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Executive Summary

Mono County, CA, has long been recognized as having a high quality-of-life, largely due to its location in California's Eastern Sierra Nevada. However, due to home prices outpacing wages, affordable housing is hard to come by for many residents, precluding employees from living in the same community they work in. Several housing policies are already in effect in Mono County and other mountain resort communities to create affordable housing, and others are being considered. This report analyzes those housing policies, with a specific focus on inclusionary housing ordinances. Recommendations include adopting an inclusionary housing ordinance for Mono County, as well as promoting the construction of second units, the adoption of a living wage, the creation of a Regional Housing Authority, and the transfer of land between private hands and public agencies such as the US Forest Service and the Los Angeles Department of Water and Power.

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Introduction

Affordable housing is an important issue in mountain resort towns across the American West, as property values have appreciated and wages have failed to keep up. Large-scale resort development has had adverse effects by creating low-wage, low-skill jobs, while producing homes priced out of the reach of locals. Communities are clambering for ways to maintain their quality of life in the face of these developments, and the availability of affordable and attainable housing is one of the main concerns. Many communities have adopted, and several more are considering adopting, inclusionary housing ordinances that encourage the construction of affordable housing units.

Objective

The objective of this Professional Report is to identify policies designed to provide affordable housing in June Lake, an unincorporated village in Mono County, California. This report will consider approaches used by other mountain resort communities, with a specific focus on inclusionary housing ordinances.

Purpose of the Study

This Professional Report is submitted in partial satisfaction of the requirements for the degree of Master of Urban and Regional Planning in the Department of Planning, Policy and Design at the University of California, Irvine. Therefore, it analyzes a real-world planning problem in more depth and from a slightly more academic view than one might find in a staff report.

Audience

This report was written with several audiences in mind. Mono County's Community Development Department expressed interest in inclusionary housing ordinances and their applicability to the County, especially to June Lake. The report should also be of use to developers, local business owners, residents, and the planning community at large.

Organization of the Report

This report is divided into four sections. Each section begins with an introduction to the items covered as presented below:

- *Community Profile: Mono County and June Lake, CA* – This section of the report includes population estimates and identifies characteristics of Mono County and June Lake residents, including demographics, employment and income figures, housing conditions, and factors contributing to the lack of affordable housing.

- *Existing and Proposed Mono County Housing Policies* – A review of current housing policies in effect in Mono County, as well as policies under consideration. Documents analyzed include the Mono County General Plan and draft Housing Element, the June Lake Area Plan, and the draft Rodeo Grounds Specific Plan.

- *Comparison to Other Mountain Resort Communities' Housing Policies* – A review of policies and ordinances enacted in other jurisdictions, with a specific focus on mountain resort communities and communities with inclusionary housing ordinances. Comparison communities include the Town of Vail and Summit County, both in Colorado.

- *Solutions and Opportunities: Policy Recommendations*

Methodology

This report analyzes demographic data provided by the US Census Bureau and California Employment Development Department. It also reviews housing policies, especially inclusionary housing ordinances, enacted by mountain resort communities. Whenever possible, the ordinances effectiveness are gauged; however, as many inclusionary ordinances have been recently adopted, this is not always possible or practical. Cases were selected based on availability of materials on the World Wide Web.

Data Sources

The following sources provided data for the analysis of Mono County's housing policies:

- Employment estimates from the California Employment Development Department;
- Income limits for households from the Department of Housing and Urban Development;
- Population estimates from the US Census Bureau;
- Housing policies currently enacted and under consideration by the Mono County Community Development Department;

- Geographic Information Systems (GIS) developed for Mono County;
- Various planning documents from communities in the American West and Canada.

When these sources are referenced, it is noted in the text or adjacent to the table or graph containing the referenced information. Full references are included at the end of this report in the References section.

Acronyms and Definitions Used

The following definitions are applicable for the terms used in this report, unless otherwise noted.

Affordable Housing – "when the amount spent on rent or mortgage payments (excluding utilities) does not exceed 30% of the combined gross income of all household members. There is no single amount that is 'affordable'. The term is not synonymous with low-income housing; households in lower- through middle-income ranges tend to have affordability problems in high-cost communities. Under most Federal programs for low-income housing, occupants pay 30% of their gross income for rent and utilities."[1]

Deed-Restriction – Deed restrictions are terms and conditions that are part of the deed to a property, and place limitations on how an owner may use your property. Deed restrictions have been used to limit rent in second units to affordable levels in many mountain resort towns as well as urban, suburban, and exurban areas.

Inclusionary Housing (IH) – Any housing program that requires market-priced housing development to include a certain percent of 'affordable' housing for lower-income ranges, and/or some other contribution to affordable housing. This may be achieved via on-site construction, off-site construction, conversion of existing market-rate housing units to deed-restricted affordable housing, land conveyance, in-lieu fees, or other methods. Depending upon the community, IH programs are also known as ‘workforce’, ‘local resident’, or ‘community’ housing programs.

Income Ranges – The California Department of Housing and Community Development sets income brackets for the programs it administers based on Area Median Income (AMI), according to household size. For the purposes of this report, four specific income ranges are considered:

- *Very Low-Income (VLI):* includes households earning less than 50% of the AMI;
- *Low-Income (LI):* includes households earning 50-80% of AMI;
- *Moderate-Income (MI):* includes households earning 80-120% of AMI; and
- *Above-Moderate Income (AM):* includes households earning more than 120% of AMI.

These definitions apply only to California. For other jurisdictions discussed in this report, income ranges may vary and will be explained as appropriate in the text.

Mean - the average of a group of numbers, derived by adding all the data values and dividing them by the number of items

Median - the middle point in a data set; 50% of the data will be greater than this number, and 50% will be lower.

Overpayment - when a household or individual spends more than 30% of gross income on rent or mortgage payments

Transient Occupancy Tax (TOT) - a tax imposed by a jurisdiction upon travelers to the area, collected by hotel, bed and breakfast, and condominium operators. Many resort areas rely on TOT as well as sales tax to fund municipal coffers; the Town o Mammoth Lakes imposes at 12% TOT, based on the cost of lodging.

Community Portrait of Mono County

This section of the report includes population estimates and identifies characteristics of Mono County and June Lake residents, including demographics, employment and income figures, housing conditions, and factors contributing to the lack of affordable housing.

Location and Natural Features

Mono County is located on the eastern flank of the Sierra Nevada, along the California-Nevada border. The main highway providing year-round access is US 395, leading north 145 miles to Reno and south 300 miles to Los Angeles[2] (Figure 1). Located within the county are the Inyo and Toiyabe National Forests, Mono Basin National Forest Scenic Area, Devils Postpile National Monument, Bodie State Historic Park, and portions of Yosemite National Park and the Ansel Adams Wilderness. The Town of Mammoth Lakes is the only incorporated community with about 7,000 residents. The Mono County government oversees the unincorporated areas, including June Lake, Bridgeport, Crowley Lake, Bodie, Lee Vining, Benton, Convict Lake, Twin Lakes, Walker, Topaz, and Coleville. Mammoth Mountain Ski Area and June Lake Ski Areas are among the major employers.

Little land in Mono County is available for private development, as nearly 97% of Mono County's land area is controlled by public agencies such as the US Forest Service, the Bureau of Land Management, and the Los Angeles Department of Water and Power (Figure 2). Furthermore, much of the private land is steeply sloped, in wetlands, or is threatened by natural disaster such as wildfire, seismic and volcanic activity, avalanche, flooding and mudflow (Figures 3 and 4).

Figure 1: Vicinity Map of Mono County. Source: Mono County Film and Tourism Commission

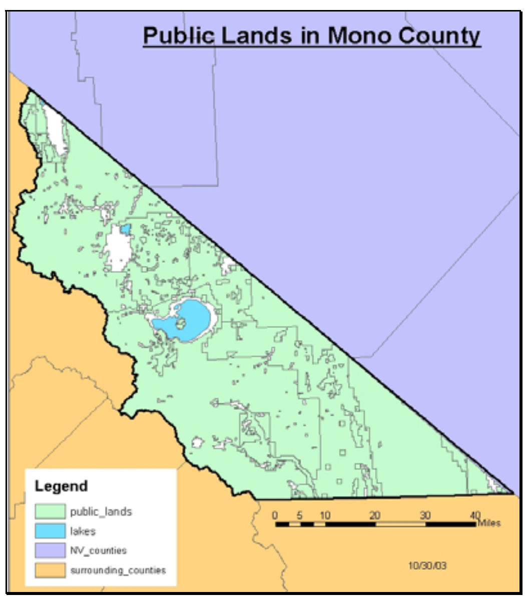

Figure 2: Public Lands in Mono County, CA. Green represents the public lands that comprise about 97% of Mono County's land area. Note the size of Mono Lake. Source: Mono County GIS.

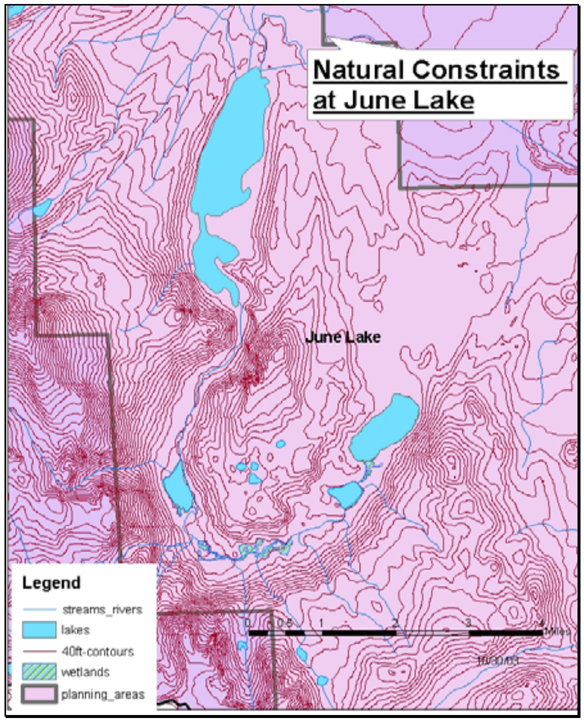

Figure 3: Natural Constraints on Development in the June Lake Loop. The red lines indicated 40-foot contours, blue is bodies of water, and green indicates wetlands. The June Lake Loop is located at the floor of a steeply sloped horseshoe canyon prone to rockfall and avalanche. Source: Mono County GIS.

Figure 4: A Vacant Lot in the June Lake Loop. This is an example of an undeveloped lot in Mono County. Aside from the boulders and steep slope, this parcel offers practically no possibility of on-site parking. Source: Author.

Population Demographics

The enumerated population of Mono County in 2000 was 12,853 persons[3] (Figure 5), up from 8,577 in 1980. In 2000, 2,248 Mono County residents were Hispanic or Latino.[4] In Mono County, 7,099 residents were born in California, and 1598 residents were foreign born; twelve hundred ten enumerated residents were not US citizens.[5] In 2000, 4,599 residents lived in the same house as they did in 1995.[6] Twenty-five percent of employed residents spend more than 30 minutes commuting to work from their home.[7] Median household income in 1999 was $44,992,[8] while median family income was $50,487.[9]

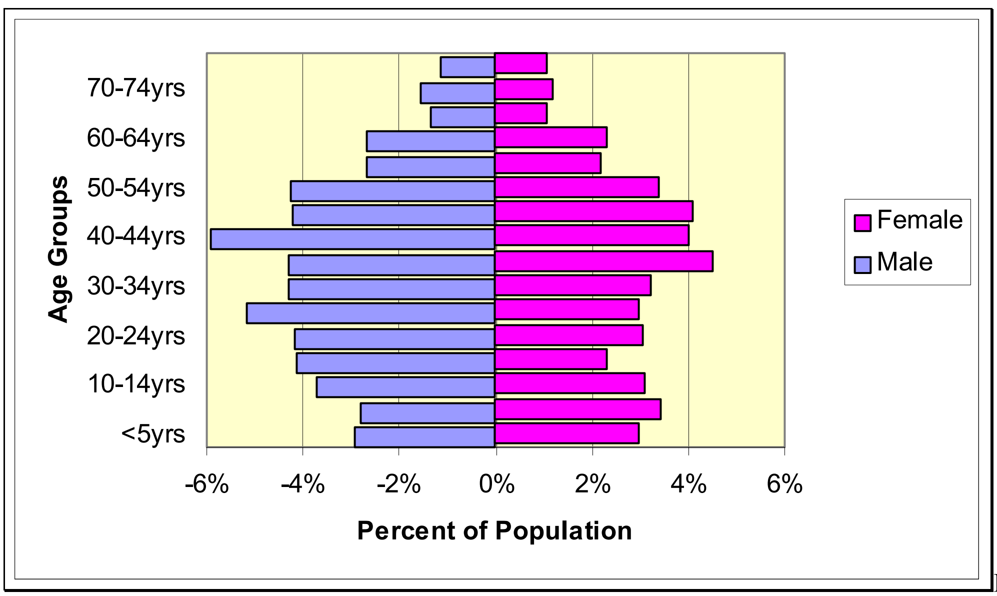

Figure 5: Population Pyramid for Mono County, 2000. Males make up a greater percent of the population compared to females; this disparity may be related to the abundance of construction jobs and positions in outdoor recreation in mountain communities. Source: US 2000 Census, SF3, P8.

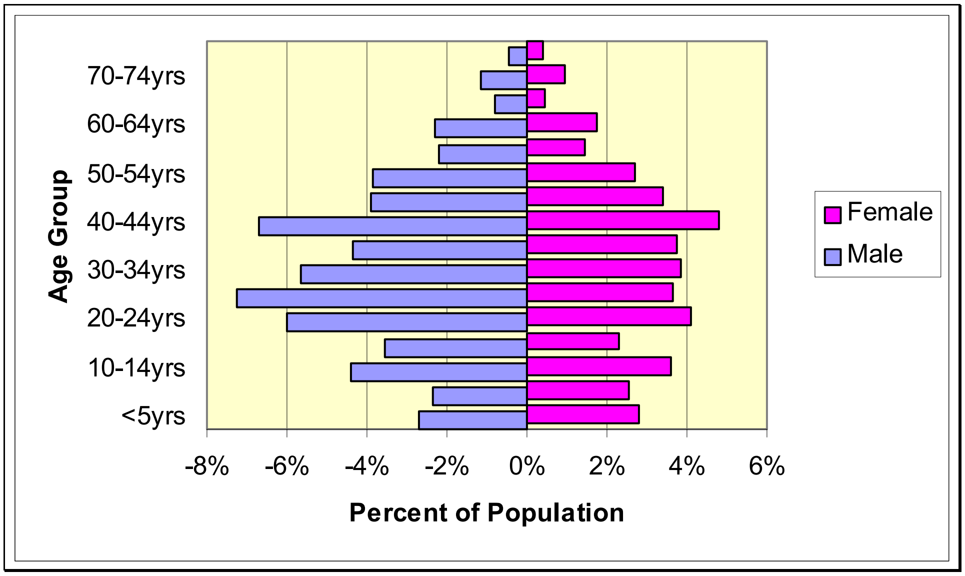

Figure 6: Population Pyramid for the Town of Mammoth Lakes, 2000. The concentration in age groups would indicate a large number of working-age adults; few have young children. Source: US 2000 Census, SF 3, P8

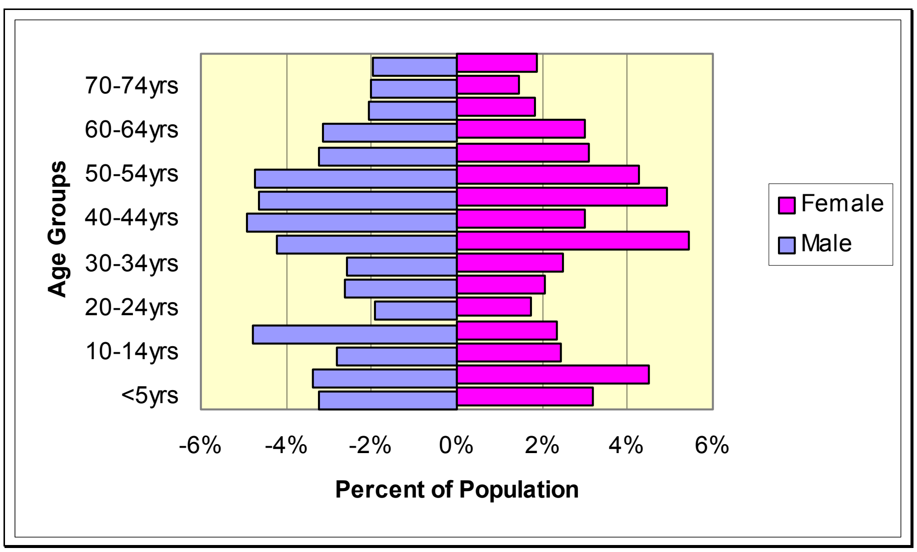

Figure 7: Population Pyramid for Unincorporated Mono County, 2000. Again, note the lack of young adults, compared to a large number of baby boomers and early retirees. Source: US 2000 Census, SF 3, P8

The community of June Lake has seen its resident population fall from 802 people (18% of the unincorporated population) in 1980, to 581 residents (11.24% of the unincorporated population) in 1990, and rise to 613 people (10.64% of the unincorporated population) in 2000[10] (Figure 8). The village lies off SR 158, the June Lake Loop (Figures 9-11), and includes homes along the shores of June, Gull, and Silver

Lakes (Figures 12 and 13). Visitors have a range of activities to choose from, including hiking, biking, and trout fishing in summer, and skiing, snowshoeing, and snowmobiling in winter. The June Mountain Ski Area is a major, albeit seasonal, employer.

