Building a More Equitable, Vibrant and Resilient Coastside Economy
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FOREWORD

In March 2020, the Half Moon Bay City Council identified economic development as a major priority at its annual Priority Setting Workshop. Within a week of that Workshop, the COVID-19 pandemic had taken hold and shelter in place orders were put into effect to slow the spread of the deadly virus.

City staff quickly pivoted to address immediate needs and mounting stressors for businesses and households alike. COVID testing and vaccine services, food distribution, relief grants to local businesses and flexible permits for outdoor dining were just some of the many emergency efforts that local government, along with volunteers, churches, nonprofits, and other partner organizations implemented.

While these efforts were important, it was clear much more would be needed to drive a full recovery that would benefit all affected communities and those most impacted – low-income residents, people of color and women. City leaders made a strategic investment in a regional planning process that would help the Coastside economy recover from the pandemic and chart the course toward a more equitable, vibrant, and resilient future. Thus, the Coastside Recovery Initiative (CRI) was born.

Since its public launch in February 2021, CRI has leveraged the combined talents, experience, and passion of many people and organizations, including residents, businesses, government agencies, community and regional leaders, and subject matter experts. The recommendations set forth in this report are the culmination of months of their hard work. We hope they serve as a shared blueprint for action and inspire everyone to play a role in advancing strategies that foster economic growth and resilience.

The COVID-19 pandemic has presented us with opportunities and challenges. It has exposed deep inequities that have existed in our communities for a long time. It has also created an imperative for positive change. Now is the time to shape the future we want and an economy that works for all. We hope you will join us in making this ambitious vision a reality.

Sincerely,

The Honorable Debbie Ruddock, Mayor
City of Half Moon Bay
ACKNOWLEDGMENTS

Recovery Task Force Members
The Coastside Recovery Initiative (CRI) and recommendations in this report would not have been possible without the expertise, dedication, and hard work of our Recovery Task Force and Executive Oversight Committee. We are thankful to these individuals for their indispensable contributions to this important work.

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INTRODUCTION

The Coastside region of San Mateo County, California is located 20 miles South of San Francisco. It is an area of immense natural beauty and a destination for visitors worldwide. Bordering the breathtaking Pacific Ocean, the region is home to pristine beaches, lush redwood forests, vast open spaces, rich farmlands, mountains, scenic vistas, and a mild climate. It includes the City of Half Moon Bay and unincorporated communities of Montara, Moss Beach, Princeton-by-the-Sea, El Granada, Miramar, San Gregorio, Pescadero, La Honda and Loma Mar. Close to 30,000 residents live within the region’s 280 square miles.¹ ²

280 square miles 29,758 Population

Photo Credit: Victor Gaitan
Despite its natural beauty, the Coastside’s economic outlook is more troubled – and this was true even before the COVID-19 pandemic. It is a region lacking in economic diversity, which undermines its prospects for long-term economic growth and makes it vulnerable to external shocks. Tourism, agriculture, and fishing are leading industries on the Coastside, and they are under pressure. Nationally, smaller family farms have been in decline for generations due to globalization and drops in commodity prices, extreme weather events brought on by climate change and competition from large-scale commercial operators. In 2019, as a sign of the times, Bay City Flowers closed its doors after 110 years in operation leaving close to 200 low-income and immigrant workers without jobs.

The Coastside is also a tale of two regions. While 30 percent of households earn $200,000 or more according to the most recent Census estimates, over half earn less than $150,000, the amount it would take for a family of four to meet self-sufficiency standards for San Mateo County. Over half of the adult population 25 and older has a bachelor’s degree but one-third of residents have not attended college and close to ten percent have less than a high school education. More affluent residents commute “over the hill” to jobs that provide higher wages, better benefits, and opportunities for advancement while less affluent residents are stuck in low-wage jobs that dominate the Coastside economy. Limited industry and higher-paying job opportunities make the region less competitive and attractive to the next generation of workers who are more likely to leave the area after they finish high school.

Compounding these issues is the fact that while wages for high-income workers have increased over the last 40 years, median wages for low-income workers have stagnated and even slightly declined. Rising costs of housing, transportation, childcare, health care and other living essentials place a substantial burden on low-wage workers. San Mateo County bears the unfortunate distinction of being one of the least affordable places to live in the United States and the cost to purchase a median-priced home is simply out of reach for many residents. More than half of renter households in the County are housing cost-burdened, paying more than 30 percent of their income toward housing. Many of these workers and their families double or triple up to share housing while others endure grueling commute times to live in more affordable places further from their jobs. Others are leaving the region or state altogether according to interviews with local nonprofit safety net providers.

Another significant challenge is the lack of services and infrastructure, both of which are essential for a healthy and vibrant economy. High quality childcare options are limited and affordable options even more so. This creates hardship for working families who must contend with the demands of their job and how best to care for their children. Getting to and from work can also be a challenge for those relying on public transit. The four unincorporated towns of Pescadero, La Honda, San Gregorio, and Loma Mar, for example, have no transportation between them. There is no laundromat, library, public park, Boys & Girls Club, or affordable grocery store. Spotty internet coverage plagues much of the Coastside and with limited or no infrastructure in more remote areas, new internet connections cannot be added.

And Then Came COVID

The very industries that make up the Coastside economy have been hardest hit by the pandemic. Transient Occupancy Tax (TOT), a measure of the strength of the tourism industry, dropped from $5.29 million in FY 2019-20 to $4.44 million in FY 2020-21 which comprises close to one-third of the City
of Half Moon Bay’s General Fund revenue. Sales tax revenues also fell by 15 percent from $3.01 million in 2019 to $2.55 million in 2020 with the largest impacts from restaurants (a decrease of $431,000), gas stations (a decrease of $91,000), and retail (a decrease of $66,000).

Small businesses were heavily impacted according to county surveys, mirroring national trends. While tech and other sectors were able to conduct business virtually, less than half of the small businesses surveyed indicated they had online capabilities. Close to one-third (29.4 percent) reported financial losses between $50,000 and $100,000, and another 30 percent reported losses of $100,000 or more. Forty percent reported they had to reduce employee hours, furlough or temporarily layoff or eliminate employees altogether. This was particularly true for restaurants that had to close and re-open at limited capacity several times throughout the pandemic.

These industry impacts have led to significant job losses and economic hardship for many individuals and families who were already in crisis mode before the pandemic. Total employment levels in the Silicon Valley region (including San Mateo County) dropped by nearly nine percent between the second quarter of 2019 and 2020 – the largest drop since the dot.com bust in 2001. By February 2021, San Mateo County had lost nearly six years of job growth. Job losses were most acute in community infrastructure and services (including healthcare and social services, state, and local government jobs) with a drop of 15.4 percent during the same period.

More than half of these jobs were low-skill/low-wage jobs resulting in less income for those most affected by pandemic-related job losses including low-income earners, renters, and people of color. While some qualified for financial relief through federal stimulus and state unemployment benefits, undocumented immigrants were not eligible for this support. The state did create a Disaster Relief Fund to provide one-time cash payments of $500 to undocumented immigrants but many were not reached due to challenges with how this fund was administered. Farmworkers on the Coastside were in this category and faced impossible choices – either work and risk exposure to the virus or not work and face severe financial hardship.

Housing and food insecurity increased, and people turned to nonprofits in record numbers. Second Harvest Food Bank went from serving 5.5 million meals in February of 2020 to 10.2 million in June. Families with children were affected to a greater extent and particularly those qualifying for free and reduced school meals when shelter-in-place orders took effect and before families could participate in the federal Pandemic Electronic Benefits Transfer Program which enabled them to purchase food to offset the loss of school meals. In Half Moon Bay, cars would be lined up for blocks with people waiting for free food at local distribution sites.

Housing insecurity grew across the greater Silicon Valley region and within the first three months of the pandemic alone, as many as
44,000 low-income renters had become burdened by housing costs due to job losses. Local municipalities and the state enacted ordinances to prevent people from being evicted from their homes but reports of eviction notices continued despite these protections.

Just as the virus was taking hold and causing significant economic hardship, the Coastside region and other parts of the Bay Area and Northern California experienced devastating wildfires of historic proportion. The pandemic and fires also highlighted existing gaps in the Coastside’s fragile digital infrastructure, bringing to bear the importance of emergency response systems and clear and reliable communication channels.

City staff mobilized to address immediate needs and mounting stressors for businesses and households alike. While these efforts were important, it was clear more would be needed to drive a full recovery that would benefit all affected communities.

The Coastside Recovery Initiative

Half Moon Bay City Council made a strategic investment to fund a comprehensive planning effort that would result in actionable recommendations to address both immediate recovery needs and a more sustainable and resilient future. This effort became known as the Coastside Recovery Initiative (CRI). It was officially launched in February 2021 with a virtual open house event at which nearly 200 residents shared their top concerns about jobs, workers, and the economy and what they thought were the most important actions to address these concerns. A diverse, multi-sector task force was then established that focused on four critical areas of need and opportunities resulting from Open House discussions. These four focus areas included using the region’s natural assets as drivers for economic growth, diversifying the economy by sparking business innovation and job creation, helping local businesses and nonprofits survive and thrive, and creating vibrant commercial and community spaces. An emphasis was placed on ensuring that the needs of the most vulnerable were taken into consideration and thus was a focus of each working team in developing its respective set of recommendations.

