Technical Report Appendix D:
Affirmatively Further Fair Housing Assessment

WHAT IS AFFH?

The State of California's 2018 Assembly Bill (AB 686) requires that all public agencies in the state affirmatively further fair housing (AFFH) beginning January 1, 2019. Public agencies receiving funding from the U.S. Department of Housing and Urban Development (HUD) are also required to demonstrate their commitment to AFFH. The federal obligation stems from the fair housing component of the federal Civil Rights Act mandating federal fund recipients to take "meaningful actions" to address segregation and related barriers to fair housing choice.

AB 686 requires all public agencies to "administer programs and activities relating to housing and community development in a manner that affirmatively furthers fair housing, and take no action inconsistent with this obligation"[1]

AB 686 also makes changes to Housing Element Law to incorporate requirements for AFFH as part of the housing element and general plan to include an analysis of fair housing outreach and capacity, integration and segregation, access to opportunity, disparate housing needs, and current fair housing practices.

> ### Affirmatively Furthering Fair Housing
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> **"Affirmatively furthering fair housing"** means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency's activities and programs relating to housing and community development. (Gov. Code, § 8899.50, subd. (a)(1).)"

Source: California Department of Housing and Community Development Guidance, 2021, page 14.

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[1] California Department of Housing and Community Development Guidance, 2021, page 9.

History of segregation in the region. The United States' oldest cities have a history of mandating segregated living patterns—and Northern California cities are no exception. ABAG, in its recent Fair Housing Equity Assessment, attributes segregation in the Bay Area to historically discriminatory practices—highlighting redlining and discriminatory mortgage approvals—as well as "structural inequities" in society and "self segregation" (i.e., preferences to live near similar people).

Researcher Richard Rothstein's 2017 book *The Color of Law: A Forgotten History of How Our Government Segregated America* chronicles how the public sector contributed to the segregation that exists today. Rothstein highlights several significant developments in the Bay Area region that played a large role in where the region's non-White residents settled.

This history of segregation in the region is important not only to understand how residential settlement patterns came about—but, more importantly, to explain differences in housing opportunity among residents today. In sum, not all residents had the ability to build housing wealth or achieve economic opportunity. This historically unequal playing field in part determines why residents have different housing needs today.

Pre-civil rights San Mateo County faced resistance to racial integration, yet it was reportedly less direct than in some Northern California communities, taking the form of "blockbusting" and "steering" or intervention by public officials. These local discriminatory practices were exacerbated by actions of the Federal Housing Administration which excluded low-income neighborhoods, where the majority of people of color lived, from its mortgage loan program.

According to the San Mateo County Historical Association. San Mateo County's early African Americans worked in a variety of industries, from logging to agriculture, to restaurants and entertainment. Expansion of jobs, particularly related to shipbuilding during and after World War II attracted many new residents into the Peninsula, including the first sizable migration of African Americans. Enforcement of racial covenants after the war forced the migration of the county's African Americans into neighborhoods where they were allowed to occupy housing—housing segregated into less desirable areas, next to highways, and concentrated in public housing and urban renewal developments.

The private sector contributed to segregation through activities that discouraged (blockbusting) or prohibited (restrictive covenants) integrated neighborhoods. In the City of San Mateo, builders of the Hillsdale neighborhood in the mid-1900s recorded deeds that specified that only "members of the Caucasian or White race shall be permitted" to occupy sold homes—the exception being "domestics in the employ[ment] on the premises."[2] This

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[2] https://www.nytimes.com/2020/08/14/opinion/sunday/blm-residential-segregation.html

developer went on to develop many race-restricted neighborhoods in the Bay Area, became president of the National Association of Home Builders (NAHB), became national president of the Urban Land Institute (ULI), and was inducted into California's Homebuilding Foundation Hall of Fame.

The segregatory effect of blockbusting activities is well-documented in East Palo Alto. In 1954, after a White family in East Palo Alto sold their home to an African American family, the then-president of the California Real Estate Association set up an office in East Palo Alto to scare White families into selling their homes ("for fear of declining property values") to agents and speculators. These agents then sold these homes at over-inflated prices to African American buyers, some of whom had trouble making their payments. Within six years, East Palo Alto—initially established with "whites only" neighborhoods—became 82% African American. The FHA prevented re-integration by refusing to insure mortgages held by White buyers residing in East Palo Alto.

Throughout the county, neighborhood associations and city leaders attempted to thwart integration of communities. Although some neighborhood residents supported integration, most did not, and it was not unusual for neighborhood associations to require acceptance of all new buyers. Builders with intentions to develop for all types of buyers (regardless of race) found that their development sites were rezoned by planning councils, required very large minimum lot sizes, and\or were denied public infrastructure to support their developments or charged prohibitively high amounts for infrastructure.

In addition to historical discriminatory practices that embedded segregation into living patterns throughout the Bay Area, it's also necessary to recognize the historical impacts of colonization and genocide on Indigenous populations and how the effects of those atrocities are still being felt today. The original inhabitants of present-day San Mateo County are the Ramaytush Ohlone, who have "…lived on the San Francisco Peninsula for thousands of years and continue to live here as respectful stewards of the land."[3] However, "[d]ue to the devastating policies and practices of a succession of explorers, missionaries, settlers, and various levels of government over the centuries since European expansion, the Ramaytush Ohlone lost the vast majority of their population as well as their land."[4] The lasting influence of these policies and practices has contributed directly to the disparate housing and economic outcomes collectively experienced by Native populations today.[5]

The timeline of major federal Acts and court decisions related to fair housing choice and zoning and land use appears on the following page.

As shown in the timeline, exclusive zoning practices were common in the early 1900s. Courts struck down only the most discriminatory, and allowed those that would be considered
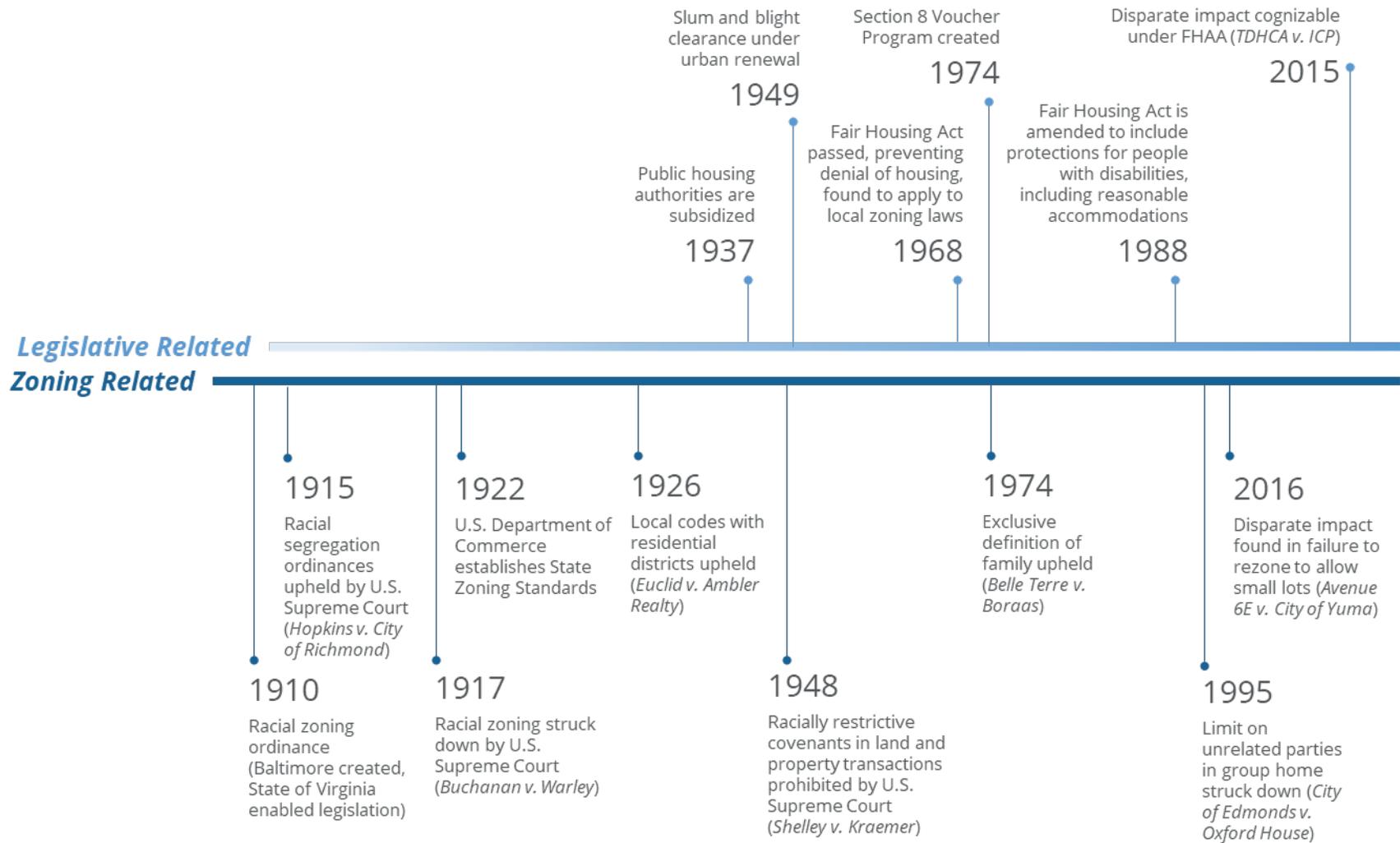
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[3] https://www.smcoe.org/for-communities/indigenous-people-of-san-mateo-county.html
[4] https://www.smcoe.org/for-communities/indigenous-people-of-san-mateo-county.html
[5] https://www.americanprogress.org/article/systemic-inequality-displacement-exclusion-segregation/

today to have a "disparate impact" on classes protected by the Fair Housing Act. For example, the 1926 case *Village of Euclid v. Amber Realty Co. (272 U.S. 365)* supported the segregation of residential, business, and industrial uses, justifying separation by characterizing apartment buildings as "mere parasite(s)" with the potential to "utterly destroy" the character and desirability of neighborhoods. At that time, multifamily apartments were the only housing options for people of color, including immigrants.

The Federal Fair Housing Act was not enacted until nearly 60 years after the first racial zoning ordinances appeared in U.S. cities. This coincided with a shift away from federal control over low-income housing toward locally-tailored approaches (block grants) and market-oriented choice (Section 8 subsidies)—the latter of which is only effective when adequate affordable rental units are available.

Figure D-1: Major Public and Legal Actions that Influence Fair Access to Housing

Slum and blight
clearance under
urban renewal

1949

Section 8 Voucher
Program created

1974

Disparate impact cognizable
under FHAA (*TDHCA v. ICP*)

2015

Public housing
authorities are
subsidized

1937

Fair Housing Act
passed, preventing
denial of housing,
found to apply to
local zoning laws

1968

Fair Housing Act is
amended to include
protections for people
with disabilities,
including reasonable
accommodations

1988

Legislative Related
Zoning Related

1915

Racial
segregation
ordinances
upheld by U.S.
Supreme Court
(*Hopkins v. City
of Richmond*)

1922

U.S. Department of
Commerce
establishes State
Zoning Standards

1926

Local codes with
residential
districts upheld
(*Euclid v. Ambler
Realty*)

1974

Exclusive
definition of
family upheld
(*Belle Terre v.
Boraas*)

2016

Disparate impact
found in failure to
rezone to allow
small lots (*Avenue
6E v. City of Yuma*)

1910

Racial zoning
ordinance
(Baltimore created,
State of Virginia
enabled legislation)

1917

Racial zoning struck
down by U.S.
Supreme Court
(*Buchanan v. Warley*)

1948

Racially restrictive
covenants in land and
property transactions
prohibited by U.S.
Supreme Court
(*Shelley v. Kraemer*)

1995

Limit on
unrelated parties
in group home
struck down (*City
of Edmonds v.
Oxford House*)

Maps and data referenced in this section. Throughout this section, there are references to maps created by HCD to support the AFFH and data tables created by HCD, the Association of Bay Area Governments (ABAG), and the consultant team. Those maps and tables appear in an Appendix and follow the organization of this section and the state guidance. The maps, in particular, are useful in demonstrating how Half Moon Bay compares with the county and region overall in offering housing choices and access to opportunity.

Report content and organization. This Fair Housing Assessment follows the April 2021 State of California State Guidance for AFFH. It incorporates the newest HCD maps, released in March 2023.

Section I. Fair Housing Enforcement and Outreach Capacity reviews lawsuits/enforcement actions/complaints against the jurisdiction; compliance with state fair housing laws and regulations; and jurisdictional capacity to conduct fair housing outreach and education.

Section II. Integration and Segregation identifies areas of concentrated segregation, degrees of segregation, and the groups that experience the highest levels of segregation.

Section III. Access to Opportunity examines differences in access to education, transportation, economic development, and healthy environments.

Section IV. Disparate Housing Needs identifies which groups have disproportionate housing needs including displacement risk.

PRIMARY FINDINGS:
FAIR HOUSING CHALLENGES AND CONTRIBUTING FACTORS

This section summarizes the primary findings from the Fair Housing Assessment for the City of Half Moon Bay including the following sections: fair housing enforcement and outreach capacity, integration and segregation, access to opportunity, disparate housing needs, and contributing factors and the city's fair housing action plan.

It also identifies areas where fair housing challenges exist and the factors contributing to those challenges.

- **One fair housing complaint was filed** in Half Moon Bay from 2017 to 2021. In the resident survey conducted for this AFFH, 26% of Half Moon Bay residents said they had experienced housing discrimination. This is higher than in the county overall (19%). In the majority of cases, the discrimination took place in the past 5 years. It is unclear if this low number of complaint filings is due to the lack of discriminatory activity in the City or

due to lack of resident knowledge about fair housing rights or both. Regardless, the City should ensure that residents can easily find fair housing information when they need it.

- The City **could improve the accessibility of fair housing information** on their website and resources for residents experiencing housing discrimination by providing a link to HUD and/or State of California fair housing laws as well as information about how to file a fair housing complaint.

- The City of Half Moon Bay is less racially/ethnically diverse than the county overall, primarily driven by a lower representation of Asian residents. However, the city has a slightly higher proportion of Hispanic residents (30%) than the county (24%).

- Racial and ethnic segregation in Half Moon Bay is low overall. The highest level of segregation (although still low) in Half Moon Bay is between Black/African American and White residents (DI of .244). This index declined significantly between 2000 and 2020. Conversely, between 2000 and 2020, Hispanic residents in Half Moon Bay became more segregated (.207 DI as of 2020).

- Because Half Moon Bay is fairly small, the **entire city falls within the "moderate resource area" designation** (Figure III-13) in terms of its opportunity score, with most jobs and schools located within the central part of the city, accessible to all neighborhoods.

- Fair housing challenge: **Some racial and ethnic minority populations are disproportionately impacted by low household incomes, and overcrowding, and are more likely to be denied a home mortgage loan** compared to the non-Hispanic White population in the City of Half Moon Bay. Specifically,

  ➢ Hispanic, Asian, and Other/Multiple race households have lower incomes and higher poverty rates than non-Hispanic White households (Figures II-4 and II-5).

  ➢ Hispanic, Asian, and Other/Multiple race households, as well as large families, are more likely than non-Hispanic White households to be cost-burdened, though overall rates of cost burden are slightly lower in Half Moon Bay than the county overall (Figures IV-8, IV-11, and IV-12).

  ➢ Hispanic and Other/Multiple race households are more likely than non-Hispanic White households to experience overcrowding (Figure IV-17). Low- and moderate-income households are also more likely to be overcrowded (Figure IV-18).

  ➢ People who identify as American Indian or Alaskan Native, Black/African American, and Hispanic are overrepresented in the homeless population compared to their share of the general population countywide (Figure IV-22).

- Hispanic and American Indian/Alaska Native households have the highest denial rates for mortgage loan applications in Half Moon Bay in 2018 and 2019 (Figure IV-33).

  Contributing factors include: Lower incomes and higher poverty rates among residents of color; lack of affordable housing relative to household incomes; and high debt-to-income ratios among applicants of color who are denied mortgage loans.

- **Residents with a disability make up 10% of the population in Half Moon Bay compared to 8% in the county** (Figure III-21). The census tract comprising the southern half of Half Moon Bay has a slightly higher share of the population living with a disability (between 10% and 20%), compared with less than 10% in the northern portion of the city.

- **The school district serving Half Moon Bay educates a larger share of higher needs students than peers in the county.** Accordingly, Cabrillo Unified, which serves Half Moon Bay and portions of unincorporated San Mateo County, has the highest share of migrant students in the county (3%), the second highest share of homeless students (2% of students experiencing homelessness), and a high share of students who qualify for reduced lunch (37% compared to 29% countywide).

- **Educational outcomes vary by racial and ethnic group,** and the school district could improve proficiency gaps and differences in college readiness and dropout rates. Specifically,

  - Just 16% of Hispanic students and 38% of Filipino students met or exceeded math testing standards, compared to 54% of White students and 65% of Asian students.

  - Just 28% of Hispanic students and 54% of Filipino students met or exceeded math testing standards, compared to 71% of White students and 78% of Asian students.

  - Cabrillo Unified had one of the lowest rates of graduates who met college admission standards at 41%, and Hispanic students in the district were even less likely to meet such standards, with a rate of 28%.

  - Hispanic (8%) and Black (6%) students also had the highest dropout rates in the district.

  Contributing factors: Disparate outcomes by race and ethnicity are unfortunately common across communities due to under-resourced families and educational institutions and the multiple stresses that impact lower-income students and their families, who are proportionally more likely to be from racial and ethnic minority groups.

- Half Moon Bay's housing stock **accommodates a variety of income levels**—more so than many other small communities in the County:

➢ The ownership market in Half Moon Bay is on par with the county overall but has a slightly higher proportion of homes under $500,000, which tend to be located in mobile home parks. More than 8% of the City's housing stock is manufactured homes (Figure IV-4).

➢ The rental distribution in Half Moon Bay reflects a more affordable rental market than San Mateo County overall (Figure IV-6).

➢ Permit data (Figure IV-2) suggest the **market is serving above moderate-income households but the city was also able to accommodate income restricted development** serving very low-income households.

RECOMMENDED FAIR HOUSING ACTION PLAN

■ Although Half Moon Bay has many housing resources and services listed on its website, the City should bolster the information to make it easier for residents to find information about their fair housing rights and for landlords to find information about their fair housing responsibilities. Recommended resources include providing a link to HUD and/or State of California fair housing laws as well as information about how to file a fair housing complaint. Program 4-3 supports this recommendation.

■ Half Moon Bay should target its new housing development to meet the needs of residents who face the greatest housing challenges, including Hispanic, Filipino, Asian, and Other/Multiple race households. The City should require affirmative marketing of developers building those units. The goal of affirmative marketing is to expand housing opportunities to attract income eligible populations and demographic groups who might not otherwise apply or be considered because of past, historic discrimination. Program 4-3 supports this recommendation.

■ Half Moon Bay should make a concerted effort to retain a housing stock that accommodates a wider variety of income levels than many other communities in San Mateo County. The City should invest in **preservation** of existing affordable housing to sustain its relative affordability. Program 2-1 and others support this recommendation.

■ The City should invest in community development and services to improve **educational and employment outcomes** of its lowest-income residents, as well as affordable housing opportunities. The City's Town Center, including its Downtown core, is considered a high resource area with schools, services, and stores. Transit improvements to improve access via public transit, bike, and pedestrian as well as focused affordable housing opportunities for this area should be prioritized to support existing and future residents. The City is mindful of these needs and is supporting them

by establishing the Coastside Opportunity Center and other efforts to expand providing educational resources described below. Furthermore, numerous capital improvements are planned to improve pedestrian and bicycle access throughout the Town Center.

- City leadership should advocate for more **educational resources** to meet the needs of Half Moon Bay students with extenuating circumstances. The Boys and Girls Club of the Coastside is significantly important to middle and high school students who suffer from housing insecurity and other significant economic stresses. City staff sought direct input from the Boys and Girls Club director in a stakeholder interview for the Cycle 6 Housing Element. Also, as part of the City's Coastside Recovery Initiative's focus on economic and community recovery from the COVID pandemic, the deep need for education and workforce development came to light. The City is opening the Coastside Opportunity Center in 2023 and seeking a satellite location for the College of San Mateo Community College. These resources are highly relevant to this need.

SECTION I.
FAIR HOUSING ENFORCEMENT AND OUTREACH CAPACITY

This section discusses fair housing legal cases and inquiries, fair housing protections and enforcement, outreach capacity, and jurisdiction compliance with relevant State laws.

In preparing this AFFH technical report, Half Moon Bay staff, through the City's participation in 21 Elements, engaged in discussion with local fair housing organizations (Legal Aid of San Mateo County and Project Sentinel) to learn about fair housing trends and concerns, as well as to discuss best practices in AFFH. Following this discussion, the 21 Elements team contacted local fair housing organizations to obtain local data on fair housing complaints and lawsuits beyond what was available in HCD and HUD datasets. Consultants also obtained and analyzed data from HUD. These datasets were compared for duplicate cases and analyzed and appear in the graphics and tables in this section.

Fair housing legal cases and inquiries. California fair housing law extends beyond the protections in the Federal Fair Housing Act (FHA). In addition to the FHA protected classes—race, color, ancestry/national origin, religion, disability, sex, and familial status—**California law offers protections for age, sexual orientation, gender identity or expression, genetic information, marital status, military or veteran status, and source of income** (including federal housing assistance vouchers).

The California Department of Fair Employment in Housing (DFEH) was established in 1980 and is now the **largest civil rights agency in the United States**. According to their website,

the DFEH's mission is, "to protect the people of California from unlawful discrimination in employment, housing and public accommodations (businesses) and from hate violence and human trafficking in accordance with the Fair Employment and Housing Act (FEHA), Unruh Civil Rights Act, Disabled Persons Act, and Ralph Civil Rights Act".[6]

DFEH receives, evaluates, and investigates fair housing complaints. DFEH plays a particularly significant role in investigating fair housing complaints against protected classes that are not included in federal legislation and therefore not investigated by HUD. DFEH's website provides detailed instructions for filing a complaint, the complaint process, appealing a decision, and other frequently asked questions.[7] Fair housing complaints can also be submitted to HUD for investigation.

Additionally, San Mateo County has a number of **local enforcement organizations** including Project Sentinel, the Legal Aid Society of San Mateo County, and Community Legal Services of East Palo Alto. These organizations receive funding from the County and participating jurisdictions to support fair housing enforcement and outreach and education in the County.

From 2017 to 2021, **57 fair housing complaints in San Mateo County were filed with the U.S. Department of Housing and Urban Development (HUD)—just 1 complaint was in the City of Half Moon Bay**. Most complaints cited disability status as the bias (56%) followed by race (19%), and familial status (14%).

Countywide, no cause determination was found in 27 complaints followed by successful conciliation or settlement with 22 complaints. Fair housing inquiries in 2020 were primarily submitted to HCD from the City of San Mateo, Redwood City, Daly City, and Menlo Park.

Fair housing complaints filed with HUD by San Mateo County residents have been on a declining trend since 2018, when 18 complaints were filed. In 2019, complaints dropped to 5, increased to 11 in 2020, and reached 6 by mid-2021.

Nationally, the National Fair Housing Alliance (NFHA) reported a "negligible" decrease in the number of complaints filed between 2019 and 2020. The primary bases for complaints nationally were nearly identical to San Mateo County's: disability (55%) and race (17%). Familial status represented 8% of complaints nationally, whereas this basis comprised 14% of cases in the county.

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[6] https://www.dfeh.ca.gov/aboutdfeh/
[7] https://www.dfeh.ca.gov/complaintprocess/

NFHA identifies three significant trends in 2020 that are relevant for San Mateo County:

- First, fair lending cases referred to the Department of Justice from federal banking regulators have been declining, indicating that state and local government entities may want to play a larger role in examining fair lending barriers to homeownership.

- Second, NFHA identified a significant increase in the number of complaints of harassment—1,071 complaints in 2020 compared to 761 in 2019.

- Finally, NFHA found that 73% of all fair housing complaints in 2020 were processed by private fair housing organizations, rather than state, local, and federal government agencies—reinforcing the need for local, active fair housing organizations and increased funding for such organizations.[8]

In the resident survey conducted for this AFFH, 26% of Half Moon Bay residents said they had experienced housing discrimination. This is higher than in the county overall (19%). In the majority of cases, the discrimination took place in the past 5 years.

Residents responded by moving (36%), contacting a fair housing organization (36%), or doing nothing/being unsure of what to do (27%).

A similar question asked if residents had ever been denied housing. Seventeen percent of Half Moon Bay respondents said they had been denied housing because they had children. Ownership denials were more prevalent, with 23% saying that the real estate agent refused to accommodate a disability, and 23% saying they were denied a mortgage loan—mostly due to a low income and/or lack of credit.

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[8] https://nationalfairhousing.org/2021/07/29/annual-fair-housing-report-shows-increase-in-housing-harassment/

Figure D-2: Fair Housing Complaints and Inquiries

Fair Housing Complaints and Inquiries

HUD Fair Housing Complaints, by Basis, San Mateo County, 2017-2021

	Number	Percent
Disability	32	56%
Race	11	19%
Familial Status	8	14%
National Origin	3	5%
Religion	2	4%
Sex	1	2%
Total cases	**57**	**100%**

HCD Fair Housing Inquiries (2013- 2021) and HUD Fair Housing Complaints (2017- 2021)

	HCD Fair Housing Inquiries	HUD Fair Housing Complaints
San Mateo	26	9
Redwood City	24	6
Daly City	16	8
Menlo Park	9	5
Belmont	9	2
Pacifica	9	3
East Palo Alto	7	5
Foster City	7	0
Burlingame	6	5
South San Francisco	6	4
San Bruno	5	4
San Carlos	4	2
Woodside	2	0
Half Moon Bay	1	1

Outreach and capacity. The City of Half Moon Bay is a small jurisdiction with a small staff, which limits its ability to actively enforce fair housing, investigate complaints, and obtain remedies. The City has historically relied on local nonprofit and state agencies, as well as HUD, who specialize in that work to be partners in fair housing enforcement and outreach. When the City receives a fair housing inquiry from a resident, it refers them to local fair housing organizations, the state, and HUD. This approach provides a more effective method of ensuring that residents receive accurate and timely advice and resources.

To that end, the City provides resources on fair housing rights and housing options through its website. [9] That site does a great job outlining local housing resources (in both English and Spanish). The City reviewed that site in the context of preparing this AFFH and acknowledges that the accessibility of fair housing information could be improved—for example, by including direct links to HUD and/or State of California fair housing laws and detailed information about how to file a fair housing complaint.

Compliance with State law. The City of Half Moon Bay is compliant with the following state laws that promote fair and affordable housing. The city has not been alleged or found in violation of the following:

- State Density Bonuses and Other Incentives Law (Gov. Code. Title 7. Division 1. Chapter 4.3 Density Bonuses and Other Incentives, amended and effective January 1, 2021);

- Housing Accountability Act (Gov Code Section 65589.5) requiring adoption of a Housing Element and compliance with RHNA allocations;

- No Net Loss Law (Gov Code Section 65863) requiring that adequate sites be maintained to accommodate unmet RHNA allocations, including among income levels;

- Least Cost Zoning Law (Gov Code Section 65913.1);

- Excessive Subdivision Standards Law (Gov Code Section 65913.2);

- Limits on Growth Controls Law (Gov Code Section 65589.5).

Housing specific policies enacted locally. The City of Half Moon Bay identified the following local policies that contribute to the regulatory environment for affordable housing development in the city.

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[9] https://www.half-moon-bay.ca.us/607/HMB-Housing-Resources-and-Services

Local policies in place to _encourage_ housing development.

- Reduced Parking Requirements
- Housing Overlay Zone
- Other Anti-Displacement Strategies
- In-Lieu Fees (Inclusionary Zoning)
- Tenant-Based Assistance
- Second Unit Ordinance
- Emergency Shelters
- Affordable Housing Complexes

Local _barriers_ to affordable housing development.

- Voter initiative that limits growth and thereby also restricts multifamily and/or larger developments
- Presence of coastal hazards that must be avoided.
- Presence of environmental resources that must be protected.

Local policies that are _NOT_ in place but would provide the best outcomes in addressing housing shortages.

- Development impact fee waivers
- Updating the BMR ordinance to include rental units and a lower threshold for project eligibility.

Local policies that are _NOT_ in place, but have potential Council interest to explore.

- Affordable housing impact/linkage fee on new residential and commercial development
- Community land trusts
- First source hiring ordinances
- Fair housing legal services
- Acquisition of affordable units with expiring subsidies
- Acquisition of unsubsidized properties with affordable rents
- Dedicating surplus land for affordable housing

Local policies in place to mitigate or prevent displacement of low-income households.

- Mobile home relocation and displacement prevention
- Condominium conversion regulations
- Inclusionary zoning
- Living wage employment ordinances
- Promoting streamlined processing of ADUs
- Eviction protection ordinances
- Housing counseling

According to the California Department of Housing and Community Development AFFH Data Viewer (HCD data viewer), the City of Half Moon Bay does not have any public housing buildings. However, the city does have 371 publicly assisted affordable units (funded by LIHTC, USDA, and/or CalHFA projects) as well as one census tract with a moderate share of renters using housing vouchers (15% to 30%)—see Figure I-7. The presence of housing voucher users indicates **available rental supply to house these residents and a lack of exclusionary behavior from landlords,** at least in the southern portion of the city.

Compared to the region overall—see Figure I-8—Half Moon Bay has a relatively higher share of rental units in which voucher holders live. In the southern portion of Half Moon Bay, between 15% and 30% of rental units house voucher holders. This share is positive, indicating neither too few vouchers (i.e., exclusionary practices) nor too many vouchers (i.e., segregatory practices).

SECTION II. INTEGRATION AND SEGREGATION

This section discusses integration and segregation of the population by protected classes including race and ethnicity, disability status, familial status, and income status. The section concludes with an analysis of racially and ethnically concentrated areas of poverty and affluence.

Integration and Segregation

"Integration generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area.

Segregation generally means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area."

Source: California Department of Housing and Community Development Guidance, 2021, page 31.

Race and ethnicity. The City of **Half Moon Bay is less racially/ethnically diverse than the county overall, primarily driven by a lower representation of Asian residents**. In Half Moon Bay, 61% of the population identifies as non-Hispanic White residents compared to just 39% in San Mateo County. The city also has a slightly higher proportion of Hispanic residents

(30%) than the county (24%) but a much lower portion of Asian residents (7% in the city compared to 30% countywide).

The racial/ethnic composition of the city has changed little over the past 10 years, other than a slight proportional increase in Asian residents (from 4% in 2010 up to 7% in 2019).

Geospatially, all census tracts in Half Moon Bay are White majority census tracts (Figure II-9).[10][11]

Compared to the county and region (Figures II-12 and II-13), Half Moon Bay is more likely to be White segregated; it does not exhibit the moderate to high segregation of residents of color found in many jurisdictions in the county and region. Very few areas in the county and region are identified as integrated (Figure II-13). Half Moon Bay's diversity index did not change between 2010 and 2018 (Figures II-14 and II-15).

Racial and ethnic minority populations generally have higher rates of poverty and lower household incomes compared to the non-Hispanic White population in Half Moon Bay (and the county overall).

Dissimilarity and isolation indices. ABAG and UC Merced completed an analysis of segregation in Half Moon Bay. Several indices were used to assess segregation in the city and determine how the city differs from patterns of segregation and integration in the region overall.

The Dissimilarity Index, or DI, is a common tool that measures segregation in a community. The DI is an index that measures the degree to which two distinct groups are evenly distributed across a geographic area. The DI represents the percentage of a group's population that would have to move for each area in the county to have the same percentage of that group as the county overall.

DI values range from 0 to 100—where 0 is perfect integration and 100 is complete segregation. Dissimilarity index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

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[10] Majority census tracts show the predominant racial or ethnic group by tract compared to the next most populous.
[11] Redlining maps, otherwise known as Home Owners' Loan Corporation (HOLC) maps, are not available for San Mateo County.

The isolation index is interpreted as the probability that a randomly drawn minority resident shares an area with a member of the same minority, it ranges from 0 to 100 and higher values of isolation tend to indicate higher levels of segregation.

The primary findings from that analysis included:

- In Half Moon Bay, White residents are more likely than any other residents to live in neighborhoods where they are less likely to come into contact with other racial groups.

- **Racial and ethnic segregation in Half Moon Bay is low overall.** The highest level of segregation (although still low) in Half Moon Bay is between Black/African American and White residents (DI of .244). This index declined significantly between 2000 and 2020. Conversely, between 2000 and 2020, Hispanic residents in Half Moon Bay became more segregated (.207 DI as of 2020).

- By income, **moderate-income residents are the most segregated compared to other income groups**. Income segregation in Half Moon Bay decreased between 2010 and 2015.

Disability status. The **share of the population living with at least one disability is 10% in Half Moon Bay** compared to 8% in San Mateo County. The census tract comprising the southern half of Half Moon Bay has a 10% to 20% share of the population living with a disability, compared with less than 10% in the northern portion of the city. Geographic concentrations of people living with a disability may indicate the area has ample **access to services, amenities, and transportation that support this population**.

Familial status. Married couple households are the most common household type in Half Moon Bay, representing about 60% of all households. However, the city is home to more single-person households than the county, with 26% of households compared to 22% in the County, and there are fewer families with children in the city (26% vs 33%).

Familial status can indicate specific housing needs and preferences. A larger number of nonfamily or single-person households indicates a higher share of seniors living alone, young adults living alone or with roommates, and unmarried partners. Higher shares of nonfamily households indicate an increased need for one- and two-bedroom units.

The majority of married couple households (78%) and residents living alone (70%) live in owner-occupied housing. A slim majority of single-parent households are owners while the majority of non-family households are renters.

The number of housing units available by number of bedrooms and tenure is broadly consistent with the familial status of the households that live in Half Moon Bay.