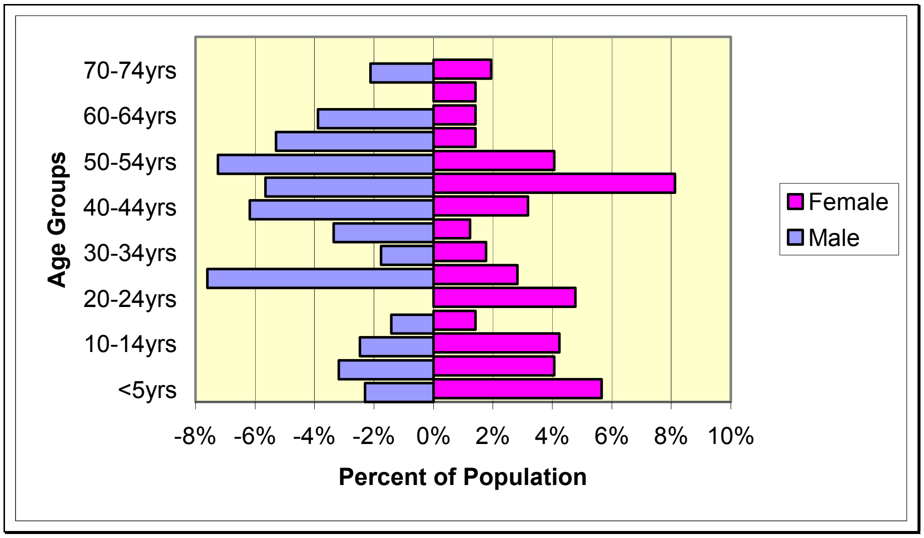

Figure 8: Population Pyramid for June Lake, 2000. Note the lack of male 20-24 year olds. This could indicate a lack of jobs or housing for young adults. Source: US 2000 Census, SF3, P8.

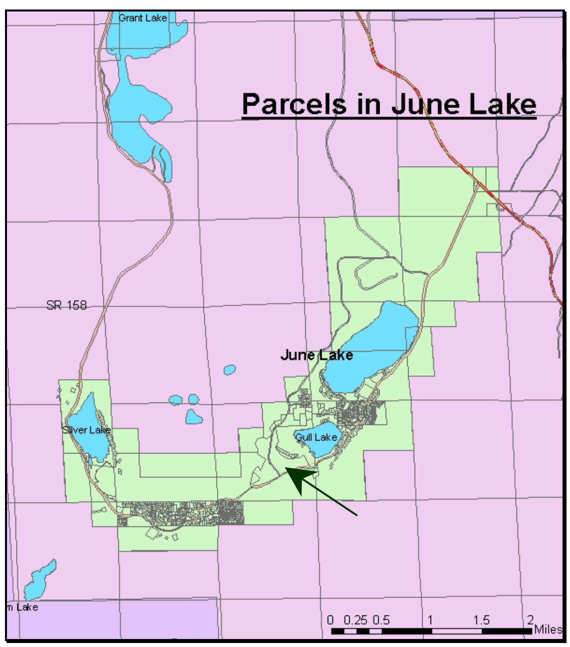

Figure 9: Vicinity Map of June Lake. Most of the private parcels in June Lake are clustered "Up Canyon" between June and Gull Lakes, and "Down Canyon" along Reversed Creek between Gull and Silver Lakes. The largest undeveloped private parcel (denoted by the arrow) is the 90-acre Rodeo Grounds. Source: Mono County GIS

Figure 10: Carson Peak Rising Above June Lake, as Viewed from Oh Ridge. Carson Peak (elev. 10,909 feet) dominates the June Lake ridgeline. Most 'up canyon' homes are located on the far lakeshore. Source: Author.

Figure 11: June Lake Business District. Local businesses catering to tourists cluster along SR 158, the June Lake Loop. Source: Author.

Figure 12: Typical Example of Older June Lake Residence. This home between June and Gull Lakes is of substandard construction and needs replacement. Source: Author.

Figure 13: Typical New Construction in June Lake. Many new homes are being built in June Lake amidst older development. Source: Author.

Trends in Real Estate Development

Mono County has an economy largely fueled by tourism, due to its Eastern Sierra location and year-round access. In 2000, 56% of all homes were maintained as vacation homes, second in the state only to Alpine County, with 68% (Figure 14). This is important because only 45% of all homes are occupied, and 88% of vacant units are for seasonal use.[11] Sixty-two percent of the homes in June Lake were vacation homes in 2000, which compares to 32% for unincorporated Mono County.

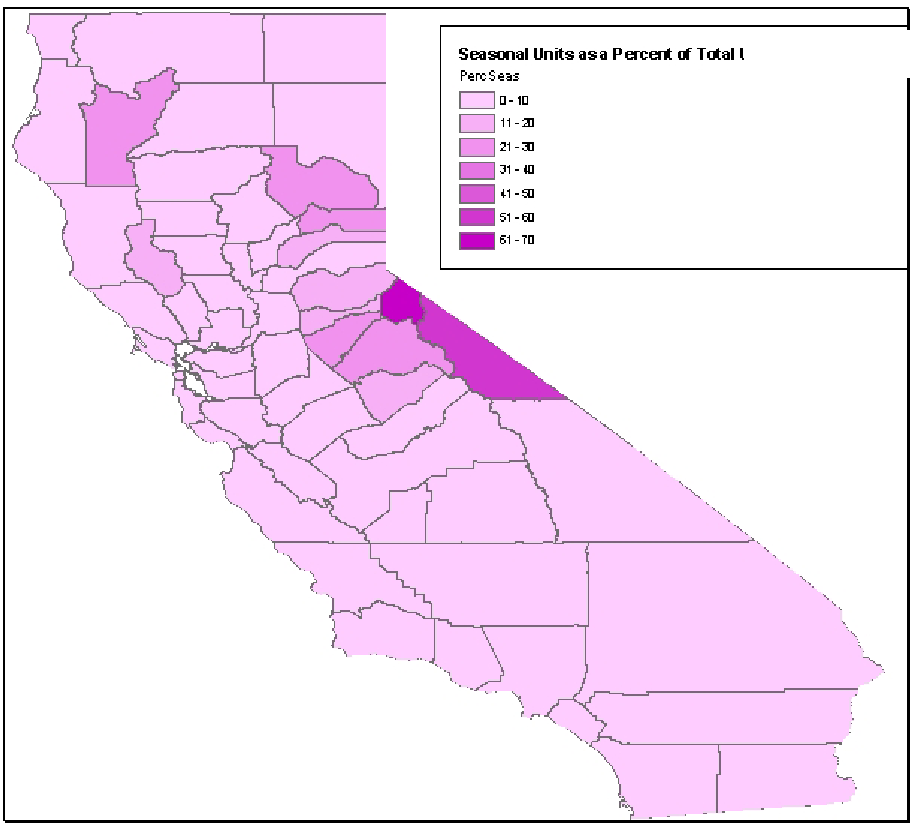

Figure 14: Seasonal Units as a Percent of Total Units in California Counties. Alpine County leads with 68%, followed by Mono County at 56%, Plumas County at 33%, Sierra County at 31%, and Trinity County at 30%. Note that all of these counties are in the Sierra region. Source: US 2000 Census, SF3, H6 and H8.

This trend is by no means a California anomaly. Second homes comprise a large share of the housing stock in many counties across America (Figure 15). Households headed by people 55-64 years old were most likely to own second homes in 1995, but little growth is anticipated as this population cohort ages and becomes less mobile. As the Baby Boomers approach retirement and inherit their frugal Depression-era parents' savings,[12] they are likely to purchase second homes of their own. Even so, Carliner (2000) expects that second homes will likely "remain a lucrative niche market for suppliers and localities providing the distinct products called for."[13]

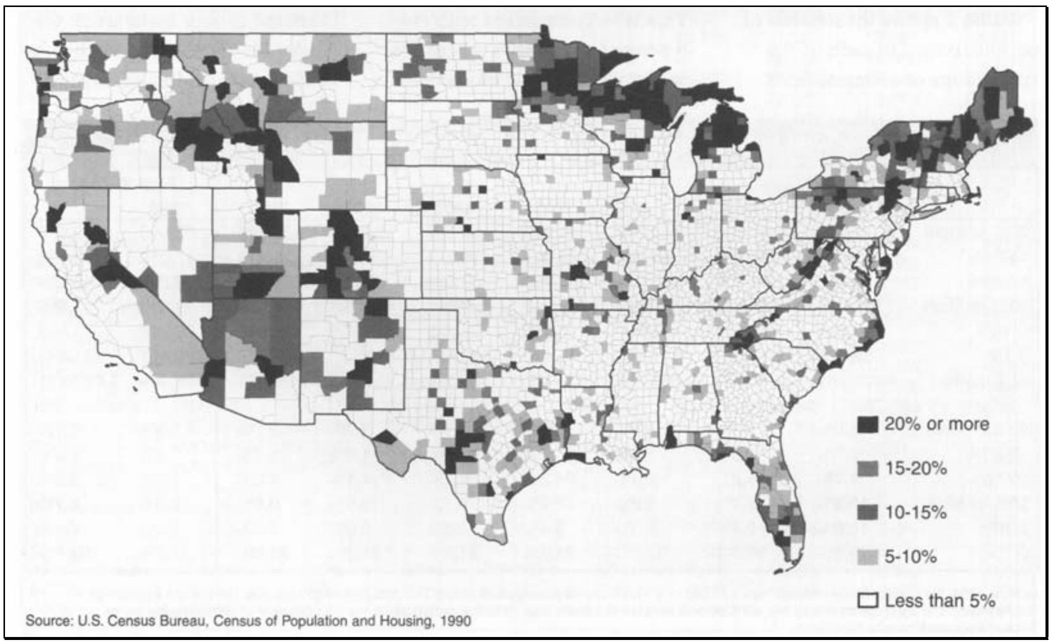

Figure 15: US Counties by Vacation Home Share of 1990 Housing Stock. In 8% of US counties, vacation homes comprise over 20% of the total housing stock. These homes are concentrated in near lakes and mountains, as evidenced by their proximity to the Rockies, Catskills, and Great Lakes. The 1990 US Census counted over 2.3 million second homes (approximately 5% of all homes), although other surveys indicate higher numbers. Source: Gutierrez (1999)

This impacts the housing market, driving up the cost of land and housing altogether, as second homeowners compete with locals for scarce resources (Figure 16). Second homeowners are more likely to be near retirement age and have more disposable incomes than local residents and members of the workforce, many of whom are employed in low wage tourism sector jobs.

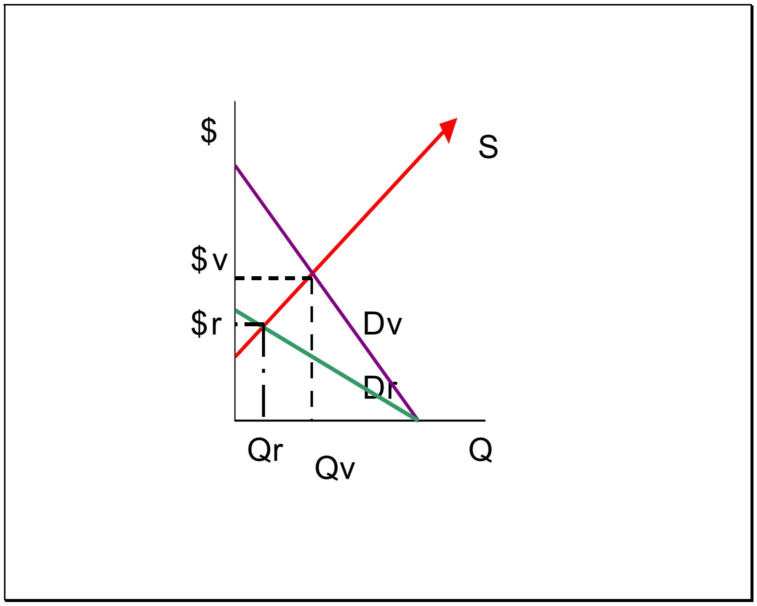

Figure 16: Housing Markets in Mono County. This graph demonstrates the interaction between supply of housing (red line) and housing demand. The purple line represents the demand from vacation homes owners. The green line represents the demand from local residents. As their budgets are likely more constrained, locals have less purchasing power than vacation homeowners, and are thus crowded out of the market. Qr represents the amount of housing provided at $r by the free market. Qv represents the amount of housing provided at $v by the free market. Qr<Qv; $r<$v. Source: Author.

In 1996, Intrawest purchased 33% of the Mammoth Mountain and June Mountain Ski Areas, as well as all Mammoth Mountain's developable real estate.[14] Their other holdings include Whistler, Copper Mountain, and Squaw Valley. As the leading developer of village-centered resorts in North America, Intrawest has enacted "Project Sierra", 240 acres of resort residential and commercial development (Figure 17). At the new Sunstone property in Mammoth Lakes, prices per square foot are about $450, while at other resorts such as Aspen and Vail, prices range from $600-800 a square foot.[15]

Intrawest is also planning on building a resort complex at June Mountain, between Gull and Silver Lakes, on the last remaining parcel in the June Lake Loop. This 90-acre parcel is known as the Rodeo Grounds, and Intrawest is proposing to build around 900 multi- and single-family residential units, as well as resort commercial space. Peak overnight populations within the Loop could be as high as 10,500 people, with 7000 skiers.[16] Tourists may decide to purchase a second home in resort towns, becoming what Cross terms 'amenity migrants", their relationship to place defined by consumption.[17]

Figure 17: The Village at Mammoth. The Village opened in November 2003, and links the town directly to the ski resort via gondola, making it easy for visitors to leave their cars in town, access the slopes, and avoid parking hassles. Source: Author.

With over 8,500 short-term and vacation rental units, the bulk of the Town's revenue comes from its 12% Transient Occupancy Tax (TOT).[18] The Town is donating one percent of the TOT to the newly formed Mammoth Lakes Housing Authority for the production of deed-restricted affordable housing, and requires new commercial development to house 60% of its employees, with no in-lieu option.[19]

Population growth and real estate development in Mono County has been met with resistance from local residents. Cross (2000) finds that as growth lacks a clear and distinct beginning or end, it is even more disruptive to a community than natural disaster or massive redevelopment projects; this amorphous threat jeopardize residents' sense of stability and identity with each new wave of migration.

Housing Affordability

In Mono County in 2000, there were 11,757 housing units,[20] yet only 5,163 households; of them, 1,360 were single-person households, and 596 were non-family households.[21] Nearly 38% of all housing units were built in the 1970s[22]. In 1999, the median contract rent was $574,[23] with 34% of renter households paying more than 30% of their income towards housing,[24] the common threshold for considering whether housing is affordable. Seventeen percent of renter households (n=343) paid over fifty percent of their income for housing, indicating a severe affordability crisis for Mono County residents. Affordability is an even more crucial issue for June Lake Residents; 59% of renters over paid more than 30% of their income for housing, and 38.3% (n=31) paid over fifty percent of their income for housing.[25] The following table (Figure 18) shows Fair Market Rents for Mono County:

0-BR FMR	1-BD FMR	2-BD FMR	3-BD FMR
$ 506	$ 607	$ 807	$ 1,123

Figure 18: 2003 Fair Market Rents for Mono County for Studio and One- to Three-Bedrooms. Fair Market Rents (FMRs) represent the 40th percentile of rents in the area, meaning that the cost of 40 percent of the rental housing in an area is lower than the FMR and 60 percent is higher. Source: California Budget Project (2003).

