

**HOUSING ELEMENT**

**CITY OF PACIFICA**

**NOVEMBER 1990**

**As Amended October 1992**

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## Housing Element

### I. THE COMMUNITY

#### 1. The City

Pacifica is located on the Pacific coast side of the San Francisco Peninsula, 15 miles south of San Francisco, in San Mateo County. The City is framed by the ridges of the Coast Range on the east and the Pacific Ocean on the west. The City is an attractive combination of secluded valleys and open hillsides set against a coastline of long beaches and rugged headlands.

Originally visited by the Portola expedition in 1769, the area remained primarily agricultural until after the San Francisco earthquake in 1906. Land speculators, stimulated by the construction of the Ocean Shore Railroad, subdivided and developed a series of small coastside communities. Several of these communities incorporated in 1957 as the City of Pacifica. During the 1960s, rapid residential development occurred. This development fell off sharply in the 1970s.

Regional access is via State Highways 1 and 35 which, in turn, connect to Interstate Highways 280, 101, 80 and 17, and State Route 235. Through the northern half of the City, Highway 1 is a four-lane freeway. South of Sharp Park Road, the highway becomes a four-lane arterial with unregulated access, climbing south of the City across Devil's Slide to the unincorporated villages of Montara and Moss Beach.

Neighborhood integrity has special significance in Pacifica. Although recognizing their interdependence, each of the original communities desires to protect those characteristics which make them unique. The Neighborhood Map (Figure 1) shows the rather large number of neighborhoods in the City and also denotes the Coastal Zone.

In 1976, 37,300 people lived within the 12.6 square miles of Pacifica. As with most communities, the Seventies showed a decline in the birth rate, the population became older, the number of children declined by 34 percent, and the number of residents of working age increased. Between 1970 and 1976, the household size decreased from 3.56 to 3.06. The aging of the population and decline in birth rate accounted for some of this decline, but in Pacifica's case, the shift in new construction from single-family to multiple-family units, which traditionally house smaller households, is also an important factor. In 1970, 87 percent of the City's housing stock was single-family; by 1976, this had declined to 79 percent. The majority of the apartments and multiple unit structures were located in the Sharp Park and Edgemar neighborhoods.

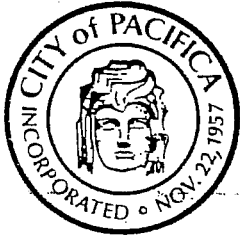
Pacifica's General Plan was adopted in July of 1980. The 1980 Housing Element:

- Identified the number of housing units needed over the 20-year period between 1980-2000. The Element called for an average of 79 affordable units per year between 1980-2000. From 1980-1985, 89 units per year were called for. Between 1985-2000, the figure was revised to 73-77 units per year.
- Identified seven vacant sites having the potential for meeting the housing needs indicated for low and moderate groups over the 20-year period.
- Summarized each housing program available.
- Identified short and long term housing goals and programs, and
- Discussed administration of housing programs.

The 1983 Housing Element Supplement updated information in the 1980 Element. By 1983, the housing situation in the City had changed, due to infrastructure and land capability constraints, as well as approval of the Growth Control Ordinance in 1982. The 1983 Element:

- Estimated the amount of vacant land available.

FIGURE 1



CITY OF  
PACIFICA

## NEIGHBORHOOD BOUNDARIES

Pacific Ocean

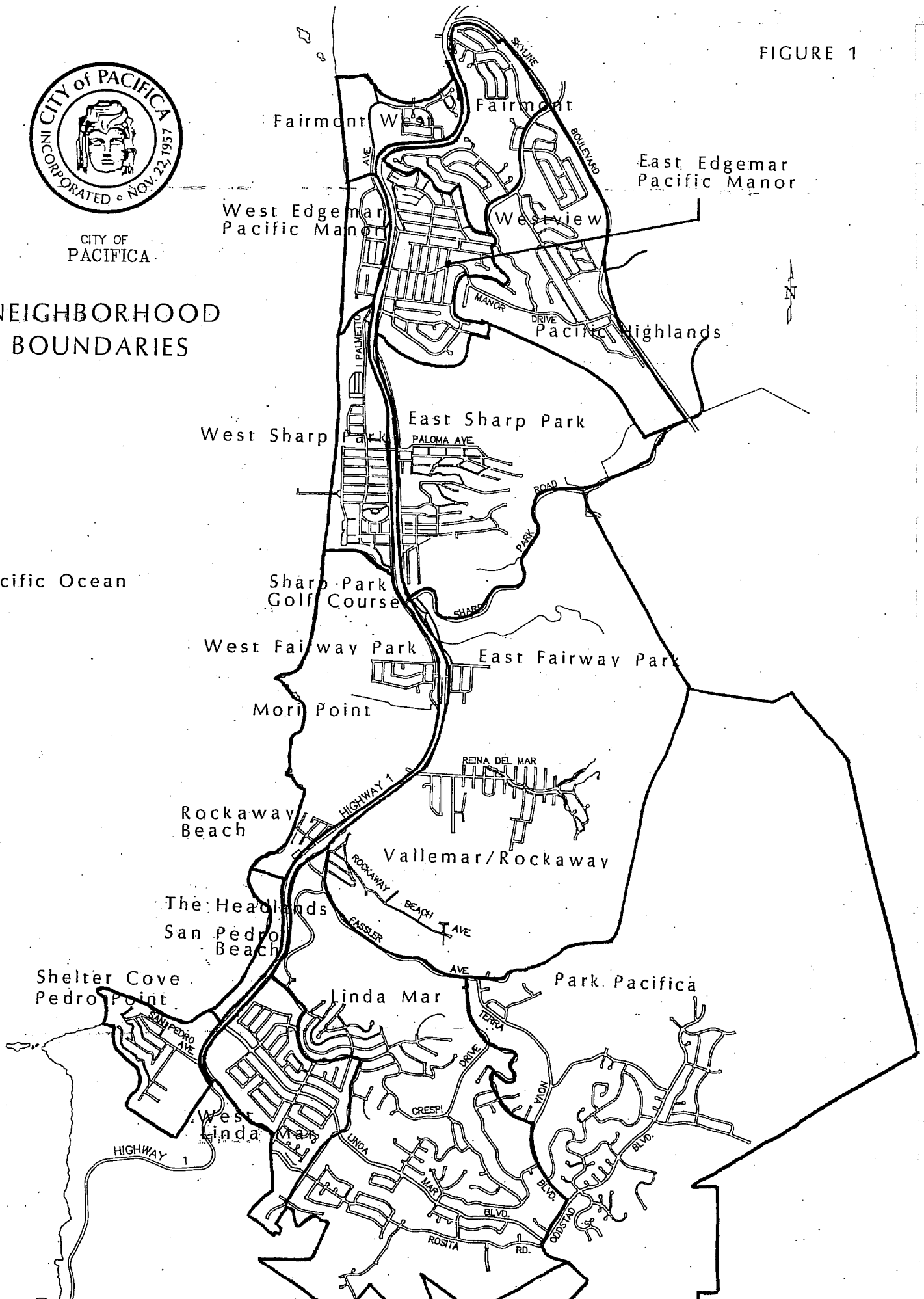
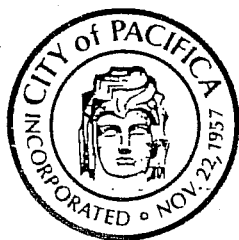
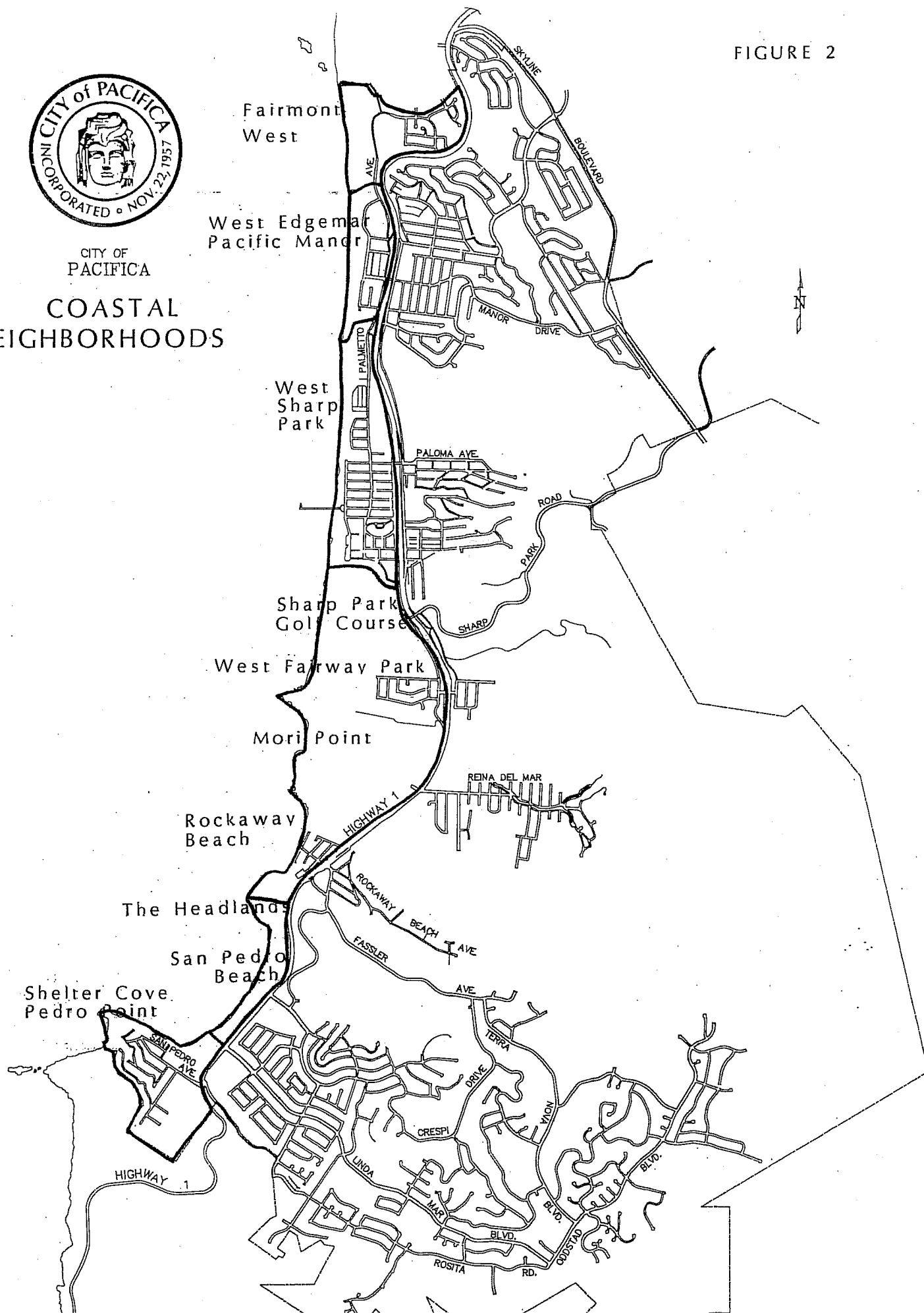


FIGURE 2



CITY OF  
PACIFICA

## COASTAL NEIGHBORHOODS



## Housing Element

- Identified Pacifica's fair share housing need, based on ABAG figures, and
- Identified current housing programs available.

The 1983 ABAG Housing Needs Determinations called for 81 units/year to meet growth needs. The number of low and moderate units had been reduced to 45 units/year, from the 73-77 units per year called for in the 1980 General Plan.

The 1986 Housing Element analyzed 1980 Census data, included a more complete, city-wide vacant land survey, included 1983 ABAG Regional Fair Share Housing needs, and described the most current housing programs available to maintain, improve, and develop housing.

The 1990 Housing Element is written to meet the most current State housing law. The revised Element updates the information contained in the 1986 Element, extrapolating Department of Finance data whenever possible. The revised Element also analyzes the accomplishments of the Action Programs identified in the 1986 Element and new Action Programs are added.

## 2. Population Characteristics

### A. Population

In 1980, 36,866 people lived in Pacifica. Pacifica's population is comprised of fewer elderly and more young people than San Mateo County. Table 1 lists figures for Pacifica's population.

**TABLE 1**

**Numbers and Proportions of Population by Age Group**  
**City of Pacifica, 1980<sup>1</sup>**

| Age Group | Male   | Female | City<br>Total | City<br>Percent    | County<br>Percent  |
|-----------|--------|--------|---------------|--------------------|--------------------|
| 0-4       | 1,408  | 1,387  | 2,795         | 7.5                | 5.8                |
| 5-17      | 4,133  | 3,770  | 7,903         | 21.4               | 17.7               |
| 18-64     | 12,031 | 12,356 | 24,387        | 66.1               | 65.8               |
| 65+       | 698    | 1,083  | 1,781         | 4.8                | 10.5               |
| Total     | 18,270 | 18,596 | 36,866        | 100.0 <sup>2</sup> | 100.0 <sup>3</sup> |

Within the City, approximately 29 percent of the population is less than 17 years of age. For San Mateo County, this figure is only about 24 percent. The adult population figure is almost equal, at about 66 percent. The County's population of persons over 65 years of age is 10.5 percent. In Pacifica, this figure is under 5 percent (4.8).

Pacifica's 1980 population grew by less than 1 percent between 1970 and 1980. Considerable growth occurred between 1960 and 1970, when the population increased by over 69 percent. Table 1-A lists population figures for the three years and includes a population estimate for 1990.

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<sup>1</sup> All 1980 data listed in the following tables is derived from 1980 Census figures unless otherwise noted.

<sup>2</sup> Approximates 100 percent due to rounding.

<sup>3</sup> Approximates 100 percent due to rounding.



## Housing Element

**TABLE 1-A**  
**Pacifica Population, 1960-1990**

| Year              | Population | Percent Change |
|-------------------|------------|----------------|
| 1960              | 21,700     |                |
| 1970 <sup>4</sup> | 36,715     | + 69.19        |
| 1980 <sup>5</sup> | 36,866     | + 0.41         |
| 1990 <sup>6</sup> | 38,446     | + 4.28         |

### B. Ethnic Population

Persons of Spanish origin comprise the largest minority population in Pacifica, with 13 percent. However, Spanish origin is not reflected in the U.S. Census data for race because some persons of Spanish origin identify themselves as "other race." This means that the Spanish population is mixed in with the "white" and "other race" categories in Census Data.

The black population in Pacifica is 5.5 percent. The largest Asian population in the City is Filipino, which comprises 4 percent of the population. "Other Asians," including Japanese and Chinese, make up 5.6 percent.

The minority makeup in Pacifica is very similar to that of San Mateo County, as illustrated in Table 2.

**TABLE 2**  
**Persons by Race**  
**Pacifica and San Mateo County, 1980**

| Group            | Number             | City Percent       | County Percent |
|------------------|--------------------|--------------------|----------------|
| Caucasian        | 29,133             | 79.0               | 78.0           |
| (Spanish Origin) | 4,825 <sup>7</sup> |                    |                |
| Black            | 2,051              | 5.5                | 6.0            |
| Asian            |                    |                    |                |
| Filipino         | 1,509              | 4.0                | 4.0            |
| Other Asian      | 2,067              | 5.6                | 6.2            |
| Other/Unknown    | 2,106              | 5.7                | 5.8            |
| Total            | 36,866             | 100.0 <sup>8</sup> | 100.0          |

### C. Handicapped Persons

Approximately 2 percent (746) of Pacifica residents between the ages of 16 and 64 have a work disability (see Table 3). In addition, 2 percent (739) have a disability that prevents them from

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<sup>4</sup> 1970 and 1980 U.S. Census

<sup>5</sup> 1970 and 1980 U.S. Census

<sup>6</sup> California Department of Finance estimate as of 1/1/90.

<sup>7</sup> Not reflected in the U.S. Census Data for race.

<sup>8</sup> Approximates 100 percent due to rounding.

## Housing Element

participating in the labor force. The Census reports that 1.1 percent, or 302, of the persons between the ages 16 and 64 who lived in Pacifica in 1980 had a disability that prevented them from using public transportation. This figure was higher for those over 65 years of age. Seventeen percent of this population had a public transportation disability in 1980.

**TABLE 3**

Disabled Persons  
City of Pacifica, 1980

|  | Number | Percent of Age Group |
|--|--------|----------------------|
| Noninstitutionalized Persons, Ages 16-64 | 868    | 2.3                  |
| With Work disability                     | 746    | 2.0                  |
| Prevented from working                   | 739    | 2.0                  |

Persons with a Public Transportation Disability  
City of Pacifica, 1980

|           | Number | Percent of Age Group |
|-----------|--------|----------------------|
| Age 16-64 | 302    | 1.1                  |
| Age 65 +  | 282    | 17.0                 |

### 3. Housing Characteristics

#### A. Households and Housing Units

Basic information on households and housing units for the City of Pacifica for 1970, 1980 and 1990 are summarized in Table 4. In 1980, the number of units in the City had increased 31 percent over the 1970 figures by 3,142 units. This represents an average of 314 units constructed per year. Household size went down over the ten-year span from 3.6 persons to 2.88. Housing characteristics are listed in Table 5. The California Department of Finance estimated that by January 1, 1990, 716 housing units had been added since 1980.

**TABLE 4**

Households and Housing Units  
City of Pacifica, 1970, 1980, and 1990<sup>9</sup>

|                     | 1970  | 1980   | 1990 <sup>10</sup> |
|---------------------|-------|--------|--------------------|
| Total households    | N/A   | 12,733 | 13,451             |
| Total housing units | 9,995 | 13,137 | 13,853             |
| Persons Per unit    | 3.6   | 2.88   | 2.85               |

Table 5 summarizes housing characteristics for Pacifica. The City's housing stock is primarily owner occupied (68%) single family (76%). Multifamily units make up 24 percent of all housing units, and mobile homes make up less than 1 percent of the total (0.6%).

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<sup>9</sup>1990 figures based on Department of Finance estimates.