Household income. The household income distribution by percent of area median income (AMI) in the City of Half Moon Bay is similar to the county and the Bay Area overall. The majority of census block groups in the city have median incomes over $125,000, with only very small portions of the city reflecting median incomes closer to the 2020 state median income of $87,100 for a family of four. **Poverty rates are below 10% in all census tracts covering Half Moon Bay**.

Figure D-3: Segregation and Integration

Segregation and Integration

Population by Protected Class

	Half Moon Bay	San Mateo County
Race and Ethnicity		
American Indian or Alaska Native, NH	0%	0%
Asian / API, NH	7%	30%
Black or African American, NH	0%	2%
White, Non-Hispanic (NH)	61%	39%
Other Race or Multiple Races, NH	2%	4%
Hispanic or Latinx	30%	24%
Disability Status		
With a disability	10%	8%
Without a disability	90%	92%
Familial Status		
Female-Headed Family Households	5%	10%
Male-headed Family Households	6%	5%
Married-couple Family Households	59%	55%
Other Non-Family Households	5%	8%
Single-person Households	26%	22%
Household Income		
0%-30% of AMI	14%	13%
31%-50% of AMI	12%	11%
51%-80% of AMI	14%	16%
81%-100% of AMI	6%	10%
Greater than 100% of AMI	54%	49%

Racially or ethnically concentrated areas of poverty and affluence. Racially Concentrated Area of Poverty or an Ethnically Concentrated Area of Poverty (R/ECAP) and Racially Concentrated Areas of Affluence (RCAAs) represent opposing ends of the segregation

spectrum from racially or ethnically segregated areas with high poverty rates to affluent predominantly White neighborhoods. Historically, HUD has paid particular attention to R/ECAPs as a focus of policy and obligations to AFFH. Recent research out of the University of Minnesota Humphrey School of Public Affairs argues for the inclusion of RCAAs to acknowledge current and past policies that created and perpetuate these areas of high opportunity and exclusion.[12]

It is important to note that R/ECAPs and RCAAs are not areas of focus because of racial and ethnic concentrations alone. This study recognizes that racial and ethnic clusters can be a part of fair housing choice if they occur in a non-discriminatory market. Rather, R/ECAPs are meant to identify areas where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity, and conversely, RCAAs are meant to identify areas of particular advantage and exclusion.

R/ECAPs

HCD and HUD's definition of a Racially/Ethnically Concentrated Area of Poverty is:

- A census tract that has a non-White population of 50% or more (majority-minority) or, for non-urban areas, 20%, AND a poverty rate of 40% or more; OR

- A census tract that has a non-white population of 50% or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County, whichever is lower.

Source: California Department of Housing and Community Development Guidance, 2021.

For this study, the poverty threshold used to qualify a tract as an R/ECAP was three times the average census tract poverty rate countywide—or 19.1%. In addition to R/ECAPs that meet the HUD threshold, this study includes edge or emerging R/ECAPs which hit two-thirds of the HUD defined threshold for poverty—emerging R/ECAPs in San Mateo County have two times the average tract poverty rate for the county (12.8%).

In 2010 three census tracts qualified as R/ECAPs (19.4% poverty rate) in the county and 11 that qualify as edge R/ECAPs (13% poverty rate). None of the R/ECAPs were located in Half Moon Bay in 2010.

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[12] Goetz, E. G., Damiano, A., & Williams, R. A. (2019). Racially Concentrated Areas of Affluence: A Preliminary Investigation. Cityscape: A Journal of Policy Development and Research, 21(1), 99–124

In 2019 two census tracts qualified as R/ECAPs (19.1% poverty rate) in the county and 14 that qualify as edge R/ECAPs (12.8% poverty rate)—which means they are majority minority and have a poverty rate two times higher than the countywide census tract average. **None of the R/ECAPs or edge R/ECAPs are located in Half Moon Bay.**

RCAAs. HCD's definition of a Racially Concentrated Area of Affluence is:

- RCAAs are census tracts with a median income 1.25 times higher than in the region and a White population of 1.5 times higher than in the region. A census tract that has a percentage of total white population that is 1.25 times higher than the average percentage of total white population in the given COG region, and a median income that was 2 times higher than the COG AMI.

Figure II-36 shows RCAAs for Half Moon Bay; these are indicated in beige. Like all surrounding areas, Half Moon Bay is comprised entirely of RCAAs. This is a factor of the census tracts' (and Half Moon Bay's) low poverty rate, high-income, and White population. There is little differentiation among census tracts in terms of income (all are relatively high-income) and moderate differences in poverty.

SECTION III. ACCESS TO OPPORTUNITY

This section discusses disparities in access to opportunity among protected classes including access to quality education, employment, transportation, and environment.

Access to Opportunity

"**Access to opportunity** is a concept to approximate place-based characteristics linked to critical life outcomes. Access to opportunity oftentimes means both improving the quality of life for residents of low-income communities, as well as supporting mobility and access to 'high resource' neighborhoods. This encompasses education, employment, economic development, safe and decent housing, low rates of violent crime, transportation, and other opportunities, including recreation, food and healthy environment (air, water, safe neighborhood, safety from environmental hazards, social services, and cultural institutions)."

Source: California Department of Housing and Community Development Guidance, 2021, page 34.

The California Tax Credit Allocation Committee (TCAC) in collaboration with HCD developed a series of opportunity maps that help to identify areas of the community with good or poor access to opportunity for residents. These maps were developed to align funding allocations

with the goal of improving outcomes for low-income residents. Opportunity scores are presented on a scale from zero to one and the higher the number, the more positive the outcomes.

In addition to the HCD provided data, the resident survey conducted for this AFFH asked residents about their greatest neighborhood challenges. For Half Moon Bay residents, transportation-related items ranked the highest, with nearly one in five residents reporting challenges accessing public transportation; another one in five said that lack of sidewalks, walking areas, and lighting was a challenge.

Overall access to opportunity. Figure III-6 shows the TCAC Opportunity Areas Economic Score for Half Moon Bay and the region. **All areas of Half Moon Bay are shown to produce moderate economic outcomes for residents; there is no variance in opportunity by geography.**

Compared to the region overall, Half Moon Bay offers opportunity levels similar to Pacifica, Daly City, areas south of the City of San Francisco, and the City of Santa Clara. Opportunity is in between that offered by most jurisdictions—not the highest, but not the lowest. This is partially due to the city's isolated location. As shown in the jobs proximity maps (Figures III-9 and III-10), Half Moon Bay residents must commute long distances to job centers.

Education. The City of Half Moon Bay is served by the Cabrillo Unified School District (for both elementary and high school). Cabrillo Unified also serves a large portion of unincorporated county outside of Half Moon Bay. Education performance data are not available strictly at the city level so the following analysis focuses on the Cabrillo Unified School District overall.

School enrollment across all districts serving San Mateo County declined slightly (1%) between 2010 and 2020. **Enrollment losses were more severe in Cabrillo Unified**, where enrollment declined by 12% over the same period. (These declines do include reductions due to the pandemic).

Enrollment by race and ethnicity for Cabrillo Unified diverges from the countywide distribution—and the overall racial/ethnic composition of Half Moon Bay. Cabrillo Unified has a larger proportion of Hispanic students (52%) compared to the countywide student population (38%) and the resident representation of Half Moon Bay (30%).

Compared to San Mateo County, Cabrillo Unified also has more White students (40% compared to 26% countywide) and a smaller proportion of Asian, Black, Filipino, Pacific Islander, and Other/Multiple race students.

Cabrillo Unified has the highest share of migrant students in the county (3%), along with the second highest share of homeless students (2% of students experiencing homelessness). The

district also has a high share of students who qualify for reduced lunch compared to the countywide proportion (37% compared to 29% countywide).

Disparities in achievement are stark in Cabrillo Unified for Hispanic and Filipino students:

▪ Just 16% of Hispanic students and 38% of Filipino students met or exceeded math testing standards, compared to 54% of White students and 65% of Asian students.

▪ Just 28% of Hispanic students and 54% of Filipino students met or exceeded English testing standards, compared to 71% of White students and 78% of Asian students.

Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. Of the high school districts in San Mateo County, Cabrillo Unified had one of the lowest rates of graduates who met such admission standards at 41%. **Hispanic students in the Cabrillo Unified School District were less likely to meet the admission standards,** with a rate of 28%.

Cabrillo Unified has relatively moderate dropout rates—6% of students—compared to other districts in the county. **Hispanic (8%) and Black (6%) students had the highest dropout rates in the district**.

Employment. The top three industries by number of jobs in the City of Half Moon Bay include **arts and recreation services, construction, health, and educational services.** The city has a slightly lower job-to-household ratio than the county at 1.35 and 1.59 respectively—which means there are fewer employment opportunities per household in the City of Half Moon Bay. The city also has a lower unemployment rate of 4.1% compared to the county at 5.9%.

HUD's job proximity index shows the **City of Half Moon Bay as moderate:** On a scale from zero to 100 where 100 is the closest proximity to jobs the majority of the city scores between 40 and 60.

Despite having a moderate job proximity index, very few jobs in Half Moon Bay are accessible to residents by public transit, meaning a large portion of residents are likely commuting to work. Less than 46,000 jobs are located within 45 minutes of the city (Figure III-10). Longer commutes and limited opportunities for public transportation likely have a disproportionate impact on lower-income households that are not able to afford a car.

Transportation. The San Mateo County Transit District acts as the administrative body for transit and transportation programs in the county including SamTrans and the Caltrain commuter rail. SamTrans provides bus services in San Mateo County, including Redi-Wheels paratransit service.

Overall, Half Moon Bay has a housing and transportation index of 50% to 75% and does not have high quality transit stops for residents needing access to public transportation. High quality transit stops are largely concentrated along the east coast of San Francisco Bay.

In 2018, the Metropolitan Transportation Commission (MTC), which covers the entire Bay Area, adopted a coordinated public transit and human services transportation plan. While developing the coordinated plan, the MTC conducted extensive community outreach about transportation within the area. That plan—which was developed by assessing the effectiveness of how well seniors, persons with disabilities, veterans, and people with low incomes are served—was reviewed to determine gaps in services in San Mateo and the county overall. Below is a summary of comments relevant to San Mateo County; no comments specific to Half Moon Bay were included in the report.

> *"San Mateo's [Paratransit Coordinating Council] PCC and County Health System, as well as the Peninsula Family Service Agency provided feedback. The most common themes expressed had to do with pedestrian and bicycle needs at specific locations throughout the county, though some covered more general comments such as parked cars blocking sidewalk right-of-way and a desire for bike lanes to accommodate motorized scooters and wheelchairs. Transportation information, emerging mobility providers, and transit fares were other common themes. While some comments related to the use of car share, transportation network companies (TNCs), or autonomous vehicles as potential solutions, other comments called for the increased accessibility and affordability of these services in the meantime."[13]*

A partnership between the World Institute on Disability and the MTC created the research and community engagement project TRACS (Transportation Resilience, Accessibility & Climate Sustainability). The project's overall goal is to, "stimulate connection and communication between the community of seniors and people with disabilities together with the transportation system– the agencies in the region local to the San Francisco Bay, served by MTC."[14]

As part of the TRACS outreach process, respondents were asked to share their compliments or good experiences with MTC transit. One respondent who had used multiple services said, **"it is my sense that SamTrans is the best Bay Area transit provider in terms of overall disability accommodation."**

The San Mateo County Transit District updated its Mobility Plan for Older Adults and People with Disabilities in 2018. According to the district, the **county's senior population is expected to grow more than 70% over the next 20 years and the district is experiencing**

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[13] https://mtc.ca.gov/sites/default/files/MTC_Coordinated_Plan.pdf

[14] https://wid.org/transportation-accessibility/

unprecedented increases in paratransit ridership. The plan is targeted at developing effective mobility programs for residents with disabilities and older adults including viable alternatives to paratransit, partnerships, and leveraging funding sources.[15]

MTC also launched Clipper START—an 18-month pilot project— in 2020 which provides fare discounts on single transit rides for riders whose household income is no more than double the federal poverty level.[16]

In the resident survey conducted to support this AFFH, lack of access to transit was the top neighborhood challenge reported by residents: 18% identified this as a challenge which is higher than the county proportion (14%).

Environment. TCAC's opportunity areas environmental scores are based on the CalEnviroScreen 3.0 indicators, which identify areas disproportionately vulnerable to pollution sources such as ozone, PM2.5, diesel PM, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites.

Generally, all census tracts in Half Moon Bay **score poorly on environmental outcomes,** as measured by the TCAC Environmental Score and CalEnviroScreen 3.0 maps. However, the **city scores relatively high compared to other areas of San Mateo County on the California Healthy Places Index (HPI)** developed by the Public Health Alliance of Southern California (PHASC).

The HPI includes 25 community characteristics in eight categories including economic, social, education, transportation, neighborhood, housing, clean environment, and healthcare.[17]

Disparities in access to opportunity. Countywide data show that non-Hispanic White residents are more likely to live in high resource areas compared to racial and ethnic minorities. However, Half Moon Bay, in its entirety is considered a "moderate resource area" which means there are no apparent opportunity disparities among groups within the city.

The Social Vulnerability Index (SVI) provided by the Center for Disease Control (CDC) —ranks census tracts based on their ability to respond to a disaster—includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. **The SVI classifies Half Moon Bay as having relatively low vulnerability**. Despite this designation, local knowledge paints a different picture. A range of environmental hazards, inherent to the coastal setting and intensified by climate change,

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[15] https://www.samtrans.com/Planning/Planning_and_Research/Mobility_Plan_for_Older_Adults_and_People_with_Disabilities.html
[16] https://mtc.ca.gov/planning/transportation/access-equity-mobility/clipperr-startsm
[17] https://healthyplacesindex.org/about/

affect the entire city. These include the city's adjacency to wildland fire risk areas; flood hazards due to numerous water courses, sea level rise, and potential inundation from tsunami or dam failure; seismic and geological conditions including liquefaction and landslide potential; and coastal and watercourse erosion. While generally, these hazards affect the city as a whole, unprecedented Pilarcitos Creek flooding in January 2023 impacted one of the city's lower-income multi-family neighborhoods.[18] Limited short-term relocation was required. The City was highly responsive to the affected residents by providing sandbags and other resources to speed up cleanup and repairs. At the same time, above moderate-income neighborhoods were also affected by localized flooding and had to pump water and protect low portions of properties with sandbags.

The City of Half Moon Bay does not have any disadvantaged communities as defined under SB 535 as, "the top 25% scoring areas from CalEnviroScreen along with other areas with high amounts of pollution and low populations."[19]

Disparities specific to the population living with a disability. Ten percent of the population in the City of Half Moon Bay are living with at least one disability, compared to 8% in the county. The most common disabilities in the city are ambulatory (4.8%), hearing (4.7%), and independent living (4.5%).

Disability

"**Disability types** include hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty."

Source: California Department of Housing and Community Development Guidance, 2021, page 36.

For the population 65 and over, the share of the population with a disability increases. As mentioned above under access to transportation, San Mateo County is rapidly aging; therefore, this population with a disability—and accommodation and/or transportation needs—is likely to increase.

The data show few if any unemployment among residents living with a disability in Half Moon Bay, compared to 4% among residents without a disability. Countywide, the unemployment rate for residents with a disability is 4%, compared to 3% for residents without a disability (data at the city level has a large margin of error). Because 10% of the

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[18] The same storm event also impacted the Moon Ridge neighborhood which is comprised of affordable housing for farmworkers south of the city limits.
[19] https://oehha.ca.gov/calenviroscreen/sb535

City's residents have a disability, the City assumes that a number of these residents may wish to be employed, but have struggled to find suitable work and are not being included in unemployment data. The City has recently updated its Home Occupation Ordinance to facilitate cottage industries which are popular in Half Moon Bay. It is hoped that such businesses may be able to offer meaningful work to disabled residents.

Figure D-5: Access to Opportunity

Access to Opportunity

Regional Access

	Half Moon Bay	San Mateo County
Jobs to Household Ratio	1.35	1.59
Unemployment Rate	4%	6%
LEP Population	11%	7%

Share of Population by Race in Resource Areas in Half Moon Bay

High/Highest Resource Area

Moderate Resource Area: 6% | 60% | 2% | 31%

- American Indian or Alaska Native, NH
- Asian / API, NH
- Black or African American, NH
- White, Non-Hispanic (NH)
- Other Race or Multiple Races, NH
- Hispanic or Latinx

Employment by Disability Status

Half Moon Bay

| With A Disability | 100% | 0% |
| No Disability | 98% | 2% |

San Mateo County

| With A Disability | 96% | 4% |
| No Disability | 97% | 3% |

- Employed
- Unemployed

SECTION IV. DISPROPORTIONATE HOUSING NEEDS

This section discusses disparate housing needs for protected classes including cost burden and severe cost burden, overcrowding, substandard housing conditions, homelessness, displacement, and other considerations.

Disproportionate Housing Needs

"**Disproportionate housing needs** generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. For purposes of this definition, categories of housing need are based on such factors as cost burden and severe cost burden, overcrowding, homelessness, and substandard housing conditions."

Source: California Department of Housing and Community Development Guidance, 2021, page 39.

Housing needs. Since 2010, population growth in Half Moon Bay (10% increase) has kept pace with San Mateo County (8% increase) and the Bay Area as a whole (9%). Over the same period (2010 to 2020), the number of homes in Half Moon Bay increased 7.6%, which exceeded the growth rate for the county and largely kept up with the city's population growth.

The Housing Needs Data Report for the City of Half Moon Bay highlights housing price diversity in the city noting that a **"diversity of homes at all income levels creates opportunities for all Half Moon Bay residents to live and thrive in the community."** [20]

The ownership housing stock in Half Moon Bay is similar to the county overall but does have a slightly higher share of units valued below $500,000 (mostly mobile homes, many in a senior living community) and fewer units valued over $1.5 million. Price increases have been severe throughout the county since 2011 and trends in Half Moon Bay over that period mirrored that of San Mateo County.

Rents have increased at a slower pace compared to the for sale market in San Mateo County even after accounting for more rapid increases in median rents from 2017 to 2019. However, in Half Moon Bay, median rent actually declined over the past three years—most likely due to the influx of income restricted rental units (see discussion of permit data above). **The**

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[20] Housing Needs Data Report: Half Moon Bay, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.

rental distribution in Half Moon Bay reflects a more affordable rental market than San Mateo County overall—32% of units rent for under $1,000 in the city compared to just 7% in the county and 26% rent for more than $2,500 in the city compared to 38% in the county.

The variety of housing types available in the city in 2020 are predominately single-family (60%) and single-family attached (12%). Though multifamily units increased faster than single-family between 2010 and 2020, the total share of multifamily is still below that of other jurisdictions, reflecting just 16% of the total housing stock.[21]

Cost burden and severe cost burden. Nearly one-third of all renter households in Half Moon Bay are cost burdened—spending more than 30% of their gross income on housing costs—and 14% are extremely cost burdened—spending more than 50% of their gross income on housing costs. Cost-burdened households have less money to spend on other essentials like groceries, transportation, education, healthcare, and childcare. Extremely cost-burdened households are considered at risk for homelessness. Rates of cost burden and severe cost burden in Half Moon Bay are slightly lower than in the county overall.

In Half Moon Bay, consistent with the county and region, lower-income households are more likely to experience housing cost burden. Two out of every three households earning less than 30% AMI—considered extremely low-income households—are severely cost-burdened, compared to only 7% of households earning 81% to 100% AMI and 0% of households earning more than 100% of AMI.

There are also **disparities in housing cost burden in Half Moon Bay by race and ethnicity and family size**. "Other/Multiple race" households (90% cost-burdened) and Hispanic households (57%) experience the highest rates of cost burden in the city. Asian households (21% cost-burdened), and non-Hispanic White households (24%) experience the lowest cost burden.

Large family households—considered households with five or more persons—experience cost burden at a rate of 52% compared to all other households at 31%. Cost-burdened renter households are more prevalent in the northern portion of the city while cost-burdened owners are dispersed throughout the city.

Voucher usage. Respondents to the resident survey who have searched for housing with vouchers (fewer than 10 people) report that finding a landlord that accepts vouchers is very challenging, mostly because the voucher is not enough to cover the market rent.

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[21] Housing Needs Data Report: Half Moon Bay, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.

Overcrowding. The vast majority of households (95%) in Half Moon Bay are not overcrowded—indicated by more than one occupant per room. However, renter households are more likely to be overcrowded with 14% of households with more than one occupant per room compared to 2% of owner households.

Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding. Other races (27% overcrowded) and Hispanic households (28%) experience the highest rates of overcrowding. Low- and moderate-income households are also more likely to be overcrowded.

Geographically, overcrowded households are most present in the central part of the city, with 12 to 15% of households living in overcrowded conditions. This area also has the lowest share of residents of Hispanic descent, the highest median income, and the lowest poverty (2%) compared to other areas of the city.

Substandard housing. Data on housing conditions are very limited, with the most consistent data available across jurisdictions found in the American Community Survey (ACS)—which captures units in substandard condition as self-reported in Census surveys. In the City of Half Moon Bay, a low share of households are lacking kitchens or plumbing. Of renters, 1.1% are lacking kitchen facilities (and no households are lacking plumbing). The ACS does not report any owners in Half Moon Bay lacking either kitchen or plumbing facilities.

Some households are not living in substandard housing per se, but their housing situation is comprised of other condition challenges, including lack of accessibility modifications. In the resident survey conducted to support this AFFH assessment, residents were asked about the condition improvements they needed. Half Moon Bay residents with disabilities report needing grab bars in bathrooms (29%).

Homelessness. In 2019, 1,512 people were experiencing homelessness in the county during the One-Day Count, with 40% of people in emergency or transitional shelters while the remaining 60% were unsheltered. The majority of unsheltered people experiencing homelessness were in households without children. The majority of people in transitional housing were in households with children.

People who identify as American Indian or Alaskan Native (6% of the homeless population compared to less than 1% of the total population), Black (13%, 2%), White (67%, 51%), and Hispanic (38%, 28%) are overrepresented in the homeless population compared to their share of the general population. People struggling with chronic substance abuse (112 people), severe mental illness (305), and domestic violence (127) represented a substantial share of the homeless population in 2019.

Displacement. Owner households generally experience a greater amount of housing stability whereas renter households are more mobile (i.e., move more frequently). In the county as a

whole, 8% of income assisted rental units are at high or very high risk for displacement, a total of 417 out of 5,264 total units in the county. In Half Moon Bay, there are a total of **371 income assisted rental units but all are at low risk of displacement**.

Displacement Sensitive Communities

"According to the Urban Displacement Project, communities were designated sensitive if they met the following criteria:

- They currently have populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing cost. Vulnerability is defined as:

  ➤ Share of very low-income residents is above 20%, 2017

  AND

  ➤ The tract meets two of the following criteria:

    − Share of renters is above 40%, 2017

    − Share of people of color is above 50%, 2017

    − Share of very low-income households (50% AMI or below) that are severely rent burdened households is above the county median, 2017

    − They or areas in close proximity have been experiencing displacement pressures. Displacement pressure is defined as:

      • Percent change in rent above county median for rent increases, 2012-2017

OR
- Difference between tract median rent and median rent for surrounding tracts above median for all tracts in county (rent gap), 2017"

Source: https://www.sensitivecommunities.org/

No census tracts in Half Moon Bay are considered vulnerable to displacement based on the UCB Urban Displacement Project definition (above). Also, HCD does not identify any disadvantaged communities in Half Moon Bay or its immediate surrounding areas.

That said, the city acknowledges that there is displacement risk in the city due to the limited supply of housing overall and the high cost of housing, especially for minimum or low wage workers. This vulnerability was reflected in community input during the element update and is evidenced in the rental survey conducted for this AFFH:

- 31% of Half Moon Bay residents (16 of 51 survey respondents for this question) said they had been displaced in the past 5 years. This proportion was higher than the majority of jurisdictions in the region and the county (21%) and closest to the displacement experienced in East Palo Alto (32%) and the City of San Mateo (37%).

- The primary reason for displacement in Half Moon Bay was the landlord selling the unit. 31% of residents who had been displaced said this was the reason. This is much higher than in the county overall (18%).

- The second most common reason was the landlord wanting to move back into the unit (25%). This was higher than most other jurisdictions, except for Hillsborough (33%).

- Of those residents who had been displaced and have children, 58% said their children changed schools. The experience of those children was mixed, with some having more challenging environments and fewer activities and changes in perceived safety are equally split.

The City is also especially mindful of displacement risk due to environmental hazards. Flooding and wildland fires in San Mateo County have already resulted in temporary displacement on the coast. An additional serious risk came to light after a tragic shooting took place on two farms within and adjacent to the city limits revealed unsafe living conditions for 19 farmworker households. The households included individuals, couples, and families. The City and San Mateo County collaborated and worked with service agencies to provide housing for every individual and family while longer-term replacement housing can be planned. However, due to this discovery, San Mateo County established a Farm Labor Housing Safety Task Force which is inspecting housing on all agriculture sites in the County. This effort intends to identify needs and help resolve unsafe conditions. However, relocation may be required if resident safety can't be assured.

Access to mortgage loans. Disparities by race and ethnicity are prevalent for home mortgage applications, particularly in denial rates. **Hispanic (36% denial rate) and American Indian or Alaska Native households (50%) had the highest denial rates for mortgage loan** applications in 2018 and 2019. Conversely, non-Hispanic Asian (23%) and White households (21%) have the lowest denial rates during the same time.

Figure D-6: Disproportionate Housing Needs

Disproportionate Housing Needs

Cost Burden, Half Moon Bay, 2019

Area Median Income (AMI)

AMI Range	0%-30% of Income Used for Housing	30%-50% of Income Used for Housing	50%+ of Income Used for Housing
0%-30% of AMI	34%	0%	66%
31%-50% of AMI	40%	29%	32%
51%-80% of AMI	53%	33%	14%
81%-100% of AMI	72%	21%	7%
100%+ of AMI	86%	14%	0%

- 0%-30% of Income Used for Housing
- 30%-50% of Income Used for Housing
- 50%+ of Income Used for Housing

Overcrowding, Half Moon Bay, 2019

Occupants per Room by Tenure

	Owner	Renter
1.5+ Occupants per Room	0.0%	9.3%
1-1.5 Occupants per Room	1.7%	4.4%

- Owner
- Renter

Substandard Housing, Half Moon Bay, 2019

Incomplete Kitchen and Plumbing Facilities by Tenure

	Owner	Renter
Kitchen	0.0%	1.1%
Plumbing	0.0%	0.0%

- Owner
- Renter

Homelessness, San Mateo County, 2019

Race and Ethnicity	Share of Homeless Population	Share of Overall Population
American Indian or Alaska Native	6%	0%
Asian / API	6%	30%
Black or African American	13%	2%
White	67%	51%
Other Race or Multiple Races	8%	17%

Displacement, 2020

Assisted Units at High or Very High Risk of Displacement	Half Moon Bay	San Mateo County
Number of Units	0	417
% of Assisted Units	**0%**	**8%**

SECTION I. Fair Housing Enforcement and Outreach Capacity

Figure I-1.
Fair Housing Assistance Organizations, San Mateo County

Name	Service Area	Address	Phone	Website
Project Sentinel	Northern California	1490 El Camino Real, Santa Clara, CA 95050	(800) 339-6043	https://www.housing.org/
Legal Aid Society of San Mateo County	San Mateo County	330 Twin Dolphin Drive, Suite 123, Redwood City, CA 94065	(650) 558-0915	https://www.legalaidsmc.org/housing-resources
Community Legal Services of East Palo Alto	East Palo Alto, Menlo Park, Burlingame, Mountain View, Redwood City, and San Francisco	1861 Bay Road, East Palo Alto, CA 94303	(650)-326-6440	https://clsepa.org/services/#housing

Source: Organization Websites

Figure I-2.
Fair Housing Complaints Filed with HUD by Basis, San Mateo County, 2017-2021

Source:

HUD

	2017	2018	2019	2020	2021	2017-2021 Total Cases	2017-2021 Total % of Total
Disability	8	9	3	9	3	32	56%
Race	3	5	2	1		11	19%
Familial Status	4	3			1	8	14%
National Origin	2				1	3	5%
Religion		1		1		2	4%
Sex					1	1	2%
Total cases	17	18	5	11	6	57	100%

Figure I-3.
HCD Fair Housing Inquiries by City, January 2013-March 2021

Note:
Atherton, Brisbane, Colma, Hillsborough, Millbrae, and Portola Valley had no inquiries during this time.

Source:
California Department of Housing and Community Development

City	Inquiries
San Mateo	27
Redwood City	24
Daly City	17
Menlo Park	11
Belmont	9
Pacifica	9
East Palo Alto	7
Foster City	7
Burlingame	6
South San Francisco	6
San Bruno	5
San Carlos	4
Woodside	2
Half Moon Bay	1
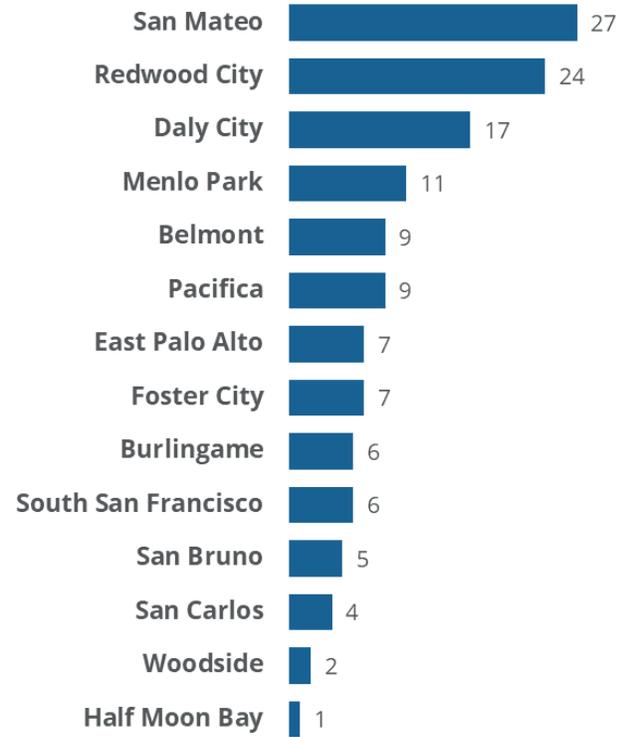
Figure I-4.
FHEO Cases and Inquiries by City to HCD, San Mateo County, 2021
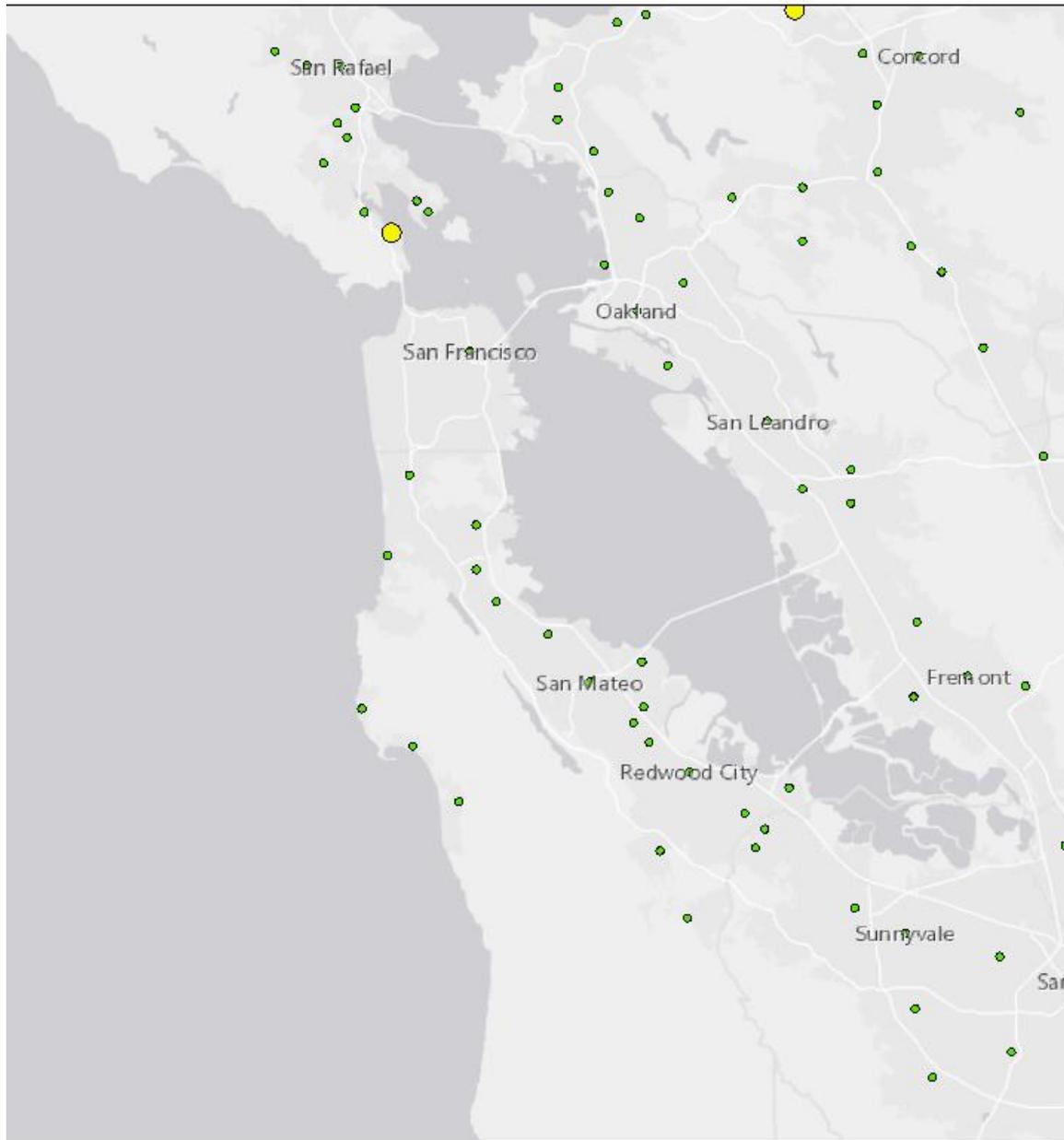
March 31, 2023

