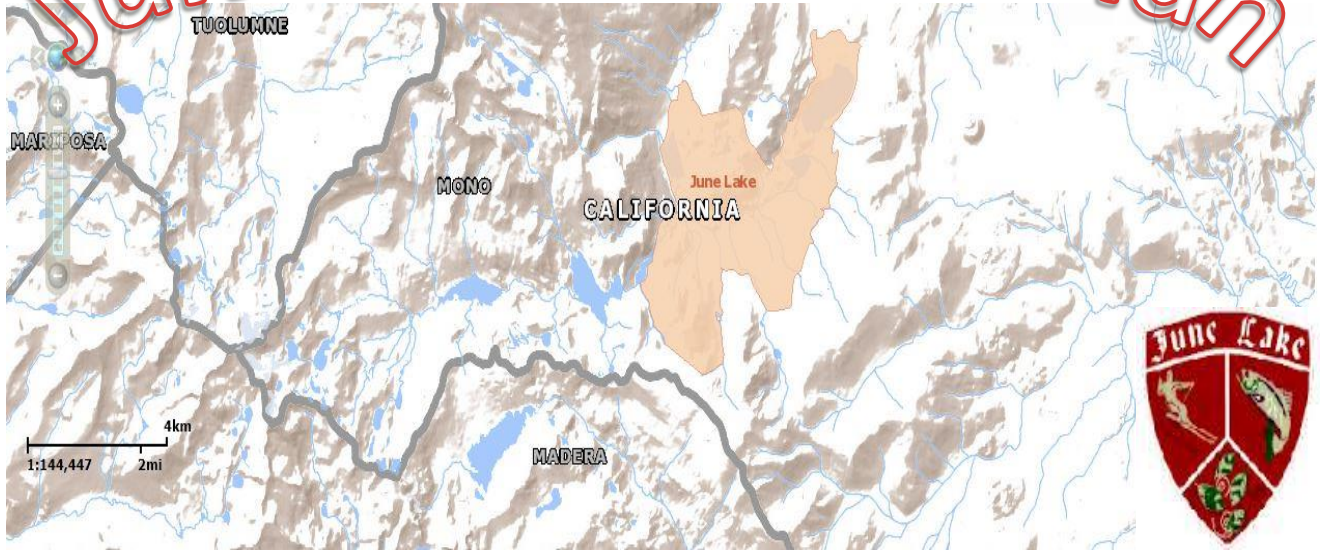


June Lake Area Plan



Housing Section



Table of Contents

List of Tables and Appendices.....	2
Chapter 1: Introduction.....	3
1.1 Community Context.....	3
1.2 Sources of Demographic and Housing Data.....	4
1.3 Definitions.....	7
1.4 Public Participation.....	8
Chapter 2: Housing Needs Assessment.....	9
2.1 Population Characteristic.....	9
2.2 Household Characteristics.....	10
2.3 Housing Stock Characteristics.....	13
2.4 Special Needs Groups.....	14
2.5 Housing Costs and Affordability.....	18
Chapter 3: Housing Resources and Constraints.....	25
3.1 Resources.....	25
3.2 Constraints.....	25
Chapter 4: Housing Policies and Program.....	28

List of Tables and Appendices

Table 1: General Geographic Information4
 Map 1: June Lake Geographic Boundary for Demographic Census Data5
 Chart 1: June Lake Population Pyramid, 2010 Census9
 Table 2: Local Population Growth.....10
 Table 3: Average Household Size.....10
 Table 4: Households by Tenure11
 Table 5: Householders by Age and Occupancy Type.....11
 Table 6: Housing Occupancy / Vacancy.....12
 Table 7: Units in Structure, 200013
 Table 8: Year Structure was Built, 2000.....13
 Table 9: Special Needs Groups in June Lake and Mono County14
 Table 10: Households Age 65 and Over by Tenure.....15
 Table 11: Age by Types of Disability for the Civilian Non-institutionalized Population .16
 Table 12: Occupational Employment Statistics, Mono County, 2012.....17
 Table 13: Population by Income Level and Associated Affordable Housing Costs.....18
 Table 14: June Lake Affordable Home Prices and Rental Rates, 201319
 Table 15: Ranges of Monthly Rents21
 Table 16: Monthly Rents in June Lake, CA21
 Table 17: Median Home and Rental Cost “Gap” Summary 201322
 Table 18: June Lake Home Sale Prices May 2012 – May 201323
 Table 19: Vacant Land Use Inventory, Mono County Housing Element, 2009.....25
 Table 20: June Lake Planning Area – Private Land Buildout by Zone26
 Appendix A: Mono County General Plan, Land Use Designation Map,29
 Appendix B: Undeveloped Land Map, Mono County GIS, 201133

Chapter 1: Introduction

1.1 Community Context

June Lake is a census-designated area within Mono County, California. This small, rural, tourist destination in the Eastern Sierra region encompasses an area of approximately eight square miles at an elevation of 7,654 feet. According to the 2010 Census, the permanent population was 629; just over four percent of Mono County’s population of 14,202. Despite this small permanent population, thousands of visitors flock to the June Lake village year-round to enjoy downhill and Nordic skiing, snowshoeing, snowmobiling, fishing, hiking, camping and more. This unique juxtaposition creates distinct issues in terms of affordable, safe, and accessible housing options for the local workforce.

Due to the popularity of June Lake as a recreational destination, the area experiences larger numbers of seasonal service workers compared to other unincorporated areas of Mono County, who are employed by the ski area, the U.S. Forest Service, and other seasonal employers. Finding affordable housing options is difficult for a multitude of reasons. June Lake has a total housing stock of around 850 units. Based on the 2010 Census, an estimated 60 percent of the entire housing stock is dedicated to seasonal, recreational or occasional use, reflecting the popularity of June Lake as a location for second-home ownership. This trend has an impact on the affordability of housing because prices are driven by relatively affluent second-home buyers. The rental market is also affected by the higher prices commanded for seasonal and nightly rentals of homes and condominiums. Furthermore, many of these occasionally used homes have been under the same family ownership for decades, which limits the available housing stock for those seeking to purchase property for primary residency. Meanwhile, many local residents work in the service sector, creating a considerable gap between housing affordability and housing costs as seen in Tables 13 and 17.

The overarching goal of this section of the June Lake Area Plan is to provide full-time residents¹ and the local workforce with a wide array of quality housing alternatives. This goal is consistent with the California Government Code Section 65580, which declares, “*The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every Californian... is a priority of the highest order.*”

¹ June Lake is a resort community; therefore, many residents are seasonal. The term “full-time” implies any resident that stays in June Lake for 30 or more days at a time, who either owns property or rents. An individual who stays less than 30 days, and does not own property, is considered a transient guest per Mono County [Code of Ordinances § 3.28.020.H](#).

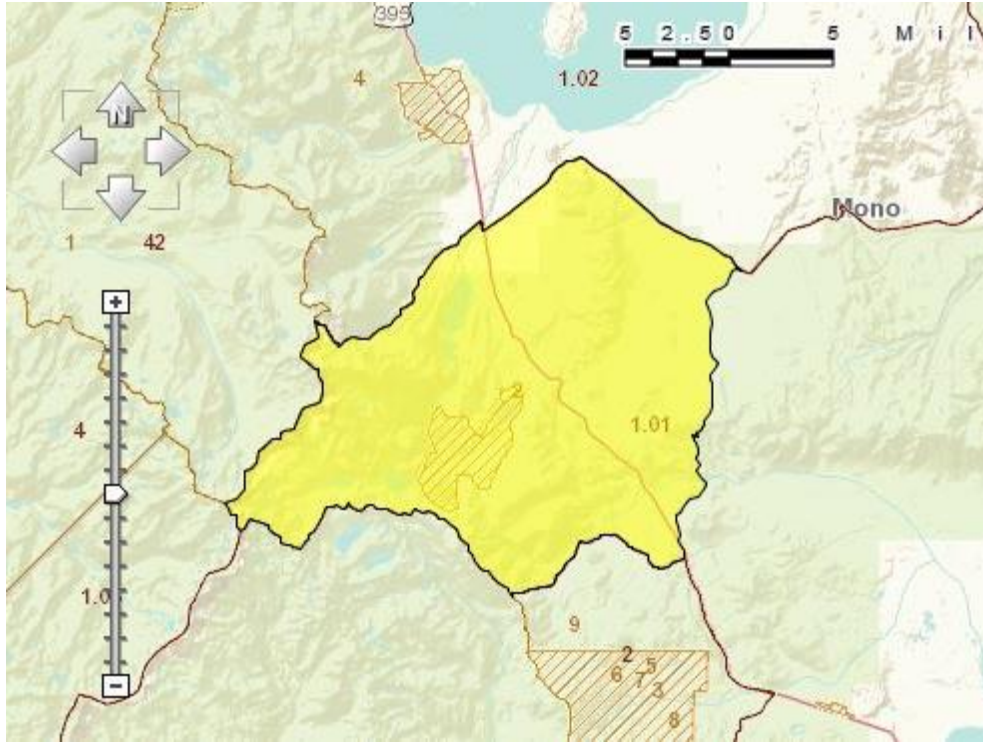
1.2 Sources of Demographic and Housing Data

The majority of the demographic and housing data in the following sections are from the U.S. decennial Census 2000 and 2010. Data for year 2000 was gathered using Census Block 5 while data for 2010 was gathered using Census Block 2. These two census blocks share exactly the same geographic boundaries and extend beyond the smaller boundary of the June Lake Census Designated Place (CDP). While the geographic area of the Block Groups is much larger than that of the June Lake CDP, the increase in population is minimal (Table 1). Due to the fact that June Lake is situated within the rural area of Mono County, extending the boundary to include the surrounding area is important for future planning since those individuals that live in the outskirts of the CDP will utilize the amenities of the village such as local markets, social services, employment, and more.

