THE CITY OF
HALF MOON BAY
CALIFORNIA

City of Half Moon Bay

Housing Element

2023 - 2031

HCD Draft
May 31, 2023

Image: Affordable Housing Walk
Fourth Fridays Downtown Half Moon Bay

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Introduction and Executive Summary

INTRODUCTION

The City of Half Moon Bay's 6th Cycle Housing Element provides a detailed analysis of housing needs, constraints, and available resources. Informed by community input, it brings forth a Housing Plan designed to provide housing choices that the community needs and wants. The Housing Plan goals are supported by thoughtful policy strategies and actionable implementation programs. They represent the City's commitment to fostering the development and preservation of a diversity of housing types for households of all income levels, as well as for those with special housing needs, such as disabled, homeless, farmworkers, and other vulnerable individuals and families. The City understands how important housing security is for its community members. Affordable housing can help families achieve multi-generational goals, seniors age with dignity, and formerly homeless individuals become permanently stable. To that end, this document is intended to guide the City of Half Moon Bay as it seeks to facilitate the creation of new housing and preservation of existing housing, especially affordable housing, in a detailed and well-planned approach to meet housing needs.

As an element of the Half Moon Bay General Plan, and in accordance with the California Government Code, this Cycle 6 Housing Element presents a comprehensive Housing Plan to address identified housing needs for the years 2023-2031.

Purpose

Half Moon Bay values and protects its diverse community character. Half Moon Bay, as demonstrated in the Cycle 6 Housing Element, is a place where community members take care of each other. Here, character transcends far beyond small-town charm and recognizes that the place our community members call home impacts all aspects of their lives and bolsters community resilience. Safe, sound, and affordable housing for households at every income level can improve and transform the community into a balanced and thriving area for opportunity. The prospect of preserving and producing housing that meets the needs of everyone combines inherent complexity and demanding challenges to reach equitable solutions. From various forms of community engagement, the City received a multitude of requests for increased housing opportunities, specifically "just housing," simply defined as affordable, safe, and healthy homes. The City is committed to the production of housing that directly supports our residents, with the primary focus on special housing needs groups including our farmworkers, service workers, elderly, homeless, and individuals, families, and households with special needs.

The Housing Element is one of the seven required general plan elements mandated by California state law. Each city and county must adopt a housing element that conforms to the detailed statutory requirements established in Article 10.6 (Sections 65580 to 65589.8) of the Government Code. Half Moon Bay's Housing Element must be updated every eight years. According to State law, all housing elements must identify and analyze existing and projected

housing needs; affirm goals and policies; establish quantified objectives; identify financial and other resources; and provide scheduled programs for the preservation, improvement, and development of housing.

The Housing Element must identify adequate sites to meet the City's Regional Housing Needs Allocation (RHNA) in a manner that best addresses housing needs in each jurisdiction. For Half Moon Bay this includes a diverse array of housing options for all income levels, including both rental and ownership units; housing for large and multi-generational households as well as for small households and seniors; and factory-built units, mobile homes, and emergency housing. Locating housing near transit, services, and other resources is also key to providing housing that truly meets the needs of residents. To that end, the Housing Element includes a detailed inventory and analysis of likely-to-develop sites to meet existing and projected needs and preferences of all economic segments of the community.

In summary, the Housing Element ensures that the City meets statutory requirements through specific policies and programs that lead to measurable outcomes while embracing the Coastal Act and addressing specific housing needs requested by community members of all backgrounds. To ensure compliance, each housing element is submitted to the California Department of Housing and Community Development (HCD) for mandatory review and certification.

Relationship to the Local Coastal Program and General Plan

California State law requires that all general plan elements be compatible and internally consistent. Located wholly within the California Coastal Zone, this is more complex for Half Moon Bay. As such, the City's land use policies and regulations must comply with the California Coastal Act via adherence to the City's certified Local Coastal Program (LCP). The LCP consists of a Local Coastal Land Use Plan (LCLUP) which establishes the LCP's policies and an Implementation Plan (IP) which establishes the LCP's implementation regulations including the Subdivision and Zoning Ordinances. The City's LCLUP policies apply citywide and thus the LCLUP serves as the City's General Plan Land Use Element.

The LCLUP was recently comprehensively updated. It was adopted by City Council in October 2020 and certified by the California Coastal Commission in April 2021. The LCLUP anticipated the Cycle 6 Housing Element and its associated RHNA. The LCLUP includes numerous housing-oriented land use planning strategies through updates to land use designations and via new and updated policies. Zoning amendments needed to implement the LCLUP directly overlap with zoning amendments needed to implement the Cycle 6 Housing Element.

This Housing Element update is consistent with the City's LCP as well as the rest of the City's General Plan elements including the Noise, Circulation, and Safety Elements. The policies and programs contained in the Housing Element are intended to support the development of decent and suitable housing in areas designated as appropriate by the city's established land use policy.

Additionally, the Housing Element is consistent with the City's Residential Growth Limitations Ordinance established by ballot Measure D and certified by the Coastal Commission in the City's LCP. Measure D's growth limitation should not directly impact the City's ability to support its RHNA over the Cycle 6 planning period.

Cycle 6 Housing Element Contents

In addition to this Introduction and Executive Summary, the Housing Element includes the following sections:

Housing Plan: The Housing Plan is presented following this Executive Summary. The Housing Plan is the Housing Element's implementation engine. It establishes goals, policies, and programs to address the city's housing needs, and was developed based on numerous technical assessments and community input.

Following the Housing Plan, the Housing Element includes the technical reports upon which the Housing Plan was developed. They are provided as Appendices A – F as follows:

A. Housing Needs Assessment: This report includes an analysis of population and employment trends, the city's fair share of regional housing needs, household characteristics, and the condition of the housing stock.

B. Constraints: This report reviews governmental constraints including land use controls, fees, and processing requirements, as well as non-governmental constraints, such as construction costs, availability of land and financing, physical environmental conditions, and units at-risk of conversion that may impede the development, preservation, and maintenance of housing.

C. Housing Resources: This report identifies resources available for the production and maintenance of housing, including an inventory of land suitable for residential development and a discussion of federal, State, and local financial resources and programs available to support the city's housing goals.

D. Affirmatively Furthering Fair Housing (AFFH) Assessment: Affirmatively furthering fair housing means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. This report examines integration and segregation, access to opportunity, and disparate housing needs. From this assessment, recommendations for a fair housing action plan are developed for inclusion in the Housing Plan.

E. Community Engagement: This report describes the community outreach activities that informed the programs in this Housing Element, including the Housing Forum, meetings with City

Council and the Planning Commission, 21 Elements outreach, correspondence with community members, and input received during the 30-day public review period.

F. Cycle 5 Housing Element Previous Accomplishments: This report evaluates the City's accomplishments under the 5th Cycle Housing Element to determine the City's progress in implementing the Cycle 5 Housing Element and to assess the effectiveness and appropriateness of the goals, policies, and implementation programs of that housing element.

This Executive Summary provides an overview of every section of the Housing Element, starting with the Housing Plan. Summaries of the technical reports upon which the Housing Plan was developed follow.

Housing Plan

The Housing Plan commits the City to the following six goals, which are supported by specific policies, implementing programs, and quantifiable objectives.

Goal 1 - Housing Production:
Facilitate development of high-quality and diverse types of housing for all income levels and household types.

Goal 2 – Housing Preservation:
Preserve and improve Half Moon Bay's existing neighborhoods and housing supply.

Goal 3 – Housing Choices:
Expand housing choices for large and multi-generational households, the elderly, persons with developmental or other disabilities, farmworkers, female-headed households, homeless individuals, and persons with special housing needs.

Goal 4 – Protections and Resources:
Promote housing opportunities and establish resources for all persons regardless of race, sex, age, marital status, ancestry, national origin, color, or sexual orientation.

Goal 5 – Housing Sustainability:
Support sustainability measures in new and existing residential development.

Goal 6 – Housing Plan Implementation:
Implement the Cycle 6 Housing Plan using annual reports, monitoring, periodic ordinance updates, and other means to maintain plan effectiveness throughout the planning period.

Goals 1 – 5 are updated and brought forward from the Cycle 5 Housing Plan. Goal 6 is introduced in the Cycle 6 Housing Plan to distinguish implementation policies and programs which,

although very important for overall Housing Element implementation, tend to not have quantifiable objectives from those associated with Goals 1-5. Cycle 5 Housing Element policies and programs have been incorporated, modified, deleted, or replaced with new programs as deemed appropriate. Policies and programs have also been reorganized to better align with the Housing Element's goals.

Each program presents context, objectives, a timeline, a responsible party, and a funding source. City staff have the primary responsibility for implementing the Housing Plan. Programs requiring amendments to the City's Municipal Code, Zoning Ordinance, and/or Local Coastal Land Use Plan (LCLUP) require Planning Commission review, City Council adoption, and California Coastal Commission certification.

The City has limited capacity and deep needs. To be effective, the updated Housing Plan is ambitious, and also very direct. It is not helpful to overcommit to an array of programs that are not truly essential when focusing on the crux of the need can result in vast improvements for numerous individuals and families. Thus, the City carefully tuned the Housing Plan to be achievable with a keen focus on implementing new and targeted LCLUP land use provisions that will open up opportunities for development of diverse housing types in locations with broad community support. The Housing Plan builds on Cycle 5 accomplishments that include adoption of Residential Rental Security Measures and Affordable Housing Fund Allocation Guidelines. These protections and resources are poised to be utilized and expanded during Cycle 6. The City has also invested in staffing and consultant support for its housing function. This capacity will enable implementation of strong preservation programs.

Community members and stakeholder groups provided very specific input about how to update Half Moon Bay's Housing Plan. The City strived to incorporate this input and looks forward to receiving additional guidance as the Housing Element goes through both the public review and HCD assessment process.

Housing Needs Assessment - Technical Report Appendix A

To understand the types of housing that are needed to meet the City's existing and future demands, Housing Element law requires that the Housing Element assess local population demographics such as age, ethnicity, and employment; characteristics of the City's existing housing stock; and special housing needs.[1] Understanding these conditions helps the City plan for its anticipated housing demand.

As such, key trends and needs were identified as follows:

[1] Statistics highlighted in the following summary are presented in more detail in Technical Report Appendix A – Housing Needs. All data sources are cited in the Technical Report; the source for most of these data points is U.S. Census Bureau American Community Survey 5-Year Data (2015-2019).

- **Population**: Generally, the population of the Bay Area continues to grow because of natural growth and because the strong economy draws new residents to the region. The population of Half Moon Bay increased by 5.0% from 2000 to 2020, which is below the growth rate of the Bay Area.

- **Age**: In 2019, Half Moon Bay's youth population under the age of 18 was 2,269 and the senior population 65 and older was 2,923. These age groups represent 17.7% and 22.8%, respectively, of Half Moon Bay's population.

- **Race/Ethnicity**: In 2020, 60.9% of Half Moon Bay's population was White while 0.4% was African American, 6.7% was Asian, and 30.1% was Latinx. People of color in Half Moon Bay comprise a proportion below the overall proportion in the Bay Area as a whole.

- **Employment**: Half Moon Bay residents most commonly work in the Health & Educational Services industry. From January 2010 to January 2021, the unemployment rate in Half Moon Bay decreased by 4.8 percentage points. Since 2010, the number of jobs located in the jurisdiction increased by 1,060 (22.4%). Additionally, the jobs-household ratio in Half Moon Bay has increased from 1.21 in 2002 to 1.35 jobs per household in 2018.

- **Number of Homes**: The number of new homes built in the Bay Area has not kept pace with the demand, resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness. The number of homes in Half Moon Bay increased, by 7.6% from 2010 to 2020, which is *above* the growth rate for San Mateo County and *above* the growth rate of the region's housing stock during this period.

- **Home Prices**: A diversity of homes at all income levels creates opportunities for all Half Moon Bay residents to live and thrive in the community.

  - *Ownership:* The largest proportion of homes had a value in the range of $1M-$1.5M in 2019. Home prices increased by 65.1% from 2010 to 2020.

  - *Rental:* The typical monthly rent for an apartment in Half Moon Bay was $1,600 in 2019. Rental prices increased by 11.8% from 2009 to 2019. To rent a typical apartment without a cost burden, a household would need to make $64,240 per year.

- **Housing Type**: In 2020, 60.4% of homes in Half Moon Bay were single-family detached, 11.9% were single-family attached, 6.0% were small multi-family (2-4 units), and 10.4% were medium or large multi-family (5+ units). Between 2010 and 2020, the number of multi-family units increased more than single-family units. Generally, in Half Moon Bay, the share of the housing stock that is detached single-family homes is above that of other jurisdictions in the region.

- **Housing Cost Burden**: The U.S. Department of Housing and Urban Development (HUD) considers housing to be affordable for a household if the household spends less than 30% of its income on housing costs. A household is considered "cost-burdened" if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered "severely cost-burdened." In Half Moon Bay, 16.8% of households spend 30%-50% of their income on housing, while 15.6% of households are severely cost-burdened and use the majority of their income for housing.

- **Displacement/Gentrification**: According to research from the University of California, Berkeley, few if any households in Half Moon Bay live in neighborhoods that are susceptible to or experiencing displacement, and few if any live in areas at risk of or undergoing gentrification. Almost 67% of households in Half Moon Bay live in neighborhoods where low-income households are likely excluded due to prohibitive housing costs. There are various ways to address displacement including ensuring new housing at all income levels is built.

- **Neighborhood**: None of Half Moon Bay's neighborhoods were identified as "Highest Resource" or "High Resource" areas by State-commissioned research, while at the same time, none were identified by this research as "Low Resource" or "High Segregation and Poverty" areas. These neighborhood designations are based on a range of indicators covering areas such as education, poverty, proximity to jobs and economic opportunities, low pollution levels, and other factors.

- **Special Housing Needs**: Some population groups may have special housing needs that require specific program responses, and these groups may experience barriers to accessing stable housing due to their specific housing circumstances. In Half Moon Bay, 10.3% of residents have a disability of some kind and may require accessible housing. Additionally, 8.8% of Half Moon Bay households are larger with five or more people, and likely need larger housing units with three bedrooms or more. 4.6% of households are female-headed families, which are often at greater risk of housing insecurity.

Constraints - Technical Report Appendix B

New housing development is affected by economic factors from both the private market as well as public agencies through regulations and policies imposed on development. These constraints can limit the production of housing by increasing its cost, delaying the start of construction, and/or extending the overall construction timeline for new housing, as well as adversely impacting the maintenance and/or improvement of existing housing. Furthermore, the ability to develop housing is constrained by the limited number of appropriate sites with willing landowners; and site development is then further constrained by the cost and capacity of available infrastructure, such as for transportation, sewage conveyance and treatment capacity,

and especially water supply. Serious environmental factors, including flood and fire risk, can limit housing site selection or require costly site development and construction methods.

Two primary themes come from Half Moon Bay's assessment of constraints presented in Appendix B:

Capacity is limited: While the City's housing needs are significant, its capacity is limited.

- Land: Vacant and/or underdeveloped land viable for housing development is the most finite resource; many sites are encumbered due to the presence of protected resources and/or hazards. In addition, there are competing land use and development interests in light of Coastal Act priority uses such as agriculture and tourism.

- Infrastructure: Security and reliability with respect to water supply and wastewater treatment capacity will continue to require significant investment and the vulnerabilities are exacerbated by climate change. There are limited options for addressing congestion and reducing vehicle miles traveled (VMT); indeed, VMT reduction requirements may in and of themselves constrain certain types of housing development in Half Moon Bay.

- Funding: The City must work to bolster its Affordable Housing Fund. Affordable housing development requires substantial funding from other sources. Furthermore, the City is small and staff capacity is stretched due to added layers of compliance and review inherent to the Coastal Zone.

Conflicts can be harmonized: The Cycle 5 Housing Element presented substantial constraints imposed on residential development by the Coastal Act and the City's Local Coastal Program (LCP). It did not offer reasonable ways to overcome these constraints. Certainly, capacity limits remain; however, the constraints assessment in this Cycle 6 Housing Element acknowledges that there are numerous opportunities for new residential development to come forward that will not impact natural resources, cultural resources, or scenic and visual resources. The significance of the City's evolved approach to continuing to embrace the Coastal Act while prioritizing housing needs is presented in detail throughout the various sections of this technical report.

Governmental, non-governmental, infrastructure, and environmental constraints that affect the housing market and supply in Half Moon Bay are discussed in detail in Appendix B. Constraints to the maintenance, improvement, and development of housing for all income levels are also identified to inform the Housing Plan which will help the City reduce or overcome these constraints.

The report concludes that significant progress has been made through key local efforts to remove constraints associated with each topic area. Half Moon Bay's Cycle 6 Housing Element update overcomes both real and perceived capacity limits, addresses many of the community's unmet needs, and moves on from long-held beliefs that the Coastal Zone is not amenable to affordable

housing development. Primary capacity constraints were evaluated and addressed to the extent feasible as recapped here:

- *Land:* The Housing Opportunity Sites (presented in Technical Report Appendix C – Housing Resources), take advantage of the LCLUP's approach to infill development of sites within Town Center, public and quasi-public-owned lands, and on properties devoted to agricultural and horticultural uses.

- *Infrastructure:* Well-located infill housing at appropriate densities requires less water and generates lower VMT than single-family subdivisions, which make up most of the City's housing stock. The City needs to be very careful about the "infrastructure footprint" of new development and is doing so with both the LCLUP and the Cycle 6 Housing Element.

- *Funding:* Focused approaches will help establish new sources for the Affordable Housing Fund, and leverage other sources.

The report highlights that with the LCLUP update, the Coastal Commission and the City of Half Moon Bay's collaborative approach that housing, especially affordable housing for the agricultural, maritime, service industry, and other essential industries, is critical to implementing the Coastal Act. The City's LCLUP and the Housing Element will not battle each other as conflicting policy mandates; instead, these plans have been carefully aligned to be implemented in tandem. The Cycle 6 Housing Element, as harmonized with the LCLUP update, presents the City's true intent to faithfully address the community's housing needs in a manner consistent with the requirements of the California Coastal Act.

Housing Resources - Technical Report Appendix C

This report presents that the Half Moon Bay Local Coastal Land Use Plan (LCLUP) / General Plan land use designations and policy provide ample sites and support for residential development to meet the city's share of the region's future housing needs. Although located within a large metropolitan area, Half Moon Bay is a small town with rural qualities, including active coastal agriculture land uses and a lack of high-quality transit. As such, the City's housing needs cannot be accommodated with traditional urban approaches employed by San Mateo County's bayside cities, where high-density development can often be concentrated near transit centers and other resource areas. Instead, the City's approach must be much more nuanced.

The City, being wholly within the Coastal Zone, is obligated by the California Coastal Act and its certified Local Coastal Program (LCP) to prioritize certain land uses, including agriculture, public recreation, and a range of services to support coastal visitors. These industries offer lower-wage jobs, which being set in the landscape of the very high-cost greater Bay Area, makes it extremely challenging for employees of these industries to afford housing on the Coastside. The City's housing resources are sensitive to these conditions. The Town Center is the focus with additional

sites provided through a Workforce Housing Overlay (WHO). The portfolio of sites and associated potential housing development highlights the best of what the "missing middle" approach has to offer for infill development and new neighborhoods. Such housing types, heights, densities, and unit sizes fit Half Moon Bay's character and maximize the use of the limited sites.

The City's Cycle 6 RHNA at 480 units is double the Cycle 5 RHNA of 240 units. The Cycle 6 RHNA is also weighted more heavily to lower-income categories to reflect the housing affordability needs of the local population. Half Moon Bay will meet Cycle 6 RHNA, with a buffer, through Pipeline Projects that are already in the review process, Housing Opportunity Sites in the Town Center and subject to the WHO designation, and accessory living units. RHNA and site capacity are presented in Table Intro-1 below.

Table Intro-1: Meeting RHNA

		Income Category			
	Very Low	**Low**	**Moderate**	**Above Moderate**	***Total***
RHNA	181	104	54	141	*480*
Total Units	**251**	**159**	**133**	**239**	***782***
Pipeline	62	25	70	185	*342*
ADUs	34	34	34	10	*112*
Housing Opportunity Sites	155	100	29	44	*328*
Surplus Units[1]	70	55	79	98	*302*
Buffer	**39%**	**53%**	**146%**	**70%**	

[1] *Number of units greater than RHNA; shown as a percentage via buffer.*
Source: City of Half Moon Bay

The Housing Resources technical appendix includes detailed assessments of each Housing Opportunity Site, including an assessment through the lens of affirmatively furthering fair housing (AFFH); which is more deeply explored in Appendix D.

The Housing Resources report also presents financial housing resources including local, County, State, and federal funds. Additional housing resources include support for sustainability in housing development through energy and water conservation, hazard and coastal resource avoidance, and walkable/bikeable developments with lower transportation costs and vehicle miles traveled.

Affirmatively Furthering Fair Housing Assessment - Technical Report Appendix D

The State of California's 2018 Assembly Bill (AB 686) requires that all public agencies in the state affirmatively further fair housing (AFFH) beginning January 1, 2019. Furthermore, public agencies

receiving funding from the U.S. Department of Housing and Urban Development (HUD) are also required to demonstrate their commitment to AFFH. "Affirmatively furthering fair housing" means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Fair housing is a condition that allows individuals of similar income levels in the same housing market to have a range of choices available to them regardless of race, color, national origin, religion, sex, disability, familial status, ancestry, age, marital status, gender, gender identity, gender expression, genetic information, sexual orientation, source of income, or any other arbitrary factor.

Half Moon Bay only had one fair housing complaint filed from 2017 to 2021, which is proportionally much lower than rates of complaints filed in the County of San Mateo overall and surrounding communities. Racial and ethnic segregation in Half Moon Bay is low overall. Half Moon Bay was found to be less racially and ethnically diverse than the County overall, primarily driven by a lower representation of Asian residents. However, the City has a slightly higher proportion of Hispanic residents (30%) than the county (24%). Half Moon Bay's housing stock was found to accommodate a variety of income levels – more so than many other small communities in the County:

- The ownership market in Half Moon Bay is on par with the County overall but has a slightly higher proportion of homes under $500,000 with the presence of mobile homes.
- The rental distribution in Half Moon Bay reflects a more affordable rental market than San Mateo County overall.

The recommended fair housing action plan includes the following measures, which have been incorporated into Housing Plan programs or are being addressed by other City efforts as noted:

- **Housing Resource Information Access:** Housing resources and services listed on the City's website and through its social media channels should bolster the information to make it easier for residents to find information about their fair housing rights and for landlords to find information about their fair housing responsibilities. Recommended resources include providing a link to HUD and/or State of California fair housing laws as well as information about how to file a fair housing complaint.

- **Affordable Housing and Affirmative Marketing:** The assessment recommends that the City target new housing development to meet the needs of residents who face the greatest housing challenges, including Hispanic, Filipino, Asian, and Other/Multiple race households. This includes requiring affirmative marketing by developers building these units. The goal of affirmative marketing is to expand housing opportunities to attract income eligible populations and demographic groups who might not otherwise apply or be considered because of past, historic discrimination.

- **Investment in Preservation of Existing Affordable Housing:** The assessment recommends that the City make a concerted effort to retain a housing stock that accommodates a wider variety of income levels than many other communities in San Mateo County; specifically citing that the City should invest in **preservation** of existing affordable housing to sustain its relative affordability.

- **Educational and Employment Outcomes:** The AFFH assessment recommends investment in community development and services to improve **educational and employment outcomes** of its lowest-income residents, as well as affordable housing opportunities. The City's Town Center, including its Downtown core, is considered a high resource area with schools, services, and stores. The assessment recommends transit improvements to improve access via public transit, bike, and pedestrian as well as focused affordable housing opportunities for this area should be prioritized to support existing and future residents. The City is mindful of these needs and is supporting them by establishing the Coastside Opportunity Center and other efforts to expand educational resources described below. Furthermore, numerous capital improvements are planned to improve pedestrian and bicycle access throughout the Town Center.

- **Educational Resources:** The assessment recommends that City leadership advocate for more **educational resources** to meet the needs of Half Moon Bay students with extenuating circumstances. The City appreciates the recommendation. As part of the City's Coastside Recovery Initiative's focus on economic and community recovery from the COVID pandemic, the deep need for education and workforce development came to light. The City plans to open the Coastside Opportunity Center in 2023 and seeking a satellite location for the College of San Mateo Community College. These resources are highly relevant to this need. The Boys and Girls Club of the Coastside is also significantly important to middle and high school students who suffer from housing insecurity and other significant economic stresses. The City sought direct input from the Boys and Girls Club in a stakeholder interview for the Cycle 6 Housing Element.

It is noted that the Census and survey data provide the foundation of the AFFH assessment. Local knowledge indicates that conditions for many members of Half Moon Bay's special needs populations are worse than those represented by the AFFH assessment, such as for farmworkers, very low-income households, and the City's relatively high proportion of community members with disabilities. Local context helps frame the AFFH assessment to integrate its recommendations into the Housing Plan.

Community Engagement - Technical Report Appendix E

Half Moon Bay developed a broad and diverse outreach plan designed to reach as many community members as possible. For some of the outreach, the City partnered with other San Mateo County jurisdictions via 21 Elements, in a joint countywide outreach effort. 21 Elements is a multi-year, multi-phase collaboration of all twenty-one San Mateo County jurisdictions, along

with partner agencies, and stakeholder organizations. The City also conducted its own numerous outreach and engagement sessions focused on City and Coastside residents, employees, and service providers. The approaches to education and engagement included:

- Website and Social Media
- Public Meetings and Hearings
  - Introductory Meeting to the Housing Element Update
  - All About RHNA Webinar
  - City Council Listening Sessions
  - City Council and Planning Commission Joint Study Session
  - Stakeholder Listening Session Series
- Half Moon Bay Stakeholder and Service Providers Interviews
- Focus Groups
- Creating an Affordable Future Webinar Series
- Equity Advisory Group
- Affirmatively Furthering Fair Housing Survey

In addition, the public draft of the Housing Element was posted on the City's website and distributed to stakeholders on April 17, 2023, for a 30-day review period. During this time, the draft Element was advertised for public review, and the City Council and Planning Commission held a joint work session in a hybrid meeting format on May 9, 2023, to encourage additional comments and discussion about the draft Element.[2]

Key themes and recommended strategies that developed from the Half Moon Bay-specific community engagement activities include:

- **Farmworkers cannot afford stable housing:** Many farmworker households in Half Moon Bay make below the Federal poverty line with incomes in the acutely low- and extremely low-income categories. As a result, farmworkers often live in substandard living conditions that can include shared beds and living areas. Farmworkers, many with families, are seeking more permanent housing; however, without enough affordable housing, this population is often forced to move amid unstable living arrangements and discriminatory housing practices.

- **Overcrowded housing:** The City heard from multiple community members and stakeholders that many families are forced to live in overcrowded housing due to the cost of rent and the inability to gain approval to move forward in the rental application process. In some situations, multiple families are sharing a home or apartment designed for only one family to live in. Therefore, in many cases, children and parents share a single room without privacy and adequate sleeping arrangements. Some families shared how these types of living situations have a direct effect on their mental health as well as child development and education.

[2] Prior to submittal to HCD, Technical Report Appendix E – Community Engagement was updated, presenting input from the 30-day review period and a summary of the changes made throughout the Housing Element responsive to this input.

- **Illegal subleases and price gauging:** Related to over-crowded housing, many households with limited resources are forced to enter into housing arrangements that are not governed by a lease agreement. Although free legal services are available, tenant rights are limited without clear documentation and proof of unfair practices. In some cases, existing tenants with a valid lease are subleasing rooms without a landlord's consent at higher than market rate for a single room. This places some households at even higher risk of illegal housing practices such as multiple unlawful eviction practices, insufficient lease terms, and rent increases that lead to price gauging.

- **More affordable housing is needed in Half Moon Bay:** Through the outreach process, there was a substantial amount of support for additional affordable housing to be built in Half Moon Bay. Many respondents stated affordable housing needs to be built as soon as possible and that the City of Half Moon Bay should approve policies that allow more affordable housing to be built immediately.

- **Teachers and essential workers cannot afford to stay:** Many speakers stated teachers and essential workers are finding it increasingly difficult to remain housed in Half Moon Bay and surrounding communities due to the high cost of housing. The need for this population to pay affordable rent was commonly shared as a result of wages that have not been keeping up with the cost of living and inflation.

- **City housing funds and land contribution:** Multiple stakeholder and service agency organizations stated the need for a variety of funding sources to develop affordable housing and provide programs that support the community. Affordable housing developers stated that feasibility for housing development increases with zoning for medium- and high-density residential in addition to City provided land and/or other funding sources.

Cycle 5 Housing Element Accomplishments - Technical Report Appendix F

State Housing Element Law requires communities to assess their achievements under adopted housing programs as part of the update of an existing housing element. This Cycle 6 Housing Element contains a series of Implementation Programs and the Previous Accomplishments from the Cycle 5 Housing Element (Appendix F). It includes a program-by-program review considering progress to date in implementation of these program actions, and the continued appropriateness of identified programs.

Half Moon Bay's successful programs and policies include supporting home repairs for seniors; securing reasonably priced and readily available water connections for affordable housing; encouraging small lot development; utilizing the City's Affordable Housing Fund for rental

assistance; and encouraging mixed-use development for seniors and disabled community members.

In addition, the City also made a number of amendments and updates to ordinances to meet the new State housing mandates or to remove constraints. The City updated the Accessory Dwelling Unit (ADU) ordinance (2018 and 2022); eased parking requirements and removed use permits requirements through the "Mixed-Use Districts and Parking Standards Ordinance;" updated the Municipal Code to include transitional and supportive housing; adopted the "Residential Renter Security Measures Ordinance;" and established Affordable Housing Fund Guidelines. Recently the Coastal Commission certified the City's "Short-Term Vacation Rental and Home Occupations Ordinance." This ordinance includes a primary residence requirement and a 60-night annual limit on un-hosted short-term rental operations and as such is highly protective of housing from the threat of conversion to full-time short-term rental use. The ordinance also allows more flexibility for home occupations which will facilitate more cottage industry and home-based businesses which will benefit residents of numerous income levels working in a wide range of employment sectors.

Most significantly, the City's comprehensive update to its LCLUP was certified by the Coastal Commission in April 2021. The LCLUP includes new land use designations and an updated Land Use Plan map that provides opportunities for housing development for numerous special needs populations including farmworkers and other lower-income households. Some portions of the City previously prohibited residential development, and will now be able to provide affordable units through a Workforce Housing Overlay land use designation. The Town Center was also carefully delineated by City Council and confirmed by the Coastal Commission as the best place to focus future development due to the array of amenities and services in this area which is much less impacted by coastal hazards and sensitive biological resources than other parts of the city.

The California Government Code § 65588 requires cities to evaluate the appropriateness, effectiveness, and progress relative to achieving its stated goals and objectives in the previous housing element. This review process allows cities to assess accomplishments and shortfalls of Cycle 5 Housing Element programs and policies as part of the update to the Cycle 6 Housing Element. Past accomplishments are compared with what was projected or planned, and where significant shortfalls exist, the reasons for such differences are discussed.

This evaluation helped the City of Half Moon Bay identify programs that continue to be relevant and also provided the basis and meaningful guidance for recommended modifications to the policies and programs for the Cycle 6 Housing Element update.

Quantifiable Objectives: Housing production counted toward RHNA is one quantifiable measure of Housing Element accomplishments, as is the progress made on Housing Plan programs with quantifiable objectives. During the Cycle 5 Housing Element period of 2015-2023, the quantifiable objectives included the City's RHNA allocation of 240 units and several programs as summarized in the following table (Table Intro-2).

Table Intro-2: Cycle 5 Housing Element Quantified Objectives (2015-2022)

Objectives					Results
Construction (RHNA):	Income Level				***Total***
	Very Low	Low	Moderate	Above Mod.	
Cycle 5 RHNA	52	31	36	121	240
Cycle 5 Production	0	1	85	80	166
Cycle 5 Programs with Quantified Goals:			***Result***		
Program 1-1: Housing Rehabilitation Goal: 48 Home repair grants			Total: >100		
Program 2-3: Second Units (Now referred to as ADUs) Goal: 16 affordable ADUs			Total: About 70 ADUs approved for development; affordability not confirmed.		
Program 2-4: Small Lot Development Goal: 16 small lots developed for affordable housing			Total: 29 small lots approved for single-family development, with some ADUs for some sites.		
Program 2-7: Utilization of Affordable Housing Fund Goal: 2 RFPs and associated affordable housing development projects			Total: 1 RFP for affordable housing at 555 Kelly		
Program 3-2: Senior and Disabled Housing Goal: 70 senior and/or disabled affordable units			Total: 40 units for older farmworkers planned for 555 Kelly Avenue		
Program 5-1: Energy Conservation Goal: 5 units/year			Total: Numerous housing rehabilitation projects per Program 1-1 include energy conservation improvements; three mixed-use developments approved for Building Permit in Cycle 5 include 10 units.		

Source: City of Half Moon Bay

While the City did not successfully bring an affordable housing development forward into building permit and construction during Cycle 5, it is important to consider that other efforts contributed to housing needs. Had shelter rooms established through the County's purchase of a motel qualified to be counted toward RHNA, or had a range of affordability levels been applied to ADUs as per Cycle 6 Housing Element assumptions, the City would have met RHNA for extremely low-, very low-, low-, and moderate-income housing units. This is presented in Table Intro-3 as a theoretical assessment.

Table Intro-3: Theoretical Assessment - Cycle 5 RHNA Production

Assumptions	Income Level				Total
	Very Low	Low	Moderate	Above Mod.	
Cycle 5 RHNA Summary					
Cycle 5 RHNA	52	31	36	121	240
Cycle 5 RHNA Production, reported in APRs	0	1	85	80	166
Cycle 5 ADU Production based on Cycle 6 Affordability Assumptions:					
Cycle 5 ADU Production, reported in APRs	0	0	68	0	68
Cycle 6 ADU Affordability Assumptions	30%	30%	30%	10%	100%
Cycle 5 ADU Production per Cycle 6 ADU Affordable Assumptions	20	21	20	7	68
Cycle 5 Production Including Theoretical Adjustments:					
Cycle 5 RHNA Production w/ Theoretical Adjustments: • Coast House: 52 extremely low-income units • ADUs: Per Cycle 6 Affordability Assumptions	72	22	37	87	218
RHNA Shortfall per theoretical adjustments: • Per income category • Surpluses in lower income categories shifted to higher income categories	+20 **0**	-9 **0**	+1 **0**	-34 **-22**	-22 **-22**

Source: City of Half Moon Bay
Notes:
Extremely Low-Income Level: The very low-income level includes both extremely low (26) and low (26) units, for a total of 52 units.
ADUs: 68 ADUs is the City's conservative estimate. City records for 2019 – 2022 show permit issuance for an average of 14 ADUs/year, which is trending higher. Before 2019, the City wasn't tracking ADU production as carefully but has records showing at least 3 ADUs/year. Thus, for the four calendar years of 2015 – 2018, 12 ADUs are counted; for the four calendar years of 2019 – 2022, 56 ADUs are counted.

The City understands that this assessment does not stand as the City's outcome for housing production toward fulfilling Cycle 5's RHNA. Instead, the City finds that it is important to present these accomplishments in this manner to assist the community and governmental agencies in their appreciation of the significance of these accomplishments: The establishment of the first shelter provisions on the Midcoast and numerous new "missing middle" housing units (especially ADUs) throughout the City's residential neighborhoods.

The overarching goals and policies of the 2015-2023 Housing Element continue to be appropriate and are generally kept in the Housing Plan with modifications to streamline or clarify objectives where applicable. A new goal was added to cover policies and programs specific to Housing Plan implementation. Many housing programs also continue to be appropriate, and the intent of these programs will be kept in the Housing Element; however, most of them are revised to reflect current conditions to address specific housing needs, constraints, or other concerns identified as part of the 2023-2031 Housing Element.

Housing Plan

Half Moon Bay is committed to implementing policies that provide housing opportunities to meet the growing needs of the community, with an emphasis on lower-income residents and vulnerable populations. This section outlines the City's implementation plan through housing goals, policies, and programs. A goal is defined as a long-range comprehensive statement to which a community aspires to reach. A policy is a course of action chosen from among many possible alternatives. It guides decision-making and provides a framework around which housing policies and programs function. A program is a specific action, which implements the policy and moves the community toward the achievement of its goals. Programs are a part of the City's eight-year action plan and constitute the City's local housing strategy. Program areas outline a pathway to reach measurable outcomes that benefit the Half Moon Bay community.

STATE HOUSING GOALS

The goals, policies, and programs build upon the identified housing needs in the community, constraints confronting the City, and resources available to address the housing needs. This Housing Element will guide Half Moon Bay housing policy through the 2023-2030 planning period. Half Moon Bay's housing goals and policies strive to affirmatively further fair housing and maintain, preserve, improve, and develop housing (Government Code 65583(b)). The Housing Plan includes programs identified by State law that do all of the following (Government Code 65583[c]):

- Identify actions that will be taken to make sites available, with appropriate zoning and development standards and services to accommodate the locality's share of the regional housing needs for each income level.
- Assist in the development of adequate housing to meet the needs of extremely low-, very low-, low-, and moderate-income households.
- Address and, where appropriate and possible, remove governmental constraints to the maintenance, improvement, and development of housing, including housing for people at all income levels, as well as housing for people with disabilities.
- Conserve and improve the condition of the existing affordable housing stock and preserve affordable housing developments at risk of conversion to market-rate housing.
- Affirmatively further fair housing by promoting equal housing for all people, regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability and other characteristics protected by the California Fair Employment and Housing Act.
- Develop a plan to incentivize and promote the creation of accessory dwelling units that can be offered at affordable rent.

- Identify the agencies and officials responsible for implementing the various actions and means by which consistency will be achieved with other general plan elements and community goals.
- Include a diligent effort by the City to achieve public participation of all economic segments of the community in the development of the housing element, and describe the effort.

Key Actions that Accomplish Housing Goals

The City of Half Moon Bay is taking a comprehensive approach to increasing housing supply and affirmatively further fair housing opportunities for all people. The following key actions highlight areas that are anticipated to promote housing production, protection, and preservation. Section 1.2 will provide additional details related to the City's Housing Element Goals, Policies, and Programs.

The Housing Plan program will:

- Increase Zoning Capacity for New Housing
- Encourage Diverse Housing Types
- Preserve and Produce Affordable Housing
- Focus on Housing at Lower Income Levels
- Support Extremely Low- and Very Low-Income Housing and Households
- Support Housing for People with Developmental and other Disabilities
- Consider a Wide Range of Special Needs and Housing Opportunities
- Reduce Housing Development Costs
- Produce Sustainable Housing
- Be Effective

HOUSING ELEMENT: GOALS, POLICIES, AND PROGRAMS

The Cycle 6 Housing Element is consistent with, and addresses, the aforementioned State goals. The City's Housing Plan was developed to be substantially consistent with the City's Local Coastal Program (LCP) and General Plan elements; although some amendments to the LCP and General Plan elements will be required for full implementation. The goals of this Housing Element serve at the local level to enhance and build upon State goals for providing safe, decent, and affordable housing available for all city residents. These goals encompass new construction, conservation of existing housing stock, affordability, and facilitation of adequate housing for all persons.

Goal 1 - Housing Production:
Facilitate development of high-quality and diverse types of housing for all income levels and household types.

Goal 2 – Housing Preservation:
Preserve and improve Half Moon Bay's existing neighborhoods and housing supply.

Goal 3 – Housing Choices:
Expand housing choices for large and multi-generational households, the elderly, persons with developmental or other disabilities, farmworkers, female-headed households, unhoused individuals, and persons with special housing needs.

Goal 4 – Protections and Resources:
Promote housing opportunities and establish resources for all persons regardless of race, sex, age, marital status, ancestry, national origin, color, or sexual orientation.

Goal 5 – Housing Sustainability:
Support sustainability measures in new and existing residential development.

Goal 6 – Housing Plan Implementation:
Implement the Cycle 6 Housing Plan using annual reports, monitoring, periodic ordinance updates, and other means to maintain plan effectiveness throughout the planning period.

Goals 1 – 5 are updated and brought forward from the Cycle 5 Housing Plan. Goal 6 is introduced in the Cycle 6 Housing Plan to distinguish implementation policies and programs which tend to not have quantifiable objectives from those associated with Goals 1-5. Cycle 5 Housing Element policies and programs have been incorporated, modified, deleted, or replaced with new programs as deemed appropriate. Policies and programs have also been reorganized to better align with the Housing Element's goals. The funding source for all programs is the City's General Fund, unless otherwise noted. City staff have the primary responsibility for implementing the Housing Plan. Programs requiring amendments to the City's Municipal Code, Zoning Ordinance, and/or Local Coastal Land Use Plan (LCLUP) require Planning Commission review, City Council adoption, and California Coastal Commission certification.

Timeline for Zoning Code Amendments

For programs that require California Coastal Commission approval, specifically, any amendments to the LCP including the LCLUP and Zoning and Subdivision Ordinances, the timing of implementation is variable, as the Coastal Commission's process and review are outside the City's control. Despite this uncertainty, Half Moon Bay has proactively prepared for future land use changes by outlining intended zoning amendments that will increase housing production through the recent LCLUP update.[1]

The City will prepare zoning amendments following certification of the Housing Element or

[1] City of Half Moon Bay Local Coastal Land Use Plan, Appendix A: Land Use Plan Implementation, Table A-1: Zoning Map Amendments, page A-6.

within a specified time frame per HCD. The City anticipates submitting these amendments to the Coastal Commission for certification by mid-2024. At the end of the Housing Plan, Table H-1 summarizes Housing Element programs associated with LCP amendments and Table H-2 presents quantifiable objects for the Cycle 6 Housing Element programs.

Goal 1 – Housing Production:

Facilitate development of high-quality and diverse types of housing for all income levels and household types.

Policy 1A. Maintain an inventory of appropriately zoned and designated sites adequate to accommodate its housing needs, including housing for very low-, low-, and moderate-income residents, including but not limited to farmworkers, seniors, and persons with special needs.

Policy 1B. Encourage new housing development at rents and sales prices suitable for all income levels with special focus on extremely low-, very low-, and low-income housing needs.

Policy 1C. Encourage the production and availability of new affordable housing through a variety of measures including implementing the Below Market Rate (BMR) Housing Ordinance, promoting mixed-use development and manufactured homes, and encouraging single-room-occupancy (SRO) and other housing types affordable to extremely low-, very low-, and low-income households.

Policy 1D. Promote development of "missing middle" housing, including but not limited to development of substandard lots, accessory dwelling units, duplexes and triplexes, higher density multi-family housing, and mixed-use development in the Town Center and other areas with access to services, amenities, and public transit.

Policy 1E. Provide incentives such as through density bonuses and relaxed zoning requirements for affordable housing development.

Policy 1F. Establish and enforce minimum residential densities and encourage subdivision designs that optimize residential buildout for affordable housing projects that also incorporate needed services and amenities.

Program 1-1: Provision of Adequate Sites

The LCLUP serves as the City's General Plan Land Use Element. The updated LCLUP establishes land use designations with residential densities that support development of affordable housing consistent with the City's RHNA in the Town Center, on Workforce Housing Overlay sites, and as infill development on vacant sites throughout the City's substantially developed neighborhoods. The City will bring forward specified zoning amendments to implement the LCLUP which will also implement the Housing Element, its Housing Opportunity Sites, as well as other properties. Amendments include:

- Town Center rezonings including upzones from R-2 to R-3 to enable multiple Housing Opportunity Sites, including Site 11 (940 Main Street). If rezoning is not completed, a default density of 20 units/acre will be assumed for Site 11.
- Workforce Housing Overlay (WHO) zoning overlay established for specified sites in the Public Services (PS), Rural Coastal (RC, district to be established per the LCLUP), and Agricultural Land Use (A-1) zoning districts
- Expansion of the Mobile Home Park (MHP) zoning district for the Hilltop Mobile Home Park
- Addition of mixed-use zoning allowances in the Industrial (IND) zoning district

Objectives:	City Council adoption of zoning amendments and submittal to the California Coastal Commission for certification.
Timeline:	Mid-2024
Responsible Party:	Half Moon Bay Community Development Department
Funding Sources:	General Fund and SB-2 Grant funding

Program 1-2: Missing Middle Housing Development Standards

The City will amend development standards to facilitate development of missing middle housing for a broad range of housing types:

- Reasonable accommodations provisions: Expand provisions for reasonable accommodations, which have been limited to exceptions for minor improvements for disabled access in the residential zoning districts; and apply the updated provisions to the C-G, C-VS, C-R, and C-D mixed-use zoning districts, and other districts where residential development is allowed.
- Reduced parking requirements for multi-family and mixed-use development: Reduce the parking standards in the C-G, C-R, R-3, and R-2 zoning districts to be consistent with the C-D parking standards for multi-family and mixed-use development as follows:
    - 1 space per studio or 1 bedroom unit; 1.5 spaces per unit with two or more bedrooms
    - Provided that well-located parking is adequate and available for seniors and the

disabled, also allow for the following additional adjustments:
    - Waiver of guest parking requirements subject to objective findings
    - Reduction for up to 20% mixed-use shared-use parking reduction for mixed-use development subject to objective findings
- Reduced parking requirements for substandard and severely substandard lots:
    - Maintain requirements for the minimum number of parking spaces per unit
    - Eliminate requirements for garages if the parking can be accommodated on site, outside of the front yard setback.
    - If no garage is provided, require enclosed storage space attached or detached from the residence.
- Objective design standards and form-based code: Eliminate or replace subjective development and design standards with objective development and design standards and/or form-based standards, such as with build-to lines instead of setbacks, to simplify zoning clearance and improve approval certainty and timing.
- Minimum residential densities: Enforce minimum residential densities in mixed-use and multi-family zoning districts; require a use permit for single-family development of individual lots in the R-2, R-3, C-G, C-R, and C-D zoning districts for sites larger than 2,500 square feet.

Objectives:	City Council adoption of zoning amendments and submittal to the California Coastal Commission for certification.
Timeline:	Mid-2024
Responsible Party:	Half Moon Bay Community Development Department
Funding Sources:	General Fund and SB-2 Grant funding

Program 1-3: Below Market Rate (BMR) Housing Ordinance

The City will update the Below Market Rate (BMR) Ordinance as follows:

- Refine BMR Ordinance to clarify provisions of the required Affordable Housing Agreement including requirements for affordability covenants, deed restrictions, or other similar means to guarantee affordability.
- Require BMR units be affordable in perpetuity.
- Strongly encourage construction of units on-site.
- Allow construction of units off-site when the development cannot feasibly accommodate the units on-site or if the developer can provide excess BMR units off-site.
- Allow collection of an in-lieu fee that is adequate to purchase land and construct the BMR unit(s) if the BMR units cannot be feasibly constructed by the project proponent on- or off-site.
- Provide density bonuses or other incentives, including priority processing and review, to projects that construct the BMR units on-site rather than pay in-lieu fees or construct the units off-site.

- Update inclusionary requirements to include rental development.
- Study feasibility and implement if viable to reduce the threshold for requiring BMR units to five-unit projects; require in-lieu fees for all small projects.

Objectives:	City Council adoption of zoning amendments and submittal to the California Coastal Commission for certification.
Timeline:	Mid-2024
Responsible Party:	Half Moon Bay Community Development Department
Funding Sources:	General Fund and SB-2 Grant funding

Program 1-4: Residential Density Bonus Ordinance

The City will update the Residential Density Bonus Ordinance in compliance with State Density Bonus law (Government Code §65915).

- Monitor State legislation and as changes are made to Government Code § 65915, update the City's density bonus accordingly to be consistent.
- Craft ordinance amendments to minimize the need for continuous updates as State law is amended.
- Determine the financial feasibility of including development impact fee waivers, such as for sewer connections, as an incentive for affordable housing development, in addition to those incentives provided for in State Density Bonus Law.
- Review and update the City's local density bonus provisions for large units in the residential zoning districts (Zoning Ordinance Section 18.06.050.H) and apply them more broadly to the mixed-use zones.

Objectives:	City Council adoption of zoning amendments and submittal to the California Coastal Commission for certification.
Timeline:	Mid-2024
Responsible Party:	Half Moon Bay Community Development Department
Funding Sources:	General Fund and SB-2 Grant funding

Program 1-5: Accessory Dwelling Units (ADUs)

The City will update its Accessory Dwelling Unit (ADU) Ordinance in compliance with State ADU Law as it is updated from time to time. Encourage ADU development and ADU affordability through the following means:

- Expedited Review: Develop an expedited review process for junior ADUs and ADUs that do not require an administrative coastal development permit. Review complete applications for a building permit within 20 days.
- Preapproved Designs: Review, and accept if the designs conform to City codes,

preapproved ADU designs developed for 21 Elements, or other San Mateo County jurisdictions.

- Promotion and Education: Continue to provide handouts and meet with homeowners to assist them with the ADU design and permit review process.
- Incentives: Provide incentives, such as permit fee reductions or development impact fee reductions or waivers, to homeowners to enter into affordability agreements and rent to Section 8 and low-income households.
- Partnerships: Partner with San Mateo County, other agencies, or nonprofits that have funding for deed restricted affordable ADUs.

Objectives:	Development of 14 ADUs/year or 112 ADUs for the Cycle 6 planning period; updates to the ADU Ordinance as required.
Timeline:	Annual monitoring of ADU production and changes in State ADU law
Responsible Party:	Half Moon Bay Community Development Department
Funding Sources:	General Fund

Program 1-6: Small Lot Development

Over 150 vacant infill lots remain in the City's residentially zoned neighborhoods. Many of these lots are quite small, meeting the definitions of substandard or severely substandard per the Zoning Ordinance. Small lot development results in smaller homes which provide for ownership housing that is more affordable by design than larger homes. The City will encourage additional development of these lots through the following means:

- Reduce parking requirements per Program 1-2. Missing Middle Housing Development Standards.
- Use an administrative coastal development review process for projects that do not require variances or parking exceptions on sites outside of the Coastal Commission appeals jurisdiction.

Objectives:	Development of substandard or severely substandard lots with single-family homes (and ADUs if they can be accommodated) on 2 lots per/year or 16 lots for the Cycle 6 planning period.
Timeline:	Annual monitoring of small lot development
Responsible Party:	Community Development Department
Funding Sources:	Not applicable for private market rate development; units could be funded and developed as off-site BMR units associated with larger development projects.

Program 1-7: Diverse Housing Types

Reduce constraints on the development of diverse housing types, including dormitory housing, group homes, single-room occupancy (SROs), tiny houses/micro-units with movable foundations, manufactured/mobile homes, living spaces with private quarters and shared kitchens and common spaces, individual small units – either stand-alone or within larger developments - that provide access for the disabled and/or are suitable for older adults, and live-work formats that provide for cooperative work and/or living space. The Zoning Ordinance and other regulations may impose constraints on such development, and the City will update standards appropriately to expand opportunities for diverse and innovative housing types.

Objectives:	Evaluate and update the Zoning Ordinance as needed to allow for additional housing types
Timeline:	Mid-2025
Responsible Party:	Community Development and Public Works Departments
Funding Sources:	General Fund

Program 1-8: Diverse and Healthy Neighborhoods

To ensure that new housing development enhances neighborhood diversity, especially within the Town Center and on larger sites, the City shall prioritize the following:

- Developments with 100% affordable units on infill sites
- BMR units in market rate development on infill sites
- Mixed-income development of larger sites
- Diverse housing types on larger sites, including those acknowledged in Program 1-7 such as manufactured/mobile homes
- Ranges of housing types, including assisted living, that allow for aging in place

Objectives:	Maintain population and housing diversity in Town Center; establish diversity in new neighborhoods developed on larger sites
Timeline:	Ongoing evaluation of Town Center and large site development
Responsible Party:	Community Development and Public Works Departments
Funding Sources:	General Fund

Program 1-9: SB 9 Lot Splits

SB 9 allows for ministerial processing of lot splits and duplex development in single-family zoning districts. In the Coastal Zone, SB 9 lots splits and duplex development can only be implemented if the LCP is updated to allow it. The City's recently certified LCLUP did not include SB 9 development in its buildout assumptions for the 2040 planning horizon or the maximum theoretical buildout condition. To utilize SB 9, the City will need to determine its buildout

potential and determine how much SB 9 development can be accommodated within specified neighborhoods, such as in the Town Center.

Objectives:	Identification of areas where SB 9 lots splits could be made consistent with the certified LCP subject to zoning code amendments or establishment of an SB 9 overlay; zoning amendment to follow subject to Coastal Commission certification.
Timeline:	Mid-2025
Responsible Party:	Community Development and Public Works Departments
Funding Sources:	General Fund

Goal 2 - Housing Preservation:

Preserve and improve Half Moon Bay's existing neighborhoods and housing supply.

Policy 2A. Encourage long-term maintenance and improvement of its residential areas, including residential and mixed-use neighborhoods, as well as farmworker housing.

Policy 2B. Support the conservation and improvement of housing affordable to a range of household incomes.

Policy 2C. Promote the preservation and improvement of its affordable housing supply via housing rehabilitation and home improvement programs, proactive noticing of at-risk units, and acquisition and/or renovation of lower-income units.

Policy 2D. Regulate conversions to other uses of housing stock that are considered naturally affordable to lower-income residents, such as apartments and mobile homes.

Program 2-1: Housing Rehabilitation

The City will continue to support housing rehabilitation and repair opportunities for lower-income, elderly, disabled, and special needs households through:

- Participating in the County's Housing Rehabilitation program, funded through the Urban County and HOME Consortium
- Supporting the applications for County HOME and CDBG funds of local non-profit and service providers that provide housing rehabilitation and repair programs.
- Promoting housing rehabilitation and housing repair programs available to lower-income, elderly, disabled, and other special needs households through multiple sources including:

- The City's website, newsletters, and social media
- Distribution of the promotional materials at City Hall and the Half Moon Bay Library
- Outreach efforts at community events such as Make It Main Street, Wine and Jazz Festival, and the Farmers Market

Objectives:	Provide funding to Senior Coastsiders or another appropriate service agency(ies) for repairs of six homes per year with senior, disabled, or special needs residents.
Timeline:	Annual funding allocation through the City's CSFH grant allocation process
Responsible Party:	Half Moon Bay Community Services Division and Community Development Department
Funding Sources:	General Fund through the City's Community Services Financial Assistance (CSFA) grant program, San Mateo County funding sources

Program 2-2: Preservation of Affordable At-Risk Units

The City will annually assess conversion risk and prepare preservation actions in advance for affordable units at-risk of conversion to market rate housing, including extension of affordability through various approaches. The City may choose to:

- Explore acquisition of units and property in partnership with a non-profit housing organization to extend affordability in perpetuity. As needed, support funding applications to preserve at-risk units.
- If redevelopment is unavoidable, renegotiate an affordable housing agreement with a property owner and include potential development incentives, such as fee waivers or other incentives being explored in Program 1-4. The goal of this option would be to maintain or increase the number of affordable units on a property.
    - Negotiate protections such as the first right of refusal or tenant relocation requirements to ensure affordable unit tenants have guaranteed housing stability.
- Establish an early warning system by tracking at-risk units within 10 years to sunset of affordability for advanced assessment of units projected to expire (including data on conversion risk, property value, and available resources).
- The City will provide a one-year notice to residents and the San Mateo County Housing Authority of all proposed conversions of affordable housing units.

Objectives:	No conversion of at-risk units
Timeline:	Annual monitoring and preservation actions, including but not limited to negotiations with property owner(s)
Responsible Party:	Community Development Department
Funding Sources:	General Fund

Program 2-3: Replacement Unit Requirements

The replacement of units affordable to the same or lower income level is required as a condition of any development on a nonvacant site identified in the Housing Element consistent with those requirements set forth in Government Code section 65915(c)(3). Replacement requirements shall be applied to sites identified in the inventory that currently have residential uses, or within the past five years have had residential uses that have been vacated or demolished, and were subject to a recorded covenant, ordinance, or law that restricts rents to levels affordable to persons and families of low or very low-income; or subject to any other form of rent or price control through a public entity's valid exercise of its police power; or occupied by low or very low-income households. For this program, "previous five years" is based on the date the development application was submitted.

The City shall not approve a housing development project that will require the demolition of residential dwelling units regardless of whether the parcel was listed in the inventory unless:

- The project will create at least as many residential dwelling units as will be demolished; or
- Certain affordability criteria are met (Government Code section 66300(d)).

Objective:	Review and identify ordinance amendments to provide clarity to the public regarding Government Code Section 66300(d). Evaluate residential development proposals for consistency with Government Code section 65915(c)(3) and Government Code section 66300(d).
Timeline:	Mid-2026
Responsible Party:	Community Development Department
Funding Sources:	General Fund

Program 2-4: Mobile Home Park Affordability Protections

The 2020 LCLUP includes updates to the Mobile Home Park land use designation and expanded its application on the Land Use Map, which will be implemented with a zoning amendment per Program 1-1. To protect mobile home parks from being converted to other uses, the City will review and update the Mobile Home Park Conversion Ordinance as needed. Rent stabilization to protect the affordability of mobile homes is also an identified need for the Cycle 6 Housing Element.

Objectives:	Update the Mobile Home Park Conversion Ordinance and add provisions to maintain affordability
Timeline:	Ordinance amendments adopted by mid-2025
Responsible Party:	Community Development Department
Funding Sources:	General Fund

Program 2-5: Short-Term Vacation Rental Monitoring

The City's Short-Term Vacation Rental Ordinance was certified by the Coastal Commission in 2023. The Ordinance includes protections such that housing units will not convert to full-time short-term rental use and be lost from the city's housing stock. For new short-term rentals located in residential and PUD zoning districts, primary residence is required and un-hosted use is limited to a maximum of 60 nights/year. Except for about five pre-existing conditions, ADUs may not be used as short-term rentals. The City will monitor short-term vacation rentals on an ongoing basis to ensure residential use remains the primary use of homes that are also operated as short-term rentals and that ADUs are not used as short-term rentals.

Objectives:	No new conversion of homes to full-time short-term vacation rentals; no new use of ADUs as short-term rentals.
Timeline:	On-going, aligned to the annual registration process for each short-term rental
Responsible Party:	Community Development and Administrative Services Departments
Funding Sources:	General Fund

Goal 3 – Housing Choices:

Expand housing choices for large and multi-generational households, the elderly, persons with developmental and other disabilities, farmworkers, female-headed households, unhoused individuals, and persons with special housing needs.

Policy 3A. Encourage development of housing types and programs for senior citizens, the disabled, large families, and other groups identified as having special housing needs such as female-headed households, farmworkers, and unhoused individuals.

Policy 3B. Encourage the development and expansion of housing opportunities for the elderly and the disabled through techniques such as smaller unit sizes, parking reduction, common dining facilities, and fewer but adequate amenities.

Policy 3C. Enforce the building code regulations regarding the provision of disabled access in residential developments.

Policy 3D. Provide incentives for development of larger (three- and four-bedroom) rental and for-sale units affordable to very low- and low-income households.

Policy 3E. Facilitate housing opportunities for the homeless and households at risk of homelessness, including allowing emergency shelters in specified zone(s), maintaining an inventory of adequate sites to accommodate homeless housing needs, and encouraging the provision of transitional and supportive housing.

Policy 3F. Work with private, county, and state agencies to provide emergency housing for the homeless.

Program 3-1: Senior and Disabled Housing

The City will continue to encourage development of housing for seniors and the disabled, including persons with developmental disabilities, through the following actions:

- Provide priority process of applications for residential units affordable for senior and disabled households.
- Encourage development of units for seniors affordable to a range of income levels.
- Encourage developers of senior and disabled housing to take advantage of the Density Bonus Ordinance provisions.

Objectives: Provide priority processing to the 555 Kelly Avenue project (Pipeline Project AJ), which is focused on at least 40 units of senior farmworker housing with an expected application submittal in 2023; prioritize all subsequent projects that meet similar senior and disabled housing criteria.

Timeline: End-2024 completion of entitlement review for 555 Kelly Avenue; ongoing for other program related projects

Responsible Party: Community Development Department and Public Works Engineering Division

Funding Sources: General Fund

Program 3-2: Special Needs Housing Coordination and Referrals

The City will continue to assist other agencies serving Half Moon Bay to address special needs housing, as needed and as feasible. Provide multilingual information that identifies available housing programs for lower-income households and special needs groups at City Hall, the Half Moon Bay Library, the Ted Adcock Community Center, the forthcoming Coastside Opportunity Center, and the City website. This information may be prepared by other agencies and organizations with which the City is partnering and shall also include links to the HUD, HCD, and San Mateo County Department of Housing website. Staff shall become familiar with the organizations and agencies serving various special needs groups within the community to provide accurate and timely information to individuals or households in need. Examples of service organizations include, but are not limited to:

- Abundant Grace
- Ayudando Latinos a Sonar
- Brilliant Corners
- Coastside Hope
- Center for Independence of the Disabled
- HIP Housing
- LifeMoves

- Mental Health Association of San Mateo County
- Project Sentinel
- San Mateo Legal Aid Society

Objectives: Ensure all Half Moon Bay and surrounding Coastside residents have access to supportive housing resources through active City outreach and promotion.
Timeline: Ongoing
Responsible Party: Community Development Department; Community Services Division
Funding Sources: General Fund

Program 3-3: Home Sharing and Cooperative Housing

The City will promote home sharing, cooperatives, and other creative mechanisms for providing affordable housing, particularly as they relate to the needs of large and multigenerational households, as well as for the elderly, female-headed households, and individuals with developmental or other disabilities or other special needs. Activities will include the following:

- Home Share Units: With the development of diverse housing types per Program 1-7, which will ensure that the Zoning and other ordinances allow such units (e.g., single-room occupancy (SROs), tiny houses/micro-units with movable foundations, and living spaces with shared kitchens and common spaces, cooperative live-work units), the City will look to leverage affordable housing agreements and connect property owners with organizations such as HIP Housing and Abode Services to assist with potential certification and landlord services for affordable co-housing units.
- ADUs and Home Share Matches: Provide information about the HIP Home Sharing program with a special emphasis on ADUs and JADUs. The City will notify owners of ADUs and JADUs completed over the past 5 years, and annually thereafter throughout Cycle 6, and encourage them to engage with HIP Housing if their ADUs are not being rented. Targeted outreach and collaboration with HIP Housing will increase the use of existing housing stock, including homes with vacant rooms, as well as ADUs and JADUs.
- ADUs for Special Needs Populations: Provide information about other agency support for development of affordable ADUs for special needs populations including but not limited to extremely low-income rent levels to people with developmental disabilities who would benefit from coordinated housing support and other services provided by the Golden Gate Regional Center or other service agencies.
- Group Homes for Co-Housing: Seek funding to purchase single-family homes for conversion to group homes for co-housing.
- Other Ownership Arrangements: Study ownership models including separate ownership of duplex units and limited equity housing cooperatives that allow residential developments to be managed, owned, and sponsored by non-profit housing developers.

Objectives: Ensure increased and widespread affordability through the use of existing

	housing stock. Facilitate at least one HIP Housing or other service agency match per year with a target of 10 matches over Cycle 6.
Timeline:	Ongoing
Responsible Party:	Community Development Department
Funding Sources:	General Fund

Program 3-4: Housing for Essential Workers

The City aims to provide affordable housing for its essential workforce population including farmworkers, teachers, service sector employees, and other essential workers by the following means:

- Implementing the Workforce Housing Overlay (WHO) land use designation per Program 1-1. The City will ensure property owners with WHO designations are aware that their properties allow housing development for essential workers.
- Supporting WHO property owners to bring forward applications for housing development through various means including through reduced processing fees and by aligning applicable funding sources such as the San Mateo County forgivable loan program for small projects for farmworker housing units.
- Encouraging affordable housing developers to include diverse housing types in their projects; including by tenure, specifically to strive to include some ownership housing units within affordable housing developments to support generational wealth for essential workers.

Objectives:	Biannual outreach to WHO property owners
Timeline:	Ongoing
Responsible Party:	Community Development Department
Funding Sources:	General Fund

Program 3-5: Large and Multi-Generational Households

The City will support housing development for large and/or multi-generational households. The City has received significant amounts of community input regarding multi-generational families living in rent-burdened and over-crowded housing conditions. To support large households, the City will consider the following means:

- BMR Incentives: Provide incentives for delivering large units with three or more bedrooms affordable to very low-, low-, or moderate-income households through updates to the BMR Ordinance.
- Density Bonus Incentives: Provide incentives for larger units with at least 2 bedrooms, and greater incentives for larger units with at least 3 bedrooms. Incentives could be expanded to include large mobile homes.

- Residential Infill Incentives: Establish permit fee waivers for development of two or more affordable units on residential infill lots for the following development types:
  - Single-family lots with both an ADU and a JADU that can accommodate large families.
  - Potential future SB 9 development where multiple units on smaller lots could be used for large families.

Objectives: Increase availability of large family units, preferably with 3 or more bedrooms, and affordable to lower-income households.
Timeline: Mid-2025
Responsible Party: Community Development Department
Funding Sources: General Fund

Program 3-6: Childcare

The City will encourage including childcare within housing developments, especially on larger sites where it can be accommodated without impacting residential unit yield. Pipeline Project site #AI (Podesta PD), and Housing Opportunity Sites #3 (300 Block Church) and #11 (940 Main Street) have been identified as suitable locations for childcare as a support amenity to affordable housing development and will be prioritized.

Objectives: At least one affordable housing development with on-site childcare in planning or under construction
Timeline: Cycle 6
Responsible Party: Community Development Department in collaboration with funding agencies and non-profit housing developers
Funding Sources: General Fund, Half Moon Bay Affordable Housing Fund, San Mateo County Affordable Housing Fund, other affordable housing funding sources, and/or development agreement negotiations with applicable developers

Program 3-7: Emergency Shelters, Transitional Housing, Supportive Housing, and Low Barrier Navigation Centers

The City will update the Zoning Ordinance as required to conform with State law for emergency shelters, transitional housing, supporting housing, and low barrier navigation centers. Such zoning allowances will continue to support San Mateo County's goal of achieving functional zero homelessness, meaning that anyone who desires shelter can access it through an array of County-wide facilities and programs. Where possible, utilize zoning changes to partner with local agencies and programs such as LifeMoves and Abundant Grace to provide wrap-around services to the local homeless community.

Zoning amendments include:

- Transitional and Supportive Housing: Add as permitted uses in the C-G, C-D, C-R, and PS zoning districts.
- Low Barrier Navigation Center: Add a definition to the Zoning Ordinance for "Low Barrier Navigation Center" consistent with AB 101. Add low barrier navigation centers as a by-right use to the mixed-use and nonresidential zoning districts that allow multifamily housing, including the C-G, C-D, C-R, Industrial, and PS zones.

Objectives: Updated Zoning Ordinance; collaboration with service agencies seeking to develop emergency and transitional housing types.
Timeline: Mid-2024; and ongoing as State law changes
Responsible Party: Community Development
Funding Sources: General Fund

Program 3-8: Emergency Housing Demand

The City will continue to participate in the San Mateo County biannual homeless count to track emergency and transitional housing demand. To increase the frequency of surveying current needs, the City will also consult annually with the public safety and service providers including the San Mateo County Sherriff, local churches, other service agencies, and the County's Social Services Department to maintain ongoing estimates of the demand for emergency housing.

Objectives: Participate in the San Mateo County biannual homeless count; between count periods, closely monitor the housing needs of sheltered and unsheltered populations.
Timeline: Ongoing
Responsible Party: Community Development Department
Funding Sources: General Fund

Goal 4: Protections and Resources

Promote housing opportunities and establish resources for all persons regardless of race, sex, age, marital status, ancestry, national origin, color, or sexual orientation.

Policy 4A. Support fair housing opportunities for all persons regardless of race, sex, age, marital status, ancestry, national origin, color, or sexual orientation.

Policy 4B. Investigate allegations of housing discrimination and seek appropriate enforcement action as warranted.

Policy 4C. Encourage and support public participation in the formulation and review of the City's housing and development policies.

Policy 4D. Secure additional funding sources to stabilize and grow Half Moon Bay's Affordable Housing Fund (AHF).

Policy 4E. Pursue county, State, and federal programs and funding sources that provide housing opportunities for extremely low-, very low, low- and moderate-income households.

Program 4-1: Equal Housing Opportunity

The City will continue to facilitate equal housing opportunities by:

- Investigating and promptly dealing with complaints, including through referrals to the Legal Aid Society of San Mateo County, Project Sentinel, Peninsula Conflict Resolution Center, and other service agencies as applicable.
- Tracking complaints for timely resolution and patterns associated with specific properties, landlords, and/or types of complaints to better inform future needed responses.

Objectives:	Maintenance of a complaints log with a summary of each complaint and related actions to be included in an annual report in conjunction with Program 4-8, Affordable Housing Resources.
Timeline:	Annual report, and on-going
Responsible Party:	Community Services Division and Community Development Department
Funding Sources:	General Fund

Program 4-2: Nondiscrimination Clauses

The City will continue to require nondiscrimination clauses in rental and affordable housing agreements for development funded by any public source and for units required by the BMR Ordinance. The City may consider adding a Tenant Anti-discrimination Ordinance to Section 7, Health and Welfare, of the Municipal Code. Such an ordinance would establish a right for tenants to be free from discrimination based on their use of a rental subsidy, including Housing Choice Vouchers (formerly Section 8) and other rental programs.

Objectives:	Continued inclusion of nondiscrimination clauses in documents as applicable; consideration of a Municipal Code ordinance update.
Timeline:	On-going
Responsible Party:	City of Half Moon Bay
Funding Sources:	General Fund

Program 4-3: Multilingual Housing Information Access

The City will provide multilingual public information regarding housing information and tenant rights at City Hall, the Ted Adcock Community Center, the Half Moon Bay Library, and the forthcoming Coastside Opportunities Center, on the City's website. Such information shall also include links to HUD, HCD, the San Mateo County Department of Housing, and service agencies. At least annually, City staff will visit posting locations to ensure that information remains and is up to date, including:

- Equal Housing Opportunities: Information to help residents experiencing housing discrimination, by providing a link to HUD and/or State of California fair housing laws, as well as information about how to file a housing complaint.
- Affirmative Marketing of Housing Opportunities: Affirmative marketing to attract income eligible populations and demographic groups who might not otherwise apply for housing opportunities or be considered because of past historic discrimination, including but not limited to, extremely low-income households, farmworkers, individuals with developmental disabilities, and other special needs populations or demographic groups.

Objectives:	Annual updates
Timeline:	On-going and anytime a new ordinance or housing related resources is made available.
Responsible Party:	City of Half Moon Bay
Funding Sources:	General Fund

Program 4-4: Residential Renter Security Measures Ordinance

The City established the Residential Renter Security Measures Ordinance in 2019. The measures include one-year minimum lease terms and City paid landlord-tenant facilitation. The Ordinance should be reviewed every two years and considered for updates based on effectiveness and identified needs. Potential updates for consideration may include, but are not limited to:

- Provisions targeted to support better enforcement of fair housing laws as identified in the complaints log per Program 4-1
- Tenant anti-discrimination provisions per Program 4-2
- Landlord outreach and education programs provided by the City or by the San Mateo County Department of Housing or local service agencies

Objectives:	Biannual review of the Residential Renter Security Measures Ordinance and updates as needed to address tenant needs; landlord outreach and education program administered at least twice during Cycle 6
Timeline:	Ordinance Mid-2025, landlord outreach at least twice during Cycle 6
Responsible Party:	Community Services Division

Funding Sources: City General Fund

Program 4-5: Tenant Relocation Assistance Ordinance

The City will establish a tenant relocation assistance ordinance to address rental units that have major code violations and pose a threat to tenant health and safety. In these situations, the City's Code Enforcement must act and as a result, tenants may be temporarily or permanently displaced. The ordinance would require the property owner to provide relocation funds. Provisions could include:

- Anti-retaliation provisions if a tenant exercises their rights under the ordinance.
- Property owner relocation payments for at least three months of rent.

Objectives: Develop a Tenant Relocation Assistance Ordinance
Timeline: Mid-2025
Responsible Party: Community Services Division and Community Development Department
Funding Sources: General Fund

Program 4-6: Increased Funding for Affordable Housing

The City will identify additional funding sources to stabilize and grow Half Moon Bay's Affordable Housing Fund and seek additional sources through the following efforts:

- Establish City funding sources, such as commercial linkage fees, development impact fees on market rate residential development, and/or other means such as an empty house tax (should one be established) or to mitigate impacts affecting agricultural land uses.
- Identify and seek county, State, federal, non-profit, philanthropic, or other funding sources, including Measure K funds.
- Advocate for agency or developer applications for affordable housing funds.
- Track annual funding cycles, such as the State Joe Serna farmworker housing grant and County of San Mateo Department of Housing notices of funding availability (NOFAs).
- Track other funding cycles and match potential projects to such sources to increase the funding support for affordable housing development or acquisition of existing housing to be made affordable.

Objectives: Increase and stabilize the Affordable Housing Fund to improve the City's ability to support and leverage affordable housing development as outlined in Program 4-7.
Timeline: At least twice a year
Responsible Party: Community Development Department
Funding Sources: General Fund, Affordable Housing Fund, other funding sources

Program 4-7: Affordable Housing Fund Management and Use

The City will implement and update its Affordable Housing Fund Allocation Guidelines to leverage affordable housing funds for larger projects and directly support smaller projects and programs. For this program, the City will continue to work with the development community (for-profit and nonprofit), housing advocates, and housing service providers to make feasible and bring forward affordable housing development proposals including extremely low-, very low-, low-units and other housing-related supportive services in Half Moon Bay.
The Affordable Housing Fund Allocation Guidelines prioritize the following:

- Affordable housing development at deep affordability levels
- Workforce rental housing affordable to low- and very low-income households.
- Housing and programs for individuals with disabilities, including developmental disabilities
- Housing and programs for other special needs populations

Objectives:	Implement and periodically update the Affordable Housing Fund Allocation Guidelines.
Timeline:	Cycle 6
Responsible Party:	Community Development Department
Funding Sources:	Affordable Housing Fund and related sources

Program 4-8: Use Public and Quasi-Public Owned Lands for Affordable Housing

The City facilitates development of affordable housing on sites in ownership by public, nonprofit, or religious institutions through application of the Workforce Housing Overlay zoning per Program 1-1. Publicly owned sites in the Cycle 6 Pipeline Projects and Housing Opportunity Sites include the following:

- Pipeline Project AJ: 555 Kelly Avenue, City-owned
- Housing Opportunity Site 1: 880 Stone Pine Road, City-owned
- Housing Opportunity Site 2: 498 Kelly Avenue, CUSD-owned

Objectives:	Entitlements issued for two or more affordable housing developments on public-owned sites through application of the Workforce Housing Overlay.
Timeline:	Cycle 6
Responsible Party:	Community Development Department
Funding Sources:	Affordable Housing Fund and related sources

Program 4-9: Reduce Affordable Housing Development Costs

The City will establish financial incentives for developments with at least 25% of the units affordable to low and lower-income households. Incentives could include development impact fee reductions, permitting fee reductions, and/or property tax abatement. Financial incentives for projects with a higher percentage of affordable units or at deeper levels of affordability would be higher to further incentivize affordable housing development, with the greatest benefits being awarded to 100% affordable housing projects.

Objectives:	Establish administrative and/or City Council approval for specific incentive levels including discounted development fees for development projects containing affordable units.
Timeline:	Mid-2026
Responsible Party:	Community Development Department
Funding Sources:	General Fund

Goal 5: Housing Sustainability

Support sustainability measures in new and existing residential development.

Policy 5A. Encourage energy- and water-efficient residential development to support sustainable practices and reduce long-term housing costs.

Policy 5B. Select Housing Opportunity Sites in locations near employment, services, and other amenities where residents can use transit, bike, and walk to reduce vehicle miles traveled (VMT) and greenhouse gas emissions.

Policy 5C. Require that residential development projects include design features to manage stormwater impacts.

Policy 5D. Select Housing Opportunity Sites in locations to minimize the risk of environmental hazards and avoid impacts to protected environmental resources.

Program 5-1: Energy Conservation and Efficiency

In 2021, the City adopted provisions requiring photovoltaic and electric vehicle charging systems in new residential development. In 2022, the City adopted a Building Electrification Ordinance requiring that new residential development be built to be all-electric. These measures reduce operational and maintenance costs for residents of new development. To

support similar outcomes for existing development through retrofit and remodels, the City will do the following:

- Coordinate with San Mateo County to include loans and/or grants for weatherization activities including, but not limited to, insulation, siding, and dual pane windows, in the Housing Rehabilitation program offered to city residents.
- Identify and make available other funding programs to encourage energy conservation and energy efficiency.

Objectives:	5 units retrofitted units/year eliminating gas power appliances; can be in conjunction with housing rehabilitation loans
Timeline:	On-going
Responsible Party:	Public Works Sustainability Division
Funding Sources:	General Fund

Program 5-2: Water Conservation

The City's Water Efficient Landscape Ordinance ensures low water use landscapes in new development. Title 24 requires water-efficient fixtures in new development and for remodels. The Coastside County Water District further imposes voluntary and mandatory conservation measures during drought years. Reduced residential water use is a sustainable practice, and reduces the operation cost of residential development. While these measures apply to all new development, to support similar outcomes for existing development through landscape retrofits and upgrades to water-efficient fixtures, the City will do the following:

- Coordinate with San Mateo County to include loans and/or grants for fixture upgrades.
- Identify and make available other funding programs, such as "Lawn Be Gone" programs to encourage more water-efficient landscaping in existing residential development.

Note: Of additional benefit, water conservation reduces wastewater which helps maintain wastewater treatment capacity.

Objectives:	5 units retrofitted units/year with low water use fixtures; can be in conjunction with housing rehabilitation loans
Timeline:	On-going
Responsible Party:	Public Works Sustainability Division
Funding Sources:	General Fund

Program 5-3: Low VMT Development

The Housing Opportunity sites are located in the Town Center and on various WHO sites near employment. To support residents to use transit, bike, and walk, the City will require residential development to provide bicycle facilities such as storage lockers and bike share and pedestrian access to transit stops.

Objectives:	Reduced city-wide average VMT from development of Housing Opportunity Sites
Timeline:	Cycle 6 and beyond
Responsible Party:	Community Development Department and Public Works Engineering Division
Funding Sources:	General Fund, development costs, potential grants

Program 5-4: Stormwater Management and Low-Impact Design

The City will require incorporation of best management practices (BMPs) in new residential development site plans including limiting impervious surfaces and the use of green infrastructure facilities such as rain gardens and bioswales.

Note: Of additional benefit, proper stormwater management reduces inflow and infiltration of run-off into the wastewater conveyance system, which helps maintain wastewater treatment capacity.

Objectives:	Well-managed stormwater run-off from new residential development
Timeline:	On-going
Responsible Party:	Public Works Engineering Division
Funding Sources:	Development costs

Program 5-5: Hazard Avoidance and Environmental Protection

The City is committed to ensuring that exposure of residential development to hazards, including those from wildland fire, flooding, and geological conditions, is minimized or mitigated; furthermore, the City is required to ensure that residential development does not impact sensitive environmental resources including but not limited to wetlands and riparian areas, and that required buffers are implemented and maintained in perpetuity. The City will assess hazard risk and environmental protection requirements early in the project review to help housing developers address these matters as early in the process as possible.

Objectives:	Early review to identify hazard and environmental resource planning requirements for residential development proposals
Timeline:	On-going

Responsible Party: Community Development Department and Public Works Engineering Division

Funding Sources: General Fund, development costs

Goal 6 – Housing Plan Implementation:

Implement the Cycle 6 Housing Plan using annual reports, monitoring, periodic ordinance updates, and other means to maintain plan effectiveness throughout the planning period.

Policy 6A. Prepare and review the Housing Element Annual Progress Report, including the progress in achieving its objectives and meeting regional housing needs and objectives; track and address constraints identified via this report.

Policy 6B. Track the City's housing stock including the affordable housing portfolio and rental properties.

Policy 6C. Prioritize water service connections to lower-income housing units; specify that water and sewer providers give priority to these developments pursuant to Government Code Section 65589.7; provide copies of the Cycle 6 Housing Element to local water and sewer providers upon its adoption.

Policy 6D. Increase Housing Plan capacity by partnering with other agencies and non-profits and investing in contract and staffing support as feasible.

Policy 6E. Administer the Housing Plan in harmony with the requirements of the California Coastal Act and certified Local Coastal Program.

Program 6-1: Housing Element Annual Progress Report

The City will prepare a Housing Element Annual Progress Report for City Council and Planning Commission consideration which describes the following:

- Implementation of Housing Element programs to date
- Housing activities as related to the Housing Element's goals, policies, and programs
- Housing produced for special needs populations including extremely low-income households, seniors, individuals with developmental or other disabilities, or other identified special needs
- An updated summary of the City's housing needs

Objectives: Annual Progress Report submitted to HCD

Timeline: Annually submit by April 1, unless otherwise specified
Responsible Party: Community Development Department
Funding Sources: General Fund

Program 6-2: Affordable Housing Portfolio Management

The following are potential actions the City may choose to consider to better manage its existing affordable housing portfolio, which is expected to increase unit count during the Cycle 6 Housing Element:

- List all affordable housing projects and inclusionary units on Doorway, a regional platform for searching and applying for affordable housing.
- Contracting with a third party to manage the affordable housing portfolio.
- Review and improve existing affordable housing compliance and monitoring processes, specifically related to inclusionary units.
- Explore affordable housing models such as a community or housing land trust or similar programs that allow for increased access to and portfolio management of affordable units.

Objectives: Address actions on an as-needed basis dependent on unit production and City capacity to manage the affordable housing portfolio effectively.
Timeline: Ongoing
Responsible Party: Community Development Department
Funding Sources: General Fund

Program 6-3: Rental Registry

The City will establish a rental registry of all rental properties in Half Moon Bay. This rental registry will enable the City to collect better data on rental rates and disbursement of rental units throughout Half Moon Bay.

Objectives: Rental registry, updated bi-annually
Timeline: Mid-2026
Responsible Party: Community Services Division and Community Development Department
Funding Sources: General Fund

Program 6-4: Removal of Constraints

The City will continue to assess and update the Zoning Ordinance, Subdivision Ordinance, Municipal Code, and City procedures to remove constraints and address changes in State law, particularly regarding housing for special needs groups, including seniors, the disabled (consistent with requirements of SB 520), large families, farmworkers, and the homeless. Key areas for initial focus include:

- Establishing standard criteria for CEQA exemptions in the Town Center consistent with State law and the City's LCP
- Addressing, as feasible, the applicability of Measure D to ADUs to free up capacity.

Objectives:	Initially as a subset of zoning amendments associated with Programs 1-1 and 1-2; annual monitoring to identify if subsequent updates are necessary
Timeline:	Mid-2024 for initial updates; ongoing thereafter
Responsible Party:	Half Moon Bay Community Development Department
Funding Sources:	General Fund

Program 6-5: Priority Water Connections for Affordable Housing

The City will, at least once every five years review and update written procedures, consistently with the LCP, that grant priority for service allocations to proposed developments that include housing units affordable to lower-income households consistent with SB 1087 (Government Code § 65589.7). The five-year review cycle should be scheduled to align with Coastside County Water District's Urban Water Management Plan updates.

Objectives:	Updated water service allocation procedures
Timeline:	Every five years in alignment with the Urban Water Management Plan Update
Responsible Party:	Community Development Department and Public Works Engineering Division
Funding Sources:	General Fund

Program 6-6: Work with Non-Profits and Regional Partners

The City will continue to collaborate with organizations that support the City's Housing Plan goals, recognizing that partnerships are a vital means for successfully meeting Half Moon Bay's housing and service needs. The following activities are expected to continue on an annual, ongoing basis throughout Cycle 6:

- Work with non-profits to assist in achieving the City's housing goals and implementation programs. Coordination should occur on an ongoing basis, and as special opportunities arise as the Housing Element is implemented. Non-profits should have an advisory role when implementing housing programs to help understand the community's needs and opportunities for non-profit housing development.
- Participate in regional housing efforts and collaborations, including San Mateo County's 21 Elements.
- Issue NOFAs to allow nonprofits to apply for funding to promote the preservation and production of affordable housing according to the Affordable Housing Fund Allocation Guidelines (subject to funding availability).
- Support nonprofit housing organizations in their applications for local, State, and federal funds that support housing for low-income housing and support services, including an emphasis on funding for special housing needs groups.

Objectives:	To work collaboratively with non-profits and regional partners.
Timeline:	Cycle 6
Responsible Party:	Community Development Department
Funding Sources:	General Fund

Program 6-7: Increase Capacity for Housing Program Management

The City of Half Moon Bay has a small staff with an average of 40-45 full-time benefited employees (one designated Housing Coordinator as of 2022), and the Housing Plan is ambitious. To support Housing Plan implementation, the City will bring in a consultant(s) and/or staffing resources as needed if funds are available. The City will also explore opportunities to share housing staff resources with other San Mateo County jurisdictions.

Objectives:	To evaluate the capacity of housing program management and to ensure delivery of goals, policies, and programs.
Timeline:	Cycle 6
Responsible Party:	Community Development Department
Funding Sources:	General Fund and related housing specific funding opportunities that allow for the inclusion of staffing expenditures.

Program 6-8: Annual Review of Residential Dwelling Unit Allocation System

The City will continue to implement the Residential Growth Limitations Ordinance (Measure D) through an annual review of the applications seeking allocations according to the Residential Dwelling Unit Allocation System Ordinance basis according to the Subdivision and Zoning Ordinance requirements. Although the Growth Limitations Ordinance has adequate capacity over the eight-year Cycle 6 planning period for RHNA; implementation from year to year may be constraining. If Measure D is found to inhibit RHNA production, the City will seek to amend its provisions within the Subdivision and Zoning Ordinances in so far as they are consistent with the Ballot Measure language.

Objectives:	Annually: Allocations for the following year confirmed by City Council in December; evaluation of applications received on or before January 1 by February, evaluation and establishment of rankings if needed for Planning Commission ratification in May; City Council consideration of potential allocation transfers no earlier than September. If Needed: Prepare Code amendments to update the Measure D allocation process to reduce constraints on RHNA production.
Timeline:	Annually: On-going with multiple milestones each year Code Amendments: Within one year of identifying constraints on RHNA production
Responsible Party:	Community Development Department
Funding Sources:	General Fund

Program 6-9: Consistency in Planning Documents

The City will continue to review and update the LCP and General Plan Elements. Each update will be reviewed for internal consistency and consistency with other City policies and codes.

Objectives:	Maintenance of consistent planning document
Timeline:	As needed
Responsible Party:	Community Development Department
Funding Sources:	General Fund

Housing Plan Summary

The foregoing programs are considered appropriate and desirable to ensure that the city's housing needs are met in a timely and cost-effective manner through 2031. The programs designate implementation schedules and expected results, including quantified objectives where applicable. Table H-1 presents programs that require code amendments.

Table H-1: Housing Plan Programs Requiring Code Amendments

Program	Ordinance	Timing
1-1: Provision of Adequate Sites	Zoning	Mid-2024
1-2: Missing Middle Housing Development Standards	Zoning	Mid-2024
1-3: Below Market Rate (BMR) Housing Ordinance	Zoning	Mid-2024
1-4: Residential Density Bonus Ordinance	Zoning	Mid-2024
1-7: Diverse Housing Types	Zoning	Mid-2025
1-9: SB 9 Lot Splits	Zoning	Mid-2025
2-3: Replacement Unit Requirements	Muni	Mid-2026
2-4: Mobile Home Park Affordability Protections	Muni/Zoning	Mid-2025
3-7: Emergency Shelters, Transitional Housing, Supportive Housing, and Low Barrier Navigation Centers	Zoning	Mid-2024
4-5: Tenant Relocation Assistance Ordinance	Muni	Mid-2025

Table H-2 presents an estimate of quantified objectives by income category for the number of units to be constructed, rehabilitated, and conserved over the planning period, relative to the RHNA. To achieve these objectives, the community will require developer and non-profit participation, use of the City funds including the AHF, and funding from external sources.

Table H-2: Quantifiable Objectives

Program	Objectives				
	Income Level				
	Very Low	Low	Moderate	Above Mod.	
Cycle 6 RHNA	181	104	54	141	480
1-5: Accessory Dwelling Units (ADUs)	Development of 14 ADUs/year or 112 ADUs for the Cycle 6 planning period				
1-6: Small Lot Development	Development of substandard or severely substandard lots with single-family homes (and ADUs if they can be accommodated) on 2 lots per/year or 16 lots for the Cycle 6 planning period.				
2-1: Housing Rehabilitation	Repairs of six homes per year with senior, disabled, or special needs residents				

Program	Objectives
3-1: Senior and Disabled Housing	At least 40 units of senior and/or farmworker housing
3-3: Home Sharing and Cooperative Housing	At least one HIP Housing or other service agency match per year, target of 10 matches over Cycle 6.
3-6: Childcare	At least one affordable housing development with on-site childcare in planning or under construction during Cycle 6
4-8: Use Public and Quasi-Public Owned Lands for Affordable Housing	Entitlements issued for two or more affordable housing developments on public-owned sites through application of the Workforce Housing Overlay
5-1: Energy Conservation and Efficiency	5 units retrofitted units/year eliminating gas power appliances; can be in conjunction with housing rehabilitation loans
5-2: Water Conservation	5 units retrofitted units/year with low water use fixtures; can be in conjunction with housing rehabilitation loans

Technical Report Appendix A: Housing Needs Assessment

To successfully plan for a city's housing needs, the city must analyze the demographic and socioeconomic variables of the community. This section discusses the components of Half Moon Bay's housing needs, which include population demographics, household characteristics, employment, and housing stock conditions.

LOOKING TO THE FUTURE: REGIONAL HOUSING NEEDS

Regional Housing Needs Determination

For the eight-year time frame covered by this Housing Element Update (2023-2031), also known as the 6th Cycle Housing Element, the Department of Housing and Community Development (HCD) has identified the region's housing need as 441,176 units. Our Bay Area region includes the following nine counties: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market-rate housing. This calculation, known as the Regional Housing Needs Determination (RHND), is based on population projections produced by the California Department of Finance and adjustments that incorporate the region's existing housing needs.

The adjustments result from recent legislation requiring HCD to apply additional adjustment factors to the baseline growth projection from the California Department of Finance, for the regions to get closer to healthy housing markets. To this end, adjustments focus on the region's housing vacancy rate, level of overcrowding, and the share of cost-burdened households, and seek to bring the region more in line with comparable ones.[1]

These new laws governing the methodology for determining RHND resulted in a significantly higher number of housing units for which the Bay Area must plan compared to previous RHNA cycles. Every year, the US Department of Housing and Urban Development, in conjunction with HCD, establishes income categories based on the area median income (AMI) in each county. New requirements for Cycle 6, require jurisdictions to report the following categories of income:

- Extremely Low-Income (ELI): 0 - 30% of AMI
- Very Low-Income (VLI): 31 - 50% AMI
- Low-Income (LI): 51 - 80% AMI
- Moderate-Income (MI): 81 - 120% AMI
- Above Moderate-Income: > 120% AMI

[1] For more information on HCD's RHND calculation for the Bay Area, see this letter sent to ABAG from HCD on June 9, 2020: https://www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920(r).pdf

Table A-1 illustrates the 2022 income categories for San Mateo County. The median household income for a family of four is $166,000.

Table A-1: State Income Limits for San Mateo County, 2022

Income Group	Number of Persons in Household:							
	1	2	3	4	5	6	7	8
Acutely Low	17,450	19,900	22,400	24,900	26,900	28,900	30,900	32,850
Extremely Low	39,150	44,750	50,350	55,900	60,400	64,850	69,350	73,800
Very Low	65,250	74,600	83,900	93,200	100,700	108,150	115,600	123,050
Low	104,400	119,300	134,200	149,100	161,050	173,000	184,900	196,850
Median	116,200	132,800	149,400	166,000	179,300	192,550	205,850	219,100
Moderate	139,450	159,350	179,300	199,200	215,150	231,050	247,000	262,950

Source: State of California Department of Housing and Community Development State Income Limits for 2022
https://www.hcd.ca.gov/docs/grants-and-funding/inc2k22.pdf

Regional Housing Needs Allocation

A starting point for the Housing Element Update process for every California jurisdiction is the Regional Housing Needs Allocation or RHNA – the share of the RHND assigned to each jurisdiction by the Association of Bay Area Governments (ABAG). State Housing Element Law requires ABAG to develop a methodology that calculates the number of housing units assigned to each city and county and distributes each jurisdiction's housing unit allocation among four affordability levels. For this RHNA cycle, the RHND increased by 135%, from 187,990 to 441,776.

For Half Moon Bay, the Cycle 6 RHNA is 480 units, a noted increase that is both double the Cycle 5 RNHA of 240 units and inclusive of an equity adjustment emphasizing many more units that are more deeply affordable to low and lower-income households to better align with the City's housing needs. Half Moon Bay's RHNA, as derived from this methodology, is broken down by income category as follows:

Table A-2: Regional Housing Needs Allocation

Income Group % AMI	Half Moon Bay	San Mateo County	Bay Area Units	Half Moon Bay Percent	San Mateo County Percent	Bay Area Percent
Very Low	181	12,196	114,442	37.7%	25.6%	25.9%
Low	104	7,023	65,892	21.7%	14.7%	14.9%
Moderate	54	7,937	72,712	11.2%	16.6%	16.5%
Above Mod.	141	20,531	188,130	29.4%	43.1%	42.6%
Total	480	47,687	441,176	100.0%	100.0%	100.0%

Source: Association of Bay Area Governments

POPULATION, EMPLOYMENT, AND HOUSEHOLD CHARACTERISTICS

Population

Since 2000, Half Moon Bay's population has increased by 5.0%; this rate is well below the region's population growth of 14.8% for the same 20-year period. In Half Moon Bay, roughly 7.7% of its population moved during the past year, lower than the regional rate of 13.4%.

Table A-3: Population Growth Trends

Geography	1990	1995	2000	2005	2010	2015	2020
Half Moon Bay	8,886	10,408	11,842	12,646	11,324	12,060	12,431
San Mateo County	649,623	685,354	707,163	719,844	718,451	761,748	773,244
Bay Area	6,020,147	6,381,961	6,784,348	7,073,912	7,150,739	7,595,694	7,790,537

Universe: Total population
Source: California Department of Finance, E-5 series

In 2020, the population of Half Moon Bay was estimated by the California Department of Finance to be 12,431 (see Table A-3). Using this data source, from 1990 to 2000, the population increased by 33.3%, while it decreased by 4.4% during the first decade of the 2000s. In the most recent decade, the population rebounded and increased by 9.8%. The population of Half Moon Bay makes up 1.6% of San Mateo County. To compare the rate of growth across various geographic scales, Figure A-1 graphs population for the jurisdiction, county, and region indexed to the population in the year 1990. This means that the data points represent the population growth as a percentage change in each of these geographies relative to their populations in 1990.

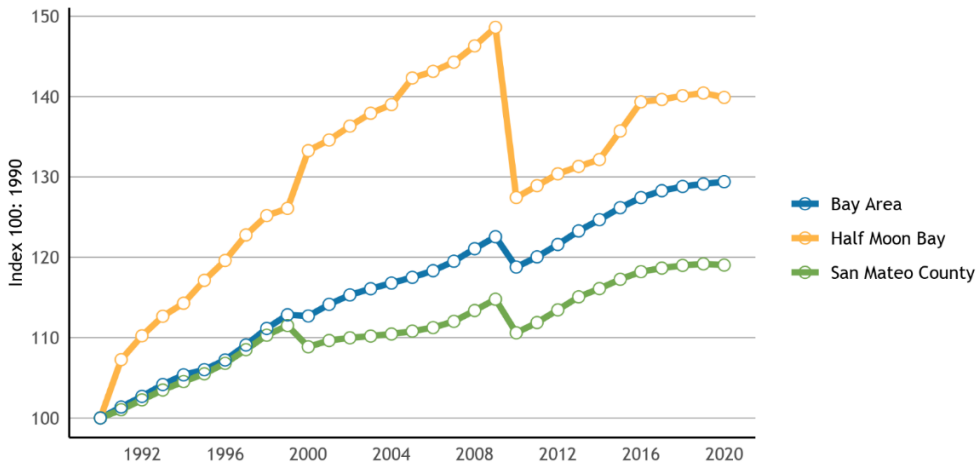


Figure A-1: Population Growth Trends

Source: California Department of Finance, E-5 series Note: The data shown on the graph represents population for the jurisdiction, county, and region indexed to the population in the first year shown. The data points represent the relative population growth in each of these geographies relative to their populations in that year.

Age

The distribution of age groups in a city shapes what types of housing the community may need in the near future. An increase in the older population may mean there is a developing need for more senior housing options, while higher numbers of children and young families can point to the need for more family housing options and related services. There has also been a move by many to age-in-place or downsize to stay within their communities, which can mean more multi-family and accessible units are also needed.

In Half Moon Bay, the median age in 2000 was 38.1; by 2019, this figure had increased, landing at around 47 years. More specifically, the population of those under 14 has decreased since 2010, while the 65-and-over population has increased (see Figure A-2).

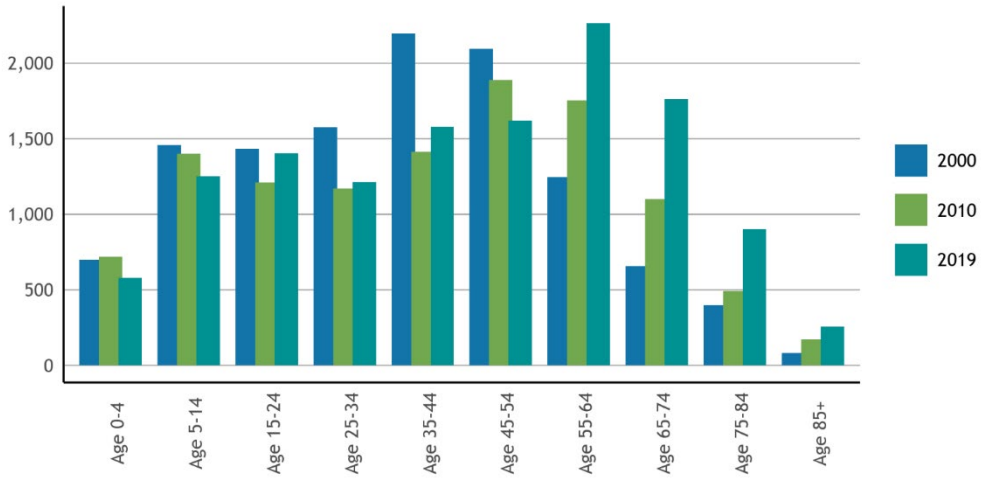


Figure A-2: Population by Age, 2000-2019

Universe: Total population
Source: U.S. Census Bureau, Census 2000 SF1, Table P12; U.S. Census Bureau, Census 2010 SF1, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001

Looking at the senior and youth population by race can add a layer of understanding, as families and seniors of minority ethnic groups are more likely to experience challenges finding affordable housing. This portion of the population makes up 19.9% of seniors and 24.3% of youth under the age of 18 (see Figure A-3).

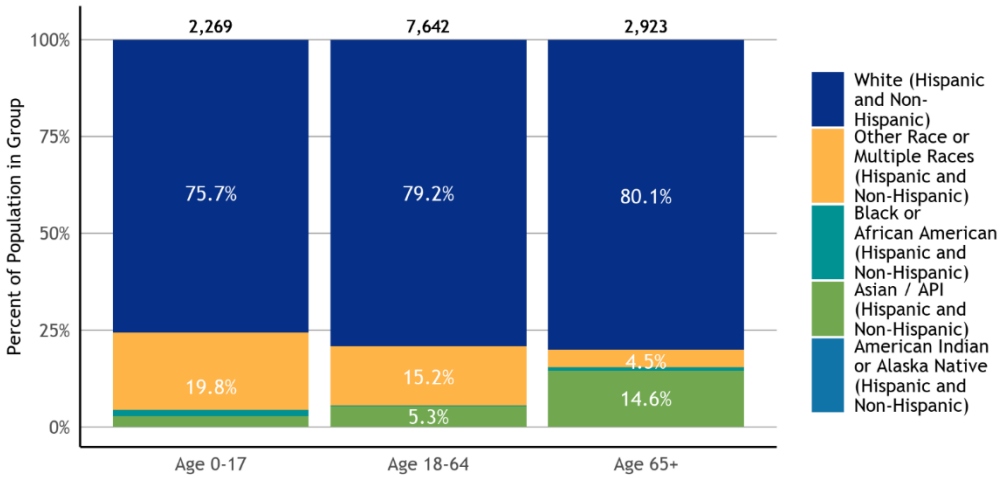


Figure A-3: Senior and Youth Population by Race

Universe: Total population
Notes: In the sources for this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity, and an overlapping category of Hispanic / non-Hispanic groups has not been shown to avoid double counting in the stacked bar chart.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-G)

Race and Ethnicity

Understanding the racial makeup of a city and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices, and displacement that have occurred over time and continue to impact minority communities today.[2] Since 2000, the percentage of residents in Half Moon Bay identifying as *White* has decreased – while the percentage of residents of all *other* races and ethnicities has *increased* – by 7.4 percentage points, with the 2019 *White* population standing at 7,817 (see Figure A-4). In absolute terms, the *Hispanic or Latinx* population increased the most while the *Black or African American, Non-Hispanic* population decreased the most.

[2] See, for example, Rothstein, R. (2017). The Color of Law: A Forgotten History of How Our Government Segregated America; New York, NY & London, UK: Liveright Publishing.

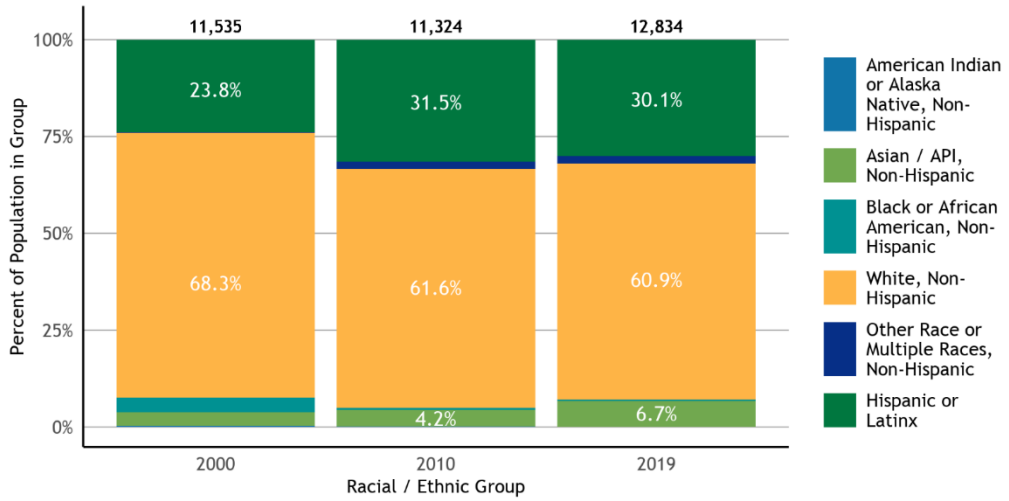


Figure A-4: Population by Race, 2000-2019

Universe: Total population
Notes: Data for 2019 represents 2015-2019 ACS estimates. The Census Bureau defines Hispanic/Latinx ethnicity separate from racial categories. For the purposes of this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.
Source: U.S. Census Bureau, Census 2000, Table P004; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002

Employment Trends

Balance of Jobs and Workers

A city can house employed residents who either work in the community where they live or work elsewhere in the region. Conversely, a city may have job sites that employ residents from the same city, but more often employ workers commuting from outside of it. Smaller cities typically will have more employed residents than jobs, and export workers who out-commute; while larger cities tend to have a surplus of jobs and import workers. To some extent, the regional transportation system is set up for this flow of workers to the region's core job centers. At the same time, as the housing affordability crisis has illustrated, local imbalances may be severe, where local jobs and worker populations are out of sync at a sub-regional scale.

One measure of this is the relationship between *workers* and *jobs*. A city with a surplus of workers "exports" workers to other parts of the region, while a city with a surplus of jobs must conversely "import" them. Between 2002 and 2018, the number of jobs in Half Moon Bay increased by 17.1% (see Figure A-5).

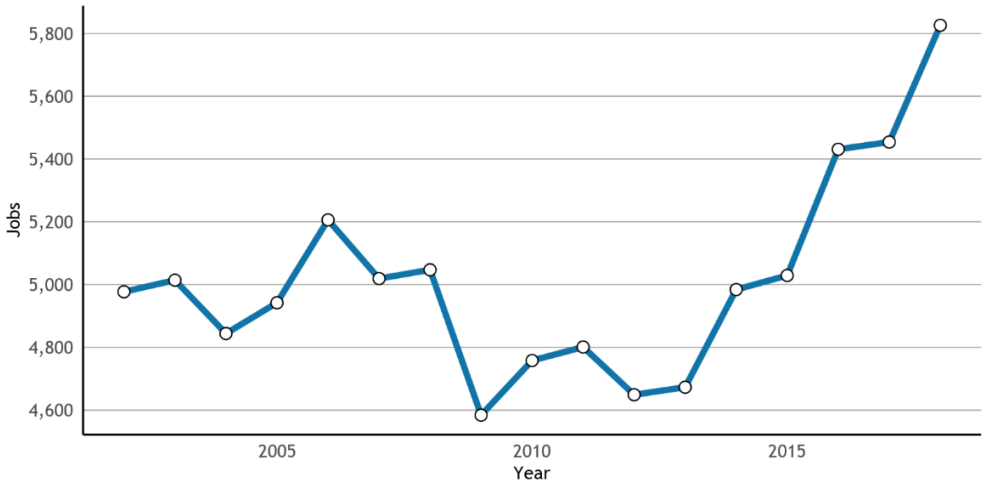


Figure A-5: Jobs in a Jurisdiction

Universe: Jobs from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment
Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level.
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018

There are 6,809 employed residents, and 5,783 jobs in Half Moon Bay, the ratio of jobs-to-resident workers is 0.85; Half Moon Bay is *a net exporter of workers*.[3] Figure A-6 presents jobs-to-workers, broken down by wage groups, offering additional insight into local dynamics.

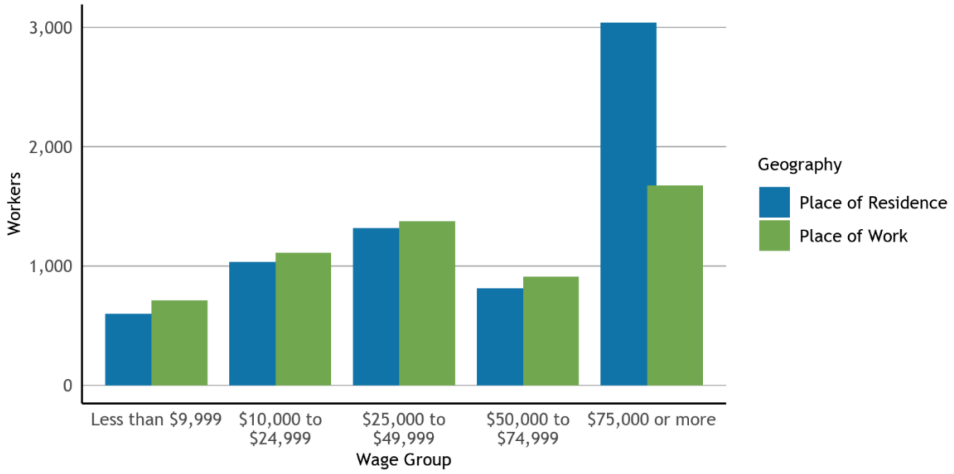


Figure A-6: Workers by Earnings, by Jurisdiction as Place of Work and Place of Residence

Universe: Workers 16 years and over with earnings
Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519

[3] Employed *residents* in a jurisdiction is counted by place of residence (they may work elsewhere), *jobs* in a jurisdiction are counted by place of work (they may live elsewhere). Jobs may differ from those reported in Figure A-5 as the source for the time series is from administrative data, while the cross-sectional data is from a survey.

A community may offer employment for relatively low-income workers but have relatively few housing options for those workers; or conversely, it may house residents who are low-wage workers but offer few employment opportunities for them. Such relationships may cast extra light on potentially pent-up demand for housing in particular price categories. A relative *surplus* of jobs relative to residents in a given wage category suggests the need to import those workers, while conversely, a surplus of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. Such flows are not inherently bad, though, over time, sub-regional imbalances may appear.

Half Moon Bay has more low-wage *jobs* than low-wage *residents* (where low-wage refers to jobs paying less than $25,000). At the other end of the wage spectrum, the city has more high-wage *residents* than high-wage *jobs*, where high-wage refers to jobs paying more than $75,000 (see Figure A-6).[4]

Figure A-7 shows the balance of a jurisdiction's resident workers to the jobs located there for different wage groups as a ratio instead – a value of 1 means that a city has the same number of jobs in a wage group as it has resident workers – in principle, a balance. Values above 1 indicate a jurisdiction will need to import workers for jobs in a given wage group. At the regional scale, this ratio is 1.04 jobs for each worker, implying a modest import of workers from outside the region.

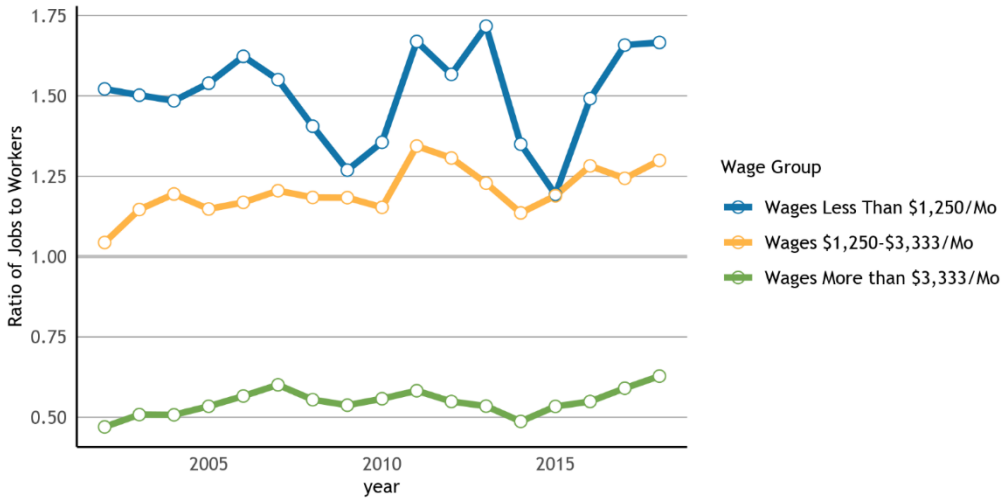


Figure A-7: Jobs-Worker Ratios, By Wage Group

Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment
Notes: The ratio compares job counts by wage group from two tabulations of LEHD data: Counts by place of work relative to counts by place of residence. See text for details.
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018

[4] Source table is top-coded at $75,000, precluding fine grained analysis at the higher end of the wage spectrum.

Such balances between jobs and workers may directly influence the housing demand in a community. New jobs may draw new residents, and when there is high demand for housing relative to supply, many workers may be unable to afford to live where they work, particularly where job growth has been in relatively lower-wage jobs. This dynamic not only means many workers will need to prepare for long commutes and time spent on the road, but in the aggregate, it contributes to traffic congestion and time lost for all road users.

If there are more jobs than employed residents, it means a city is relatively jobs-rich, typically also with a high jobs-to-household ratio. Thus, bringing housing into the measure, the *jobs-household ratio* in Half Moon Bay has increased from 1.21 in 2002, to 1.35 jobs per household in 2018 (see Figure A-8).

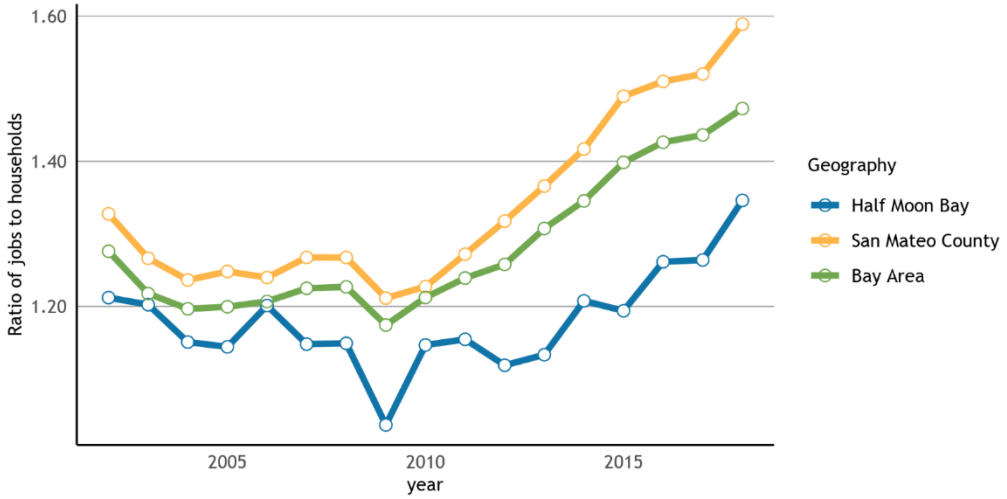


Figure A-8: Jobs-Household Ratio

Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment; households in a jurisdiction
Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized. The ratio compares place of work wage and salary jobs with households, or occupied housing units. A similar measure is the ratio of jobs-to-housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are actually occupied. The difference between a jurisdiction's jobs-housing ratio and jobs-household ratio will be most pronounced in jurisdictions with high vacancy rates, a high rate of units used for seasonal use, or a high rate of units used as short-term rentals.
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-5 (Households)

Sector Composition

In terms of sectoral composition, the largest industry in which Half Moon Bay residents work is *Health & Educational Services*, and the largest sector in which San Mateo residents work is *Health & Educational Services* (see Figure A-9). For the Bay Area as a whole, the *Health & Educational Services* industry employs the most workers. It is also notable that Half Moon Bay has a higher number of agricultural workers compared to the County and Bay Area average.

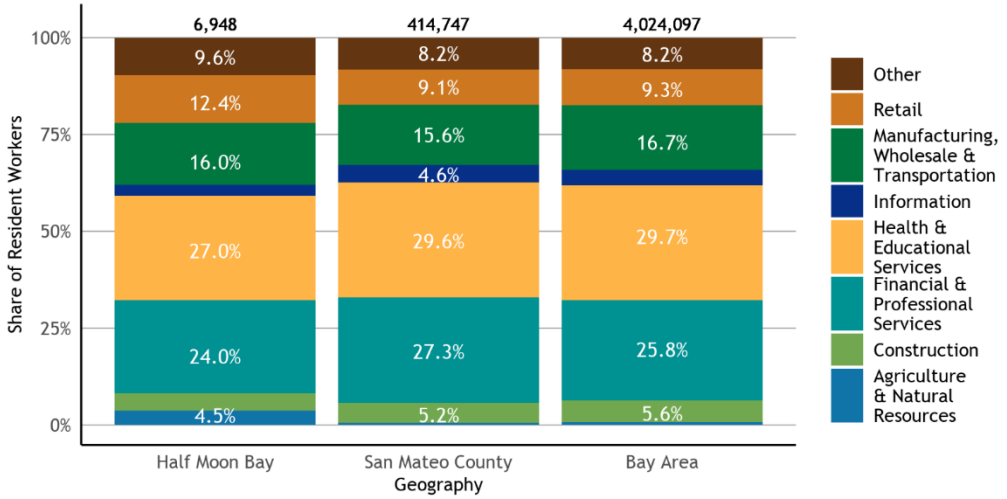


Figure A-9: Resident Employment by Industry

Universe: Civilian employed population age 16 years and over
Notes: The data displayed shows the industries in which jurisdiction residents work, regardless of the location where those residents are employed (whether within the jurisdiction or not). Categories are derived from the following source tables: Agriculture & Natural Resources: C24030_003E, C24030_030E; Construction: C24030_006E, C24030_033E; Manufacturing, Wholesale & Transportation: C24030_007E, C24030_034E, C24030_008E, C24030_035E, C24030_010E, C24030_037E; Retail: C24030_009E, C24030_036E; Information: C24030_013E, C24030_040E; Financial & Professional Services: C24030_014E, C24030_041E, C24030_017E, C24030_044E; Health & Educational Services: C24030_021E, C24030_024E, C24030_048E, C24030_051E; Other: C24030_027E, C24030_054E, C24030_028E, C24030_055E
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24030

Unemployment

In Half Moon Bay, there was a 4.8 percentage point decrease in the unemployment rate between January 2010 and January 2021. Jurisdictions throughout the region experienced a sharp rise in unemployment in 2020 due to impacts related to the COVID-19 pandemic, though with a general improvement and recovery in the later months of 2020 (see Figure A-10).

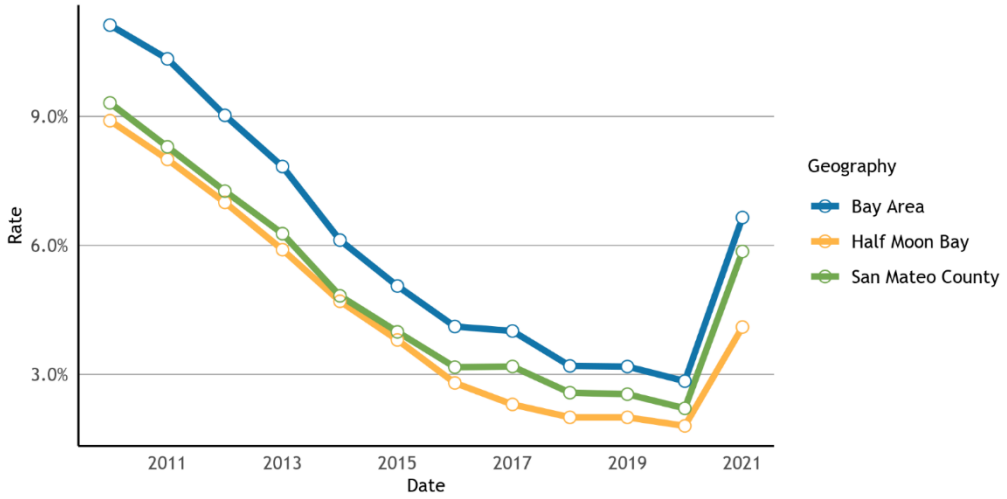


Figure A-10: Unemployment Rate

Universe: Civilian noninstitutional population ages 16 and older
Notes: Unemployment rates for the jurisdiction level is derived from larger-geography estimates. This method assumes that the rates of change in employment and unemployment are exactly the same in each sub-county area as at the county level. If this assumption is not true for a specific sub-county area, then the estimates for that area may not be representative of the current economic conditions. Since this assumption is untested, caution should be employed when using these data. Only not seasonally-adjusted labor force (unemployment rates) data are developed for cities and CDPs.
Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021.

Extremely Low-Income Households

Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state.[5]

In Half Moon Bay, 53.9% of households make more than 100% of the AMI, compared to 14.4% making less than 30% of AMI, which is considered extremely low-income (see Figure A-11).[6]

[5] Bohn, S.et al. 2020. Income Inequality and Economic Opportunity in California. *Public Policy Institute of California*.
[6] Income groups are based on HUD calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County),

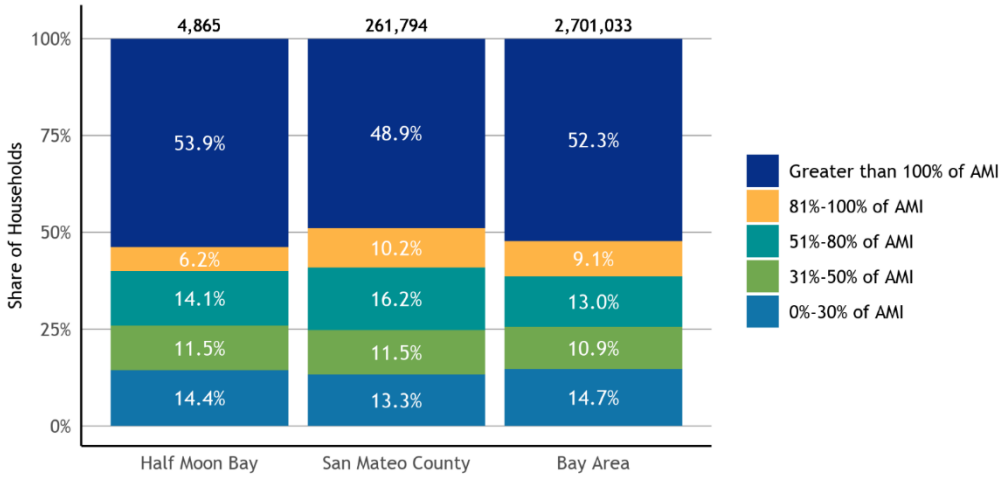


Figure A-11: Households by Household Income Level

Universe: Occupied housing units

Notes: Income groups are based on HUD calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. The data that is reported for the Bay Area is not based on a regional AMI but instead refers to the regional total of households in an income group relative to the AMI for the county where that household is located. Local jurisdictions are required to provide an estimate for their projected extremely low-income households (0-30% AMI) in their Housing Elements. HCD's official Housing Element guidance notes that jurisdictions can use their RHNA for very low-income households (those making 0-50% AMI) to calculate their projected extremely low-income households. As Bay Area jurisdictions have not yet received their final RHNA numbers, this document does not contain the required data point of projected extremely low-income households. The report portion of the housing data needs packet contains more specific guidance for how local staff can calculate an estimate for projected extremely low-income households once jurisdictions receive their 6th cycle RHNA numbers.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Regionally, more than half of all households make more than 100% AMI, while 15% make less than 30% AMI. In San Mateo County for 2022, 30% AMI is equivalent to the annual income of $55,900 for a family of four. Many households with multiple wage earners – including food service workers, full-time students, teachers, farmworkers, and healthcare professionals – can fall into lower AMI categories due to relatively stagnant wages in many industries. According to the data shown below (Figure A-11), 1,260 of Half Moon Bay's households are 0-50% AMI while 700 are extremely low-income. Therefore, extremely low-income households represent 55.6% of households who are 0-50% AMI (700 divided by 1,260 = 55.6%). This option aligns with HCD's

Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Households making between 80 and 120% of the AMI are moderate-income, those making 50 - 80% are low-income, those making 30 - 50% are very low-income, and those making less than 30% are extremely low-income. This is then adjusted for household size.

guidance to use U.S. Census data to calculate the percentage of very low-income RHNA that qualifies for extremely low-income households, as the information in Figure A-11 represents a tabulation of Census Bureau Data.

Throughout the region, there are disparities between the incomes of homeowners and renters. Typically, the number of low-income renters greatly outpaces the amount of housing available that is affordable for these households. In Half Moon Bay, the largest proportion of renters falls in the *Greater than 100% of AMI* income group, while the largest proportion of homeowners is found in the *Greater than 100% of AMI* group (see Figure A-12).

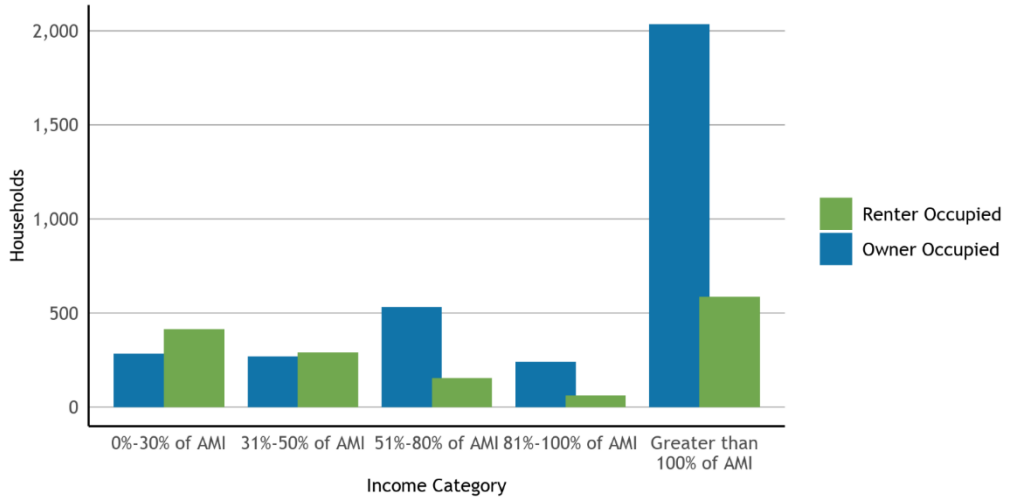


Figure A-12: Household Income Level by Tenure

Universe: Occupied housing units

Notes: Income groups are based on HUD calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents.[7] These economic disparities also leave communities of color at higher risk for housing insecurity, displacement, or homelessness. In Half Moon Bay, Other Race or Multiple Races (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by Asian / API (Hispanic and Non-Hispanic) residents (see Figure A-13).

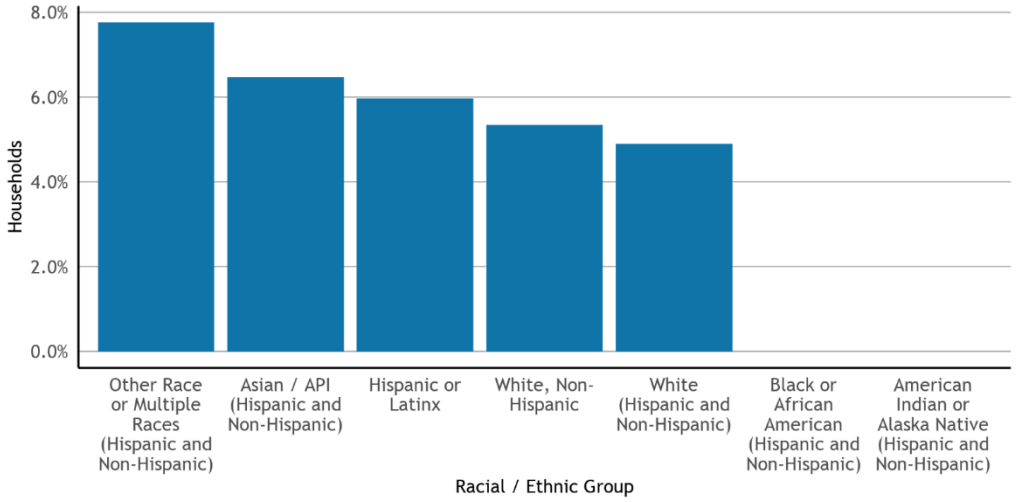


Figure A-13: Poverty Status by Race

Universe: Population for whom poverty status is determined
Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to AMI. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the population for whom poverty status is determined for this jurisdiction. However, all groups labeled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the population for whom poverty status is determined.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-I)

[7] Moore, E., Montojo, N. and Mauri, N., 2019. Roots, Race & Place: A History of Racially Exclusionary Housing the San Francisco Bay Area. *Hass Institute*.

Tenure

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity – the ability of individuals to stay in their homes – in a city and region. Generally, renters may be displaced more quickly if prices increase. In Half Moon Bay there are a total of 4,835 housing units, and fewer residents rent than own their homes: 27.8% versus 72.2% (see Figure A-14). By comparison, 39.8% of households in San Mateo County are renters, while 44% of Bay Area households rent their homes.

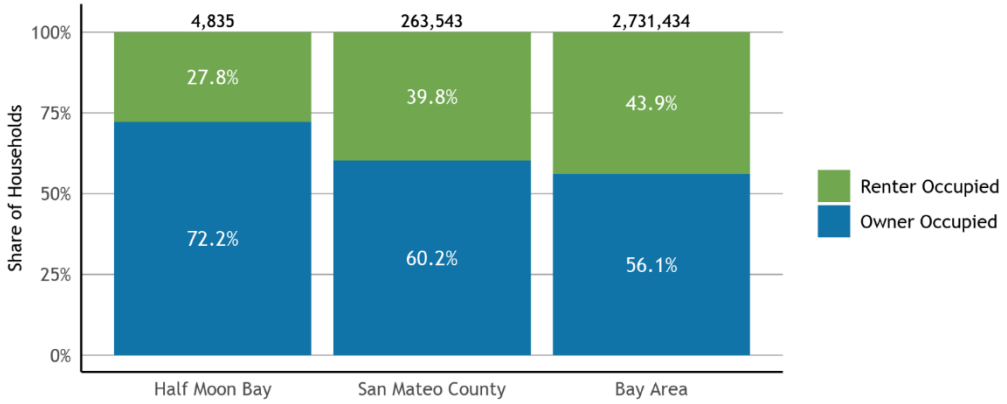


Figure A-14: Housing Tenure

Universe: Occupied housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003

Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, State, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities.[8]

In Half Moon Bay, homeownership rates were 50.3% for Asian households, 52.4% for Latinx households, and 76.6% for White households. According to U.S. Census Bureau data (see Figure A-15), very few if any Black households owned their homes; however, there is a homeownership rate of 55.1% for householders who identify as other or multiple races. Notably, recent changes to State law require local jurisdictions to examine these dynamics and other fair housing issues when updating their Housing Elements.

[8] See, for example, Rothstein, R. (2017). The Color of Law: A Forgotten History of How Our Government Segregated America. New York, NY & London, UK: Liveright Publishing.

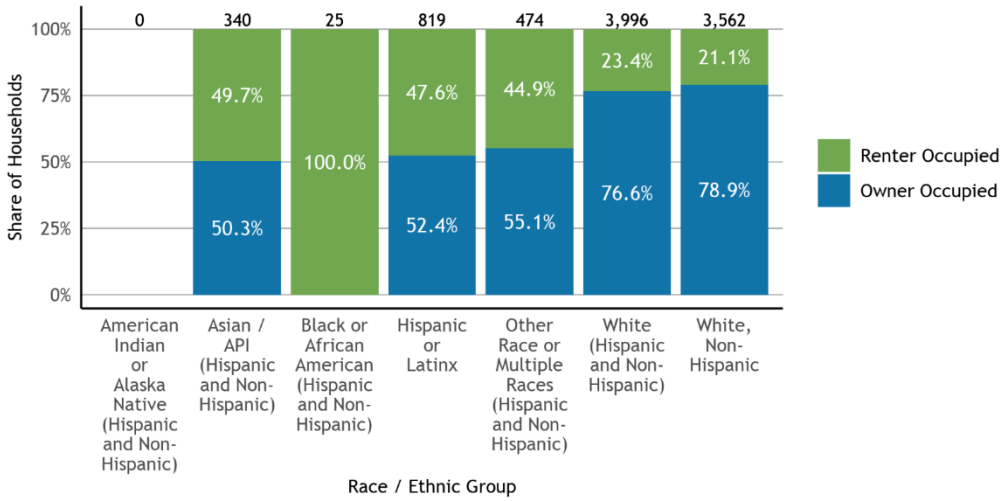


Figure A-15: Housing Tenure by Race of Householder

Universe: Occupied housing units
Notes: For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labeled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-I)

The age of residents who rent or own their homes can also signal the housing challenges a community is experiencing. Younger households tend to rent and may struggle to buy a first home in the Bay Area due to high housing costs. At the same time, senior homeowners seeking to downsize may have limited options in an expensive housing market.

In Half Moon Bay, 44.9% of householders between the ages of 25 and 44 are renters, while 21.7% of householders over 65 rent (see Figure A-16).

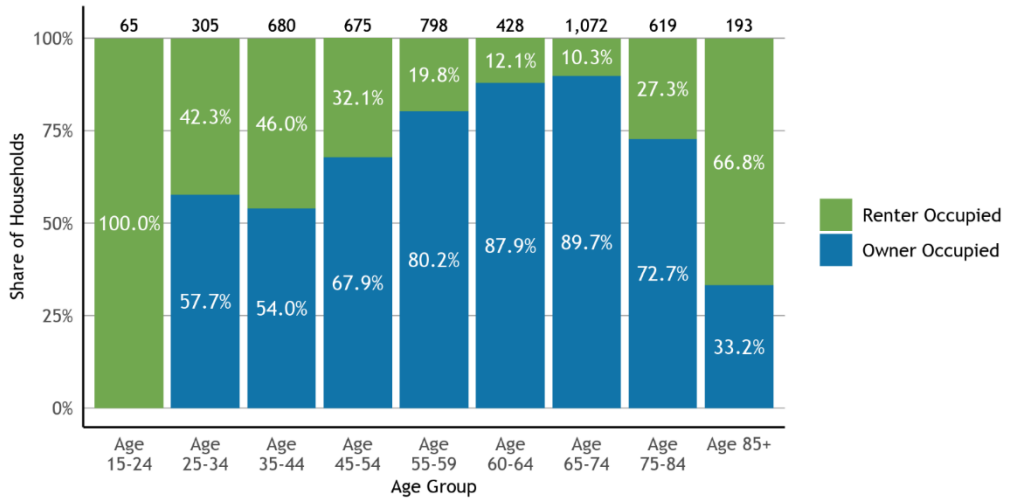


Figure A-16: Housing Tenure by Age

Universe: Occupied housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007

In many cities, homeownership rates for households in single-family homes are substantially higher than the rates for households in multi-family housing. In Half Moon Bay, 84.5% of households in detached single-family homes are homeowners, while 21.1% of households in multi-family housing are homeowners (see Figure A-17).

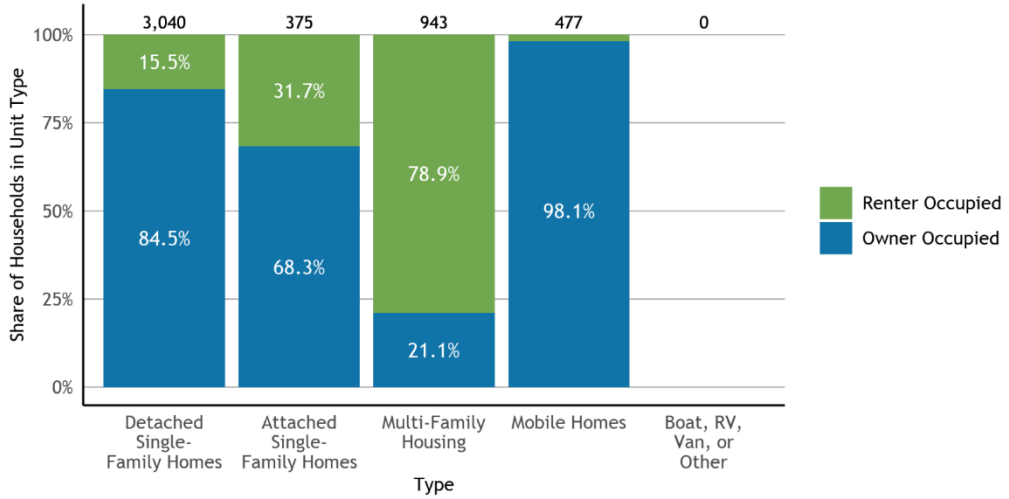


Figure A-17: Housing Tenure by Housing Type

Universe: Occupied housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032

Displacement

Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impacts on low- and moderate-income residents. When individuals or families are forced to leave their homes and communities, they also lose their support network.

Based on community input referenced in the Community Outreach Summary (Technical Report Appendix E), City staff is not in agreement with aspects of the University of California, Berkeley's Urban Displacement Project study, which has mapped all neighborhoods in the Bay Area, identifying their risk for gentrification. They find that in Half Moon Bay, few if any households live in neighborhoods that are susceptible to or experiencing displacement, and few if any live in neighborhoods at risk of or undergoing gentrification. Through the City's in-depth outreach efforts, staff received comments that some families have moved away due to the high cost of living, households are living in overcrowded units, and/or local workers cannot move to Half Moon Bay to be closer to work given the high cost of housing. Additionally, the City received a lot of feedback stating the need for more affordable housing options that promote a stable community with diverse income levels.