FHEO Inquires by City (HUD, 2013 - 2022)

- Leass than 1
- 1 - 5

FHEO Cases by City (HUD, 2013 - 2022)

- Less than 1
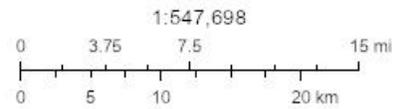
1:547,698

| 0 | 3.75 | 7.5 | | 15 mi |

| 0 | 5 | 10 | | 20 km |

Esri, HERE, NPS, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure I-5.
HCD Fair Housing Inquiries by Bias, January 2013-March 2021

Jurisdiction	Disability	Race	Familial Status	National Origin	Religion	Sex	Color	Total
Atherton	0	0	0	0	0	0	0	0
Belmont	2	0	1	0	0	0	0	9
Brisbane	0	0	0	0	0	0	0	0
Burlingame	3	0	2	0	0	0	0	6
Colma	0	0	0	0	0	0	0	0
Daly City	1	2	1	3	0	0	0	17
East Palo Alto	1	1	0	0	0	0	0	7
Foster City	4	0	0	0	0	0	0	7
Half Moon Bay	0	0	0	0	0	0	0	1
Hillsborough	0	0	0	0	0	0	0	0
Menlo Park	3	0	0	0	0	1	0	11
Millbrae	0	0	0	0	0	0	0	0
Pacifica	3	0	0	1	0	1	0	9
Portola Valley	0	0	0	0	0	0	0	0
Redwood City	5	1	1	1	0	1	0	24
San Bruno	0	0	0	0	0	0	0	5
San Carlos	1	0	1	0	0	0	0	4
San Mateo	4	2	2	2	0	0	0	27
South San Francisco	0	0	0	1	0	0	0	6
Woodside	0	0	0	0	0	0	0	2

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure I-6.
Public Housing Buildings, San Mateo County, 2021
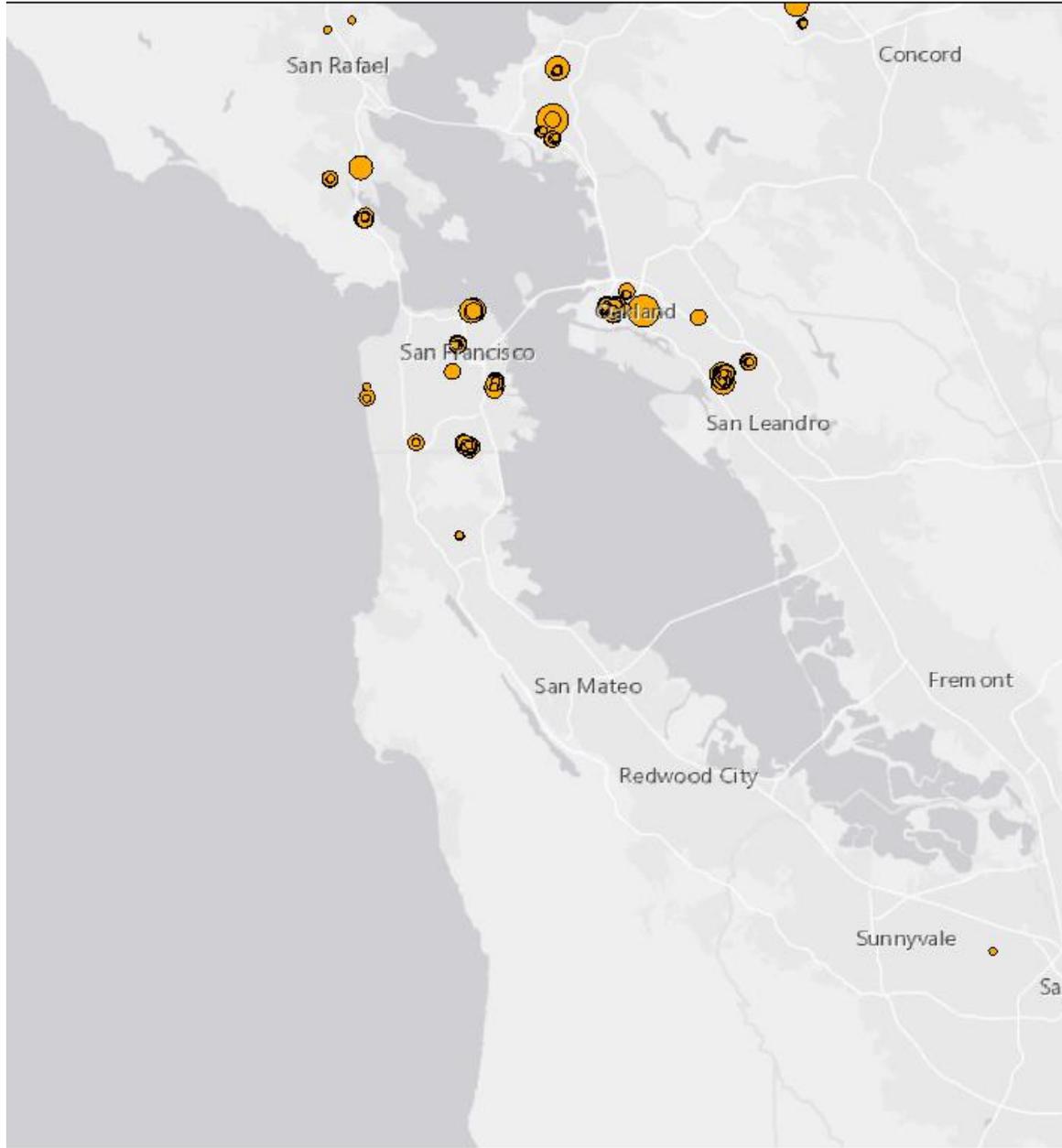
March 31, 2023

Public Housing Buildings (HUD, 2021)

- ≤7
- ≤35
- ≤89
- ≤160
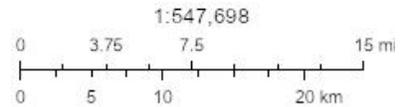
1:547,698

0   3.75   7.5   15 mi

0   5   10   20 km

Esri, HERE, NPS, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure I-7.
Housing Choice Vouchers by Census Tract, Half Moon Bay, 2021
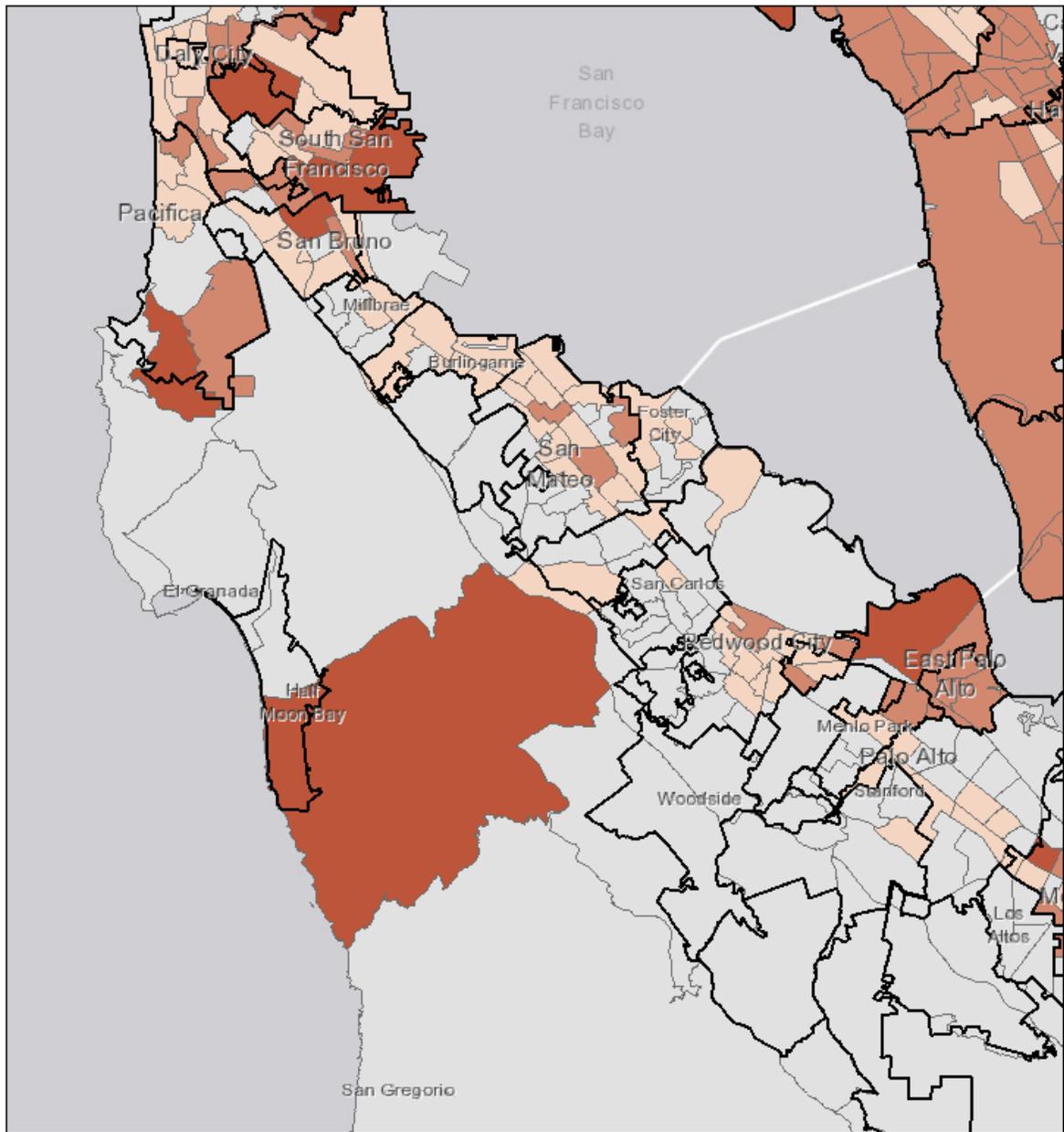
March 31, 2023

Housing Choice Vouchers (HUD, 2021) - Tract
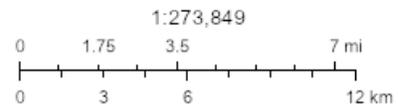
- No Data
- ≤5%
- 5% - 15%
- 15% - 30%
- 30% - 60%

1:273,849

0   1.75   3.5   7 mi

0   3   6   12 km

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.
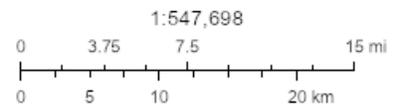
Figure I-8.
Regional Housing Choice Vouchers by Census Tract, 2021

March 31, 2023

ousing Choice Vouchers (HUD, 2021) - Tract

No Data
≤5%
5% - 15%
15% - 30%
30% - 60%
Greater than 60%
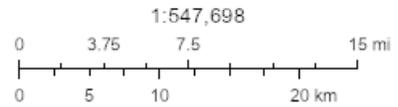
1:547,698

0   3.75   7.5   15 mi

0   5   10   20 km

Esri, HERE, NPS, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer

SECTION II. Integration and Segregation

Race and ethnicity.

Figure II-1.
Population by Race and Ethnicity by Jurisdiction, 2019

Jurisdiction	American Indian or Alaska Native, NH	Asian / API, NH	Black or African American, NH	White, Non-Hispanic (NH)	Other Race or Multiple Races, NH	Hispanic or Latinx
Bay Area	0%	27%	6%	39%	5%	24%
San Mateo County	0%	30%	2%	39%	4%	24%
Half Moon Bay	0%	7%	0%	61%	2%	30%

Legend:
- American Indian or Alaska Native, NH
- Asian / API, NH
- Black or African American, NH
- White, Non-Hispanic (NH)
- Other Race or Multiple Races, NH
- Hispanic or Latinx
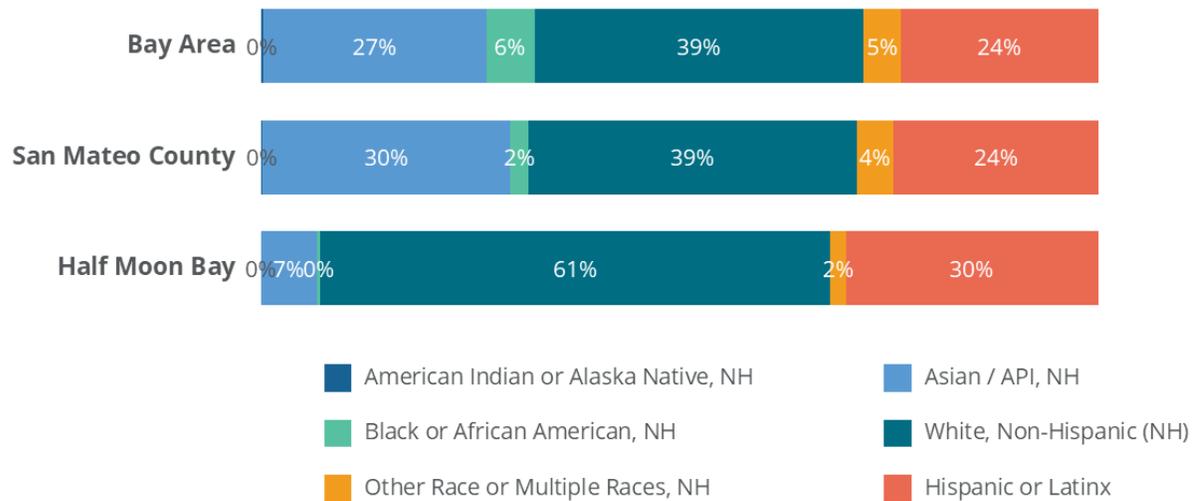
Source: ABAG Housing Needs Data Workbook

Figure II-2.
Population by Race and Ethnicity, Half Moon Bay, 2000-2019

Year	Asian / API, NH	Black or African American, NH	White, Non-Hispanic (NH)	Other Race or Multiple Races, NH	Hispanic or Latinx
2000	4%	4%	68%	0%	24%
2010	4%	1%	62%	2%	31%
2019	7%	0%	61%	2%	30%

Legend:
- American Indian or Alaska Native, NH
- Asian / API, NH
- Black or African American, NH
- White, Non-Hispanic (NH)
- Other Race or Multiple Races, NH
- Hispanic or Latinx
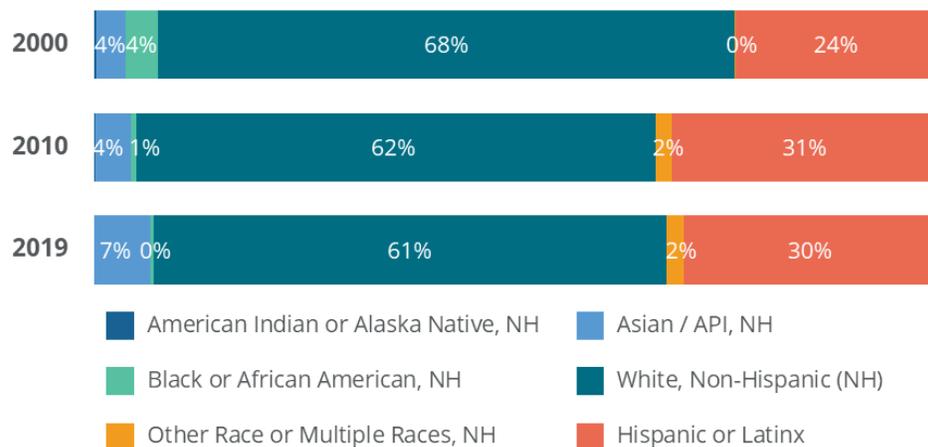
Source: ABAG Housing Needs Data Workbook

Figure II-3.
Senior and Youth Population by Race, Half Moon Bay, 2000-2019

	American Indian or Alaska Native	Asian / API
	Black or African American	Other Race or Multiple Races
	White	

Age 0-17: 3% 2% 20% 76%
Age 18-64: 5% 0% 15% 79%
Age 65+: 15% 1% 4% 80%
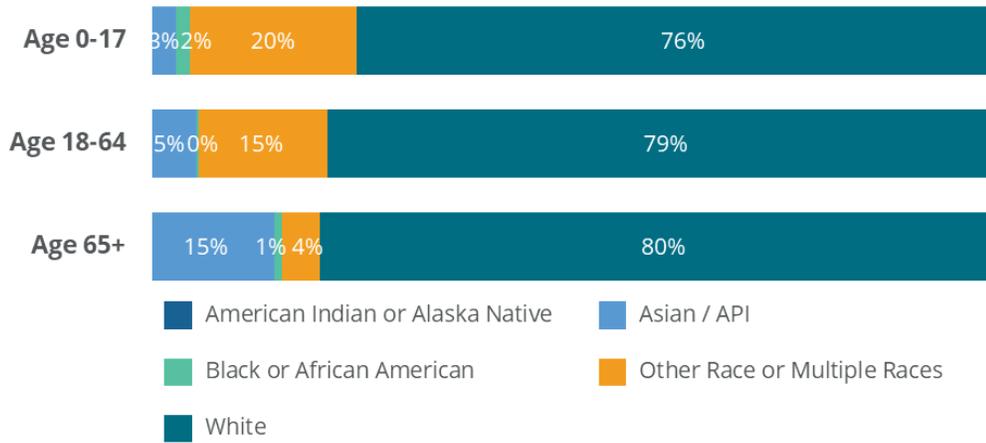
Source: ABAG Housing Needs Data Workbook

Figure II-4.
Area Median Income by Race and Ethnicity, Half Moon Bay, 2019

American Indian or Alaska Native, NH

Asian / API, NH: 23% 13% 8% 0% 56%

Black or African American, NH

White, Non-Hispanic (NH): 11% 8% 13% 6% 63%

Other Race or Multiple Races, NH: 51% 20% 10% 5% 15%

Hispanic or Latinx: 18% 26% 22% 10% 23%

	0%-30% of AMI	31%-50% of AMI
	51%-80% of AMI	81%-100% of AMI
	Greater than 100% of AMI	
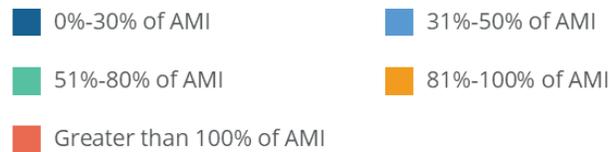
Note: Data not available for American Indian/Alaska Native and Black/African American.

Source: ABAG Housing Needs Data Workbook

Figure II-5.
Poverty Rate by Race and Ethnicity, Half Moon Bay, 2019

Other Race or Multiple Races	7.8%
Asian / API	6.5%
Hispanic or Latinx	6.0%
White, Non-Hispanic (NH)	5.3%
White	4.9%
Black or African American	
American Indian or Alaska Native	
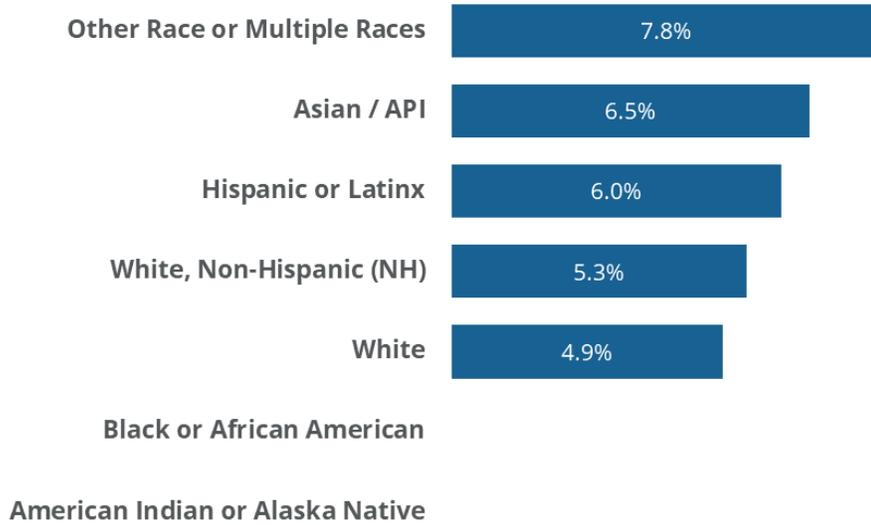
Note: Data not available for Black/African American and American Indian/Alaska Native.

Source: ABAG Housing Needs Data Workbook

Figure II-6.
Predominant Race by Census Tract, Half Moon Bay, 2021
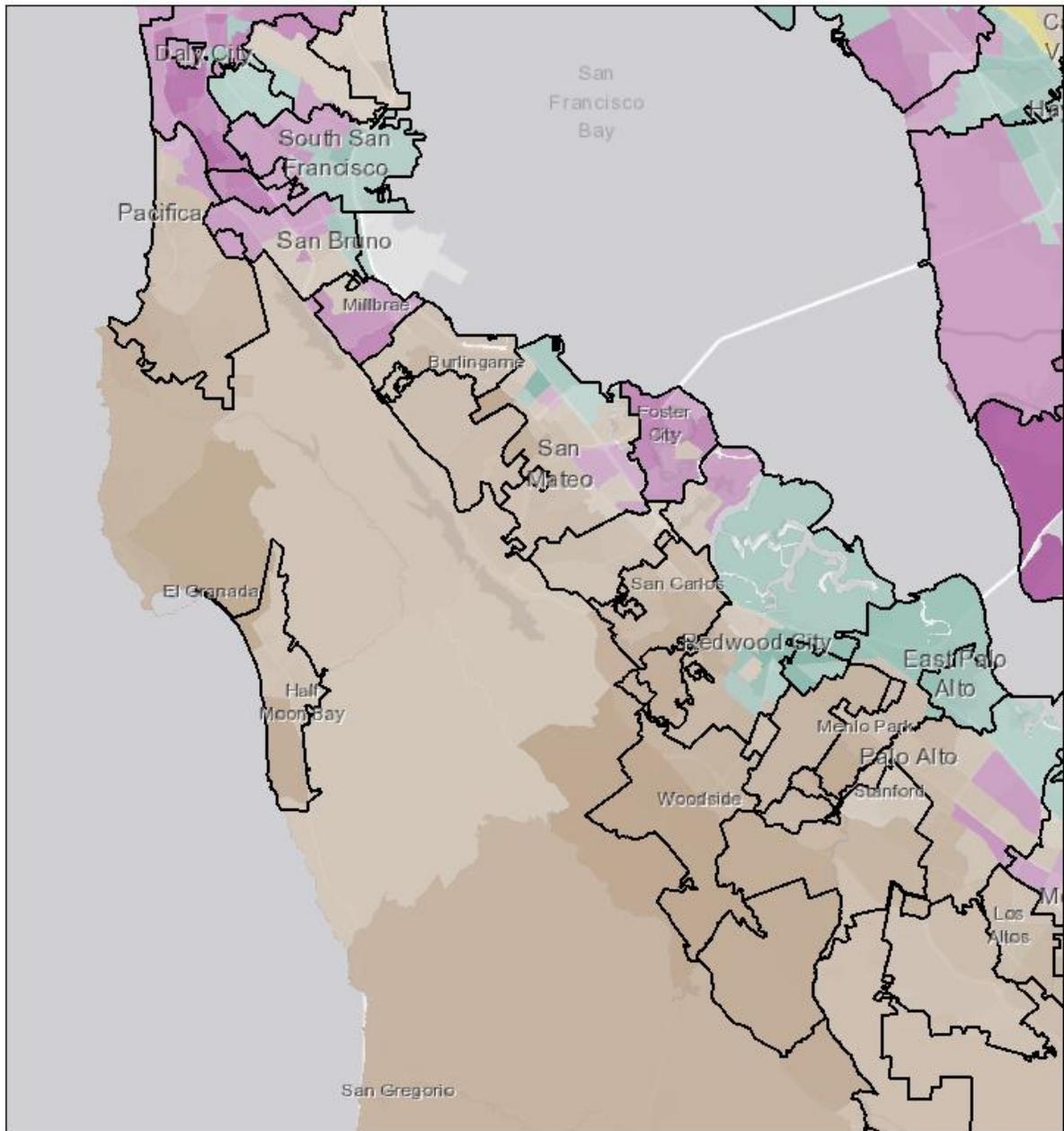
March 31, 2023

Predominant Race (ACS, 2017-2021) - Tract

- White alone, not Hispanic or Latino
- Hispanic or Latino
- Black or African American alone, not Hispanic or Latino
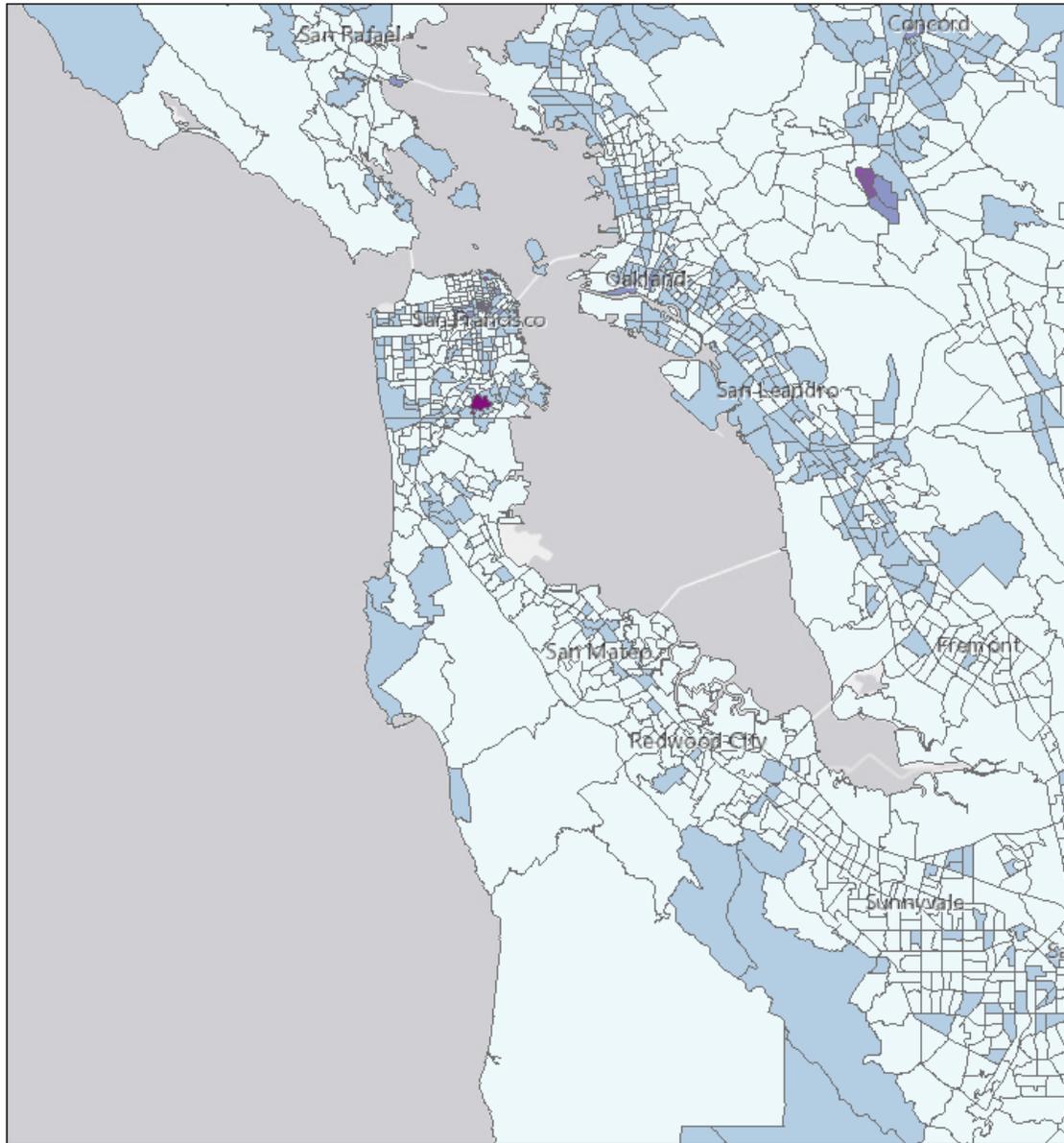- Asian alone, not Hispanic or Latino

1:273,849

0   1.75   3.5   7 mi

0   3   6   12 km
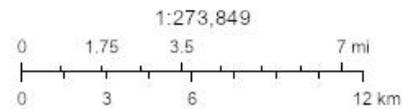
County of San Mateo, California, Bureau of Land Management, Esri, HERE,
Garmin, USGS, EPA, NPS, Esri, HERE, NPS

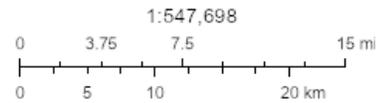Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure II-7.
Predominant Race by Census Tract, Bay Area Region, 2021

ch 31, 2023

ominant Race (ACS, 2017-2021) - Tract

White alone, not Hispanic or Latino

Hispanic or Latino

Black or African American alone, not Hispanic or Latino

Asian alone, not Hispanic or Latino

1:547,698
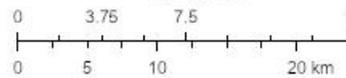
Esri, HERE, NPS, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure II-8.
Racial Demographics by Block Group, Half Moon Bay and Bay Area Region,
2020
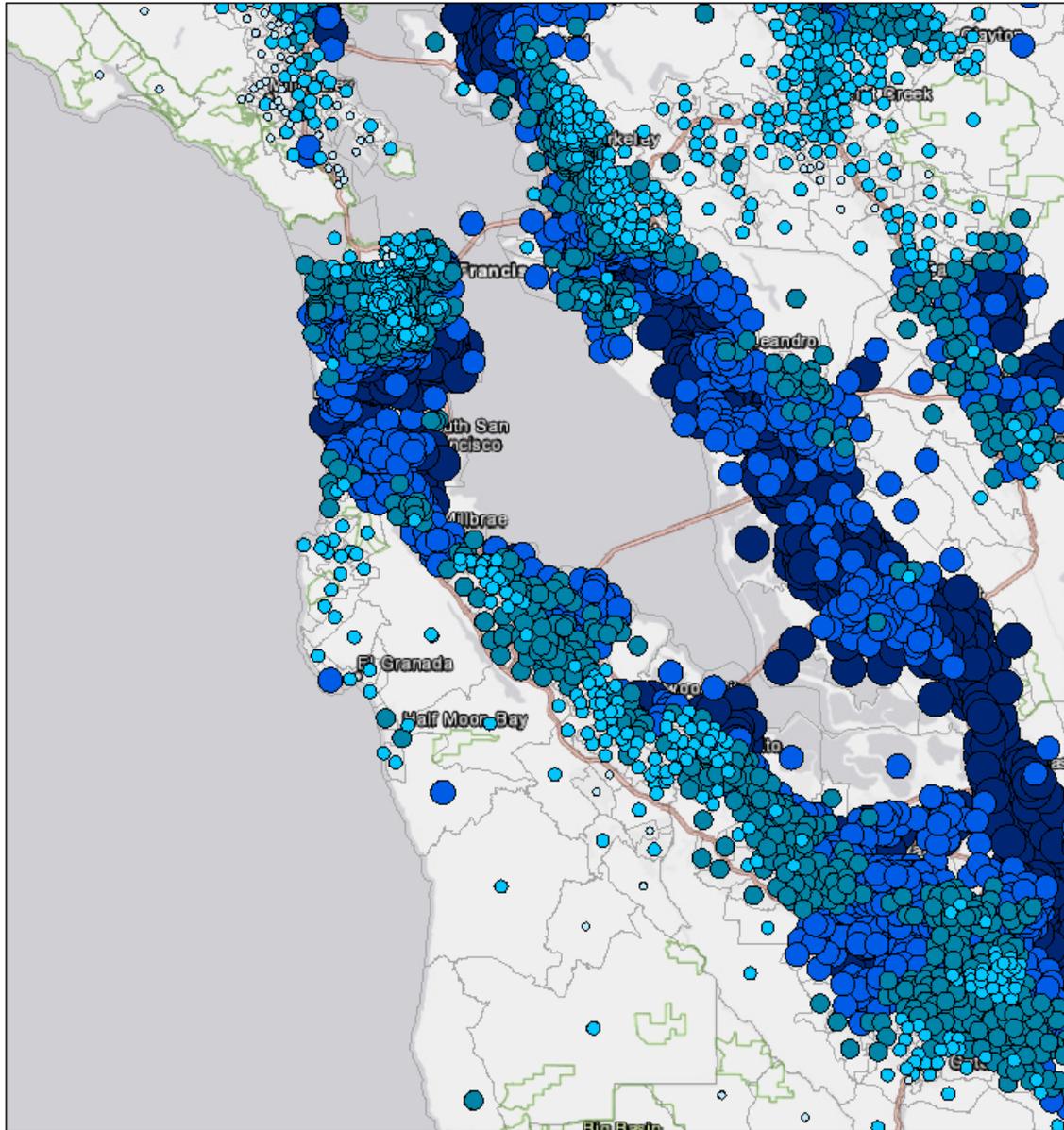
April 14, 2023

Racial Demographics (Census, 2020) - Block Group

- ○ 0 -20%
- ● 20% - 40%
- ● 40% - 60%
- ● 60% - 80%
- ● 80% - 100%
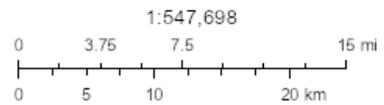
1:547,698

