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REAL ESTATE SERVICES

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September 2026

BEING FRANK ABOUT REAL ESTATE

The official monthly newsletter of Frank Vento

COASTAL COMMISSION REVERSES DECISIONS



Coastal Commission Staff Reverses
Course on Pacifica Short Term Rental
Rules

In a major blow to residents who have long fought to introduce stricter rules for Airbnbs and other vacation rentals on Pacifica's coastline, California Coastal Commission staff have recommended a reversal of their previous determination surrounding two consequential pieces of Pacifica's proposed short term rental ordinance.

Instead of certifying the ordinance wholesale as Coastal Commission staff recommended in January, they suggested eliminating the proposed primary residency requirement (requiring a person live on-site 6 months out of the year) and the 60-night cap on unhosted STRs.

Staff said those provisions are inconsistent with the Local Coastal Program's mandate to maximize public recreational access since the rules would slash the number of nights unhosted STRs can operate by as much as 85%.

The recommendation was to be posed to commissioners and up for a potential vote on Wednesday, Aug. 12, although commissioners have until April 2027 to hold a formal vote.

The ordinance in front of the Coastal Commission is already in effect in the non-coastal zone, which has now operated under Pacifica's revised ordinance since October of 2025.

Coastal Commission staff justified their reversal by stating that the more than 300 pages of correspondence they received just prior to the January vote caused them to reconsider their recommendation. That correspondence was also the reason the Coastal Commission gave when electing to delay the January vote and extend the decision for up to one year, commencing in April 2027.

The Coastal Commission's new proposal has inflamed residents of the coastal zone who advocated for a stricter ordinance for years prior to the city finalizing it in 2025. Mayor Christine Boles has also expressed disappointment at the recommendation, urging residents to speak at the Wednesday's Coastal Commission meeting.

Boles said in a recent email to the community that the changes will "significantly reduce the effectiveness of our ordinance that was carefully crafted and approved unanimously by two City Councils and the Planning Commission over multiple meetings with a LOT of public input."

In their recommendation to eliminate the primary residency requirement—which mandates that an STR is not a second home—and nix the 60-day cap, Coastal Commission staff said the provisions reduce coastal access. Eliminating them, they wrote, would help achieve a "balance" between "competing interests."

In correspondence, those competing interests appeared between owners of STRs, namely one prominent voice: Russell Jones from Pacifica for Responsible Tourism, a group of STR owners in Pacifica whose exact numbers are not public. His expressed opposition to Pacifica Homes are Not Hotels, a group of neighbors who have argued for stricter STR regulations, citing the disturbances they've created in their neighborhoods. An attorney, Frank Angel, who has been paid by Airbnb to speak against numerous STR ordinances in front of the Coastal Commission, also submitted dozens of documents arguing against the ordinance.

The staff states that the correspondence swayed their decision to eliminate parts of the ordinance that supporters have said were two of its most consequential.

"After that prior staff report was distributed, the Commission received several hundred pages of comments, some quite specific to the staff report analysis, primarily identifying ways in which commenters thought it to be legally deficient and had arrived at conclusions not supported by the evidence. Staff took in all such comments, evaluated and reflected on them, and ultimately that process led staff to this revised recommendation," the report reads.

If the Coastal Commission approves staff's recommendation, there would be no limit on the number of nights per year an STR—hosted or unhosted—could operate. STRs could also be a home at which no person lives, owned by a person solely for the purpose of being used as a vacation rental.

All other provisions under the ordinance would still apply. That includes rules that operators must be individuals not corporations and can only rent one property each. Operators can not run multi-family unhosted units, and they must follow "good neighbor" rules, defined by a slew of requirements that intend to reduce guest noise

and poor behavior. A 150-cap on the number of STRs operating annually across Pacifica will also remain.

In their written letters, numerous residents said the Coastal Commission's recommendation to eliminate the two provisions would have detrimental effects. By not reducing unhosted STRs, which amount to 29 or roughly 70% of all STRs in the Coastal Zone, residents said they were concerned that the loud parties, littered streets and lack of consideration from neighboring vacation rentals would continue. Some also said that by continuing to allow homes to be used solely as short-term rentals, Pacifica's already small housing stock would continue to be strained.

"Unhosted STRs also erode Pacifica's housing stock, reduce long-term rental availability, increase housing costs, and push families out of our community," wrote Lyla Reinero, a Pedro Point resident and member of Pacifica Homes Are Not Hotels. "This has cascading consequences. Declining full-time residency has directly impacted student enrollment, which local schools depend on for funding."

The city shares these concerns, which were cited as a major driver of their proposed ordinance. In response, the Coastal Commission said the city did not provide enough evidence to make such a claim.

"The City's data does not show how the proposed STR restrictions would create additional longer term housing opportunities, especially affordable housing, which is the type of housing protected by the LUP," the report reads.