## Housing Element

**TABLE 5**

1989 Housing Characteristics<sup>11</sup>  
City of Pacifica

| Tenure        | Occupied | Units  | %   | Vacant/<br>Available | Vacancy Rate |
|---------------|----------|--------|-----|----------------------|--------------|
| Owner         | 9,049    |        | 68  | 123                  | .89          |
| Renter        | 4,258    |        | 32  | 315                  | 2.30         |
| TOTAL         | 13,307   |        | 100 | 438                  | 3.19         |
| Type          |          | Units  |     | %                    |              |
| Single-Family |          | 10,409 |     | 76                   |              |
| Multifamily   |          | 3,283  |     | 24                   |              |
| Mobile Homes  |          | 93     |     | 0.67                 |              |
| TOTAL         |          | 13,745 |     | 100 <sup>12</sup>    |              |

Pacifica has a low vacancy rate for owner-occupied structures. According to the 1980 Census, 398 of the total 13, 137 units were vacant. However, only 133 of those vacant units were available for sale. The vacancy rate for owner-occupied housing, therefore, was only 1.5 percent. It is generally accepted that an overall vacancy rate of 4 percent is needed to provide for normal turnover in housing units.

The renter-occupied vacancy rate in Pacifica in 1980 was 3.8 percent, with 157 of the 4,080 rental units available for rent. This rate reflects a more normal turnover in housing units.

Pacifica's Building Department has surveyed all residential buildings, in accordance with Title 24 (SB 547), suspected of being unreinforced masonry buildings (UMR's). Of the 11 buildings suspected of being UMR's, subsequent investigation disclosed that none of them met the UMR criteria. A report of the Building Department's findings was forwarded to the California Seismic Safety Commission.

### B. Income

As shown in Table 6, Pacifica's estimated median household income in 1989 was lower than that for the Bay Area.

**TABLE 6**

Median Household Income, 1989

|                  |                        |
|------------------|------------------------|
| Pacifica         | \$39,900 <sup>13</sup> |
| San Mateo County | \$45,600 <sup>14</sup> |
| Bay Area         | \$42,744 <sup>15</sup> |

<sup>11</sup>1989 figures based on Department of Finance estimates.

<sup>12</sup>Approximates 100 percent due to rounding.

<sup>13</sup>Figure assumes a 12.5 percent difference between San Mateo County Median household income, based on 1987 Housing Element.

<sup>14</sup>February 1990 median income based on California Administrative Code Title 25, Section 6932 for four person family.

## Housing Element

The poverty level income in 1979 was \$3,774 for single persons under 65, \$3,479 for a single-person 65 or older, and \$4,389 for two-person households with both members 65 or older. As shown in Table 7, 5.6 percent of the City's population under 65 lived at, or below, the poverty level. For those over 65, this figure was less than 1 percent. These percentages were close to those for San Mateo County.

**TABLE 7**

**Poverty Level Status by Age and Family Type**  
**City of Pacifica, 1980**

| At or Below Poverty Level  | Number | Percent | San Mateo County |
|----------------------------|--------|---------|------------------|
| Persons under 65           | 2,070  | 5.6     | 5.5              |
| Persons 65 +               | 69     | <1      | <1               |
| Families                   | 449    | 4.7     | 3.4              |
| Families Headed by Females | 235    | 2.1     | 1.5              |

Pacifica has a higher percentage of families below the poverty level than San Mateo County. Census information indicates that in 1980, 4.7 percent of families in the City were below poverty level, while only 3.4 percent of families in the County were below poverty level. This trend is also true for families headed by females. In the City 2.1 percent of below-poverty families are headed by females. This figure is only 1.5 percent for San Mateo County.

In August 1989, 3,210 San Mateo households received housing assistance either through vouchers and certificates or by living in public housing units. The Bay Area Council estimated that another 500 households were on a waiting list for assistance.

### C. Housing Costs

As shown in Table 8, the median rent for Pacifica in 1989 was \$860/month. Rents were 8 percent higher in Pacifica than for San Mateo County as a whole and 14 percent higher than the Bay Area average.

**TABLE 8**

**Housing Costs, 1989**

|                   | Pacifica                | San Mateo County        | Bay Area Average        |
|-------------------|-------------------------|-------------------------|-------------------------|
| Median Rent       | \$859 <sup>15</sup>     | \$759 <sup>17</sup>     | \$750 <sup>18</sup>     |
| Median Home Value | \$189,679 <sup>19</sup> | \$296,366 <sup>20</sup> | \$262,271 <sup>21</sup> |

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<sup>15</sup>Mean of the nine Bay Area counties' median income listed in California Administrative Code Title 25, Section 6932 for four person family.

<sup>16</sup>Extrapolated based on Pacifica's 1980 percentages of the 1980 San Mateo figure.

<sup>17</sup>Bay Area Council estimate as of April 1989.

<sup>18</sup>Bay Area Council estimate as of October 1989.

## Housing Element

Although rents are higher in Pacifica than for San Mateo County and the Bay area, the average house value is lower in Pacifica. In 1989, median house value in the City was \$189,674. This figure was 36 percent lower than the average house price in San Mateo County and 13 percent lower than the average house price for the entire Bay Area.

### D. Household Characteristics

In 1980, the majority of households in Pacifica were comprised of married couples (62%). Single-person households made up 4.5 percent, single-parent households made up 7.7 percent and nonfamily households made up 25 percent. There were approximately 990 (7.9%) households in Pacifica with a single parent and one or more children. Of this single parent household group, 80 percent (796) were headed by females.

The elderly (those age 65 or older) made up 4.8 percent of Pacifica's population in 1980. Of this elderly population, 67 percent lived in households (47% as a householder or spouse), 7 percent lived in group quarters, and 26 percent lived alone.

## II. HOUSING NEEDS ASSESSMENT

### 1. Purpose

The housing needs assessment summarizes the specific types of needs for housing in the City of Pacifica. Data and housing issues are discussed and analyzed. Housing needs are quantified where possible. The Community Profile (Section I) provides background information for these housing needs.

State housing law (Government Code Section 65583{a}{1}-{6}) requires that the Housing Element "shall consist of an identification and analysis of existing and projected housing needs" which include:

- Analysis of population and employment trends and documentation of projections,
- Quantification of existing and projected housing needs for all income levels (including share of regional need),
- Inventory of land suitable for residential development and the constraints relevant to meeting those needs,
- Analysis of government and nongovernmental constraints upon the maintenance, improvement and development of housing,
- Analysis of special housing needs (such as handicapped, elderly, large families, farm workers, families with female head of household, and families and persons in need of emergency shelter),
- Analysis of opportunities for energy conservation with respect to residential development,
- Analysis and documentation of household and housing characteristics.

The following is a summary of the data and analysis of housing needs as required in State law.

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<sup>19</sup>Extrapolated based on 1980 percentages of Bay Area average.

<sup>20</sup>Extrapolated based on 1980 percentages of Bay Area average.

<sup>21</sup>Bay Area Council estimate as of October 1989.

## Housing Element

### 2. Population Growth

The Association of Bay Area Governments (ABAG) has estimated Pacifica's future population growth in its publication "Projections '90." The City's population is expected to increase about 7.9 percent through the year 2005. Total households are expected to increase roughly 7.7 percent over the same period, reflecting the trend of fewer persons per household.

Table 9, below, gives actual numbers for projected growth in Pacifica, based on ABAG's estimates. It should be noted that the 1980 figure in Table 9 is from the 1980 U.S. Census, while the 1989 figure is an estimate from the State Department of Finance. The ABAG estimates are those for 1990-2005.

**TABLE 9**

**Population and Household Growth, 1980-2005**

| Year | Total<br>Population | Household<br>Population | Households |
|------|---------------------|-------------------------|------------|
| 1980 | 36,866              | 36,732                  | 12,733     |
| 1989 | 37,856              | 37,739                  | 13,307     |
| 1990 | 38,100              | 38,000                  | 13,420     |
| 1995 | 38,600              | 38,500                  | 13,840     |
| 2000 | 39,100              | 39,000                  | 14,070     |
| 2005 | 39,800              | 39,600                  | 14,520     |

Pacifica's slow growth rate projected for the future can be attributed to market and government constraints, as well as to land capability and infrastructure constraints. Each topic is discussed later in this section.

### 3. Employment

In 1980, 19,388 Pacifica residents 16 years of age and over were employed. As shown in Table 10, only 11 percent of Pacifica residents were employed in Pacifica. Most of those who worked outside the City limits were employed in San Francisco.

**TABLE 10**

**Workers 16 and Over by Place of Work**

|                         |              |
|-------------------------|--------------|
| TOTAL                   | 19,388       |
| Worked in Pacifica      | 2,247 (11%)  |
| Worked Outside Pacifica | 15,128 (78%) |
| Worked in San Francisco | 8,233 (42%)  |

Major employers in Pacifica are listed in Table 11. Major employment sectors, as indicated in the table, are retail, services (which include people employed in entertainment, recreational, and clerical fields), communication, utilities, and public administration.

## Housing Element

**TABLE 11**

**Major Employers in Pacifica, 1989**

| Name of Company                   | Employment | Type of Business     |
|-----------------------------------|------------|----------------------|
| Laguna Salada School District     | 371        | Education            |
| City of Pacifica                  | 280        | Municipal Services   |
| Safeway Stores, Inc.              | 215        | Food                 |
| Jefferson Union High School Dist. | 120        | Education            |
| Lighthouse Hotel                  | 78         | Hotel                |
| U. S. Post Office                 | 78         | Postal Services      |
| Drake Publishing Company          | 50         | Newspaper Publishing |
| Gust Enterprises                  | 50         | Restaurant and Motel |
| McDonald's Restaurant             | 46         | Restaurant           |
| Ross Stores                       | 30         | Retailing Clothing   |

Pacifica residents are employed in a wide range of employment sectors. Table 12 lists 1980 employment. It should be noted that the table includes residents who commute from Pacifica to work outside the City.

**TABLE 12**

**Employed Persons 16 and Over, by Industry - 1980**

|                                       |       |
|---------------------------------------|-------|
| Retail Trade                          | 3,503 |
| Finance, Insurance, Real Estate       | 2,267 |
| Transportation                        | 1,969 |
| Health Services                       | 1,367 |
| Educational Services                  | 1,269 |
| Wholesale Trade                       | 1,238 |
| Construction                          | 1,176 |
| Business and Repair Services          | 1,110 |
| Public Administration                 | 1,060 |
| Communication, Other Public Utilities | 1,024 |
| All Other                             | 2,821 |

Major employment sectors, including retail trade, finance, insurance, real estate and transportation, reflect the fact that Pacifica is near San Francisco and the airport. San Francisco is primarily a business, financial, services, administrative, and government center. It depends heavily on the surrounding cities for much of its administrative, technical, and professional labor force. The San Francisco Airport, in close proximity to Pacifica, is largely responsible for the high labor force figure for transportation.

Future employment figures for Pacifica have been provided by ABAG in its document "Projections '90." Overall employment in the City is expected to increase by 11.7 percent by the year 2005. Table 13 includes ABAG's predictions for major sectors of Pacifica's economy.

## Housing Element

**TABLE 13**

**Employment Growth by Sector, 1985-2005<sup>22</sup>**

| Sector                      | 1985  | 2005  | % Change |
|-----------------------------|-------|-------|----------|
| Agriculture and Mining      | 80    | 80    | 0        |
| Manufacturing and Wholesale | 130   | 270   | + 48.1   |
| Retail                      | 1,240 | 1,620 | + 76.5   |
| Services <sup>23</sup>      | 1,330 | 1,940 | + 68.6   |
| Other <sup>24</sup>         | 1,070 | 1,180 | + 90.7   |
| Total Employment            | 3,850 | 5,090 | + 75.6   |

As shown by the figures in Table 13, ABAG expects future employment growth to be highest in the manufacturing and wholesale sector. It should be noted, however, that the City has little land zoned for manufacturing and wholesale uses, nor are such uses encouraged in the General Plan. This figure may therefore be overestimated. Retail, services and "other" sectors are expected to increase moderately. Overall employment in Pacifica is expected to increase between 5.75 to 23 percent every five years. In absolute numbers, ABAG projections indicate that jobs will increase between 300 to 900 every five years. As previously indicated, the employment projections appear high based on land availability.

Vacant sites for commercial uses include portions of a 20-acre parcel on Sharp Park Road and College Drive at Pacifica's eastern City limit, and infill sites in the Sharp Park area along Palmetto Avenue. The 20-acre parcel on Sharp Park Road and College Drive is in close proximity to South San Francisco and San Bruno, both densely populated cities. The City has approved a project for the property which includes retail uses, a skilled nursing facility, and residential development.

Palmetto Avenue is developed with a mix of visitor-serving uses and light industrial uses. Future development will likely follow the same patterns.

Another potential major commercial site is the Mori Point area. If developed as presently approved, this 108 acre mixed use site would contain 275 room hotel/conference center and two free-standing restaurants. Residential development may also be included. Development of this property would be contingent on securing final approval from the U.S. Fish and Wildlife Service and approval by the California Coastal Commission.

The Pacifica Quarry also represents a potential site for large scale commercial development. A Specific Plan has been adopted by the City calling for a mix of visitor-serving commercial uses and business commercial uses. Residential development is also possible. Land use intensities will be limited by the potential environmental impacts of development.

Additional commercially designated sites are listed in the Vacant Commercial Land Survey prepared in February 1986.

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<sup>22</sup>Source: ABAG, Projections '90.

<sup>23</sup>Includes clerical, recreational, entertainment, hotel and motel workers.

<sup>24</sup>Includes finance, insurance, real estate, communications, utilities and public administration.



## Housing Element

### 4. Existing Needs

#### A. Income

In 1979, the average family income in Pacifica was \$28,408. This figure was 16 percent lower than the San Mateo County-wide average and 4 percent lower than for the nine-county Bay Area. Table 14 compares income figures for households, families and individuals by the three geographical areas.

**TABLE 14**

Mean Income in 1979 for Pacifica, San Mateo County  
and the Nine county Bay Area

|             | Pacifica | San Mateo<br>County | Bay Region |
|-------------|----------|---------------------|------------|
| Households  | \$25,324 | \$27,646            | \$24,308   |
| Families    | \$28,408 | \$32,916            | \$29,556   |
| Individuals | \$13,270 | \$13,711            | \$11,843   |

As indicated in Table 14, the gap between income levels for Pacifica and San Mateo County was much smaller for the household and individual income categories. Pacifica ranked higher than the Bay Area as a whole in mean household and individual income. However, when compared to San Mateo County, Pacifica's household income was nine percent lower, while the figure for individuals was three percent lower. Several factors may help to explain why Pacifica was closer to both the County and the Bay area in household income figures, but not family figures. First, households include unrelated individuals and may have more than one working person. Second, households can be expected to have fewer children than families. Income in households can thus be expected to be distributed among fewer people than in families.

#### B. Housing Costs

As described on page 8 under the discussion of housing costs, the value of a home in Pacifica is 36 percent lower than for San Mateo County and 13 percent lower than for the nine county Bay Area. Even though Pacifica can be considered one of the more affordable cities in the County in terms of housing, a share of its population overpays for housing.

Overpayment for housing is defined as payment of more than 25 percent of gross household income for housing. According to the 1980 Census, 31 percent of households in owner-occupied units were overpaying for housing. Another 50 percent of households in rental units were overpaying. In August 1989, the Bay Area Council estimated that, throughout the Bay Area, at least 492,000 lower income households are overpaying for housing. Table 15 illustrates the incidence of overpayment in 1980 by income level in Pacifica.

**TABLE 15**

Percent of Renters and Owners Overpaying for Housing  
by Income Category, 1980

| Income                                  | Owners       | % of Income<br>Category | Renters    | % of Income<br>Category |
|---|--------------|-------------------------|------------|-------------------------|
| \$0 - \$ 4,999                          | 159          | 87%                     | 353        | 86%                     |
| \$ 5,000-\$ 9,999                       | 281          | 83%                     | 451        | 91%                     |
| \$10,000-\$14,999                       | 276          | 48%                     | 651        | 86%                     |
| \$15,000-\$19,999                       | 381          | 51%                     | 346        | 55%                     |
| \$20,000 +                              | <u>1,304</u> | <u>22%</u>              | <u>215</u> | <u>13%</u>              |
| Total overpaying                        | 2,410        |                         | 2,016      |                         |
| Percent of all<br>households overpaying |              | 31%                     |            | 50%                     |

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The California Department of Housing and Community Development has provided communities with a "Methodology for Calculating Lower Income Overpayment." Tables 15-A and 15-B were compiled using this methodology along with 1980 U.S. Census information.

The median income for San Mateo County in 1980 was \$23,175. A lower income household is defined by California Administrative Code Title 25, Section 6928 as a household with an annual income of \$18,540 (80% of the County median), or less. The boxed figures in Table 15-A represent the total number of lower renters, plus those renters in the income range from \$18,540 (the lower income limit) to \$19,999 (the break off figures for the fourth income range) that are "overpaying" (paying more than 25% of their household income for housing). The methodology provided by HCD makes it possible to calculate the number of households in the fourth income range who are overpaying. As shown in Table 15-A, 1,700 of the renter households overpaying for housing costs are lower income. This represents 84% of the total number of renter households overpaying.

**TABLE 15-A**

**Renter Household Income by Gross Rent  
As A Percent of Income in 1979**

| Rent as % of<br>Income | \$ 0-<br>4,999 | \$ 5,000<br>9,999 | \$10,000<br>14,000 | \$15,000<br>19,999 | \$20,000<br>or more | Total |
|------------------------|----------------|-------------------|--------------------|--------------------|---------------------|-------|
| 0-19%                  | 14             | 31                | 44                 | 101                | 986                 | 1,176 |
| 20-24%                 | 42             | 13                | 62                 | 176                | 369                 | 663   |
| 25-34%                 | 71             | 56                | 319                | 292                | 208                 | 946   |
| 35% +                  | 141            | 395               | 333                | 54                 | 7                   | 1,070 |
| Total                  | 537            | 518               | 769                | 623                | 1,578               | 4,025 |

Total Households Overpaying = 2,016

Total Lower Income Renter  
Households Overpaying = 1,700

The same method of calculation was used for Table 15-B. In this case, 986 of the noncondominium owner households overpaying were lower income, or 41% of the total owner households overpaying.