Some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that 66.9% of households in Half Moon Bay live in neighborhoods where low-income households are likely to be excluded due to prohibitive housing costs.[9]

[9] More information about this gentrification and displacement data is available at the Urban Displacement Project's webpage: https://www.urbandisplacement.org/. Specifically, one can learn more about the different gentrification/displacement typologies shown in Figure A-18 at this link: https://www.urbandisplacement.org/sites/default/files/typology_sheet_2018_0.png. Additionally, one can view maps that show which typologies correspond to which parts of a jurisdiction here: https://www.urbandisplacement.org/san-francisco/sf-bay-area-gentrification-and-displacement

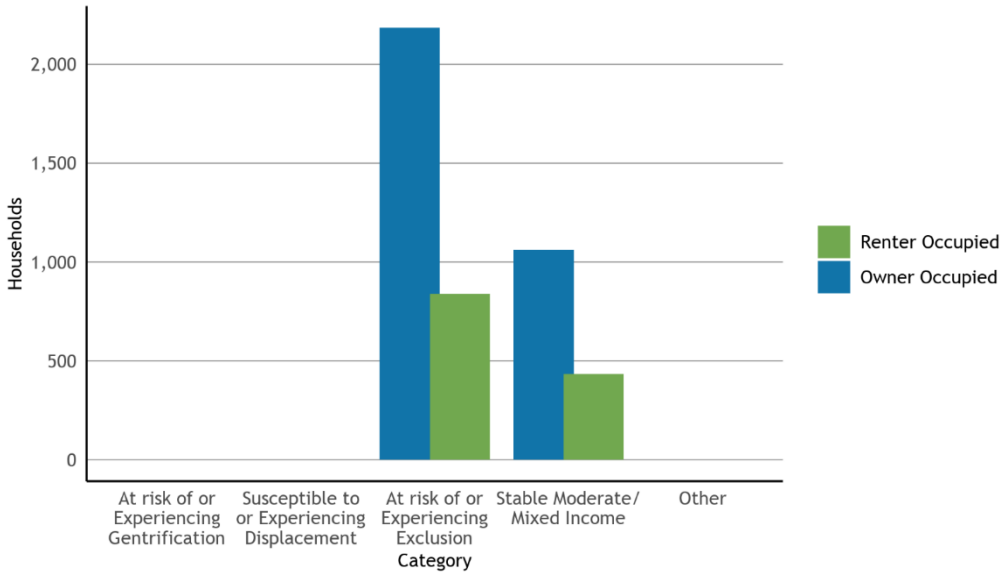


Figure A-18: Households by Displacement Risk and Tenure

Universe: Households
Notes: Displacement data is available at the census tract level. Staff aggregated tracts up to jurisdiction level using census 2010 population weights, assigning a tract to jurisdiction in proportion to block level population weights. Total household count may differ slightly from counts in other tables sourced from jurisdiction level sources. Categories are combined as follows for simplicity: At risk of or Experiencing Exclusion: At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive At risk of or Experiencing Gentrification: At Risk of Gentrification; Early/Ongoing Gentrification; Advanced Gentrification Stable Moderate/Mixed Income: Stable Moderate/Mixed Income Susceptible to or Experiencing Displacement: Low-Income/Susceptible to Displacement; Ongoing Displacement Other: High Student Population; Unavailable or Unreliable Data
Source: Urban Displacement Project for classification, American Community Survey 5-Year Data (2015-2019), Table B25003 for tenure.

HOUSING STOCK CHARACTERISTICS

Housing Types, Year Built, Vacancy, and Permits

In recent years, most housing produced in the region and across the state consisted of single-family homes and larger multi-unit buildings. However, some households are increasingly interested in constructing more "missing middle housing" – including duplexes, triplexes, townhomes, cottage clusters, and accessory dwelling units (ADUs). These housing types may create options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age-in-place.

The housing stock of Half Moon Bay in 2020 was made up of 60.4% single-family detached homes, 11.9% single-family attached homes, 6.0% multi-family homes with 2 to 4 units, 10.4% multi-family homes with 5 or more units, and 11.3% mobile homes (see Figure A-19). In Half Moon Bay, the housing type that experienced the most growth between 2010 and 2020 was *Multifamily Housing: Five-plus Units*.

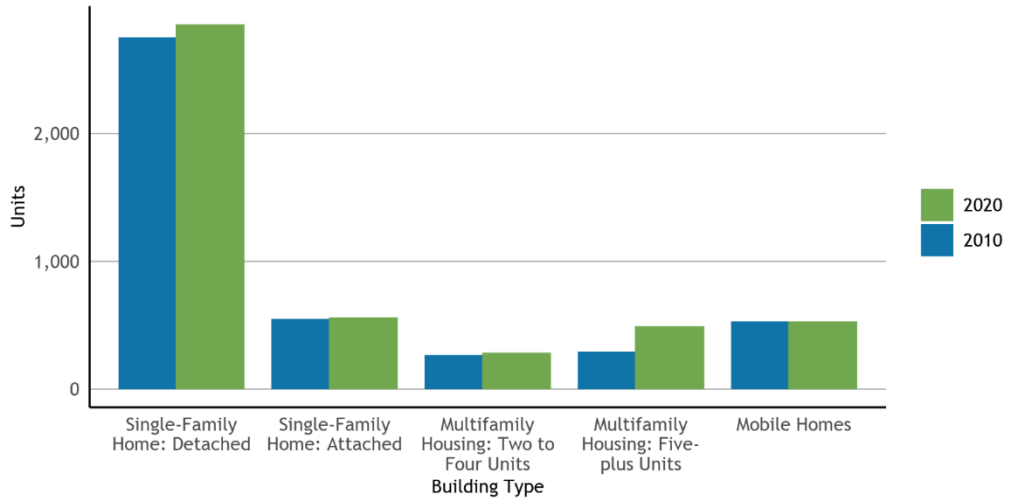


Figure A-19: Housing Type Trends

Universe: Housing units
Source: California Department of Finance, E-5 series

Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region. In Half Moon Bay, the largest proportion of the housing stock was built from 1960 to 1979, with 2,039 units constructed during this period (see Figure A-20). Since 2010, 5.6% of the current housing stock was built, about 300 units.

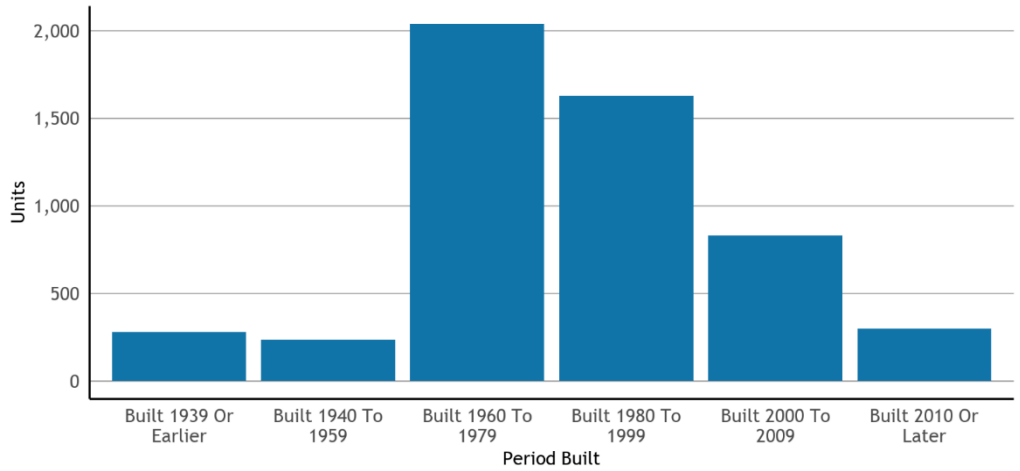


Figure A-20: Housing Units by Year Structure Built

Universe: Housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034

Vacant units make up 9.0% of the overall housing stock in Half Moon Bay. The rental vacancy stands at 5.1%, while the ownership vacancy rate is 3.7%. Of the vacant units, the most common

type is *For Seasonal, Recreational, Or Occasional Use* (see Figure A-21).[10] Throughout the Bay Area, vacancies make up 2.6% of the total housing units, with homes listed for rent; units used for *recreational or occasional use*, and units not otherwise classified (*other vacant*) making up the majority of vacancies.

The Census Bureau classifies a unit as vacant if no one is occupying it when census interviewers are conducting the American Community Survey or Decennial Census. Vacant units classified as "for recreational or occasional use" are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like Airbnb are likely to fall into this category.

The Census Bureau classifies units as "other vacant" if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration.[11] In a region with a thriving economy and housing market like the Bay Area, units being renovated/repaired and prepared for rental or sale likely represent a large portion of the "other vacant" category. Additionally, the need for seismic retrofitting in older housing stock could also influence the proportion of "other vacant" units in some jurisdictions.[12]

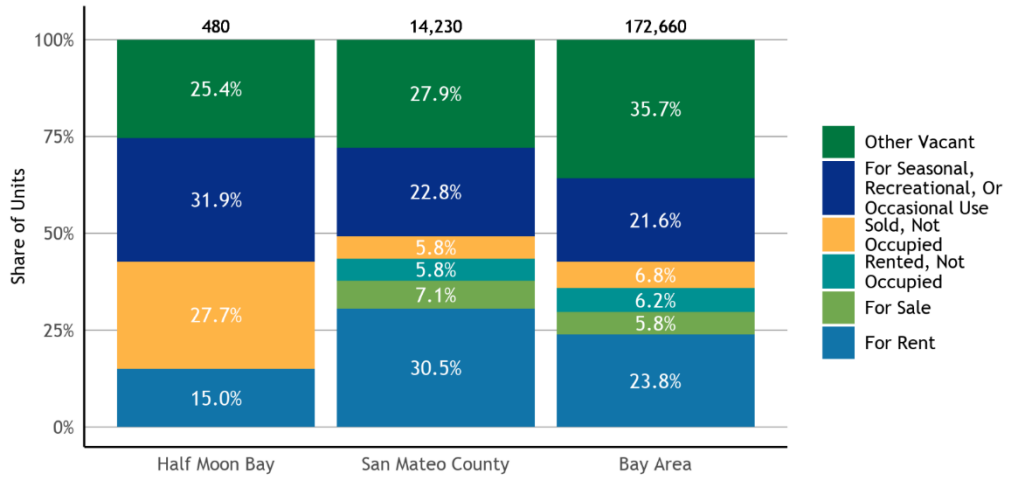


Figure A-21: Vacant Units by Type

Universe: Vacant housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25004

[10] The vacancy rates by tenure is for a smaller universe than the total vacancy rate first reported, which in principle includes the full stock (9.0%). The vacancy by tenure counts are rates relative to the rental stock (occupied and vacant) and ownership stock (occupied and vacant) - but exclude a a significant number of vacancy categories, including the numerically significant *other vacant*.
[11] For more information, see pages 3 through 6 of this list of definitions prepared by the Census Bureau: https://www.census.gov/housing/hvs/definitions.pdf.
[12] See Dow, P. (2018). Unpacking the Growth in San Francisco's Vacant Housing Stock: Client Report for the San Francisco Planning Department. University of California, Berkeley.

Between 2015 and 2019, 131 housing units were issued permits in Half Moon Bay. 39.7% of permits issued in Half Moon Bay were for above moderate-income housing, 18.3% were for moderate-income, and 42.0% were for low- or very low-income (see Table A-4).

Table A-4: Housing Permitting

Income Group	Number of Permits
Above Moderate-Income	52
Very Low-Income	52
Moderate-Income	24
Low-Income	3

Universe: Housing permits issued between 2015 and 2019
Notes: HCD uses the following definitions for the four income categories: Very Low-Income: units affordable to households making less than 50% of the AMI for the county in which the jurisdiction is located. Low-Income: units affordable to households making between 50% and 80% of the AMI for the county in which the jurisdiction is located. Moderate-Income: units affordable to households making between 80% and 120% of the AMI for the county in which the jurisdiction is located. Above Moderate-Income: units affordable to households making above 120% of the AMI for the county in which the jurisdiction is located.
Source: California Department of Housing and Community Development (HCD), 5th Cycle Annual Progress Report Permit Summary (2020)

Existing Affordable Housing Inventory

The first affordable housing units occupied in Half Moon Bay were at 1001 Main Street, also known as Ocean View Plaza, in 1968. Built by Lesley Senior Communities, this location includes 42 studios and 8 one-bedroom units for very low-income seniors. The owner is a non-profit housing developer who remains the sole operator of the site and continues to support local seniors in need of stable housing. Between 1996 to 2004, a total of 142 affordable family housing units were added (see Table A-5). In 2014, roughly 200 units (140 net new) for very low-income seniors were added via the redevelopment of Half Moon Village and the development of the Coastside Senior Housing project, which included a senior center to benefit all seniors on the Coastside.

In December 2020, San Mateo County acquired the Coastside Inn motel located in the center of town on HWY 1 near HWY 92 in Half Moon Bay. The County began a pilot shelter program at the site, which was in operation until April 2021, when the new shelter opened in partnership with local non-profit LifeMoves as the operator. With the assistance of LifeMoves, the property provides interim housing and support services to families, couples, and individuals experiencing homelessness in Half Moon Bay and the Coastside. With 52 private rooms, the Coast House offers safe shelter and wraparound case management services to help clients work toward long-term self-sufficiency and return to homes of their own. There is interest to convert this property into permanent housing; however, it is unknown if that conversion will occur during the Cycle 6 Housing Element due to the current needs of unhoused households in Half Moon Bay and the lack of interim housing options on the Coastside.

Table A-5: Existing Affordable Housing

Development	Units	Year Occupied	Affordability Restrictions
Ocean View Plaza Lesley Senior Communities 1001 Main Street	Studio: 42 very low 1 BR: 8 very low	1968	Senior housing; affordability expired in 2017[1]
Main Street Park - Phase 1 MidPen Housing Corp. 1101/1131 Main Street	1 BR: 6 low 2 BR: 17 low 3 BR: 11 low 4 BR: 2 low	1996	Family housing; 55-year affordability through 2051
Main Street Park - Phase 2 MidPen Housing Corp. 1101/1131 Main Street	1 BR: 2 very low 2 BR: 9 very low 3 BR: 17 very low	2001	Family housing; 55-year affordability through 2056
Nerhan Duplex 665-667 Poplar Street	2 BR: 2 moderate	2002	Family housing; affordability expired in 2022[2]
Ocean Colony Partners (Spyglass) 2452 Cabrillo Hwy South	1 & 2 BR: 5 very low 1 & 2 BR: 7 low/mod.	2003	Family housing; affordability through 2038
Lesley Gardens Lesley Senior Communities 701 Arnold Street	1 BR: 61 very low 2 BR: 2 very low 1 manager unit	2004	Senior housing; 40-year affordability through 2044
Half Moon Village San Mateo Co. Housing Auth.; MidPen Housing Corp. 3 Bloom Lane	1 BR: 149 low/very low 2 BR: 11 low/very low	2014	Senior housing; affordability in perpetuity
Coastside Senior Housing Mercy Housing Inc.; Lesley Senior Communities 925 Main Street	1 BR: 39 very low 1 manager unit	2014	Senior housing; affordability in perpetuity
Coast House San Mateo County; operated by LifeMoves 230 Cabrillo Hwy South	Interim housing: 52 (Possibility of conversion to permanent housing)	2020	Interim/shelter housing; affordability in perpetuity with

Source: City of Half Moon Bay

[1]Though the affordability restrictions of Ocean View Plaza expired in 2017, the project is owned by a nonprofit housing provider, which lowers the risk of conversion.

[2]City staff are working with the property owner to preserve these units.

Assisted Housing Developments At-Risk of Conversion

While there is an immense need to produce new affordable housing units, ensuring that the existing affordable housing stock remains affordable is equally important. Additionally, it is typically faster and less expensive to preserve currently affordable units that are at risk of converting to market rate than it is to build new affordable housing.

The data in Table A-6 comes from the California Housing Partnership's Preservation Database, the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing. However, this database does not include all deed-restricted affordable units in the state, so there may be at-risk assisted units in a jurisdiction that are not captured in this data table. There are 371 assisted units in Half Moon Bay in the Preservation Database. Of these units, 0.5% are at *High Risk* or *Very High Risk* of Conversion.[13] One property that is not included in the Preservation Database is a duplex at 665-667 Poplar with affordable deed restrictions expiring in 2022.

Table A-6: Assisted Units at Risk of Conversion

Income	Half Moon Bay	San Mateo County	Bay Area
Low	371	4,656	110,177
Moderate	0	191	3,375
High	0	359	1,854
Very High	2	58	1,053
Total Assisted Units in Database	373	5,264	116,459

Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included.
Source: California Housing Partnership, Preservation Database (2020)

[13] California Housing Partnership uses the following categories for assisted housing developments in its database:

- Very-High Risk: Affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.
- High Risk: Affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.
- Moderate Risk: Affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.
- Low Risk: Affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.

Low- and Moderate-Income Housing in the Coastal Zone

The City of Half Moon Bay is located entirely within the Coastal Zone. California Government Code §65590 et seq. prohibits conversion or demolition of residential dwelling units occupied by low- or moderate-income persons or families unless provision has been made for the replacement in the same city or county of those dwelling units with units for persons and families of low- or moderate-income. Among other exclusions, this requirement does not apply to single structures with fewer than three units, or fewer than 10 units for projects with more than one structure.

During the 1982 through 1993 period, five rental units were converted to condominiums and were required to remain affordable to moderate-income households. From 1993 to 2014, no additional low- or moderate-income units were demolished or converted. During Cycle 5, from 2015 – 2022, a total of two dwelling units affordable to low- or moderate-income households were demolished, and no units were converted from low- or moderate-income to market rate. The two demolished units were within one-structure buildings and are therefore not subject to the replacement requirements of California Government Code §65590. One of these units was an unpermitted attached ADU that City staff encouraged the property owner to legalize; however, the owner was more interested in using that floor area for the primary residence. The other unit was on State Parks-owned property immediately adjacent to an eroding bluff. This "ranger house" had to be red-tagged and removed because 30 feet of coastal bluff on the west side of the home had fallen away onto the beach in early 2017 leaving the foundation of the structure exposed on the bluff face. State Parks in interested in replacing the unit in a better location and the Local Coastal Land Use Plan (LCLUP) allows new units on State Parks land for ranger housing through the Workforce Housing Overlay (WHO).

Substandard Housing

Housing costs in the region are among the highest in the country, which could result in households, particularly renters, needing to live in substandard conditions to afford housing. Generally, there is limited data on the extent of substandard housing issues in a community. The Census Bureau data can give a sense of some of the substandard conditions that may be present; however, this is a limited picture. For example, 1.1% of renters in Half Moon Bay reported lacking a kitchen and no renters lack plumbing, similar to owners where none lacked a kitchen, and none lacked plumbing. Table A-7 presents the age of housing stock and rehabilitation needs. The City is aware, however, that units not reported as housing nor otherwise tracked in any City records, such as trailers and other structures that may be provided for farmworkers, are likely substantially substandard in numerous ways. The City also supports various nonprofits that help special low-income households with home repairs, including window replacements, electrical, and plumbing. The City's community preservation and code enforcement staff receive very few complaints per year about poorly maintained properties. Most cases involve hoarding and unkempt vegetation/unsafe trees. Sometimes unsafe structures are found. The City's response is to support the needed improvements through voluntary compliance with support from service agencies if the household qualifies and, if warranted, through targeted code enforcement.

Table A-7: Age of Housing Stock and Estimated Rehabilitation Needs

Year Built	Net Number of Units	Percent of Total	Units Needing Rehab, Percent	Units Needing Rehab, Total	Notes
2014 or later	421	8%			
2010 to 2013	186	4%			
2000 to 2009	372	7%	0.5%	2	
1990 to 1999	764	15%	1.0%	8	
1980 to 1989	779	15%	3.0%	23	
1970 to 1979	1,266	25%	5.0%	63	
1960 to 1969	764	15%	10.0%	76	
1950 to 1959	279	5%	20.0%	56	
1940 to 1949	95	2%	30.0%	29	
1939 or earlier	172	3%	30.0%	52	
Total	5,098			308	Total Units Needing Rehab
				6%	Percentage of Total Units
			99.5%	5,073	Units That Can Be Repaired
			0.5%	25	Units That Must Be Replaced

Source: 2020 American Community Survey 5-Year Estimates

Home and Rent Values

Home prices reflect a complex mix of supply and demand factors, including an area's demographic profile, labor market, prevailing wages, and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation. The typical home value in Half Moon Bay was estimated at $1,338,430 by December 2020, per data from Zillow. The largest proportion of homes were valued between $1M - $1.5M (see Figure A-23). By comparison, the typical home value is $1,418,330 in San Mateo County and $1,077,230 in the Bay Area, with the largest share of units valued from $1M - $1.5M (county) and $500K - $750K (region).

The region's home values have increased steadily since 2000, except for a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2001, the typical home value has increased 83.5% in Half Moon Bay from $729,550 - $1,338,430. This change is below the change in San Mateo County, and below the change for the region (see Figure A-24).

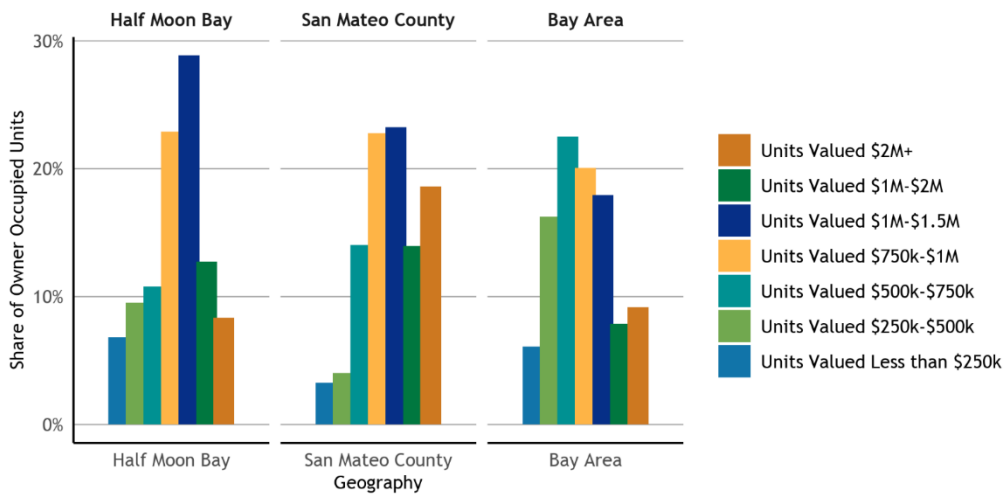


Figure A-23: Home Values of Owner-Occupied Units

Universe: Owner-occupied units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25075
For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-07.

The region's home values have increased steadily since 2000, besides a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2001, the typical home value has increased 83.5% in Half Moon Bay from $729,550 - $1,338,430. This change is below the change in San Mateo County, and below the change for the region (again, see Figure A-24).

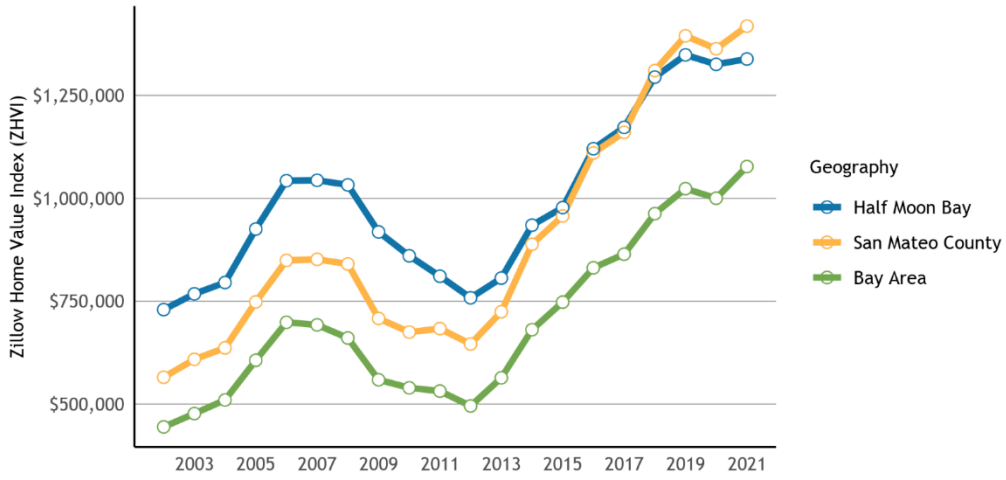


Figure A-24: Zillow Home Value Index (ZHVI)

Universe: Owner-occupied housing units
Notes: Zillow describes the ZHVI as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range. The

ZHVI includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow. The regional estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF's E-5 series For unincorporated areas, the value is a population weighted average of unincorporated communities in the county matched to census-designated population counts.
Source: Zillow, Zillow Home Value Index (ZHVI)

Similar to home values, rents have also increased dramatically across the Bay Area in recent years. Many renters have been priced out, evicted, or displaced, particularly communities of color. Residents finding themselves in one of these situations may have had to choose between commuting long distances to their jobs and schools or moving out of the region, and sometimes, out of the state.

In Half Moon Bay, the largest proportion of rental units rented in the *Rent $1500 - $2,000* category, totaling 18.6%, followed by 18.0% of units renting in the *Rent $500 - $1,000* category (see Figure A-25). Looking beyond the City, the largest share of units is in the *$3,000 or more* category (county) compared to the *$,1500- $2,000* category for the region as a whole.

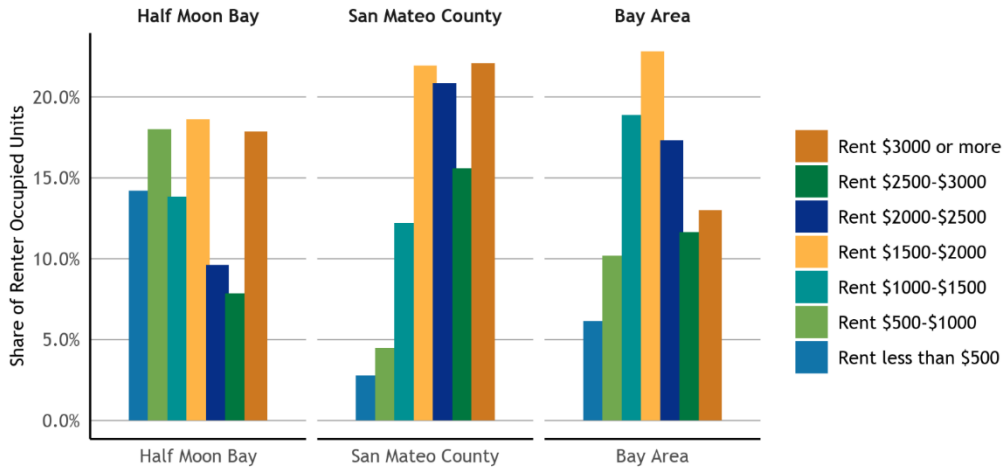


Figure A-25: Contract Rents for Renter-Occupied Units

Universe: Renter-occupied housing units paying cash rent
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056

Between 2009 to 2019, the median rent increased by 9.3% in Half Moon Bay, from $1,450 - $1,600 per month (see Figure A-26). In San Mateo County, the median rent has increased 41.1%, from $1,360 - $2,200. The median rent in the region has increased significantly during this time from $1,200 - $1,850, a 54% increase. Through empirical analysis, staff believes the median rent in Half Moon Bay in 2022 is now at or near $2,000 per month.

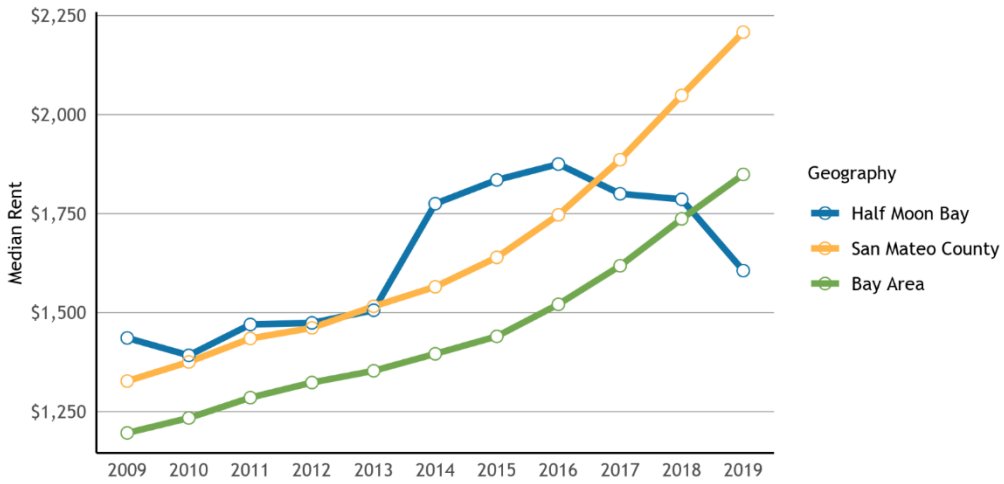


Figure A-26: Median Contract Rent

Universe: Renter-occupied housing units paying cash rent
Notes: For unincorporated areas, median is calculated using distribution in B25056.
Source: U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for unincorporated areas). County and regional counts are weighted averages of jurisdiction median using B25003 rental unit counts from the relevant year.

Overpayment and Overcrowding

A household is considered "cost-burdened" if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered "severely cost-burdened." Low-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. Spending such large portions of their income on housing puts low-income households at higher risk of displacement, eviction, or homelessness.

Renters are often more cost-burdened than owners. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by market increases. When looking at the cost burden across tenure in Half Moon Bay, 15.4% of renters spend 30% to 50% of their income on housing compared to 17.6% of those that own (see Figure A-27). Additionally, 21.2% of renters spend 50% or more of their income on housing, while 11.3% of owners are severely cost-burdened.

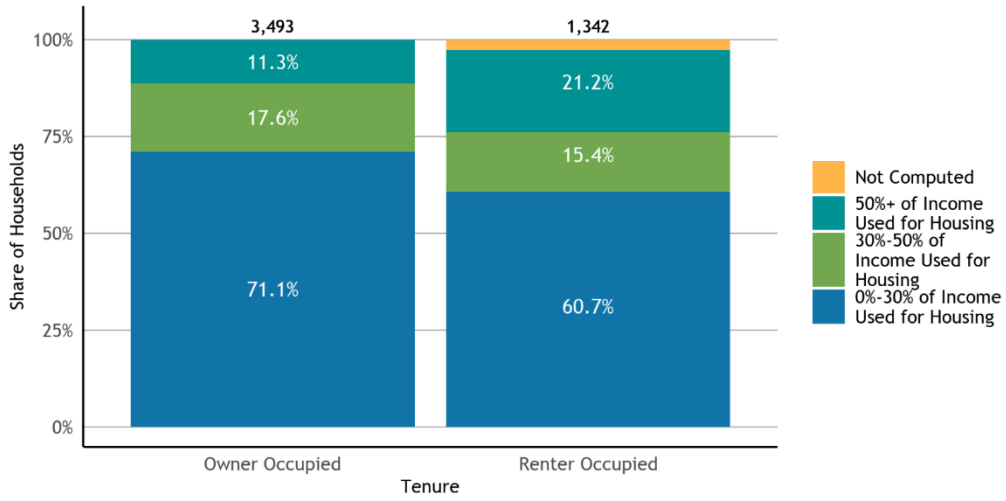


Figure A-27: Cost Burden by Tenure

Universe: Occupied housing units
Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091

In Half Moon Bay, 15.6% of households spend 50% or more of their income on housing, while 16.8% spend 30% to 50%. However, these rates vary greatly across income categories (see Figure A-28). For example, 65.7% of Half Moon Bay households making less than 30% of AMI spend the majority of their income on housing. Half Moon Bay residents making more than 100% of AMI, none are severely cost-burdened, and 85.9% of those making more than 100% of AMI spend less than 30% of their income on housing.

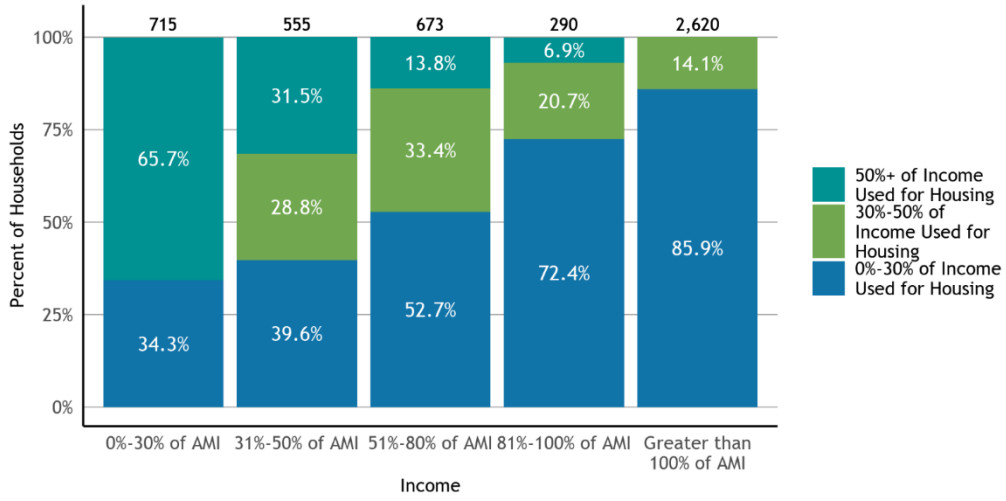


Figure A-28: Cost Burden by Income Level

Universe: Occupied housing units
Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. As a result, they often pay a greater percentage of their income on housing, and in turn, are at a greater risk of housing insecurity. Hispanic or Latinx residents are the most cost-burdened with 35.5% spending 30% to 50% of their income on housing, and Other Race or Multiple Races, Non-Hispanic residents are the most severely cost-burdened with 65.9% spending more than 50% of their income on housing (see Figure A-29).

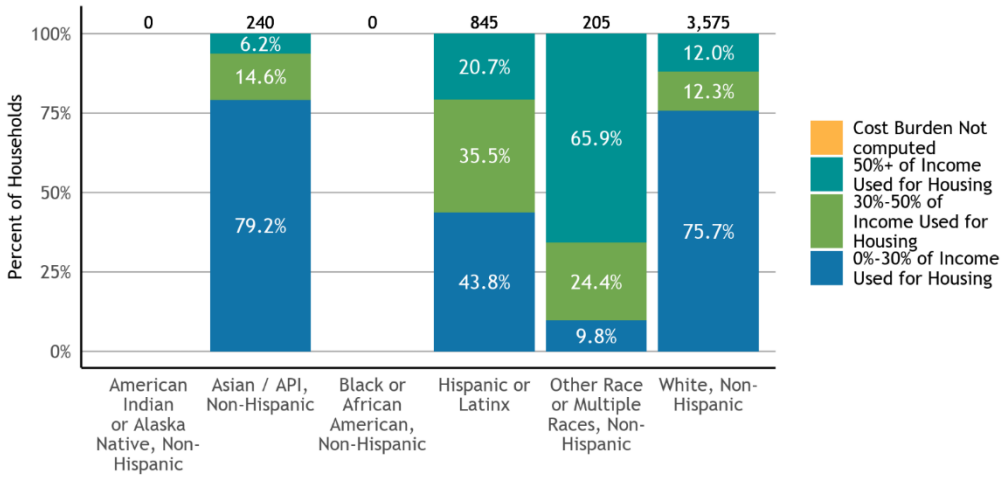


Figure A-29: Cost Burden by Race

Universe: Occupied housing units
Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. For the purposes of this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Large family households often have special housing needs due to a lack of adequately sized affordable housing available. The higher costs required for homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden than the rest of the population and can increase the risk of housing insecurity.

In Half Moon Bay, 43.5% of large family households experience a cost burden of 30% - 50%, while 7.7% of households spend more than half of their income on housing. Some 14.5% of all other households have a cost burden of 30% - 50%, with 16.3% of households spending more than 50% of their income on housing (see Figure A-30).

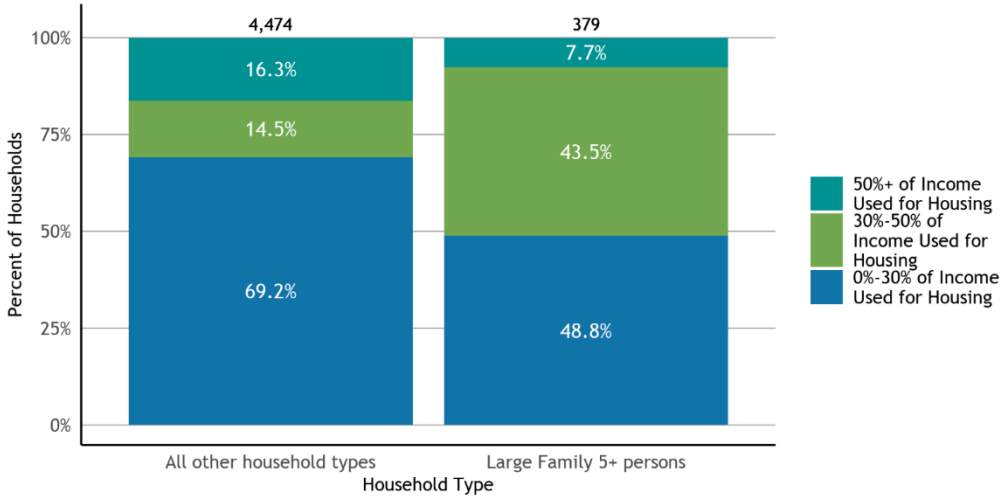


Figure A-30: Cost Burden by Household Size

Universe: Occupied housing units
Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

When cost-burdened seniors are no longer able to make house payments or pay rent, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. 57.4% of seniors making less than 30% of AMI are spending the majority of their income on housing. For seniors making more than 100% of AMI, 82.1% are not cost-burdened and spend less than 30% of their income on housing (see Figure A-31).

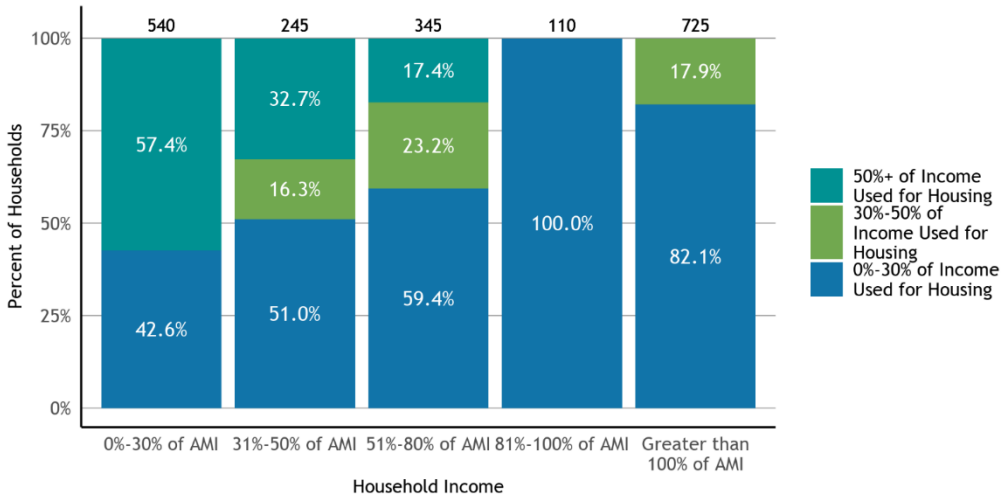


Figure A-31: Cost-Burdened Senior Households by Income Level

Universe: Senior households
Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. There are several different standards for defining overcrowding, but this report uses the Census Bureau definition, which is more than one occupant per room (not including bathrooms or kitchens). Additionally, the Census Bureau considers units with more than 1.5 occupants per room to be severely overcrowded.

Overcrowding is often related to the cost of housing and can occur when demand in a city or region is high. In many cities, overcrowding is seen more amongst those that are renting, with multiple households sharing a unit to make it possible to stay in their communities. In Half Moon Bay, 9.3% of households that rent are severely overcrowded (more than 1.5 occupants per room), compared to ownership households where severe overcrowding was not reported (see Figure A-32). In Half Moon Bay, 4.4% of renters experience moderate overcrowding (1 to 1.5 occupants per room), compared to 1.7% for those who own.

Overcrowding also often disproportionately impacts low-income households. Approximately 12% of very low-income households (31 - 50% AMI) experience severe overcrowding, while no households above 100% experience this level of overcrowding (see Figure A-33).

Figure A-32: Overcrowding by Tenure and Severity

Universe: Occupied housing units
Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

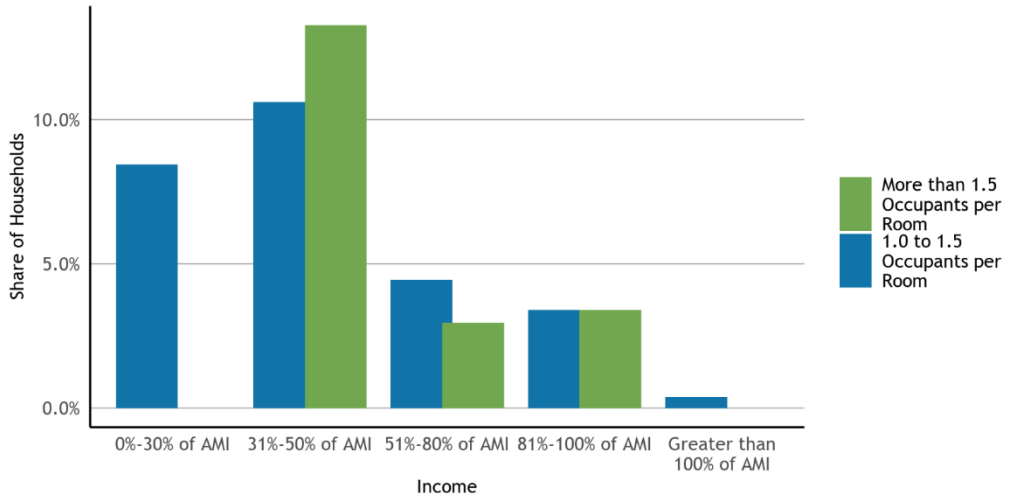


Figure A-33: Overcrowding by Income Level and Severity

Universe: Occupied housing units
Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. Income groups are based on HUD calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Communities of color are more likely to experience overcrowding similar to how they are more likely to experience poverty, financial instability, and housing insecurity. People of color tend to experience overcrowding at higher rates than White residents. In Half Moon Bay, the racial group with the largest overcrowding rate is *Hispanic or Latinx* (see Figure A-34)

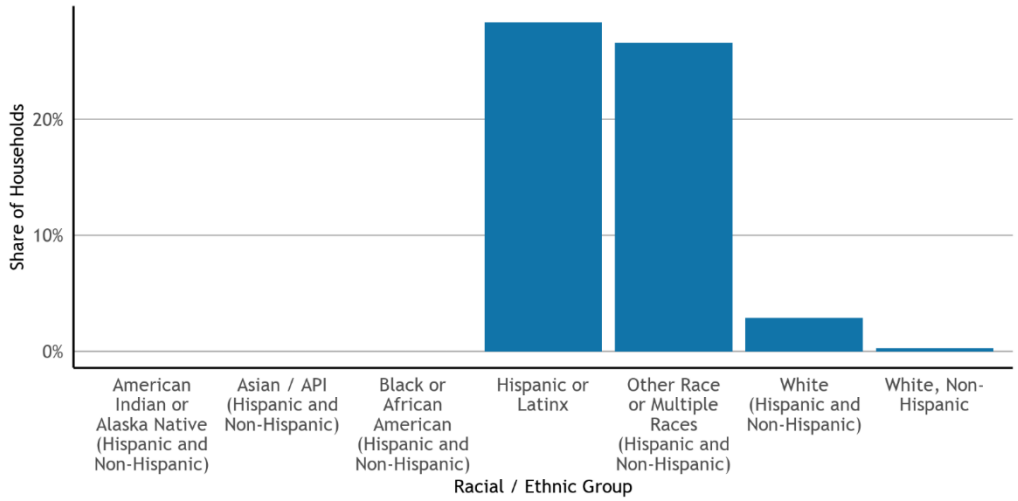


Figure 34: Overcrowding by Race

Universe: Occupied housing units

Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labeled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014

SPECIAL HOUSING NEEDS

Large Households

Large households often have different housing needs than smaller households. If a city's rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions. In Half Moon Bay, for large households with 5 or more persons, most units (53.4%) are owner occupied (see Figure A-35). In 2017, 26.4% of large households were very low-income, earning less than 50% of the AMI.

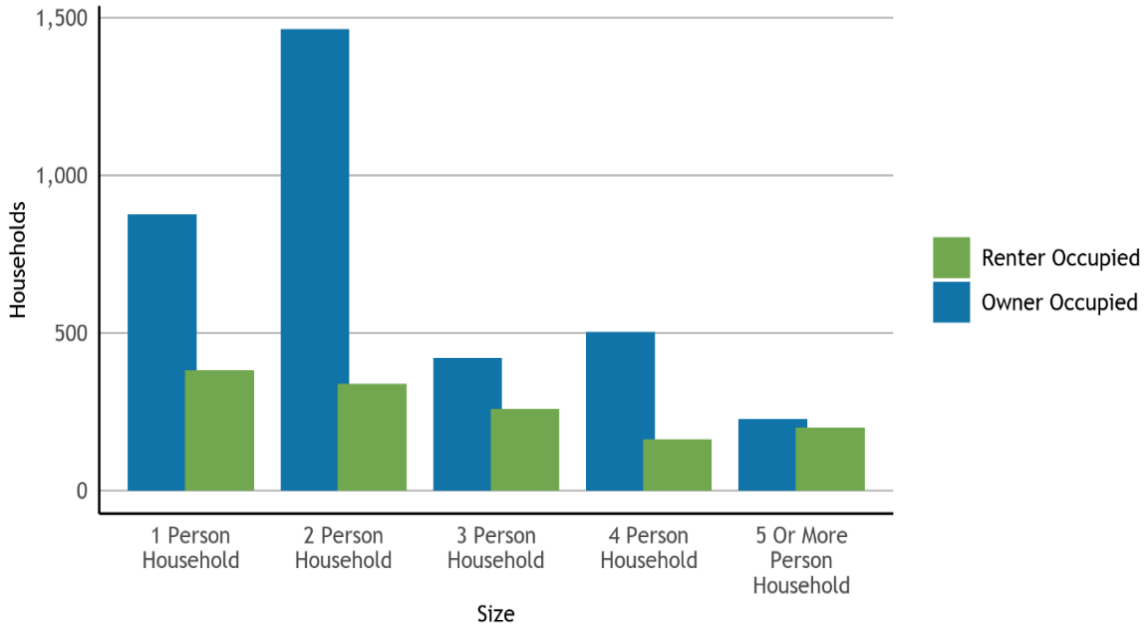


Figure A-35: Household Size by Tenure

Universe: Occupied housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009

The unit sizes available in a community affect the household sizes that can access that community. Large families are generally served by housing units with 3 or more bedrooms, of which there are 3,290 units in Half Moon Bay. Among these large units with 3 or more bedrooms, 13.2% are owner-occupied and 86.8% are renter occupied (see Figure A-36).

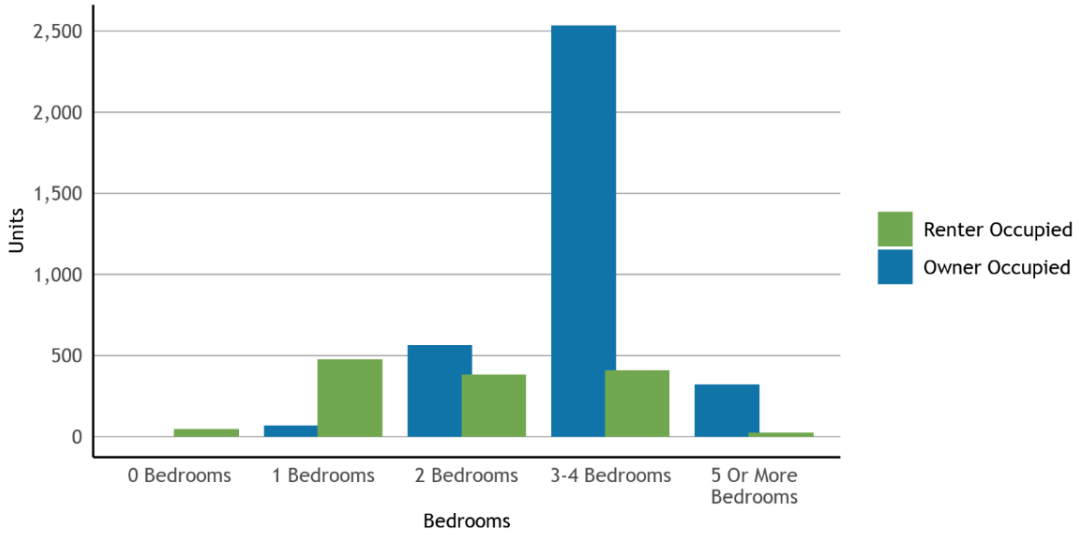


Figure A-36: Housing Units by Number of Bedrooms

Universe: Housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042

Female-Headed Households

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, which may be supporting children or a family with only one income. In Half Moon Bay, the largest proportion of households is *Married-couple Family Households* at 59.1% of the total, while *Female-Headed Households* make up 4.6% of all households.

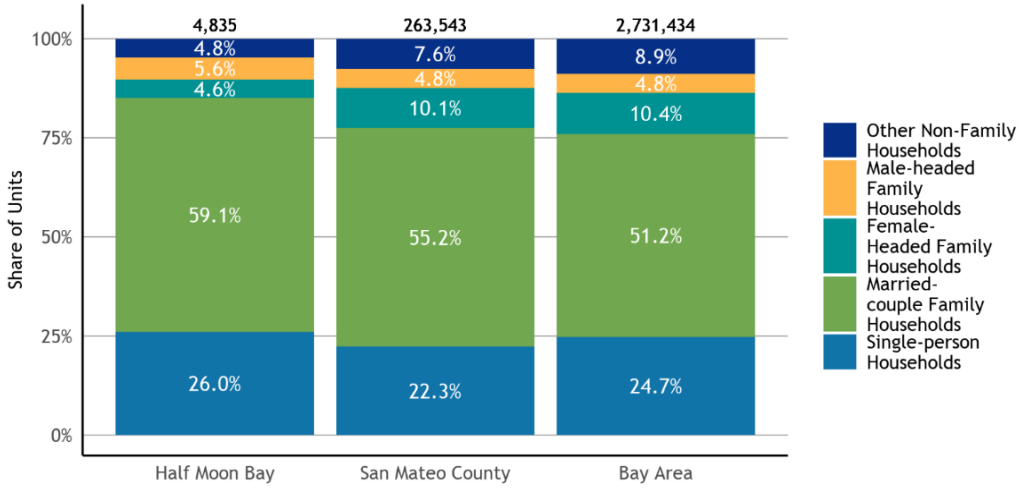


Figure A-37: Household Type

Universe: Households
Notes: For data from the Census Bureau, a "family household" is a household where two or more people are related by birth, marriage, or adoption. "Non-family households" are households of one person living alone, as well as households where none of the people are related to each other.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001

Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. Moreover, the added need for childcare can make finding a home that is affordable more challenging, especially so in consideration of the lack of affordable childcare spaces on the Coastside as identified in a Child Care and Early Learning Needs Assessment prepared in 2022 by San Mateo County's Office of Education.[14] In Half Moon Bay, few if any female-headed households with children fall below the Federal Poverty Line, and few if any female-headed households *without* children live in poverty (see Figure A-38). City staff has received feedback through community outreach that suggests there is a sizable subset of female-headed households living within the extremely low- and very low-income categories that may be just above the poverty line and therefore not captured in the Census data. Input staff received generally describes serious conditions of overcrowding, which include female-headed households with children sharing housing with other families to prevent homelessness.

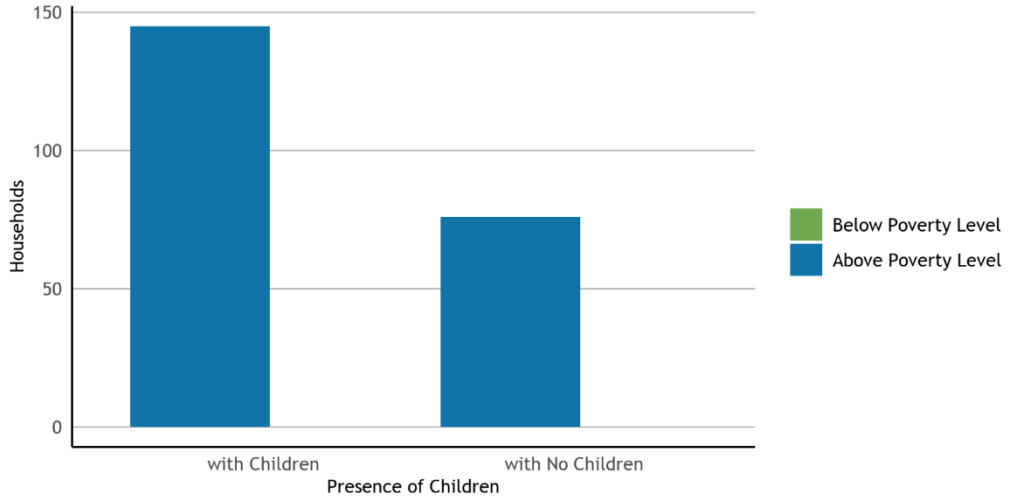


Figure A-38: Female-Headed Households by Poverty Status

Universe: Female Households
Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to AMI.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012

Seniors

Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions, and/or reduced mobility. Seniors who rent may be at even greater risk for housing challenges than those who own, due to income differences between these groups. The largest proportion of senior households who rent make *0% - 30% of AMI*, while

[14] San Mateo County Office of Education, 2022 Child Care and Early Learning Needs Assessment, https://www.smcoe.org/about/child-care-partnership-council/needs-assessment.html

the largest proportion of senior households who are homeowners falls in the income group *Greater than 100% of AMI* (see Figure A-39).

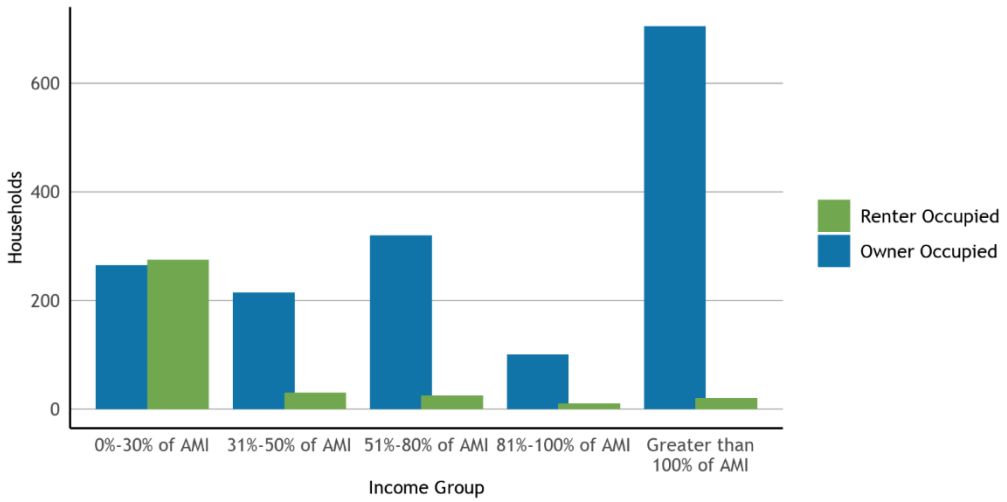


Figure A-39: Senior Households by Income and Tenure

Universe: Senior households
Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Income groups are based on HUD calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

People with Disabilities

People with disabilities face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive, and sensory impairments, many people with disabilities live on fixed incomes and need specialized care, yet often rely on family members for assistance due to the high cost of care.

When it comes to housing, people with disabilities are not only in need of affordable housing but accessibly designed housing, which offers greater mobility and opportunity for independence. Unfortunately, the need typically outweighs what is available, particularly in a housing market with such high demand. People with disabilities are at high risk for housing insecurity, homelessness, and institutionalization, particularly when they lose aging caregivers. Figure A-40 shows the rates at which different disabilities are present among residents of Half Moon Bay. Overall, 10.3% of people in Half Moon Bay have a disability of any kind.[15]

[15] These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.

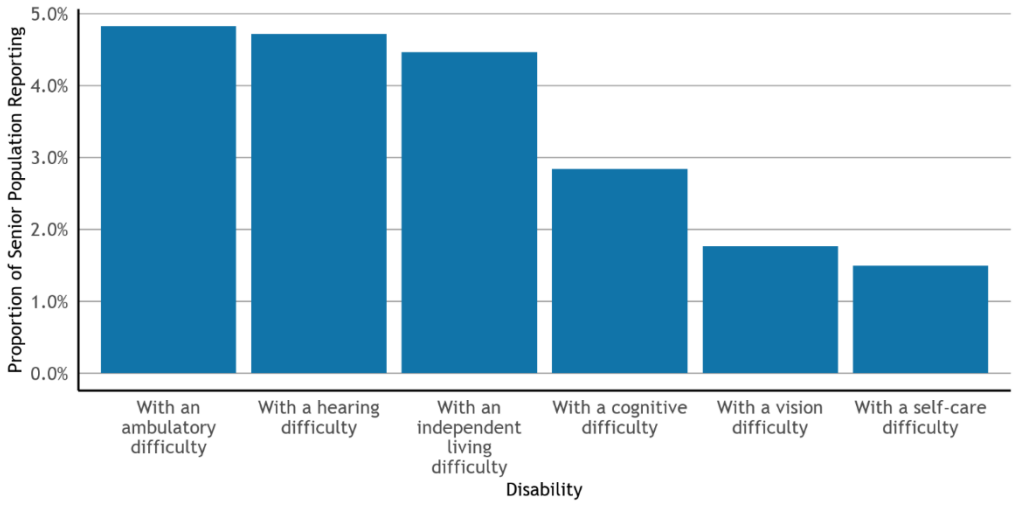


Figure A-40: Disability by Type

Universe: Civilian noninstitutionalized population 18 years and over
Notes: These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed. The Census Bureau provides the following definitions for these disability types: Hearing difficulty: deaf or has serious difficulty hearing. Vision difficulty: blind or has serious difficulty seeing even with glasses. Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions. Ambulatory difficulty: has serious difficulty walking or climbing stairs. Self-care difficulty: has difficulty dressing or bathing. Independent living difficulty: has difficulty doing errands alone such as visiting a doctor's office or shopping.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107.

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down's Syndrome, autism, epilepsy, cerebral palsy, and intellectual disabilities. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.

In Half Moon Bay, of the population with a developmental disability, children under the age of 18 make up 44.0%, while adults account for 56.0%.

Table A-8: Population with Developmental Disabilities by Age

Age Group	Population
Age 18+	28
Age < 18	22

Universe: Population with developmental disabilities
Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.
Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020)

The most common living arrangement for individuals with disabilities in Half Moon Bay is the home of a parent, another family member, or a guardian.

Table A-9: Population with Developmental Disabilities by Residence

Residence Type	Population
Home of Parent / Family / Guardian	47
Independent / Supported Living	3
Other	0
Foster / Family Home	0
Intermediate Care Facility	0
Community Care Facility	0

Universe: Population with developmental disabilities
Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.
Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020)

Homelessness

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing insecure have ended up unhoused or homeless in recent years, either temporarily or longer term. Addressing the specific housing needs of the homeless population remains a priority throughout the region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction, and those dealing with traumatic life circumstances. In San Mateo County, the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness that do not have children, 75.5% are unsheltered. Of homeless households with children, most are sheltered in transitional housing (see Figure A-41).

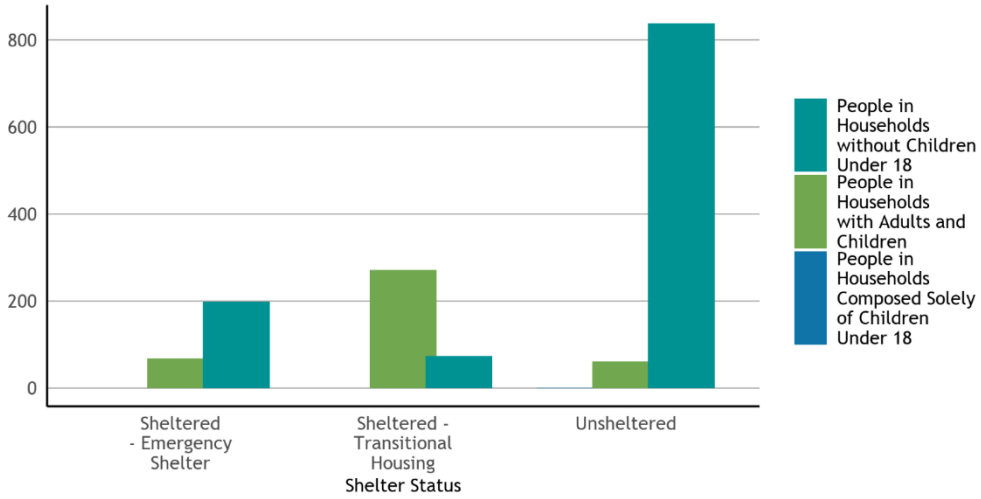


Figure A-41: Homelessness by Household Type and Shelter Status, San Mateo County

Universe: Population experiencing homelessness
Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness.
Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)

People of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. Consequently, people of color are often disproportionately impacted by homelessness, particularly Black residents of the Bay Area. In San Mateo County, White (Hispanic and Non-Hispanic) residents represent the largest proportion of residents experiencing homelessness and account for 66.6% of the homeless population, while making up 50.6% of the overall population (see Figure A-42).

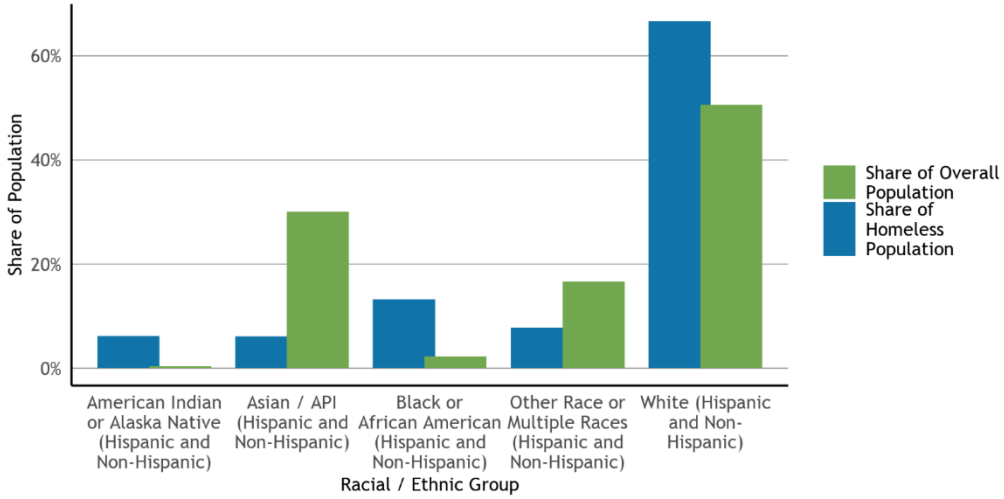


Figure A-42: Racial Group Share of General and Homeless Populations, San Mateo County

Universe: Population experiencing homelessness
Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. HUD does not disaggregate racial demographic data by Hispanic/Latinx ethnicity for people experiencing homelessness. Instead, HUD reports data on Hispanic/Latinx ethnicity for people experiencing homelessness in a separate table. Accordingly, the racial group data listed here include both Hispanic/Latinx and non-Hispanic/Latinx individuals.
Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I)

In San Mateo, Latinx residents represent 38.1% of the population experiencing homelessness, while Latinx residents comprise 24.7% of the general population (see Figure A-43).

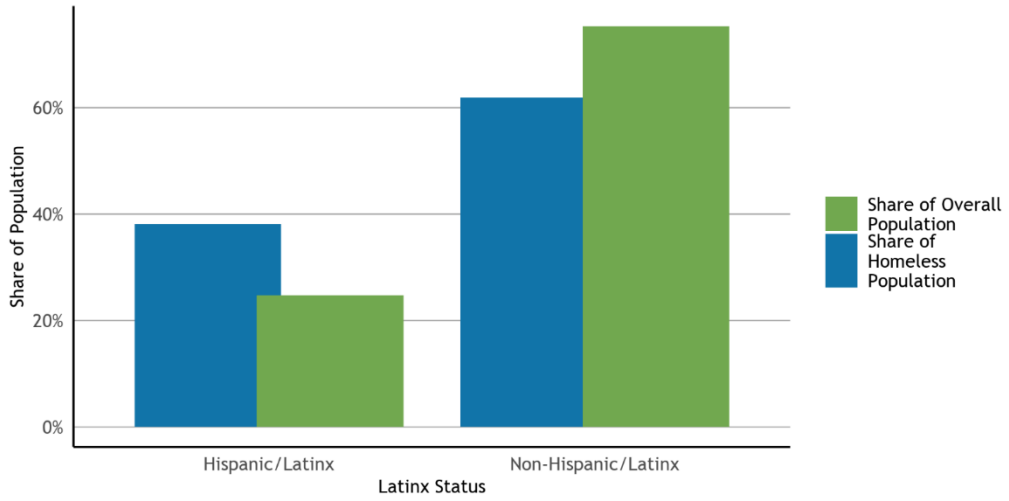


Figure A-43: Latinx Share of General and Homeless Populations, San Mateo County

Universe: Population experiencing homelessness
Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. The data from HUD on Hispanic/Latinx ethnicity for individuals experiencing homelessness do not specify racial group identity. Accordingly, individuals in either ethnic group identity category (Hispanic/Latinx or non-Hispanic/Latinx) could be of any racial background.
Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I)

Many of those experiencing homelessness are dealing with severe issues – including mental illness, substance abuse, and domestic violence – that are potentially life-threatening and require additional assistance. In San Mateo County, homeless individuals are commonly challenged by severe mental illness, with 305 reporting this condition (see Figure A-44). Of those, some 62.0% are unsheltered, further adding to the challenge of handling the issue.

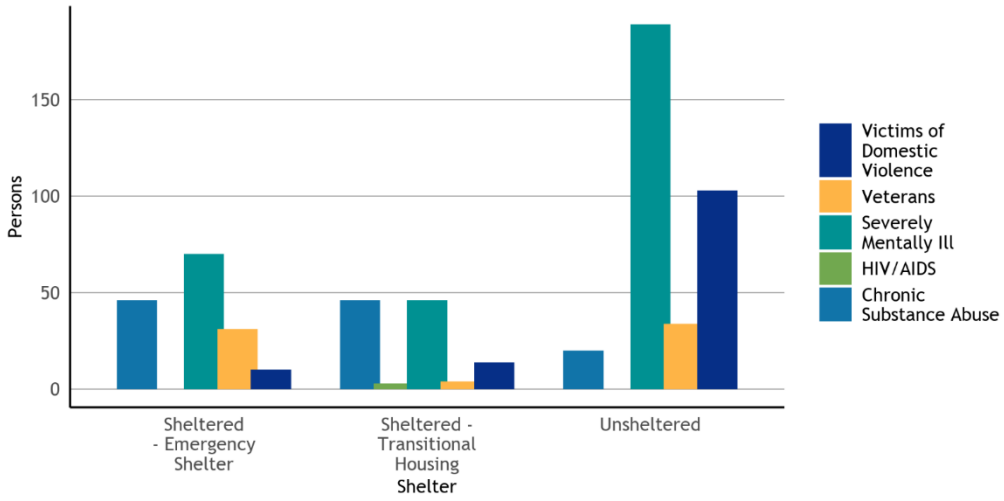


Figure A-44: Characteristics for the Population Experiencing Homelessness, San Mateo County

Universe: Population experiencing homelessness
Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. These challenges/characteristics are counted separately and are not mutually exclusive, as an individual may report more than one challenge/characteristic. These counts should not be summed.
Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)

The San Mateo County Human Services Agency (HSA), in close collaboration with community partners, conducts the bi-annual One Day Homeless Count and Survey. The purpose of the One Day Homeless Count and Survey is to gather information to help the community understand homelessness in San Mateo County. This is one data set, among others, that provides information for effective planning of services to assist people experiencing homelessness and people at risk of homelessness. The most recent count identified 68 unsheltered individuals in the City of Half Moon Bay (see Table A-10).

Table A-10: San Mateo County One Day Homeless Count

Unsheltered Homeless Count	2011	2013	2015	2017	2019	2022
Half Moon Bay	41	114	84	43	54	68
San Mateo County	1,162	1,299	775	637	901	1,092

Sources: https://www.smcgov.org/hsa/center-homelessness

In Half Moon Bay, the student population experiencing homelessness totaled 28 during the 2019-20 school year and increased by 12.0% since the 2016-17 school year. By comparison, San Mateo County has seen a 37.5% decrease in the population of students experiencing homelessness since the 2016-17 school year, and the Bay Area population of students experiencing homelessness decreased by 8.5%. During the 2019-2020 school year, there were still some 13,718 students experiencing homelessness throughout the region, adding undue burdens on learning and thriving, with the potential for longer-term negative effects.

The number of students in Half Moon Bay experiencing homelessness in 2019 represents 2.3% of the San Mateo County total and 0.2% of the Bay Area total (see Table A-11).

Table A-11: Students in Local Public Schools Experiencing Homelessness

Academic Year	Half Moon Bay	San Mateo County	Bay Area
2016-17	25	1,910	14,990
2017-18	35	1,337	15,142
2018-19	46	1,934	15,427
2019-20	28	1194	13,718

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools
Notes: The California Department of Education considers students to be homeless if they are unsheltered, living in temporary shelters for people experiencing homelessness, living in hotels/motels, or temporarily doubling up and sharing the housing of other persons due to the loss of housing or economic hardship. The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.
Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

Farmworkers

Across the state, housing for farmworkers has been recognized as an important and unique concern. Farmworkers generally receive wages that are considerably lower than other jobs. Finding decent and affordable housing can be challenging, particularly in the current housing market. On January 23, 2023, a mass shooting incident occurred on two farms located within Half Moon Bay and San Mateo County that claimed the lives of 7 people and affected countless more throughout the Coastside community. All of the victims were farmworkers.

Since the event, the families and individuals living on the farms where the event took place were placed in interim housing, starting with local hotels, then local residences under a non-profit program through Airbnb.org. All households were then moved to longer-term rental housing, with substantial funding support provided by San Mateo County. City staff played a vital role in locating available housing units and directly assisting displaced families and individuals. Through this joint effort, the City and County with the assistance of local non-profit organizations have provided safe and secure homes for all affected households for approximately one year.

The City and County are pursuing sites and projects that can add needed long-term housing within one to two years to assist displaced households. Where possible, additional farmworker and service worker households in need of safe and affordable housing opportunities will also be offered homes through this effort. Housing options that are likely to produce permanent solutions in this window of time will likely be modular and/or prefabricated units.

This effort is the City's top priority, and on February 21, 2023, the City Council approved an Ad Hoc Housing Committee to allow the Mayor and Vice Mayor to conduct work on emergency housing efforts on behalf of the City Council. The purpose of the temporary Ad Hoc Housing Committee is to assist City staff in identifying housing opportunity sites, soliciting funding from all potential sources (including federal, state, county, and philanthropic sources), and advocating for regulatory and legislative changes to facilitate development of affordable housing. All in a concentrated effort to assist those displaced by the incident in addition to families and individuals throughout the Coastside in need of more stable, safe, and permanent housing.

Progress continues to be made toward future development of City-owned property at 555 Kelly Avenue. The City began its Request for Qualifications (RFQ) process in early 2022 to develop affordable housing on the site. The City received an application to build 40 units of farmworker housing via a joint proposal from Mercy Housing and Ayudando Latinos A Soñar (ALAS). The project will include a farmworker housing resource center and community spaces for residents. To date, the project has been awarded $1M from the City and $1.5M from San Mateo County to support predevelopment activities, such as developing architectural plans and preliminary engineering; preparing soils and environmental reports; developing plans for the programming, unit mix, occupancy, and affordability restrictions; and planning for and implementing community outreach and engagement plans.

Beyond these current efforts, the City addresses this issue through the Local Coastal Land Use Plan (LCLUP), which established a Workforce Housing Overlay (WHO) land use designation that supports development of affordable housing for low and lower-income households, especially those with household members working in Coastal Act priority industries. Agriculture is a Coastal Act priority land use and farmworker housing is identified as both a Coastal Act priority use and a local priority land use in the LCLUP. For implementation of both the Land Use Plan and forthcoming Housing Element, zoning provisions for the WHO land use designation will be brought forward as is included in the Housing Plan (see Table A-12).

In Half Moon Bay, the migrant worker student population totaled 132 during the 2019-20 school year and has decreased by 17.5% since the 2016-17 school year. The trend for the region for the past few years has been a decline of 2.4% in the number of migrant worker students since the 2016-17 school year. The change at the county level is a 57.1% decrease in the number of migrant worker students since the 2016-17 school year. However, Half Moon Bay accounts for 46.8% of San Mateo County's migrant student workers.

Table A-12: Migrant Worker Student Population

Academic Year	Half Moon Bay	San Mateo County	Bay Area
2016-17	160	657	4,630
2017-18	149	418	4,607
2018-19	141	307	4,075
2019-20	132	282	3,976

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools
Notes: The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.
Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farm workers in San Mateo County has decreased since 2002, totaling 978 in 2017, while the number of seasonal farm workers has decreased, totaling 343 in 2017 (see Figure A-45). This decrease likely accounts for some of the reduction in migrant worker student population. Two other factors are of note: 1) the majority of San Mateo County Coastside farmworkers are permanent (again, refer to Figure A-45). The Coastside has a long growing season allowing for steadier agriculture employment supporting permanent residency; and 2) the farmworker population is known to be aging and the associated small one and two-person households do not include students.

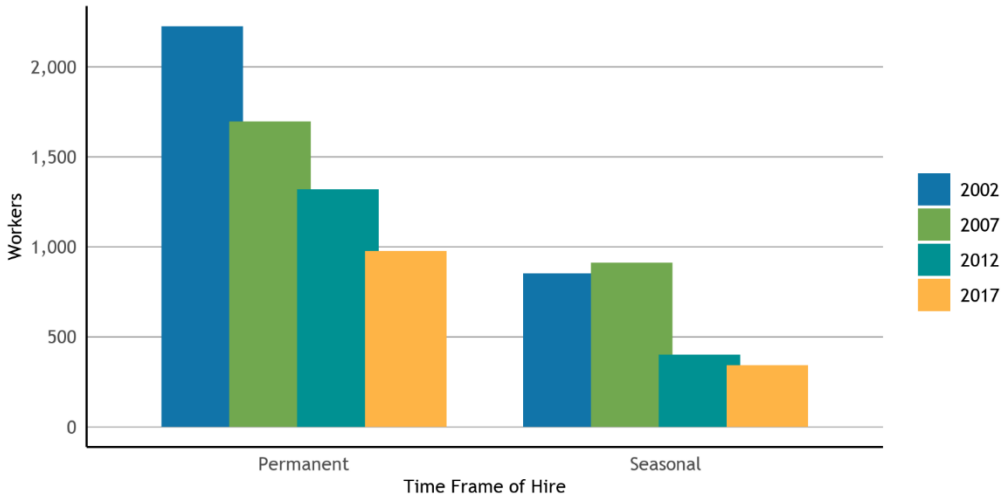


Figure A-45: Farm Operations and Farm Labor by County, San Mateo County

Universe: Hired farm workers (including direct hires and agricultural service workers who are often hired through labor contractors)
Notes: Farm workers are considered seasonal if they work on a farm less than 150 days in a year, while farm workers who work on a farm more than 150 days are considered to be permanent workers for that farm.
Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor

Non-English Speakers

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights or they might be wary to engage due to immigration status concerns. In Half Moon Bay, 11.2% of residents 5 years and older identify as speaking English not well or not at all, which is above the proportion for San Mateo County. The Cabrillo Unified School District has multiple programs focused on migrant education that ensure migrant children and adults fully benefit from public education and support services. Throughout the region, the proportion of residents 5 years and older with limited English proficiency is 8% (see Figure A-46).

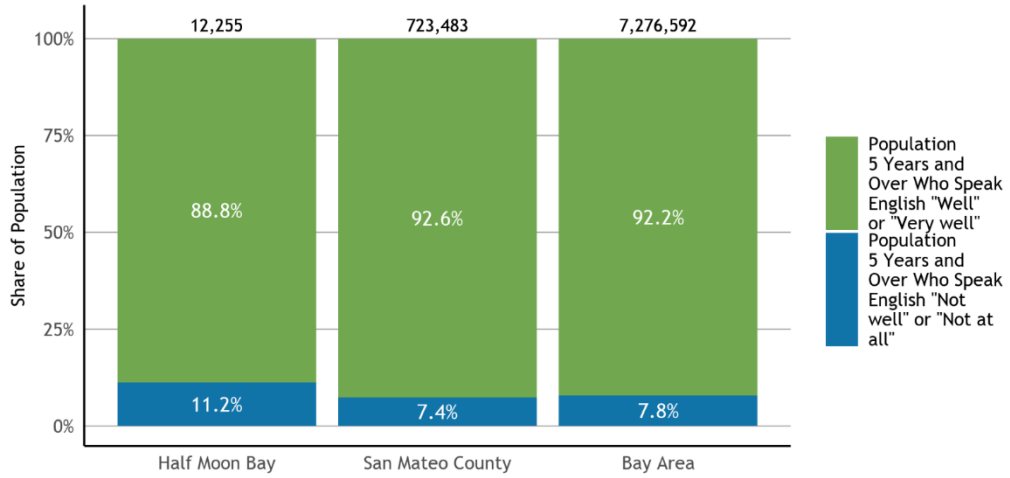


Figure A-46: Population with Limited English Proficiency

Universe: Population 5 years and over
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B16005

Technical Report Appendix B: Constraints

New housing development is affected by economic factors from both the private market as well as public agencies through regulations and policies imposed on development. These constraints can limit the production of housing by increasing its cost, delaying the start of construction, and/or extending the overall construction timeline for new housing, as well as adversely impacting the maintenance and/or improvement of existing housing. Furthermore, the ability to develop housing is constrained by the limited number of appropriate sites with willing landowners; and site development is then further constrained by the cost and capacity of available infrastructure, such as for transportation, sewage conveyance and treatment capacity, and especially water supply. Serious environmental factors, including flood and fire risk, can limit housing site selection or require costly site development and construction methods.

Two primary themes come from Half Moon Bay's assessment of constraints:

Capacity is limited: While the City's housing needs are significant, its capacity is limited.

- Land: Vacant and/or underdeveloped land viable for housing development is the most finite resource; most sites are encumbered due to the presence of protected resources and/or hazards and there are competing land use interests.

- Infrastructure: Security and reliability with respect to water supply and wastewater treatment capacity will continue to require significant investment and the vulnerabilities are exacerbated by climate change. There are limited options for addressing congestion and reducing VMT; and, perhaps ironically, VMT reduction requirements may in and of themselves constrain housing development in Half Moon Bay.

- Funding: The City must work to bolster its affordable housing fund, but affordable housing development will require substantial funding from other sources. Furthermore, the City is small and staff capacity is stretched due to added layers of compliance and review inherent to the Coastal Zone.

Conflicts can be harmonized: The Cycle 5 Housing Element presented substantial constraints imposed on residential development by the Coastal Act and the City's Local Coastal Program (LCP). It did not offer reasonable ways to overcome these constraints. Certainly, capacity limits remain; however, the constraints assessment in this Cycle 6 Housing Element acknowledges that there are numerous opportunities for new residential development to come forward that will not impact natural resources, cultural resources, or scenic and visual resources. The significance of the City's evolved approach to continuing to embrace the Coastal Act while prioritizing housing needs is presented in detail throughout the various sections of this technical report.

Governmental, non-governmental, infrastructure, and environmental constraints that affect the housing market and supply in Half Moon Bay are discussed below. Constraints to the

maintenance, improvement, and development of housing for all income levels are identified to inform the Housing Plan which will help the city reduce or overcome these constraints.

GOVERNMENTAL CONSTRAINTS

Governmental regulations, while intentionally ensuring the quality and safety of development in the community can also, unintentionally, increase the cost of development and thus the cost of housing. These governmental constraints include land use controls, such as growth control measures, environmental protection compliance, zoning and subdivision codes, and other requirements and policies, as well as permit and development impact fees and processing procedures. Land use controls may limit the amount or density of development, thus increasing the cost per unit. They may also require improvements and/or off-site mitigation that increase the cost of development. Processing procedures, including review by multiple agencies and permitting requirements, may delay the approval process and increase the cost of development and the entitlement timeline.

Federal and State

Federal and State programs and agencies play a role in the imposition of non-local governmental constraints. Federal and state laws, including the federal Clean Air Act, Clean Water Act, Endangered Species Act, and Migratory Bird Treaty Act, and state Alquist-Priolo Earthquakes Act, Clean Air Act, and California Endangered Species Act as well as many other laws and policies regulate development and the decisions surrounding development. Notably, the City of Half Moon Bay is one of few jurisdictions located wholly within the California Coastal Zone, and therefore local land use decisions are directly governed by the California Coastal Act. Many areas in Half Moon Bay provide habitat for special-status species (as discussed under environmental constraints), and development that affects special-status species and sensitive habitat is regulated by a variety of agencies, depending on the resource, that may include the California Department of Fish and Game, U.S. Fish and Wildlife Service, U.S. Army Corps of Engineers, and the California Coastal Commission. Protection of habitat for special-status species can reduce the developable area of a site, increase the cost of development—particularly if a habitat conservation plan, off-site conservation, long-term monitoring of species, and/or relocation of species is required—and lengthen the entitlement review time. Federal and state requirements are beyond the influence of local government, and their effects on housing costs cannot be effectively mitigated by the Housing Element.

California Environmental Quality Act

The California Environmental Quality Act (CEQA) was established to protect the quality of the environment and the health and safety of persons from environmental effects. Development proposals requiring discretionary permits are required to be reviewed consistent with the requirements of CEQA to determine if there is potential for the project to cause a significant

adverse effect on the environment. As part of the CEQA review of a project, its potential to affect the environment is considered based on local policies, as well as federal and state regulations, including the Clean Air Act, Clean Water Act, and Endangered Species Act. Depending on the type of project and its potential effects, technical reports and studies on traffic, vehicle miles traveled (VMT), noise, air quality, energy, greenhouse gas emissions, biological resources, and geotechnical conditions may be needed. If potential adverse effects can be mitigated, a mitigated negative declaration is required. If potentially adverse effects cannot be mitigated, an environmental impact report is required. These documents have mandated content requirements and public review times. Preparation of CEQA documents can be costly and, despite maximum time limits set forth in the Public Resources Code, can extend the processing time of a project by a year or longer and may result in significant revisions to a project.

Of note, the shift to VMT instead of level of service (LOS) as a CEQA threshold is proving to be especially challenging for Half Moon Bay which does not have significant transit service and truly little control over the significant volume of visitor traffic. This may result in significant and unavoidable impacts for residential projects which may not qualify for CEQA exemptions. One way to directly address this constraint would be to revise State legislation so that it is more sensitive to how VMT as a threshold works in rural areas as well as areas with significant tourist traffic.

California Coastal Act

The California Coastal Act regulates land use within the California Coastal Zone. Half Moon Bay is wholly within the California Coastal Zone and therefore the Coastal Act heavily affects the city's land use planning context and regulations for new development.

To approve development within the Coastal Zone's boundary, a local jurisdiction must prepare a Local Coastal Program (LCP) that consists of a Local Coastal Land Use Plan (LCLUP) to establish policy, and an Implementation Plan (IP) to implement LCLUP policy. The IP is comprised of the Subdivision Ordinance, Zoning Ordinance and map, and actions that meet the requirements and implement the provisions of the California Coastal Act. The California Coastal Commission reviews the LCP to determine its consistency or inconsistency with the requirements of the Coastal Act. As set forth in Sections 30512 and 30512.2 of the Coastal Act, this is an administrative review, allowing the Coastal Commission to impose requirements on the local government to achieve the basic goals of the Coastal Act and substantial conformity with the Coastal Act requirements relevant to LCPs. Once the Coastal Commission's requirements are accommodated and the review is final, the Commission is required to make findings that the LCP is consistent with the Coastal Act and certify the LCP. Prior to certification, the Coastal Commission has development review authority over the Coastal Zone lands within local jurisdiction; after certification, the development review authority is returned to the local government.

An LCP must be prepared in accordance with the State's planning and zoning laws as well as with the Coastal Act. Any amendments require certification by the California Coastal Commission. For

Half Moon Bay, which is entirely within the Coastal Zone, the LCLUP also serves as the City's General Plan Land Use Element. This imposes a significant constraint on the City's ability to revise land use designations and make changes to its General Plan and Zoning Code to accommodate housing needs. The Coastal Act tightly frames the contents of the LCP, including the LCLUP and IP, and the Coastal Commission must certify amendments to land use designations, development policies, and subdivision and zoning regulations.

The Coastal Act's statutory requirements can conflict with the statutory requirements of the state's planning and zoning laws. For instance, the Government Code requires each local jurisdiction to provide for its fair share of the regional housing needs, while the Coastal Act places significant restrictions on new development. Coastal Zone priority land uses emphasize coastal recreation, accommodations, agriculture, and maritime uses. The Coastal Act does not prioritize residential development; furthermore, it requires that infrastructure capacity, such as water supply, be reserved for future buildout of such Coastal Act priority uses. Most local governments that are within the Coastal Zone have land that is not within the Coastal Zone. These agencies are often able to establish an inventory of housing sites in areas outside the Coastal Zone that are less restricted. The City of Half Moon Bay does not have this option; rather the City is restricted to accommodating its housing needs within the constraints of the Coastal Act because every housing site in Half Moon Bay is also located in the Coastal Zone. The following section, describing local constraints, includes more detail on specific LCLUP policies that are intended to implement the requirements of the Coastal Act while also supporting housing needs obligations.

General Plan Law

California law requires that each local jurisdiction prepare and update a general plan including mandated elements listed in Government Code section 65302. In addition to the housing element, the mandatory elements for all jurisdictions are land use, circulation, conservation, open space, noise, and safety. California state law further requires that all general plan elements be compatible and internally consistent. Required policies in some mandatory elements may affect the viability of housing sites, result in reduced buildout, or require special development considerations, all of which may impose constraints. As detailed in the next section, the City addresses such potential conflicts by carefully laying out land use designations for housing that will be less likely to have conflicts with other general policies, such as those in the Half Moon Bay Noise or Safety Elements and the constraint is well managed.

Local

Local Coastal Land Use Plan/General Plan Land Use Element

The City's LCP consists of an LCLUP and an IP comprised of Titles 17 and 18 of the City's Municipal Code (the Subdivision and Zoning Ordinances). The LCLUP serves as the City's General Plan Land Use Element and is the focus of this discussion. The City's first LCLUP was approved by the City Council in 1981, and certified by the California Coastal Commission in 1985 and 1993. The Coastal

Commission certified the City's LCP (including the LCLUP and IP) in 1996, and from that point forward, allowed the City to regulate development within its segment of the Coastal Zone, subject to appeal to the Coastal Commission in specified locations.
Following several years of community engagement from 2014 to 2020, research, and public hearings, the City prepared a comprehensive update to its LCLUP. The Half Moon Bay City Council adopted the 2020 LCLUP in October 2020, and the Coastal Commission certified it on April 15, 2021.

Residential land use designations in the LCLUP include: Low Density Residential, Medium Density Residential, High Density Residential, and Mobile Home Park. A new Workforce Housing Overlay designation was introduced with the 2020 LCLUP. Additional land use designations allowing for residential development include: Planned Development, Commercial-General, Commercial-Visitor Serving, and Industrial. Each designation is described below.

Land Use Designations Allowing Residential Development

The following LCLUP land use designations provide for residential development:

Low Density Residential

This designation provides for single-family residential development at a low overall density of 2 dwelling units per acre. It is applied to two areas in the city where the presence of environmental, flood, and/or fire hazard conditions make higher density development inappropriate.

Medium Density Residential

This designation is primarily applied to neighborhood areas that are already substantially developed and have potential for infill development or redevelopment at densities comparable to those already existing. It is intended to be consistent with existing zoning for duplex and single-family development with a maximum density of 16 dwelling units per acre.

High Density Residential

This designation is intended to apply to areas suitable for, and already partially developed with, multi-family development or high-density single-family development, generally consistent with existing zoning for multi-family development with a maximum density up to 30 dwelling units per acre.

Mobile Home Park

This designation intends to protect and preserve existing mobile home parks, facilitate expansions of existing mobile home parks, and allow for possible designation of other appropriate sites for mobile home park development in the future. Mobile home park maximum density is 21 dwelling units per acre.

Workforce Housing Overlay

The Workforce Housing Overlay designation was established in the 2020 LCLUP update to facilitate affordable housing development on sites where residential development had previously

been limited or prohibited. It is unmapped and applied through policy to specific parcels or portions of parcels suitable for medium- or high-density residential development with Horticultural Business, Rural Coastal, Regional Public Recreation, or Public Facilities and Institutions land use designations. Residential development allowed through this overlay must be affordable and maximum density is dependent on the underlying land use designation. For lands designated for agricultural uses, a Coastal Act priority use, the overlay is intended for farmworker housing. As applied to the Regional Public Recreation land use designation, the overlay would support housing for State Parks employees. For Public Facilities and Institutions, the overlay covers a broad range of public and quasi-public uses, including churches, schools, and some City-owned sites.

Planned Development

The Planned Development (PD) land use designation is given to generally large, undeveloped parcels and areas suitable for residential and/or mixed-use development, with possible inclusion of other uses including recreation, community services such as childcare, and other needed community uses such as assisted living facilities or healthcare uses. The purpose of the PD designation is to prevent piecemeal development and to re-plan old subdivisions by requiring that the entire area or parcel be planned as a unit. The use of flexible and innovative design concepts is encouraged. The LCLUP identifies specific guidelines for each PD area, including guidance for determining density and buildout.

The City has ten areas designated PD. Three are substantially developed and/or fully planned, primarily for residential development. Several of the remaining seven PD areas are characterized by habitat constraints and potential hazards. Thus, despite the amount of land potentially available for development in PDs, significant care is required through master planning to ensure compliance with the California Coastal Act and natural resource agency requirements while also protecting both the environment and any development from proximity hazardous conditions including coastal erosion and extreme fire severity zones. The Podesta Planned Development is centrally located near downtown and is less impacted by habitat and hazard constraints than other PD areas. It is included in the site inventory.

Commercial-General

This designation is intended to support a concentration of residential, services, and employment uses in central Half Moon Bay. Residential uses, with a maximum density equivalent to the Residential – High Density land use designation of 30 dwelling units per acre, are allowed throughout this designation. Development may be single-use residential, mixed-use residential with commercial uses, or single-use commercial. The allowed commercial uses include retail, service, and office uses, shopping centers, visitor-serving facilities, health care, and live-work spaces.

Commercial-Visitor Serving

This designation supports the City's implementation of the California Coastal Act. It applies to areas suitable for commercial uses intended to serve the coastal recreational needs of visitors on

sites near coastal recreational areas or along HWY 1. Uses may include visitor accommodations, restaurants, art galleries, equestrian supply, fishing and boating facilities, and other similar uses. Small-scale neighborhood convenience businesses and service stations are also allowed. Single- and multifamily residential uses, with a maximum density equivalent to the Residential – Medium Density designation of 16 dwelling units per acre, are conditionally allowed in this designation provided that the primary use of the development is for visitor-serving uses.

Industrial

This designation allows for uses such as light industrial, distribution, repair, construction, and storage. Formerly, the Industrial land use designation did not provide for residential development; however, the 2020 LCLUP added allowances for mixed-use development consisting of light industrial uses with residential uses, such as in live-work configurations, at a density of up to 5 dwelling units per acre in addition to the underlying light industrial land use.

Policies of the Local Coastal Land Use Plan/General Plan Land Use Element

In accordance with the Coastal Act, the City's LCLUP sets forth policies related to development, public works, agriculture, coastal access and recreation, natural resource protection, community safety, cultural resource protection, and visual resource preservation. As presented in the Cycle 5 Housing Element, the 1996 LCLUP policies and Coastal Zone requirements posed significant constraints on residential development throughout the city. The 2020 LCLUP update sought to reduce those constraints utilizing new approaches to support development of housing broadly and affordable housing specifically. The approaches are backed up by policies crafted to harmonize restrictions imposed by the Coastal Act with state housing law and the local need for new homes. An overview of these new policies, as well as the primary areas of remaining policy constraints, is provided below. They are presented following the order of LCLUP chapters as noted for each section.

Framework and Development: LCLUP chapters 1 and 2, Framework and Development, lay the groundwork for the next two decades of development in Half Moon Bay. In addition to establishing land use designations, which were presented above, policies further reinforce the City's intentions for the location, timing, and intensity of development of all types, including residential, throughout the city.

Social Equity and Environmental Justice

The California Coastal Act of 1976 supported lower-income coastal visitors and residents as follows:

> *Lower cost visitor and recreational facilities and housing opportunities for persons of low and moderate income shall be protected, encouraged, and, where feasible, provided. (Coastal Act Section 30213, as originally enacted.)*

In 1981, SB 626 amended the Coastal Act, removing "and housing opportunities for persons of low and moderate income" from Coastal Act Section 30213. Section 30500.1 was also added, stating "No local coastal program shall be required to include housing policies and

programs." Due to these 1981 changes, many LCLUPs do not address affordable housing. This can lead to policy conflicts for many coastal cities, and for cities located entirely within the Coastal Zone, LCLUP and Housing Element policy can be difficult to harmonize.

The ramifications of the 1981 amendments to the Coastal Act are evident throughout the Coastal Zone and have been studied in greater depth by the Coastal Commission over the past few years. A major milestone in reconsidering social equity and environmental justice occurred in 2019, when the Coastal Commission adopted a comprehensive environmental justice policy.[1] Half Moon Bay's LCLUP update includes Policy 1-5, Social Equity and Environmental Justice, which is consistent with the Coastal Commission's policy:

> *1-5 Social Equity and Environmental Justice. Implementation of the LCP shall promote social equity and environmental justice, including the fair treatment and meaningful involvement of people of all races, cultures and incomes.*
>
> *a. When acting on a coastal development permit, amending the LCP, or otherwise implementing the LCP, the City shall consider environmental justice and, where applicable, the equitable distribution of environmental benefits throughout the state. The City shall encourage equitable civic engagement and social inclusion in public decision-making regarding coastal development, prioritizing efforts to reach low-income households and limited English-speaking households.*
>
> *b. No person shall be discriminated against by implementation of the LCP on the basis of race, national origin, ethnic group identification, religion, age, sex, sexual orientation, color, genetic information, or disability.*

More recently, as of the drafting of the Cycle 6 Housing Element in June 2022, the Coastal Commission produced a comprehensive report, "Historical Roots of Housing Inequity and Impacts on Coastal Zone Demographic Patterns." It is hoped that the Commission's continued focus on equity and justice broadly, and on housing inequity in particular, will help Coastal Zone jurisdictions harmonize their Coastal Act obligations with state housing law and local housing needs. However, until this progress is reflected in legislation, the primacy of Coastal Act priority uses, which do not include affordable housing, will continue to be prioritized in the Coastal Zone and thereby impose a land use constraint for development of affordable housing.

Town Center

The 2020 LCLUP update established a defined Town Center where future development should be concentrated to support a vibrant and diverse mix of housing types (including affordable housing), businesses, shops, and public spaces. The area covers the central portion of the city, comprised of the city's historic downtown, and the mixed-use and commercial areas to the north and south. More specifically, the Town Center includes all land designated Commercial – General, including the Main Street area and the land around the intersection of HWYs 1 and 92, as well as adjacent residential and mixed-use neighborhoods with other land use designations. The Town

[1] California Coastal Commission Environmental Justice Policy, March 8, 2019, Environmental Justice Policy (ca.gov)

Center concept is foundational to the LCLUP's land use policy strategy, prioritizing development within Town Center, the most resource-rich portion of the city.

Housing-Friendly Policies

The 2020 LCLUP introduced numerous housing-friendly policies intended to bolster housing production in a manner consistent with Coastal Zone requirements. The most relevant and impactful policies are presented in the following discussion with narrative indicating the significance of the policy with respect to the Housing Element and residential development, followed by the policy language in italics.

LCLUP Policy 2.3 Priority Land Uses defines affordable housing as a local priority land use. This determination establishes the importance of affordable housing over all other land uses except Coastal Act priority land uses. While this is a significant position in support of affordable housing development, the constraint remains in that Coastal Act priority uses will continue to be at the top tier. The policy language follows:

> *2-3. Priority Land Uses. Define priority land uses and support development of such land uses throughout the City by the following categories:*
>
> *a. Coastal Act Priority Uses: Coastal-dependent uses, agricultural uses, visitor-serving commercial uses, and coastal access and recreational facilities. Coastal Act Priority Uses are considered top tier priority in this LCP; furthermore, as consistent with Coastal Act Section 30222, coastal-dependent industry and agriculture take precedence over all other uses including visitor-serving commercial recreation facilities.*
>
> *b. Local Priority Uses: Affordable dwelling units for extremely low, very low, and low-income households. Local Priority Uses are considered second tier priority behind Coastal Act Priority Uses in this LCP.*

LCLUP Policy 2-5 Housing Element Conformance makes the provision of adequate sites for Half Moon Bay's Housing Element a required consideration of the Coastal Commission in so far as the City's LCLUP is the Coastal Commission's standard of review for projects located within Half Moon Bay that come before it, such as those on appeal or associated with master planning and/or rezoning. The policy also focuses on housing sites in resource-rich areas and provides for housing types that are required to be affordable.

> *2-5. Housing Element Conformance. To ensure conformance with Coastal Act policies and priorities, focus the Housing Element's inventory of adequate sites within Town Center and through the Workforce Housing Overlay land use designation.*

LCLUP Policy 2-6 Housing Diversity and Affordability is a broad policy that inspired numerous other policies in the LCLUP to ensure that a wide range of housing types will be encouraged and compatible with various land use designations.

2-6. Housing Diversity and Affordability. Encourage a diversity of housing types, including housing at a range of affordability levels, densities, sizes, and ownership types with equitable access to environmental benefits. Meet the needs of Half Moon Bay's diverse population, including young families, multi-generational families, students, young professionals, and seniors.

LCLUP Policy 2-7 Housing Stock Preservation is another high-level policy that guides investing in housing rehabilitation programs, as well as for regulating short-term vacation rentals, which are a serious threat to housing stock inventory in the Coastal Zone.

2-7. Housing Stock Preservation. Safeguard existing housing stock so that it is preserved and used as full-time housing through the establishment of programs and ordinances.

LCLUP Policy 2-18 Minimum Residential Density Zoning Provisions will help ensure that Housing Element sites, as well as other properties, are not wasted on lower-density development proposals, such as single-family homes on lots suitable for triplex development. Minimum density provisions will also help the City make the most of its Below Market Rate Housing Ordinance (e.g., inclusionary zoning).

2-18. Minimum Residential Density Zoning Provisions. Establish minimum residential densities for areas with mixed-use zoning, specific plans, or precise plans within Town Center; and for all areas with R-3 zoning.

LCLUP Policy 2-19 Affordable Housing Density Bonus reinforces the City's prior efforts to incorporate state density bonus law into the Zoning Ordinance.

2-19. Affordable Housing Density Bonus. Provide for density bonuses above the maximum densities cited for each residential land use designation, including mixed-use and PD designations, that provide for residential development consistent with California Government Code Section 65915, the Housing Element, and the Coastal Act, and when such increase in density does not adversely affect coastal resources.

LCLUP Policy 2-39 South Downtown Residential Priority supports single-use residential development in a substantial portion of the Town Center and provides policy support for increasing densities by redesignating numerous sites to the Residential – High Density land use designation which had been in the Residential – Medium Density land use designation. This will lead to up-zoning portions of the South Downtown area to the Multi-Family Residential (R-3) zoning district that are currently zoned Residential – Two-Family (R-2).

2-39. South Downtown Residential Priority. Maintain residential use as a primary use within South Downtown. Increase residential densities to encourage residential development of vacant sites along South Main Street and Poplar Street.

LCLUP Policy 2-70 Workforce Housing Overlay establishes this new land use designation in the 2020 LCLUP as an overlay to be combined through additional policies with several underlying land use designations. Without the overlay, the underlying designations would not support significant amounts of housing, and in some cases, would have prohibited residential development. The policy further ensures that housing units enabled by the overlay are affordable and that the affordability and occupancy of the units by eligible households is enforceable such as through permit conditions or deed restrictions.

> *2-70. Workforce Housing Overlay. Occupancy of the residential development established through the Workforce Housing Overlay land use designation shall be limited to the workers specified in these policies and their households, subject to a use permit, deed restriction, or other mechanism designed to ensure the housing will be affordable to the specified workforce. This residential development shall further comply with the requirements established by policies for each qualifying underlying land use designation including Rural Coastal (Policy 2-92), Horticultural Business (Policy 2- 96), Public Facilities and Institutions (Policy 2-102), and Regional Public Recreation (Policy 2-105). Establish IP standards for implementing the Workforce Housing Overlay designation, including setbacks, height limits, and other requirements as consistent for compatibility with the underlying land use designation.*

LCLUP Policy 2-73 Small Infill Lots continues the City's efforts to facilitate development of infill parcels in established neighborhoods. Many of the remaining undeveloped parcels are substandard as to lot size or width. Program 2-4 in the Cycle 5 Housing Element encouraged development of two substandard lots per year for an overall goal of 16 sites. During that time 29 such sites moved ahead. Some substandard sites remain and LCLUP Policy 2-73 provides support zoning updates to further this effort.

> *2-73. Small Infill Lots. Update IP standards for substandard infill residential lots to encourage development of smaller homes that provide diverse and affordable housing options compatible with neighborhood character.*

LCLUP Policy 2-74 Accessory Dwelling Units reinforces the City's progress with accessory dwelling unit (ADU) production. During the Cycle 5 Housing Element, the City updated the ADU Ordinance twice. Policy 2-74 acknowledges the need to continue to keep the ordinance in conformance with State law over time and allows for an administrative review process for these units. The ADU Ordinance is presented in more detail below in the discussion of the City's Zoning Ordinance.

> *2-74. Accessory Dwelling Units. Update IP standards as necessary to ensure that the Accessory Dwelling Unit ordinance complies with State law, provides for objective design standards, and allows an administrative review process provided there is no potential for impacts to coastal resources.*

LCLUP Policy 2-75 Home Occupations supports employment opportunities for Half Moon Bay residents to conduct home-based businesses. This supports local cottage industries, reduces commute costs, and can help households with supplemental and/or primary income.

> *2-75. Home Occupations. Permit home occupations within residences for business types and activities that are compatible with the residential living environment and subservient to the primary residential use of each property. Establish performance standards in the IP for traffic, parking, noise, and other considerations with respect to home occupations.*

LCLUP Policy 2-76 Short-Term Rentals establishes a framework for regulating short-term vacation rentals in Half Moon Bay. In the Coastal Zone, short-term rentals provide accommodations for coastal visitors and thereby support the Coastal Act's mandate for maximizing public coastal access. The Coastal Commission has been supportive of short-term rentals in the Coastal Zone and treats them as a Coastal Act priority use. In Half Moon Bay, conversion of residences to full-time short-term rental use has occurred, whereby homes are no longer used as dwellings.

Improperly managed short-term rental use sets up a conflict between coastal access and housing needs. LCLUP Policy 2-76 strives to resolve the conflict by supporting short-term rental use in a context where the use is subordinate to the primary residential use of the dwelling unit. As described in the later section addressing zoning considerations, the City vigorously and successfully sought Coastal Commission support for Short-Term Rental Ordinance regulations that comply with LCLUP Policy 2-76; however, the Commission has struck down similar short-term vacation rental regulations in other Coastal Zone jurisdictions. Thus, the matter must be acknowledged as a potential ongoing constraint on the preservation of housing stock.

> *2-76. Short-Term Rentals. Allow short-term rental businesses within the established neighborhoods. Short-term rental uses should be subordinate to primary residential uses such that residential units continue to be used for long-term residential occupancy. Establish land use regulations in the IP with performance standards necessary to protect coastal resources and the residential living environment of the neighborhoods, such as standards for property management, traffic, parking, noise, and trash. Short-term rental businesses shall pay transient occupancy tax to the City. Non-permanent housing such as for seasonal farmworker housing and short-term boarding for researchers and others employed or otherwise affiliated with agricultural uses are not short-term transient lodging facilities or uses and are not subject to transient occupancy tax.*

Growth Management

Growth management requirements impose some of the greatest constraints on housing development in the city. Growth management is important in the Coastal Zone because the Coastal Act requires that infrastructure provisions, such as water supply, sewage treatment capacity, and roadway capacity, be reserved for Coastal Act priority land uses. Furthermore, infrastructure is not allowed to be expanded in such a way that it is growth inducing. Regulating the pace of growth is meant to ensure that infrastructure is adequate over time to accommodate

new development while maintaining adequate capacity for future development of Coastal Act priority land uses. Growth management is addressed in policy in the updated LCLUP as presented below. While inclusion of these policies in the LCLUP was necessary to ensure that the update is consistent with the Coastal Act, they impose significant constraints on housing development.

LCLUP Policy 2-16 Residential Growth Management presents the City's residential growth control measure. In Half Moon Bay, residential growth is limited to, in any particular year, the number of dwelling units that would result in an increase of up to 1.5% of the city's population as of January 1 of that year. This residential growth limitation was incorporated into the LCLUP by amendment after the passage of the voter initiative "Measure D" in 1999 and subsequent certification by the Coastal Commission in 2009, as well as recertification with the 2020 LCLUP update in 2021. Because it is a ballot measure that was approved by the voters, Measure D can only be amended by a vote of the people (and subsequent certification by the Coastal Commission) or through State legislation. A more detailed discussion of Measure D can be found later in this chapter, in the section titled Residential Growth Limitations Ordinance.

> *2-16. Residential Growth Management. Provide for compatible and orderly residential growth at a managed pace and ensure that future development is consistent with the city's growth management standards. Measure D (Residential Growth Limitation Ordinance) added the following provisions to the Land Use Plan and they may not be amended or repealed except by a majority vote of the people of Half Moon Bay as follows:*
>
> *a. The number of dwelling units which the City may authorize each calendar year may not exceed the number of units which would result in a growth of 1 percent in the City's population as of January 1 of that year. In determining the number of permissible units, the City shall use the most recent United States Census figures for Half Moon Bay to calculate the average number of persons per household.*
>
> *b. The number of dwelling units authorized each year under subsection a. may be increased by 50 percent for additional dwelling units in the Downtown Area.*
>
> *c. Applications for new units from areas of the City outside the Downtown Area have priority for one-half of the units authorized under subsection a. If fewer applications are received, the remainder of these units may be authorized in the Downtown Area.*
>
> *d. Subject to subsections b. and c., the city shall allocate permissible dwelling units among applications under the existing allocation system in the Municipal Code, to the extent feasible, and subsequent modifications by the City Council.*
>
> *e. The limitations in the Section shall not apply to replacement of existing dwelling units on a one-for-one basis, nor shall it apply to density bonuses for the provision of low and moderate income housing to the extent required by State law.*
>
> *f. The Downtown Area is the area designated as the Downtown Half Moon Bay Redevelopment Survey Area in City Resolution No. C-91-98, November 3, 1998.*

LCLUP Policy 2-21 Lot Retirement was included in the 2020 LCLUP update to be consistent with the Coastal Commission's past actions on applications for residential subdivisions in Half Moon Bay, and to allow the City to access over $2 million in lot retirement funds held by a condition of

approval imposed by the Coastal Commission. Before the LCLUP update, the Commission considered several Half Moon Bay projects on appeal. In these cases, the Commission required "retirement" of the same number of lots as were created through the subdivision to address the cumulative impacts of development on infrastructure. For example, a 10-lot subdivision of one lot would result in a net increase of nine lots. In such a case, the developer would be required to permanently "retire" nine potentially developable lots by conveying them to an open space land trust or through recordation of a conservation easement. When it established lot retirement requirements, the Coastal Commission was especially focused on mitigating the cumulative impacts of growth on the city's limited circulation network because of impacts to public coastal access, which is a primary Coastal Act concern.

The City understood that the Coastal Commission would require a lot retirement policy in the 2020 LCLUP update. In an attempt to balance the interests of the Coastal Act with local housing needs, the City's approach to lot retirement includes an exemption for affordable housing. The lot retirement policy is also not applicable to rental multi-family housing when subdivision is not involved. Despite these provisions, lot retirement increases the cost to develop market rate ownership housing; and such projects may be contributing affordable units through the City's below-market rate inclusionary zoning provisions. Thus, the requirement for lot retirement must be acknowledged as a constraint.

> *2-21. Lot Retirements. Require mitigation for the individual and cumulative impacts of development when a new residential lot is created through retirement of development potential on an existing and separate lot, pursuant to the following criteria:*
>
> *a. At least the same number of lots shall be retired as are created;*
> *b. The retired lot(s) shall be located within city limits and have potential for residential development, including lots with PD land use designations where residential development is a potentially permitted use;*
> *c. Retirement of development potential may occur through recordation of a no-build restriction, an accepted offer to a land trust, or through an in-lieu fee to support such retirement; and*
> *d. Deed restricted affordable housing shall be exempt from lot retirement requirements.*

Public Works: Chapter 3, Public Works, of the LCLUP sets forth policies to address water supply, sewer capacity, and roadway systems. Water supply and sewage treatment capacity are reserved for Coastal Act priority uses first, and secondarily to the local priority use of affordable housing. These uses are defined in the LCLUP as follows:

> *Priority Use, Coastal Act: Land uses that have priority over other uses for their location in the coastal zone, namely coastal-dependent uses, visitor-serving commercial uses, agricultural uses, and coastal access and recreation facilities.*

Priority Use, Local: Uses that are considered second-tier priority behind Coastal Act Priority Uses in the Planning Area, namely affordable dwelling units for extremely low, very low, and low-income households.

The LCLUP includes growth projections to a 2040 planning horizon and a maximum theoretical buildout. Needed water supply, sewage treatment plant capacity, and circulation system impacts are studied for both growth scenarios. Water supply was found to be generally adequate, assuming implementation of strong conservation measures in the event of prolonged drought conditions, through the 2040 planning horizon, but not for maximum buildout. Sewage treatment capacity becomes impacted at the 2040 planning horizon. Transportation system capacity is impacted currently with AM and PM peak period weekday traffic volumes resulting in significant traffic congestion throughout town, especially along the HWY 1 corridor north of HWY 92 where level of service (LOS) is "F" and trips take three times longer than during "free flow" or off-peak periods. For the 2040 condition, delay increases to nearly a five-fold increase over the off-peak conditions. Thus, constraints on development are posed by all three systems and are discussed in more detail later in the constraints analysis.

To comply with the Coastal Act, the LCLUP's public works policies limit infrastructure capacity including water supply, wastewater treatment capacity, and improvements to the roadway system to the levels necessary to serve development allowed under the LCLUP. Public works policies most impactful on housing development are presented below:

LCLUP Policy 3-1. Infrastructure Capacity establishes the City's alignment with Coastal Act requirements to limit infrastructure to meet the needs of the maximum theoretical buildout of the LCLUP. This is not a significant constraint in that buildout of the housing sites inventory was accounted for in the LCLUP.

3-1. Infrastructure Capacity. New or expanded public infrastructure, including water, sewer, and transportation facilities, shall be designed and limited to accommodate needs generated by development or uses permitted consistent with this Land Use Plan and the Chapter 3 requirements of the Coastal Act.

LCLUP Policy 3-2. Monitor Growth and Infrastructure Capacity provides for annual checks on infrastructure provisions. It could lead to findings of inadequate capacity, such as on water supply during drought conditions.

3-2. Monitor Growth and Infrastructure Capacity. Monitor growth and infrastructure capacity annually for Coastal Act Priority Uses, Local Priority Uses, and Non-Priority Uses. Publish reports summarizing changed conditions that may affect growth, infrastructure capacity, or the regulatory requirements associated with infrastructure and development.

LCLUP Policy 3-3. Coastal Act and Local Priority Uses aligns with LCLUP Policy 2-3 Priority Land Uses. Affordable housing, as a local priority use, takes precedence over many other uses for

infrastructure capacity. Coastal Act priority uses are the top tier and thus are prioritized over most residential uses including affordable housing. Farmworker housing is an exception because it qualifies as a Coastal Act priority use. Policy 2-3 and 3-3 overcome significant constraints that held back affordable housing development during Cycle 5.

> *3-3. Coastal Act and Local Priority Uses. In the event that growth and capacity monitoring indicate that water supply and the associated classifications of water connections or sewer capacity will not be adequate to maintain public works capacity reservations for Coastal Act and Local Priority Uses or to support buildout of the Town Center, the City shall establish a public works capacity allocation process. In all cases, infrastructure reservations shall be prioritized according to the following tiering:*
>
> *1. Coastal Act Priority Uses: Coastal-dependent, agriculture including farmworker housing, visitor-serving uses, recreation, habitat conservation/restoration, and essential services;*
>
> *2. Local Priority Uses: Affordable housing;*
>
> *3. Non-Priority Uses: Market-rate housing, general industrial, general commercial.*
>
> *Allocations of infrastructure capacity for Non-Priority Uses will not be granted in the event that it would preclude development of Coastal Act Priority and Local Priority Uses.*

LCLUP Policy 3-4. Town Center Infrastructure emphasizes the City's strategy to concentrate development, including affordable housing, in the resource-rich center of town. This policy is meant to reduce constraints on development for the defined Town Center area, which was established based on the location of future and planned infrastructure and a wide range of public and commercial uses including schools, the library, grocery stores, healthcare, etc.

> *3-4. Town Center Infrastructure. The City shall plan for, fund through development impact fees and other sources, and implement infrastructure improvement projects or allocation systems, including for water, sewer, transportation, and stormwater, to support buildout of the Town Center.*

LCLUP Policy 3-14. New Water Connections brought forth one of the most significant advances in support of affordable housing in the updated LCLUP. The local priority use designation made a finite number of lower-cost water connections available to affordable housing. These connections are held by the Coastside County Water District (CCWD) and cost about $17,000 each. Without this designation, water connections are available only via a secondary market of private property owners where the going rate at the time of the Housing Element update was estimated to be as much as $100,000 each. This makes for a significant reduction in the cost of infrastructure for affordable housing development. However, the constraint remains in that market rate residential development, which could support affordable units through the City's below-market rate inclusionary requirements, must secure the higher cost water connections. Thus, the limited number of available water connections and their cost are significant challenges to housing development.

3-14. New Water Connections. Support establishment of new water connections for the different use categories to serve sustainable development and LUP priorities for uses as specified:

1. Coastal Act Priority Uses: Coastal-dependent, agriculture including farmworker housing, and other Coastal Act Priority Uses with lower water demand;

2. Local Priority Uses: Affordable housing; and

3. Non-Priority Uses: Only after ensuring that efficiency measures for existing development meet or exceed conservation requirements or a reclaimed water supply is developed, and if development of such uses would not adversely impact other infrastructure systems, and if allocation of Non-Priority Use water connections would not preclude development of Coastal Act or Local Priority Uses.

If CCWD obtains a coastal development permit or permit amendment approving an increase in water supply or distribution capacity to provide additional service connections in excess of limitations imposed by conditions of approval for the Crystal Springs Phase 1 coastal development permit, the City shall encourage, or if the City issues the permit, shall require CCWD to not sell connections in advance of development proposals; and shall only approve such permit if robust assessment of the sewer, circulation, and stormwater management systems indicates that additional connections can be served by other infrastructure.

Agriculture: Agriculture is a Coastal Act priority land use. Maintaining lands with prime and sub-prime soils in active agriculture use is supported by the LCLUP. LCLUP Chapter 4, Agriculture, includes policies that discourage the conversion of agricultural lands and require mitigation for the loss of agricultural uses with prime and sub-prime soils to other uses. At the same time, the LCLUP also incentivizes continued agricultural uses by allowing for a wide range of supplemental uses. Farmworker housing is specifically recognized. The policies most applicable to the Housing Element and evaluation of constraints include the following:

LCLUP Policy 4-1 Agricultural Preservation sets the context for continued agricultural uses within the city limits. The policy stance is a constraint on housing development in that such lands might otherwise be seen as appropriate for conversion to residential development. However, the support for farmworker housing recognizes that ongoing viability of agricultural land use depends on the ability of farmworkers to live in Half Moon Bay and the San Mateo County Coastside.

4-1. Agricultural Preservation. Ensure the continued viability of agriculture within Half Moon Bay and the Planning Area. This shall include the following:

- *a. Protect existing agricultural operations and lands with prime and non-prime agricultural soils located outside of the Town Center, regardless of the underlying land use designation;*
- *b. Accommodate the housing needs of farmworkers within the community;*
- *c. Promote economic viability within Half Moon Bay by permitting agriculture compatible, supplemental, and ancillary uses that limit direct and cumulative*

impacts on the long-term productivity of agricultural soils (e.g. minimize soil disturbance and protect soil structure); and

d. *Acknowledge potential land use compatibility challenges and allow flexibility for agricultural uses with regards to noise, dust, and other aspects of customary agriculture practices.*

LCLUP Policy 4-4 Farmworker Housing establishes farmworker housing as both a Coastal Act and a local priority land use. As such, this housing type is a top priority for development in Half Moon Bay. The policy also allows for farmworker housing within the PD land use designation in advance of master planning of those areas. Overall, the restrictions associated with conversion of agricultural lands remain; however, the 2020 LCLUP update softens the constraint for farmworker housing.

4-4. Farmworker Housing. Farmworker housing is considered a Coastal Act Priority Use, as well as a Local Priority Use. Encourage a range of farmworker housing including non-permanent housing for seasonal farmworkers and permanent housing through the Workforce Housing Overlay at appropriate affordability levels, densities, and locations on agricultural lands in Rural Coastal and Horticultural Business land use designations. Encourage clustering of farmworker housing where feasible, especially to preserve prime agricultural soils such that it has the least impact on agricultural production. For agricultural and agricultural compatible uses in Planned Developments, allow for limited on-site affordable employee housing as provided for in the Planned Development designation in Chapter 2. Development.

LCLUP Policy 4-9 Conversion of Prime and Non-Prime Agricultural Land maintains the constraint associated with agricultural conversions and is consistent with the Coastal Act.

4-9. Conversion of Prime and Non-Prime Agricultural Land. Conversion of prime and non-prime agricultural land within the Town Center shall be permitted for anticipated urban development. Prohibit the conversion of prime and non-prime agricultural land outside the Town Center, including as shown on Figure 4-1, to a new non-agricultural use (excluding agricultural compatible and supplemental uses as defined in this chapter) unless all of the following can be demonstrated:

a. *All agriculturally unsuitable lands on the parcel have been developed or determined to be undevelopable;*
b. *Continued or renewed agricultural use of the soils is not feasible as defined by Section 30108 of the Coastal Act;*
c. *Clearly defined buffer areas shall be provided on the site between the new non-agricultural use and adjacent agricultural uses to ensure the continued productivity of agricultural uses;*
d. *The productivity of any agricultural lands adjacent to the new non-agricultural use is not diminished; and*

e. *Public service and facility expansions associated with the new non-agricultural use will not impair agricultural viability, including by increased assessment costs or degraded air and water quality.*

LCLUP Policy 4-10 Mitigation for Conversion of Agricultural Lands introduces the constraint of mitigation for conversions of agricultural lands to other uses; however, it also provides a means for mitigating conversions that will satisfy both the Coastal Act and CEQA requirements.

> *4-10. Mitigation for Conversion of Agricultural Lands. All conversions of prime and non-prime agricultural lands to a new non-agricultural use, excluding farmworker housing, agricultural compatible uses, and supplemental uses as defined in this chapter such as habitat restoration and recreation, shall be mitigated at a ratio to be established based on the quality of agricultural lands converted, their location, and other relevant factors as evaluated in a report prepared by a qualified professional for the City's review and approval. Methods for mitigation may include but are not limited to establishing agricultural conservation easements, soil restoration, or in lieu fees in partnership with land trust and conservation agencies. Protection or restoration of agricultural lands within city limits is preferred; followed by lands within the coastal zone of unincorporated San Mateo County and finally by other coastal zone areas.*

Coastal Access and Recreation: The California Coastal Act requires that public coastal access be maximized, and the California Constitution guarantees the public's right of access to all beach areas below the mean high tide line. LCLUP Chapter 5, Coastal Access and Recreation, advances public coastal access throughout Half Moon Bay via coastal access routes and points; coastal access for all circulation modes including roadways and a network for multi-use trails; parking provisions for coastal visitors; and a wide range of coastal recreation uses. Many coastal access and recreation policies support residents in addition to visitors. For example, the trail network provides an important active transportation option for residents who commute and for running errands. Coastal access and recreation policies posing the most significant constraints on housing development include the following:

LCLUP Policy 5-46 On-Street Public Parking recognizes the City's obligation to maintain public parking for coastal visitors. The City has less flexibility in reducing parking requirements for residential development than jurisdictions outside the Coastal Zone. Furthermore, transit provisions are limited and thus the entire Coastside tends to be auto-oriented for both visitors and residents. Parking requirements can be a constraint on housing development.

> *5-46. On-Street Public Parking. Protect and enhance the City's on-street public parking supply, including by requiring new development to provide sufficient off-street parking and frontage improvements or payment of in-lieu fees to support such improvements.*

LCLUP Policy 5-61 Parkland Standard presents the City's Quimby Act parkland standard requirement of 5 acres per 1,000 residents. The standard applies to most residential subdivisions and is thus a constraint on some kinds of housing development.

> *5-61. Parkland Standard. Provide a minimum of 5 acres of City parkland including neighborhood and community park area for each 1,000 city residents, with additional parkland for specialized and low use park acreage. The parkland standard shall ensure that new development accommodates the recreational needs of future residents in pace with population increase.*

LCLUP Policy 5-69 Development Priority for Visitor-Serving and Recreational Uses is consistent with LCLUP Policy 2-3 and 3-3 where Coastal Act priority uses are prioritized over other uses, including most types of housing.

> *5-69. Development Priority for Visitor-Serving and Recreational Uses. Prioritize visitor-oriented and recreational uses in all areas designated for Commercial Visitor-Serving on the Land Use Map. Encourage the addition of visitor-serving uses and overnight accommodations in these areas, particularly those that are lower-cost.*

Natural Resources: The Coastal Act establishes policies for the protection of areas that are designated as environmentally sensitive habitat areas (ESHAs), including the marine environment and freshwater resources. LCLUP Chapter 6, Natural Resources, recognizes terrestrial ESHA (marine environment, sea cliffs, dunes, coastal terrace prairie, and non-aquatic habitat for special status and unique species); wetlands, and watercourses which may be riparian or non-riparian. Numerous protected status species occur within these areas, including the San Francisco garter snake, California red-legged frog, western snowy plover, as well as the western monarch butterfly at several small overwintering sites. Rare native plants are also documented in Half Moon Bay's ESHAs. The LCLUP includes a broad array of local policies consistent with the Coastal Act to protect ESHA and special status species. ESHAs limit development on numerous properties in the city due to buffers and other requirements. Moreover, natural resource protection requirements are significant constraints on all types of development in Half Moon Bay and throughout the Coastal Zone. Fortunately, the LCLUP's strategy to concentrate new development within the Town Center provides several housing sites that are not significantly impacted by ESHA restrictions.

Hazards: There are policy provisions in the Coastal Act that minimize risks to life and property from various natural hazards. LCLUP Chapter 7, Environmental Hazards, includes policies per these provisions. Along the San Mateo County Coastside, hazard types are numerous, and all tend to be exacerbated by climate change. The LCLUP addresses shoreline hazards (coastal flooding, shoreline erosion, tsunami events, and seawater intrusion); geologic and seismic hazards (erosions and sedimentation, landslides, subsidence, liquefaction); fluvial flood hazards (localized flooding and inundation caused by dam or impoundment failure); and fire hazards. Of note, the Cycle 5 Housing Element included a housing site in a very high fire severity zone. The

LCLUP update improved hazard mapping which informed the site inventory for the Cycle 6 Housing Element. Hazards are a significant constraint on development; however, once again, when concentrating new development within the Town Center, hazards are either avoided or can be mitigated.

Cultural Resources: Archeological sensitivity areas are mapped in the LCLUP Chapter 8, Cultural Resources. Areas most sensitive are along watercourses. Most sites within the Town Center are not mapped for resource sensitivity, and this constraint is limited to only a few properties within the key vacant and non-vacant sites inventory.

Visual Resources: Coastal scenic and visual resources are protected by the Coastal Act. LCLUP Chapter 9, Scenic and Visual Resources includes policies for protecting designated scenic and visual resource areas including scenic corridors (Town Boulevard Corridor, scenic coastal access routes, broad ocean views, and the California Coastal Trail); natural resources (beaches and shoreline, significant plant communities, open space conservation areas, and upland slopes); and the built environment (Heritage Downtown, substantially underdeveloped PDs, and parks). Broadly, visual resource protection policies can be addressed for pipeline projects and key vacant and non-vacant sites through thoughtful site planning. Specific examples of the most relevant policies are presented below.

LCLUP Policy 9-12 Town Boulevard Scenic Corridor requires that viewsheds from HWYs 1 and 92 to protect scenic and visual resources including the ocean and upland hillsides be maintained. This policy will require visual analysis for some Housing Element sites that are located near these corridors. However, building heights and setbacks needed to retain views will not impact buildout to the realistic yields evaluated for the site inventory. The constraint is therefore associated with the development review process, but not with the ultimate development of housing sites.

> *9-12. Town Boulevard Scenic Corridor. Require that new development in close proximity to or easily visible from the Town Boulevard scenic corridor, including Highways 1 and 92:*
>
> *a. Protects views of visual resource areas as seen from the Town Boulevard, including views to the ocean, upland slopes (i.e. minimizes intrusions into the ridgeline), and the historic Johnston House;*
> *b. Incorporates design standards such as screening of commercial parking areas and landscaping provisions; and*
> *c. Is visually compatible with the surrounding land and development.*
>
> *Update the IP with additional standards for new development along the Town Boulevard based on additional study of the scenic corridor. Assessment should, at a minimum, consider views of visual resource areas from the perspective of existing and potential development along the Town Boulevard and identify scenic segments along Highway 1 and 92, including views of the ridgelines and other visual resource areas. Development standards should address, at a minimum, appropriate building heights and setbacks, longest wall lines, minimum space between buildings, and streetscape design.*

LCLUP Policy 9-13 Highway 1 and 92 Frontages will also apply to the development review process but should not result in a reduction in unit yield for any inventory sites. For example, the Hilltop Mobile Home Park expansion on the north side of HWY 92 will require sound protection from the highway. A sound barrier can be incorporated into a frontage landscape treatment and would result in complying with both Policy 9-3 and with noise standards.

9-13. Highway 1 and 92 Frontages. Improve the appearance of the Highway 1 and 92 frontages as properties redevelop through the following means:

- *a. Establish build-to lines to frame and define the transportation corridors.*
- *b. Reduce visual clutter by consolidating utilities, phasing out monument signs, and requiring permanent maintenance of frontage landscaping.*

LCLUP Policy 9-15 Scenic Coastal Access Routes addresses sites on specified streets that connect HWY 1 to public beaches. The Hatch Elementary School site, located on the southwest corner of HWY 1 and Kelly Avenue will need to adhere to policy 9-15. Modest setbacks are anticipated to be more than adequate to accomplish this, and the site analysis shows that this will not affect realistic yield. This policy will impose limited constraints on residential development for this site and other potential development locations.

9-15. Scenic Coastal Access Routes. Require that new development on designated scenic coastal access routes from Highway 1 to the beach, including roadway improvements and development proposed in close proximity to the road, protects the scenic quality of the corridor and avoids obstruction or significant degradation of public ocean views such as through provision of sufficient setbacks from the public right-of-way, low building heights, and landscaping that establishes and/or maintains a scenic gateway.

LCLUP Policy 9-23 Upland Slopes and Ridgelines primarily affects parcels front HWYs 1 and 92 and is addressed through site planning as described for Policies 9-12 and 9-13.

9-23. Upland Slopes and Ridgelines. Protect broad views of upland slopes, prominent ridgelines and other intervening ridgelines as viewed from scenic corridors and the beach and shoreline through the following means:

- *a. Prohibiting new development above the 160-foot contour line and on slopes greater than 30 percent, including grading and subdivisions but excluding public trails and critical facilities or public infrastructure that cannot be located elsewhere;*
- *b. Ensuring new development below the 160-foot contour line is sited and designed to minimize intrusions into the ridgeline through the application of appropriate height and setback restrictions; and*
- *c. Establishing standards for the Town Boulevard, other streetscapes, and large-scale landscaping projects to highlight and frame, but not block, views of visual resource areas.*

LCLUP 9-25 Heritage Downtown applies to a portion of the Town Center characterized by a high concentration of historic buildings. Some pipeline projects are in this area, but none of the key vacant and non-vacant sites are in Heritage Downtown. The significance of Heritage Downtown and its associated historic resources may constrain redevelopment in this area due to the intent to preserve historic resources. However, Heritage Downtown is a small portion of Town Center, and the few vacant lots that remain are being developed with mixed-use residential and commercial buildings. Three pipeline projects represent this trend.

> *9-25. Heritage Downtown. Preserve and enhance the architecture, landscape, scale and ambiance of the Heritage Downtown visual resource area through design review of new development, redevelopment, and streetscape improvements. Design review shall consider:*
>
> *a. Compatibility with scale and style of predominant older structures;*
> *b. Continuity in building lines maintained along Main Street;*
> *c. Maintaining key architectural features in proposed alterations to existing older buildings; and*
> *d. Avoiding demolition of existing older buildings that contribute significantly to the character of the area.*

LCLUP Policy 9-28 Substantially Undeveloped Planned Developments applies to the largest key vacant and non-vacant site, the Podesta Planned Development. Preliminary plans for this site indicate that development will not block views to upland slopes or the ocean. The site is also not affected by significant plant communities or a scenic coastal access route. Thus, for the sake of this important Housing Element site, this policy will not be a constraint. The policy will serve as a constraint within some of the other PD areas, especially those on the west side of HWY 1 because they are located on scenic coastal access routes and/or could interfere with protected public views of the ocean. In those cases, adequate setbacks, clustering development, and care with building heights will be required. None of those other PDs are included in the Housing Element site inventory.

> *9-28. Substantially Undeveloped Planned Developments. Require projects proposed in substantially undeveloped Planned Developments (PDs) to assess visual resources and provide a visual impact evaluation as part of the master planning process for developing the PD in accordance with Chapter 2. Development. PDs shall be planned to protect public views of visual resource areas (e.g. broad ocean views, scenic coastal access routes, upland slopes, significant plant communities) and minimize adverse visual impacts as consistent with all applicable policies of this chapter. Following master planning and substantial development, the PD as a whole is no longer considered a visual resource area. The approved master plan shall continue to designate and protect other visual resource areas in Figure 9-1 (e.g. broad ocean views) through siting and design of new development and redevelopment projects.*

Zoning and Subdivision Ordinances

The City's Zoning Code and Subdivision Ordinances comprise the Implementation Plan (IP) of the LCP to implement the LCLUP in a manner consistent with the California Coastal Act. This analysis presents the zoning and subdivision provisions as currently stand in the IP. When applicable, the discussion acknowledges how intended amendments to the IP will affect constraints. Appendix A of the LCLUP includes a detailed summary of the required implementation measures that will update the Zoning and Subdivision Ordinances. It is also notable that the LCLUP policy supports its own implementation:

> *1-2. Coastal Resource Protection Priorities. Protection of ESHA, public access and other coastal resources are a high priority for the City. To the extent that any policies in this Land Use Plan (which serves as the City's General Plan Land Use Element) and other elements of the City's General Plan are ambiguous, the City shall interpret them in the way that best protects ESHA and other coastal resources and maximizes public access. In advance of updating the Implementation Plan for Half Moon Bay - Local Coastal Land Use Plan Chapter 1: Introduction and Framework 1-44 conformance with the policies of the 2020 Land Use Plan, the policies of the Land Use Plan shall provide the standard of review for any proposed new development, including where these policies are more protective of ESHA and other coastal resources and maximize public access as consistent with the Coastal Act.*

Amendments to the Zoning Code and Subdivision Ordinance require Coastal Commission certification following City adoption. The process for doing so is well-supported by the LCLUP which was recently certified in whole and unanimously by the Coastal Commission as explained in the previous section.

Zoning Districts

Residential development is allowed in most of the City's zoning districts. Four residential districts and four mixed-use districts hold most of the city's housing stock. Three additional zones allow for some residential development, either on a limited basis or through a master planning process. Table B-1 presents the relationship of land use designations, described above, to zoning districts, described in this section.

Table B-1: LCLUP/General Plan Designations and Zoning Districts that Allow Residential Use

LCLUP/General Plan Land Use Designation	Zoning Districts
Residential Designations and Districts	
Low-Density Residential	Pending*
Medium-Density Residential	R-1, R-1-B-1, R-1-B-2, R-1-B-3, R-2
High-Density Residential	R-3
Mobile Home Park	Mobile Home Park (MHP)
Mixed-Use Designations and Districts	
Commercial-General	C-G, C-D, C-R
Commercial-Visitor Serving	C-VS
Industrial	Industrial Land Use; Pending*
Other Designations and Districts	
Rural Coastal	Urban Reserve (U-R); Pending*
Horticultural Business	A-1
Planned Development	Planned Unit Development
Workforce Housing Overlay	Pending*

Source: City of Half Moon Bay LCLUP and Zoning Ordinance.

**Notes: Pending zoning amendments to implement the LCLUP will affect and/or replace several of the City's zoning districts:*

- *Low Density Residential: This will be a new zoning district for lands in extreme fire hazard areas and/or rezone PUD areas to standard zoning with the same density.*
- *Industrial Land Use: Allowances for mixed-use with residential development will be added.*
- *Rural Coastal: Most sites in the Urban Reserve (U-R) zone and Open Space Reserve (OS-R) zone (which currently does not allow residential development) will be rezoned to a new district consistent with the new Rural Coastal land use designation.*
- *Workforce Housing Overlay: This will be a new overlay/combining zoning district implementing the new Workforce Housing Overlay land use designation.*

Residential Zoning Districts: The residential zoning districts provide appropriately located areas for residential development that are consistent with the LCLUP/General Plan Land Use Element. The residential districts include:

Single-Family (R-1, R-1-B1, R-1-B-2, and R-1-B-3): These are the City's single-family zoning districts with minimum lot sizes ranging from 5,000 square feet to 10,000 square feet.

Two-Family (R-2): This district allows duplexes and single-family development with a 5,000 square foot minimum lot size. The minimum density is 10 dwelling units per acre, and maximum density is 16 dwelling units per acre.

Multi-Family (R-3): This is the City's multi-family residential zoning district. It allows multi-family rental and ownership housing as well as duplexes and single-family homes. The minimum lot size is 5,000 square feet. The minimum density is 15 dwelling units per acre and the maximum density is 29 dwelling units per acre.

Mobile Home Park (MHP): This district establishes standards for development and expansion of the city's mobile home parks. Mobile homes make up almost 10% of the city's housing stock and the maximum density is 22 dwelling units per acre.

Mixed-Use Zoning Districts: All of the City's commercial districts allow single-use residential and mixed-use development. These include:

Commercial Downtown (C-D): This district establishes a range of uses and development standards that maintain and are consistent with the historic patterns and pedestrian scale of development within the historic downtown. In 2020, the City updated the C-D provisions to eliminate the requirement for a use permit for single-family, multi-family, and mixed-use residential development in this zone. The maximum density is 29 dwelling units per acre.

Commercial Residential (C-R): This district provides a transition zone between the active commercial district and single-family residential areas. Development is limited to residential, low-intensity professional offices, and semi-public uses. The 2020 zoning update also eliminated the use permit requirements for single-family, multi-family, and mixed-use development in this zone. Maximum density is 29 dwelling units per acre.

Commercial General (C-G): This district guides the orderly development of commercial areas designated for a full range of retail, service, and commercial and professional office businesses serving both residents and visitors. Again, the 2020 zoning update eliminated the use permit requirements for single-family, multi-family, and mixed-use development in this zone. The minimum density is 15 dwelling units per acre and the maximum density is 29 dwelling units per acre.

Commercial Visitor Serving (C-VS): This district designates recreational commercial areas that serve the needs of coastal visitors, and emphasizes coastal access, recreation, overnight accommodations, retail, and restaurants. Single-family dwellings and mixed-use development with residential units on upper floors are allowed with the issuance of a use permit provided that the units are ancillary to a primary permitted commercial use oriented to coastal visitors; multi-family dwellings are not allowed. The maximum density is 16 dwelling units per acre.