Figure 19 shows expenses and the necessary base wage of a typical household in the general region by size of household:

	Basic Family Hourly Wage	Housing/Utilities	Child Care	Transportation	Food
Single Adult	$9.18	$ 399	$ -	$ 290	$ 190
Single-Parent Family	$17.26	$ 652	$ 463	$ 29	$ 465
Two-Parent Family (One-Working)	$17.63	$ 652	$ -	$ 290	$ 667
Two Working Parents	$11.02	$ 652	$ 463	$ 520	$ 667
Single Adult	Health Care	Misc.	Taxes	Monthly Total	Annual Total
Single-Parent Family	$ 271	$ 173	$ 268	$ 1,592	$ 19,104
Two-Parent Family (One-Working)	$ 545	$ 342	$ 234	$ 2,991	$ 35,894
Two Working Parents	$ 703	$ 422	$ 321	$ 3,055	$ 36,665
	$ 703	$ 422	$ 391	$ 3,820	$ 45,845

Figure 19: Minimum Living Wage and Budget Breakdown, Mother Lode Region/ Region VI [26] (2003). The basic living wage for workers in the region is $9.18 for a single adult, $17.26 for a single-parent family, $17.63 for a single-worker two-parent family, and $11.02 for two working parents in 2003. Source: California Budget Project (2003).

In order to determine who qualifies for affordable housing and who is overspending on housing, it is important to define income brackets according to California's Department of Housing and Community Development and the area median income (see Figure 20).

		June Lake	Total Unincorporated Area
Area Median Household Income:		48,214	$45,325
Extremely Low Income (EMI)	0-30% of AMI	$0-14,464	$0-13,597
Very Low Income (VLI)	30-50%	$14,464-24,107	$13,597-22,662
Low Income (LI)	50-80%	$24,107-38,571	$22,662-36,260
Moderate Income (MI)	80-120%	$38,571-57,856	$36,260-54,390
Above Moderate Income (AM)	>120%	$57,856+	$54,390+

Figure 20: Income Brackets for Mono County, 2000. Source: US 2000 Census, SF3, P56

Figure 21 shows various jobs, their typical wages, and the income bracket they fall in.

Income Bracket	Occupation	Mean Annual Wage
Very Low	Bartender	$16,735
	Housekeeper	$17,509
	Retail Sales	$20,961
	Travel Agents	$22,144
Low	EMTs	$27,961
	Construction Worker	$29,776
	Firefighters	$32,381
	Real Estate Agents	$36,816
Moderate	Food Service Managers	$41,248
	Kindergarten Teachers	$48,300
	Urban Planners	$49,534
	Police Officers	$50,710

Figure 21: Examples of Occupations in Income Brackets for June Lake and Mono County. Data is based on composite mean wages for the "Mother Lode" region, comprised of Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, and Tuolumne Counties. Source: California Employment Development Department[27]

At Mammoth Mountain's prevailing entry-level wage ($8.40 an hour), an employee working full-time would earn $1,344 a month,[28] and could afford to pay $403 for housing; this is in the very low-income (VLI) range. However, due to the seasonal nature of the business, it is not always certain that an employee will accrue forty hours a week, or work five days. Therefore, a seasonal employee's earnings are likely to be less than $1,300 a month. Furthermore, only one-fifth of Mammoth Mountain's 2,500 employees work year-round.[29]

Increasingly, jobs in the service sector are being filled by immigrants, both documented and undocumented. However, they seldom live in employee housing, and instead must commute great distances. Mammoth Mountain Ski Area has about 500 employee apartments; according to Duhigg[30], a three-bedroom apartment goes for $650. The following map[31] (Figure 22) shows the locations of Mammoth employee housing.

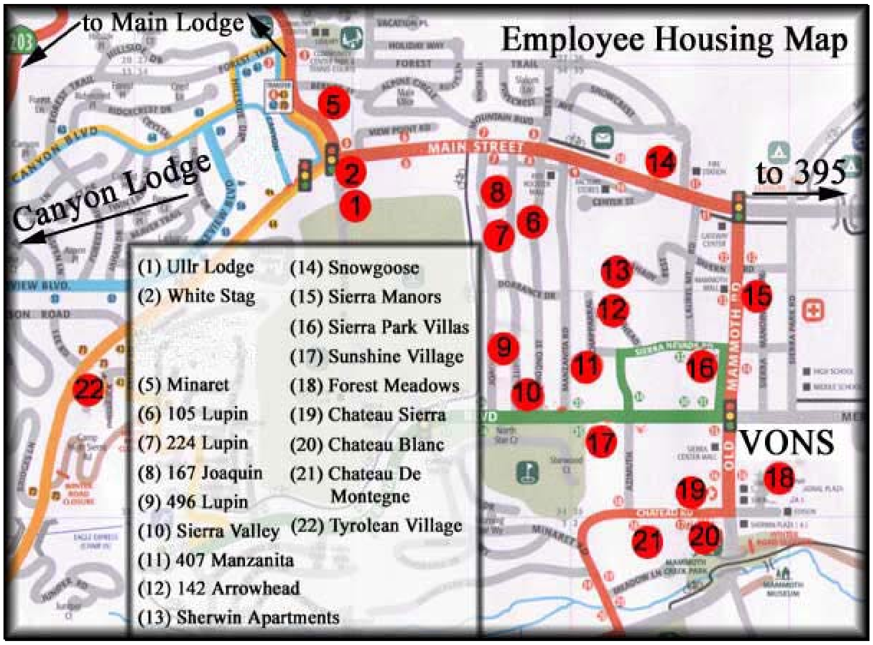

Figure 22: Employee Housing for Mammoth Mountain Ski Area. Employee rents range from $5-15 a night per person, or $150-450 a month at 22 properties scattered throughout town. Source: Mammoth Mountain Ski Area

The impacts of rising housing costs in the face of wage stagnation cause "down valley" syndrome:[32] workers can no longer afford to live in the communities in which they work, and are forced to commute long distances. Jeff Berman of Ski Areas Citizens Coalition says, "Many of these immigrants have to live over an hour away from where they work…. Subsidized housing is reserved for college students taking a winter off."[33] Affordable housing in Mono County can be found in outlying areas such as Antelope and Chalfant Valleys, where it is possible to purchase a lot, drill a well, and install a manufactured home for a fraction of the cost of purchasing a single-family home or condominium in Mammoth Lakes or other village areas. Others choose to live in Bishop and drive over forty miles each way up US 395 over the Sherman Summit (elev. 7000), making for a harrowing and lengthy commute in inclement weather.

Existing and Proposed Mono County Housing Policies

The authority to enact zoning and other land use laws is granted by the 'police power' clause of the Tenth Amendment of the United States Constitution. Courts have held that housing policies such as inclusionary housing are an appropriate use of the police power, in that housing shortages are detrimental to the public health, safety and welfare.[34] Thus, the federal government began its involvement in housing assistance by building housing projects, but in recent years its focus has shifted to tenant-based assistance programs. Tenant-based assistance programs, such as Section 8 vouchers, have been lauded for their portability, but one inherent problem remains: if a housing market is tight, the problem of affordability is exacerbated by shortage of available units. Since the 1970s, the burden of planning for the housing needs of low- and moderate-income households has been devolved to local jurisdictions. While some jurisdictions have 'planned' for these needs, few have actually been able to build the needed homes utilizing the free market alone.

The Sierra Business Council makes several recommendations for Sierra Nevada counties: encourage the construction of second units on existing single-family dwellings, encourage the construction of a broad mix of housing types, establish a non-profit Housing Authority, allow mixed-use development, and take advantage of federal and state tax credits for affordable housing.[35] Mono County has adopted several of these policies, but they have not been able to induce developers to build affordable housing. Current Mono County housing policies include the *General Plan* and *June Lake Area Plan: June Lake 2010.* A draft *Rodeo Grounds Specific Plan* is under consideration. These policies are analyzed below.

Mono County General Plan: 2003 Draft Housing Element

California state law requires each city and county to adopt a comprehensive long-term General Plan setting forth objectives, principles, standards, and plan proposals, for the future physical development of the city or county development of the jurisdiction.[36] General Plans shall include elements addressing land use, circulation, housing, conservation, open space, noise, and safety.[37] Housing Elements shall be updated and certified by the California Department of Housing and Community Development every five years. Mono County is in the process of updating their Housing Element.

A new California law requires local governments with a second-unit ordinance to ministerially consider second-unit applications in order to encourage the development of second units, and housing element law has been clarified to allow identification of realistic capacity for second-units in addressing a locality's share of regional housing need[38]. Second units, also known as granny flats, caretaker units, or accessory units, can be important sources of affordable housing in communities such as those in Mono County, as they make the most use out of scarce resources (land and infrastructure) while increasing the tax base.

Another State Law[39] requires that communities grant density bonuses of at least 25% to housing developers if 20% of the units are reserved for lower- income households, or if 10% are reserved for very low-income households, if the units are deed-restricted affordable for no less than thirty years.

The draft Housing Element recommends that the County establish a regional housing authority to oversee the production and management of affordable housing units, either directly or through public-private partnership. Other affordable housing policies include pursuing land exchanges of existing seasonal housing units located on public lands in order to convert them to year-round occupancy, and developing sweat equity homes for first-time buyers.

The draft Housing Element specifies that all employee housing units shall be appropriate for families, and not be dormitory-style. This indicates a preference for year-round residential housing, as seasonal workers tend to be young and unmarried without children. Still, dormitories are valid forms of employee housing, and should be included as an option to make the policy flexible.

Two important policies are considered in the draft Housing Element. One states, "affordable housing in Mono County shall be inclusionary."[40] The other contemplates requiring employee housing units on- or off-site for single-family residences exceeding a certain floor area threshold[41]. The current plan requires one employee housing unit for every 10-50 units of large lodging projects, and one employee housing unit for every 50 units thereafter.

June Lake Area Plan: *June Lake 2010 (1991)*

In accordance with California state law, area plans must be internally consistent with the General Plan, and shall be adopted in the same manner. The purpose of the area plan is to adapt broad County policies to the needs of the community. The first comprehensive *June Lake Area Plan* was adopted in 1974 in response to an imminent development moratorium threatened by Lahontan Regional Water Quality Control Board and as a requirement of a sewer construction grant application. This plan sought to balance the preservation of the area's scenic beauty with the development of the June Lake Loop's recreational and community facilities, and planned for a peak overnight population of 10,500.

In 1982, the Mono County General Plan was amended to allow for increased densities in the West Village, main Village, and Down Canyon regions, and the process of updating the plan began in 1985, under the guidance of the June Lake Citizens Advisory Committee. This revised plan envisions a peak overnight population of 12,500. It focuses on development opportunities for 500 acres of private property within the June Lake Loop, although the June Lake Planning Area encompasses the area north of Deadman Creek and south of the Mono Basin National Forest Scenic Area. The plan includes elements addressing community development, open space and conservation, circulation, safety, tourism, and recreation. A major impediment to development within the June Lake Loop is inadequate internal circulation. Many of the "streets" providing access to residential lots are substandard in width or grade and are not County-maintained. Therefore, the plan calls for density bonuses for covered off-street parking spaces.[42]

The plan envisions June Lake developing into a moderately-sized, self-contained, year-round community.[43] The plan expects that June Lake's tourism-based economy will be stimulated by the development of year-round recreational facilities; these facilities will complement the diversity of businesses in the June Lake Loop, and enhance June Lake's scenic and natural assets. Development should be concentrated in existing community areas, and should be designed to have minimal environmental and scenic impacts. Land trades are being arranged; in exchange for developable lands from public agencies such as the US Forest Service, private landowners have relinquished environmentally sensitive or undevelopable parcels. These will most likely occur in the areas of Pine Cliff, Silver Lake Meadow, and the steep southern slopes overlooking June Lake Village. Some of these trades will be to gain suitable sites for community facilities such as elementary schools and health care clinics, neither of which are currently present in the Loop.

The June Lake Village is slated to become a mixed-use area with small scale office, commercial, and rental residential uses, while the West Village and Rodeo

Grounds are planned for local and vacation residential, recreational facilities, and commercial nodes providing full-service lodging, food and beverage services, and the like. This area will ultimately be governed by an approved Specific Plan balancing housing, recreational and entertainment facilities. The Down Canyon area will remain primarily single-family residential, although some parcels would be able to accommodate accessory units such as granny flats or caretaker units.

The main planning problem faced by June Lake is that the small resident population (613 people in 2000)[44] does not provide a stable economic foundation. Planners need to balance the needs of residents against those of the visitors, although these may not be mutually exclusive. At the time the plan was updated, community sentiment was that housing and lodging facilities are oriented to second homeowners and tourists rather than local residents' needs. Coupled with the lack of developable parcels of land and the pre-dominance of single-family homes, these conditions lead to a lack of affordable and varied housing supply. Relatively low wages and some of the highest land prices in Mono County further exacerbate the affordable housing problem. Furthermore, there is currently insufficient winter season lodging for present and expected visitors. However, resort development at the Rodeo Grounds to support the June Mountain Ski Area may increase the Loop's economic base to self-sufficient numbers, as well as provide housing for many of the resort employees. Aside from developing the Rodeo Grounds, the plan encourages infill and redevelopment of the June Lake Loop by increasing allowed densities and mixed-use zoning designations.

The June Lake Plan is due for revision, especially as the impacts of second and 'trophy' homes on the community have not been addressed in detail recently. The mountain village character and rural identity of the June Lake Loop must be protected, and new development should be consistent and integrated in its design.

Rodeo Grounds Specific Plan (2003 Draft)

The *June Lake Area Plan* specifies that the Rodeo Grounds Specific Plan shall accommodate 25% of June Mountain's anticipated peak period work force, based on a 7000-skier-at-one-time buildout figure. A 10-units per acre density is anticipated, although a higher density may be approved if consistent with the general intent of the *Area Plan* via the specific plan process and environmental impact report certification.

Intrawest Corporation submitted a draft *Rodeo Grounds Specific Plan* in 2003 for the ninety-acre parcel bisected by North Shore Boulevard across from the June Mountain parking lot at the intersection of SR 158 (see Figure 9). The proposal includes a primary resort node with several lodge buildings for short-term commercial lodging in the form of hotel and condominiums, as well as retail and conference facilities. This area may be connected to the June Mountain parking lot via a chairlift or gondola, reducing pedestrian crossings on SR 158. The remainder of the Rodeo Grounds will be developed as residential, including single-family attached and detached units, as well as multi-family apartments and condominiums. These homes will be used as short-term vacation rental units, vacation homes, and primary residences. The latest proposal includes 777 market-rate housing units; 563 units will be in the Resort node. Sixty employee units are planned in the North East and West MDR zoning districts. These employee units shall be approximately 1000 square feet, with thirty units per building.

This plan is still under conceptual review, and will require extensive environmental impact studies before the entitlement process is completed. It will likely be several years before construction begins on the Rodeo Grounds parcel. Unless other developers construct enough affordable housing for June Lake, it will likely fall on Intrawest's shoulders to provide housing for a large share of their employees, or other local residents.

Inclusionary Housing

One approach to ensure that affordable units are constructed in Mono County is an inclusionary housing (IH) ordinance. The US Department of Housing and Urban Development (HUD) considers housing affordable if a household spends no more than 30% of their income on housing. Rhee (2003) states "aggressive local response is necessary to avert the threats posed by the housing crisis to the environmental, social, and economic health of the region – namely sprawl, heightened inequality in real incomes and overcrowding – which in turn can create a drag on economic development."[45]

While many programs have been called IH, IH ordinances usually require a developer to include a percentage of housing units that are considered affordable for families with very low-, low-, and moderate-incomes; in return, the developer is granted incentives, such as density bonuses, allowing more housing units per acre than the normal zoning regulations would typically allow.[46] Alternately, an in-lieu fee is collected, or land is donated, allowing the local jurisdiction to provide affordable housing off-site.

Smart growth policies often include IH ordinances in order to create integrated communities, whereas traditional exclusionary zoning practices tend to segregate a community based on income. Urban growth boundaries have an uncertain effect on providing affordable housing, for while they create more dense development, they artificially restrict the supply of developable land, thus raising the cost of housing.

The first IH programs were enacted in major metropolitan areas of the Eastern Seaboard. New Jersey's entry into IH policy stems from a series of state Supreme Court hearings known as the *Mount Laurel* decisions. The courts found that the town of Mount Laurel failed to zone for more affordable housing and thus was responsible for income and racial segregation in violation of the due process and equal protection clauses of the US and New Jersey Constitutions. These cases were groundbreaking, as until then the judiciary had not played an important role in the affordable housing debate.