0   3.75   7.5   15 mi

0   5   10   20 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user
community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure II-9.
White Majority Census Tracts, Half Moon Bay and the Region, 2019
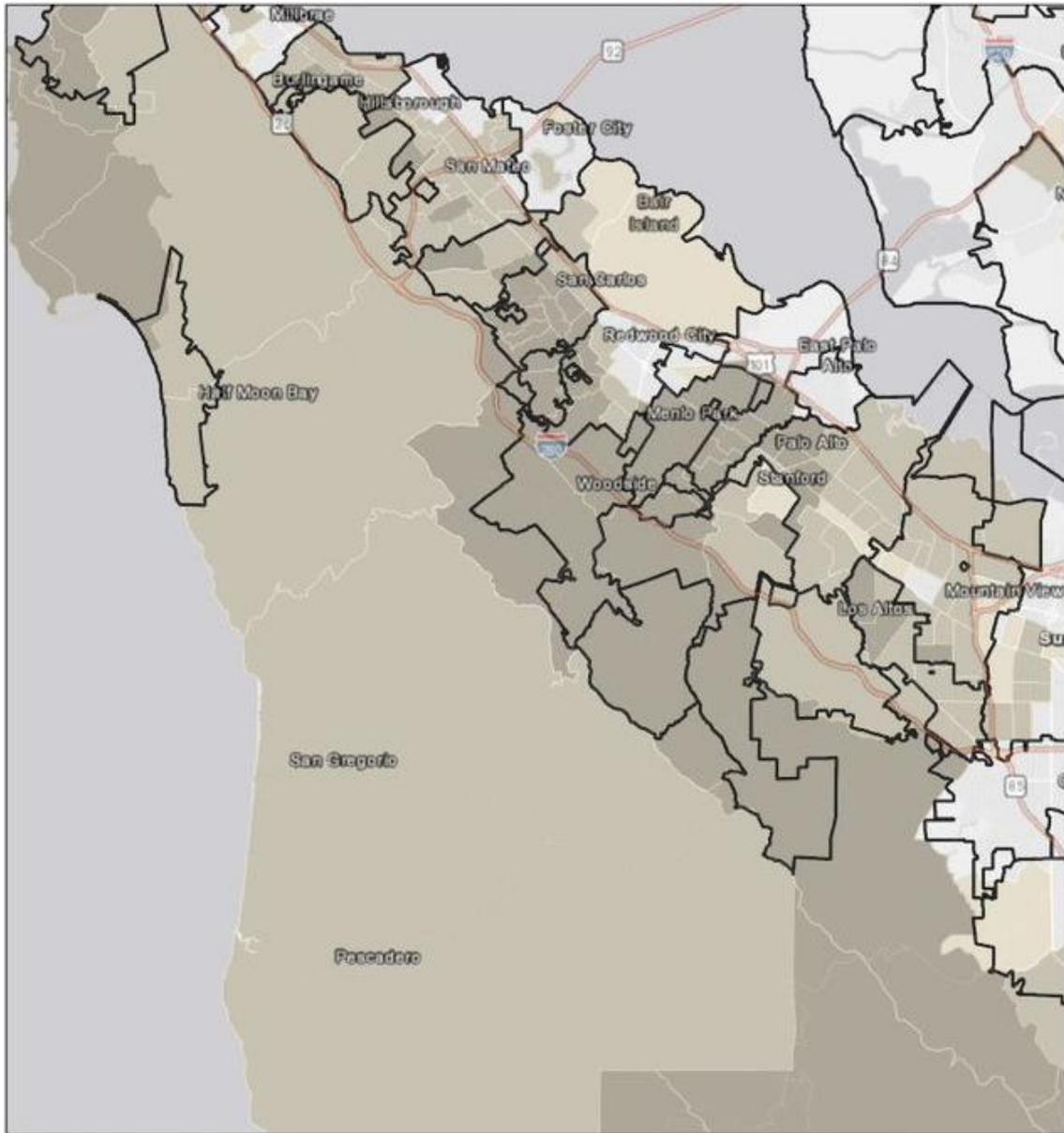
12/3/2021, 3:19:02 PM

1:288,895

0   2   4   8 mi

0   3   6   12 km

☐ City/Town Boundaries

(R) Predominant Population - White Majority Tracts

Slim (gap < 10%)
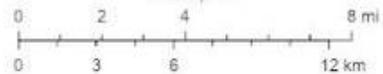
Sizeable (gap 10% – 50%)

Predominant (gap > 50%)

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-10.
Asian Majority Census Tracts, Half Moon Bay and the Region, 2019
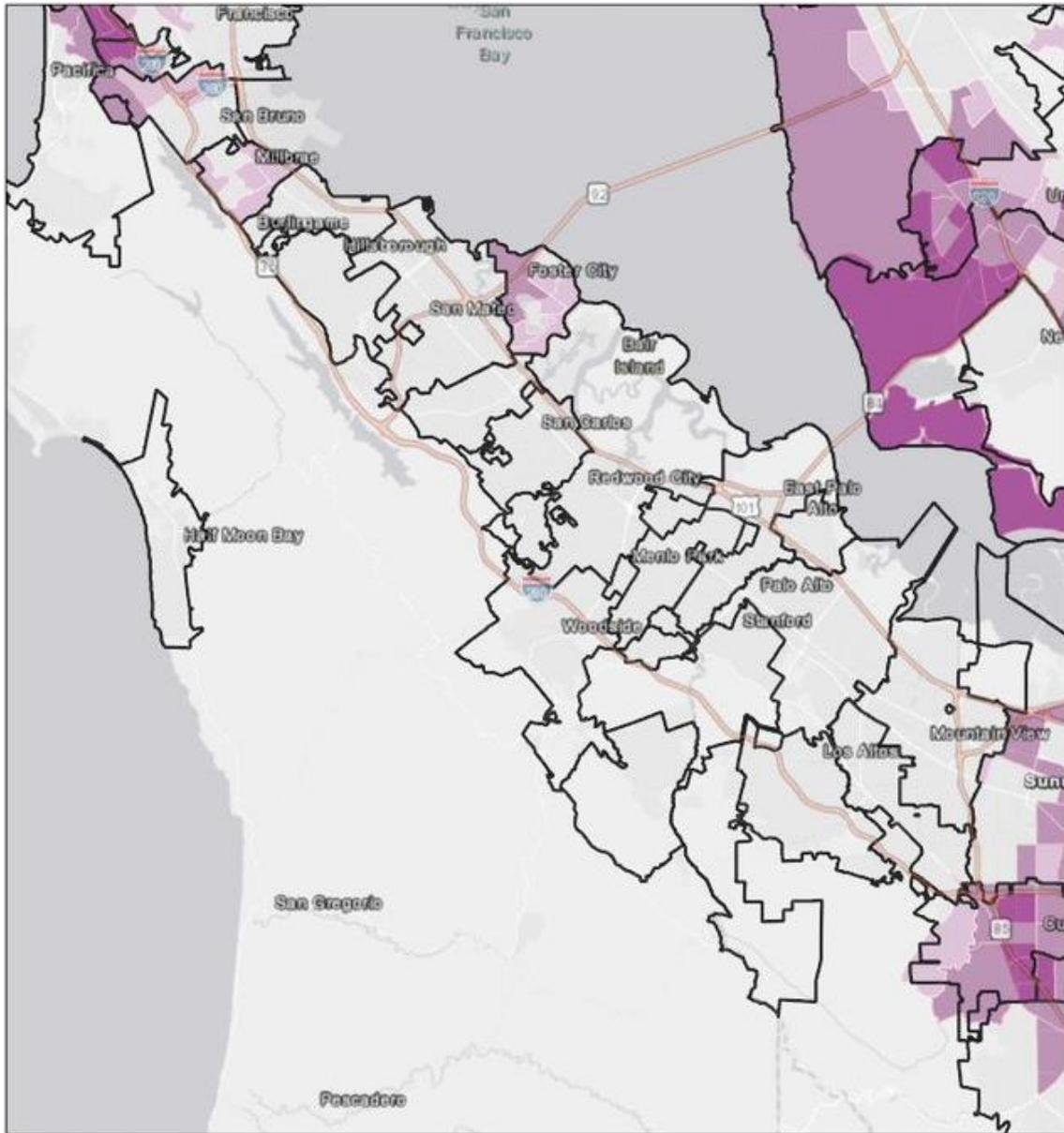
12/3/2021, 2:57:55 PM

1:288,895

0   2   4   8 mi

0   3   6   12 km

City/Town Boundaries

(R) Predominant Population - Asian Majority Tracts

Slim (gap < 10%)
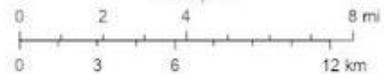
Sizeable (gap 10% – 50%)

Predominant (gap > 50%)

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Redwood City, County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS

CA HCD

Redwood City, County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census |

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-11.
Hispanic Majority Census Tracts, Half Moon Bay and the Region, 2019
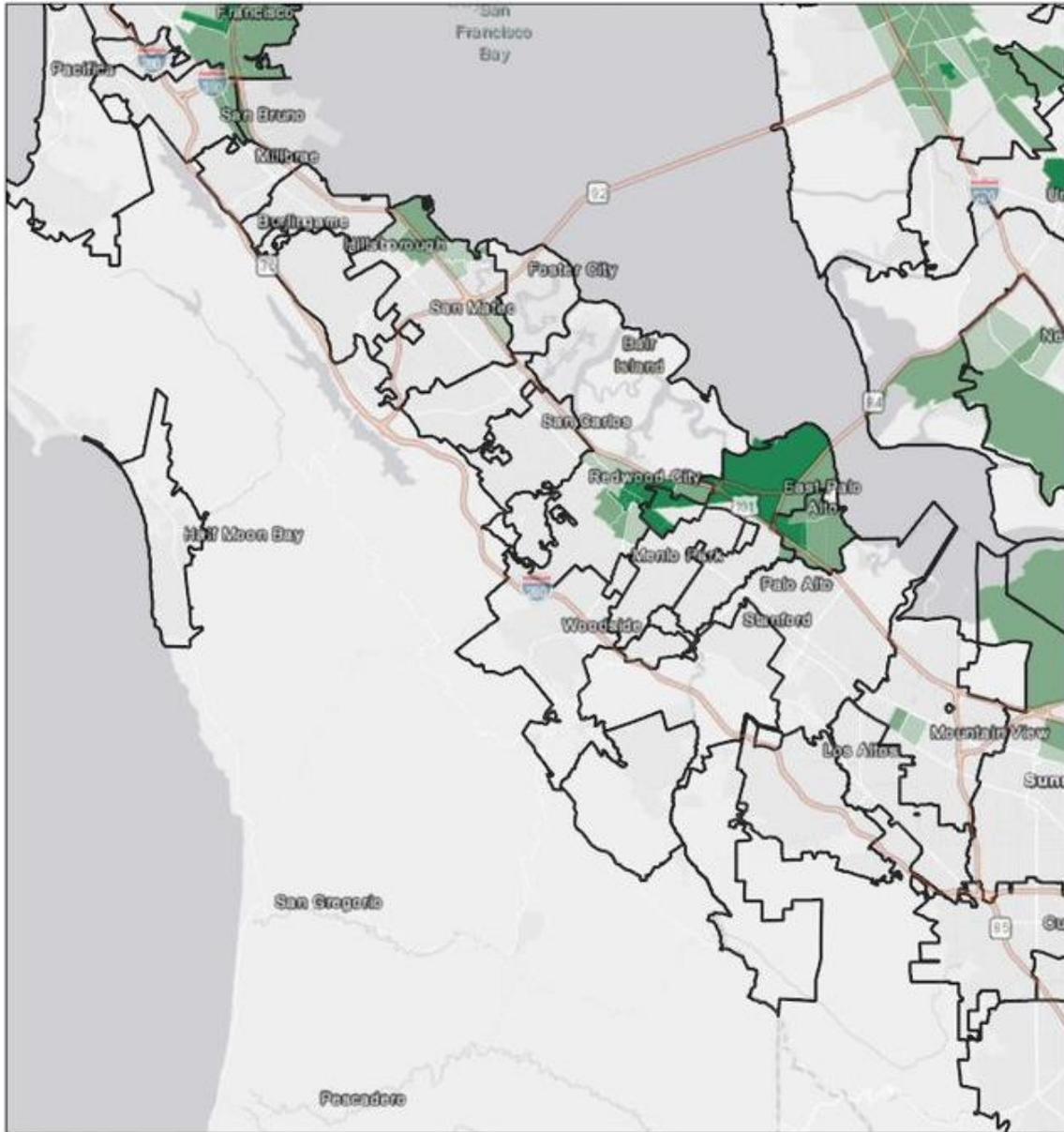
12/3/2021, 3:03:22 PM

1:288,895

0   2   4   8 mi

0   3   6   12 km

City/Town Boundaries

(R) Predominant Population - Hispanic Majority Tracts

Slim (gap < 10%)
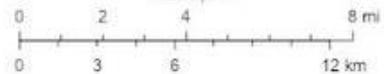
Sizeable (gap 10% – 50%)

Predominant (gap > 50%)

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Redwood City, County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS

CA HCD

Redwood City, County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census |

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-12.
Racial Segregation and Integration by Census Tract, Half Moon Bay, 2020
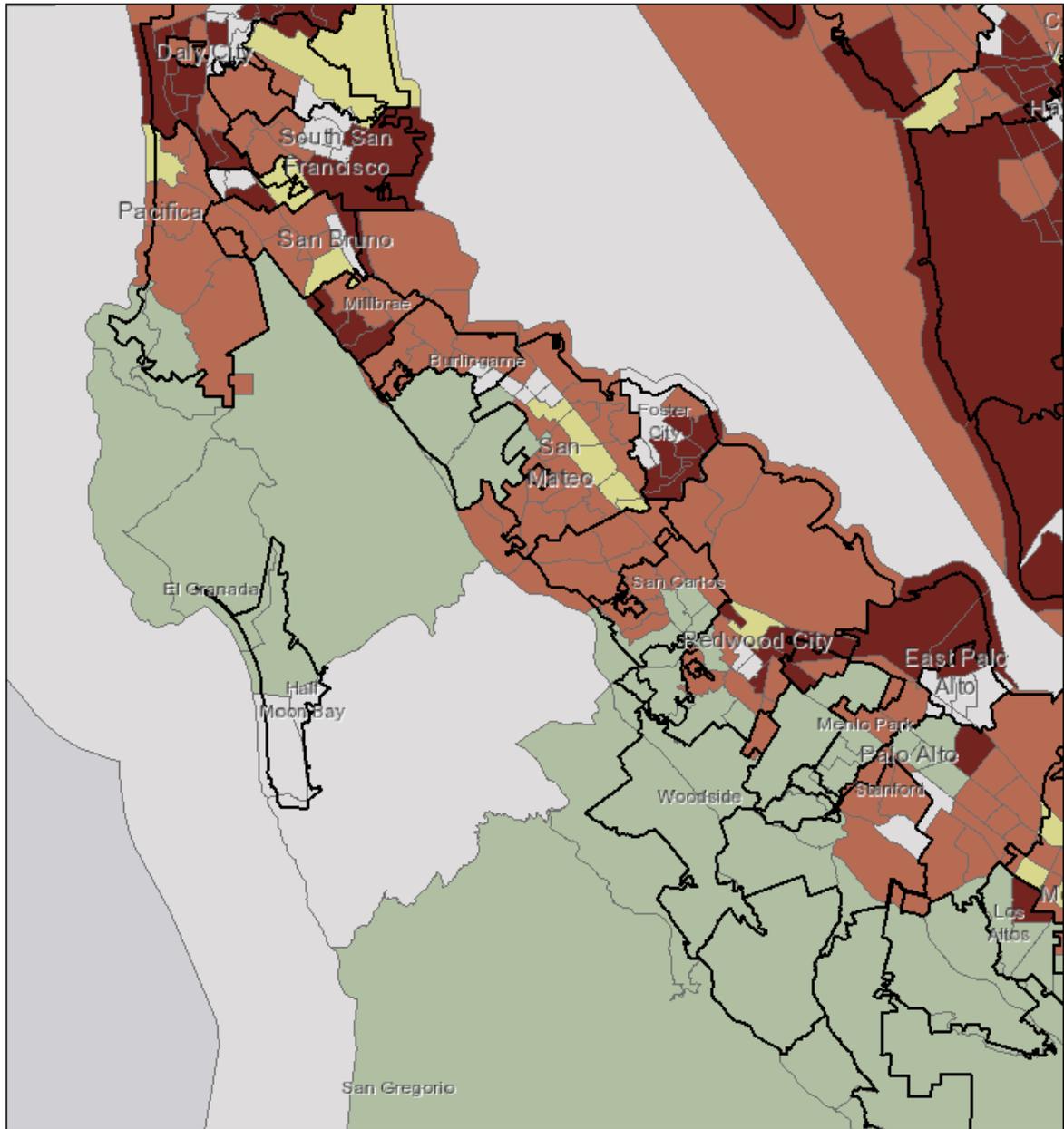
March 31, 2023

1:273,849

0   1.75   3.5   7 mi

0   3   6   12 km

Racial Segregation/Integration (OBI, 2020) - Tract

　Racially Integrated

　Low-Medium Segregation

　High POC Segregation

　High White Segregation
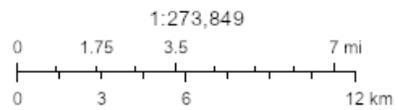
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, NPS

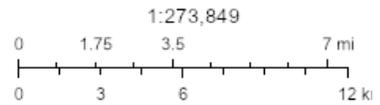Source: California Department of Housing and Community Development AFFH Data Viewer.
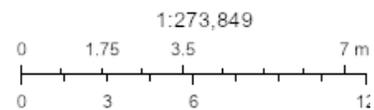
Figure II-13.
Regional Racial Segregation/Integration by Census Tract, 2020
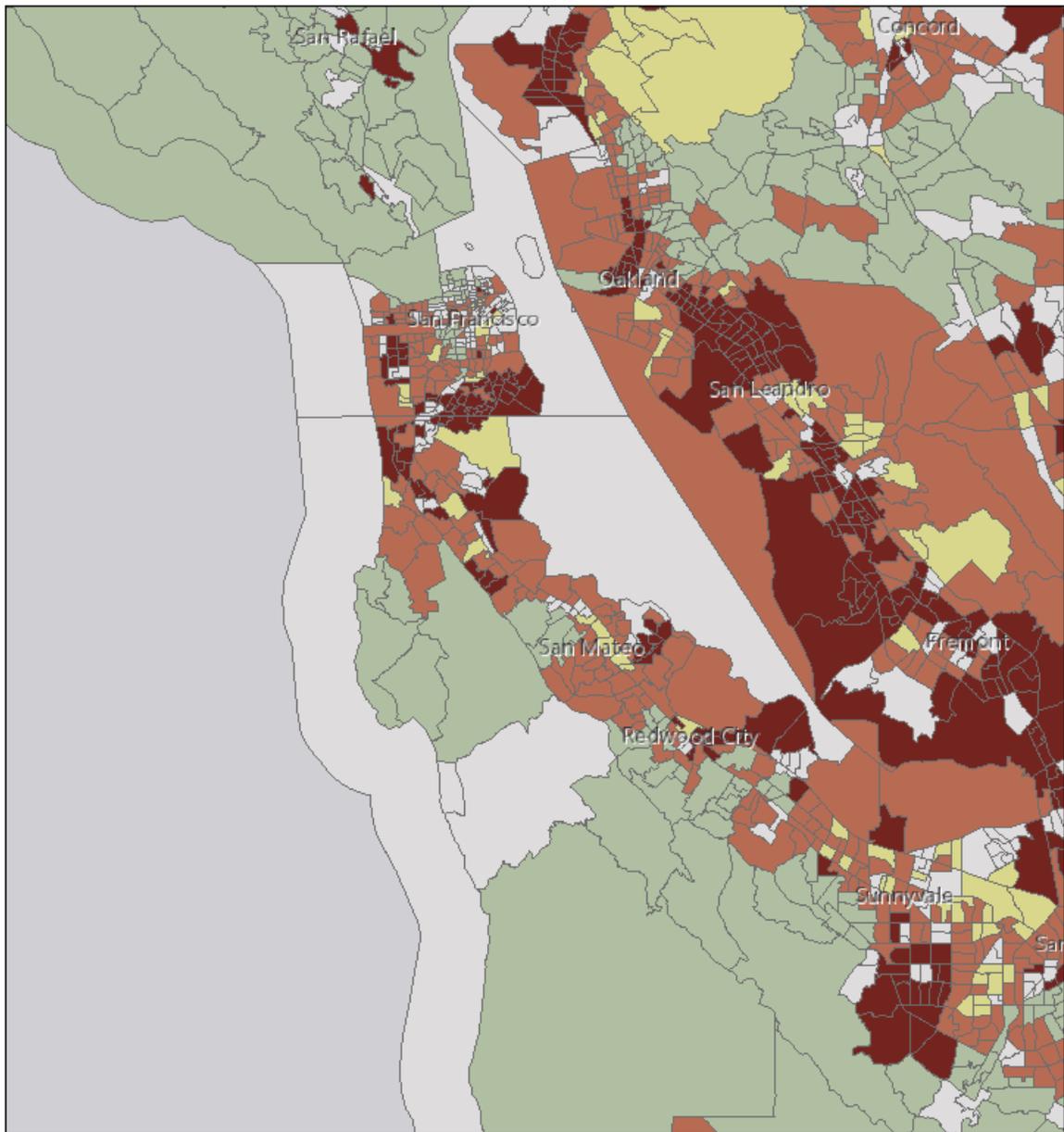
March 31, 2023

1:547,698

0	3.75	7.5		15 mi

0	5	10		20 km

Racial Segregation/Integration (OBI, 2020) - Tract

Racially Integrated

Low-Medium Segregation

High POC Segregation

High White Segregation

Esri, HERE, NPS, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure II-14.
Diversity Index by Block Group, Half Moon Bay, 2010

12/3/2021, 3:00:18 PM

1:288,895
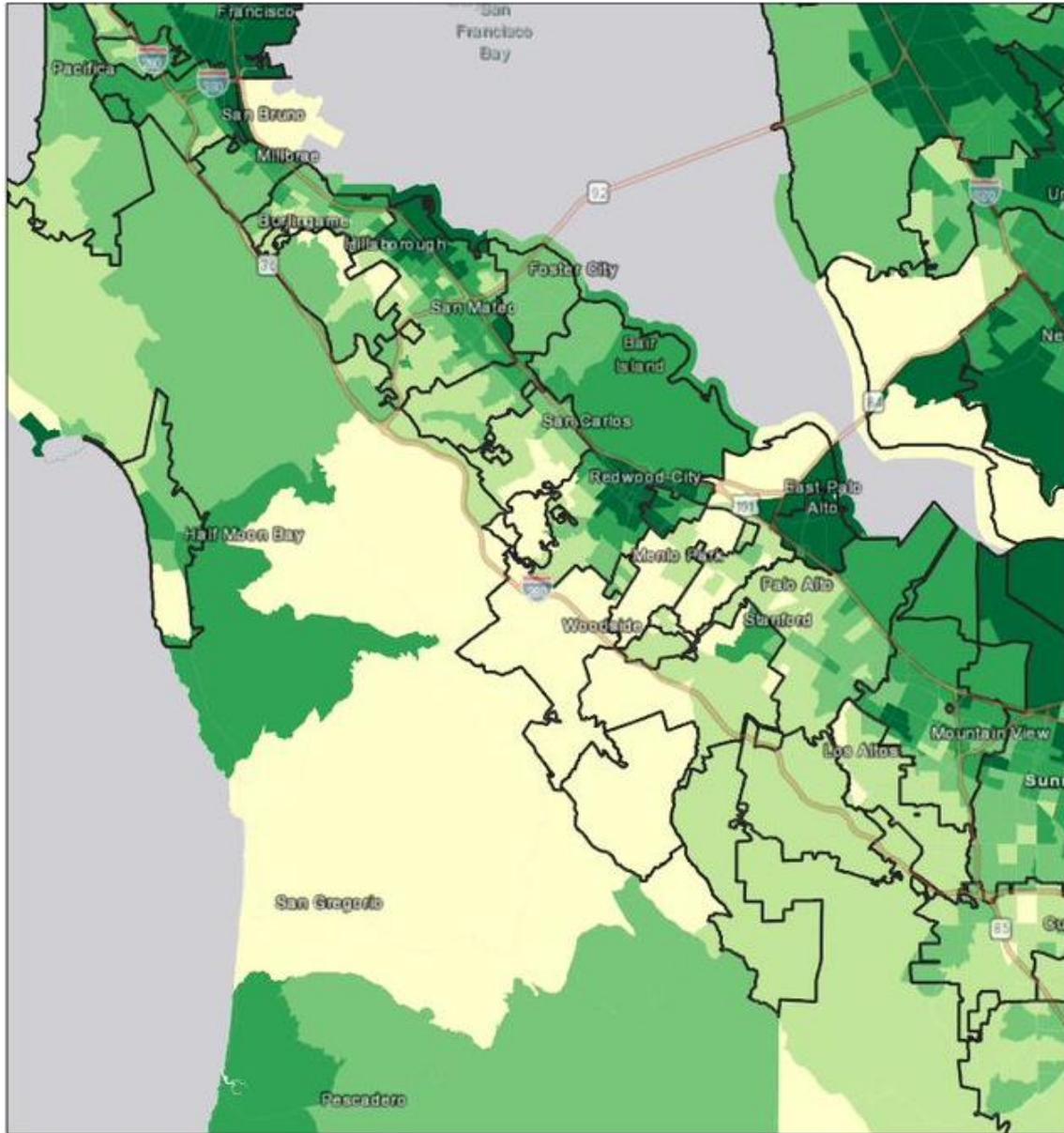
☐ City/Town Boundaries

(A) Diversity Index (2010) - Block Group

Lower Diversity

Higher Diversity
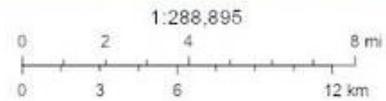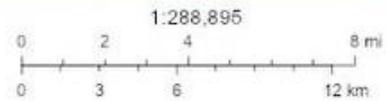
Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Redwood City, County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS

CA HCD

Redwood City, County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census |

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-15.
Diversity Index by Block Group, Half Moon Bay, 2018

12/3/2021, 3:01:15 PM

1:288,895

0 2 4 8 mi
0 3 6 12 km

City/Town Boundaries

(A) Diversity Index (2018) - Block Group

Lower Diversity

40 - 55

55 - 70

70 - 85

Higher Diversity

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Redwood City, County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS

CA HCD
Redwood City, County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census |

Source: California Department of Housing and Community Development AFFH Data Viewer

Disability status.
Figure II-16.
Share of Population by Disability Status, 2019

Region	No disability	With a disability
Bay Area	90%	10%
San Mateo County	92%	8%
Half Moon Bay	90%	10%

■ No disability
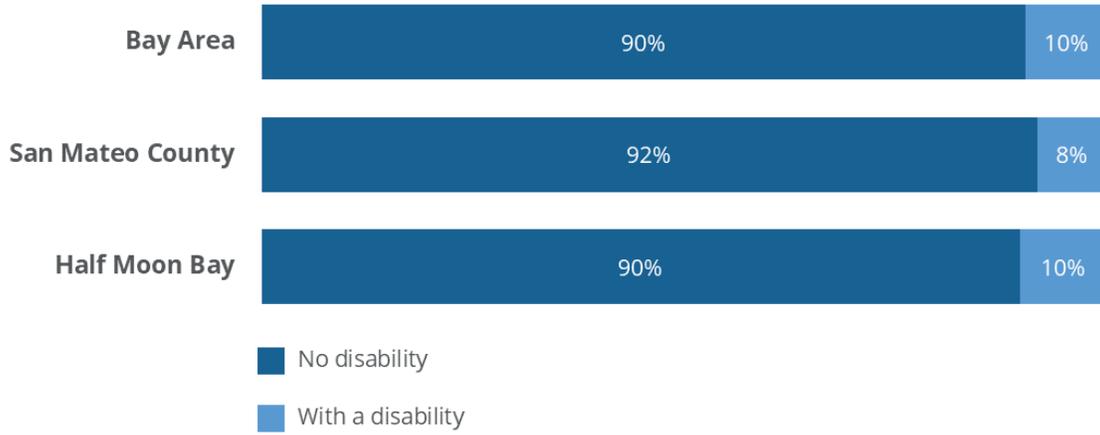
■ With a disability

Source: ABAG Housing Needs Data Workbook

Figure II-17.
Population with a Disability by Census Tract, Half Moon Bay, 2021
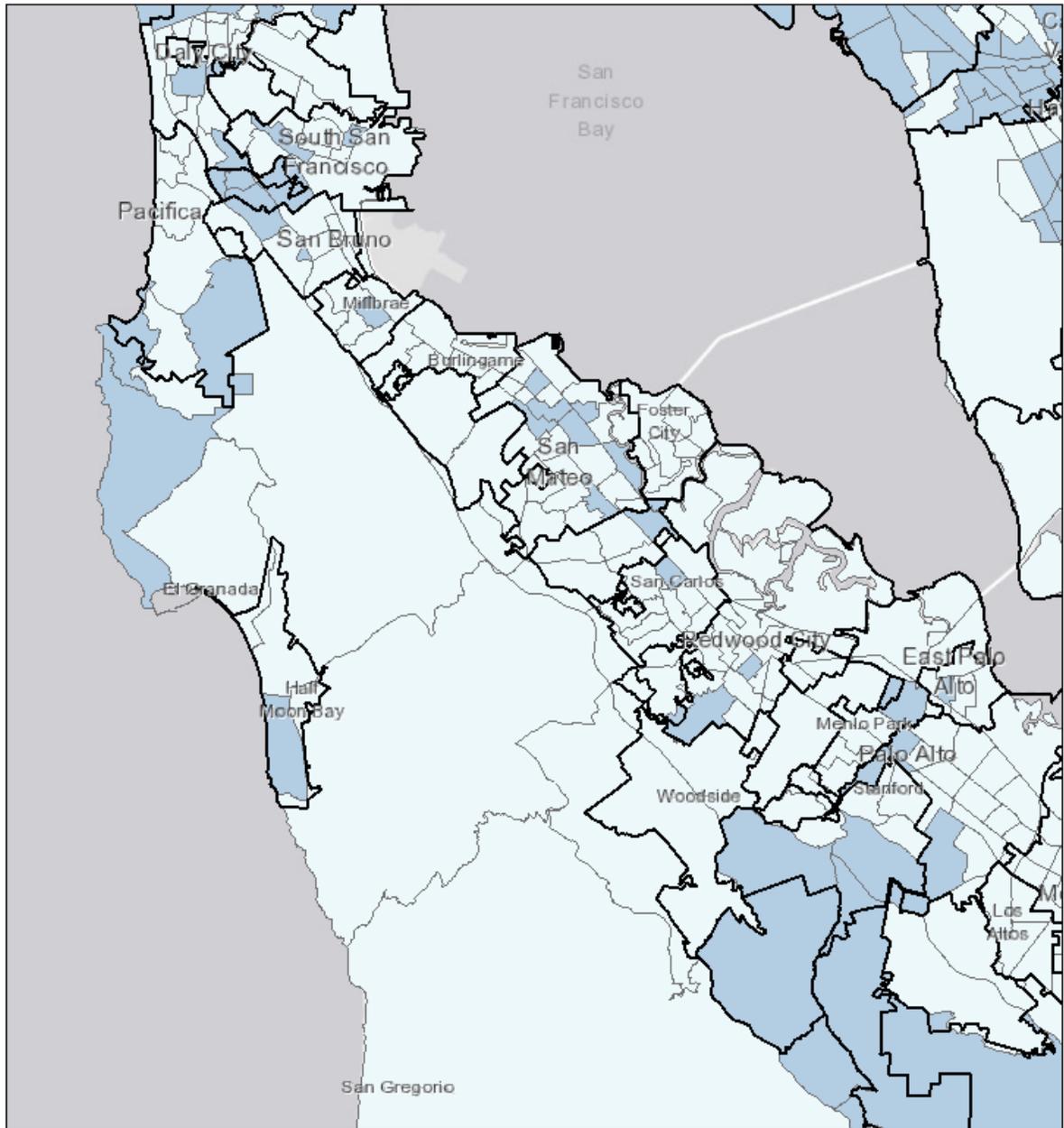
March 31, 2023

Population With a Disability (ACS, 2017-2021) - Tract

☐ < 10%

▨ 10% - 20%

1:273,849

| 0 | 1.75 | 3.5 | | 7 mi |
| 0 | 3 | 6 | | 12 km |
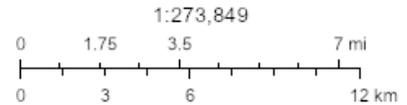
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, NPS

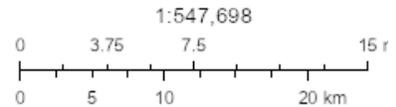Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure II-18
Population with a Disability by Census Tract, Region, 2021

