



AGENDA
BOARD OF SUPERVISORS, COUNTY OF MONO
STATE OF CALIFORNIA

MEETING LOCATION Mammoth Lakes BOS Meeting Room, 3rd Fl. Sierra Center Mall, Suite 307, 452 Old Mammoth Rd., Mammoth Lakes, CA 93546

Special Meeting Housing Authority
April 19, 2016

TELECONFERENCE LOCATION: Mono County Courthouse, 278 Main, 2nd Floor Board Chambers, Bridgeport, CA 93517. Board Members may participate from a teleconference location. Note: Members of the public may attend the open-session portion of the meeting from a teleconference location, and may address the board during any one of the opportunities provided on the agenda under Opportunity for the Public to Address the Board.

NOTE: In compliance with the Americans with Disabilities Act if you need special assistance to participate in this meeting, please contact the Clerk of the Board at (760) 932-5534. Notification 48 hours prior to the meeting will enable the County to make reasonable arrangements to ensure accessibility to this meeting (See 42 USCS 12132, 28CFR 35.130).

Full agenda packets are available for the public to review in the Office of the Clerk of the Board (Annex I - 74 North School Street, Bridgeport, CA 93517), and in the County Offices located in Minaret Mall, 2nd Floor (437 Old Mammoth Road, Mammoth Lakes CA 93546). Any writing distributed less than 72 hours prior to the meeting will be available for public inspection in the Office of the Clerk of the Board (Annex I - 74 North School Street, Bridgeport, CA 93517). **ON THE WEB:** You can view the upcoming agenda at www.monocounty.ca.gov. If you would like to receive an automatic copy of this agenda by email, please send your request to Bob Musil, Clerk of the Board: bmusil@mono.ca.gov.

1:00 PM Call meeting to Order

Pledge of Allegiance

1 OPPORTUNITY FOR THE PUBLIC TO ADDRESS THE BOARD

on items of public interest that are within the subject matter jurisdiction of the Board. (Speakers may be limited in speaking time dependent upon the press of business and number of persons wishing to address the Board.)

2. AGENDA ITEMS

A. Housing Authority Minutes

Departments: Clerk of the Board

Approve minutes of the last Housing Authority meeting which took place on January

21, 2014.

B. Commission Member Reports

(Commissioners) - The Board may, if time permits, take Board Reports at any time during the meeting and not at a specific time.

C. Department Reports - Emerging Issues

(Please limit comments to five minutes each.)

D. 2015 Building Permit Statistics Workshop

Departments: Community Development Department

20 Minutes (15 Presentation, 5 Discussion)

(Brent Calloway) - Presentation by Brent Calloway regarding 2015 Building Permit Statistics.

Recommended Action: Conduct workshop, and provide any desired direction to staff.

Fiscal Impact: None

E. Housing Programs Update

Departments: Community Development Department

30 Minutes (15 minutes presentation, 15 minutes discussion)

(Megan Mahaffey, Scott Burns) - Update by Megan Mahaffey regarding Mono County housing programs.

Recommended Action: Receive presentation and provide any desired direction to staff.

Fiscal Impact: No direct fiscal impact.

F. HOME Program Update

Departments: Mammoth Lakes Housing

20 Minutes

(Patricia Robertson) - Presentation by Patricia Robertson regarding HOME Program update.

Recommended Action: Receive presentation, and provide any desired direction to staff.

Fiscal Impact: None.

ADJOURN

**HOUSING
AUTHORITY
APPROVAL OF
MINUTES**

#La



DRAFT MINUTES Housing Authority of Mono County

Mammoth Lakes BOS Meeting Room, 3rd Fl. Sierra Center Mall,
452 Old Mammoth Rd., Mammoth Lakes, CA 93546

SPECIAL MEETING January 21, 2014

Flash Drive	Portable Recorder
Minute Orders	M14-01

2:05 p.m. Meeting Called to Order by Commissioner Johnston, Chair

- Commissioners present: Alpers, Fesko, Hunt, Johnston, and Stump
- Commissioners absent: None

OPPORTUNITY FOR THE PUBLIC TO ADDRESS THE HOUSING AUTHORITY

- No Comments

1) Approval of Minutes

Approve minutes of the Special Meeting held April 8, 2013, as corrected.