The first *Mount Laurel* decision in 1975 found that zoning was being used to discriminate against and exclude all but the wealthy. However, the decision made no policy recommendations or specific guidance.[47] The 1983 *Mount Laurel* II decision established a procedure to provide low- and moderate-income housing. Some recommended policies included lower-income density bonuses and mandatory set-asides, as well as 'builder's remedies,' granting zoning relief to developers.

While IH had been found in New Jersey prior to the *Mount Laurel* decisions, one can directly attribute its sudden appearance to the *Mount Laurel* decisions, as well as the passage of the 1985 New Jersey Fair Housing Act.[48] The Council on Affordable Housing (COAH) was created in 1985 as part of the Fair Housing Act to administer the fair-share program. COAH determined the fair-share obligations of all municipalities and then certified affordable-housing plans. These plans must also inventory existing housing stock ripe for rehabilitation and conversion to affordable housing.[49]

The *Mount Laurel* decisions came at a time of unprecedented growth in New Jersey. Thus, IH became a "virtually obligatory element of municipal compliance"[50] with fair-share allocations of affordable housing. The laws enacted in New Jersey do provide for alternatives to building on-site IH; however, these alternatives are so costly and arduous that the production of IH is central to most localities' affordable housing fair-share implementation process.[51]

Between 1986 and 1999, about 12,000 affordable units were developed under IH programs at an average of one-third the cost of buying new housing.[52] However, since the housing market has cooled off due to recessions, development has tapered off. This indicates that a major weakness of IH programs is that they are driven by the market; if few large projects are being built, even fewer affordable units will be built. If New Jersey wants to maintain production, their IH programs will have to set lower unit thresholds or require a larger ratio of affordable units to market-rate units.

Montgomery County, MD, is credited with maintaining one of the largest and longest-running IH programs in the United States. Its 'Moderately Priced Dwelling Unit Program,' begun in 1973, led to the production of over 10,000 units by 1997.[53] Projects containing more than 50 multi-family units must set aside 12.5-15% of those units at prices affordable to households earning 50-80% of the area median income.[54] Rental units are rent-restricted for 20 years, while owner-occupied units are regulated for 10 years. In return, developers enjoy a 20% density bonus. The county Housing Authority reserves the right to purchase up to one-third of the affordable units, which it may use to subsidize households. It is a mandatory program without alternatives such as in-lieu fees.

As Montgomery County's IH program had an early inception, over 6,000 of the units developed as affordable are reaching the point where they are no longer rent- or deed-restricted.[55] While these units are now available at market-rate, some policymakers assume that because these units offer fewer amenities they will remain somewhat affordable, but there is no guaranteed outcome. This would suggest that future policy-makers should incorporate long-term affordability restrictions in order to ensure a future supply of affordable housing.

Other communities have adopted IH ordinances. For example, in California over the past thirty years, 100 jurisdictions have enacted IH programs. In the next section, this report will analyze various mountain resort communities' affordable housing policies, especially those communities with inclusionary requirements. Jurisdictions find IH attractive because affordable housing is provided with little or no financial costs to local governments, creating income-integrated communities, and contributing to less sprawl due to density bonuses and live-work units. However, negative features include the shift of the cost of providing affordable housing to other groups in society, breaking up pockets of poor and ethnic enclaves, and more development through growth inducement.[56]

Comparison of Other Mountain Resort Communities' Housing Policies

The following analyses focus on mountain resort jurisdictions with tourism- or service-based economies, primarily in California's Sierra Nevada region and in the Rocky Mountains. Many of these communities have adopted or are drafting inclusionary housing ordinances, while some have eschewed inclusionary housing in favor of a more laissez-faire approach to providing affordable housing to local residents and workers. Each case considers the following:

1. Brief community portrait,
2. Affordability of housing and the factors influencing housing affordability,
3. Extant and proposed housing policies and reports (such as Housing Elements of General/Comprehensive Plans, housing needs assessments, and inclusionary housing policies), and
4. Which policies might provide a model for unincorporated Mono County.

Many resort communities share common characteristics such as relative isolation due to geography and a high degree of natural amenities, whether they are beaches, forests, mountains, or desert oases. Resort towns from Honolulu to Hilton Head also face similar challenges of nurturing a sense of community for local residents in the face of growing numbers of tourists and second homeowners. If these communities hope to retain the attractions that enticed visitors and residents alike, then they must react quickly, seek to abate the negative impacts of past development and mitigate future impacts; otherwise, resort towns run the risk of "enjoy[ing] a brief moment in the sun followed by tattered remains."[57] The demographics of resort communities that fail to provide affordable housing could resemble those of the third world: the very rich, the heavily subsidized poor, and transient populations of tourists and seasonal workforces; the middle class, young families, and essential community service personnel will have been dislocated into neighboring areas.[58]

CALIFORNIA

All cities and counties in California are required to have a General Plan, and each General Plan must have a Housing Element subject to certification from the State's Department of Housing and Community Development[59]. These Housing Elements must establish housing objectives, policies, and programs in response to community housing conditions and needs, and must be updated every five years.

The predominance of lower wage jobs in the retail and service sectors coupled with rapid population growth due to migration and natural increase has created significant pressure among housing markets.[60] In response, several communities in California, from Sonoma County to Los Angeles, have adopted inclusionary housing over the past thirty years. The requirements for each program run the gamut: some are voluntary while others are mandatory, and some have very low in-lieu fees while some require on-site construction.

This section looks at the following Sierra resort jurisdictions: City of South Lake Tahoe, Town of Truckee, Placer County, Nevada County, Calaveras County, and Mariposa County. These communities were chosen for their rural mountain resort character, high rates of seasonal homes, and availability of documents. Many of these communities were founded during the Gold Rush and capitalize on their history and natural resources through tourism.

City of South Lake Tahoe

The City of South Lake Tahoe is at the southern tip of Lake Tahoe, America's largest alpine lake, near the Nevada border high in the Sierra Range. It lies in El Dorado County; nearby towns include Stateline/Zephyr Cove in Douglas County, Nevada. Resorts near the City are Heavenly Ski Resort, Homewood Mountain Resort, Kirkwood Mountain Resort, and Sierra-at-Tahoe. According to Duhigg (2004), as many as 10,000 Latinos live in the Tahoe area, and as many as 95% are undocumented; "most of the local Latinos don't call in sick after a big snowfall, at least in part because they don't ski. … 'That's for gringos. Rich gringos.'"

	Population	Median Hhld. Income	Median Rent	% of Renters Paying >30% of Income for Housing	% of Renters Paying >50% of Income for Housing	% of Homes That are for Seasonal Use
City of South Lake Tahoe	23,720	$34,707	$642	39.9%	18.2%	27%

Figure 23: 2000 Demographics for City of South Lake Tahoe. Source: US Census Bureau (2000)

The City of Lake Tahoe largely defers to the Tahoe-Regional Planning Agency (TRPA) for affordable housing-related policy. TRPA was established in 1969[61] upon Congressional ratification of a bi-state compact between California and Nevada, with the aim of protecting the famed water quality of the Lake. TRPA has established a two-step development process: securing development rights, and receiving an allocation. Development rights may be transferred between parcels, while allocations are parcel- and person-specific. Only a set amount of allocations are available in any given year, so as to limit the impacts of development on the Lake and the Lake communities, and the amount of site coverage may vary depending on soil characteristics, slopes, presence of water, and other factors.[62]

Due to TRPA's lengthy and somewhat arduous development process, many illegal second units were built in recent decades. Recognizing the importance of these units as an important source of affordable housing for many lower income workers and their families, the City has devised an amnesty procedure for legalizing the units,[63] with the aim of preventing further illegal construction. However, certain criteria must be met, the most important being that the unit must be deed-restricted as affordable with a maximum rent based on 60 percent of the AMI adjusted for the size of family appropriate for the size of the unit. A City Building Inspector will assess the illegal unit, making sure that the unit has independent living facilities, and will provide the owner with a correction list that must be addressed before the legalization of the unit, ensuring that the unit is not substandard or of shoddy construction.

If an illegal second unit was constructed prior to 1975, it will be considered exempt from the TRPA Code of Ordinances, and will be grandfathered in. Units built between 1975 and 1984 will be required to receive a bonus unit, in lieu of development rights, from the City's 820 allocations. Units built since 1984 must meet existing TRPA Code of Ordinances as if they were new construction projects, and will pay double fees as penalty for not obtaining proper permits. If a unit does obtain an allocation and meets all applicable codes for a legitimate unit, the unit need not be deed-restricted. However, as allocations are scarce, it is rather unlikely that this will occur. The City realizes that if these second units are not legalized, their elimination and abatement would aggravate the current acute housing shortage.

The City of South Lake Tahoe has a zone designated for the development of affordable housing, and its density is measured by persons per unit rather than the conventional units per acre.[64] There is also a 'conversion ordinance'[65] in the works to convert existing tourist accommodations into residential units with the approval of a conditional use permit and other development criteria; however, as the number of nonconforming properties are large, it is unlikely this will result in the creation of many affordable units.

Town of Truckee

The Town of Truckee is the largest community near the north end of Lake Tahoe, and lies on Interstate 80, the main highway between the Bay Area and Sacramento and Reno, NV. Nearby ski resorts include Tahoe Donner, Squaw Valley USA, Sugar Bowl, Alpine Meadows, Granlibakken, Homewood Mountain Resort, Northstar, Mt. Rose and Diamond Peak. 65% of the homes in Truckee have owners with out-of-town addresses, implying that these properties are either rentals or used exclusively as second homes.[66]

	Population	Median Hhld. Income	Median Rent	% of Renters Paying >30% of Income for Housing	% of Renters Paying >50% of Income for Housing	% of Homes That are for Seasonal Use
Town of Truckee	13,967	$58,848	$893	43.9%	13.7%	45

Figure 24: 2000 Demographics for Town of Truckee. Source: US Census Bureau (2000).

The Town views the rapid escalation of housing prices as a function of the Town's popularity among second homeowners and buyers seeking investment properties,[67] as most population growth has come from migration, especially among recent retirees. The 45-54 age group saw a 148% growth rate from 1990 to 2000, while the Town itself grew 52%. Coupled with a service-based economy with many low-skill, low-wage jobs, this created a tight housing market where all but the highest income groups have difficulty finding affordable housing.

The housing stock of Truckee is dominated by single-family residences (83%) and condominiums. Even so, the Town has a large proportion of multi-family housing than the rest of Placer County. In 2001, the average sales price of a home in Truckee was $355,397, more than double the affordable home price at median income, $166,525.[68] Only 11% of owners are low- or moderate-income. Renters earning below the median income fared no better: average rents were 40-95% higher than fair market rents for the unit size. Tenant-based housing assistance in the form of Section 8 vouchers have had a limited effect as voucher recipients are unable to find a landlord willing to rent at fair market rates. Of the three apartment complexes in Truckee (with a combined total of 286 units), all have considerable waiting lists. None of these apartments can accommodate large families. Therefore, rental or for-purchase housing is affordable to only the highest income brackets; all persons at all income levels compete for the limited housing supply of for-sale and rental housing. The effect of this shortage may be even greater on moderate-income families, as few programs deliver assistance to these income groups.

Fifty-eight percent of the jobs in Truckee are in the service and retail sales sectors; these jobs pay on average $17,202 and $24,497, respectively.[69] Many of these jobs are exclusive to the ski season, and pay $7 an hour. At this wage, full-time workers earn about $1280 a month, so an affordable rent would be $384. When the *Housing Needs Assessment* was done in 2002, no rental housing units were advertised at this low of a rent.

The gaming industry is an important employer, either in Nevada or on Indian lands, and while it is not seasonal these positions experience high turnover.[70] Ski resorts employ thirty percent of the 4000 area employees, so it is crucial to understand what these employers offer in terms of housing and wages. Few ski resorts offer housing assistance to its employees. Northstar provides access to over sixty affordable units, and Placer County will build a ninety-six unit affordable project called Sawmill Heights, where Northstar employees and other area residents will pay affordable rents.[71] Sugar Bowl provides housing for 145 employees and provides a $148 a month housing stipend. Donner Ski Ranch provides employees with housing or a $300-400 stipend,[72] while the others offer no assistance. Northstar and Sierra-at-Tahoe offer a “rental reward” of ten free lift tickets for landlords renting to their employees.[73] The Town will continue to encourage employers to help employees obtain affordable housing by offering roommate referrals, security deposit assistance, and incentives to owners to rent to seasonal employees, while the Town focuses on affordability issues and their abatement.[74]

Truckee commissioned a study of seasonal employees in the spring of 2003[75] in order to determine their level of housing need. The average survey respondent lived in a single-family home in the Truckee area with non-related housemates, claimed Truckee was their permanent place of residence, and was between 18-30 years old. Many stayed in Truckee year-round, working construction or other-tourism oriented jobs. Over 34% were full-time college students. Forty-eight percent lived in overcrowded homes with more than one person per room. The respondents' two most imperative issues were housing affordability and the size of security deposits, although common concerns included finding roommates, commuting long distances, and that their seasonal employment made them unattractive tenants. Over 53% of respondents overpaid for housing, and most were young, single, and without children. This would suggest that single-room occupancy or dormitory style-housing would be acceptable.

Of the employers surveyed, 63% said that affordable housing had significant impacts on their being able to recruit and retain seasonal employees, and 25% provided housing. More than 1,500 full time and 690 part time employees were seasonal. Many employers rent older hotels or entire apartment complexes for seasonal employees. If large dormitories were constructed for seasonal employees, they could be used as summer camps or other short-term lodging in the off-season.[76]

The new *Truckee 2025: General Plan* recognizes that housing affordability has become the most pressing issue in town; a worker must earn $46,000 a year in order to afford a three-bedroom apartment, whereas median income at the time of writing was $49,600[77]. Truckee believes that the most critical element of housing affordability is density: the more homes per acre, the more affordable they become. The Town General

Plan debates whether minimal densities for residential development should be set, as opposed to the maximum densities in the current development standards. Meanwhile, the town may focus on employer-sponsored housing, although most major resorts lie outside of the town limits. The Town has considered restricting the size and amenities of new housing units in an attempt to make them more affordable, but these restrictions may seriously limit the achievement of the "highest and best" use of residentially zoned parcels.

Truckee's Town Council has made affordable housing a top priority, as existing voluntary programs and policies have failed to produce affordable units. Truckee's *Housing Needs Assessment* recommends the adoption of a mandatory inclusionary housing ordinance, as these programs have a proven track record of creating on the ground units in various communities, from urban areas to resort towns. The current voluntary inclusionary program has failed to produce affordable units at the current level of need. Fifty-eight percent of new rental units should be made affordable to low- and moderate-income households. However, some of the community feels that this is a "Robin Hood" approach and is akin to social engineering, and will increase the level of regulation and bureaucracy. To combat NIMBYism, the Town would prefer to call its inclusionary program a "workforce housing strategy" rather than stigmatize it as 'low-income' when the reality is that most of the town's residents overspend on housing.[78] The Town may allow the conversion of existing market-rate units to deed-restricted affordable units an option.[79]

The *General Plan* allows the Town to ask large projects creating more than one hundred jobs to provide housing mitigation, but an explicit jobs-housing linkage fee is still under consideration.[80] However, this is unlikely to have much effect as few resorts are within Town limits.[81] Other strategies include fee waivers, reduced development standards, and encouraging second units. Density bonuses are viable incentives as they have minimal costs to the Town and to the developer, but as these are already mandated by State law and are essentially voluntary, these types of programs have not provided a great deal of affordable housing.[82]

Rent control is an attractive option in concept, but high administration costs are anticipated;[83] there are fears in Truckee that rent control may stifle housing production, and that rent control does not guarantee that lower income groups will benefit, as there are not income limitations in these programs.

Another option considered by Truckee is the restriction of housing for transient occupancy, i.e. short-term rentals, primarily in the ski season. It is anticipated that direct costs to the Town would be few, and that it would ultimately increase the amount of long-term rental housing without requiring new development.[84]

Truckee's general plan proposes that a 'growth management system' be instituted, giving processing preference to affordable housing projects or projects with affordable components.[85] This sort of system works best in housing markets where housing demand constantly outstrips development of new housing stock. At the time the plan was written, demand exceeded supply; if this condition prevails, a growth management system could be effective. Other methods include development impact and permit fee reductions, waiver of parking and other design requirements, and permit processing streamlining.

The Town of Truckee has a redevelopment agency, and currently 20% percent of the tax increment revenues must be set-aside for affordable housing development in accordance with State mandates. The Town could require that a greater proportion of these funds be used for the production of affordable housing; direct costs would be low, but then private developers will have to meet other criteria in order to gain contracts, such as pay prevailing wages.[86]

Truckee has considered increasing their transient-occupancy tax (TOT) in order to develop affordable housing,[87] so that the impact of tourism and second homes on the housing market is mitigated. However, this could deter visitors from vacationing in Truckee altogether, and therefore having negative impacts on the local tourism-based economy. Another tax-related policy includes exempting affordable housing from property transfer taxes so as to mitigate the impacts of these taxes on the affordability of the housing units.