March 31, 2023

Population With a Disability (ACS, 2017-2021) - Tract

- `< 10%`
- `10% - 20%`
- `20% - 30%`
- `30% - 40%`
- `> 40%`

1:547,698

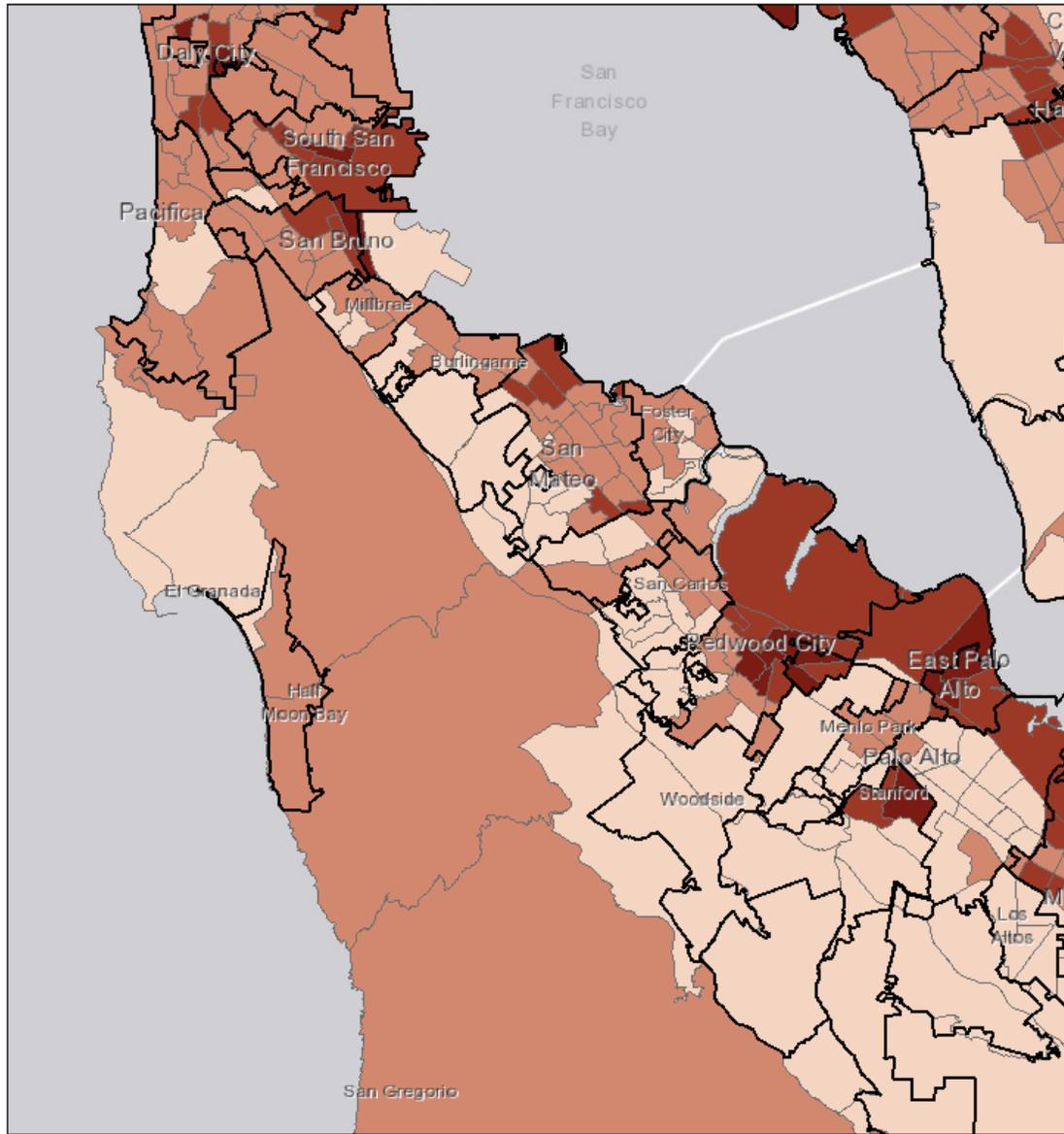0   3.75   7.5   15 mi

0   5   10   20 km

Esri, HERE, NPS, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer

Familial status.
Figure II-19.
Age Distribution, Half Moon Bay, 2000-2019
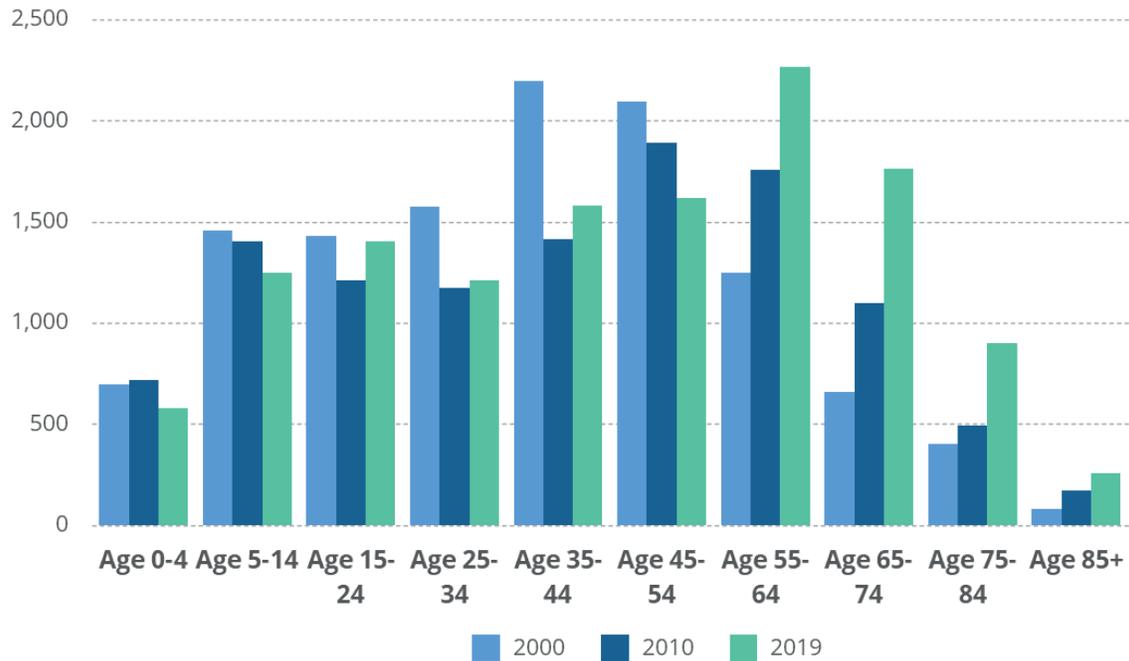
Source: ABAG Housing Needs Data Workbook

Figure II-20.
Share of Households by Size, 2019
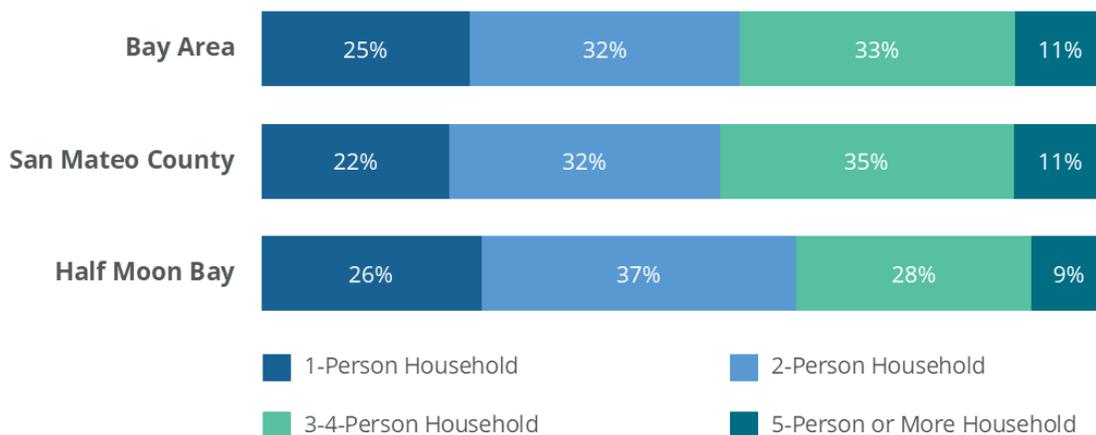
Source: ABAG Housing Needs Data Workbook

Figure II-21.
Share of Households by Type, 2019

Bay Area	10%	5%	51%	9%	25%
San Mateo County	10%	5%	55%	8%	22%
Half Moon Bay	5%	6%	59%	5%	26%

■ Female-Headed Family Households   ■ Male-headed Family Households
■ Married-couple Family Households   ■ Other Non-Family Households
■ Single-person Households
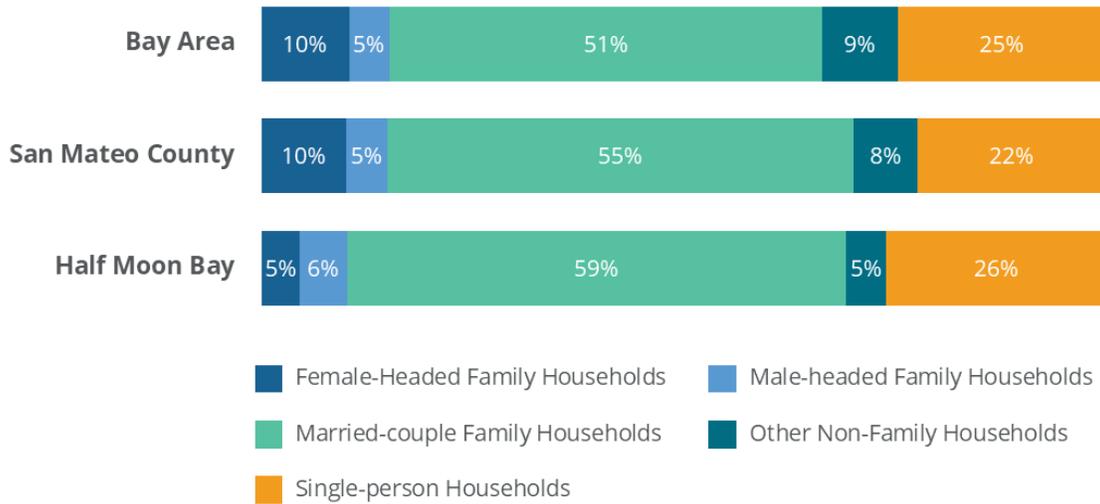
Source: ABAG Housing Needs Data Workbook

Figure II-22.
Share of Households by Presence of Children (Less than 18 years old), 2019

Bay Area	32%	68%
San Mateo County	33%	67%
Half Moon Bay	26%	74%

■ Households with 1 or More Children Under 18

■ Households with no Children
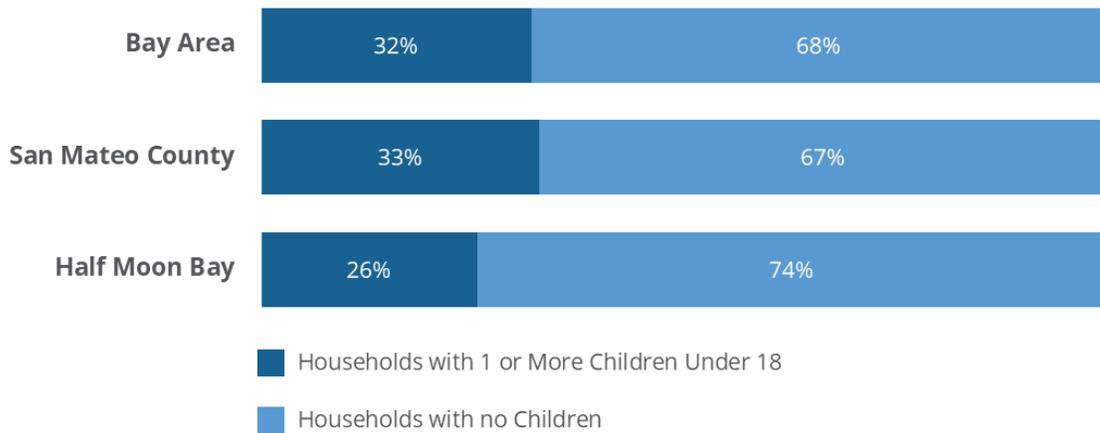
Source: ABAG Housing Needs Data Workbook

Figure II-23.
Housing Type by Tenure, Half Moon Bay, 2019

Housing Type	Owner Occupied	Renter Occupied
Married-Couple Family	2,231	625
Living Alone	876	383
Female-Headed Family	127	94
Male-Headed Family	150	119
Other Non-Family	109	121
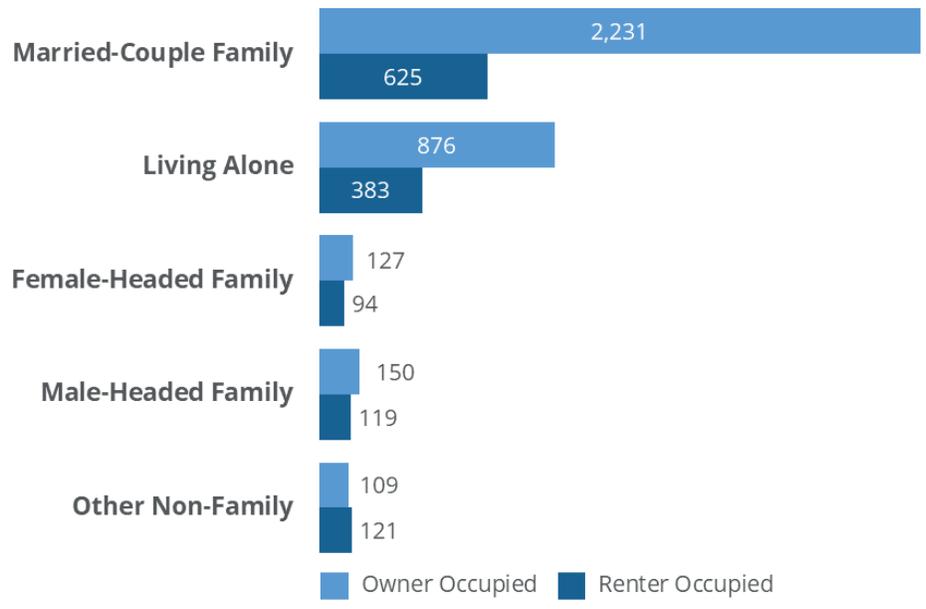
Source: ABAG Housing Needs Data Workbook

Figure II-24.
Housing Units by Number of Bedrooms and Tenure, Half Moon Bay, 2019

Bedrooms	Owner Occupied	Renter Occupied
0 Bedrooms	0	47
1 Bedrooms	71	476
2 Bedrooms	566	385
3-4 Bedrooms	2,535	410
5 Or More Bedrooms	321	24
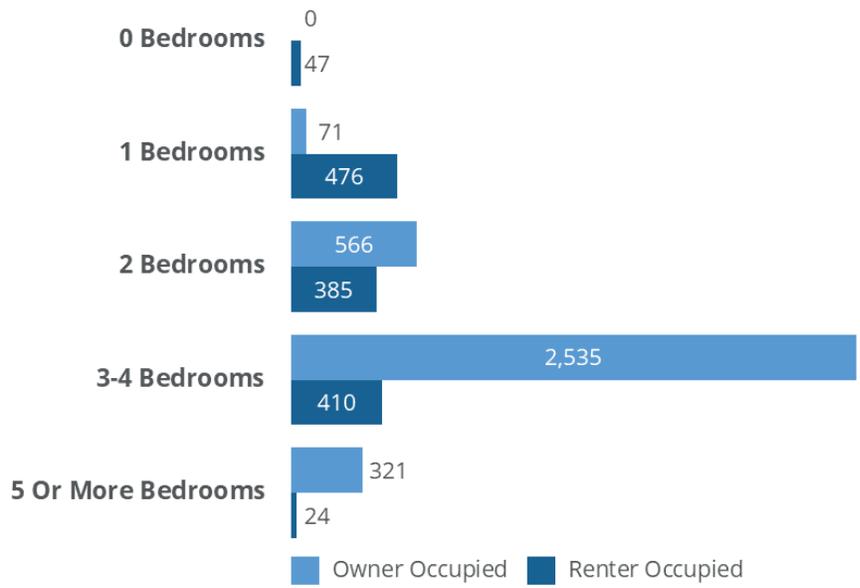
Source: ABAG Housing Needs Data Workbook

Figure II-25.
% of Children in Married Couple Households by Census Tract, Half Moon Bay, 2021
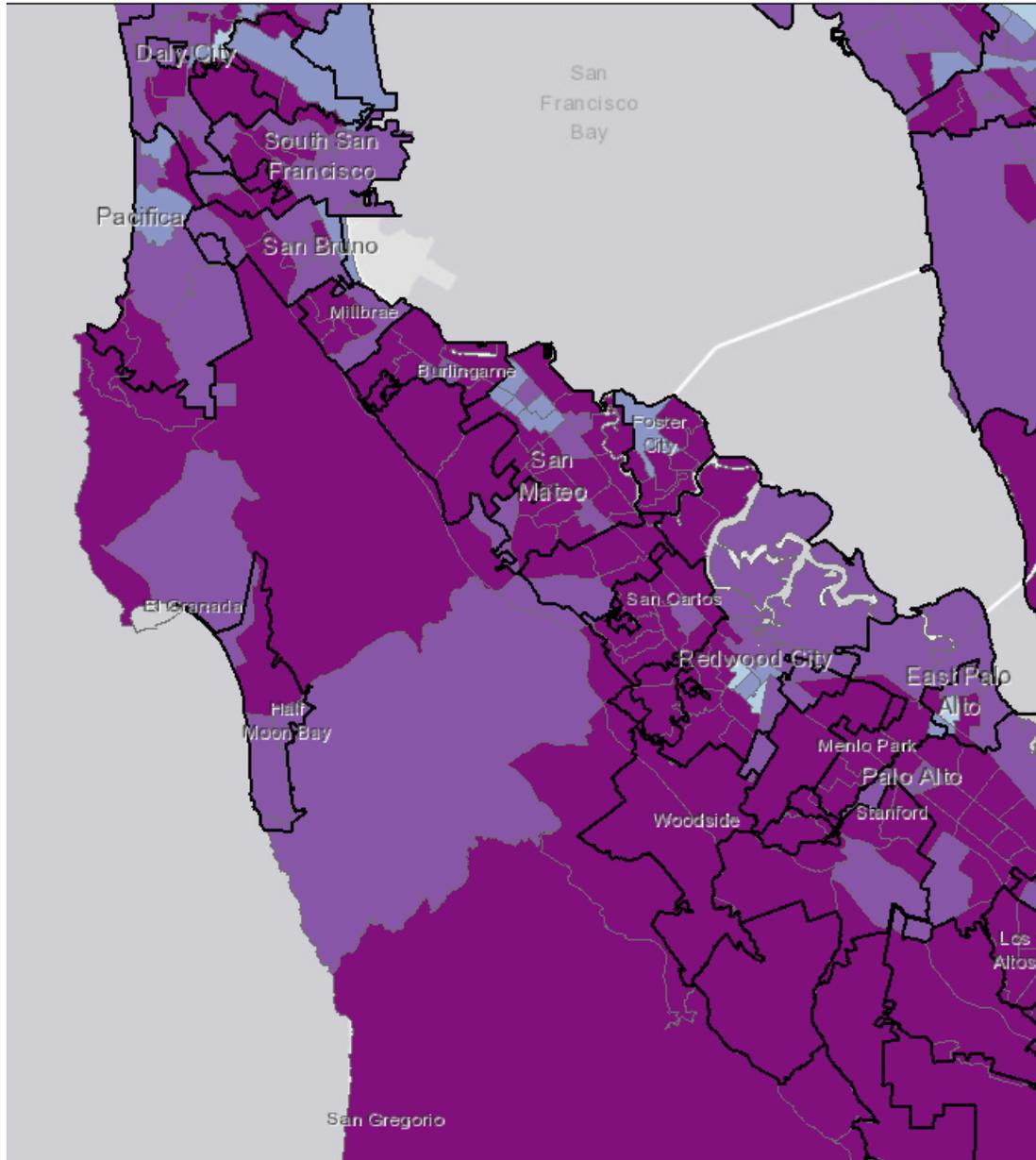
March 31, 2023

Percent of Children in Married Couple Households (ACS, 2017-2021) - Tract

- 20% - 40%
- 40% - 60%
- 60% - 80%
- 80% - 100%

1:273,849

0   1.75   3.5   7 mi

0   3   6   12

County of San Mateo, California, Bureau of Land Management, Esri, HEI
Garmin, USGS, EPA, NPS, Esri, HERE, NPS

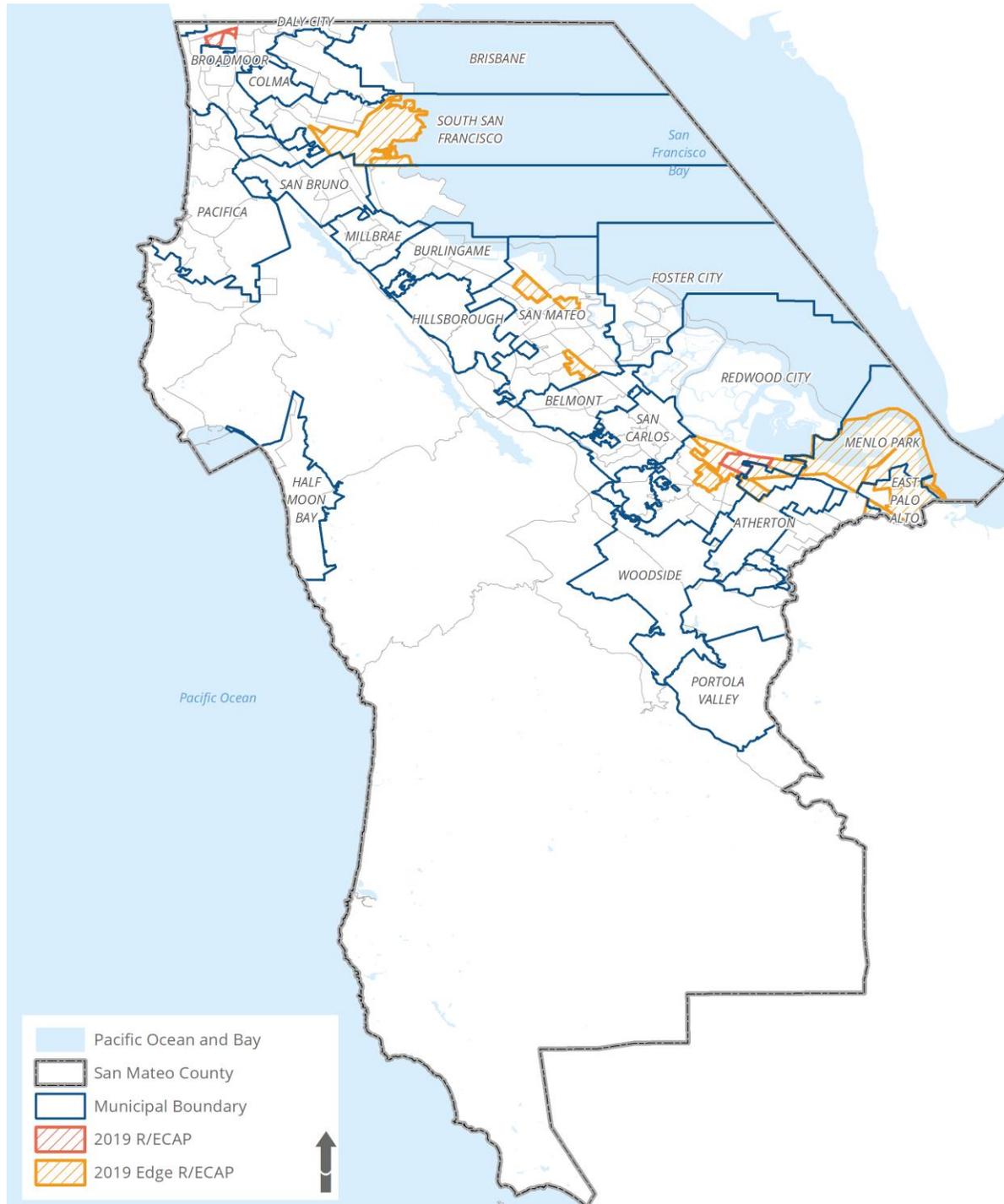Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-26.
Children in Female Household No Spouse Present by Census Tract, Half Moon Bay, 2021
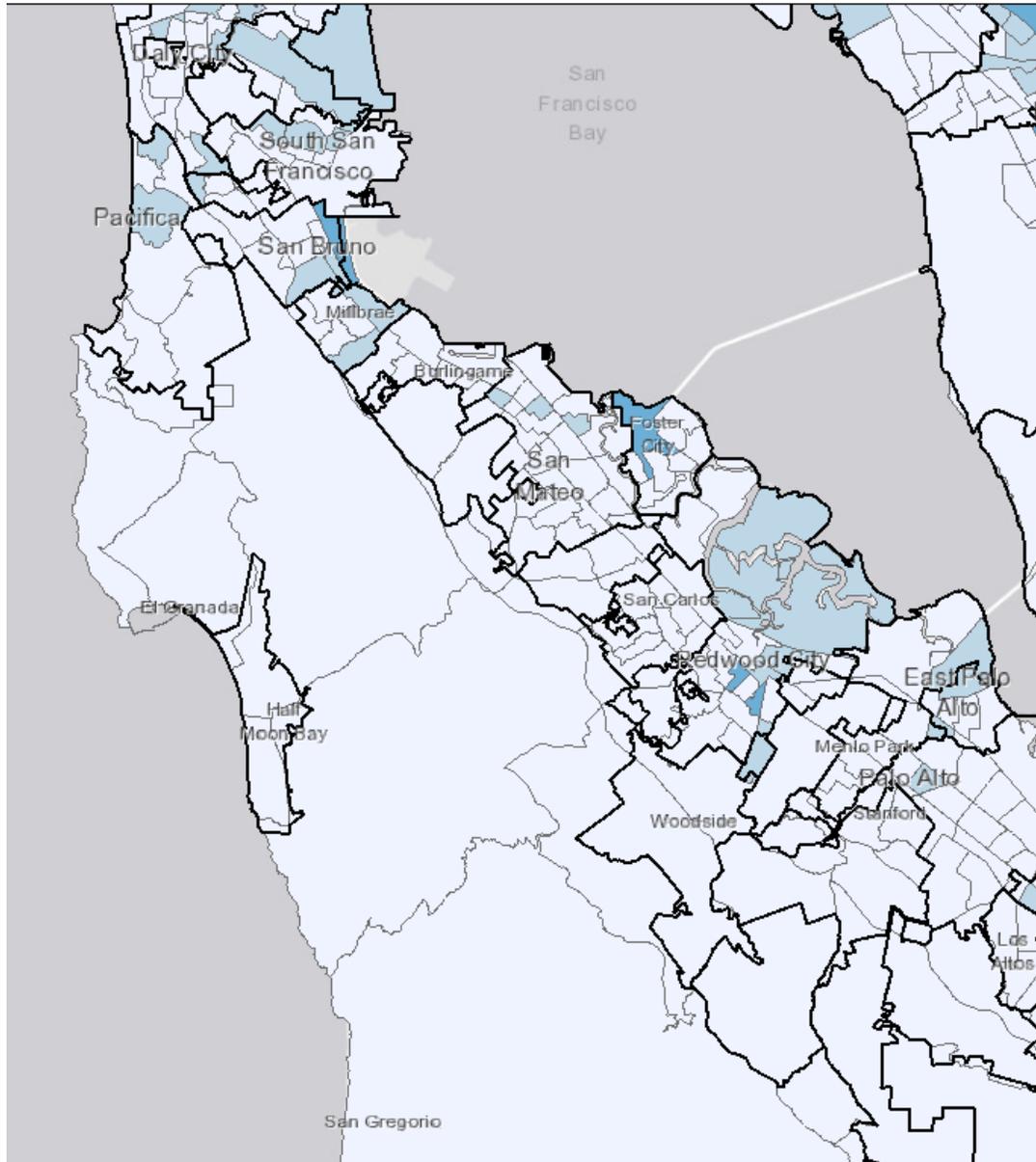
rch 31, 2023

ldren in Female Householder No Spouse Present (ACS, 2017-2021) - Tract

☐ Less than 20%

☐ 20% - 40%

☐ 40% - 60%
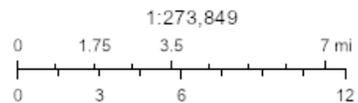
1:273,849

| 0 | 1.75 | 3.5 | 7 mi |

| 0 | 3 | 6 | 12 |

County of San Mateo, California, Bureau of Land Management, Esri, HEF
Garmin, USGS, EPA, NPS, Esri, HERE, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-27.
% of Population Living with a Spouse by Census Tract, Half Moon Bay, 2021

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-28.
% of Population Living Alone by Census Tract, Half Moon Bay, 2021
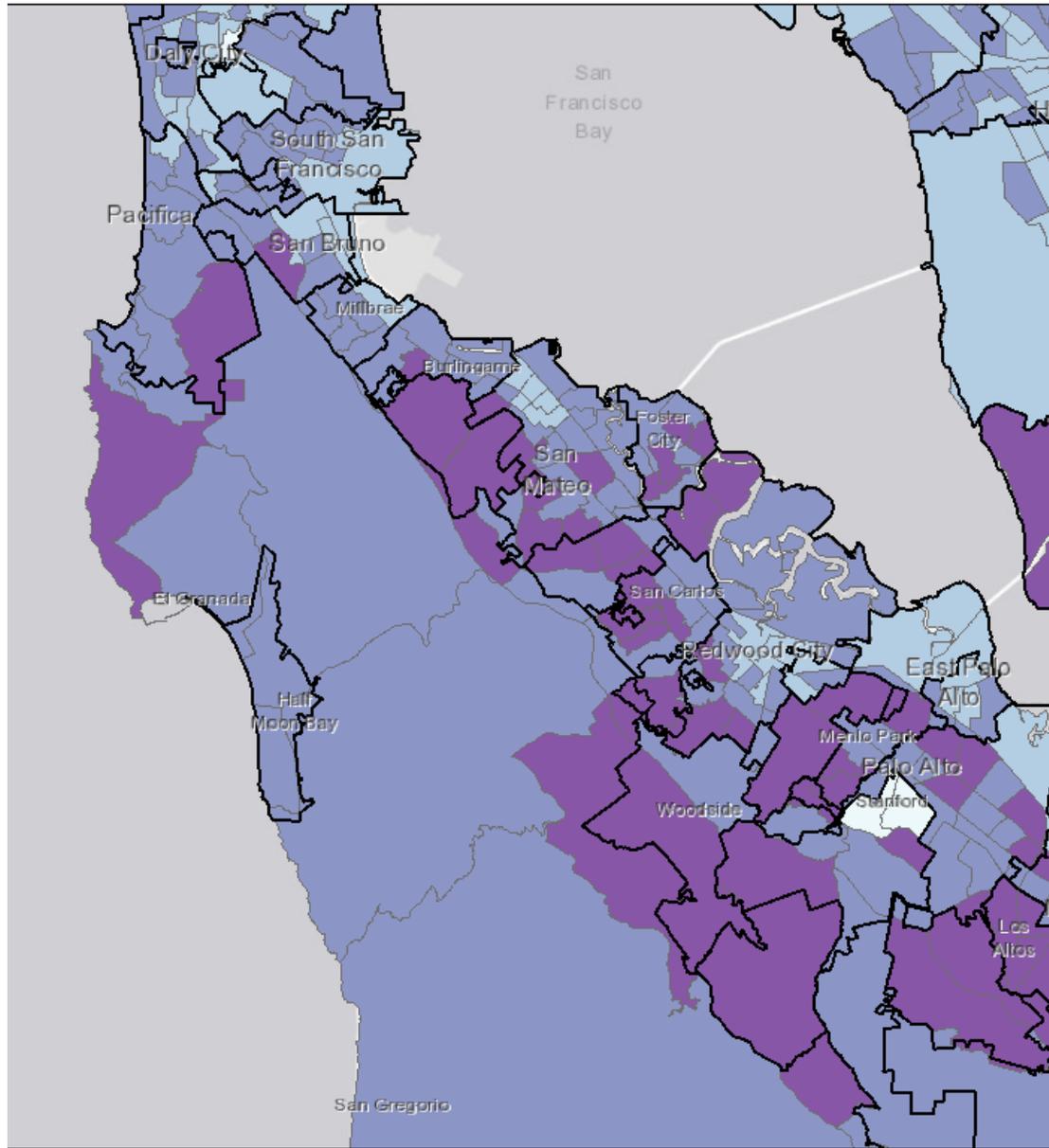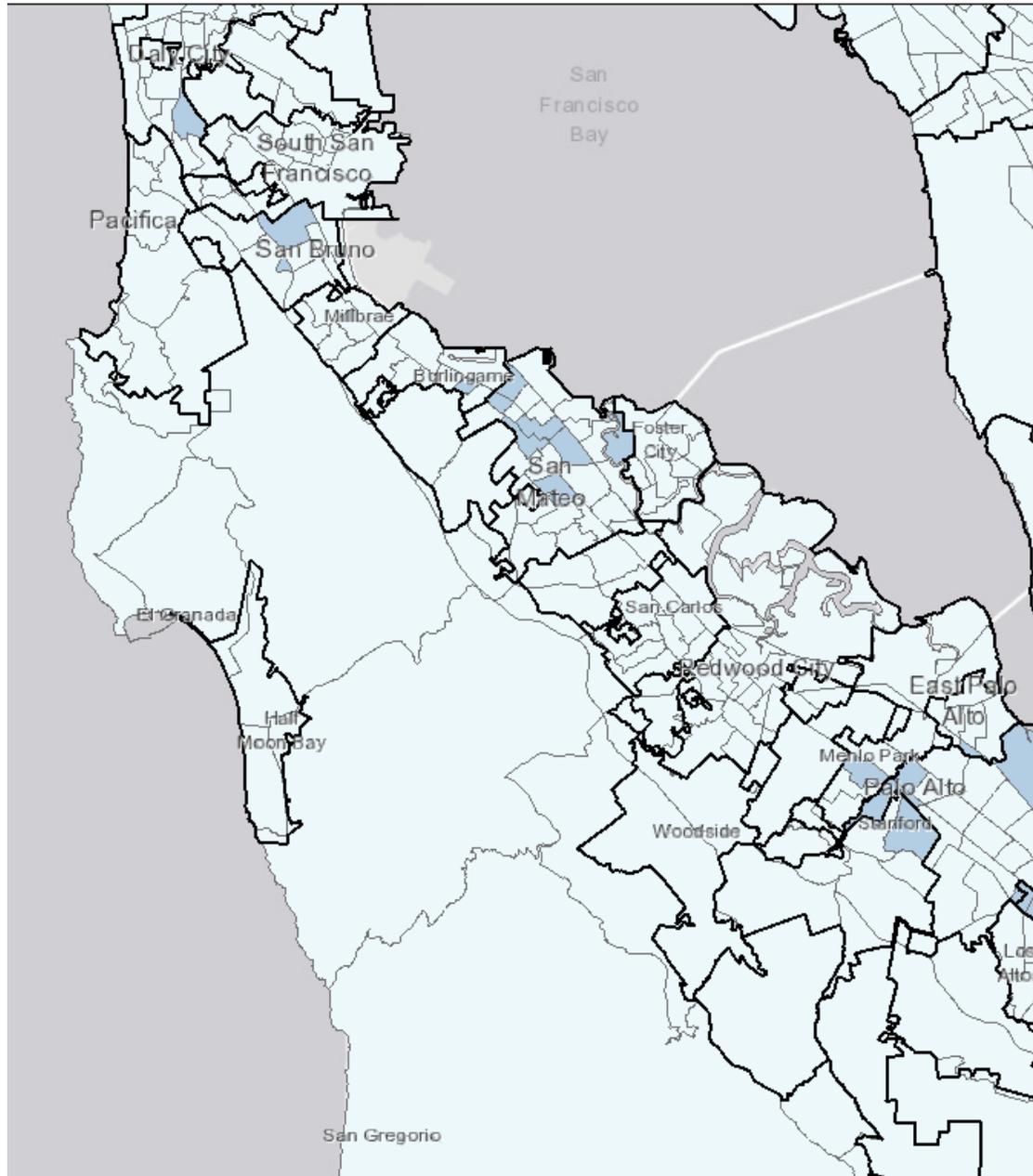
ch 31, 2023

cent of Population Living Alone (ACS, 2017-2021) - Tract

0% - 20%

20% - 40%

1:273,849

County of San Mateo, California, Bureau of Land Management, Esri, HE
Garmin, USGS, EPA, NPS, Esri, HERE, NPS

