

# Affordable Housing Needs Report



- 323 low-income renter households in the county do not have access to an affordable home.
- Low-Income Housing Tax Credit production and preservation in Mariposa County increased slightly since 2016 while state production and preservation decreased 13%.
- 24% of extremely low-income households are paying more than half of their income on housing costs compared to 0% of moderateincome households.

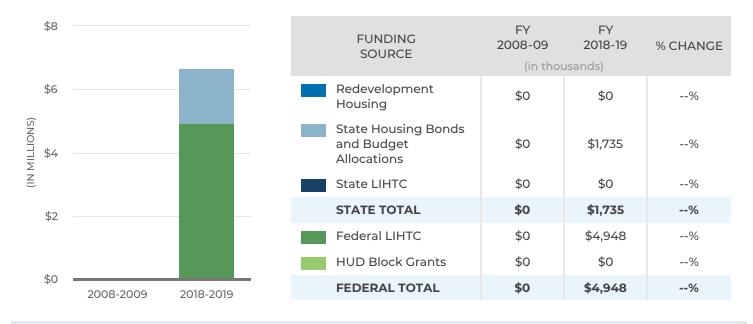
- Renters in Mariposa County need to earn \$20.12 per hour — **1.5 times** the state minimum wage — to afford the average monthly asking rent of \$1.046.
- Mariposa County state and federal funding for housing production and preservation increased by **\$6,683,589** from FY 2008-09 to FY 2018-19.

Partnership

California's Experts on Affordable Housing Finance, Advocacy & Policy

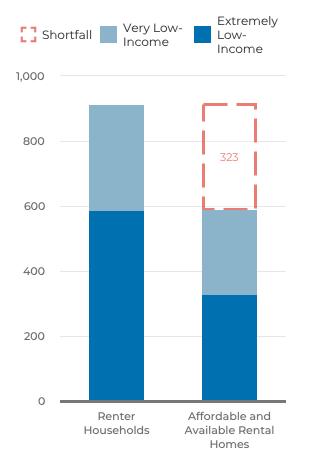
### FUNDING FOR HOUSING

# Mariposa County state and federal funding for housing production and preservation **increased by \$6,683,589** from FY 2008-09 to FY 2018-19.



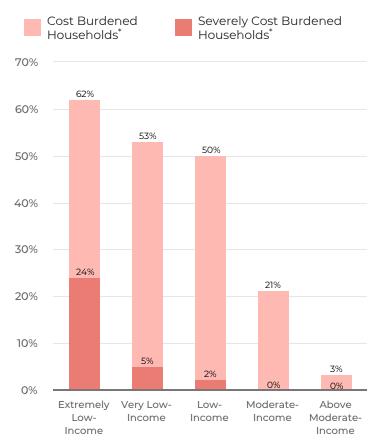
## AFFORDABLE HOMES SHORTFALL

**323** low-income renter households in Mariposa County do not have access to an affordable home.



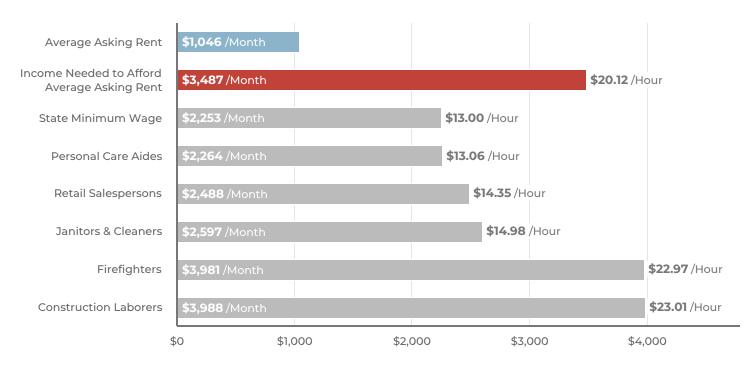
# COST BURDENED HOUSEHOLDS

**24%** of ELI households in Mariposa County are paying more than half of their income on housing costs compared to 0% of moderateincome households.



