

5 POPULATION AND HOUSING

5.1 POPULATION CHARACTERISTICS

5.1.01 POPULATION TRENDS

The population of Mariposa County grew from 14,302 in 1990 to 17,130 in 2000, an increase of 19.8 percent. In comparison to other central Sierra Foothills counties (Amador, Calaveras, Tuolumne, and Mariposa), Mariposa County’s growth rate during the past decade has been above the four-county average, which ranged from over 20 percent for Calaveras County to under 11 percent for Tuolumne County. Table 5-1 contains an estimate of County’s population in 2000 and population projections for 2020, and 2040. Table 5-2 lists the 1990 Populations for all the communities in Mariposa County.

Table 5-1: Mariposa Population Projections

2000	2020	2040
17,130	20,607	23,979

Source: 2000 U.S. Census and Department of Finance, Demographic Research Unit, May 2004.

Table 5-2: Mariposa Community Populations

Location	2000 Census Population
Bootjack	519
Buck Meadows	27
Catheys Valley	881
Coulterville	198
El Portal	518
Fish Camp	51
Foresta	13
Greeley Hill	306
Hornitos	64
Lake Don Pedro	1,280
Mariposa	2,509
Midpines	882
Mt. Bullion	301
Wawona	198
Yosemite Village	1,322
Yosemite West	90

Source: 2000 U.S. Census.

5.1.02 ETHNICITY

In 2000, the County had a predominantly white population (84 percent) compared to the State (69 percent). The County also had a relatively small Hispanic population (8 percent) and American Indian population (3 percent). Blacks, Asian/Pacific Islander and Multiracial composed 7 percent of the population. There are no particular sub-areas of the County that contain a concentration of minorities. Through the 1970s and 80s, population was primarily the result of in-migration for the urban centers of the state, primarily southern California. Table 5-3 contains projections of ethnicity for 50 years. The most significant projected change in population composition is an increase in the percentage of individuals of Hispanic origin from eight percent to twenty-seven percent of the population.

Table 5-3: Ethnicity Projections

	2000	2020	2040	2050
White	84%	77%	68%	64%
Hispanic origin	8%	14%	23%	27%
Asian or Pacific Islander	1%	1%	<1%	<1%
Black	1%	1%	1%	<1%
Native American	3%	4%	5%	5%
Multirace	3%	3%	3%	2%
Total	100%	100%	100%	

Source: Department of Finance (May, 2004)

5.1.03 AGE OF POPULATION

Mariposa County has historically had a substantially higher percentage of adults 65 years of age or more than the average statewide, and a lower percentage of children and young adults. This variance is largely a consequence of two factors: the attractiveness of Mariposa County as a location for retirees (who do not have minor children); and a shortage of job opportunities for young adults, which causes many to leave the County for urban areas. Table 5-4 contains historical estimates and projections of the age distribution for Mariposa County.

While no significant change is anticipated, the projected population in 2050 will have slightly more retirees, slightly fewer minor children and young adults, and fewer middle-aged adults than was estimated for the year 2000. An important limitation of the projections in Table 5-4 is that these projections do not consider the potential effect of build-out of the University of California Merced campus on the age distribution of the County’s population.

Table 5-4: Age Distribution in Mariposa (2000 through 2050)

	2000	2020	2040	2050
Age 0-19	24%	19%	19%	20%
Age 20-64	59%	58%	58%	58%
Age 65 and over	17%	23%	23%	22%

Source: Department of Finance (May, 2004)

5.1.04 HOUSEHOLD TYPE AND COMPOSITION

Household composition is typically evaluated by comparing such factors as household size, the percentage of family households (two or more related persons), the percentage of families with children, the number of single parent households, and the age of householders.

Of the 6,613 households in 2000, the highest percentage of households in Mariposa (41 percent) were two-person households (see Table 5-5). Large households or families (five or more persons) represented a relatively small share of the total household population. Over two-thirds of all households in 2000 were comprised of one or two persons, which is consistent with a population containing a smaller percentage of minor children and young adults living at home. In this respect, Mariposa County is not unique among central Sierra counties. However, the percentage of smaller households in Mariposa County is substantially below the statewide average.

Table 5-5: Number of Persons in Household (2000)

	Number of Households	Percent
1 Person	1,755	27%
2 Persons	2,741	41%
3 Persons	865	13%
4 Persons	704	11%
5 Persons	348	5%
6 Persons	131	2%
7+ Persons	69	1%

Source: 2000 U.S. Census.

In the majority of communities, most households consist of families (related individuals). To obtain further insight about community characteristics, it is important to understand the composition of these families (presence of children marital status, etc.). Table 5-6 and Table 5-7 contain information on household and family composition by presence of children in 2000.