Ultimately, Truckee realizes that it must cooperate with other regional governments such as Placer and Nevada Counties, and participate in a regional Housing Authority in order to increase the supply of affordable housing for local residents and workers,[88] especially seasonal ski employees.[89]

Placer County

Placer County spans from the outskirts of Sacramento to the shores of Lake Tahoe and the Nevada border, and straddles the Sierra Nevada. Incorporated cities include Roseville, Lincoln, Rocklin, Loomis, Auburn, Foresthill, Colfax, Tahoe City, and Kings Beach, with Interstate 80 running the length of the county.[90] Tourist attractions include gold mining towns, whitewater rafting on the American River, historical sites pertaining to the Overland Trail and first Transcontinental Railroad and five world-class ski resorts; half of the county is part of a National Forest or State Park. Squaw Valley and Alpine Meadows ski resorts are among the county's major employers. The new Thunder Valley Indian casino opened in June 2003, creating nearly 2000 jobs.[91] Placer County is the fastest growing county in California, and among the fastest in the county.[92] In 2000, only 20.5% of single-family homes sold were affordable at median income, and in 1990, over 75% of workers in the very-low-income bracket overpaid for housing.[93]

	Population	Median Hhld. Income	Median Rent	% of Renters Paying >30% of Income for Housing	% of Renters Paying >50% of Income for Housing	% of Homes That are for Seasonal Use
Placer County	248,399	$57,535	$780	39.2%	22.2%	9%

Figure 25: 2000 Demographics for Placer County. Source: US Census Bureau (2000).

A major problem in providing affordable housing for seasonal tourism is the lack of non-local public funding. While federal and state funds are available to house migrant agricultural workers, no funding is available for seasonal tourism workers.[94] Single-room occupancy or dormitory housing would suffice for these populations, as many are young, single, and childless.

In the valley portions of the County, housing is being produced at record paces, but nearer Lake Tahoe, development is strictly controlled by the Tahoe Regional Planning Agency (TRPA).[95] Interagency cooperation is an absolute imperative, as the Lake Tahoe region falls into the jurisdiction of two state, five counties, and one interstate compact. While an acre of vacant land suitable for multi-family residential development may cost $100,000 in many parts of the county, the same parcel would cost over 1 million in the Tahoe Basin.[96] Furthermore, community sentiment runs so high against affordable housing in some areas that landowners refuse to sell parcels to nonprofit housing developers. Impediments to the production of affordable housing in the Tahoe Region include maximum annual limits on housing development, density limitations for multi-family units, and the fact that once deed restrictions expire, these housing units must obtain unit allocations.[97] Two studies on the effect of development restriction on the affordability of housing in the Tahoe Basin have not persuaded TRPA to amend its regulations.

The County is dedicated to working with TRPA in order to strengthen developer incentives for low-income housing within the Tahoe Basin,[98] as well as relax development codes for affordable housing, including allowing construction to occur during the October-May development moratorium season. These agencies need to reevaluate the prohibition of second units within the Basin, as many illegal units have been built and are an important source of affordable rental housing. Placer County may adopt an amnesty program in order to legalize bootlegged second units within the basin (see discussion of the City of South Lake Tahoe's legalization program).

Several ski resorts offer housing assistance to its employees. Northstar provides access to over sixty affordable units, and Placer County will build a ninety-six unit affordable project called Sawmill Heights, where Northstar employees and other area residents will pay affordable rents.[99] Four projects in the development entitlement process (Resort-at-Squaw Creek I and II, Lahontan, and Village-at-Squaw Valley) will be approved on the condition that it provides employee housing.[100]

An employee housing ordinance was drafted in 2003[101] requiring new Sierra developments to provide housing for 50% of housing demand (i.e. employees) generated by each project. The Employee Housing Program hopes to create 225 very-low-income affordable units and 250 very-low income units.[102] The ordinance assumes that the following employment is generated by each 1000 square feet of development: two for service, recreational, and retail, 1.66 for industrial, five for office; one employee is generated for every three units of transient lodging and time share, while outdoor recreation and resorts shall calculate their rates independently.[103] The number of units shall be determined at a rate of 1.45 employees per household, or one per studio apartment, two per one bedroom, three per two bedroom, or based on individual calculations.

Small businesses with less than five full-time employees shall be exempt from these requirements, as will inclusionary projects with half low- and very low-income or thirty percent moderate-income housing.[104] Residential and lodging projects with less than ten units shall pay an in-lieu fee rather than construct housing, while others have the option of building on- or off-site units deed-restricted for thirty years, dedicating land, or paying in-lieu fees. Large projects must submit a Housing Mitigation Plan, bearing a reasonable relationship to the income of the employees generated. In exchange, developers will receive incentives such as fee waivers or deferrals, relaxed development standards, reduced deed-restriction time frames, streamlined and expedited permit processing, and density bonuses. In-lieu fees will be dedicated to the construction of affordable housing within five years of their receipt.

Placer County first adopted a voluntary IH policy program in 1992.[105] Developers by and large did not elect to take part, and affordable production was minimal. By April 2003 a mandatory inclusionary ordinance was drafted.[106] The project threshold is six units, and many other forms of affordable housing development are exempt. Alternates to on-site construction include off-site housing, dedication of land for housing to be built by others, and payment of an in-lieu fee. However, the incentives to construct on-site housing include fee waivers and deferrals, modification of public works and planning development standards, streamlining and priority processing, and density bonuses. This IH ordinance seems to adopt a multi-faceted approach to providing affordable housing to Placer County residents. However, as it has been shown, IH ordinances only work when development actually occurs. It is important that Placer County sets an appropriate in-lieu fee in order to encourage on-site housing construction, and that the in-lieu fee bears some relation to the true cost of providing affordable housing units. Public-private partnerships will play an integral role in the provision of affordable housing to the County's employees and residents.

Other housing policies include requiring housing redevelopment in North Lake Tahoe and Auburn to include 15% at rates affordable to very low-, low-, and moderate-income households. An infill incentive ordinance is another approach to providing affordable housing in Placer County.[107] All county-owned surplus land will be evaluated to determine site suitability for workforce housing, and if practical, the land will be rezoned for high-density multi-family residences.

Nevada County

Nevada County is located in the Sierra Nevada, and includes the towns of Rough and Ready, Truckee, Penn Valley, Grass Valley, and Nevada City.[108] Outdoor recreation opportunities include Tahoe National Forest and the South Yuba River. Ski resorts are major employers of county residents. In 1990, 38% of renter households were low-income and overspent for housing.[109] Fourteen percent of the housing stock (n=6094) was vacant and used as vacation homes. In the eastern mountainous portion of the county, there are more than two houses per person due to the high incidence of vacation homes.[110] Half of these units are near Truckee.

	Population	Median Hhld. Income	Median Rent	% of Renters Paying >30% of Income for Housing	% of Renters Paying >50% of Income for Housing	% of Homes That are Vacant for Seasonal Use
Nevada County	92,033	$45,864	$746	43.6%	18.7%	14%

Figure 26: 2000 Demographics for Nevada County. Source: US Census Bureau (2000).

In recent years, Nevada County's economy has transformed from natural-resource-based to tourism-based, and its population has quadrupled in the last fifty years.[111] Rapid growth, gentrification, and inflation have brought a steady stream of visitors and amenity migrants, visitors who end up residing or purchasing second homes in order to take advantage of the high quality-of-life Nevada County has to offer. Unfortunately, the County was largely subdivided and developed prior the adoption of any guiding planning documents such as a General Plan or Zoning Code.[112] In the 1960s, two large gated communities, Lake Wildwood and Lake of the Pines, were developed in by Boise Cascade, resulting in the construction of 5,400 high-density homes.

A Housing Element Workshop was held on June 5, 2003,[113] and resident participants discussed how 78% of the housing being built is for higher-income brackets, rather than starter homes for lower-income families. Community concerns about affordability led to the recommendation that deed restrictions be set for fifty-five years, but other felt that deed-restrictions led to blight. In-lieu fees were not favored as they put the onus on the County to provide affordable units rather than developers. It seems that while the community recognizes the need for workforce housing, NIMBY sentiments may hamper efforts to provide affordable housing.

Nevada County has adopted an inclusionary housing ordinance requiring 10% affordable housing built on- or off-site for all subdivisions or projects with more than twenty parcels or dwelling units.[114] These projects will be eligible for a density bonus. Other strategies Nevada County will use to promote affordable housing are to reduce permit fees for affordable and senior housing projects, streamline the ministerial review process for multi-family residential projects with up to 24 units.[115]

Mariposa County, CA

Mariposa County is located on the western slope of the Sierra Nevada in Central California, and contains most of Yosemite National Park, including the Yosemite Valley and Mariposa Grove, and portions of the Stanislaus and Sierra National Forests; gateway towns include Wawona, El Portal, Fish Camp, Coulterville, Buck Meadows, and Mariposa. Half of the land area is owned by public agencies such as the National Park Service, National Forest Service, and Bureau of Land Management. The Merced River provides opportunities for whitewater rafting, and the Badger Pass Ski Area attracts many visitors. Extractive industries include mining and logging, while pastures and vineyards dot the foothills in some areas of the County. The Silvertip Resort was approved in December 2003 to build nearly two hundred units of lodging, with twenty employee-housing units proposed.[116] The County's economy is largely dependent on tourism, with most employment in government, retail sales, and services,[117] and the General Plan Trinity of concerns is composed of economy, character and housing.

The County's population grew 30% between 1980 and 1990, and at 20% between 1990 and 2000, mostly due to in migration.[118] Personal income is well below state medians due to a high percent of retirees and a lack of high paying jobs, and retirement income and pensions remain one of the largest sources of income in the county. Forty percent of all households are very-low- and low-income.

	Population	Median Hhld. Income	Median Rent	% of Renters Paying >30% of Income for Housing	% of Renters Paying >50% of Income for Housing	% of Homes That are for Seasonal Use
Mariposa County	17,130	$34,626	$502	30.6%	12.4%	19%

Figure 27: 2000 Demographics for Mariposa County. Source: US Census Bureau (2000).

Although half of the multi-family rental housing stock is publicly owned or assisted rental development, more than 972 lower- and moderate-income affordable units are needed to meet demand. In 2003, the rental vacancy rate was essentially zero as less than 10 rentals units were available on the open market, and most rental units of quality construction have waiting lists. Over 100 affordable units have been constructed in five multi-family projects since 1995, with deed-restrictions ranging from five to thirty years.[119] One project was funded and subsidized through a federal HUD loan, while others utilized low-income housing tax credits. In 2003, thirty households in Mariposa County received Section 8 tenant-based housing assistance.

Mariposa County has a fairly lax second unit policy, as most residential zoning districts permit two dwelling units per parcel. Many homeowners have constructed cabin-style second units, but rather than offer them as long-term rentals as the policy intended, rent them to tourists on a short-term basis.[120] Therefore, an important source of affordable rental housing is lost to seasonal visitors.

The *General Plan* recommends that the County take a more proactive approach in order to provide affordable housing: therefore, the County shall 'promote' programs and policies rather than merely 'encourage' affordable housing production, such as manufactured housing, higher density rental housing, and attached ownership units such as duplexes, town homes, condominiums.[121] There are over 2,000 mobile homes in the County, and their quality of construction have increased their popularity in recent years.

Badger Pass Ski Area is California's oldest ski area, and is run by the Yosemite Concession Services Corporation a wholly owned subsidiary of Delaware North, which also provides other concessions such as lodging, food, and tours in the Yosemite Valley year-round. Employee housing consists of double- or triple-occupancy tent cabins and dormitories, and cost about $13-17 per person per week.[122] Currently, there are 1,691 employee beds in Yosemite National Park for the National Park Service, concessionaires, and their families, which is owned and provided at low cost to employees by the federal government.[123]

Yosemite National Park attracts about 4 million visitors each year, and the Yosemite Valley Plan is near approval.[124] This plan will emphasize visitor lodging in the Valley that is unique to a traditional national park experience, meaning fewer motel-like rooms and more rustic cabin-type accommodations, constructing out-of-Valley parking lots in order to reduce potential land development, and habitat restoration. Implementation of the new Yosemite Valley Plan could result in the removal and relocation of 588 employee beds from the Valley to elsewhere in El Portal and Foresta by the year 2008,[125] meaning longer travel times to work, shopping, and recreation for many Valley employees, and less time to enjoy the County's amenities. The County aims to collaborate with the National Park Service and concessionaires in order to address mutual housing issues and opportunities to achieve County housing goals, policies, and objectives.

COLORADO

All municipalities in Colorado are delegated the authority to extend municipal boundaries and to prepare and adopt a comprehensive plan for the physical development of the municipality.[126] Colorado has experienced rapid growth in the last half of the twentieth century, and tourism has breathed new life into mining towns throughout the Rockies. The predominance of lower wage jobs in the retail and service sectors coupled with rapid population growth due to migration and natural increase and high second homeownership rates has created significant pressures among housing markets. In response, several resort and rural communities in Colorado have adopted inclusionary, local resident, or workforce housing. The requirements for each program run the gamut: some are relatively simple while others involve residency restrictions and preference for certain classes of workers, some have very low in-lieu fees, some require on-site construction, while others some have no in-lieu fees at all.

This section looks at the following Colorado resort jurisdictions: the Towns of Basalt, Breckenridge, Frisco, Vail, and Telluride, the City of Aspen, and Eagle, Summit, Pitkin, La Plata, and San Miguel Counties. These communities were chosen for their rural mountain resort character, high proportions of seasonal homes, and availability of documents. Many of these communities were founded as mining towns and continue to capitalize on their history and natural resources through tourism. These 'New West' resort economies depend on outside sources of capital beyond local control in order to function: good weather, investor confidence, continual growth, cheap private vehicle and air transportation, large amounts of baby-boomer disposable income, and the current tax structure favoring homeownership.[127]

Town of Basalt, City of Aspen, and Pitkin County

Located high in the west central segment of Colorado's Rocky Mountains, Pitkin County includes five ski resorts: Aspen Mountain, Snowmass, Buttermilk, Aspen Highlands, and Sunlight ski resorts.[128] Most development, such as the towns of Basalt, Glenwood Springs, and Aspen, is strung along the floor of the Roaring Fork Valley. Pitkin County has the nation's lowest exemptions to tax-paying households ratio (155:100),[129] indicating few children. It also has the highest average interest income per household ($10,700) and second highest average dividend income ($6,425) for the 2001 tax year.

	Population	Median Hhld. Income	Median Rent	% of Renters Paying >30% of Income for Housing	% of Renters Paying >50% of Income for Housing	% of Homes That are Vacant for Seasonal Use
Pitkin County	14,872	$53,750	$947	36.3%	30%	27%
City of Aspen	5,807	$59,375	$947	43%	30%	28%
Town of Basalt	2,675	$67,200	$1300	36.7%	14.4%	7%

Figure 28: 2000 Demographics for Pitkin County, City of Aspen, and Town of Basalt. Source: US Census Bureau (2000).

Up to 75% of Aspen's workforce lives outside of City limits in towns like El Jebel, Carbondale, and Basalt.[130] There are over 1400 deed-restricted local resident housing units[131], but non-housing living expenses tend to be 20% higher than in metropolitan areas. Aspen Ski Company purchased 26 housing units for employees in 1999, and built

152 employee beds at the Snowmass Lodge and Club in 2000; the company actively promotes the use of mass transit by the workforce and visitors alike.[132] Aspen has an innovation program that promotes summer tourism and houses winter seasonal employees at the same time. Two apartment complexes are used to house any area full-time employee in winter, and are used as accommodations for summer music camp attendees.[133]

The Town of Basalt is located in Pitkin County at the junction of the Frying Pan and Roaring Fork Rivers, near Aspen Mountain, Snowmass, Buttermilk, Aspen Highlands, and Sunlight ski resorts.[134] In the last six years of the 1990s, housing prices in Basalt rose 90%.[135]

As the Town's citizens do not want the community to become segregated along income lines, all new residential developments must integrate 'meaningful' affordable housing on-site.[136] If on-site housing is impractical, existing market rate housing may be converted to deed-restricted housing, or off-site housing shall be constructed elsewhere in or near to the Town. Furthermore, all new commercial development shall pay a housing mitigation fee of fifty cents per square foot, and all new commercial development, expansion, or remodels over 1000 square feet shall provide affordable housing for twenty percent of the full-time employees generated. No mention is made of in-lieu fees, but development-processing fees may be waived.