The staff report highlights not only broad disagreement on the impact of STRs on housing affordability and availability, but a larger question: What does coastal access mean and who is most entitled to it?

The city has claimed that STRs harm their residents and that they should have jurisdiction over their impact. The Coastal Commission, however, said in their report that meeting the goals of the Coastal Act is more important.

According to staff, the city's strict provisions would harm public access—the core tenant of the Coastal Act—by significantly cutting the public's options for visiting the area. Staff wrote that reducing STRs makes "public access more difficult in these areas, particularly for larger groups and families, underserved communities and communities of color, and inland communities." Staff state that this is a matter of environmental justice, with "oversized impacts on those least able to absorb additional costs."

The staff report also supports the idea that Airbnb and other rentals offer cheaper visitor accommodations. According to AirDNA, which tracks data nationally on Airbnbs, Airbnbs in Pacifica averaged around \$315 per night between January and April 2026. Hotels, by contrast, hovered around \$215 a night. How affordable vacation rentals really are is contested given that they often provide amenities like a kitchen and additional beds at a similar cost to hotels.

The report and its attached correspondence has also left some concerned over exactly how much Airbnb has influenced the Coastal Commission in choosing to reverse its decision.

Records from the California Secretary of State show that Airbnb has spent more than \$144,000 in 2026 alone on payments around "Regulation of Short Term Rentals in the City of Pacifica."

Airbnb has also paid Frank Angel of Angel Law, who records show received almost \$100,000 from the company between April and June of this year. Angel has been involved in lawsuits against cities across coastal California that have proposed strict STR ordinances. In recent years he has won cases against the City of Manhattan Beach, the City of Hermosa Beach and the City of Santa Ana.

If the Coastal Commission votes on staff's recommendation, Pacifica would join a list of cities operating with two different rules for how STRs operate within city limits. Some cities, like Oceanside, Manhattan Beach and Carlsbad fully ban STRs in the non-coastal zone but are mandated to allow them in coastal areas.

This discrepancy concerns Reinero of Pacifica Homes Are Not Hotels. "It also would not make practical sense for Pacifica to operate under two separate short-term rental ordinances—one for the Coastal Zone and another for the rest of the city. Enforcement is already challenging," she wrote in a letter to the Coastal Commission. "Creating two different regulatory systems would add unnecessary complexity for residents, property owners, and City staff, making consistent implementation significantly more difficult."

Reinero continued, "The California Coastal Act seeks not only to maximize public access to the coast but also to protect and enhance coastal communities."

That decision will fall into the hands of commissioners Wednesday, who will have the final say on how coastal access should be weighed in Pacifica, likely setting the stage for similar battles in many coastal communities to come.

Written By: Kathryn Wheeler

TIME FOR THINKING OR ACTION?



Is it time to STOP thinking and take ACTION?

We all have busy lives. We are bombarded with news, information, work, personal life, health and everything else coming at each of us. Somewhere in between we

think about moving, whether that's buying, or selling to downsize, move near the grandkids, retire, move closer to the new job. Whatever the reason, it gets thought about occasionally, sometimes when you have a quiet moment sitting in traffic, or early morning, or late at night. But then you get overwhelmed and take no action.

What will be the trigger to take action? Will it be the next rent increase? Will it be that 60 day notice from the landlord? Or maybe one of the kids saying, "We need your help with the grandkids", or, heaven forbid, a fall down the stairs, or some other type of health crisis.

Well those type of situations add a whole other level of stress to the process. Why not take action before you "have to" make a decision? Here's an idea: we are now officially in the 4th quarter of the year. Make time, say 2-4 hours a week, for the next 90 days/12 weeks to take action.

Here's some ideas of action items.

- Decide where you are headed next? What part of town, what city, county, state, or country.
- Reach out to a trusted Realtor to consult with (insert Frank Vento here)
- Get the name of a lender to find out what you can actually afford. It may be more than you think.
- Get your 2025 or 2026 taxes in order and ready to file. Your lender will appreciate that.
- Do not quit your current job until you've closed escrow.
- No big new purchases: cars, boat, travel, etc.
- Check your credit score.
- Do some more homework on your next place to live, even if it's across town.

What's the neighborhood like at night and on the weekends? How's traffic flow? is it near a school? Is it a commute shortcut?

What do you want in your next place? You're own washer/dryer, more garage space, a fenced in yard for a pet, room to park a boat or RV? Do you need space for a hobby? Does it need to be in close vicinity to coffee, groceries, library, parks etc.?

Now, think if you applied 2-4 hours a week for the next 12 weeks. Would you be prepared to make a move, or maybe you would already be in the process of buying or selling. Imagine that.

We tend to ignore making "BIG" decisions, mainly because we don't take action to be able to make an informed decision. This is why you reach out and engage others to inform and support you through the process.