Nearly three-fourths of households in Mariposa County were family households in 2000 (68 percent). The 2000 Census reported over four percent of households with children under 18 were female-headed households with no spouse. Single mothers can be a concern, because this population group tends to have significantly lower incomes, higher poverty rates, and more supportive services needs than the population at-large.

Consistent with the County’s population profile of primarily small families, over 40 percent of the County’s households in 2000 consisted of families with no minor children at home, while approximately one-fourth (27 percent) were married-couple families with minor children.

Table 5-6: Household Composition by Type (2000)

Household Type	Number of Households County	Percentage County
In Family Households		
Couples w/Children under 18	1,229	27%
Single Parent - Males	157	4%
Single Parent - Females	305	7%
Families w/No Children	2,799	62%
In Non-Family Households		
Male Householder living alone	834	33%
Male Householder not living alone	222	9%
Female Householder living alone	921	36%
Female Householder not living alone	146	6%
Non-relatives	432	16%
In Group Quarters		
Institutionalized persons	199	14%
Other persons in group quarters	1,227	86%

Source: 2000 U.S. Census.

Table 5-7: Household Composition (2000)

	Number	Percent
Couples w/Children	1,229	19%
Single Parent – Males	157	2%
Single Parent – Females	305	5%
Families w/No Children	2,799	42%
Non-Family Householder	2,123	32%

Source: 2000 U.S. Census.

5.1.05 INCOME CHARACTERISTICS

Table 5-8 shows that the median income level in Mariposa County increased by 37 percent between 1990 and 2000, from \$25,272 to \$34,626, based on 1990 and 2000 U.S. Census data.

Table 5-8: Median Incomes in Mariposa County (2000)

	1990	2000
Median Household Income	\$25,272	\$34,626
Median Family Income	\$29,468	\$42,655
Per capita Income	\$13,074	\$18,190

Source: 1990 and 2000 U.S. Census.

Table 5-9 shows that in 1990, 3 percent of Mariposa’s households had incomes above \$75,000, compared to 7 percent in 2000. Conversely, 49 percent of the City’s households had incomes below \$25,000 in 1990, and 36 percent had incomes below \$25,000 in 2000.

Table 5-9: Household Income (1990 and 2000)

Income	1990 Percent of Total Households	2000 Percent of Total Households
Under \$14,999	30%	20%
\$15,000 – \$24,999	19%	16%
\$25,000 – \$34,999	18%	14%
\$35,000 – \$49,999	16%	16%
\$50,000 – \$74,999	11%	19%
\$75,000 – \$99,999	3%	8%
\$100,000 – \$149,999	2%	5%
\$150,000 or more	1%	2%

Source: 1990 and 2000 U.S. Census.

Four income categories are typically used for comparative purposes that are based on a percentage of the county median income and adjusted for household size (see Table 5-10). These categories are referred to as “very low-income,” “low-income,” “moderate-income,” and “above moderate-income.” The median income on which these four categories are based represents the mid-point at which half of the households earn more and half earn less. In a normally distributed population (that is, one not skewed to either end of the income scale), approximately 40 percent of the population will have income within the very low- and low-income ranges, about 20 percent within the moderate-income range, and about 40 percent in the above moderate-income range.

Table 5-10: Definitions Used for Comparing Income Levels

Income Definitions	
Very Low-Income	50 percent of the Mariposa County Median Income or below
Low-Income	51 to 80 percent of the Mariposa County Median Income
Moderate-Income	81 to 120 percent of the Mariposa County Median Income
Above Moderate-Income	121 percent of the Mariposa County Median Income and above

Source: HUD Income Limits, 2002.

Table 5-11 provides the percentages of Mariposa County residents that are within these income ranges in 1990 and 2000. As expected, Mariposa County is close to a normally distributed population because of its large population—in 2000 about 36 percent of the population countywide is within the very low- and low-income ranges, 14 percent within the moderate-income range, and 50 percent in the above moderate-income range.

Table 5-11: Mariposa County Household Income Range by Income Category
(1990 and 2000)

Income Category	1990 Income Range	Percent of Households in 1990 (approximately)	2000 Income Range	Percent of Households in 2000 (approximately)
Very Low- Income	\$0- \$12,636	30%	\$0- \$17,313	20%
Low-Income	\$12,637- \$20,217	19%	\$17,314- \$27,700	16%
Moderate- Income	\$20,218- \$30,326	18%	\$27,701- \$41,551	14%
Above Moderate-Income	\$30,327+	33%	\$41,552+	50%
1990 Mariposa County Median Income: \$25,272				
2000 Mariposa County Median Income: \$34,626				

Source: 1990 and 2000 Census.