Approach

The Coastside Recovery Initiative modeled its approach on best practices from other successful recovery initiatives. Best practices from such initiatives included the active engagement of a broad cross-section of the community, were grounded in facts and data, were aspirational about what was possible, and were rooted in the realities of the unique geographies in which they operated.

A broad cross-section of the community. A diverse, 17-member task force was integral to CRI and in formulating recommendations. These members represented small businesses, entrepreneurs and venture capital funds, commercial real estate, agriculture and farming, environment and sustainability, community development and planning, law, media, education, and nonprofits. Care was also taken to ensure task force members represented key demographic characteristics of the region in terms of age, gender, race/ethnicity, and geography (where they lived and worked). These members volunteered their time and knowledge and provided a critical, multi-dimensional view of the region’s challenges and opportunities.

Anchored to data. Recovery task force members were assembled into four working teams: Team Eco, Team Vibrant, Team Thrive and Team Innovate. Each working team was charged with identifying problem statements and root causes as well as opportunities and threats for their specific focus area. This
disciplined approach led to three to five focused recommendations for each working team (see Appendix I for the complete list). Interviews, focus group and other sources of publicly available data were used to validate recommendations. The CRI had a unique opportunity to partner with the Stanford Prevention Research Center to engage citizen scientists in the use of the Our Voice Discovery Tool mobile app to take pictures of and record comments on what contributed to a vibrant economy. This pilot resulted in a robust data set of over 200+ geotagged images.

A regional approach balanced with an understanding of local needs. CRI defined its geographic scope as spanning from Devil’s Slide south to the Santa Cruz County border and east to Skyline Boulevard. Task force members recognized that economic growth and competitiveness were issues that no single agency or jurisdiction could solve on its own. CRI benefitted from the expertise of state and regional experts, including the former Chief Economic and Business Advisor to Governor Newsom and Director of the Institute for Social Transformation at University of California, Santa Cruz. Economic development professionals from other jurisdictions were also consulted (see Appendix II). The magnitude of the pandemic justified the value of leveraging regional expertise while also taking a more localized approach that addressed the challenges and opportunities unique to the Coastside.

Aspirational about what is possible. Recovery task force members were encouraged to think about big ideas and what it would take to get the Coastside to the next economy. Walking tours enabled task force members to envision how physical spaces could be transformed for both economic and community benefit. These tours took place in downtown Half Moon Bay, Pescadero and the Pillar Point Harbor. Another learning experience at the Mushroom Farm in Pescadero offered a glimpse into the future of agriculture.

CRI by the Numbers

183 people attended Open House Event

20 task force and working teams meetings

12+ interviews and focus groups

200+ Our Voice Pilot images

4 Walk-And-Learn tours

Guiding Principles

Throughout the Coastside Recovery Initiative planning work, task force members adhered to the following guiding principles:

Use a lens of inclusion to define the geographic scope of CRI and focus on the communities most adversely impacted by the pandemic, including low-income workers, people of color and women.

Engage new perspectives beyond those typically represented at public meetings and activate a diverse network of passionate and knowledgeable champions.

Find opportunities for innovation and new approaches to accelerate recovery and long-term resiliency.

Identify and achieve short-term wins which need not be expensive nor time-consuming to achieve.
Prioritize how the work is done with the belief that while the result is important - the process of getting to the result is equally important. The joy is in the journey.

Serve the local community by developing recommendations that will positively impact the people who live and work on the Coastside.

Considerations When Reviewing this Report

Over the course of 2021, recommendations were developed to reflect the best ideas from a wide array of stakeholders, including members of the Recovery Task Force, community, and subject matter experts to address the challenges our region is grappling with the most. As you read the recommendations presented in this report, it is important to note that they reflect big ideas and recommendations but not the detailed steps, resource considerations or who will need to be involved in how they are achieved. This is the next phase of CRI-related work – implementation.

It is also important to note that these recommendations are intended to serve as a collective blueprint for action with shared responsibility for implementation across City and County government, business, nonprofits, and other community partners. There will be costs associated with implementation and it is expected a variety of funding sources will need to be utilized in addition to funding from local government.

Finally, there are other issues that have a significant bearing on the recommendations and larger goals of this work. The lack of affordable housing opportunities, the lack of childcare, traffic and fragile digital infrastructure are some of the issues that were not addressed in the list of recommendations. As implementation gets underway, the hope is that these issues, along with the CRI recommendations, become part of a broader, holistic economic development vision and plan for the Coastside.

It is encouraging that as this report is published, there is already energy and activity around some of these recommendations. Short-term wins have also been achieved and are highlighted throughout the report.

Data and Technical Notes

Publicly available data were used to illuminate needs and opportunities, and bolster the recommendations presented in this report. It is important to note that data specific to the Coastside region, which for purposes of the Coastside Recovery Initiative include one incorporated city and several unincorporated, sparsely populated communities in San Mateo County, are limited. Some sources only provide data at a county or city level while others, such as tract level data through the U.S. Census, are based on five-year estimates to increase sample sizes but are less current. Even with five years of pooled data, census tract estimates can have large margins of error.

Another limitation is the lack of business-specific data for the region and how local businesses were impacted by COVID-19. While the County of San Mateo and the San Mateo County Economic Development Association (SAMCEDA) partnered with Chambers of Commerce throughout San Mateo County to conduct surveys of small businesses, Coastside businesses were underrepresented in these efforts.

These limitations point toward an opportunity to create a data development agenda focused on key indicators of economic growth and development in the region. Such data would be beneficial in policy- and decision-making and would help with future funding.
How Do We Best Steward and Use the Region’s Natural Assets to Boost Economic Recovery?
INTRODUCTION

The Coastside region’s natural assets are key to the region’s future economic growth and resilience.

At the Coastside Recovery Initiative Open House event, participants expressed the importance of protecting the region’s open spaces and public lands – and at the same time, using these resources to strengthen the economy. This connection became a central focus of Team Eco’s work at a time when the region was grappling with the economic fallout of the pandemic and the CZU Lightning Complex Fire – one of the worst in California history. The devastation caused by the fire underscored the urgency for climate adaptation and mitigation strategies as a key component of economic recovery.

The region also had to grapple with large increases in the number of visitors during the shelter in place period as open spaces and public lands were some of the few premium places for outdoor recreation. While the demand on the region’s open spaces and public lands has decreased somewhat as other aspects of society have opened back up, it has highlighted both the value of these natural areas and heightened expectations about how public lands are managed.

Team Eco members also focused on agriculture as a vital part of the region’s past and as an industry with an uncertain future. Even before the pandemic, farmers were facing pressures from high land and labor costs, a complex regulatory environment, and drought. As COVID cases surged, restaurants and schools closed, and customers uncertain of what was to come looked for more shelf-stable products.

Most farms responded to this challenge by planting fewer acres while some were able to modify their operation and increase direct sales to consumers through Community Supported Agriculture (CSA) subscriptions and Certified Farmers’ Markets – bright spots amidst multiple hardships. Looking ahead, farms and working lands have the potential to play an even greater role in building resilience against the impacts of climate change.

“"If you were growing for the fresh market (grocery store, farmers’ market or CSA) the demand was high. If you were growing for institutions like Google, restaurants, and cruise ships, it was really challenging.””

JESS BROWN, FARM BUREAU OF SAN MATEO COUNTY

As multi-generation and upstart farmers, leaders in the environment, and professionals with deep expertise in community development and planning, Team Eco members were well positioned to better understand the region’s unique challenges and develop appropriate solutions. The challenges and recommendations in this section were also informed by interviews and focus groups, conversations with City and County staff, and publicly available data.
CHALLENGES

Governance
There are at least nine different organizations that play a role in acquiring and managing the region’s public open spaces. These include the California Coastal Commission, California State Parks, City of Half Moon Bay, Coastside Land Trust, County of San Mateo, Midpeninsula Regional Open Space District, National Park Service, Peninsula Open Space Trust, and San Mateo Resource Conservation District. This makes coordinated action challenging and results in missed opportunities. Adding to these challenges is the fact that the City of Half Moon Bay’s land use plans, zoning ordinances, and implementation actions must meet the requirements of the California Coastal Act as it is one of the few cities in California located entirely within the coastal zone. The town of Pescadero is in a flood zone, which is an impediment to community and economic development projects, including housing.

Signage and Wayfinding
With multiple agencies and jurisdictions involved in land use on the Coastside, it is not a surprise that a comprehensive and consistently branded wayfinding system connecting visitors to the region’s many natural attractions and farms, historic sites, and businesses (places to stay, shop and eat) does not exist. Team Eco members identified this as a key challenge in that the lack of such a system not only contributed to a less cohesive visitor experience but also missed economic opportunity.

Laws and Regulations
The region’s open spaces and public and agricultural lands are subject to a robust set of laws and regulations which govern their use. Team Eco members identified several obstacles in need of further review. These obstacles included restrictions on public lands and open spaces limiting commercial activity as well as property tax assessments and improvements (new construction) on agricultural lands.

