

**Mono Basin Housing Working Group**  
**Mono Basin Community Housing Conversations**  
**Summary Report**  
**24 September 2023**

**Executive Summary**

A lack of affordable, attainable and stable housing threatens the fabric of communities across Mono County. Despite impacting nearly every family, industry, school, fire district, and level of government, there has been little community discussion directed toward identifying shared challenges and community-supported solutions.

Over two evenings in September 2023, a group of locals sponsored two Community Housing Conversations - one in June Lake<sup>1</sup> and one in Lee Vining<sup>2</sup> - to bring people together and identify very real housing challenges and potential collaborative opportunities to sustain and create more housing. In addition to a facilitated community conversation, both meetings featured local housing professionals from local government - Eastern Sierra Community Housing and Mono County Community Development - as well as local realtors and a home mortgage broker from the private sector.

This document contains the prioritized results of both Community Housing Conversations, along with associated materials presented. In short, both conversations highlighted a need for a collaborative all hands on deck approach to keep our community resilient, thriving and housed.

<b>Community Conversation Outcomes</b>
<b>Challenges and Barriers</b>
<ol style="list-style-type: none"><li>1. <b>Policy</b> - Existing policies and regulations hinder potential solutions and need rapid adaptation to today's reality.</li><li>2. <b>Prioritization</b> - The housing crisis is not considered a priority and, as a result, there is slow or no action.</li><li>3. <b>Price</b> - Renting or owning a home is simply unaffordable to many locals.</li><li>4. <b>Private Land</b> - There is very little land available to create workable solutions.</li></ol>
<b>Opportunities and Solutions</b>
<ol style="list-style-type: none"><li>1. <b>County Action</b> - Expedite changes to regulations and budget priorities now to enable short-term solutions while long-term solutions, such as sustainable funding mechanisms and stable local housing supply, are created.</li><li>2. <b>Community Capacity</b> - Preserve attainable local housing through the creation of a Community Housing Trust and make housing a community priority.</li></ol>

<sup>1</sup> June Lake Community Center September 12, 2023, 6-8 pm attended by 47 people

<sup>2</sup> Lee Vining Community Center September 13, 2023, 6-8 pm attended by 35 people

## **Challenges and Barriers**

For both meetings, community members were asked to identify the challenges facing locals as they look to find and stay in a home. Following this collective discussion, participants were each provided three dots to prioritize the most pressing challenges. The following narrative summarizes the conversation with verbatim challenges listed below in community-prioritized order.

Across both communities, the challenges and barriers to attainable and sustainable housing can be summarized by **four “P’s”**:

- **Policy;**
- **Prioritization;**
- **Price, and**
- **Private land.**

Community frustrations with county, state and federal policies were identified as the number one priority at the June Lake conversation. Participants felt existing county policy, especially as it relates to use of recreational vehicles, is creating real barriers to creative solutions. Participants noted a perceived inequity with the current “complaint-based enforcement” of overly rigid or outdated codes reflecting decades-old social norms and perceptions which may not reflect or respect the current reality of living in a rural, seasonal community with limited housing stock which is very expensive relative to local income levels.

Coupled with concerns over policy and regulation, participants highlighted a universal concern with the lack of “urgency for solutions.” Participants noted “housing is not considered an emergency,” and this lack of urgency manifests as unresponsiveness where projects go unfinished, resources to create solutions go unallocated or do not “fit rural areas,” and potential code adaptations are not acted upon in a timely manner, while in the meantime, costs climb, homes sit empty, and friends and family continue to be displaced.

Affordability and availability emerged as key challenges in both communities. “Residents can’t afford home prices,<sup>3</sup>” “high cost of construction” and “very high” rents characterized economic concerns. Cost concerns were not limited to purchase or rental costs, as participants noted these financial hurdles are made even worse by limited “contractor availability,” rising insurance costs, and the proverbial social program “donut hole” - the concern that “available housing support programs do not cover middle-income groups.”<sup>4</sup>

Both communities identified “limited private land base” as a key challenge to creating attainable housing solutions. While a limited land base restricts potential supply of available homes, this

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<sup>3</sup> Year to date median home price in June Lake was reported as \$789,000 while Lee Vining clocked in at \$487,000. See *Community Housing Conversation* slides from Realtors Aleman and Bogorad in the appendix.

<sup>4</sup> See Eastern Sierra Community Housing slides and Average Median Income tables in appendix.

limited supply is even further diminished by the “high number of empty homes” and the “seasonal nature of [our] community” where “inventory doesn’t match seasonal need.”

