Half Moon Bay July 15 Table Discussion Notes

Table 1: Mitzy

8 total; 5 English Speaking, 3 Spanish speaking
0 were new to city discussions
3 had prior experience with housing policy

Discussion #1
- Cost of living
  - No affordable housing
  - Families are living in one room paying $1,000
  - Many immigrant field workers deal with one person income
  - “I might be able to afford a house but my children might not”
  - Traffic is an issue
- Transportation:
  - Cost
  - Lack of public transportation
  - Increase is necessary
  - Want affordable housing

Discussion #2
- Creating housing (smaller)
  - Size: 1,000
  - Tiny houses
  - Employers should make housing options
  - Pay for employees car mileage on property
  - Mobile park homes
- Mobile park homes
  - People see them as negative
  - Will bring housing market down
  - People are living in small areas sometimes families in one room
  - At times apartments do not allow children

Table 2: William

7 total; 7 English speaking, 0 Spanish speaking
3 were new to city discussions
2 had experience with housing policy or programs

Discussion #1
• Housing makes traveling throughout the county difficult
• Traffic: rush hour vs. weekends
• Senior housing:
  o Many seniors taking in renters
  o Senior housing brings in jobs
  o Affordable housing
  o Limit of $100,000 to be eligible
  o Disincentives to downsize
  o Some people in “affordable senior housing” actually make $ (under the table)
  o Info about qualifying for housing is needed – especially for seniors
• Expensive
  o Making it hard for young people to live here
  o People with good paying jobs can’t afford it
  o Housing turnover (or lack of turnover)
• Be able to move of our larger homes
• Open space: keep open space and environment
• Feel like we’re maintaining the community
• Senior housing
• Reduce traffic
• Understand nature of community setting
• A beautiful coastal community will bring tourists and visitors → people want to be here and to visit here for the same reasons we do
• Identity core of what you want to protect
  o We can’t stop progress, but we should be very intentional when it comes to what we want to preserve
  o What is it that can change?
  o What is it that must stay the same?

Discussion #2
• Any housing development should address traffic needs
• Senior housing
• Parks or open space
• Studying communities “carrying capacity”
  o With our resources, what are our limits?
  o How many people can we support? Then, where should we put them?
• Creative solutions within limits
• Concerned about ADVs
• Understanding that housing is interconnected to other issues
  o Traffic
  o Infrastructure
  o Parking
• Sewage
• Water
• Schools
• HIP is a great option
• Putting more people in a smaller blueprint is a good idea
• Would want to see a 2-story limit
• Examine tradeoffs: similar to carbon offsets

Table 3: Aida

5 total; 3 English speaking, 3 Spanish speaking (1 bilingual)
1 was new to city discussions
0 had experience with housing policy or programs

Discussion #1
• It affects her a lot → husband had accident
• Desperate re: bills - wants to leave but she looks around and stays
• Lives at own mobile home → pays 50% of her income
• People who work here can’t live here
• As young people, concerned about family not having $ to pay rent
• Future: the city to help with affordable housing (apartments) BUT for those in real need → should be investigated
• Free market is NOT working
• There should be people enough to pay for rent
• Amazing that mobile homes were $20k 20 years ago and now are $145k!
• The city should help those in need: low income
• Sad that Hispanic families are leaving because they can’t afford rent

Discussion #2
• Options: new housing, walking distance for stores?
  o How do you control who lives here?
  o Pay rent once a year: in Mexico
  o Lake County is affordable, not all California is like this
  o People who work here should live here
• Concerns:
  o We should not lose hard working people because they can’t afford housing → we will lose a lot
  o Other ideas: pay rent once a year
  o Affordable long term commitment
Table #4: Jacqueline

7 total; 5 English speaking, 2 Spanish speaking
3 were new to city discussions
4 had experience with housing policy or programs

Discussion #1
- What we value about HMB:
  - Climate
  - Open space/nature
  - Proximity to the city, small town feel
- Challenges:
  - Housing is too expensive
  - More renting opportunities
- How do housing issues affect you/people you know?
  - Rent is high, hard to save, send kids to school
  - Difficult to keep families together, or continuing to live with parents
  - Odors from marijuana growing
  - Changing of industry, lack of jobs, low paying wages
- Hopes for the future of HMB
  - Teachers
  - Service workers
  - Emergency preparedness
  - Increased congestion
  - Transit
  - Inability to build up code regulation
  - Continued senior housing momentum
  - Sea level rise considerations
  - Downsizing

Discussion #2
- Which housing options seem promising?
  - Small homes or mobile homes with concern about where to park
  - Taxes collected go to assisted housing
  - Mixed use, retaining small town feel, and providing housing
  - Reduced lot sizes/zoning changes
  - ADUs
  - Such attractive community, brings tourists, use those taxes to glue back to community
- Areas of concern:
  - Parking
  - Hotel building vs housing
Complex problem (many considerations: economics, housing, transportation, etc.)