Hunt moved; Alpers seconded

Vote: 5 Yes; 0 No

M14-01

- **Supervisor Stump** corrected his comments, bullet points #1 and #8, under Item #10, Crowley Lakes Estates Specific Plan. Bullet point #1 should read, "There is not the water available and developed to build this...." Bullet point #8 should read, "Owner signed off and it became the responsibility of a small, little, volunteer-run organization known as Crowley Mutual Water Company."
- **Supervisor Fesko** corrected his comments, bullet point #2, under item #8, Update on Rental Housing Program. Bullet point #2 should read, "Turning a profit? Not sure if it's the County's job to do that."

2) Commission Member Reports

- **Commissioner Alpers**
 1. None
- **Commissioner Fesko**
 1. None

Note

These draft meeting minutes have not yet been approved by the Mono County Housing Authority

- **Commissioner Hunt**
 1. None
- **Commissioner Johnston**
 1. He is still serving on the Mammoth Lakes Housing Board. There is a long waiting list for affordable, quality housing.
- **Commissioner Stump**
 1. Within the last year, there have been two workforce housing units created in Crowley by private parties. These units should be captured by Community Development so they can be counted as part of the workforce housing.

3) Department Reports/Emerging Issues

- None

4) 2013 Housing Statistics Workshop (Brent Calloway)

ACTION: Receive staff report on 2013 Housing statistics and provide any desired direction to staff.

Brent Calloway, Community Development, reviewed the following via PowerPoint presentation:

- Graphs showing 1) the number of permits issued (the number is almost identical to the 2012 submittals); 2) four years of cumulative value; and 3) 20 year data of housing permitted.
- There were 12 new homes built in 2013; over half were built by one developer.
- Five homes are in the plan check process; four of them are in June Lake.
- Graph showing average square footage.
- Foreclosure data; overall trend is going down.

5) County Housing Unit Management Status (Scott Burns, Leslie Chapman)

ACTION: Review status of county housing unit management; provide any desired direction to staff.

Scott Burns, Community Development: At the last meeting of the Housing Authority, the Commissioners discussed who should manage the County housing units. The function has been reassigned within the Finance Department, and the staff person is qualified to provide this management function.

Leslie Chapman, Finance Director, gave the following update:

- The person managing these units had a real estate license at one time, so is well qualified. Internal management would be a cost-savings to the County since a third part charges \$160 per hour.
- All the units are currently full.
- Reviewed the revenues and expenditures:
 - Approximately \$22,000 in revenue and \$17,000 in expenditures. When the units are fully rented, revenue would be \$28,200; it was \$6,000 less due to vacancies.
 - Expenditures include utility bills, building materials for repairs (staff time was not included), and direct administrative costs.
 - Property tax is paid on the units and home owners fees are paid where applicable.

Commission and Staff Discussion

- **Commissioner Johnston:** Believes the properties should be generating \$20,000/year free and clear. A third party management group may be more motivated to keep the units rented. These units serve as stepping stones to home ownership. The Commission should review in earnest if there is a better way to manage these units.
- **Commissioner Stump:** He is open to the concept of reviewing the management situation, but it is easier to deal with County staff when urgent needs arise.
- **Commissioners:** Discussed the concept of third-party management, County's ability to keep long-term renters, and issues with renters abusing the property, which may not occur

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- under a professional management organization.
- **Mammoth Lakes Housing:** They have been working with staff to figure out FY12-13 revenues and expenses. They have been talking with the Finance Department about this issue.
- **Jim Leddy, CAO:** Contracting for management services should go through the RFP process to maintain transparency.
- **Kirk Stapp, Chair of Mammoth Lakes Housing:** Agrees with keeping the management in-County because of potential profit. The Commission should think about where to price the units, and consider creating a list of criteria that people have to meet in order to rent a unit.