With the high price of land in San Mateo County, property tax assessments based on full market value can place a considerable economic burden on farmers. It also creates a disincentive to transfer these lands from one generation to the next due to these tax implications. While the Williamson Act is intended to mitigate this burden by enabling local governments to enter contracts with private landowners for the purpose of restricting specific parcels of land to agricultural or related open space use in exchange for lower property taxes, there are many eligibility requirements including land designation, zoning, compatible and non-compatible use, acreage minimums and income for crops, among others.

Team Eco discussions and key informant interviews also surfaced challenges with navigating regulations and permitting processes for different types of maintenance, rehabilitation, or new construction (e.g., additional housing) on agricultural lands.
Local Coastal Land Use Plan Certified by California Coastal Commission

After eight years of work, the City of Half Moon Bay’s Local Coastal Land Use Plan was unanimously adopted by City Council on October 20, 2020, and unanimously certified by the California Coastal Commission on April 15, 2021. This comprehensive update will serve as the City’s land use policy foundation for decades. A primary strength of the Plan is an emphasis on affordable housing for local farmworkers and service sector employees to stabilize the City’s regional agricultural, marine, and tourism assets. The Plan is also sensitive to the local culture of innovation; it opens farmlands to agricultural research and development endeavors, while also facilitating a wide range of green and tech businesses, as well as unique cottage industries.

Costs of Doing Business

There are about 80 farms in San Mateo County, the majority of which are located along the Coast. Most are owned by residents - Rocket Farms is the only large grower with other locations outside of San Mateo County. By acreage, these farms are small and generate limited amounts of revenue. The land and infrastructure needed for operations (irrigation, fences, barns and other structures, equipment) as well as labor are significant cost pressures for farmers. Repairs or servicing of equipment can also be expensive, and at times require travel out of the area to places like Watsonville or Salinas to reach supply chains. Other costs identified by Team Eco members included a limited market for local sales and consumers who want a variety of fresh foods that may not be practical or cost-effective for farmers to produce. Growing competition and the convenience of big box online grocery services were mentioned as an additional threat.

In addition to these financial challenges for farms, the Coastside economy does not reap the benefits of this incredible agricultural resource in a significant way. Most farm fresh foods grown on the Coastside are exported well beyond the greater Bay Area. Restaurants featuring locally sourced food and products from farmers’ markets make up a small fraction of what is being produced and distributed.
Climate Change

Even before the pandemic, local farms were struggling with the effects of climate change including drought, declining groundwater levels, and wells that are drying or becoming unproductive. The CZU Lightning Complex Fire that started in August 2020 became one of the worst in the state’s history due, in part, to extreme drought conditions. It grew to 86,000 acres between San Mateo and Santa Cruz Counties and resulted in a loss of $1.1 million in agricultural production. Pacific Gas and Electric Company has now categorized parts of the Coastside region as high risk for wildfires and shutoffs can be triggered more easily. For one local farm, a shutoff translates to a loss of $10,000 when it misses a milking of livestock.

Automation

New technologies have the potential to dramatically reshape agriculture and will likely change the way food is produced, processed, distributed, and consumed. These developments hold tremendous potential benefits, in everything from improved crop yields to climate resiliency, to healthier food, to more energy-efficient systems. At the same time, they are not cheap. According to one article, “Most farmers don’t have the budget for a strawberry-picking robot much less the skillset to maintain or repair one.” Another challenge is how to mitigate future challenges associated with more reliance on machines and less on human labor.

Perceptions

Team Eco members also emphasized the perceived lack of social value placed on farming as an occupation. They attributed some of this perception to the lack of branding and promotion for local farms. National data also show a decline in family farms over decades with just two percent of Americans working on farms and ranches today. In the words of one Team Eco member, farming “is viewed as a throwback to another time.” These perceptions create challenges for the sector in attracting younger generations to farming jobs and careers.
Farmworkers Are Essential and Vulnerable

Farmworkers feed communities through their labor, bringing fruits, vegetables, and other crops to homes across the country and beyond. Their work is critical—even deemed essential during the pandemic—yet they face many hardships due to workplace hazards and injuries, unemployment and underemployment, food and housing insecurity, and their immigration status. Consistent with state and national trends, San Mateo County has seen a decline in its agricultural labor force. The lack of housing puts a significant strain on the agricultural economy. According to a 2016 study commissioned by the County, the majority of Coastside farmworkers must compete on the open market for available housing because there are such limited housing options specifically targeted for farmworkers. The median annual income for farmworkers is considerably lower than the median annual income for other workers in the Bay Area. This makes it extremely difficult for farmworkers to compete for housing.

Another significant issue impacting farmworkers is their immigration status. In California, 90 percent of farmworkers are immigrants—the highest percentage of any state. More than half of immigrant farmworkers in California and in San Mateo County are undocumented. Interview and focus group discussions identified challenges undocumented farmworkers face from no unemployment support to offset a job loss or reduction in hours, to fear of seeking health care and other government services due to their undocumented status and not knowing their rights. These issues were brought to life last year when the owner of a local hemp farm was charged with insurance fraud and labor violations after allegations of withholding pay from 33 employees for two months.
Establish a coordinated network of organizations to steward Coastside lands more effectively for economic, environmental, and climate-related benefits.

This recommendation would involve the nine agencies (and others as needed) working together on a regular basis around a shared agenda and priorities. Potential priorities could include more coordinated maintenance and trash management as well as the creation of a regional signage and wayfinding program to help visitors to the region’s beaches know where to shop and eat. Other priorities could include the establishment of a conservation corps or parks and recreation opportunities that could provide jobs and training for the next generation of environmental stewards. A 2020 report on green stimulus opportunities substantiates this recommendation with an estimated 10,500 job opportunities from projects across the Bay Area region, including San Mateo County, which would benefit more than seven million people with clean air, clean water, and access to nature.⁴⁰

Identify and advocate for changes to laws, policies, and regulations to make farming more economically viable.

With the high cost of land in San Mateo County, helping farmers ease their property tax burden is a clear opportunity. Agricultural conservation easements and the Williamson Act Land Conservation Program can help reduce this burden by ensuring farmers are well-versed and have the necessary technical assistance to enroll in these programs. Creating additional safe, secure, and affordable housing opportunities for farmworkers is essential. Finding ways to expand the County’s Agricultural Housing Rehabilitation and Replacement Pilot Program and extending the provisions of Accessory Dwelling Unit (ADU) ordinances to include second housing units on agriculturally zoned land are potential changes worthy of further exploration.

“The state does not maintain our highway infrastructure through grant programs or using volunteers but that is how we expect environmental restoration to happen. We need to invest in our natural infrastructure the same way we invest in our highways.”

KELLYX NELSON, SAN MATEO RESOURCE CONSERVATION DISTRICT
Establish and strengthen collaboration, training, and support for the farming community (across generations and farming styles).

The agriculture industry is poised for innovation and growth. Organic agricultural land in production grew to 689 acres with a gross production value of $13.26 million in 2020, a 13 percent increase from 2019. The Mushroom Farm (formerly the Campbell’s Soup mushroom production facility) is a 100 percent organic farm focused on regenerative agriculture and renewable energy. It is located on 753 acres of the Coast in Pescadero, which is an ideal hub for prototyping and implementing regenerative farming methods that support biodiversity, sequester carbon, increase water retention, and improve soil structure. The goal is to demonstrate best practices in regenerative agriculture that are ecologically responsible, economically viable, and replicable so that all farms can share in the benefits. Such actions could be a gamechanger for agriculture on the Coastside and beyond.

A second important aspect of this recommendation is creating career pathways in the agricultural industry. Helping farmworkers access higher paying and more stable positions is seen as critically important. Yet securing the education, skills and training for these positions can be challenging, especially when farmworkers need to earn income to survive. Some exciting new models are emerging, such as Rancho San Benito, which is designed to allow farmworkers who work at Coastside farms learn how to raise their own crops during off hours or on days they are not working. Futuro is another model being developed by Santa Cruz Community Ventures that aims to promote democratic business organizational structures, including the use of cooperatives, to accelerate income generation and provide access to markets for Salinas Valley low-income Latino workers, while prioritizing women and immigrant workers. A final aspect of this recommendation is creating more opportunities for farmers (upstart and multi-generational) to collaborate, share knowledge and resources, solve problems, and prepare the next generation of farmers as future land stewards. One potential opportunity is to create a centralized market featuring a co-op, distribution hub and grocery store open to farms of all sizes and co-owned by local growers. The San Mateo County Farm Bureau and Agricultural Advisory Committee are exploring the feasibility of creating this larger market system to support agriculture in the region.

Build on the work of As Fresh as It Gets campaign to promote Coastside farms and farm products.

Given perceptions that devalue farming, Team Eco members identified the importance of branding and social promotion for farms and farmers. They pointed to Sonoma and Napa Counties as communities like the Coastside where agriculture predominates but with a distinctive brand of being California’s wine country. The Coastside has an abundance of fresh seafood and produce but lacks a distinctive brand that promotes these resources. The opportunity to promote the Coastside region as a foodie destination and connect the area’s many hiking trails to local farms where food is produced was also mentioned in interviews as well as in an earlier report commissioned by the Half Moon Bay Coastside Chamber of Commerce.

