs for housing NPS and park concessioner staff.</td>
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<tr>
<td>The community needs to understand how bad the current housing situation is. Many who currently have affordable housing don't seem to recognize the issue. Please stress the housing crisis to the community. Developing affordable housing is key, particularly affordable apartments and/or homes. I would encourage ensuring that plenty of housing is made available so that this crisis doesn't happen again in a few years. Housing ownership education would be extremely helpful. The availability of information on home ownership would help create opportunities and encourage more opportunities.</td>
</tr>
<tr>
<td>It was affordable and it grew our community</td>
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<tr>
<td>There were better paying jobs in the area that provided people with the means to afford housing</td>
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<tr>
<td>It were affordable to those needing housing</td>
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<tr>
<td>It was geared towards those gainfully employed, who provide a value to the community to which they belong, and towards seniors who contributed during their working years; if created attractive single family or small multi-family homes, to attract those who will add value and character to our community; if specifically excluded high density low-income housing, and the &quot;welfare as a lifestyle&quot; element that this kind of housing encourages and enables and the associated drain on our community' financial resources, social systems, and law enforcement agencies</td>
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<tr>
<td>Ag land was not a &quot;sacred cow&quot; and cold be reduced in acreage</td>
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<tr>
<td>Ag land zoning would open up for housing</td>
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<tr>
<td>County would allow more alternative building methods - strawbale, air-crete, paper-crete etc. Relax some of the building codes that were designed to economically promote the building material building. Allow tiny-homes</td>
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<tr>
<td>It provided emergency housing for individuals in need. Also, due to the abundance of vacation rentals, it really limits people/families a place to move to when they need to leave their current residence, an example being, rent being raised and is no longer affordable</td>
</tr>
<tr>
<td>Ownership required tenancy for 5-10 years before rental income could be made</td>
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We need to be good stewards of our natural resources. California is experiencing droughts more often and for longer periods of time. We need to ensure our water sheds and other resources are able to sustain additional housing. It seems as though there is a disproportionate amount of vacation homes in our area. I would be curious how many of these homes are purchased by non-residents? In an ideal world, residents of Mariposa or persons seeking to live and work in our community would have access to purchasing homes as they come on the market before out of town wealthy people come and outbid locals. I would rather help families, seniors and veterans get into homes with assistance in down payments, lower interest rates or long term financing. I am not in favor of allowing subdivision of properties to less than five acres. People choose to live a certain life style here that includes open space and nature. If we wanted to live in housing communities we could go to a city.

Allow zoning changes for more low income housing and more businesses for job growth. More City amenities for families.

It was attractive and planned.

The park doesn’t have enough housing so their staff decreases the available housing in Mariposa, driving up the market so people are paying exorbitant amounts to rent in crummy places - decent homes are converting to BNBs further decreasing what housing’s available.

Fees for new construction were reduced and if zoning laws close to town were more reasonable.

It were in the form of housing development opportunities. Mariposa has so many houses for sale that are made of poor quality materials (e.g. modular or mobile homes). These houses are overpriced for the average salary, lose value and deteriorate. If the housing market were less expensive, there were more lots of land with resources like good water, and people didn’t have to tear down sub par housing to build new more livable units, deciding to build or live in Mariposa would be easier.

It reduced restrictions and had an overall economic gain as well as clearly defined restrictions that are not based upon any decision makers opinion at the time. It increased housing availability which will increase the economic vitality of the county.

...it first addressed the unchecked proliferation of vacation rentals, which are taking away existing housing purchase and rental options and sometimes/often profiting owners that live remotely and do not contribute to the community except through transient occupancy taxes.

It was assured that it wouldn’t be converted to vacation rentals.

More 1 acre parcels or smaller, small affordable housing is needed. Duplexes and Condos! Community housing.

I believe buyers should be given the opportunity to purchase a house before the owner can offer yet another house for AirBnB. However, I don’t believe the housing will change in Mariposa as the town/county does not respect outsiders coming to live in their community for work.