**TABLE 15-B**

**Noncondominium Owner Household Income by Selected Monthly  
Housing Cost as a Percent of Income in 1979**

| Housing<br>Cost as % of<br>Income | \$ 0-<br>4,999 | \$5,000<br>9,999 | \$10,000<br>\$14,999 | \$15,000<br>19,999 | \$20,000<br>or more | Total |
|-----------------------------------|----------------|------------------|----------------------|--------------------|---------------------|-------|
| 0-19%                             | 0              | 47               | 219                  | 281                | 3,737               | 4,284 |
| 20-24%                            | 24             | 8                | 73                   | 80                 | 698                 | 883   |
| 25-34%                            | 18             | 91               | 103                  | 165                | 963                 | 1,340 |
| 35% +                             | 141            | 190              | 173                  | 216                | 341                 | 1,061 |
| Not<br>computed                   | 46             | 0                | 0                    | 0                  | 0                   | 46    |
| Total                             | 229            | 336              | 568                  | 742                | 5,739               | 7,614 |

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Total Households Overpaying = 2,401

Total Lower Income Noncondominium  
Owner Households Overpaying = 986

In its "Housing Needs Determination" of 1989, ABAG provided more recent information on low income households overpaying for housing. This information is shown in Table 15-C.

**TABLE 15-C**  
**Overpaying - Pacifica, 1989**

| # of Low<br>Income<br>H.H.*<br>Owning | # of Low<br>Income<br>H.H.<br>Renting | # of Low<br>Income<br>H.H.<br>(Owners) | # of Low<br>Income H.H.<br>(Renters) | # of Low<br>Income Owners<br>Overpaying | # of Low Income<br>Renters<br>Overpaying |
|---------------------------------------|---------------------------------------|--|--------------------------------------|---|--|
| 1,558                                 | 2,040                                 | 829                                    | 1,558                                | 53                                      | 76                                       |
| *Households                           |                                       |  |                                      |   |  |

Source: ABAG, "Housing Needs Determination," 1989, p-81.

### C. Rehabilitation Need and Overcrowding

According to the 1980 Census, 43 percent of Pacifica's housing stock was constructed before 1960. Another 33 percent was built between 1960 and 1969. Homes in the City are exposed to more extreme weather than elsewhere in the Bay Area. Strong winds, almost constant exposure to salt air, and frequent heavy rains during the winter months combine to erode paint, rust metal objects, and blow away roof shingles. Maintenance and repairs are often necessary, especially for houses west of Highway 1.

A portion of the housing stock in Pacifica needs rehabilitation or replacement. Pacifica's Building Official estimates that 3-5 percent of all housing in the City needs rehabilitation. Neighborhoods where homes most need rehabilitation include Sharp Park, Pacific Manor, Edgemar, and Vallemar. The Building Official is aware of only six units needing replacement.

Approximately 4 percent of the housing units, or 487, were overcrowded in 1980 according to the U.S. Census. The Census defines an overcrowded unit as one occupied by more than 1.01 persons per room.

## 5. Special Needs

### A. Large Families

A large family has been defined as a household comprised of five (5) or more nonelderly persons. In 1980, 14 percent of Pacifica's households (1,817) had five (5) persons or more. Assuming the percentage of large family households has remained constant over the last ten years, large family households would total 1,883 in 1990 (14 percent of 13,451 total households).

Although large families can have difficulty in finding suitable housing, in 1980 17 percent (2,125) of Pacifica's housing units had four (4) or more bedrooms, and 49 percent (6,218) had three (3) bedrooms. If these percentages are applied to 1990, 2,287 of Pacifica's housing units had four (4) or more bedrooms, and 6,591 had three (3) bedrooms. In addition, average household in size in Pacifica has shown a steady decline from 3.65 persons per household in 1970 to 2.88 persons per household in 1980, to 2.85 persons per household in 1990. It is projected that this figure will continue to drop to 2.72 persons in 2005. (Projections '90, ABAG.)

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### B. Female Head of Households/Single Parents

The number of households headed by single parents suggests a need for child care, recreation programs, proximity to public transit, and other social services. In 1980, there were 990 households with children headed by single parents (8% of the total households). Of these households, 796 were headed by females; 218 of the female-headed households with children had income below the poverty level. The total number of female-headed households (with and without children) was 1,208 with 235 below the poverty level.

If the above percentages are applied to 1990, 1,076 households with children were headed by single parents. Of these households, 865 were headed by females; 236 of the female-headed households with children had incomes below the poverty level. The total number of female-headed households (with and without children) was 1,257 with 243 below the poverty level.

### C. Seniors

In 1980, there were 1,001 elderly households (age 65 and over) in Pacifica. Of these, 640 (64%) were owner households, and 361 were renters. Sixty-nine (69) elderly households were below the poverty level. If these percentages are applied to 1990, there were 1,057 elderly households in Pacifica, with 676 owner households and 381 renters. Seventy-two (72) elderly households were below the poverty level.

Many of Pacifica's elderly live in one of three senior apartment complexes: Casa Pacifica, on Terra Nova Boulevard in the Linda Mar neighborhood, has 102 units; Ocean View Inn on Crespi Drive, near Highway 1 has 75 units; and Pacific Oaks on Oddstad Boulevard with 104 units. These complexes contain special features to assist the elderly, including handrails in bathrooms and alert systems for units with handicapped residents. These complexes also have waiting lists, indicating a demand for senior housing in Pacifica.

### D. Racial/Ethnic Minority

Minorities constituted 19 percent of the City's population in 1980, an increase of 13 percent from 1970. The Hispanic population is the largest minority, with 4,825 persons, or 13 percent. The Asian community, with 3,576 persons, or 9.6 percent, make up the next largest minority. Minority populations tend to be concentrated in Pacifica's northern neighborhoods in greater numbers than in other areas of the City.

Although it is likely that Pacifica's minority population increased between 1980 and 1990, no figures are currently available. However, if the 1980 percentages are applied to 1990, the Hispanic population would total 4,998 and the Asian population would total 3,691.

### E. The Homeless

The Pacifica Resource Center, the City's human services agency, assisted approximately 400 households in need of housing or emergency shelter from January 1987 to January 1990. Unfortunately, Resource Center staff is unable to identify subpopulations of the homeless in Pacifica. However, a report prepared for the Hunger and Homeless Action Coalitions "Living in the Shadow of Affluence," reports that 15% of the homeless in San Mateo County are mentally ill, and 25% had substance abuse problems.

Resource Center staff indicated that homeless situations in Pacifica arise from three events:

- (1) The loss of income and/or eviction.
- (2) Problems occurring during relocation to the Bay Area from out of the region.
- (3) Family crises, such as violence in the home.

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Homeless situations are often temporarily resolved when individuals or families find shelter with friends or relatives. For those who have an income, Resource Center staff assists in directing the homeless to services or agencies that help find housing. The Resource Center occasionally pays for temporary shelter through infrequent private donations or Salvation Army vouchers. Other temporary locations for the homeless in San Mateo County include a battered women's shelter in San Mateo, family shelters in Redwood City, and a singles shelter in San Mateo. Resource Center staff believe there is an unmet need in Pacifica for shelter for the homeless. To address this need, the City has amended its Zoning Ordinance to allow 24 hour shelters for homeless persons, victims of family violence and other need categories in the R-1 (single-family residential) zone as a permitted use. See Action Program No. 31.

Resource Center staff noted an increase in the number of homeless families and individuals in recent years.

### F. The Disabled

In 1980, there were 1,614 persons between the ages of 16 and 64 with a work disability. This represented 6.2 percent of the total population within this age range. Of the 1,614 persons with a work disability, 739 (2.8 percent) were prevented from working. Three hundred two (302) (1.16 percent) persons 16 to 64 years of age had a disability which prevented them from using public transportation, and 282 persons 65 years of age and over had a similar disability. This represented 16.2 percent of the total population 65 years of age and over.

In 1990, according to the Center for Independence of the Disabled, 15 percent of the total population of San Mateo County between the ages of 16 and 64 were physically, mentally, or developmentally disabled, and 25% of the population over 64 years of age had a physical, mental, or developmental disability. Consideration must be given to accommodating this segment of the population when designing access facilities for public improvements, transportation systems, and housing.

### G. Farm Workers

The 1980 Census identifies 97 persons employed in the industries of agriculture, forestry, fisheries, and mining; and 52 households deriving income from self-employment farming.

## 6. Regional Housing Needs

ABAG has determined Pacifica's existing and projected regional housing needs in its 1989 publication entitled, "Housing Needs Determinations, San Francisco Bay Region." The housing needs projections were based on six factors:

- Market demand for housing,
- Employment opportunities,
- Availability of suitable sites and public facilities,
- Commuting patterns,
- Type and tenure of housing,
- Housing needs of farm workers.

ABAG estimated that between 1988 and 1995, 811 units will be required to maintain an adequate housing supply. However, because ABAG's determination was based on Department of Finance figures for January 1, 1988, it did not include the Hayman Homes project (70 units), the Pacific Oaks senior housing project (104 units), nor the Pedro Valley School project (48 units). With the construction of these projects, 222 units may be deducted from the 811. In addition, another 164 units have been constructed between January 1, 1988, and August 31, 1990. When combined with the 222 units cited above, a total of 386 units may be deducted from the 811 units estimated by ABAG, bringing Pacifica's most up-to-date housing need to 425 units between 1988 and 1995. Based upon the above revisions, the City's distribution of need by income category breaks down as follows:

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**TABLE 15-D**

|                       | <u>Need</u><br><u>1988-1995</u> |
|-----------------------|---------------------------------|
| Very low income       | 146 (21/yr)                     |
| Lower income          | 72 (10/yr)                      |
| Moderate income       | 120 (17/yr)                     |
| Above moderate income | <u>87</u> (12/yr)               |
|                       | 425                             |

As shown below in Section III, Land Inventory, there are adequate sites within the City to accommodate projected need. The City also has enough permits available under the Growth Control Ordinance (Pacifica Municipal Code Title 9, Chapter 5, section 9-5.01 et seq.) to accommodate the seven-year need from 1990-1995. Allocations are available for 119 units for fiscal year 1990-1991 and 70 permits will be available in fiscal year 1991-1992. It is anticipated that the Growth Control Ordinance will be extended or revised by June 1992 prior to its expiration. If continued with 70 units per year, permits for 539 units would be available between 1988 and 1995. The seven-year projected need is 425 units (61 units per year for seven years). This is below the 70 units per year allowed by the Growth Control Ordinance. In addition, large projects such as the 104 senior and handicapped units at Pacific Oaks and the 110 unit Skyridge project have been exempted from the Growth Control Ordinance by a vote of the people. (The Growth Control Ordinance is discussed in more detail under the following section, Governmental Constraints.) Table 15-D also shows that the greatest housing need in Pacifica is for residents with very low incomes, followed by moderate and above moderate income residents.

The 1980 General Plan assumed that 10 units per year would be needed to replace substandard or lost units. ABAG estimated that 26 rental units per year will be required to keep up with growth.

### 7. Market Constraint

A number of nongovernmental constraints contribute to the cost of housing. These include price of land, construction costs, and financing. Opinions vary as to the relative importance of these and other factors in contributing to housing price increases, although the price of land undoubtedly plays a major role<sup>25</sup>. For example, in 1978 a standard size (5,000 square feet) vacant infill lot in Pacifica, zoned for residential use, sold for \$10,000, to \$20,000. In 1990, a similar lot sold for \$85,000 to \$100,000<sup>28</sup>. This represents a 30 to 40 percent increase over seven years, or approximately four to six percent per year.

Current construction costs for a single-family residence are estimated at \$100 per square foot, including labor and materials<sup>27</sup>. This is an increase of approximately \$50 per square foot since 1978<sup>28</sup>. If the price of land is included, the cost of developing a 2,000 square foot single-family residence in Pacifica would run from \$215,000 to \$230,000. According to the Pacifica Building Department, construction costs for multifamily developments is approximately \$62.00 per square foot. The cost of vacant land zoned for multifamily residential use is difficult to estimate because

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<sup>25</sup>Schwartz, Seymour and Johnson, Robert, Local Government Initiatives for Affordable Housing, U.C. Davis, 1981.

<sup>26</sup>Estimate based on conversations with local realtors.

<sup>27</sup>Estimate based on conversations with local architects and builders.

<sup>28</sup>City of Pacifica, 1980 Housing Element.

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so many variables (location, topography, etc.) come into play. However, an estimate of \$50,000 per unit is generally considered accurate<sup>29</sup>.

Financing is another important factor which contributes to housing costs. Unlike the price of land and construction costs, interest rates have experienced a downward trend in recent months. Unfortunately, the City of Pacifica can do little to ensure that this trend will continue, just as it can do little to reverse the upward trend of land prices and construction costs.

The City can, however, take measures to mitigate governmental restraints. This is further discussed below under "Governmental Constraints."

Financing for new residential construction is available in Pacifica. For example, the Linda Mar Branch of the Bank of America makes new construction loans from \$25,000 to \$1,000,000, and encourages new loan applicants. Eureka Bank also has financing available for new home purchases and refinancing. Interest rates on these loans vary from 9.5 to 10 percent.

The City attempts to mitigate the cost of construction of affordable rental and ownership housing through density bonuses and second residential units. This is discussed in Section IV, under "Methods to Promote Affordable Housing."

### 8. Governmental Constraints

Several constraints to the development of housing exist in Pacifica which are a result of the City action. They include:

- The Growth Control Ordinance.
- Building Codes, Improvement Fees, and Land Use Controls.
- Processing and Permit Procedures.

#### A. Growth Control Ordinance

In January 1982, the Pacifica City Council adopted Ordinance No. 322-C.S., an initiative ordinance which provided for controlled residential growth through 1992. The Ordinance contains findings concerning adverse effects of rapid residential growth in Pacifica and, as a result, limited new dwelling units to a maximum of 70 units annually. To ensure an equitable distribution of units and to encourage infill, the Ordinance provides that no applicant for development approval shall receive greater than 20% of the annual allotment each year. The Ordinance has since been interpreted to allow accumulation of units. Unused allocation in any year carries over to next year's allotment; the 20% limitation is calculated on the basis of total available allotment, including unused carry-over from previous years.

In November 1982, the Ordinance was amended to exempt single-family dwellings on individual infill lots, so that the 70 unit limitation currently applies only to residential development on non-infill lands (detached single-family residential development within undeveloped areas), clustered housing projects, and multiple-unit projects.

A competitive evaluation system has been adopted to implement the Ordinance and to allocate permits. Low and moderate income projects receive preference in ranking. The evaluation system also addresses availability of community services, neighborhood consistency, environmental and aesthetic impacts, and open space preservation.

The Ordinance also provides that lands zoned "Agricultural" or "Hillside Preservation District" may not be rezoned without a vote of the people.

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<sup>29</sup>Estimate based on conversations with local realtors.

## Housing Element

The purpose of retaining agricultural zoning is to prevent premature conversion of agricultural land to urban uses, prevent urban sprawl, and conserve coastal and open space resources upon which Pacifica's economy depends. The purpose of retaining Hillside Preservation District zoning is to protect against potentially hazardous conditions peculiar to hillsides, ensure development compatible with Pacifica's hillside resources, preserve open space, and retain natural terrain by encouraging the concentration of dwellings within the developed area of the City.

All policies and provisions of the Growth Control Ordinance are incorporated as part of the goals, objectives, and policies of Pacifica's Housing Element. This specifically includes an annual limitation of 70 units per year, subject to increases due to the exemptions, carry-over of units from year to year, any statutory housing programs which are excluded from growth control limitations, and any future amendments to the Growth Control Ordinance. At the beginning of fiscal year 1990-1991, there were 199 allocations available. As of April 1990, a balance of 86 permits remained. An excess of permits (over the 70 units allotted per year) has occurred due to a carry-over of unused permits from previous years.

The Growth Control Ordinance has not been a constraint to the development of housing. As indicated above, the 70 unit per year limit has yet to be reached in any given year, resulting in a current inventory of 119 units. This means that for fiscal year 1990-1991, a single developer could be issued up to 24 units (20% of total) in one year. In addition, projects which feature low and moderate income housing are given preference in the competitive evaluation system, thereby encouraging more affordable housing. The system ranks projects according to rating criteria. Points are assigned based on certain aspects of a project. The project with the most points is allocated permits, provided the allocation does not exceed the maximum available units. Projects which contain 25% or more low or moderate income housing are given 50 points, the highest amount possible. Projects which contain between 11% and 24% low and moderate income housing units are given 30 points, and projects with 10% low or moderate income housing units are given 20 points. It should be noted that the evaluation system has not been needed because of the continuing availability of surplus units.

Single-family dwellings on infill lots are exempt from the Ordinance. It has been estimated that there are approximately 199 infill sites in the City, which means that 19 units a year could be built between 1985 and 1995 over and above the 70 units per year allowed under the Growth Control Ordinance.

Units which are replaced on a one-for-one basis are also exempt from the Ordinance and certain projects can be exempted from the Ordinance by a vote of the people. With the exemptions provided for in the Ordinance and the priority system which favors low and moderate income housing, further mitigation of the Growth Control Ordinance is not necessary. It should be noted however, that it is anticipated that a new Growth Control Ordinance will be adopted when the current ordinance expires. As described in Action Program 15, amendments to the ordinance will be considered.

### B. Building Codes and Improvement Fees, and Land Use Controls

New housing costs are increased by building standard requirements and fees. For example, multifamily buildings require sprinkler systems and all new development must comply with the California Energy Code. These requirements can increase the cost of construction and the subsequent purchase price. In some cases, where unusual circumstances exist (e.g., excessive distance from the street, difficult access for fire fighting apparatus, etc.), one- and two-family dwellings may be required to install sprinkler systems. This can increase construction costs from one to four dollars per square foot<sup>30</sup>.

Fees imposed on new residential development also increase housing. Fees imposed in Pacifica are listed in Table 16 below.

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<sup>30</sup>Pacifica Fire Services, 1990



## Housing Element

**TABLE 16**

**Fees for New Development, 1990**

- (1) Sewer connection fees  
Single-family townhouse and condominium ...\$688/unit  
Multifamily dwelling.....\$527/unit
- (2) Trunk line fees  
Residential property.....\$515/unit or  
\$1031/acre
- (3) Traffic impact mitigation improvement fund  
Residential property.....\$513 - 2,382/unit
- (4) Tap to sanitary sewer main fee  
Number of taps.....\$222/tap
- (5) In-lieu park dedication fee.....\$1,000 - 1,200/unit
- (6) Inspection fee.....\$52.00/hour
- (7) Capital Improvement fee..... \$125/bedroom
- (8) Sanitary sewer service charge.....\$106.56/unit
- (9) Subdivision plan check fee.....\$52/hour

The City's amendments to the UBC are relatively minor. Impervious under slab flooring is required due to flood potential and reinforced steel is required due to seismic considerations. The City has also prohibited wood shake shingle roofing due to fire hazards.