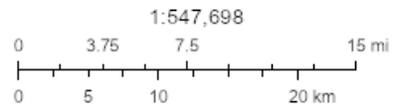Source: California Department of Housing and Community Development AFFH Data Viewer

Household income.
Figure II-29.
Share of Households by Area Median Income (AMI), 2019

	0%-30% of AMI	31%-50% of AMI	51%-80% of AMI	81%-100% of AMI	Greater than 100% of AMI
Bay Area	15%	11%	13%	9%	52%
San Mateo County	13%	11%	16%	10%	49%
Half Moon Bay	14%	12%	14%	6%	54%
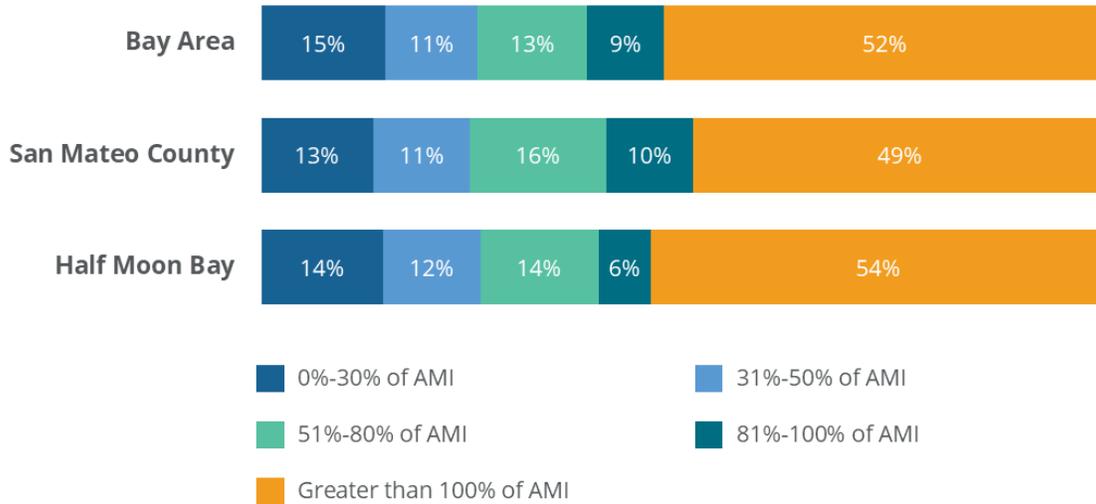
Source: ABAG Housing Needs Data Workbook

Figure II-30.
Median Household Income by Census Tract, Half Moon Bay, 2021
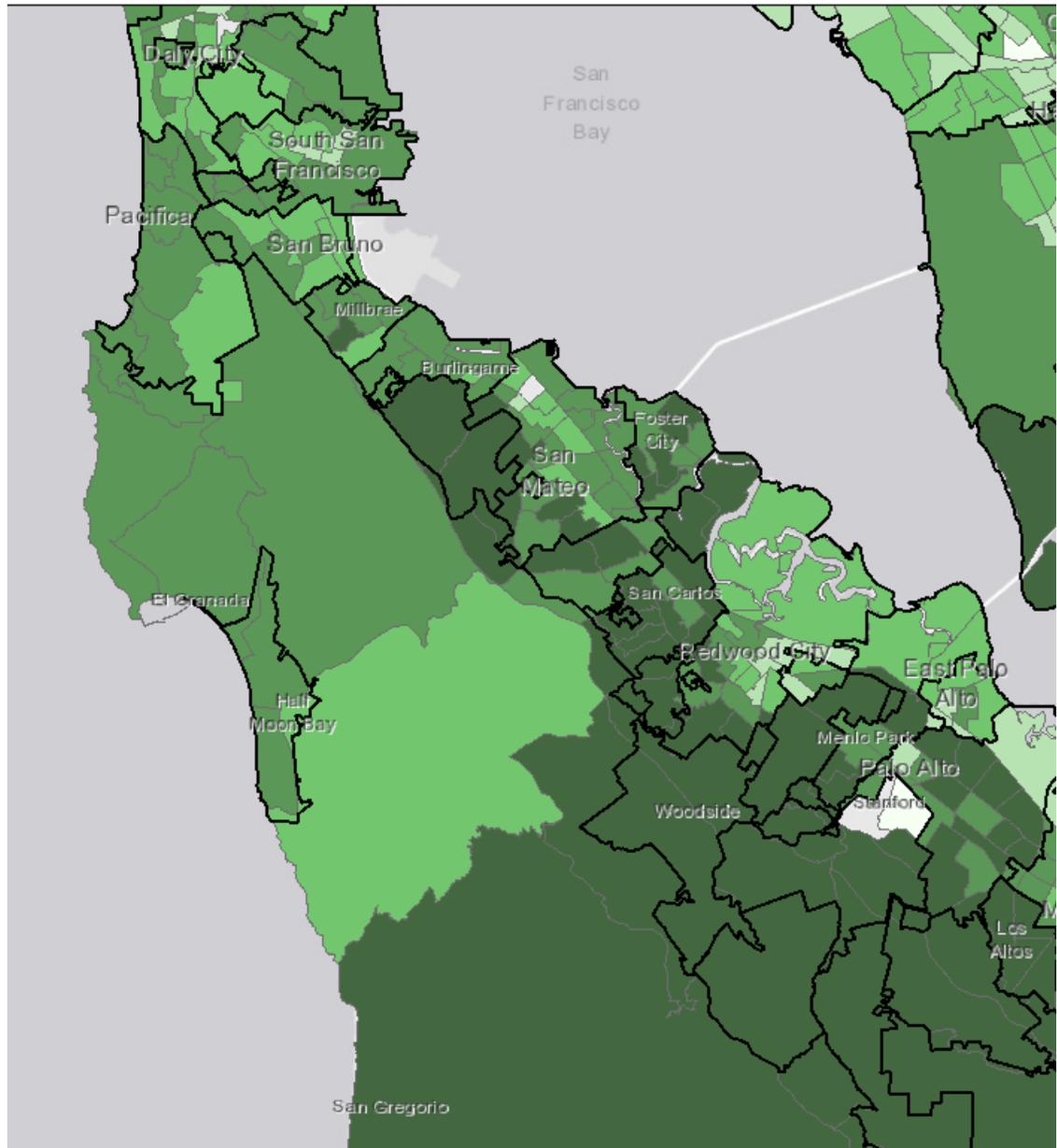
arch 31, 2023

edian Income (ACS, 2017-2021) - Tract

Less than $55,000

$55,000 - $90,100

$90,100 - $120,000

$120,000 - $175,000

Greater than $175,000
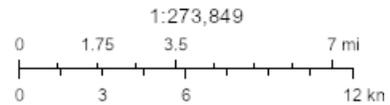
1:273,849

0   1.75   3.5   7 mi

0   3   6   12 kn

County of San Mateo, California, Bureau of Land Management, Esri, HERE,
Garmin, USGS, EPA, NPS, Esri, HERE, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-31.
Regional Low to Moderate Income Population by Block Group, 2015

ch 31, 2023

1:547,698

w to Moderate Income Population (HUD, 2011-2015) - Block Group

0   3.75   7.5   15 r

☐ < 25%

0   5   10   20 km

☐ 25% - 50%

■ 50% - 75%

Esri, HERE, NPS, Esri, HERE, Garmin, USGS, EPA, NPS

■ 75% - 100%

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-32.
Low to Moderate Income Population by Census Tract, Half Moon Bay, 2015

March 31, 2023

Low to Moderate Income Population (HUD, 2011-2015) - Tract
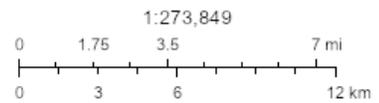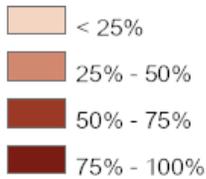
- < 25%
- 25% - 50%
- 50% - 75%
- 75% - 100%

1:273,849

0   1.75   3.5   7 mi

0   3   6   12 km

County of San Mateo, California, Bureau of Land Management, Esri, HERE,
Garmin, USGS, EPA, NPS, Esri, HERE, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure II-33.
Poverty Status by Census Tract, Half Moon Bay, 2021
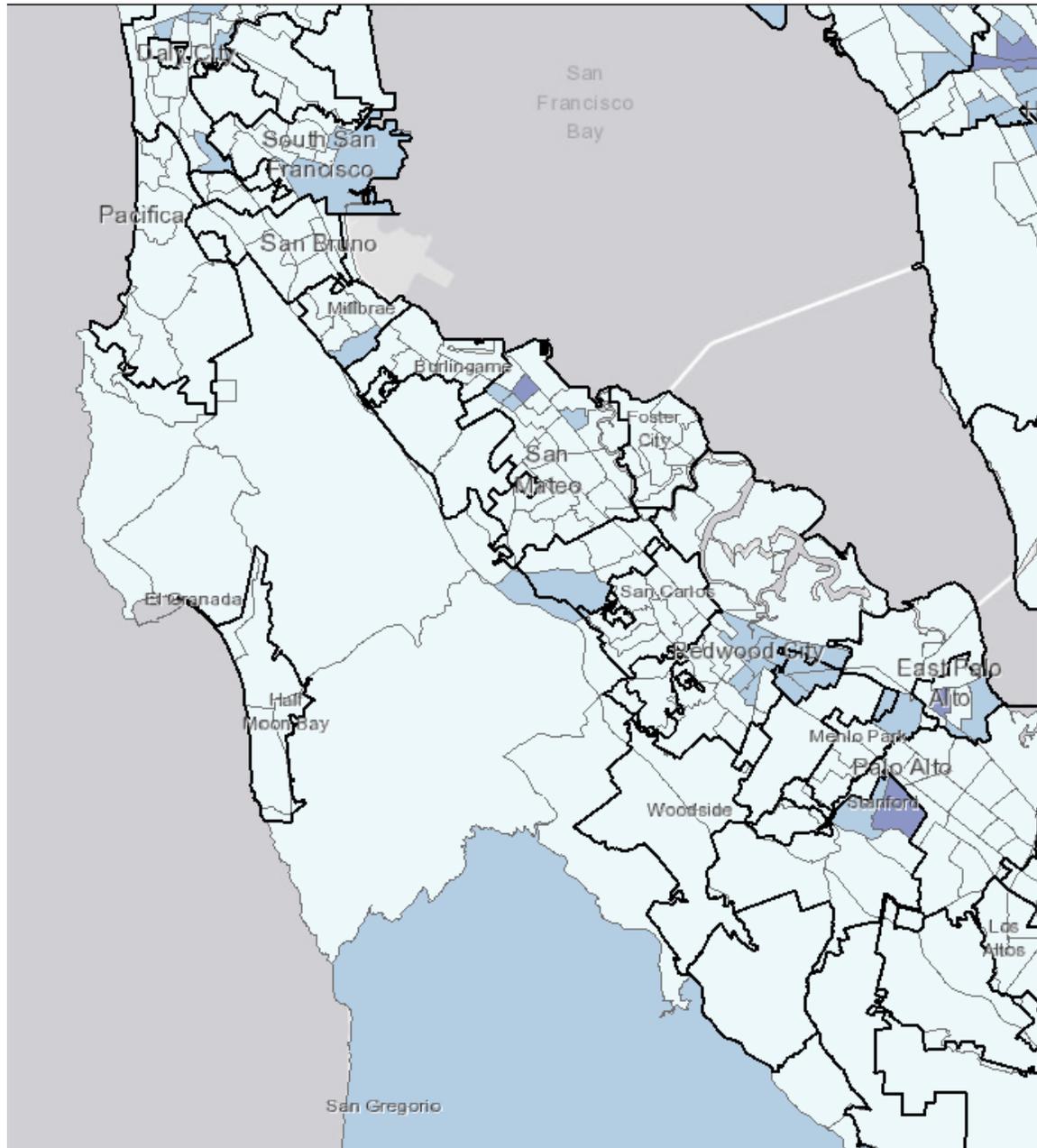
March 31, 2023

Poverty Status (ACS, 2017-2021) - Tract
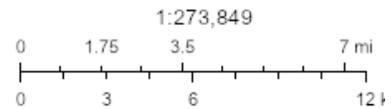
< 10%

10% - 20%

20% - 30%

1:273,849

0   1.75   3.5   7 mi

0   3   6   12 k

County of San Mateo, California, Bureau of Land Management, Esri, HER
Garmin, USGS, EPA, NPS, Esri, HERE, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-34.
R/ECAPs and Edge R/ECAPs, 2010
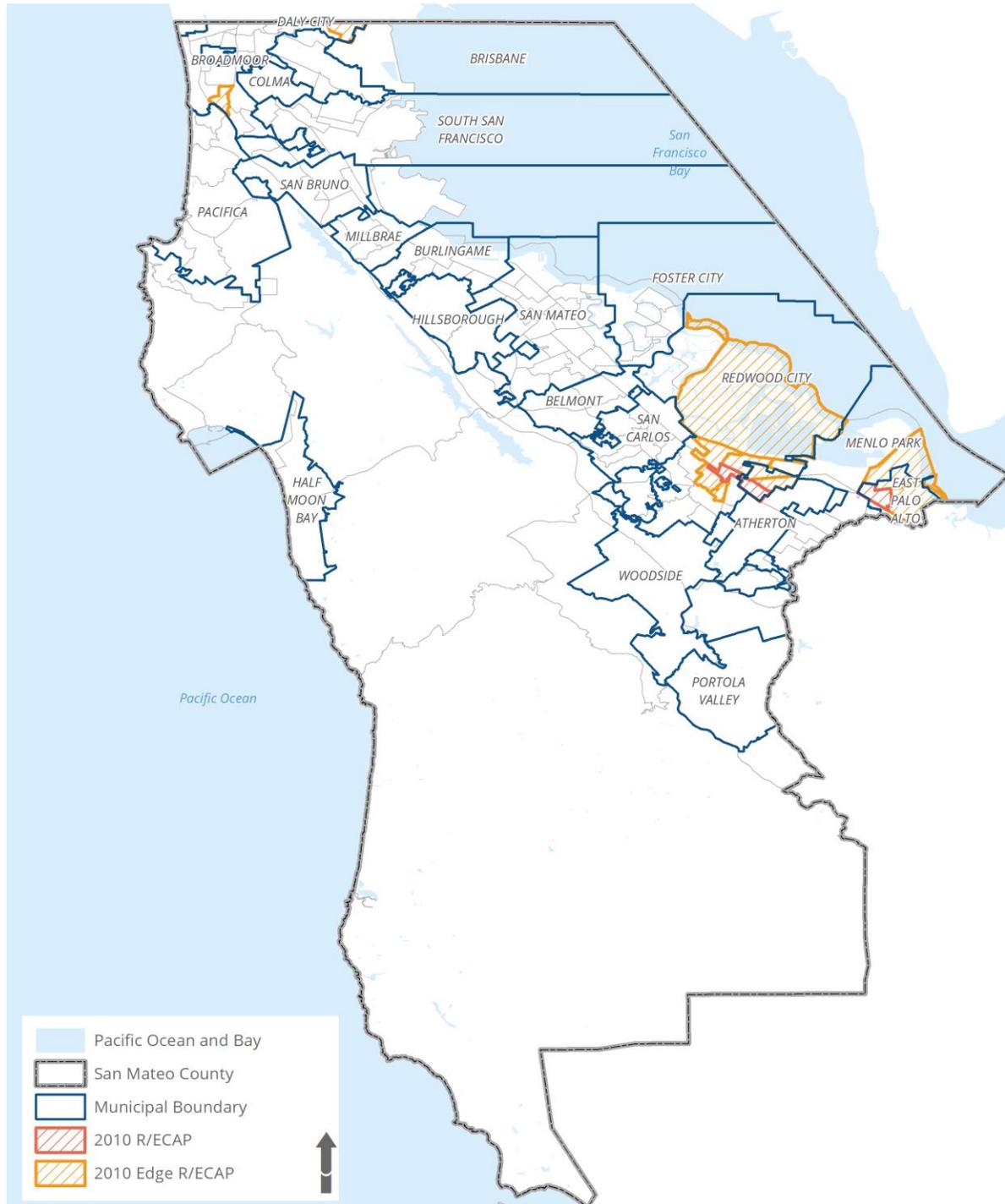
Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.4% in 2010). Edge R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is two times the average tract poverty rate for the County (13% in 2010).

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-35.
R/ECAPs and Edge R/ECAPs, 2019

Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.1% in 2010). Edge R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is two times the average tract poverty rate for the County (12.8% in 2019).

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-36.
Racially Concentrated Areas of Affluence (RCAAs) by Census Tract, Half Moon Bay, 2019
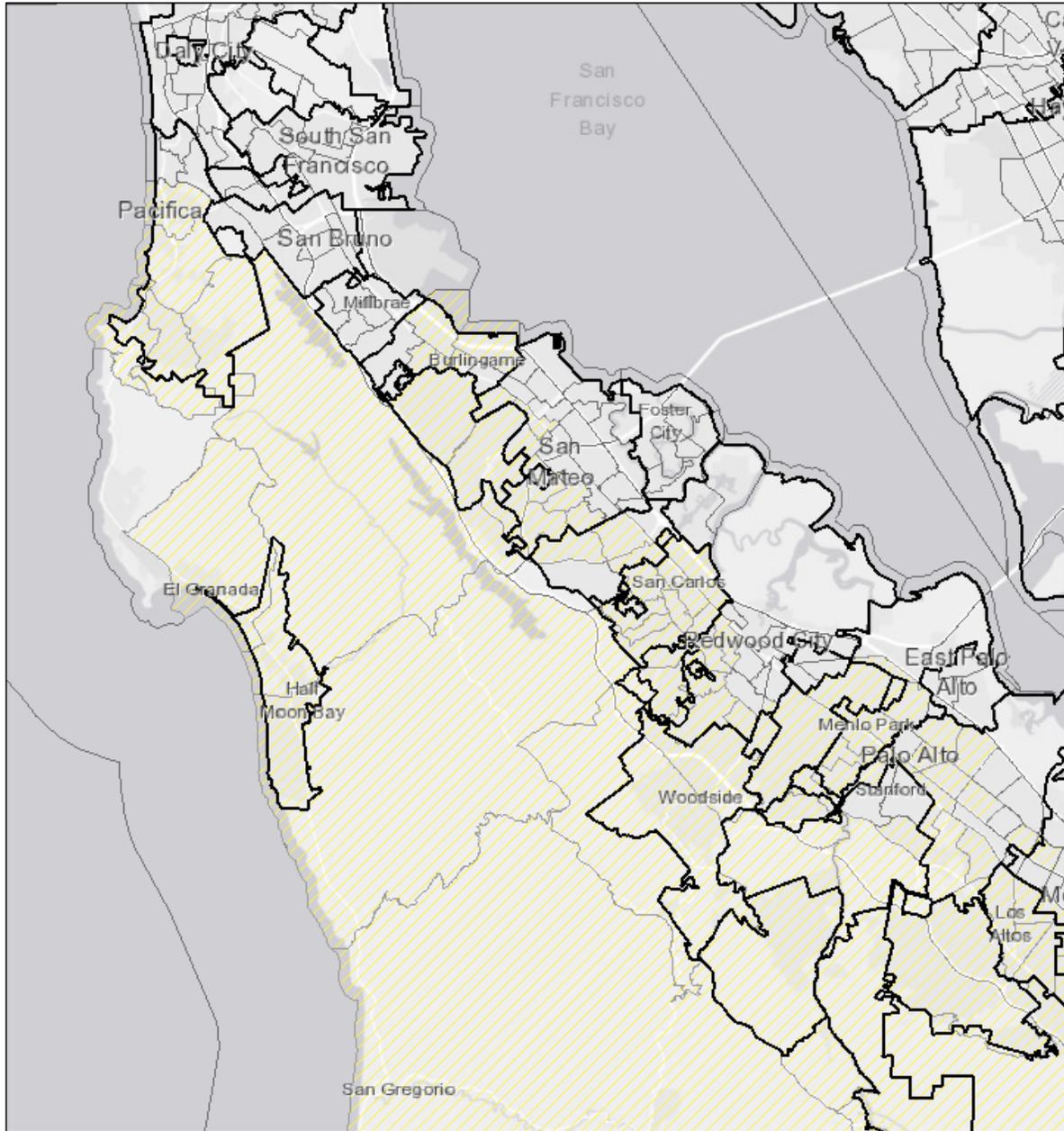
March 31, 2023
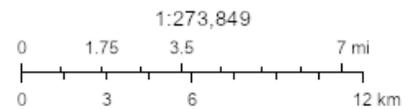
Racially Concentrated Areas of Affluence (HCD, 2019) - Tract

☐ Not a RCAA

▨ RCAA

1:273,849

0   1.75   3.5   7 mi
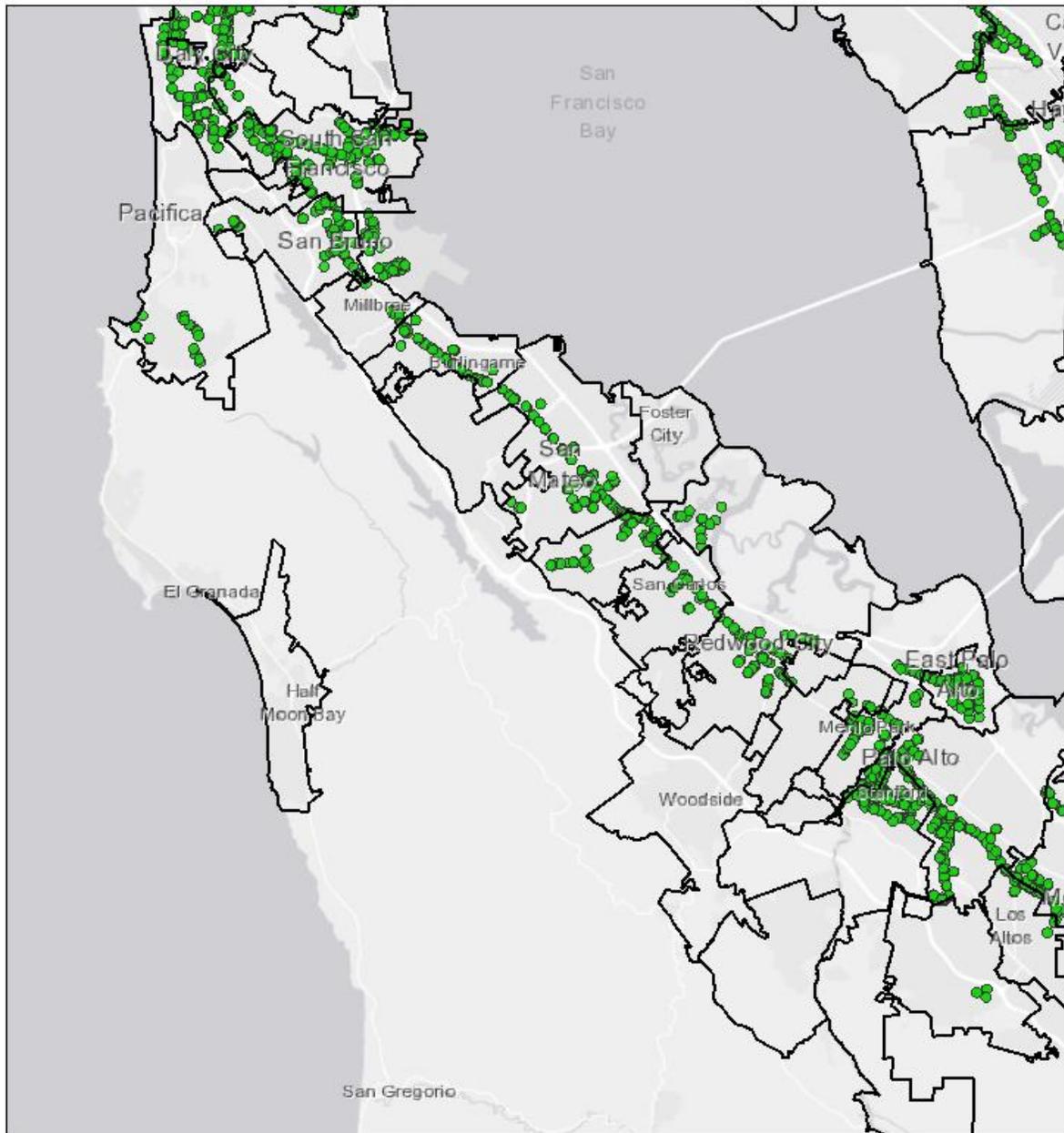
0   3   6   12 km

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, NPS

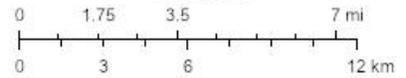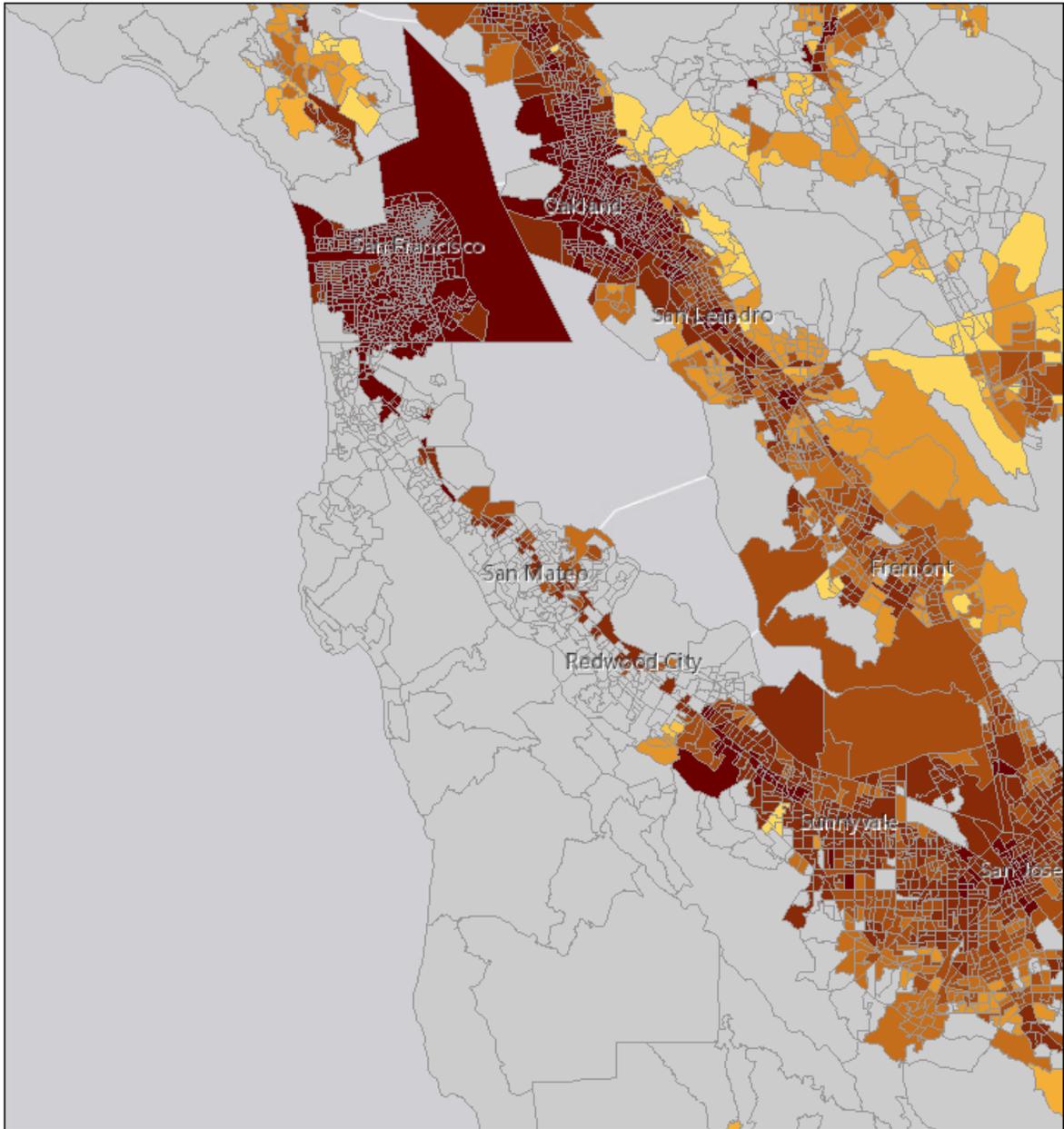Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure II-36.
Regional Racially Concentrated Areas of Affluence (RCAAs) by Census Tract, 2019
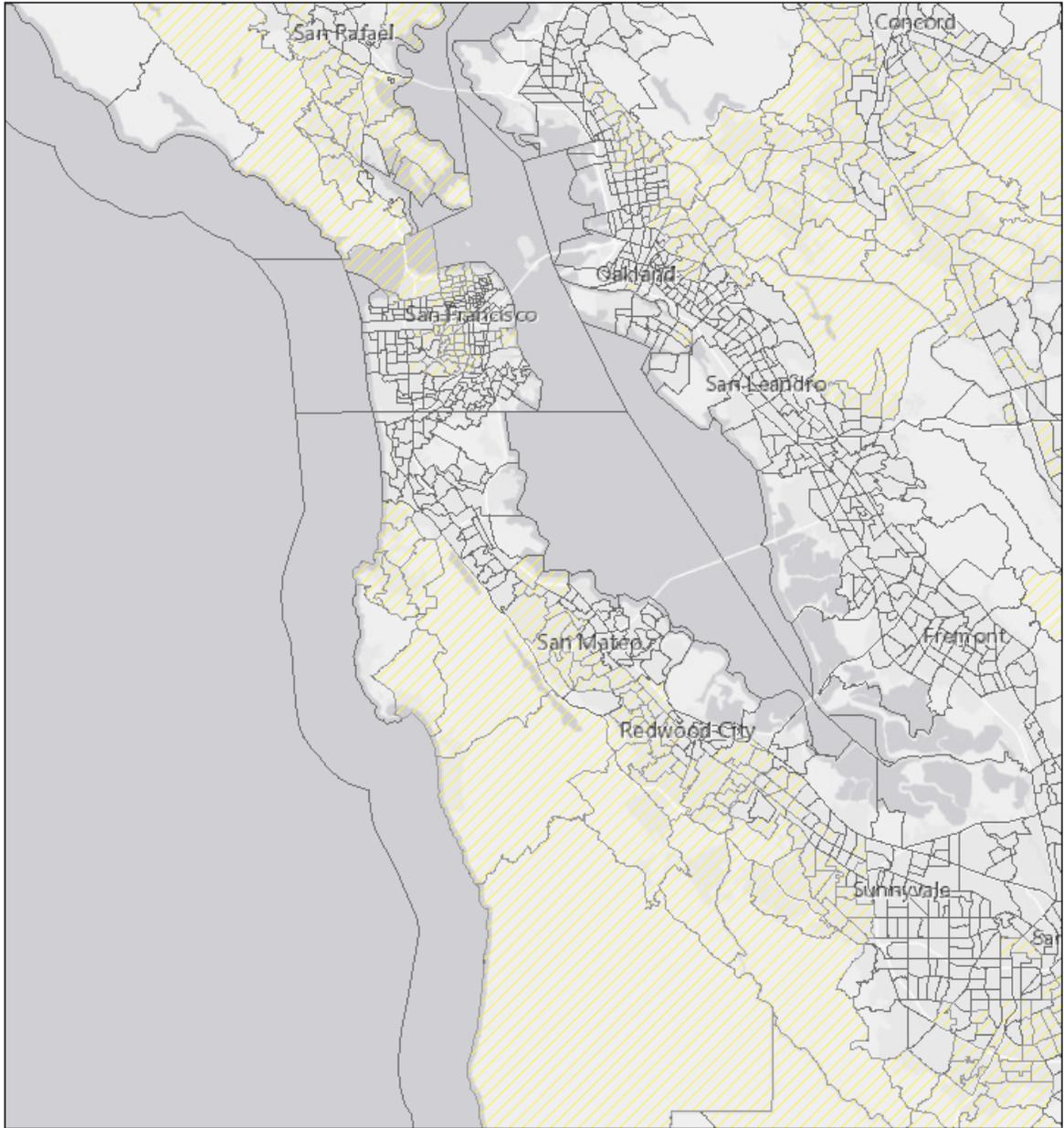
March 31, 2023

Racially Concentrated Areas of Affluence (HCD, 2019) - Tract

☐ Not a RCAA

▨ RCAA

1:547,698

| 0 | 3.75 | 7.5 | | 15 mi |
| 0 | 5 | 10 | | 20 km |

Esri, HERE, NPS, Esri, HERE, Garmin, USGS, EPA, NPS

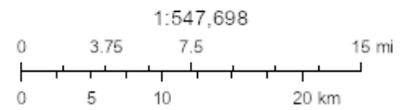Source: California Department of Housing and Community Development AFFH Data Viewer.