So, are you ready to take ACTION? If so, great, even if I'm not part of the team you engage, start taking the steps to stop thinking and start doing. You'll be surprised how much information you can gather and build momentum to take the action you need to Buy or Sell a home. You'll be thankful you took the necessary action to move forward.

Wouldn't it be great to make that move before the end of the year, or in the

NEW CAL FIRE REGULATIONS



New Cal Fire Regulations you may not like!

Cal Fire released information on ZONE 0 the first five feet around your house or a building.

Zone 0 = Within 5 feet of your house

Zone 1 = Within 30 feet

Zone 2 = Within 100 feet

My wife is not going to want to hear about this, her 100 yr old Cecile Brunner roses needing to be cut back or removed.

Here's a highlight list of things to do.

The first five feet from your home is the most important. Keeping clear the area closest to buildings, structures, and decks will prevent embers from igniting materials that can spread the fire to your home.

Why? Learn more about the importance of Zone 0 and the scientific research that demonstrates the importance of this zone with the (Zone 0 At-A-Glance)

What to do:

1. Use hardscape like gravel, pavers, or concrete. No combustible bark or mulch.
2. Remove all dead and dying plants, weeds, and debris (leaves, needles, etc.) from your roof, gutter, deck, porch, stairways, and under any areas of your home.
3. Remove all branches within 10 feet of any chimney or stovepipe outlet.
4. Limit combustible items (like outdoor furniture and planters) on top of decks.
5. Relocate firewood and lumber to Zone 2.
6. Replace combustible fencing, gates, and arbors attached to the home with noncombustible alternatives.
7. Consider relocating garbage and recycling containers outside this zone.
8. Consider relocating boats, RVs, vehicles, and other combustible items outside this zone.

So, for more details: <https://www.fire.ca.gov/dspace>

This will be applicable for you soon, if not already being enforced. So, dig in further to the Defensible Space guidelines and get started soon.

ZONE 0 AT-A-GLANCE



Wind-driven embers during wildfires are a leading cause of homes being destroyed, including in the 2025 Los Angeles fires. Californians can protect their homes by removing items that can ignite from these dangerous embers around the first five feet of their homes.

In 2021 state leaders passed a law that requires statewide guidelines that protect the area immediately adjacent to homes, which is known as "Zone 0". Since then, several cities have already adopted Zone 0 requirements on their own and the California Department of Insurance has established the Safer from Wildfires Program to enable home insurance discounts for implementation of these protective measures.



Zone 0 is the first five feet surrounding your home, decks, and attached structures. This area is called the ember-resistant zone and is critical to wildfire defense. The goal is simple: keep this zone completely free of combustible materials so embers or flames cannot ignite your home.

ZONE 0 GUIDELINES

- Use pavers, concrete, or other hardscape materials instead of combustible mulch.
- Clear dead weeds, grass, and debris; check roofs, gutters, and outdoor areas.
Keep branches trimmed 10 feet away from chimneys and stovepipes.
- Minimize combustible items like furniture and planters on decks.
- Move firewood and lumber to Zone 2 for safety.
- Replace combustible fencing and gates with fire-resistant materials.
Shift garbage and recycling containers to a safer area outside this zone.
- Relocate boats, RVs, and vehicles away from this zone to reduce fire risks.
- Plants can be added just outside Zone 0 as a way to maintain vegetation around the home.



THE SCIENCE BEHIND ZONE 0

In an ongoing collaboration, CAL FIRE - Office of the State Fire Marshal (OSFM) and the Insurance Institute for Business & Home Safety (IBHS) continue to conduct live burn demonstrations using a mitigated and nonmitigated structure.

The demonstrations provide a controlled environment to study how specific structural and landscape modifications mitigate wildfire risk, thereby offering data-driven insights into fire behavior and prevention.

Research has concluded that removing flammable materials within the first five feet of a structure prevents embers from starting a fire, greatly reducing the risk of ignition to exterior walls, eaves, and gutters—areas where wildfire embers can easily take hold. Keeping this area clear is one of the best protection measures you can take to protect your home.



- Zone 0 Landscaping** – Non-mitigated home had wood mulch, plants, and a wooden fence within five feet, acting as a wick for flames. The mitigated home used gravel, hardscaping, and a metal fence, removing fuel for embers.
- Vents** – Standard vents let embers enter and ignite the attic. Ember-resistant vents on the mitigated home blocked them.
- Siding** – Flammable siding to the ground allowed flames to climb. The mitigated home used noncombustible material at the base.
- Gutters** – Debris-filled plastic gutters fueled ember ignition. The mitigated home had clean metal gutters with noncombustible gutter guards to prevent debris accumulation.
- Furniture** – Flammable outdoor furniture on the non-mitigated home ignited from embers. The mitigated home used noncombustible furniture, preventing ignition.