6) Annual Review of Housing Mitigation Ordinance (Scott Burns, Brent Calloway)
ACTION: Receive staff report on Housing Mitigation Ordinance annual update and provide any desired direction to staff.

Brent Calloway, Community Development, reviewed the following via PowerPoint presentation:

- Graphs showing a decline in 10-year average sales price, and increase in Mono Basin home value.
- The Housing Mitigation Ordinance has been suspended until 2015. Total amount of fees waived in 2013 was \$2,774.
- Since Mary Booher left, staff has not been able to take on the extra work of revising the ordinance. But they can take it up again if the Commission so directs.
 - Scott Burns, Community Development: The Department has been focused on the General Plan.

7) Housing Element Update (Brent Calloway)

ACTION: Receive staff report on Housing Element Update and provide any desired direction to staff.

Brent Calloway, Community Development, reviewed the following via PowerPoint presentation:

- Completed 90% of the update.
- Demographic data took a lot of time to gather.
- They can meet the requirement of the Regional Housing Needs Allocation (46 units over 4-5 years).
 - Commissioner Stump described the housing units in Crowley Lake that may count towards the allocation.
- The Parcel Analysis required an analysis of individual parcels.
 - Commissioner Stump: CDD needs to review areas where there may be overreach in terms of the infrastructure's ability to support development. Don't create false expectations about the ability for a potential property owner to develop. An area may be zoned for a certain density, but they may not be able to build at that density.
 - Scott Burns, Community Development: Densities are limited by the ability of the infrastructure to support them; they have come down over time to match what the infrastructure is more likely to support.

ADJOURN: 3:00 p.m.

ATTEST:

LARRY JOHNSTON
CHAIR

Note

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LYNDA ROBERTS
CLERK OF THE HOUSING AUTHORITY

Note

These draft meeting minutes have not yet been approved by the Mono County Housing Authority

**HOUSING
AUTHORITY
COMMISSION
MEMBER REPORTS**

#26

**HOUSING
AUTHORITY
DEPARTMENT
REPORTS/
EMERGING ISSUES**

#2c

Mono County Community Development Department

PO Box 347
Mammoth Lakes, CA 93546
760.924.1800, fax 924.1801
commdev@mono.ca.gov

PO Box 8
Bridgeport, CA 93517
760.932.5420, fax 932.5431
www.monocounty.ca.gov

Date: April 19, 2016

To: Honorable Chair and Members of the Housing Authority

From: Brent Calloway, Community Development Analyst

Subject: 2015 Building Permit Statistics Workshop

Recommended Action:

Provide any desired direction to staff.

Fiscal Impact:

None.

Discussion:

Due in large part to the recovery efforts from the February 2015 Round Fire, annual building permit activity was significantly increased in Mono County compared to the last several years of permit data. Permit activity was steady throughout the year, presumably due to the lack of snow during the 2014-15 winter season; the traditional winter slow-down in activity was nonexistent. A total of 303 permits were issued in the calendar year, the first time total permits issued reached above the 300 mark since the housing boom years of 2006-2008.

A total of 23 new residential units were permitted over the course of the year, 12 of those were issued for homes destroyed in the Round Fire. Of the 11 residential units permitted not related to the Round Fire 9 were of conventional light frame construction and 2 were manufactured homes. With the exception of 1 new cabin at Virginia Lakes, all of the new units were permitted in the southern portion of the county. 3 in Swall Meadows, 2 in Chalfant, 3 in Crowley Lake, and 2 in June Lake. The average size of new residential units climbed above 2,000 square feet of habitable space for the first time since accurate records have been maintained in 2010.

Since 2010 we have been tracking the value of all building permits. This value is based upon set values for per square footage of new construction, and estimated actual costs for remodels and alterations. The 2015 total value permitted was approximately \$9.5 million, of which approximately \$3.5 million is attributed to the Round Fire. Approximately \$174,000 in permit and plan check fees were collected by the building division in 2015, fees waived for the Round Fire totaled approximately \$70,000 resulting in a fee to value permitted percentage of 2.57%.