In the shorter term, Team Eco members recognized the existence of the As Fresh as It Gets (AFAIG) campaign to promote the products from local farmers, fishermen, vintners, and brewers, and more immediate opportunities to find ways to extend its reach and impact on the Coast.
How Can We Create Vibrant Commercial and Community Spaces?
INTRODUCTION

**Vibrant spaces are essential for the economy and community.**

A vibrant space is defined as having both an economic purpose to facilitate the exchange of goods and services and a community purpose to facilitate the exchange of shared values, traditions, culture, and experiences. Team Vibrant members identified several business districts on the Coastside as not meeting their full potential of being vibrant places, including Main Street in downtown Half Moon Bay, Pescadero and Pillar Point Harbor. Since a separate master planning process was already underway for Pillar Point Harbor, Team Vibrant members focused their work on downtown Half Moon Bay (Main Street) and Pescadero.

They discussed underutilized commercial and public spaces in downtown Half Moon Bay as an overarching challenge and one that existed even before the pandemic. However, the extent of the challenge is difficult to quantify because data on business closures and resulting commercial vacancies are not systematically captured. Team Vibrant members also discussed the unique challenges for Pescadero due to its rural and relatively isolated location and small population. Being unincorporated with limited town planning capacity makes economic and community development projects in Pescadero difficult to initiate, fund, execute and maintain. The pandemic further damaged Pescadero’s fragile economy which is highly reliant on tourism and eroded social connections in a community where face-to-face interactions are preferred for both business transactions and social networking.

To better understand these challenges, Team Vibrant members participated in walking tours of both Half Moon Bay and Pescadero. In addition, and through a unique pilot project with the Stanford Prevention Research Center, 13 community volunteers were enlisted to use the Our Voice Discovery Tool mobile app to capture images and record comments on what they thought contributed to or detracted from the Coastside’s economic vitality. Results from the pilot project included over 200 volunteer-driven, geotagged images and transcriptions that helped inform Team Vibrant recommendations. A special Recovery Task Force meeting focused on Half Moon Bay’s Local Coastal Land Use Plan update as well as conversations with the City’s Community Development staff, a member of the Pescadero Municipal Advisory Council and Supervisor Don Horsley, also helped inform these recommendations.
CHALLENGES
HALF MOON BAY

Access and Design
During the walking tour, Team Vibrant members observed that aspects of Main Street’s physical design could be improved to increase access and mobility and stimulate more economic activity. One observation included the trees along the sidewalk that had become large and obscured the view of Main Street’s historic buildings and their unique features while another was the street’s bulky and inconveniently located trash cans. Angled street parking made sidewalks narrower for pedestrian use and limited space for people to sit or gather. Team Vibrant members also observed that parking created potential difficulties for drivers when backing out of parking stalls to clearly see people who might be riding bikes.

The City’s downtown parks were also seen as needing design and access enhancements to realize more community and economic benefits. Kitty Fernandez Park and John L. Carter Memorial Park were identified as falling “below potential” according to the Half Moon Bay Parks Master Plan. This assessment was based on several factors including the intended use of the park, how the community indicated they actually use it, a visual assessment of the park by the planning team involved, and through discussions with City staff and other organizations.

Limited Funding
Team Vibrant members recognized limited funding as another challenge potentially inhibiting streetscape and park improvements. Half Moon Bay’s five-year Capital Improvement Program identified 62 programs and projects with a total estimated cost of $105.3 million at the start of FY 2021-22. These programs and projects range from economic development and street and sewer improvements, to facility, trail, and park improvements. Half of the estimated costs ($55 million) is considered unfunded. City staff must raise additional funds to support these projects through grants or delay them to future fiscal years pending funding availability. The FY 2021-22 capital budget of $10.6 million received a $1.83 million contribution from the City’s General Fund. The remaining $8.77 million was comprised of fund balances, grants, and loans.

Commercial Vacancies
Volunteers in the Our Voice Pilot Project captured more than 20 images of downtown Half Moon Bay, including vacant commercial spaces along Main Street. The pandemic has taken a major toll on small businesses in San Mateo County and on the Coast as discussed in the next section of this report. Even prior to the pandemic, local businesses were challenged with too few days of high revenue leaving them highly dependent on weekend tourism. According to a local commercial real estate agent, many of the businesses were low-grossing operations before the pandemic and some could stay afloat because of additional income from a partner or spouse. Though the cost to lease commercial space is lower on the Coastside than inland regions, it has been a reason why businesses have closed when their margins are tight.

“Empty retail space is never a good thing for downtown.”
OUR VOICE PILOT PROJECT PARTICIPANT
Local Consumers

Another challenge Team Vibrant members discussed was the fact that these businesses provide more boutique products and services that appeal to tourists and may not offer what locals need. Traffic on the weekend was identified as a major problem and reason why some locals avoid downtown during this time. Though addressing traffic and transportation challenges was beyond the scope of CRI, creating opportunities for residents to enjoy downtown and patronize local businesses during weekdays was identified as important to address.

Community Resistance

Throughout CRI planning efforts, community resistance was mentioned time and again as a challenge. Such resistance is not unique to Half Moon Bay and is often one reason why affordable housing and other community development projects are delayed or stopped altogether. In addition to residents that need to be engaged in these projects, various organizations, and stakeholder groups, such as the Beautification Committee, the City, Downtown Association, Half Moon Bay Coastside Chamber of Commerce and the Half Moon Bay History Association have specific responsibilities and interests when it comes to downtown that also need to be considered.

Carter Park Improvement Project Set to Break Ground

Following extensive community outreach, design, and environmental approval, the Carter Park Improvement Project was allocated $4.75 million dollars in funding from the California State Budget for FY 2021-22 through Assemblymember Marc Berman’s Office. Groundbreaking is set for the second quarter of 2022. The planned amphitheater that will accommodate music events, terraced seating, permanent stage, rooftop garden, children’s play area, and picnic area were all features that the community identified as key elements to a vibrant space.

$4.75 million in project funding

Image Credit: ELS Architecture and Urban Design
Make It Main Street Series Successfully Launched

Make It Main Street (MiMS) was a community event series that took place the first Thursday of each month from July through November of 2021. The goal was to create a vibrant space for local artists to share their talents in a variety of mediums like film, music, poetry, and a makers’ marketplace, while also generating support for local businesses and outreach for nonprofits. An informal survey from the last event revealed that over 60 percent of participants said they would not be downtown at that time if not for MiMS. One retailer at a convening of the Downtown Association reported a 35 percent increase in revenue on the Thursdays that featured MiMS. Every respondent (and there were over 100) said they would like to see MiMS return. The series is expected to continue in 2022.

60% of people surveyed were downtown due to MiMS event

35% reported increase in revenue from one retailer on MiMS event day

Photo Credit: Colleen Granahan
CHALLENGES PESCADERO

Capacity
As an unincorporated town in the Southernmost part of San Mateo County, Pescadero faces unique challenges when it comes to economic and community development. There is no clear governance. The Pescadero Municipal Advisory Council is the resident representative advisory council to the San Mateo County Board of Supervisors with an annual County allocation of $3,000. Currently, only eight of PMAC’s 13 designated member seats are filled. There are no staff or elected leaders to drive town planning and community development projects.

Community Spaces Lacking
The small town has a couple of main streets, one gas station, one taqueria, and a couple of stores and restaurants. On any given weekend it may receive over 10,000 visitors. There are no purpose-designed community gathering spaces, very few places to park, no public restrooms or bike parking, trash facilities or playground.

Infrastructure
The current municipal water system which serves the main business and residential area does not provide sufficient water for fire suppression. In addition, health and environmental concerns limit the use of septic systems, which hampers development of vacant parcels for housing, commercial or public use. Without improvements to the water and wastewater infrastructure, Pescadero cannot improve the resiliency of the downtown area. This challenge was documented in a 2016 report and subsequent town planning process in 2018-19. The specific recommendation from the town planning process was to “commission a study for a low-cost package sewage treatment facility to serve the Pescadero CSA 11 Zone (County Service Area). This study would include options for maintenance and oversight.”

Funding
Pescadero has no town budget. As a rural sparsely populated area, it does not have the tax base to subsidize the staffing and infrastructure necessary for economic gains and long-term planning. While the County has made significant investments in the South Coast area, the needs are much greater and often require additional sources of funding. The Pescadero Foundation, which is entirely operated by volunteers, serves as a fiscal sponsor to support local efforts to preserve Pescadero’s cultural history and foster community improvements. However, its scope and funding are limited.
TEAM VIBRANT

RECOMMENDATIONS

**Redesign streetscape on Heritage Main Street in Half Moon Bay** to improve mobility, economic activity, and vibrancy.

Streetscape is a concept that recognizes a street is a public place where people can engage in various activities. Attractive and inviting streetscapes that provide a safe, built environment for pedestrians can help spur local economic activity. Team Vibrant members also prioritized this recommendation given the City’s recently adopted Local Coastal Land Use Plan Update and aligned projects already in the pipeline, such as the renovation of Carter Park.