Another measure of changes in estimated income is the annual release of income limits prepared by the Federal Department of Housing and Urban Development (HUD) and adopted by the State of California for determining eligibility for various housing programs. These limits define the dollar amount of each of the four income levels discussed previously (very low, low, moderate, and above moderate) based on a percentage of the estimated median income for the county in which the jurisdiction is located. Although these income limits are not based on actual surveys of local incomes, the annual changes can show trends in estimated changes among different regions of the State. Table 5-12 provides limits for Mariposa County for 2005. According to HUD, the estimated 2005 median income for a family of four is \$50,200 in the County.

Table 5-12: Mariposa County Income Limits (2005)

Household Size	Extremely Low-Income (30% of Median)	Very Low-Income (50% of Median)	Low-Income (80% of Median)
1 Person	\$10,550	\$17,550	\$28,100
2 Persons	\$12,050	\$20,100	\$32,150
3 Persons	\$13,550	\$22,600	\$36,150
4 Persons	\$15,050	\$25,100	\$40,150
5 Persons	\$16,250	\$27,100	\$43,350
6 Persons	\$17,450	\$29,100	\$46,600
7 Persons	\$18,650	\$31,100	\$49,800
8 Persons	\$19,900	\$33,150	\$53,000

Source: HUD, 2005

5.1.06 POVERTY

The poverty level of income is a federally defined measure of the minimum income needed for subsistence living. The poverty level is an important indicator of severe financial distress, and the rate of poverty in a community (proportion of the population with poverty level incomes or less) provides important information about individuals and families in the greatest financial need. The dollar threshold for poverty is adjusted each year by the federal government for household size and composition. Table 5-13 provides 2001 poverty thresholds for several types of households.

Table 5-13: Poverty Thresholds (2001)

Single Person 65+	\$8,259	Two Adults, One Child	\$13,861
Single Person Under 65	\$8,959	One Adult, Three Children	\$17,524
Two Persons 65+	\$10,409	Two Adults, Two Children	\$17,463
Two Persons Under 65	\$11,531	One Adult, Four Children	\$20,236
One Adult, Two Children	\$13,874	Two Adults, Three Children	\$20,550

Source: Census Bureau, 2001.

The most recent 2000 Census information released shows 15 percent of the County's population had incomes below the federally defined poverty level. There were 103 (30 percent) female-headed households with children under 18 in 2000, compared to the 124 female-headed households reported in the 1990 Census. In 2000, 14 percent, 1,865 persons 18 years and over, were below the poverty level representing a decrease of 2 percent since 1990. The 2000 Census indicated that persons 65 years and over had a 9 percent poverty rate (1 percent lower than the 1990 Census).

5.2 EMPLOYMENT TRENDS

5.2.01 AREA EMPLOYMENT PROFILE

Of the 6,833 Mariposa residents who were employed in 2000, approximately 29 percent were employed in management – professional, and related occupations. Other common occupations were sales and office occupations (25 percent), service occupations (22 percent), precision production/craft (12 percent), operator/fabricator/laborer (12 percent).

The County's economy is based primarily on government employment, retail sales, services, and tourism. In 1999-2001, these employment sectors accounted for about 4,800 jobs, 4,475 or about 59 percent of the County's 7,475 total workers 5,350 jobs (average) reported by the California Employment Development Department (EDD) in 2001. According to EDD, the average number of employed residents in 2001 was approximately 6,740, indicating that 26 percent of Mariposa County residents who were employed worked outside the County in 2001.

According to EDD, occupations projected to have the greatest numerical job growth between 1999 and 2006 are concentrated in government, services, and retail. In 1993, total employment is expected to rise slightly for an annual average of 8,400 jobholders. According to the Employment Development Department (EDD), the services job sector is expected to experience the greatest employment growth, reflecting the importance of the tourism and public sectors segment of the local economy.

5.2.02 UNEMPLOYMENT

Overall, the average unemployment rate for 1999-2001 (not seasonally adjusted) was about 6.3 percent, which was slightly above the statewide rate of 5.3 percent. Employment levels fluctuate during the year, with the lowest unemployment rates occurring in the summer, reflecting the importance of the tourist trade. Although the unemployment rate is up from 6.4 in 1991 it is still below the statewide average of 9.1 percent.

5.3 SPECIAL NEEDS HOUSING

5.3.01 ELDERLY

According to the 2000 Census, less than twenty percent of Mariposa County residents are age 65 or more, compared to 11 percent statewide. Approximately 87 percent of the County's households with a householder over the age of 65 owned their own homes in 1990. (2000 Census data is not yet available on home ownership by age.)