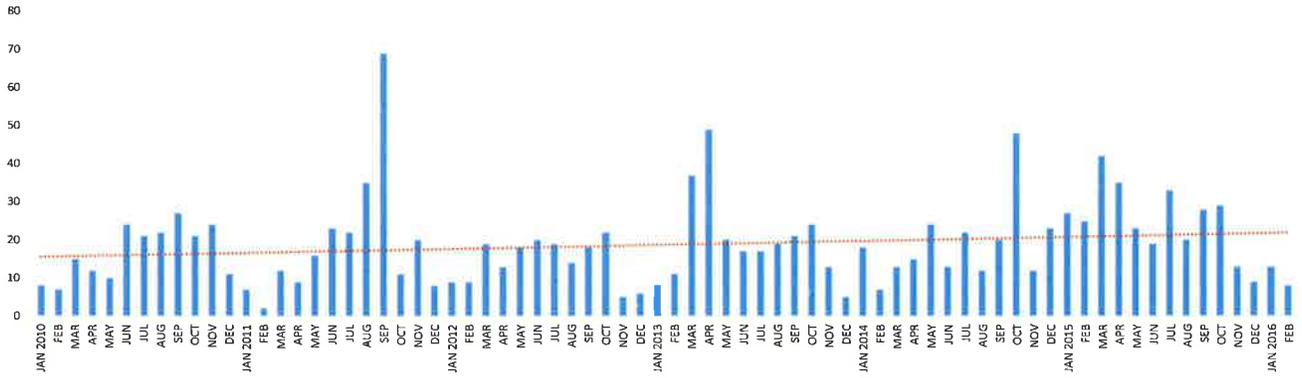
Annual data for the average sale price of all homes, broken into six geographic zones, has been compiled for 12 years as part of the housing mitigation ordinance and used to calculate the ordinance's "location factor". The data for 2015 shows significant price increases in 4 of the 6 geographic areas. Total number of sales for each area has also increased significantly, and foreclosure numbers are down to the lowest rate record since records have been kept in 2008.

When accounting for the Round Fire, total permit activity was nearly identical to the previous year, in fact the previous 6 years have proven to be remarkably similar with a few easily explainable anomalies. The attached power point slides graphically summarize permit and real estate sales trends.

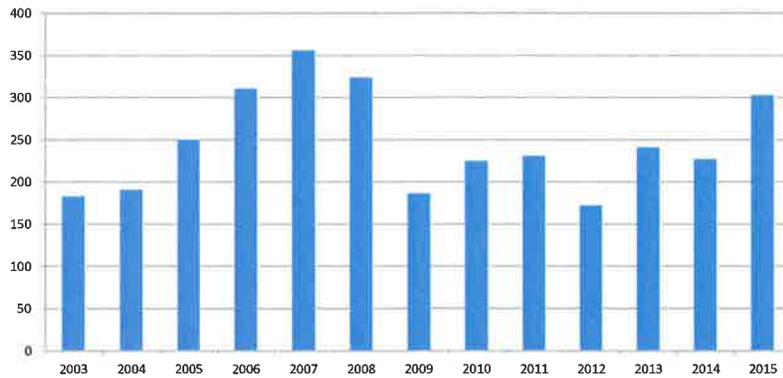
Attachments:

PowerPoint slides

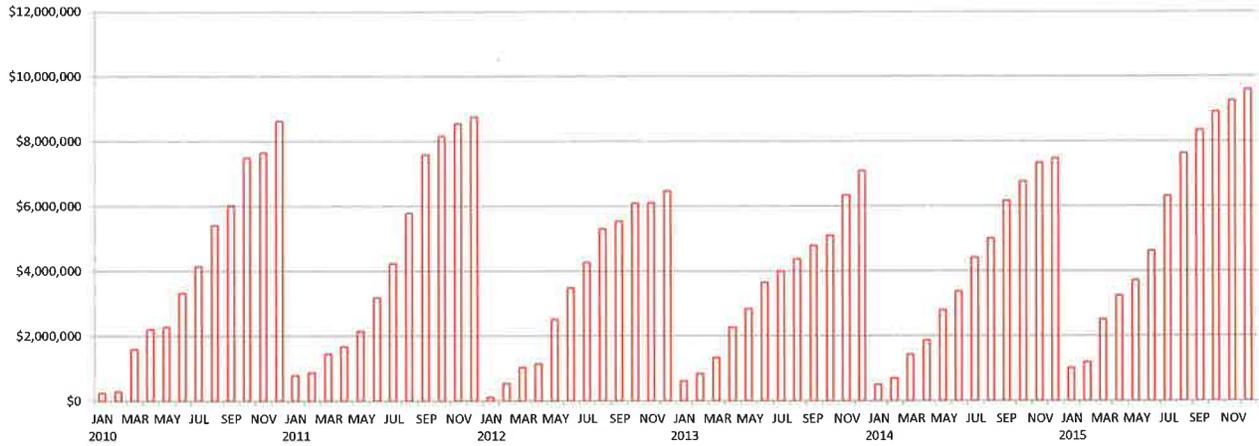
Total Permits Issued 2010 - 2015



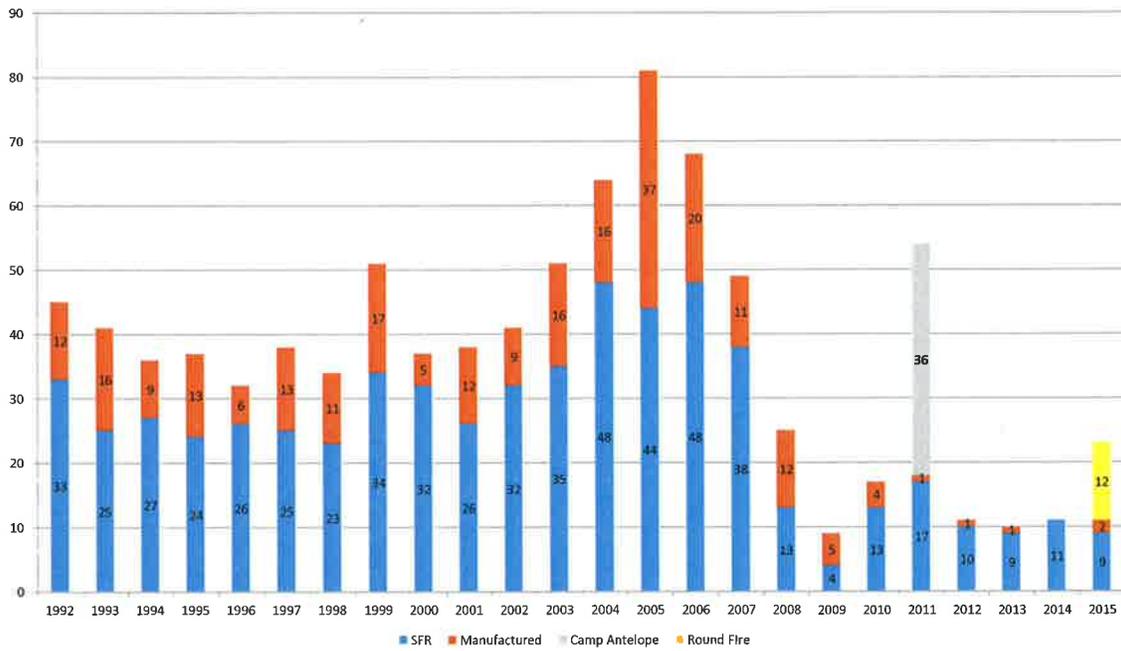