**Create a business improvement district or other funding mechanism** to support revitalization efforts in the Half Moon Bay Town Center.

Team Vibrant members recognized that any revitalization effort, such as improving streetscapes, would require additional revenue beyond what would be available through the City’s Capital Improvement Program. A Business Improvement District was identified as a potential option. There is an existing Half Moon Bay Hotel Business Improvement District which is used to promote lodging and marketing programs that increase overnight lodging in the area. Increased parking fees were discussed as another option though seen as more complicated due to considerations of the California Coastal Act with which the City must comply.

**Incentivize and support local businesses** to provide services in recreational and activity hubs (i.e., beach, athletic fields, and neighborhood playgrounds).

Beyond finding ways to stimulate business activity within existing business districts, such as downtown Half Moon Bay, Team Vibrant members also discussed finding ways to stimulate business activity in places where people gather and congregate. Pop-ups have been gaining traction during the pandemic and provide an alternative to brick-and-mortar storefronts. They enable business owners and entrepreneurs to offer goods and services more flexibly and in a variety of locations.

**Create a community plaza in Pescadero** which includes space for entertainment, local businesses, and recreation.

Even before the pandemic, a well-organized and inclusive planning process documented residents’ desire for an accessible, beautiful, functional public space with features such as bathrooms, drinking fountains, trash cans, bike parking, and a playground. Residents also wanted a town plaza to be a place not just for people to gather, but also to entertain, to exchange ideas, to showcase local artisans and local businesses. The idea of a town plaza received overwhelming support earning nearly 99 percent of total votes among residents who participated in the planning process. As a result, Supervisor Don Horsley took action.
and set aside funding to support assessment and potential purchase of a vacant parcel for a future park or town plaza. Two vacant lots have been identified as potential sites for a town plaza that could serve as a model for climate-resilient building design, water conservation and other sustainability innovations.55

Support formation of a new, professional staff role or increased capacity to drive economic and community development projects in Pescadero.

The need for a dedicated staff role or for increased capacity to drive economic and community development projects is not new. In fact, these needs were documented in the report for the town planning process described earlier with a recommendation to hire a full-time housing design, entitlements, permitting and construction project manager for a three-year term at the Pescadero Foundation. There is no other local agency whose mission is economic and community development in the area. This type of work is not within Puente de la Costa Sur’s strategic plan and although the Half Moon Bay Coastside Chamber of Commerce serves the South Coast, it does not have a physical office in the area. Some County programs and services also have limited visibility in the area.

Pescadero had a vulnerable economy and tenuous social cohesion before the pandemic. Now, in the face of increasing climate disasters, economic uncertainty, and the pandemic-that-will-not-end, the area is extremely fragile. There is an opportunity to invest in capacity that will revitalize the Pescadero community and its public spaces so that the area can contribute to the vibrancy of the Coastside and greater San Mateo County.
How Do We Ensure our Businesses and Nonprofits Survive and Thrive?
**INTRODUCTION**

Small businesses and nonprofits have a critical role to play in driving economic growth and making our region stronger, but they need support.

Small businesses are anchors in our economy and play important roles as employers, innovators, economic multipliers, and neighborhood hubs. They constitute more than 99 percent of all businesses nationwide and employ 60 million people. Small businesses have also been uniquely vulnerable to the economic impact of the COVID-19 crisis, particularly those in sectors that employ a disproportionate number of low-wage workers, people with less formal education and minority business owners. In San Mateo County there have been 268 known business closures as of September 2020 and an estimated 20,000 low-income jobs lost in sectors such as accommodations and food services, retail, entertainment and recreation, health care and other services. These same sectors make up the bulk of the Coastside economy.

**268**

known business closures

**20,000**

low-income jobs lost

Record high layoffs and employee furloughs, reduced hours and salaries for employees, changing health and safety requirements, declines in consumer demand and an inability to meet rent obligations have also been some of the unfortunate effects of the pandemic. Unreliable internet and cellular coverage as well as PG&E shutoffs due to high fire risk, have brought additional challenges to local businesses. Some are reporting concerns about being denied fire insurance coverage and the reduced likelihood of being able to receive a business loan without this coverage.

Coastside nonprofits providing safety net services have also struggled. Job losses and underemployment combined with the region’s high cost of living have led to unprecedented demand for services. These organizations have reported significant hardships for the low-income families, first-generation college students, low-wage workers, senior citizens, farmers, farmworkers, and undocumented immigrants they serve. Loss of income, evictions, people living in cars, food insecurity, lack of access to health care, children’s learning loss, fear, and anxiety are just some of the hardships people have endured. At the same time, local nonprofits have had to alter their operations or lay off staff and cut salaries to ensure their organizations survive. Staff of these organizations have been at high risk of burnout due to the daily and ongoing challenges to providing safety net services in a dynamic and uncertain environment.

As small business owners, nonprofit and community leaders, and long-time residents of the region, Team Thrive members were well-positioned to better understand challenges and develop appropriate solutions. The challenges and recommendations in this section were also informed by interviews and focus groups, a special Recovery Task Force meeting focused on community lending options, and publicly available data.
CHALLENGES BUSINESSES

Capital
Small businesses are the driving force behind the nation’s economy but too often lack the capital and support they need to grow and succeed. Inequities in our financial systems make it even more difficult for minority entrepreneurs and women to access capital. Minority-owned businesses are more likely to forgo applying for loans for fear of rejection, less likely to receive them when they do apply, and more likely to pay higher interest rates on business loans compared to their non-minority counterparts.60

The Coastside region is extremely limited when it comes to lending options. There are four big banks in the region – Wells Fargo, Bank of America, U.S. Bank and Tri Counties Bank – all with headquarters outside of the area. Whenever a small business seeks a loan, that loan is reviewed, vetted, approved or rejected by a remote bank employee that does not know local needs – and the approval process is never quick, even for established clients.61

Access to capital was cited as a top need among local small businesses participating in a County survey and that if economic conditions worsened, these businesses would not make it beyond six months.62 Different types of lenders have the potential to be responsive to the needs of the local business ecosystem, bring a commitment to diversity in their lending practices, and extend credit to minority and non-minority owned businesses in the area.

Rents and Mortgages
Faced with falling revenues and growing health and safety costs, small businesses and startups have sought to reduce operating expenses, including rent payments. Many small retail tenants have not been able to cover their full rent obligations. In an interview with a representative of the Northern California Small Business Development Centers, leases were mentioned as big issues and required a lot of education on tenant rights. While San Mateo County enacted an urgency ordinance placing a temporary moratorium on evictions for non-payment of rent by small businesses, which was also adopted by the Half Moon Bay City Council, it was short-lived and did not relieve the tenant from having to pay rent.63, 64 Given that most local landlords are small, family-owned enterprises — some on fixed incomes — they too have faced sustained cashflow challenges making it difficult for them to meet their own financial obligations for loans or

“...It often takes years to build a small business. It must establish credit, survive the high burn rate of initial capital, rent and create a suitable location, build customer loyalty... Our small businesses grow slowly, but they can die quickly when conditions change for the worst.”

ROY SALUME, COASTSIDE NEWS GROUP
New App Developed to Support Local Businesses

Half Moon Bay was selected as one of several cities to support local businesses through a new points-based mobile app that enables shoppers to earn cash rewards redeemable at participating locations. All rewards are reimbursed by the County of San Mateo through the American Rescue Plan Act (ARPA) funding at no cost to small businesses or consumers. The app also highlights the stories of the diverse family, immigrant, women, veteran, disabled and LGBTQ+ business owners and their employees who offer unique alternatives to chain and online mega stores. Several Coastside businesses are participating, and the list is growing.

Consumer Issues

There is a tourist and non-tourist economy on the Coast and local businesses generate income from both to varying degrees. Spending from tourists declined sharply because of COVID lockdowns that cut household incomes, forced the spending of savings and increased debt. At the same time, online shopping at big box stores was already a reality for residents hard-pressed to find retail stores with basics like shoes or bedding and became a safe, convenient option during the pandemic. Team Thrive members discussed the need for more awareness building and promotion around the importance of shopping locally and the multiple benefits that are created by doing so.

Digital Divide and Capacity

Small businesses faced certain structural challenges that existed before the pandemic and have now intensified, particularly around technology. Brick-and-mortar businesses have had to find new ways of distributing their products and services digitally to meet changing customer expectations and increase their competitiveness. Mom and pop restaurants have had to build or revitalize websites to offer and manage online takeout orders, gift card sales, and delivery options. The Coastside economy is unlike neighboring communities such as San Francisco and San Mateo in that the population density and mortgages on their properties according to a commercial real estate broker interviewed for the CRI.
Life as a business owner is incredibly lonely. You frequently think of your customers as friends, but they are your source of revenue and you cannot burden them with your business problems. You can’t confide in your employees too much because they could become concerned about the stability of their income.”

ANN JOHNSON-STROMBERG, NORTHERN CALIFORNIA SMALL BUSINESS DEVELOPMENT CENTERS

isolated geography do not support services like DoorDash or Lyft. Local businesses do not have the luxury of plugging into existing supply and demand systems through the touch of an app because they are either unavailable or the fees are cost prohibitive. Installing these new technologies and developing the know-how to use them require an investment many small businesses are unable to make.