<p style="text-align: center;"><b>June Lake Conversation</b></p>	<p style="text-align: center;"><b>Lee Vining Conversation</b></p>
<ul style="list-style-type: none"> <li>● Limitations of County policy (tiny homes on wheels not covered) (11)</li> <li>● Anonymous complaint-based enforcement code policy doesn’t speak for majority (9)</li> <li>● Code not based on real situations or choices (8)</li> <li>● Not finishing projects (Acorns) (6)</li> <li>● Can’t fast-track changes (5)</li> <li>● No urgency for solutions (5)</li> <li>● Not true affordability (5)</li> <li>● Construction costs and contractor availability (5)</li> <li>● Available funding/housing programs don’t fit rural areas (5)</li> <li>● Limited land base (4)</li> <li>● Not considering housing an emergency (4)</li> <li>● Property taxes go up after an ADU is put in (2)</li> <li>● Empty homes (2)</li> <li>● Resource allocation (2)</li> <li>● Enforcement of illegal short-term rentals (1)</li> <li>● Different reasons for homelessness are not treated the same</li> <li>● Giveaways to developers without legal accountability</li> <li>● No rural task force</li> <li>● Many separate jurisdictions</li> <li>● Short-term rental moratorium hasn’t led to significant changes (prices and mortgage make them unaffordable)</li> <li>● Marketing priorities</li> <li>● Tenant laws discourage seasonal rentals</li> </ul>	<ul style="list-style-type: none"> <li>● Residents can’t afford home prices (10)</li> <li>● High cost of construction (9)</li> <li>● Limited private land base (8)</li> <li>● High number of empty homes (8)</li> <li>● Rents are very high (5)</li> <li>● Seasonal nature of community - inventory doesn’t match need (4)</li> <li>● Insurance cancellations and costs (4)</li> <li>● Housing that is tied to employment (4)</li> <li>● Available housing support programs do not cover middle-income groups (3)</li> <li>● Difficulty of building new homes (2)</li> <li>● Building ADUs is expensive (2)</li> <li>● Long commutes = cost, time, danger (1)</li> <li>● Seasonal staffing fluctuations (1)</li> <li>● Resistance to multi-family/clustered housing</li> </ul>

## Opportunities and Solutions

Forging ahead, undaunted and perhaps inspired by the list of challenges and barriers, participants in both communities collectively articulated extensive lists of implementable opportunities as potential solutions to the housing challenges listed above.

While challenges and barriers to attainable and sustainable housing can be characterized by four P's: *Policy, Prioritization, Price and Private Land*, participants identified forty opportunities and solutions that boil down to **two C's**:

- **County action**, and
- **Community capacity**.

A strong call for urgent County action on a number of fronts echoed throughout the community conversation in June Lake. Many participants expressed deep frustration with perceived inaction and unwillingness to adapt to today's housing crisis, especially when it came to revisiting and modifying existing regulations surrounding use of trailers and recreational vehicles for housing on resident's private land.

Beyond quick action on the RV question, both communities identified a litany of potential County actions to better utilize existing housing stock: "encourage 2nd homeowners to rent long term or sell to locals," establish new taxes and other measures as "disincentives for houses to remain empty," as well as create lasting funding streams to support housing stock preservation, utilization and expansion ("housing bond" and "financial subsidy/incentives to homeowners to encourage long-term rental").

Community requests for County action also came as a clarion call to "prioritize housing in the County General Fund," "especially TOT funds" and "declare a housing emergency." Many participants noted that while home loss and community displacement caused by floods or fires results in emergency declarations, the ongoing housing crunch has the same effect on people but has not elicited the same emergency response. Participants repeatedly noted that these emergency declarations often open the door to creative solutions that address housing needs during the emergency yet are not considered applicable to addressing the long-rolling housing crisis on an ongoing basis.

Both community conversations highlighted a desire for "better interagency collaboration" to "leverage funding and resources among groups, particularly tribal resources" and "identify land for community expansion" through "transfer of DWP property." Both conversations highlighted a desire for "creative uses of land that don't harm the environment" and result in "walkable, safe development that matches community character."

Demand for an all hands on deck approach wasn't limited to government as both conversations prioritized community-based solutions. To build local capacity to address housing participants

strongly supported establishment of a community-driven [Housing Trust](#). While a Housing Trust can be many things and implement a number of solutions, simply put, a Housing Trust works within the real estate market to preserve existing homes for local people by buying homes and reselling, leasing or renting them to families at reduced prices by splitting the structure from the land, condo-style. When a family chooses to sell, they retain the equity earned in their home at the completion of a sale to a qualifying local family.