The City's requirements regarding off-site improvements vary, depending on the site or area. In improved areas, developers of infill sites must either install sidewalks, curbs and gutters along site frontage, or sign an agreement to install such improvements at a later time. On-site utilities must be undergrounded to the pole, but the pole is not required to be undergrounded. Larger projects (i.e., subdivisions of more than four parcels) may have to underground the pole in addition to providing other improvements listed above.

In developed neighborhoods which do not currently have sidewalks, curbs, and gutters (i.e., Pedro Point, Vallemar, and Rockaway Beach), such improvements are not required. Where new streets are required, the width of the street depends on the slope. In general, the steeper the slope, the narrower the required street width. The minimum street width required is 22 feet.

The City's Subdivision Ordinance allows the Planning Commission to relax street improvement standards where topography, probable future traffic, or other circumstances justify a lesser standard. The requirement to underground utilities may be waived if the City Engineer finds that the subdivision is within an area where existing utilities have not been undergrounded, that undergrounding is impractical due to physical constraints, and that overhead utilities will have no significant visual impact.

Other off-site improvements, such as street lights, fire hydrants, signs, street trees, and monuments may also be required as determined by the City Engineer. These requirements are consistent with most surrounding jurisdictions.

Land use controls are another potential constraint to housing. Zoning requirements for residential development are shown in Table 16-A.

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**TABLE 16-A**

**Zoning Requirements by Residential Zone**

| Standard           | Zoning District  |                  |  |                  |
|--------------------|------------------|------------------|--|------------------|
|                    | <u>R-1</u>       | <u>R-2</u>       | <u>R-3</u>   | <u>R-3-G</u>     |
| Lot Area           | 5,000 s.f.       | 5,000 s.f.       | 5,000 s.f.   | 7,500 s.f.       |
| Area/Dwelling Unit | 5,000 s.f.       | 2,900 s.f.       | 2,075 s.f.   | 2,300 s.f.       |
| Lot Width          | 50 ft.           | 50 ft.           | 50 ft.   | 60 ft.           |
| Front Setback      | 20 ft. to garage | 20 ft. to garage | 20 ft. to garage   | 20 ft. to garage |
| Side Setback       | 5 ft.            | 5 ft.            | 5 ft.  | 5 ft.            |
| Rear Setback       | 20 ft.           | 20 ft.           | 20 ft.   | 20 ft.           |
| Maximum Coverage   | 40%              | 50%              | 60%  | 50%              |
| Landscaped Area    | 20%              | 20%              | 20%  | 25%              |
| Usable Open Space  | -                | -                | 400 s.f./unit  | 450 s.f./unit    |
| Maximum Height     | 35 ft.           | 35 ft.           | 35 ft.   | 35 ft.           |
| Parking            | 2 covered spaces | 2 covered spaces | 1.5 spaces/unit<br>.5 space for each bedroom more than 1 | + Same as R-3    |

Pacifica's residential zoning standards are not overly restrictive, and cannot be considered a constraint to housing.

The City's Subdivision Ordinance requires that subdivisions of more than four (4) parcels either:

- dedicate land for park and recreation facilities sufficient in size and topography to serve present and future needs of subdivision residents (.02 acre per unit), or
- pay a fee in-lieu of dedication equal to the value of the land which would otherwise be dedicated.

In-lieu fees collected are used for developing new or rehabilitating existing neighborhood or community park or recreational facilities reasonably related to serving the subdivision.

The City's parkland dedication requirement is not considered inconsistent with those of neighboring communities. Action programs listed below under "Methods to Promote Affordable Housing" will help to mitigate potential constraints of the dedication requirements.

### **C. Processing and Permit Procedures**

Special permit procedures required for certain types of housing projects may increase costs of some housing types and delay developments which otherwise meets specific zoning and General Plan standards. For example, a Specific Plan is required for development proposed on property with a PD zoning designation. A Site Development Permit is required for development on property zoned as R-3. Use and Site Development Permits are required for second residential units.

Planning fees to process applications are based on an hourly rate of \$52. Large projects requiring a Specific Plan and an EIR take from 6 to 8 months to process, and 4 to 5 months

## **Housing Element**

without an EIR. Projects requiring Site Development and/or Use Permits take approximately 6 weeks to process. Action Program 14A will help to mitigate constraints resulting from processing and permit procedures.

### **9. Other Constraints**

Pacifica has three additional constraints to development which are not institutional or government limitations. They include geologic hazards, sewage treatment and collection, and highway capacity.

#### **A. Geological Hazards**

In January 1982, Pacifica experienced widespread and severe landslides and flooding which caused loss of life and significant property damage. These events caused Pacifica to undertake a new approach to development, including instituting a new geological review process and retaining an independent engineering and geology firm to review all hillside projects. According to Pacifica's geotechnical consultant, slope stability has been overrated in the past in Pacifica, and standards used to evaluate hillside development must be reassessed and strengthened.

In addition, Pacifica experienced coastal bluff retreat of approximately 75 feet in some areas as a result of storms during the winter of 1983. Areas previously considered stable were undercut, houses and trailers were damaged, destroyed, or had to be relocated further inland. These geologic events are assessed in the update to Pacifica's Seismic and Safety Element (adopted in September 1983).

It is now recognized that geologic hazard mitigation will be required in many areas of Pacifica. This may affect the timing, location and intensity of future development. For example, geologic studies of some bluff top properties may result in lowered densities by reducing the amount of net developable acreage. Additionally, densities on inland sloping properties may be affected where geologic studies indicate that the revenue produced by locating units to achieve maximum densities does not justify the cost of providing engineering solutions sufficient to achieve those densities. In these cases, hazard avoidance may be the only acceptable mitigation measure because mitigation of both on- and off-site geotechnical hazards is a requirement of project approval or building permit issuance.

Pacifica expects that mitigation of existing and potential geologic hazards will, to some extent, reduce its growth rate; however, this effect cannot be quantified at this time, since these constraints are to some extent site specific. It is possible that land use designations may be revised to reflect changed conditions and policies and, this too, may affect Pacifica's growth rate.

#### **B. Sewage Treatment and Collection System**

Wastewater in the City of Pacifica is treated in a secondary activated sludge plant and discharged through an ocean outfall in the Municipal Fishing Pier at Sharp Park Beach.

Since 1985 the Wastewater Treatment Plant has complied with the NPDES discharge requirements established by the Regional Water Quality Control Board with some minor exceptions. The exceptions are sporadic and have been occasional daily violations of different parameters. There have been no major monthly violations for a number of years.

The Wastewater Treatment Plant has a documented dry weather capacity estimated to be 3.3 mgd. Current flows are approaching 3 mgd. Peak hydraulic capacity is approximately 22 mgd. We currently reach peaks approaching 20 mgd. The secondary facility can treat a sustained peak flow of approximately 6.0 mgd. The primary tanks can treat a sustained flow of 11 mgd.

## Housing Element

The collection system is comprised of a series of gravity trunk sewers, force mains and pump stations. All the sewage south of Sharp Park is pumped to the Wastewater Treatment Plant. All the sewage north of the plant flows by gravity. In the past eight years the City has performed extensive improvements on the interceptor, trunk sewer and pumping systems. All of the main pump stations have been reconstructed or overhauled. The trunk sewer system has been extended so that overflows for five year storm events have been eliminated. The current trunk sewer system has adequate capacity for the build out projections. Some of the smaller street sewers are at or near capacity and must be evaluated on a case-by-case basis.

The City has implemented a plan to control odors. The primary thrust of the program involves elevating the plant influent pH to the 7.5 to 8.0 range to ensure that the majority of the H<sub>2</sub>S (hydrogen sulfide) remains in solution. pH control is accomplished through the addition of lime at the Linda Mar Pump Station and sodium hydroxide at the plant.

The City is conducting a pilot tertiary treatment program to develop reclaimed water. A citizen's committee has also been formed to study the possibility of relocating the Wastewater Treatment Plant.

The General Plan Community Service Element was amended in 1982 in accordance with the requirement that population may not be allowed to increase beyond 46,800 without a corresponding increase in treatment capacity. Given this upper limit, it is imperative that the City carefully assess the timing, location, and amount of housing, and commercial unit development. This will ensure that development will reflect overall community design goals and objectives, and address the needs of its current and future residents for a variety of housing types at the full range of price and tenure. With this assurance, the City's sewage treatment system is well able to accommodate projected growth and regional needs.

The Growth Control Ordinance provides, through its mandatory and flexible competitive development evaluation, a system through which this assessment can be performed on a project-by-project and yearly basis.

### C. Highway Capacity

The primary north-south traffic corridor to, from, and through the City is Highway 1. In 1978, it was noted by Caltrans (Report of Engineering and Traffic Survey - March 31, 1978) that considerable vehicular and pedestrian traffic was present. Studies prepared in 1979 (Mori Point Project and Rockaway Beach Condominiums Draft EIR's) indicate that service at critical intersections is at, or below, level D (approaching unstable flow, tolerable delay), and that should then anticipated development occur without mitigations, levels of service would drop to E and possibly F (unacceptable and intolerable congestion and delay). The 1985 Rockaway Beach Redevelopment Plan EIR indicated that the Highway 1/Reina del Mar intersection operates at LOS E and F at both A.M. and P.M. peak hours. The Highway 1/Fassler Avenue intersection operates at LOS C in the P.M. peak hour and LOS E in the A.M. peak. The EIR describes alternative Highway 1 improvement options to improve the level of service.

The City has long held that service levels of C (stable flow, acceptable delay) or better are most desirable and afford the greatest amount of safety. Pacifica has established funds to assist in the construction of needed improvements to meet or approach this standard. Developers of residential projects are required to contribute a per unit fee according to the location of their projects within the City. The primary impact area south of Westport Drive in the Fairway Park neighborhood requires relatively higher contributions per unit than the secondary impact area to the north. The schedule has been established because the majority of improvements will be necessary in the south, and this area will experience the most significant increase in land use intensity based on current land use policies. All Highway 1 improvements must be in place prior to the completion of any significant residential development south of Fairway Park. Yet contributions from this area cannot fund the total amount of necessary improvements. It is estimated that before total City-wide improvements can be accomplished and significant southerly residential development allowed to occur, funds from northerly development must be in place and State subsidies made available for the

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balance of the work. Improvements to upgrade Highway 1 to expressway status have been tentatively approved by both the City and Caltrans. An overhead crossing to Mori Point with a frontage road on the west side of the highway is planned and construction is expected in 1994. The project is only partially funded and, if the total amount of funding is not appropriated, the construction may occur in phases. Improvements between Fairway Park and Fassler Avenue are presently in the State Transportation Improvement Program; however, the program does not include work that increases highway capacity. At the very least, this means significant residential development south of Fairway Park may not be possible until after 1990.

It is apparent then, that residential development timing and City-wide growth control will be important until sufficient resources can be secured to maintain and provide adequate service levels for Pacifica's main thoroughfares. Additionally, planned improvements to Highway 1, south of Pacifica (Devil's Slide bypass proposal) will likely have a growth-inducing effect in the mid-coastside area south of Pacifica. This will likely worsen traffic congestion along Pacifica's portion of Coast Highway, and may also further decrease capacity service.

The primary east-west access to Pacifica is via Sharp Park Road. It is estimated that almost one-half the total peak hour trips per day along Coast Highway are distributed to this narrow, steeply winding corridor. The road is near capacity for peak hour westbound traffic (one lane is provided in this direction), resulting in congestion and safety problems, especially during winter months when a combination of moisture and the inadequate road bed can produce unsafe driving conditions.

The State Transportation Improvement Program, adopted by Caltrans in July 1983, includes a list of improvements proposed for Sharp Park Road. These improvements will repave and widen all lanes and provide a second lane for westbound traffic. Congestion and safety problems will continue to increase and represent a constraint on residential development until 1991, the year work is anticipated to be completed.

### **10. Mitigation of Constraints**

Over the past several years, the City has adopted ordinances to permit increased density, second residential units and manufactured housing. All of these ordinances promote the construction of affordable housing, and mitigate some development constraints. Each mitigation is summarized below. They are described in greater detail in Section IV(5), Programs to Develop Housing.

The Density Bonus Ordinance, adopted in April 1984, encourages the provision of affordable housing and of rental housing. Developers who are willing to include housing for the elderly, disabled, low or moderate income, and/or renters are permitted to exceed the maximum density on a site by 15-50%. The Second Unit Ordinance also promotes affordable housing by allowing accessory units on any single-family lot which can meet the minimum requirements of the ordinance. Adopted in November 1982, the ordinance promotes rental housing for singles and elderly. At the same time, second units can bring homeownership within the reach of a larger income group, as the rental income from a second unit can reduce an otherwise high mortgage payment. The second unit ordinance is discussed further in Section IV under Action Program No. 8.

Manufactured housing is also permitted on single-family lots in Pacifica. The Manufactured Housing Ordinance was adopted in January 1982. A manufactured home is a structure comprising two or more modules, including mobile homes. Such structures can be significantly lower in price than traditional single-family structures.

### **11. Units at Risk**

A potential threat to existing affordable housing is the potential termination of rental contracts by owners of property subject to federal subsidy programs. Such contracts may be terminated through cancellation of the Section 8 contract ("opting out") after a certain number of years,

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or paying off the low interest loan ("prepayment") after 20 years. Project owners who "opt-out" of or "pre-pay" their rental contracts are free to increase rents to whatever the market will bear, or may, with the City's approval, convert to condominiums or some other non-housing use.

The following analysis is provided in compliance with Section 65583 of the Government Code, which requires that cities analyze and develop programs to preserve assisted housing developments.

### A. Inventory of Units At-Risk of Losing Use Restrictions.

#### (i) Period of Analysis

This analysis is broken into two five-year subperiods: July 1990 - June 1995, and July 1995 - June 2000.

##### (a) July 1990 - June 1995

Pacifica has only one project subject to risk of losing use restrictions during this five year period. Relevant project information is provided below.

|   |   |
|---|---|
| Project Name and Address:                             | Casa Pacifica<br>1060 Terra Nova Boulevard  |
| Type of Assistance Received:                          | HUD Sec. 221(D)(3)<br><u>Market Rate Interest</u> Program   |
| Earliest Date of Possible Change From Low-Income Use: | December 20, 1992 (Opt Out Date)  |
| Number of Elderly and Non-Elderly Units:              | Elderly: 101<br>Non-Elderly: 1<br><br>Elderly units are assisted by the Section 8 New Construction rental Assistance Program.   |
| Bedroom Mix:  | All units are one (1) bedroom   |
| Building Age:   | Approximately 15 years old  |
| Building Condition:                                   | Good - No rehabilitation necessary  |
| How Units are at Risk:                                | If the owner fails to renew the Section 8 contract by December 20, 1992, the project could lose its low-income use restrictions. The project could then be "converted" to market rate units.  |
| Factors which may Eliminate or Reduce Risk:           | <ul style="list-style-type: none"><li>■ Should the owner decide to "opt out" of the section 8 contract, this action would be subject to provisions of Federal and State law designed to minimize hardship for the project's tenants.</li><li>■ The owner has had a renewal option in the past (1987) and has renewed.</li><li>■ An "opt out" is only valid if a one year notice is provided, and no notice has been provided to date.</li></ul> |

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- The Casa Pacifica Project includes a condition of approval making the Use Permit valid only for a senior citizen multiple-family complex. Should the owner attempt to convert the project to non-senior housing, a new Use Permit would have to be obtained from the City. However, the condition of approval does not require that the units be maintained for low-income use.

- The Casa Pacifica project was also granted a Variance to the required number of parking spaces on the condition that the property be used solely as residential units for senior citizens. Should the owner attempt to convert the project to non-senior citizen housing, the Variance would no longer have to be brought up to current standards, or a new Variance would have to be obtained. However, there is no condition that the units be maintained for low-income use.

(b) July 1995 - June 2000

No other projects are "at risk" during this five year period. However, the Casa Pacifica project, described above, will be eligible for "prepayment" in March of 1998. This "prepayment risk" is somewhat mitigated by the provisions of the Low-Income Housing Preservation and Resident Home Ownership Act Preservation and Resident Home Ownership Act (LIHPRHA). For projects subject to LIHPRHA, such as the Casa Pacifica project, a prepayment option releasing use restrictions is available only if criteria essentially establishing no need for the low-income housing can be met, or if federal incentives to continue the ownership are unavailable or there is a lack of a qualified nonprofit or public entity to purchase the property.

The Casa Pacifica project will also be eligible to "opt out" once again in December 1997. The items discussed above regarding the first five year period would still apply.

### B. Cost Analysis of Preserving Versus Replacing At-Risk Units.

(i) Cost to Replace

It is estimated that replacing the Casa Pacifica units would cost approximately \$9,147,360.00 (\$62.00 per square foot plus \$50,000 per unit).

(ii) Cost to Preserve

It is estimated that the cost to preserve the units would be substantially less than to replace due to the cost and scarcity of developable land and increased construction costs.

### C. Resources for Preservation

(i) Public Agency and Nonprofit Housing Corporations

Listed below are agencies that have the ability to assist in preserving the Casa Pacifica project.

- City of Pacifica  
170 Santa Maria Avenue  
Pacifica, CA 94044  
(415) 738-7300

- Pacifica Redevelopment Agency  
170 Santa Maria Avenue  
Pacifica, CA 94044  
(415) 738-7300

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- Mid-Peninsula Housing Coalition  
430 Sherman Avenue #203  
Palo Alto, CA 94306  
(415) 688-8300

(ii) Public Financing and Subsidy Programs  
Listed below are financing and subsidy programs which could be used to preserve the Casa Pacifica project for low-income use.

- Community Development Block Grant Program (CDBG) funds for the purpose of preserving low-income housing.

The City does not currently receive any CDBG funds for the purpose of preserving low-income housing.

- Administrative fees (reserves) of any housing authority operating within the community.

There is no local housing authority operating within Pacifica.

- Redevelopment Agency

The Pacifica Redevelopment Agency has currently set aside \$100,000 in its Low and Moderate Income Housing Fund. It is projected that an additional \$20,000 per year will be added to the fund (See Action Program No. 12).

- Pacifica Housing Fund

The City has established a Housing Fund to help preserve, maintain, and create affordable housing. Over the next 30 years, the fund will accumulate \$400,000 resulting from a land donation associated with a co-housing project. The City is also considering the adoption of an inclusionary zoning ordinance which may contain a provision requiring developers to pay a fee into the housing fund "in lieu" of building affordable housing units (See Action Program No. 21). The amount and timing of payments into the housing fund will depend on the specific types of development that occur in Pacifica in the coming years.

