

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:
 - Many seniors taking in renters
 - Senior housing brings in jobs
 - Affordable housing
 - Limit of \$100,000 to be eligible
 - Disincentives to downsize
 - Some people in “affordable senior housing” actually make \$ (under the table)
 - Info about qualifying for housing is needed – especially for seniors
- Expensive
 - Making it hard for young people to live here
 - People with good paying jobs can’t afford it
 - 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
 - We can’t stop progress, but we should be very intentional when it comes to what we want to preserve
 - What is it that can change?
 - 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”
 - With our resources, what are our limits?
 - 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
 - Traffic
 - Infrastructure
 - 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?
 - How do you control who lives here?
 - Pay rent once a year: in Mexico
 - Lake County is affordable, not all California is like this
 - People who work here should live here
- Concerns:
 - We should not lose hard working people because they can't afford housing → we will lose a lot
 - Other ideas: pay rent once a year
 - 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:
 - Too many new units → impacts traffic, parking, character, infrastructure
 - Regional problem → need cooperation with county (HMB and unincorporated areas)
 - 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:
 - Returning children (adults) to homes/keeping family together
 - Aging family members
 - Wanting to stay in the area
 - Qualifying for senior housing if you own a mobile home
 - Catch 22: retirement/housing qualifications
 - On a fixed income for renters – sleep rents
- Question 2:
 - Campers on your property like in-law units
 - Housing for homeless and showers 24/7
 - FEMA mobile trailers with bunks and kitchens and showers (Eric Debode)
 - 8x10 “TUFF” sheds with showers
 - Shipping containers converted
 - Safe accessory dwelling units (ADUs)
 - Addressing illegal living situations
 - Code issues/solutions

Discussion #2

- Question 1:
 - More small homes
 - RVs converted to home
 - Work to live programs
 - Housing vouchers
 - Partner with Coastside Hope to offer your resources
 - Changing codes
 - HIP housing vets the space – working with them
 - Utilizing spare rooms for transitional housing (month to month)
- Question 2: who makes decisions about how the \$2.1 million is spent?
 - Go to City Council meetings and share your voice
 - 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 buses
- 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
 - Younger demographic cannot afford
 - Service sector workers cannot afford
 - 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:
 - Living in HMB for 3 years → no place to live for 3 children in a small room
 - Afraid of rent increase
 - Many people living in a house because they can't afford one - owner can't pay monthly mortgage
 - Middle class can't buy a house
 - Income is too little compared to buying a house (good education but not enough \$)
 - Need to move soon - people asked for property/houses but cannot move in because of the cost of rent
 - We rent a room but it is difficult because people in charge put limitations like no noise etc.
 - Jobs are accessible but salary is not enough to afford an apartment
 - Families need to move from HMB to other cities
 - Small properties - can't build another room
 - Mobile home - no place to park it because of the license place year
- Question #2:
 - To have a place to live with family
 - Zoning permits to build (second home units)
 - Traffic is a problem (new housing)
 - More housing
 - Rent control
 - Salary should be adequate to pay for rent - salary less, rent more
 - 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