The City of Aspen and Pitkin County have formed a joint Aspen Pitkin Housing Authority in order to provide affordable housing to its residents and workers. The primary source of new affordable housing is the Aspen Citizen Housing Guidelines.[137] In order to qualify for Aspen/Pitkin's local resident housing program, a person must be a current full-time employee or have retired after a minimum for four years of employment in the County. The applicant must also intend to occupy the unit as a primary residence, and must not already own any developed real estate or mobile home in the Roaring Fork River watershed, which includes parts of Eagle, Garfield, Gunnison and Pitkin Counties.

Furthermore, 'emergency workers' such as firefighters, mountain rescue, police officers, emergency medical technicians, ambulance drivers, and social service workers receive priority for rental units. All applicants are placed in a lottery pool; a resident received more lottery entries based upon length of County residency. In for-rent local resident housing, roommates are permitted so long as they are full-time, qualified employees.

Under the growth management regulations adopted by the City of Aspen, at least sixty percent of the bedrooms in a residential subdivision must be in deed-restricted affordable housing units.[138] The City also has an "Affordable Housing Zone," in which the developer must provide a mix of at least 70% deed-restricted units versus 30% maximum market rate units. Aspen Pitkin Housing Authority permits dormitory accommodations for seasonal employees provided no more than eight employees share living facilities, and that each person has at least 150 square feet.[139] As deed-restricted units are meant to be occupied, the maximum vacancy period between tenants is forty-five days.[140] Housing mitigation options include on- or off-site development, deed-restriction of existing market rate units, conveyance of lands, or in-lieu fees;[141] for-sale units with one- to two-bedrooms and family-oriented units affordable for middle- and moderate-incomes are preferred unit types, and receive priority processing.

Town of Vail and Eagle County

Eagle County lies in west central Colorado, surrounded by the White River National Forest; Interstate 70 is the major transportation corridor east to Denver and west to Grand Junction. Vail Mountain is the largest employment draw for the County, while the communities of Gypsum, Eagle, Wolcott, Red Cliff, Mintum, and Avon dot the valley floor.[142] Only 38% of Vail employees live in Vail, and the rest commute from far down valley.[143] Vail Resort properties include Beaver Creek near the Town of Avon, Vail Mountain, and several residential properties within Vail proper. Over the past ten years, Vail Resorts has invested over $125 million in upgrades, renovations, and new development in its quest to become 'THE premier mountain resort' community in North America.[144] In Vail, the proportion of second homes to the total housing stock may be as high as 75%.[145]

	Population	Median Hhld. Income	Median Rent	% of Renters Paying >30% of Income for Housing	% of Renters Paying >50% of Income for Housing	% of Homes That are Vacant for Seasonal Use
Eagle County	41,659	$62,682	$1007	34.6%	14.8%	27%
Town of Vail	4,500	$56,680	$934	31.6%	8.4%	54%

Figure 29: 2000 Demographics for Eagle County and the Town of Vail. Source: US Census Bureau (2000).

Both the Town of Vail and Vail Mountain recognize that more employees must be able to live in the town they work in.[146] The goal is to house 62% of the resort and town's employees, and 1600 new beds are needed. Vail Mountain houses approximately 1000 employees, as does Beaver Creek.[147] The Town of Vail has enacted an Employee Housing Program that has helped ninety local residents purchase homes;[148] there are nearly 250 deed-restricted affordable rental and for-sale units in the Town. Many of these homes are built on land leased from the Town for one dollar a year. Residents may qualify for these homes by working at least thirty hours a week all year at a licensed Eagle County business, demonstrate that at least seventy-five percent of their income is earned at an Eagle County business, and not already own market-rate housing or live in employee housing. The applicant must prequalify with a mortgage lender, and intend to use the home as their primary residence. Recent retirees can apply if they are sixty years or older and worked full-time for the last five years. Affordable housing units are allocated on a lottery basis whenever units become available. Further resort development will require the construction of employee housing units.

Another program devised to provide affordable housing for Eagle County and Town of Vail employees and residents is the County's Inclusionary Housing Requirements.[149] New residential projects over four units and new non-residential must provide local resident, very low or low income housing for ten percent of the project's units or for the housing need generated by the project either by providing inclusionary housing or an employee/housing linkage fee.[150] Housing may be provided either by on- or off-site construction, conveyance of land capable of accommodating 150% of the required local resident housing, or in-lieu fees. The logic behind this program is that there are 1.2 jobs per Eagle County resident, each household has an average of 1.92 employees, and because there are nearly two employees per occupied unit, a business generating eight employees per thousand square feet of floor area would need 3.5 housing units. This hypothetical employer would need to provide the equivalent of 0.35 housing units in order to mitigate against the housing impact of economic development.

Town of Breckenridge, Town of Frisco, and Summit County

Summit County is located in central Colorado, and Interstate 70 provides the major east-west highway link with Denver. Communities include Breckenridge, Dillon, Frisco, Montezuma, Snake River, Heeney, and Silverstone.[151] A large part of the county lies within the bounds of the Arapaho National Forest, while the Green Mountain Reservoir, Lake Dillon, and Blue and Snake Rivers provide many recreation opportunities. There are four world-class ski resorts in the County: Keystone, Arapaho Basin, Breckenridge, and Copper Mountain.

Summit County has one of the lowest exemptions to tax-paying household rates in the nation (166:100) in 2001, indicating very few children in relation to households.[152] Fifty-five percent of the County's total housing stock (n=13,339) was vacant and for seasonal use, with slightly more than one house per household, although the average household size is 2.5 persons. Between 1990 and 2000, home prices in Summit County grew 18% annually, and the median price of a home grew 200% between 1990 and 2000; Breckenridge's median home price saw an incredible 344% increase from $154,000 in 1990 to $683,950 in 2000.[153] In 2001, 45% of all current units listed for sale cost more than $700,000.[154]

	Population	Median Hhld. Income	Median Rent	% of Renters Paying >30% of Income for Housing	% of Renters Paying >50% of Income for Housing	% of Homes That are for Seasonal Use
Summit County	23,548	$56,587	$874	33.6%	11.7%	55%
Town of Frisco	2,365	$62,267	$1025	23%	6.1%	57%
Town of Breckenridge	2366	$43,938	$858	45.6%	12.9%	69%

Figure 30: 2000 Demographics for Summit County, Town of Frisco, and Town of Breckenridge.
Source: US Census Bureau (2000).

Of an estimated 18,304 workers in the County, 68% are in the service and retail sectors.[155] Median salaries for most ski resort jobs are less than $30,000 a year. Both Vail Resorts ski mountains offer employee housing: Breckenridge offers housing to 350 employees in apartment-style quarters, while Keystone houses over 1100 employees[156]. Intrawest's Copper Mountain purchased a Club Med building for employee housing with 500 beds; the cheapest housing option is $80 a week double occupancy with five meals included.[157] Both Copper Mountain and Keystone must provide housing for 40% of their full-time employees and 60% of their seasonal workers during the peak ski season; seventy-five percent must be housed onsite.[158]

The multi-family rental housing market in Summit County consists of six apartment complexes totaling 462 units, while approximately 1,200 other units were rented in 2001.[159] All 78 of the Blue River Apartments are deed-restricted affordable to 60% of the area median income. Mountain Creek's thirty units serve very low-income households earning less than fifty percent of the area median income, and were financed through the Rural Development/Farmers Home Administration. Villa Sierra Madre was built by the Denver Archdiocese and serves families earning below 60% of the area median income, and was financed through the federal HUD Low Income Housing Tax Credit (LIHTC) Program. Pinewood was also developed under LIHTC, and 19 of its 76 units are deed-restricted. Vail Resorts built the 180-unit Breckenridge Terrace for employee housing; a one-bedroom apartment rents for $425 a month. By 2001, 511 affordable or seasonal units had been constructed or were in the permitting process.

In a 2001 countywide survey, nearly twenty-five percent of renters were forced to move within the last three years because the unit was rented or sold, although this figure may not account for the conversion of long-term rentals to short-term vacation rentals.[160] Seventy-six percent of the employers surveyed believed that housing was among the most serious problems faced in the county, and that their employees were unhappy with low wages due to high housing costs. The majority of respondents felt that the burden of providing affordable housing should fall on the shoulders of the local government, large employers, and private developers rather than on taxpayers. Respondents favored providing affordable housing to families with children and essential workers if a local resident or inclusionary housing program were implemented.

While many subdivisions with a high percent of local residents have second units on their properties supplementing their income, newer homes and homeowners do not have second units as they do not need the income stream.[161] Summit County's major policy recommendations include promoting second unit construction and requiring employee housing be built along with new resort and commercial development. This will reduce commuting times for workers who live in Summit County, and provide opportunities for workers who commute from outside the County to move closer to their place of work. However, a survey of employers in Summit County revealed that they would prefer to offer assistance with down payments to all other forms of housing assistance.[162]

The Town of Frisco has formulated its own housing policies to guard against the effects of second homes on the community. Frisco's Housing Task Force feels that Frisco is losing its 'funkiness' and appeal as a desirable community, and that a certain 'critical mass' of local working residents is needed in order to sustain Frisco's businesses and sense of community.[163] In order to maintain a sense of opportunity and to allow members of the workforce to become vested community members, Frisco will work with the Summit County Housing Authority, form public-private partnerships, promote second units and infill development, and acquire developable land on which to build affordable and attainable housing. Although households with incomes in the range of 120-180% of the area median income have largely been neglected by affordable and inclusionary housing policies, Frisco's policy recognizes the need for housing for this income group. Between 2000 and 2002, the Town set forth a goal to build affordable housing on town land near the elementary school, as well as establish a cabin infill program and create an attainable housing district. Mid-term policy strategies include constructing a rental housing project akin to Breckenridge's Pinewood Apartments, purchasing existing market-rate properties for deed-restriction, and establishing a jobs/housing mitigation program. A longer-term plan goal is to build a mixed-use project at the Summit Transit Center.

The Town of Breckenridge adopted its own *Affordable Housing Strategy* in 2000.[164] The report estimates that 39.8% of households in the Upper Blue Basin surrounding Breckenridge pay more than 30% of their income for housing, and that between 1990 and 1997, wages increased 35% while median rent increased 87% and the median price of for-sale housing increased 121%. In 2000, more than 400 affordable units were needed in order to 'catch-up' with demand, and nearly 300 more affordable units were needed in order to keep pace with demand. The 'catch-up' policies adopted in the *Affordable Housing Strategy* include identifying developable parcels, creating opportunities for employers to address the housing needs of their employees, funding down-payment and mortgage assistance programs, strengthening the second units program, augmenting the housing fund, and waiving density requirements for affordable housing. The ‘keep-up’ policies include annexing developable parcels and the transfer of density development rights, as well as affordable housing requirements imposed on new residential and commercial development.

La Plata County

La Plata County is located near the Four Corners of Utah, Arizona, New Mexico and Colorado on Colorado’s Front Range, and Durango is the major town, nestled in the Animas River Valley. Mesa Verde National Park and San Juan National Forest provide recreational opportunities, while the Durango and Silverton Narrow Gauge Railway is a living piece of history.[165] Durango Mountain Resort (formerly Purgatory) and Silverton Mountain Ski Area are local ski resorts, doubling as mountain bike meccas during summer.

	Population	Median Hhld. Income	Median Rent	% of Renters Paying >30% of Income for Housing	% of Renters Paying >50% of Income for Housing	% of Homes That are for Seasonal Use
La Plata County	43,941	$40,159	$655	42.6%	22.1%	12%

Figure 31: 2000 Demographics for La Plata County. Source: US Census Bureau (2000).

La Plata County suffers from ‘down valley’ syndrome as much as other Colorado counties: affordable housing and cheap land is found farthest away from regional centers, so many homeowners have long commutes, and the maintenance and ownership of automobiles represents a large expenditure as a percent of income.[166] Growth rates were a steady 3% for most of the 1990s.[167] This growth has lead to an exponential increase in land and housing prices, but the economy is driven by low wage service sector employment due to tourism. This has compromised many households ability to afford housing, especially among long-time and coming-of-age residents. In 1998, fifty-four percent of Durango families and fifty-one percent of families in unincorporated areas did not have sufficient incomes to qualify to purchase a home.

The County has decided to pursue both regulatory housing policies such as inclusionary exactions levied as a condition of approval, and incentive-based policies such as fee waivers, density bonuses and tax credits.[168] Durango Mountain Resort will be required to provide housing for one-third of its employees by building one employee housing unit for every ten market-rate residential units and every twenty thousand square feet of commercial floor area.[169] The County established a Revolving Loan Fund, which in 1996 provided a $125,000 loan for twelve deed-restricted apartments in a complex in Durango, and is interested in establishing a countywide housing authority.

Town of Telluride and San Miguel County

Telluride is the county seat of San Miguel County, and lies on the southern half of the Western Slope of the Rocky Mountains. It is surrounded by public lands, and lies in a box canyon with one road providing access. Until the 1970s, it was a ghost town, and then resort development began and real estate prices soared.[170] Uranium mines operated well into the 1980s. Telluride has a strong arts community that balances the ski industry in summer. About half of the County's population lives in the towns of Telluride and Mountain Village.[171] The county estimates that 940 workers commuted into the county to work from outside of the county, and that the main reason for their commute is the lack of affordable housing. These commuters expressed a preference for for-sale single-family and mobile homes, while most of the affordable housing produced in San Miguel County, Telluride, and Mountain Village in recent years has been multi-family units. In a survey of employers, 57% believed the lack of affordable housing was one of the more serious problems in the region, and 32% believed it was the most serious problem faced in San Miguel County.

	Population	Median Hhld. Income	Median Rent	% of Renters Paying >30% of Income for Housing	% of Renters Paying >50% of Income for Housing	% of Homes That are for Seasonal Use
San Miguel County	6,594	$48,514	$811	40%	18.6%	57%
Town of Telluride	2058	$51,938	$1030	39.7%	14.1%	37%

Figure 32: 2000 Demographics for San Miguel County and Town of Telluride. Source: US Census Bureau (2000).

There are concerns about the sustainability of resort development and a tourism-based economy among the Telluride community.[172] Small-acreage 'ranchette' development began in the 1990s, and several vacation and trophy homes were built as tourism began to overtake mining and agriculture as the driving economic force. Community members have expressed concern about the influence of second homeowners on local housing markets and social fabric, and seek to limit the negative effects of resort development by requiring caretakers units in second homes in order to provide local residents and workers affordable housing near their place of work. A San Miguel County Commissioner, Art Goodtimes states "nothing is more destructive to the social fabric of the community than absentee owners who don't participate, don't even live in town most of the year. We have to keep homes occupied, and encourage housing niches for all our classes of residents it the vitality of the community is to be preserved."[173]

The Town of Telluride adopted affordable housing guidelines in 1994, with the latest revision occurring in January 2002.[174] The Town set its income affordability standard at $2,083 per month per bedroom, and workers are ineligible if they exceed incomes of $5,000 per month per bedroom. For a one-bedroom affordable rental housing unit, the maximum gross rent allowed is $1.66 per square foot of floor-area, but this drops to $1.48 per square foot for two-bedroom units and $1.36 per square foot for three-or more bedroom units. Therefore, a 500 square foot one-bedroom apartment could be rented for $863 per month, well below the Town's 2000 median rent ($1030). Affordable for-sale housing may be sold at no more than $227.64 per square foot of floor area for one-bedroom, $216.21 per square foot for two-bedrooms, and $186.25 per square foot for three- or more bedrooms units. The in-lieu payment was set at $70.45 per square foot, as this is the amount needed to bridge the gap between what the housing market provides and what the lower-income population of Telluride can afford to pay for housing.

San Miguel County conducted a *Housing Needs Assessment and Trends Analysis* in 2000; employers indicated a preference for constructing affordable units for their employees over all other forms of housing assistance, such as subsidizing rents and leasing existing housing for employees.[175] The County recognizes potential demand for three-bedroom or larger rental units, which are not currently being produced due to financing difficulties. The survey indicates that while the mean rent for a one-bedroom unit in 2000 was $650 per month, nearly 37% of all one-bedroom units rented for less than $500 per month due to the sheer number of deed-restricted one-bedroom units. When presented with a choice of housing alternatives such as mined-use housing above retail, live/work units and caretaker/second units, respondents preferred second units, and expressed little interest in co-housing or single-room occupancy housing with shared kitchen facilities. Given this, San Miguel County should look into the feasibility of a more proactive second-unit ordinance.