Calls for increased community capacity were also as simple as encouraging “direct appeal to neighbors for housing solutions - build ADU’s, recent second homes, etc.”

<b>June Lake Conversation</b>	<b>Lee Vining Conversation</b>
<ul style="list-style-type: none"> <li>● Quicker County decisions and regulatory changes (14)</li> <li>● Disincentives for houses to remain empty (empty house tax, minimum residence time) (14)</li> <li>● Housing trust (12)</li> <li>● Declare a housing emergency (8)</li> <li>● Creative uses of land that don’t harm the environment (5)</li> <li>● Prioritize housing in County General Fund (4)</li> <li>● Better interagency collaboration, and sustain it (4)</li> <li>● Tax second homes and investment properties (2)</li> <li>● Housing bond/targeted bond (2)</li> <li>● Allow tiny homes (2)</li> <li>● Advocate to state for better policies and collaboration (1)</li> <li>● Rental incentives (tax write-offs) and support for homeowners to rent long-term (1)</li> <li>● Housing fund with legally restricted fees/penalties (1)</li> <li>● Encourage investment in community housing (through tax incentives, etc.) (1)</li> <li>● <a href="#">Enhanced Infrastructure Financing District</a> (1)</li> <li>● Verify primary residences (compare voter registration with property ownership) (0)</li> </ul>	<ul style="list-style-type: none"> <li>● Establish a local Housing Trust (11)</li> <li>● Walkable, safe development that matches community character (10)</li> <li>● Transfer DWP property to County for housing (7)</li> <li>● Encourage 2nd homeowners to rent long-term or sell to locals (7)</li> <li>● Identify land for community expansion (5)</li> <li>● Financial subsidy/incentives to homeowners to encourage long-term rental (4)</li> <li>● Leverage funding and resources among groups, particularly tribal resources (4)</li> <li>● Direct appeal to neighbors for housing solutions - build ADU’s, rent second homes, etc. (3)</li> <li>● Prioritize housing in county budget, especially TOT funds (3)</li> <li>● Expand county housing assistance (2)</li> <li>● Provide seasonal housing in resorts off-season (2)</li> <li>● Rent control (2)</li> <li>● More mobile home parks for locals (2)</li> <li>● Convert vacant commercial property to housing (1)</li> <li>● Support long-term costs (maintenance) for ADUs</li> <li>● Identify real number of housing needed for jobs and built to that</li> <li>● Provide financial support for bringing homes up to rental standard</li> <li>● Improve CA-NV cross-border coordination for permits and contractor</li> </ul>

	<p>licensing</p> <ul style="list-style-type: none"> <li>● Temporary RV housing</li> <li>● Implement a housing emergency</li> <li>● Improve flexibility in response to housing emergency</li> <li>● Encourage ADU construction where possible</li> <li>● Provide rental assistance</li> <li>● Enhance housing at Forest Service Lee Vining Canyon Ranger Station</li> </ul>
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**Conclusion**

The housing crisis affecting Mono Basin communities did not happen overnight. This crisis is a result of hundreds of individual decisions and external factors coming together over many decades. Solving the crisis won't happen overnight, and will require a range of near-term and long-term solutions. These community conversations clearly framed some of the challenges we face, as well as identified some very real solutions we can implement now and work on tomorrow. Keeping our communities whole, strong and housed will only happen if we, together, make housing a priority and make solutions happen. These are our communities, our friends, our neighbors, our co-workers and our children who can't find stable homes. We owe it to all of them to figure this out together.

**The Mono Basin Housing Working Group**

The Mono Basin Housing Working Group is a volunteer, ad-hoc group of full-time local residents formed in August 2021. The four most active members have been Elin Ljung, Paul McFarland, David Rosky, and Supervisor Bob Gardner, who meet at least monthly; half a dozen other folks have participated over the years. The group works on housing opportunities and challenges at a community level and can be a bridge between the community and entities working on housing such as Eastern Sierra Community Housing, Mono County, or private developers. To learn more and work together towards housing solutions, please email us at [MonoBasinHousing@gmail.com](mailto:MonoBasinHousing@gmail.com).

The 2023 Fall Community Housing Conversations were organized by the Housing Working Group with support from the DeChambeau Creek Foundation, a local community foundation working to foster meaningful connection with place and one another.