In 1990, 60 percent of households with a householder 65 years of age or more were lower-income, compared to 40 percent of households countywide. Social Security and retirement incomes, while placing most seniors below 80 percent of the median countywide income, are high enough to keep the majority of seniors above the poverty level. According to the 2000 Census, 9 percent of seniors age 65 or more had incomes below the poverty level. Seniors over the age of 75 have lower-incomes and higher rates of poverty than households age 65 years or more. In 1990, 67 percent of households with a householder 75 years of more had low-incomes, and 22 percent had poverty level incomes.

In 1990, nearly 2,000 households depended on Social Security for at least a portion of their income (34 percent of all households). Nearly 1,500 households (25 percent of total households) received some form of retirement income in 1990.

5.3.02 PERSONS WITH DISABILITIES

The 2000 Census identified 3,516 persons age five or over with either a mobility and/or self-care limitation. Of the 3,516 persons with disabilities, 1,024, or 30 percent were over age 65, while 268, or 8 percent, were age 20 years or under. Although needs can vary widely, disabled persons need special facilities to help them overcome their disability or make their housing units more convenient. Some of these amenities include wide doorways that can accommodate wheelchairs; special bracing for handrails; lower counter tops; and, switches and outlets at the proper height to allow easy use.

5.3.03 FAMILIES WITH FEMALE-HEADED HOUSEHOLDS

According to the 2000 Census, there were 527 female-headed households countywide, or 8 percent of the total households. Statewide, approximately 10 percent of households had female-heads. Approximately 58 percent of the female-headed households had children under the age of 18. Census 2000 data also revealed that 127 of these female-headed households fell below the poverty level, or around one-fourth of the total female-headed households countywide. Additionally, the majority (81 percent) of female-headed households below the poverty level had children under the age of 18.

5.3.04 LARGE FAMILIES (FIVE OR MORE PERSONS)

Large families (usually defined as family households with five or more persons) can have difficulty securing adequate housing due to the larger number of bedrooms they need (three or more) to avoid overcrowding. In 1990, there were 443 households in Mariposa County of five or more persons (2000 Census data is not yet released on households by size). Of this total, 267 owned their homes and 176 were renters. The 1990 Census also shows there were 518 housing units countywide with four or more bedrooms. In 1990, 80 percent of these units were occupied; as a result, housing units with three or more bedrooms had a vacancy rate of approximately 20 percent.

5.3.05 FARM WORKERS

The California Employment Development Department (EDD) reported 20 farm jobs relating to agricultural activities in Mariposa County in 2001 (less one percent of all jobs countywide). The County Housing Authority has not identified a need for farm worker housing due to the lack of labor-intensive agricultural crops that would generally attract seasonal farm workers, and because the County does not have a history of large numbers of migrant farm workers.

5.3.06 HOMELESS

The nature of the homeless population makes exact counting difficult. Due to the transient nature of the homeless, and because they are not always visible on the street, it is difficult to get an accurate count of homeless persons in a community. The 1990 Census found no “visible” persons living on the streets and no people in homeless shelters; however, Census counts are not generally accepted as an accurate reflection of homelessness.

In Mariposa County, there are two primary groups of homeless persons. The largest group is young women between the ages of 20 and 30 with children. The other group is single people that live along the Merced River. Approximately half of the homeless persons along the Merced River are permanent County residents, and the other half live there during the warmer months of the year.

AGENCIES OFFERING PUBLIC ASSISTANCE FOR HOMELESS INDIVIDUALS AND FAMILIES

The County provides for homeless persons through voucher programs. Persons in need of shelter are able to obtain vouchers from the County’s Housing and Community Development Agency that enables them to stay in a local motel for a period of up to 30 days. The program can accommodate families as well as single persons in need. The County will pay up to one month’s rent in order to help persons remain in their present housing or to help them establish themselves in new housing. Meal vouchers are also available that enable homeless persons to purchase meals at local restaurants for the day the vouchers are issued.

5.4 EXISTING HOUSING STOCK

5.4.01 HOUSING COMPOSITION

According to the California Department of Finance, approximately 2,096 housing units were vacant in 2000, more than one-fourth (27 percent) of the housing stock. The majority of these vacant units (nearly 60 percent at the time of the 1990 census) were second homes, vacation rentals, or other seasonal dwelling units.

