

Half Moon Bay Community and Housing



Community Conversation Overview

Purpose:

The City of Half Moon Bay is partnering with Home for All to help broaden and deepen the community's understanding of housing conditions and needs that are important to Half Moon Bay and other Coastsiders. To support this effort, the first "Community Conversation about Housing" was held on July 15, 2018. The purpose of the session was to provide community members from diverse backgrounds a chance to talk with each other and to develop a common appreciation of housing challenges in Half Moon Bay and on the midcoast. The conversation built on City Council Listening Sessions held in spring 2018 where community members identified that housing affordability and security should be a City priority.

Home for All is a community collaborative addressing housing challenges in San Mateo County by sharing information, promoting innovation, and convening the community.



Format:

The session was held in the Ted Adcock Community Center on a Sunday afternoon. It featured two brief presentations that served as a backdrop for small-group discussions supported by trained table facilitators. City Council members and staff observed the community discussion which lasted two hours. Ample time was provided after the session for participants to continue their discussions and to speak with City staff. The meeting handout is [here](#) and the presentation is available [here](#).

Invitations:

The City announced the session through communication channels that have proven effective including: Half Moon Bay Community eNews, Next Door social network, *Half Moon Bay Review* newspaper advertisements, flyers distributed at City facilities, announcements at public meetings, and other means. To further encourage participation from the City's diverse population, City Council members and staff reached out to personally invite community members and ask them to spread the word.



Who Attended:

The session was well attended by about 90 community members, including long-time Half Moon Bay residents, and some who are newer to the community.

About half indicated that they work in Half Moon Bay. There was a mix of homeowners and renters. About a third of the group used the Spanish translation provided.

Community Conversation Highlights

The session was divided into two parts, each with a brief presentation followed by facilitated table discussions. The Table Discussion Notes for each of the thirteen tables are linked [here](#).

Part 1: How the community is experiencing current housing conditions

Presentation:

Who lives and works in Half Moon Bay: The first presentation provided basic information about who lives and works in Half Moon Bay. The total population is 12,281 people. The median age of 47 years is older on average than San Mateo County as a whole.

Median household income in Half Moon Bay is \$106,000. About one-quarter of the community has a household income of over \$200,000. Another quarter has a household income of \$50,000 or less per year. About three-quarters of residents commute outside of Half Moon Bay to work. The three largest local industries are agriculture, tourism, and commercial fishing, all of which tend to skew to lower-wage jobs.

71% of residents are homeowners and 29% are renters. The current median home price is \$1.2 million, which requires a monthly mortgage payment of over \$4,500. The current median rent for a one-bedroom unit is \$2,600 per month; this rent has increased 54% since 2014.

Conversation:

What people value about Half Moon Bay:

People agreed that Half Moon Bay is a desirable place to live. They value its natural beauty, the coast, beaches, open



space, and parks. Several mentioned the community's small town feel while being relatively close to urban amenities and major employers over the hill. Some also called out the community diversity as a major attraction.

Housing challenges experiences: Many at this community conversation spoke about how they are directly impacted by the rising cost of housing. Some shared that it takes 50% or 60% of their income to cover their rent or mortgage. Some talked about having to live with multiple families in the same home to make rent affordable. Across the entire room community members indicated challenges related to the cost and limited availability of housing. Groups particularly affected by the issue of housing costs include:

“The Community cares...people are involved.”

- Young people trying to establish themselves in the community, even if they have a good education; more young adults are living with their families
- Service workers in local hospitality settings, and agricultural workers
- Teachers and other “middle-class” professionals unable to purchase a home
- Seniors on fixed incomes, including those who face difficulties downsizing

Insecurity about housing: Many of the attendees described the “uneasiness” and “anxiety” caused by their housing insecurity. Others lamented the many people who have had to move away. There was also a smaller group of attendees who are not experiencing housing challenges. Nonetheless this group was sensitive to impacts at the community level, such as traffic, strains on infrastructure, and environmental considerations.

Part 2: Solutions with Community Interest

Presentation:

The Half Moon Bay context for housing: The second background presentation identified some of the regulatory and land limitations facing Half Moon Bay which impact housing. The City also identified four basic focus areas to address the community’s housing needs:

- Allocation of affordable housing funds
- Infill opportunities in the “core” downtown area
- Support for renters and homeowners
- Accommodating diverse housing options

Conversation:

Managing constraints: The table discussions indicated shared acknowledgement about limitations that Half Moon Bay is facing including local growth control measures and stressed infrastructure, especially roadway congestion. People did not anticipate that it would be easy to address housing needs and they



expected that multiple solutions would be required. Some expressed their interest in making sure that Half Moon Bay is partnering with other agencies at the regional level. Others wanted to see local employers more engaged. There was broad agreement that this is a complex topic with connections to infrastructure, transportation, water, sewers, schools, and more.

Support for solutions: Most participants expressed interest and shared ideas about the four areas of focus introduced in the presentation. There was a readiness on the part of the community to learn more about each of these directions and how they could be pursued while navigating Half Moon Bay’s limitations.

“Good meeting...good ideas!”

Innovative and diverse approaches: There were several tables that expressed interest in a wide range of diverse housing options that would support local workers, such as:

- Different approaches to modular housing, prefabricated housing, mobile homes, and other cost-efficient ways of developing homes
- Smaller homes with smaller carbon footprints that would fit in the spirit of the Half Moon Bay community. Many discussed tiny homes, creative mixed-use options, and co-op housing
- More immediate options such as RV parks, Tuff Sheds, and converting storage containers
- Some also suggested that the City could pilot different worker housing solutions, see what works, and then expand from there

Another area of interest was exploring mixed use housing with retail and other commercial uses. People wondered how employers and business owners could play a role in the housing discussion. Some talked about how affordable housing can be a “stepping stone” as people improve their situation and/or design the housing financing so that people can build equity.



Feedback and Next Steps

The July 15th community conversation created an appetite for more information about what the City of Half Moon Bay is doing about housing and what others can do as well. Participants are interested in learning more and are eager to continue the conversation. There was particular interest in learning more about what space is available in the city's downtown core. Others wanted to know about the previously built affordable housing in Half Moon Bay, how “affordable housing” is defined, and how eligibility would work for future housing.



The majority of participants indicated that they learned useful information during this workshop, and pointed particularly to gaining perspectives about others who live and work in Half Moon Bay. The format of the meeting worked well for most.

Several expressed appreciation for how the meeting was organized and want to continue the conversation. Some participants scheduled meetings with City staff to discuss some of their preferred ideas and to get advice about housing options that might work for them.

“Good format. Enjoyed the diverse conversations at the table.”

The next public meeting on housing will be the September 4, 2018 City Council meeting when the City Council will consider a draft Housing Work Plan that incorporates input from this Community Conversation. A second Community Conversation will follow in early fall.

Acknowledgements:

Half Moon Bay City Council and staff thank the community for engaging and collaborating in this first Community Conversation about Housing. We are also grateful to Home for All for supporting this event through staffing, grant funding, and training opportunities. Many thanks also to the Half Moon Bay Library for co-sponsoring the event and providing activities for children so that their parents were able to fully participate in the Community Conversation.

