

# 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 2023-2031 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.<sup>1</sup>

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

---

<sup>1</sup> 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.
- Policy 1G.** Encourage developers and contractors to evaluate hiring local labor, hiring from or contributing to apprenticeship programs, increasing resources for labor compliance, and providing living wages.

**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
- If the City has not made substantial progress by the 2027 APR (March 2028) in terms of meeting RHNA and development on sites, including pipeline sites, then the City will pursue a public process to identify and rezone additional sites by end of September 2029, with a January 2030 effective date.

**Objectives:** City Council adoption of zoning amendments and submittal to the California Coastal Commission for certification.

**Timeline:** Mid-2025

**Responsible Party:** Half Moon Bay Community Development Department

**Anticipated Funding**

**Sources:** General Fund, Affordable Housing 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 for multiplexes, multifamily residential, and mixed-used residential uses.~~
  - Consider incentives for garages in developments where space is available.
  - ~~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. This includes revising Section 14.37.035 of the Municipal Code to modify the subjective standards in A, B, C, D, E, G, I, J, K, L, M, N, O, and Q.
- 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-2025

*Responsible Party:* Half Moon Bay Community Development Department

*Anticipated Funding*

*Sources:* General Fund, Affordable Housing 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 in order to strengthen it and to incentivize its use by developers 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 as well as additional alternatives for compliance (e.g., land donations).

- 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. The City will consider coordinating with 21 Elements' County-wide commercial and residential nexus studies, to be completed by the end of 2026.
- 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.
- Clarify that the local ordinance can be applied in addition to State Density Bonus Law.
- If the BMR ordinance is identified as a constraint to the development of housing at the 2027 APR (March 2028), the City will further refine the ordinance by end of September 2029, with a January 2030 effective date.

<i>Objectives:</i>	City Council adoption of zoning amendments and submittal to the California Coastal Commission for certification.
<i>Timeline:</i>	Mid-2025
<i>Responsible Party:</i>	Half Moon Bay Community Development Department
<i>Anticipated Funding</i>	
<i>Sources:</i>	General Fund, Affordable Housing 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. At least 2 projects using Residential Density Bonus Ordinance throughout the planning period

*Timeline:* Mid-2025

*Responsible Party:* Half Moon Bay Community Development Department

*Anticipated 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.
- 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 according to Housing Element affordability assumptions; updates to the ADU Ordinance as required.

*Timeline:* Annual monitoring of ADU production  
Biannual monitoring of ADU affordability (first year is 2025); if monitoring indicates that ADUs affordable to lower-income households are underperforming by 25% or more, provide additional incentives, outreach, or other support to improve the yield of more affordable units.  
Upon receipt of HCD’s ADU review, update zoning code within six months to meet HCD and State ADU law requirements, subject to recertification by the California Coastal Commission

*Responsible Party:* Half Moon Bay Community Development Department

*Anticipated 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

*Anticipated 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-2026

*Responsible Party:* Community Development and Public Works Departments

*Anticipated 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

*Anticipated 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-2026

*Responsible Party:* Community Development and Public Works Departments

*Anticipated Funding*

*-Sources:* \_\_\_\_\_ General Fund

**Program 1-10: Sites Identified in Prior Planning Periods**

Modify the Zoning Ordinance so that parcels in the Site Inventory identified as Reuse Sites (Sites

8, 9, 10, and 11) allow for by-right processing (ministerial review) for housing developments that propose at least 20 percent of the units be affordable to lower-income households, in accordance with Government Code § 65583.21.

*Objectives:* Facilitate development of sites with units affordable to lower-income households in compliance with state law

*Timeline:* End of December 2025

*Responsible Party:* Community Development Department

*Anticipated Funding*

*Sources:* General Fund

**Program 1-11: Streamlined Project Review**

Develop written procedures for SB 35 applications for as permitted by AB 423 (2023) and so the City is prepared should it be subject to SB 35 streamlining in the future through any other change of law.

*Objectives:* Facilitate streamlined SB 35 development as allowed by state law.

*Timeline:* End of December 2025

*Responsible Party:* Community Development Department

*Anticipated 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 (48 homes throughout planning period).

**Timeline:** Annual funding allocation through the City’s CSFH grant allocation process

**Responsible Party:** Half Moon Bay Community Services Division and Community Development Department

**Anticipated Funding**

**Sources:** General Fund through the City’s Community Services Financial Assistance (CSFA) grant program, San Mateo County funding sources, and/or Affordable Housing Fund

### **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  
*Anticipated Funding*  
*Sources:* Affordable Housing 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)).