TABLE 1			
General Geographic Information			
	Land Area (sq. miles)	Water Area (sq. miles)	Population (2010)
Block Group 2 or 5	172.2	4.3	638
June Lake CDP	8	.8	629

Source: U.S. 2010 Census and U.S. Census Bureau, Geography Division, TIGERWeb Application, http://tigerweb.geo.census.gov/tigerwebmain/TIGERweb_main.html, Accessed June 14, 2013.

Map 1: June Lake Geographic Boundaries for Demographic Census Data



This map illustrates the 2010 Census Block Group 2 boundary (the same as the 2000 Census Block Group 5) with the June Lake Census Designated Place (CDP) boundary within. In some instances data has been collected for the entire Block Group in order to make comparisons between 2000 and 2010 data. In other instances, information has been collected for the Census Designated Place only. In all cases, the boundary for selected data has been noted in the tables along with the data sources.

Source: U.S. Census Bureau, American Fact Finder, <http://factfinder2.census.gov>.

U.S. Census Bureau data

The U.S. Census Bureau organizes its data regarding population and housing into four summary files as follows.

- [Summary File 1](#) (SF 1) and [Summary File 2](#) (SF 2) focus on the information collected on the census short form – namely on age, sex, race, Hispanic/Latino origin, households, families, housing units, and owner/renter status. SF 1 has the most geographic detail, with data for census block groups and blocks.
- [Summary File 3](#) (SF 3) and [Summary File 4](#) (SF 4) focus on social, economic and housing characteristics compiled from a sample of approximately 19 million housing units (about 1 in 6 households) that received the Census 2000 long-form questionnaire. Topics include income, education, occupation, ancestry, disability, foreign birth, commuting, household financial arrangements, year housing structure built and many other population and housing subjects. SF 3 has data for block groups.

You can access the data from all four of the files in [American FactFinder](#) and also can be obtained on [DVD or CD-ROM](#) from the Customer Services Center at 1-800-923-8282 or (301) 763-INFO (4636).

U.S. Census Bureau, American Community Survey (ACS) Sample Data

The American Community Survey, produced by the U.S. Census Bureau, provides general population characteristics for only a sample of the community. When used in conjunction with the most recently available decennial census counts, information from the ACS illustrates *how* individuals live, including educational attainment, housing preferences, employment opportunities, and many other characteristics. This sample data has only been used in cases where the authors thought it provided new insight into the housing issues of the community.

The ACS is a legitimate survey that is part of the Decennial Census Program. It is a survey sent to a small percentage of our population on a rotating basis. These data were previously collected only in census years in conjunction with the decennial census. Since the ACS is conducted every year, rather than once every ten years, it provides more current estimates throughout the decade.

With each ACS estimate, the Census Bureau reports a Margin of Error (MOE), or measure of the variability of the estimate due to sampling error. The MOE enables data users to measure the range of uncertainty around each estimate. The larger the MOE, the lower the accuracy of the estimate—and the less confidence one should have that the estimate is close to the true value.

Other Sources

Additionally, data was collected from the June Lake Public Utility District regarding the existing housing stock. Various local real estate brokers, the Multiple Listing Service, and local newspaper were consulted in an effort to understand the housing market (for sale and for rent) in June Lake.

1.3 Definitions

Affordable housing: The generally accepted definition of affordability is for a household to pay no more than 30 percent of its annual income on housing. Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.

Block Group: A statistical subdivision of a census tract. They generally contain between 600 and 3,000 people, and are the smallest geographic unit for which the Census Bureau tabulates sample data. The June Lake planning area is located within Block Group 2, Census Tract 1.01 (part), Mono County for the 2010 data. During the 2000 Census, June Lake was located within Block Group 5, Census Tract 1.01 (part), Mono County. These two Block Groups encompass the same geographic area.

Census Designated Place (CDP): CDP is the abbreviation for Census designated place, the statistical counterpart of incorporated places and are delineated to provide data for settled concentrations of population that are identifiable by name but are not legally incorporated under the laws of the state in which they are located. CDPs are delineated cooperatively by state and local officials and the Census Bureau, following Census Bureau guidelines. June Lake, CA is a CDP but there is currently limited data for this geographic area. The CDP of June Lake lies within Census Block 2 (see Map 1).

Census Tract: A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tract boundaries normally follow visible features, but may follow governmental unit boundaries and other non-visible features in some instances; they always nest within counties. Census tracts average about 4,000 inhabitants and were designed to be relatively homogeneous with respect to population characteristics, economic status, and living conditions at the time of establishment. They may be split by any sub-county geographic entity.

Employee Housing: Generally, the term “employee housing” denotes living quarters for employees provided by the employer, whether or not rent is paid. Employee housing is not necessarily affordable. Some employees may not pay any rent while others might pay more than 30 percent of their incomes, which would not be considered affordable.

Household: A household includes all the people who occupy a housing unit as their usual place of residence.

Householder: The person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person present, any household member 15 years old and over can serve as the householder. The U.S. Census Bureau distinguishes between two types of householders: a family householder and a nonfamily householder. For the purpose of this study, the data concerning these two types of households have been combined to provide an overall picture of housing needs.

Workforce Housing: The term "workforce" refers to those who are gainfully employed and not typically understood to be the target of affordable housing programs. Workforce housing programs benefit "essential workers" such as service workers, utility providers, forest service employees, and others. Workforce housing is a critical component to successful resort communities where high real estate costs and low-paying service jobs pervade. Workforce housing may be targeted more generally at certain income levels regardless of type of employment, with definitions ranging from 50% to 120% of Area Median Income (AMI). Workforce housing programs take into consideration four components: the local workforce, affordability (spending approximately 30% of one's income), proximity to jobs, as well as the quality and supply of housing options.

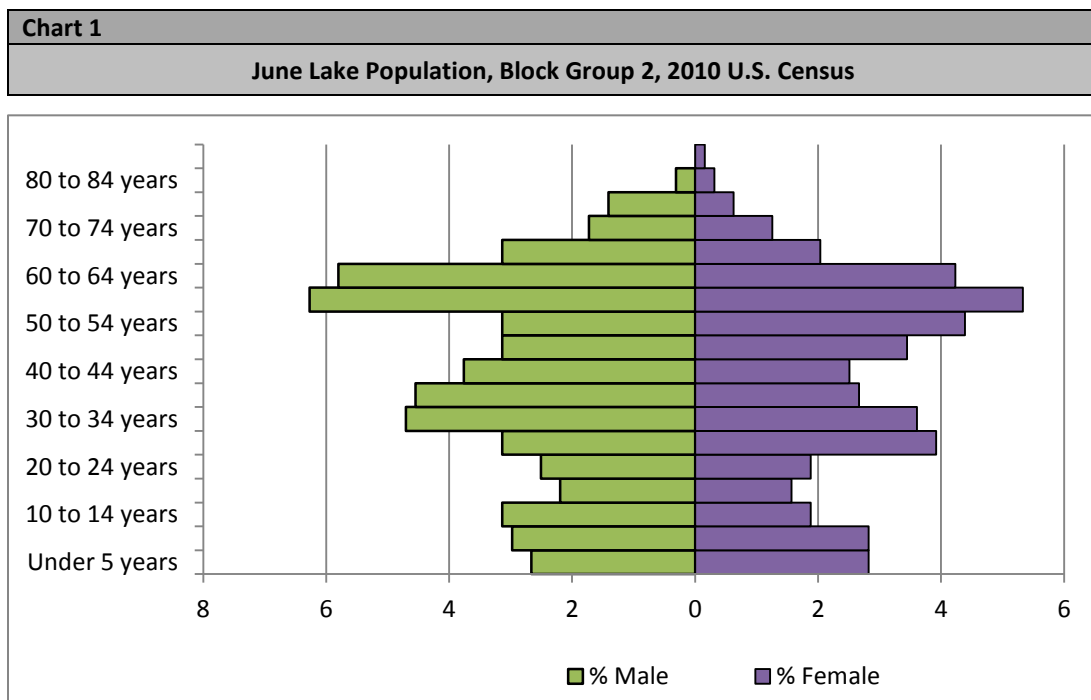
1.4 Public Participation

Public participation consisted of engagement with the local June Lake Citizen Advisory Committee (CAC) beginning in 2011. At the June 2013 meeting, the CAC discussed the new data tables and their concerns related to the availability of affordable and varied housing options for full-time and seasonal residents as well as unique accommodations for tourists to the area. Additionally, the CAC voiced concern regarding employee housing policies and new development. These concerns have been addressed in the following sections.