Over two-thirds of the County’s housing units were single family detached homes (65 percent), followed by mobile homes (28 percent), multiple units of five or more (3 percent), multiple units of two to four (3 percent), and single-family attached units (1 percent). As is typical of many foothill and rural counties, mobile homes comprise a substantially larger percentage of the housing stock than statewide. Unlike in most urban areas, the majority of mobile homes in rural counties tend to be individual structures on single lots, not mobile homes in mobile home parks.

Annual changes in the housing stock varied from year to year. During most years, the majority of new homes were single-family site-built dwellings. During other years, however, there were more multifamily homes and mobile homes added to the housing stock than single-family homes. Table 5-14 shows the annual changes in the housing stock between January 1990 and January 1999, as determined by the California Department of Finance.

Table 5-14: Housing Estimates for Mariposa (1990 through 2000)

Year	Housing Units								Persons Per Household
	Total	Single		Multiple		Mobile Homes	Occupied	%	
		Detached	Attached	2 to 4	5 Plus				
1990	7,700	4,994	75	234	264	2,133	5,604	27.22	2.423
1991	7,910	5,128	75	238	292	2,177	5,757	27.22	2.438
1992	8,143	5,275	75	238	292	2,263	5,926	27.23	2.433
1993	8,358	5,402	75	238	300	2,343	6,083	27.22	2.434
1994	8,533	5,520	75	242	305	2,391	6,210	27.22	2.425
1995	8,696	5,621	75	242	305	2,453	6,329	27.22	2.391
1996	8,768	5,693	75	242	305	2,453	6,381	27.22	2.380
1997	8,895	5,771	75	242	305	2,502	6,473	27.23	2.358
1998	9,146	5,909	75	291	305	2,566	6,655	27.24	2.294
1999	9,146	5,909	75	291	305	2,566	6,655	27.24	2.294
2000	9,238	5,976	75	291	305	2,591	6,722	27.24	2.295

Source: California Department of Finance, 1990-2000 City/County Population and Housing Estimates, 1990-2000. Source: 1990 Census Bureau.

5.4.02 VACANCY RATE

Of the 8,826 year-round dwelling units reported by the Census Bureau in 2000, 6,613 units (75 percent) were occupied and 2,213 units (25 percent) were vacant. Most of the vacant units were for seasonal, recreational, or occasional use, as shown in Table 5-15.

Table 5-15: Type of Vacant Units in Mariposa (1990-2000)

Unit	Number of Vacant Units in the County		Percent of County Vacant Units	
	1990	2000	1990	2000
For Rent	291	166	14%	8%
For Sale Only	82	114	4%	5%
Rented or Sold, Unoccupied	100	60	5%	3%
Seasonal Use	1,215	1,449	58%	66%
For Migrant Workers	7	0	<1%	0%
Other Vacant	401	424	19%	19%
Total Vacant Units	2,096	2,213		

Source: 1990 and 2000 U.S. Census.

5.4.03 HOUSING OCCUPANCY

HOME OWNERSHIP

Ownership rates listed in Table 5-16 reveal that Asian/Pacific Islanders had the highest percentage (73 percent) of home ownership and Blacks had the highest percentage of rental rates (50 percent). Table 5-17 lists race of householder for all occupied housing units in 2000.

Table 5-16: Tenure Rates by Race (2000)

Race	Owners	Renters	Ownership Rate	Rental Rate
White	4,328	1,780	71%	29%
Black	13	13	50%	50%
Native American	106	97	52%	48%
Asian/Pacific Islander	24	9	73%	27%
Other	144	99	59%	41%
Hispanic Origin	150	137	52%	48%

Source: 2000 U.S. Census.

Table 5-17: Race of Householders – Occupied Housing Units (2000)

Race	Number	Percentage
White	5,914	89.4%
Black	25	0.3%
Native American Indian	188	2.8%
Asian and Pacific Islander	32	0.4%
Other	167	2.5%
Hispanic	287	4.3%

Source: 2000 U.S. Census

As is typical in most areas of the state, home ownership rises with the age of the householder. Older adults typically have home ownership rates that exceed 80 percent because they have

the income and accumulated assets to purchase a home. In contrast, young adults in their 20s to mid-30s are mostly renters (by a margin of two-to-one). Table 5-18 contains an analysis of 2000 U.S. Census data on tenure by age in Mariposa revealed. Table 5-19 lists age of householder for all occupied housing units in 2000.

Table 5-18: Tenure by Age (2000)

Age	County	Percent
Owner Occupied Units		
15 to 24	23	<1%
25 to 34	206	4%
35 to 44	677	15%
45 to 54	1,021	22%
55 to 64	1,018	22%
65 to 74	950	21%
75 and over	720	16%
Renter Occupied Units		
15 to 24	116	6%
25 to 34	384	19%
35 to 44	582	29%
45 to 54	423	21%
55 to 64	220	11%
65 to 74	139	7%
75 and over	134	7%

Source: 2000 U.S. Census Bureau.