MORE RESOURCES [LINKTR.EE/CALFIREZONE0](https://linktr.ee/calfirezone0)
SCIENCE, VIDEOS, AND MORE...



SAVE THE DATES!



Please come to the Farmer John's Pumpkin Patch, Saturday, October 3rd., 10:00-2:00, and enjoy the day with friends, family and pumpkins!



Save the date in November!



February 2027 will be here before you know it. Save your preferred date for the annual crab feed!

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.... IN THE MARKET

PENDING

807 Tierra Alta, Moss Beach <----[Live Link](#)



MLS #:ML82051631

Bed/Bath: 3/2

Apprx Size: 1250 Sq Ft

Apprx Lot Size: 4,791 Sq Ft

Status: Active

Age/Year Built: 60 / 1966

List Price: \$1,274,000

Sale Price: \$1,255,000

ACTIVE

527 North Street, Pescadero [<----Live Link](#)



MLS #:ML82051808
Bed/Bath: 2/1
Approx Size: 1030 Sq Ft
Apprx Lot Size: 15,000 Sq Ft

Status: Active
Age/Year Built: 116/1910
List Price: \$1,495,000

ACTIVE

41 Driftwood Trail, Half Moon Bay [<----Live Link](#)



MLS #: ML82054048
Bed/Bath: 2/2
Apprx Size: 1,440 Sq Ft

Status: ACTIVE
Age/Year Built: 50/1976
List Price: \$ 475,000

SOLD

000 Stage Road, San Gregorio



MLS #: ML81974161	Status: ACTIVE
Lot & Land - Agriculture/Ranch Land	List Price: \$ 1,600,000
Aprpx Size: 1,661,814 Sq Ft / 38 Acres	Sale Price: \$1,025,000

FRANK'S FUN



One of the highlights was a recent trip to the Sierras to Sequoia National Park. It's always so refreshing to be in the Sierra Mountains. This year was a shortened back country experience.



My good friend David O. and I took his sprinter van camper and left the backpacks at home. I drove to San Luis Obispo on Thursday and stayed at their house. Friday morning we pointed East and headed for the hills. We got to the park early afternoon, found our campsite and did a little exploring. Saturday, we started at Lodgepole and hiked to Tokopah Falls, with very little water falling. To increase the fun factor, we hiked back down the creek, which took 3 hours of rock hopping and using the bank when necessary. Then Sunday we started from Wolverton and hiked to Pear Lake at 9,200 feet elevation. We stopped and enjoyed the cool clear water and had lunch, then took another trail back. Monday late morning we headed home. I stopped in Santa Margarita to say hi to my friend Joe. I'll be back down there on the 19th for RPM Nationals.

We met up with Todd and Frances in Santa Cruz at Santa Cruz Mountain Brewing and the owner Brad took great care of us. It was a nice casual patio atmosphere, good beer and food. Then we walked over to Marianne's Ice Cream and had a scoop for dessert. If you didn't know the Westside of Santa Cruz, it seems to be the North side of town because it's the first area you hit headed down Highway 1 from Pescadero, turn right on Swift and there's a bunch of great little eateries, shops and breweries, wineries, etc. We had a great time catching up, and hearing about their upcoming adventures. They are both retired :-)

Attended the Mecum Auctions in Monterey with Josh and his dad Hans; always a fun day seeing amazing cars. The field was heavy with Ferraris this year. Scott Hoke said it was because of the sales they had at their Kissimmee Auction in Florida earlier this year. I am always amazed by the number of private jets flying in and out of Monterey during Car Week!



What else happened? Oh, I got the motor back for my 1932 Ford truck. Due to numerous delays, it was out for 36 plus months getting repaired and upgraded. I got it installed and after struggling (lack of being a real mechanic) I got it running. I'm still ironing out a few issues but super excited to have it back and soon to be road ready.

I have the Model A pretty dialed in now mechanically. Next, I'll patina blend the fenders with paint to match the rest of faded/worn paint on the car.



And one other project that's been on the back burner is the minibike. Yes, it's been on hold in the back corner of the garage. Once the truck is dialed in, that's next. Stay tuned for more on that.

Oh yeah, and I got to see a private collection of cars in Woodside. One of the members of the Bay Area Roadster Club hosted their monthly meeting and we got to see a part of his collection. He has some amazing vehicles that have been driven on the road, raced at the track and backroads, even on other continents. They were not just "on display" vehicles. It was an honor and privilege to meet the man and see his collection.

Shameless plug -- Pescadero Annual Barn Sale is September 26th, 2026.

Check my updated website and follow me on Instagram or Facebook.

If you know a friend, neighbor, or co-worker who is thinking about buying or selling, I would love to have the opportunity to provide my services. I'm never too busy for your referrals.

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