Total Permits Issued 2003-2015

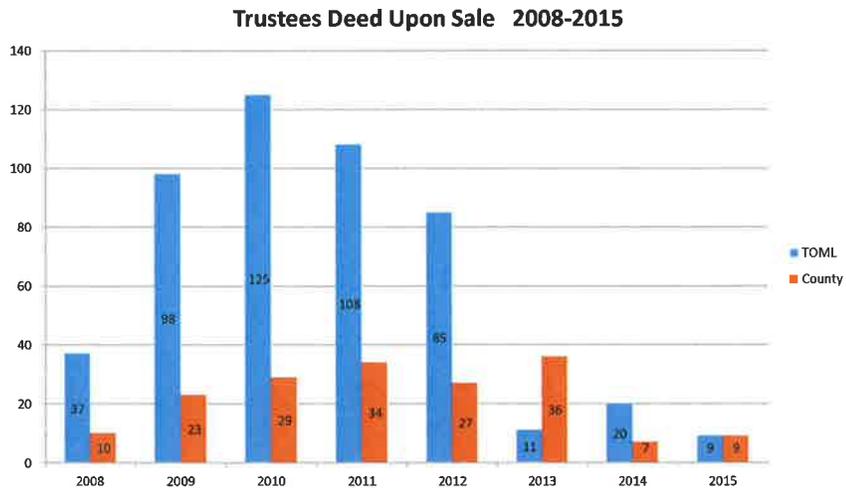
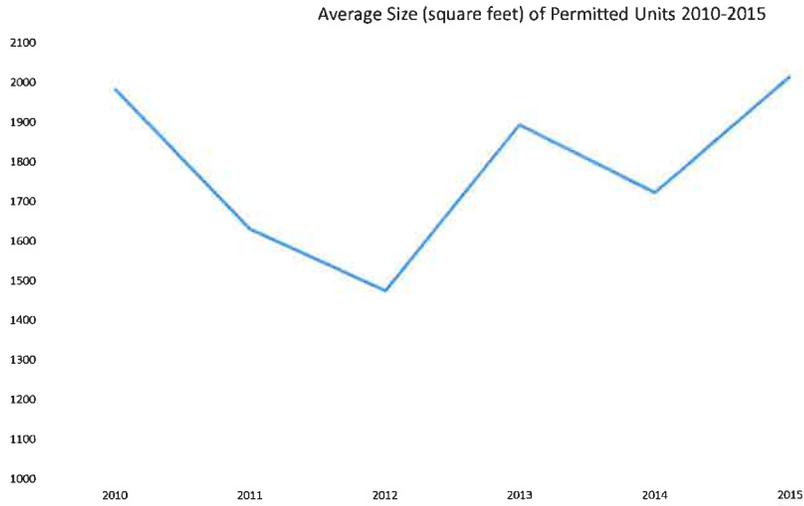