OTHER REGIONS OF THE WEST

Resort Municipality of Whistler, British Columbia, Canada

The Resort Municipality of Whistler is located 78 miles north of Vancouver and 38 miles north of Squamish along the Sea-to-Sky Highway in the Canadian province of British Columbia. The 2010 Winter Olympic and Paralympic Games will be held in Vancouver, and several events will be held at the Whistler Blackcomb resort[176]. Whistler's cost-of-living is an estimated 20% higher than in other British Columbia towns[177].

	Population	Median Hhld. Income	Median Rent	% of Renters Paying >30% of Income for Housing	% of Renters Paying >50% of Income for Housing	% of Homes That are for Seasonal Use
Whistler	8,896	C$58,906	C$1169	-	-	-

Figure 33: 2001 Demographics for Whistler, BC. Source: Statistics Canada (2001)

In 2002, approximately 13,500 people worked in Whistler, 41% of whom were males age 18-24[178]. The workforce has grown between one and two percent annually since 2000, yet for the 2001-2002 ski season, three hundred positions went unfilled, perceived by employers as due to a lack of available, affordable housing. The ski resort of Whistler Blackcomb is the largest ski resort in North America, and consistently places at the top of several 'best ski resort' lists every year. The resort is owned by Intrawest, who has interest in June and Mammoth Mountain Ski Areas in California's Eastern Sierra as well as properties in Lake Tahoe, Colorado, and across Canada and Europe.[179] While development in some ski resort towns has led to sales to second homeowners, the focus in Whistler has always been on keeping beds 'hot', occupied, and on the rental market.[180]

In 1986, the Resort Municipality enacted a bylaw requiring new businesses to mitigate their impact on the jobs-housing balance by providing housing for a certain percent of their employees.[181] Before a building permit for new construction or change of use or a business license for commercial, industrial, or lodging is issued, the landowner must pay an employee-housing fee to the Municipality so that employee housing can be constructed in order to mitigate the housing impacts of the new development. The bylaw assumes that one full-time employee is generated by 50 square meters of commercial, 250 square meters of industrial, or 5 guest rooms of lodging development. Alternately, the employer can construct employee housing or pay someone else to build housing. These employee beds must be deed-restricted at least ten years.

In 2002, 10,600 workers lived in Whistler, and 3,825 workers lived in employee housing.[182] Even so, 48% of Whistler's workforce overspent on housing, and 22% spent more than forty percent of their income on housing. Four out of ten large employers assisted their employees' quest to find housing. Half of the employee housing in 2002 was owner-occupied, while the other half was for rent. The goal for 2003 was to increase the number of employee beds to 4,800. About thirty percent of Whistler's workforce lives outside of the town, as real estate prices are lower and transportation linkages are improving in Squamish and Pemberton.

Teton County and the City of Jackson, Wyoming

Teton County is located in northwestern Wyoming, and includes the communities of Jackson Kelly, Moose, Moran, Wilson and Teton Village. Nearby attractions include Grand Teton and Yellowstone National Parks, Bridger-Teton and Caribou/Targhee National Forests, Gros Ventre and Jedediah Smith Wilderness Areas, and the Snake River. Ski resorts include Snow King, Jackson Hole Mountain Resort, and Grand Targhee Summer and Ski Resort. Prior to 1983, the nearest airports were Salt Lake City, UT, Billings, MT, or Denver, CO. The arrival of commercial flights in 1983 increased accessibility by tourists and second homeowners,[183] and contributed to the real estate boom.

The City of Jackson is located in northwestern Wyoming in Teton County, lying in the long mountain valley known as Jackson Hole.[184] The gateway to Grand Teton is just minutes outside of town, and Jackson provides most of the rental housing in the County; it fears it may become the de facto dumping ground for affordable housing in the County.[185] Between 1970 and 1990, although the town's housing supply had more than doubled to almost 2200 units, it no longer comprised even one-third of the total County housing unit inventory of 7060 units.[186] In the early 1990s, real estate prices rose at 11.5% a year while wages rose at only 4% a year, making housing less affordable every year. Almost all of the jobs in Teton County pay less than median income.[187]

Teton County had the second highest mean 2001 adjusted gross income in the nation after Marin County, Ca, with $117,729.[188] It also had the highest average dividend income ($10,460) and sixth highest average interest income ($8,298). If one follows the general rule that a household can afford to purchase a house valued at 250-300% of its annual income, housing in Teton County ceased to be affordable in 1986.[189] In 1999, the average job in Teton County paid $21,000 a year, while the average single-family home sold for over $775,000.[190] A 2002 study found that the amount of subsidy per employee needed to bridge the gap between income and housing affordability was $44,798,[191] as by 2000, the median price of a single-family home was approximately 959% of median annual income levels.

	Population	Median Hhld. Income	Median Rent	% of Renters Paying >30% of Income for Housing	% of Renters Paying >50% of Income for Housing	% of Homes That are for Seasonal Use
City of Jackson	8,800	$47,757	$717	31.2%	11.2%	3%
Teton County	18,251	$54,614	$707	26.8%	8.7%	21%

Figure 34: 2000 Demographics for City of Jackson and Teton County. Source: US Census Bureau (2000).

A significant number of former Jackson Hole residents have been displaced out of Jackson and Teton County into outlying neighboring communities but continue to work in Jackson Hole. Teton Valley, Idaho and Alpine, Bondurant, and Pinedale, Wyoming are attractive because housing costs 20-40% less than in Jackson.[192] The proportion of Teton Valley, Idaho residents commuting to work elsewhere in 1980 was 15%; by 1990, the proportion had risen to 30%. In 2000, one third of Teton County employees did not live in the County, although some of this is due to undocumented workers.[193] While housing is cheaper in these communities, workers must commute long distances in inclement weather through avalanche-prone highway corridors such as Teton Pass (elevation 8431 feet) and the Hoback River canyon. The preponderance of second homes and exclusive subdivisions coupled with workforce displacement has led to social disintegration, as people are less likely to attend community events or volunteer in local community service groups.[194]

A 1989 survey found that 63% of employers in Jackson Hole felt that the lack of affordable housing affected their business, while a 1991 survey found that 97% of employers felt that housing was a critical or difficult problem for seasonal summer employees; 80% felt this was a critical or difficult problem for winter seasonal employees, and 71% felt it was critical or difficult for year-round lower income employees.[195] Summer seasonal employees could conceivably be housed at affordable rates in private campgrounds, as many summer workers come to Jackson Hole as much to experience nature as to earn money.[196] Currently, Mongolian-style yurts and tepees are important seasonal housing in the Kelly and Wilson areas; however, as these forms of housing do not meet a strict interpretation of the building and safety code, no efforts will be made to expand their use.[197]

Net long-term rental units actually decreased in some years due to change of occupancy by management companies. For instance, in 1984 the Jackson Hole Racquet Club offered a housing mix of 55% long-term rentals and 45% short-term vacation rentals, while in 1991 only 13% of the units were for long-term rental. Furthermore, little rental housing was built during the 1980s, resulting in a large discrepancy between housing supply and demand.[198] The Cottonwood Park and Rafter J subdivisions were initially priced at rates affordable for area residents, but as the projects neared build out prices escalated as up to sixty percent of the new homes were purchased for seasonal vacation use by non-residents. People who were able to purchase low-cost housing prior to the real estate boom are precluded from moving because there is no 'next step up' housing they can afford. This stagnates the housing market, as people are forced to live in their original starter home rather than move occasionally to a slightly more expensive home.

Currently, there are four different providers of affordable housing for Teton County employees: the Teton County Housing Authority, the Jackson Hole Community Housing Trust, Habitat for Humanity, and private sector deed-restricted units.[199] Nearly three hundred units had been built or were in the permitting process by 2002. In May 2001, voters approved a sales tax benefiting the County's Housing Authority, which aims to provide over three hundred affordable units by 2007.

A Community Housing Forum was held in May of 2000, and participants indicated that they would like to see third-story affordable housing over the existing two-story commercial buildings found in downtown Jackson,[200] a real-estate transfer tax in order to alleviate the externalities imposed by second homeownership, progressive building permit fees based upon floor area to reflect the disproportionate effects of larger home sizes, and increasing the inclusionary housing requirement from 15% to 30% or even 50% affordable.

The new amendments to the Affordable Housing Sections of Teton County's development code set a goal of providing housing that is affordable to 70% of the County's workforce and families.[201] At this rate, there is a current need for nearly five hundred affordable housing units.[202] Separate regression equations have been specified to determine affordable housing demand generated by long-term residential and other residential projects. The County has determined that the rate of full-time employment generation of residential development is a function of the size of the unit, and whether it is a long-term rental property or other sort of tenancy.

All new development is subject to the County's inclusionary program,[203] unless new single-family homes with less than 3,000 square feet of floor area are deed-restricted as affordable, existing single-family homes are remodeled or added onto up to 3000 square feet of floor area, or working ranches, mobile home parks, agricultural employee housing, or institutional residential is proposed. All non-exempt projects must submit a housing mitigation plan demonstrating affordable housing need generated by the project and proposed method of mitigation, whether it be by on- or off-site construction, land conveyance, conversion of existing market-rate units, or in-lieu fees of $16,684 per employee in the case of fractional demand. All planned resort master plans must include a housing element addressing affordable housing demand and provide the corresponding units. Employers in sectors that pay more than $2,500/month are not required to provide housing. Seasonal employers have the option of building on- or off-site residential units rented at affordable rates to seasonal employees, and at market-rates the rest of the year.

The City of Jackson recognized the need for the production of affordable housing cannot be met by a single 'Big Bang' type of solution. The City resolved to actively promote flexible floor-area-ratios and accessory units, waive or reduce fees on affordable projects, grant density bonuses, and zone more land for multi-family residential uses, while funding affordable programs through bed taxes and cash in-lieu fees.[204] A promising policy tool is flexible Floor Area Ratio (FAR). For instance, if a FAR of 2,400 square feet is allowed on a certain parcel, then a developer could build a 2,400 square foot single-family home, two 1,200 square foot units in a duplex, or three 800 square foot units apartments.[205] The City feels that a small, five hundred square foot single-family residences is a market niche deserving serious consideration. While mobile and manufactured homes have been used in rural areas as an affordable homeownership solution, they have uncertain legal status in Teton County and Jackson, as both jurisdictions prohibit them outside of a mobile home park. However, as land prices have escalated at 15.7% a year between 1986-1993, it is not profitable to operate a mobile home park.[206] The development and land codes must be revised to alleviate this ambiguity and to be consistent with actual versus projected housing demands.

Town of Whitefish, Montana

The Town of Whitefish is located in Flathead County, in the northwest corner of Montana, sixty miles south of the Canadian border and 120 miles east of the Idaho border. Within its bounds lie Big Mountain Ski and Summer Resort, Glacier National Park, the National Bison Range, and the Bob Marshall Wilderness.[207] Big Mountain Resort was slated to build ten affordable one- and two-bedroom housing units in the summer of 2003, renting for $350-560 a month; another twenty may be built according to demand. This housing was called for in Big Mountain's master plan adopted in 1991.[208]

	Population	Median Hhld. Income	Median Rent	% of Renters Paying >30% of Income for Housing	% of Renters Paying >50% of Income for Housing	% of Homes That are for Seasonal Use
Town of Whitefish	4,991	$33,038	$502	35.9%	13.5%	11%

Figure 35: 2000 Demographics for the Town of Whitefish. Source: US Census Bureau (2000).

In 1996, Whitefish's Master Plan set forth various goals and recommendations for affordable housing, yet to date none have adequately been met. The town does not believe voluntary inclusionary housing programs are effective, as evidenced from the number of communities in America that have made their inclusionary housing ordinances mandatory after voluntary programs failed to produce sufficient affordable housing. Whitefish is working on a mandatory workforce-housing program,[209] the first of its kind in Montana, and will seek federal and foundation funding. This will allow Whitefish's workforce to live nearer their jobs, reducing commuting times, absenteeism, job turnover and employee training costs.

Whitefish's proposed workforce housing program will apply to all developments over five units, but the percent that must be affordable has yet to be determined. The town prefers that housing be constructed on-site, but allows for 'exclusionary' off-site housing and in-lieu fees.[210] The Town would also like to see a program to assist qualified homeowners with down payments. Whitefish argues that people who can afford to buy homes under current market conditions will continue to do so, and that making housing affordable to the general workforce will increase the property tax base to the benefit of all Whitefish residents. The inclusionary requirement will probably not shift development to unincorporated county lands, as Whitefish's amenities and infrastructure are too attractive

Whitefish has anticipated criticisms that affordable housing programs are charitable, but argues that financial motivation should drive affordable housing,[211] as the less a household spends on housing, the more the household will spend on other goods such as health care, education, and entertainment closer to home, thereby benefiting local merchants. The Town stresses that many critical members of the workforce are lower-income earners who have prioritized fulfilling and socially useful careers over high pay, such as nurses, teachers, firefighters, police officers, and retail sales clerks. Instead of viewing a workforce-housing program as charity, it should be seen as "correcting dislocations created by the current American economic model." The Town believes that if NIMBY sentiments prevail, sprawl is imminent, souring this 'last best place'. Whitefish believes,

> "If we fail to adopt a housing program, of if we have a voluntary program, we will surely be like those other communities that procrastinated and failed to adopt a program that is effective….The Planning Board sees no reason to believe Whitefish's uniqueness offers any indication that a soft housing program, dependent on some as yet unobservable goodwill, public spiritedness or economic incentive, will do much of anything to solve our housing problems and strengthen our town."[212]

The Town's approach to workforce housing is unique in Montana, but as development pressure increased it is likely that other jurisdictions will follow suit. What will be important for the success of these inclusionary housing programs is whether they will be enacted in a timely manner before the lack of affordable housing reaches crisis proportions.

City of Ketchum, Idaho

The City of Ketchum is near the nation's first destination ski resort, Sun Valley, built in 1936 by Count Felix Schaffgosch and Union Pacific Chairman Averrell Harriman[213], although the Guyer Hot Springs Resort attracted visitors from across the country when it opened in the 1880s. Ketchum also was a boom and bust mining town at the turn of the century, and Ernest Hemingway was a famous resident. The town is located in the Wood River Valley in Blaine County, and is nearly surrounded by the Challis and Sawtooth

National Forests and Sawtooth Wilderness. Mount Baldy is the ski mountain and rises 3400 feet above the valley floor to an elevation of 9150 feet.

	Population	Median Hhld. Income	Median Rent	% of Renters Paying >30% of Income for Housing	% of Renters Paying >50% of Income for Housing	% of Homes That are for Seasonal Use
City of Ketchum	2,996	$45,457	$794	38.7%	19.7%	40%

Figure 36: 2000 Demographics for City of Ketchum. Source: US Census Bureau (2000).

According to the Community Housing Section of the City of Ketchum's *Comprehensive Plan,*[214] employers in the Wood River Valley have a difficult time maintaining a dependable workforce due to high housing costs in the region. Ketchum prefers to call affordable housing "community housing", as practically the entire resident population is in need of affordable housing. While in absolute numbers there appears to be plenty of housing in Ketchum, there is a mismatch in what the market is producing and what local residents can afford to pay.

Due to high land costs, low income and affordable housing cannot be developed via market forces alone. For example, between 1996 and 1997, the median price of a single-family home in Blaine County jumped 32%. The focus of Ketchum's community housing policies is creating affordable homeownership opportunities for renters who would rather own and would qualify to purchase a home prices under $200,000. Due to private redevelopment, Ketchum actually lost affordable units in 1999; small, older houses are replaced with high end and moderate commercial and residential development.

The Ketchum Housing Commission and the Blaine County Housing Authority adopted housing guidelines in 1998 in order to establish a framework for identifying housing policies and to set standards for the development of affordable housing in the region. Regional cooperation with the Cities of Sun Valley, Hailey, and Bellevue as well as other jurisdictions will be needed to produce an effective affordable housing for the residents and workforce. These communities need to find a way to preserve affordable housing stock, such as out-right purchase for deed-restriction.

In the event of resort expansion, on-site housing shall be provided for seasonal employees, and future consideration for service units for condominium complexes will be undertaken. The City currently provides housing for some of its employees, and is committed to continuing this program in the future. A major obstacle to providing affordable housing is funding, so Ketchum will explore funding sources such as real estate transfer tax, local option tax, revenue bonds, incremental tax financing, in-lieu fees, tax exempt land trust, impact fee schedule, and transfer of development rights.

In 2004, the Blaine-Ketchum Housing Authority revised their *Community Housing Guidelines* to reflect the important role local employers can play in providing affordable community housing.[215] In any one development, a local employer could initially purchase up to 30% of the units for its employees, and could potentially retain 40% of the affordable units for employees if suitably qualified buyers cannot be found. The new guidelines also specify in-lieu fee formulas based on the number of housing units required, or by the number of employees generated by a development. If a housing development is proposed, the developer may be able to pay $70,000 per units required under the Community Housing Guidelines. For instance, if a 40-unit development is proposed, and 12 of those units (30%) are required to be affordable Community Housing units, the developer could pay $840,000 in-lieu of onsite development. In the case of commercial development, a developer must pay $35,000 per full-time employee that is required to be housed. These programs are a step in the right direction if Blaine-Ketchum intends to provide affordable community housing.