The new housing was acceptably zoned and planned to fit in with the community culture. In particular, there is a need for high density, lower cost units that can be rented by young professionals. In the park service, it is not just a need for seasonal housing that is most pressing, but also a need for year-round employees with good paying jobs that may not have families or need single-family homes. Several employees choose to work for the park and live away from their families. These folks need relatively inexpensive accommodations, like apartments or zero lot lines that can be obtained at lower cost than larger, single family units.

It benefits the local population. Too much is now being used for investment opportunities.
Evaluation of Mariposa County Housing Conditions

the BOS would let them.

1 - health and human services are considered in the location and density of the new housing 2 - historic character of the town is considered in the new or expanded housing 3 - fire protection and fire insurance is a central consideration 4 - mass transit is a central consideration

the Board of Supervisors maintained a minimum percentage of housing stock designated as affordable/low-income housing that could not be converged into vacation rentals.

Get rid of the “if” in that sentence.

the housing was maintained as to not affect property values.

It was affordable and benefited the permanent community and not just tourists.

We don’t need new development. We need a limit on VRBOs. This doesn’t have to be a development issues.

there will be a significant amount available to tackle the housing crisis.

there were properties that could be slated for working families to build on. Affordable housing needs to be made available to families that have jobs and can afford to make payments.

it was kept clean with respectable decent people.

It was affordable to the 20 something college student

We stop seeing this as a retirement and tourist only community. Because it isn’t.

Rent is so high locals cannot find home to rent for their families! Everything is a vacation rental asking for big city bucks

it was affordable, livable, and available. We need all the housing we can get - this is crushing our community.

we need more housing whether they are apartments or houses this community needs more housing

If it was affordable to the average working person. It's pretty bad when you work full time making $12 an hour and, if you can find a house to rent, you can't afford to rent that house and still be able to afford to eat and pay for utilities

they were managed with onsite managers to avoid the destruction of property and neglect that some tenants cause that can also bring down property values.

It matched economic interests for the community as a whole and supported residents over the excessive tourism drive. Tourists are great, and do drive our livelihood, but it is off-kilter.

primary tenant ownership was the intended delivery model. New Envision housing in Silver Leaf in Merced had CC&Rs requiring buyer to reside in home for 5 years.

if landowners knew the issue and were willing and able to support the building of affordable homes/housing areas for those in need. Maybe this is a zoning issue? Money should be used for prevention instead of trying to keep the homeless afloat... its more expensive!

There were incentives to increase supply

It provides affordable housing based on local income

they were intended for working class people

it provided stable housing for all in need.

Allow for 3 structures on 5 or more acres. Transients bring in $$$ yet the county is doing everything to hinder those funds. Firing the building director would be a good start to growth!

It was for the homeless

more mobile homes or apartment complexes are built with affordable pricing for all

they were informed of the value of housing as it relates to economic growth for the County.

They were really interested and serious about the problems of affordable housing!
It was affordable.

we understood the relationship between worker and local housing in tourism economies.

the park service would build it.

it was designed to be appropriate for an historic and rustic area and attracted educated, middle class taxpayers to the county.

it was kept for Residents who can prove they've been in Mariposa for 2 years or more

It creates affordable housing for community members.

the planning department would not be such a hindrance and make it so difficult to develop new housing tracts and apartment complexes.

it was made accessible to all the community and did not cater to those coming from out of the county who have more resources and wealth.

They had more programs for the working community that wants to live where they work. Help them with a down payment or finding a lender to be able to buy a home, then we would have a lot more rentals out in the community. Also help working class to get in a rental not the ones that think they are entitled and destroy everything once they get in for free and live there until the county (tax payers) stop paying. Then they walk away with no recourse.

we actually wanted it enough to make it happen. I don't see county government ever being proactive about this because there is such a deep sense that "the market will take care of everything." The market does take care of everything except poor people.

it was affordable for our community residents

long-held beliefs about development in Mariposa shifted.

there were focus made on affordable and long-term housing (small subdivisions, mobile parks for people under age 55+, etc.).

