

Mammoth Lakes Housing, Inc. supports workforce housing for a viable economy and sustainable community.

# STAFF REPORT

Subject: MLH Programs Update

Presented by: Patricia Robertson, Executive Director

## Rental Unit Turnover

1. No vacancies since our last meeting.

## Deed Restriction Retention

1. All units are currently occupied. The waiting list currently has seven households on it.

Income Level	80% AMI	120% AMI	TOTAL Households
# of Households	3	5	8

## Land Trust Expansion – Town of Mammoth Lakes Bridge Program

## 1. SJV C-5 unit

- a. Closed escrow 11/8
- b. Needed repairs
  - i. Sell furniture complete
  - ii. Paint start late week of 12/6
  - iii. Carpet start early week of 12/6
  - iv. Windows measured, waiting to schedule replacement
  - v. Minor repairs complete

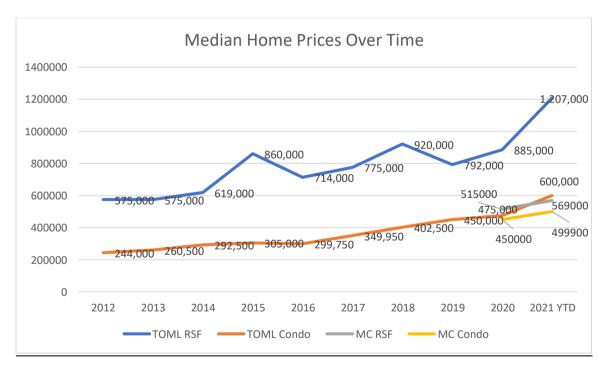
## Mortgage Assistance Programs

Jurisdiction	Funding Source	AMI	~ Funds Available	Notes
Town	CDBG	80%		Application submitted in June and pending
Town	BEGIN Reuse	120%	\$129,860	Available at specific complexes.
Mono County	HOME	80%	\$455,800	Expires February 2, 2023

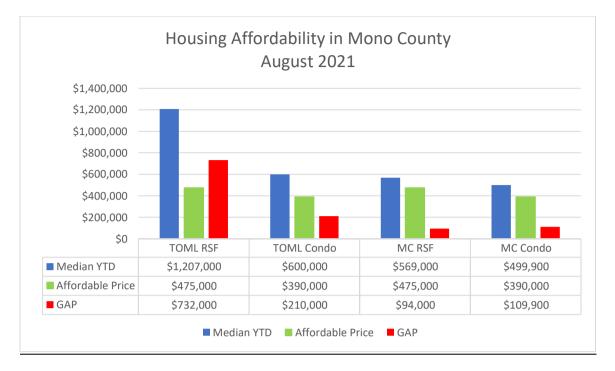
Active Grant Outreach & Marketing

- Regular office hours, meetings with prospective clients, etc.
- Newsletter
- Staff attending vaccine clinics throughout the County: Lee Vining, Crowley Lake, Bridgeport, Walker, Benton

## MEDIAN HOME PRICES



% INCREASE OVER 2020			
MC Condo up 11%	Town Condo up 26%		
MC RSF up 10%	Town RSF up 36%		



\*Assumptions: 3% interest, \$400 personal debt, \$500 HOA, 10% down (with PMI)

ALL SOURCES CONTRIBUTED	
Town – General Fund	200,000
County – Whole Person Grant	155,000
First 5 – Emergency Fund	20,000
CCRH – Grant	27,500
Town – General Fund	100,000
Private Donations	78,370
ORMAT	5,000
MMSA	10,000
Von's Foundation	2,500
Oak Valley Bank	2,500
Union Bank	30,000
Town – General Fund	31,625
Town – CDBG CARES ACT Emergency Funds	68,375
Mono County – Behavioral Health	12,213
Town – General Fund	250,000
Unincorporated Inyo County	10,000
Rural Community Assistance Corp.	<mark>16,000</mark>
TOTAL	959,728