For a discussion of program efforts to preserve "at-risk" units, see Action Program No. 5.

### D. Other Projects

Two other projects in Pacifica offer subsidized low-income housing for seniors. The Ocean View Apartments, at 555 Crespi Drive, are completely occupied by Section 8 rental assistance seniors. However, the owners of the project have already fulfilled their mortgage obligations, and the City is not required to analyze the "at risk" potential of the project, even though the owners could convert to market rate units without federal restrictions. The San Mateo County Housing Authority indicates that the owners are totally committed to continue renting to Section 8 recipients. Never-the-less, the City should continue to monitor the status of the Ocean View Apartments. As with the Casa Pacifica project, a Parking Variance was granted to the Ocean View project on the condition that the project be used for senior housing only, and the Variance will become "null and void" if converted to market rate apartments, and additional parking must be provided. This condition will encourage the maintenance of senior housing at the Ocean View project. If necessary, the City should use the resources noted above to help preserve the project for low-income use.

The other project for low-income seniors in Pacifica is the Pacific Oaks project at 750 Oddstad Boulevard. The covenants and restrictions for Pacific Oaks run with the life of the project, and no preservation efforts by the City are necessary.



## Housing Element

### III. LAND INVENTORY

#### 1. Purpose

In 1986, a survey of vacant and underdeveloped land was completed by City planning staff. The survey was updated in 1990. The purpose of the survey was to determine the amount of land available for residential development and the number of dwelling units which could be built on such land within the five-year planning period covered by this Housing Element update.

State housing law (Government Code Section 65583(a)(3)) calls for "an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment and an analysis of the relationship of zoning and public services to these sites."

This section summarizes the results of the survey and identifies sites in Pacifica where development of housing can occur within the five-year period of this housing element update. More detailed, site specific information is available in the "Survey of Vacant and Underdeveloped Land" report.

#### 2. Vacant Land

According to the land use designations of the City's General Plan, between 1,048 - 2,113 units could be built on vacant land in Pacifica. It should be noted that the survey did not include small infill property, second unit potential, or density bonuses. Therefore, the potential number of new units could be higher than the range of units included in the survey.

**TABLE 17**  
**Dwelling Unit Potential**  
**Based on Vacant Land, 1986, 1990<sup>31</sup>**

| General Plan Density/Units/Acre                        | Vacant Acres  | Permitted Number of<br>Units - Minimum/Maximum |
|--|---------------|--|
| High Density<br>(16-21 Units/Acre)                     | 9.3           | 148/197  |
| Medium Density<br>(10-15 Units/Acre)                   | 15.50         | 155/232  |
| Low Density<br>(3-9 Units/Acre)                        | 133.29        | 440-1104                                       |
| Very Low Density<br>(1/2-5 Acres/Unit)                 | 140.13        | 44-272   |
| Open Space Residential<br>(More than 5 Acres/<br>Unit) | 559.67        | 169  |
| Special Area, School                                   | 396.3         |  |
| Other Mixed Use,<br>Including Commercial               | <u>137.82</u> | <u>92-139</u>                                  |
| Total  | 1392.01       | 1048-2113                                      |

#### 3. Sites Available Within the Seven-Year Planning Period

For the seven-year planning period covered by this Housing Element, the survey indicated that adequate land is available for Pacifica to meet its regional housing needs as called for in ABAG's "Housing Needs Determination" study (see pp. 15-16). Many of the sites are easily served with

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<sup>31</sup>Source: Survey of Vacant and Underdeveloped Land, 1986, updated in 1990.

## Housing Element

utilities and roads, are close to community services and shopping, have no major physical hazards, could be consistent with adjoining development, and are zoned for residential development. Table 18 lists some of the sites and the potential number of units on each.

**TABLE 18**

**Selected Sites Available for Housing  
Within the Seven-Year Planning Period**

| A.P. No.                                 | Site Location                               | Potential<br>Number of<br>Units | Targeted Income Group  |
|--|---|---------------------------------|--|
| 1. 009-560-050                           | Fairmont School Site, off<br>Imperial Drive | 50                              | Moderate income. Potential<br>for additional lower income<br>units with density bonus. |
| 2. 009-402-250,<br>-260, -270            | Palmetto Avenue, North of<br>Monterey       | 56                              | Moderate and above<br>moderate   |
| 3. 009-056-057                           | Skyline & Sharp Park Road                   | 110                             | Moderate and above<br>moderate   |
| 4. None                                  | SE Corner Westline/Skyline                  | 10                              | Lower and very low<br>income   |
| 5. 016-251-010<br>016-232-080<br>to -140 | NE Corner Talbot/Eureka                     | 9                               | Moderate and lower<br>income   |
| 6. 017-470-040,<br>-110                  | Sharp Park Road & College<br>Drive          | 100                             | Moderate and above<br>moderate   |
| 7. 009-523-010,<br>-020                  | San Andreas School                          | 50                              | Moderate and above<br>moderate   |
| 8. 022-150-160                           | Crespi School                               | 50                              | Moderate and above<br>moderate   |
| Total Units:                             |   | 435                             |  |
| Seven Year Goal:                         |   | 425 <sup>32</sup>               |  |

#### IV. GOALS, POLICIES AND PROGRAMS TO MAINTAIN, IMPROVE AND DEVELOP HOUSING

##### 1. Purpose

State Housing Law requires that Housing Elements document the need to maintain, improve and develop housing. State law also requires elements to describe programs to assure an adequate affordable housing supply. Specifically, California Government Code, Article 10.6, Section 65583, states that the Housing Element shall include:

"an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the maintenance, improvement and preservation of housing..."

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<sup>32</sup>Based on 61 units per year for seven years. See pages 15 -  
16.

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The following complies with State law, and also provides an analysis of Pacifica's success in achieving the objectives identified in the 1987 Housing Element. The "1987 Objectives" are restated with a brief overview accomplishments, followed by new "1990 Objectives."

### 2. Overall Goals

Pacifica's General Plan contains an overall goals statement which is applicable to each of the Plan's eleven elements. Goals most relevant to the Housing Element are as follows:

- A. Strive to provide a decent home and satisfying environment for each resident.
- B. Protect the social mix, variety, and fundamental character of each neighborhood by providing for the safety and welfare of all residents equally.

### 3. Housing Maintenance

A majority of residents in Pacifica live in safe, affordable housing. The City seeks to promote maintenance of housing at the same time that housing is improved and developed within the City to meet existing needs. In this way, residents with satisfactory housing may continue to live in safe, affordable housing in the future.

#### A. Physical Maintenance of Housing

The Pacifica Building Department estimates that approximately 3-5 percent of all units within the City need rehabilitation. Action Program No.1 calls for a Code enforcement program to rehabilitate housing in the City. Requiring smoke detectors as called for in Action Program No. 3 can also help to preserve existing housing.

#### B. Maintenance of Rental Housing

In today's housing market, many households are not able to afford to buy their own homes and some prefer to rent. A supply of affordable rental housing will continue to be important in meeting the housing needs of Pacifica's population.

Two ways to preserve rental housing are to monitor rental units in developments with density bonus units and to monitor condominium conversions. The Density Bonus Ordinance permits projects proposed entirely as market rate multiple family rental housing to exceed the maximum density designation for the site by 15%. Qualifying projects must remain available as rental housing for a minimum of 30 years. This program is described in more detail on page 31.

When an area's vacancy rate is low and new rental units are not being built, the conversions of rental units to condominiums can deplete the rental housing stock. The City of Pacifica regulates the number of condominium conversions during a "housing shortage." Article 24.5 of the Pacifica Municipal Code prohibits conversions of rental units to condominiums when the Citywide vacancy factor is found to be less than 3 percent, defined as a "severe housing shortage." Conversions may occur only when the percentage of rental units is at least 35 percent of the City's housing supply, or the vacancy rate exceeds 3 percent; 75 percent of the tenants agree to the conversion; or, 40 percent of the units are to be sold or rented at prices affordable to low and moderate income households.

#### C. Maintenance of Housing Affordability

Many retired residents face increasing housing cost (rent and/or utilities) on limited fixed income. Another group for whom housing costs are increasing are working women heads of households. Without containment of these costs, many more households will be forced to seek housing assistance. Utility costs could be reduced by reducing energy consumption. Housing costs are often beyond a resident's control. Three programs to promote housing affordability include the "help" Home Weatherization Program, the "DUO" program, and the

## Housing Element

Human Investment Project's Shared Homes Program. These programs are discussed in Action Programs Nos. 4, 11, and 28, respectively.

Another potential threat to existing affordable housing is the potential termination of rental contracts by owners of property subject to federal subsidy programs. See Section II(11) above for a detailed discussion of "units at risk." Also see Action Program No. 5.

The City has a 93-unit mobile home park which provides a valuable source of affordable housing. The Land Use Element recognizes the importance of preserving the mobile home park. Accordingly, the City adopted an ordinance in 1990 which regulates conversion of mobile home parks to other uses. The ordinance provides procedures and standards for closure of the mobile home park to mitigate adverse impacts of displacement of existing residents while providing economically viable and reasonable use of the land.

### D. Maintenance of Neighborhood Quality

Most people expect their neighborhood to be safe, liveable, and pleasant. Crime, loose animals, traffic noise, eyesores, noise, odors, and inadequate pedestrian and bicycle thoroughfares can cause frustration and may sometimes require government intervention (increased police patrols, noise ordinance, zoning amendments or enforcement, etc.). Adequate planning and environmental review can minimize these nuisances.

### E. Policies, Programs and Objectives to Maintain Housing

**POLICES - ENCOURAGE THE UPGRADING AND MAINTENANCE OF THE CITY'S NEIGHBORHOODS;**

**- EMPHASIZE FIRE PREVENTION MEASURES;**

**- DEVELOP POLICIES AND ORDINANCES DIRECTED TO ENERGY CONSERVATION.**

***Action Program No. 1 - Implement the safe and sanitary criteria of the Housing Code to encourage Code compliance and to rehabilitate housing. Use staff without police powers for inspections.***

Specific Action - During site inspections, staff will note Housing Code violations. Emphasis will be on voluntary compliance. However, where life, safety, and sanitary violations occur, power to the unit will be turned off if necessary to obtain compliance.

Responsible Agency - Pacifica Building Department

Financing - City funds

1987 Objectives - 30/40 units/year

Accomplishments - An average of 873 units inspected per year for Housing Code violations and every residential building in Pacifica has been surveyed for Title 24 (SB547) compliance.

The Building Department regularly inspects for Housing Code violations during their inspections of new construction, alterations, or additions to residential sites. From January 1987 to November 1989, an average of 873 residential units were inspected per year - far exceeding the 30 to 40 units per year goal which Pacifica established. The success of this program is due to the commitment of the Building Department to housing safety.

1990 Objectives - The Building Department will continue to inspect housing sites for Housing Code violations. Pacifica's inspection goal can be increased from 30 to 40 units to 200 units per year.

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Time Frame - Continuous

*Action Program No. 2 - Continue the rehabilitation of substandard residential units, using available subsidies for lower income residents, in addition to Code enforcement.*

Specific Action - Literature will be obtained, displayed, and distributed. Interested parties will be referred to the appropriate agency.

Responsible Agency - Pacifica Planning Department, San Mateo County Housing and Community Development

Financing - Community Development Block Grants, California Housing Finance Agency, Federal Housing Authority

1987 Objectives - 90 units by 1990 (6 very low income units/year; 12 low income units/year)

Accomplishments - Ten (10) low income rental units and 28 low income, owner occupied single-family dwellings have been rehabilitated through the San Mateo County Housing Authority and HUD's joint rental rehabilitation program. Loans of approximately \$179,400 for rehabilitation have been obtained for the rental unit rehabilitation and 28 low income, owner occupied single-family dwellings have been rehabilitated at a cost of approximately \$769,000.

Although Pacifica did not approach its goal of rehabilitating at least six (6) very low income units per year, it did achieve and surpass its goal of 12 low income units per year. In a continuing effort to keep the public informed and aware of financial assistance for rehabilitation, Pacifica has informational pamphlets regarding HUD's rehabilitation programs available for distribution to interested parties.

1990 Objectives - Pacifica will assist the Housing Authority of the County of San Mateo with more aggressive advertisement of their programs while maintaining its 18 units per year rehabilitation goal.

Time Frame - Continuous

*Action Program No. 3 - Enforce the City ordinance requiring smoke detectors in residential and commercial structures not now required to have a sprinkler system.*

Specific Action - During site inspections, staff will note structures without sprinklers. Every means available will be used to achieve installation.

Responsible Agencies - Pacifica Fire Services Department, Pacifica Building Department

Financing - City funds

1987 Objectives - 25 - 35 units/year

Accomplishments - The City does, as a matter of practice, routinely inspect housing sites for conformance with the Housing Code, Pacifica Ordinance No. 363 (adopted in February 1983), requires smoke detectors in all residential buildings, and the Pacifica Municipal Code. The Building Department does not keep records specifically listing the number of structures which have installed smoke detectors pursuant to the Ordinance but they are certain that the number of structures which have installed the detectors did exceed the 25 to 35 units per year goal. Sixteen (16) building permits were obtained specifically for the installation of sprinkler systems. Although sprinkler

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systems are not required for certain construction cases, the City does strongly recommend that sprinkler systems be installed.

1990 Objectives - The Building Department will continue to inspect for smoke detectors in all buildings which require them and will keep track of the number of buildings with sprinkler systems installed. Pacifica's inspection goal can be increased from 25 to 35 units to 40 units per year.

Time Frame - Continuous

*Action Program No. 4 - Promote the "Help" home weatherization program funded by Pacific Gas and Electric Company and administered by the North Peninsula Neighborhood Services Center (NPNS). The program is free to eligible low income residents, and provides free weatherstripping, caulking, insulation, and minor home repairs.*

Specific Action - Obtain appropriate literature for distribution to interested parties. Refer individuals to the North Peninsula Neighborhood Services Center.

Responsible Agencies - Pacifica Planning Department, North Peninsula Neighborhood Services Center.

Financing - City funds, Pacific Gas and Electric

1987 Objectives - Two (2) units/year

Accomplishments - Since 1987, PG&E and the North Peninsula Neighborhood Services Center's "Help" program has provided free weatherstripping, caulking, insulating, and minor home repairs for approximately 100 low income Pacifica residents. This exceeds Pacifica's goal of two (2) 8 units per year. The success of this program can be directly attributed to the aggressive outreach program by PG&E and NPNS.

Pacifica has obtained literature regarding the free weatherization/home repair program from NPNS and distributes the literature to all interested parties.

1990 Objectives - Pacifica hopes to further increase the number of its citizens who take advantage of North Peninsula Neighborhood Service Center's "Help" program to 35 units per year through increased advertisement of NPNS's program.

Time Frame - Continuous

**POLICY - ENCOURAGE THE CONTINUED AFFORDABILITY OF EXISTING AFFORDABLE HOUSING.**

*Action Program No. 5 - Develop programs to help preserve the "at risk" units at Casa Pacifica senior housing complex.*

a. Specific Actions - Monitor the status of the Casa Pacifica project. Respond to any notice of intent required by Government Code Sec. 65863.10 or federal law, and send copies of notice received to the State Department of Housing and Community Development (HCD). Work with HCD and other appropriate regulatory agencies to assess the impact of any potential change in project controls.

Responsible Agency - Pacifica Planning Department

Financing - City funds

Time Frame - Continuous

## Housing Element

- b. If necessary, utilize all financing sources identified in Section II(11) of this Element to help reserve the units, unless the City has identified other more urgent needs for the funds. Uses for the funds could include, but are not limited to, the following:

- Help finance project buyout by nonprofits or other public entities through equity or gap financing, advancing purchase-option funds, carrying of second mortgages, interest write-downs, issuance of tax-exempt bonds for financing acquisition or rent reductions.
- Provide grants and/or low interest or forgivable loans to potential purchasers to finance preliminary feasibility studies of acquisition.
- Provide financial relocation benefits for households dislocated from units with terminating affordability controls.
- Provide grants to create tenant management groups and/or local nonprofits capable of acquiring and managing the project.
- Where public acquisition on a permanent basis is not feasible, assist a public entity or nonprofit in purchasing the project on a temporary basis until a qualified long term owner can be found.
- Provide rent subsidies to ensure continued affordability by low-income tenants.

Responsible Agency - City of Pacifica  
Financing - See Section II(11)  
Time Frame - NA

- c. Consider adoption of preservation incentives or conversion disincentives, including, but not limited to, the following:

- Assess a conversion "impact fee" or "in-lieu contribution" for projects that convert to market rate rents.
- Adopt conversion protections, e.g., develop stricter condominium conversion standards, require one-for-one replacement of units converted to market rate rents, where not preempted by State or Federal law. Also, unless preempted by State or Federal law, consider some form of rent control.
- Require owners of "at-risk" units to provide relocation assistance for displaced tenants where not already required by federal, state, or local statute.

Responsible Agency - Pacifica Planning Department  
Financing - City funds  
Time Frame - Assess need to proceed with the above action by early 1993.

- d. At such time as the project owners file a notice of intent, provide tenant and community education by involving affected constituencies in assessing the preservation problem, and provide information required for legally valid notices of intent and Plans of Action (POA) submitted by project owners, through local workshops. Include Casa Pacifica owners whenever possible.

Responsible Agency - Pacifica Planning Department  
Financing - City funds  
Time Frame - NA

## **Housing Element**

- e. Submit comments on a proposed POA for the Casa Pacifica project and communicate the City's concerns to HUD throughout the application process. Advise tenants of the Casa Pacifica project immediately upon receipt of a POA. Also, upon receipt of a POA for the Casa Pacifica project, hold a public hearing pursuant to Government Code Section 65863.10.

Responsible Agency - Pacifica Planning Department

Financing - City funds

Time Frame - NA

- f. Encourage preservation of elderly and/or lower income units which may be developed in the future through the following policy:

■ As a condition of approval of assisted housing developments for elderly and/or lower income occupants where a parking exception or waiver is granted, the City will impose a requirement that a deed restriction be recorded placing adequate notice in the chain of title that approval of the development for elderly or affordable occupants was based upon a waiver or exception from the parking standards of the Pacifica Municipal Code and that conversion of such a development to market rate, non-elderly or non-housing use may be infeasible without meeting the applicable parking standards.

Responsible Agency - City of Pacifica

Financing - City Funds

Time Frame - Continuous

**Action Program No. 6** - Encourage preservation of the existing mobile home park as an important source of low and moderate income housing.