Table #5: Debbie

6 total; 6 English speaking, 0 Spanish speaking
3 were new to city discussions
3 had experience with housing policy or programs

Discussion #1
- How do housing issues affect you and those you know in HMB?
  - Not directly affected
  - Not everyone can live here
  - It limits people’s choices (for disabled and older people) due to high cost, lack of rentals and accessible units
  - High cost → people leave
  - City has provided some low income housing
  - Relatives can’t afford to live here and are moving away
  - Young people have to live with parents
  - Many unfilled jobs
- Hopes:
  - Fund to help people stay in homes
  - Need all kinds of people here and housing for them
  - Hope City is prudent in development ideas
  - Housing for people who work here
  - Be more efficient about development and preserve green spaces (ex. underground parking)

Discussion #2
- Ideas:
  - Be more efficient with already developed sites
  - Determine a goal for how many people we want to accommodate
  - Encourage underground parking for units downtown, with higher density
  - Maintain open space/greenbelt to maintain character
  - Like ADUs
  - Like development focus downtown on vacant lots → encourage less driving
  - Like mixed use and smaller homes
  - Better bike trail connections
  - Limit eligibility for new housing to current residents and workers
  - Raise limits for affordable housing
  - Better information for people on how to conserve water and energy
  - Relax parking requirements for new developments if possible
• Concerns:
  o Too many new units → impacts traffic, parking, character, infrastructure
  o Regional problem → need cooperation with county (HMB and unincorporated areas)
  o Need definition of affordable (raise the limits so more people qualify)

Table #6: Anne

6 total; 6 English speaking, 0 Spanish speaking
3 were new to city discussions
3 had experience with housing policy or programs

Discussion #1
  • Question 1:
    o Returning children (adults) to homes/keeping family together
    o Aging family members
    o Wanting to stay in the area
    o Qualifying for senior housing if you own a mobile home
    o Catch 22: retirement/housing qualifications
    o On a fixed income for renters – sleep rents
  • Question 2:
    o Campers on your property like in-law units
    o Housing for homeless and showers 24/7
    o FEMA mobile trailers with bunks and kitchens and showers (Eric Debode)
    o 8x10 “TUFF” sheds with showers
    o Shipping containers converted
    o Safe accessory dwelling units (ADUs)
    o Addressing illegal living situations
    o Code issues/solutions

Discussion #2
  • Question 1:
    o More small homes
    o RVs converted to home
    o Work to live programs
    o Housing vouchers
    o Partner with Coastside Hope to offer your resources
    o Changing codes
    o HIP housing vets the space – working with them
    o Utilizing spare rooms for transitional housing (month to month)
  • Question 2: who makes decisions about how the $2.1 million is spent?
    o Go to City Council meetings and share your voice
    o Council listens
• Manufactured homes (formerly mobile homes)
• RV parks
• Restrictions on renting space can be challenging
• Habitat for Humanity involvement – kids outreach
• Pets: cost extra $
• No more “segregated housing”
• “Main street” within HMB
• Need tax incentives and amnesty on any illegal housing restrictive fees
• A work program for vouchers

• Closing words:
  • Interesting
  • Motivating
  • Hopeful
  • Inspirational
  • Depressing (a little)

Table #7: Jenny

6 total; 6 English speaking, 0 Spanish speaking
1 was new to city discussions
3 had experience with housing policy or programs

Discussion #1
• What we value about HMB:
  • Natural beauty
  • Great place to grow up
  • Surfing
  • Quiet, privacy
  • Reasonable commute to job over the hill
• Buying housing
  • Unaffordable and stressful – would be extremely difficult
  • 60% of income goes to rent
  • No availability
  • Rents have been spiraling
  • Longtime homeowners with low tax base are lucky
  • Aware of homelessness
  • Offering services will attract more homeless from over the hill
  • Should build “McMansions” as they will pay more taxes
  • Subsidized transportation
  • Housing shortage is a regional problem: why is it on HMB to solve it