It did not displace people already living that that area, if it allowed more people a shorter commute to work, if it was constructed with the ecosystem in mind, if it did not disrupt their viewshed.

it was for employees only

My community were willing to work for what they are paid

...got the foothill folks out of the foothills. Like it or not this community is designed to benefit the rich and owners of large land parcels. The preference of the county to develop mobile home parks and prefabricated modular housing perpetuates the poverty cycle in this county and the concentration of wealth to the rich few families that own the majority of land in this county. Mariposa is the gateway to Yosemite and its a terrible little town that lets millions of dollars sift through their hands. Any activity or changes to housing would only benefit this county and nothing is done. This county and town needs to retain middle income families that enrich communities by regulating the STR industry that will preserve the opportunity to purchase housing in the 100 to 200K range. Mariposa could be a boom outdoor recreation community, buts its not...

there were more rentals / homes for rent and / or own.

county would support less ag land

it were affordable

it doesn't price out" the people who already live here. We have less need for large

they weren't going to be immediately converted into vacation rental housing.
Evaluation of Mariposa County Housing Conditions

it was affordable. Single head of household's who have a minimum wage job are not able to afford reasonable housing. It won't matter if there are 300 new units available if a person cannot afford the rent. It added attractive single family or small multi family homes, geared towards those actively working to better themselves and add value to our community; and it specifically excluded high density low income apartments (regardless of subsidies offered to build such) as these attract, enable, and encourage the “welfare as a lifestyle” choice.

it was affordable

Limits were placed on vacation rentals allowing for a greater pool of available housing.

it were affordable and thoughtfully constructed. The community would also welcome reclaiming residences from commercial use (Jones/Bullion Street areas, specifically) and undoing or changing some of the commercial use designations to residential or dual use.

All areas were studied for potential sites & discussed among many diverse groups of community members.

Availability accommodating the demands and needs of low income situations getting case (loads) on track to better situate the greed good. i.e.: Funding for housing + beneficiary programs while strengthening labor forces.

There were more housing opportunities

our housing people are having to work with their hands tied we must provide housing that affordable to our young families not just rich

it understood the need and had the capacity to respond to our unique community needs.

They would be filled with families that would keep them up and not let them become eyesores. Families that would occupy these home would need to move here though. More decent paying jobs are needed.

Also... THERE IS NOTHING FOR THE KIDS TO DO, EXCEPT HANGOUT at ETHOS & SMOKE. =( it was a stick built home

Some developer would come up with affordable housing. Not subsidized just affordable housing!

The land wasn’t so costly

Employees made more money, and had their own units. Dorms would be great, but employees should have their own room. Adults should not have to share rooms.

someone would build some.

**Preservation of Rural Character**

New housing should respect the rustic and natural qualities of Mariposa County. Focus on areas where severe landform grading is not required. Preserve oak trees. Concentrate on areas that are most easily and readily developed.

it did not change the feeling of a rural community, increase my taxes or create traffic congestion

It keeps the rural country character that already exists here

The houses had minimum of half acre plots, bigger plots would be better.

It doesn't change the feel of the town

Fit into the environment/community in a complimentary way.

It allows easier access for those working in Yosemite while not destroying the integrity of our current community.

I took aesthetics of the landscape into consideration, it included enough parking, and it was within a reasonable commute
We don’t turn our rural community into urban sprawl. Keep or set rules for distance between houses greater than cities.

architecturally sound, looked nice and blended in with the natural environment, promoted good neighbors, enhanced the ability for our seasonal workers to find reasonable housing, enhanced the ability for our hardworking service employees to afford reasonable housing, and would be great if new housing expectations were to create self sustained off the grid” structures where solar power was primary for electricity

It was architecturally beautiful and fit in with the mountain look. We need houses and apartments asap

1 - health and human services are considered in the location and density of the new housing 2 - historic character of the town is considered in the new or expanded housing 3 - fire protection and fire insurance is a central consideration 4 - mass transit is a central consideration

it met the needs of the existing community and did not degrade it’s character.