Additional Zoning Districts: Residential development is also allowed in the following zones as described here:

Urban Reserve (U-R): This district is applied to most of the city's lands in field crop agriculture use. It allows for one dwelling unit for the owner, manager, or operator of the operation (e.g., the "farmhouse") subject to a use permit with a minimum site area of 15 acres per unit. In addition to a farmhouse, employee housing is also allowed. Lands in the U-R zoning district will be rezoned to the forthcoming Rural Coastal district which will enable the LCLUP. The Rural Coastal district will include the Workforce Housing Overlay for most sites.

Agricultural Land Use (A1): The city's greenhouse horticulture operations are in the A1 zone. As an accessory use to permitted horticulture uses, single-family residential development is permitted, including homes for help employed on the premises. For the first unit, the building site must be at least one-half acre; two dwellings are allowed on parcels over five acres; and an additional unit is allowed for each additional three acres, with a limit of four units.

Planned Unit Development (PUD and PUDX): The PUD zoning district provides for a variety of land uses, including residential development. Master plans, such as specific or precise plans that plan the area as a whole, are required prior to development. Master plans establish land use, density, and infrastructure provisions to guide development in these areas. The Half Moon Bay City Council has approved various projects in the PUD areas. However, the amount of development approved by the City Council has been reduced by the Coastal Commission as part of its consideration of appeals of coastal development permits or through settlement agreements. The PUD areas have been mastering planned and substantially developed with residential uses include the following:

Table B-2: Buildout of Planned Unit Developments that have been Master Planned

Master Planned Planned Unit Developments	Developed (Units)	Potential for Additional Housing (Units)
Ocean Colony	568 single-family 68 multi-family	8 single-family Approx. 40 multi-family
Andreotti	129 multi-family	Built out
Amesport Landing	90 multi-family	Built out
Main Street Park	64 multi-family (all affordable)	Built out
Pacific Ridge (Dykstra Ranch)	19 single-family	44 single-family
Miramar Beach (Casa Mira)	14 multi-family	Built out
Matteucci	11 single-family 3 ADUs	2 single-family Several more ADUs
Stoloski-Gonzalez	1 single-family	3 single-family Several ADUs

Source: City of Half Moon Bay LCLUP, GIS, and permit files.

Seven substantially undeveloped PUD areas remain that have not been master planned. The PUD master planning process is described later in the Permit Processing Procedures, Timelines, and Fees section of this discussion.

Rezoning: Implementation zoning needed for both the Housing Element and LCLUP will add mixed-use standards for the industrial zoning district, the new Rural Coastal zoning district, new provisions to implement the Workforce Housing Overlay land use designation, and a new low-density residential zoning district applicable to two specific areas impacted by hazards and/or environmental constraints.

Table B-3 summarizes the residential development standards for all the zoning districts allowing residential uses presented above.

Table B-3: Development Standards by Zoning District

Zoning District	Min. Site Area (Lot/Unit) (SF or AC)	Min. Avg. Site Width (Lot/Unit) (Ft)	Front Yard Set-back (Ft)	Side Yard Set-back (Ft)	Rear Yard Set-back (Ft)	Max. Height (Single/ Multi-story) (Ft.)	Lot Coverage (Single/ Multi-story) (%)	FAR
Residential Zoning Districts								
R-1	5,000 SF	50	20	5	20	20/28	50%/35%	0.5:1
R-1-B-1	6,000 SF	60	25	5	20	20/28	50%/35%	0.5:1
R-1-B-2	7,500 SF	75	25	6	20	20/28	50%/35%	0.5:1
R-1-B-3	10,000 SF	90	25	20% lot width	20	20/28	50%/35%	0.5:1
R-2	5,000 SF/2,500 SF	50/25	20	5	20	20/28	50%/35%	0.5:1
R-3	5,000 SF/1,500 SF	75	20	5	20	20/40	50%/45%	N/A
MHP	5 AC/2,000 SF	N/A	20	10-20	20	N/A	N/A	N/A
Mixed-Use Zoning Districts								
C-R	5,000 SF	50	20	5	20	28	50%/35%	0.5:1
C-D	5,000 SF	50	0-5	0-5	0-5	36	N/A	N/A
C-G	10,000 SF	100	*Single-family refers to R-1; two-family refers to R-2; multi-family refers to R-3, mixed-use per Planning Commission.*					
C-VS	10,000 SF	100	*Single-family refers to R-1; mixed-use per Planning Commission; multi-family not allowed.*					
Additional Zoning Districts Allowing Residential Uses								
U-R	50 AC/15 AC	N/A	*Dependent on the location of agriculture operations or structures.*					
A-1	15 AC/0.5 AC	100	*Dependent on the location of agriculture operations or structures.*					
PUD/ PUDX	Per master plan.							

Source: City of Half Moon Bay Zoning Ordinance

Zoning for a Variety of Housing Types

Housing Types Defined in the Zoning Code: The Zoning Code provides for a variety of residential housing types listed below.

Single-Family Dwelling: Buildings containing one dwelling unit located on a single lot. This classification includes manufactured homes and lots containing a primary dwelling unit, an ADU, and/or a junior ADU.

Accessory Dwelling Unit (ADU): An attached or detached residential dwelling unit.

Two-Family Dwelling/Duplex: A building containing two dwelling units. This classification includes manufactured homes.

Multi-Family Dwelling: A building containing three or more dwelling units. This classification includes manufactured homes.
Mixed-Use: Combination of nonresidential and residential uses located on the same property as part of a unified development.

Manufactured Home: A modular housing unit on a permanent foundation that conforms to the Manufactured Housing Construction and Standards. A mobile home is considered a manufactured home.

Group Residential: Shared living quarters without separate kitchen or bathroom facilities for each room or unit. This classification includes boarding houses and private residential clubs, but excludes residential hotels or motels.

Residential Care, Limited: Twenty-four-hour non-medical care for six or fewer persons in need of personal services, supervision, protection, or assistance essential for sustaining the activities of daily living. This classification includes only those services and facilities licensed by the State of California. Note: This type of facility is commonly termed a small group home.

Transitional Housing: Buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.

Supportive Housing: Housing with no limit on length of stay, that is occupied by the target population, and that is linked to an on-site or off-site service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.[2]

Residential Care, General: Twenty-four-hour non-medical care for seven or more persons, including wards of the juvenile court, in need of personal services, supervision, protection or assistance essential for sustaining the activities of daily living. This classification includes only those services and facilities licensed by the State of California. This type of facility is commonly termed a large group home.

[2] Target Population. Means adults with low income having one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health conditions, or individuals eligible for services provided under the Lanterman Developmental Disabilities Services Act (Division 4.5 commencing with Section 4500) of the Welfare and Institutions Code) and may, among other populations, include families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, or homeless people.

Emergency Shelter: Means housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.

Convalescent Facilities: Establishments providing twenty-four-hour care for persons requiring regular medical attention, excluding facilities providing surgical or emergency medical services.

The development potential by zoning district for each of the previously listed housing types is presented in the following table.

Table B-4: Housing Types Allowed by Zoning District

Housing Type by Zoning District	R-1-X	R-2 R-3	MHP	C-D	C-R	C-G	C-VS	A-1	U-R	PUD/ PUDX*	P-S
Single-family	YES	YES	NO	YES	YES	YES	UP	YES	UP	*	RZ
ADU	YES	YES	NO	YES	YES	YES	YES	RZ	RZ	*	RZ
Duplex	NO	YES	NO	YES	YES	YES	NO	RZ	RZ	*	RZ
Triplex, Fourplex	NO	YES (R-3)	NO	YES	YES	YES	NO	RZ	RZ	*	RZ
Five plus Units	NO	YES	NO	YES	YES	YES	NO	RZ	RZ	*	RZ
Mixed-Use	NO	NO	NO	YES	YES	YES	UP	YES	YES	*	RZ
Manufactured Home	YES	YES	YES	YES	YES	YES	YES	YES	YES	*	RZ
Small Group Home	YES	YES	NO	UP	UP	YES	NO	NO	NO	*	RZ
Large Group Home	NO	UP	NO	UP	UP	UP	NO	NO	NO	*	RZ
Group Residential	NO	UP	NO	UP	UP	YES	NO	NO	NO	*	RZ
Transitional Housing	YES	YES	NO	NO	NO	NO	NO	NO	NO	*	RZ
Supportive Housing	YES	YES	NO	NO	NO	NO	NO	NO	NO	*	RZ
Emergency Shelter	NO	NO	NO	NO**	NO	NO	NO	NO	NO	*	YES
Convalescent Facilities	NO	UP	NO	UP	UP	YES	NO	NO	NO	*	NO

Source: City of Half Moon Bay LCLUP and Zoning Ordinance

- *Key: **NO** = not allowed; **YES** = allowed; **UP** = allowed subject to a Use Permit; **RZ** = Pending Rezoning will allow*
- **PUD/PUDX districts: Residential use types per master plan.*
- ***The Coast House shelter was established in the C-D zoning district via Project Home Key land use allowances, where shelters are otherwise not permitted uses.*

Additional Zoning Considerations for Needed Housing Types: Additional considerations for the above housing types and household needs are further described below. These housing types and populations are important considerations for the Cycle 6 Housing Element and are identified in the following discussion in relationship to the site inventory.

Accessory Dwelling Units (ADUs): ADUs are regulated by Zoning Ordinance Section 18.33.030, Accessory Dwelling Units. The City updated the Accessory Dwelling Units Ordinance twice during the Cycle 5 Housing Element period. The 2018 and 2022 updates brought the ordinance up to State housing law as it was frequently amended in recent years. Each update was certified by the California Coastal Commission and submitted to HCD for consistency review. For ADUs comprised of new "development" as defined by the California Coastal Act, the ordinance provides for streamlined administrative coastal development permits.[3] ADUs established within the habitable floor area of existing development are exempt from a coastal development permit. ADU production has increased steadily following the 2018 ordinance update. Before the update, there had been only three units per year; production quickly increased to ten units per year followed by over twenty, with sustained property owner interest expected to maintain these levels of development.

Manufactured Homes: Manufactured homes are permitted in any residential district subject to the same development standards for setbacks, lot coverage, height limits, etc. In the residential zones, Zoning Ordinance section 18.06.060, Manufactured homes, includes basic objective design standards and quality requirements related to recent manufacture. Development potential is high, and the City has approved all applications received during the Cycle 5 Housing Element period for manufactured homes, which have consisted of single-family residences on infill lots. Manufactured homes must be placed on a permanent foundation.

Multi-family Housing: Multi-family housing is a permitted use in the R-3 zone. It is also a permitted use in the C-R, C-D, and C-G zones in single-use (residential only) or mixed-use (residential typically with commercial uses) development formats. Basic development standards for R-3, C-R, C-D, and C-G zones are presented in Table B-3, above. All these zoning districts have a minimum density of 15 units per acre and a maximum density of 29 units per acre.

The City's development standards allow multi-family housing to be constructed at the maximum

[3] California Coastal Act section 30106: "Development" means, on land, in or under water, the placement or erection of any solid material or structure; discharge or disposal of any dredged material or of any gaseous, liquid, solid, or thermal waste; grading, removing, dredging, mining, or extraction of any materials; change in the density or intensity of use of land, including, but not limited to, subdivision pursuant to the Subdivision Map Act (commencing with Section 66410 of the Government Code), and any other division of land, including lot splits, except where the land division is brought about in connection with the purchase of such land by a public agency for public recreational use; change in the intensity of use of water, or of access thereto; construction, reconstruction, demolition, or alteration of the size of any structure, including any facility of any private, public, or municipal utility; and the removal or harvesting of major vegetation other than for agricultural purposes, kelp harvesting, and timber operations which are in accordance with a timber harvesting plan submitted pursuant to the provisions of the Z'berg-Nejedly Forest Practice Act of 1973 (commencing with Section 4511).

allowed densities. The minimum lot size, height allowance, and setbacks allow projects to maximize development and achieve allowable densities. The City also allows development standards to be waived or relaxed for affordable projects. Parking requirements are discussed separately below. The City's standards for multi-family housing do not present a constraint to the development of apartments, townhouses, condominiums, or other multi-family uses and do not have a negative impact on housing supply.

Facilities for Disabled Households: For the Cycle 5 Housing Element, to ensure compliance with SB 520, the City's zoning laws, practices, and policies were thoroughly evaluated as a part of the update process. At that time, the requirement for an accessory dwelling to obtain a use permit was the only constraint identified. The Accessory Dwelling Unit Ordinance update in 2018 removed the use permit requirement. Program 1-2 is informed by input from local service providers to better address these needs, including reasonable accommodations. This is especially important in that 10% of the city's population have a disability, which is significant and somewhat higher than the countywide average of 8%.

The City's Zoning Ordinance allows small group homes (limited to 6 or fewer persons) for day care or residential care in all residentially zoned districts without a use permit. Residential care and daycare facilities for 7 or more persons are allowed in the R-3, C-G, C-D, and C-R zones with a use permit. Group residential facilities, which provide for shared kitchen and plumbing facilities, but individual living space for persons or households, are permitted by right in the C-G district and with a use permit in the C-D and C-R districts. The only condition for a use permit for these various types of facilities, if applicable, is that the use be limited to non-medical care.

There are no specific constraints or additional requirements imposed for developments that assist disabled households. For example, there is no minimum distance requirement between residential care facilities, and there are no occupancy standards that apply specifically to unrelated adults. "Family" is defined as two or more persons living together as a single housekeeping unit in a dwelling unit, provided that this shall not exclude the renting of rooms in a dwelling unit as permitted by district regulations. The rental clause is directed at the requirement that mobile home units within mobile parks be limited to use as permanent residences and may not be rented for less than 30 days. Parking standards for housing for disabled persons are the same as all residential development and do not pose a constraint on development of housing for disabled persons. However, the Zoning Code allows for the removal or reduction of development standards for affordable housing, including affordable housing for disabled households.

Half Moon Bay follows the requirements of the Americans with Disabilities Act (ADA) regarding the development of accessible housing. Housing rehabilitation assistance and accessibility improvements are provided through the County's housing rehabilitation program and the Center for the Independence of the Disabled for qualified residents. The Zoning Code includes provides for exceptions for minor improvements for disabled access (Zoning Ordinance 18.06.050.I). Program 1-2 requires evaluation and update of these allowances to ensure they are adequate.

Facilities for Homeless and Households at Risk of Homelessness: Facilities and housing for homeless persons and those at risk of homelessness fall into three categories:

Emergency Shelter (per Health and Safety Code 50801): Zoning for emergency shelters was added to the Zoning Ordinance in 2015. Emergency shelters are a permitted use in the P-S zoning district. In addition to the P-S zoning provisions, San Mateo County, with the City's support, purchased the Coastside Inn, a hotel located in the C-G zoning district, with CARES Act funds. The 52-room hotel was converted into the Coast House shelter. The shelter is operated by Life Moves and is the first shelter on the San Mateo County Midcoast.

Transitional Housing (per Health and Safety Code 50675.2(h)): Zoning for supportive housing was added to the Zoning Ordinance in 2015. Transitional housing is a permitted use in the residential zoning districts including all the R-1 zones, as well as the R-2 and R-3 districts. The residential zoning districts comprise over 650 acres and there are numerous developed and undeveloped lots to accommodate this use.

Supportive Housing (per Health and Safety Code 50675.14(b)): Zoning for supportive housing was added to the Zoning Ordinance in 2015. Supportive housing is a permitted use in the residential zoning districts including all the R-1 zones, as well as the R-2 and R-3 districts. The residential zoning districts comprise over 650 acres where there are numerous developed and undeveloped lots to accommodate this use.

Low Barrier Navigation Center: Low barrier navigation centers are temporary shelters with low barriers to entry as defined by California Government Code 65660. Recent State Law (AB 101) AB 101 requires that low-barrier navigation centers be allowed as a permitted use in areas zoned for mixed-use and nonresidential zones permitting multi-family uses. The City has not yet zoned for low barrier navigation centers. Program 3-7 identifies that the City will need to establish a definition for low barrier navigation centers and add them as a permitted use to the C-R, C-D, and C-G mixed-use districts; as well as to the Industrial district once it is updated to allow multi-family residential uses in mixed-use formats.

Extremely Low-Income: Extremely low-income households can be housed in affordable housing developments with deep subsidies, such as Section 8 or Section 232. These types of units are most likely to be constructed in the R-3 zone, on publicly owned housing sites, and/or on sites designated with the new Workforce Housing Overlay land use designation. Other housing opportunities for extremely low-income households include housing with shared facilities, such as living or dining areas, with private sleeping areas, and are often referred to as single room occupancies (SROs). This type of development allows rents to be much lower than those associated with typical apartment complexes. The Group Residential use allows for facilities such as SROs and is permitted in the C-G zone by right and in the C-D and C-R zones with a use permit. There are vacant sites currently zoned R-3, or planned for rezoning to R-3, that can accommodate multi-family apartments and group residential uses. Sites in the C-G, C-D, and C-R zones also allow

multi-family development and group residential uses. The implementation of the LCLUP, specifically with the application of the Workforce Housing Overlay, will result in numerous additional sites that will be suitable for affordable housing development including units for extremely low-income households. Several of those sites are in public ownership, including the City-owned 555 Kelly Avenue and 880 Stone Pine Road sites, and the Hatch Elementary School site.

Housing for Agricultural Employees (permanent and seasonal): The A-1 district permits single-family dwellings that are accessory to the primary permitted uses that include nurseries, greenhouses, and field flowers. This housing can include buildings for help employed on the premises. The U-R district allows for employee housing with a use permit. The Open Space Reserve (OS-R) district also allows agricultural uses; however, it does not allow farmworker housing.

The LCLUP established the new Rural Coastal land use designation. To implement the LCLUP, a new Rural Coastal zoning district will be established. Both the U-R and OS-R zones will be retired and most of the lands in these areas will be put into the new Rural Coastal zone when it is established. The Rural Coastal zone, as well as the A-1 zone and portions of the P-S zone, will be updated with zoning to establish the new Workforce Housing Overlay land use designation. This will provide for both permanent and seasonal housing on multiple properties in development formats and densities that will also preserve prime and subprime agricultural soils as required by the Coastal Act.

Female Headed Households: The primary need for female-headed households is affordable housing with supportive services, including childcare. In pre-development discussions with affordable housing developers, City staff identify sites where childcare would be most appropriate and encourage the developers to include childcare in their programming. Many local affordable housing developers have experience with such provisions. Several of the site inventory properties have the potential to include supportive services and childcare. The Podesta Planned Development site is identified in the LCLUP as having high potential for housing development with community uses, including childcare.

Affordable Housing Zoning Provisions

The Zoning Ordinance supports housing and affordable housing development through provisions presented below:

Development Standards: Section 18.06.050(H) of the Zoning Code states that development standards for residential uses may be waived or relaxed for an affordable housing project. This provision allows developers much flexibility in designing affordable housing projects. Minimum lot sizes, widths, setbacks, parking, and other requirements can be reduced or waived, as long as the resulting development conforms to the certified LCP and other applicable provisions of the Zoning Code outside of Chapter 18.06. Using this provision, the City reduced parking requirement standards for the Lesley Gardens development, which includes units specifically designed for

disabled and senior households. The Government Code includes Sections 65590 to 65590.1 that specifically pertain to housing in the Coastal Zone. Section 65590(d) requires local governments to offer density bonuses or other incentives, including, but not limited to, modification of zoning and subdivision requirements, accelerated processing of required applications, and the waiver of appropriate fees for low- and moderate-income housing in the Coastal Zone. Program 1-4 states that the City will continue to provide incentives for affordable housing. A number of the programs contain provisions directly supporting affordable housing development, including Program 1-3 which provides for the Below Market Rate Housing Ordinance requirements and the affordable housing fund Program 1-4 which calls for updating the Residential Density Bonus Ordinance; and Program 4-6, which covers additional affordable housing resources.

Below Market Rate Housing Ordinance (Inclusionary Zoning): Half Moon Bay's Below Market Rate Housing Ordinance comprises Chapter 18.35 of the Half Moon Bay Zoning Code. The ordinance requires either the construction of dwellings that very low-, low-, and moderate-income households can afford to rent or buy, or the contribution of an in-lieu fee to the City's affordable housing fund in an amount sufficient to provide affordable housing opportunities for these income groups. The below market rate (BMR) provisions are consistent with Government Code Section 65590(d) which requires new developments in the Coastal Zone to provide housing for persons and families of low- and moderate-income, where feasible, and if it is not feasible, to provide the units elsewhere in the jurisdiction within three miles of the Coastal Zone.

Under the ordinance, ownership residential development projects of ten or more lots or dwelling units, or the conversion of ten or more rental units to condominiums, are required to provide 20% of the units as affordable units in the following ratios:

- 6% affordable to very low-income households
- 7% affordable to low-income households
- 7% affordable to moderate-income households

Under the Below Market Rate Housing Ordinance, fourteen BMR units have been constructed in Half Moon Bay, consisting of the 12-unit Ocean Colony Partners affordable development and the Nerhan duplex. Four additional units are forthcoming as part of the Creekside subdivision project.

While the provision of units within a market rate development is the City's preferred method for a developer to comply with the Below Market Rate Housing Ordinance, in-lieu fees are accepted in certain instances as a substitute for the construction of units. The first phases of the Carnoustie project paid an in-lieu fee for six affordable units. Those funds established the City's affordable housing fund. The Below Market Rate Housing Ordinance is currently applicable to ownership units. The City is interested in expanding the program's applicability to rental housing developments and in lowering the threshold for when BMR units are required from ten units to a lower level, such as five units. For smaller market rate developments, the City would further consider establishing an affordable housing impact fee.

BMR requirements could be considered a constraint to developing housing because developers might choose to develop elsewhere rather than have the responsibility of providing affordable units. It is also possible that, due to the relatively small sites in Half Moon Bay with buildout potential near the program threshold of ten units, a developer may lower a project's unit count to avoid the BMR requirements. To counter this potential, minimum residential densities are already included in the City's multi-family and mixed-use zoning districts, but they are not required for lower density subdivisions. In Half Moon Bay, the market is so desirable that the Below Market Rate Housing Ordinance has not constrained development; however, the City's intent to deepen the requirements needs to be carefully studied to ensure that this remains the case.

Housing Element programs outline the following actions and improvements to the BMR requirements to ensure economic viability and improve BMR yield.

- Program 1-3 provides for an economic analysis of Below Market Rate Housing Ordinance updates including making the requirements applicable to rental housing, lowering the threshold for ordinance applicability, establishing an affordable housing impact fee for smaller projects, and assessing the effectiveness of the City's minimum density requirements. This program also encourages development of BMR units on-site to the extent feasible.

- Program 1-4 addresses incentives and options for development of BMR units to offset hardships or burdens that may be imposed by the requirement, including those concessions available through the Residential Density Bonus Ordinance.

- Program 6-2 addresses oversight and preservation of BMR units, such as by:
  - Monitoring the units annually.
  - Ensuring that rents, sales prices, and income limits are maintained.
  - Guiding the marketing of units and selection of occupants.

Residential Density Bonus Ordinance: The City's Residential Density Bonus Ordinance comprises Chapter 18.42 of the Zoning Code. The ordinance complies with Government Code Sections 65915 through 65917 by reference, as it exists as of 2022 or may hereafter be amended. The ordinance provides density bonuses and incentives, including updated parking standards based on unit size, affordability, and proximity to transit for qualifying developments. The density bonus provisions are supported by policy in the recent LCLUP update. Density bonuses were also accounted for in the LCLUP update buildout assessments. Density bonus units that may come forward through Housing Element implementation are therefore foreseen and found to be consistent with the Half Moon Bay LCP provided that such developments including density bonus units are also in compliance with coastal resource protection policies.

Additional Zoning and Subdivision Considerations

Residential Growth Limitations Ordinance (Measure D)

In 1991, the voters of Half Moon Bay passed a residential growth limitation initiative titled Measure A. This initiative limited new residential units to 3% of the population growth rate annually. In 1999, the city's voters passed Measure D which amended the residential growth cap to a 1% population increase annually, which can be increased by an additional 0.5% for units in a designated Downtown Area. Reasons cited for reducing the population growth rate included concerns that residential taxes would not cover the cost of basic services, traffic impacts on HWYs 1 and 92, and other critical infrastructure limitations including water supply and sewer capacity. In 2001 and 2002, the City Council approved amendments to the LCLUP, the Subdivision Ordinance (Chapter 17.06 Residential Dwelling Unit Allocation System), and the Zoning Ordinance (Chapter 18.04 Residential Growth Limitations) which reduced the number of annual allocations that could be issued consistent with Measure D. The measure went into effect in 2009 after an extensive review by the California Coastal Commission to certify it as an amendment to the LCP. Thus, although Measure D was passed in 1999, it was not effective until 2009.

Residential growth is limited to, in any particular year, the number of dwelling units that would result in an increase of 1% of the city's population as of January 1 of that year. US Census data is used to calculate the average number of persons per household (PPH) to convert the allowed population growth to a specific number of units. The number of dwelling units may be increased by another 0.5% in the Downtown Area at the discretion of the City Council. Council has approved this increase since 2009; and thus, in practice, Measure D accommodates 1.5% annual population growth. The following are exempt from the Residential Growth Limitations Ordinance:

- Replacement of existing dwelling units on a one-for-one basis
- Density bonus units associated with the provision of low- and moderate-income housing as required by State law

It is important to note that ADUs have not been exempted from the regulations. Section 65852.2(a)(2) of the Government Code requires that a second unit ordinance not be considered in the application of any ordinance, policy, or program to limit residential growth. The City sought to address this in the Cycle 5 Housing Element through Program 2-3 which intended to revise the Zoning Code to clarify that ADUs are not subject to the Residential Growth Limitations Ordinance, consistent with the requirements of Government Code Section 65852.2(a)(2). However, in putting forth that code amendment for California Coastal Commission certification, for the proposed modification, the Coastal Commission report identified that while 65852.2 applies to local ordinances, LCPs are not "solely a matter of local law, but embody state policy."[4] Thus, because the City's growth control measures were incorporated into its LCP to protect coastal resources, maintain coastal access, and preserve infrastructure capacity consistent with the obligations of the California Coastal Act, Coastal Commission staff determined that population

[4] California Coastal Commission, July 2014, item F7a, HMB-1-11, pages 25 – 27.

growth associated with the development of ADUs must continue to be regulated within the construct of Measure D.

Pertinent to the Cycle 6 Housing Element, approximately 582 allocations can be issued from January 2023 through December 2030. Based on the formula established by Measures D and set forth in the Subdivision and Zoning Ordinances, the "end of year projected population" in Table B-5 is used to determine the allowed population growth for the next year of up to 1.5%, which assumes 1% citywide and an extra 0.5% for the Downtown Area. The number of allocations available for the next year is then calculated by dividing the increase in population by the city's average PPH from the U.S. Census.

Table B-5: Projected Cycle 6 Residential Unit Allocations

Year	Start of Year Estimated Population [a]	New Units[b]	Additional Persons[c]	End of Year Projected Population	1.5% Population Growth[d]	Following Year Allocation[c]
2023	11,946	50	129	12,075	181	70
2024	12,075	50	129	12,204	183	71
2025	12,204	50	129	12,333	185	72
2026	12,333	50	129	12,462	187	72
2027	12,462	50	129	12,591	189	73
2028	12,591	50	129	12,720	191	74
2029	12,720	50	129	12,849	193	75
2030	12,849	50	129	12,978	195	75
Total						582

a. 2023 "Start of Year Estimated Population" derived from City of Half Moon Bay City Council Staff Report "2023 Residential Dwelling Unit Allocation," December 6, 2022; where 2023 start of year population is projected to be 11,946. For this analysis, 2023 population growth is assumed to be 129 persons based on 50 residential building permits.

b. Estimated number of building permits issued each year. If building permit issuance is substantially lower (i.e., 25/year), Cycle 6 allocations would be 565; if building permit issuance is substantially higher (i.e. 70/year or approximately equivalent to the annual number of available Measure D allocations), Cycle 6 allocations would be 604.

c. Assumes persons per household (PPH) of 2.58, based on 2020 U.S. Census.

d. Assumes 1% maximum allocation citywide and an additional 0.5% in the Downtown Area.

In addition to the 582 allocations available to be issued during Cycle 6, additional allocations had already been issued prior to the start of the cycle, for which development permits had not yet been issued. As of January 1, 2023, this included 32 allocations for the Hilltop Mobile Home Park, almost half the allocations needed for the City's 555 Kelly Avenue affordable housing site, almost 20 allocations for several downtown infill mixed-use and multi-family projects, and many more allocations for single-family homes and ADUs throughout the city. Because the time clock for allocations stops during the entitlement and approval process and resumes when entitlements have been issued, it is anticipated that these allocations will carry over into the Cycle 6 RHNA period before the permits for the projects are fully approved and/or the projects are developed.[5] This process is described further in the Use of Allocations section below. As shown, the City's

[5] These projects are included in Technical Report Appendix C – Housing Resources as Pipeline Projects.

available and previously issued allocations should be adequate to accommodate the City's 480-unit RHNA with respect to capacity.

Allocation Process: Each December, the City establishes the number of allocations that can be granted the following year. In years when there are fewer applications than allocations, allocations can be granted throughout the year on an over-the-counter basis. This was the case for most of Cycle 5. However, in association with significant updates to the Accessory Dwelling Unit Ordinance, initially in 2018 and again in 2022, the number of Measure D applications has steadily increased due to a strong uptick in ADU development. During such periods of elevated development activity, applicants seeking allocations are encouraged to apply in January, allowing the City to determine if there will be enough allocations for the residential projects most likely to proceed during that calendar year. If there are not enough allocations, as occurred in 2021, 2022, and 2023, a scoring and ranking procedure is triggered.

If on January 31, there are more applications than allocations, applications are scored using a point system. Each project is scored based on project location, which is either within the Downtown Area or outside of the Downtown Area; and project type, which is either residential development (ADUs, single-family residential, duplex, or multi-family per section 17.06.100) or subdivision (land divisions that include residential development per section 17.06.200).

The scoring system prioritizes projects that include affordable units, are located on infill sites, are higher density, and/or incorporate sustainability measures. Projects located outside of the Downtown Area compete with other projects outside of the Downtown Area for a number of allocations that would support up to 1% of the city's allowed annual growth. This includes one-half of the allocations associated with the 1% growth limit, with the addition of a 0.5% bonus as provided for by the ordinance for the Downtown Area. The result is that twice as many allocations are available for projects located in the designated Downtown Area. The Community Development Director reviews and scores applications by April 1. The scores and rankings are subsequently presented to the Planning Commission at its first meeting in April. The Planning Commission's role is to ratify or modify the Director's recommendations.

The application scoring standards for residential development and subdivision projects are summarized as follows:

Residential Development (maximum 246 points available per section 17.06.120)

1. Infill Sites (maximum 70 points, includes 35 points for inclusion of BMR unit(s))
2. Home Size, Scale, and Clustering (maximum 30 points)
3. Design for Walking and Bicycling (maximum 37 points)
4. Design for Safety & Social Gathering (maximum 15 points)
5. Design for Diverse Households (maximum 20 points)
6. Resource-Efficient Landscaping (maximum 74 points)

Subdivisions (maximum 463 points available per section 17.06.200)

1. Water (maximum 20 points)
2. Sewer (maximum 20 points)
3. Drainage (maximum 15 points)
4. Schools (maximum 78 points)
5. Fire Protection (maximum 35 points)
6. Police Department Services (maximum 55 points)
7. Streets, state highways, and pedestrian improvements and amenities (maximum 45 points)
8. Open Space (maximum 35 points)
9. Park and Recreation Facilities (maximum 40 points)
10. Affordable Housing (maximum 100 points)
11. Architectural Design and Landscaping (maximum 20 points)

Residential projects involve infill development on existing subdivided lots within the urbanized area of the city that are served by existing infrastructure. Subdivision projects involve new development that may require the extension of infrastructure and may extend development beyond the urbanized area of the city in some cases. For these reasons, subdivision projects have more demanding standards. The standards provided are intended to ensure that development projects have adequate infrastructure, provide for their fair share of municipal services, and that development projects are designed to encourage safety of residents. As discussed, the standards prioritize affordable projects by providing a relatively high number of points for projects that include affordable units. Because projects receive points commensurate with each development's percentage of affordable units, fully affordable projects will be the most competitive in the process. The scoring criteria also favor projects with reduced energy demand and greenhouse gas emissions, primarily by prioritizing in-fill development, especially development in the Downtown Area.

Use of Allocations: Measure D allocations are valid for one year from the date of issuance. Expiration is governed by Section 17.06.050 of the Half Moon Bay Subdivision Ordinance. While the City does not allow "rollovers" of unused allocations, an allocation can be extended beyond one year to accommodate permitting timelines, including regulatory delays such as those associated with review by resource agencies. The clock stops while projects are in review with active applications for planning or building permits. Developers may apply for allocations prior to applying for entitlements or during the entitlement process. This flexibility helps developers plan entitlement and construction timelines and reduce the risk of allocations going unused. As discussed below, developers can also enter into a phasing agreement with the City to extend allocations over a period of time. The City Council may also grant a one-year extension.[6] The system ensures that allocations continue to be valid over the course of project review.

[6] There is no fee to request an extension, and the extension request does not require any findings from the City Council. Because the City stops the clock during any processing of entitlements (which includes City entitlements such as a Coastal Development Permit, subdivision map, lot split, use permit, design review, and other agency

Development Phasing Agreement: Developers may enter into a phasing agreement with the City at any time during a year. A phasing agreement guarantees the developer a specific number of allocations for a project and removes the need for the developer to apply for allocations on an annual basis. Developers of larger projects do not need to apply for growth allocations and time extensions as discussed above, if instead, they enter into a development phasing agreement with the City. This process guarantees the number of allocations a development project will receive over a specified time span, thereby reducing the risk and uncertainty for a developer. Development phasing agreements must be approved by City Council at a noticed public hearing. Other developers and projects are noticed of the request for the phasing agreement so they can comment on whether it would adversely affect their projects.

The development phasing agreement provides for a project to receive a greater number of annual allocations in any category by deducting those allocations from future years. Alternatively, a development phasing agreement may provide for a project to receive a specific number of allocations each year for a set number of years. Applicants with development phasing agreements do not need to compete for points to receive annual allocations for multiple years, and are guaranteed a specific number of allocations through the agreement, providing certainty, and reducing the overall risk associated with the entitlement process. While this process may reduce a constraint for the project benefiting from the phasing agreement, it will reduce the number of allocations available in future years, which could constrain other development proposals.

Measure D Outcomes: The Residential Dwelling Unit Building Permit Allocation System (Chapter 17.06 of the Subdivision Ordinance) would be considered a constraint on housing if it impedes the development of units needed to meet the city's housing needs. The City has considered this potential constraint from the perspective of capacity and implementation.

Capacity: The city's housing needs, based on the 2023-2031 Regional Housing Needs Allocation (RHNA), total 480 units. With the 20% buffer required by HCD, the total is 576 units. The estimated 586 allocations that may be available during the 2023 through 2031 timeframe are sufficient to accommodate the RHNA and the buffer. Further, density bonus units are exempt from the allocation that will allow the very low-, low-, and moderate-income units to be developed without an allocation, should the developer request a density bonus. Therefore, from the perspective of overall capacity, Measure D should not be a constraint to the provision of sufficient housing units to meet the city's housing needs.

Implementation: While the 582 allocations that will be available during this RHNA cycle should be more than adequate to accommodate the 480 units of the City's fair share of regional housing

approvals, such as water connections), an extension would only be requested when a developer either wants additional time to request entitlements or if a developer has received entitlements but wants to wait to construct the units. This does not add cost to the development process, nor does it delay a development project. The City Council has not rejected any requests to extend the time period for a growth allocation.

needs, program implementation imposes significant constraints, especially for larger projects. However, from year to year, the City cannot predict the full demand for allocations from private development, which makes it difficult to make thoughtful decisions about phasing agreements. Managing the supply of allocations within the strict construct of the Measure D regulations has only become more challenging as interest in ADUs has shot up. This is coupled with certification of the comprehensive update to the LCLUP which enabled numerous new sites for housing development, including publicly owned sites most suited for affordable housing. Developers contemplating larger projects have expressed concern about the availability of allocations and are unsure of how to phase buildout for these cases. For the last two years of Cycle 5, ADUs consumed over half the allocations and there were not enough allocations for all the units proposed. In particular, several single-family projects have been required to wait and reapply in future years. This type of delay results in pent-up demand with projects reapplying for allocations are competing with new projects.

Measure D and its implementation regulations present an obstacle to the development of housing necessary to accommodate the City's fair share of regional housing needs. In Cycle 5, the Housing Element included a program (Program 2-9) that required an annual evaluation of the Residential Dwelling Unit Allocation System. With the increase in ADU development and opportunities for larger projects, including affordable housing projects, in compliance with Cycle 5's Program 2-9, City staff informed City Council that Measure D was modestly restricting housing development in the near-term, and that more significant impacts on larger projects may be looming. Staff presented potential ways to update the Measure D regulations to modestly ease these constraints and more fully prioritize affordable units over all others; however, as a ballot initiative incorporated into the City's certified LCP, much of Measure D cannot be amended without a vote of the people and subsequent LCP amendment. Programs 6-4 and 6-6 in the Cycle 6 Housing Element would address Measure D were it to constrain RHNA production. These include seeking new interpretations from the State such that deed restricted affordable housing units, mobile homes, and/or ADUs are exempt from Measure D. This would be consistent with how the Coastal Zone portion of unincorporated San Mateo County implements its Coastal Commission imposed residential growth limitations.

Substandard Lots

There are a significant number of residential lots in the city that do not conform to the minimum lot size and lot width requirements necessary for development. These lots are considered substandard or severely substandard, depending on the degree to which a lot does not conform to the size and width requirements of the Zoning Code. Severely substandard lots are defined as any lot that provides 55% or less of the required lot width or lot area.

The Cycle 5 Housing Element estimated that there were approximately 200 substandard and severely substandard lots in the City's R-1 and R-2 residential zoning districts. In years past, development of these lots had been difficult due to relatively restrictive zoning requirements and they were thus less favored because of the remaining availability of standard sized lots. However, the vast majority of standard sized residential zoned lots are now developed. The City prioritizes

infill development, and with many of the remaining undeveloped lots tending to be small or otherwise constrained, the City sought to ease zoning requirements to facilitate housing development. To that end, the Zoning Ordinance was first updated in 2011, with subsequent clarifying updates. Parking standards for both substandard and severely substandard lots were adjusted to allow one garage space, where two are otherwise required. The second space for these lots can be accommodated without a garage. Setbacks for severely substandard lots were also reduced, allowing for much more usable floorplans on these especially narrow lots.

Table B-6: Single-Family Residential Zoning Regulations for Standard and Substandard Lots

Zoning District	Min Standard Lot Size/Width (SF/FT)	Substandard Lot Size/Width (SF/FT)	Max Severely Substandard Lot Size/Width (SF/FT)
R-1	5,000 / 50	Between standard and severely substandard	2,750 / 27.5
R-1-B-1	6,000 / 60		3,300 / 33.3
R-1 B-2	7,500 / 75		4,125 / 41.25
R-1 B-3	10,000 / 90		5,500 / 49.5
R-2*	5,000 / 50		2,750 / 27.5

Source: City of Half Moon Bay Zoning Ordinance
**R-2 lot sizes in the above table are for single-family development in the R-2 Duplex zoning district. Duplex development requires 2,500 square feet of site area and 28.5 feet of lot width per unit.*

During the Cycle 5 Housing Element, about 30 substandard lots in the residential zoning districts were developed. Thus, for Cycle 6, the City estimates that approximately 170 substandard and severely substandard undeveloped lots in R-1 zoning districts remain that could accommodate a single-family home, and possibly also an ADU or junior ADU.

The R-3 and mixed-use districts also include substandard lots that can benefit from the relaxed regulations for substandard and severely substandard lots. They are treated similarly to those presented above for the R-1 and R-2 zoning districts where the minimum lot size is 5,000 square feet. However, that applies only to single-family development. The City seeks multifamily and/or mixed-use development in these districts to maximize buildout, and parking provisions tend to be a more significant constraint, as described below, for these zones and "missing middle" (e.g. duplexes, triplexes, garden apartments) housing development.

Parking Requirements

Chapter 18.36 of the Zoning Code establishes parking standards. Zoning provisions for parking include:

- Affordable Housing: Exceptions to the parking standards for affordable housing projects are allowed.
- Hardships: Exceptions to the parking standards in cases of practical difficulties and unusual hardships are allowed.
- Joint Use Parking Facilities: Joint use of parking facilities is allowed, provided that the total number of parking spaces supplied collectively is not less than the sum of the requirements for the various uses computed separately.

- Off-site Parking: Off-site parking provisions are allowed provided subject to findings about location and ownership/agreements.
- Low Parking Demand Developments: For projects that demonstrate lower than typical parking demand, such as senior and disabled parking, the City will reduce parking requirements.
- Bicycle Parking: Bicycle parking for multi-family and mixed-use development is required.

Table B-7 summarizes parking requirements by residential development type.

Table B-7: Parking Requirements

Residential Land Use	Parking Required
Single-Family Dwelling	
Standard lot	2 garage spaces/unit
Substandard lot	1 garage space and 1 covered space/unit
Severely substandard lot	1 garage space and 1 uncovered space/unit
Accessory Dwelling Units	
Outside coastal access parking restricted area	No parking required
Inside coastal access parking restricted area	1 space in addition to the parking required for the primary unit
Duplex/Triplex	2 garage spaces/unit; 1 guest space
Manufactured Homes	2 spaces/unit
Multi-Family	
Outside the C-D Zoning District	2 garage spaces/unit; 0.25 guest spaces/unit
Inside the C-D Zoning District	1 space/studio and 1-bedroom units 1.5 spaces/2-bedroom units and larger 0.25 guest spaces/unit Guest parking waiver for qualifying projects
Mixed-Use (residential portion only)	
Outside the C-D Zoning District	2 garage spaces/unit; 0.25 guest spaces/unit
Inside the C-D Zoning District	1 space/studio and 1-bedroom units 1.5 spaces/2-bedroom units and larger 0.25 guest spaces/unit Guest parking waiver for qualifying projects 20% reduction for qualifying projects

Source: City of Half Moon Bay Zoning Ordinance 18.36

Mixed-Use Districts: In 2020, the City adopted the "Mixed-Use Districts and Parking Standards Ordinance," which was subsequently certified by the Coastal Commission later that year. This ordinance reduced many barriers to the development of housing, especially in the Commercial-Downtown (C-D) zoning district which covers a significant portion of Downtown Half Moon Bay. As noted in the table above, the parking standards in the C-D zoning district are lower for units

in multi-family and mixed-use development, and those reductions were established in this ordinance. A guest parking waiver further eases the requirements; and a 20% "mixed-use shared-use reduction" bolsters mixed-use development. The impact of the ordinance update was immediate with two projects coming forward on lots located within the heart of Downtown that had stood vacant for many years. Both developers indicated that the updated parking standards made the projects feasible. At the time of the Housing Element drafting, one of the projects was under construction and the other was undergoing plan check review of its pending building permit.

In that the updated parking provisions for the C-D zoning district have worked well, the City intends to allow similar reductions to the Commercial-General (C-G) and Commercial-Residential (C-R) zoning districts, as acknowledged in Program 1-2. It is noted that the City's other mixed-use district, the Commercial-Visitor Serving (C-VS) zone, is limited in area and its purpose is directly related to the Coastal Act with a focus on coastal access and recreation. The C-VS district does not allow for a significant number of housing units, thus the parking regulations will not be proposed for those areas. This kind of deference to Coastal Act sensitivities has helped the City achieve certification of housing friendly policies by the Coastal Commission. The emphasis on the C-D, C-G, and C-R districts, where several of the inventory sites are located, targets the City's mixed-use districts with the most potential for housing development. No housing inventory sites are in the C-VS zone.

Residential Zoning Districts: Parking for missing middle units in the residential zoning districts is a more significant constraint. Duplex, triplex, and multifamily units in R-2 and R-3 zoning districts must provide 2 garage spaces per unit (regardless of bedroom count), plus a minimum of one guest parking space. This is especially onerous with small infill sites where parking dictates site planning and consumes the allowable floor area.

Although the City has granted exceptions in cases demonstrating hardship and meeting findings, the current provisions are barriers to developing these types of units, which if not specifically deed restricted as affordable, are at least affordable by design. If a duplex, triples, or multi-family project cannot demonstrate a hardship or is not an affordable project, the requirements for studio and one-bedroom units may constrain development of market rate one and two-bedroom units, as the parking requirement would have the effect of reducing the area of the project site that can be developed and thus indirectly increase the cost of development. For studio and one-bedroom units, this may also present an increased burden, as the households occupying these unit sizes are smaller than households occupying larger units. These smaller households likely do not need 2 parking spaces, and the cost to the development project to provide this parking is unnecessary. Programs 1-2 and 1-6 will reduce impacts of the City's parking requirements on missing middle housing.

On-Site and Off-Site Improvements

For infill sites, improvements include providing access to the site, clearing and grading the site, installing drainage improvements, and frontage improvements. On-site drainage improvements

typically include detention basins or bioswales. Frontage improvements typically include curbs, gutters, and sidewalks. Such requirements are typical requirements in other most California cities and do not impose a significant constraint on the development of housing.

In the case of a subdivision, improvements may also include roads, as well as wet and dry utilities. Subdivisions are also required to provide parkland or contribute in lieu fees per the Quimby Act. As with land costs, several variables affect the cost of these improvements, including site topography and proximity to established roads, sewers, and water lines. Engineering and other technical assistance costs are usually included with site improvement costs, as these services are required to ensure that development is constructed according to established codes and standards. Off-site improvements may be required if a project creates significant impacts that require mitigation. This is determined on a project-by-project basis.

Very high fire severity zones are mapped along the eastern edge of the city limits. Some extend into the city, and within these areas, special construction and long-term commitments to fuel load management are required. None of the Cycle 6 Housing Opportunity sites are within a very high fire severity zone; however, two sites abut this zone and fuel load management along the borders of these properties has been considered in the site inventory and is not a constraint in either case. The LCLUP update ensured that residential densities and safety in fire hazard zones were appropriate for each circumstance and that adequate sites for Cycle 6 RHNA were available outside these areas.

The site inventory emphasizes sites that are within the City's Town Center where infrastructure is most readily available. The City's on and off-site improvement requirements are typical and have not been found to pose a barrier to housing development.

Short-Term Vacation Rentals

Broadly, the short-term vacation rental market has grown considerably in the past fifteen to twenty years, especially in popular tourist destinations. Half Moon Bay offers numerous coastal-oriented activities and attractions for visitors, and local short-term vacation rental growth has been steadily increasing throughout the city.

The City has been concerned about the loss of housing stock to full-time short-term rental use and initiated a public process to develop short-term rental regulations in 2018. Draft code was nearing completion in early 2020, but had to be set aside while the City's small staff turned their attention to community needs and challenges imposed by the COVID pandemic. The ordinance was picked back up in early 2021; and after numerous study sessions and hearings, the City Council adopted it in September of that year. The ordinance was submitted to the California Coastal Commission for certification at the end of 2021. The Coastal Commission certification process involved a time extension action, followed by two public hearings, and finally concluded with conditional certification in March 2023. To establish a new short-term vacation rental, the ordinance requires primary residency of the dwelling unit and imposes a 60-night maximum for un-hosted operations. The ordinance also disallows short-term rental operations out of mobile

homes, deed restricted affordable housing units, ADUs, and most multi-family housing units. The City established these provisions with the specific intent to protect against further erosion of housing stock to short-term rental use.

The City understands that this is one of the most restrictive and conservative short-term rental ordinances that the Coastal Commission has ever certified. After significant effort providing data and extensive analysis, the City was able to successfully demonstrate that without a primary residence requirement, continued loss of housing stock to short-term rental use was reasonably foreseeable and would likely become cumulatively significant over time. The Coastal Commission in its deliberations, also viewed the ordinance through the lens of its 2019 environmental justice policy which had increased the Commission's sensitivity to housing concerns, as well as the City's LCLUP policies presented earlier in this technical report. Because the Coastal Commission certified the ordinance with modifications from the City Council's language, the City will need to readopt the ordinance per the Commission's action. This will take two noticed public hearings. Following that, the Coastal Commission will need to confirm the City's readoption as consistent with the Coastal Commission's conditional certification action in March 2023.

Once all the adoption actions described above are completed, the Short-Term Rental Ordinance will become part of the City's Zoning Ordinance, which is a major component of the LCP's IP. This ordinance adoption process is an illustrative example of the timelines and logistics involved to accomplish Zoning Ordinance amendments in the Coastal Zone. Despite the fact that this one worked out well from the City's perspective, it took a significant amount of time and required repeated efforts by City staff to produce additional data and analysis to support the Coastal Commission's review. Thus, even with good outcomes, zoning amendments need to be acknowledged as a continued constraint for Half Moon Bay.

Permit Processing Procedures, Timelines, and Fees

The residential development process has various stages, each of which requires some form of City approval. Most residential development in Half Moon Bay requires a coastal development permit. Residential subdivisions and multi-family projects, as well as some single-family homes, require design review. Land development in the PUD zoning district requires Coastal Commission certification of a master plan, such as a specific plan or other type of master plan. Additional discretionary entitlements associated with residential development review may include use permits, variances, and/or parking exceptions. These development review processes are described below.

Coastal Development Permits

Because the entire city is located within the Coastal Zone, most development requires a coastal development permit as regulated per Zoning Ordinance Chapter 18.20 (Local Coastal Development Permits). While the City can amend the LCP, which includes the Zoning Ordinance,

the California Coastal Commission must certify these actions. Therefore, the City cannot guarantee any reduction or easing of constraints associated with this permitting process.

Broadly, a coastal development permit must be processed for all proposals that meet the definition of "development" (see footnote, page B-31). This definition is relevant to the vertical development of structures (e.g., dwelling units), infrastructures, as well as most subdivisions, including parcel maps and even lot line adjustments. Some exceptions include replacement of structures following disaster, repair, and maintenance of existing structures, modest additions to single-family residences, and other improvements normally associated with single-family residences.

A noticed public hearing is required for most coastal development permits. The body with the final approval authority, the Community Development Director, Planning Commission, or City Council, issues the permit. A coastal development permit may be approved or conditionally approved only after the approving authority has made the following findings (Zoning Ordinance 18.20.070):

A. *Local Coastal Program. The development as proposed or as modified by conditions conforms to the local coastal program;*

B. *Growth Management System. The development is consistent with the annual population limitation system established in the land use plan and zoning ordinance;*

C. *Zoning Provisions. The development is consistent with the use limitations and property development standards of the base district as well as the other requirements of the zoning ordinance;*

D. *Adequate Services. Evidence has been submitted with the permit application that the proposed development will be provided with adequate services and infrastructure at the time of occupancy in a manner that is consistent with the local coastal program; and*

E. *California Coastal Act. Any development to be located between the sea and the first public road conforms with the public access and public recreation policies of Chapter 3 of the California Coastal Act.*

F. *Design Review Criteria. (See discussion in next section, "Design Review.")*

Conditions of Approval: The permit approving authority may apply conditions of approval as necessary to ensure conformance with and implementation of the LCP. Modification of the project and resubmittal of the plans may be necessary to ensure conformance with the LCP.

Accessory Dwelling Units and Administrative Coastal Development Permits: The City's Accessory Dwelling Unit Ordinance was certified by the Coastal Commission and submitted to HCD for

review in 2022. While State housing law directs that a ministerial review process is required for ADUs, the law also includes a carve out that provides discretion in the Coastal Zone to ensure that ADU development is consistent with the LCP. Before 2018, the City's Accessory Dwelling Unit Ordinance required a substantial discretionary review process; however, now the code sets forth a process for administrative coastal development permits for "new development" ADUs (e.g., those that involve new construction or conversion of un-conditioned space) which can be reviewed quickly according to objective standards. Also, ADUs involving limited new construction and/or conversion of conditioned space do not require an administrative coastal development permit and can move straight to the building permit stage.

Local Appeals: Coastal development permits are discretionary approvals and the decisions are open to appeal for ten working days following the action. The Community Development Director's decisions may be appealed to the Planning Commission; the Planning Commission's decisions may be appealed to the City Council. City Council decisions can also be appealed to the Coastal Commission in some cases, as described below. Appeals may be directed to the decision itself to approve or deny a project or to the conditions of approval.

Coastal Commission Permit and Appeals Jurisdiction: Developments on tidelands, submerged lands, and public trust lands require that the permit be issued by the Coastal Commission. This requirement is not especially relevant to new housing development, but has been required for some existing development that became proximate to the beach due to years of bluff erosion. However, the Coastal Commission appeals jurisdiction may come into play for numerous residential development sites in the city. For the following development types or locations, the City's approval of a coastal development permit may be appealed to the Coastal Commission:

- Developments between the sea and the first public road paralleling the sea, or within 300 feet of any beach or the mean high tide line where there is no beach, whichever is the greater distance;

- Developments that are located on tidelands, submerged lands; public trust lands; within 100 feet of any wetland, estuary, or stream; or within 300 feet of the top of the seaward face of any coastal bluff; and

- Any development that constitutes a major public works project or energy facility.

In Half Moon Bay, in addition to the western seafront, numerous creeks, wetlands, and other sensitive habitat areas are found throughout the city. These environmentally sensitive water features result in numerous sites being located within the appeals jurisdiction. Thus, in these areas, the City does not have final land use authority. The City's decisions may be amended or revoked through such appeals, often imposing lengthy delays, and resulting in reductions in project size, such as the number of dwelling units.

Before a project can be appealed to the Coastal Commission, all local appeals must be exhausted. The City does not charge a fee for appeals in the Coastal Commission appeals jurisdiction per Coastal Commission guidance. Challenging a project through an appeal process up to the Coastal Commission is much simpler and less expensive than other means of challenges outside the Coastal Zone, such as by filing a CEQA lawsuit. Thus, the risk of appeals overriding the City's land use decisions results in significant developer uncertainty. Furthermore, while the City can make efforts to accommodate the RHNA through its site inventory, the Coastal Commission appeals can severely limit the City's ability to actually accommodate it. Fortunately, most of the City's Cycle 6 site inventory comes with policy support from the recently certified LCLUP; and many of these sites are not in the appeals jurisdiction. Completion of implementation zoning will further bolster the potential for the site inventory to achieve the City's intended buildout for these sites to best utilize each site's capacity.

Design Review

Design review is required for nearly all residential development projects. Half Moon Bay Municipal Code 14.37.020 (Architectural, Landscape and Site Plan Review) specifies various residential types and locations for which design review is required. It covers every type of housing unit other than ADUs and mobile homes:

- New residential units or modifications to an existing unit requiring a discretionary permit including a coastal development permit, variance, use permit, or parking exception.
- Modifications to or new residential units affecting a historic resource and/or located within the heritage Downtown area.
- New residential units within a planned unit development.
- Any multiple-family residential structure with more than two units on a single building site, and for additions, significant exterior alterations or improvements to any multifamily structure and/or site.

The design review process considers the character and quality of design; compatibility with neighboring properties; development characteristics of the project, including building coverage and use of open space; building materials and colors; disturbance of topography, trees, and other natural features; accessory structures; exterior building features; and energy efficiency and renewable energy design elements.

The permit review authority is responsible for design review, including the Community Development Director, Planning Commission, or City Council. During Cycle 5, the City re-established an Architectural Advisory Committee to streamline the design review process. The Committee is a recommending body to the permit review authority. The City integrates design review into consideration or preliminary applications, during periods when biological resource evaluation work is ongoing, and in other ways so that it is conducted as a parallel process and does not lengthen review timelines. The Committee is small and comprised of an architect, a

landscape architect, and a contractor. These experienced professionals collaborate with applicants and have provided valuable guidance to improve livability, sustainability, and the durability of proposed development. Notably, Half Moon Bay's coastal setting imposes a harsh environment on the built environment. Care in the selection of materials and how they are assembled requires care, and the local Architectural Advisory Committee members have helped many applicants make better design choices that will save on maintenance expenses in future years.

The design review process does not regulate any specific uses, but requires all uses to comply with specific design standards. The City's design review requirements are clearly established in the Zoning Ordinance and are written to allow flexibility in achieving substantial compliance. Design review has not added significant time or expense to the entitlement process, which is especially so in recent years now that the Architectural Advisory Committee's review process is integrated into the development review process.

Planned Unit Development Master Plans

The Planned Unit Development (PUD) district implements the Planned Development (PD) land use designation. It is intended to avoid piecemeal development and provide flexibility required for the achievement of coastal, environmental, and safety goals. While the LCLUP policies guide each substantially undeveloped PUD district, the specific development standards, allowed uses, and development densities established for the PUD district must be established through master planning. Master plans may be implemented through Specific Plans or other types of planning tools. Findings for a PUD's master plan must identify, per Sections 18.15.030 through 18.15.065 of the Zoning Code, that the PUD is compatible with surrounding uses, will result in superior design and development of the site, is consistent with the LCLUP and General Plan and all applicable policies and ordinances, provides for phasing of development to ensure that the capacity of public services and infrastructure is not exceeded, and that mitigation measures are incorporated to mitigate any potential adverse impacts.

The PUD district is intended to provide for a variety of land uses, such as attached and detached single-family residential development, multifamily housing development, professional and administrative areas, commercial and industrial uses, institutional uses, and public and private open space and recreation opportunities through the adoption of a comprehensive development plan as set forth in the LCLUP and Zoning Code.

A planned unit development plan must include a detailed description of the proposed uses, densities, and intensities; figures illustrating the site plan, circulation plan, project relationship with adjacent uses, environmental constraints, building elevations, preliminary landscaping, and preliminary grading plans; description of proposed development standards; and description of necessary on- and off-site improvements.

For a planned unit development to be recommended by the Planning Commission and approved by the City Council, the following findings must be made (Zoning Ordinance 18.15.040 Planned Development Land Use, Required Findings of Fact):

A. *The planned unit development plan is consistent with the adopted general plan, Chapter 18.15 of the Zoning Code, and all other applicable policies and ordinances of the city;*

B. *The planned unit development plan is compatible with surrounding land uses;*

C. *The adoption and implementation of the planned unit development plan will result in superior design and development of the site;*

D. *The planned unit development plan meets the requirements of any annual dwelling unit allocation system adopted by the city;*

E. *Adoption and implementation of the planned unit development plan will not exceed the capacity of existing or planned infrastructure systems, including but not limited to sewer, water, natural gas, electricity, and police and fire protection;*

F. *If adequate utilities, infrastructure, and public services are not available to serve all of the proposed development possible under the planned unit development plan, the plan contains phasing controls or requirements for utility improvements that ensure that demands from proposed development does not exceed utility capacity; and*

G. *The applicant, or Planning Commission and City Council, have incorporated all appropriate measures and conditions in the planned unit development plan necessary to mitigate any potential adverse impacts identified during the public review process.*

Following City Council approval, PUD plans are subject to Coastal Commission certification, similar to zoning amendments. Approval of development within an approved PUD area requires a use permit.

Other Discretionary Planning Permits: Use Permits, Variances, and Parking Exceptions

Sometimes coastal development permits are processed with accompanying permits in a parallel process. These primarily include use permits, variances, and parking exceptions. The City has tried to simplify and/or reduce these requirements as a means to reduce the timing and cost of discretionary permit review. The Mixed-Use Districts and Parking Standards Ordinance, discussed above in the "Parking" section, addressed this directly by eliminating the requirement for a use permit for multi-family or mixed-use development in the C-D, C-R, and C-G mixed-use zoning districts. The same ordinance, which reduced parking requirements as previously described, also established simplified findings for parking exceptions. These improvements during Cycle 5 were notable accomplishments for reducing constraints imposed by the permit process.

Processing Times

Initial processing of a development application depends on the type of project proposed (e.g., Planned Unit Development, subdivision, single-family unit, etc.) as well as whether additional requirements will need to be met (e.g., rezoning of land, environmental review, etc.). Therefore, processing review times can vary depending on many different factors. Table B-8 identifies the average and 75th percentile application processing times for jurisdictions in San Mateo County. The processing time required by the City for straightforward applications, such as applications for ministerial review, design review, and use permits is generally close to the county average for straightforward applications. The time to process more complicated projects, including those that require a coastal development permit, is closer to the countywide 75th percentile associated with complicated applications.

Table B-8: San Mateo County Permit Processing Times (in months)

	ADU Process	Ministerial By-Right	Discretionary By-Right	Discretionary (Hearing Officer if Applicable)	Discretionary (Planning Commission)	Discretionary (City Council)
Atherton	1 to 2	1 to 3	2 to 4	N/A	2 to 4	2 to 6
Brisbane	1 to 2	2 to 6	N/A	N/A	4 to 12	6 to 14
Burlingame	1 to 2	2 to 3	2 to 3	N/A	3-4 standard projects; 12 major projects	13 months
Colma	1 to 2	1 to 2	1 to 3	2 to 4	N/A	4 to 8
Daly City	1 to 2	2 to 4	N/A	N/A	4 to 8	8 to 12
East Palo Alto	1 to 3	8 to 12	6 to 14	20 to 40	20 to 40	20 to 40
Foster City	1 to 2	1 to 2	1 to 2		3 to 6	6 to 12
Half Moon Bay		1 to 2	2 to 4	3 to 6	4 to 12	6 to 15
Hillsborough	-	-	-	-	-	-
Millbrae	0 to 2	3 to 6	1 to 3	3 to 8	3 to 8	4 to 9
Pacifica	1 to 2	2 to 3	4 to 5	5 to 6	5 to 6	7 to 8
Redwood City	2 to 3	3 to 4	N/A	8 to 10	12 to 18	18 to 24
San Bruno	2	3 to 6	N/A	3 to 6	9 to 24	9 to 24
San Mateo	4 to 8	1 to 2	4 to 7	N/A	9 to 12	9 to 13
South San Francisco	1	1	2 to 3	2 to 3	3 to 6	6 to 9
Unincorporated San Mateo	1 to 3	3 to 6	4 to 9	6 to 12	6 to 18	9 to 24
Woodside	1 to 2	1 to 2	N/A	N/A	2 to 6	3 to 8

Source: 21 Elements Survey, 2022

Longer processing times occur for a variety of reasons, mostly related to the Coastal Zone context. For example, many project sites, due to the proximity of known and mapped, or apparent potential ESHA, are subject to preparation of a biological resources evaluation (BRE)

early in the review process. BREs must be circulated for 45 days to relevant resource agencies including the California Coastal Commission, the Regional Water Quality Control Board, the State Department of Fish and Wildlife, and others. Agency review often indicates that special conditions may need to be addressed for a project site, such as the need to prepare wetland delineations and/or provide habitat buffers which can affect the footprint of development. While the preparation of a BRE is a special process step, by completing this early in project review, developers and the City can work out ways to manage special conditions related to ESHA before any CEQA document is completed and public hearings. Thus, the BRE requirement is meant to simplify and bring about projects that are approvable from the perspective of abiding by resource projection requirements. In addition to the BRE process, a notable delay outside of the City's processing timeline is obtaining Coastal Commission approvals on appeals and permits that are subject to the Commission's purview. It is not atypical for larger developments in Half Moon Bay to be appealed and/or litigated, adding significant delays outside of the City's control.

The processing times presented in Table B-9 are for single-family and multi-family projects that do not require a zone change or LCLUP/General Plan amendment. The City's processing times are typically within the 75th percentile of jurisdictions within the county. While typical processing times are above the county average and can be considered a constraint, this is primarily due to the city's location in the Coastal Zone and the requirements of the Coastal Act. The requirements of the Coastal Act and related processing times are codified by State law and are outside of the control of the City.

Table B-9: Typical Processing Procedures and Timelines by Project Type

Project Type:	Coastal Development Permit	Design Review	Typical CEQA	Subdivision Map	Estimated Process Time (weeks)*
Single Family Home	✓	If visual resources area	Sometimes, if in coastal resources area	N/A	18-52
Single Family Subdivision	✓	✓	Initial Study to determine exemption; or Negative Declaration	Tentative Map & Final Map; Subdivision Agreement	52-64
Multi-Family or Mixed-Use Development	✓	✓	Initial Study to determine exemption; or Negative Declaration	N/A	26-52

Source: City of Half Moon Bay

**Estimated time is longer for projects that are not exempt from CEQA; especially if biological resources are present which may require multiple field investigations in different seasons.*

Governmental Fees

The 21 Elements project surveyed the cities of San Mateo County to determine development fees, including planning, building, and impact fees.[7] The 21 Elements group provided basic assumptions for the hypothetical projects (see the footnotes of Table B-10 so that the fees could be compared across jurisdictions.

Table B-10: Total Fees Per Unit

	Single-Family	Small Multi-Unit	Large Multi-Unit
Atherton	$15,941	No Data	No Data
Brisbane	$24,940	$11,678	No Data
Burlingame	$69,425	$30,345	$23,229
Colma	$6,760	$167,210	$16,795
Daly City	$24,202	$32,558	$12,271
East Palo Alto	$104,241	No Data	$28,699
Foster City	$67,886	$47,179	$11,288
Half Moon Bay	**$39,892 or $54,238**	**$25,194 or $40,439**	**N/A**
Hillsborough	$71,092	No Data	No Data
Millbrae	$97,756	$6,824	$55,186
Pacifica	$33,725	$40,151	No Data
Portola Valley	$52,923	No Data	No Data
Redwood City	$20,795	$18,537	$62,696
San Bruno	$58,209	$72,148	$39,412
San Mateo	$99,003	$133,658	$44,907
South San Francisco	$81,366	$76,156	$32,471
Unincorporated San Mateo	$36,429	$27,978	$10,012
Woodside	$70,957	$82,764	No Data

Source: 21 Elements Survey, 2022

Notes: Half Moon Bay: Does not include water connections or school impact fees. Two fees presented with the lower fee for project sites within the sewer assessment district; and the higher fee per unit for project sites outside the sewer assessment district.

All other jurisdictions: Includes entitlements, building permits, and impact fees as reported by other jurisdictions.

In Half Moon Bay, fees for a single-family residence total approximately $40,000 for a single-family home and $25,000 for each small multi-unit home in multi-family development (e.g., 10 units). These fees assume that the project site is a participant in the City's sewer assessment district; higher fees presented in the table, of about $15,000 per unit, apply to project sites outside the district. The 21 Elements assumptions for a large multi-family development were for a 100-unit multifamily project, which is not a pertinent form of development for Half Moon Bay. Governmental permit and impact fees range from 2 – 5% depending on unit type and sewer

[7] The fees presented for Half Moon Bay do not include water connections. Water connections are discussed in the Infrastructure section of this technical report.

district participation. In all cases, this represents a small percentage of the overall development cost as presented in Table B-11.

Table B-11: Total Fees as a Percentage of Total Development Costs

	Single-Family	Small Multi-Family	Large Multi-Family
Atherton	0%	No Data	No Data
Brisbane	1%	1%	No Data
Burlingame	3%	4%	3%
Colma	0%	17%	2%
Daly City	1%	4%	2%
East Palo Alto	4%	No Data	4%
Foster City	3%	6%	2%
Half Moon Bay	**2% – 3%**	**3% - 5%**	**N/A**
Hillsborough	3%	No Data	No Data
Millbrae	2%	8%	7%
Pacifica	1%	5%	No Data
Portola Valley	1%	No Data	No Data
Redwood City	1%	2%	8%
San Bruno	2%	8%	5%
San Mateo	4%	14%	6%
South San Francisco	3%	9%	4%
Unincorporated San Mateo	1%	3%	1%
Woodside	2%	9%	No Data

Source: 21 Elements Survey, 2022

Notes: The above table is calculated using average soft costs (including an average of jurisdiction charged fees) and average land costs for the county. A more precise determination of fees as a percentage of total development costs can be calculated using jurisdiction specific land costs and fees.

Half Moon Bay: The lower percentage is for project sites within the sewer assessment district; and the higher percentage is for project sites outside the sewer assessment district.

Water connection fees are not accounted for in Table B-10 or B-11. These fees can significantly impact development cost and are explained in more detail later in the Infrastructure section of this report. The cost of water connections would increase fees for market rate single-family units by an estimated $90,000 per unit; thereby increasing the percentage of fees for total development cost to about 7%. Similarly, for market rate multi-family development, assuming that one-half a water connection is needed per unit, the cost of water connections would increase fees per unit by an estimated $45,000; thereby increasing the percentage of fees for total development cost to about 10%. In the case of affordable housing, units qualifying for water connections specifically reserved for units affordable to low- and lower-income households, the cost of water connections would increase fees by about $8,000 per unit; thereby increasing the percentage of fees for total development cost much more modestly, to between 4% and 6%. This illustrates the critical importance of water connections reserved for affordable housing, which is acknowledged throughout the Cycle 6 Housing Element for Half Moon Bay.

NON-GOVERNMENTAL CONSTRAINTS

Government Code 65583(a)(6) also requires a review of local efforts to remove nongovernmental constraints that create a gap in the jurisdiction's ability to meet RHNA by income category. Non-governmental constraints are primarily market driven and, in many circumstances, outside of a local government's ability to directly control. These constraints may include land costs, the cost of construction, financing, and availability of housing. State law calls for the City's Housing Element to contain a general assessment of these non-governmental constraints, which can serve as the basis for actions that local government may pursue to offset their effects.

Land and Construction Costs

Land costs in San Mateo County have steadily continued to rise, due in part to the desirability of housing in the region and the short supply of developable land for housing. These costs vary both between and within jurisdictions based on factors like the desirability of the location and the permitted density. According to data from Century Urban, a typical multi-family construction in San Mateo County, land costs add approximately $100,000 per unit. For a single-family home, the average land cost is $514,455 or more per lot.

Construction costs include both hard costs, such as labor and materials, and soft costs, such as architectural and engineering services, development fees, and insurance. For multi-family homes in San Mateo County, hard costs account of 60 to 65% of the building cost, and soft costs average around 15 to 20% (the remaining 15 to 20% is land costs). For single-family homes, hard costs often are roughly 40% of the total cost, soft costs are 20%, and land is 40%.

Hard costs are around $420 per square foot for the smaller single-family residential prototype, and assuming higher finishes, $525 for the larger single-family homes. The hard costs for multi-family construction (both a 10-unit and 100-unit development) were $522 for the smaller multifamily prototype and $517 for the larger multifamily prototype.

According to data from Century Urban, the total development cost in San Mateo County for a single-family home of 2,600 square feet is $2,487,000, averaging $949 per square foot. The total development cost for a 5,000-square foot single-family home is $4,430,000, averaging $848 per square foot.

According to housing developers in San Mateo County, construction costs for multi-unit buildings vary based on the form of parking (structured vs. surface) in addition to other environmental factors such as topography, pre-existing structures, etc. According to the research by Century Urban conducted on behalf of the San Mateo County 21-Elements collaborative, the total development cost of a small (10,000 square foot/10-unit) multi-family unit is $786,000, and the total development cost of a large (93,750 square foot/100 unit) multi-family unit is $732,500.

Mortgage Financing

One of the most significant factors related to the provision of adequate housing for all segments of the population is the availability of financing. Even small changes in the interest rate for home purchases can dramatically affect affordability. For example, a 30-year home loan for $400,000 at 5% interest has monthly payments of roughly $2,150 while a similar home loan at 7% interest has payments of roughly 20% more, or $2,660.

Table B-12 shows the average annual mortgage interest rates for the United States in the years 2011 to 2021. As shown, interest rates were at a historic low, and dropped even further during the Covid-19 pandemic in 2020. However, interest rates in 2022 are on the rise making mortgages increasingly more expensive.

Table B-12: Average Annual Interest Rates from 2012 to 2022

Year	Annual Average Rate (%)
2011	4.45
2012	3.66
2013	3.98
2014	4.17
2015	3.85
2016	3.65
2017	3.99
2018	4.54
2019	3.94
2020	3.11
2021	2.96

Source: Freddie Mac, Monthly Average Commitment Rate and Points on 30-Year Fixed-Rate Mortgages

San Mateo County qualifies as a high-cost area for the Federal Housing Administration (FHA) loan program, and can be provided a higher loan limit. In 2021, prospective home buyers could receive a loan of up to $822,000 for a single-family home and approximately $1,582,000 for a four-plex through an FHA loan.

Construction Financing

Between late-2021 and continuing into 2022, a combination of inflation and interest rate increases have resulted in higher costs to develop housing. The Bureau of Labor Statistics publishes the Consumer Price Index (CPI) and Producer Price Index (PPI), both of which have shown higher than average increases. Mortgage and construction loan rates have similarly risen adding to an already constrained cost to build housing. The City can circumvent some aspects of escalating housing development expenses by utilizing City-owned land for the exclusive use of producing affordable housing. Local affordable housing developers shared that the use of City-owned land may need to be paired with a variety of financial subsidies to reach project feasibility.

Affordable housing developers often need to leverage multiple funding sources, tax credit incentives, and to reach a specific density of units.

Labor Costs (Prevailing Wage & Davis Bacon Act)

The California Labor Code applies prevailing wage rates to affordable housing and public works projects. Public works projects include construction, alteration, installation, demolition, or repair work performed under contract and paid for in whole or in part out of public funds. Prevailing wage rates for San Mateo County are established and updated annually by the state's Director of Industrial Relations. Furthermore, if federal funds are involved, Davis-Bacon Act wages often apply. Under the Davis-Bacon Act, workers must be paid no less than the locally prevailing wages, as well as overtime payments of time and a half. While the cost differential in prevailing and standard wages varies based on the skill level of the occupation, prevailing wages tend to add to the overall cost of development even as they help ensure that laborers are being paid a fair wage. In the case of affordable housing projects, prevailing wage requirements have the potential impact of increasing project costs and acting as a constraint on development. This can also impose a significant cost impact on rehabilitation of affordable housing units for low- or moderate-income persons and the infrastructure to support such housing. The rehabilitation of certain qualifying affordable housing units for low- or moderate-income persons is exempted from this requirement. SB 972 provides for exemptions from prevailing wage requirements for the construction or rehabilitation of privately-owned residential projects operated on a not-for-profit basis as housing for homeless persons or that provide for housing assistance.

Proximity to Major Job Centers

A large gap between high job growth and limited availability of housing for workers has led to prohibitive cost of living throughout San Mateo County. For example, the County is home to many large employers including Genentech (South San Francisco), YouTube (San Bruno), Meta (Menlo Park), Visa (Foster City), and many healthcare institutions, as well as the San Francisco International Airport being located on the County's eastern border. Although Half Moon Bay is separated by rural open space from these major job centers, most employers are located 7 to 15 miles from Half Moon Bay, which results in the vast majority of residents traveling outside of the city for work (see Figure B-1 below). According to the U.S. Census American Community Survey, between 2010 and 2019, 102,500 new jobs were created while only 9,494 new housing units were built within San Mateo County, a ratio of 11:1.

Geographically, San Mateo County sits between San Francisco and Santa Clara counties, which are also home to large employment centers within an expanding Bay Area region. The City of Half Moon Bay and San Mateo County cost (often referred to as the Midcoast or Coastside), including the surrounding unincorporated communities from Montara to the north and Pescadero to the south, supply a limited number of jobs to coastal residents. As seen in Table B-13 below, the Midcoast region, which includes Half Moon Bay and unincorporated coastal San Mateo County accounts for roughly 2% of jobs in San Mateo County.

Table B-13: Midcoast and San Mateo County Employment

Employment (Jobs)	Employees
Midcoast Total[1]	7,930
City of Half Moon Bay	5,379
Unincorporated Midcoast	2,551
San Mateo County Total[2]	434,295

Sources: [1]*City of Half Moon Bay LCLUP*
[2]*U.S. Census Bureau, County Business Patterns (CBP)*

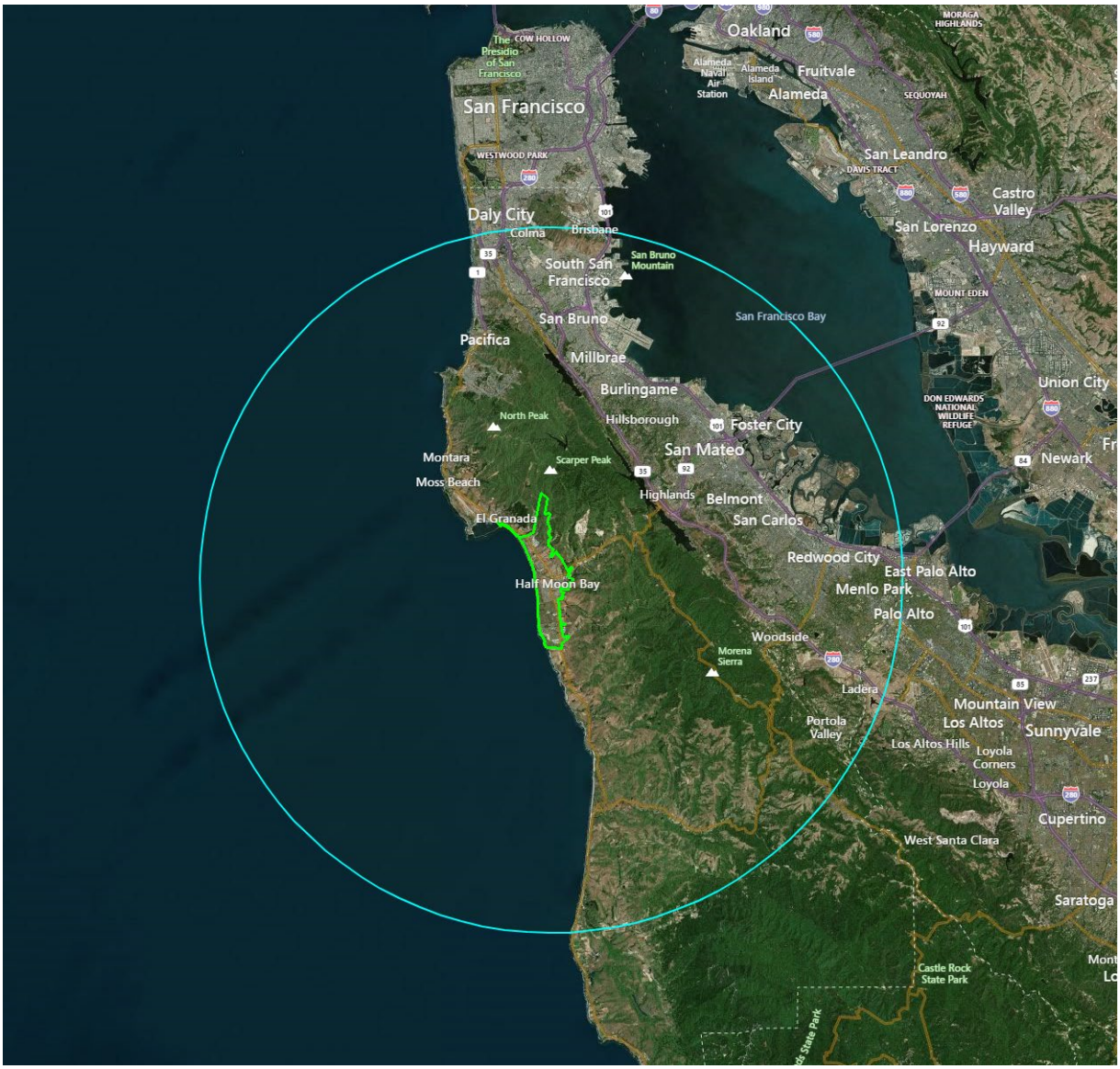


Figure B-1: Half Moon Bay City Limits – 15-mile radius

Source: Half Moon Bay GIS

Increased demand for commercial development throughout neighboring jurisdictions has increased job growth at a high rate and has therefore contributed to the jobs-housing imbalance in San Mateo County. The City is highlighting the growth of the region as a nongovernmental constraint that will continue to place pressure on the cost of housing within Half Moon Bay. To support Half Moon Bay residents of all income levels, the City will need to focus on the development of affordable housing as presented in the Housing Resources technical report of the Housing Element. The city's proximity to jurisdictions that have seen considerable employment growth since 2010 will continue to challenge the cost of housing in Half Moon Bay.

INFRASTRUCTURE CONSTRAINTS

The Coastal Act requires that priority be given to certain land uses for allocation of public works capacities, including water supply and wastewater treatment. The LCP therefore establishes policies and regulations that require the reservation of infrastructure capacity for the following Coastal Act priority uses as defined in Chapter 18.05 Water and Sewer Capacity Allocation and Reservation, of the Zoning Code:

- *Commercial Recreation*
- *Public Recreation*
- *Indoor Floriculture*
- *Outdoor Agriculture and Horticulture*

At the same time, Government Code Section 65589.7 requires water and sewer service providers to grant priority for the provision of water and sewer services to proposed developments that include housing units affordable to lower-income households. Affordable housing is established as a local priority use in the LCLUP as described earlier in this chapter. It is also acknowledged as a priority use in Chapter 18.05 of the Zoning Code.

Coastal Act priority uses are the top tier. Affordable housing is next. All other uses, such as market rate housing, industrial uses not related to agriculture or recreation, and office uses, comprise the bottom tier, referred to as non-priority uses. Farmworker housing qualifies as both a local priority use being affordable housing, as well as a Coastal Act priority use because it is a necessary part of agriculture and horticulture uses. Thus, farmworker housing is top tier.

Water

Half Moon Bay is served by the Coastside County Water District (CCWD), which also serves portions of the unincorporated area of San Mateo County, including Princeton-by-the-Sea, the northern portion of Miramar, and El Granada. CCWD's primary water supply, approximately 75% of the District's supply, is purchased from the SFPUC. Local additional sources include the Pilarcitos Well Field and Denniston Creek.

Water Service Reliability: Urban water management plans (UWMPs) are updated every five years. In comparison to the 2015 UWMP, CCWD's 2020 UWMP acknowledges significant water service reliability impacts. The primary factor is drought. The District continues to have sufficient

supply in normal (non-drought) water years to meet both existing and projected demand. However, supply and demand models anticipate shortages of up to 29% in a single dry year scenario; and up to 50% for a multiple dry year scenario.[8] The UWMP includes a water shortage contingency plan. The uncertainty of long-term water supply reliability should be considered a constraint on residential development, potentially to an increasing extent over time, unless increased conservation or new supplies can be secured.

Water Supply: CCWD and its service area have several options to reduce existing water use through conservation and to increase water supply sources. These include, but are not limited to the following:

- *Best Management Practices (BMPS) for Conservation:* Residential water surveys, plumbing retrofits, and system audits are typical conservation BMPs. Specific examples include high efficiency toilet rebate programs, lawn replacement programs, and residential audits. CCWD actively works on BMPS with its customers.

- *Local Sources:* CCWD's local sources include ground water and surface water diversions. The District has options for expanding the use of local sources subject to further study and permitting.

- *Water Recycling:* CCWD's 2020 UWMP presents strong interest in and an approach to establishing recycled water as a new water source. This would be coordinated with the wastewater agency, who would be the recycled water provider and CCWD would be the recycled water delivery agent; noting that for this to occur, significant infrastructure upgrades at the wastewater treatment plant are needed. Although recycled water is not potable, potential uses are landscape irrigation, agriculture, or groundwater recharge. The City's LCLUP policy supports establishing recycled water on the Midcoast.

Water Connections: Development projects are required to have a water service connection to receive water. The number of connections that CCWD can issue was established through past coastal development permitting. There are three types of connections: Coastal Act priority connections reserved for Coastal Act priority uses; affordable housing connections reserved for residential units affordable to low and lower-income households; and non-priority connections for all other uses, including market rate and moderate-income housing. In 1988, CCWD pre-sold all its non-priority water connections to fund major infrastructure improvements. Many of these connections remain available through a secondary market of numerous property owners who have purchased these connections. In general, one connection is needed per single-family home; but often more than one multi-family unit can be served by a single connection.

Thus, regardless of the availability of water, CCWD does not have an unlimited number of water service connections available. As of 2020, CCWD had 209 Coastal Act Priority water connections

[8] County Coastside Water District 2020 Urban Water Management Plan, Executive Summary, page ES-3; https://coastsidewater.org/reports_and_studies/2020-Urban-Water-Management-Plan.pdf

and 202.5 affordable housing water connections. Priority connections purchased from CCWD are about $16K each. The secondary market held about 820 nonpriority connections.[9] Though non-priority connections are not available for purchase from CCWD, property owners and developers may find an entity with available non-priority connections and arrange to purchase the allocation at market rate. CCWD maintains a list of entities and details on the uninstalled water connections within its service area. City staff is aware, anecdotally because these prices are not regulated, that the going price for a market rate connection in 2023 was approximately $80K - $100K. There is no question that the cost of non-priority connections constrains residential development; especially multi-family development that does not qualify for affordable housing priority connections.

Overall, the number of priority connections is beginning to run low relative to RHNA for Half Moon Bay and the portion of unincorporated coastal San Mateo County within the CCWD service; this will become a severe constraint on affordable housing at the low and lower-income levels unless more connections can be established. Establishing more connections will require amendments to previously issued coastal development permit(s). This is a complex matter outside the City's direct control requiring Coastal Act and LCP conformance whereby the District and its customers must demonstrate that the connections are needed, and that the establishment of such connections will not be growth inducing beyond the capacities of other types of infrastructure, including wastewater treatment and circulation.

Wastewater

Sanitary sewer service is provided by the City of Half Moon Bay and Granada Community Services District (GCSD) for transporting sewage flows and Sewer Authority Mid-Coastside (SAM) for treating and disposing of the sewage. SAM is a public agency providing wastewater treatment services to Montara Water and Sanitary District, GCSD, and Half Moon Bay under a joint powers agreement. Each member agency of SAM is allotted maximum capacity rights for peak wet weather floor (PWWF), average dry weather flow (ADWF), biochemical oxygen demand, and suspended solids. These allocations correspond to the sewer treatment capacity and the sewer transmission capacity.

Sanitary Sewer Infrastructure: The City of Half Moon Bay's existing sanitary sewer system consists of approximately 37 miles of sewer mains, approximately 3,100 laterals, and three lift stations. GCSD's sanitary sewer system includes approximately 33 miles of sewer line and approximately 1,500 feet of force main running along HWY 1. SAM owns and operates an 8-mile stretch of transmission main. Four main lift stations are used to connect the three member agencies' sewer distribution systems to the SAM Treatment Plant.

Treatment Plant Capacity: The City's LCLUP identified that treatment capacity could become overtaxed at or before buildout modeled for the LCLUP's 2040 planning horizon. The City's approach to addressing this in the near-term has been to reduce the high level of inflow and

[9] City of Half Moon Bay, Local Coastal Land Use Plan, Chapter 3: Public Works, pages 3-13 – 3-14; https://www.half-moon-bay.ca.us/DocumentCenter/View/3758/Chapter-3-Public-Works

infiltration (I&I) whereby excess water from stormwater and groundwater flows into older, faulty sewer pipes. Reduction of I&I is costly, yet effective. Another approach to increasing treatment capacity is to establish a water recycling facility. Despite other potential tangible options to increase treatment plant capacity (and establish a new water source if water recycling is implemented), the ultimate challenge is that the treatment plant is very low-lying and immediately adjacent to the coast; it is already subject to flood events from intense storms and will become more vulnerable to sea level inundation over time. Protecting the plant from this risk is being studied by SAM.

Traffic and Roads

Half Moon Bay is connected to the region by State HWYs 1 and 92. The City's policy, as established in the 2013 Circulation Element, is to maintain level of service (LOS) C as the desired LOS on both highways except during the peak two-hour commuting period and the 10-day average peak recreational hour, during which times LOS E is acceptable. For the purposes of CEQA, LOS is no longer a threshold of significance, having been replaced by vehicle miles traveled (VMT). The recently certified LCLUP harmonizes the two standards by retaining LOS from a policy perspective for maintaining coastal access, but utilizing VMT as the threshold of significance for CEQA analysis purposes.

LOS: LOS is a quality measure that describes operating conditions within a traffic stream. LOS evaluation indicates the degree of congestion that occurs during peak travel periods and is the principal measure of roadway and intersection performance. It is described in terms of speed and travel time, freedom to maneuver, traffic interruptions, and comfort and convenience. LOS can range from A (representing free-flow conditions) to F (representing extremely lengthy delays). LOS D is typically considered acceptable for a peak hour in urban areas. LOS E is approaching capacity and LOS F represents conditions at or above capacity.

LOS evaluations for roadway segments and intersections along the highways were conducted as part of the 2013 update to its General Plan Circulation Element and the 2020 LCLUP. The LCLCUP assessment confirmed the 2013 Circulation Element evaluation that the weekend traffic peak is severe on the Coastside and in Half Moon Bay. The weekday AM and PM peak hours are also experiencing heavy congestion, with an elevated level of out-commuting as well as overlapping school trips that are not adequately supported by public transit or any school buses.

VMT: VMT measures the total number of miles traveled that originate or terminate within a defined area over a specified period. VMT has a stronger connection to environmental impacts including greenhouse gas emissions, energy use, and runoff pollution. As of the update of the Cycle 6 Housing Element, the City was preparing its VMT threshold for CEQA assessment. The draft threshold followed the California Office of Planning and Research guidance for a 15% reduction and was in review.

As individual development projects are proposed in Half Moon Bay, they will be reviewed for their potential to result in project-level LOS impacts and their contribution to the City's VMT.

Individual development projects will continue to be conditioned to provide traffic improvements to reduce significant impacts on specific roadway operations from a policy perspective; and will also now require transportation demand management or other approaches to address VMT. As noted at the beginning of this technical report, VMT is especially difficult to address in Half Moon Bay because the city has limited transit service and is subject to significant visitor traffic; resulting in the city's transportation impact zones (TAZs) having relatively high VMT compared to other San Mateo County jurisdiction. Adhering to State VMT requirements may become a development constraint for residential development; however, the City will seek all exemptions for affordable housing.

HISTORICAL AND ENVIRONMENTAL CONSTRAINTS

Residential development in Half Moon Bay is constrained by the presence of resources and hazards, which are addressed by policies in the LCP. Historic and environmental conditions, including resources and hazards, constrain development both in terms of location and affordability.

Archeology

The City has mapped areas with high potential for archaeological resources; many vacant lands, especially those near watercourses, are in sensitive locations. Archaeological reports are required for projects located within any designated archaeological resource area or 100 feet from any recorded archaeological site identified in the LCLUP. Necessary studies and mitigation measures may add to the cost of a project and add to the project's time requirements.

ESHA

Beyond the multi-layered and complex regulatory framework, the presence of ESHA restricts development due to the condition of the land. Many ESHA areas are associated with water resources including watercourses and wetlands. Such areas are located throughout the city and are not appropriate for development.

Geological

The greater Half Moon Bay landscape consists of a gently sloping marine terrace. The western edges consist of coastal bluffs and sandy shoreline. The northeastern section contains steep hills with erosion potential. The city is underlain with poorly consolidated shallow marine sands, silts, and gravels resting on top of an ancient wavecut bedrock platform. Most soils are derived from alluvial sources, as the geology of the city is defined to a substantial extent by the sea, the San Gregorio Fault, and wetlands and watercourses. This context sets the stage for a range of geological hazards including erosion, landslides, subsidence, and seismic risks (e.g., rupture, liquefaction, and slope failure). Geologic hazards are moderate to low within the city, though some areas of high landslide risk exist along the eastern edge of the city. Geological reports for areas in geologically hazardous areas are required. Geological hazards present a contain in some cases as geotechnical engineering, grading, and lot preparation costs to reduce these potential hazards can increase the cost and time requirements of development.

Flood

Many properties in Half Moon Bay are subject to one or more hydrologic hazards. These include localized flooding near creeks and other watercourses; inundation from tsunami and/or dam failure; and coastal flooding. All these hazards are heightened by climate change and sea-level rise. Constraints associated with these hazards will influence future development efforts and may require measures to minimize impacts. Some hazard types, such as flood and tsunami inundation zones, have been previously delineated and policies have been adopted that discourage or regulate development proximate to these areas. Delineation of areas susceptible to sea-level rise has been prepared and continues to be updated as best available science evolves.

The LCLUP limits new development on bluff faces, on bluff and cliff tops, and in areas prone to serious flooding due to tsunami or dam failure. Most of the sites in the Housing Element site inventory are located away from such hazards; others require analysis and possible mitigation such as raised foundations or evacuation plans. Absent such care, otherwise well located and viable sites cannot be considered for residential development.

Fire

Wildland fires in the west have become prevalent and much more difficult to contain with prolonged drought periods and increasing temperatures. Fire hazard is typically more prevalent in inland areas which do not benefit from moist marine climatic conditions; however, with climate change, even coastal settings undergo extremely dry periods during extended droughts. Much of the eastern edge of the city limits, as well as some areas within the city, are mapped in the high or very high fire severity area. One of the larger sites in the Cycle 5 Housing Element was located within the very high fire severity zone; and has consequently been removed from the inventory. Some of the Cycle 6 Housing Inventory sites are located adjacent to these areas, but none are within them. Care with setbacks and fuel load will need to be considered when planning for housing on these sites.

LOCAL EFFORTS TO REMOVE CONSTRAINTS

Key local efforts to remove constraints associated with each conflict topic – Governmental, Non-Governmental, Infrastructure, and Historic and Environmental – are provided below in the conclusion of this technical report.

Governmental:

The City's primary focus, which has produced a portfolio of successes, is the certification of the LCLUP. This comprehensive update harmonizes the requirements of the California Coastal Act with State housing law and the city's housing needs. It is a remarkable achievement, demonstrated by the following highlights:

Long-Term Housing Needs: The 2020 LCLUP comprehensive update set out to overcome significant constraints on residential development and to proactively enable well-located and viable sites for affordable housing in anticipation of the Cycle 6 and subsequent RHNA cycles. Furthermore, City staff worked with numerous property owners and developers throughout the multi-year LCLUP update process to ensure that housing sites enabled by LCLUP would not only have development potential, but would also likely be developed in the early years of enactment of the LCLUP, which overlaps with Cycle 6.

The Best Sites - Town Center and Workforce Housing Overlay (WHO): The LCLUP, and the forthcoming implementation zoning, set up housing sites in locations that will provide supportive, convenient, and quality living environments. The Town Center sites are concentrated near all the city's public schools, grocery stores, transportation corridors, and numerous other services. Many of the WHO sites will provide housing near employment, while the rest of the WHO sites are in or near the Town Center. The LCLUP laid these sites out with deliberate intent for furthering the best options when it comes to new housing.

Affordable Water Connections for Affordable Housing: The City led an effort to resolve a problem imposed by an unresolved constraint stemming from one of CCWD's coastal development permits. These permits established and limited CCWD's water connections by number and type for specified land uses that a connection could serve. As described in the Infrastructure section of this report, three types of connections were established: Coastal Act priority, local priority for affordable housing, and non-priority. The non-priority connections are only available through a secondary market of landowners and cost about $80K - 100K, whereas the priority connections are held by CCWD and cost about $16K.

Due to CCWD's interpretation of conditions of approval for a coastal development permit issued to the District, the District would not issue water connections for affordable housing in Half Moon Bay. Yet, at the same time, the District continued to make these connections available to the unincorporated Midcoast within the CCWD service area for the same type of affordable housing units. This matter plagued the City for most of the Cycle 5 Housing Element despite efforts by City staff for several years to sort out the matter. Working with the California Coastal Commission and CCWD, and through the LCLUP update process, the City successfully facilitated a resolution. CCWD and the Coastal Commission agree: *these crucial water connections, established solely for housing units affordable to households at the low or lower-income level, are available to qualifying development in the entire CCWD service area including the unincorporated Midcoast* ***and*** *the City of Half Moon Bay.* This situation has been one of the most significant constraints on affordable housing development in Half Moon Bay for many years, and it is finally resolved.

Non-Governmental:

The primary non-governmental constraint is the overall cost of affordable housing development, which includes high land and development costs. Constructing affordable housing often requires subsidies beyond available density and/or financial incentives that support affordable housing developers' efforts to leverage multiple funding sources.

While the City can offer developer incentives such as expedited permit processing, density bonuses, and fee deferrals, it cannot afford to fully mitigate the high cost of affordable housing development. The City's affordable housing fund relies on proceeds from construction and development fees, including in-lieu fees that are restricted to affordable housing development. Per Program 4-6, the City will determine if an affordable housing linkage fee on commercial developments would be a viable way to increase available affordable housing funds. Such a source would be limited because non-residential development on the Coastside is quite limited, especially in comparison to Bayside cities.

The City can also offer City-owned lands for affordable housing development, per Program 4-8. Although the City has limited land holdings with development potential, it is making strides along these lines. In February 2022, the City released a request for qualifications for an affordable housing development of City-owned property at 555 Kelly Avenue; the process is proceeding with 40 units of farmworker housing to be developed by a non-profit housing developer. In addition to 555 Kelly Avenue, the City-owned 880 Stone Pine Road site is included in the Cycle 6 sites inventory presented in Housing Resources Appendix C. Notably, both 555 Kelly Avenue and 880 Stone Pine Road are recent acquisitions. Absent these properties, the City's land holdings include City parks and facilities sites, and other lands with significant development limitations due to the presence of ESHA, including wetlands.

Infrastructure

Water: With careful conservation and adherence to CCWD's water shortage contingency plan, there should be sufficient water supply, as well as water connections, for development of housing units to meet the City's RHNA. However, beyond the Cycle 6 RHNA, and in consideration of development that may be proceeding in the unincorporated County portion of CCWD's service area, limited water supply and water connections for affordable housing will need to be seriously considered. This may require investment in new supplies and coastal development permitting to establish additional water connections. The City's LCLUP policies support both efforts, however, the City would not be the lead agency for either of these endeavors and will need to continue to track this issue and collaborate with CCWD, SAM, and the California Coastal Commission.

Wastewater: Wastewater treatment capacity should be adequate for the Cycle 6 RHNA and other projected development, possibly to about 2040, the LCLUP's planning horizon. The wastewater conveyance infrastructure in the City of Half Moon Bay and throughout the rest of the SAM service is being improved through ongoing capital improvement program projects. In particular, the City has focused on reducing I&I, which results in direct and immediate reductions in wet weather wastewater flows. This is advantageous for supporting Cycle 6 RHNA because wet weather flows are the primary near-term treatment capacity challenge. The City's five-year capital improvement program includes ongoing I&I reduction projects, demonstrating commitment to this effort. Beyond reducing I&I, supporting recycled water, and protecting the SAM plant and infrastructure from sea level rise impacts are supported by LCLUP policies. However, as in the case of water supply, the City would not be the lead agency for such projects, which are large-scale and require significant investment. The City is keenly aware of these system

weaknesses and will continue to collaborate with other agencies to address these needs well in advance of reaching capacity limits.

Traffic and Roads: The city's roadways experience three acute peak use periods: weekday mornings, weekday evenings, and weekends which may have numerous peaks that can be quite extensive. There is limited room to increase roadway capacity. Instead, City policy supports improving safety and expanding transportation modes through Town Boulevard planning, which focuses on HWYs 1 and 92. The associated land use strategy, reflected in the Cycle 6 sites inventory is to locate housing in the Town Center and near employment.

Historic and Environmental

The City seized the opportunity in comprehensively updating the LCLUP to align land use designations such that future development, to the extent feasible, would avoid resources (e.g., archaeologic resources and ESHA) and hazards (e.g., geologic, hydrologic, and fire). The City intended to address conflicts in anticipation of future LCLUP implementation. As such, to a significant extent, the LCLUP is self-mitigating. Although some Cycle 6 Housing Element sites will require special consideration for resources and hazards, the City's forethought in this work has shone a light on what otherwise may have been unexpected conditions such as the case of unknown wetlands or flood risk that could be costly to manage in the best case, or render sites unviable in the worst case.

Summary

There are significant constraints affecting housing development in Half Moon Bay, but recent, current, and planned policies and programs are helping to address them. Half Moon Bay's Cycle 6 Housing Element update overcomes both real and perceived capacity limits, addresses many of the community's unmet needs, and moves on from long-held beliefs that the Coastal Zone is not amenable to affordable housing development. Program 2-4 (Mobile Home Park Affordability Protections, Program 3-4 (Housing for Essential Workers), and Program 3-6 (Childcare) are just a few examples of the range of approaches included in the Cycle 6 Housing Element that will lead to improved living conditions and access to resources for the city's most vulnerable populations. Furthermore, the primary capacity constraints identified at the beginning of this report have been evaluated and addressed to the extent feasible as recapped here:

- *Land:* The Housing Opportunity Sites (presented in Technical Report Appendix C – Housing Resources), take advantage of the LCLUP's approach to infill development of sites within Town Center, public and quasi-public-owned lands, and on properties devoted to agricultural and horticultural uses.

- *Infrastructure:* Well-located infill housing at appropriate densities requires less water and generates lower VMT than single-family subdivisions, which make up most of the City's housing stock. The City needs to be careful about the "infrastructure footprint" of new development and is doing so with both the LCLUP and the Cycle 6 Housing Element.

- *Funding:* Program 4-6 (Increased Funding for Affordable Housing) and Program 4-7 (Affordable Housing Fund Management and Use) will help establish new sources for the affordable housing fund, and leverage other sources. The City has also invested in staffing resources.

In concluding this report, it is worth reiterating that the Coastal Commission and the City of Half Moon Bay have come to a meeting of the minds when it comes to housing. The comprehensive LCLUP update, through land use designations and policies, set the table for the Cycle 6 Housing Element for workforce housing, farmworker housing, affordable housing, missing middle housing, manufactured housing, multi-family housing, and housing in mixed-use development. The City is grateful to the California Coastal Commission for certifying Half Moon Bay's LCLUP, as submitted, inclusive of its forward-thinking housing-friendly policies.

Technical Report Appendix C: Housing Resources

The Half Moon Bay Local Coastal Land Use Plan (LCLUP) / General Plan land use designations and policy provide ample sites and support for residential development to meet the city's share of the region's future housing needs. Although located within a large metropolitan area, Half Moon Bay is a small town with rural qualities, including active coastal agriculture land uses and a lack of high-quality transit. As such, the City's housing needs cannot be accommodated with traditional urban approaches employed by San Mateo County's bayside cities, where high-density development can often be concentrated near transit centers and other resource areas. Instead, the City's approach must be much more nuanced. The City, being wholly within the Coastal Zone, is obligated by the California Coastal Act and its certified Local Coastal Program (LCP) to prioritize certain land uses, including agriculture, public recreation, and a range of services to support coastal visitors. These industries offer lower wage jobs, which being set in the landscape of the very high-cost greater Bay Area, makes it extremely challenging for employees of these industries to afford housing on the Coastside. The City's housing resources are sensitive to these conditions as presented in the technical report.

REGIONAL HOUSING NEEDS ALLOCATION - RHNA

For the Cycle 6 Housing Element, the City of Half Moon Bay was allocated 480 units. These units are divided by income category, based on the 2022 San Mateo County Area Median Income (AMI) of $166,000.[1] The 480 units include 285 lower-income units (181 at very low income, or less than 50 percent of AMI, and 104 at low income, or 50-80 percent of AMI), 54 moderate-income units (80-120 percent of AMI), and 141 above-moderate-income units (more than 120 percent of AMI) as part of its Regional Housing Needs Allocation (RHNA).

Table C-1: Half Moon Bay Cycle 6 RHNA

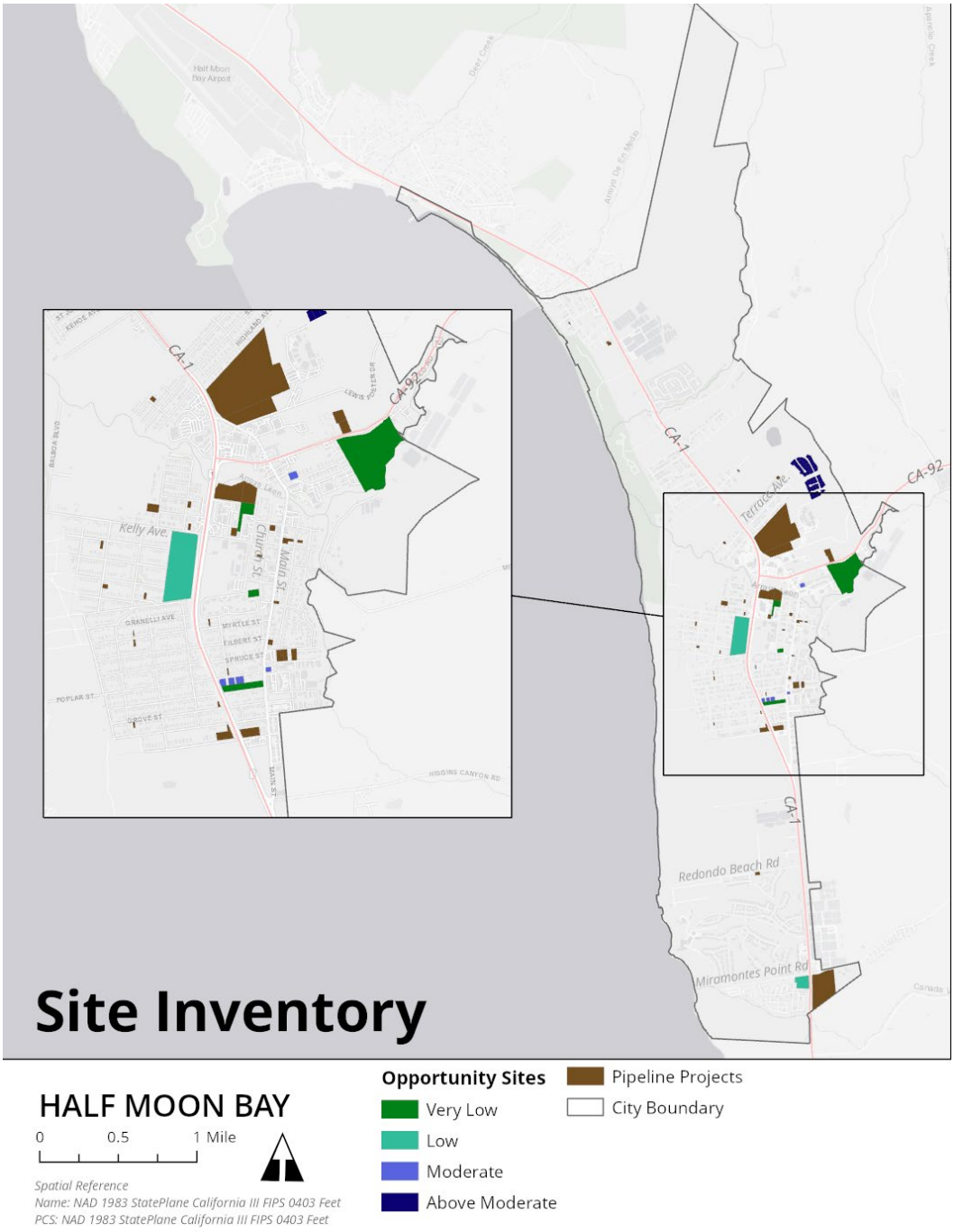
	Income Category				
	Lower		**Moderate**	**Above Moderate**	***Total***
	Very Low	**Low**			
Proportion of Area Median Income	0%-50% AMI	50%-80% AMI	80%-120% AMI	> 120% AMI	
Allocation	181	104	54	141	*480*

Source: Association of Bay Area Governments, "Adopted Final RHNA Plan" (December 2021)

[1] 2022 San Mateo County Income Limits (HUD: April 18, 2022): https://www.smcgov.org/media/126576/download?inline

The City will fulfill this RHNA from three sources: Pipeline Projects, Housing Opportunity Sites, and accessory dwelling units (ADUs). Pipeline Projects and Housing Opportunity Sites are mapped in Figure C-1.

Figure C-1: Pipeline Projects and Housing Opportunity Sites



Source: City of Half Moon Bay

The California Department of Housing and Community Development (HCD) recommends that jurisdictions create a buffer in the housing element inventory of at least 15 to 30 percent more capacity than required, especially for capacity to accommodate the lower-income RHNA, to ensure that sufficient capacity exists in the housing element to accommodate the RHNA throughout the planning period.[2] Half Moon Bay's Cycle 6 Housing Element has buffers of 34% for lower-income units, 257% for moderate-income units, and 72% for above moderate-income units.

Table C-2: Meeting RHNA

		Income Category			
	Very Low	**Low**	**Moderate**	**Above Moderate**	***Total***
RHNA	181	104	54	141	*480*
Total Units	**251**	**159**	**133**	**239**	***782***
Pipeline	62	25	70	185	*342*
ADUs	34	34	34	10	*112*
Housing Opportunity Sites	155	100	29	44	*328*
Surplus Units	70	55	79	98	*302*
Buffer	**39%**	**53%**	**146%**	**70%**	

Source: City of Half Moon Bay

HOUSING SITES INVENTORY - MEETING CYCLE 6 RHNA

Half Moon Bay will meet its housing needs and exceed RHNA obligations with sites from 37 Pipeline Projects, 12 Housing Opportunity Sites, and 112 ADUs. A parcel-by-parcel inventory of the Pipeline Projects and Housing Opportunity Sites is available at the end of this technical report.

[2] HCD Division of Housing Policy Development "Housing Element Site Inventory Guidebook Government Code Section 65583.2" (HCD: June 10, 2020), p.22. Available at https://www.hcd.ca.gov/community-development/housing-element/docs/sites_inventory_memo_final06102020.pdf

Pipeline Projects

Half Moon Bay currently has 37 pipeline projects, meaning projects in the city's development "pipeline" between formal proposal and receiving a certificate of occupancy. These 37 projects (comprising 48 parcels) contain 342 units: 87 allocated for lower-income units (62 very low and 25 low), 70 allocated for moderate-income units, and 185 allocated for above moderate-income units.

As it relates to the project pipeline, the Technical Report on Constraints provided in Appendix B presents additional details about the California Coastal Act in the Governmental Constraints discussion. The Coastal Act regulates land use within the California Coastal Zone. Half Moon Bay is wholly within the California Coastal Zone and therefore the Coastal Act heavily affects the City's land use planning context and regulations for new development. To approve development within the Coastal Zone's boundary, a local jurisdiction must prepare an LCP subject to California Coastal Commission certification. Once the LCP is certified the local jurisdiction can then process coastal development permits. Most housing development in the Coastal Zone requires that a coastal development permit be approved to advance. Another constraint identified is the City's residential growth control measure. In Half Moon Bay, residential growth is limited to, in any particular year, the number of dwelling units that would result in an increase of up to 1.5% of the city's population as of January 1 of that year. This residential growth limitation was incorporated into the LCP by amendment after the passage of the voter initiative "Measure D" in 1999 and subsequent certification by the Coastal Commission in 2009, as well as recertification with the 2020 LCLUP update in 2021. Because it is a ballot measure approved by the voters, Measure D can only be amended by a vote of the people (and subsequent certification by the Coastal Commission) or through State legislation. A more detailed discussion of Measure D can be found later in the Government Constraints chapter, in the section titled Residential Growth Limitation Ordinance.

Table C-3: Pipeline Projects Overview

	Income Category			
	Lower	**Moderate**	**Above Moderate**	***Total***
RHNA	285	54	141	*480*
Pipeline	87	70	185	*342*

Source: City of Half Moon Bay

The majority of these projects are small-scale developments of fewer than 10 units. There are five larger developments ranging from 15 to 167 units: Projects A, D, AE, AG, and AH. The

complete table of pipeline projects, their addresses, their unit allocations, and their current pipeline status is below:

Table C-4: Pipeline Projects

Site		Income Category					Pipeline Status*
		Total	Very Low	Low	Mod	Above Mod	
A	Seymour Street @ HWY 1 (APN 064-352-150)	20	4	4	12	0	EIR for an associated hotel in review; 4 duplexes totaling 8 units, plus ADUs
B	555 Seymour Street (APNs 064-342-360, 370)	2	0	0	0	2	Active planning applications; 2 SF.
C	415 Purissima Street (APN 056-164-050)	5	0	1	4	0	Under construction, Mixed-use with 5 units over commercial
D	320 Church Street (APNs 056-150-010, -020)	15	2	2	0	11	CDP pending; deed restriction recorded for 2 very low- and 2 low-income units.
E	403 Chesterfield St. (APN 056-055-110)	1	0	0	0	1	CDP pending
F	574 Magnolia Street (APN 064-342-230)	1	0	0	0	1	CDP issued
G	433 Main Street (APN 056-166-110)	6	0	2	2	2	BP Pending, Mixed-use with 6 units over commercial
H	700 Monte Vista Ln. (APNs 056-210-370, 380)	6	0	2	2	2	Measure D issued
I	700 Block Monte Vista Lane (APN 056-210-390)	2	0	0	1	1	Measure D issued
J	2778 Pullman Ave. (APN 048-133-040)	1	0	0	0	1	BP pending
K	698 Terrace Avenue (APN 056-081-390)	1	0	0	0	1	BP issued
L	549 Grove Street (APN 064-261-300)	1	0	0	0	1	BP pending

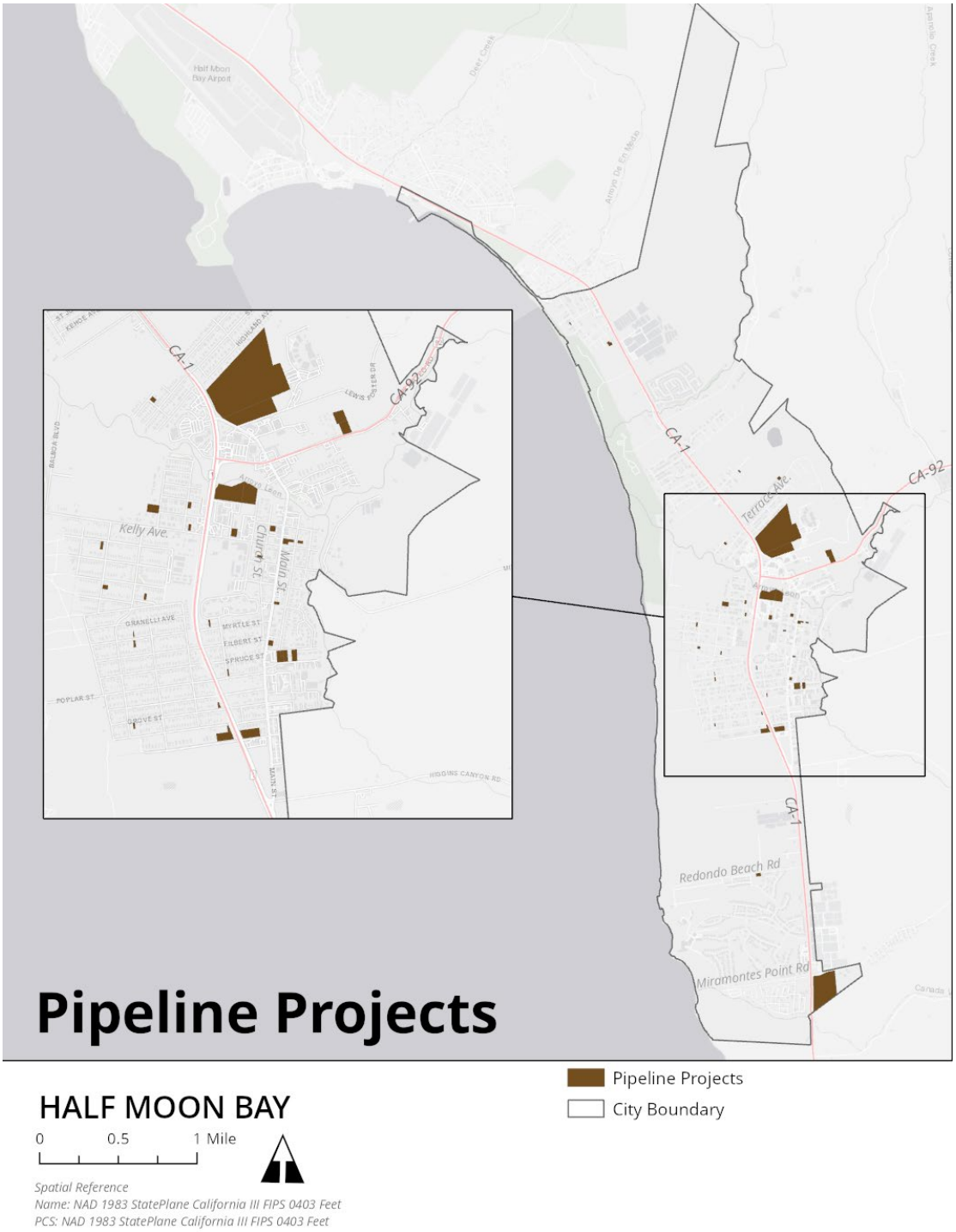
Site		Income Category					Pipeline Status*
		Total	Very Low	Low	Mod	Above Mod	
M	341 Myrtle Street (APN 064-061-280)	1	0	0	0	1	BP pending
N	909 Grandview Bl. (APN 048-264-250)	1	0	0	0	1	BP pending
O	336 Myrtle Street (APN 064-062-570)	1	0	0	0	1	BP plan check
P	650 Mill Street (APN 056-164-050)	5	0	0	1	4	BP issued
Q	493 Kelly Avenue (APN 056-141-430)	1	0	0	0	1	Under construction
R	655 Potter Avenue (APN 056-108-170)	1	0	0	0	1	BP plan check
S	795 Main Street (APN 056-192-160)	2	0	0	2	0	BP plan check
T	727 Main Street (APN 056-192-210)	1	0	0	0	1	BP issued
U	0 Miramontes Ave. (APN 056-102-070)	1	0	0	0	1	CDP pending
V	0 Purissima Street (APN 056-171-130)	1	0	0	0	1	CDP pending
W	2411 Cabrillo Hwy. S (APN 066-082-050)	7	4	3	0	0	Prelim review complete first 3 units
X	8 Jenna Lane (APN 056-072-390)	1	0	0	0	1	CDP pending
Y	390 Redondo B. Rd. (APN 066-092-870)	1	0	0	0	1	BP Issued
Z	563 Myrtle Road (APN 064-103-220)	1	0	0	0	1	BP Issued
AA	435 Johnston Street (APN 056-168-080)	1	0	0	0	1	Measure D issued; Use Permit pending
AB	316 Grove Street (APN 064-222-250)	1	0	0	0	1	Measure D Issued
AC	63 Guerrero Avenue (APN 048-085-250)	1	0	0	0	1	BP Issued

Site		Income Category					Pipeline Status*
		Total	Very Low	Low	Mod	Above Mod	
AD	419 Garcia Avenue (APN 056-118-190)	1	0	0	0	1	CDP Issued
AE	716 Monte Vista Ln. (APN 056-210-180)	1	0	0	0	1	Measure D Issued (*July 29, 2021); Flag lot subdivision
AF	Poplar Street & 4th (APN 064-271-290)	1	0	0	0	1	Measure D Issued (Aug 1, 2021)
AG	219 Pilarcitos Road (APN 056-141-330)	3	0	0	3	0	CDP issued; Check BP Status
AH	250 San Mateo Road (APNs 056-310-190, 056-230-170)	32	0	0	32	0	Prelim app complete, CDP pending.
AI	75 Main Street (APNs 056-310-120, 056-310-080)	167	12	11	11	133	Prelim application complete with 250 units; 40 affordable units.
AJ	555 Kelly Avenue (APNs 056-150-200, -220)	40	40	0	0	0	City-owned site; prelim application received via RFQ process. Needs zoning amendment; not in Cycle 5 Housing Element; 100% affordable to very low-income farmworker households.
AK	201-208 Carnoustie Court (APNs 066-670-010, -020, -030, -040, -050, -060, -070, -080)	8	0	0	0	8	Under Construction, Carnoustie Court Development
TOTAL		**342**	**52**	**35**	**70**	**185**	

Source: City of Half Moon Bay

*KEY: **BP =** Building Permit; **CDP =** Coastal Development Permit; **Measure D =** Growth Limit Allocation

Figure C-2: Pipeline Projects



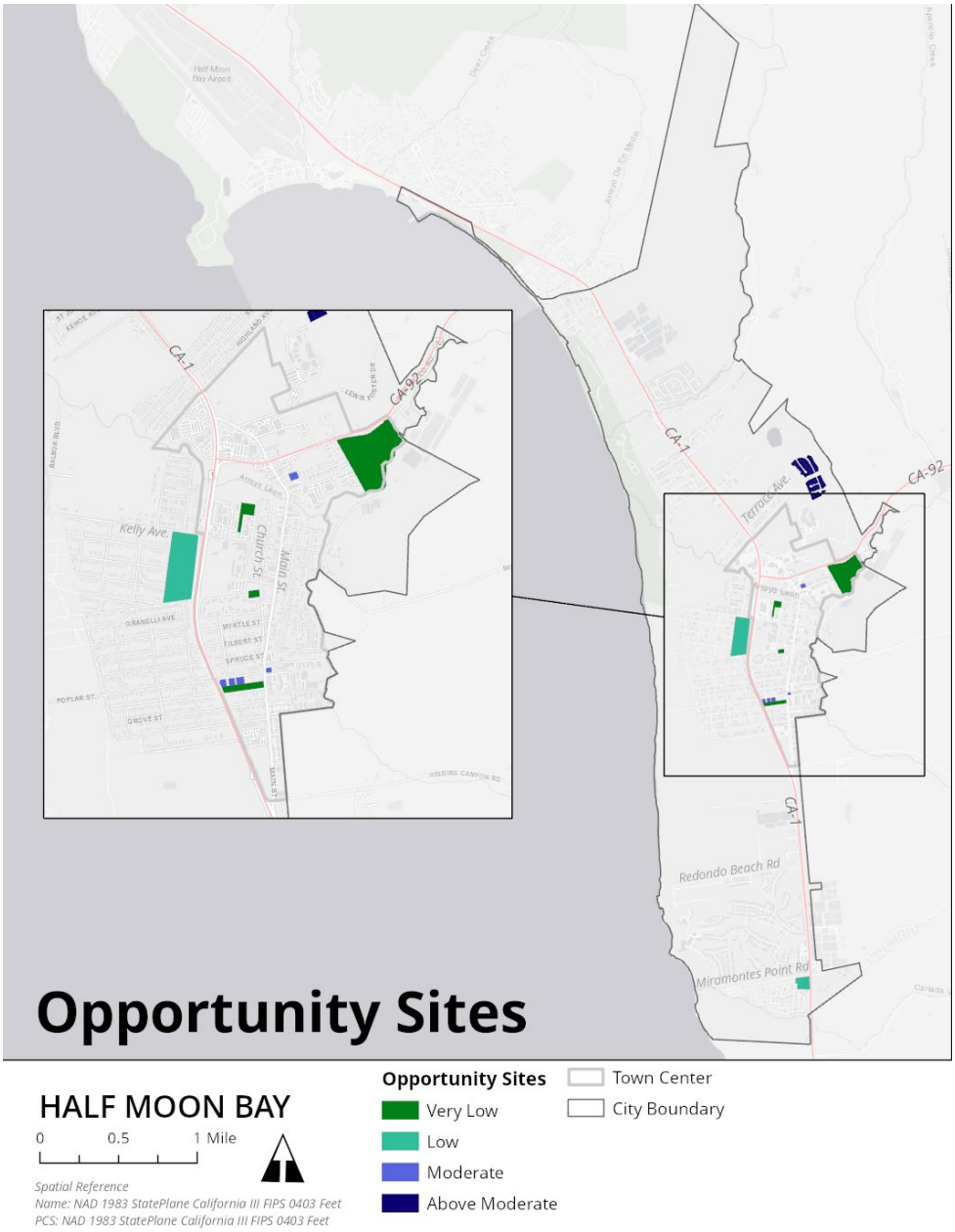
Source: City of Half Moon Bay

None of the Pipeline Projects are developing on sites that currently include residential units subject to an affordability agreement.

Housing Opportunity Sites

The Site Inventory includes 12 Housing Opportunity Sites comprised of 60 parcels. These sites have capacity for 328 units: 255 allocated for lower-income units (155 very low and 100 low), 29 allocated for moderate-income units, and 44 allocated for above moderate-income units. Most of the Housing Opportunity Sites are located within or near the Town Center with proximity to resources, thus fostering a more inclusive community with access to opportunities for residents.

Figure C-3: Housing Opportunity Sites by Affordability



Source: City of Half Moon Bay

Table C-5: Housing Opportunity Sites

Site #	Address/Site	LCLUP/ General Plan	Existing Zoning	Realistic Unit Capacity	Affordability Allocation	Site Type*
1	880 Stone Pine Road (APN 056-260-180)	PF	U-R	50	Very Low	TC and pending WHO
2	498 Kelly Avenue (APN 056-181-010)	PF	P-S	60	Low	WHO
3	300 Block Church Street (APN 056-150-020)	PF	P-S	52	Very Low	TC and WHO
4	0 Block Stone Pine Road (APN 056-250-070)	C-G	C-G	9	Moderate	TC
5	101 Canada Cove Avenue (APN 066-081-190)	MHP	MHP	40	Low	MHP
6	740 Purissima Street (APN 056-182-090)	R-H	R-2	12	Very Low	TC
7	895 Main Street (APN 056-210-130)	C-G	C-D	4	Moderate	TC
8	500 Block Poplar Street (APNs 064-244-030, -040)	R-H	R-2	5	Moderate	TC
9	604 Poplar Street (APNs 064-272-010, -020, and -030)	R-H	R-2	5	Moderate	TC
10	600 Block Poplar Street (APNs 064-272-170, -180, -190, -200)	R-H	R-2	6	Moderate	TC
11	940 Main Street (APN 064-272-100)	R-H	R-2	41	Very Low	TC
12	Pacific Ridge Phases 2 & 3 (APNs 056-580-010 to -180, 056-570-010 to -260)	PD	PUD	44	Above Moderate	Other

Source: City of Half Moon Bay
KEY:* **TC = Town Center; **WHO** = Workforce Housing Overlay; **MHP** = Mobile Home Park; **Other** = Known Developer Interest

Site Identification

The City has been working on site identification for the Cycle 6 Housing Element for several years. The LCLUP was recently comprehensively updated and adopted by City Council in 2020 and certified by the California Coastal Commission in April 2021. Because the City is located wholly within the Coastal Zone, the LCLUP serves as the City's General Plan Land Use Element. Therefore, in updating the LCLUP, which has a 2040 planning horizon, the City assumed that the LCLUP would need to provide adequate sites for at least two RHNA cycles. The City also assumed that RHNA would probably increase, but only to an extent that would fit within the City's residential growth limits certified by the Coastal Commission. Overall, for the 2040 planning horizon, residential development was planned for market rate development of neighborhood infill sites, expansion of mobile home parks, affordable housing development of Workforce Housing Overlay (WHO) sites, and multi-family and mixed-use development in the Town Center. These last three categories comprise most of the Cycle 6 Housing Element Opportunity Sites. Broadly, the intent is to couple the types, locations, and affordability levels of new housing with the Coastside's special housing needs; all while managing the footprint of development to comply with the California Coastal Act.

The justification for selection of the Housing Opportunity Sites is straightforward:

Manufactured/Mobile Homes (MHP): Mobile homes comprise over 10% of the City's housing stock. They are much more affordable than other types of detached housing and whole neighborhoods can be developed relatively quickly. Expansion of one mobile home park is proceeding and thus is included with Pipeline Projects. Expansion of another mobile home park is included as an Opportunity Site.

Workforce Housing Overlay (WHO): By definition, development in the WHO land use designation must be affordable. These sites are in agricultural areas, and in and around the Town Center. This overlay designation was created specifically to address affordable housing needs for farmworkers, service workers, and other workforce housing needs. All the WHO Opportunity Sites have a base density of at least 20 units/acre.

Town Center (TC): Multi-family and mixed-use development throughout the Town Center that is not part of the WHO should be expected to have mixed affordability levels. These sites provide excellent access to employment and/or services. These housing types address the need for missing middle housing and the Town Center location provides access to schools, stores, and nearly all the services that Half Moon Bay has to offer. All the Town Center sites have a base density of at least 20 units/acre. Three sites, Sites #1, #3, and #4 are in the Town Center and are also covered by the Workforce Housing Overlay.

Other: Only one site not fitting in the above categories, Site #12, is included in the Cycle 6 Housing Element Opportunity Sites. This site is located close to the Town Center, infrastructure is in place, and there is developer interest.

Site Capacity and Adjustment Factors

State guidelines require jurisdictions to calculate the projected residential development capacity of sites using one of two options: minimum densities or adjustment factors. Half Moon Bay's 6th Cycle Element utilizes adjustment factors to identify a site capacity for each of the sites. HCD recommends using five adjustment factors to determine the realistic site capacities for parcels in a jurisdiction's site inventory:

Land Use Controls: Cumulative impact of development standards on residential development capacity must be taken into account. Land Use Controls were identified based on the Site Type (MHP, WHO, TC, TC/WHO, Other).

Based on analysis of the current zoning code and development standards, the WHO relieves any cumulative impact on the maximum development potential for opportunity sites, and there is little to no cumulative impact on the maximum development potential of opportunity sites in the Town Center area. However, minimum setbacks, open space, parking, and access requirements impact development in the Mobile Home Park (MHP) zoning district. Therefore, a conservative capacity factor of 95% was given for WHO to account for sidewalks and easements; the Town Center area was given a 90% capacity factor to account for some of the small and/or challenging site geometries on infill sites; and the MHP area was given a 66% capacity factor to account for the impacts of land use controls in the zoning district.

Realistic Capacity: Realistic potential for residential development capacity is based on potential for development with nonresidential uses or requirements of redevelopment. Realistic Capacity was identified based on the Site Type (MHP, WHO, TC, TC/WHO, Other).

The WHO site is given a 97% realistic capacity factor based on the extremely high likelihood of residential development on a school site provided by the overlay itself. The Town Center area was given an 85% realistic capacity factor to acknowledge the slight – but present – possibility that non-residential development may occur on infill sites in the Town Center (including on TC/WHO properties). The MHP area is assigned a 75% realistic capacity factor to account for the lower likelihood of redevelopment based on the lower land values of mobile home parks.

Typical Densities: Development potential based on existing or approved residential developments at a similar affordability level in the jurisdiction. Typical Densities were identified based on the affordability level (very low, low, moderate, above moderate).

Development is typically built above allowed densities at the lower and moderate-income levels in San Mateo County. According to data collected by ABAG/San Mateo County, 14 lower-income projects were built on average at 107% of maximum allowable density. 19 moderate-income projects were built at an average of 125% of maximum allowable density. A typical densities factor of 97% for very low, 90% for low, and 80% for moderate can be considered conservative and account for lower land values in Half Moon Bay relative to the more densely populated areas of the County.

Infrastructure Adjustment: This factor considers the current or planned availability and accessibility of sufficient water, sewer, and dry utilities. No Infrastructure Adjustment Factors are

necessary because 11 of 12 Housing Opportunity Sites were included in the LCLUP buildout assessment wherein infrastructure was found to be substantially available through the 2040 planning horizon. Density bonus assumptions within Town Center were also included in the buildout assessment for several hundred units to account for the development impacts of the Housing Opportunity Site not included in the LCLUP's buildout assessment.

Environmental Adjustment: Site-specific environmental conditions that may impact realistic buildout capacity are also factored in.

Eleven of the 12 Housing Opportunity Sites have no identified environmental site constraints. However, portions of Site #1, the City-owned property at 880 Stone Pine Road, include mapped environmentally sensitive habitat areas (ESHA). Previous studies have identified that approximately 4 acres of this 20.66-acre parcel are suitable for housing without endangering the critical habitat and in compliance with all buffer requirements imposed by the various resource agencies and the City's own certified LCP. This adjustment factor is identified by noting that 4 acres of the site are usable for residential development (see Table C-9: Sites for Lower-Income RHNA, later in this section). However, to make a conservative estimate based on the likely buildout for Site #1, a further 50% Environmental Adjustment on top of the 4-acre assessment was applied.

The "Other" category is reserved for Site #12. The zoning on the parcels making up Site #12 is PUD, which does not have a set minimum residential density. Neither does the LCLUP/General Plan Planned Development land use designation. Buildout in planned development areas is established through the master planning process. In this case, a residential density of one unit per parcel can be applied as this is the buildout established by the California Coastal Commission's approved coastal development permit and associated legal settlement. To best capture the unique development assumptions of this site, adjustment factors were set at 1 for all categories.

Table C-6: Adjustment Factors for Land Use Controls, Realistic Capacity, Infrastructure, and Environment

Site Types	Adjustment Factors				
	Land Use Controls	Realistic Capacity	Infrastructure	Environmental	Total
TC and TC w/ WHO	.9	.85	1	1*	.765
WHO	.95	.97	1	1	.922
MHP	.66	.75	1	1	.495
Other	1	1	1	1	1

Source: City of Half Moon Bay

**Site #1 has an Environmental Adjustment Factor of .50, giving it a total adjustment of .383.*

Table C-7: Adjustment Factors for Typical Densities

Affordability Level	Typical Densities Adjustment Factor
Very Low	0.97
Low	0.9
Moderate	0.8
Above Moderate/"Other"*	1.0

Source: City of Half Moon Bay

**Only Site #12 is allocated for above moderate-income levels.*

In the Housing Opportunity Sites Summaries further below in this report, Diagrams C-1 through C-12 present site-by-site specifics, the rationale for, and the application of these adjustment factors.

Sites Analysis

Of the 12 sites in the Site Inventory, 6 are non-vacant. For these sites, HCD requires demonstration of the potential and likelihood of additional development within the planning period based on:

- The extent to which existing uses may constitute an impediment to additional residential development
- Past experience with converting existing uses to higher-density residential development
- Current market demand for the existing use
- Any existing leases or other contracts that would perpetuate the existing use or prevent redevelopment of the site for additional residential development
- Development trends, market conditions, and regulatory or other incentives or standards to encourage additional residential development on these sites

In addition, the Housing Element must either demonstrate that non-vacant sites accommodate less than 50 percent of the lower-income RHNA or include adopted findings based on substantial evidence that the existing uses are not impediments.

Finally, the Housing Element must include a housing replacement program if any non-vacant sites that include residential units are or were occupied by or subject to affordability agreements for lower-income households within 5 years. However, no non-vacant Housing Opportunity Sites include such units, so the applicable program is not necessary.

Potential and Likelihood of Additional Development

The existing uses on the 6 non-vacant sites do not present substantial impediments to higher-density residential development on the sites, as described in the next section, Housing Opportunity Sites Summaries.

Percentage of Lower-Income RHNA Accommodated on Non-Vacant Sites

There are 285 units in the lower-income RHNA categories for Half Moon Bay. Of these units, 245 (86%) are provided via Pipeline Projects, ADUs, or units on Vacant Sites. Only 40 units (14%) are remaining to be accommodated on non-vacant sites. Therefore, findings are not required to be adopted in this Housing Element.

Table C-8: Extra Scrutiny Analysis

Type	Lower-Income RHNA Units
RHNA 6 Total	**285**
Pipeline/ADU/Vacant Site Allocation	**277**
Total Lower-Income Units:	**245**
Pipeline Projects	87
ADUs	68
Vacant Sites	90
% of RHNA 6 Total	***86%***

Source: City of Half Moon Bay

Housing Opportunity Sites Summaries

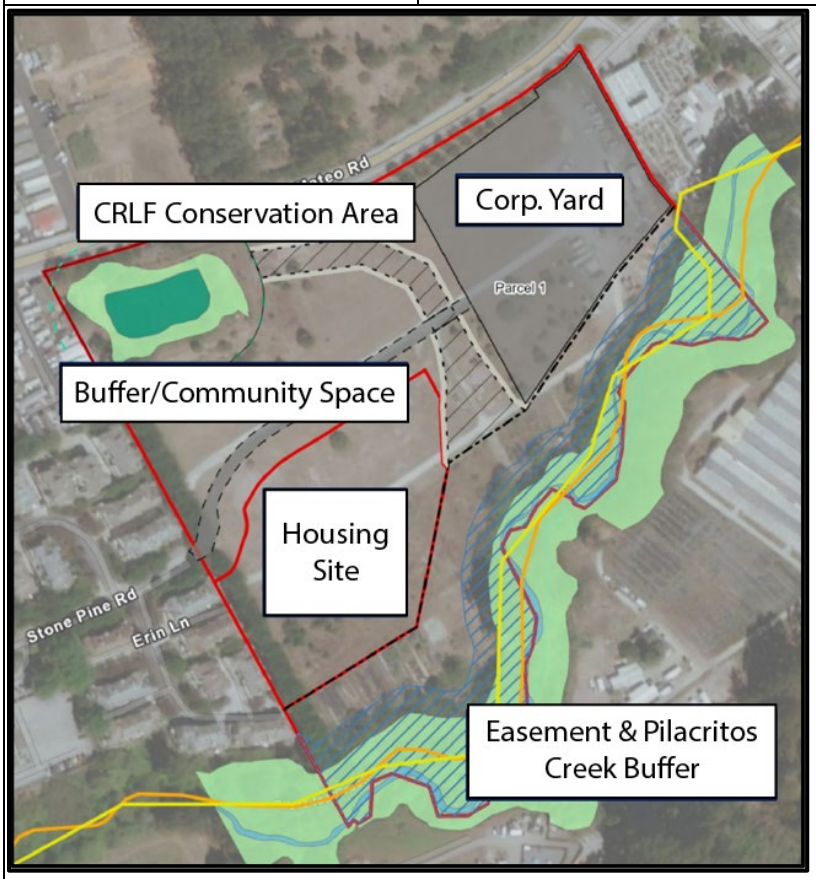
Site 1. 880 Stone Pine Road

Site Description: This City-owned infill site is located at the terminus of Stone Pine Road near the City's eastern boundary within the Town Center. The topography is gently sloping from north to south with additional grading around an abandoned agricultural irrigation pond. Surrounding land uses include Highway (HWY) 92 to the north with the Hilltop Mobile Home Park and the Half Moon Bay High School emergency access road); Spanish Town mixed-use commercial/light industrial businesses to the east, Pilarcitos Creek to the south, and the Cypress Cove neighborhood and another portion of the Hilltop Mobile Home Park to the west.