*Objectives:* 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  
*Anticipated 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
- Anticipated 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
- Anticipated Funding*
- Sources:* General Fund (supported through application fees and code compliance related revenues)

**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

*Anticipated Funding*

*Sources:* Affordable Housing Fund and 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:

- My Puente
- 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

*Anticipated Funding*

*Sources:* Affordable Housing 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. Assess current homeshare inventory and coordinate with HIP Housing or other service agency to match providers and homeseekers. Facilitate at least one match by the end of 2025 and one per year target of 6 matches over Cycle 6.

*Timeline:* Monitor annually; Assess inventory by July 2025; Achieve at least one match by end of 2025

*Responsible Party:* Community Development Department

*Anticipated Funding*

*Sources:* Affordable Housing Fund

*Geographic Target:* Census Tracts 6135.01 and 6135.02 (north of CA-92)

#### **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.

- Modify Sections 18.06, 18.07, 18.08, 18.09, and 18.13 for employee housing for six or fewer employees to be treated as a single-family structure and permitted in the same manner as other dwellings of the same type in the same zone, consistent with the Employee Housing Act. Modify Sections 18.13 and 18.14 of the Zoning Code to allow employee housing consisting of no more than 12 units or 36 beds to be permitted in the same manner as other agricultural uses in the same zones (A-1 and A-2 zones, respectively).
- 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.
- On a bi-annual basis beginning in 2025, proactively coordinate with the development community (for-profit and nonprofit), housing advocates, farmworker employers, and housing service providers to make feasible and bring forward farmworker housing on specific housing development opportunities. This can include rehabilitation and conservation of existing farmworker housing as well as future maintenance support for projects such as 555 Kelly (Pipeline Project AJ) and Stone Pine Cove (Site 1 on the site inventory).
- HSC Sec. 17021.8(a)(2)(A) currently exempts streamlined agricultural employee housing in the Coastal Zone. If this exemption is rescinded by State law, the City will develop a process compliant with SB 3035 (2024) to ministerially process certain types of agricultural housing per HSC Sec. 17021.8 in zones A-1 and A-2 of the city.

*Objectives:* Biannual outreach to WHO property owners; City adoption of zoning amendments to include employee housing, followed by submittal to the California Coastal Commission for certification. At least three workforce housing projects initiated throughout the planning period.

*Timeline:* Ongoing collaboration with affordable housing developers; annual outreach to WHO property owners. Zoning changes (second and third arrows) to be completed by mid-2025. Agricultural employee housing process to developed within a year of change in Coastal Zone exemption, if applicable.

*Responsible Party:* Community Development Department

*Anticipated Funding*

*Sources:* General Fund, Affordable Housing Fund, Federal Grants (e.g., Dept. of Agriculture; Dept. of Labor National Farmworker Jobs Program Housing Services)

*Geographic Target:* Census Tracts 6135.01 and 6135.02 (north of CA-92), Block Groups 3 and 5

of Census Tract 6137 (south of Town Center)

**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. At least three projects with units for large and multi-generational households developed during the planning period.

**Timeline:** Mid-2025

**Responsible Party:** Community Development Department

**Anticipated Funding**

**Sources:** General Fund, Affordable Housing Fund and private funding

**Geographic Target:** Census Tracts 6135.01 and 6135.02 (north of CA-92), Block Groups 3 and 5 of Census Tract 6137 (south of Town Center)

**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  
*Anticipated 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  
*Geographic Target:* Block Group 1 of Census Tract 6137 (Town Center)

**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 by-right permitted uses in the C-G, C-D, C-R, Industrial, and PS zoning districts.
- Emergency Shelter and Low Barrier Navigation Center: Add a definition to the Zoning Ordinance for “Low Barrier Navigation Center” consistent with AB 101 and a definition of emergency shelter as “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.”-
- Add emergency shelters and low barrier navigation centers as by-right uses to the Industrial and PS zones and define “by-right” as non-discretionary.
- Permit permanent supportive housing in all zones that allow multifamily uses without discretionary action and in compliance with Government Code 65651.

*Objectives:* Updated Zoning Ordinance; collaboration with service agencies seeking to develop emergency and transitional housing types. Continued support of Coast House.