SECTION III. Access to Opportunity

Employment
Figure III-1.
Jobs by Industry, Half Moon Bay, 2002-2018
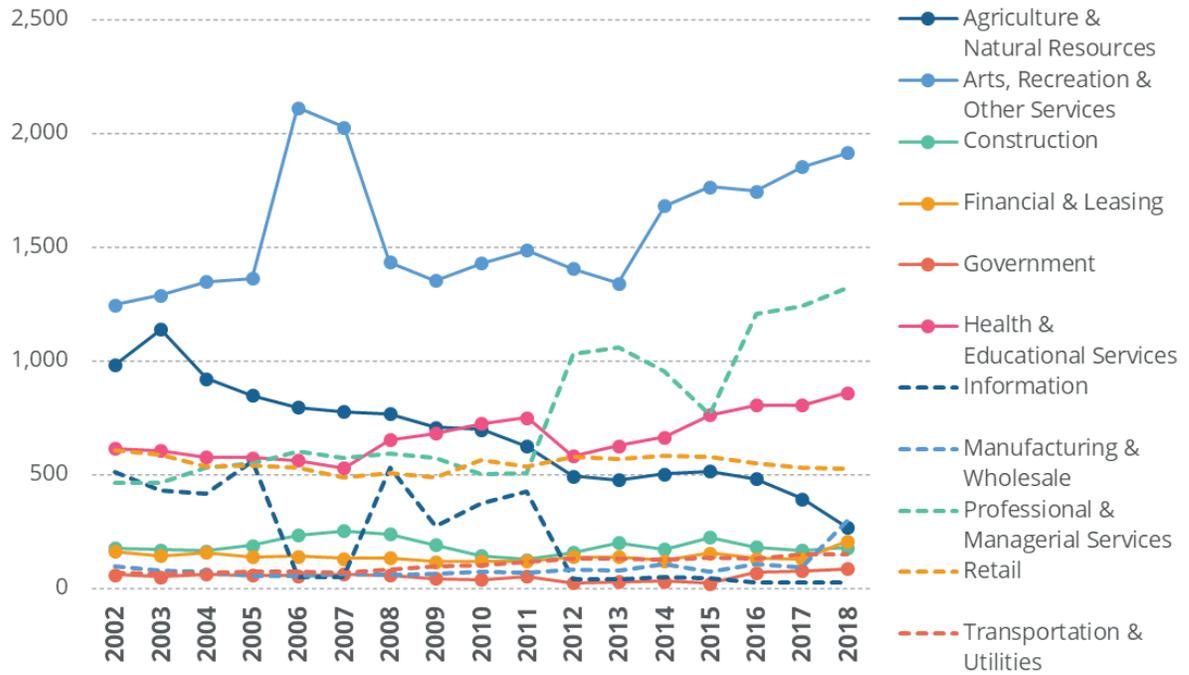
Source: ABAG Housing Needs Data Workbook

Figure III-2.
Job Holders by Industry, Half Moon Bay, 2002-2018
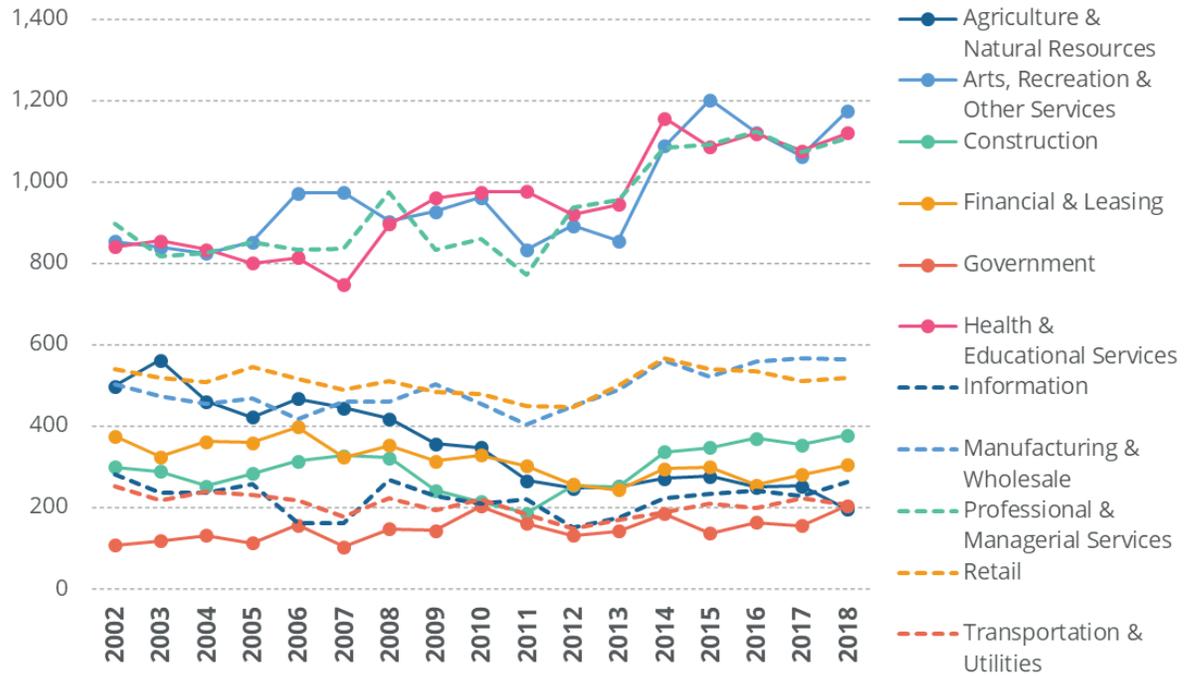
Source: ABAG Housing Needs Data Workbook

Figure III-3.
Jobs to Household Ratio, Half Moon Bay, 2002-2018
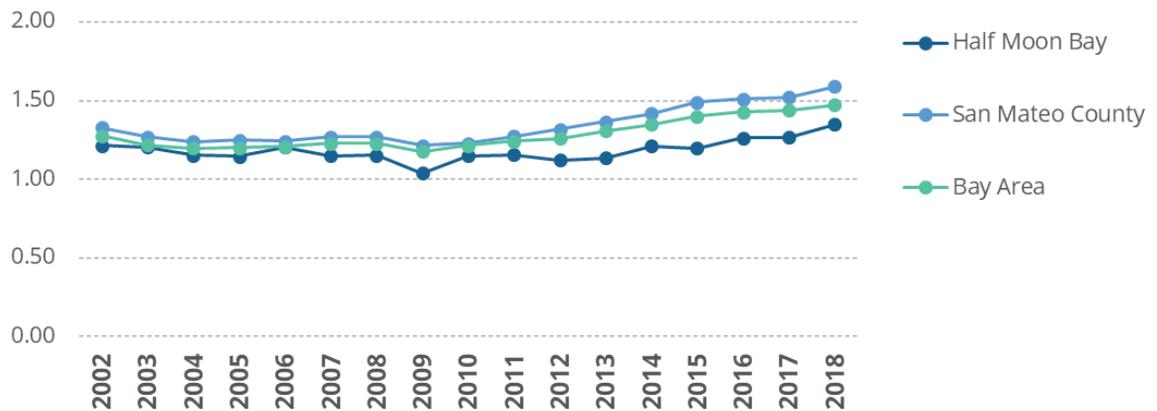
Source: ABAG Housing Needs Data Workbook

Figure III-4.
Jobs to Worker Ratio by Wage, Half Moon Bay, 2002-2018
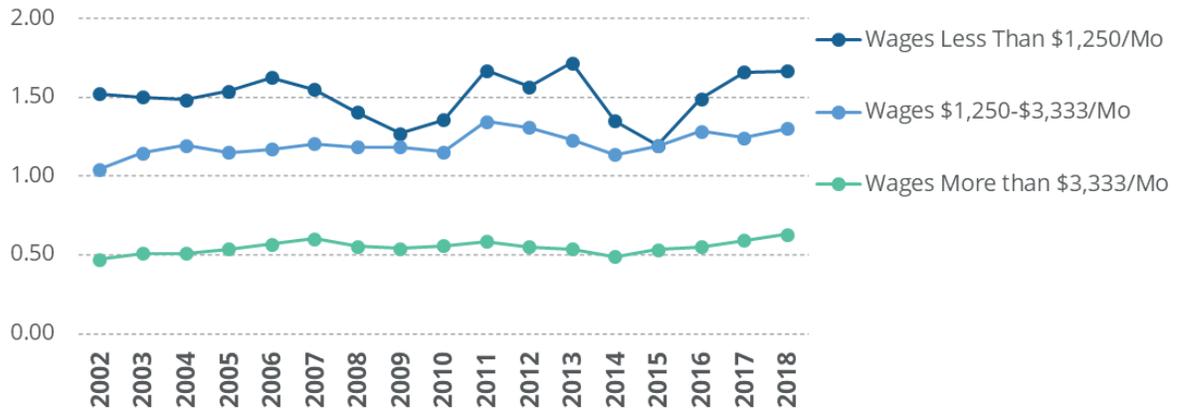
Source: ABAG Housing Needs Data Workbook

Figure III-5.
Unemployment Rate, Half Moon Bay, 2010-2021
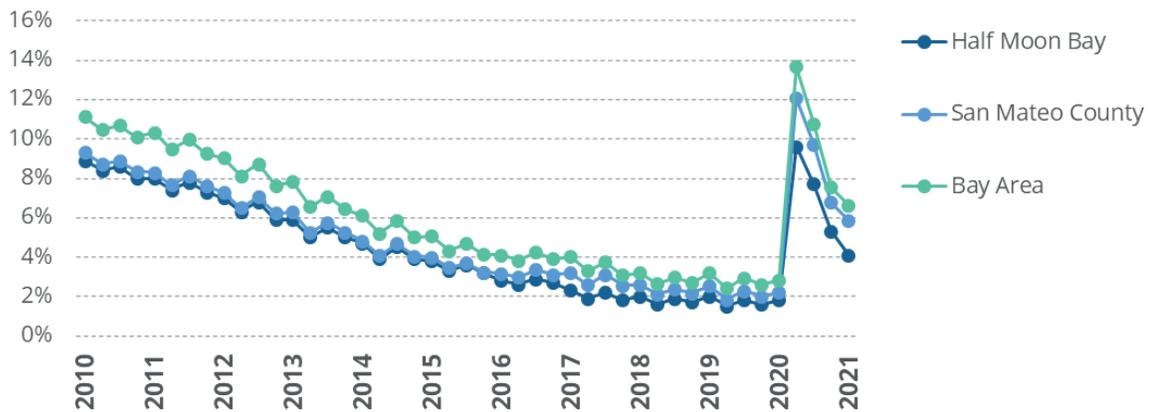
Source: ABAG Housing Needs Data Workbook

Figure III-6.
TCAC Opportunity Areas Economic Score by Census Tract, Half Moon Bay and the Bay Area, 2023
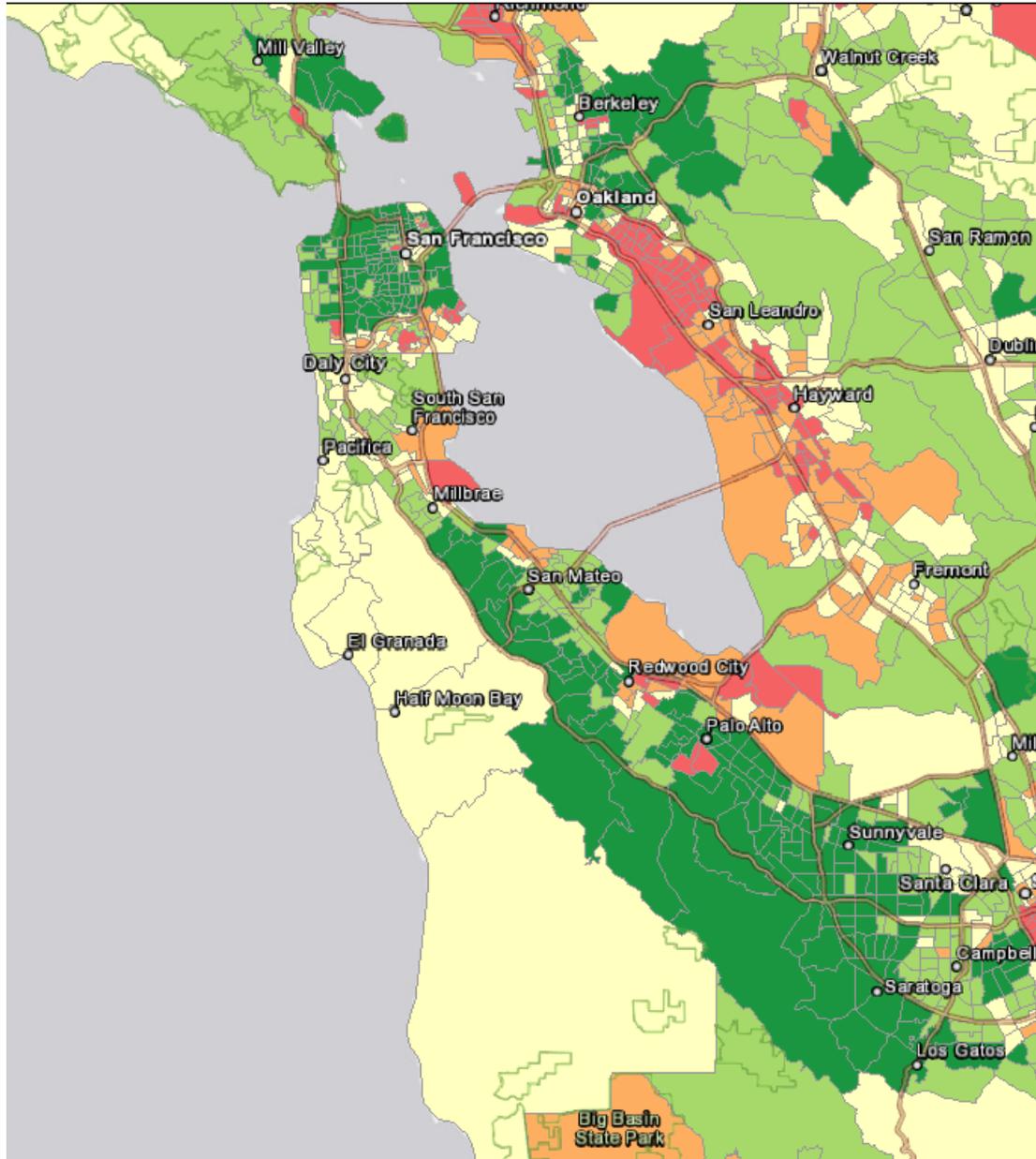
ril 14, 2023

G Geography TCAC/HCD Opportunity Map - Economic Score (HCD, 2023) - Tract

- 🟥 0 – 0.2 (Less Positive Economic Outcomes)
- 🟧 > 0.2 – 0.4
- 🟨 > 0.4 – 0.6
- 🟩 > 0.6 – 0.8
- 🟩 > 0.8 – 1 (More Positive Economic Outcomes)
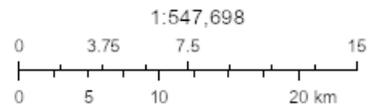
1:547,698

0   3.75   7.5   15

0   5   10   20 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS us community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure IIII-7.
**Housing and Transportation Index by Block Group, Half Moon Bay, 2022**

March 31, 2023

1:273,849
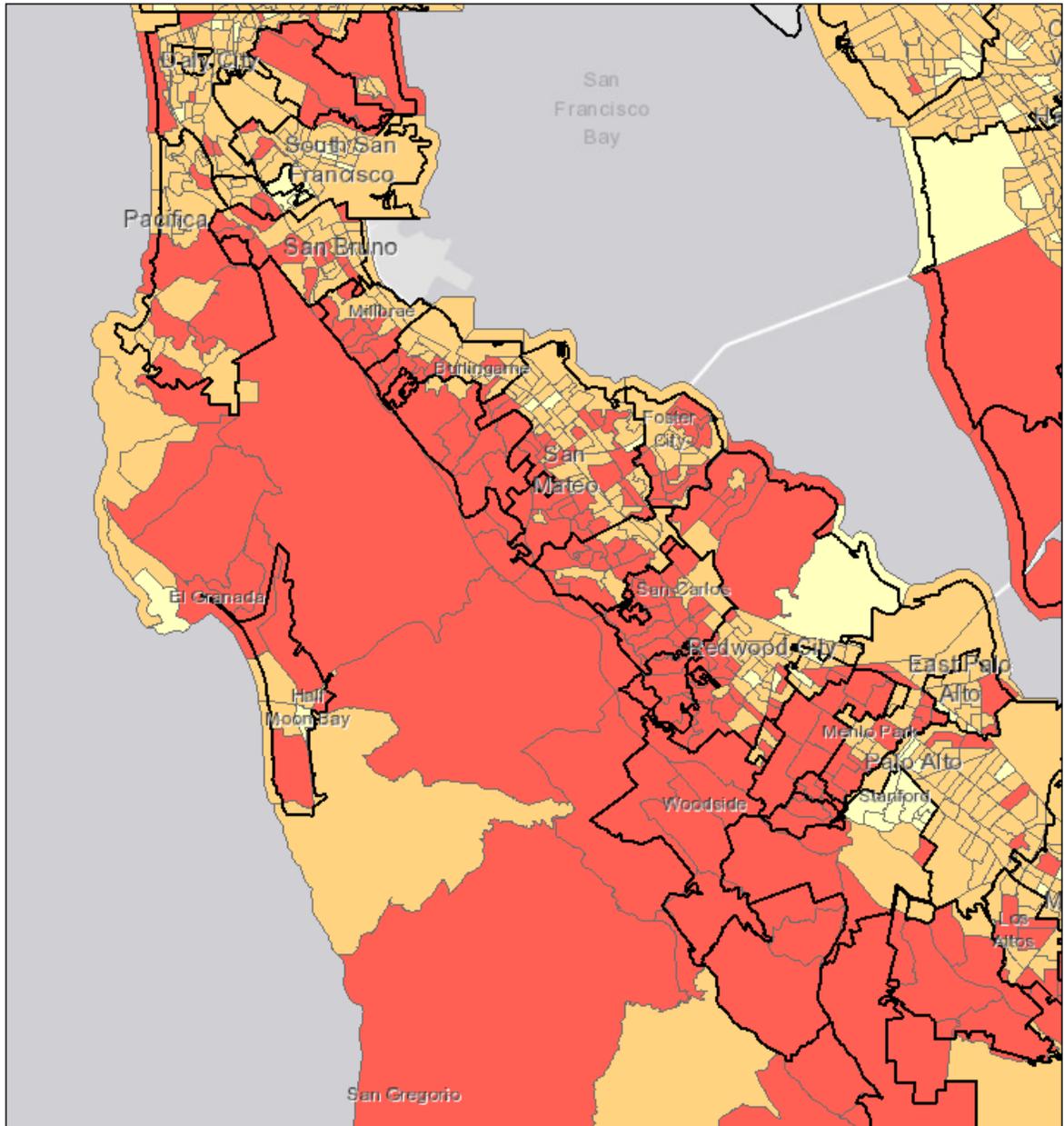
Housing and Transportation Index (CNT, 2022) - Block Group

- 30% or less
- 30% - 50%
- 50% - 75%
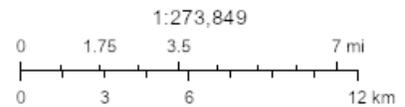
| 0 | 1.75 | 3.5 | | 7 mi |
| 0 | 3 | 6 | | 12 km |

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure III-8.
High Quality Transit Stops, Half Moon Bay, 2022

March 31, 2023

● High Quality Transit Stops (CalTrans, 2022)

1:273,849

0   1.75   3.5   7 mi

0   3   6   12 km

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, NPS

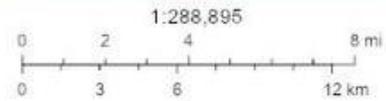Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure III-9.
Jobs within 45 Min Transit Ride by Block Group, Bay Area Region, 2018

March 31, 2023

1:547,698

Jobs within 45 min transit ride (Smart Locations Database, 2018) - Block Group

No Data
1 - 2,500
2,501 - 5,000
5,001 - 10,000
10,001 - 25,000
25,001 - 50,000

0   3.75   7.5   15 mi
0   5   10   20 km

Esri, HERE, NPS, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure III-10.
Jobs within a 45 Minute Drive by Block Group, Half Moon Bay, 2018
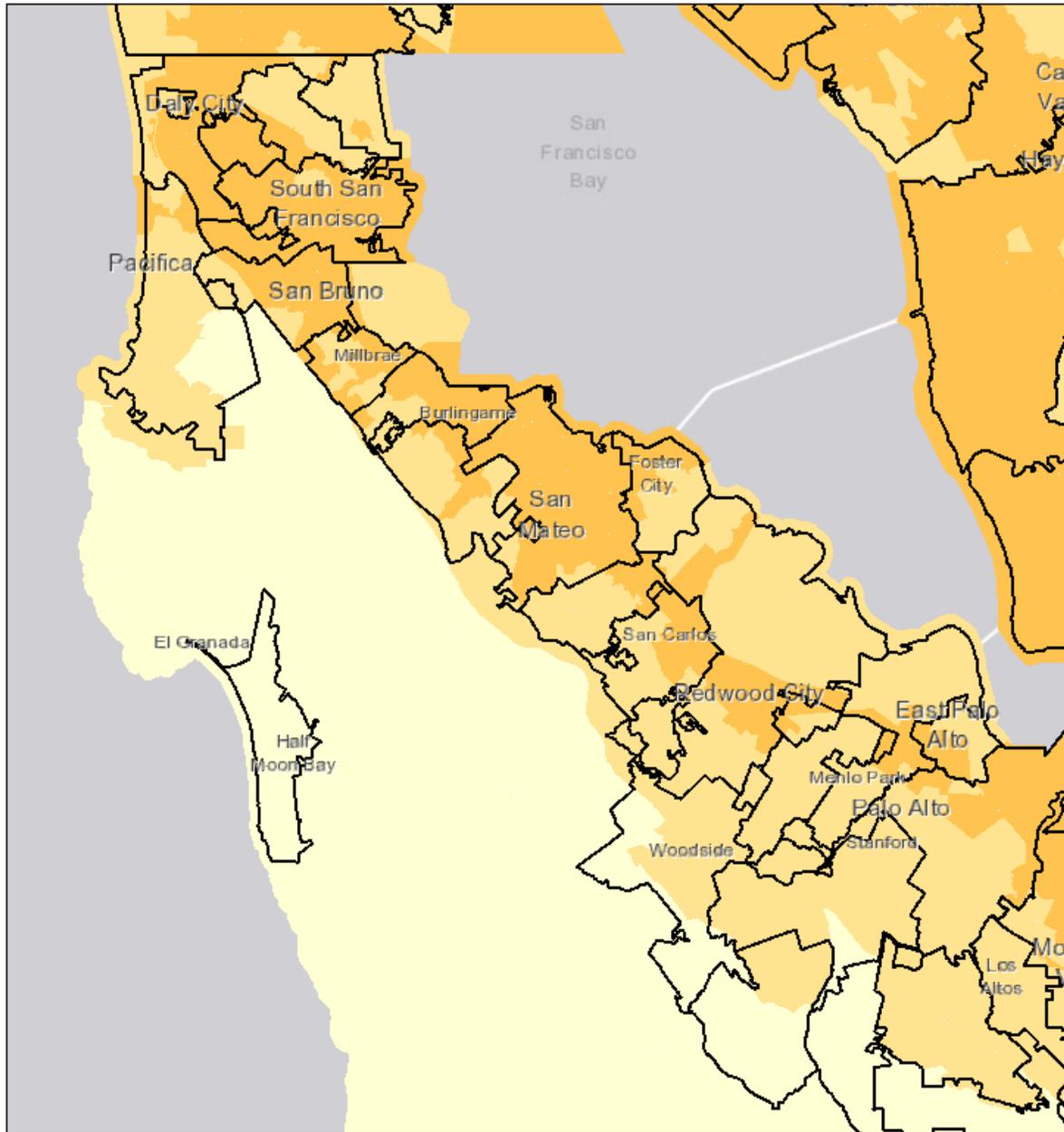
March 31, 2023

Jobs within a 45 minute drive (Smart Locations Database, 2018) - Block Group

- 0 - 46,000
- > 46,000 - 115,000
- > 115,000 - 215,000
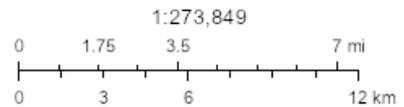
1:273,849

0   1.75   3.5   7 mi

0   3   6   12 km

County of San Mateo, California, Bureau of Land Management, Esri, HERE,
Garmin, USGS, EPA, NPS, Esri, HERE, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure III-11.
CalEnviroScreen by Census Tract, Half Moon Bay, 2021

Source: California Department of Housing and Community Development AFFH Data Viewer

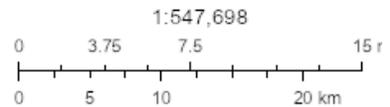**Figure III-12.**
Healthy Places Index by Census Tract, Half Moon Bay and Bay Area, 2022

April 14, 2023

Healthy Places Index (PHASC, 2022)
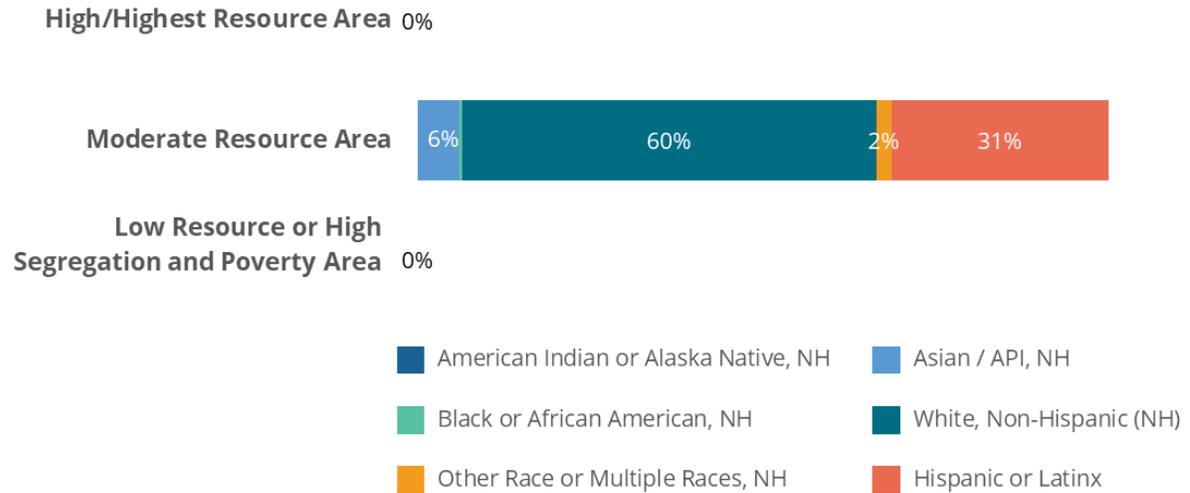
- 0 - 25th
- 25th - 50th
- 50th - 75th
- 75th - 100th
- Excluded

1:547,698

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS use community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer

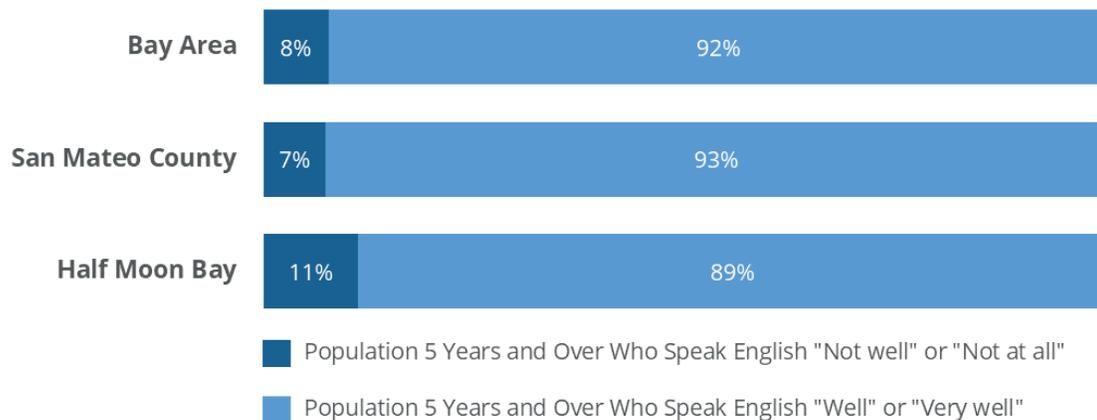## Patterns in disparities in access to opportunity.
Figure III-13.
Population Living in Moderate and High Resource Ares by Race and Ethnicity, Half Moon Bay, 2019

High/Highest Resource Area 0%

Moderate Resource Area

| 6% | 60% | 2% | 31% |

Low Resource or High Segregation and Poverty Area 0%

Legend:
- American Indian or Alaska Native, NH
- Black or African American, NH
- Other Race or Multiple Races, NH
- Asian / API, NH
- White, Non-Hispanic (NH)
- Hispanic or Latinx

Source: ABAG Housing Needs Data Workbook

Figure III-14.
Population with Limited English Proficiency, Half Moon Bay, 2019

Bay Area

| 8% | 92% |

San Mateo County

| 7% | 93% |

Half Moon Bay

| 11% | 89% |

- Population 5 Years and Over Who Speak English "Not well" or "Not at all"
- Population 5 Years and Over Who Speak English "Well" or "Very well"
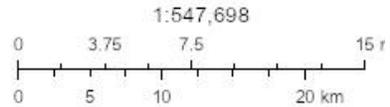
Source: ABAG Housing Needs Data Workbook

Figure III-15.
SB 535 Disadvantaged Communities, Half Moon Bay and Bay Area, 2022
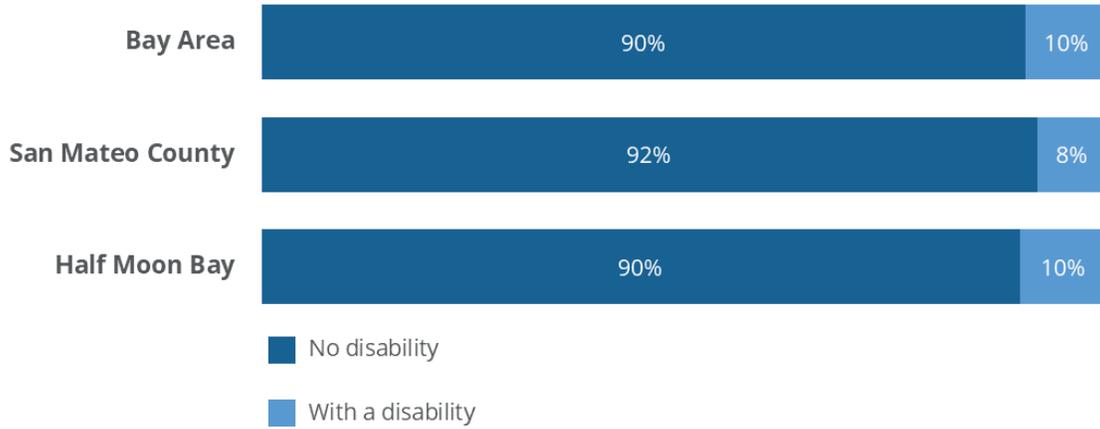

ril 14, 2023   1:547,698

0   3.75   7.5   15 r
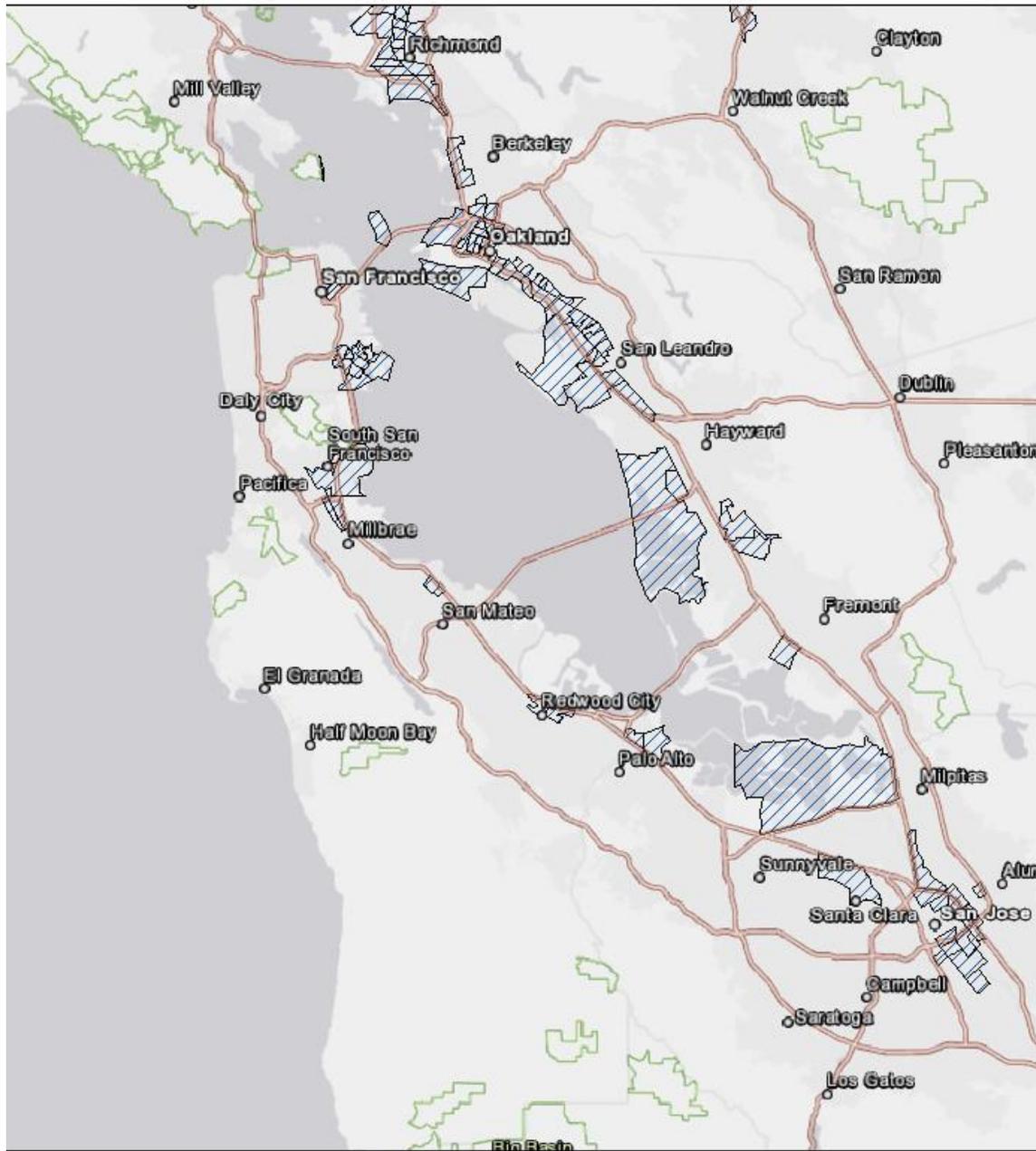
SB 535 Disadvantaged Communities (OEHHA, 2022)