In 2020, the City purchased this approximately 22-acre site for its Public Works Corporation Yard. It had not been included in the WHO sites in the LCLUP update based on severe constraints imposed by very sensitive habitat constraints based on the advice of the City's biologist and coordination with Coastal Commission staff. However, in 2022, the City issued a coastal development permit for improvements to the Corporation Yard that included detailed plans for establishing a "conservation corridor" to protect special status California red-legged frogs (CRLFs) that had been documented to have used the site for breeding and dispersal. The corridor is designed to allow safe movement for individual CRLFs, as well as federally protected San Francisco garter snakes (SFGSs), between the agricultural pond and Pilarcitos Creek (see Diagram C-1). In addition to the Corporation Yard improvements, the conservation corridor was subject to CEQA review and entitled as part of the coastal development permit. Construction commenced in 2022 and continued into 2023.

Diagram C-1: Site 1. 880 Stone Pine Road

Site Area: **Gross:** 21.66 AC **Net:** 4.5 AC	**LCLUP/GP:** PF **Zoning:** U-R **Rezone to:** PS with WHO	**Base Density:** Per pending rezone to PS with WHO.



Source: City of Half Moon Bay and SWCA

Current Use: City Public Works corporation yard; conservation corridor and buffers; housing site is vacant.

Affordability Assumptions: Very Low

Existing Uses: Housing site is vacant.

Constraints: Needs WHO land use designation and zoning, ESHA, dam inundation zone, HWY 92 noise, site access.

Access to Resources: Town Center location, walk to schools, stores, and services. Near bus stops.

Net Acreage: **4.5 ac**.	Max. Density: **30 DU/AC**	Max. Buildout: **135 units**

Adjustment Factors:

Land Use Controls	Realistic Capacity	Typical Densities	Infra. Controls	Enviro. Controls	Total Factor
0.90	**0.85**	**.97**	**1**	**.50**	**.371**

Realistic Yield: 50 units

The site currently supports two primary uses:

City Corporation Yard: Roughly a third of the site is actively used as the City's Public Works Department Corporation Yard.

Habitat Conservation Areas: The habitat conservation areas are extensive and precisely mapped. They include the agricultural pond; Pilarcitos Creek; habitat buffers from the extent of the pond (wetlands) and the creek (riparian); and the conservation corridor. The conservation corridor establishes safe passage for special status CRLF and SFGS between the pond and the creek. A multi-use path within a defined access easement parallel to Pilarcitos Creek, within its riparian buffer, is planned as a future use. Upon complete installation of the conservation corridor, which primarily consists of specifically aligned exclusionary fencing and wildlife tunnels under the primary access road, the remaining undeveloped portion of the site will become safe to develop from the perspective of environmental resource protection.

Owner/Developer Interest: The City has determined that approximately 4 acres of the site, west of the Corporation Yard, and not within designated habit or buffer areas are suitable for affordable housing development. Following discussions at several public meetings, City Council indicated that the site should be prioritized in the Cycle 6 Housing Element inventory. The City has continued to evaluate additional site constraints including risk associated with potential flooding from Pilarcitos Creek or in the event of failure of the Pilarcitos dam (the site is in the Pilarcitos dam inundation zone). City consultants reviewed buildout options and presented the site to affordable housing developers for feedback. Buildout varies significantly depending on the housing type that is pursued.

Originally, the City considered the site for multi-family low-rise apartment development, which could yield up to 100 units; however, following the January 23, 2023, shooting on two Coastside farms, recognition that a faster buildout with manufactured housing units in a range of sizes would be the best approach to serve immediate needs. In a mobile home format, which is lower density, buildout is up to about 50 units. The City has prepared conceptual site plans and is supporting applications for grant funding for farmworker housing. This opportunity site has potential to be the first buildout in the Cycle 6 Housing Element. An update to add the WHO combining land use designation and zoning will be required.

At the time of the Housing Element update, the City was conducting community engagement to gather input about concerns and hopes for site development. From that effort, traffic, emergency vehicle access, ongoing oversight and maintenance of future development, and other neighborhood compatibility concerns were voiced. The City has committed to studying and addressing these matters, as feasible, via thoughtful site planning. Community engagement also indicated that there is strong interest in having site development move forward as quickly as possible.

Site 2. 498 Kelly Avenue

Site Description: The Hatch Elementary School is owned and operated by the Cabrillo Unified School District (CUSD) and is located on the southwest corner of Kelly Avenue and HWY 1. The property is generally flat and can be accessed from multiple sides. Surrounding uses include multi-family residential and commercial uses to the north, Cunha Intermediate School and commercial uses to the east, and single-family residential development to the south and west.

Diagram C-2: Site 2. 498 Kelly Avenue

Site Area: **Gross:** 15.36 AC **Net:** 2.4 AC	**LCLUP/GP:** PF with WHO **Zoning:** PS	**Base Density:** Per WHO
  Source: City of Half Moon Bay GIS.		**Current Use:** Public K-6 grade school, CUSD offices and maintenance yard, and ancillary uses. **Affordability Assumptions:** Low **Constraints:** Existing development (maintenance yard and offices) would need to be relocated, HWY 1 noise **Access to Resources:** Immediately adjacent to the Town Center, walk to schools, stores, services, park, and multi-use path. Near bus stops.
Net Acreage: **2.4 Acres**	Max. Density: **30 DU/AC**	Max. Buildout: **72 Units**

Adjustment Factors:

Land Use Controls	Realistic Capacity	Typical Densities	Infra. Controls	Enviro. Controls	Total Factor
0.95	**0.97**	**0.90**	**1**	**1**	**0.829**

Realistic Yield: 60 Units

Owner/Developer Interest: In 2012, the District deemed the northern portion of the Hatch site underutilized and surplus. Currently, the District is studying the property for affordable housing for District faculty and staff and refers to the project as the "District Office Site". The District's preliminary site plan includes 60 multi-family housing units on the north end of the property. CUSD and City staff have met on multiple occasions to review development options and permitting processes. The District intends to submit a preliminary application in 2023 or 2024 to receive early feedback about objective design requirements, e.g., emergency vehicle access and parking. The proposed 60-unit buildout conforms to the WHO land use designation for a project utilizing a density bonus, for which this project would qualify.

Site 3. 300 Block Church Street

Site Description: This vacant infill site is centrally located within the Town Center and heart of Heritage Downtown. The site is flat and not encumbered by any coastal resource protection requirements. Surrounding uses include the Creekside residential development to the north (a Pipeline Project), low-density residential development to the east, Our Lady of the Pillar Catholic Church to the south, and the City of Half Moon Bay Ted Adcock Community Center to the west. The site is also proximate to the City's 555 Kelly Avenue farmworker housing development site (another Pipeline Project).

Owner/Developer Interest: The property is owned by the Archdiocese of San Francisco and used by the Our Lady of the Pillar parish from time to time for temporary uses. The site is in the Public Facilities and Institutions land use designation and Public Service zoning, with the WHO. In the LCLUP update, the WHO was specifically applied to this centrally located and highly developable site to facilitate an affordable housing project for extremely low-, very low-, and low-income households. The City estimates a maximum buildout of 60 multi-family residential units.

City staff has met with the owner (San Francisco Archdiocese) who indicated interest in future affordable residential development on this property. Numerous church parishioners have also expressed interest in the owner partnering with a non-profit housing developer to build affordable housing on this mostly unused property. A multi-use building that includes childcare, preschool, and/or other supportive uses could be integrated into site development to further support interests expressed by various parishioners.

Diagram C-3: Site 3. 300 Block Church Street					
Site Area: **Gross:** 1.9 AC, **Net:** 1.55 AC		**LCLUP/GP:** PF with WHO **Zoning:** PS		**Base Density:** Per WHO	
 Source: City of Half Moon Bay GIS.				**Current Use:** Undeveloped field, used for parking or church functions. **Affordability Assumptions:** Very Low **Constraints:** Owner's interest in all potential uses may affect timing. **Access to Resources:** Within Town Center, walk to schools, stores, services, community center, library, parks. Near bus stops.	
Net Acreage: **1.55 Acres**		Max. Density: **45 DU/AC**		Max. Buildout: **70 Units**	
Adjustment Factors:					
Land Use Controls	Realistic Capacity	Typical Densities	Infra. Controls	Enviro. Controls	Total Factor
0.9	**0.85**	**0.97**	**1**	**1**	**0.742**
Realistic Yield: 52 Units					

Site 4. 0 Block Stone Pine Road

Site Description: This vacant infill site is located close to Main Street in the North Downtown region of the Town Center. The site slopes gently down from east to west. Adjacent land uses include commercial development to the north, Cypress Cove townhouse neighborhood to the east, Stone Pine Shopping Center and John L. Carter Memorial Park to the south, and small commercial businesses to the west. Although near Pilarcitos Creek, the site is not within any required buffer areas.

Diagram C-4: Site 4. 0 Block Stone Pine Road		
Site Area: 0.48 AC	**LCLUP/GP:** C-G **Zoning:** C-G	**Base Density:** 30 DU/AC
  Source: City of Half Moon Bay GIS.		**Current Use:** Vacant, outside storage from time to time. **Affordability Assumptions:** Moderate **Constraints:** Gently sloping site may require low retaining walls. May need parking exception, or code update, to improve build-out yield. **Access to Resources:** Within Town Center, walk to schools, stores, services, community center, Main Street. Near bus stops.
Net Acreage: **0.48 Acres**	Max. Density: **29.04 DU/AC**	Max. Buildout: **14 Units**

Adjustment Factors:

Land Use Controls	Realistic Capacity	Typical Densities	Infra. Controls	Enviro. Controls	Total Factor
0.9	**0.85**	**0.8**	**1**	**1**	**0.612**

Realistic Yield: 9 Units

Owner/Developer Interest: The City has an established relationship with the owner and is currently leasing this site for storage of equipment related to a local park improvement. Housing developers, both for-profit and non-profit, have expressed strong interest in the site in recent years. One developer prepared a site plan with 11 prefabricated units arranged around a central community garden with a shared parking area. The concept, viewed favorably by City staff, would have required a parking exception. Program 1-2 addresses this constraint. Study of this site and the preliminary design contributed to the City's understanding of the need for more flexible parking standards for sites like this one.

Site 5. 101 Canada Cove Avenue

Site Description: The site consists of 4 acres of vacant land next to an existing 55 and over modular home community, Canada Cove. The site is predominately flat and benefits from being at a lower grade than HWY 1 for sound protection. Adjacent uses include medium-density residential development to the north, equestrian and agricultural uses to the east, and the Canada Cove mobile home park to the south and west. Located near the southern city limit, the site will benefit from the City's plan to increase bike and pedestrian access to the Town Center via multi-use pathways parallel to HWY 1. A traffic light on the northeast corner of the property allows for safe crossing and access to bus stops on both sides of HWY 1 near the property.

Diagram C-5: Site 5. 101 Canada Cove Avenue

Site Area: 4.12 AC	**LCLUP/GP:** MHP **Zoning:** MHP	**Base Density:** 21.78 DU/AC
 Source: City of Half Moon Bay GIS.		**Current Use:** Vacant **Affordability Assumptions:** Low **Constraints:** LCP Town Boulevard Visual Resource area; HWY 1 noise. **Access to Resources:** Near bus stop and limited commercial services; walking distance to Miramontes Pt. Road public beach access.
Net Acreage: **4.12 Acres**	Max. Density: **21.78 DU/AC**	Max. Buildout: **90 Units**

Adjustment Factors:

Land Use Controls	Realistic Capacity	Typical Densities	Infra. Controls	Enviro. Controls	Total Factor
0.66	**0.75**	**0.9**	**1**	**1**	**0.495**

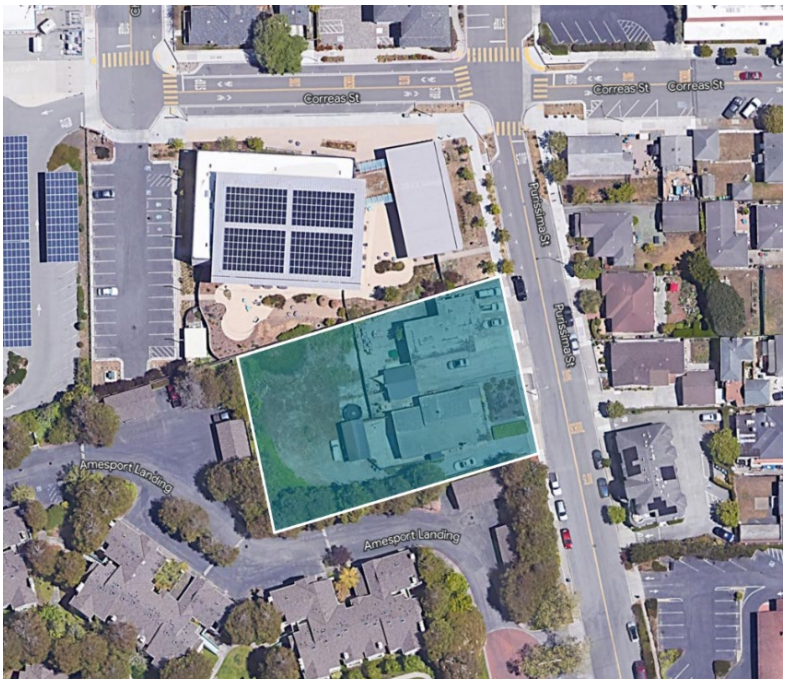
Realistic Yield: 40 Units

Owner/Developer Interest: The owners of the site have been in contact with the City to explore options to expand the existing modular home community and/or similar use. Manufactured homes tend to be low-rise, and thus the visual resource corridor constraint is alleviated by the anticipated development type.

Site 6. 740 Purissima Street

Site Description: This is a half-acre under-utilized infill site within Town Center. The site is predominately flat. Adjacent uses include the Half Moon Bay Library to the north, commercial and residential development to the east, and the Amesport Landing townhouse neighborhood to the south and west. The front of the property (east side) is developed with five multi-family units which represent legal non-conforming development in the R-2 zoning district. This development covers approximately 50% of the property.

Diagram C-6: Site 6. 740 Purissima Street

Site Area: 0.55 AC	**LCLUP/GP:** Res-High **Zoning:** R-2 **Rezone to:** R-3	**Base Density:** 17.42 DU/AC
 *Source: City of Half Moon Bay GIS.*		**Current Use:** Multi-family residential **Affordability Assumptions:** Very Low **Constraints:** Relocation requirements could hinder full redevelopment to achieve a higher yield; requires rezoning to R-3. **Access to Resources:** Within Town Center, walk to schools, stores, services, community center, library, parks. Near bus stops.
Net Acreage: **0.55 Acres**	Max. Density: **29 DU/AC**	Max. Buildout: **16 Units**

Adjustment Factors:

Land Use Controls	Realistic Capacity	Typical Densities	Infra. Controls	Enviro. Controls	Total Factor
0.9	**0.85**	**0.97**	**1**	**1**	**0.742**

Realistic Yield: 12 Units

Owner/Developer Interest: The property could be completely redeveloped or could include development of the vacant rear (west) portion of the site. Rezoning to R-3 is anticipated in the LCLUP, and property owner representatives have reached out to the City during and after the LCLUP update process supporting the land use designation change from Residential-Medium to Residential-High. The City has also been contacted by non-profit housing developers interested in purchasing the property. This could help ensure that existing renter households are provided with housing options in the case of full site redevelopment.

Site 7. 895 Main Street

Site Description: This underutilized Town Center site is predominantly flat and located on a corner parcel. Adjacent uses include residential and low-rise commercial development on all sides with Coastside Senor Housing development and center to the south. The South Downtown location emphasizes residential uses, including on Main Street.

Diagram C-7: Site 7. 895 Main Street

Site Area: 0.21 AC	**LCLUP/GP:** C-G **Zoning:** C-D	**Base Density:** 29.04 DU/AC
 Source: City of Half Moon Bay GIS.		**Current Use:** Single-family home **Affordability Assumptions:** Moderate **Constraints:** Retention of the single-family home limits yield. **Access to Resources:** Within Town Center, walk to schools, stores, services, Poplar Beach, and California Coastal Trail. Near bus stops.
Net Acreage: **0.21 Acres**	Max. Density: **30 DU/AC**	Max. Buildout: **6 Units**

Adjustment Factors:

Land Use Controls	Realistic Capacity	Typical Densities	Infra. Controls	Enviro. Controls	Total Factor
0.9	**0.85**	**0.8**	**1**	**1**	**0.612**

Realistic Yield: 4 Units

Owner/Developer Interest: This is one of the smaller partially vacant sites at slightly less than a quarter acre; however, in meeting with City staff on several occasions, the owner has shared strong interest to increase the number of housing units on the site. The owner is exploring two options: 1.) Total site redevelopment with a new mixed-use development utilizing the maximum allowed density, which could potentially yield six units without a density bonus, and 9 units with the maximum density bonus; or 2.) Retention of the existing single-family home and infill with an "ADU demonstration" project adding up to five small, detached units. The property owner is involved with an ADU pre-fabrication company and is interested in providing a cottage court living environment on the site. City staff has also researched opportunities for affordable housing funding from the San Mateo County farmworker housing forgivable loan program should such units be reserved for qualifying households. The owner wanted the site to be included in the Cycle 6 inventory. Due to the existing site constraint of the single-family home, the City made a conservative assumption about realistic yield.

Site 8 - 500 Block Poplar Street

Site Description: This rectangular vacant infill site is in the Town Center. Located on the southwest corner of HWY 1 and Poplar Street, the site is predominantly flat. Surrounding uses include single-family and duplex units to the north; vacant sites to the east and south; and a single-family residential neighborhood on the west side of HWY 1. The site is comprised of two parcels in single ownership.

Owner/Developer Interest: City staff met with the property owner during the LCLUP update, who was very amenable to the land use designation change from Residential-Medium to Residential-High. The owner and staff studied concept build-out options in compliance with the future rezoning to the R-3 district for nine units without a density bonus. Two- and three-story approaches with surface and/or tuck-in parking were considered. The owner also inquired about the potential for use of the undeveloped Fourth Avenue right-of-way, which could provide access and/or be vacated by the City to increase site area. Additional vacant sites on Poplar Street, as well as to the south on Metzgar Street which backs up to the site, make for potential lot consolidation. However, because these other sites are in different ownerships, the City assumed individual site development to not impose a constraint on any of the Housing Opportunity Sites for lot consolidation.

Diagram C-8: Site 8 - 500 Block Poplar Street

Site Area: 0.32 AC	**LCLUP/GP:** Res-High **Zoning:** R-2, **Rezoning to:** R-3	**Base Density:** 17.42 DU/AC

Source: City of Half Moon Bay GIS.

Current Use: Vacant

Affordability Assumptions: Moderate

Constraints: HWY 1 noise.

Access to Resources: Within Town Center, walk to schools, stores, services, Poplar Beach, and California Coastal Trail. Near bus stops.

Net Acreage: **0.32 Acres**	Max. Density: **29.04 DU/AC**	Max. Buildout: **9 Units**

Adjustment Factors:

Land Use Controls	Realistic Capacity	Typical Densities	Infra. Controls	Enviro. Controls	Total Factor
0.9	**0.85**	**0.8**	**1**	**1**	**0.612**

Realistic Yield: 5 Units

Site 9. 604 Poplar Street

Site Description: This rectangular infill site is in the Town Center. It is predominantly flat. Surrounding uses include single-family and duplex units to the north; vacant sites to the east, south, and west; and a single-family residential neighborhood on the west side of HWY 1. The site is comprised of three parcels in single ownership, and a single-family home sits on the middle parcel.

Diagram C-9: Site 9. 604 Poplar Street

Site Area: 0.32 AC	**LCLUP/GP:** Res-High **Zoning:** R-2, **Rezoning to:** R-3	**Base Density:** 17.42 DU/AC
 Source: City of Half Moon Bay GIS		**Current Use:** Single-family home **Affordability Assumptions:** Moderate **Constraints:** Retention of single-family home reduces build-out potential. **Access to Resources:** Within Town Center, walk to schools, stores, services, Poplar Beach, and California Coastal Trail. Near bus stops.
Net Acreage: **0.32 Acres**	Max. Density: **29.04 DU/AC**	Max. Buildout: **10 Units**

Adjustment Factors:

Land Use Controls	Realistic Capacity	Typical Densities	Infra. Controls	Enviro. Controls	Total Factor
0.9	**0.85**	**0.8**	**1**	**1**	**0.612**

Realistic Yield: 5 Units

Owner/Developer Interest: The owner has had past communications with the City about housing development throughout the City and in this neighborhood. The pending rezoning of R-3 will improve such prospects. As with site #8, the undeveloped Fourth Avenue right-of-way could provide access and/or be vacated by the City to increase site area. Additional vacant sites on Poplar Street, as well as to the south on Metzgar Street which backs up to the site, make for potential lot consolidation. However, because these other sites are in different ownerships, the City assumed individual site development to not impose a constraint on any of the Housing Opportunity Sites for lot consolidation.

Site 10. 600 Block Poplar Street

Site Description: This rectangular infill site is in the Town Center. It is predominantly flat. Surrounding uses include single-family and duplex units to the north and east, and vacant sites to the south and west. The site is comprised of four parcels in single ownership.

Diagram C-10: Site 10. 600 Block Poplar Street

Site Area: 0.4 AC	**LCLUP/GP:** Res-High **Zoning:** R-2, **Rezoning to:** R-3	**Base Density:** 17.42 DU/AC
 Source: City of Half Moon Bay GIS.		**Current Use:** Vacant **Affordability Assumptions:** Moderate **Constraints:** No unusual conditions. **Access to Resources:** Within Town Center, walk to schools, stores, services, Poplar Beach, and California Coastal Trail. Near bus stops.
Net Acreage: **0.4 Acres**	Max. Density: **29.04 DU/AC**	Max. Buildout: **11 Units**

Adjustment Factors:

Land Use Controls	Realistic Capacity	Typical Densities	Infra. Controls	Enviro. Controls	Total Factor
0.9	**0.85**	**0.8**	**1**	**1**	**0.612**

Realistic Yield: 6 Units

Owner/Developer Interest: For several decades, this owner has developed numerous infill sites throughout the City and continues to actively develop sites that have been in family ownership for many years. For site #10, the owner favorably acknowledged the increased buildout potential from the LCLUP update which will lead to rezoning to the R-3 district. Additional vacant sites on Poplar Street, as well as to the south on Metzgar Street which backs up to the site, make for potential lot consolidation. However, because these other sites are in different ownerships, the City assumed individual site development to not impose a constraint on any of the Housing Opportunity Sites for lot consolidation.

Site 11. 940 Main Street

Site Description: This nearly two-acre infill site is developed with one single-family home on the east end of the property; most of the lot is vacant. The site comprises the southern side of an entire City block. The home is included in the City's historic resources inventory. The site is in the South Downtown portion of the Town Center and mostly flat. Surrounding uses include vacant sites and residential development to the north, the Coastside Senior Housing development and center to the east, and residential development to the south and across HWY 1 to the west.

Diagram C-11: Site 11. 940 Main Street

Site Area: 1.91 AC	**LCLUP/GP:** Res-High **Zoning:** R-2, **Rezoning to:** R-3	**Base Density:** 17.42 DU/AC
 Source: City of Half Moon Bay GIS.		**Current Use:** Single-family home, mostly vacant. **Affordability Assumptions:** Very Low **Constraints:** House is on historic inventory, HWY 1 noise on the west end of the site. **Access to Resources:** Within Town Center, walk to schools, stores, services, Poplar Beach, and California Coastal Trail. Near bus stops.
Net Acreage: **1.91 Acres**	Max. Density: **29.04 DU/AC**	Max. Buildout: **55 Units**

Adjustment Factors:

Land Use Controls	Realistic Capacity	Typical Densities	Infra. Controls	Enviro. Controls	Total Factor
0.90	**0.85**	**0.97**	**1**	**1**	**0.742**

Realistic Yield: 41 Units

Owner/Developer Interest: The site has been on and off the market for a number of years. The owners obtained approval for an 11 duplex lot subdivision, including four affordable housing units as required by the City's Below Market Rate (BMR) Ordinance. However, the subdivision was never recorded. The R-3 rezoning will work well for multi-family development on a single lot; thus, the lack of completion of the subdivision has turned out to be fortuitous. This site was included in both the Cycle 4 and 5 Housing Elements. Rezoning should significantly diminish past constraints associated with the previously approved duplex subdivision. The existing historic

home could potentially be moved closer to Main Street to further improve residential yield; however, it is not necessary for realistic yield buildout to move the existing home. City staff have discussed adaptive reuse of the home with prospective developers for childcare, supportive services, or a community space.

An affordable housing developer has approached the owners to purchase the property. The City cannot disclose more details about this opportunity to avoid disrupting active sales negotiations.

Site 12. Pacific Ridge Phases 2 and 3

Site Description: This site is located at the terminus of Terrace Avenue at the eastern limits of the city boundary. It slopes downward from east to west. Surrounding uses include protected open space to the north, public open space and predominately undeveloped hillsides to the east, Half Moon Bay High School to the south, and the Highland Park residential neighborhood to the west. This site includes 44 parcels in the Pacific Ridge residential subdivision. The subdivision is made up of three phases. Phase 1 is sold and developed. The City approved Final Maps for Phases 2 and 3, and all infrastructure, including streets and utilities, has been installed.

Owner/Developer Interest: Past litigation settlement and a coastal development permit issued by the California Coastal Commission specifies that development of each parcel is for one single-family residence; therefore, site #12 is assumed to develop with 44 above moderate-income single-family homes for the purposes of the Site Inventory. The property owner is actively seeking to sell Phases 2 and 3 to a master builder, as had been done for Phase 1.

Diagram C-12: Site 12. Pacific Ridge Phases 2 and 3

Site Area: ~ 17 AC	**LCLUP/GP:** PD **Zoning:** PUD	**Base Density:** per PUD

Source: City of Half Moon Bay GIS.

Current Use:
Vacant subdivided lots

Affordability Assumptions:
Above Moderate

Constraints: Limited buildout options due to settlement agreement and Coastal Commission approved coastal development permit. Site drainage must be carefully maintained; slope failure above the site occurred in recent years.

Access to Resources: Near Town Center and Half Moon Bay High School.

Net Acreage: **17.37 Acres**	Max. Density: **1 DU/AC**	Max. Buildout: **44 Units**

Adjustment Factors:

Land Use Controls	Realistic Capacity	Typical Densities	Infra. Controls	Enviro. Controls	Total Factor
1	**1**	**1**	**1**	**1**	**1**

Realistic Yield: 44 Units

Infrastructure

The LCLUP update included an extensive assessment of infrastructure capacity for water supply and wastewater treatment. Water supply and wastewater treatment capacity were found to be adequate for the 2040 planning horizon. The LCLUP assumed two RHNA cycles, assuming that RHNA 6 and 7 would likely be higher than for Cycle 5, while still needing to fit within the Measure D residential growth limitation. Cycle 6 RHNA, as represented by the Pipeline Projects, Opportunity Sites, and accessory dwelling units was fully accounted for in these buildout analyses. The LCLUP assumed buildout of additional sites for both commercial and residential development to establish a conservative assessment. Despite the adequacy of capacity, some limitations must be acknowledged as constraints. These were discussed in the Technical Report Appendix B – Constraints and key findings are highlighted below. Electricity is also considered.

Water Supply: Following the LCLUP update, the Coastside County Water District completed its 2020 Urban Water Management Plan (UWMP). The UWMP concluded that water supply was adequate for normal (non-drought) years; however, supply shortfalls are projected in single dry and multiple dry years with implementation of the Bay-Delta Plan Amendment. These projected shortfalls must be addressed through the District's Water Shortage Contingency Plan which requires serious conservation efforts. The Water District is also working to establish additional water sources.

Wastewater Treatment Capacity: Wastewater treatment capacity was found to be adequate, provided that continued investment in reduction inflow and infiltration (I&I) to maintain capacity during wet weather conditions. The City continues to fund Capital Improvement Program projects to improve the wastewater conveyance system to reduce I&I, year after year.

Electricity: Development allowed under the Cycle 6 Housing Element, in combination with cumulative development (residential and non-residential) will increase electricity demand. development projects would be required to comply with applicable State and local regulations for energy conservation. They would also be subject to the City's 2022 Building Electrification Ordinance, which requires most new residential development to be fully electric powered. In developing this ordinance, the City coordinated with energy providers, PG&E and Peninsula Clean Energy (PCE). PG&E acknowledged and is ready for full electrification of new and existing buildings by 2045. PG&E is advocating for all-electric policies like Half Moon Bay's, and for greater ability to decommission gas lines at the time of replacement and repair. It is noted that electric vehicle charging is more of a concern than buildings, but it's being addressed and part of planning for the cumulative condition.

Lower-Income RHNA Analysis

HCD requires additional analysis of sites used to accommodate lower-income households in the 6th Cycle Housing Element. This additional review, of sites used in previous planning periods, appropriate density, and small and large sites, is focused on the six sites used to accommodate lower-income RHNA.

Table C-9: Sites Accommodating Lower-Income RHNA

Site #	Address	Units	LCLUP / General Plan	Zoning District	Site Size (AC)	Usable Portion of Site (AC)
1	880 Stone Pine*	50	PF	U-R	20.66	4.50
2	498 Kelly Avenue	60	PF w/ WHO	P-S	14.51	2.4
3	300 Block Church Street	52	PF w/ WHO	P-S	1.90	1.55
5	101 Canada Cove Avenue	40	MHP	MHP	4.12	4.12
6	740 Purissima Street**	12	R-H	R-2	0.5	0.55
11	940 Main Street**	41	R-H	R-2	1.91	1.91

Source: City of Half Moon Bay

*Notes: *Site #1: WHO will be added to PF land use designation and will be rezoned from U-R to P-S*

***Sites #6 and #11 will be upzoned from R-2 to R-3.*

Sites Used in Previous Planning Periods

HCD requires an analysis of sites used to accommodate lower-income RHNA to determine if any were either non-vacant and included in the jurisdiction's 5th cycle housing element, or vacant and included in the jurisdiction's Cycle 4 and 5 Housing Elements (if not more). Of the five sites in the Site Inventory allocated for lower-income units, one site – Site # 11 – is predominately vacant and was included in Half Moon Bay's Cycle 4 and 5 Housing Elements.

HCD requires a program in the Housing Element that requires rezoning within three years of the beginning of the planning period to allow residential use by right at 20 units/acre for housing developments in which at least 20% of the units are affordable to lower-income households on Site #11.[3] These program provisions are included in Program 1-1.

[3] HCD Division of Housing Policy Development "Housing Element Site Inventory Guidebook Government Code Section 65583.2" (HCD: June 10, 2020), p. 12. Available at https://www.hcd.ca.gov/community-development/housing-element/docs/sites_inventory_memo_final06102020.pdf

Appropriate Density

Housing Elements are allowed to utilize "default" density standards that are deemed appropriate to accommodate housing for lower-income households. This provides a streamlined option for local governments to meet the density requirement.

The appropriate or default density for Half Moon Bay is 20 units/acre. Although the city is located on the western coastal edge of a metropolitan statistical area with a population of more than 2 million, Half Moon Bay has a population of 11,308[4] – far lower than the 25,000-person limit laid out by HCD.[5] The following zones have maximum densities that exceed the default density of 20 units/acre:

Table C-10: Default Density

Zoning District	Minimum Density	Maximum Density
R-3	15	29.04
C-D	15	29.04
C-VS	15	29.04
C-G	15	29.04
MHP	N/A	21.78*

Source: City of Half Moon Bay Zoning Ordinance.
*Note *=18.07.030(A) states that "The maximum permitted number of mobile home spaces shall be determined by dividing the net area of the site by two thousand square feet of site area per mobile home dwelling." One acre divided by 2,000 square feet equals 21.78 dwelling units per acre.*

Of the six sites Housing Opportunity Sites allocated for lower-income units, three are, or will be, zoned P-S; one is zoned MHP; and two will be rezoned R-3 following the Housing Element update process.

In addition to the zoning districts listed in Table C-10, the P-S zoning district can be appropriate to accommodate lower-income RHNA. This zoning district, for Public and Quasi-Public uses, includes many of Half Moon Bay's publicly owned parcels. This zoning district, especially when combined with the WHO (which allows for densities of over 20 units/acre when overlayed on top of land use designations within the Town Center) can accommodate lower-income RHNA due to the unique nature of publicly owned land and the City's interest in developing lower-income housing on some of these parcels at densities that are practical for affordable housing developers.

[4] California Department of Finance Table E-1 (2022).
[5] HCD Memo: "Default Density Standard Option – 2020 Census Update" (March 21, 2022), see Table A. Available at https://www.hcd.ca.gov/community-development/housing-element/housing-element-memos/docs/defaultdensity2020censusupdate.pdf

Small and Large Sites

HCD recommends that only parcels between 0.5 acres and 10 acres in size are used for a jurisdiction's lower-income RHNA. Two of the five sites in the Site Inventory allocated for lower-income units, Sites #1 and #2, are larger than 10 acres. However, both sites will have far less than the total site acreage dedicated to residential development (in this case lower-income housing development):

Site #1 – 880 Stone Pine Road: This is a City-owned site intended for lower-income housing. According to environmental studies already completed for the site, approximately 4 acres of the parcel are available for housing development.

Site #2 – 498 Kelly Avenue: Owned by the Cabrillo Unified School District. Residential uses would only take up a portion of the parcel, which also is the site of Hatch Elementary School, Coastside Children's Programs, Pilarcitos High School, La Costa Adult School, and offices of the Cabrillo Unified School District. According to preliminary review of the site, approximately 4 acres of the parcel are available for housing development.

Parcel Consolidation

Parcel consolidation would be required to meet the realistic capacities for sites #8, #9, and #10, which are made up of multiple parcels. As already noted, each of these sites has one owner. All these owners will benefit from the forthcoming upzoning to the R-3 multi-family district which will allow them to develop more units. Lot mergers are straightforward matters that can be executed during or after the planning entitlement process. In most cases, the City includes a condition of approval for the coastal development permit that the merger be accomplished prior to issuance of the building permit. None of these sites have lower-income housing allocated to them.

Alternative Means of Meeting RHNA

Half Moon Bay also uses Accessory Dwelling Units, or ADUs, as part of its RHNA strategy. Half Moon Bay bases its ADU production on the "safe harbor" option provided by HCD,[6] looking at ADU production from 2019-2021. For these years, there was an average of 14 ADUs permitted. Based on this rate of production, 112 ADUs will be projected for completion over the eight-year planning period.

[6] *"Use the trends in ADU construction since January 2019 to estimate new production. This is a conservative option to only account for the effect of the new laws without local promotional efforts or incentives (safe harbor option)." In HCD Memo "Housing Element Site Inventory Guidebook Government Code Section 65583.2" (June 10, 2020).*

Table C-11: ADU Permits

Year	ADUs Receiving Building Permits
2019	10
2020	10
2021	22
Average	*14*

Source: City of Half Moon Bay

Table C-12: Projected ADUs

	Very Low	Low	Moderate	Above Moderate	Total
Proportion	30%	30%	30%	10%	100%
ADUs	34	34	34	10	112

Source: City of Half Moon Bay

Other Analyses

To conclude the Housing Sites Inventory section, there are two short additional analyses required by HCD noted here.

Non-Vacant Sites that Include Residential Units

Government Code Section 65583.2(g)(3) necessitates a program requiring the replacement of units affordable to the same or lower-income level as a condition of any development on a non-vacant site consistent with those requirements set forth in Density Bonus Law. There are no such units on non-vacant sites in the Site Inventory.

AB 1233: 5th Cycle Shortfall Review

Half Moon Bay had adequate sites available in its previous Housing Element cycle and is not required to accommodate any unaccommodated need. There is no rezoning necessary as per Government Code section 65584.09.

Quantified Objectives

Many programs and policies reduce barriers and create opportunities for a balanced community. These goals are essential to meeting the City's housing needs, but are more qualitative in general. Half Moon Bay reasonably expects that a theoretical total of 757 units could be developed, rehabilitated, or conserved, as described by Table C-13. Measure D has a maximum capacity for an estimated 582 new units over the course of the planning period. Adjusting for Measure D, a total of 619 units could be developed, rehabilitated, or conserved during Cycle 6.

Table C-13 Quantified Objectives

Income Category	New Construction Objectives	Rehabilitation	Conservation / Preservation
Extremely Low	118	0	0
Very Low	71	10	0
Low	159	15	0
Moderate	133	10	2
Above Mod.	239	0	0
Sub-Totals	720	35	2
Total	**757 units**		
Measure D Limited Sub-Totals*	582	35	2
Measure D Limited Total	**619 units**		

Source: City of Half Moon Bay
*Notes: *See Technical Report Appendix B – Constraints, page B-38 for estimated Measure D capacity during Cycle 6.*

AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH) SITES ANALYSIS

Half Moon Bay is meeting its duty to affirmatively further fair housing with a focus on infill development, primarily in vacant sites and some underutilized sites.

This AFFH section discusses how the City's identifying Housing Opportunity Site strategy, which allocates lower-income units in or near the Town Center, affirmatively furthers fair housing by supporting the residential development in the area of the city with the greatest access to amenities.[7] The section will go over how the approach to the location of the Housing Opportunity Sites potentially improves and/or exacerbates conditions and describes how concentrating sites in or near the Town Center serves to alleviate the isolation of RHNA by income group. The section will then analyze local data and knowledge, as well as other relevant factors, to present the importance of leveraging the amenity-rich Town Center area to provide a suitable neighborhood context for lower-income housing.

Improved/Exacerbated Conditions

Half Moon Bay consists of nine Census block groups distributed through three Census tracts: six block groups and all the tracts cross City boundaries and include housing units outside of the city, complicating analysis.

Of the nine block groups that make up Half Moon Bay, four contain Housing Opportunity Sites:

Tract 6135.01:

- Block Group 2

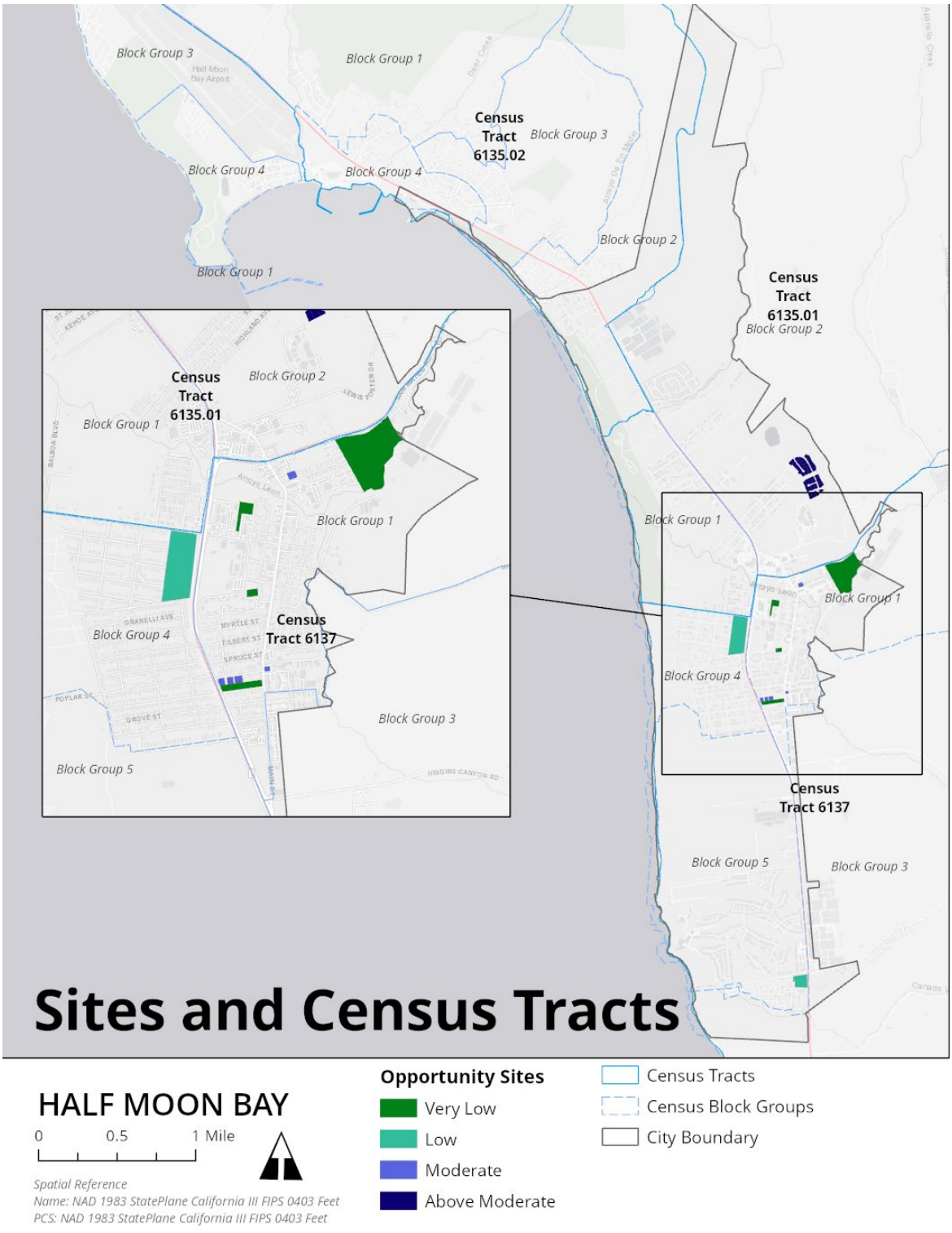
Tract 6137:

- Block Group 1
- Block Group 4
- Block Group 5

Figure C-4 maps the Housing Opportunity Sites within Census tracts and block groups. Table C-14 presents the Housing Opportunity Sites by block group in a table format. The table indicates that Housing Opportunity Site units will not drastically increase the number of units in any individual census block group.

[7] This AFFH assessment is focused on the sites inventory. Technical Report - Appendix D: Affirmatively Furthering Fair Housing Assessment provides a comprehensive look at AFFH in Half Moon Bay.

Figure C-4: Sites by Census Tract and Block Group



Source: U.S Census Bureau, City of Half Moon Bay

Table C-14: RHNA by Census Block Group

Census Tract:	6135.01		6135.02			6137			
Block Group:	6135.01-BG1	6135.01-BG2	6135.02-BG1	6135.02-BG2	6135.02-BG3	6137-BG1	6137-BG3	6137-BG4	6137-BG5
Sites		**#12**				**#1, #3, #4, #6, #7, #8, #9, #10, #11**		**#2**	**#5**
Total Units	**0**	**44**	**0**	**0**	**0**	**244**	**0**	**60**	**40**
Lower Income	0	0	0	0	0	215	0	60	0
Moderate Income	0	0	0	0	0	29	0	0	40
Above Moderate Income	0	44	0	0	0	0	0	0	0

Source: U.S. Census Bureau, City of Half Moon Bay

As presented in Table C-15, Census tract 6137 block group 1, sees by far the greatest number of Housing Opportunity Site units, representing an 18% increase from the existing 1,055 existing units. This block group's boundaries substantially coincide with the City's defined Town Center. The Town Center boundary was set by the City and certified by the Coastal Commission as the best place in the city for infill development for numerous reasons. Thus, from the City's perspective, this increase would fulfill long-range planning efforts to grow and improve Town Center neighborhoods.

Table C-15: Unit Increase by Census Block Group

Census Tract:	6135.01			6135.02		6137			
Block Group	6135.01-BG1	6135.01-BG2	6135.02-BG1	6135.02-BG2	6135.02-BG3	6137-BG1	6137-BG3	6137-BG4	6137-BG5
RHNA Allocation	**0**	**44**	**0**	**0**	**0**	**191**	**0**	**67**	**70**
Units (2018)	703	664	486	642	610	1,055	474	811	939
Unit % Increase	0%	7%	0%	0%	0%	18%	0%	8%	7%

Source: U.S. Census Bureau, City of Half Moon Bay

Table C-16 below presents demographic information such as race/ethnicity, percentage of the population in poverty or disabled, existing rentals affordable to extremely/very low-income households, block group-wide household median-income, and proportion of owners to renters per Census block group. The data collection dates are given in parentheses.

Table C-16: Unit Increase and Existing Conditions

Census Tract:	6135.01			6135.02		6137			
Block Group	6135.01-BG1	6135.01-BG2	6135.02-BG1	6135.02-BG2	6135.02-BG3	6137-BG1	6137-BG3	6137-BG4	6137-BG5
Race/Ethnicity (2018)									
% White	43%	57%	77%	74%	70%	53%	17%	67%	83%
% Hispanic	49%	33%	12%	16%	22%	39%	79%	23%	7%
% Asian and/or Pacific Islander	5%	6%	5%	5%	3%	5%	2%	7%	7%
% Black	0%	0%	1%	0%	0%	0%	1%	1%	0%
% Multi-Racial, Native American, or Other Race	3%	3%	4%	4%	5%	2%	1%	3%	3%
At-Risk Population (Tract-Level Data – 2019)									
% Population in Poverty	5%	5%	2%	2%	2%	9%	9%	9%	9%
% Population Disabled	10%	10%	5%	5%	5%	11%	11%	11%	11%
Rentals Affordable to ELI/VLI Households (Year)									
	52 units					*145 units*			*5 units*
Household Median Income (2018)									
	$136,295	$130,246	$200,001	$152,127	$142,836	$124,775	$74,282	$122,165	$167,471
Tenure (2018)									
% Owner	55%	83%	78%	78%	59%	51%	26%	85%	89%
% Renter	45%	17%	22%	22%	41%	49%	74%	15%	11%

Source: US Census 5-Year American Community Survey (2017-2021), City of Half Moon Bay

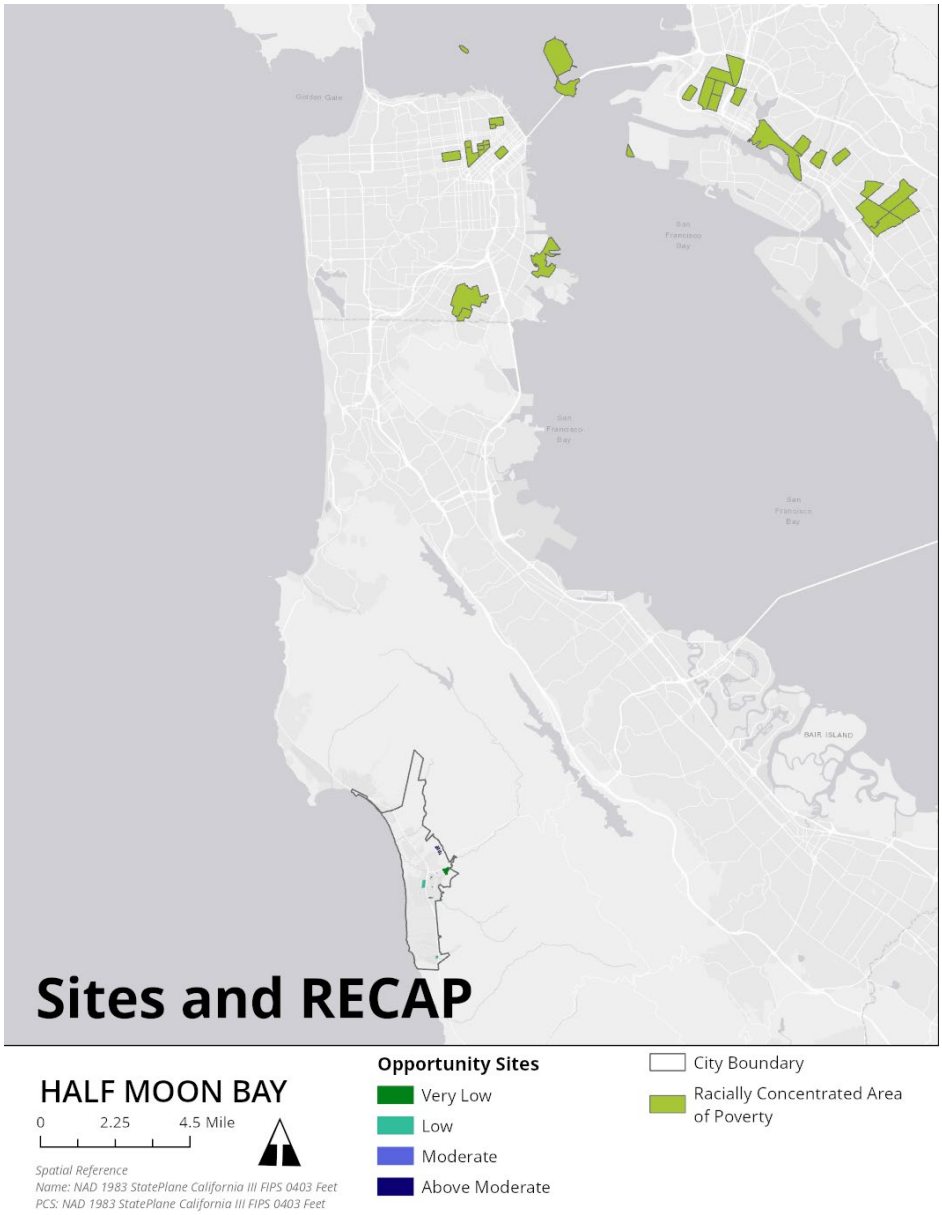
As already noted, the largest number of units are allocated to Census tract 6137 block group 1, which is the most diverse Census block group in Half Moon Bay. Generally, the Housing Opportunity Sites strategy improves conditions by allocating more units to middle-income neighborhoods that already-existing diverse populations. No units are allocated to tract 6137

block group 3, which is the only majority-Hispanic block group and majority-renter block group in the city, as well as the one with the lowest median income.

Racially and Ethnically Concentrated Areas of Poverty and Affluence

HCD requires jurisdictions to track Racially and Ethnically Concentrated Areas of Poverty and of Affluence (RECAP and RCAA, respectively). There are no areas designated as RECAP, where residents are largely persons of color and have lower incomes, in San Mateo County.

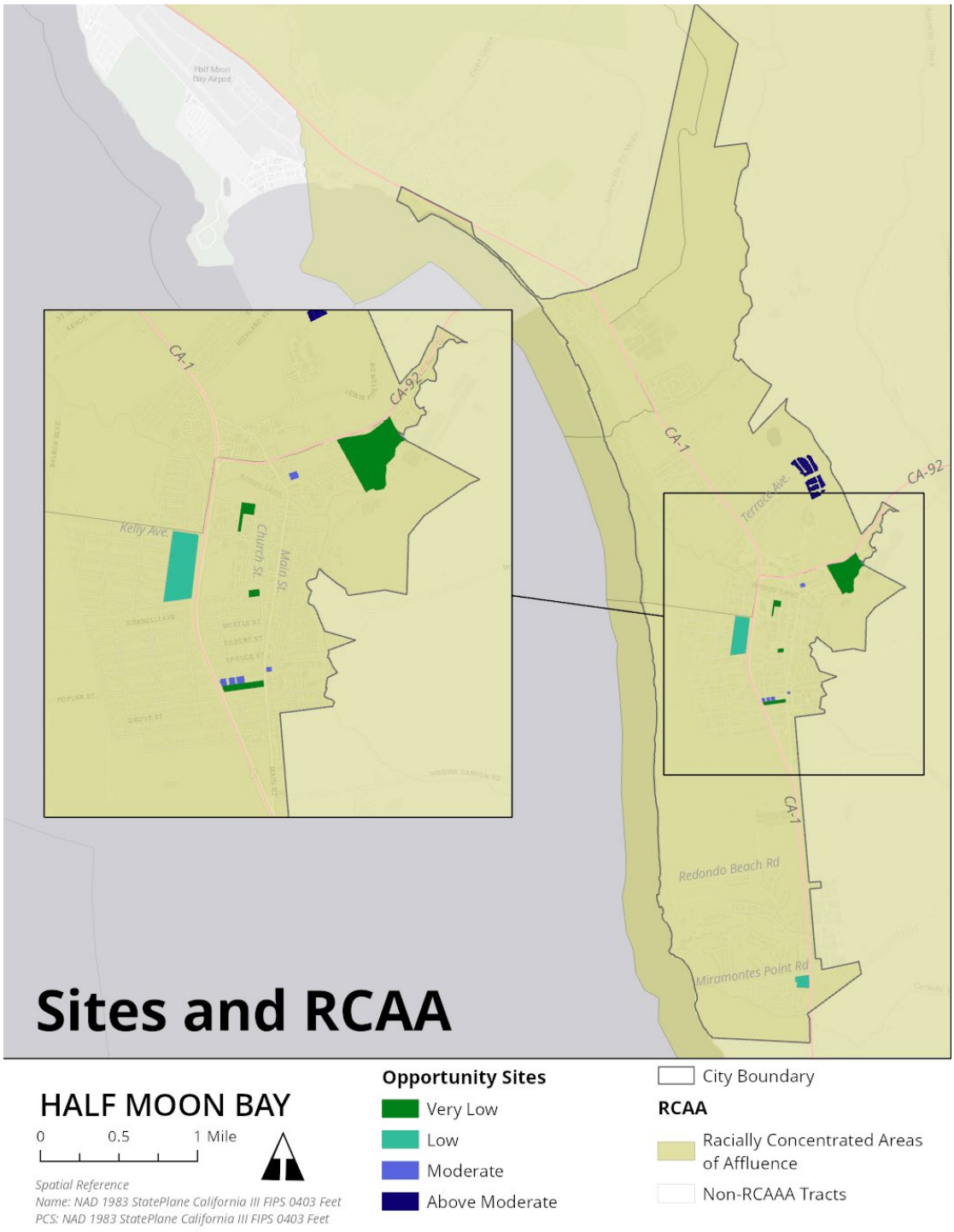
Figure C-5: Sites and RECAP



Source: Data from US Dept. of Housing and Urban Development (2009-2013). Methodology available at: https://www.arcgis.com/home/item.html?id=9bc3297f5b434c8ba714a2603044dba0

In contrast, the entire city of Half Moon Bay is in an RCAA area, where the population is disproportionately white and affluent.

Figure C-6: Sites and RCAA



Source: Data from US Census American Community Survey (2015-2019). Methodology available at https://www.arcgis.com/home/item.html?id=4100330678564ad699d139b1c193ef14

Access to Opportunity (TCAC)

HCD and TCAC convened an independent group of organizations and research institutions under the umbrella of the California Fair Housing Task Force, which produces an annual set of Opportunity Area Maps. The maps identify areas within every region of the state "whose characteristics have been shown by research to support positive economic, educational, and health outcomes for low-income families – particularly long-term outcomes for children."[8]

TCAC and HCD created these "Opportunity Maps" using reliable and publicly available data sources to derive 21 indicators to calculate Opportunity Index scores for Census tracts in each region of California.

The Opportunity Maps categorize Census tracts into the following five groups based on the Opportunity Index scores:

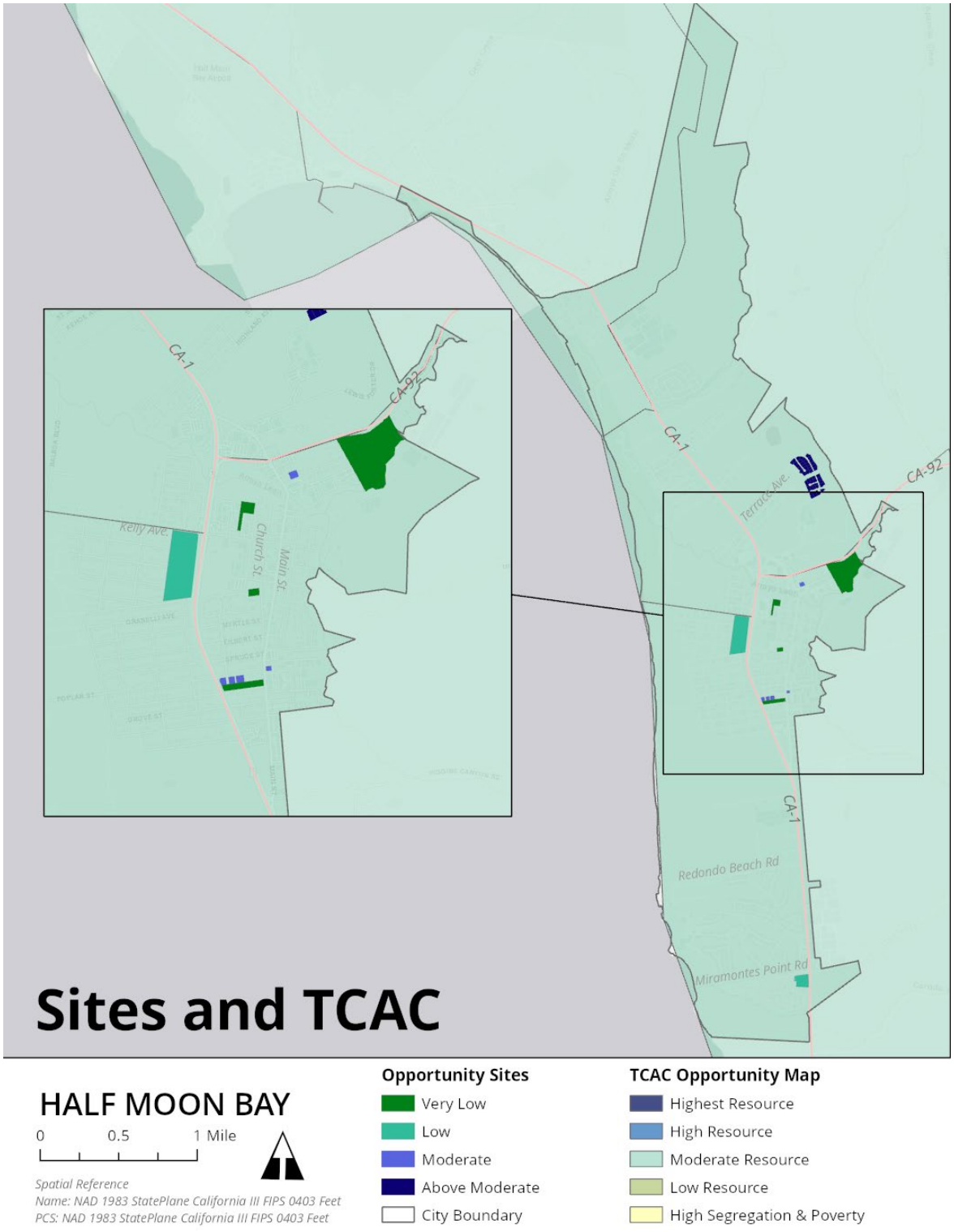
- Highest Resource
- High Resource
- Moderate Resource
- Low Resource
- High Segregation & Poverty

Before an area receives an Opportunity Index core, some Census tracts are filtered into the High Segregation & Poverty category. The filter identifies Census tracts where at least 30% of the population is below the federal poverty line and has a disproportionate share of households of color. After filtering out High Segregation and Poverty areas, the TCAC/HCD Opportunity Map allocates the 20% of tracts in each region with the highest relative Opportunity Index scores to the Highest Resource designation and the next 20% to the High Resource designation. The remaining non-filtered tracts are then evenly divided into Low Resource and Moderate Resource categories.

All Half Moon Bay falls within the "Moderate Resource" category (see Figure C-7).

[8] California Fair Housing Task Force. December 2020. Methodology for the 2021 TCAC/HCD Opportunity Map. Available at: https://www.treasurer.ca.gov/ctcac/opportunity/2021-hcd-methodology.pdf

Figure C-7: Sites by Opportunity Area



Source: California Fair Housing Task Force. December 2020. Methodology for the 2021 TCAC/HCD Opportunity Map. Available at: [https://www.treasurer.ca.gov/ctcac/opportunity/2021-hcd-methodology.pdf, City of Half Moon Bay.](https://www.treasurer.ca.gov/ctcac/opportunity/2021-hcd-methodology.pdf)

Disproportionate Housing Needs

The majority of Housing Opportunity Site units are allocated to areas of the city that are at risk of becoming exclusive according to the University of California at Berkeley's Urban Displacement Project.[9] There is a chance that the large number of units allocated for lower-income households serves to mitigate this risk of exclusivity.

Table C-17: Displacement Risk by Census Block Group

Census Tract:	6135.01		6135.02			6137			
Category	6135.01-BG1	6135.01-BG2*	6135.02-BG1	6135.02-BG2	6135.02-BG3	6137-BG1	6137-BG3	6137-BG4	6137-BG5
Sites		#12				#1, #3, #4, #6, #7, #8, #9, #10, #11		#2	#5
Units	0	44	0	0	0	244	0	60	40
Units: Lower Income	0	0	0	0	0	215	0	60	0
Units: Moderate Income	0	0	0	0	0	29	0	0	40
Units: Above Moderate Income	0	44	0	0	0	0	0	0	0
Displacement Risk (2018)	**Stable Moderate/ Mixed Income**	**Stable Moderate/ Mixed Income**	**Stable/ Advanced Exclusive**	**Stable/ Advanced Exclusive**	**Stable/ Advanced Exclusive**	**At Risk of Becoming Exclusive**	**At Risk of Becoming Exclusive**	**At Risk of Becoming Exclusive**	**At Risk of Becoming Exclusive**

Source: University of California Urban Displacement Project, https://abag.ca.gov/technical-assistance/sf-bay-area-map-gentrification-displacement

[9] *For more information, see: https://abag.ca.gov/technical-assistance/sf-bay-area-map-gentrification-displacement*

Severe Overcrowding

Census data from 2020 identifies only 70 units out of 4,721 (1.5**%** of units) with severe overcrowding in Half Moon Bay. However, the Housing Needs Assessment (see Technical Report Appendix A) notes that 12% of very low-income households experience severe overcrowding and that communities of color are more likely to experience overcrowding similar to how they are more likely to experience poverty, financial instability, and housing insecurity.

Table C-18: Severe Overcrowding

	Owner-Occupied Units	Renter-Occupied Units	Total Units
Total Units	3,164	1,557	4,721
1 or fewer occupants per room	3,135	1,453	4,588
1.01 - 1.50 occupants per room	29	34	63
1.51 or more occupants per room	0	70	70

Source: US Census: American Communities Survey 5-Year Estimates (2016-2020) Table B25014: Tenure by Occupants Per Room.

In addition to the context presented in the next section about the Isolation of RHNA, it is important to consider gaps in existing data and how those gaps can be better understood within the context of the Housing Opportunity Sites strategy. Local outreach has identified issues with Census data around severe overcrowding, or units that are occupied by more than 1.5 persons per room. This disconnect between data and local knowledge informs this matter and helps the City better analyze how it relates to the Housing Opportunity Site strategy.

The low number of units identified in the Census as severely overcrowded puts it within the margin of error at the Census tract or Census block group level, making it difficult to statistically determine where these severely overcrowded units are located within the city. Programs 3-3 and 3-5 address overcrowding by providing incentives and diverse housing opportunities to support large and multigenerational households.

Isolation of RHNA

Half Moon Bay's Housing Opportunity Site strategy locates units accommodating lower-income RHNA in or near the city's Downtown. This is an intentional choice that puts lower-income households in the most amenity-rich neighborhoods of Half Moon Bay's Town Center, where households will be better connected to transit, employment opportunities, and social connections. This ensures that households are not isolated in areas where they would be car-dependent and/or far from services.

This section presents the local planning context for Downtown neighborhoods with RHNA concentration by highlighting amenities and laying out the relationship between transportation and employment.

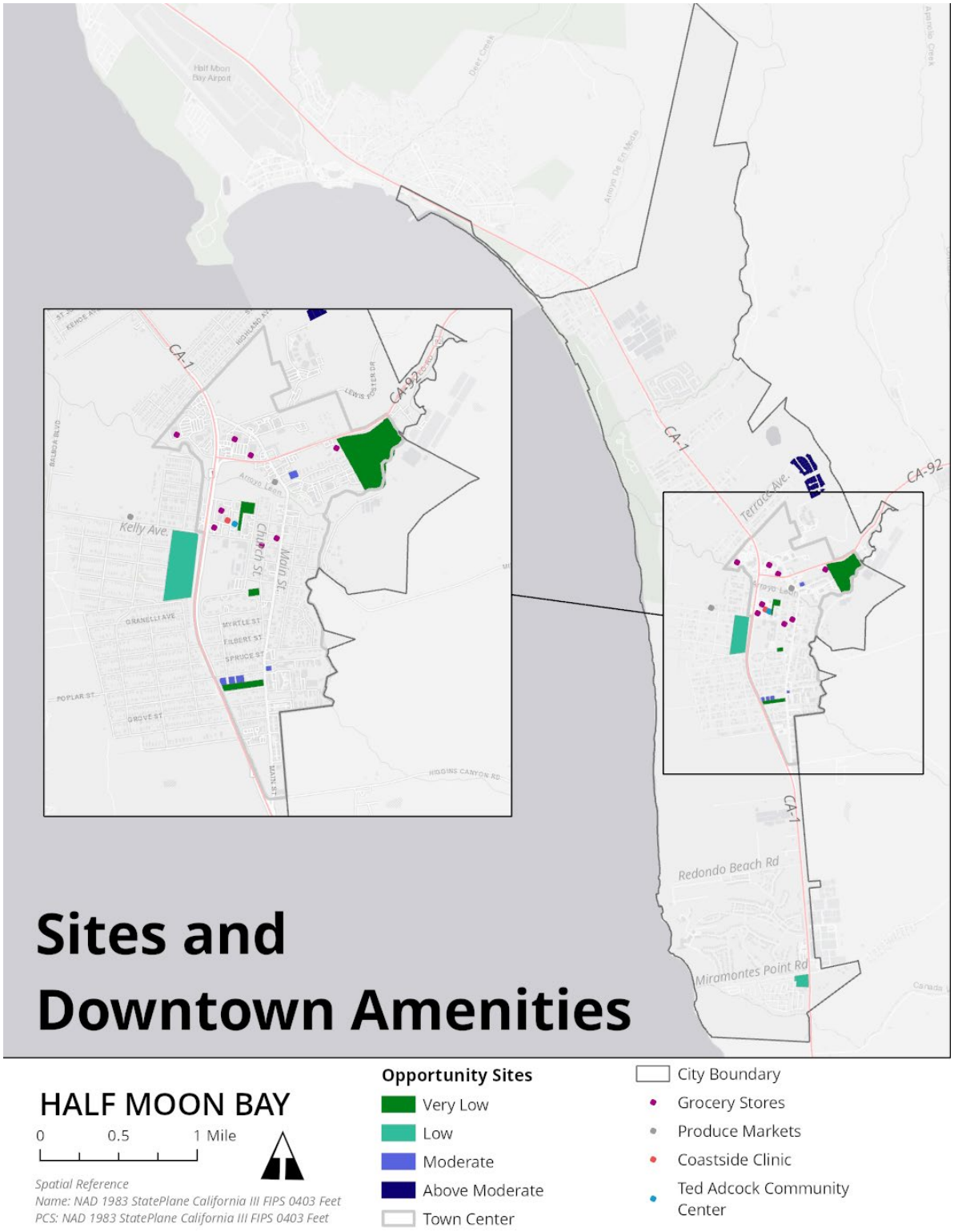
Local Planning in Neighborhoods with RHNA Concentration

Concentrating future residential development in Downtown Half Moon Bay and the greater Town Center area, particularly lower-income units, is supported by the City's ongoing planning work. Such efforts include recent adoptions of the Parks Master Plan (2019), Bicycle and Pedestrian Master Plan (2019), and Mixed-Use Districts and Parking Standards Zoning Ordinance (2020). The Town Center, as defined in the LCLUP, is in the census tract with the highest Jobs Proximity Index in the city. It is also the location of Half Moon Bay's only health clinic, its community center, all its grocery stores and produce markets selling fresh produce, and the highest concentration of SamTrans transit stops and public parks. In addition, every public school in Half Moon Bay is located within, or immediately adjacent to, the Town Center.

Half Moon Bay's LCLUP and Circulation Element include policies that support multi-modal improvements throughout the Town Center. Implementation plans, such as the Bicycle and Pedestrian Master Plan also focus on Downtown as a "key theme," with recommendations and implementation measures that identify needed improvements, including those that would better accommodate bicycles and pedestrians.[10] At the time of the Housing Element update, the City had two Capital Improvement Projects underway within the heart of Downtown Half Moon Bay aimed at revitalization and pedestrian safety to enhance Downtown as a high quality neighborhood environment primed for residential infill development. These include a streetscape project and coordinated plans for improved ADA, pedestrian, and bicycle circulation. These revitalization efforts support a live/work downtown that can be a vibrant neighborhood for the households who be residing in units allocated in or near this area. Figure C-8 maps amenities in or near Downtown and the Housing Opportunity Sites.

[10] *City of Half Moon Bay Bicycle and Pedestrian Master Plan (September 2019). Available at https://www.half-moon-bay.ca.us/DocumentCenter/View/2243/Bicycle-and-Pedestrian-Master-Plan-Final?bidId=*

Figure C-8: Amenities in or near Downtown



Source: City of Half Moon Bay

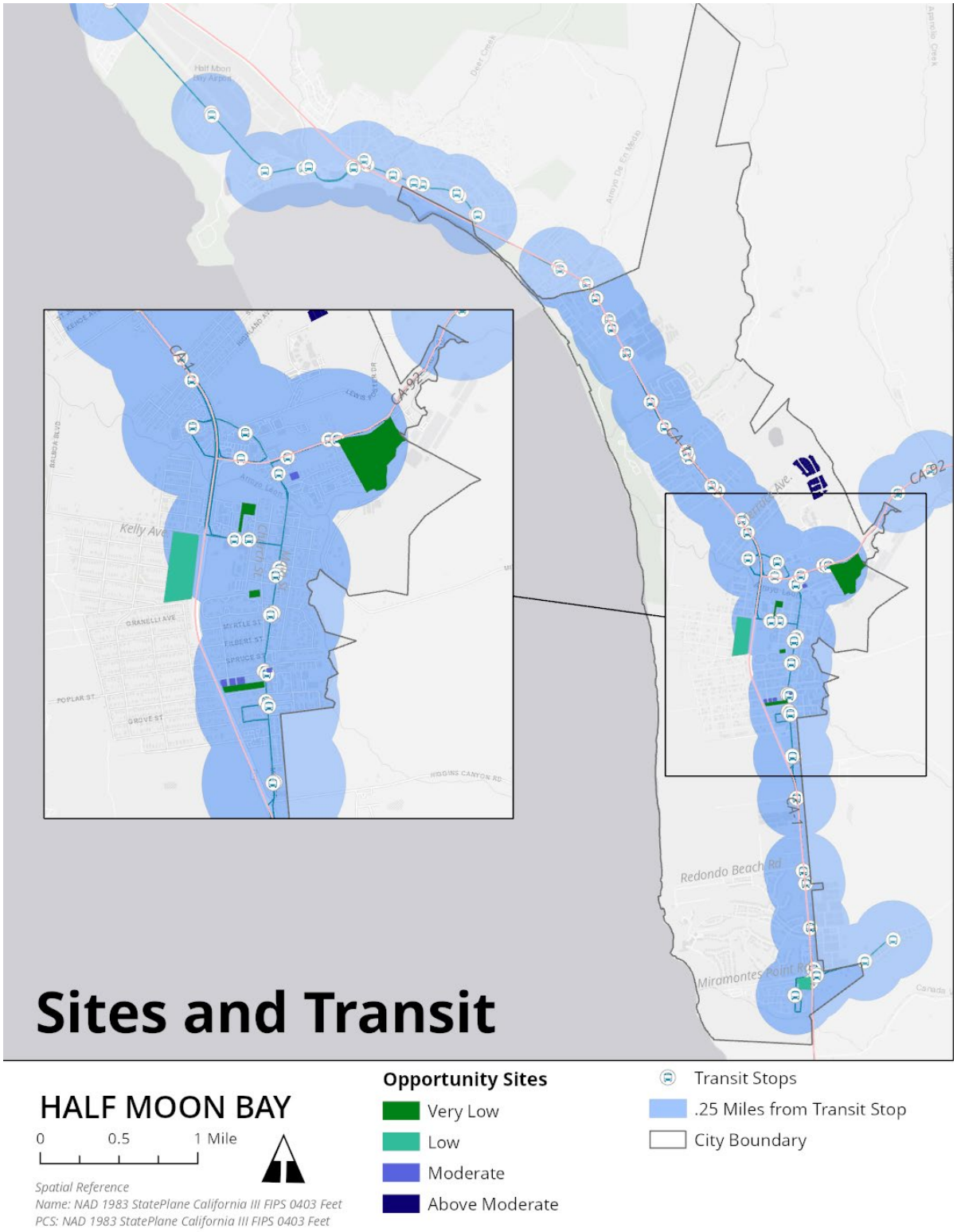
Transportation and Employment

Half Moon Bay's employed residents predominately out-commute to jobs "over the hill" in San Mateo and Santa Clara Counties, San Francisco, and the East Bay. Less than 20% of workers who reside in Half Moon Bay also work in the city, making transportation to employment outside the city key for working Half Moon Bay residents to get to their workplaces. The majority of Half Moon Bay residents, in combination with many Coastside residents, drive to work, often in single-occupant vehicles.

Half Moon Bay does not have any major transit services or stops as defined by the State's Public Resource Code.[11] Yet, transit access is key for lower-income households because it allows for social connectivity to areas throughout the Bay Area region and access to higher-paying jobs in other areas, most being outside the city. Although transit service is currently quite limited, it is foreseeable that it will be justifiable from a public investment perspective that it would expand in areas where potential ridership is increasing. Therefore, it is notable that every Housing Opportunity Site allocated for affordable units is within a quarter mile of a transit stop. This is due to the high concentration of SamTrans bus stops in the Town Center, at the confluence of HWY 1 and 92 as presented in Figure C-9.

[11] California Public Resource Code, Division 13 Environmental Quality Chapter 2.5 21064.3 at https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?sectionNum=21064.3.&lawCode=PRC

Figure C-9: Housing Opportunity Sites and Transit



Source: Samtrans, City of Half Moon Bay

Jobs Proximity Index: Half Moon Bay's downtown, where the Town Center is located, is the area of the city with the highest Jobs Proximity Index. This rating quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a metropolitan area, with larger employment centers weighted more heavily.[12] The higher the index value, the better the access to employment opportunities for residents in a neighborhood.

Table C-19: Jobs Proximity Index by Census Block Group

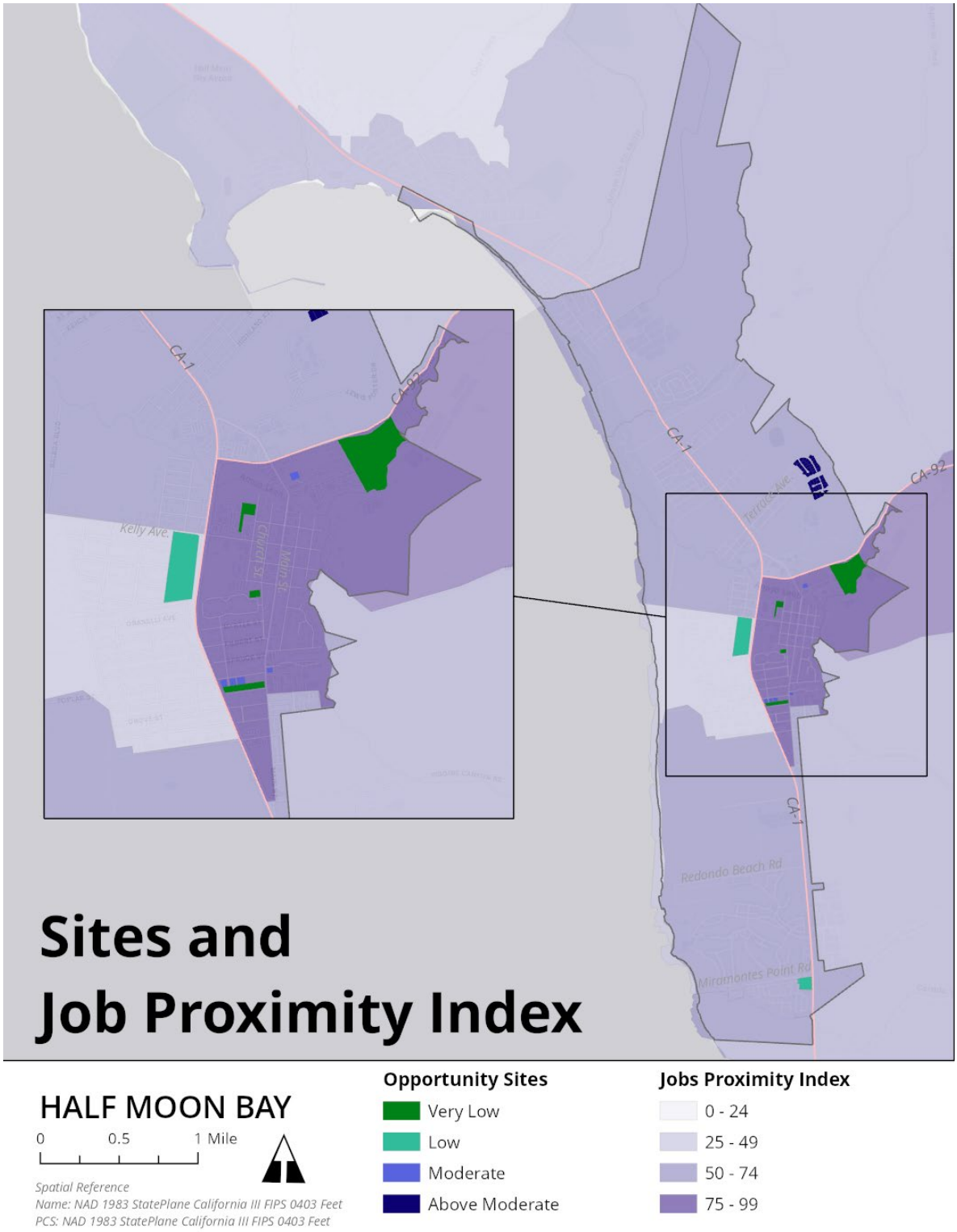
Census Tract:	6135.01		6135.02			6137			
Category	6135.01-BG1	6135.01-BG2	6135.02-BG1	6135.02-BG2	6135.02-BG3	6137-BG1	6137-BG3	6137-BG4	6137-BG5
Sites		#12				#1, #3, #4, #6, #7, #8, #9, #10, #11		#2	#5
Units	0	44	0	0	0	244	0	60	40
Units: Lower Income	0	0	0	0	0	215	0	60	0
Units: Moderate Income	0	0	0	0	0	29	0	0	70
Units: Above Moderate Income	0	44	0	0	0	0	0	0	0
Jobs Proximity Index (2017)	**52**	**61**	**58**	**57**	**56**	**75**	**54**	**48**	**50**

Source: California Fair Housing Task Force. December 2020. Methodology for the 2021 TCAC/HCD Opportunity Map. Available at: https://www.treasurer.ca.gov/ctcac/opportunity/2021-hcd-methodology.pdf, City of Half Moon Bay

This high score in Tract 6137 Block Group 1 is not only due to the high concentration of jobs within the Town Center, but also because it is relatively easy to get to employment centers north, south, and east of Half Moon Bay via HWYs 1 and 92. Housing Opportunity Sites designated for lower-income households in the Cycle 6 Housing Element RHNA have relatively high access to employment, both within the city and in nearby employment centers.

[12] More information on the Jobs Proximity Index methodology is available at https://www.arcgis.com/home/item.html?id=c0de1bf7b05c4e128ef9ed3644c5f6e9. The most recent data set ranges from 2014-2017.

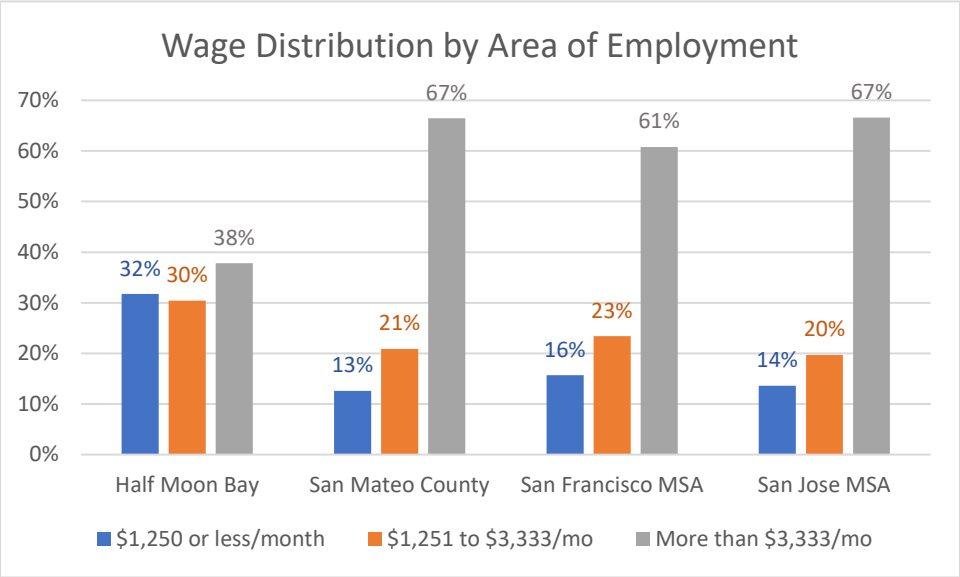
Figure C-10: Sites and Job Proximity Index



Source: City of Half Moon Bay

The majority of workers in Half Moon Bay work outside of the city, where wages are generally much higher than they are within the city. Access to transit is a key need for lower-income households in Half Moon Bay to access higher-wage employment that exists in greater abundance outside the city. All Housing Opportunity Sites allocated to lower-income RHNA are within a 15-minute walk of public transit.

Figure C-11: Wage Distribution by Area of Employment (All Private Jobs)



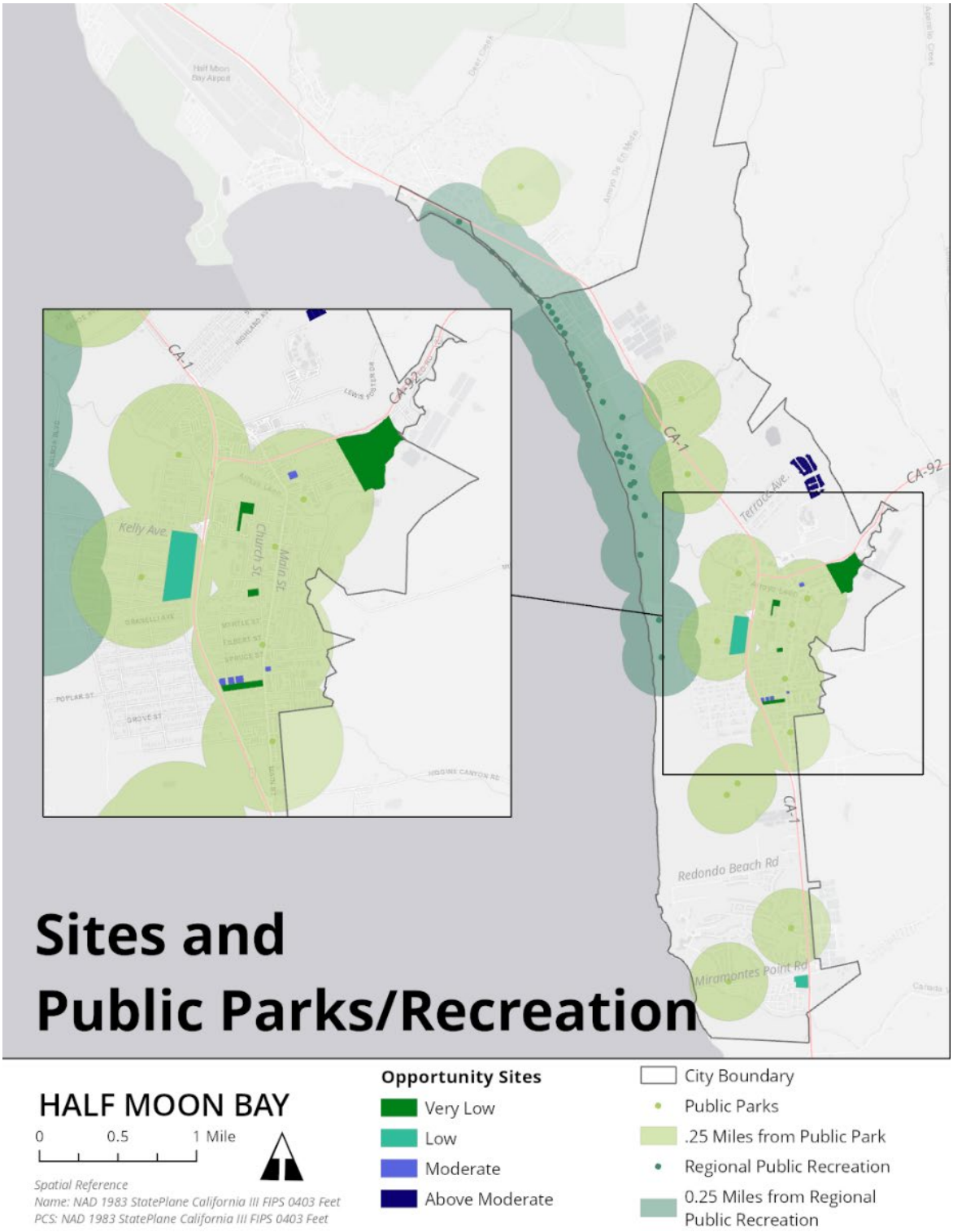
Sources: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2019) (All Private Jobs)

Housing Opportunity Site Strategy and Existing Local Amenities

In addition to transit and employment access, numerous additional amenities support the Housing Opportunities Sites which are near public parks, public schools, grocery stores selling fresh produce, and other "shopping areas" that allow commercial and retail uses.

Public Parks: Public parks, particularly parks with playgrounds or that host children's activities, are a crucial node of social connectivity and public health for a city. This is especially true for lower-income households who may not have access to private camps, pools, or play areas. The City's parkland standard is 5 acres/1,000 residents, and new development supports creation of park space through dedications and/or in lieu fees to maintain this standard. Moreover, Half Moon Bay is unique in that much of its public park space also serves as public beach. While the beaches themselves are not particularly close to Housing Opportunity Sites, they complement the city's public parks and provide public recreation opportunities for Half Moon Bay residents. All the sites allocated for lower-income units are near public parks, as are some moderate and above-moderate sites.

Figure C-12: Sites and Parks



Source: City of Half Moon Bay

Public Schools: Half Moon Bay is served by the Cabrillo Unified School District (CUSD), which includes four schools within the city:

- Alvin S. Hatch Elementary School
- Manuel F. Cunha Intermediate School
- Half Moon Bay High School
- Pilarcitos High School and Alternative Education

There are three other elementary schools in the District outside of the city, Farallone View (Montara), Kings Mountain (Kings Mountain), and El Granada (El Granada).

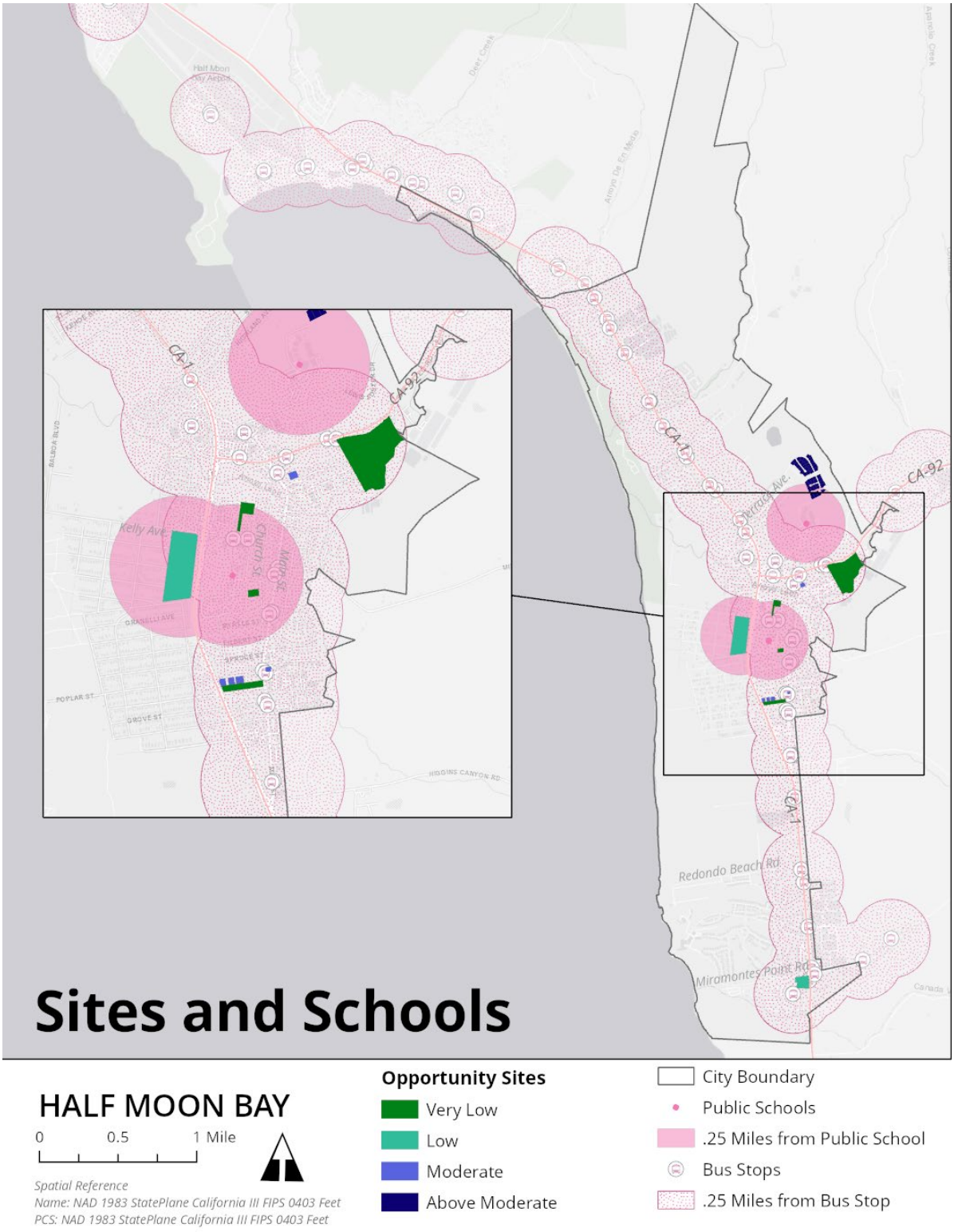
Manuel F. Cunha Intermediate School is in the heart of Downtown Half Moon Bay. Half Moon Bay High School is just north of downtown. Alvin S. Hatch Elementary School and Pilarcitos High School share a campus across HWY 1 from downtown. A 4-acre portion of the Hatch school property is allocated as a Housing Opportunity Site for lower-income RHNA in the Site Inventory (Site #2). This site is readily reachable from downtown for all transportation modes, including pedestrians and bicycles via a signalized intersection of HWY 1 at Kelly Avenue.

Cabrillo Unified has partnered with SamTrans to assist students with transportation. Routes 18 and 117 serve district schools.[13]

Walkable access to Half Moon Bay's public schools allows for lower-income households to have easier commutes and improves social connectivity by easing student access to schools and family relationships with the schools. While only three Housing Opportunity Sites (two lower-income, one above moderate-income) are within a quarter mile of a public school, 10 of the 12 sites are on or near school bus routes that connect to Cabrillo School District schools.

[13] *Cabrillo Unified School District – Transportation, Available at* *https://www.cabrillo.k12.ca.us/our_departments/transportation*

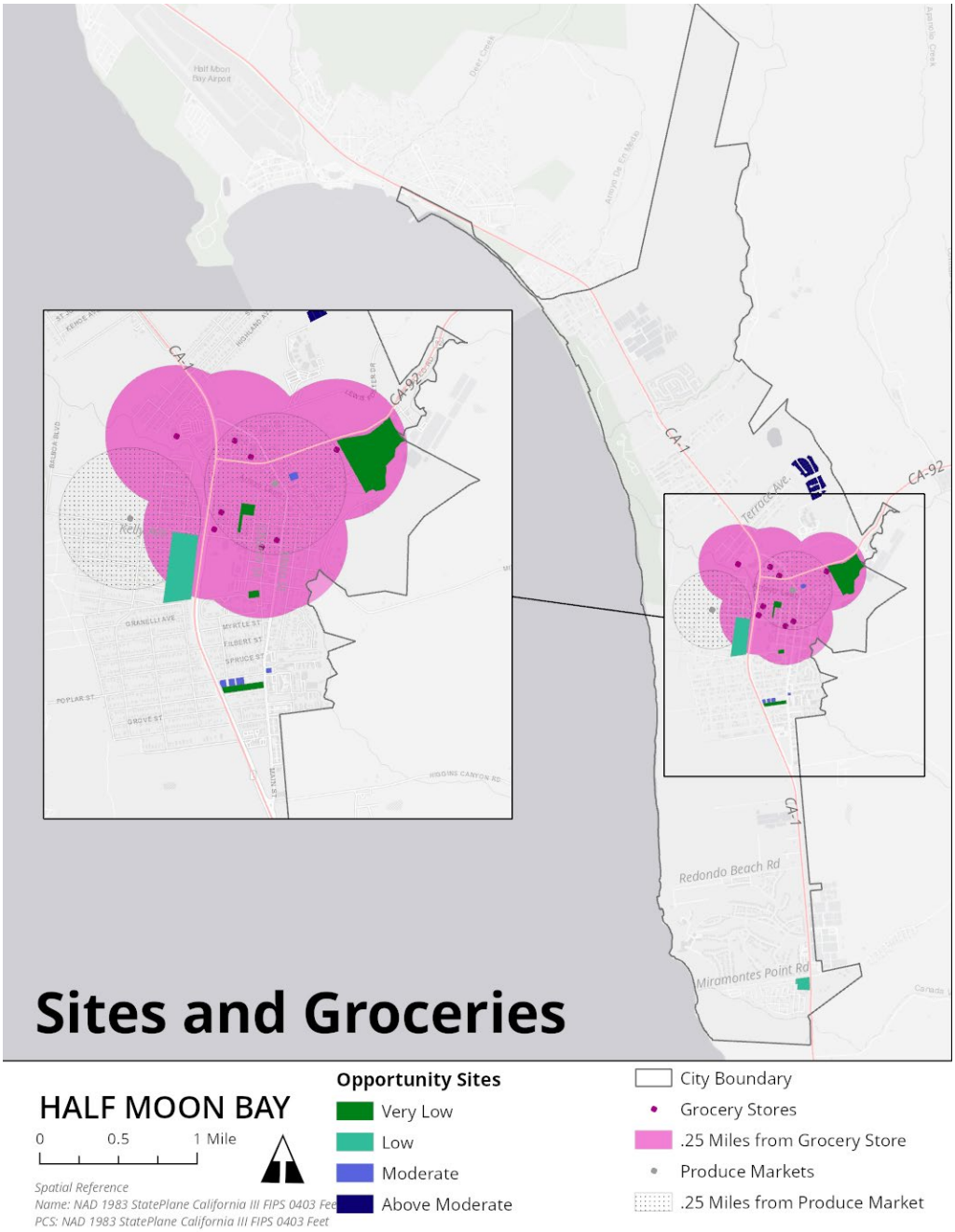
Figure C-13: Sites and Schools



Source: City of Half Moon Bay

Groceries: All of Half Moon Bay's grocery stores selling fresh produce are in the downtown area. Half Moon Bay is located amidst a highly valued coastal agricultural region where produce stands, such as Tom & Pete's in the downtown and the Andreotti Family Farm produce market just west on Kelly Avenue expand access to fresh produce. The popular Half Moon Bay Farmer's Market, open Saturdays, April – December, and is also located downtown.

Figure C-14: Sites and Groceries



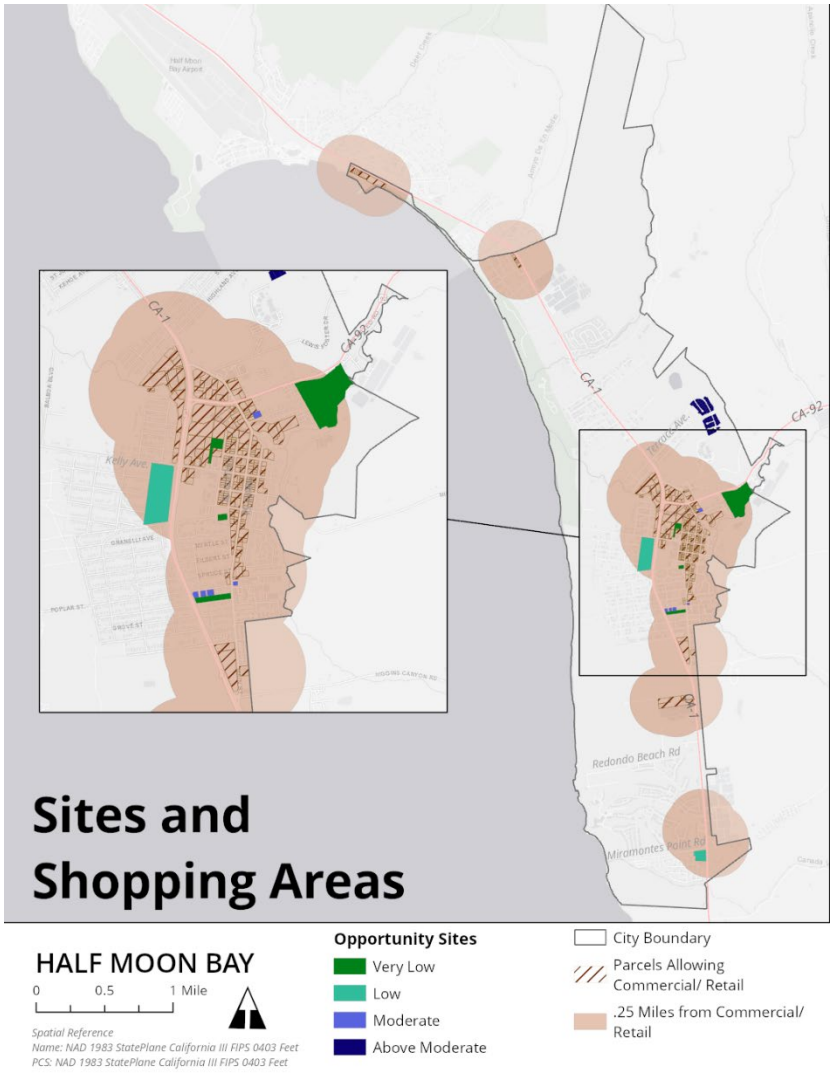
Source: City of Half Moon Bay

The concentration of Housing Opportunity Sites allocated to Lower-Income RHNA allows lower-income households to purchase food without requiring a trip in a personal automobile. The majority of affordable units in the Housing Opportunity Sites strategy are within a quarter mile of a grocery store. Some sites are also near a produce market.

Shopping Areas: Shopping Areas – defined as a quarter mile from parcels where commercial and retail uses are permitted – encompass the downtown area. These are units with either a Commercial – General or Commercial – Visitor Serving land use designation. Every parcel allocated for affordable units is within a Shopping Area

This proximity to commercial and retail uses, including the shopping centers concentrated at the intersection of HWYs 1 and 92, allows households in affordable units to make purchases without requiring use of a car, which saves these households dramatically in transportation costs.

Figure C-15: Sites and Shopping Areas



Source: City of Half Moon Bay

AFFH Site Assessment Conclusions

Half Moon Bay is a rural jurisdiction that is a relatively short commute to the job centers across the Santa Cruz Mountains in San Francisco, San Mateo County, and Santa Cruz County. This makes the city attractive because it is near jobs offering relatively high wages even as it is still relatively affordable compared to cities on the other side of the mountains. However, these trans-mountain commuters impact affordability for people working in Half Moon Bay's lower-wage service jobs as well as agricultural jobs. Furthermore, housing costs began to increase steeply at the beginning of the COVID pandemic as people sought respite from urban areas and were able to work from home.

The Housing Opportunity Sites strategy concentrates housing, particularly lower-income housing, in Half Moon Bay's downtown core. This locates lower-income residents near amenities, transit, jobs, parks, public schools, and grocery stores, as well as Half Moon Bay's only medical clinic, library, and community center. This concentration strategy keeps lower-income households socially connected and limits transportation costs, which would not be possible if the lower-income units were in areas that may have higher opportunity according to TCAC methodology but are otherwise extremely rural in nature.

The strategy also remedies segregation by concentrating lower-income, moderate-income, and above moderate-income units in Half Moon Bay's most diverse Census block groups. By bringing more housing units at all affordability levels into Half Moon Bay's downtown, the strategy improves conditions and increases integration by bringing a greater proportion of the city's population into contact with one another near amenities. A more scattered sites approach would increase transportation costs and decrease social contact while not affecting shared use of city amenities, noting that Half Moon Bay has only one school district and all its groceries are located downtown.

The Housing Opportunity Sites strategy is complemented by the Housing Element Update's Pipeline Project and ADU allocations, which will see sites distributed more widely throughout the city. In addition, the City has policies for farmworker housing that establish such housing as both a Coastal Act priority land use as well as a City priority use. The LCLUP WHO designation now allows this housing on properties that had previously allowed a very limited number of units, or prohibited such units. The overall strategy is meant to bring forth farmworker housing units throughout the City's small farms and horticultural use sites. Employees can live where they work in the more traditional approach to this; however, sites can be established for farmworkers who work anywhere in the Coastside agricultural industry. On top of that, traditional multi-family affordable housing is also being planned within the Town Center core for older farmworkers and farmworker families. This housing would not have a relationship to any particular agricultural operation, providing freedom and support for these employees to enjoy both safe, quality housing and employment options. This multifaceted approach concentrates lower-income housing in and near the downtown, where there are many amenities for lower-income households, while distributing housing throughout the city and particularly near farms through other strategies contained in the Housing Element.

FINANCIAL HOUSING RESOURCES

The following section provides an overview of financial resources available for preserving and creating housing in Half Moon Bay and the surrounding Coastside. Many of the resources identified in this section are vital to financing programs that directly benefit current and new residents. Veterans, seniors, families, people with disabilities, farmworkers, and homeless populations have been aided by these programs.

Half Moon Bay Affordable Housing Fund

The City's Affordable Housing Fund (AHF) is the sole source of local funding that the City utilizes directly towards supportive housing programs and affordable housing development. Up to this point, it has been solely funded by the collection of in-lieu fees from the Below Market Rate Housing program and the City's General Fund. The projected balance at the end of the 2022/2023 fiscal year is $2.11 million. In addition to fund utilization, the City may choose to combine monetary support through the use of the AHF and City-owned land. Although City-owned property suitable for housing is very limited, the City is supporting development of affordable senior farmworker housing at 555 Kelly Avenue (see Table C-4, Pipeline Project site AJ) by leveraging City-owned land and AHF contributions. During the COVID-19 pandemic, the City allocated AHF funds to support emergency rental assistance programs and ensure housing stability for nearly 100 households.

City support represents a portion of a much larger funding requirement for developing, maintaining, and operating affordable housing; especially for extremely low- and very low-income units. Most affordable housing development cannot be built without financing and other subsidies to lower land, design, and construction costs. Development incentives to reduce overall project costs are also important and can be significant. Funding sources include the HUD, HCD, tax credits, and other loans and grants.

Urban County and HOME Consortium

The City of Half Moon Bay is part of the County of San Mateo's Urban County and HOME Consortium, which gives the City and city residents access to housing rehabilitation, new housing construction, and homebuyer assistance programs from federally supported funding. These HUD programs include services funded through the Community Development Block Grant (CDBG) and HOME Investments Partnership Program (HOME), which are administered by San Mateo County on behalf of the Urban County and HOME Consortium.

CDBG: Through the CDBG program, HUD provides funds to local governments for a wide range of community development activities. These funds can be used for the acquisition of land for affordable housing units, rehabilitation through a nonprofit organization for housing, development of infrastructure and facilities, and public service activities. Projects in Half Moon Bay would apply to the County of San Mateo to access these types of funds.

HOME: These funds can be used to assist tenants or homeowners through acquisition, construction, reconstruction, or rehabilitation of affordable housing. A federal priority for use of these funds is preservation of the at-risk housing stock. Similarly, access to HOME funds is coordinated by the County of San Mateo.

Housing Choice Voucher Program: The Housing Authority of the County of San Mateo (HACSM) administers the HUD Section 8 Housing Choice Voucher Program for Half Moon Bay residents. The program provides rental subsidies to low-income families who spend more than 30 percent of their gross income on housing costs. The program pays the difference between 30 percent of the recipients' monthly income and the federally approved payment standard. The voucher allows a tenant to choose housing that may cost above the payment standard but the tenant must pay the extra cost. As of March 2023, a total of 203 vouchers were associated with addresses in Half Moon Bay. San Mateo County has a total of 5,208 vouchers in use for this same period.

Moving to Work Program: HUD introduced Moving To Work (MTW) in 1996 as a demonstration program for 24 housing authorities. HUD grants MTW agencies exceptions to federal regulations to research whether local innovation can provide incentives to families to become economically self-sufficient, reduce program costs and achieve greater cost-effectiveness, or increase housing choices for low-income families.

Under the original agreement with HUD, HACSM was authorized to design and carry out a demonstration program for 300 families receiving tenant-based assistance. The demonstration exempted HACSM from most of the regulatory requirements that would otherwise apply to these families. In April 2008, HUD signed a 10-year MTW Agreement with HACSM to expand its MTW program. As a result of Congress passing the Consolidated Appropriations Act of 2016, HACSM's MTW Agreement was modified and extended to the end of its Fiscal Year 2028.

Under the MTW Agreement, HACSM is given the authorization to develop policies that are outside the limitations of certain HUD regulations and provisions of the Housing Act of 1937. This expansion applies to the original MTW demonstration program of 300 families in addition to the other Housing Choice Voucher programs administered by HACSM. The additional flexibility offered by MTW allows HACSM to more successfully achieve its mission and program goals, as well as enhance its ability to serve the needs of low-income households and communities in San Mateo County. The Half Moon Village Redevelopment project in Half Moon Bay, completed in 2014, received support through this program.

Housing Rehabilitation Program: The Consortium provides a housing rehabilitation program operated by the San Mateo County Department of Housing (DOH) and HASCM. These loans are available to lower-income Half Moon Bay households and cover moderate or substantial rehabilitation to single-family residences and rental properties that benefit very low- and low-income households. HACSM funds and collaborates with non-profit organizations to provide

these services for minor home repairs. In Half Moon Bay, Senior Coastsiders is the designated provider for Half Moon Bay and unincorporated Coastside neighborhood residents.

State Housing Resources

Low Income Housing Tax Credits (LIHTC): Created by the 1986 Tax Reform Act, the LIHTC program has been used in combination with City and other resources to encourage construction and rehabilitation of rental housing for lower-income households. The program allows investors an annual tax credit over 10 years, provided that the housing meets the following minimum low-income occupancy requirements: 20% of the units must be affordable to households at 50% of AMI or 40% of the units must be affordable to those at 60% of AMI. The total credit over 10 years has a present value equal to 70% of the qualified construction and rehabilitation expenditure. The tax credit is typically sold to large investors at a syndication value.

State Grants & Funding: There are a large number of programs HCD provides and/or facilitates. HCD creates rental and homeownership opportunities for communities throughout California. Over the last three decades, HCD has awarded more than $3 billion in funding for development of affordable housing and associated infrastructure. The majority of these funding sources require long-term monitoring that allows HCD, in partnership with local jurisdictions such as Half Moon Bay and the County of San Mateo, to ensure developments continue to provide safe and affordable homes, and that the homes remain well-maintained and reliable financial standing.

Housing resources available to many jurisdictions throughout the State include:

- Affordable Housing and Sustainable Communities (AHSC)
- Joe Serna, Jr. Farmworker Housing Grant Program (FWHG)
- CalHFA Single and Multi-Family Program
- CalHome Program
- Homekey
- Housing-Related Parks Grant
- Infill Infrastructure Grant (IIG)
- Local Housing Trust Fund (LHTF)
- Multifamily Housing Program (MHP)
- No Place Like Home
- Permanent Local Housing Allocation (PLHA)

Local Housing Resources

Housing Endowment and Regional Trust of San Mateo County (HEART): HEART was formed in 2003 as a public/private partnership among the San Mateo cities and county, and the business, nonprofit, education, and labor communities. HEART raises funds from public and private sources to meet critical housing needs in San Mateo County. For example, HEART operates a First Time

Homebuyer Program that assists buyers with purchasing a home with a 5% downpayment without the need for Private Mortgage Insurance.

Human Investment Project (HIP) Housing: HIP Housing is a nonprofit organization whose mission is to enable people with special needs to live independent, self-sufficient lives in decent, safe, low-cost homes. HIP offers a Home Sharing Program, which facilitates living arrangements in which two or more unrelated people share a home or apartment. In a related service, HIP provides a home equity conversion program, which allows senior homeowners to convert the equity in their homes into monthly income, without giving up their property. The Self Sufficiency Program (SSP) provides housing assistance and support services to low-income parents or emancipated foster youth who are in school to increase their earning power and become financially self-sufficient within 1-5 years. Participants receive subsidized rent while they complete an education or job training program and find employment in their field.

San Mateo County Continuum of Care Strategic Plan on Homelessness: The San Mateo County Continuum of Care is committed to preventing homelessness and ensuring anyone who is experiencing homelessness is supported with safe shelter and a pathway to housing. The July 2022 - June 2025 strategic plan builds upon and updates the 2016 plan to set forth a vision and roadmap for the community's response to homelessness over the next three years. This plan also satisfies requirements of the State of California to develop a Homelessness Action Plan, a prerequisite for requesting funding under the State's Homelessness, Housing Assistance and Prevention (HHAP) program.

There are eight Core Service Agencies in San Mateo County that work in close collaboration with the County's Human Services Agency to provide individuals and families with basic emergency and support services to stabilize their living situations. Core Service Agencies provide clients with crisis intervention and referrals based on an evaluation of their needs and qualifications for assistance. Core Service Agencies provide safety net services to San Mateo County residents in need of food, emergency housing assistance, emergency utility assistance, shelter, and other basic needs. Coastside HOPE is the Core Service Agency that provides services in Half Moon Bay.

Coastside HOPE: Previously known as the Coastside Opportunity Center, Coastside HOPE is chartered by San Mateo County to be a core human services agency. It is headquartered in El Granada and provides assistance to homeless individuals and families in the form of food pantry services, rental assistance, motel vouchers, and referrals for homeless resources in Half Moon Bay and the surrounding Coastside. During the fiscal year 2021-2022, Coastside HOPE provided safety net services to 3,788 people in 1,467 households.

San Mateo County Affordable Housing Fund: The San Mateo County Affordable Housing Fund was established in 2013 and is comprised of Measure K funds and other local and State housing funding sources. Together with its Preservation sub-fund, the County has allocated over $120 million to assist 2,761 units in San Mateo County—supporting development of 2,403 new

affordable rental and homeownership units, and preservation as affordable housing of 358 multi-family rental units.

San Mateo County: The City of Half Moon Bay relies on close collaboration with the County of San Mateo to provide services and housing opportunities to the community. The San Mateo County DOH administers the HUD Section 8 Housing Choice Voucher Program for Half Moon Bay residents. In addition, the San Mateo County DOH administers the County's Affordable Housing Fund and other housing programs and the County's Human Services Agency coordinates homelessness response for the County and the HSA's Center on Homelessness serves as San Mateo County's Continuum of Care. The City also works closely with the County Executive's Office to collectively leverage State and federal financing opportunities that support the development of affordable housing. The City of Half Moon Bay is appreciative of the County's commitment to better the lives of Coastside residents.

Partnerships

Half Moon Bay relies on strong collaboration with various organizations to provide affordable housing and related support services. Many of these agencies rely on various federal, State, and local funding sources to maintain operations. If these service organizations were to lose funding support from the sources identified above in this section, City resources would be impacted, and/or the level of services and support for residents would most certainly be affected.

Some of these local partners include:

- Abode Services (housing services provider)
- Abundant Grace Coastside Worker (homeless workforce development and services)
- Ayudando Latinos A Soñar (mental health services, case management, immigration, education, farmworker needs, and advocacy, and social justice advocacy initiatives)
- Coastside Hope (core service agency, supports rental assistance and safety net services)
- Dignity on Wheels (homeless services such as mobile showers and laundry)
- HIP Housing (supports home sharing, self-sufficiency, and property development/housing rehabilitation)
- Habitat for Humanity Greater San Francisco (builds and rehabilitates homes for affordable ownership)
- Housing Choices (developmental disabilities service provider)
- LifeMoves (homeless services provider)
- Mercy Housing (designs, develops, and manages affordable housing)
- Mental Health Association of San Mateo County (housing and services provider)
- MidPen Housing (designs, develops, and manages affordable housing)
- Project Sentinel (landlord/tenant rights education, housing resources)
- Peninsula Conflict Resolution (conflict mediation services, landlord/tenant dispute resolution)
- Rebuilding Together Peninsula (home renovation and repair for low-income households)
- Samaritan House (lead core service agency for San Mateo County)

- San Mateo Legal Aid Society (no-cost legal advice, housing rights)
- Second Harvest Food Distribution (monthly grocery distribution)
- Senior Coastsiders (senior support services and home repair)
- St. Vincent de Paul Society (homeless services, food pantry, and rental assistance)

OTHER RESOURCES

Incentives for Affordable Housing Development

In addition to the affordable housing resources listed above, the City offers incentives to promote development of housing affordable to very low- and low-income households. The City assists housing developers by providing support in the following areas:

- Exemptions from growth allocation requirements for density bonus units
- Density bonus and related incentives
- Waiver or reduction of development requirements for affordable units (e.g., parking standards)
- Reduced development standards for substandard and severely substandard lots

These provisions are discussed in more detail in the Constraints Technical Report, Appendix B.

Resilience in Residential Development

Environmental Hazard Protection: As acknowledged in other Technical Reports of this Housing Element, Half Moon Bay and Coastside communities are vulnerable to numerous environmental hazards, including adjacency of high fire risk areas; flooding from numerous water courses, rising sea level, tsunamis, and dam inundation; seismic and geological conditions including liquefaction, landslide; as well as on-going coastal and watercourse erosion.

Being highly relevant to the safety and condition of both existing and new development, the City has been working to address, in particular through the recently certified LCLUP, which includes a substantial assessment of hazards and how to manage and/or reduce these threats to the extent feasible. Other policy and implementation planning include the City's Safety Element update, which is coming forward and trailing the Housing Element, regular updates to the Local Hazard Mitigation Plan is updated as required, and work on evacuation planning. Half Moon Bay is fortunate to be further supported by devoted community volunteers, including a Community Emergency Response Team (CERT) group and an active ham radio community.

Policy and implementation efforts that protect Half Moon Bay's homes of existing and future community members are critical housing resources in coastal communities, especially with exacerbation of nearly all these environmental hazards stemming from climate change.

Sustainable Development:

Half Moon Bay's sustainability focus supports better housing development that will be less expensive to operate and maintain over time and be climate friendly. The key to achieving such an outcome is low and appropriate energy use, effective water conservation, and reduced vehicle miles traveled (VMT). Programs 5-1 through 5-3 support this goal.

Energy: Half Moon Bay's 2022 Building Electrification Ordinance shifts future development to all-electric powered buildings which are constructed to be highly energy efficient per Title 24.

Water: Efficient water use is imposed through State and local water conservation requirements. Development design incorporates low-water demand systems and landscaping that will last for many years and cost much less to maintain due to lower water rates.

VMT: Most of the Housing Opportunity Sites are located in the Town Center. Numerous benefits of this location were presented earlier in this report. One benefit is that many amenities are within walking distance. This part of town also has the highest concentration of bus stops in Half Moon Bay. The Town Center is the City's focus for transportation support and is most likely to see future amenities such as micro-transit as a resource for the various Downtown neighborhoods within this area.

Other sustainability measures include provision of photovoltaic and electric vehicle charging systems which do not reduce VMT, but certainly can reduce greenhouse gas emissions associated with both residential energy uses, as well as driving. The City is taking a holistic approach to sustainable development and is committed to supporting associated infrastructure needs, making for another important housing resource.

Please Start Here, Instructions in Cell A2, Table in A3:B15	Form Fields
Site Inventory Forms must be submitted to HCD for a housing element or amendment adopted on or after January 1, 2021. The following form is to be used for satisfying this requirement. To submit the form, complete the Excel spreadsheet and submit to HCD at sitesinventory@hcd.ca.gov. Please send the Excel workbook, not a scanned or PDF copy of the tables.	
General Information	
Jurisidiction Name	HALF MOON BAY
Housing Element Cycle	6th
Contact Information	
First Name	Jill
Last Name	Ekas
Title	CD Director
Email	jekas@hmbcity.com
Phone	(650) 726-8264
Mailing Address	
Street Address	501 Main Street
City	Half Moon Bay, CA
Zip Code	94019

Table A: Housing Element Sites Inventory, Table Starts in Cell A2

Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)	Zoning Designation (Current)	Minimum Density Allowed (units/acre)	Max Density Allowed (units/acre)	Parcel Size (Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Site Status	Identified in Last/Last Two Planning Cycle(s)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity
HALF MOON BAY	Seymour Street at HWY 1	94019	064352150		R-M	R-2	10	17.42	1.271		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	8	12	0	20
HALF MOON BAY	555 Seymour Street	94019	064342360	A	R-M	R-1 B-1	1	1	0.44		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	2	2
HALF MOON BAY	555 Seymour Street	94019	064342370	A	R-M	R-1 B-1	1	1	0.44		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	0	
HALF MOON BAY	415 Purissima Street	94019	056164050		C-G	C-D	15	Unlimited	0.245		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	1	4	0	5
HALF MOON BAY	320 Church Street	94019	056150010	B	C-G	P-S	0	0	3.537		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	4	0	11	15
HALF MOON BAY	320 Church Street	94019	056150120	B	C-G	P-S	0	0	2.097		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	403 Chesterfield	94019	056055110		R-M	R-1 B-2	1	1	0.179		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	574 Magnolia	94019	064342230		R-M	R-1 B-1	1	1	0.124		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Main and Kelly	94019	056166110		C-G	C-D	15	Unlimited	0.355		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	2	2	2	6
HALF MOON BAY	700 Monte Vista	94019	056210370	C	C-G	C-R	15	Unlimited	0.494		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	2	2	2	6
HALF MOON BAY	700 Monte Vista	94019	056210380	C	C-G	C-R	15	Unlimited	0.135		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	0	
HALF MOON BAY	700 Block Monte Vista	94019	056210390		C-G	C-R	15	Unlimited	0.368		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	1	1	2
HALF MOON BAY	2778 Pullman Ave	94019	048133040		R-L	PUD	1	1	0.405		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	698 Terrace	94019	056081390		OS-CR	R-1 B-2	1	1	0.276		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	549 Grove	94019	064261300		R-M	R-1 B-1	1	1	0.093		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	341 Myrtle	94019	064061280		R-M	R-1	1	1	0.048		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	909 Grandview	94019	048264250		R-M	R-1 B-2	1	1	0.115		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	336 Myrtle	94019	064062570		R-M	R-1 B-1	1	1	0.117		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	650 Mill St.	94019	056164050		C-G	C-D	15	Unlimited	0.245		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	1	4	5
HALF MOON BAY	493 Kelly	94019	056141430		R-H	R-3	15	29.04	0.138		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	655 Potter	94019	056108170		R-M	R-1	1	1	0.178		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	795 Main	94019	056192160		C-G	C-D	15	Unlimited	0.206		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	2	0	2
HALF MOON BAY	727 Main	94019	056192210		C-G	C-D	15	Unlimited	0.116		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	0 Miramontes Avenue	94019	056102070		R-M	R-1	1	1	0.172		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	0 Purissima Street	94019	056171130		C-G	C-D	15	Unlimited	0.118		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	2411 Cabrillo Hwy S	94019	066082050		R-C	OS-R	1	1	17.6		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	7	0	0	7
HALF MOON BAY	8 Jenna Lane	94019	056072390		PD	PUD	1	1	0.759		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	390 Redondo Beach Rd.	94019	066092870		R-M	R-1 B-2	1	1	0.399		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	563 Myrtle	94019	064103220		R-H	R-2	10	17.42	0.095		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	435 Johnston St.	94019	056168080		C-G	C-R	15	Unlimited	0.115		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	316 Grove St.	94019	064222250		R-M	R-1 B-1	1	1	0.093		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	63 Guerrero Ave.	94019	048085250		R-M	R-1 B-1	1	1	0.101		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	419 Garcia Ave.	94019	056118190		R-M	R-1	1	1	0.124		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	716 Monte Vista	94019	056210180		R-H	R-1 B-2	1	1	0.487		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Poplar St and 4th	94019	064271290		R-M	R-2	10	17.42	0.081		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	219 Plarcitos Road	94019	064141330		R-H	R-3	15	29.04	0.178		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	3	0	3
HALF MOON BAY	250 San Mateo Road	94019	056310190	D	IND-L	Ind	0	0	1.015		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	32	0	32
HALF MOON BAY	250 San Mateo Road	94019	056230170	D	MHP	Ind	0	0	0.903		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0		
HALF MOON BAY	75 Main Street	94019	056310120	E	PF	PUD	1	1	29.588		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	23	11	133	167
HALF MOON BAY	75 Main Street	94019	056310080	E	PF	PUD	1	1	5.336		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	0	
HALF MOON BAY	555 Kelly Avenue	94019	056150200		C-G	PS	0	0	0.374		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	40	0	0	40
HALF MOON BAY	202 Carnoustie Court	94019	066670040		PD	R-1 B-2	1	1	0.126		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	204 Carnoustie Court	94019	066670030		PD	R-1 B-2	1	1	0.136		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	206 Carnoustie Court	94019	066670020		PD	R-1 B-2	1	1	0.19		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	208 Carnoustie Court	94019	066670010		PD	R-1 B-2	1	1	0.2		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	201 Carnoustie Court	94019	066670050		PD	R-1 B-2	1	1	0.14		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	203 Carnoustie Court	94019	066670060		PD	R-1 B-2	1	1	0.15		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	205 Carnoustie Court	94019	066670070		PD	R-1 B-2	1	1	0.18		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	207 Carnoustie Court	94019	066670080		PD	R-1 B-2	1	1	0.28		YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	498 Kelly Avenue	94019	056181010		PF	P-S	0	30	15.36	School	YES - Current	YES - Other Publicly-Owned	Available	Not Used in Prior Housing Element	60	0	0	60
HALF MOON BAY	0 Church Street	94019	056150020		C-G	P-S	0	45	1.9	Church	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	52	0	0	52
HALF MOON BAY	0 Block Stone Pine Road	94019	056250070		C-G	C-G	15	30	0.482257465	Parking Lot	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	9	0	9
HALF MOON BAY	101 Canada Cove Ave	94019	066281190		MHP	MHP		21.78	4.121292862	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	40	0	0	40
HALF MOON BAY	895 Main Street	94019	056210130		C-G	C-D	15	30	0.21	Residential (1 unit)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	4	0	4
HALF MOON BAY	Pacific Ridge	94019	056580160		PD	PUD	1	1	0.334255714	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056580150		PD	PUD	1	1	0.427189937	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056580120		PD	PUD	1	1	0.343003141	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056580080		PD	PUD	1	1	0.197035609	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056580090		PD	PUD	1	1	0.287117371	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570100		PD	PUD	1	1	0.312263331	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056580070		PD	PUD	1	1	0.296989215	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056580010		PD	PUD	1	1	0.376300748	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056580020		OS-CR	PUD	1	1	0.349377351	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056580030		OS-CR	PUD	1	1	0.375854679	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056580040		OS-CR	PUD	1	1	0.436644223	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056580050		OS-CR	PUD	1	1	0.281784297	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056580100		OS-CR	PUD	1	1	0.361567085	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056580170		OS-CR	PUD	1	1	0.499838935	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056580180		PD	PUD	1	1	0.513964336	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570080		PD	PUD	1	1	0.324909317	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570010		PD	PUD	1	1	0.275607736	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570030		PD	PUD	1	1	0.309344835	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570040		PD	PUD	1	1	0.308398271	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570070		PD	PUD	1	1	0.311449084	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570050		PD	PUD	1	1	0.293210842	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570060		PD	PUD	1	1	0.366580212	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056580130		PD	PUD	1	1	0.441579932	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056580060		PD	PUD	1	1	0.27349341	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570140		PD	PUD	1	1	0.266748315	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570110		PD	PUD	1	1	0.317182393	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570090		PD	PUD	1	1	0.30132975	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570210		PD	PUD	1	1	0.353977098	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570220		OS-CR	PUD	1	1	0.294391967	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570230		OS-CR	PUD	1	1	0.310959392	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570240		OS-CR	PUD	1	1	0.323795907	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570250		OS-CR	PUD	1	1	0.373577532	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570260		OS-CR	PUD	1	1	0.378154279	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570020		OS-CR	PUD	1	1	0.31350972	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570130		PD	PUD	1	1	0.366803215	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570200		PD	PUD	1	1	0.272810461	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570190		PD	PUD	1	1	0.256145144	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570180		PD	PUD	1	1	0.256783505	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570120		PD	PUD	1	1	0.306103305	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570170		PD	PUD	1	1	0.257864372	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570160		PD	PUD	1	1	0.268406758	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056570150		PD	PUD	1	1	0.283613094	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056580140		PD	PUD	1	1	0.434539473	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
HALF MOON BAY	Pacific Ridge	94019	056580110		PD	PUD	1	1	0.422876479	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1

Table B: Candidate Sites Identified to be Rezoned to Accommodate Shortfall Housing Need, Table Starts in Cell A2

Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Very Low-Income	Low-Income	Moderate-Income	Above Moderate-Income	Type of Shortfall	Parcel Size (Acres)	Current General Plan Designation	Current Zoning	Proposed General Plan (GP) Designation	Proposed Zoning	Minimum Density Allowed	Maximum Density Allowed	Total Capacity	Vacant/ Nonvacant	Description of Existing Uses	Optional Information1
HALF MOON B	880 Stone Pine	94019	056260180	50	0	0	0	Shortfall of Sites	20.65589413	PF	U-R	PF	P-S	0	30	50	Vacant	Vacant	Using 4.5 acres o
HALF MOON B	740 Purissima	94019	056182190	12	0	0	0	Shortfall of Sites	0.55	R-H	R-2	R-H	R-3	15	29.04	12	Non-Vacant	Residential (2 units)	
HALF MOON B	500 Block Poplar	94019	064244040	0	0	4	0	Shortfall of Sites	0.249265169	R-H	R-2	R-H	R-3	15	29.04	4	Vacant	Vacant	
HALF MOON B	500 Block Poplar	94019	064244030	0	0	1	0	Shortfall of Sites	0.07	R-H	R-2	R-H	R-3	15	29.04	1	Vacant	Vacant	
HALF MOON B	604 Poplar	94019	064272010	0	0	1	0	Shortfall of Sites	0.08	R-H	R-2	R-H	R-3	15	29.04	1	Vacant	Vacant	
HALF MOON B	604 Poplar	94019	064272020	0	0	3	0	Shortfall of Sites	0.16	R-H	R-2	R-H	R-3	15	29.04	3	Non-Vacant	Residential (1 unit)	
HALF MOON B	604 Poplar	94019	064272030	0	0	1	0	Shortfall of Sites	0.08	R-H	R-2	R-H	R-3	15	29.04	1	Non-Vacant	Residential (1 unit)	
HALF MOON B	600 Block Poplar	94019	064272170	0	0	1	0	Shortfall of Sites	0.07	R-H	R-2	R-H	R-3	15	29.04	1	Vacant	Vacant	
HALF MOON B	600 Block Poplar	94019	064272180	0	0	3	0	Shortfall of Sites	0.184505439	R-H	R-2	R-H	R-3	15	29.04	3	Vacant	Vacant	
HALF MOON B	600 Block Poplar	94019	064272190	0	0	1	0	Shortfall of Sites	0.07	R-H	R-2	R-H	R-3	15	29.04	1	Vacant	Vacant	
HALF MOON B	600 Block Poplar	94019	064272200	0	0	1	0	Shortfall of Sites	0.07	R-H	R-2	R-H	R-3	15	29.04	1	Vacant	Vacant	
HALF MOON B	940 Main Street	94019	064272100	41	0	0	0	Shortfall of Sites	1.91	R-H	R-2	R-H	R-3	15	29.04	41	Non-Vacant	Residential (1 unit)	

Table C: Land Use, Table Starts in A2

Zoning Designation (From Table A, Column G)	General Land Uses Allowed
C-D	Commercial Uses Downtown/Offices
C-R	Commerical uses
Ind	Industrial Uses
OS-R	Open Space
P-S	Public/Quasi Public Uses (Fire station, civic ce
PUD	Planned Development
R-1	Single Family Residential
R-1 B-1	Single Family Residiential / Custom Industry
R-1 B-2	Single Family Residential / General Industry
R-2	Multifamily Residential
R-3	Multifamily Residential
C-G	General Commercial Uses/Offices
MHP	Mobile Home Parks

Technical Report Appendix D:
Affirmatively Further Fair Housing Assessment

WHAT IS AFFH?

The State of California's 2018 Assembly Bill (AB 686) requires that all public agencies in the state affirmatively further fair housing (AFFH) beginning January 1, 2019. Public agencies receiving funding from the U.S. Department of Housing and Urban Development (HUD) are also required to demonstrate their commitment to AFFH. The federal obligation stems from the fair housing component of the federal Civil Rights Act mandating federal fund recipients to take "meaningful actions" to address segregation and related barriers to fair housing choice.

AB 686 requires all public agencies to "administer programs and activities relating to housing and community development in a manner that affirmatively furthers fair housing, and take no action inconsistent with this obligation"[1]

AB 686 also makes changes to Housing Element Law to incorporate requirements for AFFH as part of the housing element and general plan to include an analysis of fair housing outreach and capacity, integration and segregation, access to opportunity, disparate housing needs, and current fair housing practices.

Affirmatively Furthering Fair Housing

"Affirmatively furthering fair housing" means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency's activities and programs relating to housing and community development. (Gov. Code, § 8899.50, subd. (a)(1).)"

Source: California Department of Housing and Community Development Guidance, 2021, page 14.

[1] California Department of Housing and Community Development Guidance, 2021, page 9.

History of segregation in the region. The United States' oldest cities have a history of mandating segregated living patterns—and Northern California cities are no exception. ABAG, in its recent Fair Housing Equity Assessment, attributes segregation in the Bay Area to historically discriminatory practices—highlighting redlining and discriminatory mortgage approvals—as well as "structural inequities" in society and "self segregation" (i.e., preferences to live near similar people).

This history of segregation in the region is important not only to understand how residential settlement patterns came about—but, more importantly, to explain differences in housing opportunity among residents today. In sum, not all residents had the ability to build housing wealth or achieve economic opportunity. This historically unequal playing field in part determines why residents have different housing needs today.

Researcher Richard Rothstein's 2017 book *The Color of Law: A Forgotten History of How Our Government Segregated America* chronicles how the public sector contributed to the segregation that exists today. Rothstein highlights several significant developments in the Bay Area region that played a large role in where the region's non-White residents settled.

Pre-civil rights San Mateo County faced resistance to racial integration, yet it was reportedly less direct than in some Northern California communities, taking the form of "blockbusting" and "steering" or intervention by public officials. These local discriminatory practices were exacerbated by actions of the Federal Housing Administration which excluded low-income neighborhoods, where the majority of people of color lived, from its mortgage loan program.

According to the San Mateo County Historical Association. San Mateo County's early African Americans worked in a variety of industries, from logging to agriculture, to restaurants and entertainment. Expansion of jobs, particularly related to shipbuilding during and after World War II attracted many new residents into the Peninsula, including the first sizable migration of African Americans. Enforcement of racial covenants after the war forced the migration of the county's African Americans into neighborhoods where they were allowed to occupy housing—housing segregated into less desirable areas, next to highways, and concentrated in public housing and urban renewal developments.

The private sector contributed to segregation through activities that discouraged (blockbusting) or prohibited (restrictive covenants) integrated neighborhoods. In the City of San Mateo, builders of the Hillsdale neighborhood in the mid-1900s recorded deeds that specified that only "members of the Caucasian or White race shall be permitted" to occupy sold homes—the exception being "domestics in the employ[ment] on the premises."[2] This

[2] https://www.nytimes.com/2020/08/14/opinion/sunday/blm-residential-segregation.html

developer went on to develop many race-restricted neighborhoods in the Bay Area, became president of the National Association of Home Builders (NAHB), became national president of the Urban Land Institute (ULI), and was inducted into California's Homebuilding Foundation Hall of Fame.

The segregatory effect of blockbusting activities is well-documented in East Palo Alto. In 1954, after a White family in East Palo Alto sold their home to an African American family, the then-president of the California Real Estate Association set up an office in East Palo Alto to scare White families into selling their homes ("for fear of declining property values") to agents and speculators. These agents then sold these homes at over-inflated prices to African American buyers, some of whom had trouble making their payments. Within six years, East Palo Alto—initially established with "whites only" neighborhoods—became 82% African American. The FHA prevented re-integration by refusing to insure mortgages held by White buyers residing in East Palo Alto.

Throughout the county, neighborhood associations and city leaders attempted to thwart integration of communities. Although some neighborhood residents supported integration, most did not, and it was not unusual for neighborhood associations to require acceptance of all new buyers. Builders with intentions to develop for all types of buyers (regardless of race) found that their development sites were rezoned by planning councils, required very large minimum lot sizes, and\or were denied public infrastructure to support their developments or charged prohibitively high amounts for infrastructure.

In addition to historical discriminatory practices that embedded segregation into living patterns throughout the Bay Area, it's also necessary to recognize the historical impacts of colonization and genocide on Indigenous populations and how the effects of those atrocities are still being felt today. The original inhabitants of present-day San Mateo County are the Ramaytush Ohlone, who have "…lived on the San Francisco Peninsula for thousands of years and continue to live here as respectful stewards of the land."[3] However, "[d]ue to the devastating policies and practices of a succession of explorers, missionaries, settlers, and various levels of government over the centuries since European expansion, the Ramaytush Ohlone lost the vast majority of their population as well as their land."[4] The lasting influence of these policies and practices has contributed directly to the disparate housing and economic outcomes collectively experienced by Native populations today.[5]

The timeline of major federal Acts and court decisions related to fair housing choice and zoning and land use appears on the following page.