Chapter 2: Housing Needs Assessment

2.1 Population Characteristics

According to the 2010 U.S. Census, the permanent population of June Lake is approximately 638 individuals. The median age is 41.8 years. This is slightly higher than the nearby communities of Lee Vining (30.2) and Mammoth Lakes (32.6), but slightly lower than other rural mountain resort communities recently visited by the Peer Resort Tour in February 2013, such as Waterville Valley, NH (55.3) and Peru, VT, home of Bromley Mountain (47.8).² The population is almost divided equally among males (54.5%) and females (45.5%). The graph below illustrates the distribution of the population among both age groups and sex.



² These communities are similar to June Lake for a myriad of reasons and were included as part of a Peer Resort Tour in February of 2013. In addition to being small rural communities, these locations are also home to small, family-oriented ski resorts. Additionally, similar to Mono County, both counties (Bennington, VT and Grafton, NH) have very high percentages of vacant, seasonal, recreational housing units (approximately 79% and 82% respectively).

While population growth in June Lake has been slow over the past ten years (see Table 2), the community of June Lake should be prepared to experience potential growth in population due to the proposed enhancement and further development of June Mountain. This could include an increase in mountain employees, service workers, transit operators and the like which would inevitably put further demands on the supply of workforce housing. Without an active inclusionary housing policy, the future availability of safe, affordable housing for the local workforce is questionable. Therefore, planning to provide a stock of affordable housing options for local clerks, fire fighters, recreational employees, and others will serve June Lake as it moves into economic recovery and prepares for more potential, sustainable, growth.

Table 2				
Local Population Growth				
	<i>Block Group 5, 2000</i>	<i>Block Group 2, 2010</i>	<i>June Lake CDP, 2010¹</i>	<i>% Change of Block Groups</i>
Population	613	638	629	4%

¹ There is no data available for the June Lake CDP for the year 2000.
Source: U.S. Census Bureau

2.2 Household Characteristics

The average household size in June Lake is currently 2.08 individuals for owner-occupied units and 2.26 in renter-occupied units. This is smaller than the average household in Mono County which is 2.42 and even smaller than the average household in California which is made up of 2.9 individuals.

Table 3				
Average Household Size				
	<i>June Lake, CA</i>		<i>Mono County, CA</i>	<i>State of California</i>
	2000 ¹	2010	2010	2010
Owner-occupied	2.29	2.08	2.31	2.95
Renter-occupied	2.37	2.26	2.57	2.83

¹ U.S. Census Bureau, 2000 Census, Block Group 5, Mono County, CA.
Source: U.S. Census Bureau, 2010 Census.

An analysis of housing tenure preferences in June Lake will help the community understand potential future housing needs. It appears that over the past ten years, the community has been split evenly between those that choose to own property and those that choose to rent, however, over the past ten years the number of homeowners has decreased more than five percent while the number of renters has increased by about the same amount (see Table 4). This could be an indicator of the high costs of homeownership in June Lake.

TABLE 4			
Household by Tenure			
	Own	Own with Mortgage	Rent
2010 ¹	53.4%		46.6%
	17.3%	36.1%	
2000 ²	59.5%		40.5%
	X	X	
¹ U.S. Census Bureau, 2010, Summary File 1, Tables H4, H16, and H17, Census, Block Group 2, Census Tract 1.01, Mono County, CA. ² U.S. Census Bureau, 2000 Census, Summary File 1, Matrices H3, H4, H5, H6, H7, and H16, Block Group 5, Census Tract 1, Mono County, CA. [X] No data available.			

The following table (Table 5) provides a glimpse at the rental trends in June Lake by age. The table illustrates that the number of renters has generally increased across every age group. This could point to the rising costs of real estate as more individuals choose to live with roommates or could also be a result of the down-tum in the economy that pushed some households out of homeownership and into the rental market.

Table 5				
Householders by Age and Occupancy Type¹				
	2000		2010	
	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied
15 – 24 years	.8%	3%	-	3.1%
25 - 34 years	2.7%	10.2%	3.4%	13.6%
35 - 44 years	11.4%	10.2%	5.4%	11.2%
45 - 54 years	20.5%	11.4%	8.8%	9.5%
55 – 64 years	14.4%	3.8%	23.5%	5.8%
65 -74 years	8.7%	.8%	9.5%	1.7%
75 – 84 years	1.1%	1.1%	2.7%	1.7%
85 years and over	-	-	-	-
TOTAL	59.6%	40.5%	53.3%	46.6%
	100%		100%	
¹ Expressed as a percentage of the total householders for each year. A householder is defined as the person, or one of the people, in whose name the home is owned, being bought, or rented. Source: U.S. Census Bureau, 2000 and 2010 Census, Summary File 1, Tables H4, H16, and H17.				

Like other communities in rural California, June Lake has a large percentage of housing units that are for seasonal or occasional recreational use only (see Table 6). In Mono County, approximately 46 percent (or 6,383) of all housing units are used occasionally. Similarly, Table 6 shows that in June Lake almost 60 percent (or 487) of the housing units available are used only seasonally or recreationally. This is almost a ten percent increase since 2000. These are large percentages considering that in California the percentage of vacant/seasonal units is 27.5 percent and in the country as a whole reaches only 31 percent.

TABLE 6					
Housing Occupancy / Vacancy					
	2010¹		2000²		
	# of Units	% of Total	# of Units	% of Total	% CHANGE
TOTAL OCCUPIED HOUSING UNITS	849	100	737	100	15.2%
TOTAL OCCUPIED HOUSING UNITS	294	34.6	264	35.8	11.4%
VACANT HOUSING UNITS					
• <i>For rent</i>	18	3.2	11	2.3	63.6%
• <i>Rented, not occupied</i>	3	.5	6 (or sold)	1.3	X
• <i>For sale only</i>	14	2.5	4	.8	250%
• <i>Sold, not occupied</i>	1	.2	X	X	X
• <i>For seasonal, recreational, or occasional use</i>	512	92.3	446	94.3	14.8%
• <i>All other vacant</i>	7	1.3	6	1.3	16.7%
TOTAL VACANT HOUSING UNITS	555	65.4	473	64.2	17.3%
¹ U.S. Census Bureau, Census 2010, Summary File 1, Block Group 2, Census Tract 1.01, Mono County, CA. ² U.S. Census Bureau, Census 2000, Summary File 1, Matrices H3, H4, H5, H6, H7, and H16, Block Group 5, Census Tract 1, Mono County, CA.					

2.3 Housing Stock characteristics

Housing in June Lake is predominately single-family detached homes (see Table 7). This is not surprising since a majority of the parcels in the village are designated for this type of development (Appendix A: Land Use Designation Maps). A lack of multifamily units can cause an inflation of rental rates since single-family homes often rent for higher rates than apartments and condos. This is, most likely, a large contributing factor to the high occasional, recreational use of properties in June Lake, because many single-family property owners prefer not to rent their single family homes on a long-term basis.

Table 7		
Units in Structures, 2000		
	<i>Number</i>	<i>Percent</i>
Total Housing Units	727	100%
<i>Units in structure</i>		
1-unit, detached	480	66%
1-unit, attached	69	9.5%
2 units	61	8.4%
3 or 4 units	24	3.3%
5 to 9 units	30	4.1%
10 to 19 units	0	-
20 or more units	8	1.1%
Mobile home	55	7.6%
Boat, RV, van, etc.	0	-

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H1, H7, H20, H23, H24, H30, H34, H38, H40, H43, H44, H48, H51, H62, H63, H69, H74, H76, H90, H91, and H94, Block Group 5, Census Tract 1, Mono County, CA.

Additionally, approximately 40 percent of the units in June Lake were constructed before 1980, indicating that there may be a need for rehabilitation programs in the area. Programs might offer weatherization incentives, upgrades to appliances, and/or heating methods.

Table 8		
Year Structure was Built, 2000		
	<i>Number</i>	<i>Percent</i>
2010 to August 2013	7	0.9%
2000 to 2010	63	7.9%
1990 to 1999	321	40.3%
1980 to 1989	106	13.3%
1970 to 1979	126	15.8%
1960 to 1969	45	5.6%
1940 to 1959	32	4.0%
1939 or earlier	97	12.2%

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H1, H7, H20, H23, H24, H30, H34, H38, H40, H43, H44, H48, H51, H62, H63, H69, H74, H76, H90, H91, and H94, Block Group 5, Census Tract 2, Mono County, CA. & Mono County Building Division.

2.4 Special Housing Needs

Special need populations often have unique housing needs beyond affordability. This section addresses the state's requirements to address the housing needs of specific populations including the elderly, the disabled, female-headed households, large families, farmworkers and homeless persons and families. These groups may have specific conditions that require on-site services, specific housing design, or both to meet their day to day household needs. This section describes the housing needs of some of these groups in the June Lake area.