City of Hailey, Idaho

Hailey is in the Wood River Valley in Blaine County alongside Ketchum, but it is not a resort town itself. Only 6% of housing units (n=151) were vacant, and only 2.5% of the housing units are for seasonal units. Rather, Hailey is home to much of the Valley workforce. The town grew slowly until the real estate and resort development boom of the 1980s, and since the first Comprehensive Plan was adopted, the town population has tripled.[216] Higher cost housing has been developed in Ketchum, Sun Valley, and lands in the north and center areas of unincorporated Blaine County, leading to increased demand for community housing in the rest of the valley. Even so, there is an unmet demand for another 300 affordable units in Hailey.

	Population	Median Hhld. Income	Median Rent	% of Renters Paying >30% of Income for Housing	% of Renters Paying >50% of Income for Housing	% of Homes That are for Seasonal Use
City of Hailey	6,083	$51,347	$708	35.4%	15.6%	2.6%

Figure 37: 2000 Demographics for City of Hailey. Source: US Census Bureau (2000).

Hailey already provides a large portion of the Wood Valley's de facto workforce housing, and is wary of establishing a true workforce or inclusionary housing policy.[217] The City would like to be a compact walkable community, and will encourage development within the original town site while recognizing the substandard character of many vacant lots. The City would like to avoid clustering affordable housing in any one project or neighborhood, and would rather that affordable units were spread throughout the community. Meanwhile, Hailey will cooperate with the Blaine-Ketchum Housing Authority and their *Community Housing Guidelines.*[218]

Summary of Findings

Of the 22 jurisdictions examined in this section, several different methods were used to provide affordable housing for lower-income workers and residents. Many jurisdictions had some form of inclusionary housing for new residential and commercial development. Others are still trying to understand their housing crises in order to devise effective methods of providing affordable housing. Figure 39 shows key demographic indicators of housing affordability across jurisdictions: population, median household income, median rent, and the percent of renters paying more than 30% and 50% of their income for housing. The statistics for Mono County have been included.

	Population	Median Hhld. Income	Median Rent	% of Renters Paying >30% of Income for Housing	% of Renters Paying >50% of Income for Housing	% of Homes That are for Seasonal Use
City of South Lake Tahoe	23,720	$34,707	$642	39.9%	18.2%	27%
Town of Truckee	13,967	$58,848	$893	43.9%	13.7%	45
Placer County	248,399	$57,535	$780	39.2%	22.2%	9%
Nevada County	92,033	$45,864	$746	43.6%	18.7%	14%
Mariposa County	17,130	$34,626	$502	30.6%	12.4%	19%
Pitkin County	14,872	$53,750	$947	36.3%	30%	27%
City of Aspen	5,807	$59,375	$947	43%	30%	28%
Town of Basalt	2,675	$67,200	$1300	36.7%	14.4%	7%
Eagle County	41,659	$62,682	$1007	34.6%	14.8%	27%
Town of Vail	4,500	$56,680	$934	31.6%	8.4%	54%
Summit County	23,548	$56,587	$874	33.6%	11.7%	55%
Town of Frisco	2,365	$62,267	$1025	23%	6.1%	57%
Town of Breckenridge	2366	$43,938	$858	45.6%	12.9%	69%
La Plata County	43,941	$40,159	$655	42.6%	22.1%	12%
San Miguel County	6,594	$48,514	$811	40%	18.6%	57%
Town of Telluride	2058	$51,938	$1030	39.7%	14.1%	37%
Whistler (2001)	8,896	C$58,906	C$1169	-	-	-
City of Jackson	8,800	$47,757	$717	31.2%	11.2%	3%
Teton County	18,251	$54,614	$707	26.8%	8.7%	21%
Town of Whitefish	4,991	$33,038	$502	35.9%	13.5%	11%
City of Ketchum	2,996	$45,457	$794	38.7%	19.7%	40%
City of Hailey	6,083	$51,347	$708	35.4%	15.6%	2.6%
Mono County	12,853	$44,992	$682	34%	17%	50%
Town of Mammoth Lakes	7094	$45,325	$715	35.6%	16.5%	28%
Unincorporated Mono County	5759	$44,570	$567	38.6%	25.8%	53%
June Lake	613	$48,214	$647	30.5%	4.3%	62%

Figure 38: Summary Table of 2000 Demographics for Study Areas. Source: US Census Bureau (2000), Statistics Canada (2001).

Solutions and Opportunities

Mono County has tried several voluntary affordable housing programs, such as the density bonus, mixed use zoning, and second units, and has used Community Block Development Grants to rehabilitate homes and Community Reinvestment Act funds for affordable housing. Yet housing prices have continued to outpace wages. The market has failed to provide adequate and affordable housing to lower income families. Now it seems that mandatory inclusionary housing is the surest way of constructing affordable housing on a large scale.

Even if unlimited public funding was available, Rhee (2003) states, "publicly subsidized housing cannot realistically be expected to meet all, or even the majority of, the need for lower and moderate income housing."[219] She sees the availability of local funding, land use regulations and policies lowering the risk of providing affordable housing, and carrot & stick incentives as three crucial elements. Her recommendation to provide affordable housing are to establish a housing trust with permanent funding, establish a jobs-housing linkage fee, increase local redevelopment agency tax increment set-asides for housing, establish sponsored limited equity co-ops, and housing element reform to encourage affordable housing. Other options include leveraging a transient occupancy tax (TOT), offering incentives to build second units, and establishing a living wage. In order to increase the chances of success, a multi-faceted approach to alleviating the affordable housing crisis should be adopted. The affordable housing program that Mono County adopts should contain both regulatory policies such as mandatory inclusionary housing, as well as incentives such as density bonuses and tax credits.

Inclusionary Housing Ordinance

IH has primarily been used by urban and suburban jurisdictions, but that does not preclude its use in non-urban regions. Because IH ensures a mix of housing for households of all income levels, growing rural areas can adopt IH programs as a preventative measure.[220] This is especially true in areas with large numbers of second-homes and tourism-related growth, such as mountain resort towns in the Eastern Sierra.

In a recent report by the National Housing Conference, a new survey reports that 107 cities and counties (one-fifth of all California jurisdictions) have adopted inclusionary housing programs, with varying program components and levels of success.[221] The study concludes with recommendations that local governments adopt IH ordinances with a high percentage (~15% is realistic) of homes required to be affordable, targeting very-low-, low-, and moderate-incomes, requirements for both rental- and for-sale housing, developer incentives such as relaxed design standards, and flexible yet appropriate alternatives to on-site construction that would provide for at least the same amount of affordable housing.

It is important to remember that as IH policies are "simultaneously market-driven and subject to the vagaries of local and state political conditions, [and] susceptible to pressure from both directions,"[222] they are best used in conjunction with a comprehensive housing policy strategy that include input from transportation and economic development planners, as well as the community at large.

Calavita, Grimes, and Ballach (1997) stress that "IH, from a political standpoint, is either a response to the outside (i.e., state) pressure or the product of concerns indigenous to the generally affluent suburbs in which it is being used."[223] IH is preferable to many municipalities because it places the burden of providing affordable housing on developers, and is a fairly low cost policy for the County. The constitutionality of IH programs was recently affirmed in the case *Homebuilders of*

Northern California v. City of Napa (2001), whereby California courts held that IH is an appropriate use of the police power granted by the Tenth Amendment of the United States Constiution, that IH does not constitute a taking of private property for public use without just compensation as prohibited in the Fifth Amendment, and that IH is in accordance with the due process and equal protection clauses of the Fourteenth Amendment.[224]

IH programs that have proved more palatable to developers include cost-offset policies providing financial assistance and regulatory relief.[225] These programs typically include relief from zoning and design requirements, expedited permit processing, and impact fee waiver or deferrals. Funding may come from bonds, CDBG grants, and favorable lending terms. However, depending on the political and economic climate of the community, IH may still be unacceptable to developers with clout, as occurred in Stockton, CA. IH also loses favor when market demand shifts away from multifamily projects towards traditional, detached single-family dwellings. Affordable units are less easily camouflaged in single-family neighborhoods, and cost-offsets may not be effective.

Calavita, Grimes, and Ballach (1997) find that “the stronger the market, the more comfortable the developer is likely to be in moving forward” with IH production when assumptions and projections predict that market-rate units will cost-offset the affordable units.[226] In California, where the moderate-income range is between 80-120% of the area’s median income, cost-offsets mean that developer can build IH units and still make a tidy profit.[227] However, in New Jersey, where moderate income is defined as 50-80% of area median income, developers are more likely to lose money on each affordable unit. This has limited the success of New Jersey IH programs in hard economic times. During the recession in the early 1990s, California jurisdictions with IH programs found them hard to implement.[228] Unfortunately, times of recession and economic downturn are precisely when the need for affordable housing is greatest. Therefore, a successful housing policy will not rely on IH alone to meet its affordability needs.

Despite the modest achievements of IH programs, IH is seen as among the best and most cost-effective means of integrating neighborhoods and providing affordable housing. Program difficulties should be seen not as indicative of the failure of IH, but rather the political will to enforce regulations. Therefore, in many capacities, IH is largely a symbolic policy. Until a variety of affordable housing policies are integrated into a comprehensive plan addressing affordable housing, regional fair-share requirements will not be met.

Non-profit Regional Housing Authority

Mono County is interested in forming a Regional Housing Authority in order to run a housing program for lower income families using federal, state, local, or private funds. The Housing Authority could offer two main forms of assistance: tenant-based or project-based. Tenant-based assistances supplements a renter's income by providing a voucher to help bridge the gap between what they can afford to pay and what is a Fair Market Rent. This allows a voucher recipient to choose a housing unit with a unique mix of amenities, such as being near work, family or childcare. However, in areas such as June Lake where Fair Market Rents are high and the housing market has very low vacancy (albeit artificially), voucher recipients may be unable to find willing landlords to rent from, even though they will have a guaranteed rent stream. Therefore, vouchers will have to be marketed heavily in order to be successful.

Project-based assistance takes the form of building housing units and deed-restricting them as affordable. However, in Mono County it is unlikely that a large project could be built due to the lack of developable private parcels. If this option is pursued, a land exchange between private landowners and the US Forest Service or other public agency must occur.

The Town of Mammoth Lakes established a Housing Authority in late 2003 to oversee the construction of housing on land conveyed by Dempsey, a major golf course resort developer in the Town. The Town intends to issue housing bonds in order to construct a 48-unit multi-family housing project on Old Mammoth Road.[229] The Town is in the process of updating their General Plan; the County and Town should work together closely so that their policies will be complementary rather than conflicting.

Other non-profit organizations concerned with affordable housing could be encouraged, as in Jackson, Wyoming. The Jackson Hole Community Housing Trust and Habitat for Humanity groups have increased the supply of decent affordable housing, and present a working model of feasible non-governmental organizations.[230]

Second Units

A promising source of new affordable housing is development of second units accessory to single-family dwellings. Amendments to State law with regards to second units have created a legal climate conducive to the development of second units by private homeowners.[231] Second units can provide a significant supply of affordable housing, increases the tax base, and creates rent streams for homeowners. Mono County is considering adopting an ordinance requiring homes over a certain floor area to provide caretakers units, as many large 'trophy' homes have been built recently that stand empty most of the year. Limitations of the effectiveness of second units in Mono County, and especially June Lake, is that many lots have narrow frontages or buildable areas, and site coverage is restricted due to snow storage requirements. Homeowners who purchased their homes before the real estate boom may not have the capital available to construct a second unit, although rent streams from these second units could be used to finance their construction. Mono County should consider an aggressive marketing campaign for second unit construction, as well as offer incentives such as fee waivers or low-interest loans. If a developer is unable to build employee-housing units on-site, perhaps they could build a second unit on a willing private residence or above existing commercial space, either at a 1:1 or higher ratio.

Jobs-Housing Linkage Fee

Jobs-housing linkage fees have been established in Aspen, Jackson Hole, Whistler and other mountain resort towns, and are common in other areas of the country such as Sonoma County, CA.[232] However, they require extensive studies to gauge appropriate fees, to determine the ratio of employees to business area, and to determine the gap in housing. Jobs-housing linkage fees are useful when areas are considerably built out for residential, or when commercial development is outpacing residential development.

Transient Occupancy Tax

The Town of Mammoth Lakes leverages a 12% transient occupancy tax on all short-term lodging and campgrounds.[233] Many resort communities have come to rely on bed and sales taxes to provide funding for community services, which could have major impacts on public coffers in the event of economic downturn.[234] Resort communities must expand their tax bases in order to meet demand for services from tourists as well as the needs of the workforce. Mono County collected about $200 million in sales tax and $50 million in hotel occupancy taxes in the late 1990s. Other important sources of funding will be development impact and processing fees, but they have failed to keep pace with the market. Furthermore, property and sales tax revenues are not keeping pace with income tax, the major source of revenue for the State. Mono County has discussed increasing the transient occupancy and sales taxes levied on visitors, as well as updating impact fees on an annual basis to reflect inflation and market activity. The County should use these approaches until a broader tax base can be established or an alternate source of funds is found.

Living Wage

A living wage is that at which a worker can afford basic needs such as shelter, food, clothes, health care, education, transportation, and discretionary funds, enough that they may fully participate in society and "live with dignity."[235] Most living wage ordinances require firms receiving public funds, either in the form of a contract or subsidy. Some policymakers and citizen advocates believe that public dollars should not be used to subsidize businesses that pay survival-level wages, as in addition to the initial subsidy amount, additional social services such as food stamps, emergency medical, and housing are required to provide for their underpaid workers.[236]

It would seem that minimum wages would have an adverse effect on employment figures, but several researchers have challenged that assumption. Employers can offset their increased labor costs by improving efficiency, raising prices, or changing cost of other non-labor capital inputs.[237] Examples of successful local minimum wage programs include high-cost, service-based San Francisco, suggesting that jurisdictions can absorb minimum wage increases with little negative employment effects. Rather, research shows that with a higher minimum wage, turnover is reduced and overall work performance increases.

Rather than directly subsidize housing, the County could enact a living wage, perhaps indexed to the California's Budget Project annual report on minimum living wages.[238] The 2003 family hourly wage for single adults was $9.18, $17.26 for single-parent families, $17.63 for single-worker two-parent family, and $11.02 for two working parents. However, all these figures assume full-time, year round employment, and many Mono County jobs are less than full-time and are seasonal. An increase in income would allow each wage earner to spend the money as they choose in order to maximize their quality-of-life, whether it be on better housing, health care, education, or other basic needs.

Attainable Housing Assistance

Most housing policies discussed in this report aim to assist lower-income households earning less than 120% of the Area Median Income. A truly comprehensive housing policy should include assistance to households earning between 120 and 180% of the area median income, as these households may also find housing unaffordable or unattainable. Attainable housing programs for these households could include down payment assistance, or location-efficient mortgages that allow a household to increase the amount of their home loan if their home is nearer their job and their commuting costs are less significant than if they lived far from their job.[239]

Endnotes

[1] Summit County (2001)
[2] Mono County (1991)
[3] US 2000 Census, SF3, P1
[4] US 2000 Census, SF 3, P7
[5] US 2000 Census, SF 3, P21
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[23] US 2000 Census, SF 3, H56
[24] US 2000 Census, SF 3, H69
[25] US 2000 Census, SF 3, H69. Block Group 5 of Census Tract 1 is used for these calculations.
[26] Mother Lode Region/ Region VI are analogous to Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, and Tuolumne Counties.
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[28] ($8.40/hour)*(40 hours/week)*(4 weeks/month)= $1344/month gross wages. If affordable housing is considered to be 30% of monthly wages, then ($1344/month)*(0.3)=$403. If a working couple shared a one-bedroom apartment, they could afford $806/month.
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[48] Calavita, Grimes, & Ballach (1997) p. 116
[49] Calavita, Grimes, & Ballach (1997) p. 119
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[52] Burchell et. al., (2000): p. 4
[53] Calavita, Grimes, & Ballach, (1997: p. 112
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[55] Brown, (2001): p.5
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[68] Town of Truckee (2002)
[69] Town of Truckee (2002); wages derived from data for Colusa, Glenn, Lassen, Modoc, Nevada, Plumas, Sierra, Siskiyou, Tehama, and Trinity Counties
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[105] Zatz (1994) p. 56
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