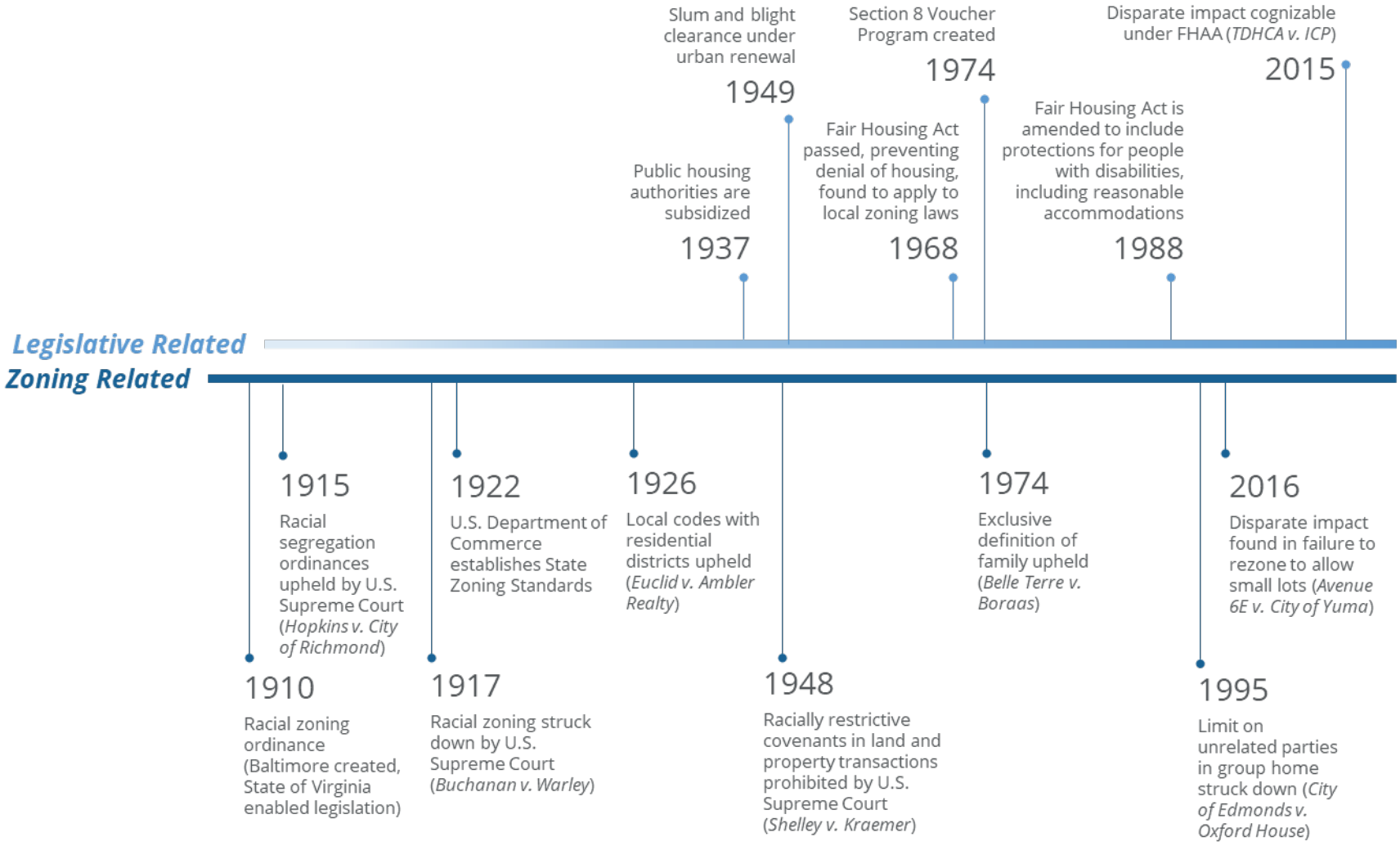
As shown in the timeline, exclusive zoning practices were common in the early 1900s. Courts struck down only the most discriminatory, and allowed those that would be considered

[3] https://www.smcoe.org/for-communities/indigenous-people-of-san-mateo-county.html
[4] https://www.smcoe.org/for-communities/indigenous-people-of-san-mateo-county.html
[5] https://www.americanprogress.org/article/systemic-inequality-displacement-exclusion-segregation/

today to have a "disparate impact" on classes protected by the Fair Housing Act. For example, the 1926 case *Village of Euclid v. Amber Realty Co. (272 U.S. 365)* supported the segregation of residential, business, and industrial uses, justifying separation by characterizing apartment buildings as "mere parasite(s)" with the potential to "utterly destroy" the character and desirability of neighborhoods. At that time, multifamily apartments were the only housing options for people of color, including immigrants.

The Federal Fair Housing Act was not enacted until nearly 60 years after the first racial zoning ordinances appeared in U.S. cities. This coincided with a shift away from federal control over low-income housing toward locally-tailored approaches (block grants) and market-oriented choice (Section 8 subsidies)—the latter of which is only effective when adequate affordable rental units are available.

Figure D-1: Major Public and Legal Actions that Influence Fair Access to Housing



Maps and data referenced in this section. Throughout this section, there are references to maps created by HCD to support the AFFH and data tables created by HCD, the Association of Bay Area Governments (ABAG), and the consultant team. Those maps and tables appear in an Appendix and follow the organization of this section and the state guidance. The maps, in particular, are useful in demonstrating how Half Moon Bay compares with the county and region overall in offering housing choices and access to opportunity.

Report content and organization. This Fair Housing Assessment follows the April 2021 State of California State Guidance for AFFH. It incorporates the newest HCD maps, released in March 2023.

Section I. Fair Housing Enforcement and Outreach Capacity reviews lawsuits/enforcement actions/complaints against the jurisdiction; compliance with state fair housing laws and regulations; and jurisdictional capacity to conduct fair housing outreach and education.

Section II. Integration and Segregation identifies areas of concentrated segregation, degrees of segregation, and the groups that experience the highest levels of segregation.

Section III. Access to Opportunity examines differences in access to education, transportation, economic development, and healthy environments.

Section IV. Disparate Housing Needs identifies which groups have disproportionate housing needs including displacement risk.

PRIMARY FINDINGS: FAIR HOUSING CHALLENGES AND CONTRIBUTING FACTORS

This section summarizes the primary findings from the Fair Housing Assessment for the City of Half Moon Bay including the following sections: fair housing enforcement and outreach capacity, integration and segregation, access to opportunity, disparate housing needs, and contributing factors and the city's fair housing action plan.

It also identifies areas where fair housing challenges exist and the factors contributing to those challenges.

- **One fair housing complaint was filed** in Half Moon Bay from 2017 to 2021. In the resident survey conducted for this AFFH, 26% of Half Moon Bay residents said they had experienced housing discrimination. This is higher than in the county overall (19%). In the majority of cases, the discrimination took place in the past 5 years. It is unclear if this low number of complaint filings is due to the lack of discriminatory activity in the City or

due to lack of resident knowledge about fair housing rights or both. Regardless, the City should ensure that residents can easily find fair housing information when they need it.

- The City **could improve the accessibility of fair housing information** on their website and resources for residents experiencing housing discrimination by providing a link to HUD and/or State of California fair housing laws as well as information about how to file a fair housing complaint.

- The City of Half Moon Bay is less racially/ethnically diverse than the county overall, primarily driven by a lower representation of Asian residents. However, the city has a slightly higher proportion of Hispanic residents (30%) than the county (24%).

- Racial and ethnic segregation in Half Moon Bay is low overall. The highest level of segregation (although still low) in Half Moon Bay is between Black/African American and White residents (DI of .244). This index declined significantly between 2000 and 2020. Conversely, between 2000 and 2020, Hispanic residents in Half Moon Bay became more segregated (.207 DI as of 2020).

- Because Half Moon Bay is fairly small, the **entire city falls within the "moderate resource area" designation** (Figure III-13) in terms of its opportunity score, with most jobs and schools located within the central part of the city, accessible to all neighborhoods.

- Fair housing challenge: **Some racial and ethnic minority populations are disproportionately impacted by low household incomes, and overcrowding, and are more likely to be denied a home mortgage loan** compared to the non-Hispanic White population in the City of Half Moon Bay. Specifically,

  - Hispanic, Asian, and Other/Multiple race households have lower incomes and higher poverty rates than non-Hispanic White households (Figures II-4 and II-5).

  - Hispanic, Asian, and Other/Multiple race households, as well as large families, are more likely than non-Hispanic White households to be cost-burdened, though overall rates of cost burden are slightly lower in Half Moon Bay than the county overall (Figures IV-8, IV-11, and IV-12).

  - Hispanic and Other/Multiple race households are more likely than non-Hispanic White households to experience overcrowding (Figure IV-17). Low- and moderate-income households are also more likely to be overcrowded (Figure IV-18).

  - People who identify as American Indian or Alaskan Native, Black/African American, and Hispanic are overrepresented in the homeless population compared to their share of the general population countywide (Figure IV-22).

- Hispanic and American Indian/Alaska Native households have the highest denial rates for mortgage loan applications in Half Moon Bay in 2018 and 2019 (Figure IV-33).

Contributing factors include: Lower incomes and higher poverty rates among residents of color; lack of affordable housing relative to household incomes; and high debt-to-income ratios among applicants of color who are denied mortgage loans.

- **Residents with a disability make up 10% of the population in Half Moon Bay compared to 8% in the county** (Figure III-21). The census tract comprising the southern half of Half Moon Bay has a slightly higher share of the population living with a disability (between 10% and 20%), compared with less than 10% in the northern portion of the city.

- **The school district serving Half Moon Bay educates a larger share of higher needs students than peers in the county.** Accordingly, Cabrillo Unified, which serves Half Moon Bay and portions of unincorporated San Mateo County, has the highest share of migrant students in the county (3%), the second highest share of homeless students (2% of students experiencing homelessness), and a high share of students who qualify for reduced lunch (37% compared to 29% countywide).

- **Educational outcomes vary by racial and ethnic group**, and the school district could improve proficiency gaps and differences in college readiness and dropout rates. Specifically,

  - Just 16% of Hispanic students and 38% of Filipino students met or exceeded math testing standards, compared to 54% of White students and 65% of Asian students.
  - Just 28% of Hispanic students and 54% of Filipino students met or exceeded math testing standards, compared to 71% of White students and 78% of Asian students.
  - Cabrillo Unified had one of the lowest rates of graduates who met college admission standards at 41%, and Hispanic students in the district were even less likely to meet such standards, with a rate of 28%.
  - Hispanic (8%) and Black (6%) students also had the highest dropout rates in the district.

  Contributing factors: Disparate outcomes by race and ethnicity are unfortunately common across communities due to under-resourced families and educational institutions and the multiple stresses that impact lower-income students and their families, who are proportionally more likely to be from racial and ethnic minority groups.

- Half Moon Bay's housing stock **accommodates a variety of income levels**—more so than many other small communities in the County:

- The ownership market in Half Moon Bay is on par with the county overall but has a slightly higher proportion of homes under $500,000, which tend to be located in mobile home parks. More than 8% of the City's housing stock is manufactured homes (Figure IV-4).
- The rental distribution in Half Moon Bay reflects a more affordable rental market than San Mateo County overall (Figure IV-6).
- Permit data (Figure IV-2) suggest the **market is serving above moderate-income households but the city was also able to accommodate income restricted development** serving very low-income households.

RECOMMENDED FAIR HOUSING ACTION PLAN

- Although Half Moon Bay has many housing resources and services listed on its website, the City should bolster the information to make it easier for residents to find information about their fair housing rights and for landlords to find information about their fair housing responsibilities. Recommended resources include providing a link to HUD and/or State of California fair housing laws as well as information about how to file a fair housing complaint. Program 4-3 supports this recommendation.

- Half Moon Bay should target its new housing development to meet the needs of residents who face the greatest housing challenges, including Hispanic, Filipino, Asian, and Other/Multiple race households. The City should require affirmative marketing of developers building those units. The goal of affirmative marketing is to expand housing opportunities to attract income eligible populations and demographic groups who might not otherwise apply or be considered because of past, historic discrimination. Program 4-3 supports this recommendation.

- Half Moon Bay should make a concerted effort to retain a housing stock that accommodates a wider variety of income levels than many other communities in San Mateo County. The City should invest in **preservation** of existing affordable housing to sustain its relative affordability. Program 2-1 and others support this recommendation.

- The City should invest in community development and services to improve **educational and employment outcomes** of its lowest-income residents, as well as affordable housing opportunities. The City's Town Center, including its Downtown core, is considered a high resource area with schools, services, and stores. Transit improvements to improve access via public transit, bike, and pedestrian as well as focused affordable housing opportunities for this area should be prioritized to support existing and future residents. The City is mindful of these needs and is supporting them

by establishing the Coastside Opportunity Center and other efforts to expand providing educational resources described below. Furthermore, numerous capital improvements are planned to improve pedestrian and bicycle access throughout the Town Center.

- City leadership should advocate for more **educational resources** to meet the needs of Half Moon Bay students with extenuating circumstances. The Boys and Girls Club of the Coastside is significantly important to middle and high school students who suffer from housing insecurity and other significant economic stresses. City staff sought direct input from the Boys and Girls Club director in a stakeholder interview for the Cycle 6 Housing Element. Also, as part of the City's Coastside Recovery Initiative's focus on economic and community recovery from the COVID pandemic, the deep need for education and workforce development came to light. The City is opening the Coastside Opportunity Center in 2023 and seeking a satellite location for the College of San Mateo Community College. These resources are highly relevant to this need.

SECTION I.
FAIR HOUSING ENFORCEMENT AND OUTREACH CAPACITY

This section discusses fair housing legal cases and inquiries, fair housing protections and enforcement, outreach capacity, and jurisdiction compliance with relevant State laws.

In preparing this AFFH technical report, Half Moon Bay staff, through the City's participation in 21 Elements, engaged in discussion with local fair housing organizations (Legal Aid of San Mateo County and Project Sentinel) to learn about fair housing trends and concerns, as well as to discuss best practices in AFFH. Following this discussion, the 21 Elements team contacted local fair housing organizations to obtain local data on fair housing complaints and lawsuits beyond what was available in HCD and HUD datasets. Consultants also obtained and analyzed data from HUD. These datasets were compared for duplicate cases and analyzed and appear in the graphics and tables in this section.

Fair housing legal cases and inquiries. California fair housing law extends beyond the protections in the Federal Fair Housing Act (FHA). In addition to the FHA protected classes—race, color, ancestry/national origin, religion, disability, sex, and familial status—**California law offers protections for age, sexual orientation, gender identity or expression, genetic information, marital status, military or veteran status, and source of income** (including federal housing assistance vouchers).

The California Department of Fair Employment in Housing (DFEH) was established in 1980 and is now the **largest civil rights agency in the United States**. According to their website,

the DFEH's mission is, "to protect the people of California from unlawful discrimination in employment, housing and public accommodations (businesses) and from hate violence and human trafficking in accordance with the Fair Employment and Housing Act (FEHA), Unruh Civil Rights Act, Disabled Persons Act, and Ralph Civil Rights Act".[6]

DFEH receives, evaluates, and investigates fair housing complaints. DFEH plays a particularly significant role in investigating fair housing complaints against protected classes that are not included in federal legislation and therefore not investigated by HUD. DFEH's website provides detailed instructions for filing a complaint, the complaint process, appealing a decision, and other frequently asked questions.[7] Fair housing complaints can also be submitted to HUD for investigation.

Additionally, San Mateo County has a number of **local enforcement organizations** including Project Sentinel, the Legal Aid Society of San Mateo County, and Community Legal Services of East Palo Alto. These organizations receive funding from the County and participating jurisdictions to support fair housing enforcement and outreach and education in the County.

From 2017 to 2021, **57 fair housing complaints in San Mateo County were filed with the U.S. Department of Housing and Urban Development (HUD)—just 1 complaint was in the City of Half Moon Bay**. Most complaints cited disability status as the bias (56%) followed by race (19%), and familial status (14%).

Countywide, no cause determination was found in 27 complaints followed by successful conciliation or settlement with 22 complaints. Fair housing inquiries in 2020 were primarily submitted to HCD from the City of San Mateo, Redwood City, Daly City, and Menlo Park.

Fair housing complaints filed with HUD by San Mateo County residents have been on a declining trend since 2018, when 18 complaints were filed. In 2019, complaints dropped to 5, increased to 11 in 2020, and reached 6 by mid-2021.

Nationally, the National Fair Housing Alliance (NFHA) reported a "negligible" decrease in the number of complaints filed between 2019 and 2020. The primary bases for complaints nationally were nearly identical to San Mateo County's: disability (55%) and race (17%). Familial status represented 8% of complaints nationally, whereas this basis comprised 14% of cases in the county.

[6] https://www.dfeh.ca.gov/aboutdfeh/
[7] https://www.dfeh.ca.gov/complaintprocess/

NFHA identifies three significant trends in 2020 that are relevant for San Mateo County:

- First, fair lending cases referred to the Department of Justice from federal banking regulators have been declining, indicating that state and local government entities may want to play a larger role in examining fair lending barriers to homeownership.
- Second, NFHA identified a significant increase in the number of complaints of harassment—1,071 complaints in 2020 compared to 761 in 2019.
- Finally, NFHA found that 73% of all fair housing complaints in 2020 were processed by private fair housing organizations, rather than state, local, and federal government agencies—reinforcing the need for local, active fair housing organizations and increased funding for such organizations.[8]

In the resident survey conducted for this AFFH, 26% of Half Moon Bay residents said they had experienced housing discrimination. This is higher than in the county overall (19%). In the majority of cases, the discrimination took place in the past 5 years.

Residents responded by moving (36%), contacting a fair housing organization (36%), or doing nothing/being unsure of what to do (27%).

A similar question asked if residents had ever been denied housing. Seventeen percent of Half Moon Bay respondents said they had been denied housing because they had children. Ownership denials were more prevalent, with 23% saying that the real estate agent refused to accommodate a disability, and 23% saying they were denied a mortgage loan—mostly due to a low income and/or lack of credit.

[8] https://nationalfairhousing.org/2021/07/29/annual-fair-housing-report-shows-increase-in-housing-harassment/

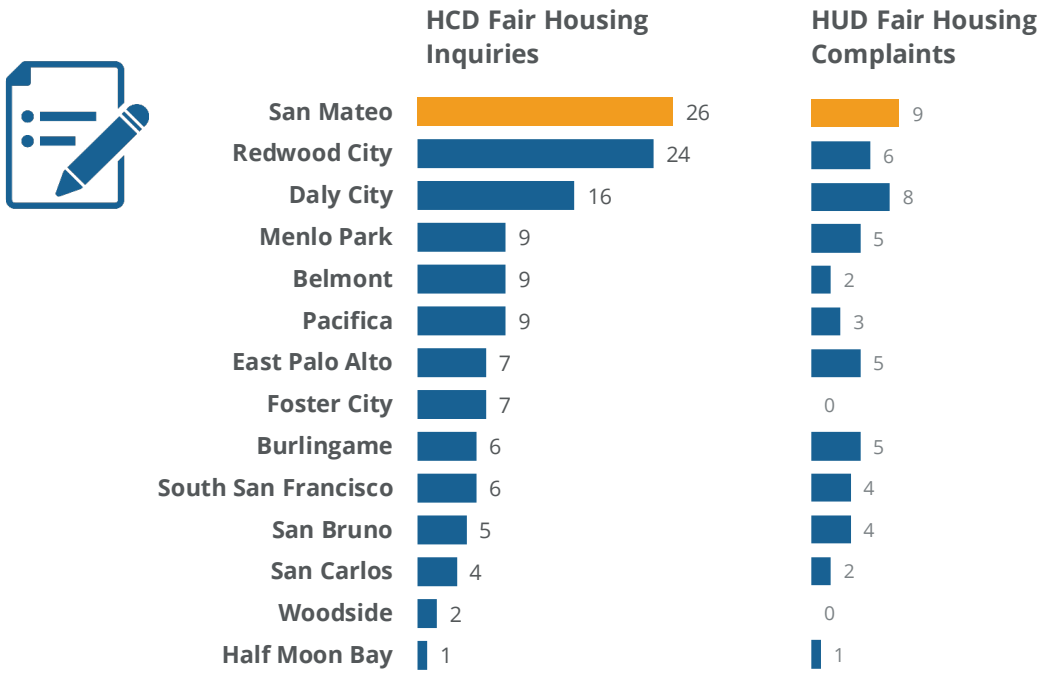
Figure D-2: Fair Housing Complaints and Inquiries

Fair Housing Complaints and Inquiries

HUD Fair Housing Complaints, by Basis, San Mateo County, 2017-2021

	Number	Percent
Disability	32	56%
Race	11	19%
Familial Status	8	14%
National Origin	3	5%
Religion	2	4%
Sex	1	2%
Total cases	**57**	**100%**

HCD Fair Housing Inquiries (2013- 2021) and HUD Fair Housing Complaints (2017- 2021)



Outreach and capacity. The City of Half Moon Bay is a small jurisdiction with a small staff, which limits its ability to actively enforce fair housing, investigate complaints, and obtain remedies. The City has historically relied on local nonprofit and state agencies, as well as HUD, who specialize in that work to be partners in fair housing enforcement and outreach. When the City receives a fair housing inquiry from a resident, it refers them to local fair housing organizations, the state, and HUD. This approach provides a more effective method of ensuring that residents receive accurate and timely advice and resources.

To that end, the City provides resources on fair housing rights and housing options through its website. [9] That site does a great job outlining local housing resources (in both English and Spanish). The City reviewed that site in the context of preparing this AFFH and acknowledges that the accessibility of fair housing information could be improved—for example, by including direct links to HUD and/or State of California fair housing laws and detailed information about how to file a fair housing complaint.

Compliance with State law. The City of Half Moon Bay is compliant with the following state laws that promote fair and affordable housing. The city has not been alleged or found in violation of the following:

- State Density Bonuses and Other Incentives Law (Gov. Code. Title 7. Division 1. Chapter 4.3 Density Bonuses and Other Incentives, amended and effective January 1, 2021);
- Housing Accountability Act (Gov Code Section 65589.5) requiring adoption of a Housing Element and compliance with RHNA allocations;
- No Net Loss Law (Gov Code Section 65863) requiring that adequate sites be maintained to accommodate unmet RHNA allocations, including among income levels;
- Least Cost Zoning Law (Gov Code Section 65913.1);
- Excessive Subdivision Standards Law (Gov Code Section 65913.2);
- Limits on Growth Controls Law (Gov Code Section 65589.5).

Housing specific policies enacted locally. The City of Half Moon Bay identified the following local policies that contribute to the regulatory environment for affordable housing development in the city.

[9] https://www.half-moon-bay.ca.us/607/HMB-Housing-Resources-and-Services

Local policies in place to encourage housing development.

- Reduced Parking Requirements
- Housing Overlay Zone
- Other Anti-Displacement Strategies
- In-Lieu Fees (Inclusionary Zoning)
- Tenant-Based Assistance
- Second Unit Ordinance
- Emergency Shelters
- Affordable Housing Complexes

Local barriers to affordable housing development.

- Voter initiative that limits growth and thereby also restricts multifamily and/or larger developments
- Presence of coastal hazards that must be avoided.
- Presence of environmental resources that must be protected.

Local policies that are NOT in place but would provide the best outcomes in addressing housing shortages.

- Development impact fee waivers
- Updating the BMR ordinance to include rental units and a lower threshold for project eligibility.

Local policies that are NOT in place, but have potential Council interest to explore.

- Affordable housing impact/linkage fee on new residential and commercial development
- Community land trusts
- First source hiring ordinances
- Fair housing legal services
- Acquisition of affordable units with expiring subsidies
- Acquisition of unsubsidized properties with affordable rents
- Dedicating surplus land for affordable housing

Local policies in place to mitigate or prevent displacement of low-income households.

- Mobile home relocation and displacement prevention
- Condominium conversion regulations
- Inclusionary zoning
- Living wage employment ordinances
- Promoting streamlined processing of ADUs
- Eviction protection ordinances
- Housing counseling

According to the California Department of Housing and Community Development AFFH Data Viewer (HCD data viewer), the City of Half Moon Bay does not have any public housing buildings. However, the city does have 371 publicly assisted affordable units (funded by LIHTC, USDA, and/or CalHFA projects) as well as one census tract with a moderate share of renters using housing vouchers (15% to 30%)—see Figure I-7. The presence of housing voucher users indicates **available rental supply to house these residents and a lack of exclusionary behavior from landlords,** at least in the southern portion of the city.

Compared to the region overall—see Figure I-8—Half Moon Bay has a relatively higher share of rental units in which voucher holders live. In the southern portion of Half Moon Bay, between 15% and 30% of rental units house voucher holders. This share is positive, indicating neither too few vouchers (i.e., exclusionary practices) nor too many vouchers (i.e., segregatory practices).

SECTION II. INTEGRATION AND SEGREGATION

This section discusses integration and segregation of the population by protected classes including race and ethnicity, disability status, familial status, and income status. The section concludes with an analysis of racially and ethnically concentrated areas of poverty and affluence.

Integration and Segregation

"Integration generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area.

Segregation generally means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area."

Source: California Department of Housing and Community Development Guidance, 2021, page 31.

Race and ethnicity. The City of **Half Moon Bay is less racially/ethnically diverse than the county overall, primarily driven by a lower representation of Asian residents**. In Half Moon Bay, 61% of the population identifies as non-Hispanic White residents compared to just 39% in San Mateo County. The city also has a slightly higher proportion of Hispanic residents

(30%) than the county (24%) but a much lower portion of Asian residents (7% in the city compared to 30% countywide).

The racial/ethnic composition of the city has changed little over the past 10 years, other than a slight proportional increase in Asian residents (from 4% in 2010 up to 7% in 2019).

Geospatially, all census tracts in Half Moon Bay are White majority census tracts (Figure II-9).[10][11]

Compared to the county and region (Figures II-12 and II-13), Half Moon Bay is more likely to be White segregated; it does not exhibit the moderate to high segregation of residents of color found in many jurisdictions in the county and region. Very few areas in the county and region are identified as integrated (Figure II-13). Half Moon Bay's diversity index did not change between 2010 and 2018 (Figures II-14 and II-15).

Racial and ethnic minority populations generally have higher rates of poverty and lower household incomes compared to the non-Hispanic White population in Half Moon Bay (and the county overall).

Dissimilarity and isolation indices. ABAG and UC Merced completed an analysis of segregation in Half Moon Bay. Several indices were used to assess segregation in the city and determine how the city differs from patterns of segregation and integration in the region overall.

The Dissimilarity Index, or DI, is a common tool that measures segregation in a community. The DI is an index that measures the degree to which two distinct groups are evenly distributed across a geographic area. The DI represents the percentage of a group's population that would have to move for each area in the county to have the same percentage of that group as the county overall.

DI values range from 0 to 100—where 0 is perfect integration and 100 is complete segregation. Dissimilarity index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

[10] Majority census tracts show the predominant racial or ethnic group by tract compared to the next most populous.
[11] Redlining maps, otherwise known as Home Owners' Loan Corporation (HOLC) maps, are not available for San Mateo County.

The isolation index is interpreted as the probability that a randomly drawn minority resident shares an area with a member of the same minority, it ranges from 0 to 100 and higher values of isolation tend to indicate higher levels of segregation.

The primary findings from that analysis included:

- In Half Moon Bay, White residents are more likely than any other residents to live in neighborhoods where they are less likely to come into contact with other racial groups.
- **Racial and ethnic segregation in Half Moon Bay is low overall.** The highest level of segregation (although still low) in Half Moon Bay is between Black/African American and White residents (DI of .244). This index declined significantly between 2000 and 2020. Conversely, between 2000 and 2020, Hispanic residents in Half Moon Bay became more segregated (.207 DI as of 2020).
- By income, **moderate-income residents are the most segregated compared to other income groups**. Income segregation in Half Moon Bay decreased between 2010 and 2015.

Disability status. The **share of the population living with at least one disability is 10% in Half Moon Bay** compared to 8% in San Mateo County. The census tract comprising the southern half of Half Moon Bay has a 10% to 20% share of the population living with a disability, compared with less than 10% in the northern portion of the city. Geographic concentrations of people living with a disability may indicate the area has ample **access to services, amenities, and transportation that support this population**.

Familial status. **Married couple households are the most common household type in Half Moon Bay,** representing about 60% of all households. However, the city is home to more single-person households than the county, with 26% of households compared to 22% in the County, and there are fewer families with children in the city (26% vs 33%).

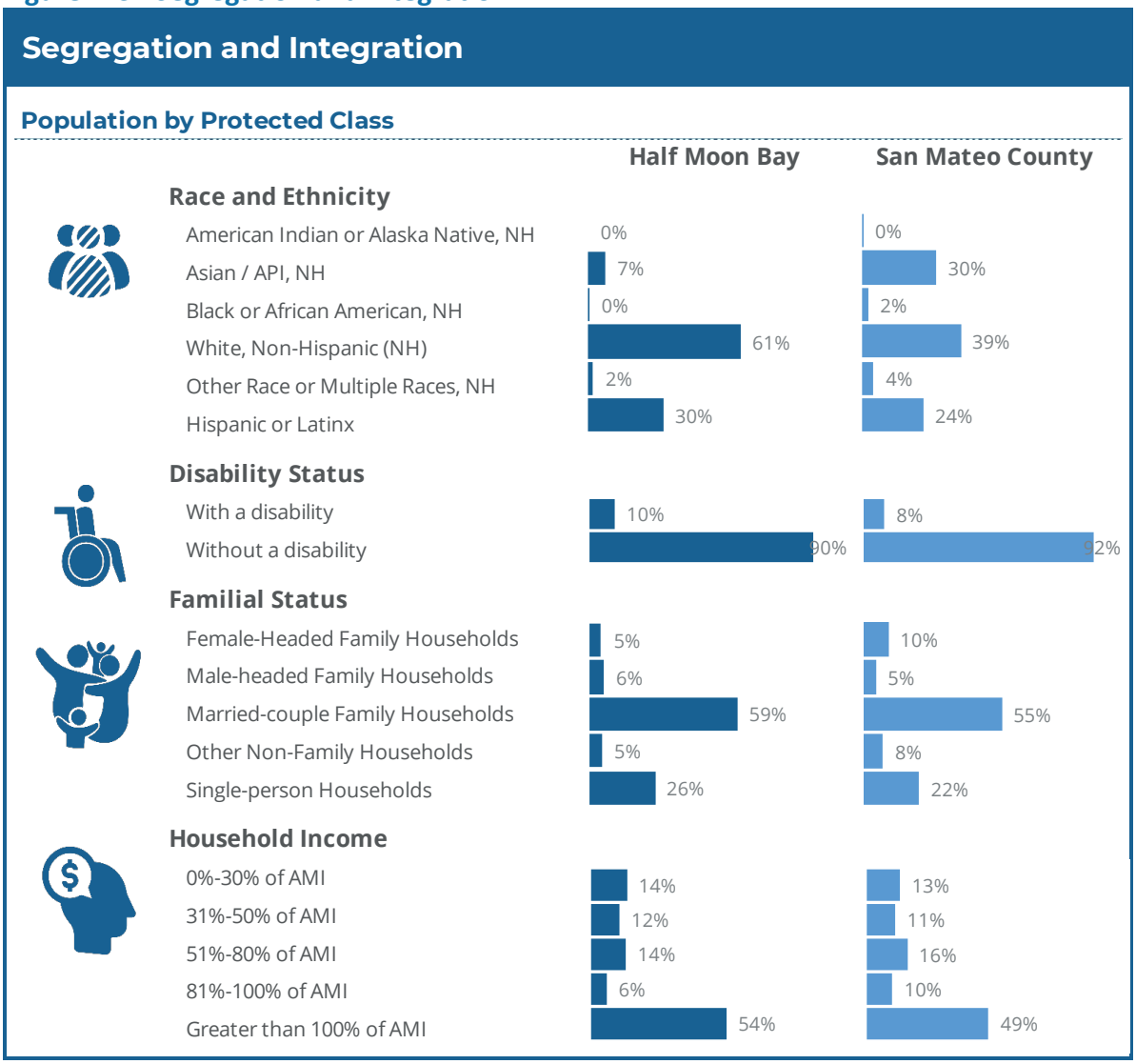
Familial status can indicate specific housing needs and preferences. A larger number of nonfamily or single-person households indicates a higher share of seniors living alone, young adults living alone or with roommates, and unmarried partners. Higher shares of nonfamily households indicate an increased need for one- and two-bedroom units.

The majority of married couple households (78%) and residents living alone (70%) live in owner-occupied housing. A slim majority of single-parent households are owners while the majority of non-family households are renters.

The number of housing units available by number of bedrooms and tenure is broadly consistent with the familial status of the households that live in Half Moon Bay.

Household income. The household income distribution by percent of area median income (AMI) in the City of Half Moon Bay is similar to the county and the Bay Area overall. The majority of census block groups in the city have median incomes over $125,000, with only very small portions of the city reflecting median incomes closer to the 2020 state median income of $87,100 for a family of four. **Poverty rates are below 10% in all census tracts covering Half Moon Bay**.

Figure D-3: Segregation and Integration



Racially or ethnically concentrated areas of poverty and affluence. Racially Concentrated Area of Poverty or an Ethnically Concentrated Area of Poverty (R/ECAP) and Racially Concentrated Areas of Affluence (RCAAs) represent opposing ends of the segregation

spectrum from racially or ethnically segregated areas with high poverty rates to affluent predominantly White neighborhoods. Historically, HUD has paid particular attention to R/ECAPs as a focus of policy and obligations to AFFH. Recent research out of the University of Minnesota Humphrey School of Public Affairs argues for the inclusion of RCAAs to acknowledge current and past policies that created and perpetuate these areas of high opportunity and exclusion.[12]

It is important to note that R/ECAPs and RCAAs are not areas of focus because of racial and ethnic concentrations alone. This study recognizes that racial and ethnic clusters can be a part of fair housing choice if they occur in a non-discriminatory market. Rather, R/ECAPs are meant to identify areas where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity, and conversely, RCAAs are meant to identify areas of particular advantage and exclusion.

R/ECAPs

HCD and HUD's definition of a Racially/Ethnically Concentrated Area of Poverty is:

- A census tract that has a non-White population of 50% or more (majority-minority) or, for non-urban areas, 20%, AND a poverty rate of 40% or more; OR
- A census tract that has a non-white population of 50% or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County, whichever is lower.

Source: California Department of Housing and Community Development Guidance, 2021.

For this study, the poverty threshold used to qualify a tract as an R/ECAP was three times the average census tract poverty rate countywide—or 19.1%. In addition to R/ECAPs that meet the HUD threshold, this study includes edge or emerging R/ECAPs which hit two-thirds of the HUD defined threshold for poverty—emerging R/ECAPs in San Mateo County have two times the average tract poverty rate for the county (12.8%).

In 2010 three census tracts qualified as R/ECAPs (19.4% poverty rate) in the county and 11 that qualify as edge R/ECAPs (13% poverty rate). None of the R/ECAPs were located in Half Moon Bay in 2010.

[12] Goetz, E. G., Damiano, A., & Williams, R. A. (2019). Racially Concentrated Areas of Affluence: A Preliminary Investigation. Cityscape: A Journal of Policy Development and Research, 21(1), 99–124

In 2019 two census tracts qualified as R/ECAPs (19.1% poverty rate) in the county and 14 that qualify as edge R/ECAPs (12.8% poverty rate)—which means they are majority minority and have a poverty rate two times higher than the countywide census tract average. **None of the R/ECAPs or edge R/ECAPs are located in Half Moon Bay.**

RCAAs. HCD's definition of a Racially Concentrated Area of Affluence is:

- RCAAs are census tracts with a median income 1.25 times higher than in the region and a White population of 1.5 times higher than in the region. A census tract that has a percentage of total white population that is 1.25 times higher than the average percentage of total white population in the given COG region, and a median income that was 2 times higher than the COG AMI.

Figure II-36 shows RCAAs for Half Moon Bay; these are indicated in beige. Like all surrounding areas, Half Moon Bay is comprised entirely of RCAAs. This is a factor of the census tracts' (and Half Moon Bay's) low poverty rate, high-income, and White population. There is little differentiation among census tracts in terms of income (all are relatively high-income) and moderate differences in poverty.

SECTION III. ACCESS TO OPPORTUNITY

This section discusses disparities in access to opportunity among protected classes including access to quality education, employment, transportation, and environment.

Access to Opportunity

"Access to opportunity is a concept to approximate place-based characteristics linked to critical life outcomes. Access to opportunity oftentimes means both improving the quality of life for residents of low-income communities, as well as supporting mobility and access to 'high resource' neighborhoods. This encompasses education, employment, economic development, safe and decent housing, low rates of violent crime, transportation, and other opportunities, including recreation, food and healthy environment (air, water, safe neighborhood, safety from environmental hazards, social services, and cultural institutions)."

Source: California Department of Housing and Community Development Guidance, 2021, page 34.

The California Tax Credit Allocation Committee (TCAC) in collaboration with HCD developed a series of opportunity maps that help to identify areas of the community with good or poor access to opportunity for residents. These maps were developed to align funding allocations

with the goal of improving outcomes for low-income residents. Opportunity scores are presented on a scale from zero to one and the higher the number, the more positive the outcomes.

In addition to the HCD provided data, the resident survey conducted for this AFFH asked residents about their greatest neighborhood challenges. For Half Moon Bay residents, transportation-related items ranked the highest, with nearly one in five residents reporting challenges accessing public transportation; another one in five said that lack of sidewalks, walking areas, and lighting was a challenge.

Overall access to opportunity. Figure III-6 shows the TCAC Opportunity Areas Economic Score for Half Moon Bay and the region. **All areas of Half Moon Bay are shown to produce moderate economic outcomes for residents; there is no variance in opportunity by geography.**

Compared to the region overall, Half Moon Bay offers opportunity levels similar to Pacifica, Daly City, areas south of the City of San Francisco, and the City of Santa Clara. Opportunity is in between that offered by most jurisdictions—not the highest, but not the lowest. This is partially due to the city's isolated location. As shown in the jobs proximity maps (Figures III-9 and III-10), Half Moon Bay residents must commute long distances to job centers.

Education. The City of Half Moon Bay is served by the Cabrillo Unified School District (for both elementary and high school). Cabrillo Unified also serves a large portion of unincorporated county outside of Half Moon Bay. Education performance data are not available strictly at the city level so the following analysis focuses on the Cabrillo Unified School District overall.

School enrollment across all districts serving San Mateo County declined slightly (1%) between 2010 and 2020. **Enrollment losses were more severe in Cabrillo Unified**, where enrollment declined by 12% over the same period. (These declines do include reductions due to the pandemic).

Enrollment by race and ethnicity for Cabrillo Unified diverges from the countywide distribution—and the overall racial/ethnic composition of Half Moon Bay. Cabrillo Unified has a larger proportion of Hispanic students (52%) compared to the countywide student population (38%) and the resident representation of Half Moon Bay (30%).

Compared to San Mateo County, Cabrillo Unified also has more White students (40% compared to 26% countywide) and a smaller proportion of Asian, Black, Filipino, Pacific Islander, and Other/Multiple race students.

Cabrillo Unified has the highest share of migrant students in the county (3%), along with the second highest share of homeless students (2% of students experiencing homelessness). The

district also has a high share of students who qualify for reduced lunch compared to the countywide proportion (37% compared to 29% countywide).

Disparities in achievement are stark in Cabrillo Unified for Hispanic and Filipino students:

- Just 16% of Hispanic students and 38% of Filipino students met or exceeded math testing standards, compared to 54% of White students and 65% of Asian students.
- Just 28% of Hispanic students and 54% of Filipino students met or exceeded English testing standards, compared to 71% of White students and 78% of Asian students.

Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. Of the high school districts in San Mateo County, Cabrillo Unified had one of the lowest rates of graduates who met such admission standards at 41%. **Hispanic students in the Cabrillo Unified School District were less likely to meet the admission standards,** with a rate of 28%.

Cabrillo Unified has relatively moderate dropout rates—6% of students—compared to other districts in the county. **Hispanic (8%) and Black (6%) students had the highest dropout rates in the district**.

Employment. The top three industries by number of jobs in the City of Half Moon Bay include **arts and recreation services, construction, health, and educational services.** The city has a slightly lower job-to-household ratio than the county at 1.35 and 1.59 respectively—which means there are fewer employment opportunities per household in the City of Half Moon Bay. The city also has a lower unemployment rate of 4.1% compared to the county at 5.9%.

HUD's job proximity index shows the **City of Half Moon Bay as moderate:** On a scale from zero to 100 where 100 is the closest proximity to jobs the majority of the city scores between 40 and 60.

Despite having a moderate job proximity index, very few jobs in Half Moon Bay are accessible to residents by public transit, meaning a large portion of residents are likely commuting to work. Less than 46,000 jobs are located within 45 minutes of the city (Figure III-10). Longer commutes and limited opportunities for public transportation likely have a disproportionate impact on lower-income households that are not able to afford a car.

Transportation. The San Mateo County Transit District acts as the administrative body for transit and transportation programs in the county including SamTrans and the Caltrain commuter rail. SamTrans provides bus services in San Mateo County, including Redi-Wheels paratransit service.

Overall, Half Moon Bay has a housing and transportation index of 50% to 75% and does not have high quality transit stops for residents needing access to public transportation. High quality transit stops are largely concentrated along the east coast of San Francisco Bay.

In 2018, the Metropolitan Transportation Commission (MTC), which covers the entire Bay Area, adopted a coordinated public transit and human services transportation plan. While developing the coordinated plan, the MTC conducted extensive community outreach about transportation within the area. That plan—which was developed by assessing the effectiveness of how well seniors, persons with disabilities, veterans, and people with low incomes are served—was reviewed to determine gaps in services in San Mateo and the county overall. Below is a summary of comments relevant to San Mateo County; no comments specific to Half Moon Bay were included in the report.

> *"San Mateo's [Paratransit Coordinating Council] PCC and County Health System, as well as the Peninsula Family Service Agency provided feedback. The most common themes expressed had to do with pedestrian and bicycle needs at specific locations throughout the county, though some covered more general comments such as parked cars blocking sidewalk right-of-way and a desire for bike lanes to accommodate motorized scooters and wheelchairs. Transportation information, emerging mobility providers, and transit fares were other common themes. While some comments related to the use of car share, transportation network companies (TNCs), or autonomous vehicles as potential solutions, other comments called for the increased accessibility and affordability of these services in the meantime."*[13]

A partnership between the World Institute on Disability and the MTC created the research and community engagement project TRACS (Transportation Resilience, Accessibility & Climate Sustainability). The project's overall goal is to, "stimulate connection and communication between the community of seniors and people with disabilities together with the transportation system– the agencies in the region local to the San Francisco Bay, served by MTC."[14]

As part of the TRACS outreach process, respondents were asked to share their compliments or good experiences with MTC transit. One respondent who had used multiple services said, **"it is my sense that SamTrans is the best Bay Area transit provider in terms of overall disability accommodation."**

The San Mateo County Transit District updated its Mobility Plan for Older Adults and People with Disabilities in 2018. According to the district, the **county's senior population is expected to grow more than 70% over the next 20 years and the district is experiencing**

[13] https://mtc.ca.gov/sites/default/files/MTC_Coordinated_Plan.pdf

[14] https://wid.org/transportation-accessibility/

unprecedented increases in paratransit ridership. The plan is targeted at developing effective mobility programs for residents with disabilities and older adults including viable alternatives to paratransit, partnerships, and leveraging funding sources.[15]

MTC also launched Clipper START—an 18-month pilot project— in 2020 which provides fare discounts on single transit rides for riders whose household income is no more than double the federal poverty level.[16]

In the resident survey conducted to support this AFFH, lack of access to transit was the top neighborhood challenge reported by residents: 18% identified this as a challenge which is higher than the county proportion (14%).

Environment. TCAC's opportunity areas environmental scores are based on the CalEnviroScreen 3.0 indicators, which identify areas disproportionately vulnerable to pollution sources such as ozone, PM2.5, diesel PM, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites.

Generally, all census tracts in Half Moon Bay **score poorly on environmental outcomes,** as measured by the TCAC Environmental Score and CalEnviroScreen 3.0 maps. However, the **city scores relatively high compared to other areas of San Mateo County on the California Healthy Places Index (HPI)** developed by the Public Health Alliance of Southern California (PHASC).

The HPI includes 25 community characteristics in eight categories including economic, social, education, transportation, neighborhood, housing, clean environment, and healthcare.[17]

Disparities in access to opportunity. Countywide data show that non-Hispanic White residents are more likely to live in high resource areas compared to racial and ethnic minorities. However, Half Moon Bay, in its entirety is considered a "moderate resource area" which means there are no apparent opportunity disparities among groups within the city.

The Social Vulnerability Index (SVI) provided by the Center for Disease Control (CDC) —ranks census tracts based on their ability to respond to a disaster—includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. **The SVI classifies Half Moon Bay as having relatively low vulnerability**. Despite this designation, local knowledge paints a different picture. A range of environmental hazards, inherent to the coastal setting and intensified by climate change,

[15] https://www.samtrans.com/Planning/Planning_and_Research/Mobility_Plan_for_Older_Adults_and_People_with_Disabilities.html
[16] https://mtc.ca.gov/planning/transportation/access-equity-mobility/clipperr-startsm
[17] https://healthyplacesindex.org/about/

affect the entire city. These include the city's adjacency to wildland fire risk areas; flood hazards due to numerous water courses, sea level rise, and potential inundation from tsunami or dam failure; seismic and geological conditions including liquefaction and landslide potential; and coastal and watercourse erosion. While generally, these hazards affect the city as a whole, unprecedented Pilarcitos Creek flooding in January 2023 impacted one of the city's lower-income multi-family neighborhoods.[18] Limited short-term relocation was required. The City was highly responsive to the affected residents by providing sandbags and other resources to speed up cleanup and repairs. At the same time, above moderate-income neighborhoods were also affected by localized flooding and had to pump water and protect low portions of properties with sandbags.

The City of Half Moon Bay does not have any disadvantaged communities as defined under SB 535 as, "the top 25% scoring areas from CalEnviroScreen along with other areas with high amounts of pollution and low populations."[19]

Disparities specific to the population living with a disability. Ten percent of the population in the City of Half Moon Bay are living with at least one disability, compared to 8% in the county. The most common disabilities in the city are ambulatory (4.8%), hearing (4.7%), and independent living (4.5%).

Disability

"Disability types include hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty."

Source: California Department of Housing and Community Development Guidance, 2021, page 36.

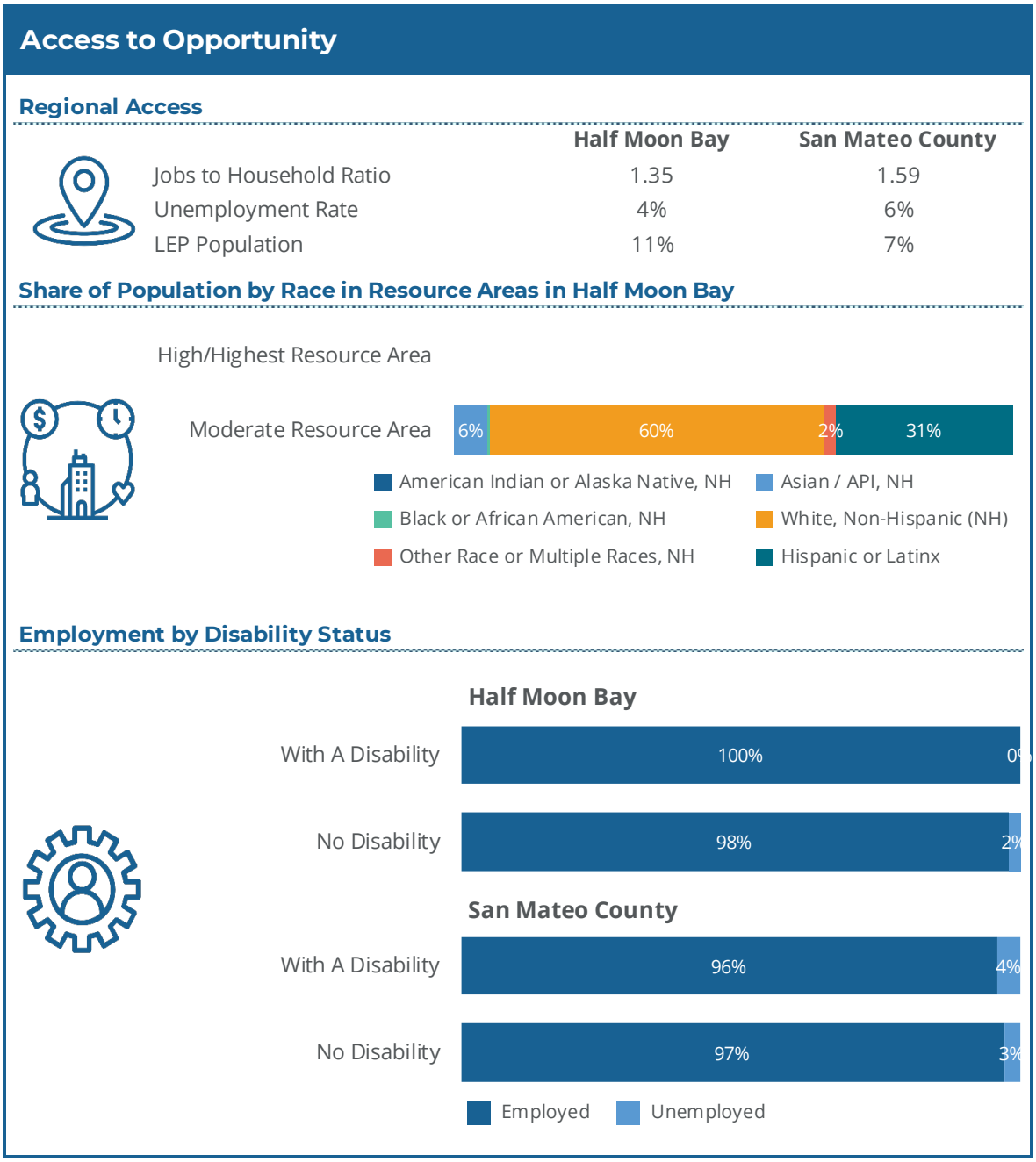
For the population 65 and over, the share of the population with a disability increases. As mentioned above under access to transportation, San Mateo County is rapidly aging; therefore, this population with a disability—and accommodation and/or transportation needs—is likely to increase.

The data show few if any unemployment among residents living with a disability in Half Moon Bay, compared to 4% among residents without a disability. Countywide, the unemployment rate for residents with a disability is 4%, compared to 3% for residents without a disability (data at the city level has a large margin of error). Because 10% of the

[18] The same storm event also impacted the Moon Ridge neighborhood which is comprised of affordable housing for farmworkers south of the city limits.
[19] https://oehha.ca.gov/calenviroscreen/sb535

City's residents have a disability, the City assumes that a number of these residents may wish to be employed, but have struggled to find suitable work and are not being included in unemployment data. The City has recently updated its Home Occupation Ordinance to facilitate cottage industries which are popular in Half Moon Bay. It is hoped that such businesses may be able to offer meaningful work to disabled residents.

Figure D-5: Access to Opportunity



SECTION IV. DISPROPORTIONATE HOUSING NEEDS

This section discusses disparate housing needs for protected classes including cost burden and severe cost burden, overcrowding, substandard housing conditions, homelessness, displacement, and other considerations.

Disproportionate Housing Needs

"**Disproportionate housing needs** generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. For purposes of this definition, categories of housing need are based on such factors as cost burden and severe cost burden, overcrowding, homelessness, and substandard housing conditions."

Source: California Department of Housing and Community Development Guidance, 2021, page 39.

Housing needs. Since 2010, population growth in Half Moon Bay (10% increase) has kept pace with San Mateo County (8% increase) and the Bay Area as a whole (9%). Over the same period (2010 to 2020), the number of homes in Half Moon Bay increased 7.6%, which exceeded the growth rate for the county and largely kept up with the city's population growth.

The Housing Needs Data Report for the City of Half Moon Bay highlights housing price diversity in the city noting that a **"diversity of homes at all income levels creates opportunities for all Half Moon Bay residents to live and thrive in the community."** [20]

The ownership housing stock in Half Moon Bay is similar to the county overall but does have a slightly higher share of units valued below $500,000 (mostly mobile homes, many in a senior living community) and fewer units valued over $1.5 million. Price increases have been severe throughout the county since 2011 and trends in Half Moon Bay over that period mirrored that of San Mateo County.

Rents have increased at a slower pace compared to the for sale market in San Mateo County even after accounting for more rapid increases in median rents from 2017 to 2019. However, in Half Moon Bay, median rent actually declined over the past three years—most likely due to the influx of income restricted rental units (see discussion of permit data above). **The**

[20] Housing Needs Data Report: Half Moon Bay, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.

rental distribution in Half Moon Bay reflects a more affordable rental market than San Mateo County overall—32% of units rent for under $1,000 in the city compared to just 7% in the county and 26% rent for more than $2,500 in the city compared to 38% in the county.

The variety of housing types available in the city in 2020 are predominately single-family (60%) and single-family attached (12%). Though multifamily units increased faster than single-family between 2010 and 2020, the total share of multifamily is still below that of other jurisdictions, reflecting just 16% of the total housing stock.[21]

Cost burden and severe cost burden. **Nearly one-third of all renter households in Half Moon Bay are cost burdened**—spending more than 30% of their gross income on housing costs—and 14% are extremely cost burdened—spending more than 50% of their gross income on housing costs. Cost-burdened households have less money to spend on other essentials like groceries, transportation, education, healthcare, and childcare. Extremely cost-burdened households are considered at risk for homelessness. Rates of cost burden and severe cost burden in Half Moon Bay are slightly lower than in the county overall.

In Half Moon Bay, consistent with the county and region, lower-income households are more likely to experience housing cost burden. Two out of every three households earning less than 30% AMI—considered extremely low-income households—are severely cost-burdened, compared to only 7% of households earning 81% to 100% AMI and 0% of households earning more than 100% of AMI.

There are also **disparities in housing cost burden in Half Moon Bay by race and ethnicity and family size**. "Other/Multiple race" households (90% cost-burdened) and Hispanic households (57%) experience the highest rates of cost burden in the city. Asian households (21% cost-burdened), and non-Hispanic White households (24%) experience the lowest cost burden.

Large family households—considered households with five or more persons—experience cost burden at a rate of 52% compared to all other households at 31%. Cost-burdened renter households are more prevalent in the northern portion of the city while cost-burdened owners are dispersed throughout the city.

Voucher usage. Respondents to the resident survey who have searched for housing with vouchers (fewer than 10 people) report that finding a landlord that accepts vouchers is very challenging, mostly because the voucher is not enough to cover the market rent.

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[21] Housing Needs Data Report: Half Moon Bay, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.

Overcrowding. The vast majority of households (95%) in Half Moon Bay are not overcrowded—indicated by more than one occupant per room. However, renter households are more likely to be overcrowded with 14% of households with more than one occupant per room compared to 2% of owner households.

Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding. Other races (27% overcrowded) and Hispanic households (28%) experience the highest rates of overcrowding. Low- and moderate-income households are also more likely to be overcrowded.

Geographically, overcrowded households are most present in the central part of the city, with 12 to 15% of households living in overcrowded conditions. This area also has the lowest share of residents of Hispanic descent, the highest median income, and the lowest poverty (2%) compared to other areas of the city.

Substandard housing. Data on housing conditions are very limited, with the most consistent data available across jurisdictions found in the American Community Survey (ACS)—which captures units in substandard condition as self-reported in Census surveys. In the City of Half Moon Bay, a low share of households are lacking kitchens or plumbing. Of renters, 1.1% are lacking kitchen facilities (and no households are lacking plumbing). The ACS does not report any owners in Half Moon Bay lacking either kitchen or plumbing facilities.

Some households are not living in substandard housing per se, but their housing situation is comprised of other condition challenges, including lack of accessibility modifications. In the resident survey conducted to support this AFFH assessment, residents were asked about the condition improvements they needed. Half Moon Bay residents with disabilities report needing grab bars in bathrooms (29%).

Homelessness. In 2019, 1,512 people were experiencing homelessness in the county during the One-Day Count, with 40% of people in emergency or transitional shelters while the remaining 60% were unsheltered. The majority of unsheltered people experiencing homelessness were in households without children. The majority of people in transitional housing were in households with children.

People who identify as American Indian or Alaskan Native (6% of the homeless population compared to less than 1% of the total population), Black (13%, 2%), White (67%, 51%), and Hispanic (38%, 28%) are overrepresented in the homeless population compared to their share of the general population. People struggling with chronic substance abuse (112 people), severe mental illness (305), and domestic violence (127) represented a substantial share of the homeless population in 2019.

Displacement. Owner households generally experience a greater amount of housing stability whereas renter households are more mobile (i.e., move more frequently). In the county as a

whole, 8% of income assisted rental units are at high or very high risk for displacement, a total of 417 out of 5,264 total units in the county. In Half Moon Bay, there are a total of **371 income assisted rental units but all are at low risk of displacement**.

Displacement Sensitive Communities

"According to the Urban Displacement Project, communities were designated sensitive if they met the following criteria:

- They currently have populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing cost. Vulnerability is defined as:
  - Share of very low-income residents is above 20%, 2017

  AND

  - The tract meets two of the following criteria:
    - Share of renters is above 40%, 2017
    - Share of people of color is above 50%, 2017
    - Share of very low-income households (50% AMI or below) that are severely rent burdened households is above the county median, 2017
    - They or areas in close proximity have been experiencing displacement pressures. Displacement pressure is defined as:
      - Percent change in rent above county median for rent increases, 2012-2017

OR

- Difference between tract median rent and median rent for surrounding tracts above median for all tracts in county (rent gap), 2017"

Source: https://www.sensitivecommunities.org/

No census tracts in Half Moon Bay are considered vulnerable to displacement based on the UCB Urban Displacement Project definition (above). Also, HCD does not identify any disadvantaged communities in Half Moon Bay or its immediate surrounding areas.

That said, the city acknowledges that there is displacement risk in the city due to the limited supply of housing overall and the high cost of housing, especially for minimum or low wage workers. This vulnerability was reflected in community input during the element update and is evidenced in the rental survey conducted for this AFFH:

- 31% of Half Moon Bay residents (16 of 51 survey respondents for this question) said they had been displaced in the past 5 years. This proportion was higher than the majority of jurisdictions in the region and the county (21%) and closest to the displacement experienced in East Palo Alto (32%) and the City of San Mateo (37%).

- The primary reason for displacement in Half Moon Bay was the landlord selling the unit. 31% of residents who had been displaced said this was the reason. This is much higher than in the county overall (18%).

- The second most common reason was the landlord wanting to move back into the unit (25%). This was higher than most other jurisdictions, except for Hillsborough (33%).

- Of those residents who had been displaced and have children, 58% said their children changed schools. The experience of those children was mixed, with some having more challenging environments and fewer activities and changes in perceived safety are equally split.

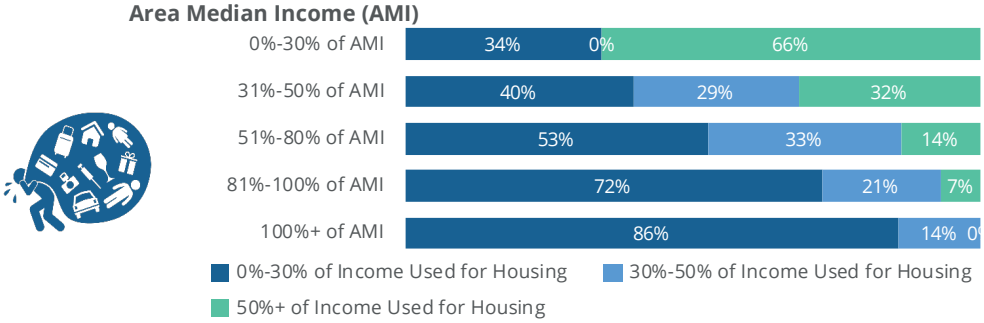
The City is also especially mindful of displacement risk due to environmental hazards. Flooding and wildland fires in San Mateo County have already resulted in temporary displacement on the coast. An additional serious risk came to light after a tragic shooting took place on two farms within and adjacent to the city limits revealed unsafe living conditions for 19 farmworker households. The households included individuals, couples, and families. The City and San Mateo County collaborated and worked with service agencies to provide housing for every individual and family while longer-term replacement housing can be planned. However, due to this discovery, San Mateo County established a Farm Labor Housing Safety Task Force which is inspecting housing on all agriculture sites in the County. This effort intends to identify needs and help resolve unsafe conditions. However, relocation may be required if resident safety can't be assured.

Access to mortgage loans. Disparities by race and ethnicity are prevalent for home mortgage applications, particularly in denial rates. **Hispanic (36% denial rate) and American Indian or Alaska Native households (50%) had the highest denial rates for mortgage loan** applications in 2018 and 2019. Conversely, non-Hispanic Asian (23%) and White households (21%) have the lowest denial rates during the same time.

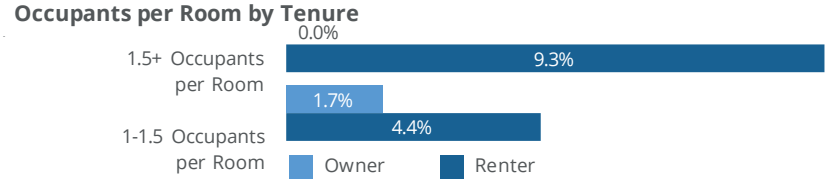
Figure D-6: Disproportionate Housing Needs

Disproportionate Housing Needs

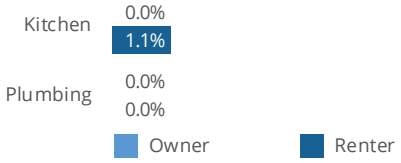
Cost Burden, Half Moon Bay, 2019



Overcrowding, Half Moon Bay, 2019



Substandard Housing, Half Moon Bay, 2019



Homelessness, San Mateo County, 2019

Race and Ethnicity	Share of Homeless Population	Share of Overall Population
American Indian or Alaska Native	6%	0%
Asian / API	6%	30%
Black or African American	13%	2%
White	67%	51%
Other Race or Multiple Races	8%	17%

Displacement, 2020

Assisted Units at High or Very High Risk of Displacement	Half Moon Bay	San Mateo County
Number of Units	0	417
% of Assisted Units	**0%**	**8%**

SECTION I. Fair Housing Enforcement and Outreach Capacity

Figure I-1.
Fair Housing Assistance Organizations, San Mateo County

Name	Service Area	Address	Phone	Website
Project Sentinel	Northern California	1490 El Camino Real, Santa Clara, CA 95050	(800) 339-6043	https://www.housing.org/
Legal Aid Society of San Mateo County	San Mateo County	330 Twin Dolphin Drive, Suite 123, Redwood City, CA 94065	(650) 558-0915	https://www.legalaidsmc.org/housing-resources
Community Legal Services of East Palo Alto	East Palo Alto, Menlo Park, Burlingame, Mountain View, Redwood City, and San Francisco	1861 Bay Road, East Palo Alto, CA 94303	(650)-326-6440	https://clsepa.org/services/#housing

Source: Organization Websites

Figure I-2.
Fair Housing Complaints Filed with HUD by Basis, San Mateo County, 2017-2021

Source:
HUD

	2017	2018	2019	2020	2021	2017-2021 Total	
						Cases	% of Total
Disability	8	9	3	9	3	32	56%
Race	3	5	2	1		11	19%
Familial Status	4	3			1	8	14%
National Origin	2				1	3	5%
Religion		1		1		2	4%
Sex					1	1	2%
Total cases	17	18	5	11	6	57	100%

Figure I-3.
HCD Fair Housing Inquiries by City, January 2013-March 2021

Note:
Atherton, Brisbane, Colma, Hillsborough, Millbrae, and Portola Valley had no inquiries during this time.

Source:

California Department of Housing and Community Development

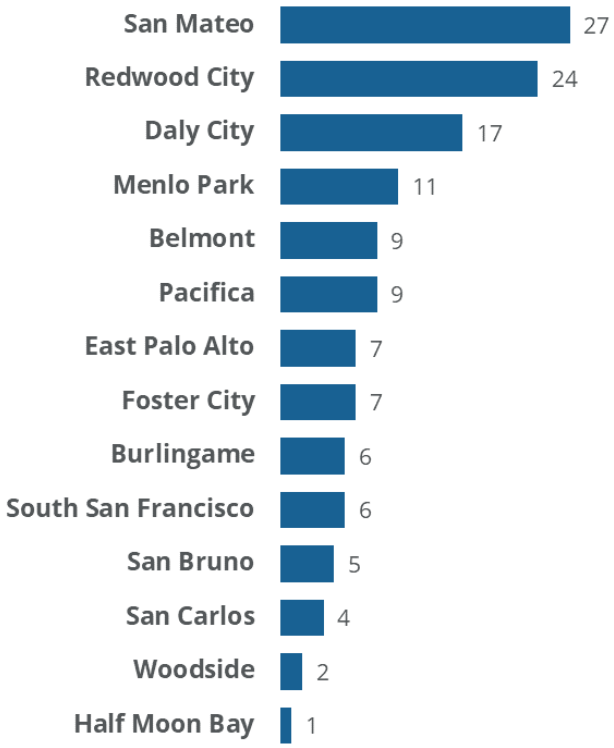
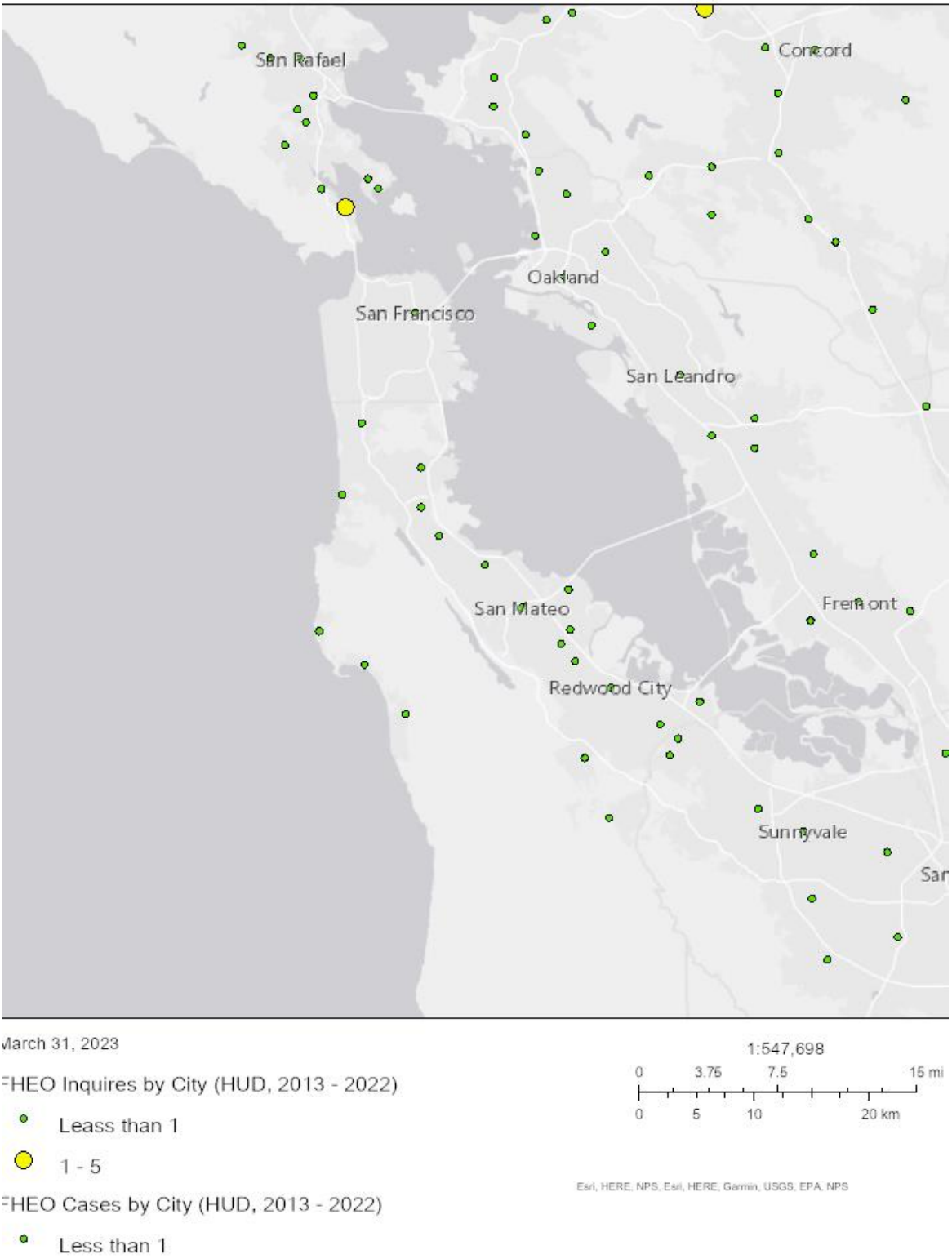


Figure I-4.
FHEO Cases and Inquiries by City to HCD, San Mateo County, 2021



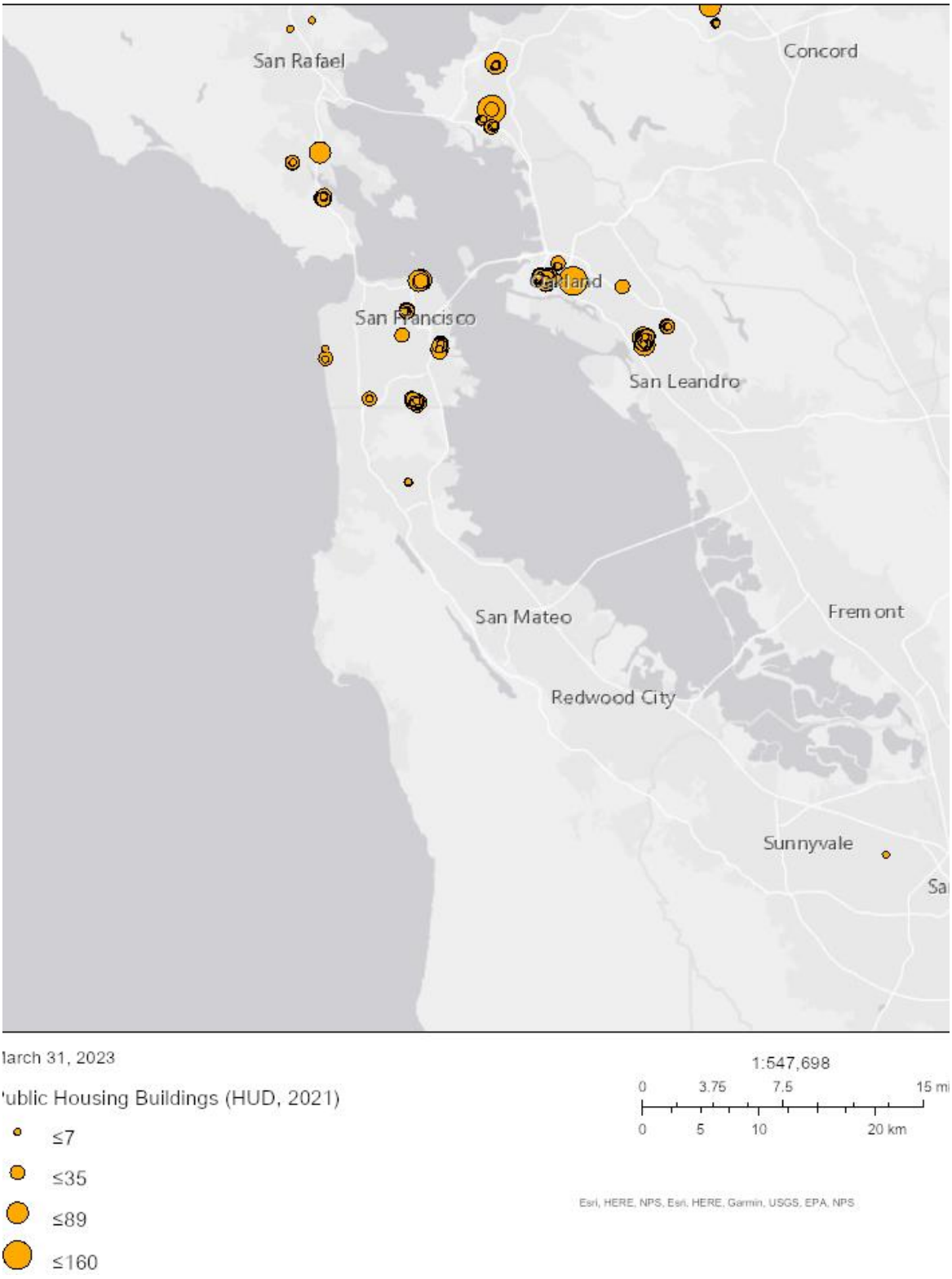
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure I-5.
HCD Fair Housing Inquiries by Bias, January 2013-March 2021

Jurisdiction	Disability	Race	Familial Status	National Origin	Religion	Sex	Color	Total
Atherton	0	0	0	0	0	0	0	0
Belmont	2	0	1	0	0	0	0	9
Brisbane	0	0	0	0	0	0	0	0
Burlingame	3	0	2	0	0	0	0	6
Colma	0	0	0	0	0	0	0	0
Daly City	1	2	1	3	0	0	0	17
East Palo Alto	1	1	0	0	0	0	0	7
Foster City	4	0	0	0	0	0	0	7
Half Moon Bay	0	0	0	0	0	0	0	1
Hillsborough	0	0	0	0	0	0	0	0
Menlo Park	3	0	0	0	0	1	0	11
Millbrae	0	0	0	0	0	0	0	0
Pacifica	3	0	0	1	0	1	0	9
Portola Valley	0	0	0	0	0	0	0	0
Redwood City	5	1	1	1	0	1	0	24
San Bruno	0	0	0	0	0	0	0	5
San Carlos	1	0	1	0	0	0	0	4
San Mateo	4	2	2	2	0	0	0	27
South San Francisco	0	0	0	1	0	0	0	6
Woodside	0	0	0	0	0	0	0	2

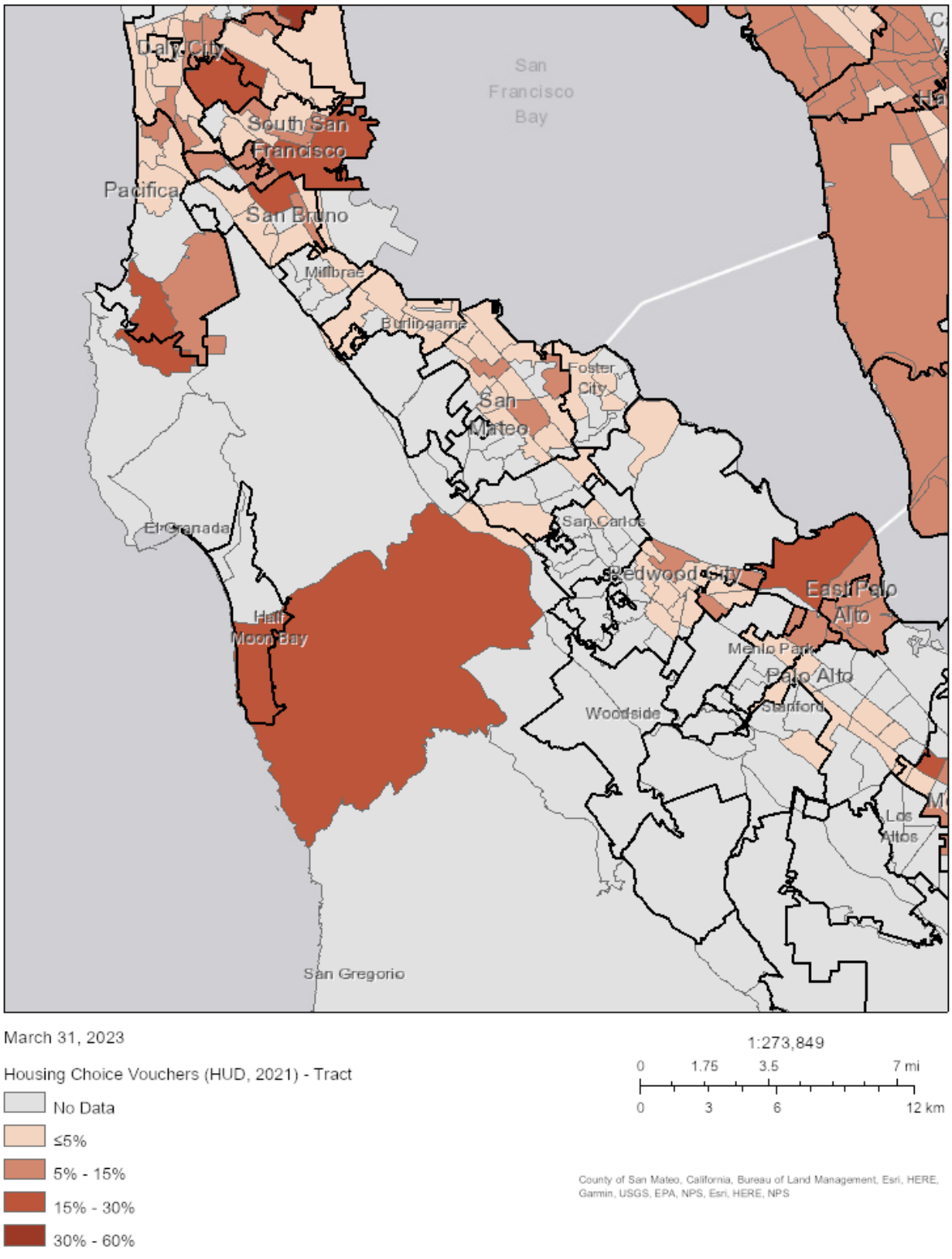
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure I-6.
Public Housing Buildings, San Mateo County, 2021



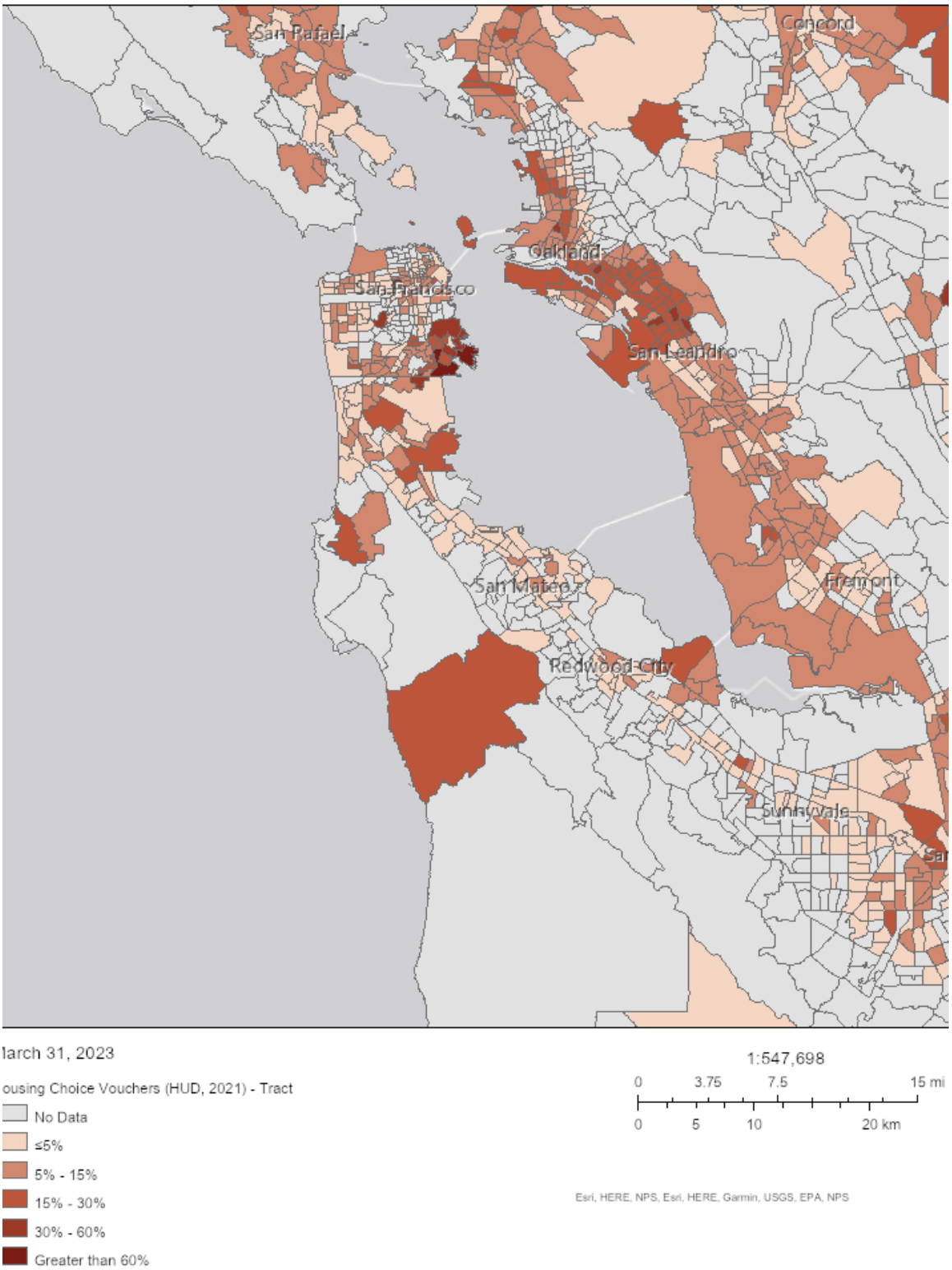
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure I-7.
Housing Choice Vouchers by Census Tract, Half Moon Bay, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure I-8.
Regional Housing Choice Vouchers by Census Tract, 2021

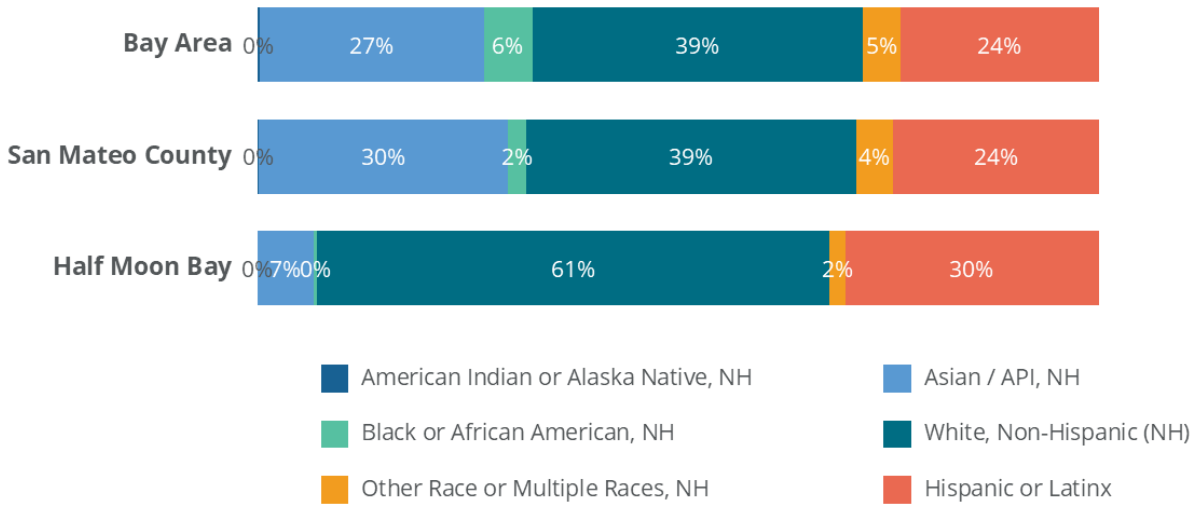


Source: California Department of Housing and Community Development AFFH Data Viewer

SECTION II. Integration and Segregation

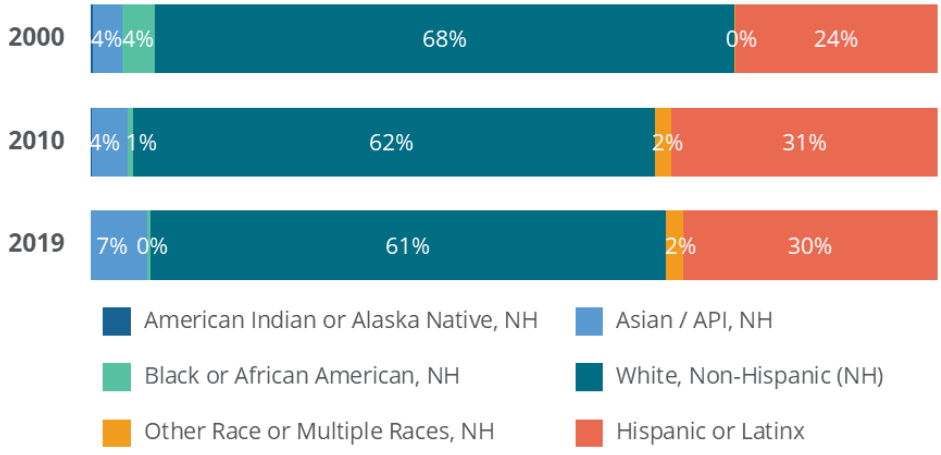
Race and ethnicity.

Figure II-1.
Population by Race and Ethnicity by Jurisdiction, 2019



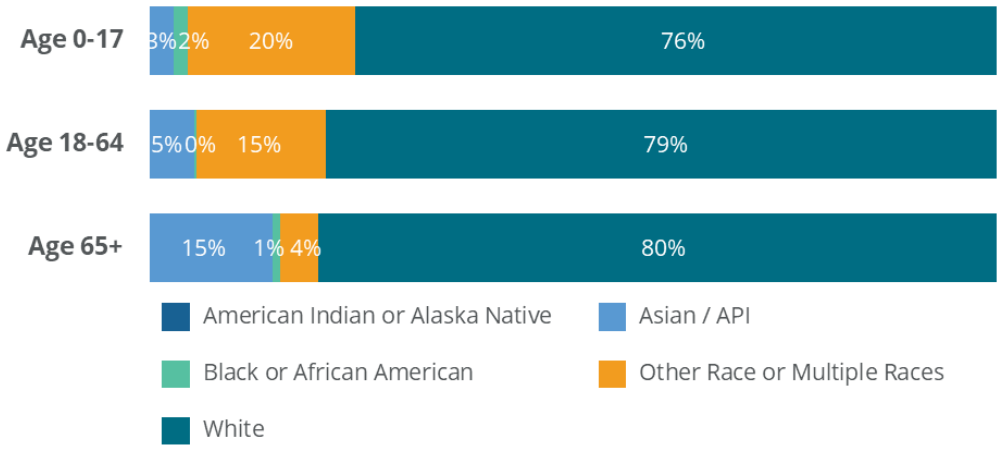
Source: ABAG Housing Needs Data Workbook

Figure II-2.
Population by Race and Ethnicity, Half Moon Bay, 2000-2019



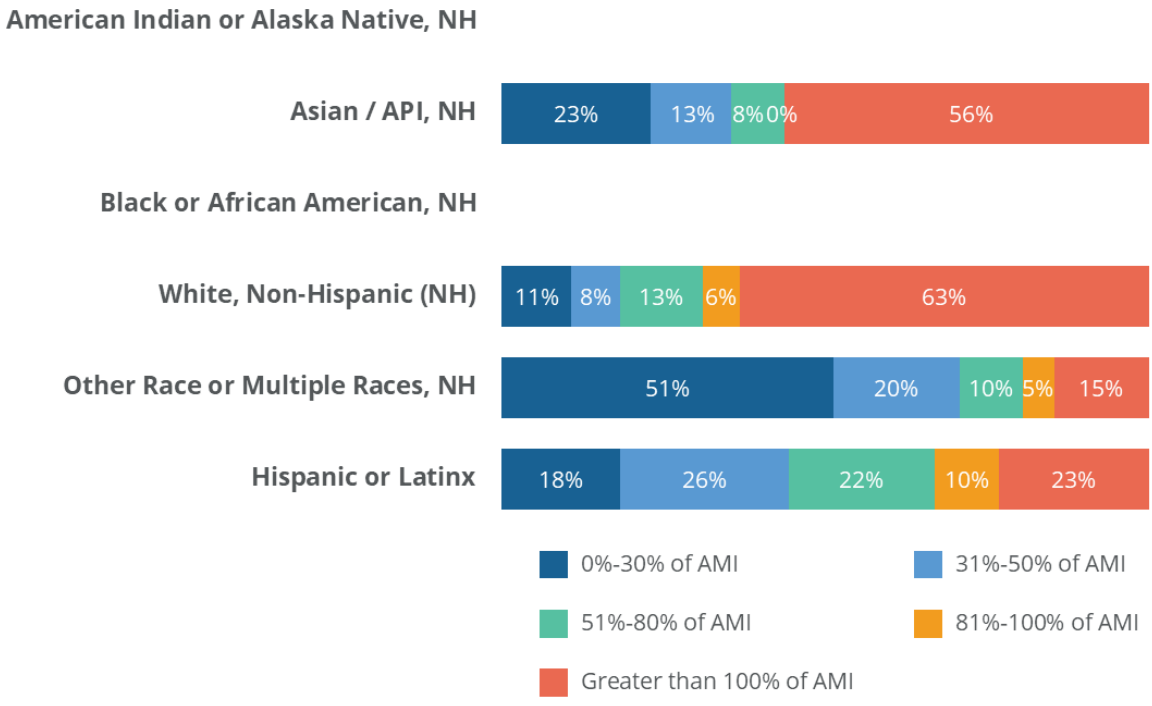
Source: ABAG Housing Needs Data Workbook

Figure II-3.
Senior and Youth Population by Race, Half Moon Bay, 2000-2019



Source: ABAG Housing Needs Data Workbook

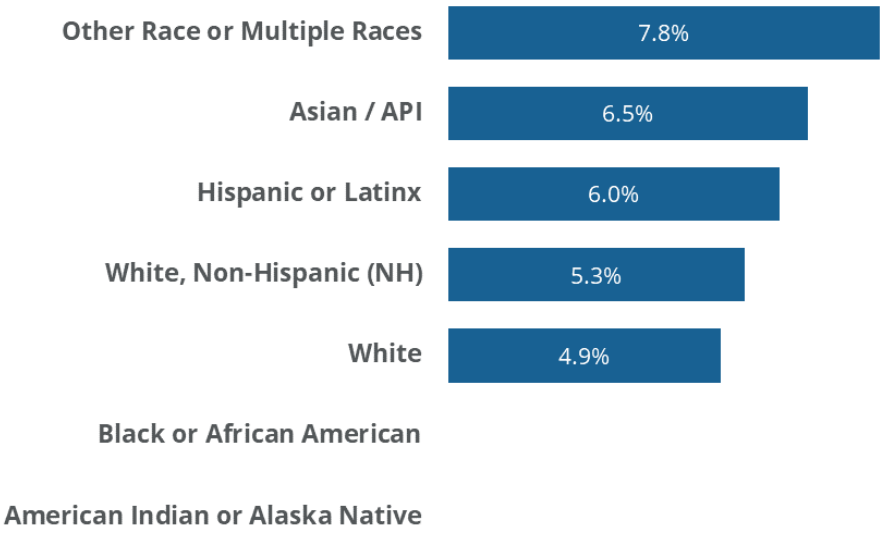
Figure II-4.
Area Median Income by Race and Ethnicity, Half Moon Bay, 2019



Note: Data not available for American Indian/Alaska Native and Black/African American.

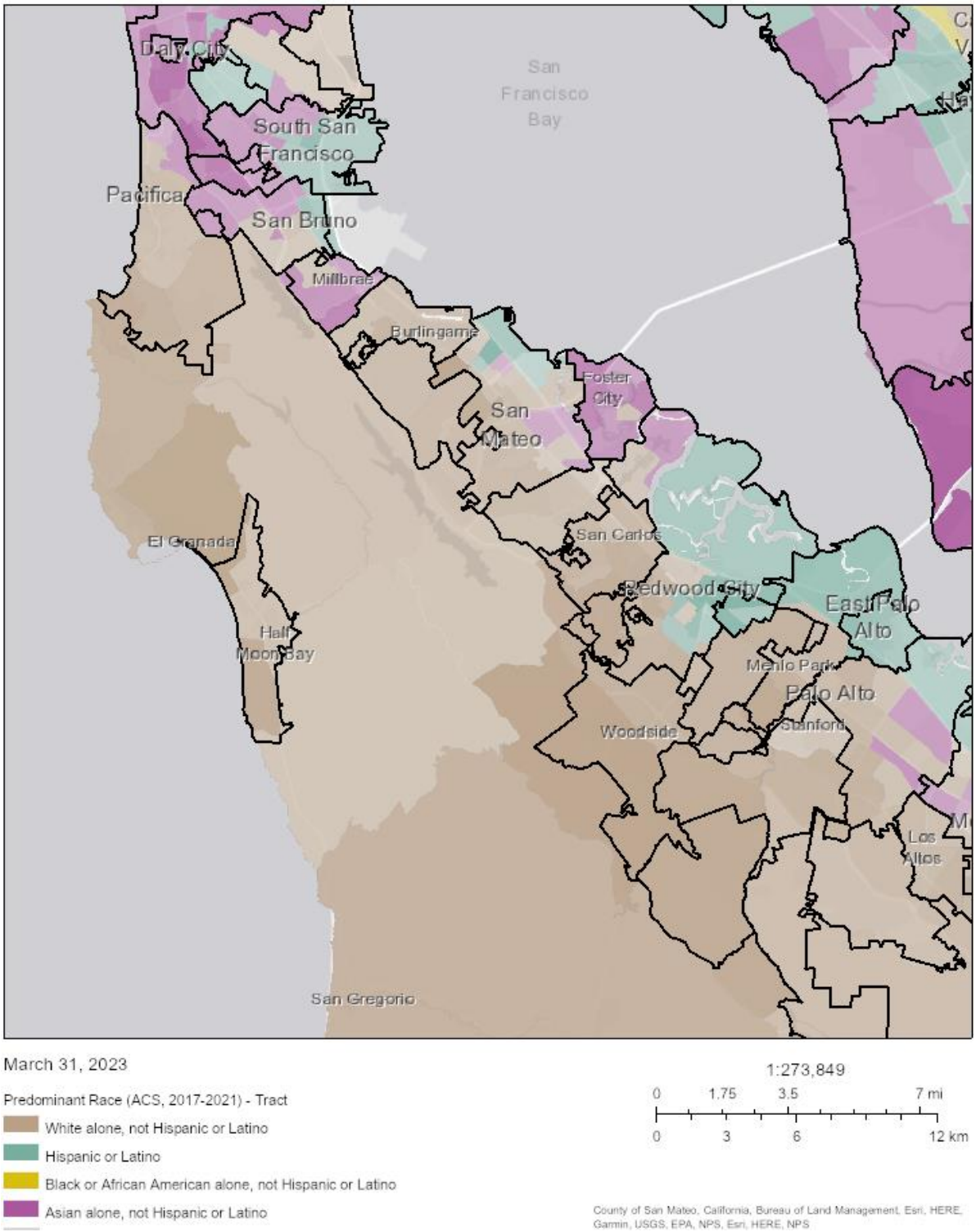
Source: ABAG Housing Needs Data Workbook

Figure II-5.
Poverty Rate by Race and Ethnicity, Half Moon Bay, 2019



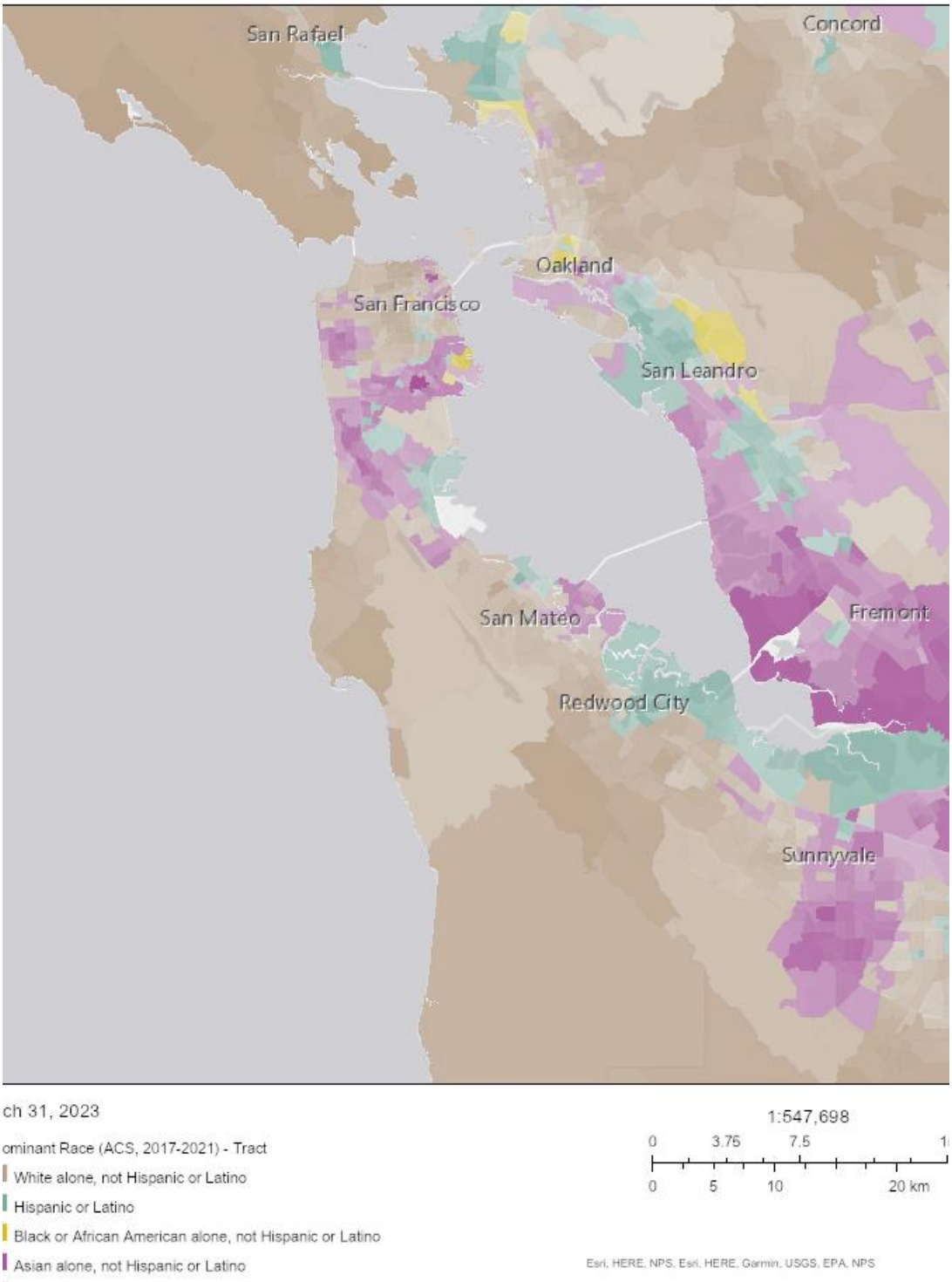
Note: Data not available for Black/African American and American Indian/Alaska Native.
Source: ABAG Housing Needs Data Workbook

Figure II-6.
Predominant Race by Census Tract, Half Moon Bay, 2021



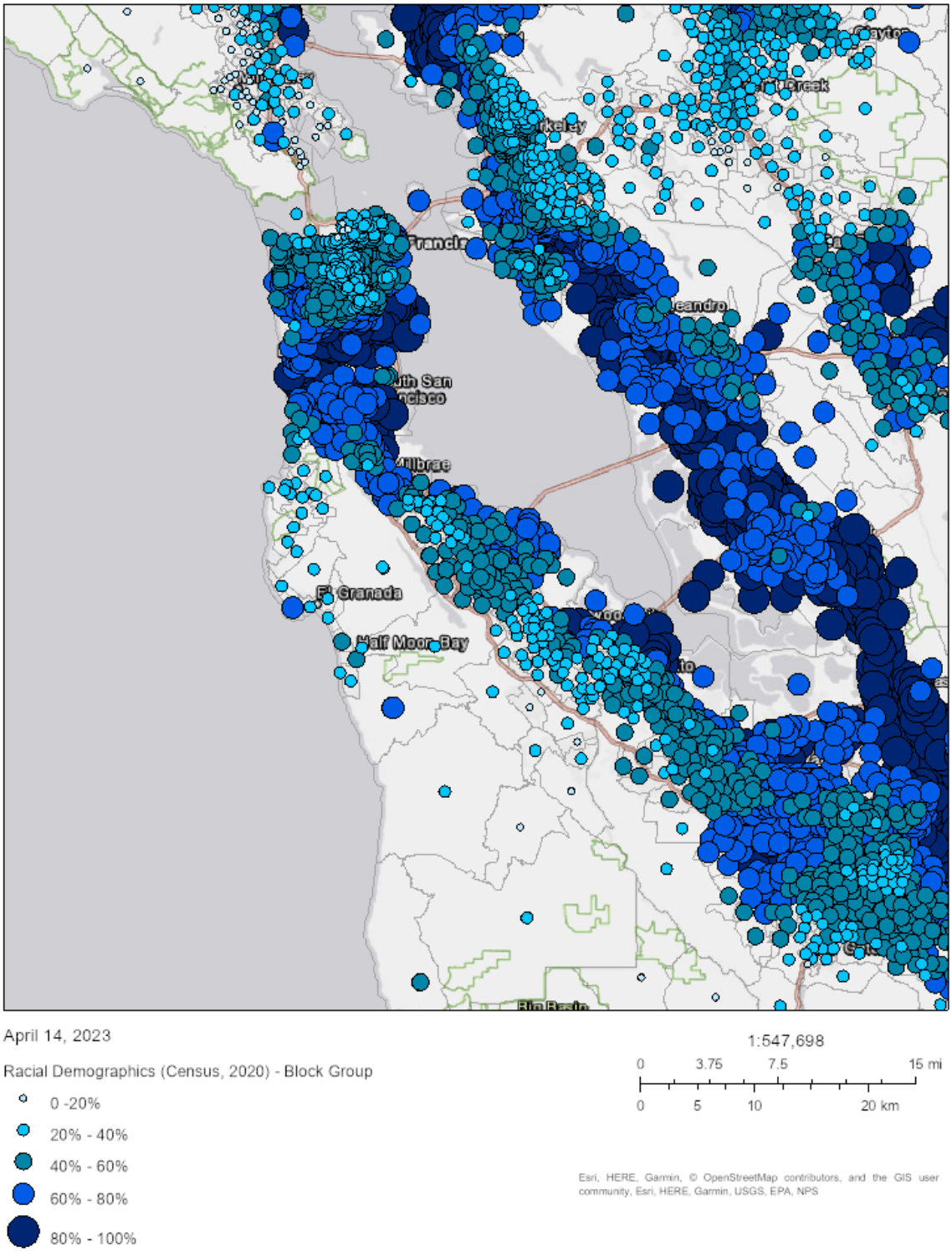
Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure II-7.
Predominant Race by Census Tract, Bay Area Region, 2021



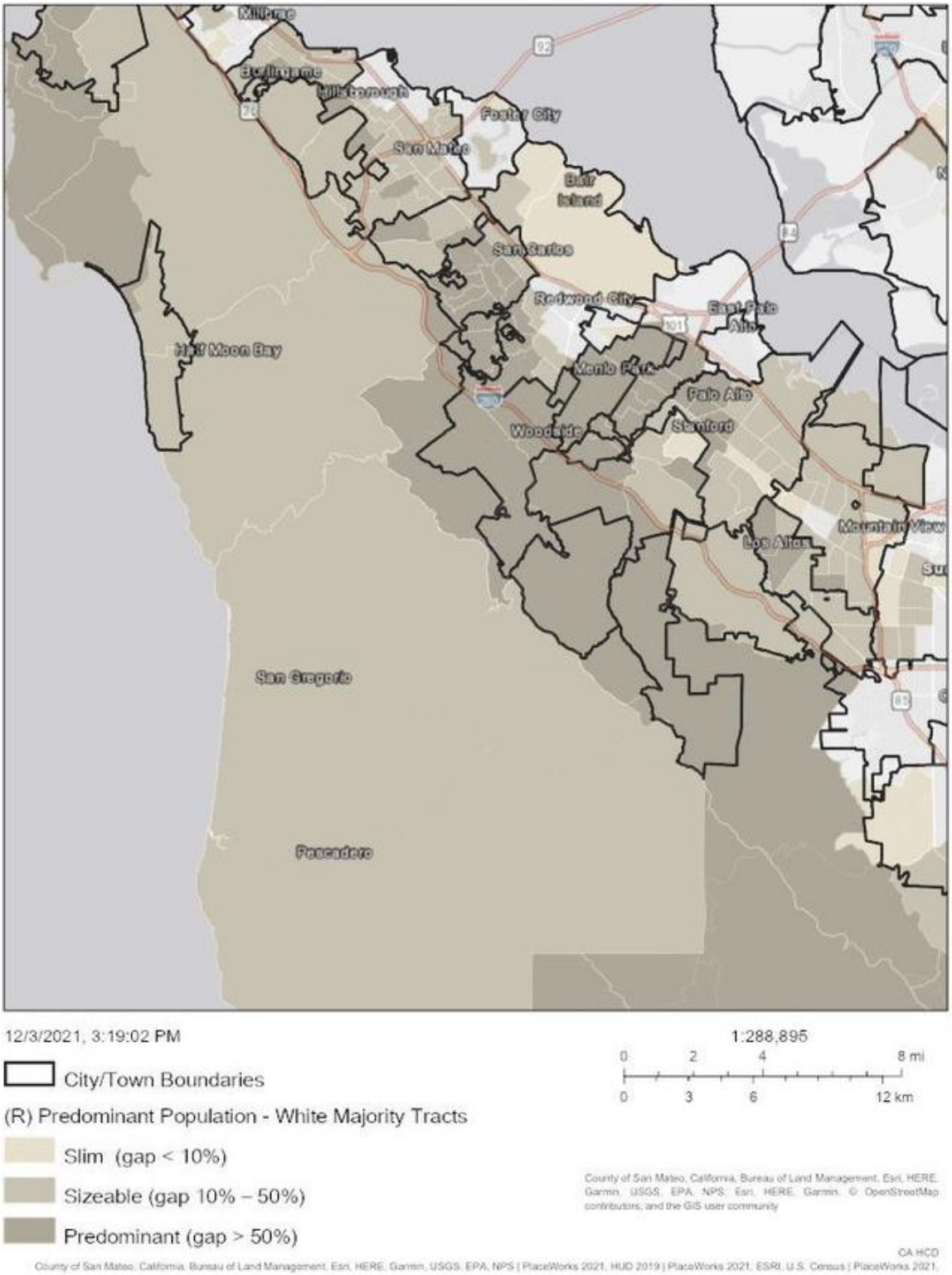
Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure II-8.
Racial Demographics by Block Group, Half Moon Bay and Bay Area Region, 2020



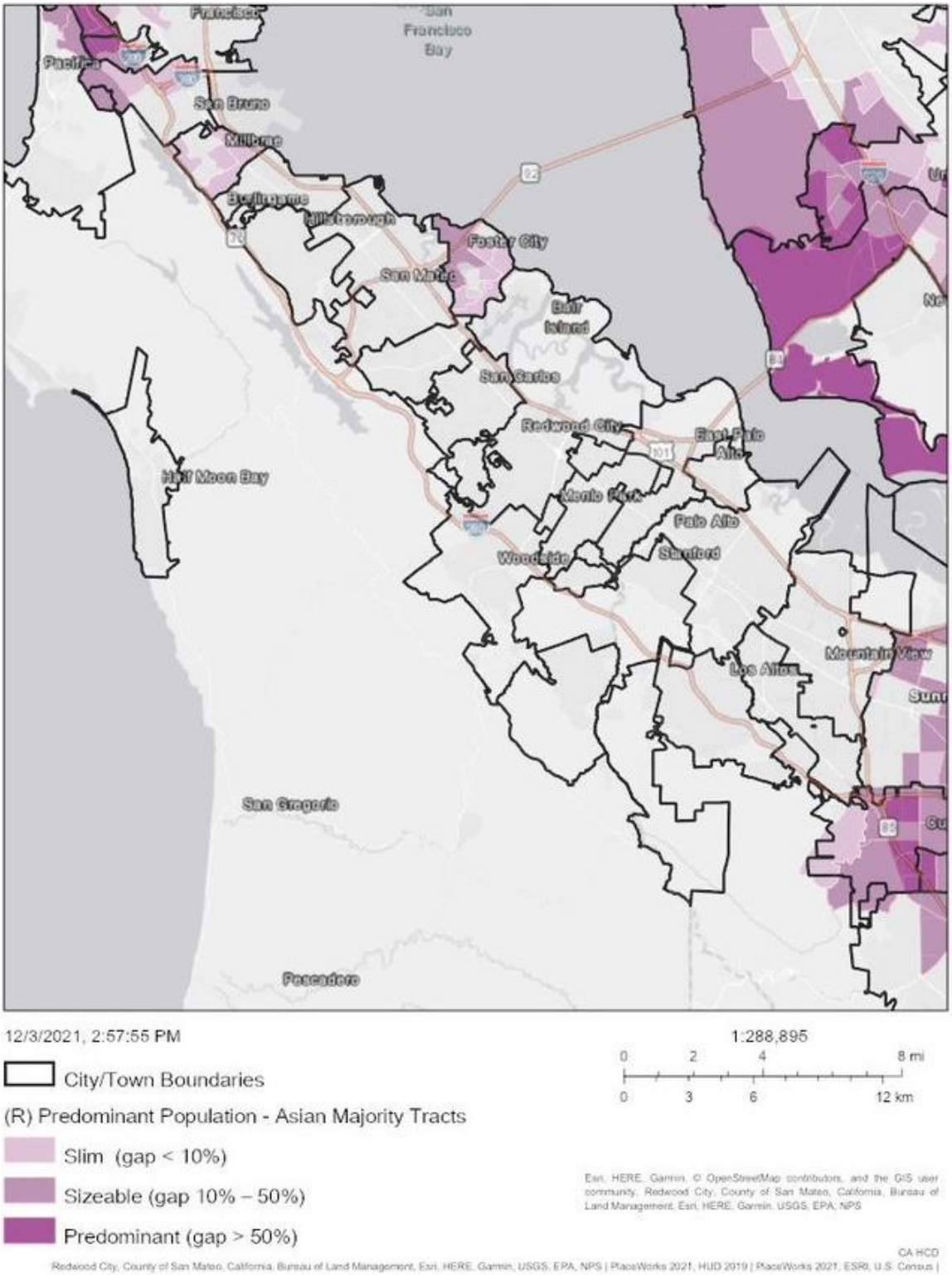
Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure II-9.
White Majority Census Tracts, Half Moon Bay and the Region, 2019



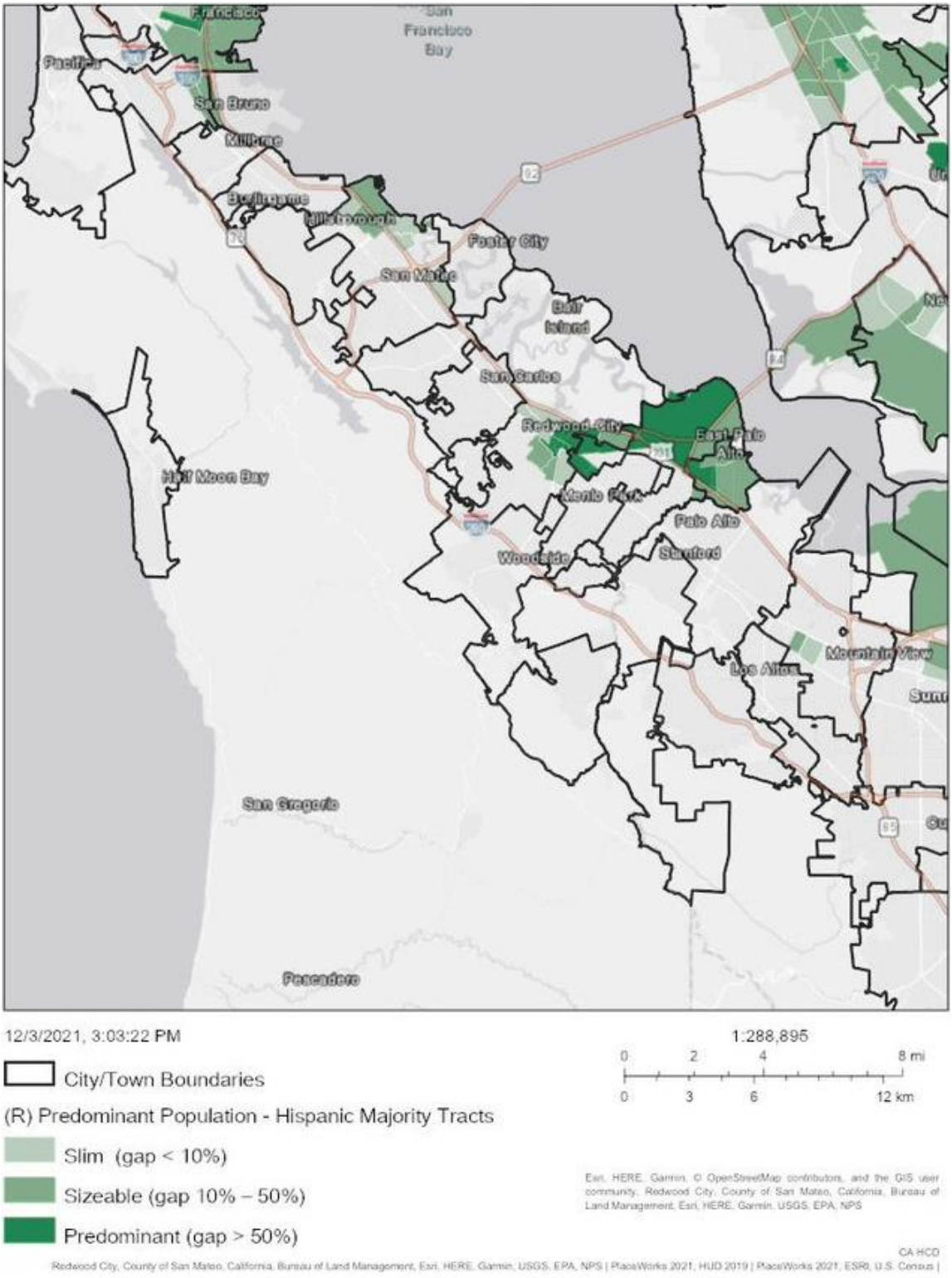
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-10.
Asian Majority Census Tracts, Half Moon Bay and the Region, 2019



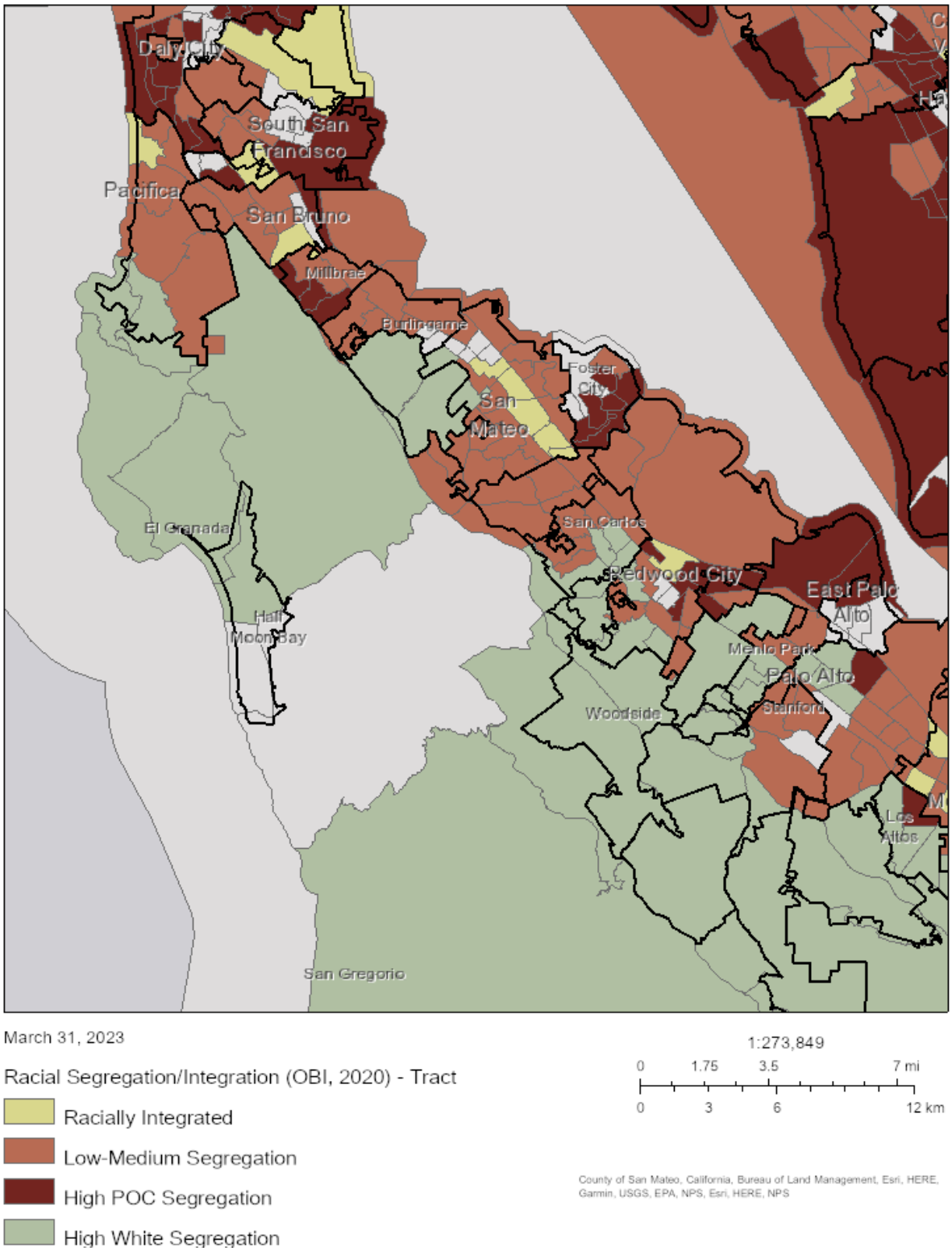
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-11.
Hispanic Majority Census Tracts, Half Moon Bay and the Region, 2019



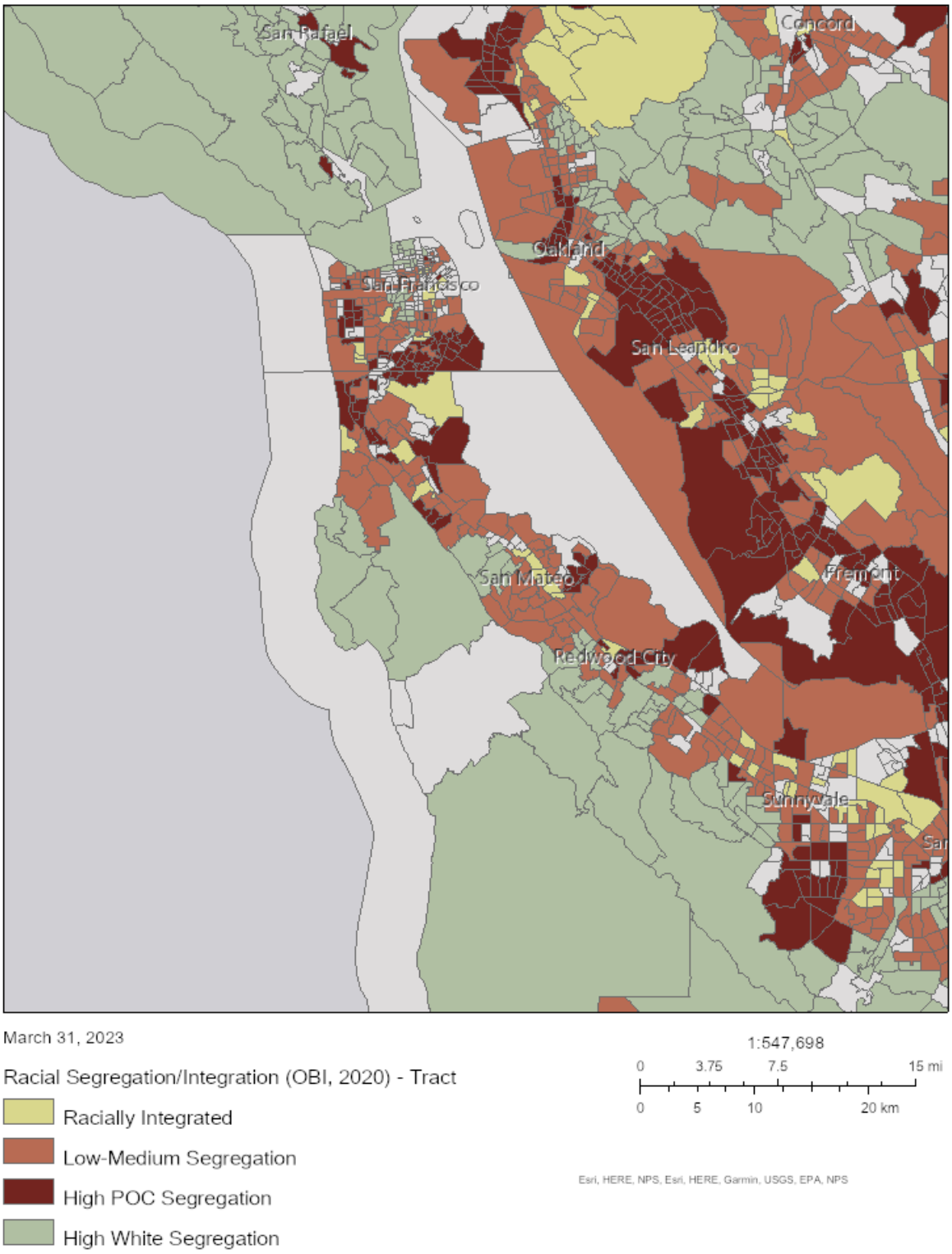
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-12.
Racial Segregation and Integration by Census Tract, Half Moon Bay, 2020



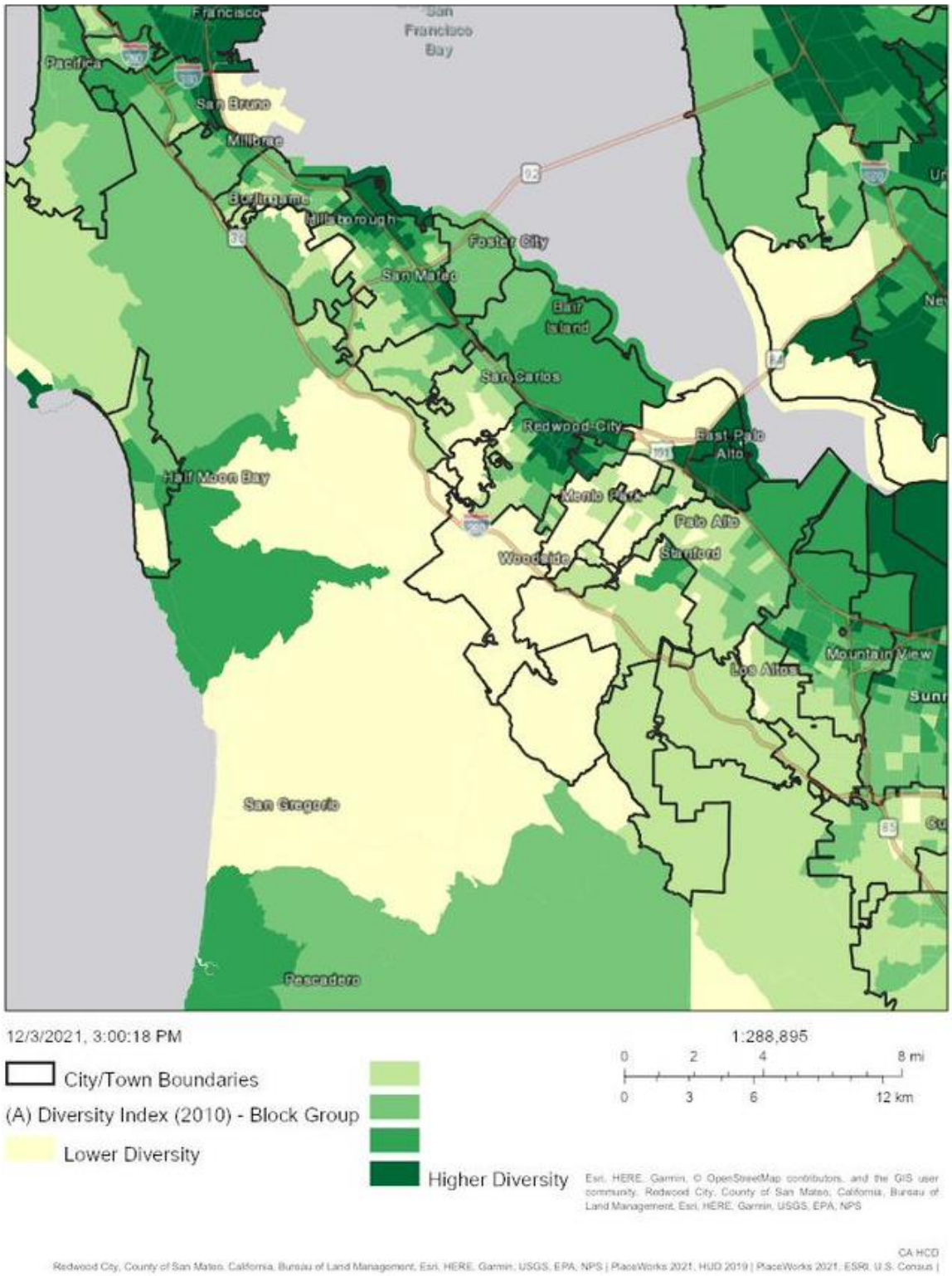
Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure II-13.
Regional Racial Segregation/Integration by Census Tract, 2020



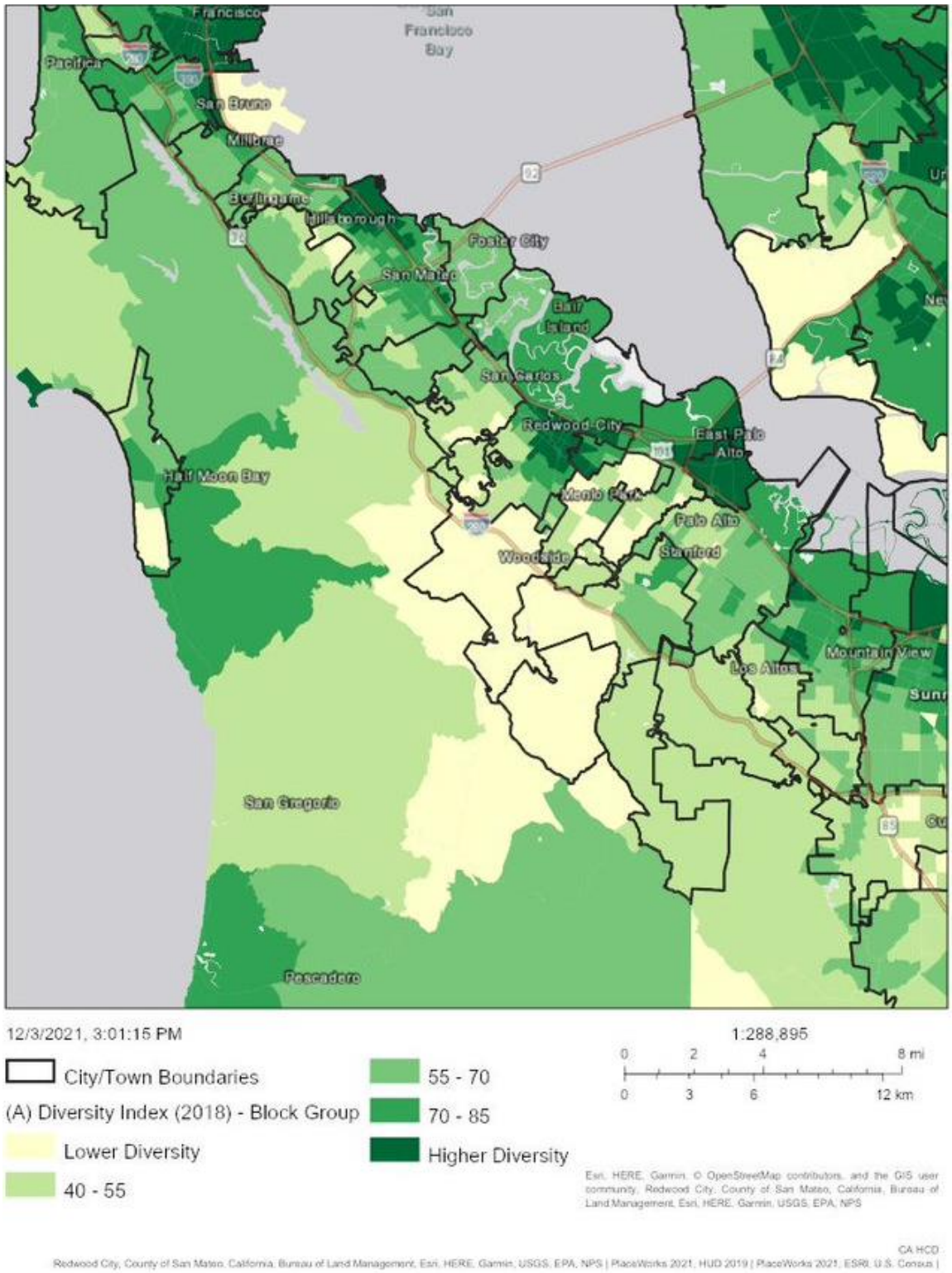
Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure II-14.
Diversity Index by Block Group, Half Moon Bay, 2010



Source: California Department of Housing and Community Development AFFH Data Viewer

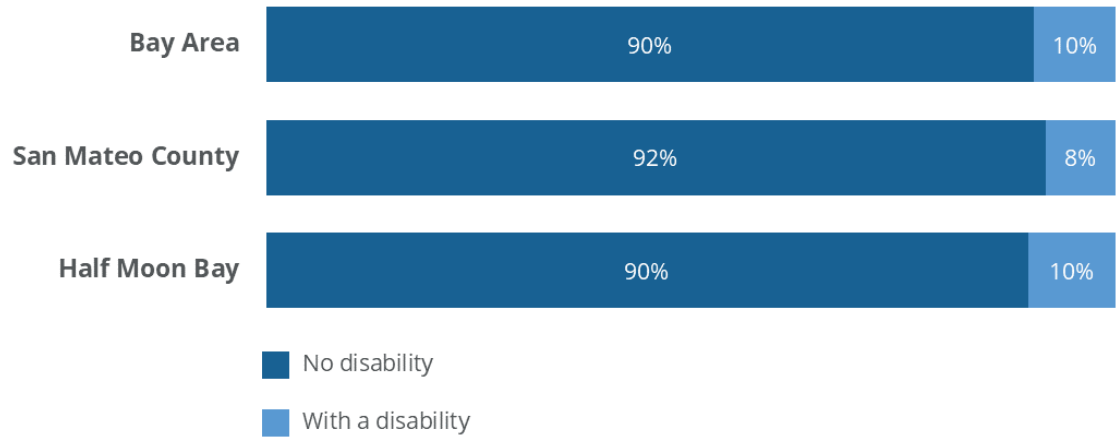
Figure II-15.
Diversity Index by Block Group, Half Moon Bay, 2018



Source: California Department of Housing and Community Development AFFH Data Viewer

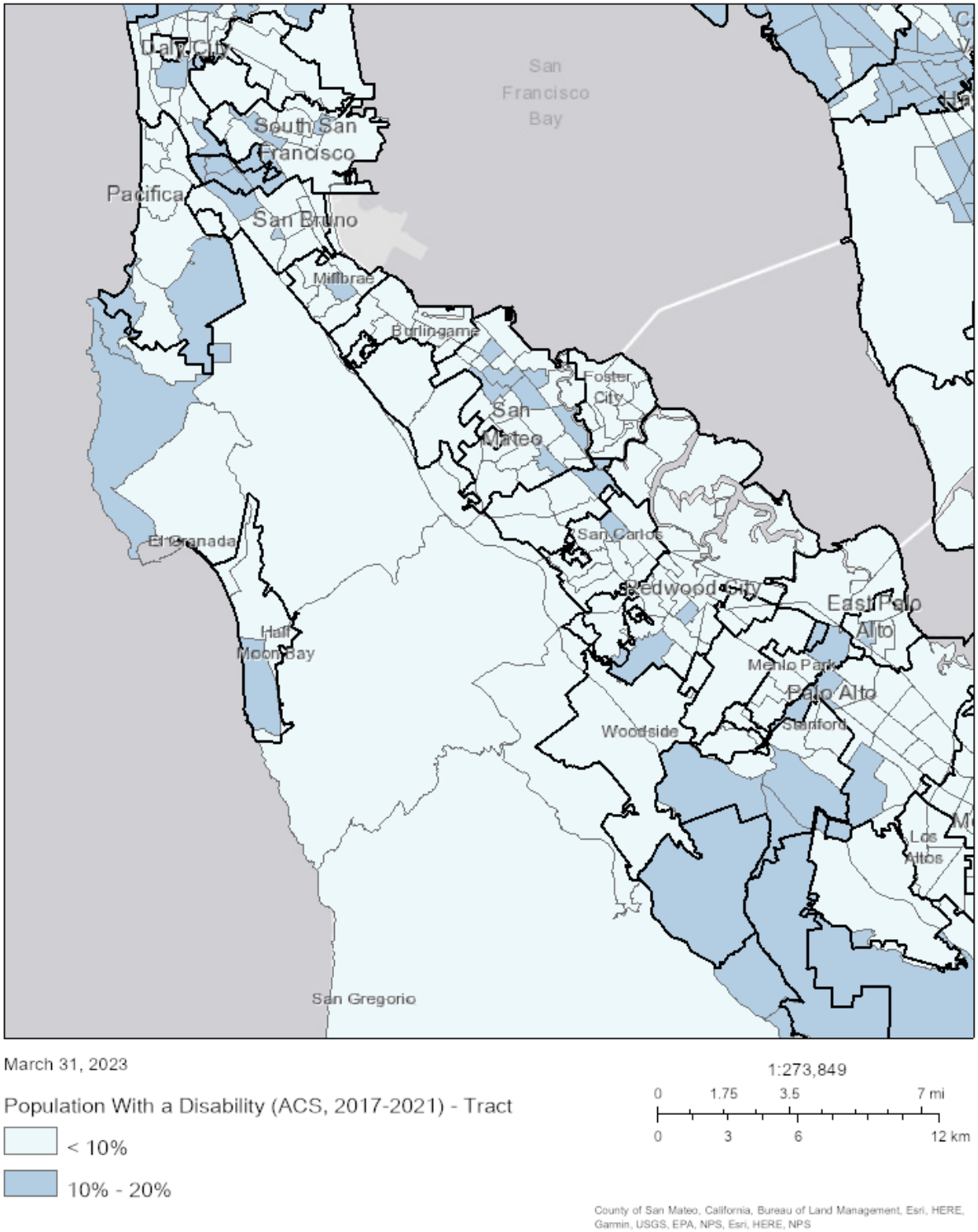
Disability status.