*Timeline:* Mid-2025; and ongoing as State law changes

*Responsible Party:* Community Development

*Anticipated Funding*

*Sources:* General Fund, Affordable Housing Fund, and grant funding as may be available

*Geographic Target:* Block Group 1 of Census Tract 6137 (Town Center)

**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. Continued support of Coast House.

*Timeline:* Ongoing

*Responsible Party:* Community Development Department

*Anticipated Funding*

*-Sources:*                      General Fund

*Geographic Target:* Block Group 1 of Census Tract 6137 (Town Center)

**Program 3-9: Group Homes**

The City will continue to permit group homes in residential and mixed-use zoning districts. Zoning updates are needed to confirm the following:

- Small group homes with 6 or fewer persons are permitted as a single-family use in all zones allowing single-family uses, regardless of licensing;
- Large group homes with 7 or more persons are permitted as a residential use in all zones allowing residential uses and shall be considered a residential use similar to other residential uses, based on objective standards, of the same type in the same zone.

*Objectives:* Updated Zoning Ordinance.

*Timeline:* Mid-2025; and ongoing as State law changes

*Responsible Party:* Community Development

*Anticipated Funding*

*-Sources:*                      General Fund

**Program 3-10: Housing for Homeless Individuals and Families**

The City will continue to support Coast House, the Midcoast’s only homeless shelter, and will facilitate the potential development of an emergency shelter via Program 3-7. The City will also:

- Continue to provide funding, as available, through the Community Services Financial Assistance (CSFA) grant program, which provides nonprofit organizations with funding up

to \$50,000 for essential safety net services.

- Continue to coordinate with Coastside Hope, LifeMoves, and Abundant Grace for navigation and wrap-around support.
- The City will continue to support Human Investment Project (HIP Housing) programs.
- Continue to partner with non-profits on conducting outreach to people experiencing homelessness.
- Collaborate with other jurisdictions to house people experiencing homelessness, including the Project Homekey program and multi-jurisdictional navigation centers.
- Continue to support the County goal of achieving functional zero homelessness, meaning that anyone who desires shelter can access it through an array of County facilities and programs.

*Objectives:* Support housing and services for homeless individuals and families, as well as at-risk persons. Continued support of Coast House.

*Timeline:* Support for Coast House is ongoing, as are additional collaborative efforts.

*Responsible Party:* Community Development Department

*Anticipated Funding*

*Sources:* Affordable Housing Fund, General Fund, San Mateo County grants and other grant funds as may be available

*Geographic Target:* Block Group 1 of Census Tract 6137 (Town Center)

## 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

**Anticipated Funding Sources:** Affordable Housing 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

**Anticipated Funding Sources:** General Fund and Affordable Housing 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 are made available.

*Responsible Party:* City of Half Moon Bay

*Anticipated Funding*

*Sources:* Affordable Housing Fund

*Geographic Target:* Census Tracts 6135.01 and 6135.02 (north of CA-92), Block Groups 3 and 5 of Census Tract 6137 (south of Town Center)

#### **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

*Anticipated Funding*

*Sources:* General Fund and Affordable Housing 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  
*Anticipated Funding Sources:* General Fund and Affordable Housing 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. Apply fund towards the development of at least one project during course of planning period.  
*Timeline:* At least twice a year  
*Responsible Party:* Community Development Department  
*Anticipated Funding*

Sources: Affordable Housing Fund and other to be identified funding sources  
Geographic Target: Block Group 1 of Census Tract 6137 (Town Center)

**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. Apply fund towards the development of at least one project during course of planning period.

*Timeline:* Annual review of fund balance and Guidelines with City Council

*Responsible Party:* Community Development Department

*Anticipated Funding*

*-Sources:* Affordable Housing Fund and related sources

*Geographic Target: Block Group 1 of Census Tract 6137 (Town Center)*

**Program 4-8: Public and Quasi-Public Owned Lands to be used 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, or other applicable zoning provisions. Publicly owned sites include the Cycle 6 Pipeline Project AJ and Housing Opportunity Sites include sites #1 and #2. The City will promote housing development with procedures consistent with the Surplus Lands Act according to deadlines described in *Objectives* below:

*Objectives:*

- Pipeline Project AJ: 555 Kelly Avenue, City-owned. Entitlements by July 2025 for 40 units affordable to very low-~~and lower-~~ income households.
- Housing Opportunity Site 1: 880 Stone Pine Road, City-owned. Outreach to interested developers (ongoing through 2025). Entitlements by January 2025 for ~~45-50~~ units

affordable to lower-very low income households. If there is no interested developer identified by mid-cycle (end of December 2027), then the City will identify additional incentives or alternative sites, as necessary, to address any RHNA shortfall by September 2029. If an interested developer is identified, the City will collaborate in order to complete development entitlements by 2029-, dispose of lands by the end of 2030, and complete development by the end of the Housing Element planning period (2031).