A 2020 survey of San Mateo County small businesses revealed that many did not have a digital presence (website, social media and / or e-commerce capabilities). In a follow up survey conducted last year, many businesses indicated they needed help accessing technology and training, assistance with website development and online sales, and training on social media. Other capacity needs included assistance with marketing and promotions and finding and retaining employees.

Employee Issues

The pandemic has made it increasingly hard to recruit and retain quality employees. Discussions with Team Thrive members and other experts about reasons why talent has been such a pain point for businesses included issues that were true before the pandemic – wages not keeping pace with the exorbitant cost of living and the lack of affordable childcare options for working families. But with the pandemic, essential workers who were most likely to become infected with the virus having to return to jobs at which they were overworked and underpaid resulted in many searching for other options according to an interview with the Northern California Small Business Development Centers.
Growing Inequality and Need

The income divide in Silicon Valley has been well documented and has continued to grow throughout the pandemic. According to a March 2021 New York Times article, the Bay Area’s income inequality ranked among the worst in the nation.67 Not surprisingly, food insecurity rates rose sharply following pandemic-related job losses and reduced access to school meals. San Mateo County experienced the largest increase in food stamp enrollment in the state since January 2020, with a 41 percent jump in the number of people relying on CalFresh, the monthly food benefit program, according to agency data.68 Local nonprofits reported increased frequency of food distribution (now weekly and even daily) and that they are no longer asking proof of income for individuals and families seeking help.

The shortage of affordable housing, particularly on the Coast, has become even more acute for vulnerable residents. At a June 2021 Half Moon Bay City Council meeting, multiple individuals offered public comments describing their desperate attempts to find affordable places to rent.69 These individuals have been longtime residents of the Coastside (15 years or more) and were facing evictions within a week of this meeting.

Finally, another significant area of need is for help with mental health. The extended shelter-in-place orders led to social isolation, especially for seniors and declines in mental and physical health. Referrals to behavioral health clinicians embedded in primary care facilities had increased for adults (by 51 percent) and youth (by 100 percent) according to a county press release issued in January of last year.70

Community Connectedness

In addition to growing inequality, Team Thrive members also identified community connectedness as important and lacking on the Coast. Specifically, with so many households that commute over the hill for work, there were concerns that people living in these households may not be as connected to place or the important work of nonprofit organizations that provide services here. These limited connections make the case for supporting local nonprofits more difficult.

Funding

The nonprofit sector is one that has been chronically under-capitalized.71 Often, these organizations rely on multiple funding sources, including grants, which are restricted for specific purposes (not general operations) and come with burdensome reporting requirements. The pandemic brought additional challenges
as large, in-person fundraising events had to be cancelled due to public health concerns. Team Thrive members discussed the impact of the Pumpkin Festival being cancelled in 2020 and again in 2021 - an event that in the past has typically garnered $400,000 in funding support for area nonprofits annually.

**Capacity**

Nonprofits need certain capacities to deliver results. These include things like strong leaders, financial management, technology, and office space, as well as communications, adaptability, and relationships. Team Thrive members spoke about the difficulties in marketing and promoting their services, offering services in languages other than English as well as hiring staff, such as licensed counselors or social workers. The relative isolation of the Coastside and more competitive wages with jobs in neighboring regions were some of the reasons that made recruiting staff difficult.

**Reaching the Hard-to-Reach**

Hard to reach populations have disproportionately experienced the impacts of COVID but may not seek or be eligible for services. For some of these populations, accessing services means having to take time off work which might be unpaid and result in loss of a job or income. Lack of transportation to services can also be a challenge. For undocumented immigrants, fears related to deportation can result in a reluctance to seek services. These issues make it difficult for nonprofit safety net providers to know the true extent of need and how best to provide information and services.

“**Our clients are the most affected. They are the workforce. They are the ones that make the wheels turn – the ones with the least options... And if you are undocumented your options are less.**”

JUDITH GUERRERO, COASTSIDE HOPE
Photo Credit: Caitlen Vreeburg
TEAM THRIVE

RECOMMENDATIONS

Develop a small business assistance center at the Half Moon Bay Coastside Chamber of Commerce.

Local small businesses face many challenges. Team Thrive members envisioned a business assistance center that would work with City and County government as well as regional and local partners to provide tailored and culturally competent services to meet the needs of entrepreneurs and small businesses throughout the Coastside region. Some of the services would include business planning and advice, information on required licenses and permits, tax support, best practices on hiring, technology training, marketing, and understanding how to access financing. These services would be provided free of charge or at a nominal cost. This recommendation is well timed as the Half Moon Bay Coastside Chamber of Commerce seeks to build a more robust business development strategy and a business assistance center is an important part of that strategy. This center would be open to Chamber members and non-members as well as the region’s nonprofit organizations that struggle with similar capacity issues.

Develop a community lending strategy which includes an assessment of borrower needs, capital gaps and appropriate lending options.

Given that access to capital is a critical need for small businesses and given the challenges in trying to secure that capital from big banks, Team Thrive members identified the development of a community lending strategy as one of its priority recommendations. A special Recovery Task Force meeting was organized with Community Capital Advisors to understand best practices associated with community lending strategies as well as different types of financial and lending institutions, such as the Economic Development Administration, Community Development Financial Institutions (CDFIs), and Certified Development Corporations. Best practice considerations included understanding who would be served by this local lending strategy before deciding how, starting with a small pilot effort, and partnering with experienced organizations.

The Coastside is fortunate to have many small businesses owned by women and people of color. Among these businesses are restaurants, markets, landscapers, contractors, and others providing unique goods and services for their communities. Therefore, an ideal lending partner would understand the region’s unique business ecosystem and commit to broadening it through diversity and inclusion in their lending practices. Mission National Bank (MNB) in San Francisco was identified by Team Thrive members as a promising model. As a Minority Deposit Institution and CDFI, MNB’s vision is to promote economic growth and stability in the underserved communities in which it operates. It provides a range of financial products and services in multiple languages that benefit low- and moderate-income communities, businesses, and individuals.72
Continue to develop a more coordinated and integrated approach among Coastside nonprofits providing safety net services for the most vulnerable individuals and families.

Team Thrive members described the importance of more coordinated approaches to better serve individuals and families. Supporting this recommendation was the idea that individuals and families may have multiple needs (e.g., a child who is struggling at elementary school, older siblings who are struggling with mental health issues, parents who are struggling with underemployment and grandparents who are struggling with advanced and untreated health issues) that would benefit from coordinated support by several agencies including the school system, Boys and Girls Club, a language and culturally appropriate social worker (e.g., ALAS or Coastside Hope) and Senior Coastsiders. However, what is more likely is that each organization is providing a slice of the care and areas of overlap are not fully recognized and incorporated into a care management plan.

Developing infrastructure and processes to facilitate more collaboration between nonprofits is an important part of this recommendation and would include the collection of consistent demographic information across providers (at intake, referral and during service delivery) to better understand needs and target resources. It would also include monthly meetings with care providers to discuss high risk / high need families, a database governed by data sharing and participant privacy agreements and the exchange of knowledge between providers about available resources.

Increase and strengthen capacity of Coastside safety net providers to connect vulnerable residents to rental, financial and other public benefits for which they may be eligible.

Interviews, focus groups and conversations with Team Thrive members have revealed many situations in which people are struggling with basic needs – jobs and income, food, and shelter. Even middle-income residents who earn too much to qualify for public benefits assistance still find it difficult to afford the high cost of living in the region. Therefore, it is critical that our local safety net providers expand capacity to meet these essential needs and using a coordinated approach as described above would facilitate implementation of this recommendation. Additional funding for outreach, public benefits coordination and case management staff and systems to help people access and enroll in public benefits programs would also be needed. Resources available through the public benefit programs are often underutilized because of burdensome eligibility and application processes – particularly for people whose primary language is not English or with limited computer access / knowledge to complete forms online. This recommendation also includes partnering with local government, philanthropy and other funders to pool resources and create funds and support for undocumented immigrants.
How Do We Spur Innovation, Job Growth and Entrepreneurship and Prepare the Workforce for the Next Economy?
INTRODUCTION

The Coastside needs bold and transformative action to prepare for the next economy.

Despite its beauty and abundance of natural assets, the Coastside region has limited industry and job growth. It lacks economic diversity, which undermines its prospects for long-term economic growth and makes it vulnerable to external shocks. This has been particularly true during the pandemic and for the industries that make up the bulk of the Coastside economy, such as tourism. Transient Occupancy Tax for the City of Half Moon Bay plummeted between FYs 2019-20 and 2020-21 and the Ritz Carlton, one of the largest hotels on the Coast, had to cut back on 138 jobs. Agriculture has suffered too with a 30 percent drop in total production value between 2019 and 2020 – due to the pandemic and impacts of climate change, among other factors.