Figure II-16.
Share of Population by Disability Status, 2019



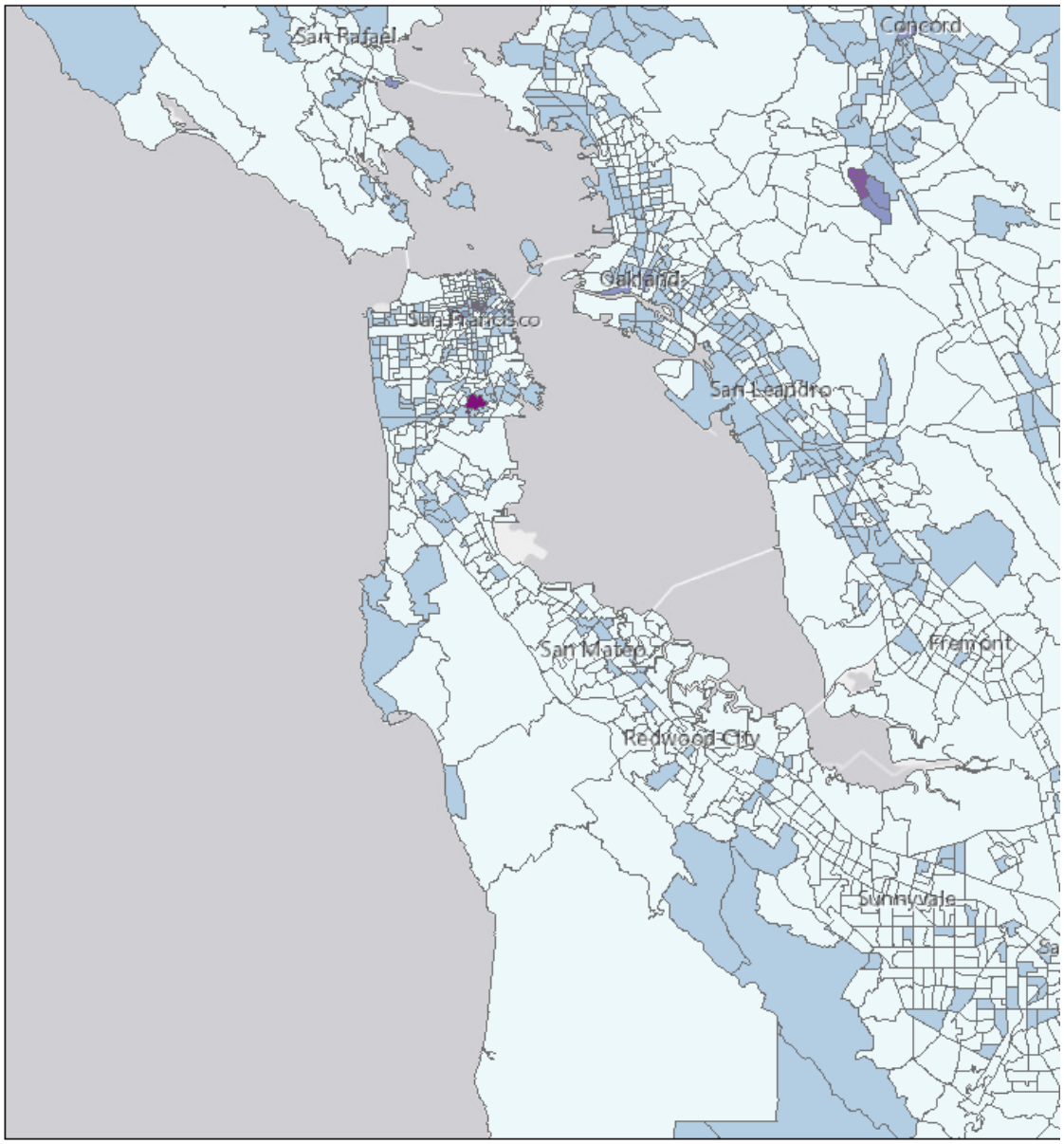
Source: ABAG Housing Needs Data Workbook

Figure II-17.
Population with a Disability by Census Tract, Half Moon Bay, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer.

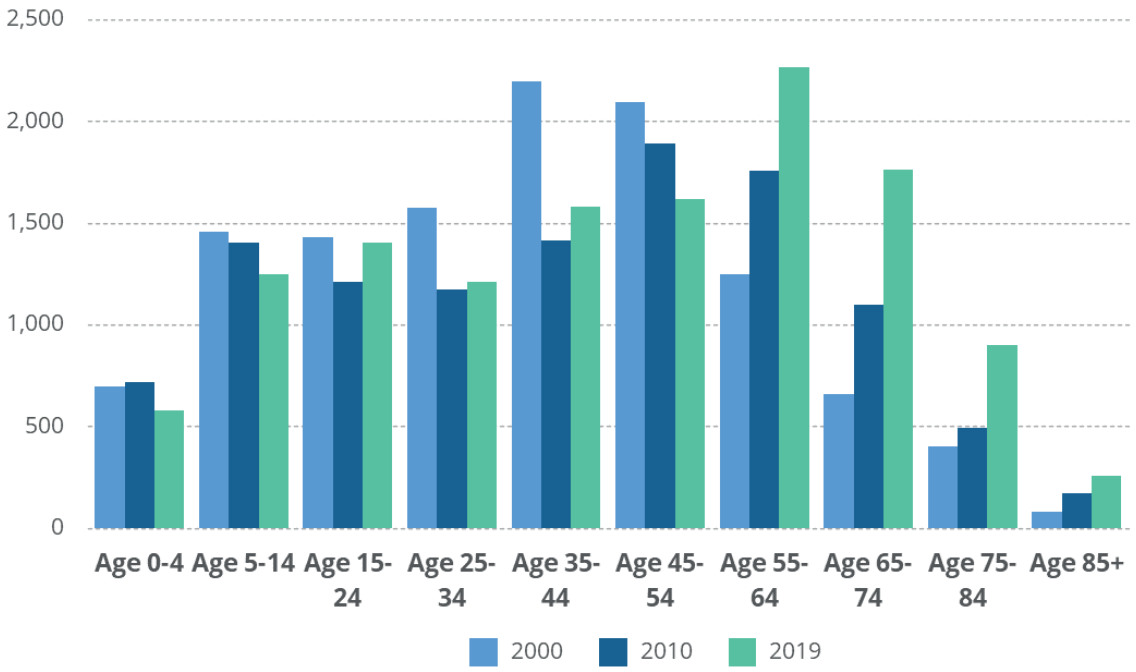
Figure II-18
Population with a Disability by Census Tract, Region, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer

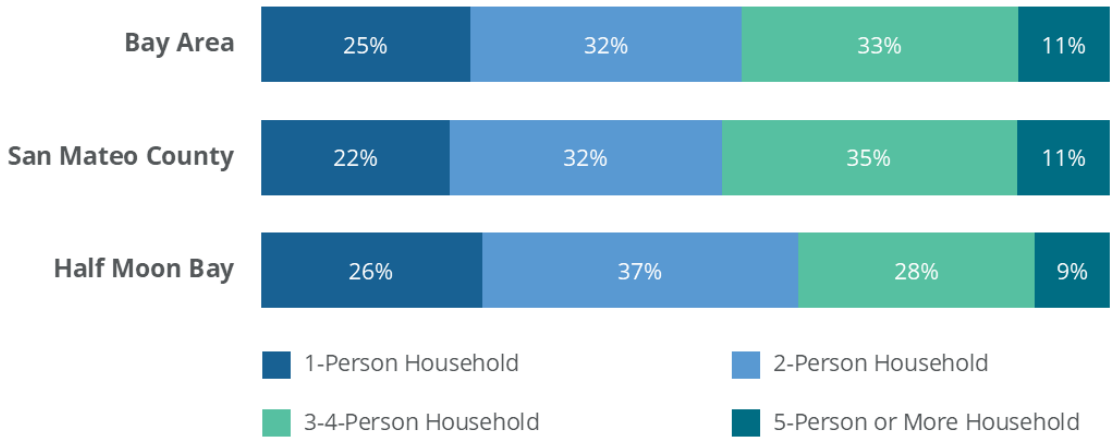
Familial status.

Figure II-19.
Age Distribution, Half Moon Bay, 2000-2019



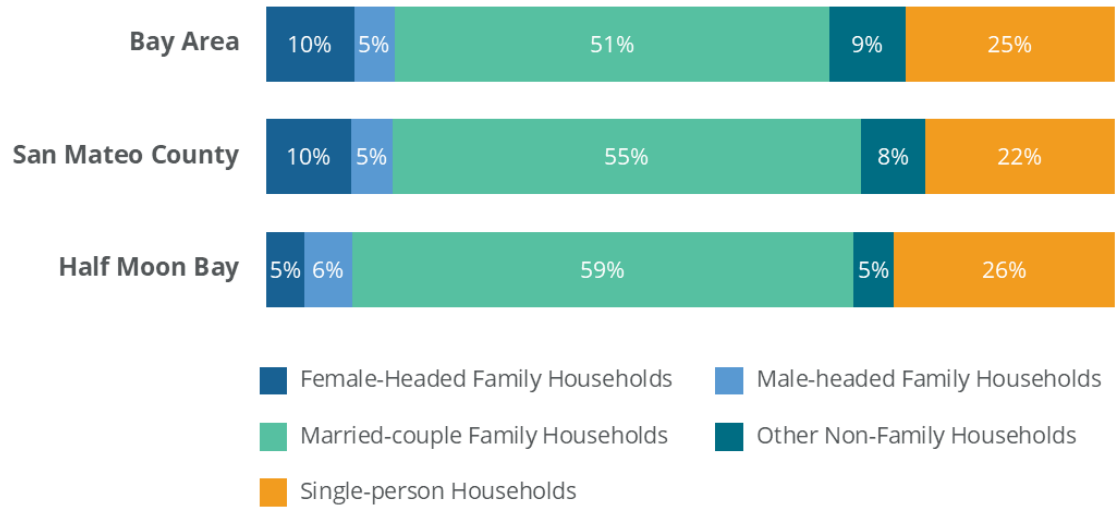
Source: ABAG Housing Needs Data Workbook

Figure II-20.
Share of Households by Size, 2019



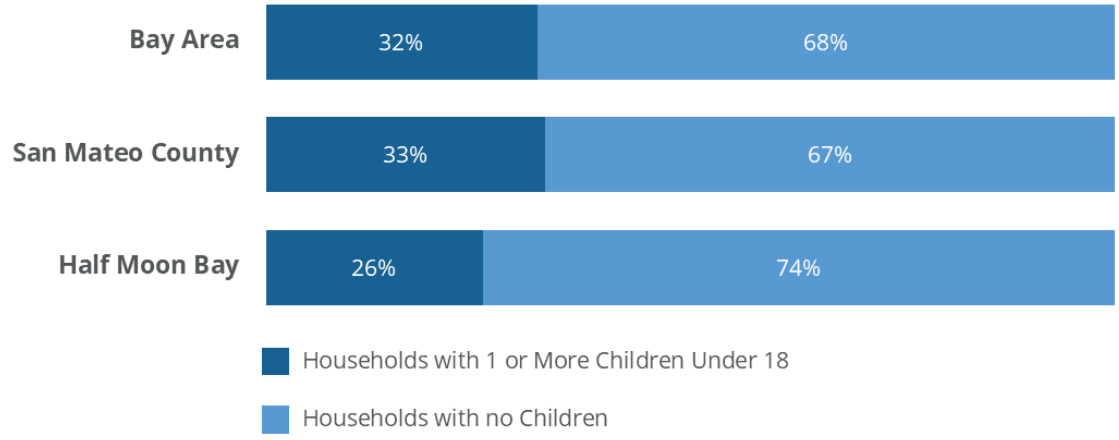
Source: ABAG Housing Needs Data Workbook

Figure II-21.
Share of Households by Type, 2019



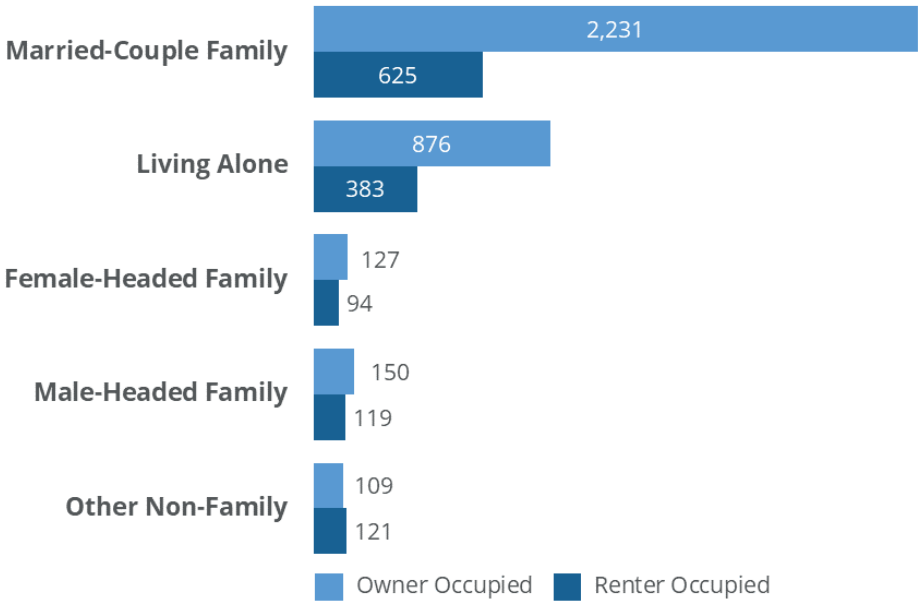
Source: ABAG Housing Needs Data Workbook

Figure II-22.
Share of Households by Presence of Children (Less than 18 years old), 2019



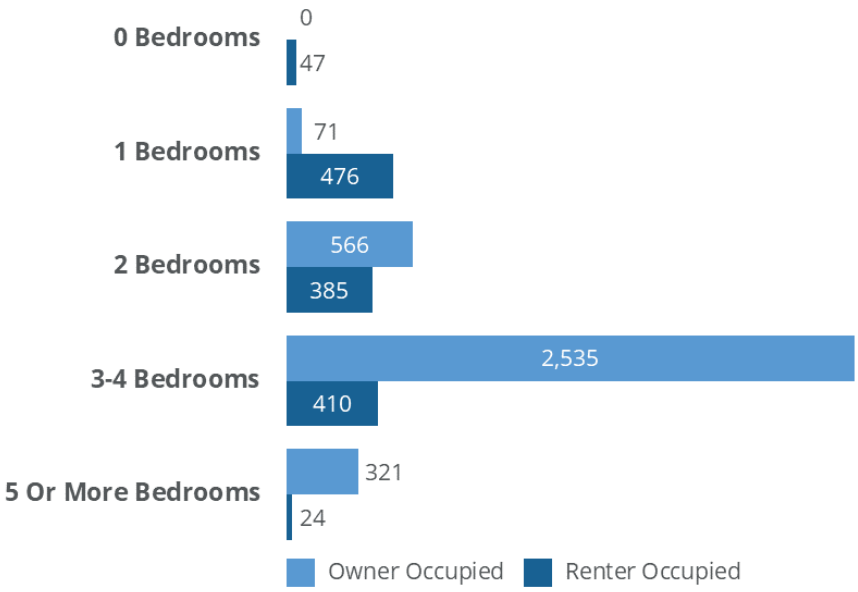
Source: ABAG Housing Needs Data Workbook

Figure II-23.
Housing Type by Tenure, Half Moon Bay, 2019



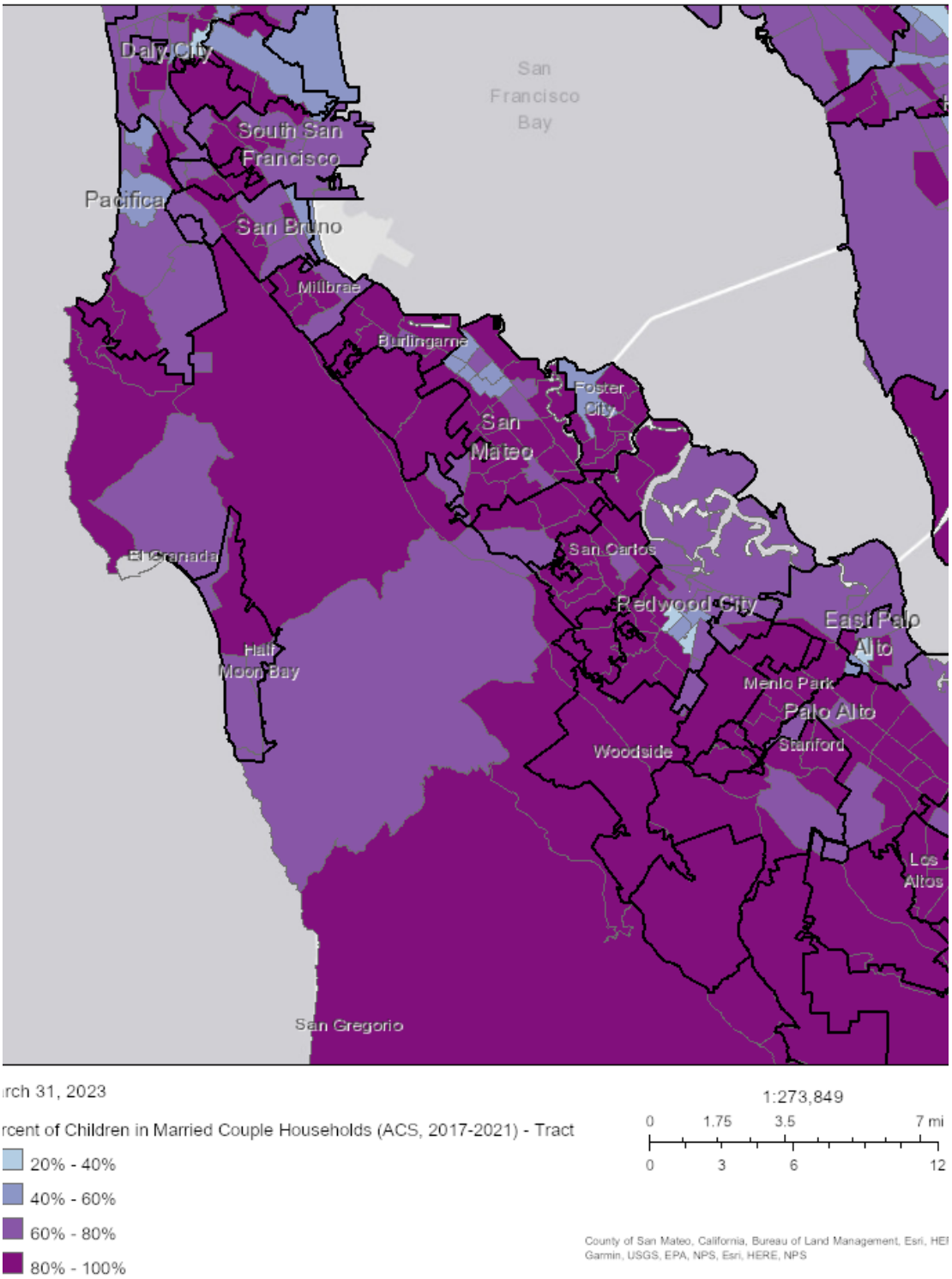
Source: ABAG Housing Needs Data Workbook

Figure II-24.
Housing Units by Number of Bedrooms and Tenure, Half Moon Bay, 2019



Source: ABAG Housing Needs Data Workbook

Figure II-25.
% of Children in Married Couple Households by Census Tract, Half Moon Bay, 2021



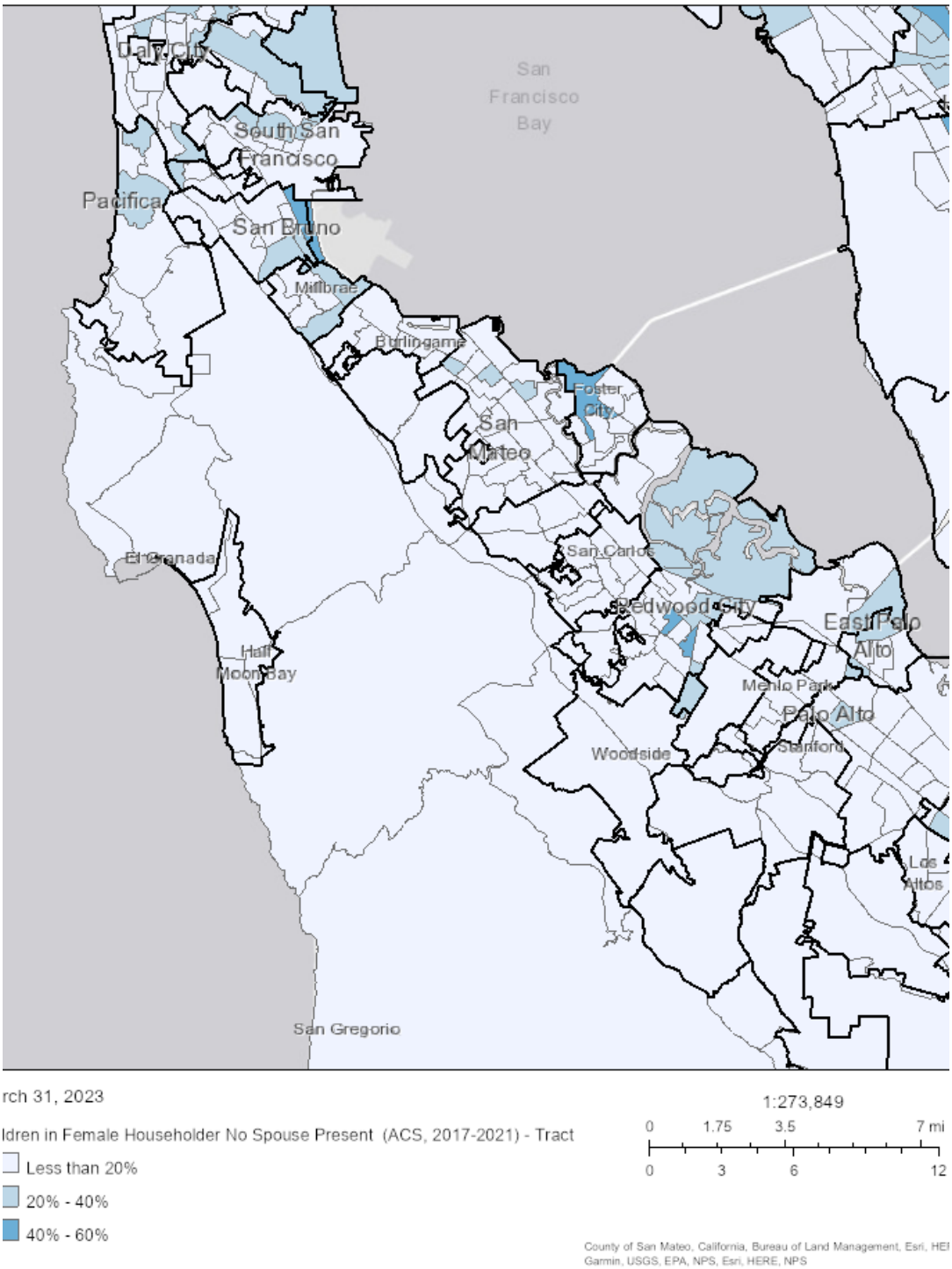
ırch 31, 2023

rcent of Children in Married Couple Households (ACS, 2017-2021) - Tract

- 20% - 40%
- 40% - 60%
- 60% - 80%
- 80% - 100%

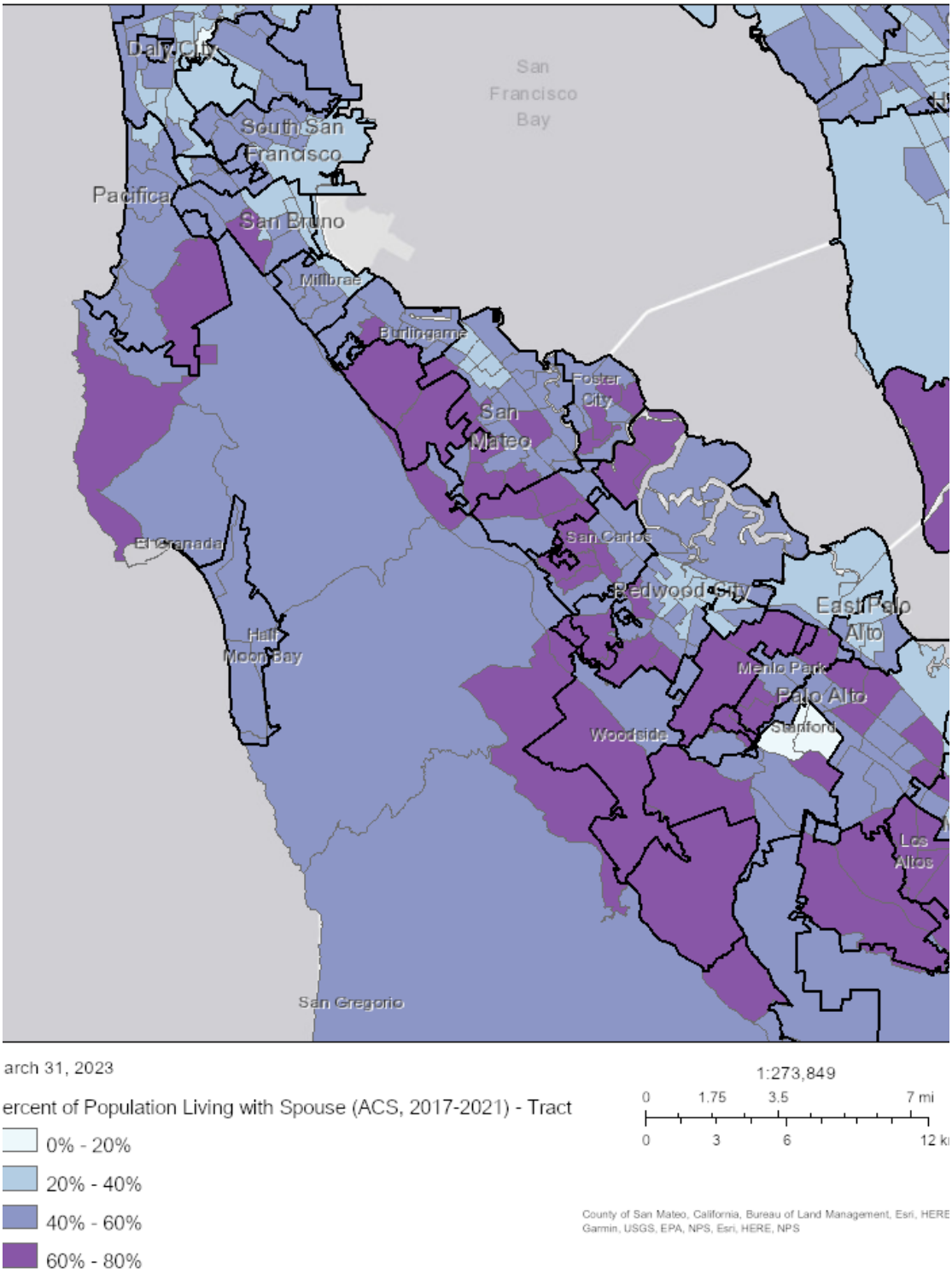
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-26.
Children in Female Household No Spouse Present by Census Tract, Half Moon Bay, 2021



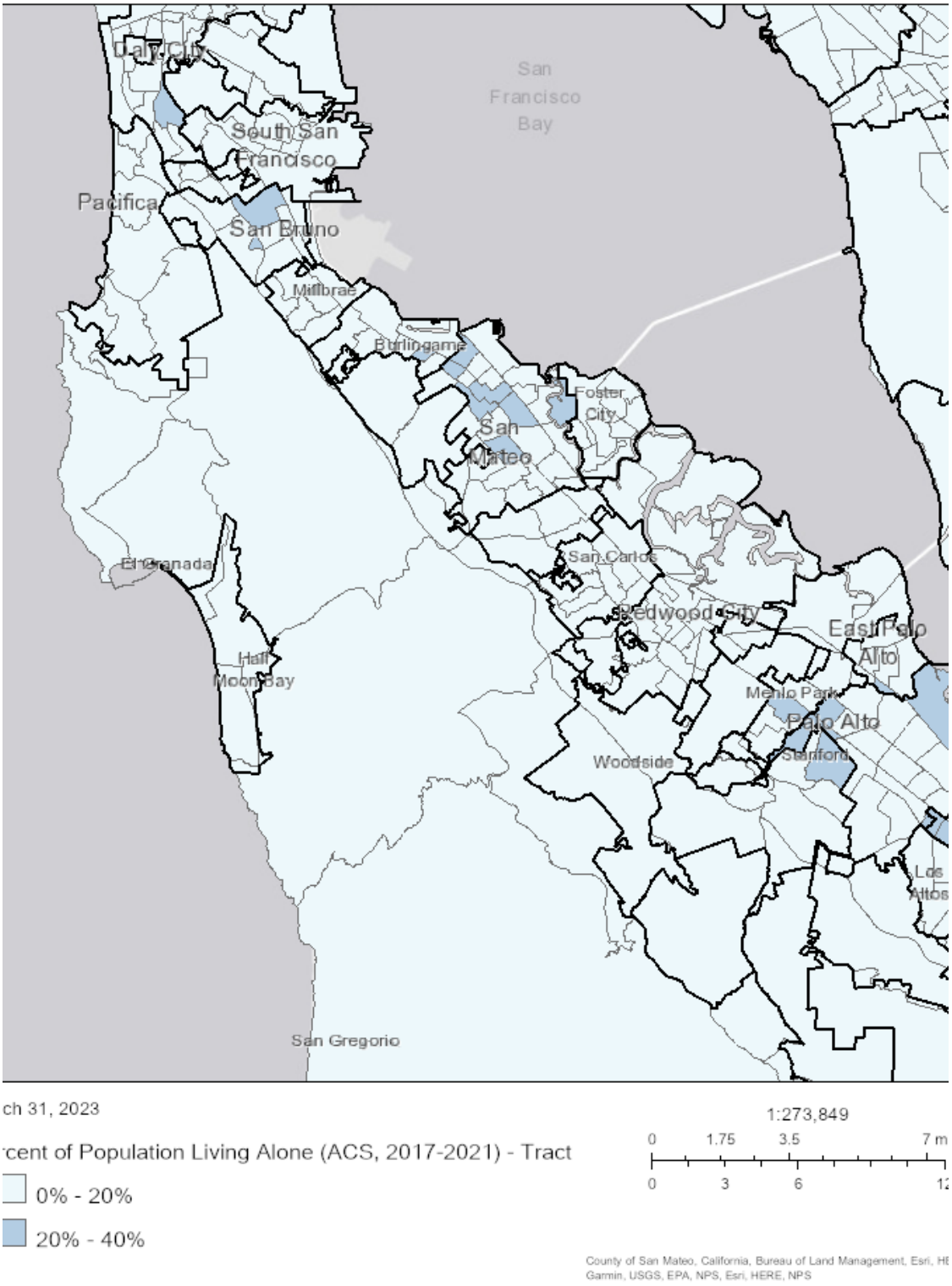
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-27.
% of Population Living with a Spouse by Census Tract, Half Moon Bay, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer

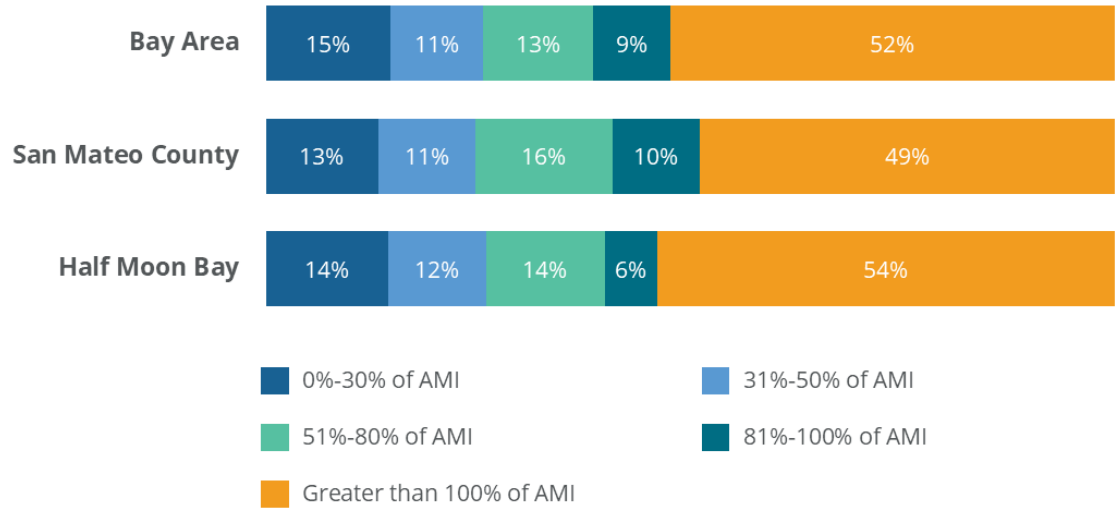
Figure II-28.
% of Population Living Alone by Census Tract, Half Moon Bay, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer

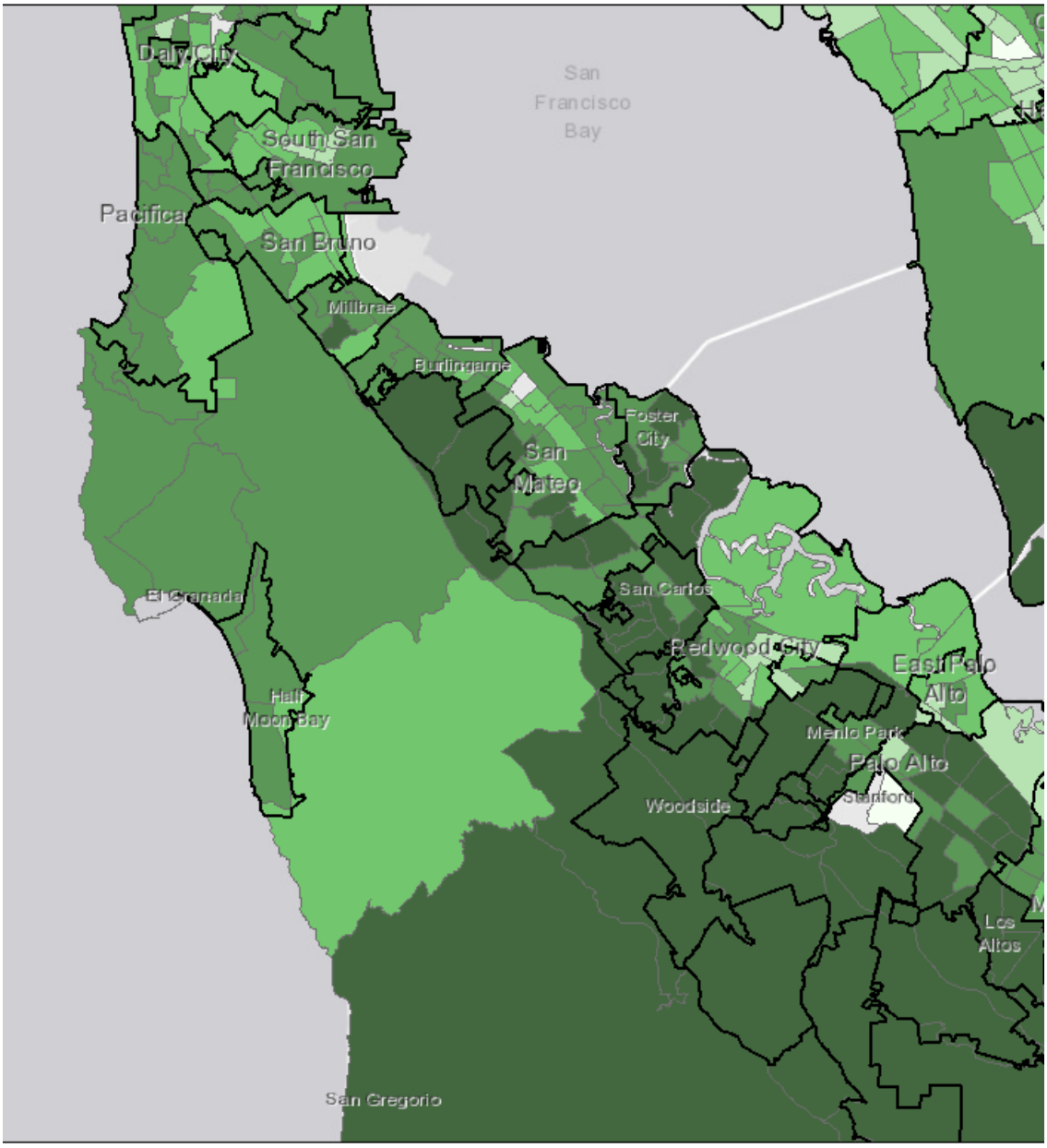
Household income.

Figure II-29.
Share of Households by Area Median Income (AMI), 2019



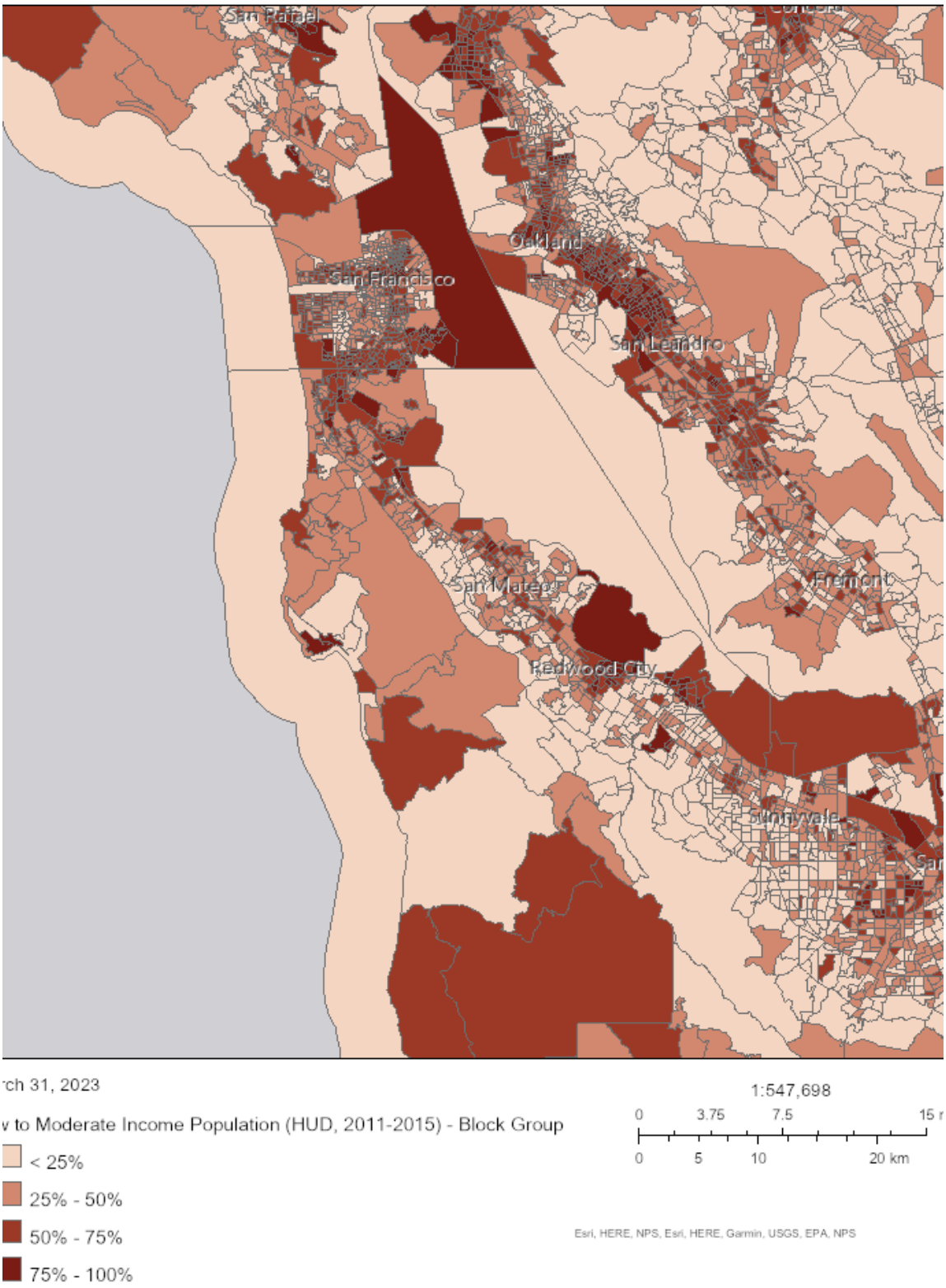
Source: ABAG Housing Needs Data Workbook

Figure II-30.
Median Household Income by Census Tract, Half Moon Bay, 2021



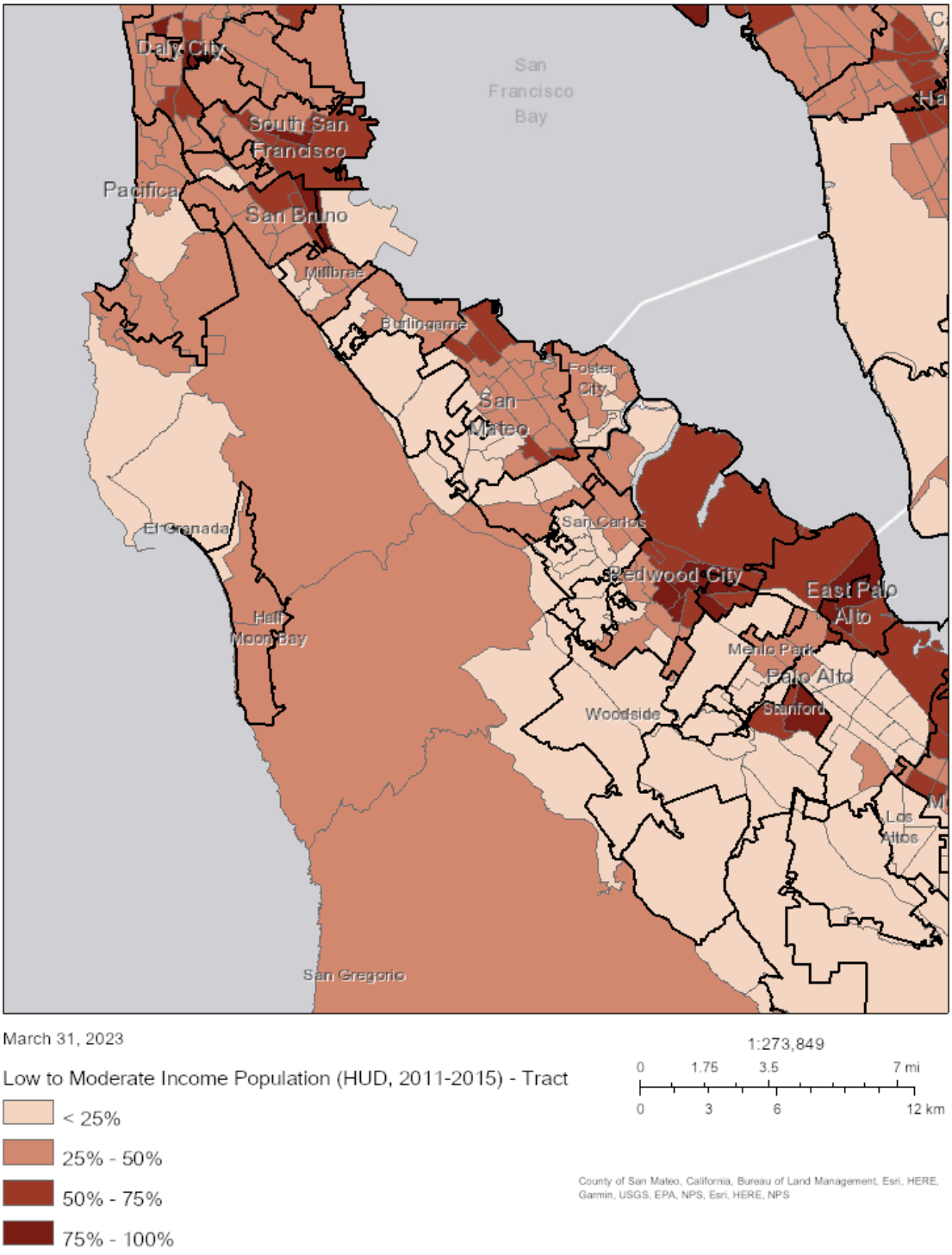
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-31.
Regional Low to Moderate Income Population by Block Group, 2015



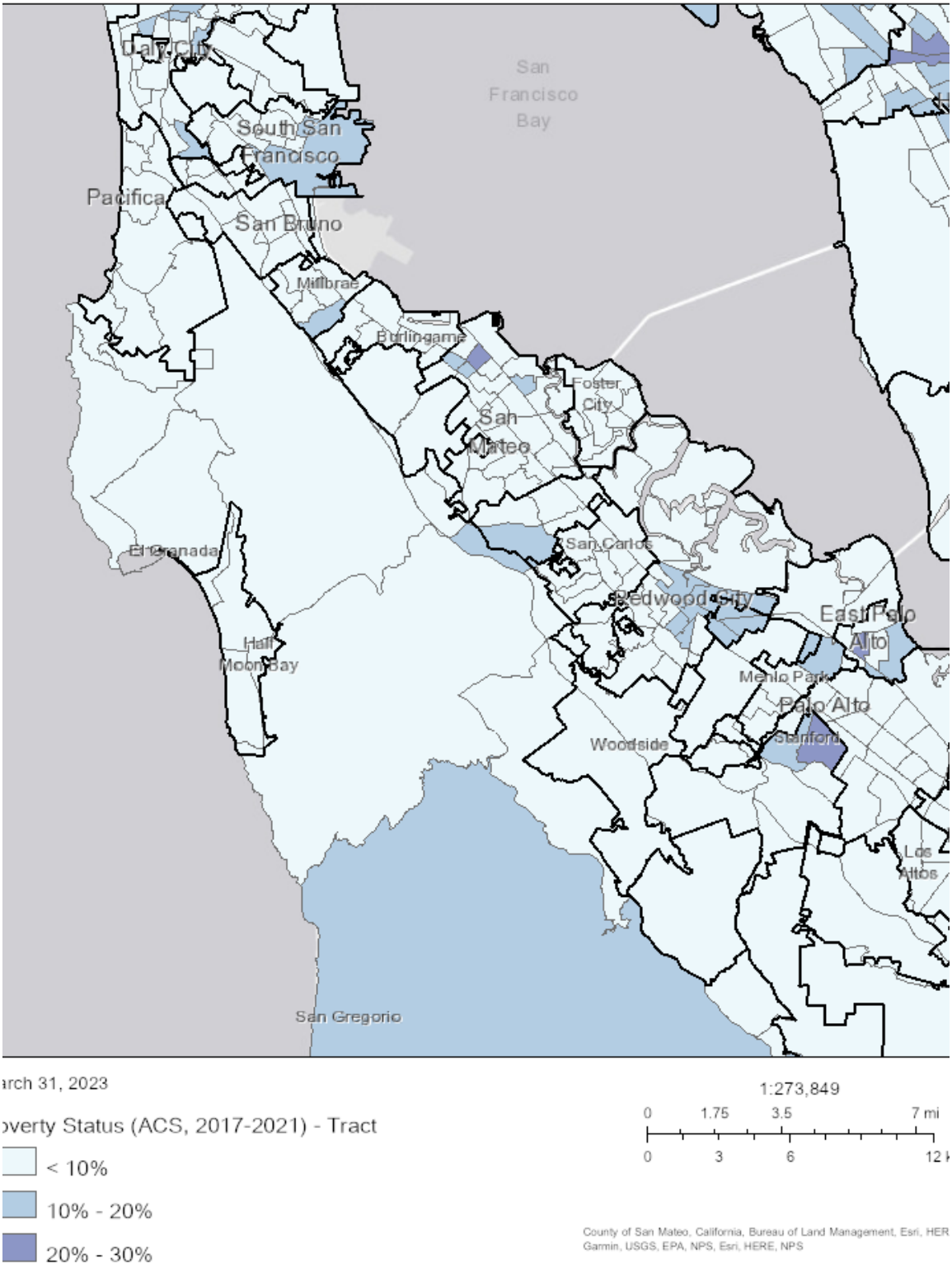
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-32.
Low to Moderate Income Population by Census Tract, Half Moon Bay, 2015



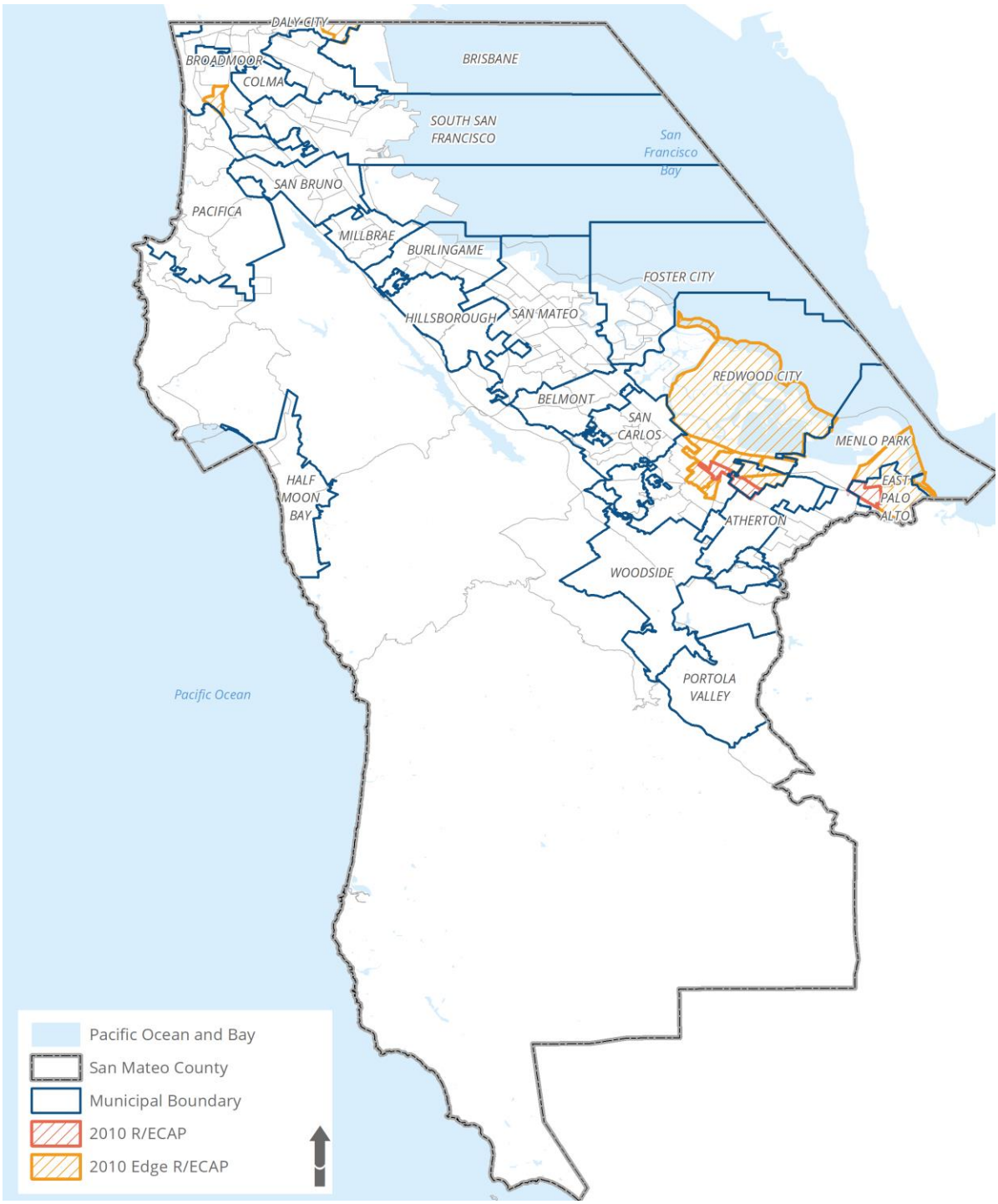
Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure II-33.
Poverty Status by Census Tract, Half Moon Bay, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer

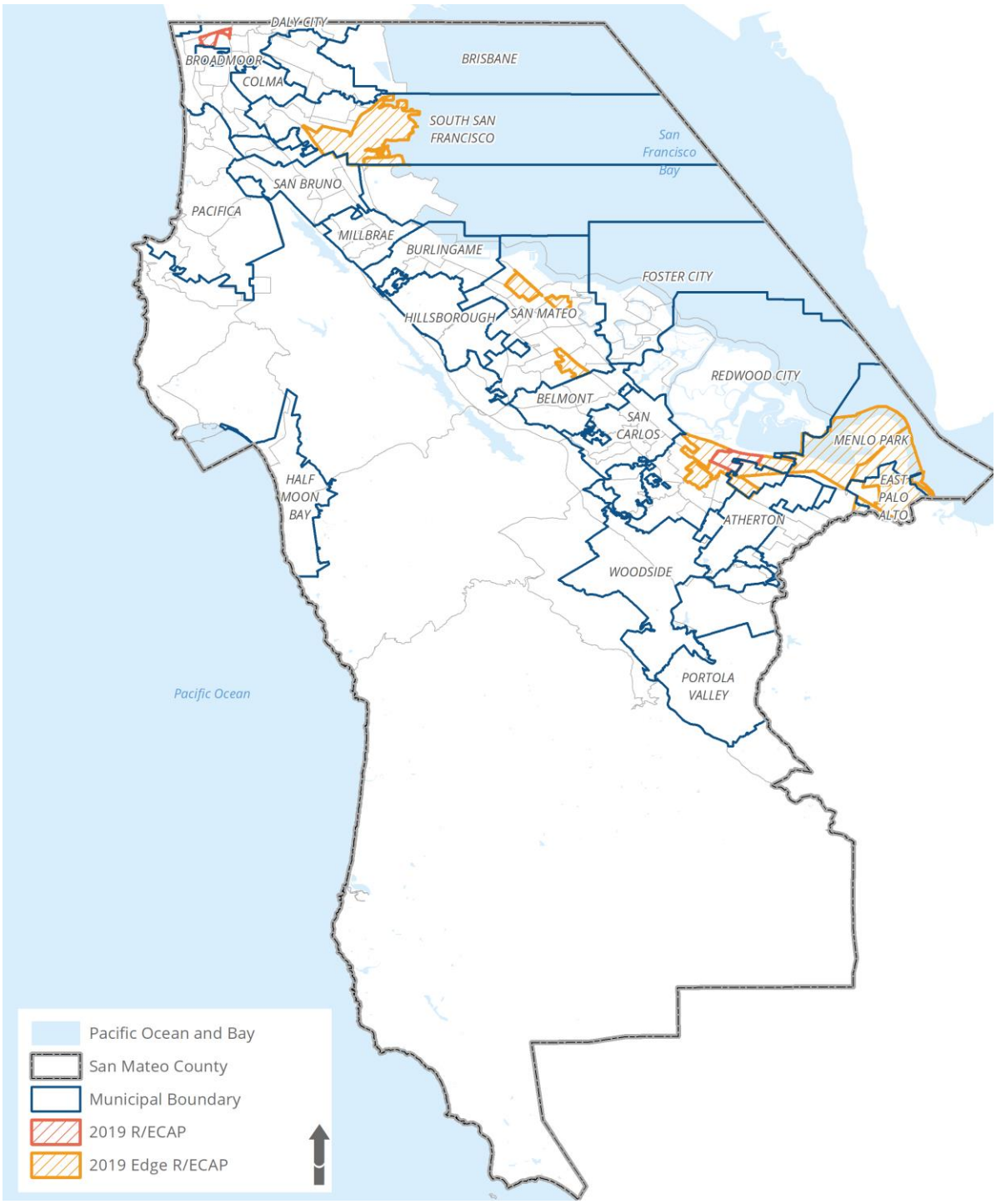
Figure II-34.
R/ECAPs and Edge R/ECAPs, 2010



Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.4% in 2010). Edge R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is two times the average tract poverty rate for the County (13% in 2010).

Source: California Department of Housing and Community Development AFFH Data Viewer

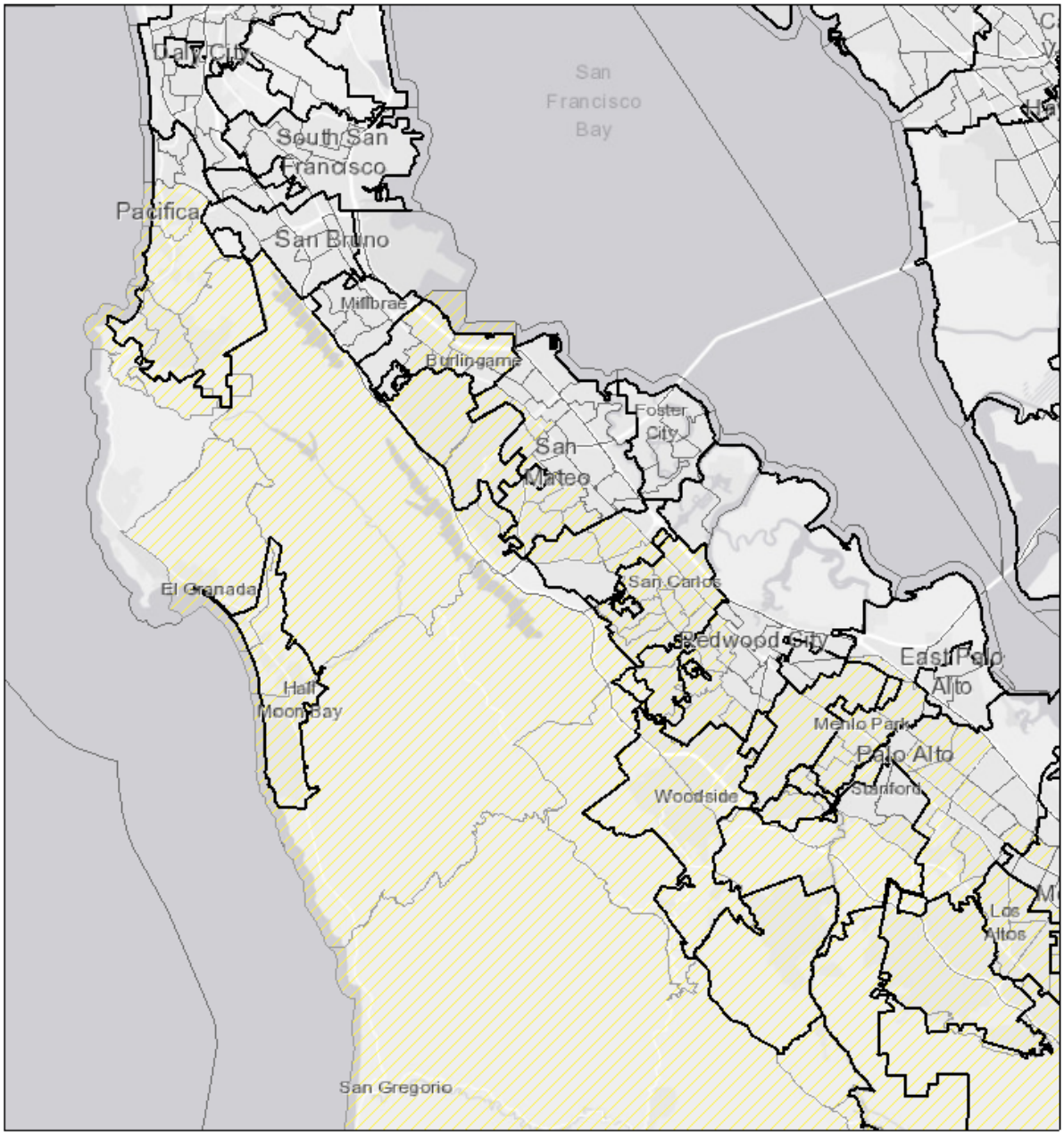
Figure II-35.
R/ECAPs and Edge R/ECAPs, 2019



Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.1% in 2010). Edge R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is two times the average tract poverty rate for the County (12.8% in 2019).

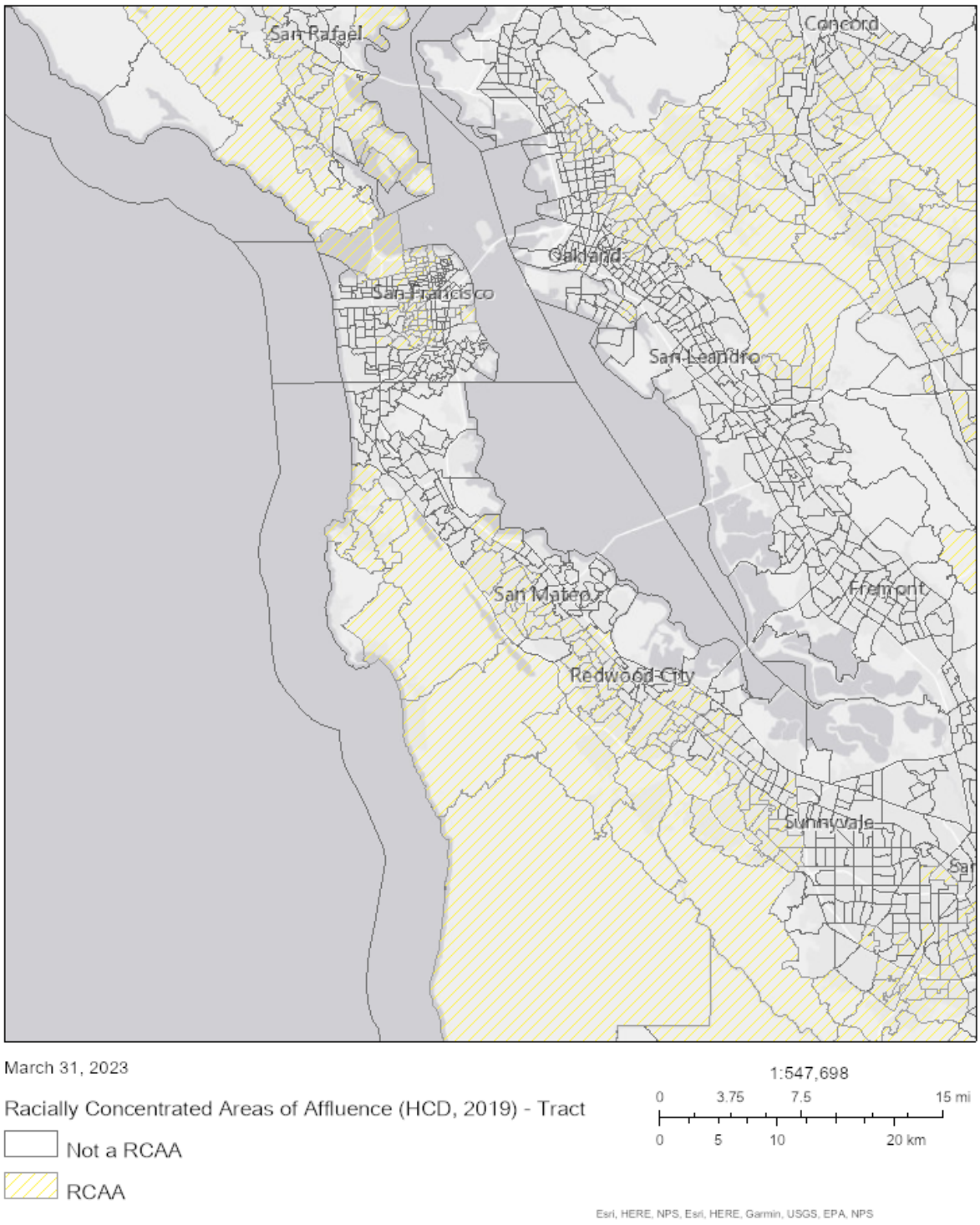
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-36.
Racially Concentrated Areas of Affluence (RCAAs) by Census Tract, Half Moon Bay, 2019



Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure II-36.
Regional Racially Concentrated Areas of Affluence (RCAAs) by Census Tract, 2019

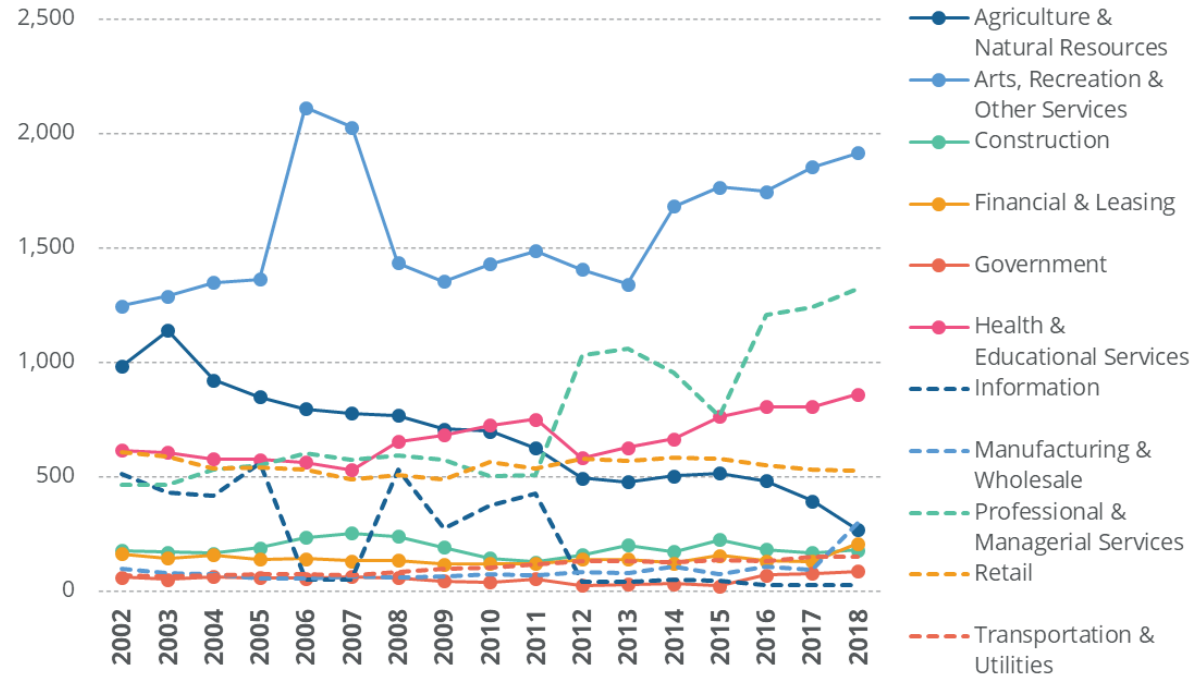


Source: California Department of Housing and Community Development AFFH Data Viewer.

SECTION III. Access to Opportunity

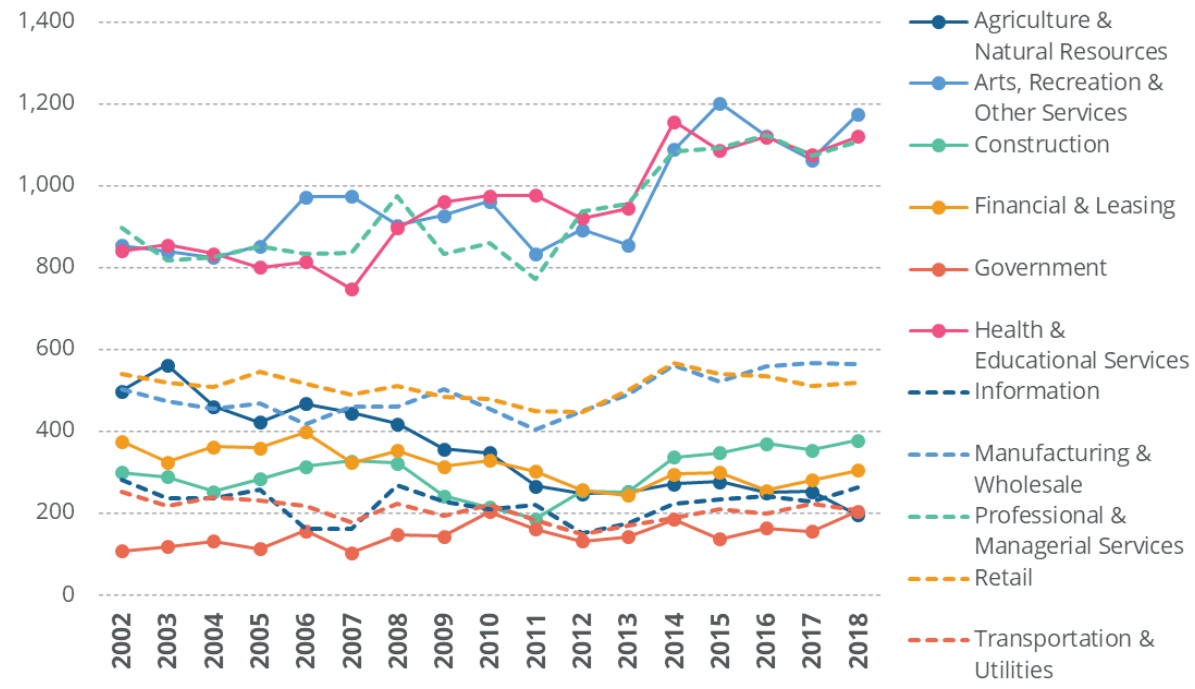
Employment

Figure III-1.
Jobs by Industry, Half Moon Bay, 2002-2018



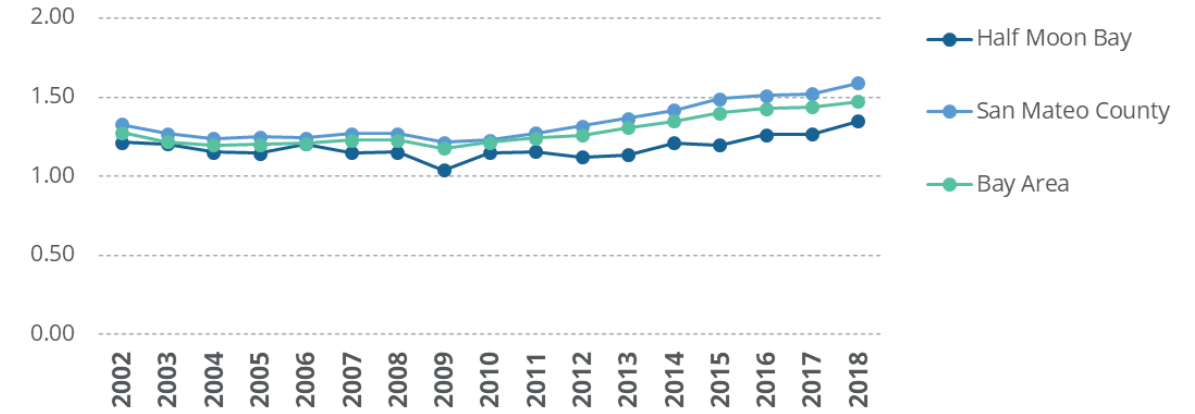
Source: ABAG Housing Needs Data Workbook

Figure III-2.
Job Holders by Industry, Half Moon Bay, 2002-2018



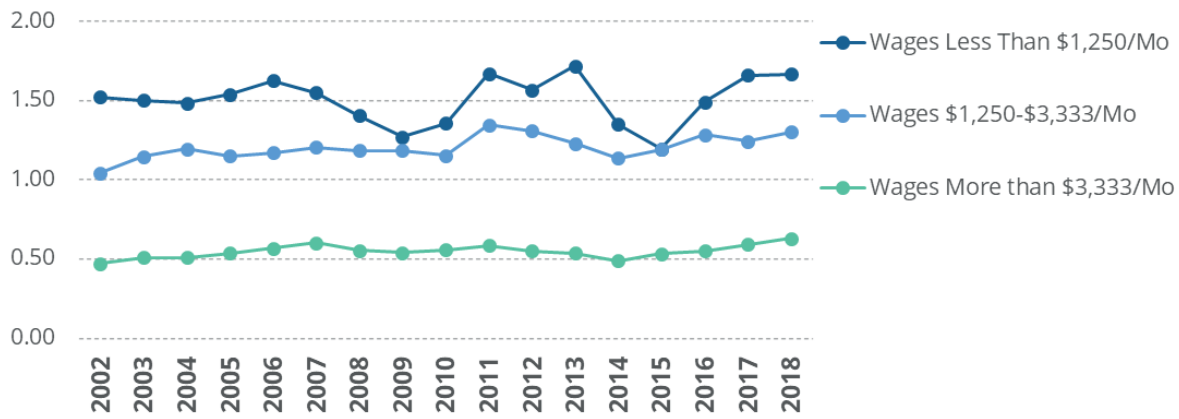
Source: ABAG Housing Needs Data Workbook

Figure III-3.
Jobs to Household Ratio, Half Moon Bay, 2002-2018



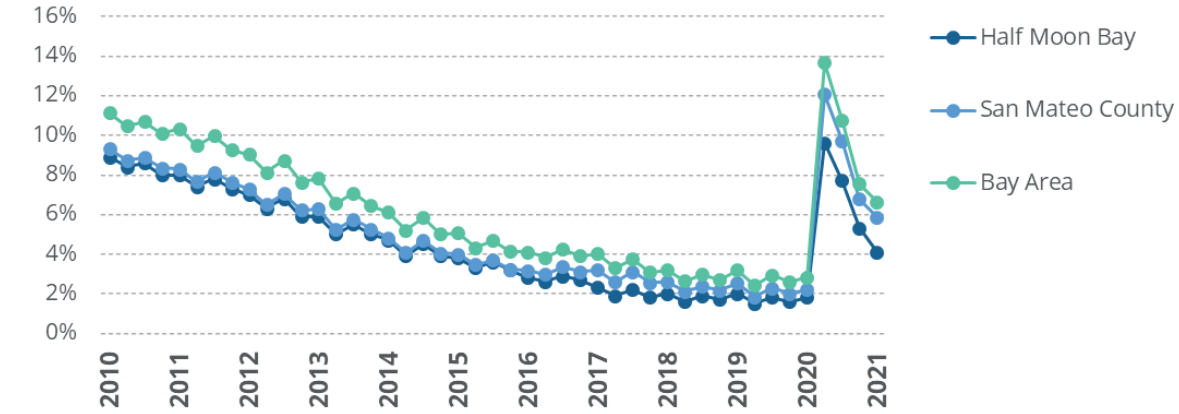
Source: ABAG Housing Needs Data Workbook

Figure III-4.
Jobs to Worker Ratio by Wage, Half Moon Bay, 2002-2018



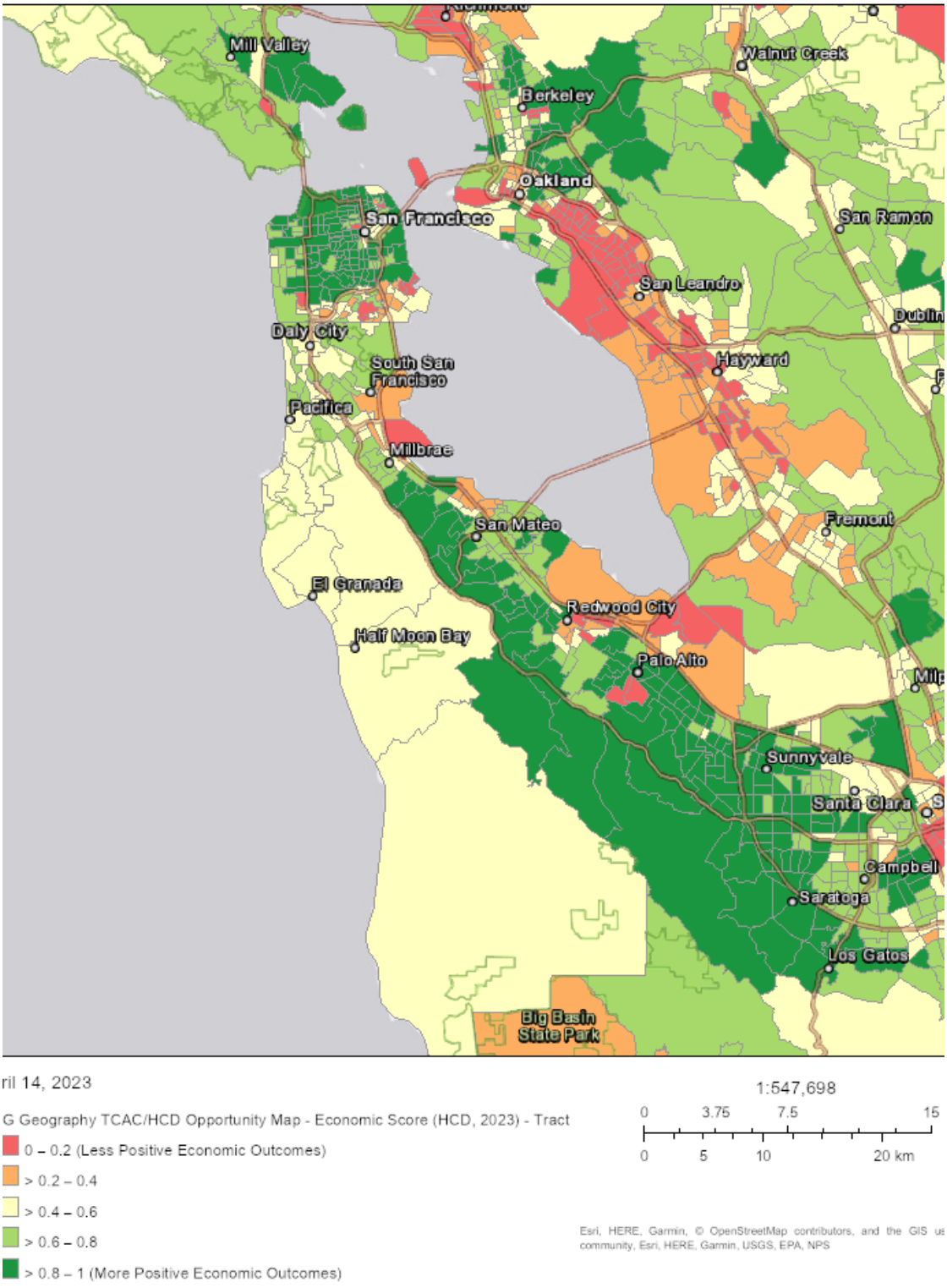
Source: ABAG Housing Needs Data Workbook

Figure III-5.
Unemployment Rate, Half Moon Bay, 2010-2021



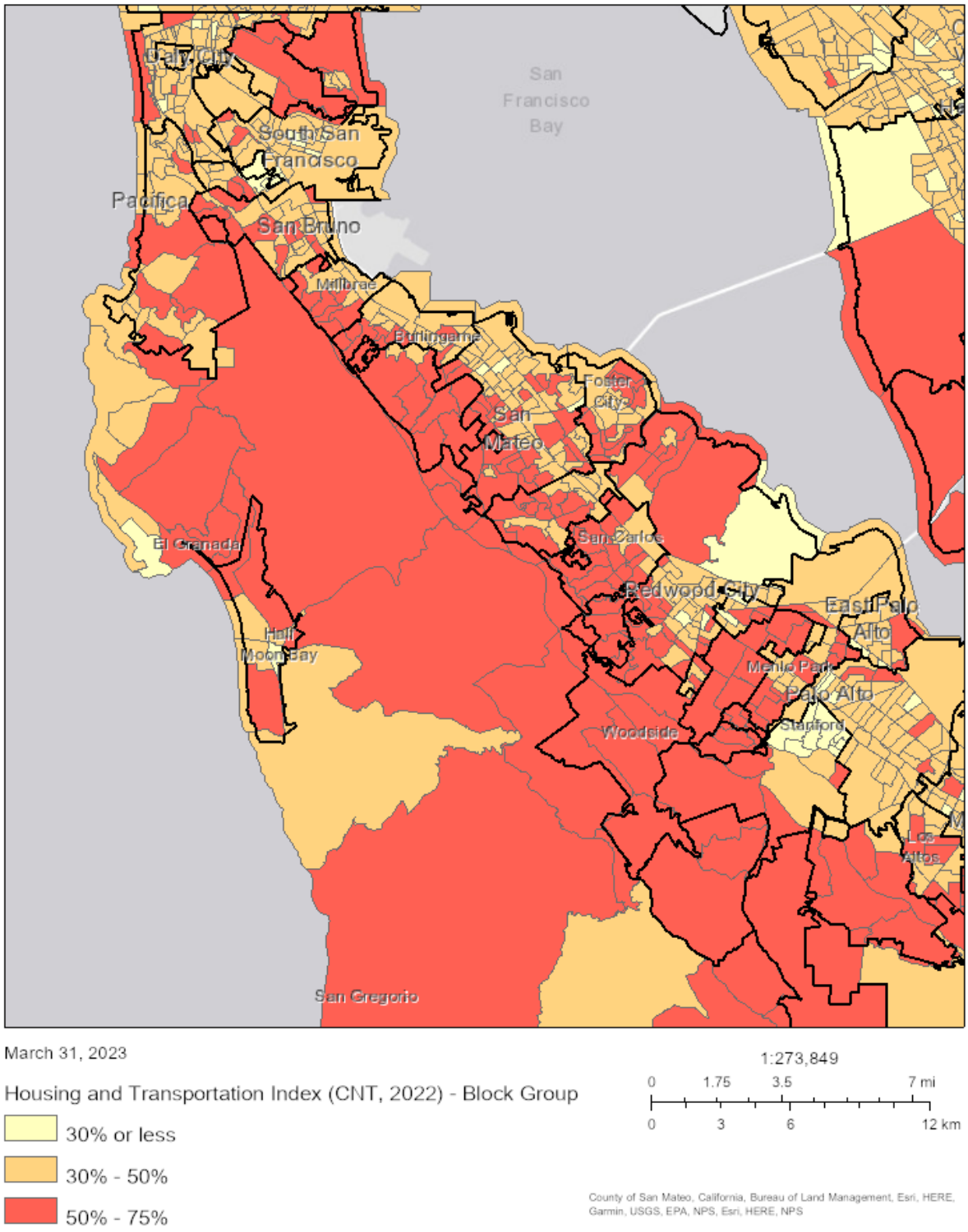
Source: ABAG Housing Needs Data Workbook

Figure III-6.
TCAC Opportunity Areas Economic Score by Census Tract, Half Moon Bay and the Bay Area, 2023



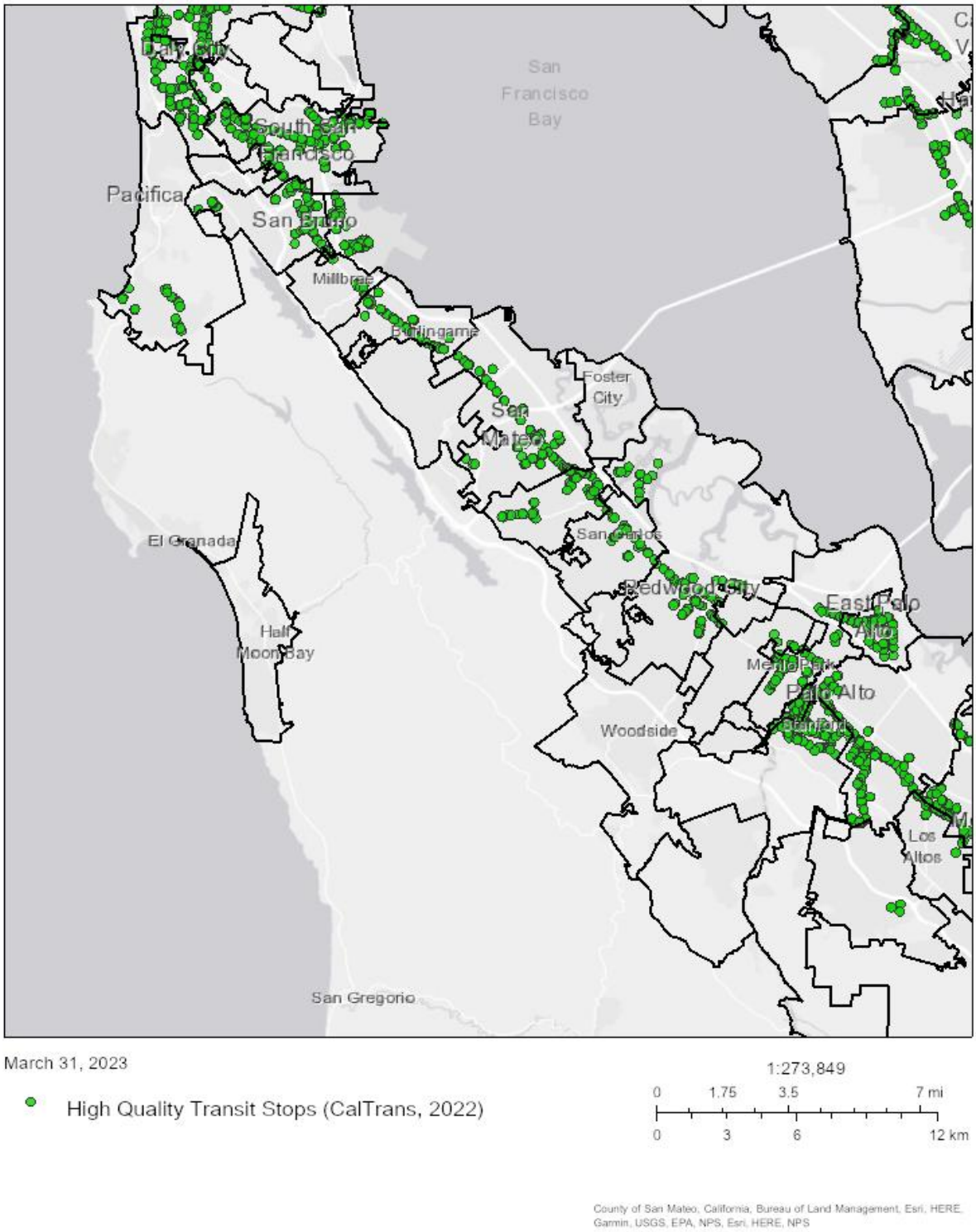
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure IIII-7.
Housing and Transportation Index by Block Group, Half Moon Bay, 2022



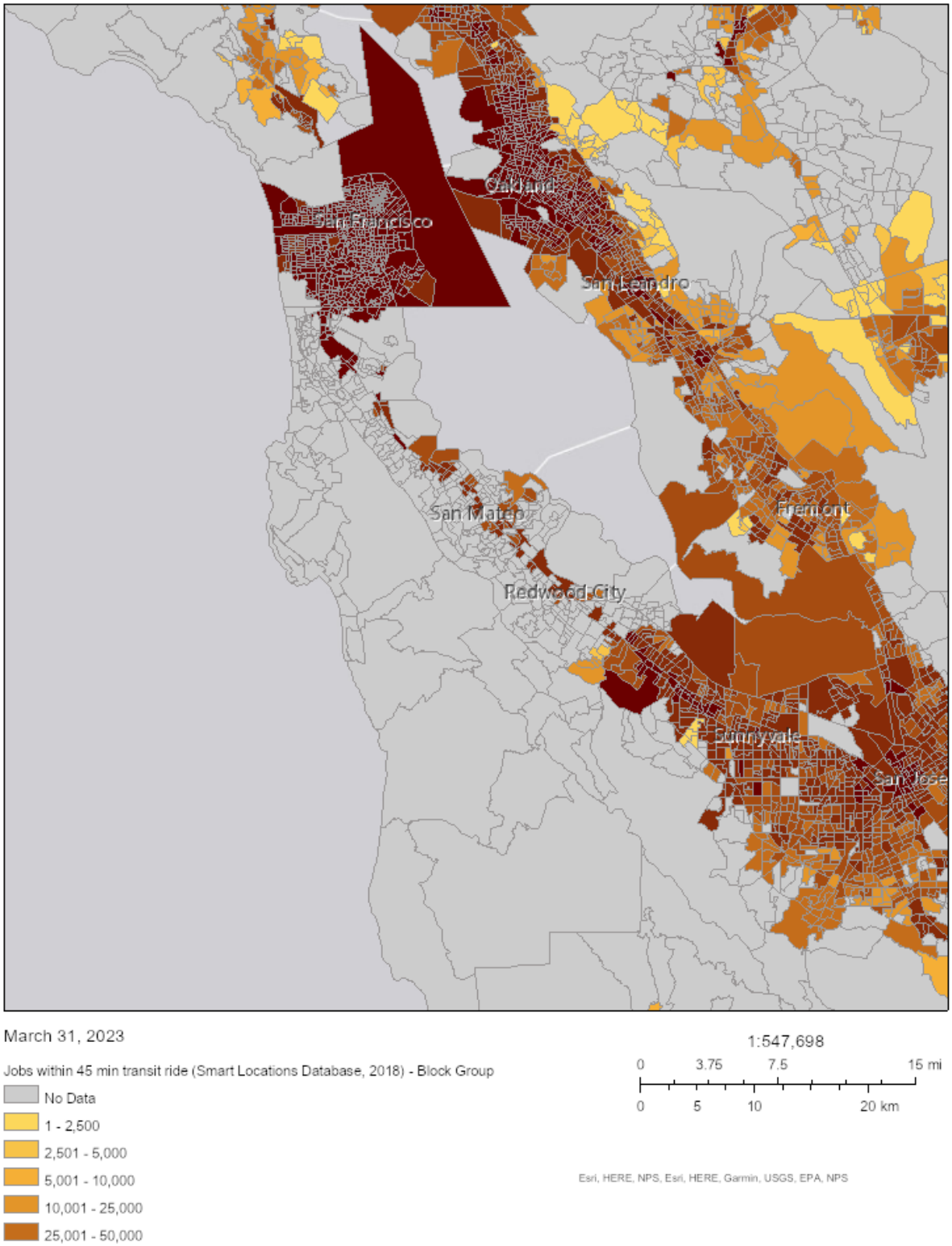
Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure III-8.
High Quality Transit Stops, Half Moon Bay, 2022



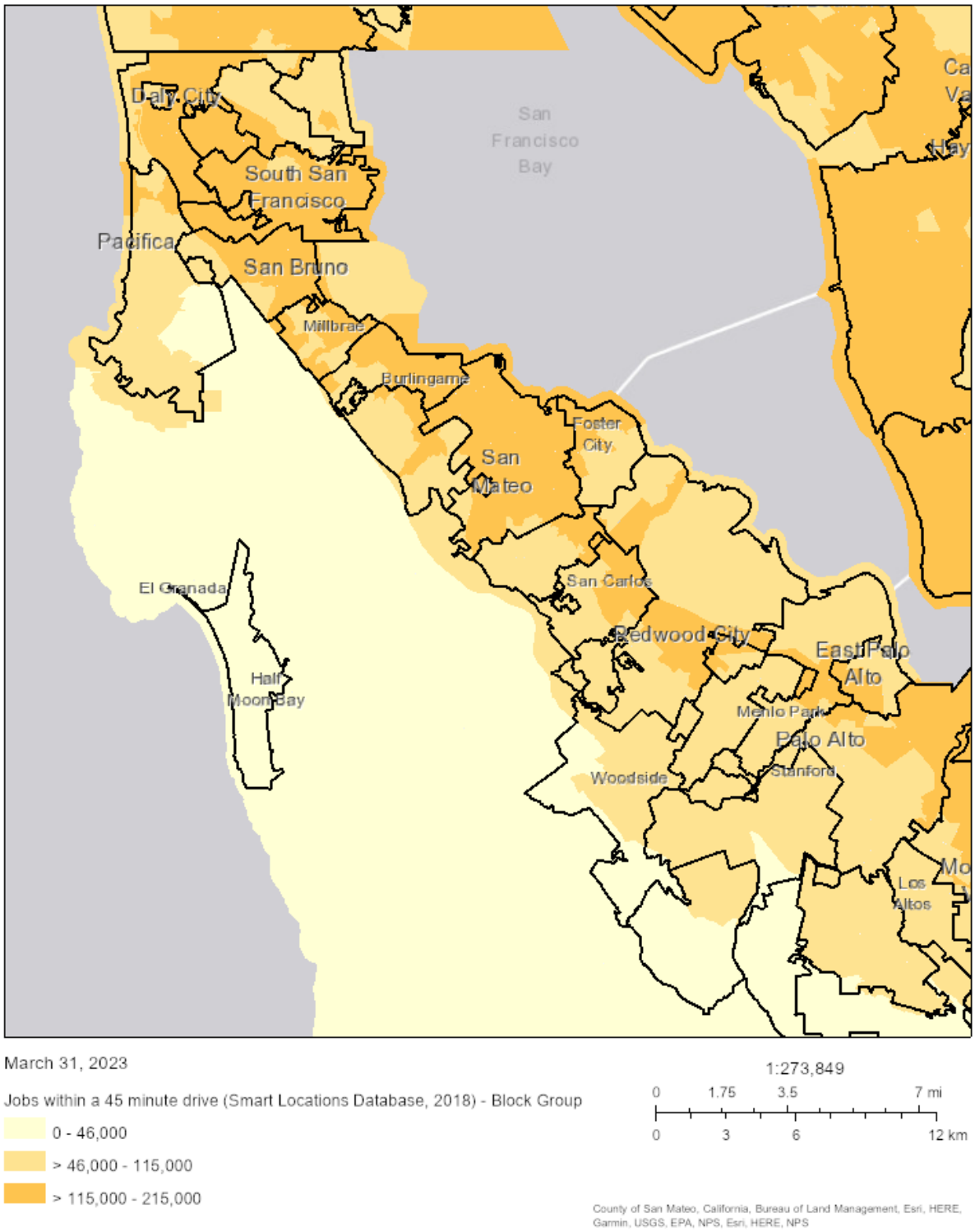
Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure III-9.
Jobs within 45 Min Transit Ride by Block Group, Bay Area Region, 2018



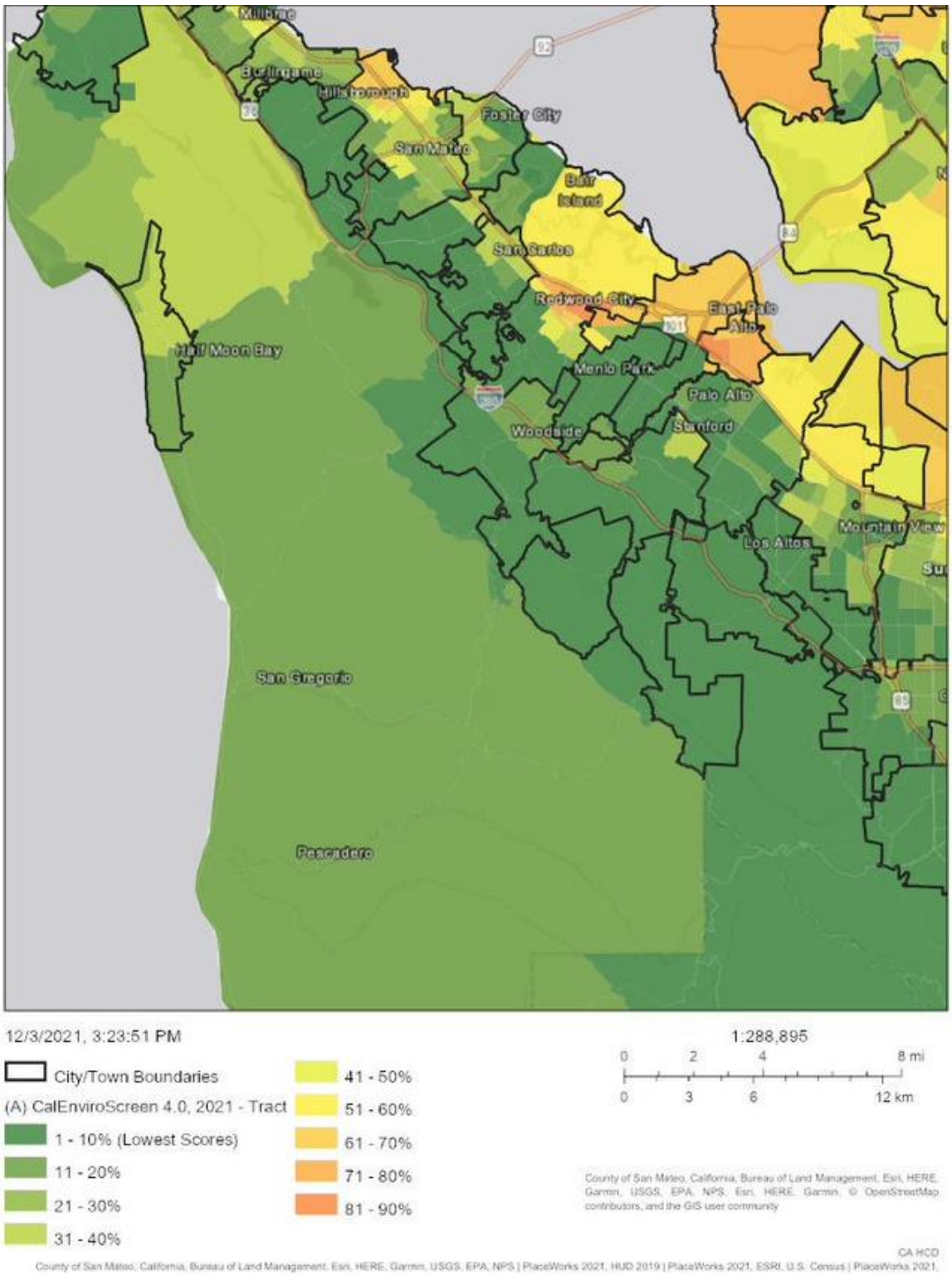
Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure III-10.
Jobs within a 45 Minute Drive by Block Group, Half Moon Bay, 2018



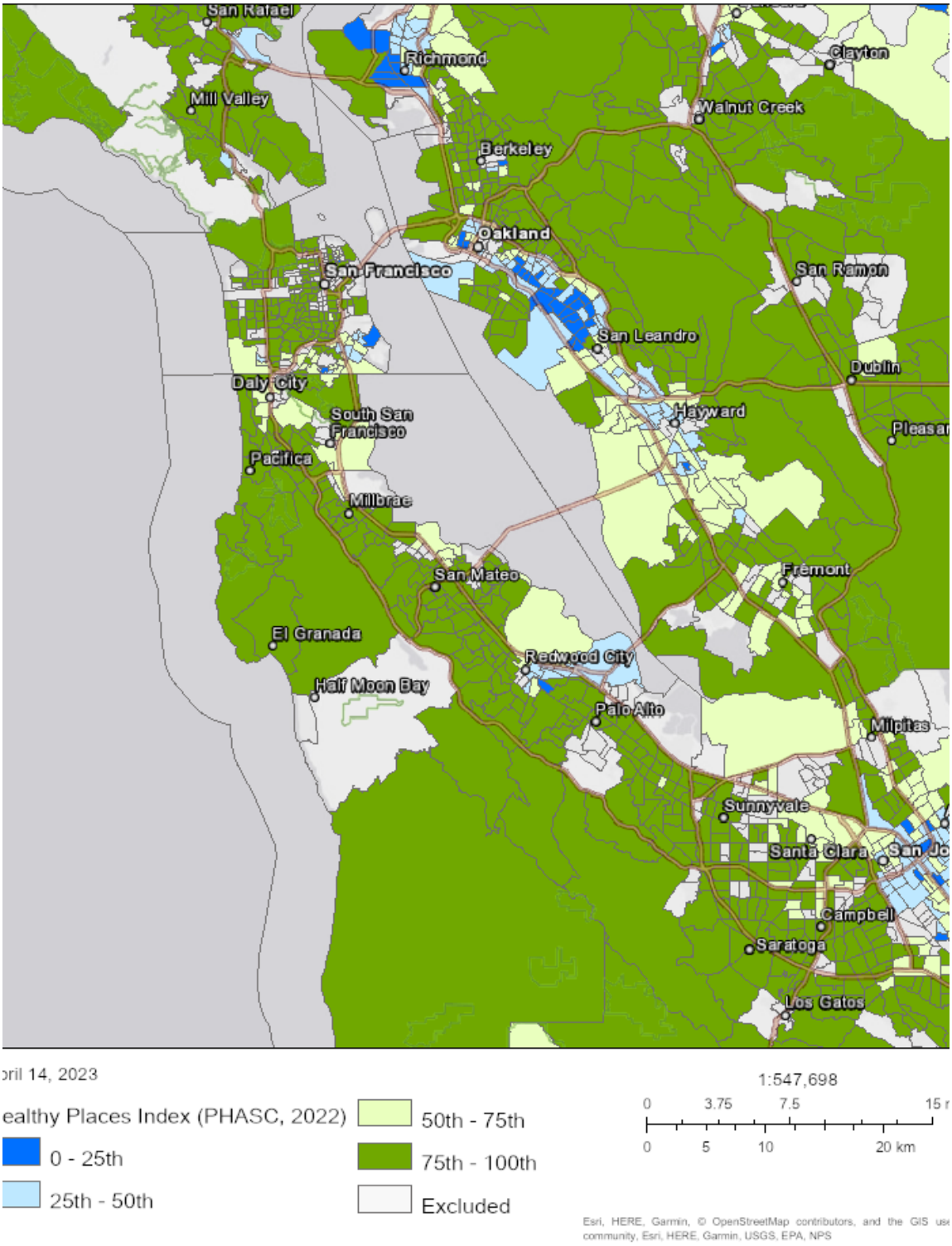
Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure III-11.
CalEnviroScreen by Census Tract, Half Moon Bay, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer

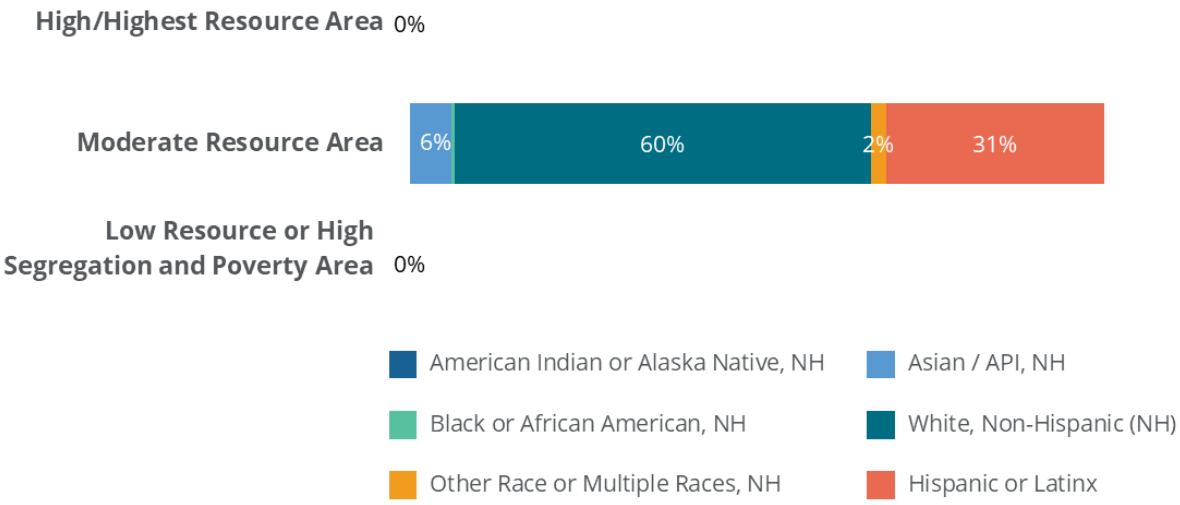
Figure III-12.
Healthy Places Index by Census Tract, Half Moon Bay and Bay Area, 2022



Source: California Department of Housing and Community Development AFFH Data Viewer

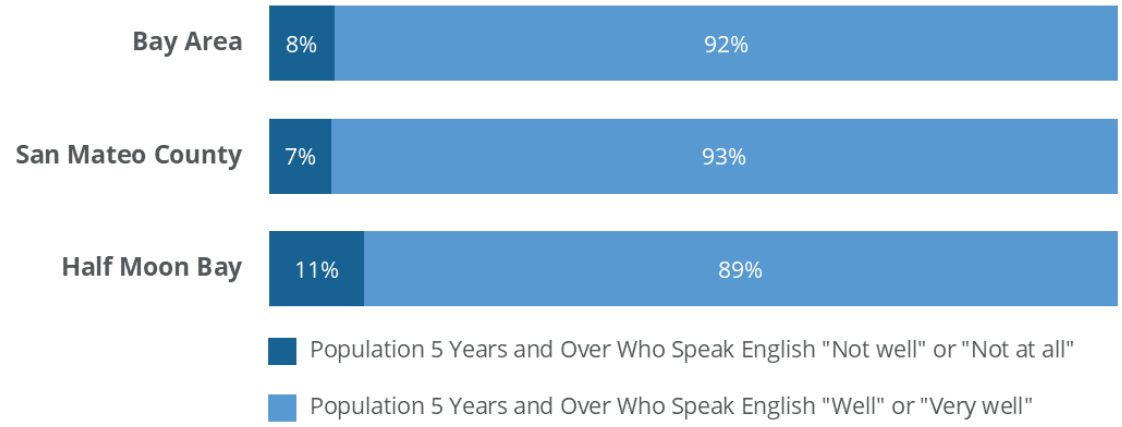
Patterns in disparities in access to opportunity.

Figure III-13.
Population Living in Moderate and High Resource Ares by Race and Ethnicity, Half Moon Bay, 2019



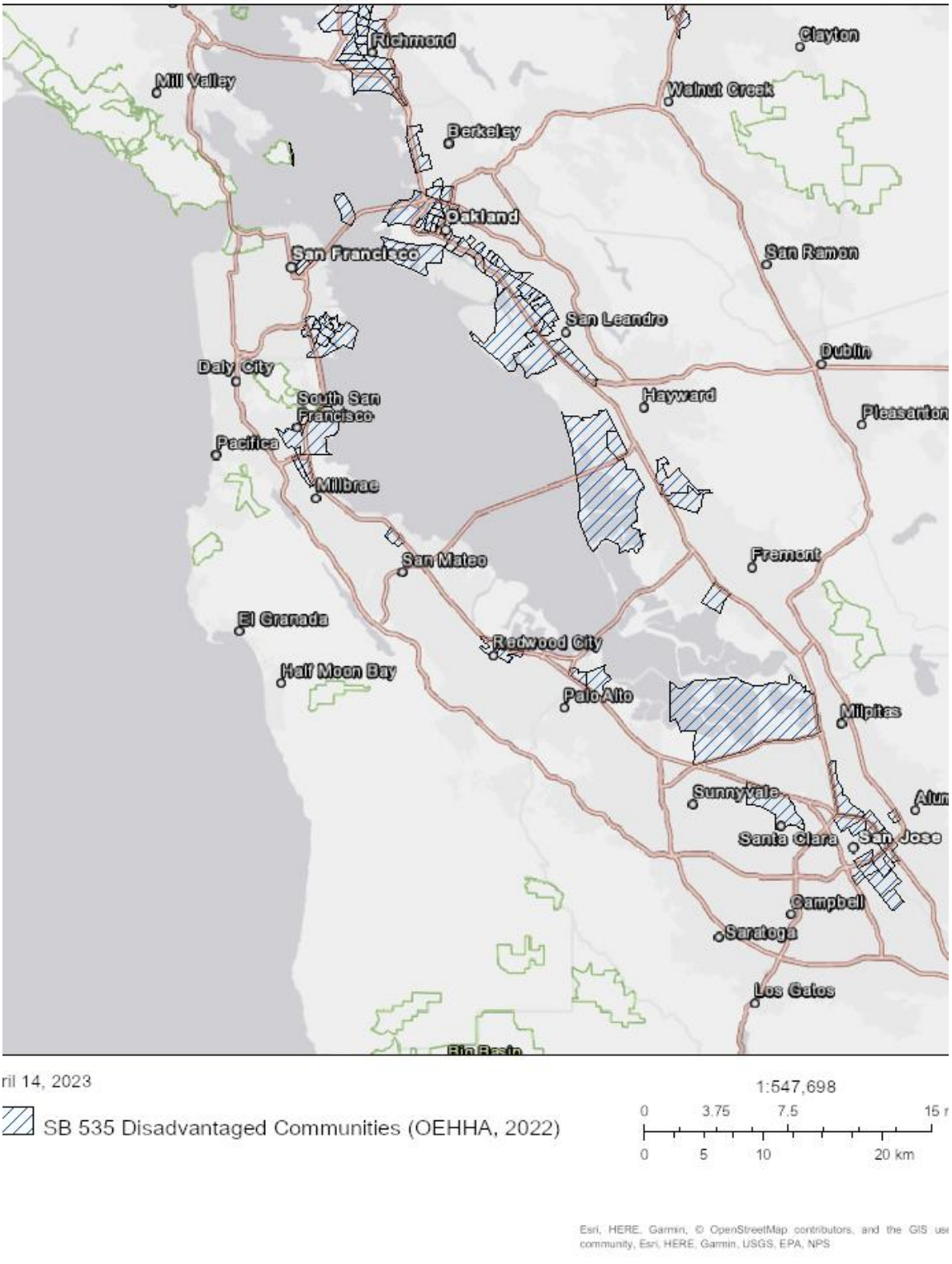
Source: ABAG Housing Needs Data Workbook

Figure III-14.
Population with Limited English Proficiency, Half Moon Bay, 2019



Source: ABAG Housing Needs Data Workbook

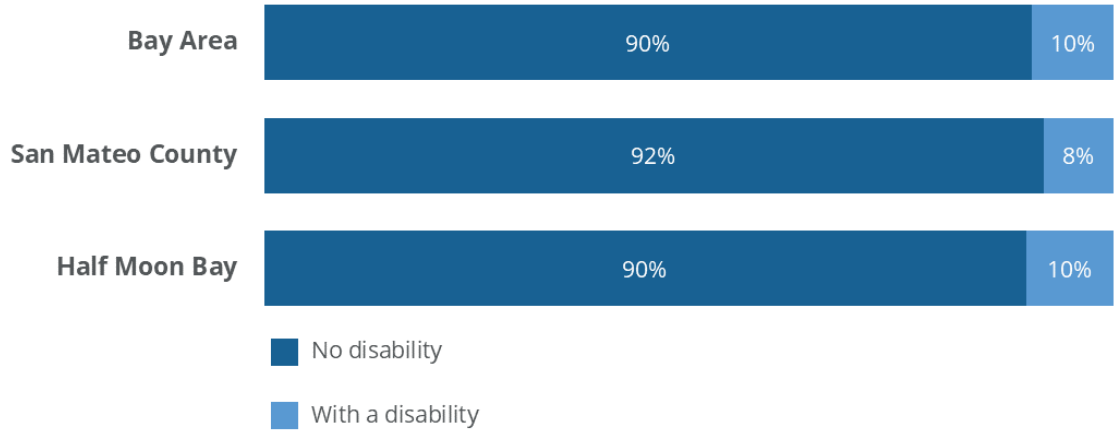
Figure III-15.
SB 535 Disadvantaged Communities, Half Moon Bay and Bay Area, 2022



Source: California Department of Housing and Community Development AFFH Data Viewer

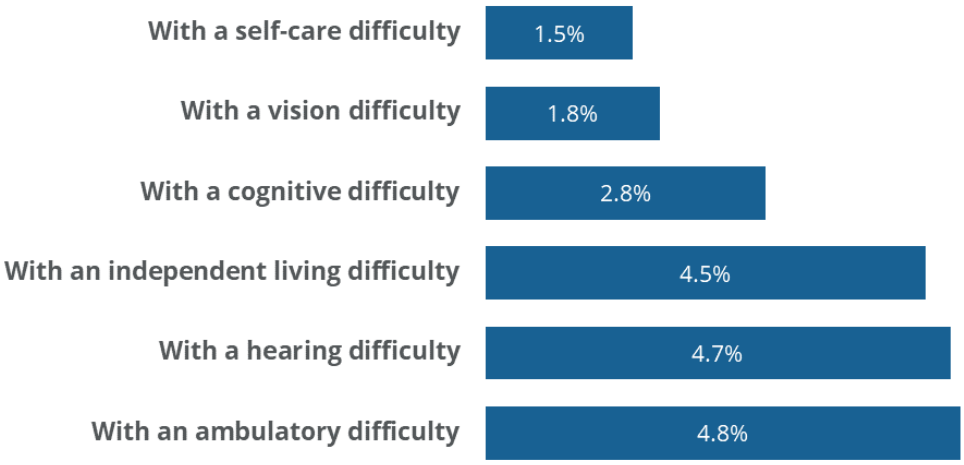
Disparities in access to opportunity for persons with disabilities.

Figure III-16.
Population by Disability Status, Half Moon Bay, 2019



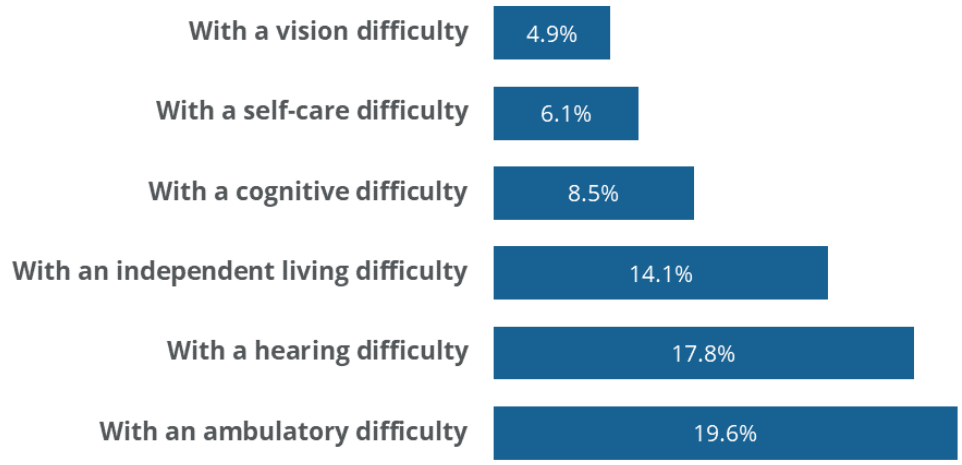
Source: ABAG Housing Needs Data Workbook

Figure III-17.
Disability by Type for the Non-Institutionalized Population 18 Years and Over, Half Moon Bay, 2019



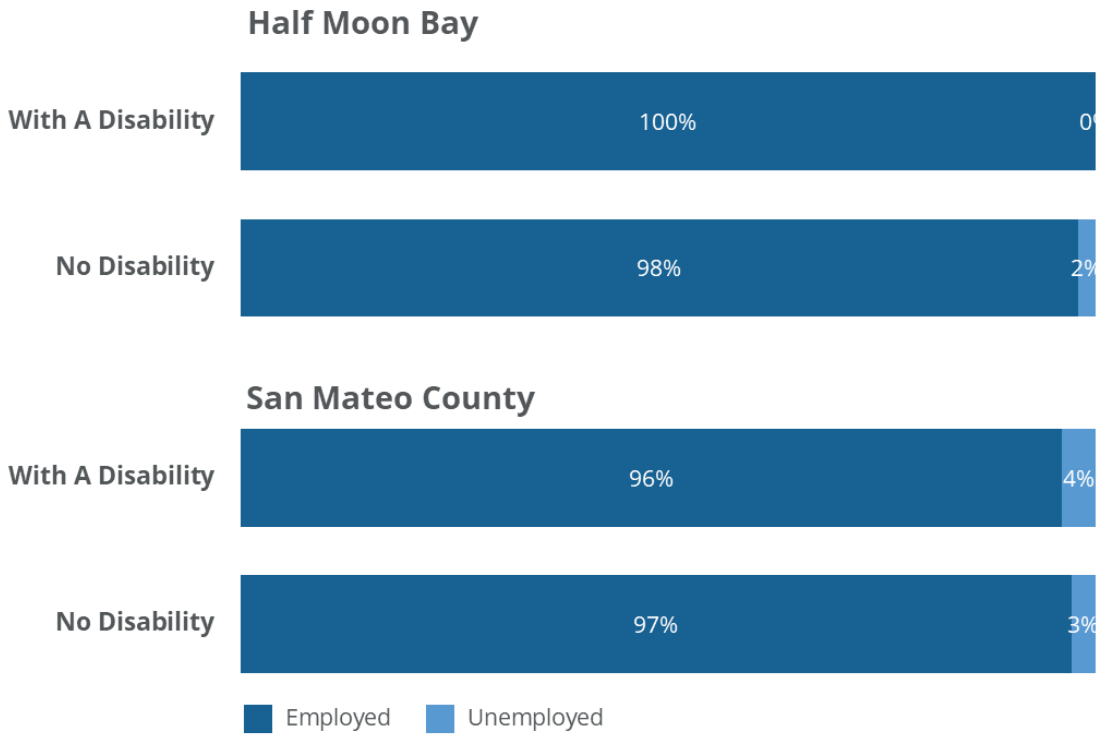
Source: ABAG Housing Needs Data Workbook

Figure III-18.
Disability by Type for Seniors (65 years and over), Half Moon Bay, 2019



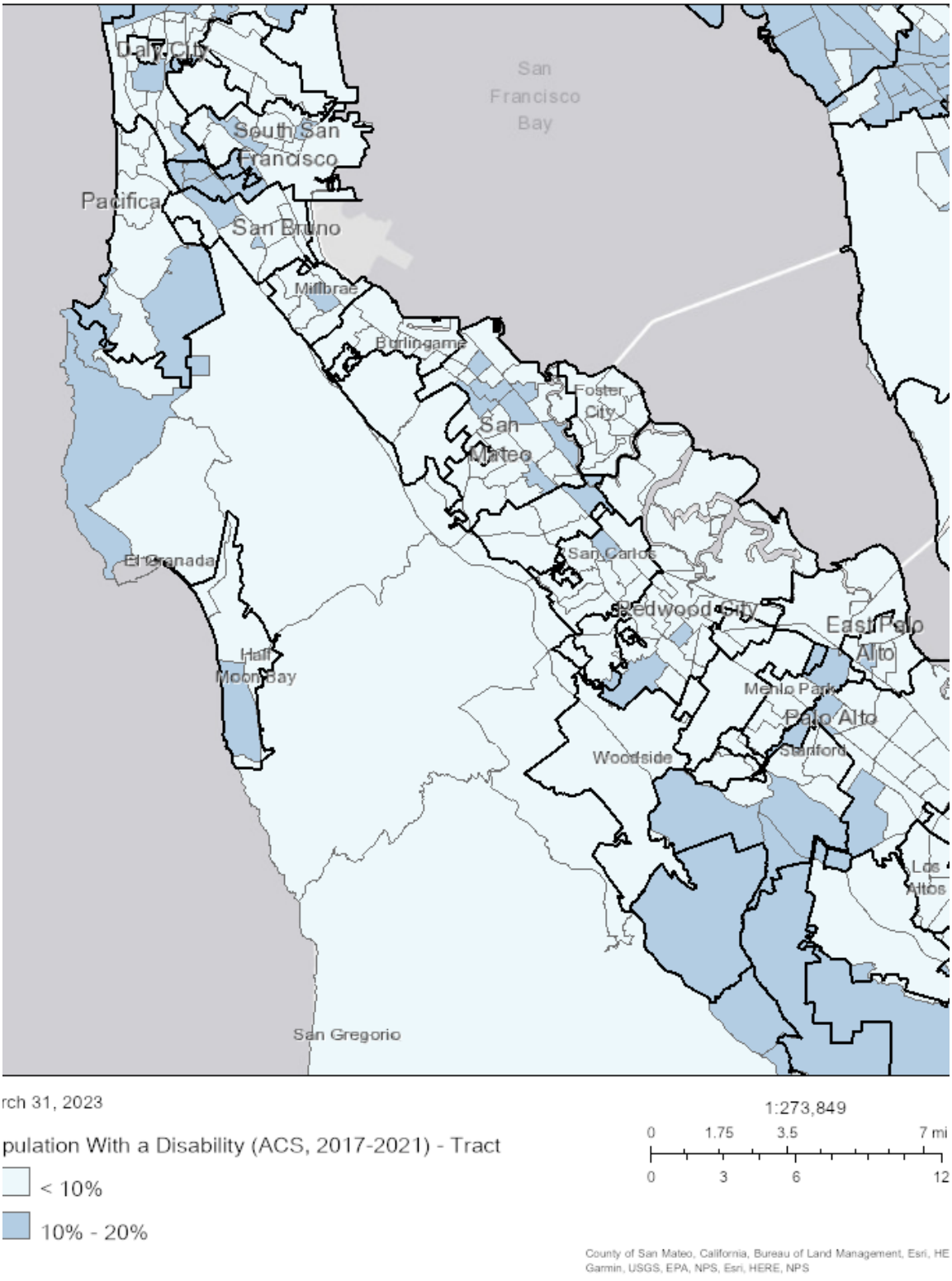
Source: ABAG Housing Needs Data Workbook

Figure III-19.
Employment by Disability Status, Half Moon Bay, 2019



Source: ABAG Housing Needs Data Workbook

Figure III-20.
Share of Population with a Disability by Census Tract, Half Moon Bay, 2021

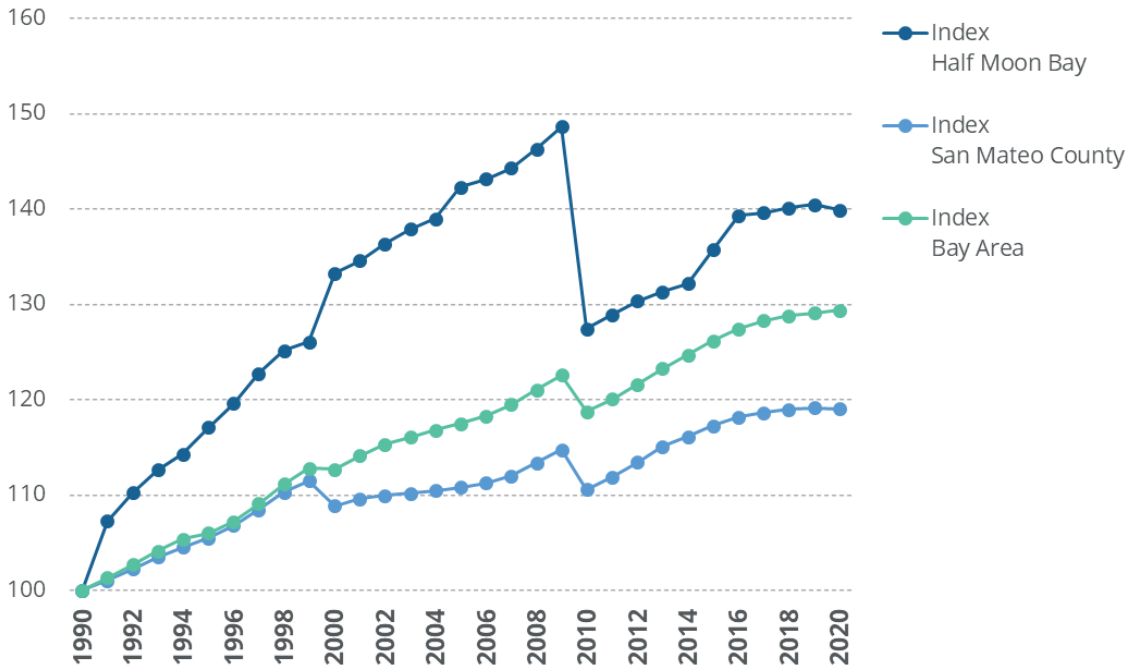


Source: California Department of Housing and Community Development AFFH Data Viewer

SECTION IV. Disproportionate Housing Needs

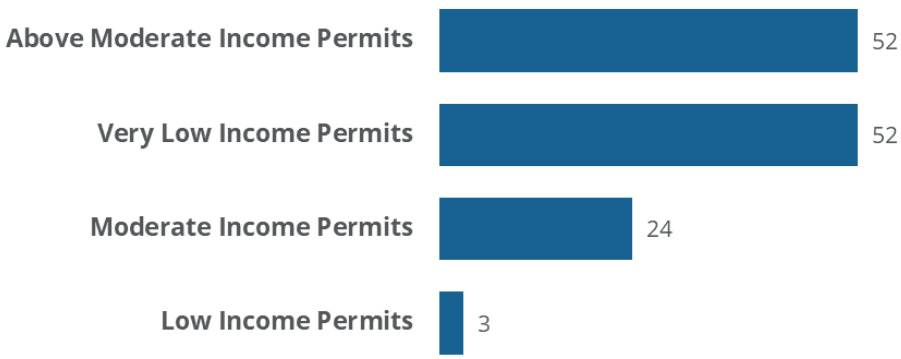
Housing needs.

Figure IV-1.
Population Indexed to 1990, By Jurisdiction



Source: ABAG Housing Needs Data Workbook

Figure IV-2. Housing Permits Issued by Income Group, Half Moon Bay, 2015-2019



Source:
ABAG Housing Needs Data Workbook

Figure IV-3.
Housing Units by Year Built, Half Moon Bay

Source:
ABAG Housing Needs Data Workbook

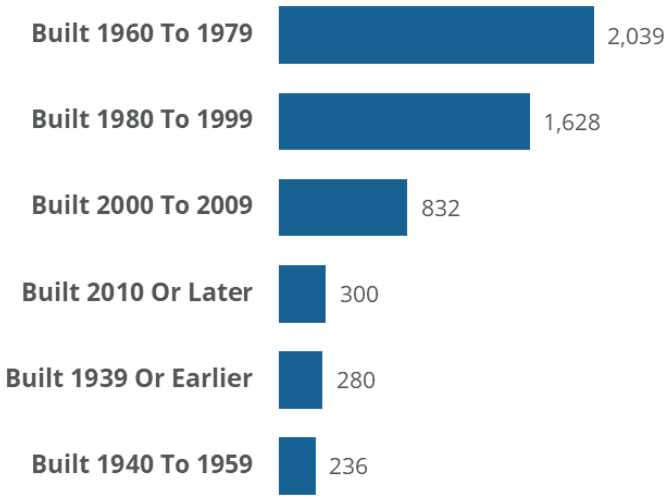
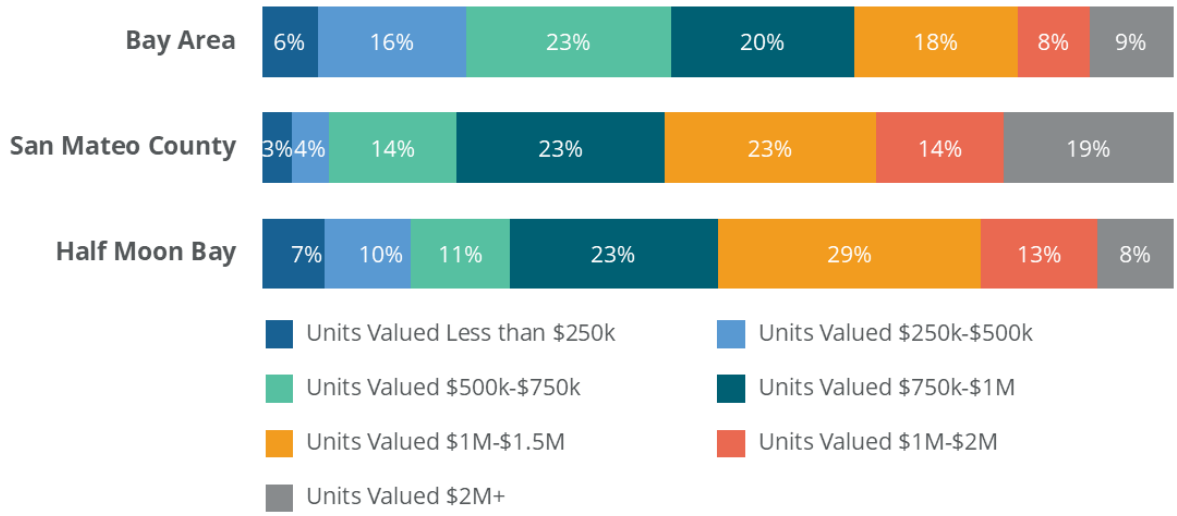
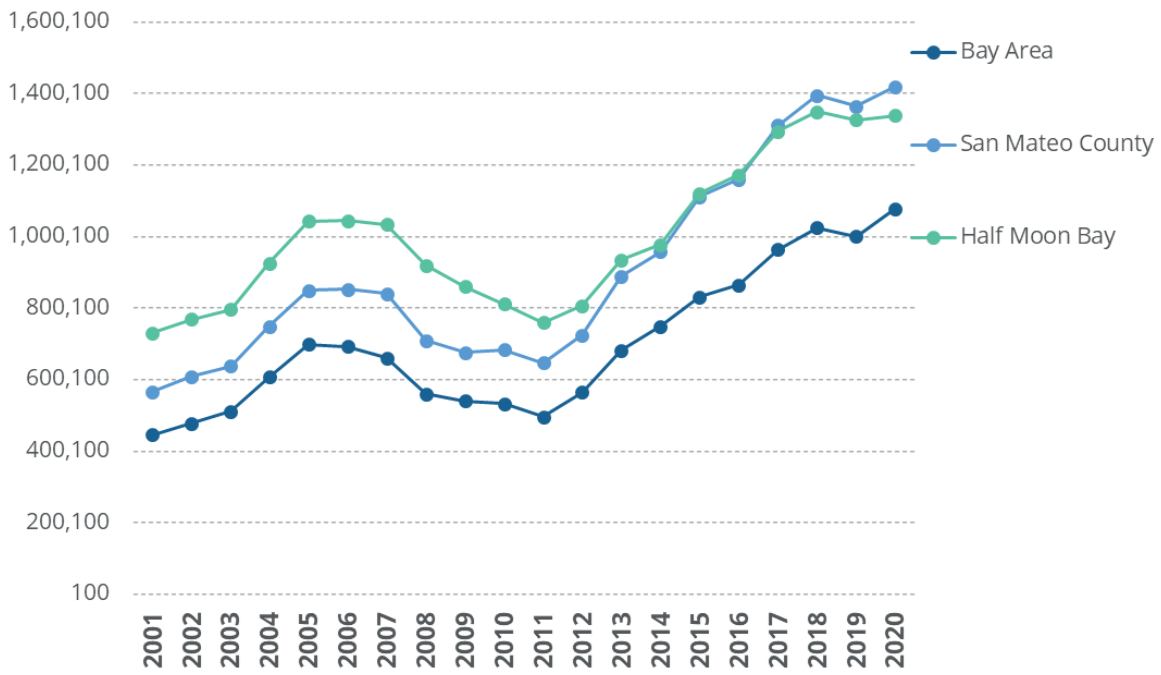


Figure IV-4.
Distribution of Home Value for Owner Occupied Units by Jurisdiction, 2019



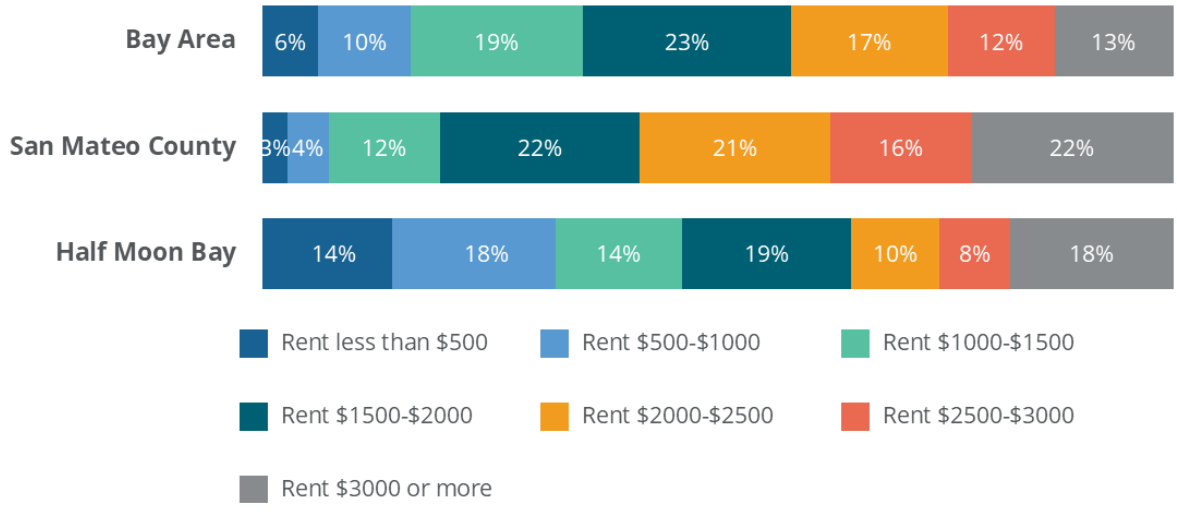
Source: ABAG Housing Needs Data Workbook

Figure IV-5.
Zillow Home Value Index, by Jurisdiction,, 2001-2020



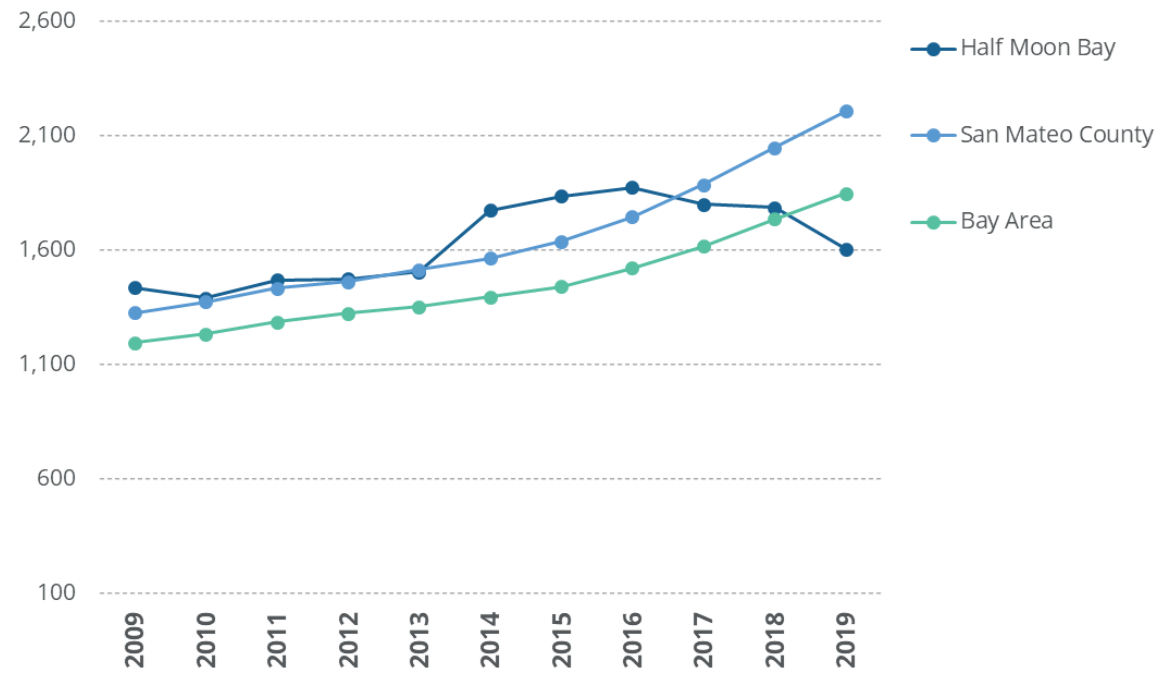
Source: ABAG Housing Needs Data Workbook

Figure IV-6.
Distribution of Contract Rents for Renter Occupied Units, by Jurisdiction, 2019



Source: ABAG Housing Needs Data Workbook

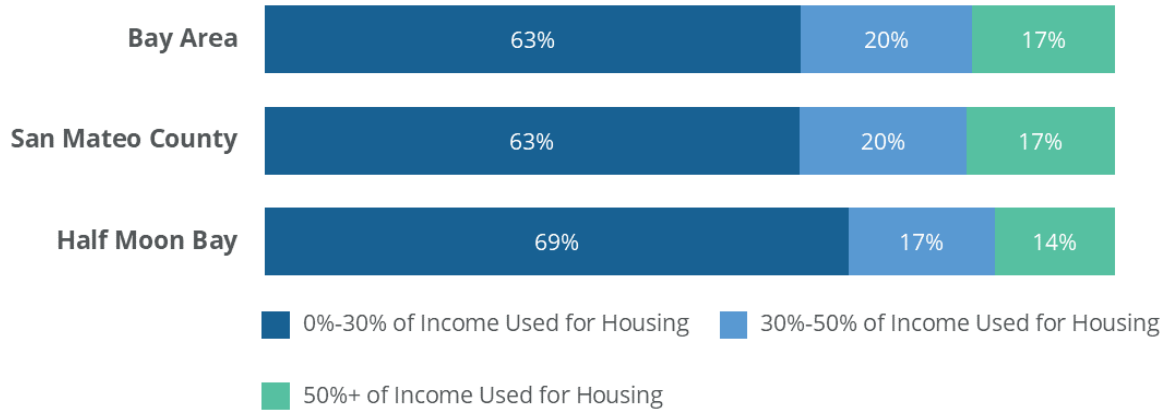
Figure IV-7.
Median Contract Rent by Jurisdiction, 2009-2019



Source: ABAG Housing Needs Data Workbook

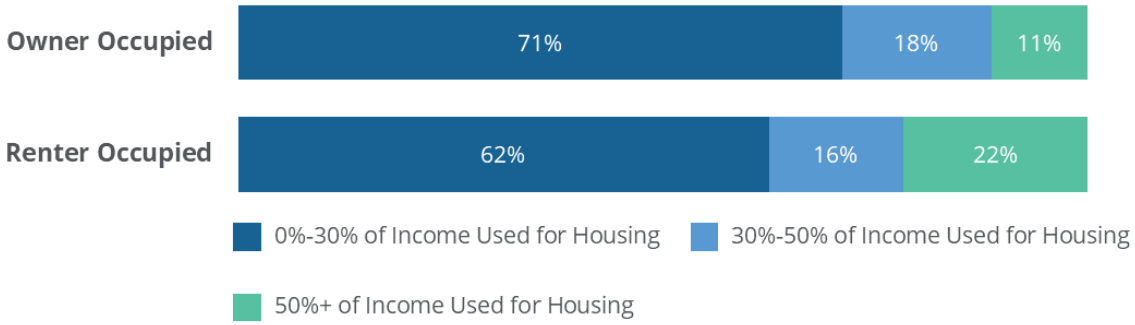
Cost burden and severe cost burden.