Emergency Rental Assistance, STATISTICS AS OF 11/29/21

#### TOTAL SPENT ALL SOURCES \$888,312

Total Households Assisted536Total Rent Subsidy Payments Made1,796Total Landlords~200+

Other Grants

- 1. CDBG 2021, June 15, 2021
  - a. Town/MLH applied for mortgage assistance
  - b. Mono County/MLH applied for mortgage assistance
- 2. CalHome Submitted November
  - a. Applied for Mortgage Assistance and Rehab (including ADU Loans)
  - b. Mono County
  - c. Inyo County, seemed more competitive because of Opportunity Zones

## 3. LISC partnership for Rental Assistance

- a. Expires 12/31/21
- b. Under Senate Bill 91, the State of California will provide up to \$2.6 billion in emergency rental assistance. MLH applied to support outreach efforts on this program in Inyo, Mono, and Alpine counties in partnership with IMACA. The program went live in mid-March and MLH staff are scheduling office hours and door-step appointments with clients. Both landlords and tenants can apply. The funding can be used to help pay back rent, unpaid utilities, or future rent. Visit housingiskey.com for more information or call 833-430-2122 to schedule an appointment.
- c. Staff has been helping folks with applications, weekly meetings and reports, sent letters to all landlords in Mammoth Lakes, coordination with IMACA on a virtual community webinar on 8/10; Tri-County Fair booth; 9/29 meeting with regional judges; and more!
- d. The eviction moratorium expired 10/1/21.
- e. Advocacy with the State on effectiveness of program and challenges in rural communities
- f. Case statistics:

	Applications	Amount
Total MLH Applications & Rectifications	39	
Approved, but not yet paid for rent	1	\$7,500
Approved and PAID for rent & utilities	22	\$150,487.92
Pending utilities	1	\$2,189.06
Applications in limbo	13	
Applications waiting for utility approval	18	
Upcoming appointments	1+	

REGIONAL STATS					
	Mono	Inyo	Alpine	TOTAL	STATE
Funds	\$1,888,439	\$1,946,809	\$245,836	\$4,081,084	\$5,936,942,542
Requested					
Funds Paid	\$308,195	\$321,094	\$30,839	\$660,128	\$1,440,154,710
% Assisted	16%	16%	13%	16%	24%
Total	134	150	11	295	402,241
Applications					
Funded	49	38	2	89	121,917
% Assisted	37%	25%	18%	30%	30%

YOU CAN VIEW STATEWIDE AND LOCAL DATA ON THE PROGRAM HERE: https://housing.ca.gov/covid\_rr/dashboard.html

## Additional Work Items Completed

- MMSA Home Buyer Education course 10/7 and 10/21: https://mammothlakeshousing.org/buy-a-home-faq/
- UCLA Anderson Business School Social Impact Challenge participating nonprofit (update will come at the next MLH Board meeting)

## Work Items Currently Ongoing

- Insurance renewals
- Inyo County housing and rehab program MOU will be complete 12/31/21
  O Inyo County may allocate general funds to this program
- 20<sup>th</sup> Anniversary Rebranding/Marketing Phase 2 public outreach
- Mono County annual monitoring of Birch Creek Condo (transitional housing) and Davison project coordination
- Social Services Homeless Housing, Assistance and Prevention (HHAP) Grant Program through the State Department of Business, Consumer Services and Housing Agency. MLH staff has been having strategic conversations
- Occupancy Tracking! 95%
- Implementing Town's CDBG CARES program, to include mortgage and utility assistance
- Home Keeper Database data entry

## Upcoming Work Program Items

• Broker's License = 9 courses, 45 hours

Upcoming Agenda Items

- Home Keeper Deed Restriction Database Software presentation
- HHAP MC Social Services potential contract for staff capacity at MLH

5 of 6 Mammoth Lakes Housing, Inc. • IMACA – CV – potential contract for staff capacity at MLH