Discussion #2
• Capture lots for tiny homes
- Empty storefronts – could be restored by multi-family mixed use
- New technology to address infrastructure concerns

Table #8: Jazz

6 total; 6 English speaking, 0 Spanish speaking
4 were new to city discussions
4 had experience with housing policy or programs

Discussion #1
- Question #1
  - Emotional/psychological angst/anxiety
  - Housing insecurity → strained pinnacles, cost (fees)
  - Environmental/infrastructural conditions insufficient (ex. RV park)
  - Health congestion?
  - Aging community – retirees
  - Youth/young people establishing themselves in community
  - Cost of living high
  - Limited housing options in community
  - People moving away
- Change/hope #2
  - Less regulations for better building housing
  - More second units
  - Housing available across various demographics and needs (seniors, youths, medical needs)
  - Supportive community

Discussion #2
- Waive permit fees for second units
  - Opportunities in Frenchmen Creek: great renting opportunities
  - Fees, deterrent
- Continue promoting HIP/home sharing (positive experience)
- Consider mixed housing, small units
- Use city funds (housing) for permitting programs and survey fees/standards
- Mismatch of luxury/large homes with a need for smaller homes (historical precedence)
- Continue housing conversation with the community (positive)
- Off the grid housing communities (intentional)
- RV parks and tiny home village
- ADUs!
- Use housing funds for housing for the homeless → more visible disparities
- Modular housing (innovative) cuts down cost and time → state does inspections
• Farm land owners interested in using land for housing (reduce barriers/support)

Table # 9: Susan

6 total; 4 English speaking, 2 Spanish speaking (bi-lingual – some of the time they spoke in Spanish)
3 were new to city discussions
2 had experience with housing policy or programs

Discussion #1

Question #1
- Parents might have to move; friends’ families have moved
- Retired from SF; Canada Cove relatively affordable. Manufactured home one fifth the cost of traditional home.
- Work at Coastside Hope with many low income families.
- Bought a duplex in 2009; landlord of other side. Not sure where both daughters will live.
- Employers of low wage workers having a hard time (e.g., Taco Bell)
- Traffic from people who commute in

Question #2
- Don’t want HMB to become Carmel
- Take care of the locals
- More low income housing
- Want more mobile home parks
- Focus on what the locals need

Discussion #2

- Change the rules to be able to use the land better – small lots and big lots
- Need options for local workers: tiny homes
- Three stories
- Pilot program (e.g., for 10 years) of mobile homes for workers
  - Reevaluate and then continue
  - Can the City or employers help subsidize the monthly fees?
- Where can RV’s park?
- Can hotels be converted to housing?
- Concerned about traffic
- Want more school busses
- People need to get to medical appointments
Table #10: Ivette

8 total; 5 English speaking, 3 Spanish speaking
3 were new to city discussions
5 had experience with housing policy or programs

Discussion #1
- Single family home won’t help – need more small units/ADUs
  - Many low-income families living 3 families to a SFH
  - Now living in unsafe mobile homes
  - $1k/month plus utilities
  - Working 2 x 6.5 days per week
- Regional problem, need to have coast and HMB coordinate and be realistic about rest of peninsula
- Need co-ops
- Traffic both ways
- How much empty buildable space is left? For high density
- Need much more affordable housing
- Latino community engagement can be improved → need to consider very real job demands
- What happened to last low income project?

Discussion #2
- Financing mechanism for lower income to bag (down-pay concessional)
- Need to create opportunity for lower income who have been here for a long time to improve tenure
- Can we use $2.1m to incentivize developments to do LIH (long income housing)
- 90% salary to rent ($11/hour)
- Where is ULIH? ultra low income housing
- Rent control is needed
- Need more detail on the reality of constraints

Table #11: Ellie

7 total; 5 English speaking, 2 Spanish speaking
5 were new to city discussions
2 had experience with housing policy or programs