Figure IV-8.
Overpayment (Cost Burden) by Jurisdiction, 2019



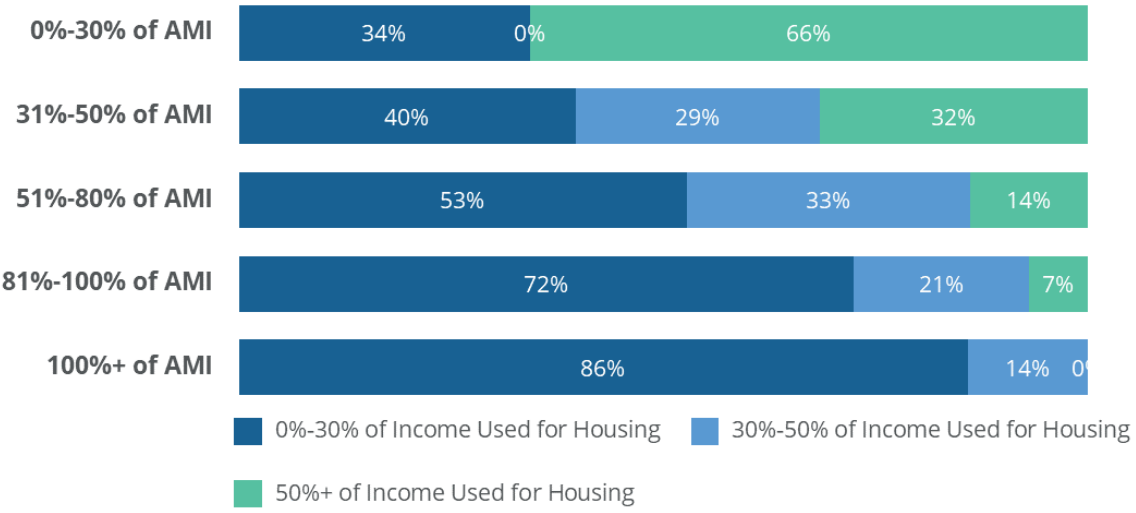
Source: ABAG Housing Needs Data Workbook

Figure IV-9.
Overpayment (Cost Burden) by Tenure, Half Moon Bay, 2019



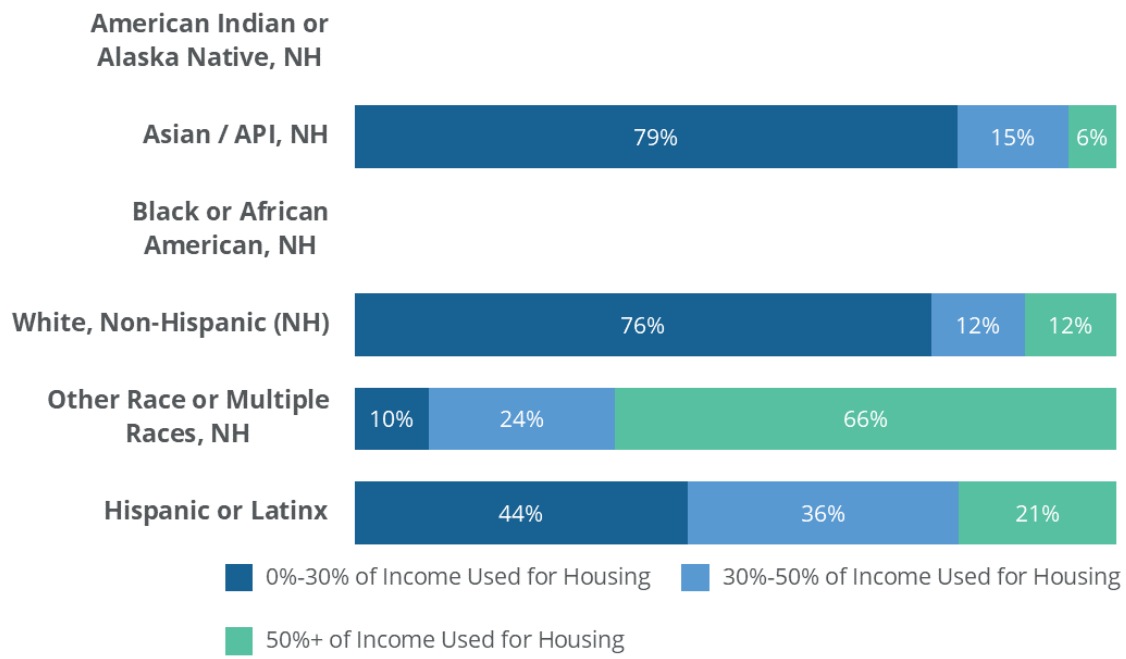
Source: ABAG Housing Needs Data Workbook

Figure IV-10.
Overpayment (Cost Burden) by Area Median Income (AMI), Half Moon Bay, 2019



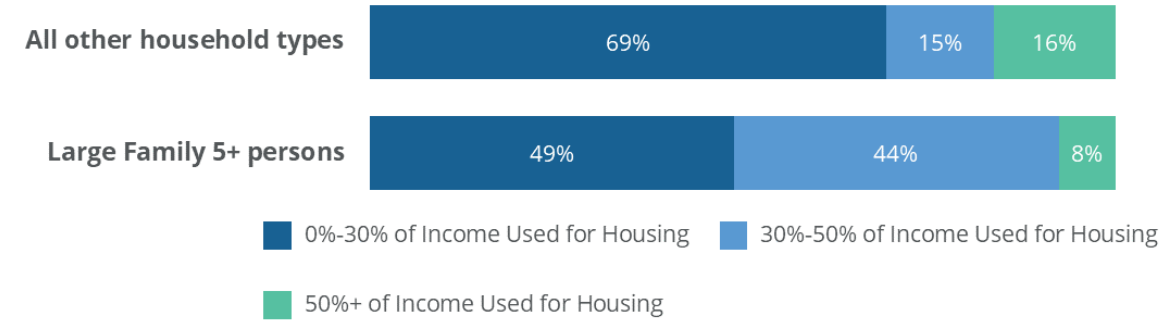
Source: ABAG Housing Needs Data Workbook

Figure IV-11.
Overpayment (Cost Burden) by Race and Ethnicity, Half Moon Bay, 2019



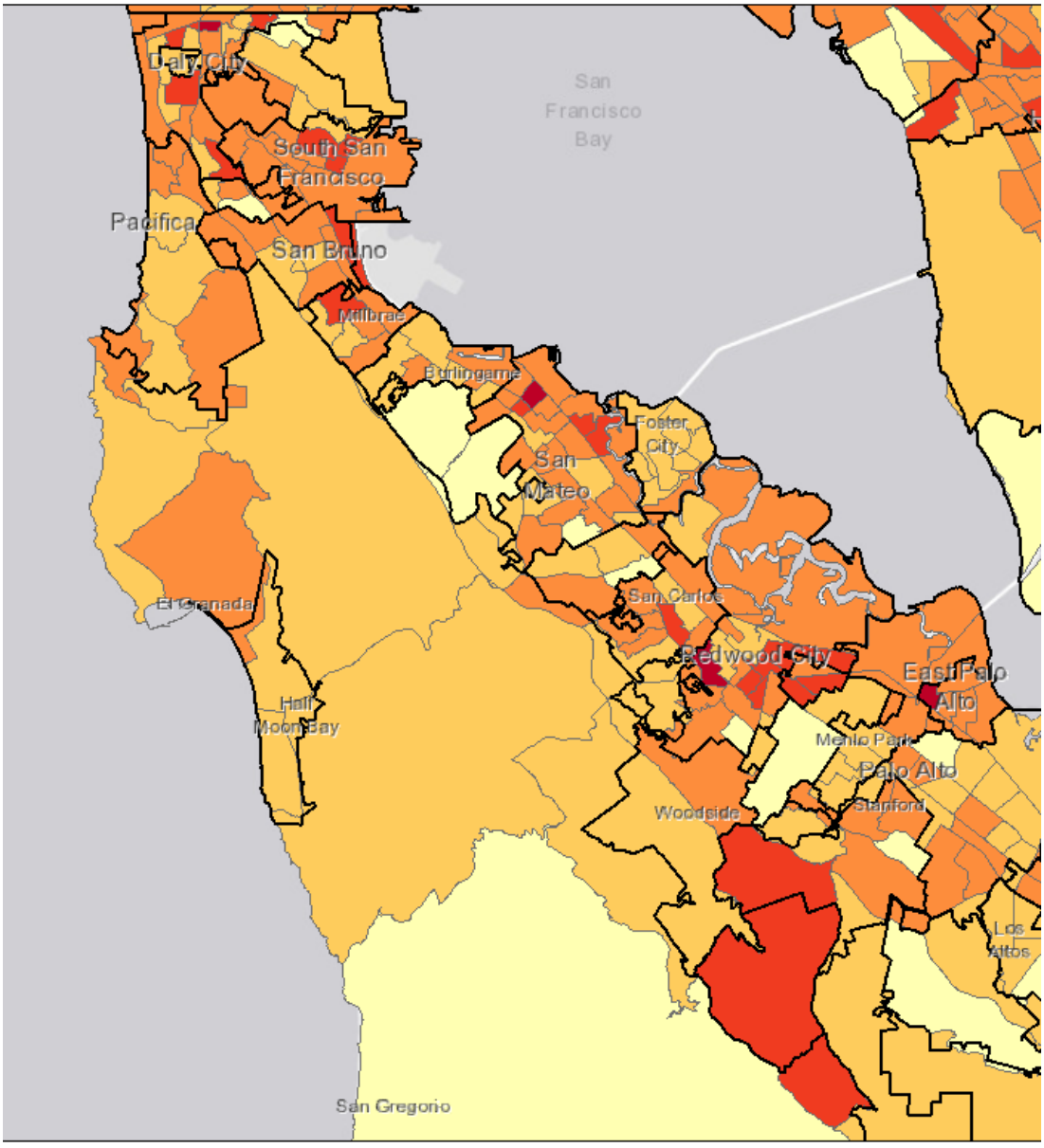
Source: ABAG Housing Needs Data Workbook

Figure IV-12.
Overpayment (Cost Burden) by Family Size, Half Moon Bay, 2019



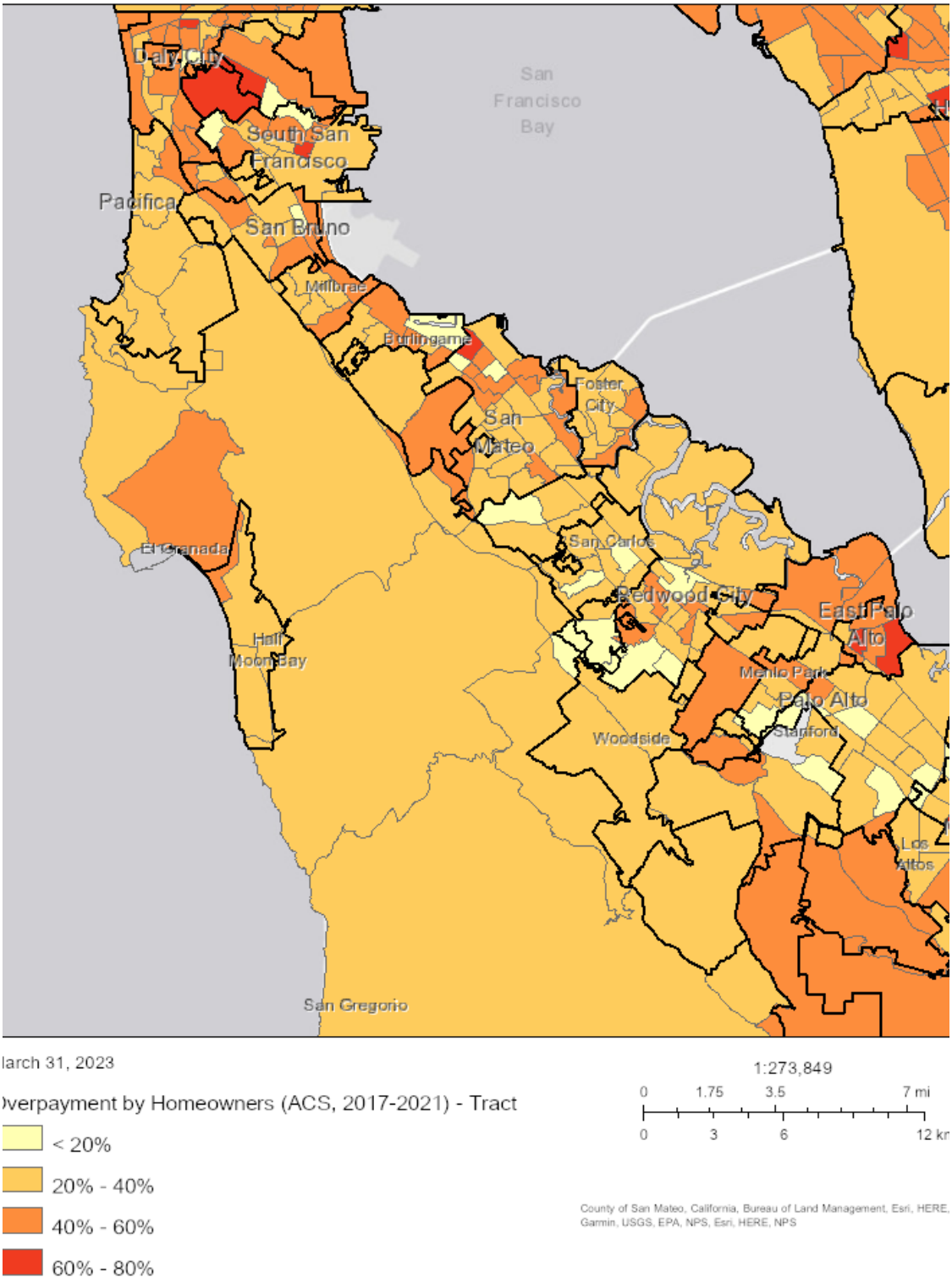
Source: ABAG Housing Needs Data Workbook

Figure IV-13.
Overpayment (Cost Burden) for Renter Households by Census Tract, Half Moon Bay, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer

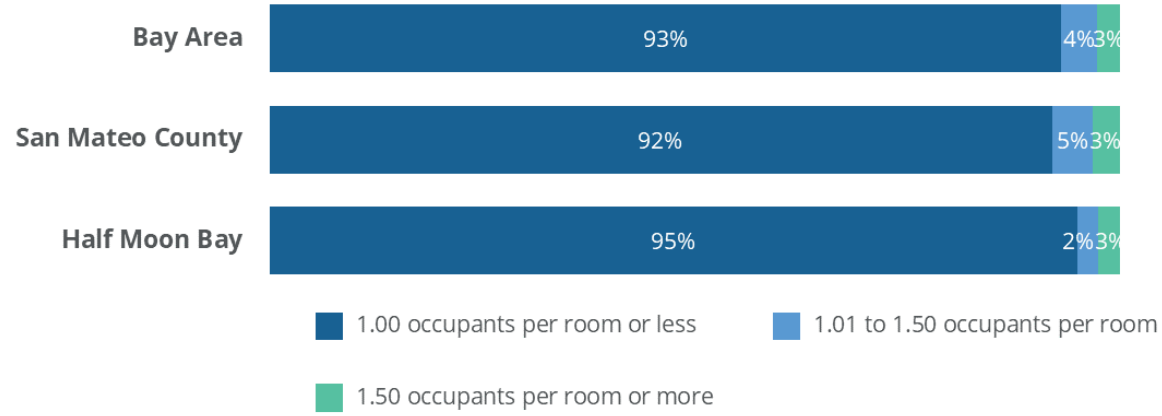
Figure IV-14.
Overpayment (Cost Burden) for Owner Households by Census Tract, Half Moon Bay, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer

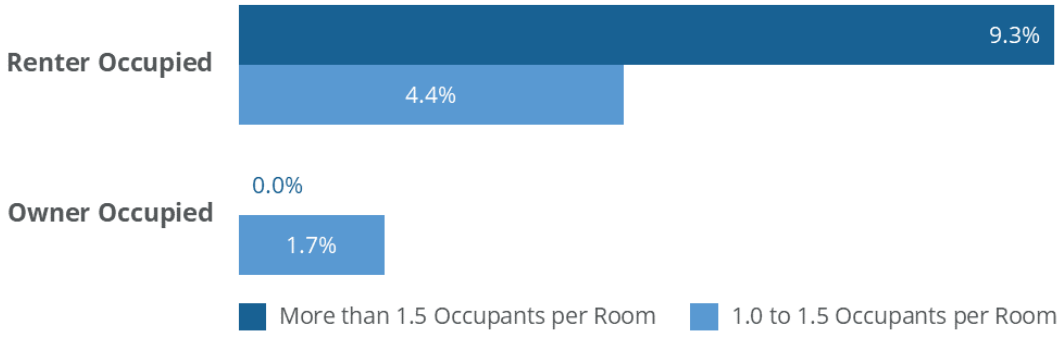
Overcrowding.

Figure IV-15.
Occupants per Room by Jurisdiction, 2019



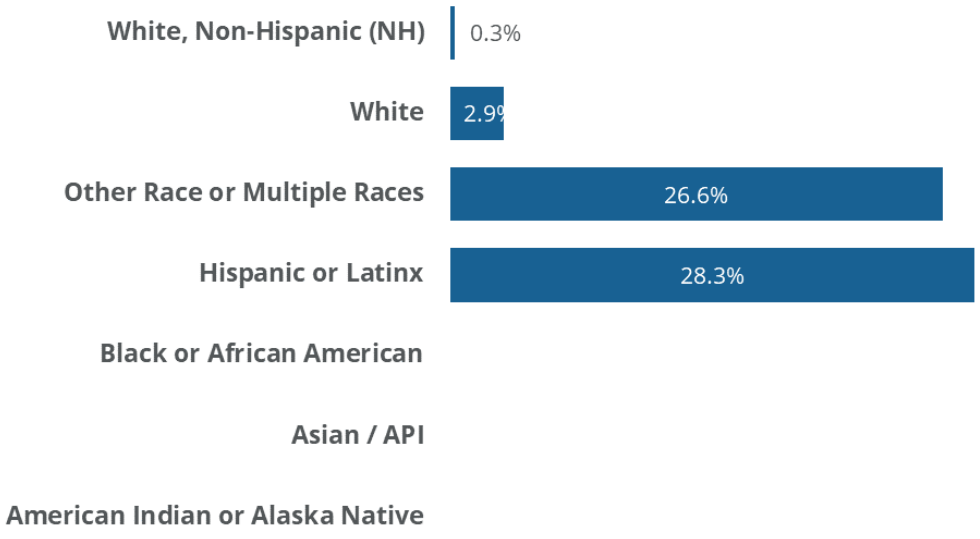
Source: ABAG Housing Needs Data Workbook

Figure IV-16.
Occupants per Room by Tenure, Half Moon Bay, 2019



Source: ABAG Housing Needs Data Workbook

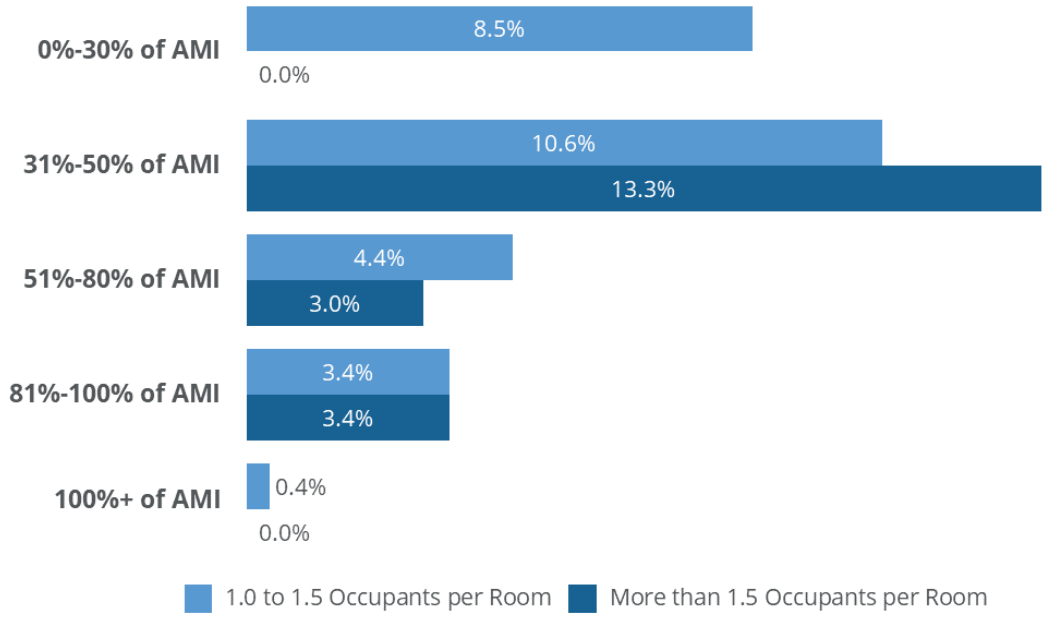
Figure IV-17.
Overcrowding by Race and Ethnicity, Half Moon Bay, 2019



Note: Overcrowding is indicated by more than 1 person per room.

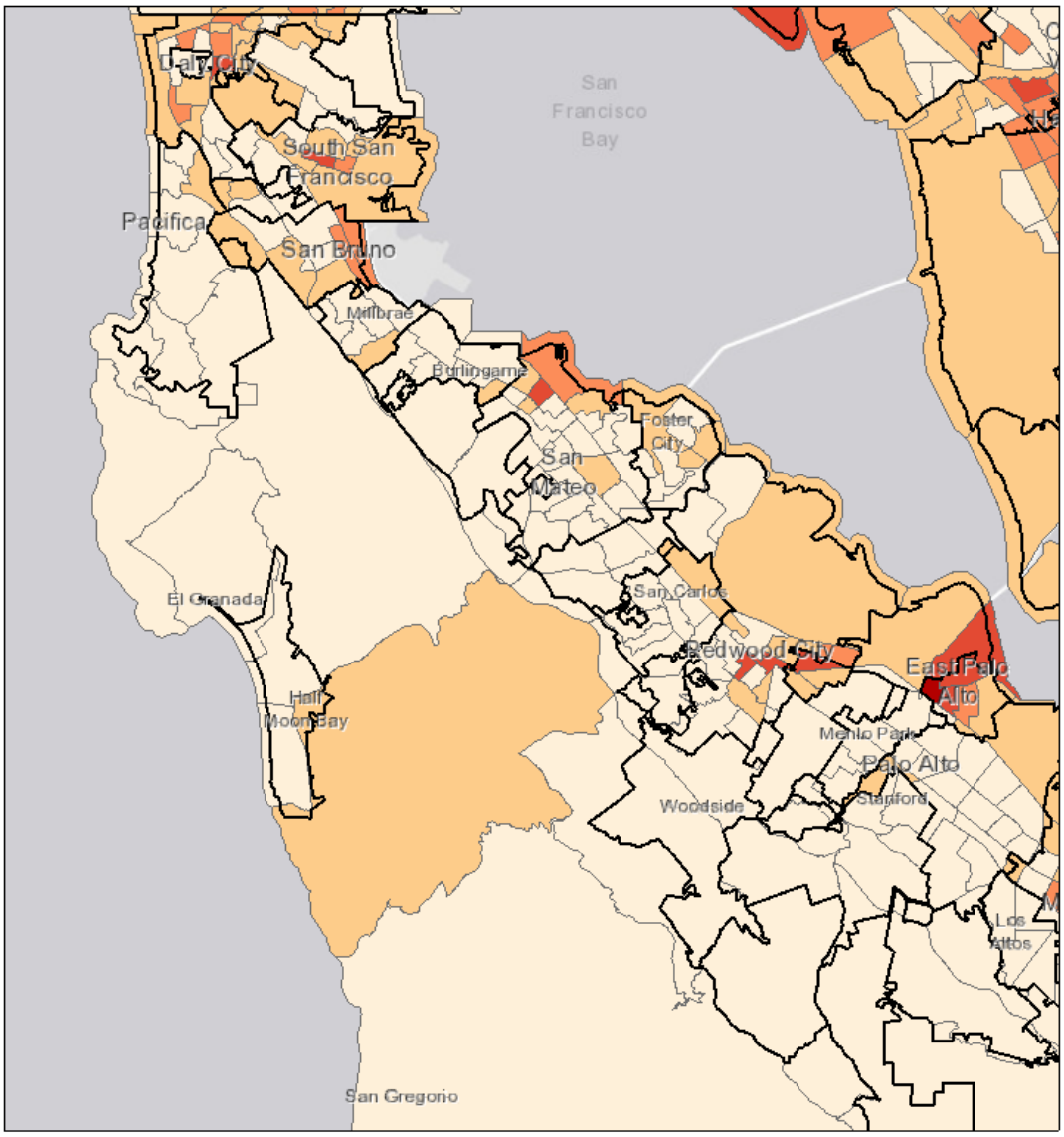
Source: ABAG Housing Needs Data Workbook

Figure IV-18.
Occupants per Room by AMI, Half Moon Bay, 2019



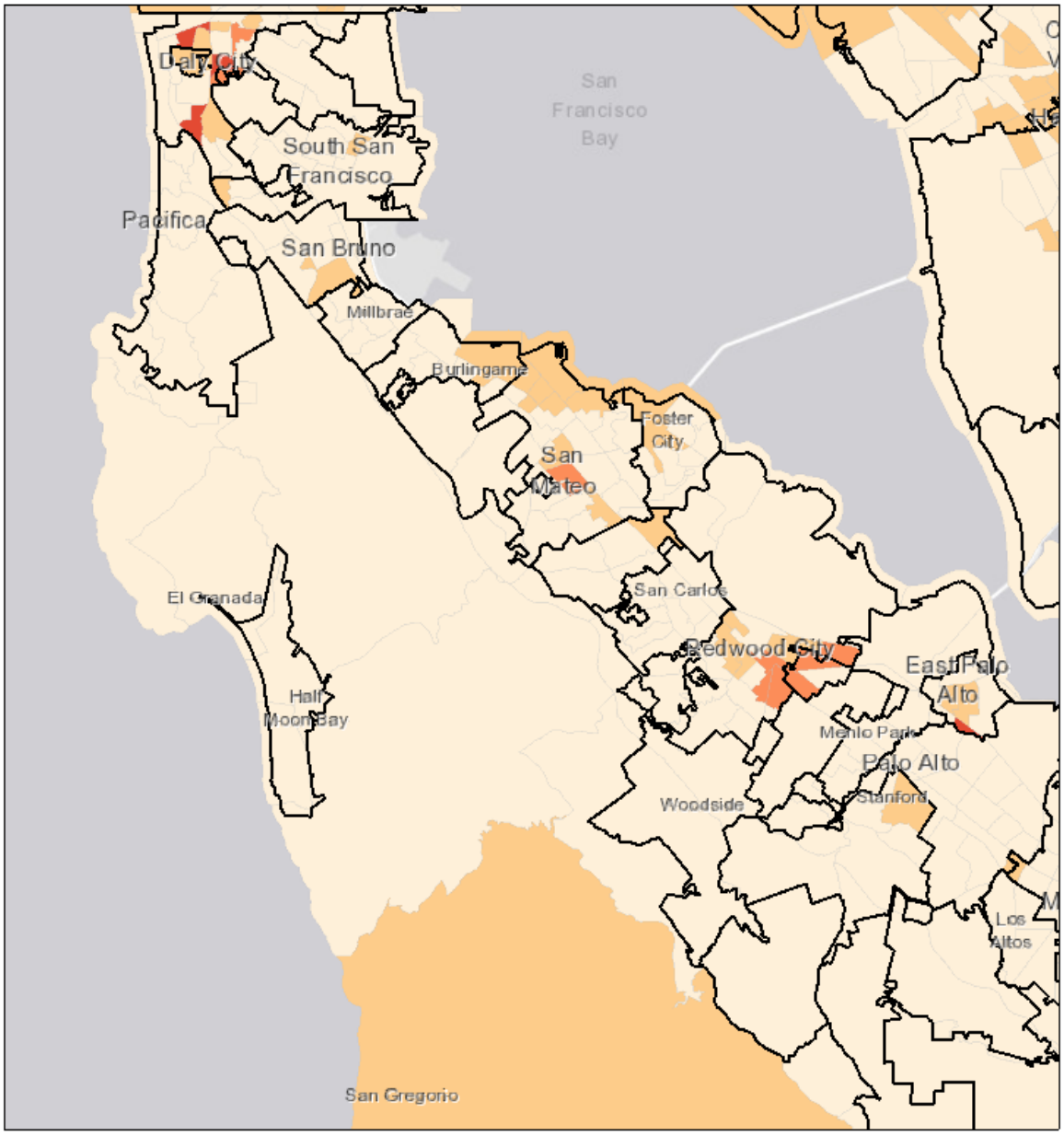
Source: ABAG Housing Needs Data Workbook

Figure IV-19.
Overcrowded Households by Census Tract, Half Moon Bay, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer

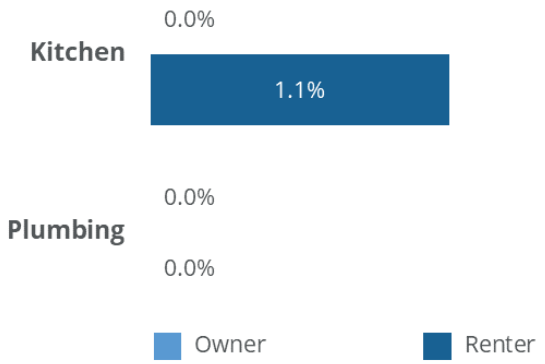
Figure IV-20.
Severe Overcrowding by Census Tract, Half Moon Bay, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer.

Substandard housing.

Figure IV-21.
Percent of Units Lacking Complete Kitchen and Plumbing Facilities, Half Moon Bay, 2019



Source: ABAG Housing Needs Data Workbook

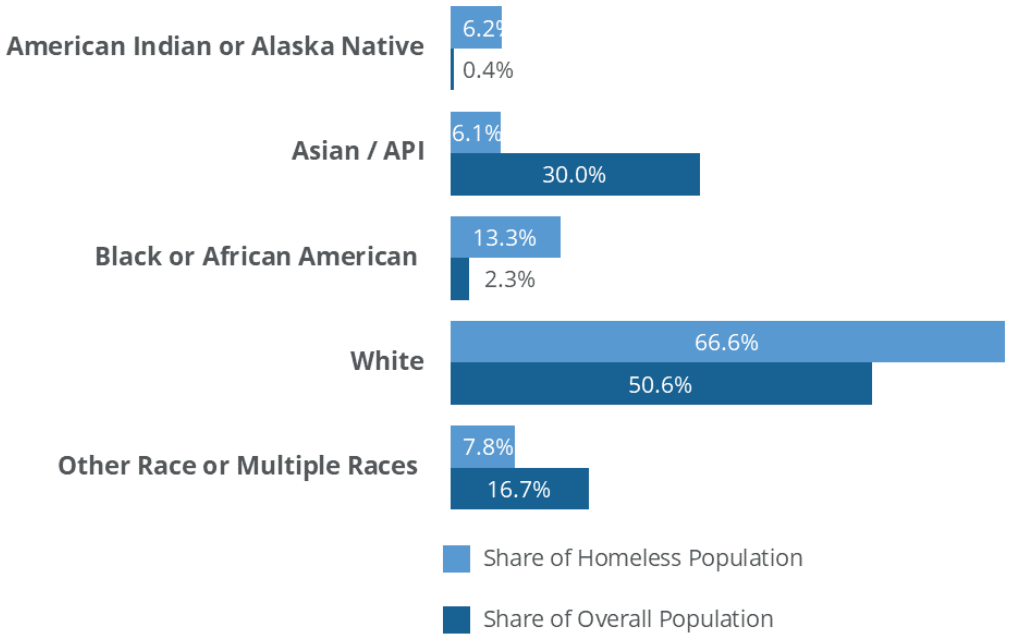
Homelessness.

Figure IV-22. Homelessness by Household Type and Shelter Status, San Mateo County, 2019

Source:
ABAG Housing Needs Data Workbook

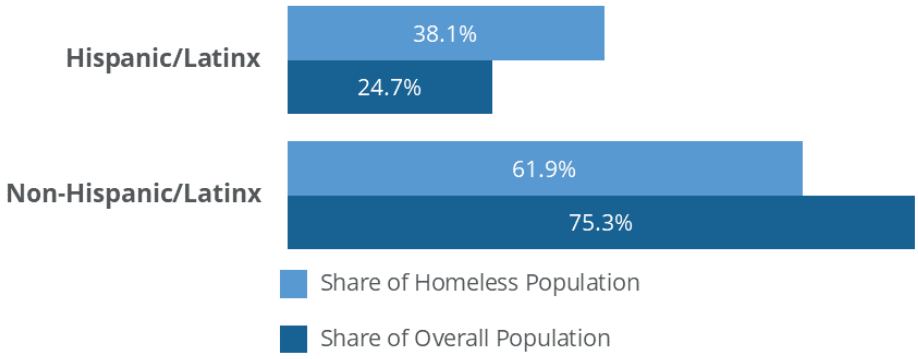
	People in Households Solely Children	People in Households with Adults and Children	People in Households Without Children
Sheltered - Emergency Shelter	0	68	198
Sheltered - Transitional Housing	0	271	74
Unsheltered	1	62	838

Figure IV-23.
Share of General and Homeless Populations by Race, San Mateo County, 2019



Source: ABAG Housing Needs Data Workbook

Figure IV-24.
Share of General and Homeless Populations by Ethnicity, San Mateo County, 2019



Source: ABAG Housing Needs Data Workbook

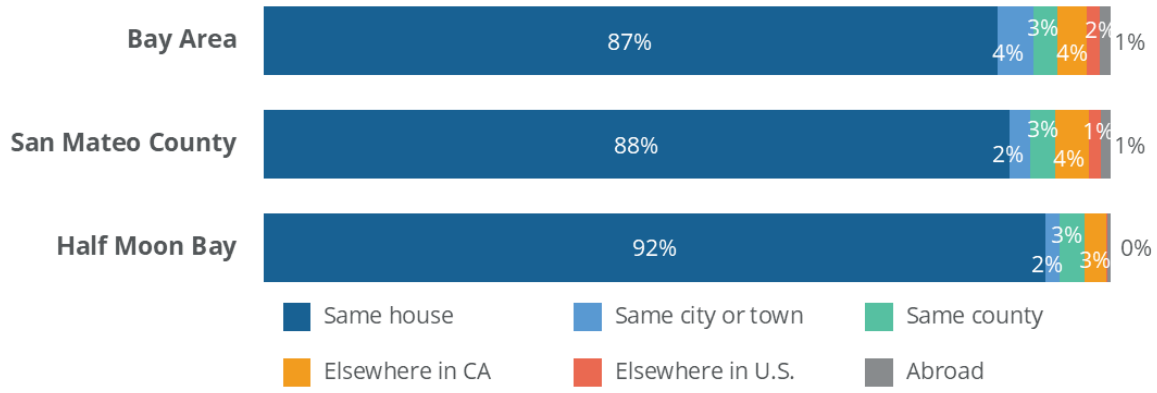
Figure IV-25.
Characteristics of the Population Experiencing Homelessness, San Mateo County, 2019

	Chronic Substance Abuse	HIV/AIDS	Severely Mentally Ill	Veterans	Victims of Domestic Violence
Sheltered - Emergency Shelter	46	0	70	31	10
Sheltered - Transitional Housing	46	3	46	4	14
Unsheltered	20	0	189	34	103

Source: ABAG Housing Needs Data Workbook

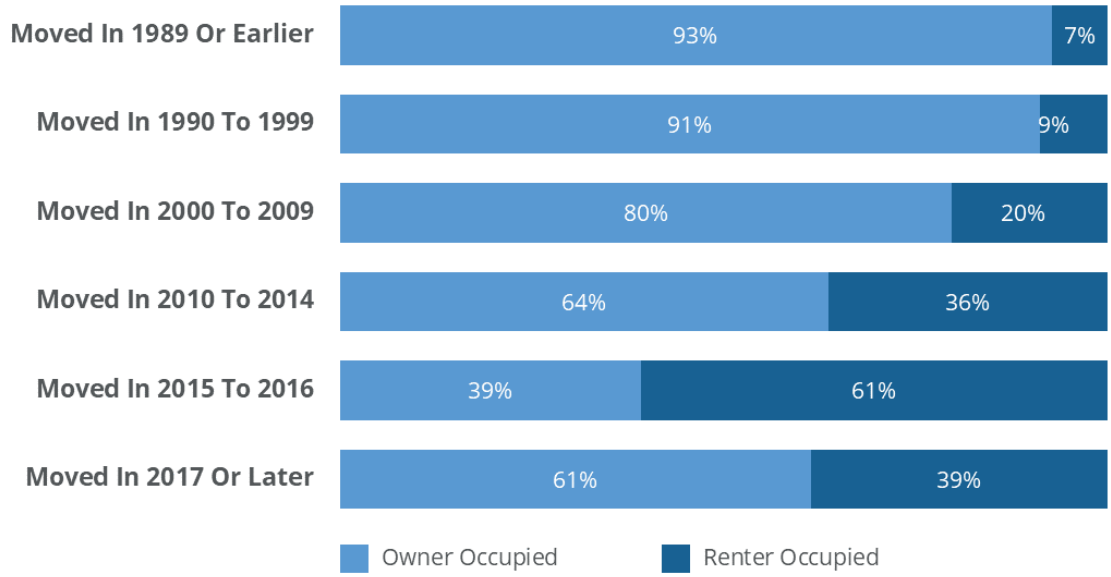
Displacement.

Figure IV-26.
Location of Population One Year Ago by Jurisdiction, 2019



Source: ABAG Housing Needs Data Workbook

Figure IV-27.
Tenure by Year Moved to Current Residence, Half Moon Bay, 2019



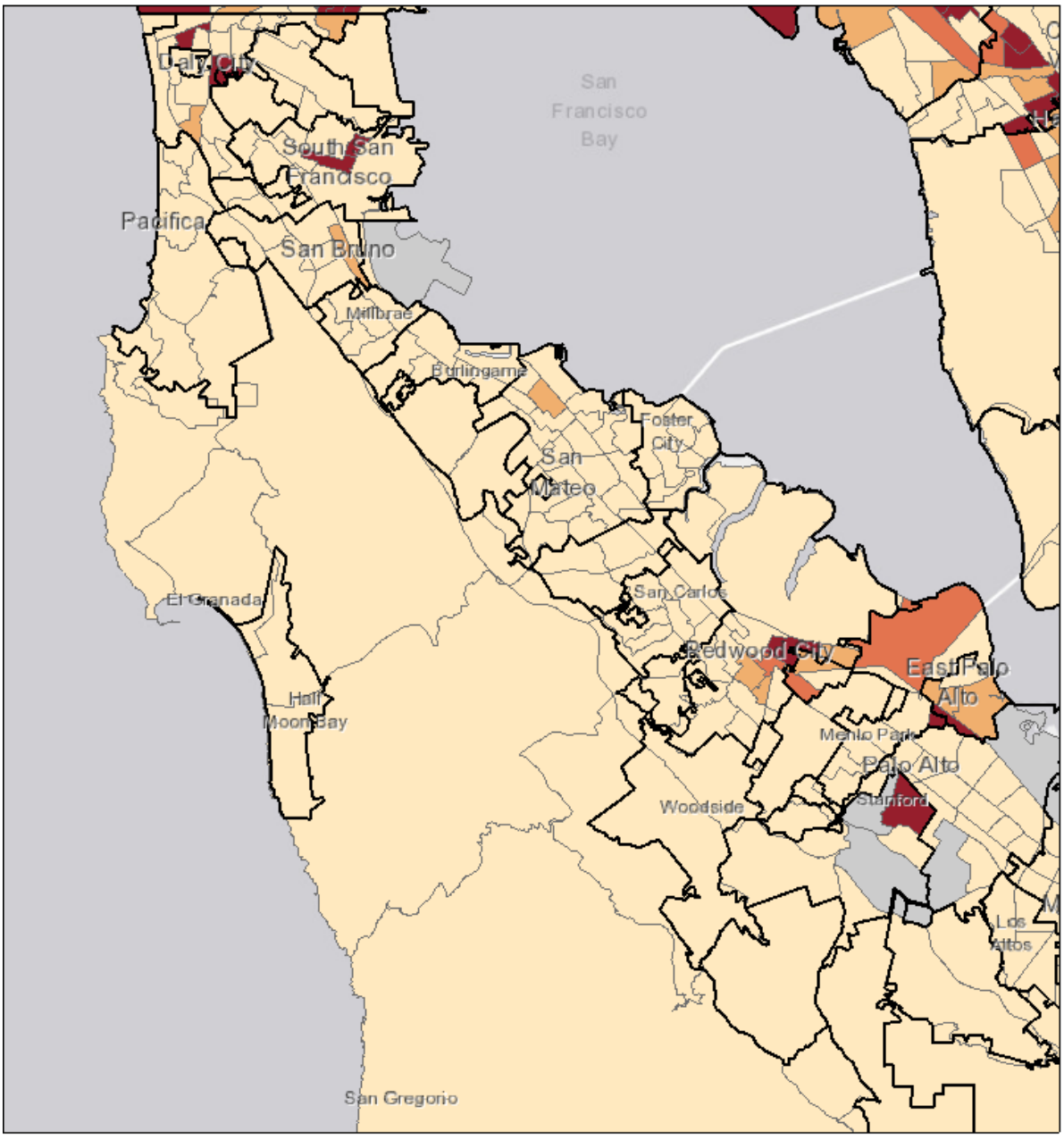
Source: ABAG Housing Needs Data Workbook

Figure IV-28.
Assisted Units at Risk of Conversion by Jurisdiction, 2019

	Low	Moderate	High	Very High	Total Assisted Units in Database
Half Moon Bay	371	0	0	0	371
San Mateo County	4,656	191	359	58	5,264
Bay Area	110,177	3,375	1,854	1,053	116,459

Source: ABAG Housing Needs Data Workbook

Figure IV-29.
Estimated Displacement Risk by Census Tract, Half Moon Bay, 2022



March 31, 2023

1:273,849

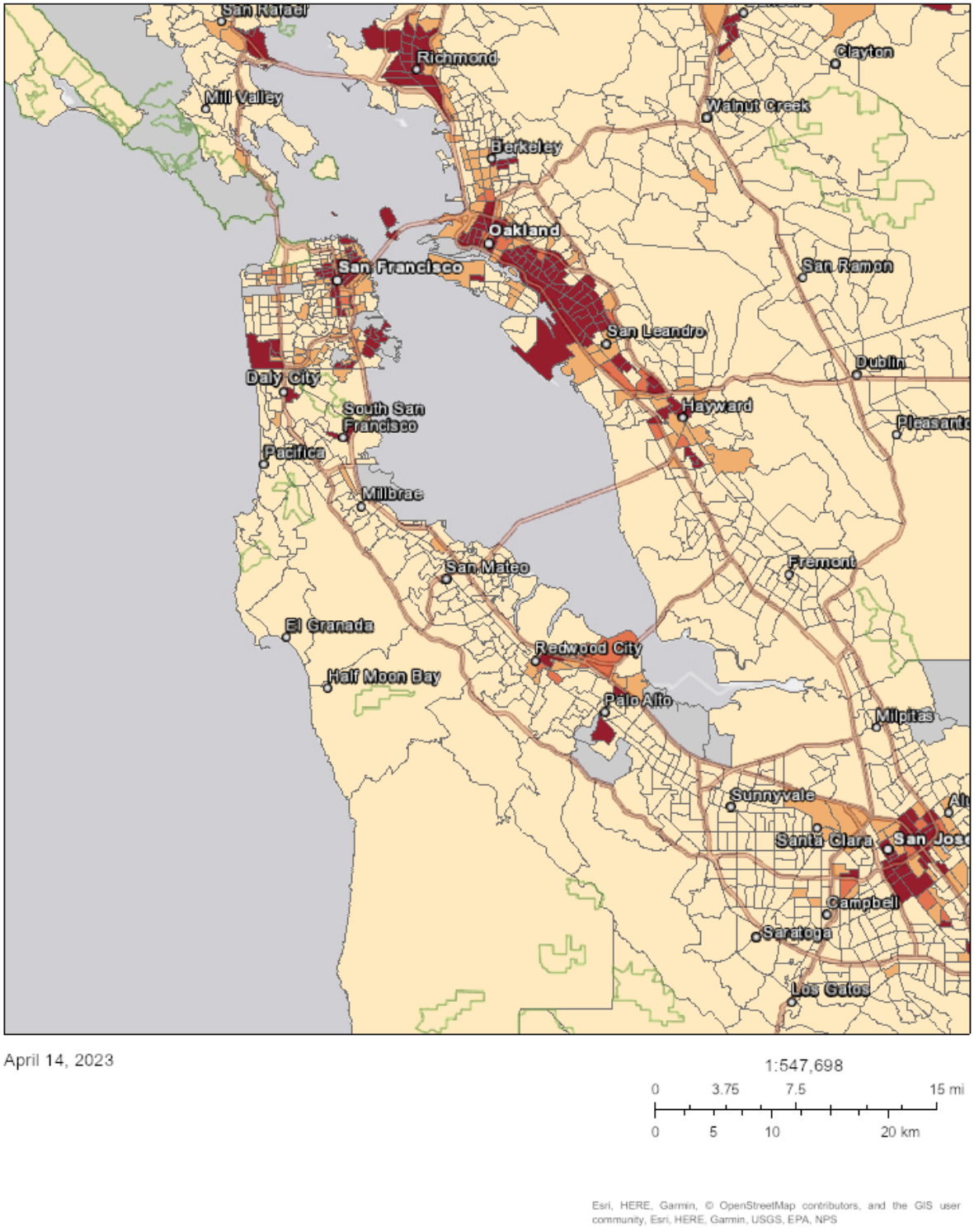
0 1.75 3.5 7 mi

0 3 6 12 km

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, NPS

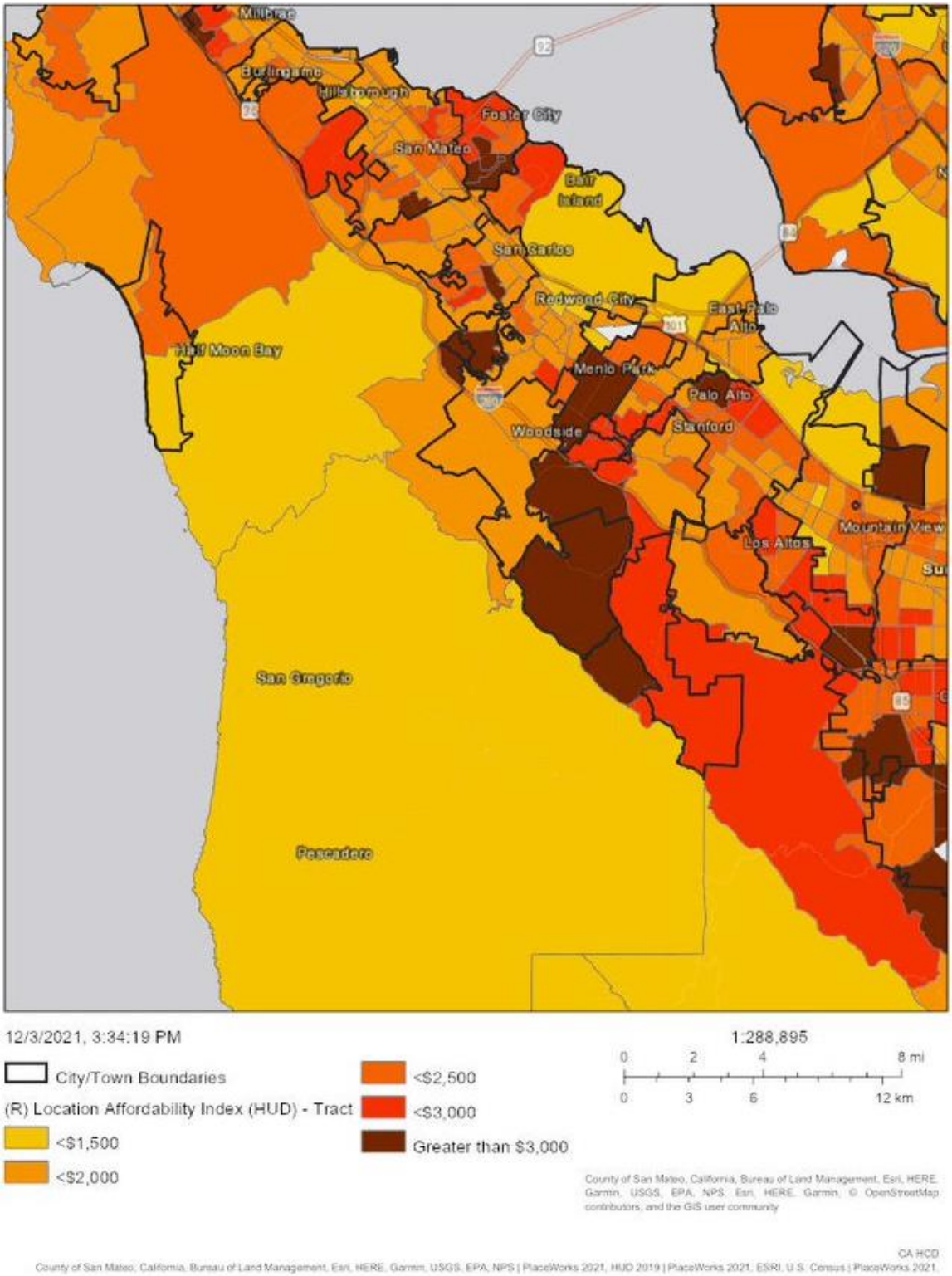
Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure IV-30.
Estimated Displacement Risk by Census Tract, Bay Area Region, 2022



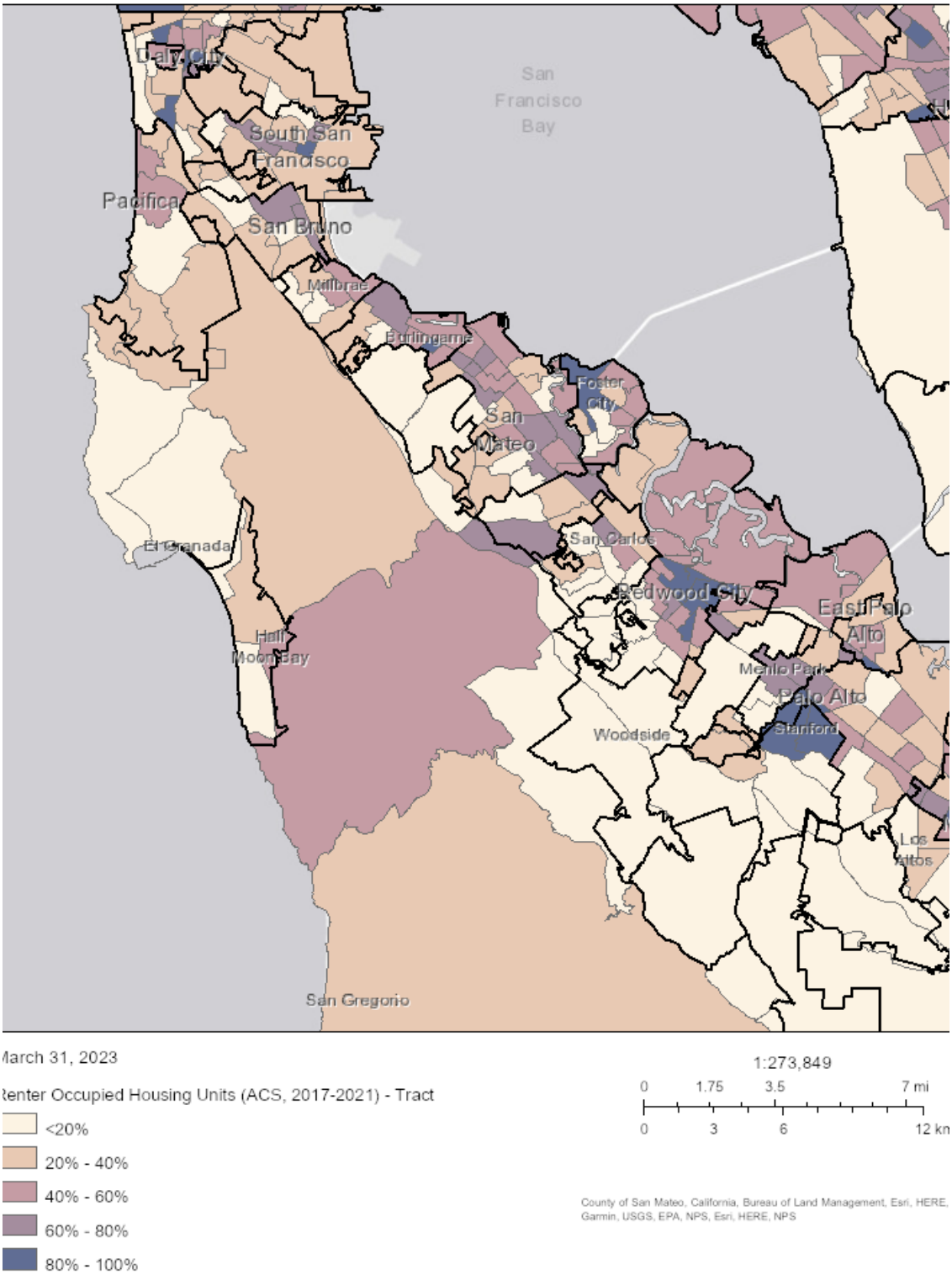
Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure IV-31.
Location Affordability Index by Census Tract, Half Moon Bay, 2019



Source: California Department of Housing and Community Development AFFH Data Viewer

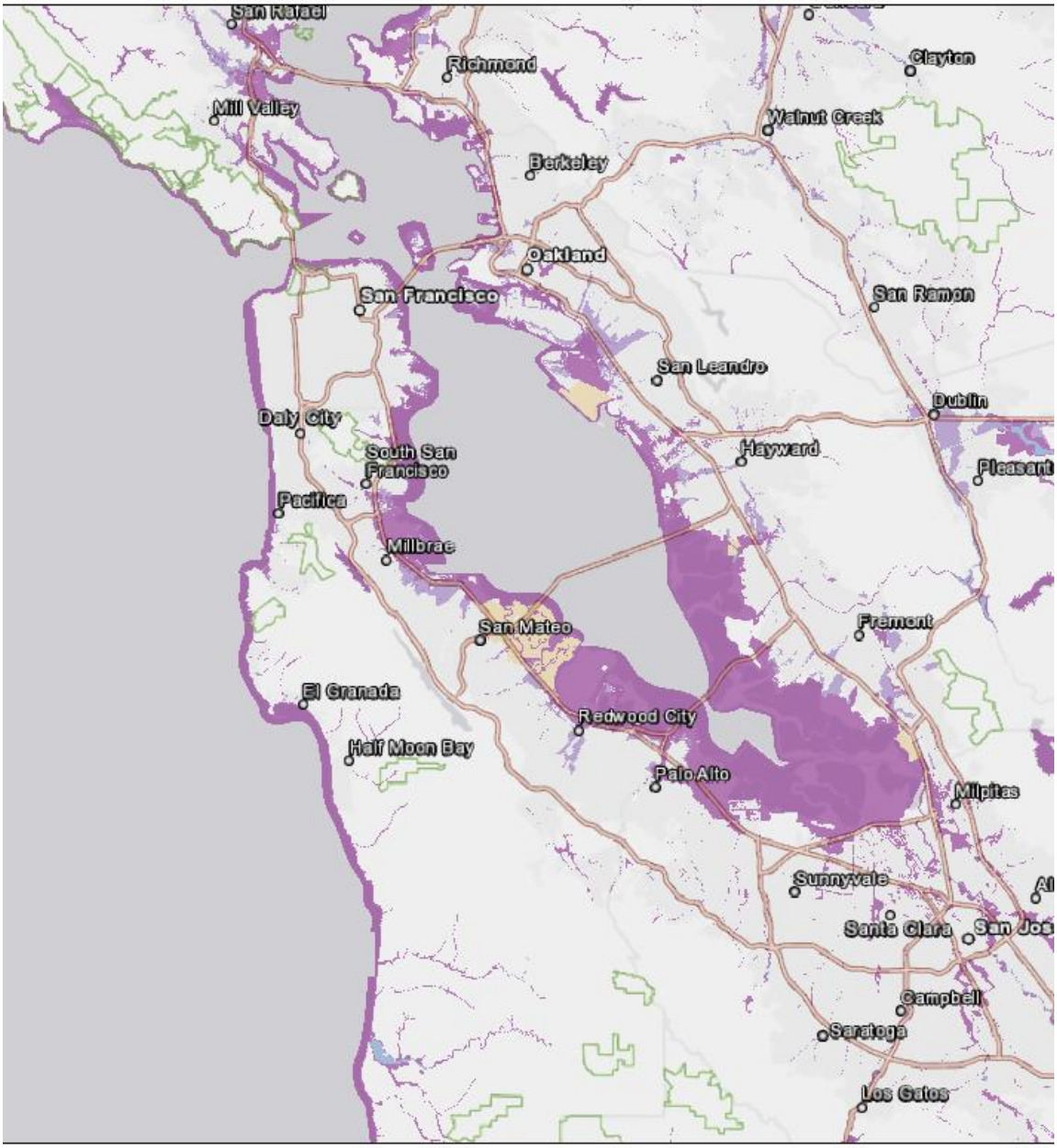
Figure IV-32.
Share of Renter Occupied Households by Census Tract, Half Moon Bay, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer

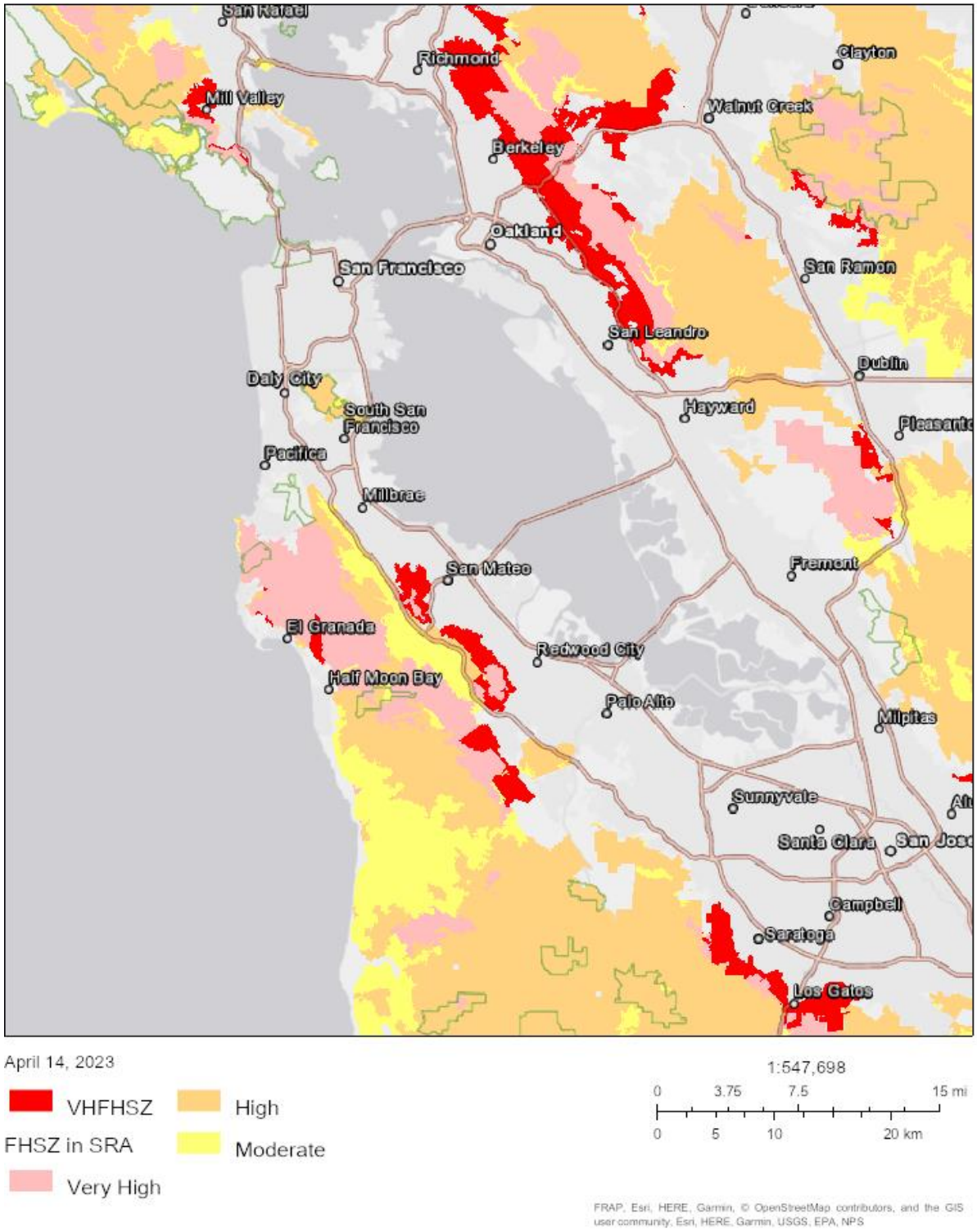
Figure IV-33.

Special Flood Hazard Areas, Half Moon Bay and Bay Area, 2022



Source: California Department of Housing and Community Development AFFH Data Viewer

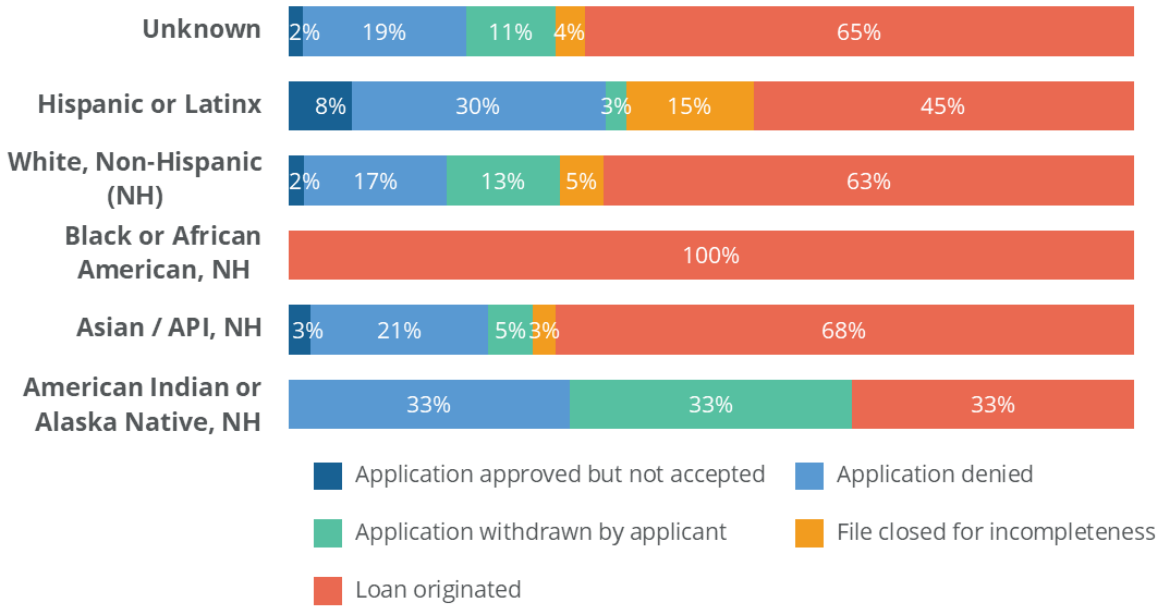
Figure IV-34.
Fire Hazard Severity Zones, Half Moon Bay and Bay Area



Source: California Department of Housing and Community Development AFFH Data Viewer.

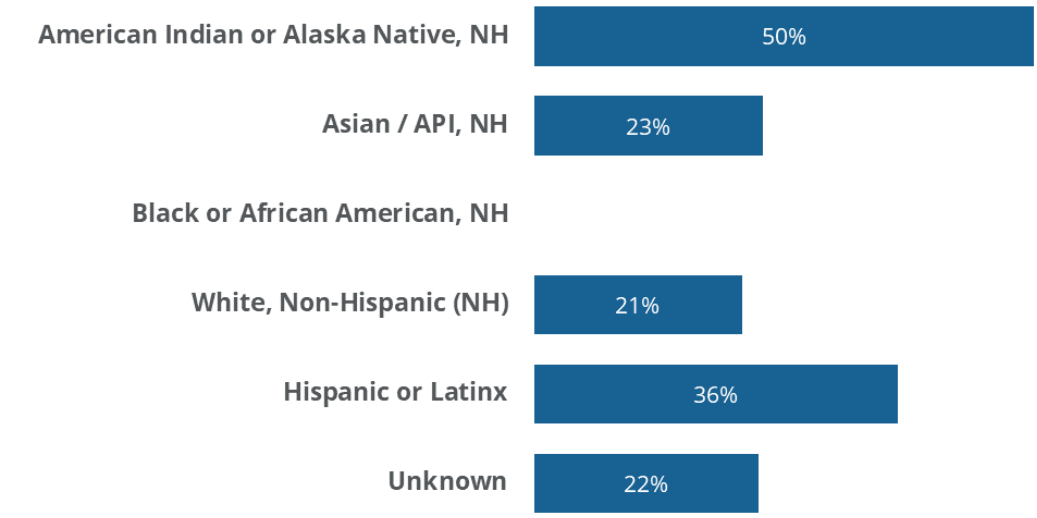
Other considerations.

Figure IV-35.
Mortgage Applications by Race and Ethnicity, Half Moon Bay, 2018-2019



Source: ABAG Housing Needs Data Workbook

Figure IV-36.
Mortgage Application Denial Rate by Race and Ethnicity, Half Moon Bay, 2018-2019



Source: ABAG Housing Needs Data Workbook

Technical Report Appendix E: Community Engagement

OVERVIEW

The Housing Element is a significant document that will shape the future of our community. Therefore, the Housing Element must reflect the vision of our local community who make the City of Half Moon Bay a special place to live, work and visit. To accomplish this, Half Moon Bay developed a broad and diverse outreach plan designed to reach as many community members as possible. For some of the outreach, the City partnered with other San Mateo county jurisdictions via 21 Elements, in a joint countywide outreach effort. 21 Elements is a multi-year, multi-phase collaboration of all twenty-one San Mateo County jurisdictions, along with partner agencies and stakeholder organizations. The project aims to support jurisdictions in developing, adopting, and implementing local housing policies and programs. It is a forum for sharing resources, successful strategies, and best practices. The City also conducted its own numerous outreach and engagement sessions focused on City and Coastside residents, employees, and service providers. The approaches to education and engagement included:

Website and Social Media: 21 Elements participated in and helped shape the "Let's Talk Housing" outreach program to increase awareness and participation in the Housing Element Update process. This program included a website and used various social media platforms, interlinked with the City's website and social media.

Community Meetings: Many community members participated in a range of sessions including City Council and Planning Commission meetings, focus groups, and stakeholder interviews. The City also participated in several meetings and webinars in partnership with 21 Elements.

Outreach Activities: 21 Elements established an Equity Advisory Group to ensure outreach was set up to meet people where they were at, as much as possible. City staff supported this effort.

Our Stories: To learn more about the housing experiences of people in the County, 21 Elements asked community members to share their stories to include as many voices as possible in the Housing Element. Experiences were shared by a diversity of residents, including small families, seniors on fixed incomes, educators, people with disabilities, and single parents.

It is more important than ever to include as many voices as possible in the Housing Element. Housing Elements at their best can provide an opportunity for everyone to add their voice to the conversation. However, many people are too often left out of the process. Renters, workers, young families, youth, people of color, immigrants, refugees, non-English speakers, and people with disabilities are often unable to participate in outreach activities when scheduled, don't know how to get involved, or don't trust the process. The City's goal, assisted by 21 Elements, was to change that. Specifically, the City:

- Ensured foreign language translation and interpretation were included in meetings and materials.
- Formed an Equity Advisory Group consisting of 18 organizations across San Mateo County that provided feedback on outreach and materials, and shared information about the Housing Element Update and how to participate in the process with the communities they serve.
- Held meetings in partnership with community organizations.
- Developed an Affirmatively Furthering Fair Housing survey.

As a whole, the approach brought forward a diversity of voices and perspectives. While the City Council routinely hears from diverse voices about housing and service needs during Council public forums and other sessions; the Planning Commission typically does not. Thus, this process provides a critical touchpoint for the City's primary land use policy review body. To that end, a draft of this summary was presented to the Planning Commission in July 2022 and the City started to offer Spanish translation and interpretation at every Planning Commission meeting. The hope is to help the community feel more comfortable in that setting and that the Commission will be especially sensitive to community needs having participated in and reviewed the community outreach for the Cycle 6 Housing Element.

MULTI-FACETED COMMUNITY ENGAGEMENT

The City developed a diverse outreach plan to hear from as many community members as possible. This section includes a detailed summary of both the regional engagement efforts supported by 21 Elements as well as City-specific engagement efforts. Further information from City meetings, interviews, and focus group sessions can be found in the Housing Element References.

Website and Social Media

As a starting point for accomplishing extensive outreach, the City developed a clear online presence with all the information needed to understand the update process and know how to participate.

City of Half Moon Bay 2023-2031 Housing Element Update Webpage

A 2023-2031 Housing Element Update Webpage (https://www.half-moon-bay.ca.us/775/Housing-Element-Update-2023-2031) was developed as a part of the City website with the intent of being an online resource for the community. It offered educational FAQs, project updates, meeting details, and documentation for review. The project website made it easy for people to participate by providing meeting details and the opportunity to sign up for email updates. Links to public meetings were provided and directed viewers to agendas, minutes, and videos of the meetings (if recorded). The City also established a Housing Element email list and as of July 2022, 450 recipients had signed up to receive updates about the Housing Element.

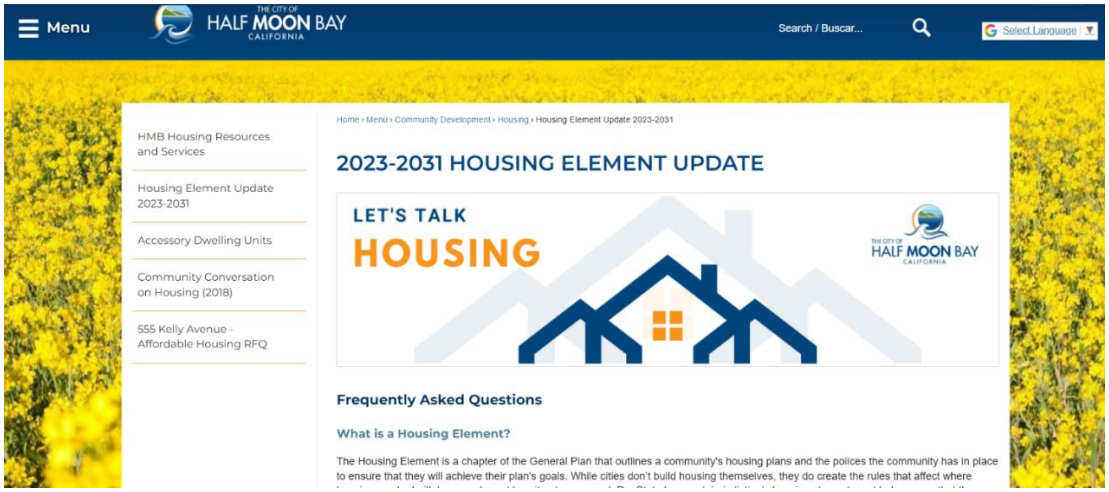


Figure E-1: 2023-2031 Housing Element Update Webpage

Let's Talk Housing Website

To reach a broader audience and supplement the City of Half Moon Bay 2023-2031 Housing Element Update Webpage, the City promoted 21 Elements Let's Talk Housing website in March 2021. The website was established to clearly explain what a housing element is, why it matters, and how to get involved. It was made available in Arabic, Chinese, English, Spanish, and Tagalog, designed to be responsive on all types of devices, and included accessibility features. The website had been viewed more than 17,000 times, with more than 20 percent occurring from mobile devices by February 2022. Let's Talk Housing Facebook, Instagram, Twitter, and YouTube accounts were also created and maintained to keep people informed about upcoming or past events.

Informational Videos on the Housing Element Update

After completing a series of introductory meetings on the Housing Element Update (see below), 21 Elements developed shorter 4-minute snippets to ensure information was more accessible and less onerous than watching an hour-long meeting. Two videos were produced – What is a Housing Element and How it Works and Countywide Trends and Why Housing Elements Matter – in Arabic, Chinese, English, Spanish, and Tagalog. The videos were made available on the Let's Talk Housing YouTube channel and website and shared on social media.

City of Half Moon Bay's Social Media

The City utilized multiple social media channels such as NextDoor, Twitter, Instagram, and Facebook to promote specific Half Moon Bay public meetings and hearings related to the Housing Element Update.

Public Meetings and Hearings

The City of Half Moon Bay held and participated in a variety of in-person and virtual meetings to inform the public about the Housing Element and hear what matters to the community.

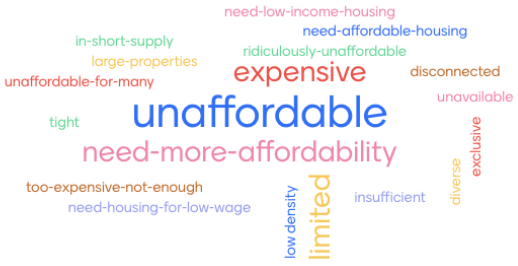
Introductory Meeting to the Housing Element Update

The City of Half Moon Bay helped develop and facilitate a 90-minute virtual countywide meeting about the Housing Element update. The meeting was held on April 14, 2021, and provided community members with an introduction to the Housing Element update, why it matters, information on the Let's Talk Housing outreach effort, and countywide trends. City staff then facilitated a breakout room discussion with community members on housing needs, concerns, and opportunities, and answered any questions. A poll was given during the meeting, to identify who was joining us and more importantly who was missing from the conversation, including if they rent or own, who they live with, their age, and ethnicity. Time for questions was allotted throughout, and meeting surveys were provided to all participants after the meeting along with all discussed resources and links.

The April 14th meeting included Half Moon Bay along with Atherton, Daly City, Pacifica, Woodside, and Unincorporated San Mateo County. Forty-six people registered for the meeting, including nine participants connected to Half Moon Bay. Of these, seven reported that they live in HMB, while two said they were present because they were interested in housing issues in our community. Of the nine people, two-thirds own their home while the remaining third rent. Two-thirds have lived in HMB for over 21 years. Demographically, four of the participants were over 70, three of them between 50 and 69, and two between 30 and 49. Eight out of nine identified as White.

At the start of the meeting, participants were asked to share a word in the chat describing housing now, and the housing they envisioned in their communities ten years from now. The resulting "word clouds" are shown below.

Now



In 2030

The majority of the meeting was spent in jurisdiction-specific breakout sessions, which started with a presentation from the city team. That presentation included an overview of important groundwork that would support and inform the housing element update, including the update to the city's land use plan map, currently under review by the Coastal Commission. This includes land use changes in the Town Center, creation of a Workforce Housing Overlay, and upzoning. Many questions focused

on constraints that make it difficult and expensive to build new housing and ADUs, and on how the City can help ensure affordable units for lower-income families. Community members expressed appreciation for the outreach and opportunity to learn and give input, and shared ideas about how to ensure broad participation in the update effort.

All About RHNA Webinar

City staff joined a webinar with 21 Elements in April 2021 to provide information and answer community questions about the RHNA process. 264 people registered and 80 questions were answered over three hours. The recording of this meeting and the FAQ can be found ***here***.

City Council Listening Sessions

Each year the Half Moon Bay City Council hosts listening sessions to hear directly from the people who live and work in Half Moon Bay to encourage a broad range of the community's input regarding the City's critical priorities. The City Council uses this input as a foundation for annual priority setting and budgeting. For several years leading up to drafting the Cycle 6 Housing Element, affordable housing has emerged as and remained a top community and City priority. Community input received from the Listening Session includes current information about housing needs and policy recommendations directly relevant to the Housing Element. The most recent two years of input, received over four separate sessions, conducted via Zoom with simultaneous Spanish translation, is summarized as follows:

City Council Listening Session #1

On March 3, 2021, the City Council held its annual listening session series. In this annual series, however, the community was informed about the City's need to update the Housing Element. About 18 community members attended and expressed the need for housing for all ages and stages of life that is affordable and available in the city. Rental assistance and housing support were encouraged to improve quality of life and to support the residents in the community. Direct outreach to the unhoused community was said to be a pressing need, and that those experiencing homelessness should receive more information about the Coast House emergency shelter, how to get in, and how to qualify for a room.

City Council Listening Session #2

On March 6, 2021, the City Council held its second listening session with 10 community members in attendance. Community members shared their appreciation to the City for the affordable housing already located in the community. To help meet the RHNA, attendees suggested and were in favor of accessory dwelling units (ADUs) to help provide more affordable housing options. Some mentioned that they would like to see the City provide opportunities to house refugees.

City Council Listening Session #3

On March 9, 2021, the City Council held its third listening session with 30 community members in attendance. Affordable housing and farmworker housing were highlighted as a focus for the housing element update. Local business owners also advocated for the need for affordable housing for staff and essential workers. Attendees suggested that the City ask workers about their housing

preferences concerning location and type. Overcrowding was mentioned to be a growing concern, especially for kids who need good quality housing. Gratitude to the City was shared for pro-actively listening. Nonetheless, community members urged that the City not stop its efforts and continue to keep affordable housing and farmworker housing a priority. Some attendees wondered if it is feasible to plan for small rural housing and in-town housing, or if one had to be attended to at a single time.

City Council Listening Session #4

On March 13, 2021, the City Council held its last listening session with 22 community members in attendance. Attendees stressed the importance of keeping affordable housing at the top of the priority list. In addition to affordable housing is the need for rental assistance to ensure residents do not become unhoused. Some participants encouraged the City to broaden its scope to consider already developed properties that may be underutilized, especially in the downtown area.

City Council and Planning Commission Work Session – Sites, Opportunities, and Constraints

On November 9, 2021, the City Council and Planning Commission hosted a special joint work session on the Housing Element. The meeting was conducted via Zoom with simultaneous Spanish translation throughout. The agenda included a presentation of several broad categories of affordable housing types previously identified by the community as most-needed (e.g., farmworker housing, mobile homes, multi-generational family housing, and infill housing in the resource-rich Town Center area). Detailed information about specific sites intended for inclusion in the 6th Cycle Housing Element included sites owned by the City, Cabrillo Unified School District (CUSD), churches, agricultural, and other property owners. For each, the presentation covered opportunities, constraints, and potential City actions to be taken to further support development with affordable housing. The session was well-attended with 83 individuals, including 25 who spoke during the public forum.

Stakeholder Listening Session Series

City staff joined 21 Elements for a facilitated series of listening sessions held between September and November 2021 to hear from various stakeholders who operate countywide or across multiple jurisdictions. The four sessions convened more than 30 groups including fair housing organizations, housing advocates, builders/developers (affordable and market-rate), and service providers, to provide observations on housing needs and input for policy consideration. Summaries for each session can be found here. Key themes and stakeholder groups included:

Fair Housing: Concern for the end of the eviction moratorium, the importance of transit-oriented affordable housing and anti-displacement policies, and the need for education around accessibility regulations and tenant protections. 8 stakeholder groups provided this feedback, including the following:

- Center for Independence www.cidsanmateo.org
- Community Legal Services of East Palo Alto (CLSEPA) www.clsepa.org
- Housing Equality Law Project www.housingequality.org

- Legal Aid for San Mateo County www.legalaidsmc.org
- Project Sentinel www.housing.org
- Housing Choices www.housingchoices.org
- Public Interest Law Project www.pilpca.org
- Root Policy Research www.rootpolicy.com

Housing Advocates: Concern for rent increases and the need for ongoing outreach to underserved and diverse communities, workforce housing, deeply affordable and dense infill, and tenant protections for the most vulnerable. 6 stakeholder groups provided this feedback, including the following:

- Housing Leadership Council www.hlcsmc.org
- Faith in Action www.faithinactionba.org
- Greenbelt Alliance www.greenbelt.org
- San Mateo County Central Labor Council www.sanmateolaborcouncil.org
- Peninsula for Everyone www.peninsulaforeveryone.org
- San Mateo County Association of Realtors www.samcar.org

Builders and Developers: Local funding, tax credit availability, and concern that appropriate sites limit affordable housing while sites, construction costs, and city processes limit market-rate housing. 12 stakeholder groups provided this feedback, including the following:

- Affirmed Housing (Affordable) www.affirmedhousing.com
- BRIDGE Housing (Affordable) www.bridgehousing.com
- The Core Companies (Affordable, Market Rate) www.thecorecompanies.com
- Eden Housing (Affordable) www.edenhousing.org
- Greystar (Market Rate) www.greystar.com
- Habitat for Humanity (Affordable) www.habitatsf.org
- HIP Housing (Affordable) www.hiphousing.org
- Mercy Housing (Affordable) www.mercyhousing.org
- MidPen Housing (Affordable) www.midpen-housing.org
- Sand Hill Property Company (Affordable, Market Rate) www.shpco.com
- Sares | Regis (Market Rate) www.srgnc.com
- Summerhill Apartment Communities (Market Rate) www.shapartments.com

Service Providers: More affordable housing and vouchers or subsidies for market-rate housing are needed, along with on-site services and housing near transit, and jurisdictions should work with providers and people experiencing issues before creating programs. 10 stakeholder groups provided this feedback, including the following:

- Abode Services www.adobeservices.org
- Daly City Partnership www.dcpartnership.org
- El Concilio www.el-concillio.com

- HIP Housing www.hiphousing.org
- LifeMoves www.lifemoves.org
- Mental Health Association of San Mateo County www.mhasmc.org
- National Alliance on Mental Illness www.namisanmateo.org
- Ombudsman of San Mateo County www.ossmc.org
- Samaritan House San Mateo www.samaritanhousesanmateo.org
- Youth Leadership Institute www.yil.org

Other Outreach Activities

The City set out to collect as much feedback as possible from the community, from general concerns and ideas as to where new housing could go. It was also important to the City to consider community outreach best practices and partner with organizations working in the community, to ensure as many people as possible are reached and done so thoughtfully.

City of Half Moon Bay Stakeholder and Service Providers Interviews

In April 2022, City staff invited affordable housing providers and service agencies for interview sessions to gain a better understanding of the housing needs, challenges, and desires of the specific populations they serve. Agencies were identified as those who are especially focused on supporting the San Mateo coastside, or those that have identified themselves to staff as seeking to increase their presence on the coast. Of the stakeholders invited, ten agencies participated. Interviews were unstructured and casual to allow each agency to organically discuss issues and present recommendations. The input received was specific to the Housing Element policy development and site selection process.

Coastside Hope

On April 12, 2022, City staff met with the Executive Director of Coastside Hope, an organization that provides support to clients and their families who live and work on the Coastside and are seeking permanent residency. The discussion highlighted the need for more affordable housing, but especially for farmworkers and greenhouse workers. The Executive Director stressed that affordable rental housing developments should be combined with other programs to help households save money to buy a home. Tenant education and protection were mentioned as a key tool for reducing discrimination and inequitable practices.

A “community first” approach was suggested for the City to ensure that housing is built and secured for residents before interested parties move in. Funding service agencies in the City help support residents stay in their homes but they need to be more flexible as master leaseholders may not wait long for their payment.

Senior Coastsiders

On April 12, City staff met with the Executive Director of Senior Coastsiders to discuss what the organization may require support with, any housing issues their clients have been experiencing, and

the current housing support programs. Like many other organizations, Senior Coastsiders supports accessory dwelling units to help increase the production of affordable units.

Abundant Grace

On April 14, 2022, City staff met with the Executive Director and their staff at City Hall. Abundant Grace is an organization that serves the homeless and low-income communities of Half Moon Bay. They discussed coastside needs such as addressing the lack of housing available for residents with housing vouchers. Farmworkers' needs are a major concern because their income cannot keep up with the increased cost of living.

Housing Choices

On April 14, 2022, City staff met with the Executive Director and Senior Housing Advocate of Housing Choices, an organization that provides housing navigation services to people with developmental and other disabilities. In addition to discussing their clients' needs and desires for housing, they shared specific policy recommendations for Half Moon Bay, presented at the end of this report.

Housing Leadership Council (HLC)

On April 14, 2022, City staff met with the Policy Manager at the Housing Leadership Council of San Mateo County. HLC is a membership organization that works with its partners to preserve and expand the range and supply of adequate, accessible, and affordable housing for residents and workers of San Mateo County. The Council ensures everyone who works, lives, or grows up in San Mateo County can obtain a suitable home. During the interview, they shared a few things they would like to see for the future of housing in Half Moon Bay. This includes an analysis of the Cycle 5 Housing Element to determine why the City has not met its housing needs as a means to help ensure that the upcoming housing element is holistic and realistic for housing production. HLC shared best practices on their Housing Element Policy Platform, included in the Detailed Input section at the end of this technical report.

MidPen Housing

On April 14, 2022, City staff met with the Vice President of Business Development at MidPen Housing, one of the largest, most trusted nonprofit developers, owners, and managers of high-quality affordable housing in Northern California. In advance of the interview, MidPen Housing provided its "Housing Element Best Practices: Lessons from Previous Cycles". The interview covered their recommendations, including a discussion of their applicability to the City of Half Moon Bay included in the Detailed Input section at the end of this technical report.

Society of St. Vincent de Paul

On April 14, 2022, City staff met with the Executive Director, Director of Engagement and the Lead Case Manager at the Society of St. Vincent de Paul, who provides person-to-person services of time, talent, and resources to help neighbors in need. Their main goal is to help people get housed. As more families need support, they will continue to support and refer people to services that can directly impact them in the City since they are primarily based in San Mateo.

Boys and Girls Club

On April 19, 2022, the City met with the Coastside Executive Director of the local Boys and Girls Club. The main issue mentioned was centered around affordability and availability of housing for their staff and clients. Their younger staff cannot afford to move out of their family homes because there are no available and affordable homes for them. This leads to overcrowding in the City which is a growing concern.

As a trusted partner in the Community, the Boys and Girls Club offered to help share outreach materials and information.

HIP Housing

On April 19, 2022, City staff met with the Director of Programs at HIP Housing, a local nonprofit organization that has provided housing and Home Sharing Services in San Mateo County. In the interview, they shared more about their organization and a desire for more support with outreach in Half Moon Bay and potentially working with HIP to increase ADU affordability. As they increase their presence on the Coast, they are working on strategies to make home sharing units count toward RHNA.

Habitat for Humanity

On April 19, 2022, City staff met with the Chief Executive Officer at Habitat for Humanity, an organization that builds homes and sustains affordable homeownership opportunities for families. They shared that the City has a unique opportunity to take some of the potential sites and think differently about types of housing and partnerships. This includes the consideration of ownership opportunities as part of an affordable housing development. Additionally, they shared many creative recommendations for the City to consider as potential opportunities.

Focus Groups

The City hosted two focus groups in June 2022 to provide a small and intimate platform for some of the City's most vulnerable communities, including seniors and Latino residents. The City's intent for these focus groups was to gain a better understanding of their specific housing needs and obtain feedback on how the City can best support them in the years to come.

Senior Coastsiders Focus Group

On June 8, 2022, the project team met with 8 community members connected to Senior Coastsiders. The purpose of this focus group was for participants to provide input about housing development and policy with a focus on senior needs. Participants shared that Half Moon Bay is a wonderful and friendly community. Priorities for housing include shared housing, controlled rent increases, and support for older adults including financial assistance for home maintenance. Common areas of concern include homelessness, the vulnerability of certain household types such as female-headed households, and the need for housing for people with disabilities.

Ayudando Latinos A Soñar (ALAS) Focus Group

On June 16, 2022, City staff held an in-person focus group in the backyard of ALAS' main office. The purpose of this focus group was for participants to provide input about housing development and policy with a focus on the needs of their community. It was facilitated by City staff and conducted in Spanish. Those in attendance represented low-income Latino families and farmworkers. In total, 8 adults participated, as well as several grade and middle school-aged children. Participants shared that they enjoy Half Moon Bay as a safe, beautiful small town that is close to their families and friends. They identified priorities for housing, highlighting the needs of essential workers, including farmworkers. Common areas of concern included high rent, overcrowding, and impacts on health and childhood development.

Creating an Affordable Future Webinar Series

The City of Half Moon Bay and 21 Elements offered a 4-part countywide webinar series in the fall of 2021 to help educate community members about local housing issues. The sessions were advertised and offered in Cantonese, Mandarin, and Spanish, though participation in non-English channels was limited. All meetings and materials can be found here. The following topics, and how each intersects with regional housing challenges and opportunities, were explored:

Why Affordability Matters: Why housing affordability matters to public health, community fabric, and county residents, families, workers, and employers.

Housing and Racial Equity: Why and how our communities have become segregated by race, why it is a problem, and how it has become embedded in our policies and systems.

Housing in a Climate of Change: What is the connection between housing policy and climate change and a walk through the Housing & Climate Readiness Toolkit.

Putting it All Together for a Better Future: How design and planning for much-needed new infill housing can be an opportunity to address existing challenges in our communities.

The series included speaker presentations, audience Q&A, breakout sessions for connection, and debrief discussions. Participants were eager to discuss and learn more about housing challenges in their community. They asked questions and commented in the chat and shared their thoughts in a post-event survey. Overall, comments were mostly positive and in favor of more housing, though some were focused on the need for new affordable housing. There was a lot of interest in seeing more housing built (affordable housing), concern about change or impact on schools, parking, and quality of life, and personal struggles with finding housing that is affordable and accessible shared. Some participants wanted more in-depth education and discussion of the next steps, while others had more basic questions they wanted answered.

In total, 754 registered for the series. Of those who shared, the majority identified as White (55%) or Asian (24%) and ranged between 30 and 70 years old. Over half have lived in the county for over 21 years and nearly two-thirds owned their homes. For more information, see the summary ***here***.

Equity Advisory Group

In alignment with community outreach best practices, it was important to include the guidance of and foster partnerships with community organizations to help ensure everyone's voices were heard during the Housing Element update. In response, an Equity Advisory Group (EAG) was formed consisting of 15 organizations or leaders across the county that are advancing equity and affordable housing. A stipend of $1,500 was originally provided for meeting four to five times over 12 months to advise on Housing Element outreach and help get the word out to the communities they work with.

After meeting twice in 2021, it was decided that the best use of the EAG moving forward would be to provide more focused support in 2022 based on jurisdiction needs and organization expertise. To date, EAG members have facilitated and hosted community meetings in partnership with 21 Elements, collected community housing stories to put a face to housing needs, advised on messaging, and amplified events and activities in their communities. The EAG continues to work collaboratively with jurisdictions and deepen partnerships, as well as connect community members to the Housing Element Update process. All participating organizations are featured on the Let's Talk Housing website and include the following:

- Ayudando Latinos A Soñar (ALAS) www.alashmb.org
- Community Legal Services www.clsepa.org
- El Comite de Vecinos del Lado Oeste (El Comite) www.tenantstogether.org/resources/el-comité-de-vecinos-del-lado-oeste-east-palo-alto
- EPACANDO www.epacando.org
- Faith in Action www.faithinaction.org/federation/faith-in-action-bay-area/
- Housing Choices www.housingchoices.org
- Housing Leadership Council www.hlcsmc.org
- Menlo Together www.menlotogether.org
- Nuestra Casa www.nuestracasa.org
- One San Mateo www.onesanmateo.org
- Peninsula for Everyone www.peninsulaforeveryone.org
- Puente de la Costa Sur www.mypuente.org
- San Mateo County Health www.gethealthysmc.org
- Youth Leadership Institute www.yli.org/region/san-mateo
- Youth United for Community Action www.youthunited.net

Affirmatively Furthering Fair Housing Survey

A total of 63 residents from Half Moon Bay participated in the 21 Elements AFFH survey. Participants from Half Moon Bay shared a great need for assistance in taking care of themselves or their homes and were more likely to have trouble keeping up with expenses, such as property taxes. Access to public transit, improved street crossings, and the need for more sidewalks were shared concerns. Residents also expressed that they need help finding housing. The full survey summary can be found ***here***, and is also discussed in the AFFH chapter of the housing element.

KEY TAKEWAYS

Key takeaways emerged throughout the outreach process. The first part focuses on the regional outreach efforts led by 21 Elements that took place in partnership with local cities, including Half Moon Bay. The status of regional housing has potential effects on the Half Moon Bay community due to the City's proximity to jobs-rich areas and high population centers located within San Mateo County and the greater Bay Area. The second part consists of key takeaways that City staff gathered through specific outreach at public meetings and through targeted outreach efforts with community groups and stakeholders in Half Moon Bay. The City acknowledges that many concerns taking place on a regional level have similarities to concerns gathered from local outreach.

Countywide Key Takeaways Summary

Housing is personal: People often have differing views on housing because it is a very personal issue tied to feelings of safety, belonging, and identity. Often the comments reflected people's current housing situation. Those with safe, stable housing that they can afford were more concerned with change. Those without were more interested in bolder policies and more housing generally. Many people shared meaningful stories of being priced out of their communities or of their children not being able to live in the community where they grew up. Click here for a sample story.

The price of housing is a major concern: Many voiced concerns about the high cost to rent or buy a home today, either for themselves, friends, or family. It is an issue that touches a lot of lives.

More housing is needed: Generally, people believe there is a need for more housing, particularly affordable housing. However, there are diverging views on how to accomplish this, where housing should go, and what it should look like.

Single-family neighborhoods are polarizing: While some people voiced their interest in up-zoning single-family neighborhoods or eliminating them altogether, other homeowners want to protect them and in turn, the investment they have made.

Affordable housing is a top concern: Many felt that more needed to be done to promote affordable housing. They also felt that developers should be eligible for incentives and opportunities that make them more competitive.

The process is too complicated: There was significant concern that the development process is too slow and there is too much uncertainty.

Better information resources: People wanted to know how to find affordable housing in their communities and navigate the process of applying for it.

Issues are connected: Transportation, climate change, access to living wage jobs, and education opportunities are all tied to housing and quality of life. These issues are not siloed in people's lives and there is a desire to address them in interconnected ways.

Equity is on people's minds: People want to talk about housing inequities and, even more so, discuss how to solve them. There was interest in ways to create new opportunities for housing and asset building for all that also address past exclusions.

Regional input matters but there's more to figure out: It was valuable to build a broader sense of community and share resources at the countywide level. However, it was challenging to engage non-resident community members on jurisdiction-specific input.

Diversity in participation was a challenge: Despite partnering with organizations to engage with the hardest-to-reach communities and providing multilingual outreach, achieving diversity in participation was challenging. In the wake of Covid-19, organizations already operating on limited resources were focused on supporting immediate needs, while the added stresses of life coupled with the digital divide added additional barriers for many.

Half Moon Bay Key Takeaways Summary

Farmworkers cannot afford stable housing: Many farmworker households in Half Moon Bay earn below the Federal poverty line with incomes in the acutely low- and extremely low-income categories. As a result, farmworkers often live in substandard living conditions that can include shared beds and living areas. Farmworkers, many with families, are seeking more permanent housing; however, without enough affordable housing, this population is often forced to move amid unstable living arrangements and discriminatory housing practices.

Over-crowded housing: The City heard from multiple community members and stakeholders that many families are forced to live in overcrowded housing due to the cost of rent and inability to gain approval to move forward in the rental application process. In some situations, multiple families share a home or apartment designed for only one family to live in. Therefore, in many cases, children and parents share a single room without privacy and adequate sleeping arrangements. Some families shared how these types of living situations have a direct effect on their mental health as well as child development and education.

Illegal subleases and price gauging: Related to over-crowded housing, many households with limited resources are forced to enter into housing arrangements that are not governed by a lease agreement. Although free legal services are available, tenant rights are limited without clear documentation and proof of unfair practices. In some cases, existing tenants with a valid lease are subleasing rooms without landlord consent, at higher than market rate for a single room. This places some households at even higher risk of illegal housing practices such as multiple unlawful eviction practices, insufficient lease terms, and rent increases that lead to price gauging.

More affordable housing is needed in Half Moon Bay: Through the outreach process, there was a substantial amount of support for additional affordable housing to be built in Half Moon Bay. Many respondents stated affordable housing needs to be built as soon as possible and that the City of Half Moon Bay should approve policies that allow more affordable housing to be built immediately.

Teachers and essential workers cannot afford to stay: Many speakers stated teachers and essential workers are finding it increasingly difficult to remain housed in Half Moon Bay and surrounding communities due to the high cost of housing. The need for this population to pay affordable rent was commonly shared as a result of wages that have not been keeping up with the cost of living and inflation.

City housing funds and land contribution: Multiple stakeholder and service agency organizations stated the need for a variety of funding sources to develop affordable housing and provide programs that support the community. Affordable housing developers stated feasibility increases with zoning for medium- and high-density residential in addition to City provided land and/or other funding sources.

HOW THE COMMUNITY SHAPED THE HOUSING PLAN

The Half Moon Bay community and local service agencies shaped the Housing Plan. Numerous policies were updated or added to the Cycle 6 Housing Element to make it more actionable and sensitive to very special needs that have been identified since the Cycle 5 Element was in place.

There are 6 Housing Plan Goals under which policies and programs are present to achieve the goal. The goals acknowledge the need for more affordable housing, preservation of existing housing, the need for diverse housing, the need for housing resources and tenant protections, the community's commitment to sustainability, and the importance of effective Housing Plan implementation. The goals are as follows:

Goal 1 - Housing Production:

Facilitate development of high-quality and diverse types of housing for all income levels and household types.

Goal 2 – Housing Preservation:

Preserve and improve Half Moon Bay's existing neighborhoods and housing supply.

Goal 3 – Housing Choices:

Expand housing choices for large and multi-generational households, the elderly, persons with developmental or other disabilities, farmworkers, female-headed households, unhoused individuals, and persons with special housing needs.

Goal 4 – Protections and Resources:
Promote housing opportunities and establish resources for all persons regardless of race, sex, age, marital status, ancestry, national origin, color, or sexual orientation.

Goal 5 – Housing Sustainability:
Support sustainability measures in new and existing residential development.

Goal 6 – Housing Plan Implementation:
Implement the Cycle 6 Housing Plan using annual reports, monitoring, periodic ordinance updates, and other means to maintain plan effectiveness throughout the planning period.

The following table provides a "crosswalk" between Housing Element programs with the Key Takeaways from what the City learned from the Half Moon Bay-specific community engagement.

Table E-1: Key Takeaway and Housing Programs

Key Takeways	Highlights of Responsive Housing Plan Programs
More Affordable Housing: • Farmworkers • Other Essential Workers • Special Needs Populations	**Program 3-4:** Housing for Essential Workers emphasizes use of the Workforce Housing Overlay to enable affordable housing development for farmworkers and other essential workers. **Program 3-1:** Senior and Disable Housing prioritizes affordable housing developments for seniors, persons with development and other disabilities, and other special needs populations.
Improve the Development Process	**Program 4-9:** Reduce Affordable Housing Development Costs targets reductions in development impact fees for affordable housing.
Provide Better Information	**Program 4-3:** Multilingual Housing Information Access specifies a suite of approaches for providing access to information for tenants and households seeking housing.
Support Renters and Improve Conditions: • Tenant Rights • Crowding	**Program 4-5:** Tenant Relocation Assistance Ordinance will require landlords with serious building code violations resulting in unsafe living conditions to provide at least three months of rent to tenants who need to relocate. **Programs 3-3:** Home Share and Cooperative Housing and 3-5: Large and Multi-Generation Households outline diverse and flexible housing types and living arrangements for large families and households to reduce crowding.

Key Takeways	Highlights of Responsive Housing Plan Programs
Funding: • More is needed • Spend it well	**Program 4-6:** Increased Funding for Affordable Housing identifies potential funding sources for the City's Affordable Housing Fund as well as partnerships with other resources. **Program 4-7:** Affordable Housing Fund Management and Use is based on the City's Affordable Housing Fund Allocation Guidelines which prioritize funding for new and deeply affordable units as well as for preserving existing affordable units.
Use Public Land for Housing	**Program 4-8:** Use Public and Quasi-Public Owned Lands for Affordable Housing emphasizes use of the Workforce Housing Overlay on sites owned by the City, School District, and religious institutions for affordable housing development.

PUBLIC INPUT AND REVISIONS TO THE FIRST PUBLIC DRAFT HOUSING ELEMENT

The First Public Draft Housing Element was made available for a 30-day public comment period running from April 17 - May 16, 2023. The Element was provided on the City's website as a combined and searchable PDF file, as well as by individual section. Hard copies of the Element were available at the Half Moon Bay Library and City Hall. Announcements about the Housing Element's availability and comment period were broadly circulated as follows:

- City eNewsletters Notifications: 8,884 email addresses
- City social media (Twitter, Facebook, and Instagram): 14,015 following
- Housing Element website
- Announcements at public meetings

To further ensure that interested parties had an opportunity to learn about the Housing Element and provide comments, the City held a Work Session on May 9, 2023. The session started at 6:00 PM with a one-hour reception for community members to discuss the Housing Element with each other and City staff. Display boards presented the Housing Element's Goals, Housing Opportunity Sites, and RHNA. The Work Session was held jointly by the City Council and Planning Commission and commenced at 7:00 PM. The session was offered in a hybrid format and also televised. The public comment period was open for in-person and Zoom attendees. The City also set up a Housing Element email to facilitate the submittal of written comments.

Summary of Input on the First Public Draft Housing Element

Written Comments: Twenty-one written comments were submitted on the First Public Draft Housing Element. Table E-2 provides an index and summary of the main themes of each written comment. The full text of each written communication is provided at the end of this Technical Report.

Public Comments from May 9, 2023, Work Session: Fourteen speakers addressed the City Council and Planning Commission at the Work Session held on May 9, 2023. Table E-3 provides an index and summary of the main themes of each speaker's comments. Detailed meeting summary notes are provided at the end of this Technical Report. The summary includes additional summary notes of each speaker's comments as well as a summary of the City Council and Planning Commission's discussion and direction. Two Planning Commissioners also submitted written comments and questions in advance of the work session, and these are also provided at the end of the summary. Broadly, public comments could be sorted into three categories. The categories are color coded to help illustrate the primary areas of interest in Tables E-2 and E-3 as follows:

Diverse Affordable Housing: for older adults and families; consider mobile homes
Stone Pine Road Housing Opportunity Site
Infrastructure/Parking

Table E-2: Written Comment Index/Summary

#	Commenter	Comment Topic(s)
1	Michelle Lutke	Seniors are at risk for displacement; had to leave HMB due to a lack of moderate-income housing.
2	Sylvia Teng	Need to address coastside traffic/infrastructure needs (e.g., more traffic signals) before adding more housing.
3	Steve Hyman	Concerned about traffic and location of farmworker housing for 555 Kelly Avenue and 880 Stone Pine Road; the farmworker housing should be on the farms, not Downtown.
4	Dave Powell	Senior housing options for low- and moderate-income households need to be better addressed.
5	Peter Kroosz	Concerned about 880 Stone Pine Road housing site access and traffic.
6	Linda Goldstein	Supports housing justice; the City should develop safe and equitable housing.
7	Marcy Barton	Questions about the Pilarcitos trail extension and relationship to the 880 Stone Pine Road housing site.
8	Bill Heavlin	Lower-income units not produced during Cycle 5; need more for Cycle 6 and suggested development incentive program.
9	Kathryn Murdock	Stone Pine Road housing site is suitable for mixed occupancy; concerned about concentrating affordable housing on this site.
10	Joanne Rokosky	Need more than 480 units per RHNA; teacher housing is vital; assistance for sublease/renters and price gouging is needed.
11	KC Branscomb	Shared a variety of policy and program observations related to farmworker housing on Rural Coastal designated properties: ADUs, WHO, trailer residences, and high pre-development costs.

#	Commenter	Comment Topic(s)
12	Kirsten Loegering	Concerned about traffic and impacts of Stone Pine Road housing site on the Cypress Cove neighborhood.
13	Caeli Collins	Asked questions about encouraging farmworker housing; development standards to promote building such housing including ADUs; and efforts to protect agricultural land use in general.
14	Sandy Miranda	Concerned about Stone Pine Road housing site; supports HWY 92 access.
15	Rob Robinett	Opposes Stone Pine Road housing site; supports HWY 92 access.
16	Carole Black	Concerned about opportunity sites, most notably 880 Stone Pine Road for traffic and the need to add WHO; interested in mixed-income opportunities.
17	Alexandru Chitea	"Vote" against the Stone Pine Road housing site.
18	Mark Gammon	Concerned about the 880 Stone Pine Road housing site.
19	Keet Nerhan	Concerned about Housing Element's effectiveness in addressing constraints to meeting RHNA.
20	Sha T	Concerned about Stone Pine Road traffic; provided a list of benefits for site access via HWY 92 instead of Stone Pine Road.
21	Jeremy Levine, Housing Leadership Council	Concerned that mixed-use and multi-family zoning densities are too low and that Measure D capacity will constrain the development of housing generally.

Note: The full text of each written communication is provided at the end of this Technical Report.

Table E-3: May 9, 2023, Work Session Public Comment Index/Summary

#	Commenter	Comment Topic(s)
1	Joy Moore, Harmony Salon	Concerned about the Stone Pine Road housing site, traffic on Stone Pine Road, and the intersection at Main Street.
2	Rabbi Moshe Heyn	Supports the Housing Element process. There is a problem that we need to solve.
3	Rocio Avila	Need more affordable housing, housing needed to support children.
4	Carolina Carbajal	Need more affordable housing and a "just salary," young people are leaving the area, and kids need a good place to live to be leaders.
5	Crystal Avila	Housing is a necessity; young people cannot do schoolwork in crowded units/rooms.
6	Pastor Sue Holland	Need more affordable housing; support service workers and children.
7	Jan Hanson	Mobile home communities need to be considered.

#	Commenter	Comment Topic(s)
8	Alice Linsmeier	Need housing to support children, grades improve if well housed.
9	Maria Garcia	Need more affordable housing; apartments needed to reduce overcrowding.
10	Emily Glines	There is a great need for more affordable housing, including for seniors who want to downsize.
11	Sean McPhetridge, CUSD Sup.	Working on new housing development on school property for teachers and staff.
12	Mike Ferreira	Be careful about reducing parking standards for development types where residents really need it. We don't have transit.
13	Joanne Rokowsky	Supports tone of Housing Element and notes the need for more affordable housing, more than RHNA.
14	Crystal (no last name provided)	Concerned about Stone Pine Road housing site including traffic and home value impacts on Cypress Cove.

Note: Detailed meeting summary notes are provided at the end of this Technical Report and include additional summaries of each speaker's comments.

How Community Input Was Addressed

The first public draft Housing Element has been updated to incorporate community input. Key themes and responses are summarized below.

Housing for Older Adults: The need for more affordable housing and smaller housing units that would allow older adults to downsize and stay in the community came up several times in community comments.

- Housing Element Revisions: Program 1-7 Diverse Housing Types was revised to emphasize the need for small units and/or units for older adults in new residential development. Program 3-1 Senior and Disabled Housing was updated to acknowledge that housing suited to older adults of all income levels is needed.

Family Housing: The community wants the Housing Element to more directly address overcrowding for families that double and triple up in small housing units. This input was further informed through statements made about the impacts of such conditions on children.

- Housing Element Revisions: Program 3-5 Large and Multi-Generational Households was updated to clarify BMR and Density Bonus incentives and added fee waiver incentives for affordable units developed on infill single-family lots.

Manufactured Homes: Manufactured housing and mobile home parks were identified as opportunities to provide larger and more affordable units within safe and cohesive neighborhood environments. The Housing Element includes two mobile home park site expansions - Pipeline Project AH (Hilltop Mobile Home Park, 250 San Mateo Road) and Housing Opportunity Site 5 (Canada Cove, 101 Canada Cove Avenue) - as well as a potential new manufactured housing neighborhood on Site #1 (880 Stone Pine Road).

- Housing Element Revisions: As further described below, new Program 1-8 Diverse and Healthy Neighborhoods was added to establish provisions to maintain and enhance neighborhood diversity. Inclusion of manufactured housing is one means of doing so and is acknowledged in Program 1-8.

Stone Pine Road Housing Opportunity Site: Housing Opportunity Site #1, 880 Stone Pine Road, was the subject of many of the comments received. The City is currently working on preliminary plans for the property. Two community meetings for the 880 Stone Pine Road site overlapped with the Housing Element 30-day public review period (April 17 and May 8, 2023). The City intends to ensure that neighborhood and other community concerns are addressed as the approach to site development is further refined. Because this is an area of active discussion occurring concurrently with the Housing Element public comment period, it has been helpful to the City to hear about both concerns and hopes for development of this property.

- Housing Element Revisions: The narrative for Site #1 presented in Technical Report Appendix C – Housing Resources was updated to acknowledge input about project design, potential impacts such as traffic, and ongoing oversight and maintenance of future development.

In addition to the above changes, the following topics, although not leading to revisions to the Housing Element, are important to address to provide more information and clarity to those who made public comments.

Teacher Housing: The significant need for teacher and staff housing was mentioned by several individuals. It is notable that Housing Opportunity Site #2 (498 Kelly Avenue, the "District Office Site"), is for 60 units of such housing. The Cabrillo Unified School District (CUSD) is moving forward with a preliminary application for Housing Opportunity Site #2.

Agricultural Land Use and Farmworker Housing: Commenters asked about the City's support for farmworker housing as well as for agricultural land uses. The City provides deep policy support for the retention of agricultural land use, which is a Coastal Act priority use. The Local Coastal Land Use Plan (LCLUP) includes policies throughout Chapter 2 (Development) and Chapter 4 (Agriculture) that support long-term retention of agricultural land uses, including farmworker housing on properties in agricultural and horticultural use, as well as on other sites. Every unit matters, and thus the strategy to facilitate development of farmworker housing in small and larger formats - both on-farm and off-the-farm – was deliberately set up in the LCLUP in anticipation of the Cycle 6 Housing Element.

Residential Densities and Measure D: The City's R-3 and mixed-use districts have maximum residential densities of nearly 30 units/acre. A written comment suggested that these densities need to be increased to 50 units/acre. The City notes that while the buildout analysis in the LCLUP assumed 30 units/acre for these areas, it also assumed that additional units would come with affordable and mixed-income housing projects via density bonus allowances. This is already proving to be the case, such as with the City's 555 Kelly Avenue site (pipeline project #AJ). As modeled in the LCLUP, water and sewer system capacity were found to be substantially adequate through 2040,

with the exception of water supply during multi-year drought conditions as identified in the Coastside County Water District's 2020 Urban Water Management plan. Increasing the City's maximum densities to 50 units/acre for the R-3 and mixed-use districts could result in the depletion of water and sewer system capacities before 2040. An unintended consequence would be to foreclose development of future affordable housing projects if nearer-term market rate development consumes infrastructure capacity. The comment also noted that Measure D is a constraint. The City's analysis of Measure D in Technical Report Appendix B – Constraints presented the challenges imposed by Measure D and ways to manage them through implementation. In summary, while there is adequate capacity in Measure D for the Cycle 6 RHNA, the need for phasing and other perceived risks may be off-putting to developers. Fortunately, density bonus units are exempt from Measure D. This exemption encourages developers of market rate housing to provide affordable units to achieve higher densities and enjoy the benefit of not having to secure Measure D allocations for large portions of projects. The density of such projects could meet or exceed densities of 50 units/acre as suggested by the commenter, but in a manner that fits within the City's infrastructure capacity.

City Council Direction

At the joint work session, the Planning Commission and City Council considered public comments and discussed numerous programs and opportunities. The City Council directed City staff to revise the Housing Element to be submitted for HCD's review for several topics. Like the community, the Council requested more support for older adults and mobile home parks, and these topics are addressed above. Additional topics brought forward by the Council follow:

Community Character: Emphasize community character and the intent to protect community diversity.

- Housing Element Revisions: The first page of the Introduction and Executive Summary was revised to highlight community character as a priority and explain that community character is more than "small town" charm; small towns take care of each other.

Town Center Incentives: Incentivize development Downtown and pursue development of the Housing Opportunity Sites in the Town Center, including but not limited to 555 Kelly Avenue, 880 Stone Pine, and others.

- Housing Element Revisions: To further encourage housing development in the Town Center, Program 6-4 Removal of Constraints was expanded to acknowledge the City's support for CEQA exemptions for qualifying projects. Flexible standards for infill development in Town Center are already acknowledged in Program 1-2 Missing Middle Housing Development Standards.

Neighborhood Diversity: Heritage Downtown and other parts of the Town Center area illustrate neighborhood diversity, with mixed-uses, a range of housing types, and a diverse population. New development in Town Center should contribute to that diversity through mixed-income projects and creative housing types including co-housing. For large development sites, that would create new neighborhoods, care must be taken to encourage such diversity when the neighborhood structure

is not yet in place. This is most applicable to the Podesta PD (Pipeline Project AI). This diversity promotes community vibrance, resilience, and access to resources from an AFFH perspective.

- Housing Element Revisions: Although the concept of housing diversity was acknowledged in numerous programs, including Programs 1-3 Below Market Rate (BMR) Housing Ordinance, 1-7 Diverse Housing Types, and 3-3 Home Sharing and Cooperative Housing; a new program was added to better address the City Council's direction. Program 1-8 Diverse and Healthy Neighborhoods calls for housing development that increases the diversity of existing neighborhoods and establishes diversity when new neighborhoods are created.

Home Sharing and Co-Housing: Co-housing is an area that is evolving and provisions to allow creative approaches should be included in the Housing Element.

- Housing Element Revisions: Program 1-7 Diverse Housing Types was updated to include live-work formats that may lend themselves to co-housing. Program 3-3 Home Sharing and Cooperative Housing acknowledges multiple types of housing units as well as home sharing and co-housing arrangements. The program was updated to acknowledge ownership and funding approaches.

Parking: Parking flexibility is most appropriate Downtown. Adequate parking for older adults and disabled persons needs to be supported, especially with such limited transit on the Coastside.

- Housing Element Revisions: Program 1-2 Missing Middle Housing Development Standards looks to parking reductions to incentivize housing development. Because Half Moon Bay and the Coastside have limited transit options, parking is important for many lower-income families, and parking that is proximate to housing and services is very important for older adults and disabled individuals. Program 1-2 was revised to provide context for parking reductions.

ADUs and Measure D: ADUs are highly desired and the City's efforts to increase their production have been successful. ADU affordability remains a concern, as does the capacity of Measure D, which has been significantly impacted by the increase in ADU production.

- Housing Element Revisions: To facilitate ADU development and affordability, Program 1-5 Accessory Dwelling Units (ADUs) was revised to include new incentives for affordable ADU development. To address Measure D capacity, Program 6-4 Removal of Constraints was updated and now calls out this topic and offers approaches to addressing this situation.

Funding: Secure as much funding for affordable housing as possible, such as from San Mateo County's Measure K.

- Housing Element Revisions: Program 4-6 Increased Funding for Affordable Housing was revised and Measure K funding is now referenced.

Terms: Add clarity about the terms just housing, living environments, and references to the homeless population.

- Housing Element Revisions: Definitions of the following terms are now provided in the Glossary of Terms and List of Acronyms and/or clarified in text as noted below:

- Just Housing: This term has been used by the community to describe housing that is affordable, safe, and healthy.

- Homeless, unhoused, or unsheltered: These terms had been inadvertently used interchangeably in a few places in the First Public Draft Housing Element; however, they have specific meanings. The term "unhoused" was eliminated from the narrative Definitions for homeless, sheltered homeless, and unsheltered homeless were added to the Glossary. The Housing Element was updated as necessary to ensure the correct use of this terminology.

- Living Environment: For Program 1-7 Diverse Housing Types, "environments" was replaced with "spaces" to clarify a co-housing concept characterized by both private quarters and common spaces, such as shared kitchens.

Vacant Houses: Although an important concern, the City Council advised that the matter of vacant houses can be predominately addressed outside the Housing Element. The context comes from the 2020 U.S. Census which reported that there are 264 vacant homes in Half Moon Bay. It is understood that this is due to numerous factors, primarily because Half Moon Bay is a highly desirable tourist destination. Second homes, which are unused most of the year, are categorized as vacant. This is also the case for homes that are rented out as short-term vacation rentals (STRs). In both cases, housing stock inventory is diminished with such uses. With the recent certification of the City's Short-Term Vacation Rental Ordinance by the Coastal Commission including a primary residency requirement, this threat of conversion to STRs should be substantially abated. However, the City Council continues to be interested in other approaches to taxing or otherwise working with owners of vacant homes to encourage them to sell or rent these properties.

- Housing Element Revisions: Program 4-6 Increased Funding for Affordable Housing was updated to acknowledge that a tax measure could be an affordable housing funding source.

Other Revisions:

- Technical Report Appendix A – Housing Needs: This report was updated to confirm compliance with California Government Code §65590 which requires replacement of residential dwelling units occupied by low- or moderate-income persons or families in the event of demolition.
- Editorial Cleanup: The entire document was reviewed and edited to improve readability and correct typographical errors.

HALF MOON BAY COMMUNITY ENGAGEMENT DETAILED SUMMARIES

Housing Policy and Housing Element Outreach

This section of the Community Engagement Technical Report presents detailed notes taken by City of Half Moon Bay staff for engagement sessions conducted by the City. The sessions are listed below and the detailed notes begin on the next page.

City Council Listening Sessions

- March 3, 2021 (Wednesday evening): 18 attendees
- March 6, 2021 (Saturday morning): 10 attendees
- March 9, 2022 (Wednesday evening): 30 attendees
- March 13, 2022 (Sunday afternoon): 22 attendees

City Council and Planning Commission Joint Study Session

- November 9, 2021: 83 attendees, 25 speakers (housing sites, opportunities, constraints)

Focus Groups

- June 8, 2022 – Senior Coastsiders: 8 attendees
- June 16, 2022 – ALAS: 8 adult attendees as well as some school-age children

Stakeholders and Service Agency Interviews: April 12, 2022 – April 19, 2022

- Coastside Hope (Service provider)
- Senior Coastsiders (Affordable senior housing and service provider)
- MidPen Housing (Affordable housing provider)
- Society of St. Vincent de Paul (Service provider)
- Abundant Grace (Service provider)
- Housing Leadership Council (Affordable housing advocate)
- Housing Choices (Affordable and inclusive housing advocate)
- HIP Housing (Affordable housing and service provider)
- Habitat for Humanity (Affordable housing provider)
- Boys and Girls Club (Service provider)

City Council Listening Sessions:

Each year the Half Moon Bay City Council hosts listening sessions to hear directly from the people who live and work in Half Moon Bay to encourage a broad range of community input regarding the City's critical priorities. The City Council uses this input as a foundation for annual priority setting and budgeting. For several years leading up to drafting the Cycle 6 Housing Element, affordable housing has emerged as and remained a top community and City priority. Community input received from the Listening Session includes current information about housing needs and policy recommendations directly relevant to the Housing Element. The most recent two years of input, received over four separate sessions, conducted via Zoom with simultaneous Spanish translation, is summarized as follows:

- March 3, 2021 (Wednesday evening): 18 attendees
    - Need rental assistance and support.

- Need more outreach about the emergency shelter (Coast House) directly to unsheltered homeless; e.g., how to get in/qualify for a room, etc.
- Need housing for all ages and stages that is affordable and available.

- March 6, 2021 (Saturday morning): 10 attendees
  - Appreciates the affordable housing already located in the City.
  - Would like to see opportunities to house refugees.
  - ADUs could certainly help out.

- March 9, 2022 (Wednesday evening): 30 attendees
  - Need affordable housing/ farmworker housing; thankful the City has been listening and continue to do so. (x2)
  - Farmworkers deserve dignified housing too.
  - Excited City Council is taking this seriously.
  - Please don't stop efforts; keep this a top priority, please.
  - Small rural housing vs. in-town housing - Can we work on both?
  - Need to ask workers about their housing preferences for location and type.
  - Local business owners echo the need for affordable housing for staff.
  - Teachers are underpaid, making it hard to live on the Coastside, they need better options.
  - Many families live in one room; it's hard for children to live this way.

- March 13, 2022 (Sunday afternoon): 22 attendees
  - Important to keep Affordable Housing at the top of the priority list. (x2)
  - Need affordable housing and rental assistance.
  - Would encourage the city to broaden the scope and consider already developed properties that may be underutilized, especially in the downtown area.

City Council – Planning Commission Joint Study Session:

On November 9, 2022, the City Council and Planning Commission hosted a special joint study session on the Housing Element. The agenda included a presentation of several broad categories of affordable housing types previously identified by the community as most-needed (e.g., farmworker housing, mobile homes, multi-generational family housing, and infill housing in the resource-rich Town Center area). Detailed information about specific sites intended for inclusion in the Cycle 6 Housing Element included sites owned by the City, Cabrillo Unified School District (CUSD), churches, and agricultural and other property owners. For each, the presentation covered opportunities, constraints, and potential City actions to be taken to further support development with affordable housing.

The meeting was conducted via Zoom and Spanish language translation was provided throughout. The session was well-attended with 83 individuals, including 25 who spoke during the public forum. Speaker comments, while not verbatim, were carefully transcribed by City staff as follows:

1. Sean McPhetridge, CUSD Superintendent: Thanked staff for the meeting invitation and for the meeting with staff. Perfect timing relative to the District's work identifying surplus properties. Hope to present housing plans to the District board in the next few months.
2. Jack Hebb: Lifetime coastside resident, stated that there has been a crisis of displacement and affordability. In Half Moon Bay High School, 33% of the District teachers had to leave Half Moon Bay because they could not afford to live here. Anyone who does not support affordable housing does not understand how housing affects their community. Wants 4-stories minimum, waive all parking requirements, need to think bigger.
3. Mike Ferreira: Looking at the RHNA number, sees 349 affordable units required and 149 market rate units. If look at the 1% growth rate limit, it is about equal to what it would take to just build the affordable housing units. Wondering how come the RHNA number is greater than 1%. Very curious about Coast House and does not know what it is or where it is. Glad to see an explanation of possibilities on Stone Pine.
4. Ana Gonzalez: Third generation from her family in Half Moon Bay, which is an honor, but it is hard to see that people that they graduated with cannot afford to live here. Lives in a one-bedroom apartment and it is hard. Really need affordable housing right now. Many households are packed very tight, they want to stay here because this is where they have family.
5. Raayan: Can't afford to live in Half Moon Bay, and would love to if he could. Council has the authority to set policies to make it affordable. But the restrictions make it very difficult to have housing in Half Moon Bay, especially the comments about teachers leaving and over-crowding. Think about this when setting policy. Need more housing. Taller buildings means more open space, so go high.
6. Greg Jamison: Good to see the information from the presentation. Hopes some good ideas come together. Hopes to share ideas back later.
7. Joann Rokosky: Has previously spoken about the need for affordable housing. Speaking in support of all the affordable housing in Half Moon Bay. Fabulous to see the detailed presentation. Encourages a wide and open vision to see what the feasibility is and to address the housing needs of this community.
8. Dora: Have been constantly moving around from house to house. Lives in one room with a family of four. They don't have any privacy.
9. Alvaro Avila: Half Moon Bay resident for 6 years. The problem is housing. We all have families, and everything is expensive. Like the previous caller, sad to hear that kids are complaining about privacy. But can't have it in Half Moon Bay because everything is so expensive. Really glad to keep moving forward and will support these people who are trying to help us. Hope this sort of thing goes through and that get the help, especially Latino people who need the most help. Here to support in any way that they can.
10. Ariana Vidrio: Getting more difficult to raise 3 kids. Hope that teachers can stay here. And hopefully, this goes through and the Coastside gets more affordable housing.
11. Alice Linsmeier: Great to see concrete proposals moving forward. Seems that the units skew to the side of moderate. And the very low and low are more heavily needed and should be the priority. The 20% below market rate (BMR) does not seem to be affordable to many people.

12. Belinda Hernandez-Arriaga: Representing the many families that have come through Ayudando Latinos A Soñar (ALAS) who have been struggling to find affordable housing. These are the workers that support the Half Moon Bay economy. It is inhumane to have them living the way they are. Families are packed into 1 bedroom which costs $1,500/month. Also concerned about senior farmworkers who have given so much to put food on the tables. They should have an opportunity to have a warm home that they can be proud of.
13. Juana Ruano: Thanks to everyone who is present, this year have had several meetings. Have been talking about housing, so very happy that City Council has been listening. Make $5K/month and have $8K in expenses. Where are they going to get the rest of the money? It is important to think about all of the youth and kids asking for privacy and they don't have it. We are one heart, one world.
14. Carmella Avila: Has been living here for 16 years. Happy to say that this is a good opportunity. It is sad that kids have no privacy. And when looking for a house – 4 kids and 2 adults – hear that it is too many people for 2 bedrooms. And the rent is too high. And God willing this will go through.
15. Guadalupe Cacho: Really happy about all this planning that is going in for the housing because we really need it. Have four living in one room including two teenagers. Difficult situation now because they are asking us to give up the room. They do not know where to go. They hope that this will all go through. Thanks to Joaquin and ALAS.
16. Lizet Cortes: Wants to agree with everything that everyone has said. Hopefully, this is a meeting that will lead to action. A local whose parents worked in the fields. As a college graduate, thought would be so much better off, but it is not the case. Very sad struggle. Was sad to see five families that were just evicted from a two-bedroom apartment. Half Moon Bay is always known as a tight-knit community that helps each other. And now everyone is struggling.
17. Judy Taylor: It really helps members of the public when informing Council if the public knows what City Council is thinking when they start to speak. Questioning 80 ADUs, because thinks there are 35 just this year. The elephants in the room are Measure D and water. And this community needs to deal with a "great project, just the wrong location." Unless can educate that these projects are in the community's best interest, just spinning wheels.
18. Angeles Avila: Really happy that all of this is going through. Hopes that everything turns out OK and that build these apartments. Has lived in the same house and the owner always tells us that the rent is going to keep going up. Happy that will eventually build apartments for people who really need it and people can't all crowd together. Also, the farmworkers need the housing to do what they do. We don't all have the same job, but we all have the same need.
19. Omar Garcia Calderon: Has lived in Half Moon Bay for 12 years. Has an 11-year-old daughter. Hard because lives with his wife's parents. Can't go live on their own. Hard to find a place. Would not want to leave here. Have friends who have left to go to Texas or Stockton. Happy to hear about the housing project. The Latinos have a huge need for housing.
20. Carolina Sandoval: I don't have much time living in this town. I think it is a very nice town for a lot of people who do not have access to a car because everything is relatively close. But there is a huge problem where the rent is really high. I pay $700 just for the portion where I

have my bed. I share my bed with my daughter. It is a very complex situation for us Latinos. We make minimum wage, but we pay the same rent as the rest of the community. This is a positive vision that you have because we as Latinos are the ones who work really hard for this community. Thanks for the time and the project.

21. Maria Avila: Thanks everyone. This is a great project and I hope it goes through. The unfortunate thing for us Latinos is that we have to share rooms. In the house we are in, all the rooms are rented out and there is a whole family with kids in each room.
22. Juan: Wants to congratulate everyone for this project as they are suffering concerning housing. I have lived here for 25 years. Very stressed as well. Pay $3,500 and it is going up to $4,000. I hope all this goes through. I am 100% supportive. It is truly sad to see families go through this because they have no place to live. See what have to do to one day get on the list to get a house.
23. Miguel Antonio: 30-year resident, and a carpenter with many companies. All these years have not had dignified housing. I am a dad of three kids. And so has lived in 2 rooms, having a girl who is 15, a boy who is 13, and one who is 19. All this time have never really had enough money for a house. The rents are $4K - $5K, and we only make $4K. The salaries vary with construction jobs, but also out in the fields and we have suffered because we have not had any help from the City. In the last ten years have not had any help for affordable housing and that is part of the law. For the last ten years. I want this to become a reality and not just words that are spoken. I want for all the people who are talking to form a committee, I would be included so that we could testify that you as a City Council were able to do it to help us all.
24. Francisca Vilalobos: I just want to know that where I live there are many people. We don't have much. There are a lot of things here that can become a tripping hazard and wants this to become a reality. We have a lot of problems here. I am hoping that our family can have housing so that we have a place to live.
25. Christy: Raised their whole life in Half Moon Bay, and went to Cunha Middle School and Half Moon Bay High School. Here supporting and give her view on this issue that we have with housing. Parents did work in the fields, and it is overwhelming to see that there is not enough housing for these farmworkers. A college student currently living with parents. Has three kids of her own. Wants to see her kids grow up here and hopes a plan comes through.

Focus Groups:

Senior Coastsiders Focus Group: June 8, 2022

A City staff member and a consultant to the City facilitated the meeting via Zoom. Eight attendees provided input about housing development and policy with a focus on senior needs.

Value about living in Half Moon Bay:

- Wonderful community, friendly town, and senior-friendly
- Love the Coastside and the climate
- Everyone helps each other, people are so kind
- Financial support

Priorities for housing:

- Take care of the current residents and people who give back to the community (e.g. essential workers)
- The coast would benefit from more affordable housing, including:
  - Assisted living, memory care, and retirement housing
  - Senior housing for people who are under 62 years old
  - Housing for people with disabilities and the homeless
- Shared housing: HIP Housing is a good resource for shared housing but not sure how many opportunities there are on the Coast. One option for seniors and people who need assistance is to share their homes in exchange for the provision of in-home care.
- Controlled rent increases
- Mixed-use buildings with commercial spaces on the ground floor and housing above
- Good quality housing for people of all ages and income levels.
- Additional support for older adults
  - Improved home and community-based services would help people stay safely in their homes instead of having to be moved to nursing facilities that are located over the hill.
  - Senior Coastsiders does a wonderful job assisting older adults with finding housing.
  - Amenities are needed in senior housing: picnic tables, outdoor seating, and attractive gardens with native plants all make housing more welcoming; adequate storage, e.g., for bikes, etc. and EV chargers should be included.
  - Properly working streetlights help seniors (and others!) feel safer out and about at night.
  - The very poor public transportation options on the coast decrease the quality of life of those who can no longer drive either because of health reasons, or because they can no long afford to maintain a vehicle.

Common areas of concern:

- Older adults:
  - Long waiting lists for senior housing.
  - Computer literacy: often the application process is complicated and housing forms are done online without consideration of computer literacy, blindness, accessibility
  - Transportation needs: can't use public buses; shuttle service needs to be staffed and funded; seniors are left waiting for the shuttle
- Female-headed households: Twice as likely to live in poverty; 60% of women don't have the opportunity to be a homeowner
- People with disabilities, including developmental disabilities
- Large households
- Homelessness:
  - State and federal decision-makers closed mental health institutions and made them homeless

    - Lack of care for the homeless: Some of the homeless don't qualify for housing support services (for example, if they are undocumented) so finding a way to assist these individuals would be helpful.
    - The purchase of the hotel (Coastside Inn, which is now Coast House) for transitional housing has reduced the number of homeless individuals living on the streets and greatly improved the quality of life of those who've made the move. Having showers and a place to do laundry has made people happier.
- Barriers to housing development:
    - Lots of Coastal lands cannot be developed because of the Coastal ordinances.
    - NIMBYism continues to be an issue regarding new housing developments – for example, the opposition to the senior facility proposed for Moss Beach
    - Ensure areas on the Coast are zoned to increase housing density – but not via high-rise buildings.
- Systemic crisis, especially in black and brown communities; other countries don't have the issues we have in the US; people coming to the US who can't acquire citizenship are left on paths to homelessness.
- Housing types needed to meet the needs of households:
    - Too many large houses that accommodate only one family in spaces that could have multiple units. We don't need so many mansions!
    - We have many situations on the Coast with more than one family living in single-family homes/apartments.

ALAS Focus Group: June 16, 2022

This meeting was held in person in the backyard of ALAS's main office. It was facilitated by City staff and conducted in Spanish. Attendees represented low-income Latino families and farmworkers. In all, 8 adults participated, as well as several grade and middle school-age children.

Value about living in Half Moon Bay:

- Overall, it is a very safe community.
- Enjoy the small town and being close to family and friends.
- Beautiful place to live, nice weather.

Priorities for housing:

- Need lower rents for essential workers.
- The City needs more affordable housing.
- With respect to the type of housing, we need family housing; many households are turned away from potential rental units if they have children.
- Need housing for essential workers, including farmworkers.
- Need more information about housing resources and legal assistance.

Common areas of concern:

- The current situation with housing should be considered an emergency.
- Subleases without a formal lease make it difficult for tenants.

- Uncontrolled rent increases, lack of improvements, and unresolved maintenance issues increase housing insecurity.
- Families are forced to live in overcrowded housing due to a lack of affordable options.
- Overcrowding has a significant impact on mental health; it is especially challenging for children who need space to study and play.
- Finding housing is even more difficult for undocumented households.
- Need a living wage to afford housing.
- Some large homes have only one or two residents; while we have whole families living together in individual bedrooms.
- Due to overcrowding, children don't have a feeling "of a house;" e.g., what is a living room, a kitchen, or a patio?

Stakeholder and Service Agency Interviews: **April 12, 2022 – April 19, 2022**

City staff invited affordable housing providers and service agencies for interview sessions in April 2022. Agencies were identified as those who are especially focused on supporting the San Mateo coastside, or those that have identified themselves to staff as seeking to increase their presence on the coast. Ten agencies participated. Interviews were unstructured and each agency was encouraged to present issues and recommendations. Input was specific to Housing Element policy and site selection. Summaries of the input follow.

Coastside Hope – April 12, 2022
Judith Guerrero, Executive Director

Need more affordable housing generally, and especially for farmworkers and greenhouse workers.

- Affordable housing is great and there is never enough of it. Would need another 2 or 3 communities like Moonridge to solve the affordable housing problem. A lot of people are living in garages, closets, etc.
- Need more low-income housing. Affordable and low-income is a different market.
- Farmworkers tend to have the lowest incomes. They are victims of more harassment and suffering than other community members. Farmworkers are very proud of their work.
- Farmworkers are aging; the head of household working here on the farm, but not other family members. The hemp and cannabis industry is changing this.
- Affordable housing communities for farmworkers solve a problem for a short time, but not for a long time.
- Coastside Hope's support for rent relief is tied to income. Their clients have the fewest options; e.g. choosing between working and taking a child to school.

Home Ownership/Other Long-term Housing Goals: Affordable rental housing developments should be combined with other programs to help households save money to buy a home.

- When a household no longer qualifies to live in an affordable housing development, they are back at ground zero.
- First-time home buyer programs would help and should be tailored to lower income, and even middle class, too.
- Wishes clients would have more awareness of future financial planning. This could be education about responsibilities that come with housing, and other financial responsibilities. Need to take all of these considerations in mind when developing a program.
- Some people are not going to retire in this community. Concerned about using housing for families who are going to stay here.
- Non-documented persons do not qualify for Section 8 housing. What do you do if getting older? May move in with children. Single parents in this situation do not have many choices. They cannot access federal programs.

Tenant Education:

- Need more protection for people who are subleasing. Need more sources and ways to educate the community about their rights as tenants.
- There is discrimination and harassment by the master leaser to the tenants. Master leaseholders overcharge and do not respect the rights of the subtenants. They utilize tactics to push out sub-tenants. This happens discretely and is not legal. Due to fear of retaliation, they do not do anything.
- Homeowners lease every room in their homes to pay mortgage, and homeowners will only accept cash. This results in limited documents, paper trail, and rights as a renter.

Local Preferences:

- Negative perception of senior housing, especially seniors who are not from our community. How do we know that our community will be served? If going to build on the coast, need to help our community first.
- Seniors are more at risk of becoming homeless than we realize.