The lack of a diverse economy has implications for work and workers in the region. More affluent residents commute to jobs that provide higher wages, better benefits, and opportunities for advancement while less affluent residents are stuck in low-wage jobs that dominate the Coastside economy. In San Mateo County, these low-wage jobs are in the industries hardest hit by the pandemic, such as accommodation and food services that had a 35 percent decline in employment between the third quarter of 2019 and 2020. Eighty-five percent of the people in accommodation and food service jobs were people of color most of whom earned $30,000 or less even before the pandemic and in a region with a cost-of-living nearly 80 percent higher than the U.S. average.

Limited industry and higher-paying job opportunities make the region less competitive and attractive to the next generation of workers who are more likely to leave the area after they finish high school. At the same time, remote learning has increased gaps in educational achievement between students of color and their white peers, which can adversely impact future opportunities for college and careers. There is no physical presence of a higher education institution in the Coastside region. Limited access to vocational and higher education programs are additional challenges for vulnerable students and communities.

Team Innovate members represented public- and private-sector leaders with expertise in start-ups and entrepreneurship, venture capital, hospitality, and commercial real estate as well as education and workforce development. They focused their work on understanding the region’s current economic challenges while developing recommendations for what the Coastside economy could become. Their work was supported by key informant interviews, economic development experts and publicly available data.

138 jobs cut from Ritz Carlton

30% drop in total agriculture production value
CHALLENGES

Physical Isolation and Public Transit
The Coastside is relatively isolated from the San Francisco Bay and greater Silicon Valley region. It is surrounded by mountains with a two-lane highway going north-south and limited access to the San Mateo Peninsula. Traffic has been a growing concern, particularly during weekends with the surge of tourists who want to visit the area and the need for more coordinated and connected public transit options. Traffic and congestion prevent customers from reaching businesses, inhibit the movement of goods and make it more difficult for employees to get to and from work. It also leads to wear and tear on roads, increases in carbon emissions and makes it more difficult for people to evacuate in an emergency.

Commercial Space
Team Innovate members discussed the importance of commercial space that is available, affordable, and competitively adequate for existing and new businesses. While price per square foot for commercial space tends to be less on the Coastside compared to San Francisco or the San Mateo Peninsula, there are limits to the types of existing spaces that are available. Larger commercial spaces (more than 4,000 square feet) are extremely limited in the region and that was a primary reason GoPro, a company originally established on the Coast, left the area. There simply was not a large enough space to accommodate the company’s growing operation.

Zoning for commercial uses was another issue discussed by Team Innovate members. The City of Half Moon Bay formally updated its Local Coastal Land Use Plan and called for increased density downtown, favoring new projects that expand both commercial and residential square footage. The Plan is also sensitive to the local culture of innovation; it opens farmlands to agricultural research and development endeavors, while also facilitating a wide range of green and tech businesses.

Digital and Power Infrastructure
The Coastside’s digital infrastructure is less than optimal, with unreliable—and for many, unaffordable—coverage impacting businesses, residents, and students alike. This became even more apparent during the pandemic as companies transitioned to a remote workforce, schools pivoted to distance learning, and health practitioners shifted to telemedicine. But nearly one in four low-income households (earning less than $35,000 annually) did not have broadband internet access and the number of students without adequate devices and connectivity was estimated to be in the tens of thousands across San Mateo and Santa Clara Counties. For many, the cost of a device and/or service is also prohibitive. This has had the effect of exacerbating existing inequality and structurally excluding lower-income communities from economic opportunities at a time when various sectors of society are primarily operating remotely.

1 in 4
low-income households do not have broadband internet access
In addition, the Coastside faces unique challenges in improving its digital infrastructure due to its size, remote locations, and distributed population. Fiber optic capacity was mentioned as important at the Coastside Recovery Initiative Open House. Fiber optic cables run underground and are seen as necessary to preserve and “future proof” digital infrastructure during wildfires and other unforeseen disasters.

Parts of the Coastside, such as Pescadero, have been designated as “difficult to access and at higher risk of catastrophic wildfire.” As a result, PG&E has adjusted the settings on power lines to ultra-cautious. Two squirrels on a power line can cause it to be switched off until a low-flying helicopter can check every section of line to ensure conditions are safe. The lack of adequate digital infrastructure and power outages are threats to the region’s future economic growth and competitiveness. Fragile broadband and cellular connectivity pose grave threats during natural hazards, which in the Coastside region can be anything from flood and landslide, fire, tsunami, or an earthquake.

**Housing**

The lack of affordable housing is also stifling economic growth. Silicon Valley is a place with far more jobs than housing. This imbalance drives up an already high cost of living and pushes people who cannot afford homes into outlying areas many miles from their jobs. Fewer than 28 percent of first-time home buyers could afford to purchase a median-priced home in San Mateo County. Nearly half (45 percent) of all Silicon Valley renters were burdened by housing costs prior to the pandemic; that share rose to an estimated 69 percent of renters in 2020. Exorbitant housing prices make it difficult for employers to retain employees, result in lost productivity for workers who must travel long distances from their homes in places that are more affordable to get to work, curtails family time and negatively impacts the environment. During a conversation with local real estate agents housing affordability was noted as a “huge issue” and more needed to be done such as making it easier to establish accessory dwelling units (ADUs).

> “We are seeing our community suffer badly. We are seeing people leaving in droves. Children sleeping in campers.”

**BELINDA HERNANDEZ-ARRIAGA, AYUDANDO LATINOS A SOÑAR (ALAS)**
Workforce Issues

COVID-19 plunged communities that were already struggling into crisis mode, with mass layoffs of leisure and hospitality and other underpaid workers. Regardless of work history or level of educational attainment, long-term dislocated workers in the San Francisco Bay Area face huge educational and reskilling barriers to returning to employment, and the region’s high cost of living does not enable most workers to take time off from work to acquire new skills. In addition to loss of wages and career opportunities, dislocated workers of all backgrounds often suffer from a loss of social capital and professional networks that create gaps in awareness of employment and career service resources. Undocumented immigrants face additional challenges, such as language, educational and legal barriers that make it difficult to access high quality jobs and participate fully in the economy.

Socio-economically disadvantaged students and students of color also face challenges in becoming the next workforce. According to recent data, Latinx students attending Cabrillo Unified School District were five times as likely to receive failing grades (Ds or Fs) in high school compared to their white counterparts during the pandemic. Pescadero high school students have to dual enroll in community college for Advanced Placement courses or other classes to be competitive for a four-year university thus having to balance their schedules and try to get to those classes on their own because of limited public transit options. Many of these students are the first to attend college in their families, experience financial hardship and face difficulties navigating the system. These students need an array of academic counseling, financial coaching, public benefits enrollment, and other support services.
Partnerships Developed for Long-Term Success

The Coastside Workforce Development Roundtable began in August 2021 with exploratory conversations among nonprofit, government, K-12 education and business partners who wanted to address long-standing challenges related to workforce development, job training, and career pathways on the Coastside. Inspired by the work of Team Innovate, a recovery task force member started the Roundtable which has expanded to include affordable housing advocates, labor and trades, and higher education. A strong relationship has been established with the College of San Mateo and options for bringing a higher education presence back to the Coastside are currently being considered.

Equity Issues

Equity has been a guiding principle of the Coastside Recovery Initiative planning process and for good reason. Despite its global reputation as a socially progressive and wealthy region, the San Francisco Bay Area is one of the most unequal places in the country. Professor Chris Benner of the University of California at Santa Cruz has documented the short- and long-term social and economic consequences of inequality and makes the case for why future policy choices must be driven by a new paradigm of solidarity to advance an inclusive recovery. Team Innovate members discussed the fact that there is a real disconnect between the large Latinx community that makes life run on the Coast and their limited representation in the public policy discussions that impact their lives. An innovative Coastside economy is one that breaks open structural inequities, works against implicit bias, and recognizes diversity through the talents of immigrants, artisans, crafts, and trades workers.

“COVID magnified issues around social justice and equity. We need to put these conversations on the table.”

FOCUS GROUP PARTICIPANT
TEAM INNOVATE

RECOMMENDATIONS

Create a business incubator for new start-up and early-stage companies aligned with the Coastside’s unique industries and assets (e.g., ag tech, marine, aviation and environmental).

Team Innovate members identified an opportunity to launch a business incubator that will spur regional innovation, build entrepreneurship capacity, and support business and job growth. The business incubator would harness the region’s unique industries and assets (e.g., agriculture, fishing and other marine-based businesses and ecotourism) and address regional threats (droughts, wildfires, and other impacts of climate change). Moreover, the incubator would attract driven entrepreneurs and start-up founders who care about profit, people, and the planet (a triple bottom line) making this incubator model truly distinct. Values of diversity, equity and inclusion would guide all aspects of design and execution from the entrepreneurs and founders the incubator support to the people they eventually employ.

A phased and purposeful approach would be utilized for implementation of the incubator by focusing on one to two key opportunity industries. One of these industries, agriculture technology (ag tech) has real momentum in the region marked by increases in organic farm production, regenerative agricultural practices, and renewable energy innovation. There are several regional assets that could also be utilized to support this work including ag tech research and development support through University of California, Santa Cruz and significant existing indoor agriculture, mixed use and planned greenhouse space located at the Mushroom Farm. The implementation of this recommendation would also tap the expertise of Team Innovate members, including the Managing Partner of a venture fund.

