Agenda Item 6.2. January 6, 2021



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 July 2021.

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	6	9

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 complete
 - iii. Carpet complete
 - iv. Windows measured, waiting to schedule replacement
 - v. Minor repairs complete
- 2. La Vista Blanc #65
 - a. 2-bedroom, 1-bath
 - b. Scheduled to close 1/14
 - c. Minor repairs
- 3. Mountain Shadows #G-1

- a. Studio, 1-bath
- b. Scheduled to close 2/1
- c. Minor repairs
- 4. Meridian Court G-101
 - a. Town-owned
 - b. 3-bedroom, 2-bath
- 5. Meridian Court F-101
 - a. 1-bedroom, 1-bath

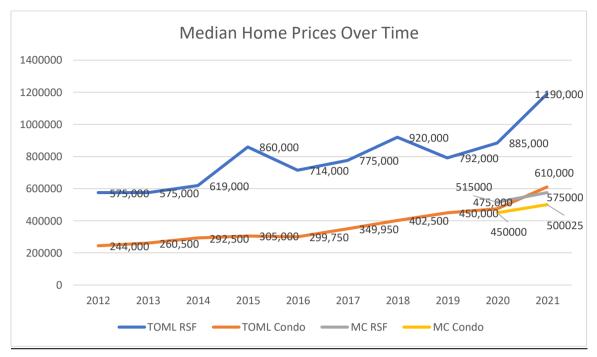
Mortgage Assistance Programs

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

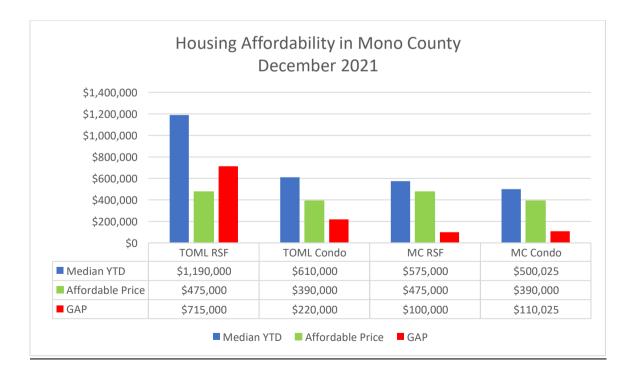
Active Grant Outreach & Marketing

- 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 28%		
MC RSF up 12%	Town RSF up 34%		



3 of 7 Mammoth Lakes Housing, Inc. *Assumptions: 3% interest, \$400 personal debt, \$500 HOA, 10% down (with PMI)

Emergency Rental Assistance, STATISTICS AS OF 1/3/23

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

TOTAL SPENT ALL SOURCES \$888,312			
Total Households Assisted Total Rent Subsidy Payments Made Total Landlords	1,796		

Other Grants

- 1. HOME NOFA currently available
 - a. Due March 2^{nd}
 - b. Eligible activities
 - i. Acquisition + New Construction
 - ii. Down Payment Assistance
 - iii. Tenant Based Rental Assistance
 - c. Upcoming meetings with Town of Mammoth Lakes and Inyo County on possible applications

- 2. CDBG 2021, June 15, 2021
 - a. Town/MLH applied for mortgage assistance
 - b. Mono County/MLH applied for mortgage assistance
- 3. 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

4. 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

	Applications	Amount
Total MLH Applications & Rectifications	42	
	(1 withdrawn)	
Approved, but not yet paid for rent	2	\$6,506
Approved and PAID for rent & utilities	25	\$160,226
Pending utilities	5	Amount
	5	fluctuates
Applications in limbo	14	
	*8 1 st requests	
	6 2 nd requests	
Applications waiting for utility approval	16	
Upcoming appointments	0	

f. Case statistics:

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

REGIONAL STATS					
	Mono	Inyo	Alpine	TOTAL	STATE
Funds	\$2,134,055	\$2,130,265	\$283,024	\$4,547,344	\$6,727,228,938
Requested					
Funds Paid	\$346,207	\$342,812	\$30,839	\$719,858	\$1,698,072,525
% Assisted	16%	16%	11%	16%	24%
Total	143	156	13	312	608,212
Applications					
Funded	54	43	2	99	144,344
% Assisted	37%	26%	15%	32%	24%

Additional Work Items Completed

- Submitted public comments on Super NOFA (MHP, IIG, etc.) to support projects in rural areas
- Submitted public comments on Portfolio Reinvestment Program (PRP)
- UCLA Anderson Business School Social Impact Challenge participating nonprofit (update will come at the next MLH Board meeting)

Work Items Currently Ongoing

- Insurance renewals ongoing until coverage can be secured
- Project Homekey potential applications
- Development Committee project pipeline research
- Inyo County housing and rehab program MOU will be complete 12/31/21
 Expect Inyo County to allocate general funds to this program early 2022
- 20th Anniversary Rebranding/Marketing Phase 2 public outreach
 - Upcoming public outreach survey
- Mono County annual monitoring of Birch Creek Condo (transitional housing) and Davison project coordination
- Occupancy Tracking! 95%
- Town of Mammoth Lakes Apartment Vacancy Rate Tracking
- Implementing Town's CDBG CARES program, to include mortgage and utility assistance
- Home Keeper Database data entry

Upcoming Work Program Items

- Joint Meeting with Town Council either 2/9 or 2/23
 - o Discuss contract
 - Other items the Board would like to cover?
- Broker's License = 9 courses, 45 hours

 \circ 2 exams week of 1/10

Upcoming Agenda Items

- Home Keeper Deed Restriction Database Software presentation
- UCLA Social Impact Challenge fundraising presentation
- HDAP Mono County and Alpine County Social Services potential contract for staff capacity at MLH
- IMACA CV potential contract for staff capacity at MLH