Use of Services and Facilities:

- Need to understand the purpose of the Coast House shelter and to make sure it is not being used like short-term farm labor housing.
- Need farmworker housing that provides flexibility for some seasonal work. Need to charge something for it; e.g. low flat fee, or a percentage of income. This is meant to help keep the place running.

Funding for Local Service Providers:

- Need flexibility, need to just be able to write a check to keep folks in their homes; appreciates the trust that the City has in their process; e.g. through the City's Community Service Financial Assistance (CSFA) grant program.
- City requirements for grant monitoring are reasonable.
- Notes that the State's Housing is Key rental assistance program did not work for the coast because the sublease folks do not qualify. Thinks only about 20 households benefited. Master leaseholders will not wait 3 months for rent.

Senior Coastsiders – April 12, 2022
Sandra Winter, Executive Director

Things we lack or need to support:

- There is no housing here for older adults. The homes are also not secure for coastal residents.
- More memory care housing is needed.
- The Senior Coastsiders location: five non-profits on the campus; shared partnership engaging multiple people leverage individual's generosity, non-profit capabilities, and a

framework for making these links to provide a foundation for developing housing. Better than City developing housing.

- Home Sharing: ADUs support this. HIP Housing supports it. Need to provide education about how the homeowner can maintain independence, privacy, etc. in a home share relationship.
- Minor Home Repair Program: Seniors cannot maintain and upkeep their own homes, and need to help people stay in their own homes. Keep them safe and housed. The City's funding has supported this; the CDBG grant administered by San Mateo County is the primary funding source. City's CSFA is an easy process, easy with reporting, challenge is the year-end report, due in the second week of June which means reporting two weeks before the end of the fiscal year and only a couple weeks after the home repair events. CDBG funding is more restricted. A lot of the work is in Canada Cove.
- Loves the mixed-use housing along Main Street and in Half Moon Bay Downtown, the increased density makes the City more vibrant, and more walkable.

Problems:

- For Seniors, the waiting list only opened once. Almost impossible to get into housing. If lists do open, often the only housing available is over the hill.
- Have participants who live in vans and RVs; this is a real problem. Wonders about tiny home complex or RV park that is not for tourists.
- ADUs are not really affordable. Building supply cost has increased so much. It is not one thing. The architecture was expensive.
- Concern that manufactured housing does not last; it is not equivalent to a home and only lasts a certain number of years.

Outcomes/Next Steps:

- Need to provide education and resources.
- Could facilitate a focus group. Senior Coastsiders would be different from Canada Cove, and different from "free-living" older adults.

MidPen Housing - April 14, 2022
Felix AuYeung, Vice President of Business Development

In advance of the interview, MidPen provided its "Housing Element Best Practices: Lessons from Pervious Cycles." The interview covered the recommendations, including discussion of applicability to the City of Half Moon Bay.
Link: MidPen's Housing Element Best Practices guide is here – A Message from Matt Franklin – MidPen Housing (midpen-housing.org)

1. Master-planned sites with opportunities to maximize housing density and share infrastructure; senior housing overlay

- Midpen: Whereas an individual parcel may be zoned 30 du/acre; could spread the density limit across the plan area, and then concentrate density in different areas. May need to have a legal parcel that could have a higher density.
- City staff notes: The City already allows this approach, such as in Planned Development areas.

2. Fee exemptions for affordable housing
   - Consider fee levels; providing waivers is beneficial to lower cost development and improves tie the breaker for tax credit projects. Need to hit a 15-point amenity score to even compete; the challenge is the tiebreaker which requires local resources.
   - Fee deferral could be just as good as waivers; e.g. if units don't stay affordable the City could collect the fee at the time of conversion.
   - Utility connections as a program would be a real contribution.

3. Reduced parking standards for affordable housing
   - Presenting the City's current DT Ratios: 1 space per studio or 1 br; 1.5 spaces per 2 br; AND ¼ space per unit for guest parking
   - Reductions: 20% mixed-use, shared-use reduction; guest parking waiver DT
   - Have been going below 1:1 over the hill even for family housing; but Moonridge is an example that needs more parking.
   - HMB may be an exception to what is being done elsewhere. Need to consider if some units will be seniors, have disabilities, etc. May be able to go below 1:1 for studios and 1 br units. Guest parking can add up; but the reduction for mixed-use.

4. Exceptions to development standards for affordable housing
   - Allowing jurisdiction to have some flexibility to create exceptions without using up density bonus concessions. (e.g. overly conservative storage requirements, affordable housing developers would prefer to have a reduction granted as an exception or other means and not as a concession).
   - Height – 2-stories to 3 is a 50% increase; 3-stories to 4 is only a 25% increase. Three stories is very important.

5. Affordable Housing Overlay zone
   - Densities –
     - 50 du/acre would be helpful to cover senior housing; e.g. exception or "senior overlay"
     - 40 du/acre works for families

6. Use of surplus land and City-led rezoning
   - City staff notes:
     - City has a very limited number of properties suitable for housing development.
     - The school district is studying sites; relative to the City's Workforce Housing Overlay land use designation.

- May need to consider increasing build-out and adding moderate as a qualifying affordability level.

7. Identifying housing opportunity sites owned by mission-aligned organizations
   - Churches
   - Schools
   - Other public and quasi-public owners; e.g. CCWD, SAM, etc.

8. Public sector led rezoning for affordable housing
   - Look for advantageous land swaps
   - Study public ownership

9. Identifying public and privately-owned sites with existing housing stock for total redevelopment to increase density:
   - Half Moon Village is a good example
   - Smaller scale examples of this option, e.g. housing inventory site located behind the Library; could be considered as part of a scattered site for tax credit purposes.

Conclusions/final notes:
- Scattered site policies or statements: not really needed
- Asked about units for disabled – discussed past developments. Hard to do them now. County requires 5% if the project uses Measure K funds; wants the County to allow a developer to choose between 10% for homeless or 5% for disabled. After the initial lease-up, then after that, it is just the next available. Residents can request reasonable accommodations. Otherwise, all elevator buildings are fully accessible.

Society of St. Vincent de Paul – April 14, 2022
Jim Lonergan, Executive Director
Tony Serrano, Lead Case Manager
Ginny Marans, Director of Engagement

Housing:
- We have a housing crisis; the goal is to help people get housed.
- The efforts have shifted in the last five years on the Coastside; this is not going away it is getting worse, and we need to figure this out.
- Farmworkers are the most affected. Owners of farms provide housing in some cases and in others they do not.
- Eviction moratorium is ending this month and expect more families to need support.
- Trying to help anyone in need throughout the County; located in 35 parishes; for Half Moon Bay it is the Our Lady of the Pillar (OLP) parish. The OLP parish is the largest conference in San Mateo County (e.g. it extends south to Pescadero). Conferences and ministries serve at the pleasure of the parish. Have 2600 volunteers throughout San Mateo County.

- Looked into developing affordable housing, maybe at their San Mateo location; and working with Resources for Community Development (RCD) out of Berkeley.
- Focus is on folks who are precariously housed or homeless; work with Coastside Hope for the Coast, as well as HIP Housing and LifeMoves.

Grants and Local Services:

- CSFA: City's grants – application and administration - have been going well.
- St. Vincent de Paul works with core agencies and refers first to Coastside Hope because they have all the resources and programs. St. Vincent de Paul remains available as a safety net to the safety net; helping with rental assistance, food clothing, and utilities.
- The $200K grants from the City for rental assistance were split between Coastside Hope and St. Vincent de Paul. Coastside Hope had to allocate first, then St. Vincent de Paul. (As of the time of the interview, St. Vincent de Paul still had $63K.)
- Started working with ALAS about a month ago to help families still in need of assistance.
- The scope of work with ALAS is broader; families to Coastside Hope do intake and referrals; ALAS goes to farms and visits families in their homes.
- Half Moon Bay is very different from other areas that they cover.
- The Half Moon Bay City Council is doing a good job to address the housing situation and providing funding resources that will help the families.

City questions:

- What land does St. Vincent de Paul own? Noted where they have land in San Mateo, SSF, and Menlo Park; but nothing on the coast.
- Did they consider responding to the RFQ for 555 Kelly? Did receive it, but noted it was not a fit.
- What about housing at church sites? Agreed that this is a good approach with positive precedents.
- Farmworker housing – what are they seeing? Haven't seen abuses; COVID increased awareness about farmworkers as providing essential services.

<u>Abundant Grace</u> - April 14, 2022
Eric DeBode, Executive Director
Lexi Hamilton, Program Manager

Coastside needs:

- Housing vouchers: nothing is available in Half Moon Bay for voucher users. Landlords are not accepting them. Only working if there happens to be a known party.
- Outside the area, there are units, but outside of the area affects the individual/household, but they are not with their community.

Coast House:

- Good relationship, Abundant Grace is actively referring clients to Coast House, 20 people are on the waiting list.
- Given the choice of other locations, will select Pacifica instead of OTH.

Farmworkers' needs:

- Conducted a farmworker survey six years ago. The majority are doubled and tripled up and have lived in the area for more than 10 years. It is a tight-knit community. 300 responses.
- Master lease/sublease issues
- Income is not keeping up with the cost of living.
- Studios with ensuite bathroom, 1 bedroom would be great.
- How many families are experiencing homeless? Not many.

Housing Development Options:

- Pacific Ridge: Is there a way to work with the owner and city and a non-profit to rethink the project; what if the homes were 4K SF triplexes? Could use the land we already have to do more.
- Apartment buildings are predominately in Pilarcitos areas.
- Need supportive housing with wrap-around services.
- What about a group home?
- Cited example of SF development with on site medical support, etc. as ideal for homeless support.

Housing Leadership Council (HLC) – April 14, 2022
Jeremy Levine, Policy Manager

HLC presented Housing Element best practices based on their policy platform: HLC Housing Element Platform - Google Docs

HLC wants to see:

- Entire Housing Element to fully consider how the City is not meeting the needs of the population, the constraints, the need to do site inventory after the AFFH analysis, etc.
- Holistic Housing Element
- Policy: will look at HLC's and other service agencies' input (e.g., Housing Choices)
- Need to describe the constraints of the Coastal Zone in the Housing Element.
- Primary goal: Get two or three really great sites in each Housing Element. E.g. 90% likelihood that the site could develop.

HLC's research on Half Moon Bay includes:

- Measure D
- Housing Element Annual Progress Reports: noted increase in ADUs

Next steps:

- Will continue to follow Half Moon Bay's progress.
- Looks forward to further collaboration.

Housing Choices - April 14, 2022
Jan Stokley, Executive Director
Kalisha Webster, Senior Housing Advocate

Housing Choices provides on-site services. They are looking for a minimum of 8 units or up to 25% as part of BMR requirements and/or as part of an affordable housing development to serve this population.

- For individuals with developmental disabilities, the need is for services, not for access
- They provide for clients that can live mostly independently.
- Work with the Housing Authority.
- Not sure if they have clients in Half Moon Bay.

Housing Choices prepared specific policy recommendations for Half Moon Bay. The recommendations were reviewed during the interview.

- *Establish and monitor a quantitative goal.* Tracking the City's success in housing people with developmental disabilities is essential to determine whether policies and programs are having an effect in overcoming historic patterns of discrimination and exclusion of people with developmental disabilities from affordable housing. A goal of 20 new Extremely Low Income housing units for Half Moon Bay residents with developmental disabilities over the period of the 2023 to 2031 Housing Element would represent meaningful progress towards the unmet housing need of this special needs group. (These would be separate from those that are "ADA")

  Sample Language: The City of Half Moon Bay shall monitor progress towards a quantitative *goal of* 20 new Extremely *Low Income* housing units that are subject to a preference for people with developmental disabilities needing the coordinated services provided by Golden Gate Regional Center to live inclusively in affordable housing.

- *Target City-Owned Land, Land Dedicated to Affordable Housing under the Inclusionary Ordinance and City Housing Funds to Meet City-Specific Priorities.* City-owned land, land otherwise dedicated to affordable housing, and city housing funds may well be essential to the development of affordable housing that is financially feasible in high-cost Half Moon Bay. In creating guidelines for the scoring of any competitive request for proposals for these scarce resources, the City should grant additional points to affordable housing projects that address the housing needs of Half Moon Bay's residents who are most difficult to house under existing state and federal housing finance programs--for example, by prioritizing proposals with a higher number of extremely low income units or that make a percentage of

units subject to a preference for identified categories of special needs people who would benefit from coordinated onsite services, including but not limited to people with developmental disabilities who benefit from services of the Golden Gate Regional Center.

Sample Language: In publishing requests for competitive proposals for any city-owned land, land dedicated to affordable housing or city housing funds, the City of Half Moon Bay shall grant additional points to proposals that address the city's most difficult to achieve housing priorities, by, for example, providing a greater number of extremely low income units or committing to make a percentage of the units subject to a preference for people with special needs who will benefit from coordinated onsite services, such as people with developmental disabilities who receive services from the Golden Gate Regional Center.

City staff notes regarding this suggestion:

- The City does not have a lot of land, and most of it is not developable for housing due to wetlands and other constraints.
- Staff suggested that this policy approach should be broadened to include public and quasi-public lands including schools and churches.

- *Local Density Bonus Priorities.* Like many state and federal housing finance programs, the state density bonus program incentivizes the production of housing at the Low and Very Low Income level. But in counties like San Mateo County, with the highest Area Median Income in the state, these incentives have the effect of making much of the available affordable housing out of reach for Half Moon Bay residents who are Extremely Low Income and are thus unable to meet minimum income requirements or afford the rent assigned to the Very Low Income category. Half Moon Bay should add additional local incentives to the state density bonus law to make it more responsive to the impact of San Mateo County's high median income on the affordability of housing for Half Moon Bay residents who are Extremely Low Income, including, for example, people with disabilities who will benefit from coordinated onsite services provided by the Golden Gate Regional Center.

  Sample Language: In addition to implementing the California density bonus statute, the City shall provide an additional local density bonus, incentives, or concessions for housing projects that include a percentage of the units for people at the Extremely-low income affordability level including, for example, people with disabilities who will benefit from coordinated onsite services provided by the Golden Gate Regional Center

  City staff notes regarding this suggestion: The City's Workforce Housing Overlay could also address the intent of this suggestion. All Workforce Housing Overlay units must be affordable, with very-low and low-income affordability levels emphasized.

- *Reduce Parking Requirements for People with Developmental and Other Disabilities.* Because most adults with developmental disabilities do not drive or own a car, the City should revise its ordinances to limit parking required for affordable units for people

with developmental disabilities to .5 space for each affordable studio or 1 bedroom unit and 1 space for an affordable 2 bedroom unit or larger. A similar reduction is recommended for affordable, physically accessible units.

Sample Language: In establishing parking requirements for multi-family rental housing, the City shall encourage the inclusion of people with *developmental and* other disabilities in affordable housing by recognizing their transit dependence and establishing lower parking ratios for units targeted to people with developmental and other disabilities than would otherwise be required for affordable housing.

- *Affirmative Marketing of Physically Accessible Units:* Developers are allowed to affirmatively market accessible units to disability-serving organizations in San Mateo County (i.e. Golden Gate Regional Center, Housing Choices Coalition for Person with Developmental Disabilities, Center for Independence of Individuals with Disabilities and others) but rarely take this step. Affirmative marketing is particularly needed by people with developmental disabilities who, because of cognitive, communication and social impairment, may rely on housing navigation services funded by the Golden Gate Regional Center to learn about and apply for affordable housing.

  Sample Language: As a condition of the disposition of any city-owned land, land otherwise dedicated to affordable housing, the award of city financing, any density bonus concessions, or land use exceptions or waivers for any affordable housing project, the City shall require that the housing developer implement an affirmative marketing plan for physically accessible units which, among other measures, provides disability-serving organizations adequate prior notice of the availability of the accessible units and a process for supporting people with qualifying disabilities to apply.

- *Extremely Low-Income Accessory Dwelling Units.* As part of a larger plan to increase the supply of Accessory Dwelling Units (ADUs), the City should consider creating a forgivable loan program for homeowners who build ADUs and rent them for at least 15 years at Extremely Low Income rent levels to people with developmental disabilities.

  Sample Language: Subject to funding availability, the City shall devise a program of financing for Accessory Dwelling Units subject to rent restrictions for at least 15 years at Extremely Low-Income rent levels to people with developmental disabilities who would benefit from coordinated housing support and other services provided by the Golden Gate Regional Center.

- *Affirmatively Further Fair Housing.* Not only is disability the highest-ranked source of Fair Housing complaints in San Mateo County, a growing body of San Mateo County data indicates that Black, Indigenous and other People of Color (BIPOC) with disabilities experience higher rates of housing discrimination and severe rent burden than either BIPOC without disabilities or whites with disabilities. Half Moon Bay offers its residents exceptional

community, educational and social opportunities but the severe shortage of Extremely Low Income units means that BIPOC--particularly those with disabilities--have been excluded from enjoying those community assets. Multiple barriers including high land and construction costs and limited funding make it difficult for developers to produce Extremely Low Income units that will overcome such disparities. Policies that lead to increased production of Extremely Low Income units, as well as city staff dedicated to implementing and overseeing those policies, will Affirmatively Further Fair Housing in Half Moon Bay and decrease displacement and homelessness for the most at-risk Half Moon Bay residents.

Sample Language: The City of Half Moon Bay's plans to Affirmatively Further Fair Housing for Black, Indigenous and other People of Color, particularly those with disabilities, shall include policies designed to increase the production of Extremely Low Income units, as well as adequate staff capacity to implement and monitor the impact of these policies.

HIP Housing - April 19, 2022
Laura Fanucchi, Associate Executive Director

Background regarding HIP Housing's home sharing program:

- Just met with Michelle Dragony with Coastside Buzz to increase marketing. Currently working on ads and marketing.
- Just have two matches in HMB; have more in unincorporated Coastside. The HMB matches are considered long-term.
- Homeowners on the coast are good at making things stable for their units and tenants.
- Have two clients now in HMB, younger clients looking for housing; they work on the coast and want to stay on the Coast.

Self-Sufficient Program:

- Supporting emancipated foster children; have four houses for clients. Rents are subsidized.
- Also families with reduced rents.
- Provide wrap-around services.

HIP Housing as a property owner and developer:

- Has 20 properties on Bayside, and over 400 units; new construction includes 3 group share homes.
- Niche is acquisition and rehab.
- Own some, others provide tenant selection, monitoring, etc.
- Have partnered with market rate developers.

What would like for the Coastside:

- Would like more support with outreach specific to the Coastside.
- The City could consider working with HIP or other housing providers to help with ADU affordability.
- Can do marketing and monitoring for other cities; annual income certifications.

Other efforts:

- HIP is working on strategies to make home sharing units count toward RHNA.

- HIP had planned to open a coastside office but then the pandemic started. Now everything is done virtually, but remain interested in increasing our presence on the Coast.

Habitat for Humanity - April 19, 2022
Maureen Sedonaen, Chief Executive Officer

- Focus is how to make low-income folks become homeowners; help Moonridge residents become homeowners.

- Have a lot of multi-generational families in agriculture, service industry, etc. who, without subsidies, would not be able to stay here.

- HMB has a unique opportunity to take some of the potential sites and think a little bit differently about types of housing and partnerships.
  - Consider ownership opportunities as part of an affordable housing development; 50-80% area medium income.
  - Need to find opportunities with a for-profit or non-profit developer to carve out some units for ownership; e.g. make ownership units a portion of an affordable housing rental project. Need mixed rental-ownership for the community.

- Habitat can develop small projects; e.g. 20 units because of how Habitat funds (puts up cash up front):
  - 50% Mortgage
  - 30% City/County (e.g. land and/or other funding sources such as grants, etc.)
  - 20% Philanthropy (On the Coastside there could be philanthropic partnerships that could help brown families and multi-generational families.)

- Public lands:
  - Public lands to be developed with housing should be only for affordable housing. Should not include market rate units.
  - A good example on a small scale is in Bolinas. Bolinas similarly is in the Coastal Zone and also has water and sewer issues. The approach is smart: they bought two lots and developed with pre-fabs, each with a single-family home and an ADU and Habitat will make them affordable at 40-50% AMI for ownership.
  - School sites: The current work on this project from the School Board indicates that there may be an emphasis on market rate housing. Need to figure out some other piece of that partnership for another developer, specifically a non-profit developer to provide affordable units.

- Ideas working elsewhere:
  - Redevelopment of strip malls: Seeing some conversions elsewhere.

- Some cities are swapping land with churches. Faith communities are reducing and churches can work on smaller, new sites; while the city removes the church and can redevelop the larger church site with affordable housing.
- Rethinking senior housing, need more affordable housing for seniors with wrap-around services, and churches have been developing such units and are providing the services.

- Potential City actions:
  - Impact Fees and BMR Ordinance: Consider the relationship between the two and incentivize more affordable housing by reducing impact fees.
  - Support a housing trust
  - SB9 and/or ADU Opportunities: The law allows for ADUs to be owned under certain circumstances. SB 9 lot splits help turn a small site with just a couple of lots into a better site.

Boys and Girls Club - April 19, 2022
Jill Jacobson, Coastside Executive Director

Boys and Girls Club program and perspective: Grateful to have partnered with the City on various initiatives. Members (youth) and staff are affected by housing insecurity.

- Staff:
  - A lot of the program is delivered by relatively young people, e.g. local college/community college students living at home.
  - Not able to pay employees enough to live here and even if they have enough money, there isn't enough housing inventory for them.
- Members: The pandemic highlighted discrepancies in the local population:
  - When the pandemic hit, all kids were sent home with a Chrome book to facilitate remote learning. Many places in the community did not have internet access.
  - Children and families are living in untenable situations. Families are renting a room in a house. If the family has two kids, it is unreasonable to all be on Zoom in the same small room.
  - With subleases, if not named in the lease, cannot access rental support.

Current conditions:

- Families are making things work by sharing a home. Extended families living together – "extended on all fronts."
- Transportation: People in the City core are more comfortably served (e.g. Downtown Half Moon Bay) than those outside of this area (e.g. Moonridge, El Granada, Montara) who are not as well served.
- Complication with traffic on Highway 92; during the pandemic, there was such an increase in visitors to the beach and the coast is so dependent on Highway 92, that it is a major issue for locals who need to get to services.

Opportunities:

- Boys and Girls Club is a trusted partner and can help share information.
- Sees potential for housing on Hatch School property.
- Moonridge is not within the City limits, this keeps coming up. It is a different level of attention to be part of the City.
- Community Hub: As part of CSFA funding last year, there was a collaboration concept between multiple service providers to create spaces in portables at Cunha School. Each portable would have a purpose: classroom space, counseling, etc. Each organization could reserve time to use the facility to serve families. Because it is in a centralized location, people know where to go. Everything is offered through the hub. One stop oriented to the customer; "core agency adjacent."

Written Comments on the First Public Draft Housing Element – April 17 – May 16, 2023

Comments were submitted by the following individuals/organizations during the 30-day circulation period and are provided below.

1. Michelle Lutke
2. Sylvia Teng
3. Steve Hyman
4. Dave Powell
5. Peter Kroosz
6. Linda Goldstein
7. Marcy Barton
8. Bill Heavlin
9. Kathryn Murdock
10. Joanne Rokosky
11. KC Branscomb
12. Kirsten Loegering
13. Caeli Collins
14. Sandy Miranda
15. Rob Robinett
16. Carole Black
17. Alexandru Chitea
18. Mark Gammon
19. Keet Nerhan
20. Sha T
21. Jeremy Levine, Housing Leadership Council

#1

From: M Lutke
To: Housing Element
Subject: Affordable housing HMB
Date: Tuesday, April 18, 2023 10:20:41 AM

[CAUTION]: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

We were FT RV'ers in HMB for 5 years. The RV park basically offered no amenities other than the view, yet the pricing had gone up 100/mo annually the 5 years we were there. Our lot price for 2023 would be 1900/mo.
We searched diligently for a mortar & brick rental opportunity as after 13 years of FT RV'ing, we were done. There was nothing affordable. Canada Cove's outrageous space rents made purchasing a modular out of reach. For people who could afford to pay cash for their modular & only have the 1200-1500/mo space rent, it was affordable. To pay both was untenable. Apartment rentals ranged around the 2000-2800/ mo range. Add in water, trash, gas, electric, you were well around 3000-3500/ mo to rent a tiny & usually old 1 bedroom. Your report states average rents are 1600/mo. We never found those prices in the two years we hunted! 2020-2022.
Our income was considered too high to qualify for senior apartments, yet not high enough to qualify for listed apartments.
We were forced to leave HMB which was heartbreaking. We lost our social base, which as seniors is so important for mental & physical well being.
HMB needs to do better & quickly. I dispute your listed figures for current average rent prices. We had friends, realtors looking for affordable housing for us for two years. It was not available. Our annual retired gross is 93,000 & we could not find affordable housing in HMB.
Very sad.
Michelle Lutke
[redacted]

Sent from my iPhone

#2

From: Sylvia Teng
To: Housing Element
Subject: Housing Element
Date: Wednesday, April 26, 2023 7:27:20 PM

[CAUTION]: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi,

I have just read in the Review about the exciting prospect for much needed affordable housing in HMB.
I am all for it - but the relationship between lack of especially road way infrastructure and new housing should not be ignored. Traffic from downtown HMB backs up to El Granada. It is a dangerous situation in emergencies.

The City's current traffic issues after years of narrow sighted planning are yet to be resolved. The northern end of HMB has been ignored in this regard and it is completely unsafe (Roosevelt Ave neighborhood). Traffic signals are the only reasonable way to make Highway 1 safe for cars and pedestrians.

Traffic signals first, then more housing.

Best regards,
Sylvia

****

sylvia teng
[redacted]
[redacted]

#3

From: Steve Hyman
To: Housing Element
Subject: Public Comment
Date: Tuesday, May 2, 2023 11:29:02 AM

[CAUTION]: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Members of the City Council,

You should be applauded for trying to solve some of the housing problems on the Coast.

I personally believe that the 2 locations you've chosen for affordable labor housing are poorly thought out..

1. Why is farm labor housing put in the heart of downtown and not on farms.

2. These locations are the 2 main points of entrance and egress from HMB and you are going to add many more cars and buses onto these narrow and crowded streets.

3. This will create a traffic nightmare and making getting into downtown more unpleasant and thereby reduce business opn Main St.

Here are some alternative suggestions that might work better and are more economical as well.

1. Build the modular homes you want for Stone Pine on the Farms were the labors are needed. You won't have to buy land just the homes allowing your limited dollars to go further and buy more homes.

2. Expand Moonridge as they have ample land on their 20 acres and the project is already zoned for farm labor housing. I wonder how many of the current residents even work on farms.

Steve Hyman
[redacted]
HMB

From: Dave Powell
To: Housing Element
Cc: Jill Ekas
Subject: Feedback on Housing Plan
Date: Tuesday, May 2, 2023 4:59:22 PM

[CAUTION]: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

HMB City Council and Planning Commission,

Thanks for making an attempt to provide more housing for all residents in HMB. The report is very comprehensive and especially addresses the need for more affordable housing for all groups of residents.

I am concerned, however, about one serious omission: It does not state anywhere in the report that, currently, there is no senior housing for those with incomes above the "very low income" range. If a senior person in the predominant income level now living in HMB wants to move to a facility that facilitates independent living or assisted living, they must move over the hill! Yes, there is extensive senior housing on Main St., but it is restricted to those at the very low income levels. I note from the housing plan that the age group of 65+ is currently 23% of the population and is the fastest growing segment of all age groups in HMB. Fig A-2 shows that the age group 75-84 has doubled from 2000 to 2019 ! That alone should encourage more focus on senior housing even if there was some housing for seniors now. But there is no housing now, except for those in the very low income bracket. I note that in Cycle 5, the only senior housing being planned is 100% for very low income levels and directed for the farm workers. While this is a worthwhile accomplishment, it also highlights the lack of interest to also include the largest segment of the seniors in HMB.

I suggest some changes to the bullets on Pg H-2:

- Change: "Support Housing for People with Developmental and other Disabilities" to "Support Housing for People with Developmental Disabilities"
- Add: "Support housing for the Elderly, including some for those with Disabilities"

Goal 3 on Pg H-3 should be modified to match the above changes

Policy 1A and 3A are fine as written; however, Program 3-1 gives a very strong impression that HMB has no interest in encouraging senior housing for the large majority of seniors living in HMB, i.e., those with incomes below average and above. I suggest that you add a program that is specifically focussed on fixing the complete lack of housing for this segment of the population.

BTW, I believe that, if senior housing was available to all, many of us would sell our houses that are often too large and move into the senior housing so we could remain near our friends. Thus adding senior housing would increase the housing available for other younger families. Without this available option, many seniors hang on to their current housing far longer than is practical or wise.

Thanks for reading my thoughts,

Dave Powell
HMB resident for 20 years
[redacted]

From: peter Kroosz
To: Housing Element
Subject: 880 STONEPINE PROPOSED DEVELOPMENT
Date: Saturday, May 6, 2023 9:08:25 PM

[CAUTION]: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

I am a homeowner and resident at Cypress Cove. I attended the recent meeting at Mariner's Church. Unfortunately, the development as proposed is not feasible or reasonable. Stonepine can't handle increased traffic. It's already a dangerous street because it's narrow and has two blind curves (one from each direction). Widening and straightening the street is not an option.

I suggest and encourage alternate access to the property at 880 Stonepine, farther east and directly onto Highway 92 in the vicinity of the Spanish Town shopping center. That would seem to be a reasonable alternative, and, perhaps the only practical way to provide housing on that city-owned property.

Peter Kroosz
[redacted]

From: Linda B. Goldstein
To: Housing Element
Subject: Comments on housing
Date: Wednesday, May 10, 2023 11:19:04 AM

[CAUTION]: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi! I am Linda Goldstein. I have lived in Half Moon Bay for 21 years. I am affiliated with Coastside Faith In Action, Coastside Jewish Community, and I am the Articles Curator for The Immigrant Advocacy Group. I am writing because I believe in supporting housing justice. My friends at ALAS need Affordable Housing for farm workers and essential workers. All possible housing options need to be assessed and acted upon as soon as it's possible given the routes that is needed to obtain the goals which include, safety and equity.

Thank You.

BTW: I was in the meeting last night and had my hand up on Zoom and I was never called. I waited two hours. Frustrating.

From: Marcy Barton
To: Housing Element
Subject: Question Regarding 880 Stone Pine Opportunity Site
Date: Thursday, May 11, 2023 10:07:04 AM

[CAUTION]: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good morning.

Will this project impact the City's often proposed walking/biking trail access to/from downtown along the Pilarcitos riparian corridor? Will implementation of the 880 Stone Pine project expedite the construction of this trail?

Thanks for any information you can provide.
Marcy

_____

"I have been impressed with the urgency of doing. Knowing is not enough; we must apply. Being willing is not enough; we must do." - Leonardo da Vinci

Marcia D. Barton, M.Ed. M.A.
Education & Administrative Consultant (Retired)
[redacted]
Half Moon Bay, CA 94019
[redacted]

From: William D Heavlin
To: Housing Element
Subject: comment on Housing Element, April 17 draft
Date: Thursday, May 11, 2023 2:28:38 PM

[CAUTION]: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi Housing Element folk,

I have read with interest the City of Half Moon Bay Housing Element 2023-2031, draft April 17 of this year.

I wish to draw attention on page Intro-16, Table Intro-3, for very low income housing: The number of RHNAs produced during cycle 5 is shockingly low, compared to plan, compared to promise.

Let us not dwell on blame or underlying causes. In my opinion, it is sufficient to recognize that this is what the incumbent system produces if left as it currently is. Presumably this is because there's more profit from producing moderate-plus RHNAs than in producing low-income RHNAs.

I invite the authors of the Housing Element to articulate how or why cycle 6 production is likely to be different from that achieved during cycle 5. For context, I refer to Table C-3, the cycle 6 count of planned RHNAs.

One (natural?) approach would have the City throttle permits for moderate-plus RHNAs by the actual completions of low-income RHNAs.

An alternative solution is more market-based, inspired by *kanban*, the Japanese manufacturing system for balancing manufacturing lines for smoother flow. This involves a rule that gives every low-income RHNA one transferable RHNA "chit" or *kanban* permitting moderate-plus housing development.

For example, the developer of 555 Kelly would get 40 low-income RHNAs, thereby possess 40 *kanbans* for moderate-plus RHNAs; these *kanbans* the 555 Kelly developer can be either (a) use to build directly and/or (b) sell to another developer. In effect, this *kanban* system transfers some of the value associated with moderate-plus RHNAs to low-income RHNAs.

Note that the value of such *kanban* is negotiated between developers, not set by the City. And the *kanban* can be auctioned off. In this sense, it is a market-based solution, with a market setting the value of RHNAs. And such a *kanban* system shifts the economic incentives toward encouraging more low-income RHNAs.

Thank you for your attention in this matter,

—Bill Heavlin

#9

From: kathryn murdock
To: Housing Element
Subject: comment
Date: Friday, May 12, 2023 9:57:57 AM

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Stone Pine site is way more suitable for “mixed” occupancy than most that I have seen. A housing complex should reflect the attributes of a small town -i.e. occupants of all types elders, families, mixed backgrounds – in short avoid the ghetto effect that is so common. Remembering that ghetto can be at any financial and/or social class.
Than you for opportunity to comment.
Sent from Mail for Windows

#10

From: David Rokosky
To: Housing Element
Subject: Written comment about housing element cycle 6
Date: Saturday, May 13, 2023 1:17:51 PM

[CAUTION]: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Ms. Ekas, Mr. Noce, and Staff,

Regarding Half Moon Bay Cycle Housing Element Draft, Cycle 6:

I appreciate the tone of this draft, which emphasizes the need for safe and affordable housing for all residents of Half Moon Bay and commits to the production of housing for the most vulnerable members of this community. I also recognize the incredible effort it took to create this thoughtful and detailed document.

If the Cycle 6 RHNA requirements are met, there will be 281 new units of low and very low-income housing, a huge improvement over Cycle 5 in which no new units were constructed. However, it is nowhere near sufficient. Currently, a CUSD teacher beginning at Step 1 earns $58,045, putting the teacher within the San Mateo County very low-income category for a family of one. At Step 27, combining both maximum education and longevity, a teacher earns $111, 090, which remains below the SMC median for a family of one and qualifies as low-income for a family of four. As the grandparent of two children in the Cabrillo Unified School District, I can attest to their teachers' hard work and dedication. Without more housing stock, the district will continue to lose both teachers and staff.

At the public meeting Tuesday, Carolina Sandoval, a member of the ALAS Affordable Housing Committee, the minimum wage of $16.45/hour in Half Moon Bay. She calculated annual income as $36,848, which falls below the extremely low-income category for SMC of $39,150. She listed the monthly rent as $1400, below the typical rent of $1600 in 2019, quoted in the draft. Overall, the annual income falls below the listed annual costs, probably necessitating another job to make expenses.

As stated in the draft, the income for many farmworker households in Half Moon Bay is in the acutely low and extremely low-income categories, necessitating overcrowded and sometimes substandard living conditions. Many families are forced into sublease arrangements. Without quick development of affordable housing for these essential workers, Half Moon Bay will continue to lose farmworkers and other essential workers.

My conclusion is that, in the words of one of the Planning Commissioners, the City of Half Moon Bay needs to produce low, very low, and extremely low-income housing far beyond the RHNA requirements. A recent estimate of need was for 1,000 units and that is in 2023, not for the duration of Cycle 6. Additionally, the City needs to identify how it can assist subletters who are being subjected to price gouging and harassment by the primary lease holder. Perhaps educational offerings about their legal rights and how they might protect themselves in such arrangements could be a start.

Thank you for the opportunity to submit a written comment.

Sincerely,
Joanne Rokosky

Sent from Mail for Windows

From: kc@branscombfarm.com
To: Housing Element
Subject: Comments on Public Draft of Housing Element for City of Half Moon Bay
Date: Monday, May 15, 2023 11:04:24 PM

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My comments are submitted as general observations and proposals but if desired, I can offer specific policy/program numbers associated with each one. Please let me know if that is valuable or needed for you to take my point of view into account:

1. For the Workforce Housing Overlays (WHO) to be any meaningful part of the Housing Element, or to be anything more than a hollow promise to farm owners in Rural Coastal for whom it was allegedly designed to benefit, it MUST first be defined within specific locations on each parcel to which it applies. Demanding a huge expense on the part of the land owner to prepare complex applications that may never get approved against nebulous and conflicting criteria of location and density and design is unfair and unrealistic. WHO should have parcel-specific numerical entitlements for utilities, residential density, and public road and utility access well before it has ANY meaningful value to either the communities housing goals or the property owner. It is just too nebulous and undefined at this point in time to be taken seriously IMHO.
2. The prohibition against ADU's in the Rural Coastal land use category is unfair, unnecessary, and yet another example of not supporting farm operations and employee on farm housing. What was the thinking behind this? How do you justify discriminating in that way?
3. The emphasis on farm labor and low income housing in the downtown center area to the exclusion of outside of town center larger farm or minimally developed parcels should be strongly reconsidered based on the fact that ample land exists outside of town center to support meaningful farm employee housing without requiring massive infusions of public taxpayer funds and higher density concentrations along Kelly Avenue.
4. The quality of transportable large trailer residences affording 1-2 separate bedrooms and full kitchen and baths (sized up to 650 or even 700 sq ft) that can be brought onto sites without permanent foundations has improved radically in the last few years. These are large (30-40') towable trailers that can be positioned on a site and moved as required to preserve valuable soils or allow for land restoration at some point in the future. Many of these have been designed to support sustainability and are energy and water efficient (solar panels, recirculating grey water tanks, etc) and are cost effective solutions for a lot of lower and mid income employee housing including small families. They should be favored and treated equally with permanent construction alternatives with respect to permitting, allocation of priority water, sewer, and utility connections for low and middle income housing and not limited to mobile home or RV park sites only.
5. Pre-development costs (planning and associated costs for preparing applications and supporting public hearings and department reviews) have become increasingly prohibitive especially for any kind of agriculture or non-standard residential development proposals. I'd like to see a small amount of the funds allocated to predevelopment for the highrise low

income project be allocated to help Rural Coastal and A-1 parcel owners develop realistic and reasonably approvable plans so that they could move forward with applications for WHO and other housing projects for employees.

Thank you for listening,

Kc Branscomb, Owner
Branscomb Farm LLC
[redacted]
Half Moon Bay, CA 94019
[redacted]

For invoices or important mail use Business Office please:
Branscomb Farm LLC
[redacted]
Half Moon Bay, CA 94019

#12

From: Kirsten Loegering
To: Housing Element
Subject: Proposed housing at 880 Stone Pine
Date: Tuesday, May 16, 2023 5:11:46 AM

[CAUTION]: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

To whom it may concern:

I am a resident at 142 Patrick Way, Half Moon Bay, CA 94019 and want to voice my strong opposition to the planned development at 880 Stone Pine.

This development would put an undue amount of traffic on Stone Pine, affecting safety for existing residents and completely change the character for an already existing community.

Kirsten Loegering
[redacted]

#13

From: Caeli Collins
To: Housing Element
Subject: Housing element review
Date: Monday, May 15, 2023 8:28:27 PM

[CAUTION]: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

I haven't completely reviewed the Housing Element Report - there is a lot of information to process but I know the deadline is tomorrow. It's also a lot of new information and terminology to digest.

Some observations I do have:

1. Farmworkers are listed as a group needing housing. What, if any, encouragement is there for the farmers to build some reasonable housing stock for their workers to live in? Why is it focused on private development or city funding with vacant parcels or ADU's on infill locations only?
2. What is being done to review the building codes to insure that they are appropriate and not onerous for the development of housing stock, particularly for ADU or farm units? The stories of the challenges that developers and builders face are legion
3. It may not be appropriate with this document, but how is the current agricultural use being encouraged and protected? What measures are in place to help farmers keep their lands out of development and as a resource to the community? I would think that the two have to be balanced

--
Caeli Collins

#14

From: Sandy Miranda
To: Housing Element
Subject: HOUSING PUBLIC REVIEW: Comments on New Housing Plan for Stone Pine area
Date: Monday, May 15, 2023 6:12:26 PM

[CAUTION]: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

I live in the Cypress Cove townhouse community. I am a longtime public radio broadcaster, teacher, and author.

I am worried about the lack of a traffic study and the unexplained reason why a direct exit to Hwy 92 would not be a far better and safer alternative for the residents and the city workers than routing all traffic out Stone Pine onto Main Street.

Please let me know the answers to the above before you make any decisions. I have lived in San Mateo County for 50 yeas and want the best for everybody involved.

respectfully,

Sandra Miranda Robinett
[redacted]
HMB, CA 94019
[redacted]

Find the Book, ebook, & audiobook on:
SandyMiranda.com

#15

From: Rob Robinett
To: Housing Element
Subject: Stone Pine Project comment
Date: Monday, May 15, 2023 6:07:11 PM

[CAUTION]: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hello,

I am a HMB resident at 23 Erin Ln, Half Moon Bay, CA 94019

I am AGAINST the project as it is currently planned because the current plan unnecessarily routes a tremendous amount of additional traffic through our neighborhood.

I believe that a traffic signal on Hwy 92 would be much safer and more convenient for the residents of the project and for city workers.

Sincerely,

Rob Robinet

--
Rob Robinett
[redacted]

#16

HMB Housing Element Comments – *response submitted by Carole Black, Cypress Cove, 5.16.2023*

The following comments are submitted to HMB City Planning Department and City Council regarding the draft Housing Element document with public comment requested through today. I start with comment focused on the adjacent area and continue below with more general comments.

I. Best understanding of what is currently being proposed re immediately adjacent properties and related Housing Element concerns:

I A. 880 Stone Pine (info from Housing Element draft, meetings and distributed by city):

1. This is listed as an "Opportunity Site" in the Housing Element. And it has recently apparently been moved onto a "fast track" with somewhere between 28 and 50 affordable housing units for the Low and Very Low Income ranges. "Immediate" action quote heard = 28, but expected capacity quote has been 50 recently.
2. Proposed units are manufactured, prefabricated with varying size/number of bedrooms. At 5/7/2023 meeting officials dodged the question: "trailers?" I have since found language in the proposed Housing Element (pg 129 of 420) indicating that "A mobile home is considered a manufactured home" and that the density at the proposed 880 location would be 50 for this type of unit. So I wonder if proposal may be for mobile homes = trailer park? which is likely not preferred by neighbors. Some specification for discussion of alternatives, rationale for option choice and community engagement in on-going discussions would be helpful. In addition, specifying site optimization re neighborhood would likely be valued, i.e., arrangement on a site to maximize setbacks along with optimal arrangement to minimize noise, etc, sufficient on site parking and care with arrangement of any associated amenities on the parcel as well as design compatibility with neighborhood would be priorities for whatever development is proposed at any site.
3. Zoning change is required to implement the recently proposed use for this property: Property is in Town Center. It used to be zoned as U-R (Urban Reserve) but was planned to be/may have been changed to P-S (Public Services) when HMB purchased it from POST a couple of years ago. However, for this use it would apparently need to also be designated as within an applicable Workforce Overlay Area (WOA) and, for its correct zoning category (P-S), the proposed use would also need to be listed as allowed withing WOA description since it currently is excluded. Considerable effort was expended in the recent LCLUP discussions to create the current zoning and WOA definitions. It thus seems imprudent to suddenly switch based on underlying conditions/situations which were likely present when the LCLUP was approved.

I B. 0 Block Stone Pine Road (Housing Element pg 190-191 of 420): This lot is listed in the Housing Element document as an opportunity site for 9 affordable housing units in the Moderate Income range. It is currently vacant land immediately adjacent to the Patrick side of CC and I don't recall any outreach to discuss with neighbors? Quote from the Housing element document: "Site Description: This vacant infill site is located close to Main Street in the North Downtown region of the Town Center. The site slopes gently down from east to west. Adjacent land uses include ... Cypress Cove townhouse neighborhood to the east ..."

In my mind both sites raises fundamental questions:
- Shouldn't there be local community processing of an "Opportunity Site" list before becoming encased in an 8 year long plan?
- If there is interim need to change a codified Plan approach (e.g., changing LCLUP zoning); shouldn't there be a specified, robust process? Where is specification for early and on-going active local community input.
- If a change is proposed related to a specific listed option, what is the process for ensuring that alternatives are fully considered? As an example, reflecting on the Stone Pine item IA: what was/should be the formal process for eliminating apparently preferable, zoned alternative sites, e.g., Podesta or MoonRidge expansion

II. Additional Housing Element Comments:

1. It is very soon to re-consider basic LCLUP zoning approaches. Staff have indicated that zoning change would be needed for residential use of the 880 property! **Specifically, Affordable Housing sites were considered at length in LCLUP which was very recently adopted:**

- **Introduction statement:** … "the City carefully tuned the Housing Plan to be achievable with keen focus on implementing new and targeted LCLUP land use provisions that will open up opportunities for development of diverse housing types in locations with broad community support."
- **Workforce Housing Overlay** (pg 110 of 420): "LCLUP Policy 2-70 Workforce Housing Overlay establishes this new land use designation in the 2020 LCLUP as an overlay to be combined through additional policies with several underlying land use designations."
- **Non-Governmental** (pg 167-168 of 420): "The City can also offer City-owned lands for affordable housing development …" and 880 is listed as a newer acquisition

The proposed 880 Stone Pine housing project thus does not conform with LCLUP land use as it will require a zoning change. The use of this site does not have "broad community support" within the adjacent community and further it is a sub-optimal location for housing immediately adjacent to the city's Corporation Yard.
Also note that LCLUP Policy 2-102 specifies in detail the use of property in Public Facilities land use zones for workforce housing and does not include the proposed use for the 880 property. Rather, other LCLUP policies prioritize Farmworker Housing in other zoning type areas including PD and agricultural/ horticultural/rural and should be honored.

So, if we accept this well thought through, adopted approach via a document which is positioned as foundational to the Housing Element, how do we end up with the Housing Element proposed Opportunity Site list ...

2. Table C-5: Housing Opportunity Sites (pg 180 of 420): See lines 1 and 4 listing both 880 and zero block of Stone Pine Rd as opportunity sites for 50 (low/very low income) and 9 (mod income) units respectively.

Comment: For 880 the table comment indicates "pending" zoning change re workforce housing category while both sites list town center category. Note the following re the town center category (pg 181): "Multi-family and mixed-use development throughout the Town Center that is not part of the WHO should be expected to have mixed affordability levels." Yet neither listing provides for mixed affordability levels. Maybe because, once a part of a WHO, this concept no longer applies? But should it? Would mixed levels be more attractive, sustainable? I think this option is used in some settings?

3. **VMT** (pg 165 of 420): "Adhering to State VMT requirements may become a development constraint for residential development; however, the City will seek all possible exemptions for affordable housing"

Comment: Traffic is a major concern re the 880 proposal with Corporation Yard and proposed residential development all sharing the one access road along with current businesses, public facilities and residences. Development needs to be fully and carefully assessed with a formal traffic study. VMT can be positively impacted by location but may also be unintentionally adversely impacted by forced concentration of housing development in Town Center *(see below)*.

4. **Jobs Proximity Index and VMT:** re comments in Housing Element section (pg 218-223 of 420), please recognize that Town Center jobs may or may not be the preferred primary employment opportunity for particular affordable housing categories or groups of individuals. Nor is it clear that Job Proximity Index (pointing in HMB to Town Center) is a helpful metric for all sub-populations eligible for affordable housing. For example,

individuals who need to carry equipment in their vehicles to varying job sites (for construction, repair work, cleaning, etc.) may benefit from locations closer to work sites and/or with more available parking which may or may not be best made available in a Town Center. And I have no idea how this item would be captured in a Job Proximity index > site of an office/phone service to answer calls which could be unrelated to where the remote service provider is located? And for farm workers or anyone with site or equipment responsibility, is proximity to job site not in Town Center needed? It seems that the various levels of housing development, while perhaps focused in central areas, should also be distributed throughout the city for more accessibility based on individual needs.

5. Affordable housing mix and Affordable/market rate housing mix opportunity should be required as part of site opportunity identification and project implementation: Why is there no consideration for mixed use and/or requirement for mixed levels of affordability in affordable housing development and/or more interest in blended market rate and affordable developments? I.e., ? expand on Housing Element draft (pg 181 of 420): "Multi-family and mixed-use development throughout the Town Center that is not part of WHO (Workforce Housing Overlay) should be expected to have mixed affordability levels."

6. Sub-standard Housing (Housing Element pg 75 of 420) **includes a statement that HMB does not track or list (and therefore likely does not monitor?) on site farm worker housing:** "The City is aware, however, that units not reported as housing nor otherwise tracked in any City records, such as trailers and other structures that may be provided for farmworkers, are likely substantially substandard in numerous ways."

- Shouldn't this be changed? How could the city/county allow the adverse conditions at the mushroom farm(s) to exist? This includes both the work/labor condition item which was apparently the underlying stimulus for January event and the "deplorable housing" found thereafter. Where have public safety/health and/or work safety/conditions, etc. agencies been? Shouldn't units have been condemned with forced remediation long ago? And, why not now undertake/require supervised remediation with installation of appropriate replacement housing on site? Or condemn the properties, close down the farms completely and re-develop the area including farming with appropriate housing?

I think I saw commentary that the employer was planning to re-build workforce housing in the target area noted above > correct? If yes, who/how being overseen? What component would be thus addressed? Is this in calculations?

7. Traffic congestion/safety is a critical issue and needs formal study particularly in any dense area (e.g., Town Center) and/or whenever a "larger size" (> a handful of units) development is contemplated. This is especially important if/when there is adjacent significant or "adverse" traffic (e.g., trucks, heavy equipment).

8. Site environment items are considered. But what about adjacent property hazards/issues? Also, could/would opening a currently closed off or overnight closed area (e.g., 880 Stone Pine) to 24/7 residential use also potentially open the area to other unintentional uses/exposures by non-residents including loitering, homeless encampment, etc. These could impact a proposed development and also a nearby community. In other words another location might be safer, potentially more convenient depending on job site distribution and many would be nicer (no corporation yard).

9. The mayor has said (paraphrasing) that 880 housing development will be "beautiful" - what will ensure this for any development? How will beautiful visually and also neighborly be created and maintained … oversight, management, regulation, on-going investment, resident empowerment??? Wherever sited, would integrated mixed housing levels provide a preferred option and better outcomes? Perhaps also consider requirements for developments' management, maintenance and resident rules/regs (as in an HOA!), e.g.:
- Restrictions on # and type of vehicle/noise (no motorcycles; mufflers required?); parking limits/use

- Noise/Nuisances: i.e., no radios/music/cell phones in public areas; quiet hours; no smoking/drugs
- Limit on number of allowed occupants for each type of unit for safety
- Pets – types, where, on leash, registration/licensed, etc.
- Fines/penalties, e.g., for not allowed, illegal and/or nuisance activities, etc.

10. Goal 1 – Housing Production: Facilitate development of high-quality and diverse types of housing for all income levels and household types

Comment: Not seeing discussion of options which blend market rate and affordable housing units and/or which include various levels of affordability housing. Also recommended parking decreases are worrisome. If anything the affordable units per comments at recent meetings have higher occupancies which may lead to more, not fewer vehicles. BMR Ordinance section appears to prioritize construction on site which is not planned for current 880 proposal?

11. **Local Planning in Neighborhoods with RHNA Concentration** (pg 218-223 of 420): "Concentrating future residential development in Downtown Half Moon Bay and the greater Town Center area, particularly lower-income units, is supported by the City's ongoing planning work. ... The Town Center, as defined in the LCLUP, is in the census tract with the highest Jobs Proximity Index in the city".

Comment: See discussion above. In addition, in terms of Jobs Proximity and VMT, were jobs of target audience for affordable housing specifically analyzed? And what about folks needing to use vehicles to carry work supply items? Need to consider impacts re overall traffic/circulation as well.

#17

From: Alexandru Chitea
To: Housing Element
Subject: Vote against the 880 Stone Pine Rd. Development
Date: Tuesday, May 16, 2023 7:53:32 PM

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Please tally my vote.

Best,
Alex

#18

From: mark gammon
To: Housing Element
Subject: comments on the HMB housing element
Date: Tuesday, May 16, 2023 4:57:12 PM

[CAUTION]: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

To whom it may concern,

I would like to state vehement opposition to the use of 880 Stone Pine Road for low income housing. Considering this site for low income housing is absurd on multiple levels. The detriment to and decline of the existing Cypress Cove community experience and adjacent neighborhood would be significant. I have attended the recent city-run community meetings and none to date have been able to show or point to a shining (or even *any*) example of what this new community would be. I have professional experience in community design, residential design, and community planning, and it is clear that this location is a poor choice. Based on the information shared by the City at these meetings, the density would be too great, the parking grossly insufficient, and the traffic volume at the intersections of Main and 92 and of Main and Stone Pine Road, and traffic on Stone Pine Road would be horrible. The parking and traffic issues that would be incurred by the Cypress Cove community should not go unnoticed; it appears that it would be significant.

The City has stated that these units would mobile homes (clearly stating that the terms “mobile home” and “prefabricated home” are used interchangeably. I cannot think of a single great city, or attractive destination city that is placing a mobile home park at the main entrance to its downtown. This would do little to encourage tourist and visitors from nearby areas who visit our city because its downtown is so lovely, quaint, clean, etc. I have recently heard unfortunate comments from visitors that downtown seems to be a “little less” than it used to be, and I am interested in engaging with the city to help work toward improvements. Again, placing a mobile home park at Downtown’s entrance is a move in the wrong direction.

The issue of affordable housing needs to be addressed everywhere, without a doubt. There are appropriate places for this to happen, and then there are the *convenient* places for this to happen. 880 Stone Pine appears to be a choice of convenience; it is certainly not an appropriate place for it to happen. I would very much like the City to work toward identifying locations that are great for all involved.

There are many reasons that the City should avoid considering 880 Stone Pine Road.

More than can be listed in a brief email; please take this into consideration.

Best,

Mark Gammon

[redacted]

#19

May 15, 2023

Jill Ekas
Community Development Director
City of Half Moon Bay
501 Main Street
Half Moon Bay, CA 94019
Email: jekas@hmbcity.com

Re: Draft 2023-2031 Housing Element
Public Comment Review

Dear Ms. Ekas:

Thank you for the opportunity to review the Draft 2023-2031 Housing Element for Half Moon Bay ("Plan"). The Plan stated goals are overdue but will not be accomplished because no realistic solutions are provided to address the numerous constraints outlined in Section B. The Plan projects an unrealistic outcome and continues to defer once again solving the housing crisis in Half Moon Bay.

The City of Half Moon Bay policies need to address public financial participation in infrastructure, and vertical construction to support affordable housing along with modernizing its zoning code to increase density to accommodate product diversity. Measure D growth control limitations, availability and cost of water permits, and overly cumbersome review by the California Coastal Commission are just a few examples that contribute to the failure to deliver affordable housing in Half Moon Bay with no solutions offered in the Plan to address these important challenges.

The lengthy process for project approval and dated zoning policies restricting product type innovation burden the system and will continue to contribute toward the deficiency in providing sufficient diverse housing opportunities at a reasonable price. The lack of transparency in housing unit allocations to priority housing projects and an opportunity to create an accelerated review process along with financial public participation in infrastructure and affordable housing will once again evade the necessary steps to offering real solutions to a problem that is metastasizing.

In conclusion, the Plan presented should be rejected by the California Department of Housing and Community Development as it has offered no real solutions to unlocking the diverse housing needs of Half Moon Bay by timely increasing supply and in our opinion fails to realistically present a path to meeting the RHNA minimum requirements. We will continue to voice our objections to the Plan until solutions are presented that demonstrate the removal of the friction in timely processing an application for a priority housing project, public participation in infrastructure, and specific unit allocation identified for "priority housing sites" that would alleviate the housing supply deficiency Half Moon Bay.

Please modify the plan to change the outcome.

Sincerely,

.....

PODESTA FAMILY INVESTMENTS LLC.

Cc: .....

#20

From: sha t
To: Housing Element; 880 Stone Pine
Subject: question about 880 Affordable Housing
Date: Tuesday, May 16, 2023 12:25:35 AM

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To Whom It May Concern;

Can we please have the main entrance for this new site via highway 92 for 880 Stone Pine Affordable Housing instead of the entrance being via Stone Pine Road?

It will help everyone on every level if the 880 Affordable Housing **entrance open out onto to Highway 92:**

1. It will be **good for the environment**… Not adding extra noise and air pollution on and around Stone Pine Road as this is a very residential and a very quiet Road.

2. It will be **good for traffic flow**… Not adding congestion onto Stone Pine Rd, on to Main Street as well as the intersection of Highway 92.

3. It will be **good for farmers** to have affordable housing, also convenient for farmers to commute, as well as getting in and out easily, to and from, work and home.

4. It will be **good for Cypress Cove residents, elderly retirees, and kids to feel safe and have a peaceful mind as well as feeling safe and secure crossing the street on Stone Pine Rd, so as not to get run over by the additional cars/traffic. Potentially more than 100 cars will be passing by every day on Stone Pine Rd. This would be reduced by entering and exiting via Highway 92 and not Stone Pine Rd.**

5. It will be **good in the case of the need for emergency evacuations** and quick response in case disaster happens!

6. It will be **good for the city, you will help everyone!** You help the farmers and you are not interfering with retirees, the elderly and you help make kids' safer... Not making news Headlines one day like this: A number of farmers and retirees got killed (i.e. from wildfires, earthquake and tsunami…) because of all the people living in that area attempted to evacuate out to a safe area, but they were trapped/stuck on the narrow Stone Pine Road and Main Street because they could not be evacuated in time, because of the traffic congestion on Stone Pine Road...

Thank you very much for your attention,

Sha

From: Jeremy Levine
To: Deborah Penrose; Joaquin Jimenez; Debbie Ruddock; Robert Brownstone; Harvey Rarback
Cc: Jill Ekas
Subject: (Belated) HMB Housing Element Public Comment
Date: Tuesday, May 23, 2023 12:46:22 PM

[CAUTION]: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good afternoon Half Moon Bay city council members and staff,

Jeremy Levine here, policy manager for the Housing Leadership Council of San Mateo County (HLC). I am submitting the following comment on behalf of HLC in regards to Half Moon Bay's draft housing element. Please share this comment with the entire city council and planning commission and distribute as public comment before the next public city council meeting regarding the housing element.

Half Moon Bay's housing element includes many noteworthy policies. In particular, HLC appreciates the city's concrete commitment to pursue affordable housing development on the city-owned 880 Stone Pine Road site, which will tangibly benefit the local farm labor community. Furthermore, the proposed rezonings of R-2 zones to R-3 will promote affordable housing in the downtown area and create a more vibrant community; the missing middle rezonings will help build a more walkable, sustainable community.

However, the city's highest densities may be too low to facilitate redevelopment on non-vacant sites. Increasing the density in the R-3 and C-D zones to allow 50 du/ac by-right would better facilitate redevelopment of several non-vacant sites included in the inventory.

Most importantly, Half Moon Bay's housing element does not adequately address the largest local constraint to housing: Measure D, the city's residential growth cap. Measure D limits growth in HMB to 1.5% of existing residential capacity, equivalent to 70-75 homes annually over the RHNA 6 period. The city's housing element makes the abstract commitment "If Measure D is found to inhibit RHNA production, the City will seek to amend its provisions within the Subdivision and Zoning Ordinances in so far as they are consistent with the Ballot Measure language" (HMB housing element, p. 48).

Under the growth cap, Half Moon Bay may struggle to meet its housing element goals. To qualify for state tax credits, affordable housing developments typically have to include 50 units or more. Given the growth cap of approximately 70 homes allotted per year, that means HMB will need to accept 20 or fewer applications for other development types in order to approve an affordable housing development in any given year. Yet Half Moon Bay's housing element projects approval of more than 20 homes per year that are not deed restricted affordable for lower-income households. Half Moon Bay's housing element will be unlikely to comply with state law unless the

city includes a discrete timeline for which Measure D will be put on the ballot and the growth cap potentially removed.

If any member of the Half Moon Bay community would like to connect to discuss this letter, they can arrange a meeting with me at calendly.com/jlevine97.

Thank you for your consideration,
Jeremy

--
Jeremy Levine (he • him)
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Housing Leadership Council of San Mateo County
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Meeting Summary Notes:

First Public Draft Housing Element Work Session - May 9, 2023 Meeting Summary Notes

Meeting Attendance:

Community Members: Approximately 35 in-person attendees, and 10 attendees on Zoom

City Council: Mayor Penrose, Vice Mayor Jimenez, and Councilmembers Ruddock, Brownstone, and Rarback (all present)

Planning Commission: Chair Hernandez, Vice Chair Gossett, and Commissioners Gorn, Ruddock, and Joanes (all present)

Presentation: Mike Noce, Housing Coordinator, and Jill Ekas Community Development Director

Public Comment – 14 total speakers

1. Joy Moore, Harmony Salon – Expressed concerns about Stone Pine Road housing development. Is Stone Pine going to be the only way in and out of the project; are we considering another entrance?
2. Rabbi Moshe Heyn – Supports the Housing Element process. There is a problem that we need to solve.
3. Rocio Avila – Resident of Half Moon Bay (HMB), member of Committee for Fair Housing/low-income housing. Has been 11 months waiting to address the Planning Commission which reviews how things are built, a certain amount of years that the City needs to provide affordable housing, nothing for 12 years. Houses have been built that are unaffordable to most. Hotels and other buildings but not enough low-income housing. Impossible to purchase a home, and rental housing is high as well. Consider construction of low-income housing. Support our kids. Families have to share homes. Listen to us. It is time to construct just housing for the community. Immigrants deserve the right to house their families. Better future for our kids. Just housing for all.
4. Carolina Carbajal – Came to talk about what it is like to survive as a minimum-wage worker. Start with an 8-hour work day, but most have to work longer than that. It costs $1,400 to rent a room (and noted that there are numerous additional costs such as utilities, insurance, etc.). There are over $3,000/month in expenses but only make $2,600 per month. They are in the red. Have to share a room. Many young people are moving out of California because it is unaffordable. People have said their houses will drop in value if affordable housing is built nearby. A home is the best investment. If we had a just salary, we could afford a home. Asking for 1,000 more units of housing. We are asked why don't we just leave; the answer is that many people have helped build this town. Wants our kids to be leaders. Need to give kids a good place to live.
5. Crystal Avila – 11 years old, identified that there are a variety of necessities and that one necessity is affordable. housing for people with people of low incomes. She is

sleeping in a space that is shared and cannot focus on schoolwork. Rent is too high, and parents cannot afford it and it is sad. She goes to the march every month Downtown to walk with others asking for affordable housing. We are here and we are not leaving.

6. Pastor Sue Holland – Resident of HMB, and member of Faith in Action. All are called to care for one another, we need balanced housing for all. For kids to focus on schoolwork and play. People spend over 30% of their income on housing. Need to support our service workers. Will we work to solve our housing problems? 185 units for low and very low, but we need more. Want to encourage housing for all income levels.
7. Jan Hanson – Owner in Canada Cove with a 3br/2ba manufactured home. It is all she could afford, and it costs only 20% of the homes across the street. Similarities to what is being considered. There is a strong sense of community and pride within Canada Cove. It is tenant favorable and would love to see families. While there has been a 50-60% increase in value, they are taxed at a lower rate than typical single-family homes.
8. Alice Linsmeier – Inspired by other speakers. Has looked at housing conditions in HMB and other communities. Has researched that when kids move to better conditions, their grades went up three grade levels.
9. Maria Garcia - Asking to have apartments built for the people in need, we can't all be living together (overcrowding). Rents are too high, asking for many years for better housing. Affects our kids, need to do our homework. Support our community with this work.
10. Emily Glines – Senior resident of HMB, there is a great need for low-income housing, and also a need for seniors in HMB. Many seniors may need to and are interested in moving to smaller homes. The availability of small homes would encourage seniors to downsize and sell large homes which would open up a home.
11. Sean McPhetridge – Cabrillo Unified School District (CUSD) Superintendent, thanked City staff who have been working on a project with CUSD on school property along with CUSD's consultant Brookwood. Cited the Jefferson school district housing example. Note that this is for teacher housing, as well as for other employees, including food service workers, custodians, bus drivers, and so on.
12. Mike Ferreira – Knows how Council has encouraged affordable housing. Private sites are hard to develop. Somewhat agrees with the sites analysis. Reducing parking is a concern, only one in 4 times am I able to find parking at the Senior Center. Moon Ridge is an example where there is not enough parking. With little transit, reduced parking is not a panacea.
13. Joanne Rokowsky – Supports the Housing Element and the tone of the document. The commitment to housing is applauded. There is an immediate need for 1,000 units – 410 units for low and very low. How do we meet the immediate need? Additional housing must be built. Kudos to Crystal, the 11-year-old, for speaking. Need safe affordable housing for all kids.
14. Crystal (no last name provided) – Cypress Cove resident, commenting on how the Stone Pine project is pitting Cypress Cove residents against the community. Finds comments about home values being affected very offensive, City has been turning a

blind eye. Don't like previous statements. Concerns about traffic and property value impacts on Cypress Cove.

Clarifying Questions – City Council and Planning Commission

Q. Residential density bonus, would it help to meet RHNA?

Response: Yes, discussed how density bonus units can increase the yield of a site and that density bonus units are also exempt from Measure D.

Q. During 2023 Measure D had a lot of ADUs, will that continue?

Response: Yes, the trend for growth in ADU development continues and as established, Measure D allocations continue to be required for ADUs.

Q: Why would HCD reduce buildout of a site?

Response: Staff explained that HCD's review will scrutinize each site and that buildout or affordability levels may be adjusted. The history of permitting in a jurisdiction could be one reason for such adjustments. Taking Pacific Ridge as an example – the LCP originally allowed over 200 units, but following a lengthy entitlement process, fewer than 70 units will be built there. HCD may also question affordability levels, especially on privately owned sites. For these reasons, a generous buffer is included for the sake of meeting RHNA. Staff also noted that having a buffer does not require that more units be built than RHNA and/or than Measure D has capacity for.

In addition to the above clarifying questions asked during the Work Session, Vice Chair Gossett and Commissioner Joanes also submitted written comments and questions in advance of the Work Session. These, along with brief staff responses, are provided at the end of these meeting summary notes.

Deliberation and Discussion – City Council and Planning Commission

Planning Commission Vice Chair Margaret Gossett – Had a policy question about rent control relative to the Workforce Housing Overlay (WHO) and noted that staff already responded that units in the WHO must be affordable. Spoke about Supervisor Mueller's efforts for funding and hopes that we can earmark additional Measure K from the County to support these efforts. Overall, the Housing Element had a good overview of plans.

Planning Commissioner David Gorn – Heartened that could meet RHNA without using some of the PD areas that are outside of Town Center. The need for housing is clear, but regarding the resistance of the City, there is no resistance. This Housing Element is a great start to meeting these goals. How do we guarantee benefits to people who live and work here?

Planning Commissioner Hazel Joannes – Noted that she had submitted questions and comments in advance of the meeting if Council is interested in discussing those topics. Otherwise, noted that reducing parking requirements is a concern. For seniors living in HMB, close parking needs to be included. Discussion of parking would be good to highlight. Concept of "Just Housing," what is the definition?

Planning Commissioner Steve Ruddock – Housing Element is articulate and consistent with the Local Coastal Land Use Plan. Thinking about Downtown and how to be more flexible than ever to enable housing, remove constraints for this area so that it is painless and quick to build. Incentivize housing in that area and certain types of housing. Deed restricted ADU incentives and others should be explored. Parking in certain areas is fairly good in HMB's downtown, supportive of flexible parking downtown. A plan to meet RHNA is a great start, it is OK to have a vision beyond the RHNA number.

Planning Commission Chair Rick Hernandez – The draft Housing Element is a far step beyond the Cycle 5 Housing Element. This is a great place to live and it is a diverse community. The Housing Element should identify up front that the City wants to protect the community's diversity. Everyone complains about traffic and the Housing Element should be tied to circulation plans for bikes and pedestrians. The City needs to take ownership of its housing needs, or else the State could step in and take a more heavy-handed approach. Need framing about low-income housing, six figures is low-income in HMB. Many are much lower. Also, the HMB community is getting older and older. Also have 200 – 400 overcrowded households, and a lot of people are crammed in their houses. Need to strike the right balance and think about how to make it fit in. People don't want to lose what is special about their neighborhood. Need to do something about ADUs consuming Measure D allocations. The Local Coastal Land Use Plan's focus on making the community more livable, with development close to the town center. Need to consider these boundaries.

Councilmember Harvey Rarback – Work on rent control could make a big difference. Council is looking at this for priorities, the impact would be immediate. Listening to the community's need for affordable housing, the City Council is very concerned. It is hard to build. Agrees with downtown locations, not concerned about lack of single-family, more affordable housing is needed. Our Lady of the Pillar has a great site, located next to services. It should be developed. Need the will of partitioners to assist in that development.

Vice Mayor Joaquin Jimenez – Noted his appreciation for staff and care for the community, there is great detail in the Housing Element about how we reach our goal, 1,000 units to be reached. Students perform better with good housing. Access for students to have resources. Several sites and locations for housing, sustainable for smart development. Rent according to income needs to be prioritized. Highlighted a family of four making less than $40K per year; how can they afford to live here? Rent is too expensive. Parking is important, is it possible to build a structure? Not sure, but it is something we could look into. For business owners in the community, 90% of their employees are Latino and low-income. Restaurant staff need to live here. How much income is generated in San Mateo County by these workers? San Mateo County lost $50 million in farming in 3 years. Consider how housing affects life for all, businesses, and hospitality. Coastal Commission has stated that they have never opposed a low-income development quoted. There are many sites downtown. "Just Housing" is affordable housing based on income.

Councilmember Debbie Ruddock – Thanked staff for the amount of work that has gone into this document. Housing is a right. The Local Coastal Land Use Plan and the Housing Element set the table. Now need to find a way to implement it, which is expensive and will require multiple players. With respect to Planning Commission ideas, agrees about Measure K funding, but noted the challenge to have shovel-ready projects. For rent control, how much will this help if it keeps rent as is, but not rolled back? For parking, need to be careful, focus flexibility Downtown to allow for new opportunities, new arrangements, and consideration of what a business district is, and think bigger. Take ownership of our policy-making and zoning as the State continues to take on more and more control. ADUs and Measure D, we need to look at this. It makes it difficult for affordable housing to compete for allocations, developers want certainty and phasing is tough. Addressing ADUs can be done quickly, and we should take a look at more flexibility with them. Mixed-income developments throughout HMB should also be supported, inclusionary housing is a good model. One area that needs to be more robust is home sharing and cooperative housing models. Need more than what HIP Housing provides, shared housing is a model to be explored through incentives, Co-housing needs to be called out (e.g., dorms, SROs, group housing, eco-communities). Need zoning treatments to better support co-housing. This deserves more attention. Call out home sharing and co-housing similar to residential care housing. Can we go beyond the typical model? Single-family conversions should be explored.

Councilmember Robert Brownstone – Through the City's outreach efforts, we hear that residents value HMB's "small town" character, which means different things to different people. Good character is who you are when no one else is looking. How do we help each other? Small towns are known for having each other's backs. The January shooting highlighted the kind of conditions on some of the farms and throughout town. We need to move forward and connect the dots on housing needs. Seniors with big houses want to downsize: are there more people who want to downsize; how do we connect people together? Ray Mueller commented that the State could come in to build; the State is ramping up enforcement. We have some time but let's not waste it. For Downtown parking, we have a very touristy Downtown, what about meters on Main Street? It would keep things moving. Housing solutions – 555 Kelly and Stone Pine – are moving forward. Mercy and other non-profits building 100% affordable projects. Inclusionary concerns not providing enough affordability.

Mayor Deborah Penrose – Regarding the idea of working on ADUs and removing restrictions from Measure D, would deed restrictions be an option? Likes the idea of mixed-income communities, how do we incentivize? Parking, we have a problem with large trucks blocking spaces and the street and we need more disabled parking downtown. This could be addressed in our streetscape project. No one wants an RV Park at 880 Stone Pine. We are building low-income housing that is beautiful. Be proud of it.

The Mayor asked the Planning Commission to provide additional feedback. Following that, the City Councilmembers also provided their final comments, which are combined and summarized here by topic:

Terms:

- Homeless, unhoused, or unsheltered: Need to stick with one definition that is most appropriate for the document.
- Just Housing: Needs to be defined if it is to be included in the Housing Element

ADUs:

- Can Section 8 apply to ADUs?
- Program 1-5 could be more creative regarding incentives for affordable ADUs.
- Concerned that 112 ADUs will consume Measure D capacity.

SB9: Regarding splitting lots in residential areas, what is City Council's approach?

Shared Housing: Look at Program 1-7. Need to define "living environments," provide examples. Dorm-style living, could it be explored? Fractional ownership as tenancy-in-common (TIC) could be considered. Fractional ownership by time was posed; however, it was noted that this is not the intent of Council's direction about shared housing and co-housing.

Mobile Homes: Mobile home park communities are very important and should be emphasized.
Rent Stabilization: It is addressed for Mobile Home Parks, but should it be expanded to additional housing types?
Parking: Referred staff to look into parking management models and that Seaside, Florida is a good example of design and programming

Housing Needs Assessment: Page A-28 indicates that people working here feel it is too expensive, this highlights the need for housing.

Vacant Homes: 9% of the City's housing stock is vacant (264 homes per the 2020 US Census). A tax policy to encourage rental should be considered. Can we find these owners and contact them for engagement? What about a reduction in property taxes if they rent their home, or a vacant home tax? A lot of out-of-town owners?

Staff responded to the discussion topics, summarized as follows:

- Rent Stabilization: City Council has already identified a study of rent stabilization as a fiscal year 2023-24 priority.
- Vacant Homes: Staff noted that had previously considered an empty house tax, but that Council had moved away from it. Such a tax is already acknowledged in the Local Coastal Land Use Plan and could be noted in the Housing Element if Council would like to do so. That said, it need not be part of Housing Element policy if Council wants to take it back up. Staff also noted that with the recent conditional certification of the short-term vacation rental ordinance with the Coastal Commission that the motivation for purchasing second homes in HMB will be reduced.
- Incentives for ADUs: Staff suggested other options such as financial support to build an ADU for a household that will then live in the ADU and rent the primary residence as affordable.

City Council Direction: Direct staff to prepare revisions to the draft Housing Element and submit it to the California Department of Housing and Community Development (HCD) for its 90-day review per City Council direction on the topics as discussed.

Motion/Second
Brownstone/Rarback 5-0 (motion passes)

City staff summary of City Council consensus on the discussion topics:

- Community Character: Emphasize community character and intent to protect community diversity. Community character is more than "small town" charm; small towns take care of each other and that is our character.
- Town Center Incentives: Incentivize development Downtown and pursue development of the Housing Opportunity Sites in the Town Center, including but not limited to 555 Kelly Avenue, 880 Stone Pine, and the Our Lady of the Pillar site.
- Neighborhood Diversity: Consider mixed-income and other creative approaches to maintaining or creating diversity.
- Co-Housing: Expand provisions for shared housing and co-housing.
- Parking: Focus on parking flexibility in Downtown, while also supporting the parking needs of older adults and disabled persons.
- ADUs and Measure D: Expand provisions for ADU incentives; consider ways to address Measure D relative to ADUs.
- Funding: Secure as much funding as possible, such as Measure K.
- Terms: Add clarity about terms as noted.
- Vacant Houses: Consider ways to address them.
- Older Adults: Support downsizing for seniors.
- Mobile Home Parks: Further highlight mobile home park communities.

Planning Commission Written Comments and Questions with Brief Staff Responses:
Two Planning Commissioners submitted comments and questions before the Work Session. They are provided below along with brief responses from City staff.

Vice Chair Gossett:
Housing element - Questions:
Housing Plan

- Page H1: What is the 17 year implementation plan?

Response: This is referring to a seven-year implementation period for the Cycle 6

Housing Element (staff assumes "17" is a typo), but will correct that to eight years.

- Have satellite locations for CSM been identified?

Response: Not as of the time of the Work Session.

- Page H5: a reference was made to site 11 in the town center, where rezoning might occur but I'm not sure where site 11 is located and I can't find the corresponding map.

Response: This should be 940 Main Street. It will be rezoned from R-2 to R-3 per the LCLUP update.

- Why not add rent control?

Response: Rent stabilization is included for mobile homes. This is a good Work Session discussion topic.

- Page H-7: how will the residential density bonus ordinance in program 1–4 comply with measure D?

Response: Measure D already provides exemptions for bonus units. Any updates to the density bonus ordinance will continue to allow that consistently with Measure D.

Appendix B - Constraints:

- Page B1: How did the coastal act and the cities LCP constrain cycle five housing element?

Response: The prior LCP did not set up sites very well for development. This includes Town Center properties, agriculture sites, and the Podesta PD as just a few examples.

- Page B 11: Can a rent control provision be added to WHO? Otherwise, how does one control rent price gauging? Or would rent control policies discourage lower income housing development?

Response: Rent control is not needed for WHO. Affordable Housing Agreements and WHO requirements for affordability already accomplish that stabilization without rent control regulations. Rent control could discourage lower income housing development. It is not as likely, but it might discourage moderate or market income housing development.

- Page B16: Does LCLUP policy 3–14 allow for new water connections that could bypass private connections for LUP priority uses such as Coastal act priority uses and affordable housing?

Response: Water connections are available from the Water District for coastal act priority uses and affordable housing. This is not a "bypass" from obtaining private connections per se. This has to do with how the connections were set up through coastal development permitting and how the Water District held and/or pre-sold different types of connections.

- B26-27: Agricultural and greenhouse land use seems to have a very low ratio of housing / acre - does WHO improve number of units per acre?

Response: The low buildout is due to Coastal Commission scrutiny of the WHO on agricultural priority use lands; furthermore, it was scaled to allow enough housing units suited to the type of agriculture being conducted (e.g. higher density for

horticulture/greenhouse operations which have more employees than field agriculture).

- B34: For housing, female head of household, will there be income restrictions placed on childcare to ensure that low income households have first priority?

Response: Childcare provided in low-income residential development would be for low-income households.

- 880 Stone Pine: Did the recent flooding of Pilarcitos Creek during the New Year Eve storm in 2022 flood the area being proposed for housing?

Response: No, it did not. It was inspected by numerous City staff members.

- Page B 37: in which it states "density bonus units associated with the provision of low and moderate income housing is required by state law is exempt from the residential growth limitation ordinance." Has that provision ever been used to date and could it be used moving forward? Why wouldn't 555 Kelly and 880 Stone Pine be eligible for this exemption?

Response: It has not been used recently.

Comments:

- Footnotes are not readily available in the Intro chapter. Page 7 of Intro chapter has a footnote 3 at the end of Neighborhood paragraph but I can't find the actual footnote.

Response: Staff appreciates the editorial catch.

- Page H3. Like that the city is going to be proactive with zoning amendments to the LCP, including LCLUP and zoning and subdivision ordinances following the certification of the housing element rather than waiting on the coastal commission to certify amendments which could slow down the process.

Response: These do not need to be completed before the Housing Element is complete. Staff is already working on them and they are part of implementing both the Housing Element and LCLUP.

- Random thought: There's a second hotel along the coast (Miramar Inn) in similar condition as the Coastside house that could offer 52 or 54 rooms if modified with small kitchens. The example of Coastside House providing transitional housing quickly once converted is remarkable success story.

Response: Staff is aware of this potential opportunity but does not know if funding will be available as it was for Coast House.

<u>Commissioner Joanes:</u>

General Comments

1. The Housing Element presents a comprehensive Housing Plan to address identified housing needs for the years 2023-2031. The document cover does not represent imagery reflecting the content of the document. Imagery or graphics depicting the diverse array of housing options that the City of Half Moon Bay envisions through the stated goals of its proposed Housing Plan would better communicate to readers what to expect in the document.

Response: Staff considers this a matter of preference and context.

2. Since this document is the first public review draft, I anticipate that City Staff will proofread the final document carefully and correct typos, grammatical mistakes, and other writing issues before publication for submission to HCD. Check that all superscripts in the text are footnoted. Change "courtsiders" to "Coastsiders", and "Cit" to" City".

Response: Yes, and staff appreciate any catch that is brought to our attention.

3. The document uses the terms "unhoused" and "homeless" and "unsheltered", do these terms mean the same?

Response: These are used interchangeably, but they can be conformed to one.

Introduction & Summary

4. The first paragraph of the "purpose" section on page 1 of the Introduction and Executive Summary is general, broad, and obscure. The meaning of "just housing" has numerous connotations that can be negative, positive or neutral. The statements in this paragraph appear to be a string of thoughts that do not communicate a clear expectation of what the reader will learn in the document. Could the purpose of the Housing Element simply state that it is to satisfy the statutory requirements of Article 10.6 of the Government Codes through the establishment of specific policies and implementation of programs that will lead the City in achieving measurable outcomes by embracing the Coastal Act, addressing the housing needs requested by the City's citizenry and responding to the broader regional affordable housing needs?

Response: "Just Housing" is a term used by our community and will be defined from that context. Suggested language for the "Purpose" section will be incorporated.

5. Goal 6 was introduced in Cycle 6 Housing Plan. The discussion at the bottom of Page 4 of the Introduction and Executive Summary gives the impression that Goal 6 is not important because it cannot be measured in quantifiable terms. Is there another way of stating that Goal 6 is crucial to monitor the progress towards Goals 1-5?

Response: Staff agrees it is important and highlighted the goal at the Work Session and revised the text.

Housing Plan

6. Policy 1-C: Single-room Occupancy (SRO)- What City-specific data supports the need for SRO type of housing?

Response: The City received this information through interviewing service agencies.

7. Policy 1-E: Will incentives be afforded for lots located in R-1 districts?

Response: This is policy level, the programs are for density bonuses which typically apply to multi-family housing.

8. Program 1-1:
   a. What address is site 11 in the Town Center? (Note: Page H-16 Identifies site 11 as 940 Church Street, but Appendix C identifies site 11 as 940 Main Street)
   b. WHO is unmapped – will the final version of the Housing element include the WHO map?

Responses:

a. 940 Main Street: This will be corrected. There is a pipeline project on Church with a similar address and it is a typo.
b. WHO: The WHO is unmapped per the LCLUP, but applied through detailed policies. It does not need to be mapped in zoning provided that the zoning aligns with LCLUP and has adequate detail.

9. Program 1-2: Middle Housing Development Standards
   a. Will parking restrictions be applied solely to C-G, C-R, R-3, and R-2 zoning districts?
   b. Will reduced parking for substandard lots be applied to the R-1 Zoning District?

Responses:

a. The focus is on small multi-family development in mixed-use and multi-family zones.
b. Yes, the intent is to aid development of substandard lots, most being in the R-1 zones.

10. Program 1-5: Accessory Dwelling Units (ADUs)
    a. Could this program relative to the Section 8 condition be expanded to include existing ADUs?
    b. There are many owners who own their primary residences elsewhere - has the City considered a program to establish incentives for absentee homeowners to enter into Section 8 housing agreements for their houses that are vacant?

Responses:

a. Section 8 and ADUs can be considered.
b. Staff recommends this as a Work Session discussion topic.

11. Program 1-6: Small Lot Development
    a. Will reduced parking for substandard lots be applied to the R-1 Zoning District if the properties are offered at BMR?

Response: The focus is to have small residential development on small lots; we don't believe BMR would apply as per State law or City ordinance.

12. Program 1-7: Diverse Housing Types
    a. What City-specific data supports the need for SRO's, tiny houses with movable foundations, and living environments with shared kitchens and common spaces
        i. Are living environments with shared Kitchens and common spaces similar to communal living spaces such as cohousing communities, dormitory-style housing, facilities typical of nursing facilities, and fraternity/sorority houses?

Response: The City has heard from HIP Housing and many community members through the LCLUP and Housing Element update that they want these housing options to support aging in place.

13. Program 1-8: SB 9 Lot Splits
    a. Would standard lots in R-1 Zoning District be eligible under SB 9?
    b. Provided that lot splits could be made consistent with the Certified LCP, could a standard lot that currently has a house built on it be split to build a second BMR house? Or to create a multigenerational housing compound?

Response: It is premature to get to this level of detail which will come later with implementation. The Housing Element needs an SB 9 program; however, the program must be developed in a manner consistent with the LCP.

14. Program 2-2: Preservation of Affordable Housing
    a. Are there examples that demonstrate how negotiating protections such as "first right of refusal"?

Response: Staff is familiar with the inclusion of such terms in affordable housing agreements. They are fairly standard.

15. Program 2-3: Replacement of Unit Requirements- Government Code 65195 (c) (3) appears to be linked to density bonus and or demolition of properties. Explain and provide examples that demonstrate the meaning of this program.
Response: The program intends to not lose housing stock to new development.

16. Program 2-4: Mobile Home Park Affordability Protections.
    a. Is this program to protect against the conversion of land use designation to other uses and to implement rent stabilization (controlling the rent for the lease of space within the mobile home?)

Response: This is not a conversion program, the City already has such code; this is rent stabilization. The County already has rent stabilization for mobile home parks.

17. Program 3-4: Housing for Essential Workers
    a. Does the City have a definition for what types of employees constitute essential workers?
    b. Explain the third bullet under this program. Would "including by tenure" mean that a tenant who has seniority (long-standing lease) be given the opportunity to purchase their unit?

Responses:

a. Staff appreciate and understand the comment/question. The terms "essential workers" and "workforce housing" have similar nuances that are not tightly defined. Our community uses this language a lot; thus language in the Housing Element attempts to bolster it with examples.
b. Tenure means ownership or renter. The Housing Element considers housing for both owners and renters.

18. Program 3-5: Large Multi-Generational Households
    a. Second bullet- would this program be used in R-1-Zoning Districts?

Response: For the R-1 zoning districts, this would be most applicable for single-family homes with the addition of an ADU and a JADU.

19. Program 3-6: Childcare
    a. What about childcare will the City encourage? Child care facility within a development site? Housing for childcare staff?
    b. Could a similar program be available for "eldercare" at 555 Kelly?

Responses:

a. The intent is to include childcare in an affordable housing development; this is common for larger projects focused on family housing.
b. The proposal for 555 Kelly Avenue includes a resource center, and thus there is a link to services for the older adult population.

20. Program 4-7: Affordable Housing Fund Management and Use
    a. What is the meaning of "deep" affordability level
    b. What is the anticipated date during Cycle 6 will this objective be achieved?

Responses:

a. Deep – Typically means affordable to very low-, extremely low-, and even acutely low-income households.
b. Date: This is part of the whole Housing Element cycle

21. Program 4-8: Use of Public And Quasi- Public-Owned Land for Affordable Housing
    a. Which category of the workforce will be eligible for 880 Stone Pine?
    b. What is the anticipated date during Cycle 6 will this objective be achieved?

Responses:

a. 880 Stone Pine Road: That is not predetermined by the housing element. It will be dependent on City Council, funding sources, and other drivers.
b. Date: The City has started working on this and will be better equipped to provide timing soon in that it is early planning for this site.

22. Program 6-6: Work with Non-Profits and Regional Partners
    a. Has the City encountered entities that are not supportive of the City's Housing Plan goals? If there are such entities, should the City try to build a collaboration with those entities to reach a consensus on the Housing Plan goals?
    b. What is the anticipated date during Cycle 6 will this objective be achieved?

Responses:

a. City staff interviewed numerous agencies who provided input and tried to incorporate much of it. Local agencies may provide feedback on the first draft about how well this was done. Summary notes from the meetings with agencies are provided in Tech Report Appendix E.
b. This is an implementation program, and therefore it needs to be managed throughout the cycle.

23. Program 6-7: Increase Capacity of Housing Program Management
    a. This objective, as worded, could appear to be a request by City staff to increase the City's workforce and consultant budget. While the success of the Housing Plan will need to be actively administered by either staff and/or consultants the title of this program obscures the importance of needing additional staffing resources especially as it relates to actively enforcing fair housing, investigating complaints, and conducting outreach efforts. If additional City resources will be necessary, consider renaming the program to emphasize the need for resources to specifically state: "Increase City Staff and Consultant resources to implement the Housing Plan Goals and Objectives."

Response: There are many ways to increase program capacity. Staffing is only one.

- Has the City considered fractional ownership as a housing strategy?
  Response: Not specifically, but that could be added to the co-housing or another program for joint ownership and occupancy (not for timeshare).

- Would the City allow small infill lots to be split?
  Response: Not per the draft Housing Element as it sits which does not affect the LCP minimum lot sizes for subdivision. It is possible that SB 9 implementation could allow for this.

- Are SRO's similar to hotel-style units that accommodate long-term stays?
  Response: Yes.

- Could SB 9 be applicable to zoning districts other than residential districts?
  Response: State law covers single-family zoning; however, if the City wanted to implement it more broadly, it could.

- Which of the stated programs be conducive to By-Right (could staff provide examples of properties that would fall under the By-Right)
  Response: By right is really about use permit requirements. By right does not override coastal development permit requirements. An example is Program 3-7 for shelters.

Technical Report Appendix F:
Cycle 5 Housing Element Previous Accomplishments

The update of the City's Housing Element provides an opportunity to reflect on past achievements and challenges, identifying what is working and what is getting in the way of meeting Half Moon Bay's housing needs.

The following summary highlights key accomplishments and challenges from the Cycle 5 Housing Element's planning period (2015 to 2022). This evaluation helps ensure that the updated Cycle 6 element for 2023 to 2031 builds on success, responds to lessons learned and positions the City to better achieve our community's housing priorities.

A more detailed program-by-program review of progress and performance is in Table E-1. Quantifiable objectives are presented in Table E-2.

ACCOMPLISHMENTS

The City and Half Moon Bay community have a lot to be proud of in the implementation of the Half Moon Bay Cycle 5 Housing Element:

- **Certification of the Local Coastal Land Use Plan:** Half Moon Bay is located entirely within the California coastal zone, which adds an intricate layer of planning considerations for our community. The new Local Coastal Land Use Plan (LCLUP), which was certified by the California Coastal Commission in spring 2021 will allow the City to achieve the community's housing goals. The City is now positioned to facilitate the creation of new affordable housing units on lands that previously did not allow any housing or where it was very difficult to permit. Given that one of Half Moon Bay's greatest challenges is the lack of feasible locations to build affordable housing, this is a breakthrough that will lay the groundwork for the future of the Half Moon Bay and Coastside community.

- **New ordinances to protect our community members.** The City adopted tenant protection measures, which include City funding for mediation and requiring landlords to offer one-year lease terms. In development for several years, the City's short-term vacation rental ordinance was conditionally certified by the California Coastal Commission in early 2023. The ordinance is designed to make sure housing units continue to be used primarily as homes and represents one of the most conservative ordinances of its kind ever approved by the Coastal Commission. Finally, the City is preparing to update the below market rate (BMR) and density bonus ordinances.

- **New zoning regulations to build a better, more inclusive City.** The City completed strategic zoning changes in the mixed-used districts to update parking standards and eliminate the use permit requirement for residential uses in these areas. These updates were quickly followed by development applications for mixed-use projects throughout Downtown including Heritage Main Street. The new LCLUP positions the City to do even more. It calls for expanding mobile home park zoning and new "live-work" zoning to allow housing to be built on properties with compatible light industrial uses. The new LCLUP also specifies upzoning, for example supporting minimum density requirements in the multi-family and mixed-use zoning districts and changing some R-2 areas in the Town Center to R-3 zoning. Increased density in the Town Center will result in more efficient use of land and help the City respond effectively to state requirements. The Workforce Housing Overlay will enable affordable housing development for lower-income households, including farmworkers.

- **ADU interest continues to grow.** Accessory dwelling units, or ADUs (also referred to as second units or in-law units) have become increasingly popular after the City adopted two ADU ordinance updates (2018 and 2022) in response to changes in State law which removed the old mandatory parking requirements. Interested homeowners can now more easily add ADUs to their properties, and many are, helping to create new rental housing in existing neighborhoods. Although many ADUs are renting at prices affordable to moderate-income levels, preliminary studies are also showing that some are being rented at levels affordable to lower-income households. Half Moon Bay prohibits using ADUs as short-term rentals to make sure ADUs are used as homes. Some ADUs are allowing larger households and multi-generational families to live more comfortably together which can bolster family relationships and contribute to more affordable housing, transportation, and childcare. Several ADUs were constructed to provide independent living for disabled adult children.

- **Supporting the needs of our homeless residents.** In 2021, San Mateo County bought a 52-room hotel in Half Moon Bay with CARES Act / Home Key funds. Although this meant that the hotel would no longer generate revenue from the tourism sector, the Half Moon Bay City Council supported this purchase and its conversion into a shelter. The City and County have agreed to collaborate and make sure this shelter best meets residents' needs. For example, kitchenettes or other improvements may be added to transform the hotel rooms into apartments. The City also provided $300,000 to the Abundant Grace program to establish a workforce development center for the Coastside homeless community. The center helps our unhoused residents find housing and provides job training and access to a wide range of services such as healthcare. The program is within walking distance of the new shelter, ensuring a cohesive set of services in addition to the shelter, that can better support people on their path to finding long-term stability.

- **Creation and use of the Affordable Housing Fund**. The City adopted affordable housing fund allocation guidelines and generated around $2 million from development in-lieu fees. The

City Council has already started to allocate these funds. The City also transferred $400,000 from the general fund to the affordable housing fund, demonstrating how important affordable housing is to the community.

- **Water connections for affordable housing are now available in Half Moon Bay.** All development, including affordable housing, is required to obtain a water connection to receive water service from the local water district (Coastside County Water District or "Water District"). Three categories of water connections were originally established for distribution by the Water District based on the type of development the water connection would serve: Coastal Act priority uses (e.g., hotels, restaurants, and recreation such as golf courses), non-priority uses (e.g., market rate housing and industrial uses), and affordable housing. In recent years, the Water District ceased to provide water connections reserved for affordable housing for a number of reasons related to past permits issued by the California Coastal Commission to the Water District. The City took on this matter and brought forth a resolution whereby connections for affordable housing are now available. This outcome is of utmost significance making it more financially feasible to build new affordable homes: In 2020, the cost of an affordable housing water connection (approximately $16,000) was at least five times lower than the cost of non-priority water connections (estimated range from $80,000 - $100,000), which were the only type available for affordable housing in recent years.

CHALLENGES

While much has been accomplished, there is a lot the City needs to continue to work on. Some of the challenges that kept the City from achieving all of its housing goals include:

- **Limited development of new housing for very low and low-income households.** During cycle 5, few new units affordable to lower-income members of our community were built due to water connection prices, lack of suitable sites, and coastal zone constraints. The sites identified in the previous Housing Element cycle are small and/or challenging to develop for a variety of reasons, which made it difficult to meet RHNA targets. Because the City's sites are limited and the regulatory environment is complex, the City struggles to attract housing developers. Furthermore, as a small jurisdiction Half Moon Bay did not have a housing function with specialized staff for most of the Cycle 5 period. The City needs professional resources to better monitor existing affordable housing units to make sure they are preserved and to help potential housing developers with financing opportunities to support the cost of building affordable homes.

- **Regulations constrain residential development**. The voter-approved "Measure D" ordinance is a regulation certified by the California Coastal Commission and cannot be easily amended. It limits annual residential growth to 1.5% of the previous year's population. It gives a set

number of allocations a year for new housing units in given locations, concentrating allocations in the Downtown with few available in the rest of the City. This has created challenges as ADUs have become more popular, fostering new units in neighborhood areas outside Downtown. The result is that some ADU applications or other proposals may become restricted by the annual growth limitation. Despite these challenges, Measure D allocations are prioritized for affordable housing and allocations have been available for such units during Cycle 5.

- **Significant hazards are inherent to California coastal environments.** Between the high fire hazard areas of the foothills, the sensitive habitat areas and flood zones surrounding the creeks, and the eroding bluffs along the shoreline, new development in Half Moon Bay often needs to be carefully sited to avoid impacts to natural resources as well as risks of these numerous environmental hazards. Climate change is expected to compound such hazard risks with longer periods of drought, more frequent and intense storms, sea level rise, and longer wildfire seasons. Because of this, developing new housing in already established neighborhoods can be easier to accommodate than in largely undeveloped areas in the City. Even then, housing developers often need to study the biology and geology of a site to ensure new structures will be safe from hazards and will not cause environmental impacts. Recent State laws also limit the ability to build new housing in high fire hazard areas.

- **Infrastructure and services are constrained on the San Mateo County Midcoast.** Half Moon Bay and the San Mateo County Midcoast have numerous and challenging infrastructure constraints. The roadway network is limited by the coast and mountain geography. The presence of agriculture and environmental hazards result in the Coastside being San Mateo County's lower density "side of the hill." As such, the feasibility of significant improvements to public transportation is limited. The local water supply is highly constrained and there are only a limited number of water connections for all development, including affordable housing. The sewage treatment plant is reaching its capacity and is highly vulnerable to sea level rise. The city has no hospital or urgent care facility. Emergency access and evacuation routes are significant concerns. All told, the cumulative impacts of coastal environmental hazards with such constrained infrastructure and services further add to the challenge of creating new affordable housing or even market-rate housing.

OPPORTUNITIES

As the City transitions from the Cycle 5 to the Cycle 6 Housing Element, a number of efforts are already in motion based on existing projects, trends, and lessons learned that have been incorporated into Half Moon Bay's updated Housing Element:

- **The Coastside community supports affordable housing.** The Half Moon Bay City Council and Coastside community are supportive of affordable housing opportunities. City Council has identified affordable housing as a top priority over the last several years and has put that priority into action by participating in the County's Home for All program as a pilot city and by laying the groundwork for affordable housing production through the new LCLUP policies. The momentum from this support and groundwork will continue forward to make the Cycle 6 Housing Element actionable and successful.

- **The Land Use Plan sets the table for affordable housing.** With the new LCLUP certified, the land use regulatory table is set for several key sites identified for the construction of affordable housing. These identified sites are focused in the Town Center, where strategic upzoning and other incentives will support affordable housing development in an area with walkable goods, services, and public transit options. The Town Center is also now poised to support as many as 40 new mobile home units, which is a significant form of affordable housing in Half Moon Bay. Inside and outside the Town Center, a new Workforce Housing Overlay will allow several hundred affordable units dedicated to housing our local workforce including farmworkers, teachers, and customer service industry employees. The City is now fortunately well positioned to make significant progress toward meeting housing needs in this new Housing Element cycle.

- **City-Owned land poised for affordable housing.** In 2022, the City initiated a request for qualifications (RFQ), seeking interested affordable housing developers for City-owned land at 555 Kelly Avenue. A developer has been selected and the process is moving forward for 40 units of housing for farmworkers. The City has also prepared feasibility assessments of another City-owned property at 880 Stone Pine Road for suitability of affordable housing development. The site holds great promise for affordable housing development and is included in the Cycle 6 Housing Element site inventory.

HOUSING ELEMENT EVALUATION

Table E-1 outlines the City's progress toward meeting objectives identified in the 2015-2022 Housing Element. Following Table E-1, Table E-2 summarizes quantified objective performance.

Table E-1: Cycle 5 Housing Element Evaluation (2015-2022)

Housing Element Program - Name/Number - Description - Objective	**Progress and Achievements**	**Program Evaluation and Recommendation**
Goal 1 – Conserve and Improve Half Moon Bay's Existing Neighborhoods and Housing Supply		
1-1 Housing Rehabilitation 1-2 housing rehabilitation loans/year and home repairs to six senior, disabled, or special needs homes each year, subject to County program funding availability.	The City provides grant funding annually via the Community Services Financial Assistance (CSFA) program to local agencies that provide services to low-income families, seniors, and farmworkers. In particular, funding of $85,000 was provided to the Senior Coastsiders organization during Housing Element Cycle 5 to assist older adults with home repairs and other services. Senior Coastsiders' Home Repair Program allowed 100 households to receive repair assistance between 2018 to 2022. Repairs include plumbing, electrical, heating, safety upgrades, and the installation of accessible features such as wheelchair ramps, grab bars, and handrails. These repairs assist the City's aging population to remain stable and safely housed.	This program has been effective in supporting even more households than expected. Retain the program and work to ensure continued funding support to local agencies.

Housing Element Program - Name/Number - Description - Objective	**Progress and Achievements**	**Program Evaluation and Recommendation**
1-2 Condominium & Mobile Home Conversions Revise Chapter 17.62 of the Municipal Code to address both condominium and mobile home park conversion.	A portion of the code revisions were implemented in 2015. Subsequently, the City adopted a comprehensive update to the Local Coastal Land Use Plan (LUP)/General Plan Land Use Element in October 2020, which was certified by the California Coastal Commission in April 2021. The LCLUP updated the Mobile Home Park land use designation. The designation is applied to undeveloped lands to encourage additional mobile home park development, as well as to existing mobile home parks with inconsistent land use and zoning designations to protect them from conversion to other land uses.	Modify to create a program for rent control, and to monitor affordability and unit conditions.
1-3 Conversion of At-Risk Units Zoning Amendment to require enhanced notification and other protections for at-risk units.	Nearly all of the City's affordable units are owned and managed by non-profit affordable housing developers and are considered to be low risk for conversion.	Modify to address current needs, including enforcement and monitoring new affordable housing units that will be part of market rate development and thus not owned/managed by non-profit affordable housing developers.

Housing Element Program - Name/Number - Description - Objective	**Progress and Achievements**	**Program Evaluation and Recommendation**
Goal 2: Facilitate and Encourage Development of High-Quality Housing to Meet the City's Housing Needs for a Range of Incomes and Special Needs		
2-1 Below Market Rate Program Implement the Below Market Rate (BMR) program by improving administration, establishing agreements for affordability in perpetuity, encouraging provision of units on-site as part of market-rate development, provide density bonuses or other incentives.	In 2018, updated the City's affordable housing agreement template to improve administration of the BMR ordinance; City Council approved affordable housing agreements for a subdivision at 320 Church Street requiring that affordable units be built on-site using the template. A total of 4 out of 15 units at 320 Church Street will be affordable to very low- and low-income households.	Modify and update the BMR Ordinance to increase the yield of BMR units and/or in lieu fees; continue to work toward expanding the supply of BMR units.
2-2 Density Bonus Determine financial feasibility of fee waivers as an incentive for affordable housing.	The LUP update includes policy that enables development of low-, very low-, and extremely low-income units to qualify for water connections set aside for affordable housing development. Such connections are available from the Coastside County Water District for approximately $16,000. Prior to this policy, the only connections available were obtainable from a secondary market that provided property owners with a connection for approximately $80,000 to $100,000. City staff has been reaching out to developers about this significant fee reduction.	Modify to update ordinance to be current with State law; incorporate concessions for fees and/or infrastructure, such as sewer connections.

Housing Element Program - Name/Number - Description - Objective	**Progress and Achievements**	**Program Evaluation and Recommendation**
2-3 Second Units Encourage development of accessory dwelling units.	ADU ordinance update adopted in 2018; subsequently updated again in 2021. The ordinance was certified by the California Coastal Commission in February 2022; readopted by City in May 2022 and submitted to the Coastal Commission for confirmation of certification and HCD for compliance review. Expedited processing of ADUs in compliance with state law has been implemented and continued through online submittals per COVID health order protocols.	Modify the program to include the following: update the Accessory Dwelling Unit (ADU) Ordinance per any future amendments to State law; monitor annual permits for at least 14 new ADUs per year.
2-4 Small Lot Development Encourage development of substandard or severely substandard lots for two such lots developed per year.	The City exceeded this goal with an average of 3.6 substandard or severely substandard lots developed per year. A total of 29 substandard and severely substandard lots were developed during the Cycle 5 Housing Element; therefore, exceeding the objective of 16 units during the housing element cycle. All applications for development of substandard or severely substandard lots have been approved by the applicable hearing body (Community Development Director or Planning Commission) when the applications are brought forward to hearing.	Retain program and objective; update parking standards to further facilitate development of these small lots.

Housing Element Program - Name/Number - Description - Objective	**Progress and Achievements**	**Program Evaluation and Recommendation**
2-5 Adequate Sites Provide adequate sites as part of the Local Coastal Program and General Plan Update.	The City adopted a comprehensive update to the Local Coastal Land Use Plan (LCLUP)/General Plan Land Use Element in October 2020, which was certified by the California Coastal Commission in April 2021. The update maintained adequate sites and brought forward numerous new sites for inclusion in the Cycle 6 Housing Element, including a new "Workforce Housing Overlay" land use designation which requires housing development on specified sites to be affordable.	Retain and modify to incorporate the timeline and scope of pending zoning updates to implement the LCLUP and Cycle 6 Housing Element.
2-6 Consistency in Planning Documents Ensure consistency with existing conditions, policy, and regulations in planning documents.	The Local Coastal Land Use Plan (LUP)/General Plan Land Use Element update was adopted by City Council in October 2020 and was certified by the California Coastal Commission in April 2021. The comprehensive update was reviewed for consistency with existing conditions and puts forth a new policy foundation for future zoning and General Plan Element updates, including the Cycle 6 Housing Element.	Retain and update to address policy and zoning updates that will be undertaken during Cycle 6.

Housing Element Program - Name/Number - Description - Objective	Progress and Achievements	Program Evaluation and Recommendation
2-7 Utilization of Affordable Housing Fund Establish an allocation method for the City's affordable housing fund including an RFP process to solicit proposals for affordable housing developments.	The City adopted Affordable Housing Fund Allocation Guidelines in 2019. In 2020, the City allocated $200,000 from the Affordable Housing Fund for two Emergency Rental Assistance grants, $100,000 to Coastside Hope, and $100,000 to St. Vincent de Paul of San Mateo County. Funds were used primarily for rental assistance with a total of 91 households supported; twelve unhoused residents were provided emergency shelter for two months during the Winter. In February 2022, the City released a request for qualified proposals to build affordable housing on a City-owned site at 555 Kelly Avenue, which included the possibility of City funding support from the Affordable Housing Fund. A proposal to build 40 units of farmworker housing is being evaluated.	Update the policy to reflect the now-adopted allocation guidelines and establish objectives for the Cycle 6 planning period.
2-8 Affordable Housing Resources Identify funding sources and notify developers of these options.	The City has been collaborating with San Mateo County Department of Housing regarding its funding resources, especially for the County's farmworker housing loan program. The City referred two agricultural landowners to the County for this program and is working with one to complete entitlements. In 2022, the City created a new staff position for a Housing Coordinator. The Housing Coordinator will be responsible for further developing resources and working with developers.	Retain and modify to include collaboration needed with non-profit housing developers and partner agencies to access funding for applicable project sites.

Housing Element Program - Name/Number - Description - Objective	**Progress and Achievements**	**Program Evaluation and Recommendation**
2-9 Housing Element Annual Report Prepare and submit Annual Housing Element Report to HCD by April 1st following an update to the Planning Commission and City Council	Annually prepare and submit the Annual Progress Report to HCD on time following updates to the Planning Commission and City Council.	Retain
2-10 Annual Review of Residential Dwelling Unit Allocation System Conduct annual evaluation of Measure D implementation in December each year	Continued annual compliance with the program directive.	Retain and modify to include zoning amendment to simplify implementation process; monitor ADUs to ensure they are not used as STRs per City's adopted ADU and STR zoning code.

Housing Element Program - Name/Number - Description - Objective	**Progress and Achievements**	**Program Evaluation and Recommendation**
2-11 Mixed-Use Development and Housing Stock Diversity Identify and plan for diverse housing types.	In May 2020, the California Coastal Commission certified the "Mixed-Use Districts and Parking Standards Ordinance" to reduce parking requirements and remove the use permit requirement for housing in the Commercial-Downtown (C-D) zoning district to reduce barriers to housing development and make housing a "by right" use within the City's four mixed-use zoning districts. The Local Coastal Land Use Plan (LUP)/General Plan Land Use Element update was adopted by City Council in October 2020 and was certified by the California Coastal Commission in April 2021. The comprehensive update maintains adequate sites and includes numerous new sites for diverse housing types, including a new "Workforce Housing Overlay" designation, within the City's defined and resource-rich "Town Center" area.	Replace with a new program focused on a broader range of housing types than Program 2-11 cited in Cycle 5.

Housing Element Program - Name/Number - Description - Objective	Progress and Achievements	Program Evaluation and Recommendation
Goal 3: Expand Housing Opportunities for the Elderly, the Disabled, Homeless, and Persons with Special Housing Needs		
3-1 Removal of Constraints Continue to assess and update the zoning ordinance to address constraints	The ADU ordinance was comprehensively updated twice during Cycle 5 with the updates certified by the Coastal Commission in 2018 and 2022. The Mixed-Use Districts and Parking Standards Ordinance discussed in 2-11, above, reduced constraints. Development proposals on Downtown sites that had long been vacant, 415 Purissima Street and Main Street/Kelly Avenue, took advantage of the updated provisions.	Retain and modify to focus on parking standards to reduce constraints and expand allowances for reasonable accommodations.
3-2 Senior and Disabled Housing Encourage development of housing for seniors and the disabled, including persons with developmental disabilities	City staff routinely meet with developers and encourage development of housing for seniors and the disabled, as well as use of the density bonus incentives. Mixed-use developments entitled and/or under construction include accessible units at 415 Purissima Street (5 units total, 1 accessible, all visitable) and Main Street/Kelly Avenue (6 units total, 2 accessible, all visitable).	Retain and update to include all special housing needs groups, and add farmworker housing.

Housing Element Program - Name/Number - Description - Objective	**Progress and Achievements**	**Program Evaluation and Recommendation**
3-3 Special Needs Housing Coordination Support agencies serving the City to address special needs housing.	The City adopted Affordable Housing Fund Allocation Guidelines in 2019. As an example of funding allocation under the Guidelines, in 2020, the City allocated $200,000 from the Affordable Housing Fund for two Emergency Rental Assistance grants, $100,000 to Coastside Hope, and $100,000 to St. Vincent de Paul of San Mateo County. Funds were used primarily for rental assistance with a total of 91 households supported; twelve unhoused residents were provided emergency shelter for two months. City staff continues to work closely with LifeMoves, Abundant Grace, ALAS, Coastside Hope, HIP Housing, and other organizations to promote services and housing support programs.	Retain and update.
3-4 Home Sharing Facilitate home sharing and cooperatives	The City continues to promote HIP Housing's Home Sharing program and has made significant progress with ADU production since adoption of two updates to the ADU ordinance in 2018 and 2022.	Retain and modify to emphasize junior ADUs for home sharing.

Housing Element Program - Name/Number - Description - Objective	Progress and Achievements	Program Evaluation and Recommendation
3-5 Large Households Provide incentives for large BMR units	The City updated its BMR ordinance in 2015 to include incentives for large BMR units. At the end of Cycle 5, one development proposal of significant size (up to 200 units) was anticipated to seek a density bonus. The LUP update includes a density bonus policy and accounts for density bonuses in the build-out analysis for the 2040 planning horizon and maximum theoretical buildout conditions.	Retain and modify to include additional incentives beyond the existing code that promotes units with 3 or more bedrooms.
3-6 Emergency Shelters and Transitional /Supportive Housing Define and identify transition and supportive housing as permitted uses subject to the same standards as other residential dwellings	In 2016, the Zoning Code was updated to implement this program with respect to transitional and supportive housing in the residential zoning districts and emergency shelters in the Public Service zoning district.	Retain and modify to address low barrier navigation centers and expand zoning options for all such uses.

Housing Element Program - Name/Number - Description - Objective	Progress and Achievements	Program Evaluation and Recommendation
3-7 Maintain Ongoing Estimates of the Demand for Emergency Housing Consult with the Police Department, churches, and other agencies to maintain ongoing estimates of the demand for emergency housing.	Community Services and Community Development Department staff maintain relationships with the Sheriff and the Homeless Outreach Team (HOT) as well as numerous service agencies to keep track of homeless individuals and encampments to make sure needed services are available to the local homeless population. With the City's endorsement, San Mateo County purchased the Coastside Inn (a 52-room hotel) using CARES Act / Project Homekey funding for conversion into a homeless shelter. Operations commenced in December 2020. The City participates in the annual homeless count.	Retain and modify to include the City's ongoing collaboration within the San Mateo County Continuum of Care and county-wide commitment to end homelessness.
3-8 Revise Development Standards Update the parking standards in the zoning ordinance for the R-3 Zoning District	Although the program focuses on the R-3 Zoning District, parking standards in the mixed-use districts were determined to be more important to address. City Council adopted and the California Coastal Commission certified the "Mixed-Use Districts and Parking Standards Ordinance" in 2020 which significantly updates mixed-use development standards for the City's four mixed-use zoning districts, including progressive parking code and removing the use permit requirement for housing in the Commercial-Downtown district, reducing barriers to housing production and making housing a "by-right" use within the City's mixed-use zoning districts.	Retain and modify to improve development standards identified as constraints.

Housing Element Program - Name/Number - Description - Objective	Progress and Achievements	Program Evaluation and Recommendation
3-9 Regulations Addressing Design Review Update design guidelines and design review process	The City applied for HCD's SB 2 Planning Grant to support this program. This work will include CEQA coverage of zoning updates including objective design standards and components of form-based code. The residential design guidelines were updated in 2015 concurrent with adoption of the 2015-2022 Housing Element; the 2018 update of the Accessory Dwelling Unit ordinance includes only objective criteria and provides significant flexibility for detached accessory dwelling units.	Retain and update to reflect a focus on adoption of objective design standards and components of form-based code.
Goal 4: Promote Housing Opportunities for All Persons Regardless of Race, Sex, Age, Marital Status, Ancestry, National Origin, Color, or Sexual Orientation		
4-1 Equal Housing Opportunity Facilitate equal opportunity housing	In 2019, the City adopted Residential Renter Security Measures (e.g., tenant protection measures) to coordinate with AB 1482. Measures include a minimum one-year lease term for most multi-family properties with two or more units and City-funded mediation. The City posts and provides information regarding equal opportunity housing; and maintains a Housing Resources Guide with additional information and support.	Retain and modify to include promotion of legal aid services and additional landlord and tenant resources.

Housing Element Program - Name/Number - Description - Objective	Progress and Achievements	Program Evaluation and Recommendation
4-2 Non-discrimination Clauses Require non-discrimination clauses in affordable housing agreements and deed restrictions	The City's standard affordable housing agreement includes a comprehensive nondiscrimination clause addressing the use of the units and any associated covenants or deed restrictions. The clause is applicable to race, color, religion, creed, sex, sexual orientation, gender identity or status, disability, marital status, ancestry, and national origin of any person.	Retain and modify to expand the City's Residential Renter Security Measures Ordinance
Goal 5: Encourage Energy- and Water-Efficient Resources in New Residential Development as Well as the Existing Housing Stock		
5-1 Energy Conservation and Efficiency Promote conservation and housing affordability with energy and water efficiency.	The City has funded Senior Coastsiders for energy conservation and weatherization upgrades in senior housing. Development review, including Measure D, addresses sustainability. To help curb emissions, work toward a cleaner environment, and assist the State in reaching SB32 goals, the City adopted a Building Electrification Ordinance on February 15, 2022, which requires all new buildings to be electric only and for existing gas lines to be decommissioned by 2045. The City also adopted photo voltaic and electric vehicle charging station ordinances in 2022.	Modify and expand to address sustainability and resilience in development standards including energy efficiency, low greenhouse gas emissions, fire safety, and water conservation.

HOUSING ELEMENT QUANTIFIED OBJECTIVES

Table E-2 summarizes Half Moon Bay's quantified objectives for the 2015-2022 Housing Element planning period and the progress the City has made, including progress in meeting the City's Cycle 5 RHNA.

Table E-2: Cycle 5 Housing Element Quantified Objectives (2015-2022)

Objectives					Results
Construction (RHNA):	Income Level				***Total***
	Very Low	Low	Moderate	Above Mod.	
Cycle 5 RHNA	52	31	36	121	240
Cycle 5 Production	0	1	85	80	166
Cycle 5 Programs with Quantified Goals:			***Result***		
Program 1-1: Housing Rehabilitation Goal: 48 Home repair grants			Total: >100		
Program 2-3: Second Units (Now referred to as ADUs) Goal: 16 affordable ADUs			Total: About 70 ADUs approved for development; affordability not confirmed.		
Program 2-4: Small Lot Development Goal: 16 small lots developed for affordable housing			Total: 29 small lots approved for single-family development, with some ADUs for some sites.		
Program 2-7: Utilization of Affordable Housing Fund Goal: 2 RFPs and associated affordable housing development projects			Total: 1 RFP for affordable housing at 555 Kelly		
Program 3-2: Senior and Disabled Housing Goal: 70 senior and/or disabled affordable units			Total: 40 units for older farmworkers planned for 555 Kelly Avenue		
Program 5-1: Energy Conservation Goal: 5 units/year			Total: Numerous housing rehabilitation projects per Program 1-1 include energy conservation improvements; three mixed-use developments approved for Building Permit in Cycle 5 include 10 units.		

Source: City of Half Moon Bay

While the City did not successfully bring an affordable housing development forward into building permit and construction during Cycle 5, it is important to consider the following City efforts and development activities and how they supported Cycle 5, and will support Cycle 6:

Land Acquisitions: The City does not have significant landholdings. At the beginning of Cycle 5, none of the City's properties could be used for residential development due to the presence of needed City facilities and/or significant environmental constraints. During Cycle 5, the City made significant investments to address community needs by purchasing two sites within the Town Center area. Over the course of Cycle 5, through feasibility assessments, it became apparent that both sites were appropriate for affordable housing. The Cycle 6 Housing Element sites inventory includes the 555 Kelly Avenue site as Pipeline Project Site #AJ for which the City has selected an affordable housing developer following an RFP/RFQ process, and 880 Stone Pine Road as Housing Opportunity Site #1.

RHNA Considerations: Two important considerations for Half Moon Bay's Cycle 5 RHNA production should be acknowledged for Cycle 5 Housing Element accomplishments. These include the opening of the first shelter on the Midcoast (Coast House) and the strong uptick in ADU development as presented below.

- Coast House: San Mateo County purchased the Coastside Inn motel on HWY 1 in late 2021 with CARES Act / Home Key funds and converted it to emergency housing for the Coastside homeless population. The 52-room Coast House shelter couldn't be counted toward Cycle 5 RHNA because the converted hotel rooms do not include kitchens. In a theoretical consideration, if Coast House had been counted, it would have provided 52 units affordable to extremely low-income households, thereby covering the Cycle 5 RHNA for the very low-income category which includes extremely low- and very low-income units (52 units total with 26 at each level). It is possible that some or all of Coast House's units will be fitted with kitchens during Cycle 6 and can be counted in the future. In a collaborative position with San Mateo County as the lead, the City has supported Coast House despite the loss of transient occupancy tax revenue and community concerns about the use.
- Accessory Living Units (ADUs): About 68 ADUs were permitted during Cycle 5. In Cycle 5 Housing Element Annual Progress Reports (APRs), Half Moon Bay's ADUs were all counted as affordable to moderate-income households, although many ADUs have rents in the lower-income categories. The Cycle 6 Housing Element allows jurisdictions to make affordability assumptions for ADUs according to relevant regional survey data. For San Mateo County, the allowed split for Cycle 6, based on actual ADU rent levels, is: very low = 30%; low = 30%, moderate = 30%, and above moderate = 10%.

Had units associated with these housing resources been counted (Coast House) and/or allocated to a range of affordability levels (ADUs), as applicable, the City would have met RHNA for extremely low-, very low-, low-, and moderate-income housing units. This is presented in Table E-3 as a theoretical assessment. The City understands that this assessment does not stand as the

City's outcome for housing production toward fulfilling Cycle 5's RHNA. Instead, the City finds that it is important to present these accomplishments in this manner to assist the community and governmental agencies in their appreciation of the significance of these accomplishments: establishment of the first shelter provisions on the Midcoast and numerous new "missing middle" housing units (ADUs) throughout the City's residential neighborhoods.

Table E-3: Theoretical Assessment - Cycle 5 RHNA Production

Assumptions	Income Level				Total
	Very Low	Low	Moderate	Above Mod.	
Cycle 5 RHNA Summary					
Cycle 5 RHNA	52	31	36	121	240
Cycle 5 RHNA Production, reported in APRs	0	1	85	80	166
Cycle 5 ADU Production based on Cycle 6 Affordability Assumptions:					
Cycle 5 ADU Production, reported in APRs	0	0	68	0	68
Cycle 6 ADU Affordability Assumptions	30%	30%	30%	10%	100%
Cycle 5 ADU Production per Cycle 6 ADU Affordable Assumptions	20	21	20	7	68
Cycle 5 Production Including Theoretical Adjustments:					
Cycle 5 RHNA Production w/ Theoretical Adjustments: • Coast House: 52 extremely low-income units • ADUs: Per Cycle 6 Affordability Assumptions	72	22	37	87	218
RHNA Shortfall per theoretical adjustments: • Per income category	+20	-9	+1	-34	-22
• Surpluses in lower income categories shifted to higher income categories	**0**	**0**	**0**	**-22**	**-22**

Source: City of Half Moon Bay
Notes:

- *Extremely Low-Income Level: The very low-income level includes both extremely low (26) and low (26) units, for a total of 52 units.*
- *ADUs: 68 ADUs is the City's conservative estimate. City records for 2019 – 2022 show permit issuance for an average of 14 ADUs/year, which is trending higher. Prior to 2019, the City wasn't tracking ADU production as carefully, but has records showing at least 3 ADUs/year. Thus, for the four calendar years of 2015 – 2018, 12 ADUs are counted; for the four calendar years of 2019 – 2022, 56 ADUs are counted.*

Glossary of Terms and List of Acronyms

GLOSSARY OF TERMS

Accessory Dwelling Unit (ADU): An attached or a detached residential dwelling unit that provides complete independent living facilities for one or more persons on the same parcel as a primary dwelling unit. It shall include permanent provisions for living, sleeping, eating, cooking, and sanitation. An accessory dwelling unit also includes the following: (1) an efficiency unit, as defined in Health and Safety Code Section 17958.1, and (2) a manufactured home, as defined in Health and Safety Code Section 18007.

Accessory Dwelling Unit, Junior (JADU): A unit that is no more than five hundred square feet in size and contained entirely within an existing single-family structure, including an attached garage. A junior accessory dwelling unit may include separate sanitation facilities, or may share sanitation facilities with the existing structure, as defined in California Government Code Section 65852.22.

Affordable Housing: Housing that is (1) restricted to occupancy by extremely low, very low, and low income households for a specified period of time that is not less than 25 years; and (2) has rents or prices that do not exceed the affordable housing cost as set forth in Health and Safety Code Section 50052.5 as amended.

Assisted Housing: Generally multi-family rental housing, but sometimes single-family ownership units, whose construction, financing, sales prices, or rents have been subsidized by federal, state, or local housing programs

Below Market Rate Unit: A unit which is affordable, either by rental or purchase, to very low, low, or moderate income households.

Buildout: That level of development characterized by full occupancy of all developable sites in accordance with the Local Coastal Land Use Plan/General Plan Land Use Element; the maximum level of development envisioned by the General Plan.

Coastal Development Permit: A separate discretionary permit for any development within the coastal zone that is required pursuant to this title and subdivision (a) of Section 30600 of the Public Resources Code.

Coastal Zone: That portion of the coastal zone, as established by the Coastal Act of 1976 or as subsequently amended, that lies within the city of Half Moon Bay, as indicated on a map on record with the planning department.

Community Development Block Grant (CDBG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD) on a formula basis for entitlement communities and by the State Department of Housing and Community Development (HCD) for non-entitled jurisdictions. This grant allots money to cities and counties for housing rehabilitation and community development, including public facilities and economic development.

Condominium: An estate in real property consisting of an undivided interest in common in a portion of a parcel of real property together with a separate interior space in a residential, industrial or commercial building on the real property, such as an apartment, office or store. A condominium may include, in addition, a separate interest in other portions of the real property.

Density Bonus: The allocation of development rights that allow a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned, usually in exchange for the provision or preservation of an amenity at the same site or at another location.

Density, Residential: The number of permanent residential dwelling units/acre of land.

Developable Land: Land that is suitable as a location for structures and that can be developed free of hazards to, and without disruption of, or significant impact on, natural resource areas.

Development: On land, in or under water, the placement or erection of any solid material or structure; discharge or disposal of any dredged material or of any gaseous, liquid, solid, or thermal waste; grading, removing, dredging, mining, or extraction of any materials; change in the density or intensity of use of land, including, but not limited to, subdivision pursuant to the Subdivision Map Act (commencing with Section 66410 of the Government Code), and any other division of land, including lot splits, except where the land division is brought about in connection with the purchase of such land by a public agency for public recreational use; change in the intensity of use of water, or of access thereto; construction, reconstruction, demolition, or alteration of the size of any structure, including any facility of any private, public, or municipal utility; and the removal or harvesting of major vegetation other than for agricultural purposes, kelp harvesting, and timber operations which are in accordance with a timber harvesting plan submitted pursuant to the provisions of the Z'berg-Nejedly Forest Practice Act of 1973 (commencing with Section 4511). As used in this section, “structure” includes, but is not limited to, any building, road, pipe, flume, conduit, siphon, aqueduct, telephone line, and electrical power transmission and distribution line. In this LCP, “development” is synonymous with “new development.”

Dwelling unit: One or more rooms with a single kitchen and sanitation facilities, designed for occupancy by one family for living and sleeping purposes.

Dwelling, Multifamily: A building containing three or more dwelling units.

Dwelling, Single-Family: A building containing one dwelling unit.

Dwelling, Two-Family: A building containing two dwelling units.

Emergency Shelter: housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.

Environmental Justice: The fair treatment of people of all races, cultures, and incomes with respect to the development, adoption, implementation, and enforcement of environmental laws, regulations, and policies.

Environmentally Sensitive Habitat Area: Any area in which plant or animal life or their habitats are either rare or especially valuable because of their special nature or role in an ecosystem and which could be easily disturbed or degraded by human activities and developments, including the following:

(a) Any habitat area that is rare or especially valuable from a local, regional, or statewide basis.

(b) Areas that contribute to the viability of plant or animal species designated as rare, threatened, or endangered under State or Federal law.

(c) Areas that contribute to the viability of species designated as Fully Protected or Species of Special Concern under State law or regulations.

(d) Areas that contribute to the viability of plant species for which there is compelling evidence of rarity, for example, those designated 1b (Rare or endangered in California and elsewhere) or 2 (rare, threatened or endangered in California but more common elsewhere) by the California Native Plant Society.

In Half Moon Bay, these areas include, but are not limited to terrestrial ESHAs (marine environment, sea cliffs, dunes, coastal terrace prairie, and non-aquatic habitat for special status or unique species); wetlands; and watercourses.

Environmentally Sensitive Habitat Area, Potential: Areas that may support sensitive habitat or special status species but require further site-specific study to make this determination.

Fair Market Rent: The rent, including utility allowances, determined by the U.S. Department of Housing and Urban Development (HUD) for administering the Section 8 Existing Housing Program.

Family: (1) Two or more persons related by birth, marriage, or adoption [U.S. Bureau of the Census]. (2) An Individual or a group of persons living together who constitute a bona fide single-family housekeeping unit in a dwelling unit, not including a fraternity, sorority, club, or other group of persons occupying a hotel, lodging house or institution of any kind [California].

Farmworker Housing: Dwelling unit(s) dedicated for use by people who earn a portion of their income through permanent or seasonal agricultural, agricultural compatible, and/or horticultural labor, and the household members who reside with such a person.

Green Building: Green or sustainable building is the practice of creating healthier and more resource-efficient models of construction, renovation, operation, maintenance, and demolition. (U.S. Environmental Protection Agency)

Green Infrastructure: A cost-effective, resilient approach to stormwater management utilizing natural processes.

Homeless: An individual or household who lacks a fixed, regular, nighttime residence, often moving at least once over a 60-day period.

Homeless, Sheltered: Individuals or households staying in emergency shelters and/or transitional housing programs; sheltered from outdoor elements (i.e., cold temperatures, rain, etc.) however absent long-term or permanent housing.

Homelessness, Unsheltered: Individuals or households not regularly accessing shelters or transitional housing programs who are instead staying on the street, in encampments, in vehicles (RVs), or in other locations not meant for human habitation.

Household, Above Moderate Income: Any household whose income, with adjustments for family size, is over one hundred twenty percent of the median income for San Mateo County as published by the Department of Housing and Community Development.

Household, Extremely Low Income: Any household whose income, with adjustments for family size is between zero percent and thirty percent of the median income for San Mateo County as published by the Department of Housing and Community Development.

Household, Low Income: Any household whose income, with adjustments for family size, is between fifty and one-tenth percent and eighty percent of the median income for San Mateo County as published by the Department of Housing and Community Development.

Household, Moderate Income: Any household whose income, with adjustments for family size, is between eighty and one-tenth percent and one hundred twenty percent of the median income for San Mateo County as published by the Department of Housing and Community Development.

Household, Very Low Income: Any household whose income, with adjustments for family size, is fifty percent or less of the median income for San Mateo County as established by the U.S. Department of Housing and Urban Development.

Housing and Community Development Department (HCD): The State agency that has principal responsibility for assessing, planning for, and assisting communities to meet the needs of low- and moderate-income households.

Housing Element: One of the seven State-mandated elements of a local general plan, it assesses the existing and projected housing needs of all economic segments of the community, identifies potential sites adequate to provide the amount and kind of housing needed, and contains adopted goals, policies, and implementation programs for the preservation, improvement, and development of housing. Under State law, Housing Elements must be updated every eight years.

Housing and Urban Development, U.S. Department of (HUD): A cabinet-level department of the federal government that administers housing and community development programs.

Infill Development: The development of new housing or other buildings on scattered vacant lots in a built-up area or on new building parcels created by permitted lot splits.

Just Housing: Affordable, safe, and healthy homes as defined by community input.

Land Use Designation: A system for classifying and designating the appropriate use of properties.

Level of Service (LOS): A measurement of traffic congestion, ranging from LOS A to LOS F, with LOS A representing free-flowing conditions, and LOS F stop-and-go conditions.

Low Barrier Navigation Center: Temporary shelters with low barriers to entry as defined by California Government Code 65660.

Manufactured Housing: Residential structures that are constructed entirely in the factory, and which since June 15, 1976, have been regulated by the federal Manufactured Home Construction and Safety Standards Act of 1974 under the administration of the U. S. Department of Housing and Urban Development (HUD). (also referred to as "Mobile Home" and "Modular Unit.")

Mixed-Use: the combination of nonresidential and residential uses located on the same property as part of a unified development. Mixed-use development consists of commercial and residential uses integrated either vertically (vertical mixed use) in the same structure or group of structures, or horizontally on the same development site (horizontal mixed use) where parking, open spaces, and other development features are shared. In a mixed-use development, both uses are considered primary uses of the land.

Non-Priority Use: Any development other than those considered to be priority uses.

Overcrowding Housing Unit: A housing unit in which the members of the household or group are prevented from the enjoyment of privacy because of small room size and housing size. The U.S. Bureau of Census defines an overcrowded housing unit as one which is occupied by more than one person per room.

Poverty Level: As used by the U.S. Census, families and unrelated individuals are classified as being above or below the poverty level based on a poverty index that provides a range of income cutoffs or "poverty thresholds" varying by size of family, number of children, and age of householder. The income cutoffs are updated each year to reflect the change in the Consumer Price Index.

Priority Use, Coastal Act: Land uses that have priority over other uses for their location in the coastal zone, namely coastal-dependent uses, visitor-serving commercial uses, agricultural uses, and coastal access and recreation facilities.

Priority Use, Local: Uses that are considered second-tier priority behind Coastal Act Priority Uses in the Planning Area, namely affordable dwelling units for extremely low, very low, and low-income households.

Redevelopment: Alteration, demolition, or replacement of 50 percent or more of the major structural components of any structure or an addition of 50 percent or more to the floor area of such structure. In all cases, policies that apply to "new development" shall also apply to "redevelopment."

Regional Housing Needs Assessment (RHNA): A quantification by ABAG of existing and projected housing need, by household income group, for all localities within a region.

Section 8 Rental Assistance Program: A federal (HUD) rent-subsidy program that is one of the main sources of federal housing assistance for low-income households. The program operates by providing "housing assistance payments" to owners, developers, and public housing agencies to make up the difference between the "Fair Market Rent" of a unit (set by HUD) and the household's contribution toward the rent, which is calculated at 30% of the household's adjusted gross monthly income (GMI). "Section 8" includes programs for new construction, existing housing, and substantial or moderate housing rehabilitation.

Senior Housing: Housing designed to meet the needs of older adults, typically 62 years of age and older, and restricted to occupancy by them.

Sensitive Coastal Resource Area: Those identifiable and geographically bounded land and water areas within the coastal zone of vital interest and sensitivity, including the following:
(1) Special marine and land habitat areas, riparian corridors, wetlands, lagoons, and estuaries.
(2) Areas possessing significant recreational value.
(3) Highly scenic areas.

(4) Archaeological sites referenced in the California Coastline and Recreation Plan or as designated by the State Historic Preservation Officer.
(5) Special communities or neighborhoods which are significant visitor destination areas.
(6) Areas that provide existing coastal housing or recreational opportunities for low- and moderate-income persons.
(7) Areas where divisions of land could substantially impair or restrict coastal access.

Shared Living: The occupancy of a dwelling unit by persons of more than one family in order to reduce housing expenses and provide social contact, mutual support, and assistance. Shared living facilities serving six or fewer persons are permitted in all residential districts by §1566.3 of the California Health and Safety Code. (also referred to as "Co-Housing," "Cooperative Housing," or "Shared Housing")

Single Room Occupancy (SRO): A single room, typically 80-250 square feet, with a sink and closet, but which requires the occupant to share a communal bathroom, shower, and kitchen.

Species, Special Status: Species that are listed or are proposed for listing as rare, threatened, endangered, or of special concern by the federal and/or state government.

Substandard Housing: Residential dwellings that, because of their physical condition, do not provide safe and sanitary housing.

Supportive Housing: Housing with no limit on length of stay, that is occupied by the target population, and that is linked to an on-site or off-site service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

Target Population: Means adults with low income having one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health conditions, or individuals eligible for services provided under the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code) and may, among other populations, include families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, or homeless people.

Transitional Housing: Buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.

Vehicle Miles Traveled: The amount and distance of automobile travel attributable to a plan or project, determined for evaluation of transportation impacts under the California Environmental Quality Act.

Wetlands: Land where the water table is at, near, or above the land surface long enough to promote the formation of hydric soils or to support the growth of hydrophytes. Wetlands may also include land where vegetation is lacking and soil is poorly developed or absent as a result of frequent and drastic fluctuations of surface water levels, wave action, water flow, turbidity or high concentrations of salts or other substances in the substrate. Such wetlands can be recognized by the presence of surface water or saturated substrate at some time during each year and their location within, or adjacent to, vegetated wetlands or deep-water habitats.

LIST OF ACRONYMS

Zoning District Acronyms

A-1:	Agricultural Land Use
C-D:	Commercial - Downtown
C-G:	Commercial - General
C-R:	Commercial - Residential
C-VS:	Commercial - Visitor Serving
Ind:	Industrial Land Use
MHP:	Mobile Home Park
PS:	Public and Quasi-Public Land Use
PUD:	Planned Unit Development
R-1:	Single-Family (also includes R-1-B-1, B-1-B-2, and R-1-B-3)
R-2:	Two-Family
R-3:	Multi-Family
U-R:	Urban Reserve
WHO:	Workforce Housing Overlay

Acronyms used in this document include:

ABAG:	Association of Bay Area Governments
ACS:	American Community Survey
ADA:	Americans with Disability Act
AMI:	Area Median Income

APN:	Assessor's Parcel Number
BMPs:	Best Management Practices
CC&Rs:	Covenants, Conditions, and Restrictions
CCWD:	Coastside County Water District
CFPD:	Coastside Fire Protection District
CDBG:	Community Development Block Grant
CEQA:	California Environmental Quality Act
CIP:	Capital Improvement Program
CUSD:	Cabrillo Unified School District
DU/AC:	Dwelling units per acre
DU:	Dwelling Unit
ELI:	Extremely Low Income
FAR:	Floor Area Ratio
FEMA:	Federal Emergency Management Agency
GCSD:	Granada Community Services District
HCD:	Department of Housing and Community Development
HH:	Household
HOA:	Homeowners Association
HUD:	Federal Department of Housing and Urban Development
LAFCO:	Local Agency Formation Commission
LIHTC:	Low Income Housing Tax Credit
NFIP:	National Flood Insurance Program
NPDES:	National Pollutant Discharge Elimination System
PG&E:	Pacific Gas & Electric
RHNA:	Regional Housing Need Allocation
SAM:	Sewer Authority Mid-Coastside
SRO:	Single Room Occupancy
TDM:	Transportation Demand Management