- Housing Opportunity Site 2: 498 Kelly Avenue, CUSD-owned. Collaboration with the School District to continue community engagement and identify interested developers is ongoing. Entitlements dependent on funding, potentially in 2024 or 2025 for 60 units affordable to low-income faculty and staff. If there is no interested developer identified by mid-cycle (end of December 2027), then the City will identify alternative sites and alternative actions, as necessary, to address any RHNA shortfall by September 2029. If an interested developer is identified, the City will collaborate in order to complete development entitlements by 2029, dispose of lands by the end of 2030, and complete development by the end of the Housing Element planning period (2031).

*Timeline:* At least one project entitled by 2025; at least ~~two~~three projects entitled during Cycle 6

*Responsible Party:* Community Development Department

*Anticipated 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.

The City will establish specific financial incentives for developments with units affordable to extremely low income households, including fee waivers and deferrals. The City will also adopt priority processing, modify development standards, and grant concessions and incentives for these developments, as well as assist in pursuing funding applications in coordination with affordable housing developers. This is in addition to the commitments in Program 3-1 (Provide information about other agency support for development of affordable ADUs), Program 4-3 (Affirmative marketing to attract income eligible populations) and Program 4-7 (Continue to work with the development community, housing advocates, and housing service providers to make feasible and bring forward affordable housing development proposals).

*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; and thereafter at least annually contact affordable housing developers to identify opportunities and pursue funding

*Responsible Party:* Community Development Department

*Anticipated Funding Sources:* General Fund and Affordable Housing 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  
*Anticipated 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  
*Anticipated 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

*Anticipated 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

*Anticipated 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

*Anticipated 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  
*Anticipated Funding*  
*Sources:* \_\_\_\_\_ General Fund and Affordable Housing 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  
*Anticipated Funding Sources:* Affordable Housing Fund

### **Program 6-3: Rental Registry**

The City established a rental registry of all rental properties on February 6, 2024. This rental registry enables the City to collect better data on rental rates and disbursement of rental units throughout Half Moon Bay. The City will continue to update and monitor the registry.

*Objectives:* Rental registry, updated bi-annually  
*Timeline:* Ongoing  
*Responsible Party:* Community Services Division and Community Development Department  
*Anticipated Funding Sources:* Affordable Housing Fund and rental registration fees

### **Program 6-4: Removal of Constraints**

The City will continue to assess and update the Zoning Ordinance, Subdivision Ordinance, Municipal Code, Local Coastal Land Use Plan 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 and to reduce the constraint on ADU development.
- Complying with fee transparency requirements, including the posting of all zoning and development standards as well as fees.

*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. Comply with state transparency requirements.

*Timeline:* Mid-2025 for initial updates and transparency requirements; ongoing thereafter

*Responsible Party:* Half Moon Bay Community Development Department

*Anticipated Funding Sources:* General Fund and Affordable Housing Fund

**Program 6-5: Priority Water and Sewer Connections for Affordable Housing**

The City will:

- Establish a written procedure, consistent with the LCP, that grants priority for water and sewer service allocations to proposed developments that include housing units affordable to lower-income households consistent with SB 1087 (Government Code § 65589.7).
- Immediately (within six months) deliver the Housing Element to other water and sewer service providers (Coastside County Water District, Sewer Authority Mid-Coastside, and Granada Community Services District) upon adoption and certification.
- After drafting and establishing these procedures, the City will follow a five-year review cycle to update them as needed. The five-year review cycle should be scheduled to align with Coastside County Water District’s Urban Water Management Plan updates.

*Objectives:* Update water and sewer service allocation procedures

*Timeline:* Written procedures established by end of June 2026; Housing Element delivery upon adoption; First review contemporaneous with Coastside County Water Districts’ Urban Water Management Plan Update

*Responsible Party:* Community Development Department and Public Works Engineering Division

*Anticipated 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 ongoing regional housing efforts and collaborations, including San Mateo County’s 21 Elements.
- Issue notices of funding availability (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, beginning in 2025). The city will commit to release at least one NOFA during Cycle 6 to support non-profits and regional partners.
- 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 (from 2025 onwards).

*Objectives:* To work collaboratively with non-profits and regional partners. Release one NOFA during Cycle 6.

*Timeline:* Ongoing and as per timing noted in bullets, and, as opportunities for funding and applications arise throughout the planning period.