## Meeting Agenda and Ground Rules

Meeting Agenda	Meeting Ground Rules
<ol style="list-style-type: none"> <li>1. Welcome</li> <li>2. Community Resources               <ol style="list-style-type: none"> <li>a. Mono Basin Housing Working Group</li> <li>b. <a href="#">Eastern Sierra Community Housing</a></li> <li>c. <a href="#">Mono County Community Development Department</a> - Brent Calloway and Wendy Sugimura</li> <li>d. Today's Marketplace - <a href="#">Lydia March with Sierra Crest Realty</a> and <a href="#">Joseph Bogorad and Grace Aleman with Mammoth Realty Group</a></li> <li>e. Homeward Bound - local mortgage broker, <a href="#">Kelly Gardner with American Pacific Mortgage</a></li> </ol> </li> <li>3. Challenges and Opportunities</li> <li>4. Wrap up</li> <li>5. One on one resources</li> </ol>	<ul style="list-style-type: none"> <li>● Everyone has wisdom</li> <li>● Speak like your family's here</li> <li>● Focus on what can be done</li> <li>● There are many paths to Reversed Peak and Mono Lake</li> <li>● Ideas are easy, solutions take time</li> </ul>

### Appendix (blue items included as links)

1. [Mammoth Community Housing Slides](#)
2. AMI eligibility index (Page 8)
3. [Real Estate Market overview by Joseph Bogorad and Grace Aleman](#)
4. Mono County ADU fact sheet (Page 9)
5. [Mono County December 6, 2022 staff report on recreational vehicle use as housing](#)

Income Limits-2023/24

Effective 6/6/2023

EFFECTIVE HH Size	6/6/2023		6/6/2023	6/15/2023	6/6/2023		6/15/2023						
	% AREA MEDIAN INCOME						USDA Very Low	CalHOME (State) 80%	CDBG HOME 80%	USDA Low Income	Median (CA) 100%	USDA Moderate	Begin and TOML 120%
	30%	State 50%	HUD Rental 50%	HUD Rental 60%									

**Mono County**

1	\$17,850	\$29,750	\$29,750	\$33,780	\$40,600	\$47,600	\$47,600	\$64,950	<b>\$67,050</b>	\$104,650	\$80,450	\$100,575
2	\$20,400	\$34,000	\$34,000	\$40,800	\$40,600	\$54,400	\$54,400	\$64,950	<b>\$76,650</b>	\$104,650	\$91,950	\$114,975
3	\$24,860	\$38,250	\$38,250	\$45,900	\$40,600	\$61,200	\$61,200	\$64,950	<b>\$86,200</b>	\$104,650	\$103,450	\$129,300
4	\$30,000	\$42,500	\$42,500	\$51,000	\$40,600	\$68,000	\$68,000	\$64,950	<b>\$95,800</b>	\$104,650	\$114,950	\$143,700
5	\$35,140	\$45,900	\$45,900	\$55,080	\$53,600	\$73,450	\$73,440	\$85,750	<b>\$103,450</b>	\$138,150	\$124,150	\$155,175
6	\$40,280	\$49,300	\$49,300	\$59,160	\$53,600	\$78,900	\$78,880	\$85,750	<b>\$111,150</b>	\$138,150	\$133,350	\$166,725
7	\$45,420	\$52,700	\$52,700	\$63,240	\$53,600	\$84,350	\$84,320	\$85,750	<b>\$118,800</b>	\$138,150	\$142,550	\$178,200
8	\$50,560	\$56,100	\$56,100	\$67,320	\$53,600	\$89,800	\$89,760	\$85,750	<b>\$126,450</b>	\$138,150	\$151,750	\$189,675

**Inyo County**

1	\$17,950	\$29,900	\$29,900	\$35,880	\$41,350	\$47,850	\$47,840	\$66,150	<b>\$59,800</b>	\$104,650	\$71,750	\$89,700
2	\$20,500	\$34,200	\$34,200	\$41,040	\$41,350	\$54,650	\$54,720	\$66,150	<b>\$68,300</b>	\$104,650	\$82,000	\$102,450
3	\$24,860	\$38,450	\$38,450	\$46,140	\$41,350	\$61,500	\$61,520	\$66,150	<b>\$76,850</b>	\$104,650	\$92,250	\$115,275
4	\$30,000	\$42,700	\$42,700	\$51,240	\$41,350	\$68,300	\$68,320	\$66,150	<b>\$85,400</b>	\$104,650	\$102,500	\$128,100
5	\$35,140	\$46,150	\$46,150	\$55,380	\$54,600	\$73,800	\$73,840	\$87,300	<b>\$92,250</b>	\$138,150	\$110,700	\$138,375
6	\$40,280	\$49,550	\$49,550	\$59,460	\$54,600	\$79,250	\$79,280	\$87,300	<b>\$99,050</b>	\$138,150	\$118,900	\$148,575
7	\$45,420	\$52,950	\$52,950	\$63,540	\$54,600	\$84,700	\$84,720	\$87,300	<b>\$105,900</b>	\$138,150	\$127,100	\$158,850
8	\$50,560	\$56,400	\$56,400	\$67,680	\$54,600	\$90,200	\$90,240	\$87,300	<b>\$112,750</b>	\$138,150	\$135,300	\$169,125