Specific Action - Administer and enforce Ordinance No. 550-C.S., which prohibits the conversion of mobile home parks to other uses without relocation assistance and other mitigation measures.

Responsible Agency - Pacifica Planning Department

Financing - City funds

1987 Objectives/  
Accomplishments - Not applicable, new program

1990 Objectives - Encourage preservation of 93 mobile home units. If not possible, require mitigation of adverse impacts of closure on residents' ability to find adequate replacement housing.

Time Frame - Continuous

### **4. Housing Improvement**

Meeting housing needs takes many resources, including money from Federal, State, and local sources. To the extent possible, the City seeks to improve existing housing to minimize the need for direct housing assistance as funding from these sources becomes more scarce.

#### **A. Physical Improvements of Housing**

Many of the units within the City needing rehabilitation do not meet life safety standards of the Uniform Building Code. It is recognized that requirements for improvements could result in economic hardship to owners as well as increased rent to tenants. For those who qualify, low



## Housing Element

interest rehabilitation loans are available through the San Mateo County Department of Community Development. This is described in Action Program No. 7.

Energy conservation measures could help keep housing costs (utility payments) down for many citizens on fixed incomes. To help remedy this situation, free weatherization is available through the "Help" program funded by Pacific Gas and Electric. Administered by the North Peninsula Neighborhood Services Center, "Help" program activities include insulation, caulking and weather stripping. The "Help" program promotes both housing maintenance and improvement. It is described in Action Program No. 4.

### B. Policies, Objectives, and Programs to Improve Housing

#### POLICIES - ENCOURAGE COMMERCIAL AND RESIDENTIAL CODE COMPLIANCE;

- LAND USE AND DEVELOPMENT SHALL PROTECT AND ENHANCE THE INDIVIDUAL CHARACTER OF EACH NEIGHBORHOOD.

*Action Program No. 7 - Continue the emphasis on rehabilitation to forestall future decline in the housing stock. Continue to utilize available federal subsidies to residents through Section 8 or other rental assistance programs.*

|                      |   |  |
|----------------------|---|--|
| Specific Action      | - | City staff will obtain literature from the County for distribution to interested parties. As appropriate, City staff will refer residents to the County Department of Community Development and the Housing authority for program assistance.  |
| Responsible Agencies | - | Pacifica Planning Department, San Mateo County<br>Department of Housing and Community Development, San Mateo County<br>Housing Authority.  |
| Financing            | - | Section 8 Existing Programs, Community Development Block Grant Funds,<br>California Housing Authority Funds.   |
| 1987 Objectives      | - | 90 rehabilitated units by 1990   |
| Accomplishments      | - | Thirty-eight (38) low income units - 10 low income rental units and 28 low income, owner occupied units - were rehabilitated with low interest loans obtained through the San Mateo County Department of Housing and Community Development ("HCD") totaling approximately \$948,400. |

Although rental assistance programs do not rehabilitate housing stock, they do make housing more affordable. Additionally, approximately 100 Pacifica residents received Section 8 rent assistance from January 1987 to January 1990.

The City believes that the recent national economic recession discouraged, on the local level, the investment of capital in the rehabilitation of Pacifica's aging housing stock thereby resulting in a 52 unit shortfall in Pacifica's anticipated 90 unit rehabilitation goal by 1990. To combat the tight money market and encourage housing rehabilitation, HCD has provided Pacifica with literature regarding their rehabilitation financing and Section 8 programs.

|                 |   |  |
|-----------------|---|--|
| 1990 Objectives | - | Pacifica's goal is to increase awareness of the San Mateo County Department of Housing and Community Development's housing rehabilitation programs through more aggressive advertising. Pacifica will modify its Action Program goal from 90 rehabilitated units per year to 34 units per year - 6 low income rental units and 28 low income owner occupied units. |
|-----------------|---|--|

## Housing Element

Time Frame - Continuous

*Action Program No. 8 - Encourage designation of historic structures as set forth in the Historic Preservation Ordinance. Adopted in 1984, one of the purposes of the Ordinance is to encourage preservation of historic structures. A detailed inventory has been prepared by the Pacifica Historical Society which lists historic and cultural sites and structures. Structures and sites not on the inventory are also eligible for designation.*

Specific Action - City staff will administer and enforce the provisions of the Historic Preservation Ordinance. Appropriate sites and structures which meet the designation criteria will be forwarded to the Planning Commission for consideration. Staff will work with the Pacifica Historical Society to obtain background and comments.

Responsible Agencies - Pacifica Planning Department, City Council, Pacifica Historical Society

Financing - City funds

1987 Objectives - Two (2) structures/year

Accomplishments - Since 1987, five of the 31 structures identified by the Pacifica Historical Society as candidates for historical landmark status received final landmark designation from the Pacifica City Council. Although the number of landmarks receiving final designation falls one landmark short of the City's goal, Pacifica believes that it was able to substantially complete the goal it set in light of its limited financial resources.

Pacifica's ability to meet its historical landmark designation goal is contingent on the owners of any potential historical structure approaching the City and requesting landmark designation. As such, Pacifica has little direct control over the actions of property owners.

1990 Objectives - Pacifica shall encourage the designation of one site per year as an historical landmark by making landowners aware of the potential tax benefits of such designation.

Time Frame - As noted above

For other programs which will promote improvement of the existing housing stock, see Action Programs Nos. 1 and 4.

### 5. Housing Development

As discussed in the Regional Housing Needs section, 61 new housing units per year will be necessary to maintain an adequate supply of housing between 1988 and 1995. The seven year projected total is 425 units.

#### A. Sites Available for Housing

At present, and within the five year time frame of this Housing Element update, there are sufficient and suitable sites to accommodate the 420 housing units needed. Government subsidy programs and land use controls which exist or may be adopted, may affect the size, type, cost and location of housing and thereby influence the economic and demographic character of the resident population. These programs and controls should be monitored annually in order to assure, within the framework of the General Plan, the continued availability of adequate sites throughout the community for a variety of housing types which can accommodate citizens from all economic levels.

## Housing Element

In addition to ensuring adequate sites for development of housing, the City wishes to ensure orderly growth consistent with the development and improvement of adequate streets, facilities and services. Fees such as those for traffic mitigation, in-lieu park dedication, and sewer connection, and the currently low level of development have minimized this problem. Therefore, if development appears to be occurring at a faster rate than it can be absorbed, the City should encourage development in areas of the City where adequate services, can be provided, and where environmental constraints are less. Sites available for housing are discussed on page 28.

Pacifica has the quality of mixed housing values within existing residential neighborhoods. This quality should be continued and no effort should be made to concentrate low income housing in one or two neighborhoods.

### B. Methods to Promote Affordable Housing

#### (1) Density Bonus Ordinance

The Density Bonus Ordinance, adopted in April 1984, offers the incentive of increased density and flexibility in development standards in exchange for housing which will help meet the City's need to provide affordable and rental housing. Multifamily residential projects can exceed their maximum density if provision is made for rental housing, affordable housing, or housing for the elderly or disabled. The amount of the density bonus ranges from 15 percent for rental housing to 50 percent for affordable, elderly, or disabled housing. The ordinance also regulates rent structure and ownership housing costs. All affordable density bonus housing must be guaranteed to be affordable to future residents. For rental housing, rents must be affordable for 30 years. If a rental unit is to be converted to ownership, it must be affordable to the same group it was intended to serve. Resale controls for ownership guarantee the permanent occupancy of affordable units by low and moderate income households. All guarantees of continued availability of affordable density bonus housing are by deed restrictions or other legal arrangements.

The ordinance allows, in addition to a density increase, a reduction in the floor area of affordable units and a relaxation of City parking standards.

Theoretically, the Density Bonus Program can be used in any multifamily residential development project. Because the amount and type of bonus varies, it is not possible to tabulate the number of affordable units which might result from implementation of the ordinance. The Density Bonus Program is discussed further under Action Program No. 19.

Similar to the density bonus concept, inclusionary zoning is a type of regulation that requires a minimum percentage of low and moderate income housing units in new development. Resale controls are needed to guarantee continued affordability. Increased density is usually provided. An option of payment of an in-lieu fee is frequently offered. Inclusionary zoning expands the supply of affordable housing by integrating it into the community. Consideration of inclusionary zoning is suggested as a new action program (See Action Program No. 21).

#### (2) Second Units

In 1982, Pacifica passed a Second Residential Unit Ordinance which permits "in-law" units on single family property. It is not possible to assess the number of second units which will be developed in the City. The amount of such development will depend on a variety of factors including the size of individual properties, the placement and design of structures on individual sites, and neighborhood acceptance. The Second Unit Ordinance is discussed further under Action Program No. 10.

## Housing Element

The Double Unit Opportunity Program (DUO), sponsored jointly by the San Mateo County Department of Housing and Community Development and the nonprofit San Francisco Development Fund, offers homeowners assistance in creating second units. The program provides an architect to prepare plans and estimate costs. Program staff also assists with obtaining financing, and oversees construction of the second unit. Action Program No. 11 calls for continued promotion of this program.

### (3) Manufactured Housing

Manufactured housing is a term which covers a broad range of housing, including mobile homes and factory built housing. The range in cost for this type of housing is wide, reflecting the degree to which the housing components are prepared and assembled for construction or installation. Manufactured housing includes simple precut lumber packages, as well as modular housing preassembled and installed on the site with no further finishing needed. In general, the City considers manufactured housing a resource for providing lower cost housing. The City seeks to eliminate constraints to development of this type of housing.

Manufactured housing is permitted on single family lots in Pacifica. City Ordinance No. 323, adopted in January 1982, requires that manufactured homes be on permanent foundations, and include pitched roofs. Porches, landings, or stairways may also be required. There is currently one 93 unit mobile home park within Pacifica. Ordinance No. 550-C.S., adopted in March 1990, regulates the conversion of mobile home parks to other uses.

### (4) Energy Conservation

As the price of gas and electricity rises, the cost of shelter rises also. If the City is to address housing needs in the future and continue to maintain affordability of planned, new units, increased energy self-sufficiency is necessary. Continued future affordability can be ensured by careful land use planning and conservation measures promoted today.

The Conservation Element of the City's General Plan encourages decreased energy consumption whenever possible, requiring new residential lots to have direct north-south orientations, and developing incentives to encourage use of solar energy. In June 1983, the California Energy Code came into effect. The Code requires energy conserving features on new structures, including insulation, limits on glass area, and metal or glass doors on fireplaces.

### (5) Other Programs to Promote Affordable Housing

The ordinances mentioned above are City programs which directly encourage development of affordable housing. Portions of other City ordinances also promote housing affordability, although indirectly. In addition, there are several San Mateo County and private programs which can contribute to the development of affordable housing in Pacifica. The City, County and private programs are as follows:

#### Residential Units above Commercial Structures

The Pacifica Municipal Code permits dwelling units above commercial structures. This is a technique to provide rental housing and to utilize infill sites. Action Program No. 9 calls for promotion of this Municipal Code provision.

#### Section 8 Certificate Program

The San Mateo County Housing Authority operates this program, which is funded by the U.S. Department of Housing and Urban Development. Under the program,

## Housing Element

eligible participants pay 30 percent of their income for rent. The Section 8 Program pays the difference between the rent the participant can pay and the total (market rate) rent of the unit. Action Program No. 7 calls for provision of Section 8 units in new development whenever possible. The City's Density Bonus Program rental standards are consistent with the County Housing Authority rent structure, thus allowing Section 8 certificates to be used for bonus units.

### The Reverse Annuity Mortgage (RAM) Program

This program allows people over 62 to borrow funds at a fixed interest rate for as long as 10 to 12 years. To qualify, RAM loan recipients must live in their homes and have little or no mortgage balance. The loans allow homeowners to live in their homes, and collect equity into income. Action Program No. 24 calls for promotion of this program.

### The Human Investment Project (H.I.P.) Homesharing Program

This program, funded through both private and public sources, including Redevelopment funds, matches homeowners seeking housemates with tenants seeking housing. Senior and single parent homeowners can help make house payments by taking in a tenant. Those looking for housing can find a place to live at a reasonable price. Although applicants are not limited by income, the program generally assists single parents and seniors. Action Program No. 28 calls for continued promotion of this program.

### Housing Fund

The City has established a Redevelopment Agency for the purpose of implementing the Rockaway Beach Specific Plan. Section 33334.2(a) of the California Health and Safety Code states that 20 percent of the taxes allocated to the agency "... shall be used by the agency for the purposes of increasing and improving the community's supply of low and moderate income housing available at affordable housing cost..." These funds could be used in a variety of ways, including acquisition of land or building sites, improvements to land or building sites, and donation of land to private or public parties (it is not required that such land or sites be located in Rockaway Beach). A specific program for the use of such funds has yet to be developed. Action Program No. 12 calls for development of such a program.

## C. Policies, Programs and Objectives to Develop Housing

### POLICY - PLACE THE PRIORITY ON RESIDENTIAL INFILLING.

**Action Program No. 9** - *Continue to administer provisions of the Zoning Ordinance which allow residential units on commercial sites if they are above ground floor commercial uses.*

|                    |   |   |
|--------------------|---|---|
| Specific Action    | - | Discuss this option with individual developers on a project-by-project basis. Encourage inclusion of second floor units where feasible.   |
| Responsible Agency | - | Pacifica Planning Department  |
| Financing          | - | City funds  |
| 1987 Objectives    | - | 10 units per year   |
| Accomplishments    | - | Pacifica's policy of encouraging housing above ground floor commercial uses has permitted 11 units to be constructed or approved for construction in commercial districts from January 1987 to January 1990. Despite Pacifica's encouraging numerous developers to include housing in their proposals, few developers have chosen to do so, resulting in a 19 unit shortfall of its 30 unit goal. The limited amount of vacant commercially |

## Housing Element

zoned land has contributed to the shortfall. The program is most frequently used on Palmetto Avenue, Pacifica's "main street," which is nearly built out.

- 1990 Objectives - Pacifica will continue to encourage the inclusion of housing above ground floor commercial uses, with a goal of five units per year.
- Time Frame - Continuous

### **Action Program No. 10 - Encourage the provision of "affordable" second residential units.**

- Specify Action - Amend the Second Unit Ordinance to require that second units be "affordable" as defined in the Density Bonus Ordinance.
- Responsible Agency - Pacifica Planning Department
- Financing - City funds
- 1987 Objectives - 10 affordable units/year (50 units by 1990)
- Accomplishments - Since the January 1987 publication of the previous Housing Element, 10 second residential units were constructed or legalized pursuant to Pacifica's Second Unit Ordinance.

Pacifica's Second Unit Ordinance contains guidelines for establishing maximum permitted rent based on : (a) 70% of the County's median household income figures for newly constructed second units; and, (b) 50% of the County's median household income for all other second units. Pacifica did not meet its 50-second-residential-units-by-1990 goal due to the relatively high costs of second units construction on Pacifica's prevalent steep slopes. As described below, adoption of the rent restrictions may have been counterproductive.

Planning staff has noticed that since the adoption of second unit rent restrictions, the number of second unit proposals has fallen while the number of second units which have been constructed illegally (and have been required, through Code enforcement procedures, to be removed) has increased. Some homeowners are circumventing the rent restrictions by legally constructing second units, moving in themselves, and renting out the primary unit. Based on the analysis of the public's perception of the rent restrictions as a stringent economic disincentive to second unit legalization, staff expects to begin exploring the possibility of modifying the Second Unit Ordinance's rent restrictions.

- 1990 Objectives - The adoption of an inclusionary zoning ordinance may encourage the development of 10 second residential units per year. Absent the inclusionary zoning ordinance, 4 second residential units per year would be a reasonable goal. Staff also expects to begin exploring the possibility of modifying the Second Unit Ordinance's rent restrictions to minimize the economic disincentive effect it appears to be having on the second unit market and to ensure that the second units being constructed will conform to the Building Code.
- Time Frame - Continuous

### **Action Program No. 11 - Promote the Double Unit Opportunity (DUO) Program.**

- Specific Action - Obtain literature for display and distribution. Refer Interested individuals to San Mateo County.

## Housing Element

|                      |   |   |
|----------------------|---|---|
| Responsible Agencies | - | Pacifica Planning Department, San Mateo County Housing and Community Development  |
| Financial            | - | County funds  |
| 1987 Objectives      | - | 1 moderate income unit/year   |
| Accomplishments      | - | The San Mateo County Department of Housing and Community Development has provided literature to Pacifica regarding the DUO program. Pacifica has exceeded its 3-moderate-income-units-by-1990 goal with the construction of 11 second units since 1/87.                               |
| 1990 Objectives      | - | Similar to the Second Residential Unit Ordinance, the DUO program encourages the development of second residential units. Pacifica hopes to increase the number of moderate income units from its 1987 goal of 1 unit to 2 units per year by promoting DUO program more aggressively. |
| Time Frame           | - | Continuous  |

**Action Program No. 12** - *Develop program for establishment of Housing Fund from tax increment revenues to increase and improve low and moderate-income housing.*

|                      |   |   |
|----------------------|---|---|
| Specific Action      | - | Develop a program which will set forth the means of distributing funds generated by the Redevelopment Agency. Establish priority system.  |
| Responsible Agencies | - | Pacifica Planning Department, Redevelopment Agency  |
| Financing            | - | Taxes allocated to Redevelopment Agency   |
| 1987 Objectives      | - | To be determined  |
| Accomplishments      | - | <p>The West Rockaway Beach Redevelopment Project area was established as Pacifica's first redevelopment area in June 1986 and the increment revenue began being received by the City in fiscal year 1987-88. As of September 1990, a total \$60,000 of the tax increment revenue had been set aside in a separate account for low and moderate income housing. A portion of this money is being used to pursue potential development of moderate income housing on City-owned property on Westline Drive. (See Action Program No. 13). By the end of the planning period, in 1995, a total of \$140,000 will have been set aside in the low and moderate income housing fund. This money will be used for, among other potential uses, development of low and moderate income housing on City-owned property and modification of existing residences for handicapped access for qualified households.</p> <p>Currently there are two sites in the Redevelopment Area for which proposals have been approved: an 8,000 square foot project along Dondee Way and an 18,000 square foot project along Rockaway Beach Avenue. Four single-family residences have already been demolished for redevelopment purposes within the Coastal Zone. The residents of these structures have been provided relocation payments in conformance with California law. The City will work with developers of new housing proposals and pursue development on City-owned property to replace these units.</p> |
| 1990 Objectives      | - | Pacifica expects to receive additional redevelopment housing funds by the end of 1991. A specific housing program should be developed as additional funds accumulate.   |
| Time Frame           | - | To begin housing construction when tax increment funds become available.  |

## Housing Element

**Action Program No. 13** - *Actively pursue developer interest in two sites: (1) a 1.5 acre site on Westline Drive in the Fairmont West neighborhood (excess right-of-way owned by the State); (2) a 1.5 acre site at the northeast corner of Eureka Drive and Talbot Avenue (owned by the City).*

- Specific Action - Circulate request for proposals. Coordinate private and public agencies who are able to build suitable low-income housing. Where possible, utilize the Density Bonus Ordinance to obtain the maximum number of units. Where possible, make units available for Section 8 certificate holders.
- Responsible Agencies - Pacifica Planning Department, San Mateo County Housing Authority, private non-profit housing corporations.
- Financing - City funds, Section 8 funds, State and Federal low interest loans; other affordable housing funding programs
- 1987 Objectives - Up to 104 rental units for seniors (Oddstad site); ten low-income units for families (Westline site); up to 11 Section 8 rental certificates; four low-income units and 16 moderate-income units (Talbot/Eureka site)
- Accomplishments - At one of the three areas identified in Pacifica's 1/87 Housing Element as an area which could support low income housing, 104 senior citizen units were constructed. The nonprofit developer of the Pacific Oaks project, BRIDGE Housing Corporation, increase the size of the project by 34 units by successfully using the City's Density Bonus Ordinance.
- The City is currently pursuing an affordable housing development concept at the Westline site. The City is using Redevelopment money to complete a survey and geotechnical studies to determine the feasibility of development on the site.
- Regarding the third site at Talbot and Eureka, the City has recently reviewed a housing proposal, which includes 4 affordable units, at a Planning Commission Study Session. The Commission has requested some design modifications, particularly since a portion of the subject property is City owned and the applicant would be requesting a density bonus and a parking exception for the project. The City is waiting for the applicant's revised design.
- 1990 Objectives - Pacifica is continuing to solicit proposals for development at the Talbot/Eureka and Westline sites and expects to review a specific development proposal regarding the Westline site by the end of 1990.
- Time Frame - Currently working with architect on feasibility and preliminary development concepts for Westline site. Continuously promote Talbot/Eureka site.