Table 5-19: Age of Householder for Occupied Housing Units (2000)

Age	Number	Percentage
15 – 24	139	2%
25 – 34	590	9%
35 – 44	1,259	19%
45 – 54	1,444	22%
55 - 64	1,238	19%
65+	1,943	29%
Total	6,613	100%

Source: 2000 U. S. Census.

TENURE

Analysis of tenure by race listed in Table 5-20 reveal that, with the exception of Whites, rental rates in all the ethnic groups were higher or equal to the owners. This suggests that there might be some difficulty becoming homeowners due to the relatively lower income levels in the county. Because Whites comprise the overwhelming majority of residents in the County, however, over two-thirds (70 percent) of all households were homeowners in 2000,

substantially higher than the statewide percentage but consistent with other central Sierra counties.

Table 5-20: Tenure by Race and Hispanic Origin (2000)

Race	2000 County	2000 Percent
Owner Occupied Units		
White	4,233	91%
Black	15	<1%
Native American	127	3%
Asian/Pacific Islander	6	<1%
Others	134	3%
Hispanic Origin	140	3%
Total	4,623	100%
Renter Occupied Units		
White	1,681	84%
Black	11	1%
Native American	102	5%
Asian/Pacific Islander	29	1%
Others	77	4%
Hispanic Origin	105	5%
Total	1,990	100%

Source: 2000 U.S. Census Bureau.

Note: Due to rounding and census limitations regarding tenure by race and Hispanic origin, this table is not 100% accurate, with the exception of the White and Hispanic origin categories.

5.5 AGE AND CONDITION OF HOUSING STOCK

5.5.01 HOUSING ACCOMMODATIONS

The age and condition of the housing stock provide additional measures of housing adequacy and availability in many communities. Although age does not always correlate with substandard housing conditions, communities with a preponderance of homes more than 40 years old are more likely than newer neighborhoods to have a concentration of housing problems related to deferred maintenance, inadequate landscaping care, outdated utilities or interior amenities, and a need for housing rehabilitation.

The year a structure was built can be an indicator of the current condition of the housing unit.

Table 5-21 shows that the highest percentages of housing units in the County were built during the 1970s and 1980s. Nearly two-thirds of the County's housing stock is thirty years old or less. However, over one-fourth of the County's housing stock is more than 40 years old, and substantial percentage of the housing stock consists of mobile homes, which are not as durable on the average as site built homes. The combination of older homes and mobile

homes in the County means that as many as one-third of the housing stock may exhibit problems with housing condition.

Table 5-21: Age of Housing Units

	Number of Units	Percentage
1939 or earlier	562	6%
1940 to 1959	1,094	12%
1960 to 1969	1,348	15%
1970 to 1979	1,832	21%
1980 to 1989	2,077	24%
1990 to 1994	1,068	12%
1995 to 1998	712	8%
1999 to March 2000	133	2%
Total	8,826	100%

Source: 2000 U.S. Census Bureau.

The number of bedrooms within a housing unit can also characterize the housing stock in a community, as shown in Table 5-22. The overwhelming majority of homes in the County (75 percent) had two or three bedrooms. Two-bedroom dwelling units had the highest number and highest percentage of vacant units in 2000. Even among larger homes, one could find vacant units in 2000.

Table 5-22: Number of Bedrooms Per Housing Unit

	Total Units	Percentage	Vacant Units	Percentage
No Bedroom	337	4%	153	7%
1 Bedroom	1,303	15%	396	18%
2 Bedroom	3,127	35%	880	40%
3 Bedroom	3,538	40%	769	35%
4 Bedroom	451	5%	6	<1%
5+ Bedroom	70	1%	9	<1%

Source: 2000 U.S. Census.

5.5.02 OVERCROWDING

Overcrowding typically results when either: 1) the housing costs of available housing with a sufficient number of bedrooms for larger families exceeds the family’s ability to afford such housing, or 2) unrelated individuals (such as students or low-wage single adult workers) share dwelling units due to high housing costs. This can lead to overcrowded situations if the housing unit is not large enough to accommodate all of the people effectively. In general, overcrowding is a measure of the ability of existing housing to adequately accommodate residents and can result in deterioration of the quality of life within a community.

Mariposa had a relatively low incidence of overcrowding in 2000—208 households (3 percent) were overcrowded. Overcrowding occurred both in owner-occupied and rental housing units. There were 148 overcrowded rental units (7 percent of all rental units) and 68 overcrowded owner-occupied units (1 percent of all owner-occupied units). Approximately 65 percent of the housing units in the County had between four and six rooms as shown on Table 5-23.