Table 9		
Special Needs Groups in June Lake and Mono County		
	June Lake	Mono County
Population	638	14,202
Households	294	5,768
Special Needs Groups	<i>Percent of the Population</i>	<i>Percent of the Population</i>
Single Heads of Households	.68%	1.14%
Senior Households	15.65% ¹	15.53% ¹
Number of Disabilities (This is <u>not</u> the number of individuals with a disability. One person may claim multiple disabilities.)	211 ²	2,612 ²
Homeless Households	- ³	- ³
<p>¹ Source: U.S. Census Bureau, 2010 Census. Summary File 1, Tables H4, H16, and H17.</p> <p>² This is <i>not</i> the number of individuals claiming a disability but the actual number of disabilities claimed in the U.S. Census 2000 data, which is the most recent data available. One person may claim multiple disabilities. Census 2000, Summary File 3 - Sample Data. Universe: Total disabilities tallied for the civilian non-institutionalized population 5 years and over with disabilities.</p> <p>³ This information is difficult to determine since the homeless population is often nomadic and seasonal.</p>		

Single Heads of Households

Single-parent households may have specific or special needs, including but not limited to, on-site and/or affordable daycare options and support networks. This is true for both male and female headed households, which may have distinct needs beyond affordability. While the proportion of single-parent households in June Lake is small compared to the County as whole (not even three percent of the County's total)³, it is important to keep these considerations in mind when planning for future workforce housing programs and projects.

³ U.S. Census Bureau, 2010 Census, Summary File 1 for Mono County, CA and Block Group 2, Census Tract 1.01.

Senior Households

The elderly are defined as those individuals who are 65 years or older. The 2010 Census reported that of all the households in June Lake, 15.65 percent had householders over the age of 65 (Table 10). Of these senior households, only 7.3 percent were renters, indicating a high home ownership rate for seniors; however, the percentage of senior householders renting increased 2.63 percent between 2000 and 2010. Due to the low number of senior households in June Lake, future needs for low-income senior households can best be addressed through rehabilitation assistance for homeowners and rent assistance for low- and moderate-income senior renters.

TABLE 10		
Households Age 65 and Over by Tenure		
	2000	2010
Own	16.56%	22.9%
Rent	4.67%	7.3%

NOTE: Percentages are fractions of the total groups by tenure.
Source: U.S. Census Bureau, 2000 and 2010 Census.

In 2010, eleven percent of the population was aged 65 or older. Generally speaking, the population of June Lake (median age 41.8) is older than that of Mono County’s population (median age 37.2). The community of June Lake should take this into consideration when planning for workforce housing in the future.

Emergency Shelter Needs and Homeless Housing

California's 2009 Homeless Count Summary revealed that the 12 rural counties that performed a homeless count discovered a total of 8,390 homeless persons. The count also revealed that, when compared to urban areas:

- Rural counties have much higher percentages of female homeless persons and much higher rates of persons homeless due to domestic violence.
- Rural counties have higher rates of persons who have been homeless for longer than one year.
- Rural homeless persons have a slightly higher unemployment rate and overwhelmingly cite "lack of affordable places to live" as their reason for being homeless.

According to the *Housing California: Fact Sheet, Focusing on Solutions: Homelessness in Rural Areas*, “rural areas are often susceptible to larger numbers of “hidden homeless” — people who do not have a home, but may move from place-to-place ("couch surfers") or live in their vehicles. Although this population is not visibly homeless, they are still consumers of government resources.”⁴ Despite housing costs that may be lower in other rural areas, tourist destinations like June Lake and Mammoth Lakes have high costs of living and typically lower wages due to the large service sector.

⁴ Olmstead, Zack. HOUSING CALIFORNIA: FACT SHEET, FOCUSING ON SOLUTIONS: Homelessness in Rural Areas, Ed. Karen C. Naungayan, Housing California, 2010.

Persons with Disabilities

While persons with disabilities do not make up a substantial portion of the population, it is important to take their special housing needs into consideration when planning for housing programs. Table 11 illustrates the most common types of disabilities by age in both Mono County and in June Lake, showing the total number of disabilities, not the number of individuals with disabilities. For example, one person may claim multiple disabilities.

In the June Lake area the majority of disabilities occur within the workforce ages of 16 and 64 in the “sensory disabilities” category, such as vision or hearing impairment. This information should inform potential developers to the specific ADA needs of this community when constructing new employee or affordable housing. Additionally, the community may want to implement a property improvement or rehabilitation program so that individuals with disabilities can make ADA improvements to their homes.

Table 11		
AGE BY TYPES OF DISABILITY FOR THE CIVILIAN NONINSTITUTIONALIZED POPULATION 5 YEARS AND OVER WITH DISABILITIES		
*This table illustrates the total number of disabilities claimed. One individual may claim multiple disabilities.		
	Mono County, California	Block Group 5, Census Tract 1, Mono County, California
Total disabilities tallied:	2,612	211
Total disabilities tallied for people 5 to 15 years:	37	0
Sensory disability	6	0
Physical disability	7	0
Mental disability	24	0
Self-care disability	0	0
Total disabilities tallied for people 16 to 64 years:	2,066	211
Sensory disability	190	34
Physical disability	448	15
Mental disability	212	15
Self-care disability	43	0
Go-outside-home disability	340	41
Employment disability	833	106
Total disabilities tallied for people 65 years and over:	509	0
Sensory disability	106	0
Physical disability	161	0
Mental disability	88	0
Self-care disability	36	0
Go-outside-home disability	118	0

Source: U.S. Census Bureau, Summary File 3 – Sample Data, Universe: Total disabilities tallied for the civilian non-institutionalized population 5 years and over with disabilities.

2.5 Housing Costs and Affordability

According to the U.S. American Community Survey 2007-2011 5-year estimates, the median income in June Lake is substantially lower than that of the County as a whole. In order to understand home affordability, the following table illustrates common area service sector jobs and their corresponding incomes. Incomes are calculated on both full-time (2080 hours annually) and part-time (1040 hours annually) employment.

TABLE 12			
Occupational Employment Statistics, Mono County, 2012			
	<i>2012 Hourly Wage Median¹</i>	<i>Approximate Annual Income²</i>	
		Full-Time	Half-Time
All Occupations	\$15.91	\$33,093	\$16,547
Property Real Estate and Community Association Managers	\$25.51	\$53,061	\$26,531
Food Preparation Workers	\$11.02	\$22,923	\$11,462
Waiters and Waitresses	\$9.05	\$18,824	\$9,412
Hosts and Hostesses Restaurant Lounge and Coffee Shop	\$9.00	\$18,720	\$9,360
Maids and Housekeeping Cleaners	\$11.07	\$23,026	\$11,513
Childcare Workers	\$11.09	\$23,067	\$11,534
Cashiers	\$10.89	\$22,651	\$11,326
Hotel Motel and Resort Desk Clerks	\$10.29	\$21,403	\$10,702
Farming Fishing and Forestry Occupations	\$19.23	\$39,998	\$19,999

¹ Wages based on the Eastern Sierra Region which includes Alpine, Inyo, and Mono counties for May 2012.
² Based on full-time employment at 2,080 hours of work per year. It's important to note that many service jobs are not full-time positions. For this reason, both full-time and part-time calculations have been provided.

Source: United States Department of Labor, Bureau of Labor Statistics, Occupational Employment Statistics Query System, http://data.bls.gov/oes/search.jsp?data_tool=oes, accessed June 6, 2013.

Table 13, below, illustrates the income limits that the U.S. Department of Housing and Urban Development (HUD) employs to categorize income levels. Similarly, the California Department of Housing and Community Development (HCD) utilizes these calculations to determine income levels for each county in the State. These income limits are then used to disperse State and Federal monies accordingly to programs that benefit lower income households. The table below illustrates how much households should spend on housing and utilities for each income level, allocating no more than thirty percent of the household income per HUD’s recommendation

Table 13						
Population by Income Level and Associated Affordable Housing Costs						
HUD Income Level¹	Household Income	Approx. % of Respondents		Affordable Home Price²	Affordable Rent (includes utilities)²	% Margin of Error
Extremely Low Income Limits (30%): \$21,150	\$10,000 to \$14,999	21%		< \$85,986	\$250 - \$375	+/- 29.2
	\$15,000 to \$24,999	23%		\$85,986	\$375 - \$625	+/- 36.7
Very Low Income Limits (50%): \$35,250	\$25,000 to \$34,999	25%		\$143,310	\$625 - \$875	+/- 37.1
Low (80%), Moderate (100%), and Above Moderate (120%) Income Limits: \$56,400; \$70,500; \$84,600	\$35,000 to \$49,999	0%		\$229,296	\$875 - \$1,250	+/- 15.0
	\$50,000 to \$74,999	31%		\$343,944	\$1,250 - \$1,875	+/- 28.6
TOTAL		230	100%			
<p>¹ % Area Median Income (AMI) for a 3-person family in Mono County, HUD, 2013. ² Affordable housing costs should not exceed 30% of a household’s income. See TABLE 5.</p> <p>Source: U.S. Census Bureau, 2007-2011 American Community Survey Estimates for June Lake, CA (Census Designated Place, CDP). For more information on how these income limits are used visit the California Department of Housing and Community Development website here: http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html.</p>						

As revealed in the table above (Table 13), approximately 43 percent of June Lake’s citizens are within the HUD designation of “extremely low-income,” and can generally afford a maximum monthly rent of \$587 (see Table 14, below). When compared with the rent ranges and rent survey results of Tables 15 and 16, respectively, it is easy to see that the lowest wage earners, those waiting tables, servicing hotel guests, and cleaning rooms, etc. are the households most burdened by the shortage of workforce housing. These are also the persons that play a key role in the overall experience of June Lake’s visiting guests.