2010-2015 Annual Cumulative Value Permitted

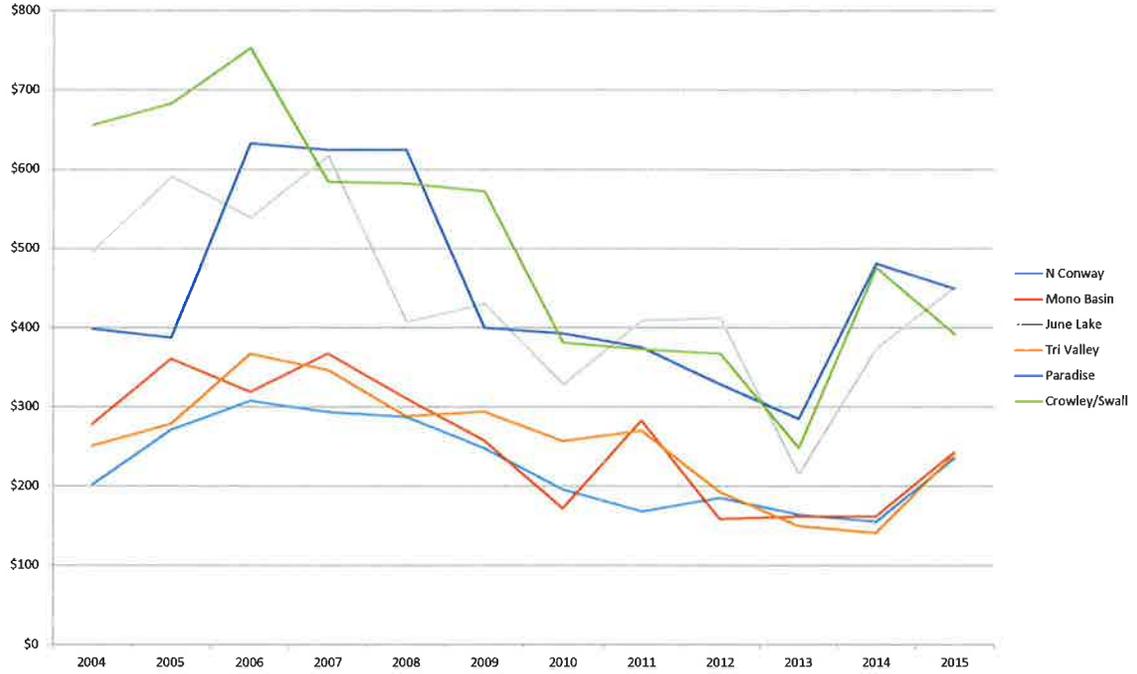


Total Units Permitted 1992 - 2015





Average Sale Price by Community 2004 - 2015



Mono County Housing Authority

P.O. Box 347
Mammoth Lakes, CA 93546
(760) 924-1800, fax 924-1801
commdev@mono.ca.gov

P.O. Box 8
Bridgeport, CA 93517
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April 19, 2016

TO: Mono County Housing Authority

FROM: Megan Mahaffey, Accountant
Scott Burns, CD Director

RE: Housing Program Update

RECOMMENDATION

Receive update on housing programs, and provide any desired direction to staff.

BACKGROUND

The following provides an overview of housing programs relevant to the Housing Authority:

Housing Mitigation Fund

The current Housing Mitigation fund balance is \$208,987. On November 17, 2015 the Mono County Board of Supervisors approved a resolution R15-81 authorizing the creation of a Revolving Loan Fund (RLF) for the purchase of deed-restricted housing within the Town of Mammoth Lakes and authorizing the CAO in consultation with County Counsel to negotiate and execute loan agreements. The revolving loan fund is used for short-term loans (up to one year) from the Mono RLF by Mammoth Lakes Housing for the acquisition of deed/resale restricted housing units within TOML for the purpose of preserving housing for low-income, moderate income and workforce households. Units purchased will be marketed for sale as below market rate.

State - Housing Choice Vouchers Program

The housing choice voucher program (Section 8) is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program.

A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home.

Effective January 1, 2012 Stanislaus County Housing Authority has been Mono County Public Housing Agency. The Section 8 wait list is currently closed.

Mono County First-Time Homebuyer Program

The Mono County First Time Homebuyer Program (FTHB) is a program that provides gap financing to First Time homebuyers that income qualify. The First Time Homebuyer loan portfolio consists of 10 loans ranging from \$62,000 to \$200,000. All Loans Are 30 year deferred loans with the earliest term being August of 2036 provided all First Time Homebuyers stay in their home and do not sell. The FTHB program is currently operated by Mammoth Lakes Housing (MLH) using HOME funds awarded through the State Housing and Community Development Department. A status report on the program will be provided separately by MLH.

County-owned housing units include a Birch Creek Condo in June Lake and two houses in Benton, CA.