Table 5-23: Rooms per Housing Unit (2000)

No of Rooms	Percentage
1 Room	3%
2 Rooms	6%
3 Rooms	11%
4 Rooms	19%
5 Rooms	27%
6 Rooms	19%
7 Rooms	10%
8 Rooms	4%
9+ Rooms	1%

Source: 2000 U.S. Census Bureau.

The 2000 Census defines overcrowding as 1.01 or more persons per room, and extreme overcrowding as more than 1.5 persons per room. Since data in relation to overcrowding have not been broken down into housing type by number of rooms, type of household, or by household income, overcrowding must be evaluated in terms of other factors such as cultural expectations, size of rooms, availability and type of common areas or open space, and the age and relationship of persons in the unit. Table 5-24 summarizes the overcrowding status in the County.

Table 5-24: Persons per Room in All Occupied Housing Units (2000)

Persons	County	Percent
1.00 or less	6,405	97%
1.01 to 1.50	159	2%
1.51 or more	49	1%

Source: 2000 Census.

Table 5-25 shows that, in 2000, 7 percent of renter-occupied units and 1 percent of owner-occupied units were defined as overcrowded in the County.

Table 5-25: Overcrowded Housing (2000)

Number of Persons per Room	Rental Units	Percent of Total Occupied Rental Units	Owner Units	Percent of Total Occupied Owner Units
1.01 to 1.50	104	5%	55	1%
1.51 or more	36	2%	13	<1%
Total	140	7%	68	1%

Source: 2000 U.S. Census.

5.6 HOUSING COSTS

5.6.01 RENTAL RATES

The median rental payment was \$392 or just 63 percent of the statewide median of \$620 in 1990. By 2002, rental costs had increased by roughly between 20 and 45 percent. The median rent for an unsubsidized rental apartment was \$465, for a single-family home \$575, and for a mobile home \$500. Rental housing will become an increasingly important alternative for those who cannot afford home ownership.

It is difficult to define the rental market in Mariposa County because it does not match statewide models. Nearly 15 percent of the County’s housing stock is owned and managed by the National Park Service. This includes one hundred percent of the multi-family units in El Portal, and one hundred percent of all housing in Yosemite Valley.

The rental apartment market in Mariposa County is affected by the number of publicly owned or assisted rental developments, which represent half of the multifamily rental housing stock in Mariposa County. Therefore, it is difficult to ascertain the true market rent for apartments. The majority of market-rate, year-round rental housing (82 percent) constitutes single-family homes and mobile homes, according to the 1990 Census.

Although utility costs are relatively higher in rural Mariposa County, housing remains a bargain compared to other areas of California. However, rapid appreciation of housing costs during the period between 1987 -1990s has made home ownership difficult for working families.

Table 5-26 gives the most recent rental rates for housing in Mariposa.

Table 5-26: Rental Rates in Mariposa (2000)

	Medina	Average	Range
Homes and Mobile homes For-Rent			
1 Bedroom	\$425	\$495	\$375-\$575
2 Bedroom	\$550	\$575	\$500-\$700
3 Bedroom	\$675	\$720	\$550-\$1,000
Mobile Home	\$500	\$550	\$425-\$650
Market Rate Apartments For-Rent			
Studio	\$335	\$340	\$325-\$345
1 Bedroom	\$350	\$395	\$330-\$425
2 Bedroom	\$475	\$500	\$450-\$575
3 Bedroom	\$580	\$650	\$595-\$700

Source: California Living Network @Realtor.com, May 2002.

5.6.02 HOME PRICES

According to the 1990 Census, the County’s median house value was \$98,900, compared to a median value of \$194,300 statewide. The median value of a home in 2000 was approximately \$126,000 for properties of less than five acres and \$171,000 for all homes.

The median price for a mobile home on acreage was \$112,000. During the first quarter of 2002, the median home price was \$164,000 (\$125,000 for mobile homes). By comparison, the median price of a single-family home statewide was \$243,400 in 2000 and \$279,900 by the first quarter of 2002.

Although housing prices in Mariposa are affordable compared to statewide prices, the gap between local and statewide prices has narrowed since 1990. In 1990, a median-priced home in Mariposa County was 50 percent of the statewide median price. By 2000, a median-priced home in the County was about 70 percent of the statewide median. The first quarter 2002 median-priced home in Mariposa County was about 60 percent of the first quarter median price statewide. Because the number of homes for sale at any one time in Mariposa County is so small, there is greater volatility from quarter to quarter in median prices. The first quarter 2002 median price may not reflect long-term trends in local prices relative to statewide prices.