Discussion #1
- 50% of Spanish speaking survey participants reported living 2-3 families to one unit
• Overcrowding is difficult: 2-3 families in 1-2 bedroom units
• New development (hotels, non-affordable housing) will cause more traffic → not all/enough affordable housing is being built
• City should aggressively build affordable housing → 1 participant has been on waiting for 18+ years and they are still waiting
• Developments should be required to mitigate for traffic – bus students etc. – should increase fees to help ease traffic
• Need more transit options
• Would like affordable housing options to include opportunity to own your own home
• Not many 1 bedrooms (or housing in general) available for people who work here to live (because of cost and/or availability of units)
• Mentioned high cost of living in SMC and high cost for rent and parking tickets

Discussion #2
• Tiny homes/mobile home park with rent control
• Affordable housing should provide structure for low income tenants to build equity by owning their home
• More multi-unit building
• ADU units in city and county → need to streamline
• Short term rental fees need to be higher
• What is affordable? We need to build for minimum wage workers also
• Living wage law needed in HMB
• Small lots for 1-4 RVs? Could small lots be used for RVs who have no place to go
• City/county need to create RV park
• Businesses should build housing for their employees, farmers etc.
• Suggest limiting affordable housing to people who already live in HMB only

Table #12: merged into other tables

Table #13: Carrie

7 total; 7 English speaking, 0 Spanish speaking
3-4 were new to city discussions
3-4 had experience with housing policy

Discussion #1
• Topic #1
  o Younger demographic cannot afford
  o Service sector workers cannot afford
  o Diversity is an attraction of HMB
RV park: permanent residence with many people living in one RV

- **Topic #2**
  - Aspirations have changed (model) → smaller footprint → agriculture on property
  - Transit alternatives – have a plan
  - How to represent a sense of community
  - What about families who have lived here for a long time and their kids? (how to prioritize)
    - Political will – needs
    - Hopes: aspirations have changed (smaller footprint/grow your own food)
    - Younger demographic – live near where you grew up
    - Road conundrum: how to solve
      - Traffic- how to eliminate?
      - Infrastructure conundrum
      - Address multiple issues simultaneously: roads/traffic and homes/dense communities
  - RV park: temporary, not for all
  - What is substantial housing → need options for lower income
  - Lots of $, no $, lots of problems
  - Find place to live

**Discussion #2**

- What sounds promising?
  - Full extent of re-thinking community set-up and the way people live (smaller units for example)
  - Allow for ownership, sense of pride
  - Make it easier to build ADU
  - What about an Airbnb tax, or ways to make sure these units aren’t just weekend getaways

- Concerns/questions?
  - Any expansion of infrastructure will cause traffic problems
    - Yosemite shuttle example for locals
    - High school traffic – can city buses be timed to line up with school times?
  - Did beaches just get funding for a beach shuttle?
  - Coordination between agencies for trash on beach
  - CMCC, Caltrans, cities, county, etc.

- Other ideas?
  - Integration is key – isolation isn’t good
  - Traffic: local traffic and commute traffic – how to balance this?
  - People that are here should have priority for housing
  - Vicious cycles – everything is interconnected
  - Collaborative effort: among all counties in bay
Table #14: Evelia

12 total; 2 (bilingual) English speaking, 10 Spanish speaking
2 didn’t provide contact information

Discussion #1

• Question #1:
  o Living in HMB for 3 years → no place to live for 3 children in a small room
  o Afraid of rent increase
  o Many people living in a house because they can’t afford one – owner can’t pay monthly mortgage
  o Middle class can’t buy a house
  o Income is too little compared to buying a house (good education but not enough $)
  o Need to move soon – people asked for property/houses but cannot move in because of the cost of rent
  o We rent a room but it is difficult because people in charge put limitations like no noise etc.
  o Jobs are accessible but salary is not enough to afford an apartment
  o Families need to move from HMB to other cities
  o Small properties – can’t build another room
  o Mobile home – no place to park it because of the license place year

• Question #2:
  o To have a place to live with family
  o Zoning permits to build (second home units)
  o Traffic is a problem (new housing)
  o More housing
  o Rent control
  o Salary should be adequate to pay for rent – salary less, rent more
  o Mobile home and tiny homes could be a solution for single families

Discussion #2

• Tiny homes are a good option
• Second units
• Moving to live with family members or people we know from our countries that have space
• City regulations (really appreciate what city is doing)
• Not opportunities to buy a house because some people are buying it for cash
• Opportunities should be the same for all
• Financial support for property owners to make renovations
• Move accessible housing for middle class