**Action Program No. 14** - *In addition to the specific properties identified in Action Program No. 13, the City should inventory City-owned land that may be appropriate for development of affordable housing. If City-owned property is sold at market-rate, all or a portion of the funds generated should be placed in a housing fund. School district property which has been declared surplus should be designated for residential development, unless otherwise needed for park purposes. Inclusion of affordable units should be encouraged.*

- Specific Action - Conduct an inventory of City-owned land. At the request of the school district, designate surplus sites for residential use. Provide support for appropriate development.
- Responsible Agencies - Pacifica Community Development and Services Department, Laguna Salada Union School District, Jefferson Union High School District



## **Housing Element**

- Financing - City funds
- 1987 Objectives/  
Accomplishments - Not applicable, new program
- 1990 Objectives - Not applicable
- Time Frame - Complete land inventory by 1993. Work with developers as requested.

### **Action Program No. 15 - Amend the Growth Control Ordinance.**

- Specific Action - Hold public workshops and hearings on proposed revisions to the Growth Control Ordinance. Consider options such as increasing the number of annual allocations and the maximum allotment per developer. Consider adding exemptions for senior housing, low income housing, and mixed use projects which are primarily commercial.
- Responsible Agencies - Pacifica Planning Department
- Financing - City funds
- 1987 Objectives/  
Accomplishments - Although this is a new program, the Growth Control Ordinance has been amended two times since 1987 to exempt a 104 unit senior project and a 110 unit townhouse project.
- 1990 Objectives - Not applicable
- Time Frame - Place the Growth Control Ordinance amendments on the November 3, 1992, ballot.

**POLICY - NEW DEVELOPMENT SHALL BE COMPATIBLE WITH EXISTING DEVELOPMENT AND SHALL HAVE SAFE ACCESS.**

### **Action Program No. 16 - Develop Design Review Guidelines.**

- Specific Action - Adopt Design Review Guidelines encouraging development of infill housing which is sensitive to, and compatible with, surrounding development. Continue to review projects for safe and adequate access and, where necessary, suggest mitigation.
- Responsible Agency - Pacifica Planning Department
- Financing - City funds
- 1987 Objectives - N/A
- Accomplishments - Design Guidelines for infill housing were implemented in September 1987. Insofar as the goal of the 1987 Housing element was to develop these guidelines, the goal has been met.  
  
Site Development Permits are required of many infill housing proposals and adherence to the Design Guidelines is enforced. From 1987 to January 1990, 27 infill units were constructed pursuant to the Guidelines.
- 1990 Objectives - In conjunction with Action Program Nos. 9, 10, 11, 22, and 26, Pacifica will continue to encourage the development of housing, especially infill housing, and will enforce adherence to the Design Guidelines.

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Time Frame - Continuous application of the Guidelines

**POLICY** - ENCOURAGE DEVELOPMENT PLANS WHICH PROTECT OR PROVIDE OPEN SPACE. BALANCE OPEN SPACE, DEVELOPMENT, AND PUBLIC SAFETY, PARTICULARLY IN THE HILLSIDE AREAS.

**Action Program No. 17** - *Development regulations should encourage density-open space trade-offs, such as clustering development, transferring development rights from sensitive to less sensitive land, and dedication of open space.*

Specific Action - Amend Zoning Ordinance to include procedure for transfer of development rights. Prepare inventory of potential "receiver sites." Continue to administer open space dedication policies.

Responsible Agency - Pacifica Planning Department

Financing - City funds

1987 objectives - N/A

Accomplishments - A Transfer of Residential Development Rights (TDR) program (Pacifica Municipal Code Article 42) has been adopted to facilitate the implementation of Pacifica's Open Space Task Force's goals of preserving sensitive geological and open space areas. Insofar as inclusion of TDR procedures in the Municipal Code was the goal of the 1987 Housing Element, Pacifica has satisfied this goal.

One project has been approved under the TDR Ordinance. A 20 acre coastal bluff top site (the Dunes) will be dedicated open space in exchange for increased density on an inland site (the "Skyridge" project). Another site has been identified as a "receiver" for increased density and additional sites will be identified on a project by project basis.

1990 Objectives - Now that the TDR program is in place, Pacifica will continue to encourage the owners of environmentally sensitive land to dedicate that land as open space in exchange for increased density at appropriate locations. Pacifica will advertise and promote this program aggressively.

Time Frame - Ongoing

**Action Program No. 18** - *Utilize the Open Space Task Force Report as a reference to identify issues of concern when evaluating land use proposals and when considering issues relating to open space.*

Specific Action - Refer to the Open Space Task Force Report when reviewing residential development applications. Forward proposals for residential development within areas identified in the Open Space Task Force Report to the Open Space Committee.

Responsible Agency - Pacifica Planning Department, Open Space Committee

Financing - City funds

1987 Objectives/  
Accomplishments - Not applicable; new action program

1990 Objectives - Not applicable

Time Frame - Continuous

## Housing Element

### **POLICIES - PROVIDE HOUSING OPPORTUNITIES FOR ALL INCOME GROUPS; - PROVIDE A CHOICE OF HOUSING TYPES AND DENSITIES**

**Action Program No. 19 - Promote the Density Bonus Ordinance in all new multifamily residential development. Encourage a mix of rental and owner housing types, including senior, low income, moderate, and above moderate income.**

- |                    |   |  |
|--------------------|---|--|
| Specific Action    | - | Discuss the ordinance with individual developers. Stress incentives for inclusion of affordable units.   |
| Responsible Agency | - | Pacifica Planning Department   |
| Financing          | - | City funds   |
| 1987 Objectives    | - | 10 units/year  |
| Accomplishments    | - | 26 density bonus units have been constructed/approved for construction since January 1987 to present, 4 less than the 30 density bonus units expected by 1990. The City's Planning Department is currently in the process of researching, at the Planning Commission's direction, an ordinance promoting inclusionary zoning focusing on the development of affordable housing. (See Action Program No. 21.) |
| 1990 Objectives    | - | The Density Bonus Ordinance will be more aggressively advertised and promoted by the City, whereby the City hopes to achieve its 10 density bonus units per year goal. The Density Bonus Ordinance will be amended to comply with State law by 1991.   |
| Time Frame         | - | Continuous   |

**Action Program No. 20 - Provide incentives for inclusion of affordable units in new residential development.**

- |                    |   |   |
|--------------------|---|---|
| Specific Action    | - | Adopt a program which sets forth criteria for waiving fees for projects with a significant number of affordable units.  |
| Responsible Agency | - | Pacifica Planning Department  |
| Financing          | - | City funds  |
| 1987 Objectives    | - | 10 units/year   |
| Accomplishments    | - | See Action Program No. 19 for numerical analysis. Although Pacifica has not adopted a specific fee waiver program for projects with "a significant number of affordable units," the City does review projects on a case-by-case basis for the waiver or delay in the payment of development fees and shall continue to do so. Pacific Oaks, a 104 unit senior and affordable project, is an excellent example of a project which has used Pacifica's ordinance to develop projects needed by the community. The City agreed to modify the amount of fees regularly imposed on the project to ensure the affordability of the units. |

Other incentives for provision of affordable units include fast-tracking, modification of development standards, and exemption for growth control regulations. The City is currently willing to fast-track projects which include affordable units and modification of development standards is possible through the Planned-Development process. An exemption to the Growth Control ordinance was approved for the 104 unit senior/affordable project described above.

## **Housing Element**

- 1990 Objectives - Continue to offer options for fast-tracking. Review development proposals on a case-by-case basis. See Action Program No. 15 regarding the Growth Control Ordinance.
- Time Frame - Continuous

### **Action Program No. 21 - Consider adopting an inclusionary zoning ordinance.**

- Specific Action - Research feasibility and effectiveness of inclusionary zoning, including allowing additional density and use of an in-lieu fee. Hold public hearings and consider adoption of an ordinance.
- Responsible Agency - Pacifica Planning Department
- Financing - City funds
- 1987 Objectives/  
Accomplishments - Not applicable, new program
- 1990 Objectives - Not applicable
- Time Frame - Consider ordinance by 1993

### **Action Program No. 22 - Encourage development of small houses which will fit more appropriately on small lots. Encourage development of small units in multifamily projects to provide more density without increasing massing. The market should limit cost of the units based on size.**

- Specific Action - Utilize the City's Design guidelines and design review process to encourage developers to build small units under appropriate circumstances.
- Responsible Agency - Pacifica Planning Department
- Financing - City funds, private development
- 1987 Objectives/  
Accomplishments - Not applicable, new program. However, the Design guidelines currently call for minimizing the size of houses on substandard lots. the City required an applicant for a large condominium and townhouse project to include 12% of the units as one bedroom condominiums.
- 1990 Objectives - Approve ten small units per year
- Time Frame - Continuous

### **Action Program No. 23 - Encourage development of a shared living community (co-housing) in an appropriate location to provide diversity in housing opportunities.**

- Specific Action - Discuss the potential for development of a co-housing project with property owners, prospective developers, and organizations specializing in shared living communities. Encourage application in appropriate locations. Modify development standards to accommodate design criteria for co-housing.
- Responsible Agency - Pacifica Planning Department, private development
- Financing - City funds, private development
- 1987 Objectives/  
Accomplishments - Not applicable, new program

## Housing Element

- 1990 Objectives - One shared living community application by 1995
- Time Frame - Ongoing

**Action Program No. 24** - *Promote the Reverse Annuity Mortgage program. The program allows senior homeowners to transform the equity they have in their homes into regular monthly income.*

- Specific Action - Obtain literature for display and distribution. Refer interested parties to County.
- Responsible Agencies - Pacifica Planning Department, Human Investment Project
- Financing - RAM Program funded by grants from private foundations and the Federal Home Loan Bank Board
- 1987 Objectives - One home/year
- Accomplishments - Since 1987, only one Pacifica senior citizen has opted to transform the equity in his home into regular monthly income through participation in the Reverse Annuity Mortgage (RAM) program. The agency which administers this program, the Human Investment project, Inc. (HIP), recently expanded the number of options available under the program to a total of six programs. As a result, the number of people opting for monthly income has decreased. HIP has counseled numerous Pacifica residents about their options and has provided Pacifica with literature for distribution about the program.
- 1990 Objectives - Both Pacifica and HIP believe RAM and the other programs available through HIP have been successful. As such, Pacifica will renew its goal of one (1) home enrolled in RAM per year but will expand its goal to include increasing public awareness of the other options available through HIP. Information will be provided through the Seniors in Action program.
- Time Frame - Continuous

**POLICY** - PROHIBIT DEVELOPMENT IN HAZARDOUS AREAS, INCLUDING FLOOD ZONES, UNLESS DETAILED SITE INVESTIGATIONS ENSURE THAT RISKS CAN BE REDUCED TO ACCEPTABLE LEVELS.

**Action Program No. 25** - *Require a geotechnical site investigation prior to allowing site development.*

- Specific Action - Continue to administer Administrative Policies Nos. 28 and 29 which require that all applications for building permits on property with a slope of 15 percent or more be accompanied by a geotechnical report.
- Responsible Agencies - Pacifica Planning Department, Pacifica Engineering Department
- Financing - City funds
- 1987 Objectives - N/A
- Accomplishments - Numerous development proposals have been required to provide the City with geotechnical reports due to site topography. Since 1983, when the City's geotechnical standards were adopted, any site with an average slope of 15% or greater must have a geotechnical report completed prior to the development of the site. These standards have been strictly applied since their adoption.

## **Housing Element**

- 1990 Objectives - The City will continue to enforce the strict requirement for geotechnical reports.
- Time Frame - Continuous

**POLICY - MAINTAIN A BALANCED RESIDENTIAL ENVIRONMENT WITH ACCESS TO EMPLOYMENT OPPORTUNITIES, COMMUNITY FACILITIES AND ADEQUATE SERVICES.**

***Action program No. 26 - Encourage a development of above-moderate income housing in suitable areas to meet ABAG's projected housing need.***

- Specific Action - Prepare, publish, and distribute inventory of available sites. Facilitate development process.
- Responsible Agencies - Pacifica Planning Department, San Mateo County Department of Housing and Community Development
- Financing - City funds
- 1987 Objectives - 180 units (36 units/year to 1990)
- Accomplishments - An inventory of the sites available for development, their acreage, their geological and zoning limitations, and the probable number of units which could realistically be built on each site was prepared by the City. This inventory did not include small infill housing sites.

From January 1987 to January 1990, approximately 300 above moderate income units have been constructed. Pacifica has surpassed its projected goal of 36 above moderate income units per year. The City expects its growth to continue (ABAG has projected that Pacifica will have 13,420 households in 1990 compared to the 12,733 households identified in the 1980 census) due to the comparatively skyrocketing costs of housing in neighboring cities, Pacifica's close proximity to major job centers, and its desirable coastal location.

Although the San Mateo County's Mortgage Credit Certificate ("MCC") program is technically not the "development of moderate income housing," it assists moderate income, first time home buyers to purchase their first home. Two Pacifica residents have received MCC commitments enabling them to purchase their first home. The San Mateo County's Housing and Community Development Division has also provided Pacifica's Planning Department with literature regarding their program for distribution to interested parties.

- 1990 Objectives - Pacifica has updated its inventory of sites available for development and will distribute the revised inventory, with a brief description of programs (such as density bonus) which could potentially increase the intensity of the development, to potential developers.
- Time Frame - Continuous

**POLICIES - DISCOURAGE DISCRIMINATION BASED ON AGE, RACE, SEX, FAMILY SIZE, DISABILITY, OR NATIONALITY;**

**- ENCOURAGE PROVISION OF A LOCAL SHELTER (SAFE HOUSING) FOR VICTIMS OF FAMILY VIOLENCE.**

## **Housing Element**

**Action Program No. 27 - Continue to cooperate with the Pacifica Resource Center in the Parks, Beaches and Recreation Department and emphasize its role in housing assistance.**

|                      |   |  |
|----------------------|---|--|
| Specific Action      | - | Refer interested parties to Center staff.  |
| Responsible Agencies | - | Pacifica Planning Department<br>Pacifica Resource Center   |
| Financing            | - | City funds, Grants from San Mateo County Department of Community Services  |
| 1987 Objectives      | - | Not applicable   |
| Accomplishments      | - | Pacifica's Resource Center has referred 332 Pacifica households to County shelters from January 1987 to January 1990.  |
| 1990 Objectives      | - | Pacifica Planning Department will continue to work in concert with the Parks, Beaches and Recreation Department's Resource Center in providing housing assistance. |
| Time Frame           | - | Continuous   |

**Action Program No. 28 - Promote the Human Investment Project's Shared Homes Program directed to seniors and single parents who are homeowners or tenants.**

|                      |   |   |
|----------------------|---|---|
| Specific Action      | - | Obtain literature for display and distribution. Refer interested individuals to Project staff.  |
| Responsible Agencies | - | Pacifica Planning Department, Human Investment Project  |
| Financing            | - | Various funding sources, from cities in San Mateo County, fund raising efforts and other private contributions  |
| 1987 Objectives      | - | 3 low income units/year 3 moderate income units/year  |
| Accomplishments      | - | The Human Investment project (HIP) has matched 184 median income housing "seekers" with housing "providers" through their shared Home program. Pacifica has also obtained literature regarding this program for distribution to the public. |
| 1990 Objectives      | - | Both Pacifica and HIP believe that the Shared Homes program has been a success and will increase its 6 units per year goal to 60 "matches" per year.  |
| Time Frame           | - | Continuous  |

**Action Program No. 29 - Promote Operation Sentinel, a program that investigates complaints of discrimination in housing due to race, religion, marital status, sex or national origin.**

|                      |   |   |
|----------------------|---|---|
| Specific Action      | - | Obtain literature for display and distribution. refer interested individuals to Operation Sentinel. |
| Responsible Agencies | - | Pacifica Planning Department, Operation Sentinel  |
| Financing            | - | Operation Sentinel, HUD, and various other public and private sources                               |
| 1987 Objectives      | - | Not applicable  |

## Housing Element

- Accomplishments - Pacifica has assisted Operation Sentinel in its investigation of 7 complaints of housing discrimination. Literature regarding Operation Sentinel's program has been provided to Pacifica for distribution to interested parties.
- 1990 Objectives - Operation Sentinel has requested assistance from Pacifica in the advertisement of their housing discrimination project. Pacifica has agreed to promote the program whenever appropriate.
- Time Frame - Continuous

***Action Program No. 30 - Promote the Center for Independence of the Disabled, an organization that provides services to the disabled, including housing rehabilitation assistance and accessibility modifications.***

- Specific Action - Obtain literature for display and distribution. Refer interested individuals to the Center for Independence of the Disabled.
- Responsible Agencies - Pacifica Planning Department, Center for Independence of the Disabled
- Financing - City funds, Center for Independent Living, Redevelopment Funds
- 1987 Objectives/  
Accomplishments - Not applicable; new action program
- 1990 Objectives - Not applicable
- Time Frame - Continuous

***Action Program No. 31 - Provide the opportunity for conversion of existing facilities to shelters for victims of family violence, or other special needs facilities.***

- Specific Action - Revise Zoning Ordinance to include a special process for such conversions. Expand definition of "Special care Facilities" to include shelters for victims of family violence and other need categories.
- Responsible Agencies - Pacifica Planning Department, Pacifica Resource Center
- Financing - City funds
- 1987 Objectives - Not applicable
- Accomplishments - Pacifica amended Section 9-4.273.1 of the Pacifica Municipal Code in October 1987, revising the definition of "Special Care Facility" to include shelters for victims of family violence, homeless persons, or other "needs" categories, thereby allowing such shelters in the R-1 District. Since the revision of Pacifica's Municipal code to include these categories was the 1987 objective, the adoption of the Zoning Amendment satisfied this Action Program's specific action.