We need to be good stewards of our natural resources. California is experiencing droughts more often and for longer periods of time. We need to ensure our water sheds and other resources are able to sustain additional housing. It seems as though there is a disproportionate amount of vacation homes in our area. I would be curious how many of these homes are purchased by non-residents? In an ideal world, residents of Mariposa or persons seeking to live and work in our community would have access to purchasing homes as they come on the market before out of town wealthy people come and outbid locals. I would rather help families, seniors and veterans get into homes with assistance in down payments, lower interest rates or long term financing. I am not in favor of allowing subdivision of properties to less than five acres. People choose to live a certain life style here that includes open space and nature. If we wanted to live in housing communities we could go to a city.

**Sufficient Infrastructure to Support New Development**

they reduced or eliminated off site infrastructure costs

well developed with adequate infrastructure and blends into the surroundings, and if it’s rent controlled and/or restricted to Yosemite National Park employees

the infrastructure was build to support residential family housing.

The infrastructure was there to support it; e.g. water availability, waste water treatment plant can handle additional use, road access, etc.

There was improved fire protection; small community water and waste water treatment; and county maintained roads.

It were tastefully and thoughtfully planned, engineered and implemented. More development - increased brushing and fire clearance around new structures, may actually reduce fire hazards. Tasteful and thoughtful development could potentially raise property value that is sustainable, not inflated.

That infrastructure and support resources were in place for the new inhabitants. If it wasn't located in an area where it would directly impact water, infrastructure, schools, traffic, etc. and there were jobs to support the increased population. At this point, they aren't... and there aren't jobs to support them either!

It were thoughtfully and well-planned with regard to infrastructure, bike/pedestrian paths, traffic, noise, aesthetics, cost, etc.

**Access to Transit**

It was more affordable/ accessible

It was appropriate for the commuting NPS employees.
It is built to meet the needs of the local residents. We need rental units of 1-3 bedrooms to accommodate both families and single people. Ideally the units are near public transit or within walking distance of grocery and other resources. What we don’t need to do is develop single family homes on multiple acres. Those who want those homes can afford to build them for themselves.

Multi unit structures need to be close to easy transportation, low profile. The Park needs to build their own housing on Park property and at lease contribute to the solution instead of making it all the counties problem.

1 - health and human services are considered in the location and density of the new housing 2 - historic character of the town is considered in the new or expanded housing 3 - fire protection and fire insurance is a central consideration 4 - mass transit is a central consideration

It allows easier access for those working in Yosemite while not destroying the integrity of our current community.

**Density: near amenities (school, work, shops, i.e.)**

I would like to see some communities with amenities for those people who no longer want to have a large amount of property. Some single family homes and maybe some townhouses and/or nice condos.

1 - health and human services are considered in the location and density of the new housing 2 - historic character of the town is considered in the new or expanded housing 3 - fire protection and fire insurance is a central consideration 4 - mass transit is a central consideration

It was dense, well designed, creative and aimed at supporting Yosemite NP work force.

It was thoughtfully and well-planned with regard to infrastructure, bike/pedestrian paths, traffic, noise, aesthetics, cost, etc.

It is constructed near schools and business to create easy access to services, and is walkable, and includes parks and other recreation spaces.

It did not adversely impact farming/ranching lands and the environment. It were centrally located close to amenities.

It involved for mix use areas for business + housing

It was low income and in areas close to town but not in ready made home areas, so no complaints

It was dense, well designed, creative and aimed at supporting Yosemite NP work force.

Zoning allowed a reduction in the amount of Ag land. 17.40.0v0 (B) Advisory committee

**Environmental Sustainability**

We need to be good stewards of our natural resources. California is experiencing droughts more often and for longer periods of time. We need to ensure our water sheds and other resources are able to sustain additional housing. It seems as though there is a disproportionate amount of vacation homes in our area. I would be curious how many of these homes are purchased by non-residents? In an ideal world, residents of Mariposa or persons seeking to live and work in our community would have access to purchasing homes as they come on the market before out of town wealthy people come and outbid locals.

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It did not adversely impact farming/ranching lands and the environment. It were centrally located close to amenities.

It is sustainable and does not encourage displacement of other housing stock for tourism.
It was sustainable, environmentally friendly construction with smart design.

It is affordable and "green" built.

