Introduction and Welcome

- Welcome and thank you for joining us today
- Thank you also to our partners:

Half Moon Bay Library
Home For All
Common Knowledge
Spring Listening Sessions

- **Affordable housing** was one of the top concerns
- Many people are struggling
- People are concerned about options for seniors, teachers and low-income families
- Our community is ready to continue the conversation

Meeting Goals

- Broaden the conversation about housing in Half Moon Bay
  - Develop shared understanding about current conditions
  - Learn what is happening with housing in Half Moon Bay
- Lay the groundwork for more specific input on the City’s Housing Work Plan
- Connect community members with resources and each other

Agenda

- **Goal:** A learning meeting
- How is the Half Moon Bay community experiencing the issue of housing?
  - Discussion #1
- What options do we have to address our housing needs?
  - Table Discussion #2
- Next Steps

About Home for All

A community collaborative addressing the housing challenge in San Mateo County

- Educating
- Innovating
- Convening
Meeting Housekeeping Items

- Restrooms
- Lunch
- Service providers
- Activities for school aged children

Conversation Guidelines

- Speak from your own experience
- Listen to understand each other
- Respect differences; be curious
- Let everyone participate
- Your questions are valuable

- Habla a partir de tu propia experiencia
- Escucha para que nos entendamos unos a otros
- Respeta las diferencias; ten curiosidad
- Deja que todos participen
- Tus preguntas son valiosas

Think/Pair/Share – Take :90 each

Thinking about living and/or working in Half Moon Bay...

- What are a few things you appreciate?
- What are a few things you find challenging?

- Cuando piensas en vivir o trabajar en Half Moon Bay...
- ¿Qué es son algunas cosas que aprecias?
- ¿Cuáles son algunas cosas que son desafiantes para ti?

Half Moon Bay and the Coastside

What makes it so special?

- Small Town
- Coastal Environment
- Agricultural Heritage
- Community Character
Half Moon Bay: Who lives here?

- **Total Population:** 12,281 (2016)

**Graph:** Population growth from 1950 to 2016

**Sources:** Bay Area Census, 2016 American Community Survey

**Median Age:** 47.1

**Under 5 years:** 5%

**5 to 9 years:** 5%

**10 to 14 years:** 4%

**15 to 19 years:** 5%

**20 to 24 years:** 3%

**25 to 34 years:** 11%

**35 to 44 years:** 14%

**45 to 54 years:** 15%

**55 to 59 years:** 9%

**60 to 64 years:** 9%

**65 to 74 years:** 14%

**75 to 84 years:** 5%

**85 years +:** 1%

**Median Income:** $106,211

**Under $25,000:** 11%

**$25,000 to $34,999:** 4%

**$35,000 to $49,999:** 9%

**$50,000 to $74,999:** 12%

**$75,000 to $99,999:** 12%

**$100,000 to $149,999:** 10%

**$150,000 to $199,999:** 15%

**$200,000 or more:** 26%

**Single Family Homes:** 62.9%

**Duplexes & Townhouses:** 13.7%

**Multifamily Homes:** 13.9%

**Mobile Homes:** 9.3%

**Source:** 2016 American Community Survey
Half Moon Bay: Who lives here?

- **Own:** 71%
- **Rent:** 29%

Source: 2016 American Community Survey

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**Half Moon Bay: Who lives here?**

- **Median Home Price:** $1,200,000
- **Down Payment at 20%:** $240,000
- **Monthly Mortgage Payment at 3.93%:** $4,539

Source: Trulia

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**Half Moon Bay: Who works here?**

- **Largest Local Industries:**
  - Agriculture
  - Tourism
  - Commercial Fishing

Source: Half Moon Bay Chamber of Commerce & Visitors’ Bureau

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**Half Moon Bay: Who lives here?**

- **Median Rent:**
  - 1 Bedroom: *$2,600*
  - 2 Bedroom: $3,200
  - 3 Bedroom: $3,875

Source: Trulia
Half Moon Bay: Who works here?