There are no emergency shelters or transitional housing units located in Pacifica. If a shelter is proposed in the City, staff will provide information and assistance to the project proponents. However, given the City's location in relation to public transportation links and the larger population centers, it is not anticipated that a local shelter will be proposed in the near future.

- 1990 Objectives - Not applicable
- Time Frame - Continuous



## **Housing Element**

**POLICY** - THE HOUSING ELEMENT SHALL BE ACTIVELY MONITORED TO ENSURE IMPLEMENTATION.

**Action Program No. 32** - *Form a committee to monitor action programs and to devise implementation strategies.*

|                                     |   |   |
|-------------------------------------|---|---|
| Specific Action                     | - | Form a committee which includes members of the Planning Commission and housing advocates. Hold meetings to discuss implementation of the Housing Element. |
| Responsible Agencies                | - | Pacifica Planning Department,<br>Planning Commission  |
| Financing                           | - | City funds  |
| 1987 Objectives/<br>Accomplishments | - | Not applicable, new program   |
| 1990 Objectives/<br>Time Frame      | - | Form committee within six months of adoption of 1990 Housing Element.   |

## **V. COASTAL ZONE HOUSING**

### **1. Purpose**

State law includes several requirements for housing in the coastal zone. Specifically, Section 65588 of Article 10.6 of the Government Code calls for jurisdictions to include information on:

- Units approved for construction, demolished and replaced in the coastal zone since January 1, 1982.
- New and replaced units for low and moderate income households within and outside of the coastal zone.

State law also includes specific requirements which apply to low and moderate income housing located within the coastal zone. In summary, dwelling units which are occupied by low and moderate income persons cannot be demolished or converted to other uses unless provision is made for replacement of the units. Exceptions to this requirement include:

- Conversion or demolition of a structure with less than three (3) units,
- Conversion or demolition of a project which is comprised of more than one structure with ten (10) or fewer units, or
- Conversion of a residential structure to accommodate a coastal-dependent or coastal-related use.

It should be noted, however, that State law calls for replacement of units described above if determined to be feasible. In addition, all new development in the coastal zone is required to include low and moderate income units if feasible. Due to the small size of all new development in Pacifica's coastal zone, only one project approved since 1982 has included affordable units.

In Pacifica, the coastal zone is west of Highway 1 with a small "bump" east of the highway between Reina del Mar and Burns Court. There are six coastal neighborhoods. A special census was conducted for selected neighborhoods in Pacifica, based on 1980 Census data. The special census included each coastal neighborhood. Population and housing information is provided in Table 19.

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**TABLE 19**

**Population and Housing Characteristics  
for the Coastal Zone, 1980**

| <u>Population</u>              |                 |                            |                       |
|--------------------------------|-----------------|----------------------------|-----------------------|
|                                |                 | Percent in<br>Coastal Zone | Percent<br>Citywide   |
| Total                          | 5,370           | 100%                       | 14.5%                 |
| Male                           |                 | 50%                        |                       |
| Female                         |                 | 50%                        |                       |
| <u>Minorities</u>              |                 |                            |                       |
| Group                          | Number          | Percent in<br>Coastal Zone | Percent<br>Citywide   |
| Spanish                        | 547             | 10.0%                      | 13.0%                 |
| Black                          | 250             | 4.6%                       | 5.5%                  |
| Asian                          | 478             | 8.9%                       | 9.6%                  |
| <u>Housing Characteristics</u> |                 |                            |                       |
| Tenure                         | Number          | Percent in<br>Coastal Zone | Percent<br>Citywide   |
| Owner<br>Occupied              | 979             | 41.2%                      | 68%                   |
| Renter<br>Occupied             | 1,376           | 58.7%                      | 32%                   |
| Type of Unit                   | Number          | Percent in<br>Coastal Zone | Percent<br>Citywide   |
| Single Family                  | 1,020           | 40.7%                      | 81.0%                 |
| Multi-Family                   | 1,398           | 55.8%                      | 17.4%                 |
| Mobile homes                   | 93              | 3.4%                       | 0.6%                  |
|                                | Coastal Zone    | Citywide                   | Difference            |
| Median Rent                    | \$ 344.00       | \$ 366.00                  | -6.0%                 |
| Median Home<br>Value           | \$97,416.00     | \$100,880.00               | -3.5%                 |
| <u>Income Characteristics</u>  |                 |                            |                       |
|                                | Coastal<br>Zone | Citywide                   | Percent<br>Difference |
| Median Household<br>Income     | \$20,199.00     | \$24,175.00                | -19.5%                |

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### Poverty Level Status

|                               | Number | Percent of<br>Coastal Zone | Percent<br>Citywide |
|-------------------------------|--------|----------------------------|---------------------|
| Families                      | 178    | 13.0%                      | 4.7%                |
| Families Headed<br>by Females | 116    | 8.4%                       | 2.1%                |

### 2. Population and Housing Characteristics

As indicated in Table 19, the minority population in the coastal zone is similar to the Citywide population, although there are slightly fewer minorities overall in the coastal zone. Census information indicates that the coastal zone has a lower income population, and housing costs are lower. Lower housing costs are due in part to the fact that many of the houses in the Coastal Zone are older and smaller than in other areas. This is particularly true of the West Sharp Park neighborhood. The income level of households is almost 20 percent less in the coastal zone, and the number of families below the poverty level is 8.4 percent higher for coastal neighborhoods than for the City as a whole. Over one-third of families in the City (34%) below the poverty level are in the coastal zone and almost half (49%) of the families headed by females below the poverty level in Pacifica are in the coastal zone. Median income is almost 20 percent less in coastal neighborhoods than Citywide.

A high percentage of multi-family housing is in the coastal zone. Neighborhoods at the north end of the City, including Fairmont West, West Edgemar and West Pacific Manor have particularly high percentages of multi-family housing. It follows that the percentage of renters is also high for coastal neighborhoods - over 50% of the units are occupied by renters. Rents are six percent lower and home value is 3.5 percent lower in the coastal zone than for the City as a whole.

The City's mobile homes are in the Pacific Skies Mobile Home Park, in the West Sharp Park neighborhood. As of January 1, 1990, there were 93 mobile homes in the park.

Since January 1982, 106 new units have been constructed in the coastal zone. Of these, 26 are single-family detached, 78 are multi-family, and 7 are second units. Of the multi-family units approved, 4 are specifically targeted for individuals or families with moderate incomes. These units are on Beach Boulevard in West Sharp Park. Ten of the multi-family units are above commercial uses on Palmetto Avenue, five between Carmel and Santa Maria Avenues in West Sharp Park, and five above commercial uses on Palmetto Avenue north of Paloma. One of the single-family detached units on San Jose Avenue in West Sharp Park is a manufactured home.

### 3. Demolitions and Replacements

A total of 11 homes have been demolished in the coastal zone since January of 1982. Two of these homes, located west of Beach Boulevard in West Sharp Park were lost in a storm. Another unit on Olympian Way in Pedro Point was demolished because it was threatened by a slide. These three moderate income units were not replaced on site because the sites were unbuildable. The other eight units demolished since 1982 did not suffer storm damage. One moderate income structure on Salada Avenue was demolished because it was not up to Building Code standards. It was not replaced. Five low-income units at Palmetto and Carmel Avenues were removed and replaced with a mixed commercial/residential project featuring five moderate-income units. The removed units were not replaced with low income units because the units were never legally converted into apartments or a residential hotel. Also, replacement housing is not required when a residential structure is demolished for the purpose of constructing a non-residential use which is either "coastal dependent" or "coastal related." Such uses include visitor-serving commercial facilities. The project which replaced the low-income units included such facilities. Two units on Francisco Boulevard were demolished because they were not up to Building or Fire Code standards. These units have not yet been replaced.

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Twenty-two mobile homes threatened by the 1983 storm were moved out of the Pacific Skies Estates Mobile Home Park on Palmetto Avenue. To date, 14 of the mobile homes have been replaced in the park. The other mobile homes lost in the storm were not replaced on their sites, as the sites were lost or damaged in the storm.

Six structures outside the coastal zone have been demolished since January of 1987. Four destroyed in a 1982 storm included two on Valdez Way in Linda Mar and two on Oddstad Boulevard in Park Pacifica. These units were not replaced on-site. Another structure on Reina del Mar in Vallemar was demolished and replaced in 1984.

### **VI. PUBLIC PARTICIPATION**

On August 15, 1990, a public review workshop was held to discuss the draft Housing Element and solicit new ideas for policies and action programs.

Notice of the workshop was sent to the following organizations/agencies:

1. Pacifica City Council
2. Pacifica Planning Commission
3. Pacifica Parks, Beaches, and Recreation Commission
4. Pacifica Open Space Committee
5. Pacifica Resource Center Board of Directors
6. San Mateo County Housing Task Force
7. Rotary/Kiwanis Club
8. Volunteers of America
9. Bay Area Council
10. Pacificans Care Board of Directors

Notice of the workshop was posted in the following locations:

1. Sanchez Library (Park Pacifica)
2. Pacifica Library (West Sharp Park)
3. Pacifica Resource Center (West Sharp Park)
4. Pacifica Community Center (Linda Mar)
5. Oddstad Park Recreation Center (Linda Mar)
6. Fairmont Park Recreation Center (Fairmont)
7. Pacifica Day Care Programs (various neighborhoods)
8. Pacifica City Hall and Council Chambers (West Sharp Park)

Notice of the workshop was published in the Pacifica Tribune and the Chamber of Commerce Newsletter. Notice of the workshop was announced on Channel 8, Pacifica's local television station. Following the original mailing which announced the workshop, a "reminder" mailing was sent which included a list of the proposed policies and action programs.

Over 20 people attended the workshop, including representatives from the Human Investment Project, Center for the Independence of the Disabled, and the City's mobile home park.

A public hearing before the Planning Commission was held in September, followed by adoption of the Element by the City Council in November. Each of these hearings was noticed as outlined above.

### **VII. CONSISTENCY WITH GENERAL PLAN**

The adopted Housing Element is consistent with the other elements of the Pacifica General Plan.

### **VIII. SUMMARY AND CONCLUSION**

The population of Pacifica grew from 36,715 persons in 1970 to 38,446 in 1990. Only 4.8 percent of the 1980 population was over 65 years of age, well below the County percentage of 10.5 percent. Persons of

## Housing Element

Spanish origin comprised the largest minority population (13 percent), followed by Asians at 9.6 percent. The Black population comprised 5.5 percent of the Citywide total.

A much greater increase occurred in housing units than in population from 1970 to 1980. Units increased from 9,995 to 13,137, although the rate of increase tapered off to only 100 units between 1980 and 1985. The average household size decreased from 3.6 persons in 1970 to 2.84 persons in 1989.

The vacancy rate for owner-occupied housing was only .89 percent, which indicates a shortage of housing for prospective home buyers, and may also reflect the relatively low cost of ownership housing in Pacifica. The median house value in 1989 was \$189,674, which is 36 percent lower than the County and 13 percent lower than the Bay Area. Rental housing, however, averaged \$859 per month, which is more than both the County and Bay Area average. The vacancy rate for rental housing in 1980 was close to a normal turnover at 3.8 percent.

Pacifica's median household income was consistent with the Bay area, but lower than the County median in 1989. More Pacificans were employed in the retail trade than any other industry in 1980. In 1989, the biggest employer within the City was the Laguna Salada School District. ABAG expects the F.I.R.E. sector of Pacifica's economy to experience the most growth between 1980 and 2005.

Thirty-one percent of owners and 50 percent of renters were overpaying for housing in 1980. The high percentage of overpaying renters reflects the high cost of rental housing in Pacifica. Eighty-four percent of renters overpaying were lower income, indicating a need for lower income housing.

The City has a series of other special needs, including housing for seniors, single-parent households, the homeless, and the handicapped. Regional housing needs are discussed as well.

A survey of vacant land conducted in 1986 and updated in 1990 shows that the City has adequate sites available to meet its regional housing needs. There are, however, a number of potential constraints to housing development, both governmental and nongovernmental. A series of policies and programs to maintain, improve, and develop housing will help the City to meet its special needs and also mitigate constraints to housing development.

### Appendix A

#### Summary of Quantified Objectives

| <u>Projected</u><br><u>1987 - 1/1990</u> | <u>Achieved</u><br><u>1987 - 1/1990</u> | <u>Projected</u><br><u>1990 - 1995</u> |
|--|---|--|
| Units to be improved: 241 - 261          | 1,074 - 1,084                           | 1,635                                  |
| Units to be preserved: 108               | 5                                       | 103                                    |
| Units to be shared: 9                    | 184 matches made                        | 300 matches                            |
| Units to be constructed: <u>108</u>      | <u>300</u>                              | <u>415<sup>33</sup></u>                |
| Total 538 - 558                          | 1,563 - 1,663                           | 2,453                                  |

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<sup>33</sup> Estimate based on revised ABAG 1990 - 1995 housing needs projections established in Projections '90 (ABAG: 1987).

## Housing Element

### Appendix B

#### Quantified Objectives by Income Category, 1990 - 1995

|                       | <u>New Construction</u> | <u>Rehabilitation</u> | <u>Conservation</u> |
|-----------------------|-------------------------|-----------------------|---------------------|
| Very Low Income       | 146                     | 30                    | 0                   |
| Lower Income          | 72                      | 330                   | 177                 |
| Moderate Income       | 110                     | 0                     | 51                  |
| Above Moderate Income | <u>87</u>               | <u>0</u>              | <u>0</u>            |
| TOTAL UNITS           | 417                     | 360                   | 228                 |

The names, addresses and telephone numbers of the agencies named in this Housing Element are listed below. Wherever possible, the names of contact persons at the agencies are identified. Also listed are the Action Programs for which the agencies are responsible. The programs offered by the agencies are described in Section IV of this Element.

| Agency  | Action Program Nos.  |
|---|--|
| Pacifica Planning Department<br>1800 Francisco Boulevard<br>Pacifica, CA 94044<br>Wendy Cosin, Planning & Building Director<br>(415) 738-7341 | 2, 4, 5, 6, 7, 8, 9, 10, 11,<br>12, 13, 14, 15, 16, 17, 18,<br>19, 20, 21, 22, 23, 24, 25,<br>26, 27, 28, 29, 30, 31, 32 |
| Pacifica Building Department<br>1800 Francisco Boulevard<br>Pacifica, CA 94044<br>Steven Brandvold, Building Official<br>(415) 738-7344       | 1, 3   |
| Pacifica Fire Department<br>616 Edgemar Boulevard<br>Pacifica, CA 94044<br>Steven Brandvold, Fire Marshal<br>(415) 738-7363                   | 3  |
| Pacifica Resource Center<br>1609 Palmetto Avenue<br>Pacifica, CA 94044<br>Pat Paik, Supervisor<br>(415) 359-0385                              | 27, 31   |
| Pacifica Engineering Department<br>1800 Francisco Boulevard<br>Pacifica, CA 94044<br>Tim Molinare, City Engineer<br>(415) 738-7342            | 25   |
| Pacifica Redevelopment Agency<br>170 Santa Maria Avenue<br>Pacifica, CA 94044<br>Dan Pincetich, City Manager<br>(415) 738-7300                | 12   |

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| Agency (Continued)  | Action Program Nos.<br>Continued |
|---|----------------------------------|
| Pacifica Open Space Committee<br>170 Santa Maria Avenue<br>Pacifica, CA 94044<br>Planning Department<br>(415) 738-7341  |                                  |
| Housing and Community Development, San Mateo County<br>805 Veterans Boulevard, Suite 322<br>Redwood City, CA 94063<br>Jack Marquis, Housing Specialist III<br>-or-<br>Robert Holdsworth, Housing Specialist III<br>(415) 363-4428 or 363-4349 | 2, 5, 7, 11, 26                  |
| Housing Authority of the County of San Mateo<br>456 Peninsula Avenue<br>San Mateo, CA 94401<br>Sara Chin, Housing Specialist<br>Faith Garcia, Housing Specialist<br>(415) 348-4251  | 7, 13                            |
| Pacifica Historical Society<br>P. O. Box 752<br>Pacifica, CA 94044  | 8                                |
| Human Investment Project ("HIP")<br>364 South Railroad Avenue<br>San Mateo, CA 94401<br>Jolly Perkocha, Associate Director<br>(415) 348-6660  | 24, 28                           |
| Operation Sentinel<br>860 Escondido Road<br>Stanford, CA 94305<br>Cyndy Hardwick, Fair Housing Coordinator<br>(415) 468-7464  | 29                               |
| North Peninsula Neighborhood Services Center<br>308 Baden Avenue<br>South San Francisco, CA 94080<br>Maggie Cuadras, Director - Home Improvement Programs<br>(415) 583-3373   | 4                                |
| Center for Independence of the Disabled<br>875 O'Neill Avenue<br>Belmont, CA 94002<br>Eldon Luce<br>(415) 595-0783  | 30                               |