It follows green criteria for livable, affordable, sustainable environmental housing

It were sustainable, attractive, environmentally friendly, did not ruin habitat or the ecosystem, and was affordable

**County Support development**

all the elements required were easily facilitated (insurance, water, sewer, electricity, and a county permitting office that didn’t make new construction next to impossible)

I have thought of multiple housing development and have a property that would work, but the economic factors such as school fees, development fees and infrastructure needs make it unfeasible. A partnership with the county would have potential to help developers with the housing market needs in the county.

Reduce property tax + surcharges

Subsidies help reduce costs.

Setting up a non-profit housing organization to provide housing to locals would help. The private sector is just going to prefer vacation rentals over residential housing, so a non-profit or county program would help.

The general plan was updated to be more consumer/zoning/developer/employer friendly. Remove cumbersome conditional use requirements. Incentives for developers wanting to invest in Mariposa.

The general plan was revised and conditional use permits were suspended under certain circumstances. Downtown housing development plan

Planning Department and Board of Supervisors hadn’t already allowed conversion of SINGLE Family RESIDENTIAL properties into RES OR COMMERCIAL properties for the Silvertip Resort Village, the Tenaya Cabin project, and the Tenaya Lodge expansion for the SPA. Fish Camp will be impacted by the increased human impact of the resort commercial properties already approved by Planning & B.O.S.
Mariposa County Housing Programs Survey Question 5 Responses - Town Hall

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<td>it was built</td>
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<tr>
<td>it was not in their backyard. Good quality, estately appealing, doesn't attract riff raff</td>
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<tr>
<td>Would welcome any all new housing</td>
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<tr>
<td>I would welcome it no matter what</td>
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<tr>
<td>There was more affordable housing ownership</td>
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<tr>
<td>People were more open to helping others over putting cash in their own pockets</td>
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<tr>
<td>Everyone realized there are so many more homeless than we think. I have been living in a tent, but I have a job and should have enough money to rent a place. I am part of our county's invisible homeless, the couch hoppers who are actually hard workers. Please give us a chance.</td>
</tr>
<tr>
<td>Someone could afford to buy the houses? It seems here are enough empty houses around no one should have to be homeless especially the elder and disabled. Ironically it appears people evacuate there houses in time of disaster, why have one in the first place?</td>
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<tr>
<td>Much of the problem is a lack of &quot;quality&quot; renters; Allow tiny homes; Vacation rentals will organically regulate themselves. Do we actually want to grow houses??</td>
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<tr>
<td>Focus on avoiding disruption to current homes by a) improving current sub-standard housing b) maintain a reasonable limit to crowding by using areas with enough space to avoid claustrophobia) perhaps building first current open areas, perhaps going up to 2nd floor [and/or] basements when not interfering with current homes rights to views and open spaces, parking access</td>
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<tr>
<td>Tasteful, quality but affordable</td>
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<tr>
<td>1. Tiny housing becomes a priority. 2. Empty houses revamped owners contacted do you want to sell? Give incentives to these owners.. 3. All vacation homes are a problem but we are not building more houses.</td>
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<td>who represent a wide range of economic groups and amenities. It is important that Mariposa County and National Park Service housing plans to be integrated to avoided a sense of cognitive dissonance.</td>
</tr>
<tr>
<td>Sufficient support infrastructure and affordability accompanied it. Also to ensure that fire insurance is affordable. (Brush Layer map)</td>
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<tr>
<td>There was more cooperation from everyone working together</td>
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<tr>
<td>Low cost tiny homes. Change in zoning to accommodate alternative buildings as long as they are compliant</td>
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<tr>
<td>I like the idea of tiny home villages, that retain the historical quant quality of Mariposa, and are energy efficient. I agree that vacation rentals should pay into TOT tax that should help directly offset the housing crisis. I am interested in new homeowner incentives.</td>
</tr>
<tr>
<td>There was more staff to deal with processes and if the processes weren't so cumbersome and expensive. I propose that .5% to 1.5% add'l tax (surcharge?) be added to the T.O.T for all beds in the county to go to a fund to help with fees, infrastructure, etc. and call it &quot;for community housing.&quot;</td>
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Evaluation of Mariposa County Housing Conditions

Town Hall Map Activity
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