*Responsible Party:* Community Development Department

*Anticipated Funding Sources:* General Fund and Affordable Housing 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

*Anticipated Funding Sources:* Affordable Housing Fund, General Fund and related housing specific funding opportunities that allow for the inclusion of staffing expenditures.

**Program 6-8: Residential Dwelling Unit Allocation System**

Seek approval of a Local Coastal Program Amendment to revise the allocation requirements for ADUs and JADUs, from a full allocation per unit to a lesser amount, such as a partial allocation of 0.5 or amount considered reasonable by the City. The City will prepare amendments to its Local Coastal Program for Council consideration and Coastal Commission certification to increase available allocations.

Within one year of identifying constraints on ADU and JADU production due to Measure D allocations, staff will prepare a report to City Council on allocation amendments and a potential LCP amendment that would release these constraints, which could include a ballot measure.

If necessary, the City will consider the preparation of a ballot measure for the 2026 election with a more substantial public communications process than the timespan for the 2024 election allows, which may include revisiting the following areas:

- Revise to define “Downtown Area” as the area designated as the Town Center in the Certified Local Coastal Land Use Plan
- Exempt Accessory Dwelling Units (ADUs), including Junior Accessory Dwelling Units (JADUs) from Residential Dwelling Unit Allocation limitations.

Note: Under the current LCP and voter-approved Residential Dwelling Unit Allocation System (Measure D), allocations are confirmed by City Council in December annually; evaluation of applications received between January 1 and January 31, evaluation and establishment of rankings if needed for Planning Commission ratification in April; City Council consideration of potential allocation transfers no earlier than September.

*Objectives:* Amend the Local Coastal Program / zoning ordinance to revise allocation requirements for ADUs and JADUs from a full allocation per unit to a lesser amount, such as a partial allocation of 0.5 or an amount consistent with the voter-approved Measure D.

**If Needed:** 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. Prepare Code amendments to update the Measure D allocation process to reduce constraints on RHNA housing production. The need for a Code amendment is indicated if, by mid-cycle (end of January 2027) there are not enough allocations for ADUs, mobile/manufactured homes, and/or multi-family units including duplexes and larger projects. The Code amendment will occur by the end of July

*Timeline:* 2027, if needed.  
Within 24 months of housing element certification, submit a LCP / zoning ordinance amendment revising allocation requirements for ADUs and JADUs to the City Council.

**If Needed:** On-going with multiple milestones each year

*Responsible Party:* Community Development Department, City Manager’s Office, City Attorney, Planning Commission, City Council

*Anticipated 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 documents

*Timeline:* As needed

*Responsible Party:* Community Development Department

*Anticipated Funding*

*Sources:* General Fund, Affordable Housing Fund and grant funds as may be available

## 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-2025
1-2: Missing Middle Housing Development Standards	Zoning	Mid-2025
1-3: Below Market Rate (BMR) Housing Ordinance	Zoning	Mid-2025
1-4: Residential Density Bonus Ordinance	Zoning	Mid-2025
1-7: Diverse Housing Types	Zoning	Mid-2026
1-9: SB 9 Lot Splits	Zoning	Mid-2026
1-10: Sites Identified in Prior Planning Periods	Zoning	End 2025
2-3: Replacement Unit Requirements	Muni	Mid-2026
2-4: Mobile Home Park Affordability Protections	Muni/Zoning	Mid-2025
3-4: Housing for Essential Workers	Zoning	Mid-2025
3-5: Large and Multi-Generational Households	Zoning	Mid-2025
3-7: Emergency Shelters, Transitional Housing, Supportive Housing, and Low Barrier Navigation Centers	Zoning	Mid-2025
3-9: Group Homes	Zoning	Mid-2025
4-5: Tenant Relocation Assistance Ordinance	Muni	Mid-2025
6-4: Removal of Constraints	Zoning	Mid-2025
6-8: Residential Dwelling Unit Allocation System	Zoning	Mid-2025 Mid-2027*

\*Later date if ballot measure in 2024 is not successful. See program text for more details.

Table H-2 presents an estimate of AFFH 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: AFFH Objectives**

Program	Objectives				
	Income Level				
	Very Low	Low	Moderate	Above Mod.	
Cycle 6 RHNA	181	104	54	141	480

Program	Objectives
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
3-1: Senior and Disabled Housing	At least 40 units of senior and/or farmworker housing
3-3: Home Sharing and Cooperative Housing	Beginning in 2025, at least one HIP Housing or other service agency match per year, target of 6 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