Housing Needs Assessment including Housing Element and Mitigation Ordinance Updates

Mono County received a grant award to conduct a housing needs assessment *with an update to Housing Element and Mitigation Ordinance*. The last Housing Needs Assessment for Mono County was performed in 2003 and published in 2005. Since that time the economy and housing market has changed dramatically, and current drought conditions are impacting housing infrastructure. A Needs Assessment Update will collect and analyze data to assess current needs of residents, businesses and employees, identify issues /opportunities /constraints and recommend alternative strategies for addressing needs. Primary data sources for the assessment are anticipated to include a household survey, employer survey, commuter survey, targeted outreach to spanish-speaking populations, outreach to communities via Regional Planning Advisory Committees and stakeholder interviews, including water districts and water purveyors. The needs assesment will form the basis for updating the County's housing strategy, including a Housing Element Update and updating the currently suspended Housing Mitigation Ordinance. The two focus areas of concern are availability of housing and adaqueate water for disadvantaged communities. The Final product will be an updated Housing Needs Assessment with a focus on disadvantaged communities and water availability. The Assessment will include identification of policy alternatives and an overall strategy for meeting identified needs. The second part of the final product will be a reflection of the strategy in proposed amendments to Mono County Housing Element policies and in an updated draft of the Housing Mitigation Ordinance.



OFFICE OF THE CLERK OF THE BOARD OF SUPERVISORS

PLEASE MARK ONE: CONSENT: REGULAR: X	AGENDA REQUEST FOR THE HOUSING AUTHORITY MEETING OF: <u>APRIL 19, 2016</u>
DEPARTMENT:	MAMMOTH LAKES HOUSING
SUBJECT:	HOME PROGRAM UPDATE
REGULAR ITEMS ONLY TIME REQUIRED: <u>20 MINUTES</u>	REGULAR ITEMS ONLY PERSON APPEARING BEFORE THE BOARD: <u>Patricia Robertson</u>
RECOMMENDED ACTION: Receive presentation and provide any desired direction to staff.	



P.O. Box 260
587 Old Mammoth Rd. #4
Mammoth Lakes, CA 93546
(760) 934-4740

TO: Mono County Housing Authority

FROM: Mammoth Lakes Housing, Inc.

RE: Mono County HOME Program Update on Open Grant 13-HOME-8996

DATE: April 19, 2016

Mono County was awarded a HOME grant in January 2014 in the amount of 700,000 to implement a down payment assistance program and help members of the local community purchase homes. As the subrecipient, Mammoth Lakes Housing administers the Program on behalf of Mono County in coordination with County staff. Set-up processes were completed in October 2015, which included a revision of the Mono County Homebuyer Guidelines.

The HOME first-time homebuyer program (with or without rehabilitation) assists households with down payment assistance in the form of a deferred silent second mortgage for 30 years at an interest rate between 1-3%, depending on the income of the household. HOME loans cannot be more than 49% of the total indebtedness on the property and additional subsidy limits are in place depending on the size of the home.

Eligible properties are no more than 3-bedroom 2-bathroom homes, unless extenuating circumstances justify more to be approved. Homes must be located within the unincorporated areas of Mono County. The maximum purchase price permitted, determined by the State, is \$394,000. In the event that an owner sells, transfers title, or discontinues residence in the purchased property for any reason, the balance of the loan is due and payable. Once the funds are returned to the County, they will be used to help another household purchase a home.

Up to \$10,000 of the Program Loan can be used for rehabilitation of the home. Examples of allowable expenses include, but are not limited to: foundation repair, electrical work, plumbing or sewer repair, roof repair or replacement, heating system installation or repair, and repair of structurally-significant damaged wood.

Since set-up completion, Mammoth Lakes Housing has been marketing the Program. MLH held a booth at the Tri-County Fair and at the Town's Chamber of Commerce Job Fair. Staff has also been in communication with local real estate agents. MLH and County staff collaborated on a flier that will be distributed at the Regional Planning Advisory Committee (RPAC) meetings and at the Mammoth Lakes Housing office.

Currently, there is one approved household looking for a home that will suit their needs and two interested applicants working on their applications. It is estimated that up to 5 households will benefit from the Program.

All funds must be spent by January 31, 2017. Any funds that are not spent will be disencumbered.