Finally, the incubator would be designed to address the challenges that all entrepreneurs face with a sharp focus on women, immigrants and minority-led-start-up and early-stage businesses. These businesses are not yet competitive for venture funding but will have capital needs. They also have needs in the areas of office space, legal, accounting, computer services and other strategic advice on the prerequisites for running a business delivered in a modern framework that considers needs like childcare and flexible scheduling.

Increase access to vocational training and higher education opportunities for economically vulnerable residents.

This recommendation addresses a long-standing challenge – the gap between employer demand for an educated and skilled workforce and the supply of workers with the necessary skills for a next economy labor market rooted in environmental and social good. It would create a no-wrong door network of academic, labor, vocational and adult school offerings. It acknowledges that dislocated
workers and first-generation college students lack access to social capital and professional networks and the most well-intentioned programs are only as useful as the effectiveness to which the people who need them can access and navigate them.

Implementation of this recommendation would include a physical community college presence on the Coastside that offers academic and support services where there currently is none. It would coordinate with partners like Cabrillo Unified School District and local community colleges to expand dual enrollment that allows high school students to take college classes during the school day at no cost. It would also take advantage of the latest labor market data and the need for stackable certificates toward higher wages in industries like healthcare and science. Finally, this recommendation also represents an opportunity to link new jobs and skills building with the proposed incubator focused on innovation, environmental sustainability, climate change and disaster mitigation.
CONCLUSION

The time is now for a bold, transformative economic development agenda for the Coastside region—a place with significant challenges and tremendous opportunity. A path forward is an innovation economy rooted in the untapped capacity of the Coastside and the recommendations in this report are the catalyst for creating an economy that works for all.

Building the region’s economic development capacity will be a necessary part of the work moving forward starting with a holistic economic development vision and action plan. The action plan will prioritize and guide implementation of the recommendations from the Coastside Recovery Initiative, which includes supporting innovation and job creation, expanding higher education and vocational programs, revitalizing commercial and community spaces, helping small businesses and nonprofits thrive, and using the region’s abundance of natural assets (including agricultural lands) to drive economic growth. This vision and action plan will also need to consider work adjacent issues that create barriers to employment such as rising costs of housing, transportation, and child and health care that make it harder for low- and middle-wage workers.

Another key element moving forward is the establishment of a regional economic development coalition consisting of leaders and decision-makers from government, labor, community-based organizations, industry, academia, research institutions, philanthropy, and nonprofits. Members of this coalition will serve as thought partners, champions and advocates for the vision and plan. They will work with staff and consultants to set direction and priorities for implementation and help to address any barriers to success. These same leaders will also play a powerful role in identifying and engaging on the policy and funding opportunities that matter in driving the next economy but are often missed with limited capacity.

Funding will also be important and toward that end City staff submitted a grant application to the Economic Development Administration’s (EDA’s) Build Back Better Regional Challenge after an EDA regional representative affirmed that multiple CRI recommendations were well aligned with the intent for the funding. It was an extremely competitive grant program with over 520 applicants nationwide and while the City’s application was not selected, there is no doubt that the recommendations have set the stage for other funding opportunities.

A final element to advance this work is a dedicated staff role that can be the lynchpin in ensuring successful execution of the vision and plan as well as coordinated action across a diverse array of communities and stakeholders. Conversations with economic development experts, including the former Chief Economic Advisor to Governor Newsom as well as more local economic development staff working in larger cities, have underscored the need for this role. This staff will likely be housed at the City of Half Moon Bay and will play a critical role in identifying funding, unifying people around the economic development vision and action plan, and making regional connections critical to the plan’s success.

Implementing these recommendations will not be easy or straightforward. But this moment of crisis presents a unique opportunity to join forces together in championing a better normal for the Coastside region. The convergence of political and community will has the potential to transform the region into a more equitable, vibrant, and resilient Coastside economy over the years to come.
"We need to imagine the economy we want. It is a journey of walking with the community while working toward the future and creating systems change."

MARIA CADENAS, SANTA CRUZ COMMUNITY VENTURES
Protect and utilize our environmental assets to strengthen our economy, which includes support for farming and farmers, greening our industries, ecotourism, recreational opportunities and becoming a model for environmental stewardship.

1. **Establish** a coordinated network of organizations to steward Coastside lands more effectively for economic, environmental, and climate-related benefits.

2. **Identify** and advocate for changes to laws, policies, and regulations to make farming more economically viable.

3. **Establish** and strengthen collaboration, training, and support for the farming community (across generations and farming styles).

4. **Build** on the work of As Fresh as It Gets campaign to promote Coastside farms and farm products.

Create vibrant commercial and community spaces. This includes use of vacant spaces and new spaces to support local commerce, foster connection and belonging, and employ new models for reviving downtown areas and business districts.

5. **Redesign** streetscape on Heritage Main Street in Half Moon Bay to improve mobility, economic activity, and vibrancy.

6. **Create** a business improvement district or other funding mechanism to support revitalization efforts in the Half Moon Bay Town Center.

7. **Incentivize and support** local businesses to provide services in recreational and activity hubs (i.e., beach, athletic fields, and neighborhood playgrounds).

8. **Create** a community plaza in Pescadero which includes space for entertainment, local businesses, and recreation.

9. **Support** formation of a new, professional staff role or increased capacity to drive economic and community development projects in Pescadero.
Support and invest in local businesses and nonprofits to help drive economic recovery. This includes financial support and access to capital, technical assistance, and capacity building as well as campaigns that promote local.

10. **Develop** a small business assistance center at the Half Moon Bay Coastside Chamber of Commerce.

11. **Develop** a community lending strategy which includes an assessment of borrower needs, capital gaps and appropriate lending options.

12. **Continue** to develop a more coordinated and integrated approach among Coastside nonprofits providing safety net services for the most vulnerable individuals and families.

13. **Increase** and strengthen capacity of Coastside safety net providers to connect vulnerable residents to rental, financial and other public benefits assistance for which they may be eligible.

Diversify the economy and spark business innovation which includes steps to be taken to attract new types of businesses, support for entrepreneurship and start-ups as well as future job growth and workforce training.

14. **Create** a business incubator for new start-up and early-stage companies aligned with the Coastside’s unique industries and assets (e.g., ag tech, marine, aviation and environmental).

15. **Increase** access to vocational training and higher education opportunities for economically vulnerable residents.
APPENDIX II – ADDITIONAL SOURCES

The Coastside Recovery Initiative utilized various sources to inform working team recommendations. These sources included publicly available data, focus group and individual interviews with subject matter experts, and Recovery Task Force meetings. The CRI team also met with key stakeholders (individually and in groups) to provide an overview of CRI goals, guiding principles and recommendations. These community touch points helped build awareness of and support for this important work.

Individual Interviews
- Alex Andrade, Economic Development Director, City of Milpitas
- Jess Brown, Executive Director, Santa Cruz, Santa Clara, and San Mateo County Farm Bureau
- Maria Cadenas, Executive Director, Santa Cruz Community Ventures
- Virginia Chang Kiraly, President, San Mateo County Harbor District
- Judith Guerrero, Executive Director, Coastside Hope
- Dr. Belinda Hernandez-Arriaga, Executive Director / Founder, Ayudando Latinos a Soñar (ALAS)
- Ann Johnson-Stromberg, Associate Regional Director for Northern California Small Business Development Centers (SBDC)
- Randy Kinghorn, Broker / Owner, Kinghorn Real Estate
- Walter Moore, President, Peninsula Open Space Trust (POST)
- Kellyx Nelson, Executive Director, San Mateo Resource Conservation District
- Roy Salume, Director, Coastside News Group

Focus Groups and Special Task Force Meetings
- Building an inclusive recovery with Dr. Chris Benner, Professor Environmental Studies and Sociology, University of California, Santa Cruz
- Local Coastal Land Use Plan and town center updates with Jill Ekas, Director of Community Development and Brittney Cozzolino, Associate Planner, City of Half Moon Bay
- Community lending strategies with Bert Feuss, Senior Advisor, Community Capital Advisors
- COVID impacts on vulnerable communities: Pat Carbullido, ALAS; Sonia Barba and Violeta Alm, Coastside Hope; and Arlæ Alston and Carina Rodriguez, Puente de la Costa Sur
- Real estate challenges with Barbara LaVey, Coldwell Banker Realty, Nate Serdy, Compass Real Estate and Judy Taylor, Alain Pinel Realtors
- Restaurant challenges with Jill Klein and Francesca Dobbs, Co-Owners, Barn Restaurant

Key Stakeholder Conversations and Presentations
- Chan Zuckerberg Initiative
- San Mateo County City Manager’s Association
- Coastside Workforce Development Roundtable
- Downtown Association
- Don Horsley, Supervisor, District 3, County of San Mateo
- Dr. Jennifer Taylor-Mendoza, President, College of San Mateo
- Harbor Board of Commissioners
- Lenny Mendonca, Former Chief Economic and Business Advisor to Governor Newsom
- Midcoast Community Council
- Pescadero Municipal Advisory Council
- San Mateo County Realtors Association
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