The following table illustrates affordable home prices and rents for each income category. It illustrates the actual prices that individuals can afford without over-expending their income on housing. See Table 18 for a comparison of average home sale prices and Table 15 for average rental rates in June Lake.

TABLE 14					
June Lake Affordable Home Prices and Rental Rates, 2013					
HOUSEHOLD TYPE/SIZE		HOME PRICE			RENTAL RATE
<i>Minimum Unit Size</i>		<i>Income²</i>	<i>Down Payment</i>	<i>Affordable Home Price³</i>	<i>Affordable Rent (includes utilities)</i>
Extremely Low-Income - >30% of AMI¹					
1-Person	Studio	\$16,470	\$670	\$66,959	\$412
2-persons	One-Bedroom	\$18,810	\$765	\$76,473	\$470
3-Persons	Two-Bedroom	\$21,150	\$860	\$85,986	\$529
4-Persons	Three-Bedroom	\$23,490	\$955	\$95,499	\$587
Very Low-Income - 31% to 50% of AMI					
1-Person	Studio	\$27,450	\$1,116	\$111,599	\$686
2-persons	One-Bedroom	\$31,350	\$1,275	\$127,455	\$784
3-Persons	Two-Bedroom	\$35,250	\$1,433	\$143,310	\$881
4-Persons	Three-Bedroom	\$39,150	\$1,592	\$159,166	\$979
Low-Income - 51% to 80% of AMI					
1-Person	Studio	\$43,900	\$1,785	\$178,477	\$1,098
2-persons	One-Bedroom	\$50,150	\$2,039	\$203,887	\$1,254
3-Persons	Two-Bedroom	\$56,400	\$2,293	\$229,296	\$1,410

June Lake Area Plan

Housing Section

4-Persons	Three-Bedroom	\$62,650	\$2,547	\$254,706	\$1,566
Moderate-Income - 81% to 120% of AMI					
1-Person	Studio	\$65,880	\$2,678	\$267,838	\$1,647
2-persons	One-Bedroom	\$75,240	\$3,059	\$305,891	\$1,881
3-Persons	Two-Bedroom	\$84,600	\$3,439	\$343,944	\$2,115
4-Persons	Three-Bedroom	\$93,960	\$3,820	\$381,998	\$2,349
Middle-Income - 121% to 150% of AMI					
1-Person	Studio	\$82,350	\$3,348	\$334,797	\$2,059
2-persons	One-Bedroom	\$94,050	\$3,824	\$382,364	\$2,351
3-Persons	Two-Bedroom	\$105,750	\$4,299	\$429,931	\$2,644
4-Persons	Three-Bedroom	\$117,450	\$4,775	\$477,497	\$2,936
Upper-Income - 151% to 200% of AMI					
1-Person	Studio	\$109,800	\$4,464	\$446,396	\$2,745
2-persons	One-Bedroom	\$125,400	\$5,098	\$509,818	\$3,135
3-Persons	Two-Bedroom	\$141,000	\$5,732	\$573,241	\$3,525
4-Persons	Three-Bedroom	\$156,600	\$6,367	\$636,663	\$3,915

¹ AMI = Area Median Income

² Income figures are based on the 2013 HUD area median income figure for Mono County (AMI) of \$78,300 for a family of four.

³ Calculation of affordable home sales prices based on an annual interest rate of 4.25% for a standard mortgage, 30-year mortgage, and monthly payments that do not exceed 30% of the household monthly income.

Source: Mammoth Lakes Housing, Inc. (MLH), 2013.

The following table displays the ranges of monthly rents advertised in June Lake for different sized units.

TABLE 15		
Ranges Of Monthly Rents		
Number of Bedrooms	Low	High
One-bedroom	\$550	\$1,250
Two-bedroom	\$850	\$1,630
Three-bedroom	\$960	\$1,500

Source: The Sheet, Mammoth Times, June lake Properties, Rainbow Ridge Real Estate; Mammoth Lakes Housing, Inc. (MLH), 2013.

Table 16 below, taken from the American Community Survey, shows that those who answered the survey pay between \$750 and \$1,499 monthly for a rental unit in June Lake.⁵ When you compare these numbers to the affordable rents in Table 14, you can see how some individuals, perhaps seasonal and/or service workers may not be able to afford these rental rates.

TABLE 16		
Household Monthly Rents in June Lake, CA		
Cost of Monthly Rent	Approximate # of Households	% Margin of Error
Less than \$200	-%	+/-20.8
\$200 - \$299	-%	+/-20.8
\$300 - \$499	-%	+/-20.8
\$500 - \$749	-%	+/-20.8
\$750 - \$999	33%	+/-54.0
\$1,000 - \$1,499	67%	+/-54.0
\$1,500 or More	-%	+/-20.8

Source: U.S. Census Bureau, 2007-2011 American Community Survey Estimates for June Lake, CA (Census Designated Place, CDP).

⁵ Remember that the ACS only provides sample data and estimates. The Margin of Error has been provided to show that the percentages may be larger or smaller and are not accurate portrayals of the entire community.

Based on HCD’s area median incomes (AMI) for Mono County, the table below (Table 17) illustrates the affordable housing-cost-gap for households at the lowest income levels. Programs such as first-time homebuyer and employer/developer supplied rental housing are some tools that can help fill the gap between market rate rents and sales prices in June Lake and affordable rents for low income households. It is interesting to note that for some income groups, there is no gap in affordability.

TABLE 17							
Median Home and Rental cost "Gap" Summary 2013							
Household Type/Size	Minimum Unit Size	Affordable Home Price ¹	Median Single Family Price ²	Gap	Affordable Rent (incl. utilities)	Median Rent (apartment)	Gap
Extremely Low-Income - >30% of AMI							
2-Persons	One-Bedroom	\$76,473	\$117,500	(\$41,027)	\$470	\$825	(\$355)
3-Persons	Two-Bedroom	\$85,986	\$270,000	(\$184,014)	\$529	\$1,122	(\$593)
4-Persons	Three-Bedroom	\$95,499	\$290,000	(\$194,501)	\$587	\$1,315	(\$728)
Very Low-Income - >31% to 50% of AMI							
2-Persons	One-Bedroom	\$127,455	\$160,000	None	\$784	\$825	(\$41)
3-Persons	Two-Bedroom	\$143,310	\$238,750	(\$126,690)	\$881	\$1,122	(\$241)
4-Persons	Three-Bedroom	\$159,166	\$231,500	(\$130,834)	\$979	\$1,315	(\$336)
Low-Income - >51% to 80% of AMI							
2-Persons	One-Bedroom	\$203,887	\$160,000	None	\$1,254	\$825	None
3-Persons	Two-Bedroom	\$229,296	\$238,750	(\$40,704)	\$1,410	\$1,122	None
4-Persons	Three-Bedroom	\$254,706	\$231,500	(\$35,294)	\$1,566	\$1,315	None
Moderate-Income - >81% to 120% of AMI							
2-Persons	One-Bedroom	\$305,891	\$160,000	None	\$1,881	\$825	None
3-Persons	Two-Bedroom	\$343,944	\$238,750	None	\$2,115	\$1,122	None
4-Persons	Three-Bedroom	\$381,998	\$231,500	None	\$2,349	\$1,315	None
Middle-Income - >121% to 150% of AMI							
2-Persons	One-Bedroom	\$382,364	\$160,000	None	\$2,351	\$825	None
3-Persons	Two-Bedroom	\$429,931	\$238,750	None	\$2,644	\$1,122	None

June Lake Area Plan

Housing Section

4-Persons	Three-Bedroom	\$477,497	\$231,500	None	\$2,936	\$1,315	None
Upper-Income - >151% to 200% of AMI							
2-Persons	One-Bedroom	\$509,818	\$160,000	None	\$3,135	\$825	None
3-Persons	Two-Bedroom	\$573,241	\$238,750	None	\$3,525	\$1,122	None
4-Persons	Three-Bedroom	\$636,663	\$231,500	None	\$3,915	\$1,315	None

¹ See TABLE 15.

² See TABLE 19.

Source: Mammoth Lakes Housing, Inc. (MLH), 2013.