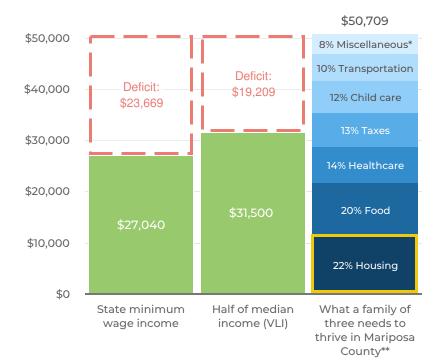
# WHO CAN AFFORD TO RENT

Renters need to earn **1.5 times** minimum wage to afford the average two-bedroom asking rent in Mariposa County.



# COST OF LIVING

After paying the high cost of housing, very lowincome households in Mariposa County are **short \$19,209** annually for basic needs.



# LIHTC PRODUCTION AND PRESERVATION

Mariposa County's Low-Income Housing Tax Credit production and preservation **increased slightly** from 2016-2019.

STATEWIDE				
TYPE	2016	2019	% CHANGE	
New Construction	8,539	7,813	-9%	
Acquisition & Rehab	15,032	12,686	-16%	
All	23,571	20,499	-13%	

MARIPOSA				
TYPE	2016	2019	% CHANGE	
New Construction	0	0	%	
Acquisition & Rehab	0	23	%	
All	0	23	%	

# STATEWIDE POLICY RECOMMENDATIONS

In addition to critical COVID-19 efforts, the Partnership calls on State leaders to take the following actions to provide relief to low-income families struggling with unaffordable and unstable housing:

- Make permanent the \$500 million annual increase to the California Low-Income Housing Tax Credit Program to jump-start affordable housing production and provide an additional \$100 million annually to rehabilitate existing affordable rental properties.
- Create a new Affordable Housing Preservation Tax Credit to preserve existing affordable housing at risk of conversion and to fight displacement pressures.
- Streamline Department of Housing and Community Development rental housing funding programs through a single application and award process to reduce development costs.
- Reduce the threshold for voter approval of local funding of affordable housing and infrastructure from 67 percent to 55 percent as was done for educational facilities in 2000.
- Exempt supportive housing and affordable housing funded by MHP, HOME or CDBG from CEQA reviews.
- Allow affordable housing to be built by right on land currently zoned for commercial or public uses and on church-owned lands.

#### DATA SOURCES & NOTES

#### FUNDING FOR HOUSING

California Housing Partnership analysis of 2008-2009 annual Redevelopment Housing Activities Report; 2008-2009 and 2018-2019 Annual HCD Reports; 2008-2009 and 2018-2019 HUD CPD Appropriations Budget Reports; 2018-2019 California Strategic Growth Council, Affordable Housing Sustainable Communities Program 2008-2009 and 2018-2019 federal and state Low-Income Housing Tax Credits.

#### AFFORDABLE HOMES SHORTFALL

California Housing Partnership analysis of 1-year American Community Survey (ACS) Public Use Microdata Sample (PUMS) data with HUD income levels. Methodology was adapted from NLIHC gap methodology.

#### COST BURDENED HOUSEHOLDS

California Housing Partnership analysis of 1-year ACS PUMS data with HUD income levels. Methodology was adapted from NLIHC gap methodology.

\* Cost burdened households spend 30% or more of their income towards housing costs. Severely cost burdened households spend more than 50%.

#### · WHO CAN AFFORD TO RENT

CoStar Group average asking rent for two bedroom as of January 2020. Bureau of Labor Statistics Average Annual Wage Data for California Occupations, 2019.

#### COST OF LIVING

United Ways of California, Real Cost Measure Household Budgets 2019. Please visit unitedwaysca.org/realcost for more information on what it takes to meet basic needs in communities across California.

\* The "miscellaneous" budget for a family of three includes all other categories not defined.

\*\* The household budget for a family of three uses a population weighted average to estimate the costs associated with one working adult and two children (one school-aged child and one teenager). Each percentage represents how much a family's annual budget is captured in each cost category (housing, child care, etc.).

#### LIHTC PRODUCTION AND PRESERVATION

California Housing Partnership's Preservation Database, January 2020. Please note that this data does not include manager units or market rate units created through the LIHTC program.

#### This report was produced by the California Housing Partnership | chpc.net

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