Table 5-27 gives the most current housing prices in Mariposa County.

Table 5-27: Home Prices in Mariposa (April 2002)

	Median	Average	Range
Homes for Sale – Five Acres or Less			
2 Bedroom	\$102,200	\$101,700	\$48,500 - \$149,900
3 Bedroom	\$130,000	\$138,500	\$85,000 - \$275,000
4 + Bedroom	\$174,250	\$176,250	\$75,500 - \$249,500
Homes for Sale - Five Acres or More			
2 Bedroom	\$192,000	\$254,400	\$145,000 - \$299,000
3 Bedroom	\$192,000	\$254,400	\$145,000 - \$299,000
4 + Bedroom	\$312,250	\$343,600	\$195,000 - \$555,000
Mobile Homes on Individual Lots - Five Acres or Less			
2 Bedroom	\$130,000	\$122,400	\$41,500 - \$185,000
Mobile Homes on Individual Lots - Five Acres or Less			
3+ Bedrooms	\$75,000	\$77,600	\$58,000 - \$99,900

Source: California Living Network @Realtor.com April 2002.

5.7 INCOME AND AFFORDABILITY

5.7.01 AFFORDABILITY TRENDS

There are four income categories typically used for comparative purposes based on the median countywide income: very low-income (0-50 percent of median income), low-income (51-80 percent of median income), moderate-income (81-120 percent of median income), and above moderate-income (greater than 120 percent of median income). One method of analyzing housing affordability to each income group is to compare the number and/or percent of housing units by cost to the number and/or percent of households by comparable income levels.

A standard measure of housing affordability is that average housing expenses should not exceed 30 percent of a household’s income. Those who pay 30 percent or more of their income on housing may have trouble affording other necessities; however, individual circumstances that can affect the ability to afford housing vary, such as other long-term debt payments, the number of household members, and other large ongoing expenses (such as medical bills). Since it is impossible to consider each household’s individual circumstances, the 30 percent rule provides a general measure of housing affordability for the average household.

Based on the most recent 2000 Census data released, 91 (36 percent) homeowners in Mariposa County pay 30 percent or more of their income on housing. Approximately 31 (30 percent) of all renters pay 30 percent or more of their income on housing.

Table 5-28 shows the number of households paying over 30 percent of their income on housing. Of the total very low- and low-income households, 78 percent and 66 percent respectively spend over 30 percent of their income on housing. Some households choose to pay over 30 percent of their income for various reasons, such as location, aesthetics, or other factors. Other households choose to pay larger percentages of their income because they may receive tax advantages or are investing with the knowledge that their income will increase so that they pay a lower percentage of their income on a long-term basis. In contrast, very low- and low-income households are forced to pay a large percentage of their income because they cannot afford lower rents, and they are limited to certain costs due to a lack of available low-cost housing options.

Table 5-28: Number of Households Paying Over 30 Percent of Income on Housing (2000)

Income	Owners		Renters		Total Households
	Households	Percent	Households	Percent	
Very Low-Income	233	64%	454	54%	687
Low-Income	216	44%	91	24%	307
Total	449	53%	545	44%	994

Note: Income ranges in this table (very low and low) correspond to dollar categories as reported by the U.S. Census.

Source: 2000 U.S. Census Bureau.

5.8 CURRENT HOUSING NEEDS

The California Department of Housing and Community Development (HCD), working with California Department of Finance, prepare regional population projections and from these projections estimate housing construction needs for each region of the state. Regions are based on metropolitan and non-metropolitan housing market areas.

Table 5-29 summarizes Mariposa County’s housing construction need for the period January 1, 2001 through June 30, 2008, as estimated by HCD in the regional housing allocation plan prepared for the County. The plan covers the period January 1, 2002 through June 30, 2008. Under the plan, Mariposa County must accommodate 6,674 dwelling units, of which 40 percent should be affordable to lower-income households, 20 percent to moderate-income households, and 40 percent to above moderate-income households.

Mariposa County’s regional housing allocation by income level. According to HCD, Mariposa County should plan to accommodate 1,620 additional housing between January 2002 and June 2008, or 216 dwelling units per year. Of the housing units for which the County should plan, 648 (40 percent) should be affordable to very low- or low-income households earning less than \$34,200 on average.

Table 5-29: Regional Housing Needs Allocation (2002 – 2008)

Dwelling Units	Percent of Total	Income Level
389	24%	Very Low-Income
259	16%	Low-Income
324	20%	Moderate-Income
648	40%	Above Moderate-Income
1,620	100%	Total

Source: HCD 2002.