Table 18 below illustrates the home sales in June Lake over a 24-month period. As you can see, 3-bedroom homes have been the most popular.

TABLE 18								
June Lake Home Sale Prices July 2011 – July 2013*								
<i>Bedrooms</i>	<i>Sales</i>	<i>Median Price</i>	<i>Price/SF</i>	<i>Average Price</i>	<i>Price/SF</i>	<i>Price Range</i>		
1	2	\$117,500	\$240	\$117,500	\$240	\$75,000	to	\$160,000
2	5	\$270,000	\$190	\$271,083	\$173	\$214,000	to	\$475,000
3	17	\$290,000	\$201	\$317,176	\$187	\$100,000	to	\$646,000
4	4	\$400,000	\$242	\$441,250	\$253	\$340,000	to	\$625,000
5	4	\$648,750	\$190	\$664,889	\$187	\$605,000	to	\$757,057
Homes Total	32	\$290,000	\$201	\$362,180	\$208	\$75,000		\$757,057

*Includes: Condominiums, Single Family, Mobile, Prefab/Modular, REO
 Source: MLBOR Multiple Listings Service, 2013; Mammoth Lakes Housing, Inc. (MLH), 2013.

Chapter 3: Housing Resources & Constraints

3.1 Resources

The community of June Lake should take advantage of the opportunities available for supporting local housing programs. Mammoth Lakes Housing, Inc. has identified the following resources:

1. **Financial and Administrative Resources:** Utilize the existing networks to petition local politicians to uphold and enforce an inclusionary housing policy. In addition, petition for the local use of Housing Authority Trust Fund monies (approximately \$237,000).
2. **Organizations & Networks:** Work with local organizations such as MLH, IMACA, and others to help initiate local housing programs such as affordable developments, first-time homebuyer programs, home rehabilitation, and weatherization programs.
3. **Mixed-Use Potential:** Promote the development of mixed-use projects on undeveloped parcels to create a vibrant Village atmosphere.
4. **Avalanche Subdivision:** The Avalanche Subdivision is a tract of between 40 to 50 single family lots within a designated avalanche area. Work alongside Mono County on a potential trade of this land with the U.S. Forest Service for developable land for workforce housing.
5. **Sites Inventory:** Advocate for the development of multifamily and/or mixed-use developments using available, vacant parcels.

3.2 Constraints

The June Lake community faces multiple constraints to the provision of workforce housing, including but not limited to the long-term suspension of Mono County’s inclusionary policy. As a firm step to overcoming these obstacles, it is recommended that the June Lake CAC adopt the following Housing Program Policies as a guiding document, specific to the unique nature of June Lake. These policies should clearly express the community’s intent to provide for the public welfare, until the inclusionary policy is reinstated. The following is a list of constraints with possible actions.

1. **Multi-Family Residential – High land use designation allows commercial uses:** Currently, the Multifamily Residential – High (MFR-H) designation of the Mono County Land Use Element (2009, p. II-114) allows for transient developments such as “Hotels, motels, bed-and-breakfast establishments and dorms” as well as “Transient rentals (fewer than 30 consecutive days) of four or more dwelling units only” with a Use Permit. This can potentially decrease the number of available parcels for workforce housing.

2. **High proportion of RSF designated vacant parcels within The Loop:** As the table below illustrates (Table 19), the majority of vacant land in June Lake is designated for single-family residential developments (95 acres) and Specific Plans (98 acres). Only six acres are designated for multifamily developments and three for mixed-use projects (see Appendix A). Of the six acres designated MFR, two of these allow transient facilities with a Use Permit, potentially decreasing the acreage designated for multifamily developments to an overall of seven acres (which includes the mixed-use parcels).

Table 19						
Vacant Land Use Inventory, Mono County Housing Element, 2009, p. 63.						
June Lake						
LUD	Density Range	# Parcels	Acreage	Typical Density	Services Availability	Estimated Realistic Capacity
ER	1 du/ acres	2	3	1 du/ acre	Water and Sewer	3 du
SFR	5.8 du/acres	158	95	4 du/ acre	Water and Sewer	380 du
MFR-L	11.6 du/acre	17	4	9 du/ acre	Water and Sewer	36 du
MFR-H	15 du/ acres	8	2	11 du/acres	Water and Sewer	22 du
MU	15 du/ acres	19	3	11 du/acres	Water and Sewer	57 du
CL, M	15 du/ acres	14	5	12 du/acres	Water and Sewer	60 du
CL,H	15 du/ acres	21	7	13 du/acres	Water and Sewer	91 du
RU	1du/ 5 acres	2	147	1 du/ 5 acres	Water and Sewer	30 du
C	15 du/ acres	19	4	12 du/acres	Water and Sewer	48 du
NHP	1 du/5 acres	4	29	1 du/ 5 acres	Water and Sewer	6 du
SP	–	7	98	11 du/ acre	Water and Sewer	1078 du
Totals			397			1811 du

3. **More land is designated SFR than MFR:** Table 20 illustrates that 740 parcels (187.1 acres) are designated Single Family Residential while only 30 parcels (11.1 acres) are designated for Multifamily Residential – Low. Combining all multifamily land use designations still only produces 53 parcels (17.5 acres) of multifamily designated land. This limits potential sites for workforce housing.

Table 20

June Lake Planning Area – Private Land Buildout by Zone

LUD	# of Parcels	Vacant Parcels	Total Acres	Total BO	Assump BO	Assumption
C	66	18	18.5	232	101	80% of vacant, 20% additional buildout on improved
CL-H	65	32	18.5	246	131	80% of vacant, 20% additional buildout on improved
CL-M	38	21	25.2	237	101	80% of vacant, 20% additional buildout on improved
ER	3	1	7.6	3	3	100%
MFR-H	23	8	6.4	93	48	80% of vacant, 20% additional buildout on improved
MFR-L	30	16	11.1	101	51	80% of vacant, 20% additional buildout on improved
MU	62	16	11.1	207	174	80% of vacant, 20% additional buildout on improved
SFR	740	348	187.1	859	700	80% of vacant, 20% additional buildout on improved
SP	12	6	269.6	1012	809	80%
NHP & OS	3	3	40.8	9	0	No Development
TOTALS	1,042	469	596	2,999	2,118	

Source: Mono County Planning Department, August 2013.

4. **Minimum lot size for Mixed Use land use designation is 10,000 square feet:** Currently, the General Plan requires that “Condominiums, cooperatives, townhouses, cluster developments, and similar uses (excluding apartments)” have a minimum lot size of 20,000 square feet (Mono County General Plan, p. II-118). Additionally, “Land uses on lots measuring less than 10,000 sq. ft. shall be limited to single family residences, duplexes and triplexes.” Unfortunately, many of the Mixed Use designated parcels are less than 10,000 square feet which limits the number of potential workforce housing units to single family homes, duplexes, or triplexes.
5. **Properties located on U.S. Forest Service land prevent year-round use:** While the U.S. Forest Service has not been willing to release land control of properties bordering the various lakes in June Lake, historically they have been cooperative in releasing other sites. There are approximately ten single family cabins that are currently on U.S. Forest Service land near Gull Lake, though not on the waterfront. Due to these cabins residing on leased U.S. Forest Service land they cannot be occupied year-round, thereby removing them as potential workforce housing options. Talks with the U.S. Forest Service could be undertaken to release the land these cabins are on to allow for year-round occupancy.
6. **Suspended County Inclusionary Zoning Ordinance:** The suspension of the Mono County inclusionary housing ordinance makes the County’s requirements regarding the provision of workforce housing vague to potential developers. The current suspension of the ordinance will not sunset until January 14, 2015, at which time new development may have already been approved in June Lake.

Chapter 4: Housing Policies and Programs

GOAL: Provide residents with a wide array of quality, affordable housing options.

Policy Recommendations:

Objective A: Promote the development of a variety of safe and affordable housing options for residents that support the changing economy of June Lake.

Policy A.1. Clearly define residential land use designations for residential development only in an effort to preserve the minimal RMF parcels available for workforce housing developments.

A.1.Action: Remove commercial, transient rental (fewer than 30 consecutive days) options in the MFR-H land use designation of the land use designation.

Policy A.2. Lobby the Board of Supervisors to remove the suspension of the Mono County Inclusionary Housing Ordinance to ensure that current and future developers and employers of June Lake provide workforce housing.

A.2.1. Action: When, on-site workforce housing is allowable under the Mono County General Plan, per the inclusionary ordinance, give consideration to the livability of on-site, affordable dwellings prior to its implementation. Some developments may not offer residents with quality living circumstance and could, inadvertently, create long-term vacancy issues.

A.2.2. Action: Create a set of standards for the developer's acquired off-site properties to meet their mitigation requirements. Standards should consider long-term affordability with regard to Home Owner Association fees and pending assessments/deferred maintenance, proximity to community services, employment, and transit, as well as possible parking constraints.

Policy A.3. Proactively reach out to and support local and regional housing sponsors and developers to promote the development of workforce housing in June Lake.

A.3.1. Action: Work closely with Mammoth Lakes Housing, Inc. (MLH) and other local organizations to promote first-time homebuyer and other relevant programs for the area.