**Alpine County**

1	\$20,200	\$33,650	\$33,650	\$40,380	\$45,400	\$53,850	\$53,840	\$72,650	<b>\$80,200</b>	\$104,650	\$96,250	\$120,300
2	\$23,100	\$38,450	\$38,450	\$46,140	\$45,400	\$61,550	\$61,250	\$72,650	<b>\$91,700</b>	\$104,650	\$110,000	\$137,550
3	\$26,000	\$43,250	\$43,250	\$51,900	\$45,400	\$69,250	\$69,200	\$72,650	<b>\$103,150</b>	\$104,650	\$123,750	\$154,725
4	\$30,000	\$48,050	\$48,050	\$57,660	\$45,400	\$76,900	\$76,880	\$72,650	<b>\$114,600</b>	\$104,650	\$137,500	\$171,900
5	\$35,140	\$51,900	\$51,900	\$62,280	\$59,950	\$83,100	\$83,040	\$95,900	<b>\$123,750</b>	\$138,150	\$148,500	\$185,625
6	\$40,280	\$55,750	\$55,750	\$66,900	\$59,950	\$89,250	\$89,200	\$95,900	<b>\$132,950</b>	\$138,150	\$159,500	\$199,425
7	\$45,420	\$59,600	\$59,600	\$71,520	\$59,950	\$95,400	\$95,360	\$95,900	<b>\$142,100</b>	\$138,150	\$170,500	\$213,150
8	\$50,560	\$63,450	\$63,450	\$76,140	\$59,950	\$101,550	\$101,520	\$95,900	<b>\$151,250</b>	\$138,150	\$181,500	\$226,875



# Mono County Community Development

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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](http://www.monocounty.ca.gov)

## Mono County Accessory Dwelling Units

### Mono County General Plan, Land Use Element, CHAPTER 16 – ACCESSORY DWELLING UNITS

16.015 Consistency with State Law. This chapter is consistent with State Law, including **AB 881, AB 670, AB 587, AB 671, AB 68, and SB 13.**

16.020 Definition. "Accessory Dwelling Unit" (also referred to as "dependent," "Secondary Housing," or "granny unit") means residential occupancy of a living unit located on the same parcel as the primary residential unit. It provides complete, independent living facilities for one or more persons including permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as the primary unit is situated.

An Accessory Dwelling Unit shall meet the minimum regulations for an efficiency dwelling unit in the California Building Code. The Accessory Dwelling Unit can be either attached to or detached from the primary residential unit but in either case shall have similar architectural elements as the primary unit (i.e., materials, textures, colors, etc.; see 16.050 G below). The Accessory Dwelling Unit shall be clearly subordinate to the primary unit.

"Junior accessory dwelling unit" means a unit that is no more than 500 square feet in size and contained entirely within an existing single-family structure. A junior accessory dwelling unit may include separate sanitation facilities, or may share sanitation facilities with the existing structure. The junior accessory dwelling unit must contain cooking facilities.

### Streamlined Permitting (Only Building Permit Required)

-Entirely within existing structure (150 sf can be added for egress)

-1 Bedroom detached, not exceeding 850 sf, 2 Bedroom detached not exceeding 1,000 sf

#### Director Review Required when:

1 Bedroom 850-1,400 sf, 2 Bedroom 1,000 – 1,400 sf.

#### Use Permit Required when:

Any ADU larger than 1,400 sf.

#### Prescriptive Designs:

<https://monocounty.ca.gov/building/page/prescriptive-designs-outbuildings-decks-bridges-solar-and-accessory-dwelling-unit>

Some additional things to consider when planning an ADU: Utilities, Septic, Fire Separation (building code), Parking, Setbacks, Lot Coverage