- Number of Businesses in Half Moon Bay: **655**
  - Commercial Businesses: **441**
  - Home-Based Businesses: **214**
  - People working in Half Moon Bay: **3,067**

Sources: HMB City Data, 2016 American Communities Survey

The Jobs/Housing Gap

San Mateo County Between 2010 – 2016

- **79,000 JOBS**
- **4,941 HOUSING UNITS**

The Consequences in Our County

- **Between 2011 and 2017**
  - Median home price doubled
  - 2 bedroom apt. rent increased 66%
- **Over 210,000 people commute into San Mateo County to work**
  - That’s 5 ATT Parks full of commuters
- **2017 Business poll**
  - 40% of respondents may leave the Bay Area within the next few years

Long Commutes

- Less expensive housing is only available far further away, requiring lengthy commutes and creating traffic congestion
Table Discussion #1

1. How do housing issues affect you and the people you know in Half Moon Bay?
2. What are your hopes for the future of our community?

Discusión de la mesa #1

1. ¿Cómo te afectan a ti y a la gente que conoces los problemas de vivienda en Half Moon Bay?
2. ¿Qué es lo que esperas en el futuro para nuestra comunidad?

Half Moon Bay and the Coastside

What makes housing affordability so challenging?
- Small Town: Strained Infrastructure
- Coastal Environment: Regulatory Setting
- Agricultural Heritage: Limited Land
- Community Character: Sensitivity to Change

The City’s Role in Housing

- Planning, Zoning and Land Use
  - General Plan and Local Coastal Program
  - Planning for responsible future land use
- Collecting housing funds
- Inclusionary housing requirement
  - Developments of 10 or more units must include 20% designated as affordable
Planning and Land Use
- 20% of land is currently used for housing including mixed use
- Undeveloped residential land is limited
- Most potential development sites are in the City’s Downtown Core area

Use of Affordable Housing Funds
- Fees charged on past development established the City’s Affordable Housing Fund
- HMB is in the process of deciding how to spend roughly $2.1 million in housing funds
- We need your input

Support for Renters and Homeowners
- Tenant protections:
  - Minimum lease terms
  - Relocation assistance
  - Just-cause eviction
  - Rent stabilization
- Support for homeowners:
  - Incentives or funding to rehabilitate and make safety improvements

Creative Land Use (Infill Opportunities)
- Lands zoned but not used for housing
- Retrofitting or expanding existing homes or buildings
- Small lots in existing neighborhoods
- Other creative solutions
- We need your input
Diverse Housing Options

- Community has expressed: Half Moon Bay needs housing that reflects the diverse needs of our community
- Small homes: ADUs, mobile homes, tiny houses, multi-family
- Mix it up: density, income, live-work, living arrangements

Accessory Dwelling Units/ADUs

- Small living units that share a lot with a single family home (attached or detached)
- State law is changing very quickly
- HMB is responding by bringing our code up to date to comply with State law

Mobile Home or Tiny Home Parks

- Nearly 10 percent of Half Moon Bay residents live in mobile homes
- What about a new kind of mobile home park?
  - Mobile and manufactured homes
  - Tiny houses
  - RVs

Other Housing Options

- Multi-Family Housing
- Employee Housing
- Mixed-Use Housing
Shared Housing

- HIP Housing matches people who have space in their home with people needing an affordable place to live

Table Discussion #2

1. Based on what you’ve heard so far, which options sound like a good idea?
2. What concerns do you have?
3. Do you have other ideas?

Discusión de la mesa #2

1. ¿Con base en lo que has escuchado hasta ahora, qué opciones te parecen buenas ideas?
2. ¿Qué cosas son las que te preocupan?
3. ¿Tienes alguna otra idea o sugerencia?

Next Steps

- Get on the list to receive a summary of today’s meeting
- Visit the City’s housing conversation webpage
- Planning for a second community conversation in September
### Stay Involved

1. Make sure your email address is on the list
2. Share what you learned with others
3. Pass on the meeting report
4. Attend the next housing conversation in September

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### Thank you for coming today!

- www.half-moon-bay.ca.us
- www.homeforallsmc.org