A.3.2. Action: Maintain and update the Housing Authority website with relevant and important housing-related information.

Objective B: Conserve and improve existing June Lake housing stock.

Policy B.1. Promote the weatherization programs of IMACA

B.1 Action: Coordinate outreach and education efforts to June Lake residents of the weatherization programs that IMACA offers via the June Lake Community Advisory Committee (CAC), and other, local information outlets.

Policy B.2. Seek out federal and state rehabilitation funds.

B.2. Action: Work with MLH to assess the demand and feasibility for owner-occupied rehabilitation. Then, if appropriate, produce application(s) for HCD program funding.

Objective C: Eliminate discrimination and provide equal housing opportunities to current and future June Lake residents.

Policy C.1. Review policies and local ordinances for fair housing impediments.

Policy C.2. The County will direct persons with housing discrimination complaints to appropriate state and federal agencies.

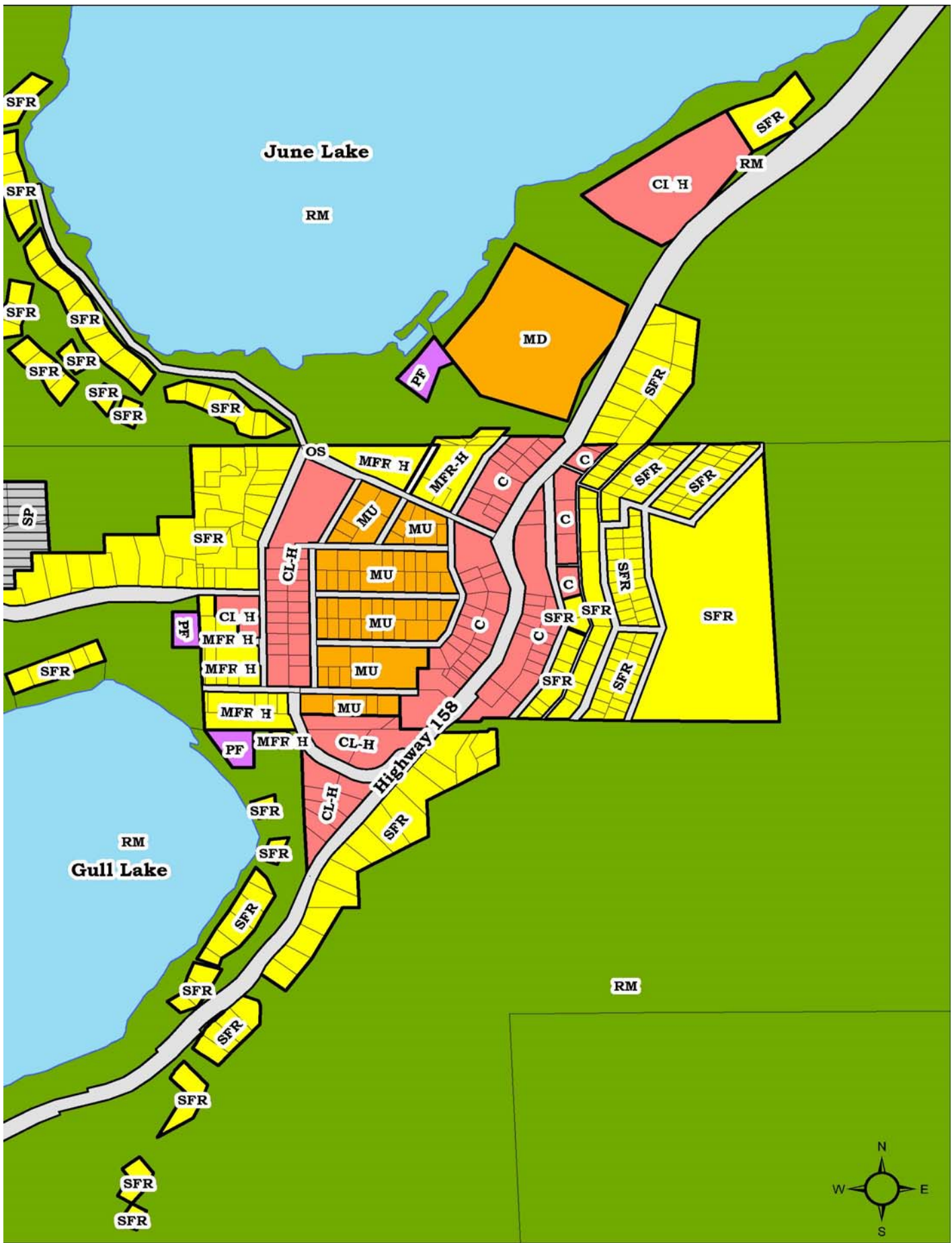
C.2.1. Action: Explore the feasibility to offer residents a link on the County's website to the California Department of Consumer Affairs for landlord/tenant rights and resources.

Appendix A: Mono County General Plan, Land Use Designation Maps

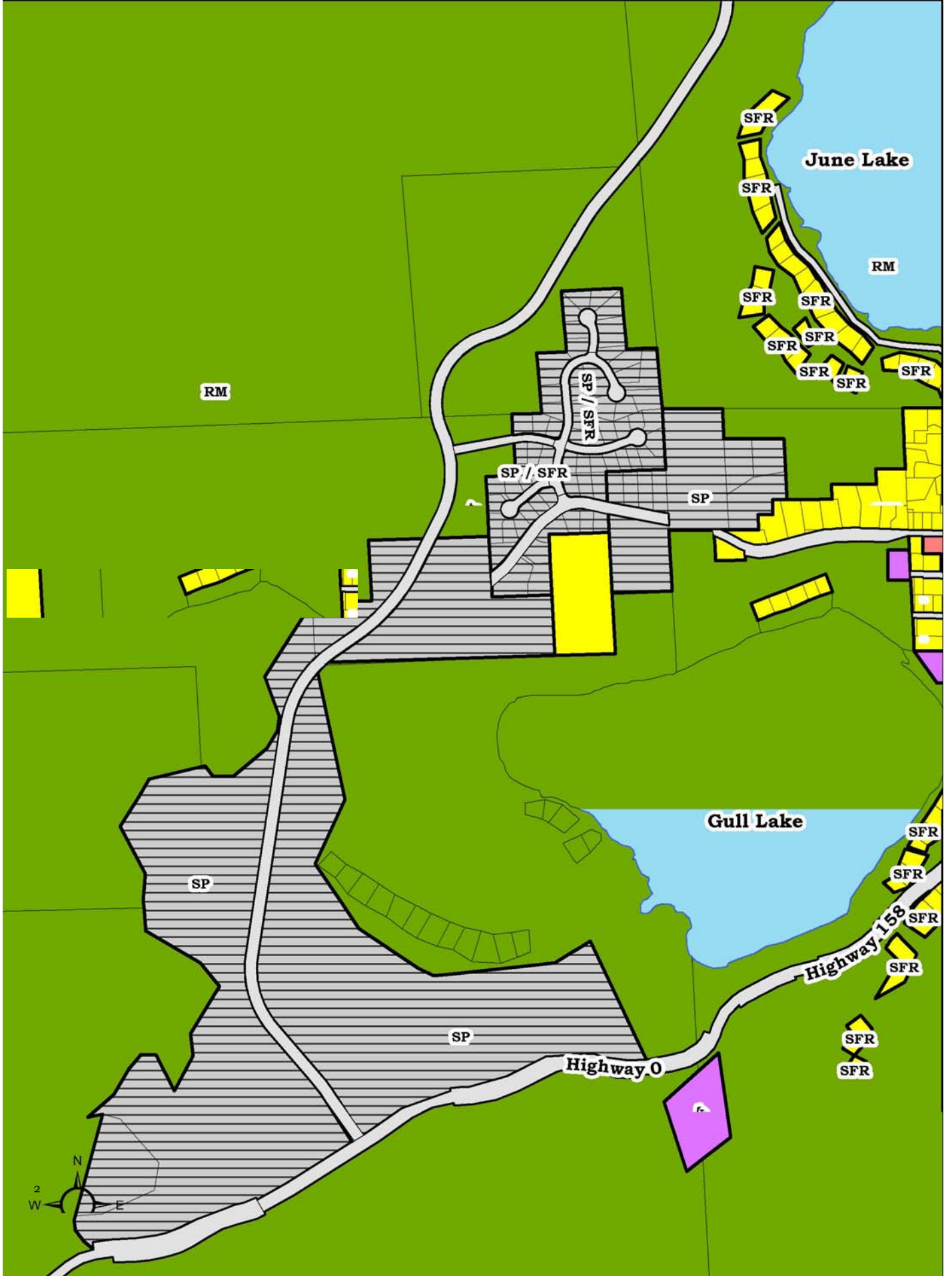
LAND USE DESIGNATIONS

For specific development standards, please refer to the [Mono County General Plan, 2009, Land Use Element](#), p. 104.

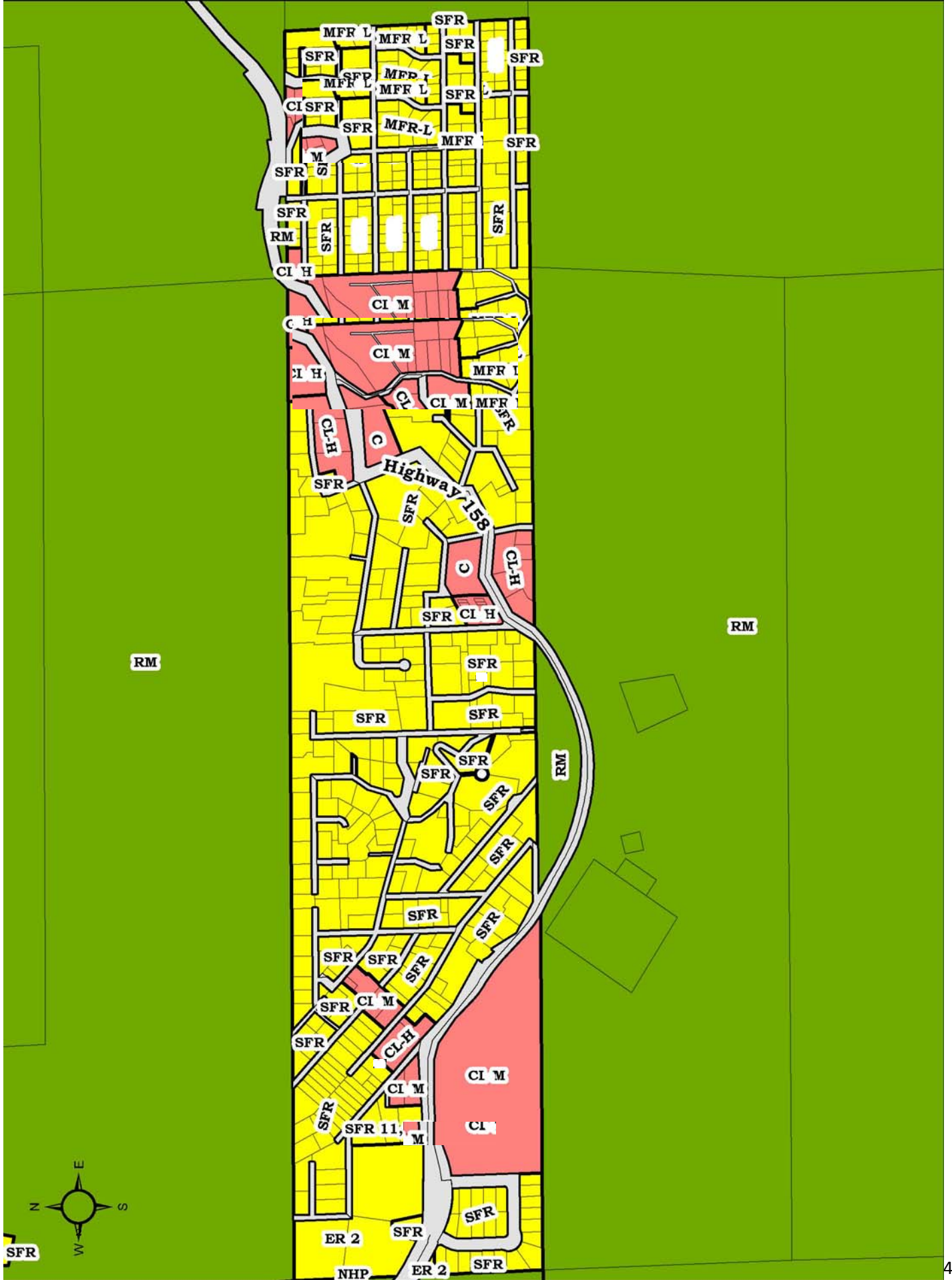
RR	Rural Residential
ER	Estate Residential
RMH	Rural Mobile Home
SFR	Single-Family Residential
MFR-L	Multi-Family Residential, Low
MFR-M	Multi-Family Residential, Moderate
MFR-H	Multi-Family Residential, High
MU	Mixed Use
CL-M	Commercial Lodging, Moderate
CL-H	Commercial Lodging, High
RR	Rural Resort
C	Commercial
SC	Service Commercial
IP	Industrial Park
I	Industrial
PF	Public and Quasi-Public Facilities
RM	Resource Management
AG	Agriculture
SAA	Scenic Area Agriculture



June Lake Village Figure 68



West Village/Rodeo Grounds Figure 69



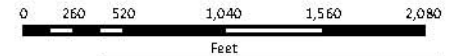
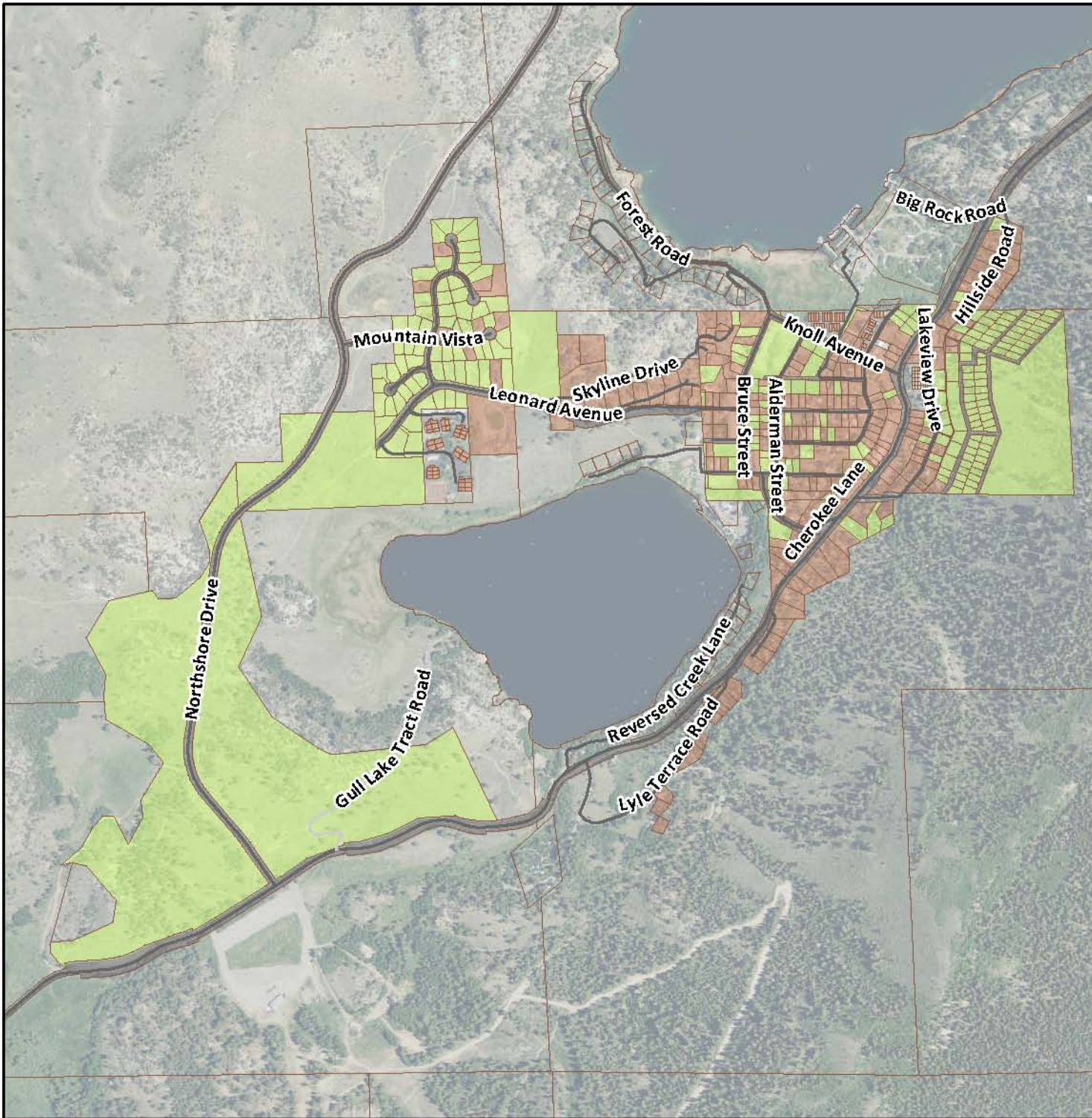
Down Canyon June Lake Figure 70

Appendix B: Undeveloped Land Map, Mono County GIS, 2011

Undeveloped Properties

June Lake Village

-  Federal Highways
-  State Highways
-  Local Roads
-  Private Roads
-  USFS, Dirt & 4WD Roads
-  Parcels
-  Undeveloped Parcels
-  Developed Parcels
-  Right of Ways



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Map created by: ngreenberg on 3/10/2011

G:\Projects\Mono\General\SpecialDistricts\JuneLakePUD\Undeveloped Properties - June Lake