0   5   10   20 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS use
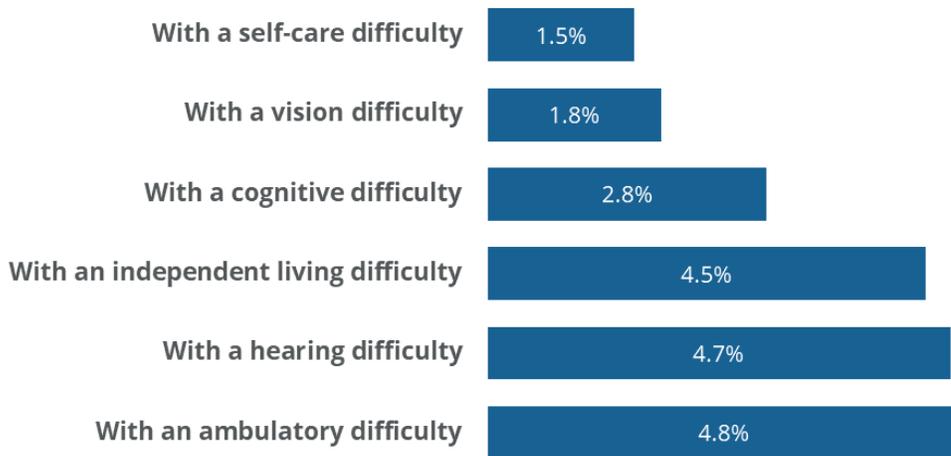community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer

Disparities in access to opportunity for persons with disabilities.
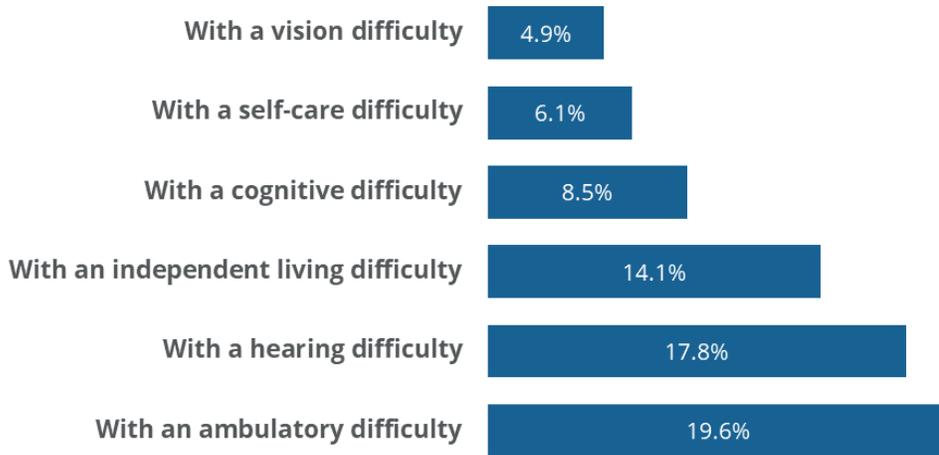### Figure III-16.
Population by Disability Status, Half Moon Bay, 2019

	No disability	With a disability
Bay Area	90%	10%
San Mateo County	92%	8%
Half Moon Bay	90%	10%

■ No disability
■ With a disability

Source: ABAG Housing Needs Data Workbook

Figure III-17.
Disability by Type for the Non-Institutionalized Population 18 Years and Over, Half Moon Bay, 2019
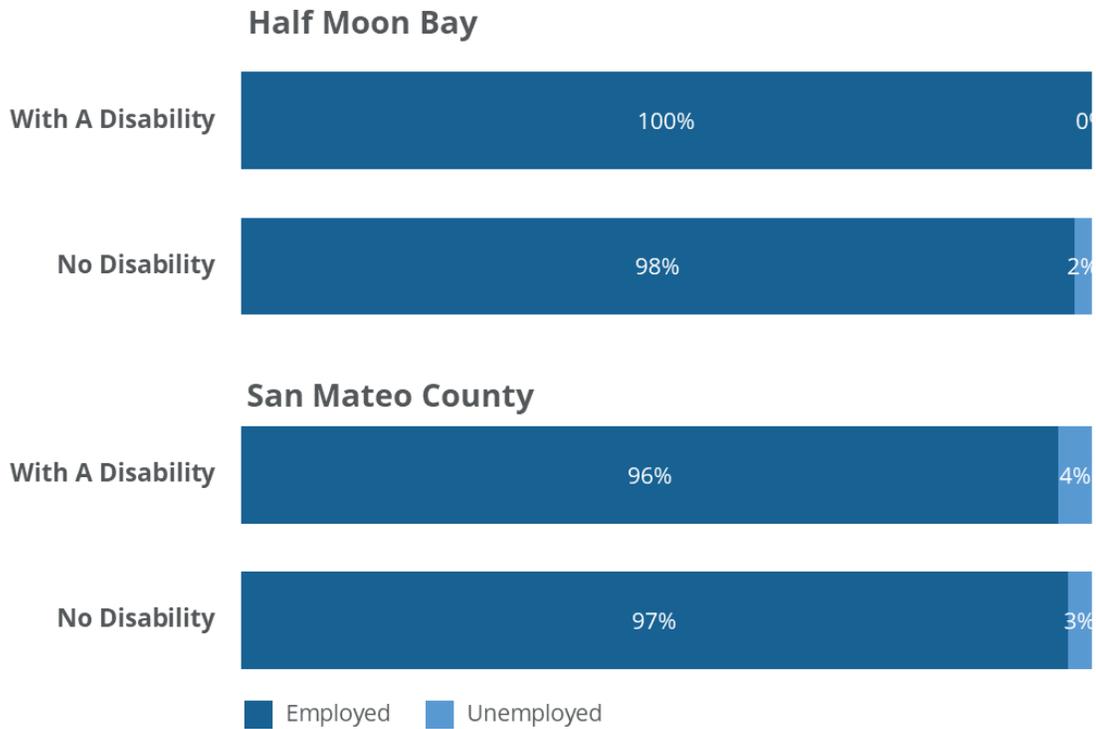
With a self-care difficulty	1.5%
With a vision difficulty	1.8%
With a cognitive difficulty	2.8%
With an independent living difficulty	4.5%
With a hearing difficulty	4.7%
With an ambulatory difficulty	4.8%

Source: ABAG Housing Needs Data Workbook

Figure III-18.
Disability by Type for Seniors (65 years and over), Half Moon Bay, 2019

| Type	Percent
With a vision difficulty	4.9%
With a self-care difficulty	6.1%
With a cognitive difficulty	8.5%
With an independent living difficulty	14.1%
With a hearing difficulty	17.8%
With an ambulatory difficulty	19.6%

Source: ABAG Housing Needs Data Workbook

Figure III-19.
Employment by Disability Status, Half Moon Bay, 2019

Half Moon Bay

	Employed	Unemployed
With A Disability	100%	0%
No Disability	98%	2%

San Mateo County

	Employed	Unemployed
With A Disability	96%	4%
No Disability	97%	3%

■ Employed ■ Unemployed

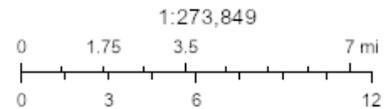Source: ABAG Housing Needs Data Workbook

Figure III-20.
Share of Population with a Disability by Census Tract, Half Moon Bay, 2021
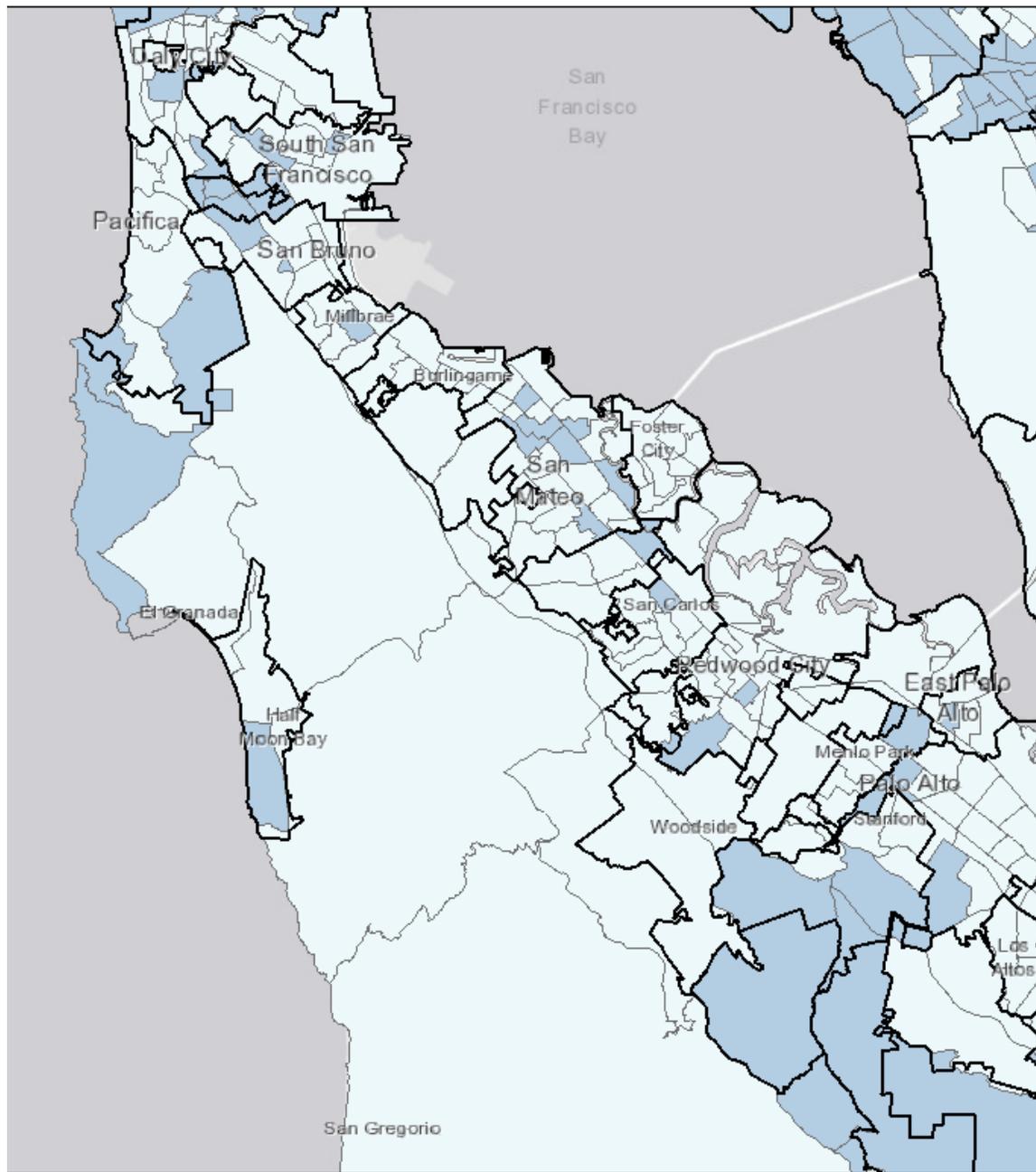
rch 31, 2023

pulation With a Disability (ACS, 2017-2021) - Tract

< 10%

10% - 20%

1:273,849

0   1.75   3.5   7 mi

0   3   6   12

County of San Mateo, California, Bureau of Land Management, Esri, HE
Garmin, USGS, EPA, NPS, Esri, HERE, NPS

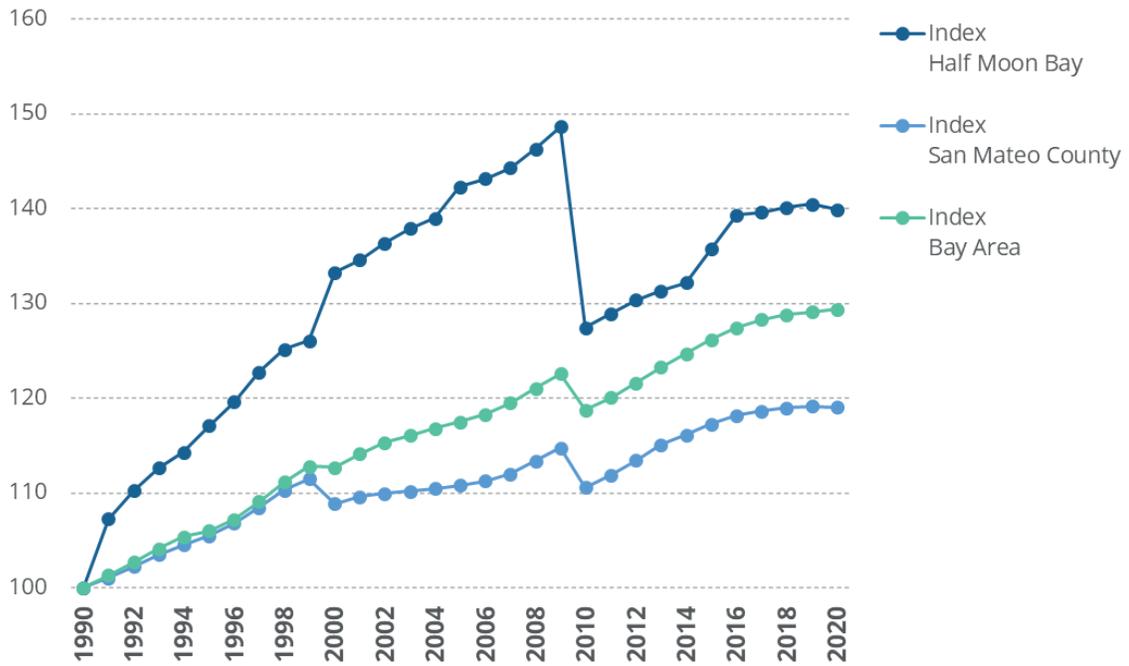Source: California Department of Housing and Community Development AFFH Data Viewer

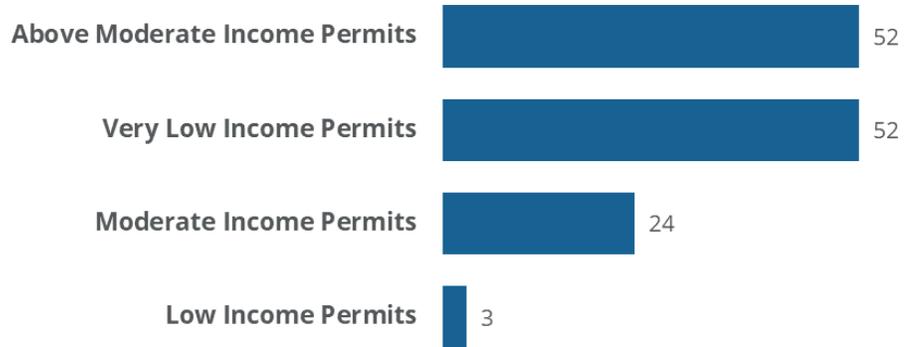# SECTION IV. Disproportionate Housing Needs

Housing needs.
Figure IV-1.
Population Indexed to 1990, By Jurisdiction
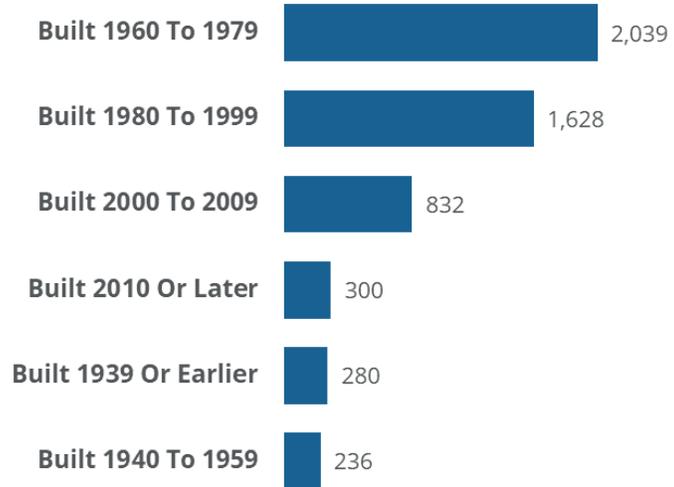

Source: ABAG Housing Needs Data Workbook

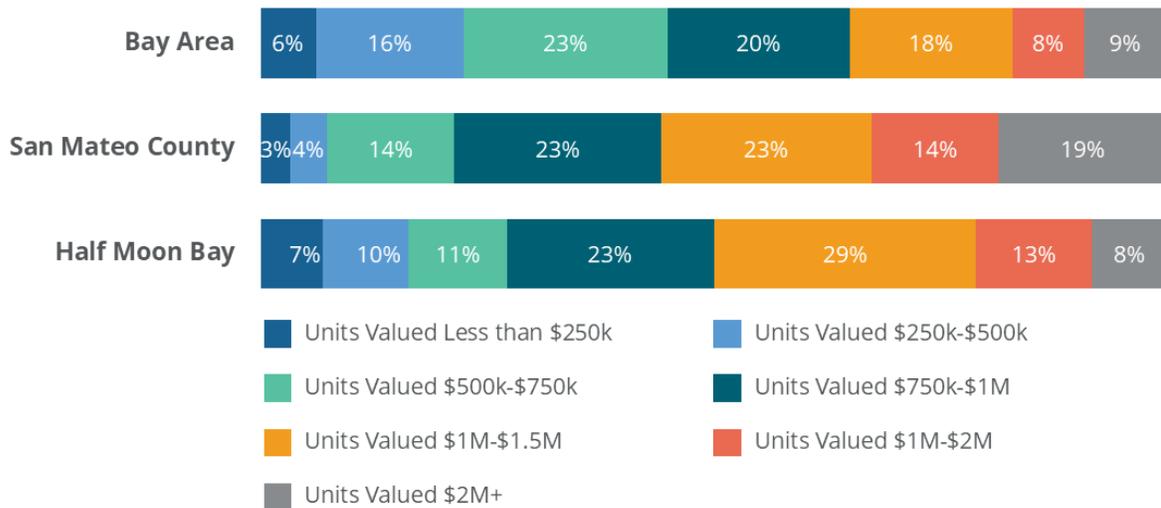**Figure IV-2. Housing Permits Issued by Income Group, Half Moon Bay, 2015-2019**

Source: ABAG Housing Needs Data Workbook

Income Group	Permits
Above Moderate Income Permits	52
Very Low Income Permits	52
Moderate Income Permits	24
Low Income Permits	3

**Figure IV-3.
Housing Units by Year
Built, Half Moon Bay**

Source:
ABAG Housing Needs Data Workbook

Year Built	Units
Built 1960 To 1979	2,039
Built 1980 To 1999	1,628
Built 2000 To 2009	832
Built 2010 Or Later	300
Built 1939 Or Earlier	280
Built 1940 To 1959	236

**Figure IV-4.
Distribution of Home Value for Owner Occupied Units by Jurisdiction, 2019**

Jurisdiction	<$250k	$250k-$500k	$500k-$750k	$750k-$1M	$1M-$1.5M	$1M-$2M	$2M+
Bay Area	6%	16%	23%	20%	18%	8%	9%
San Mateo County	3%	4%	14%	23%	23%	14%	19%
Half Moon Bay	7%	10%	11%	23%	29%	13%	8%

Units Valued Less than $250k
Units Valued $250k-$500k
Units Valued $500k-$750k
Units Valued $750k-$1M
Units Valued $1M-$1.5M
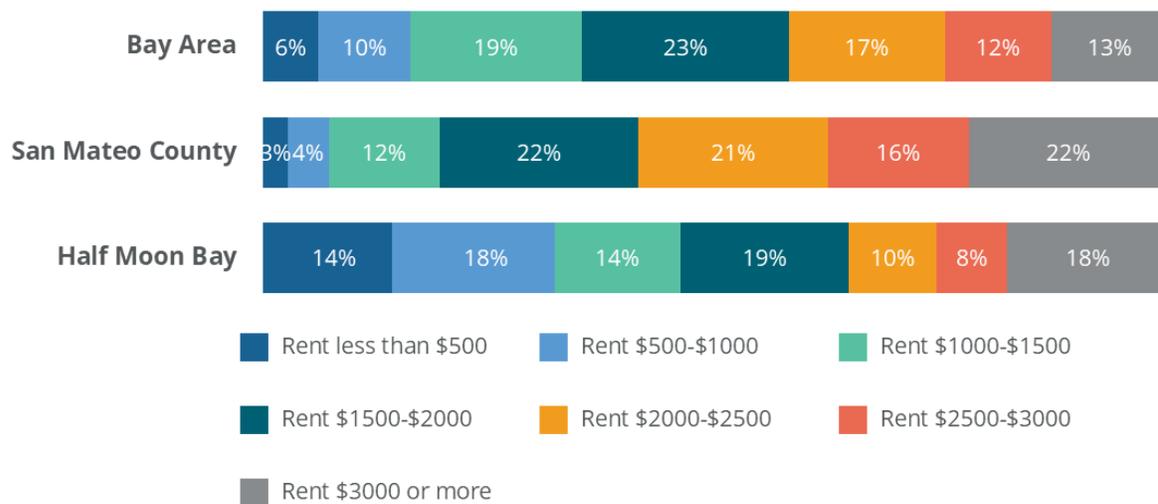Units Valued $1M-$2M
Units Valued $2M+

Source: ABAG Housing Needs Data Workbook

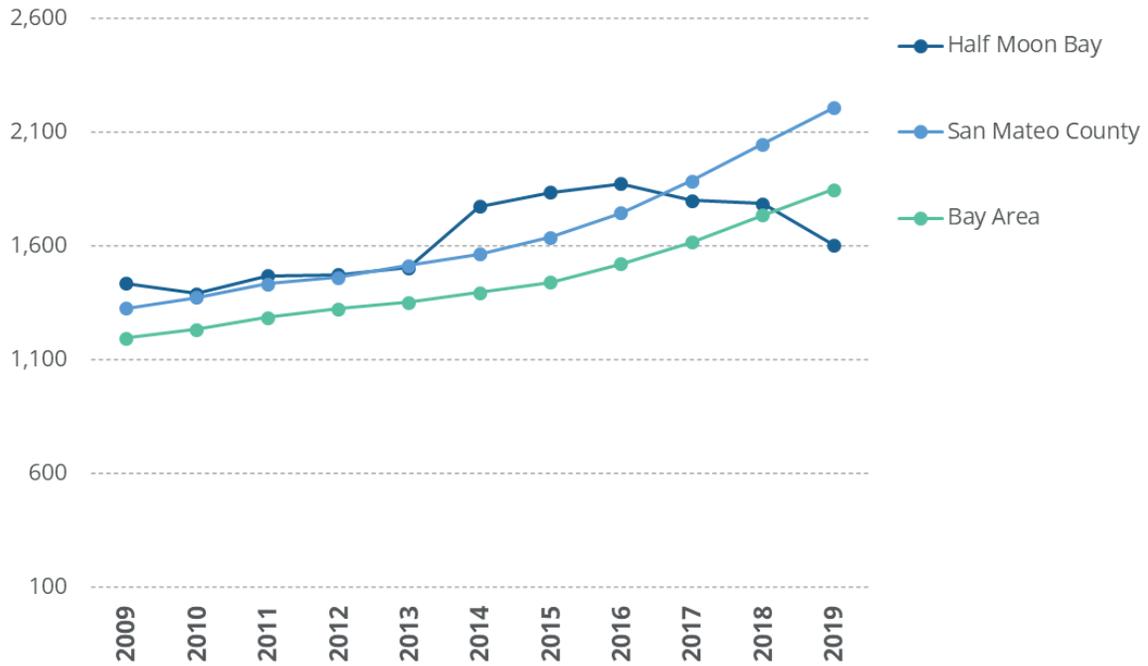**Figure IV-5.**
Zillow Home Value Index, by Jurisdiction,, 2001-2020
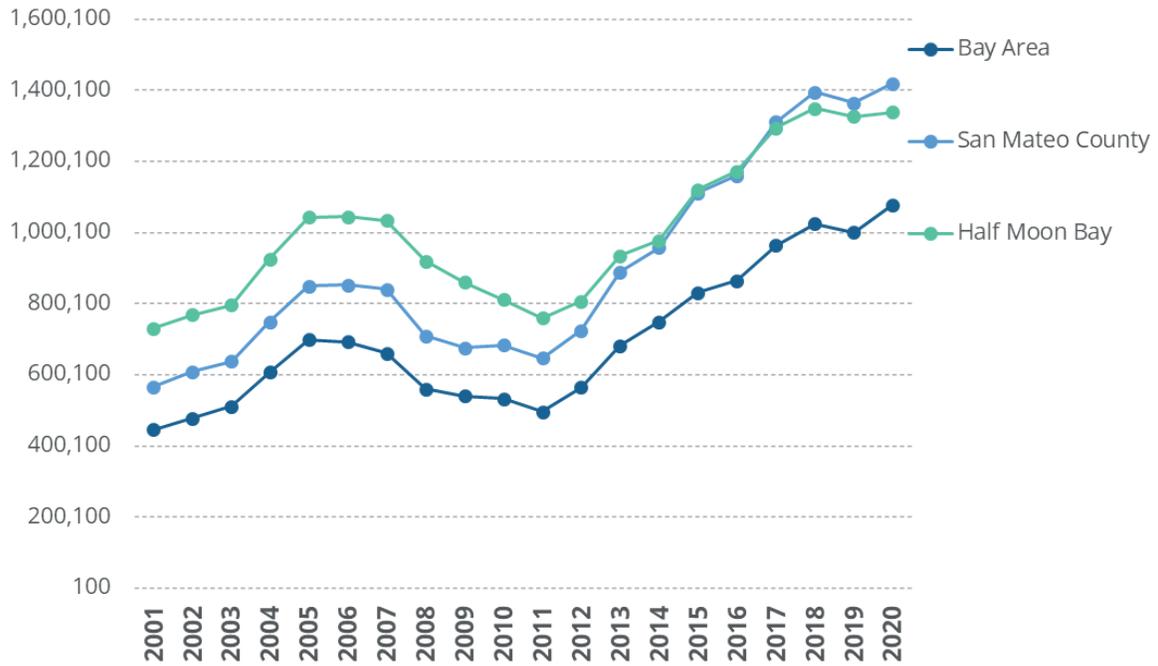
Source: ABAG Housing Needs Data Workbook

Figure IV-6.
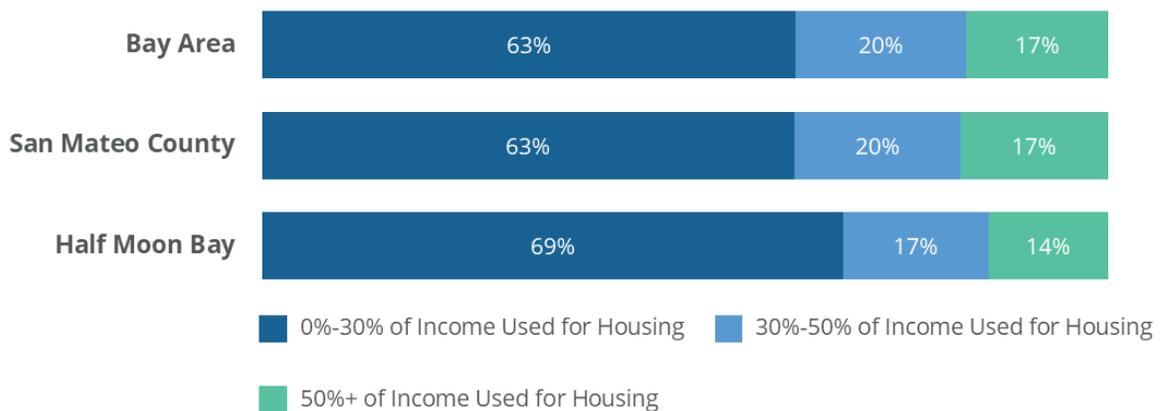**Distribution of Contract Rents for Renter Occupied Units, by Jurisdiction, 2019**

Jurisdiction	Rent less than $500	Rent $500-$1000	Rent $1000-$1500	Rent $1500-$2000	Rent $2000-$2500	Rent $2500-$3000	Rent $3000 or more
Bay Area	6%	10%	19%	23%	17%	12%	13%
San Mateo County	3%	4%	12%	22%	21%	16%	22%
Half Moon Bay	14%	18%	14%	19%	10%	8%	18%

Source: ABAG Housing Needs Data Workbook

Figure IV-7.
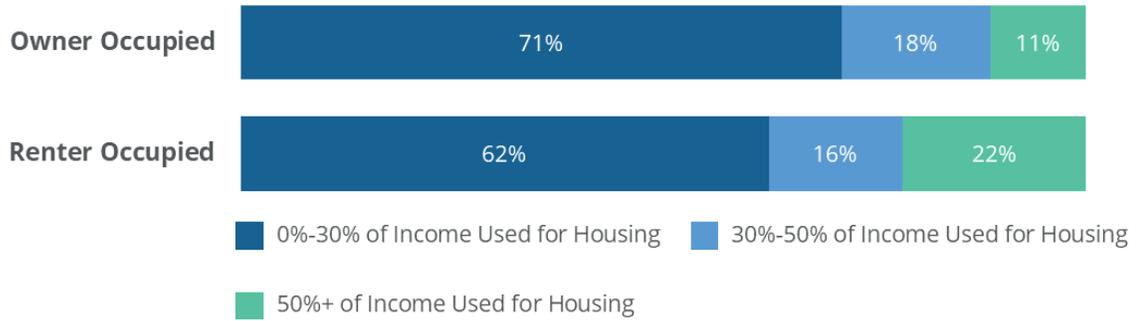**Median Contract Rent by Jurisdiction, 2009-2019**

Source: ABAG Housing Needs Data Workbook

Cost burden and severe cost burden.
Figure IV-8.
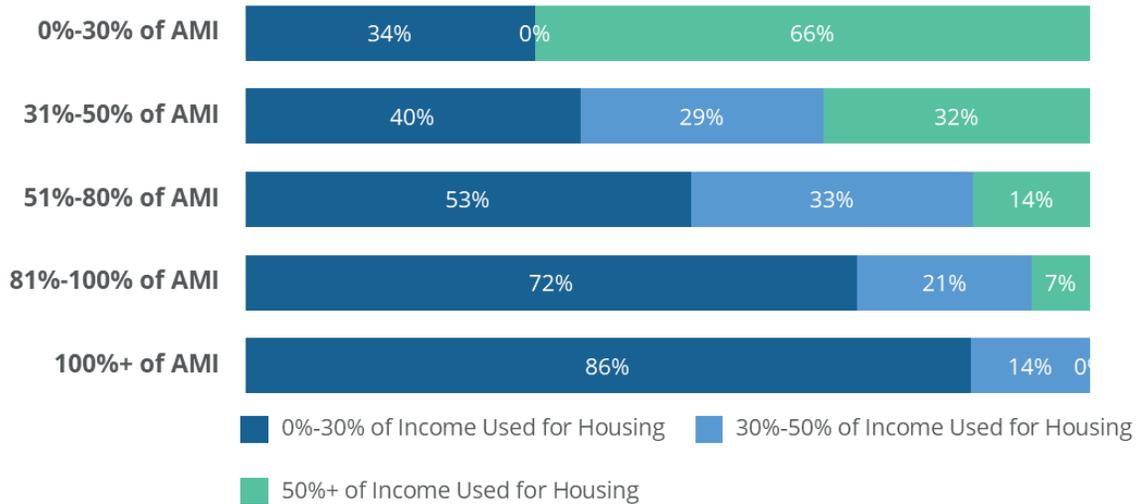**Overpayment (Cost Burden) by Jurisdiction, 2019**

	0%-30% of Income Used for Housing	30%-50% of Income Used for Housing	50%+ of Income Used for Housing
Bay Area	63%	20%	17%
San Mateo County	63%	20%	17%
Half Moon Bay	69%	17%	14%

Source: ABAG Housing Needs Data Workbook

Figure IV-9.
Overpayment (Cost Burden) by Tenure, Half Moon Bay, 2019

	0%-30%	30%-50%	50%+
Owner Occupied	71%	18%	11%
Renter Occupied	62%	16%	22%

- 0%-30% of Income Used for Housing
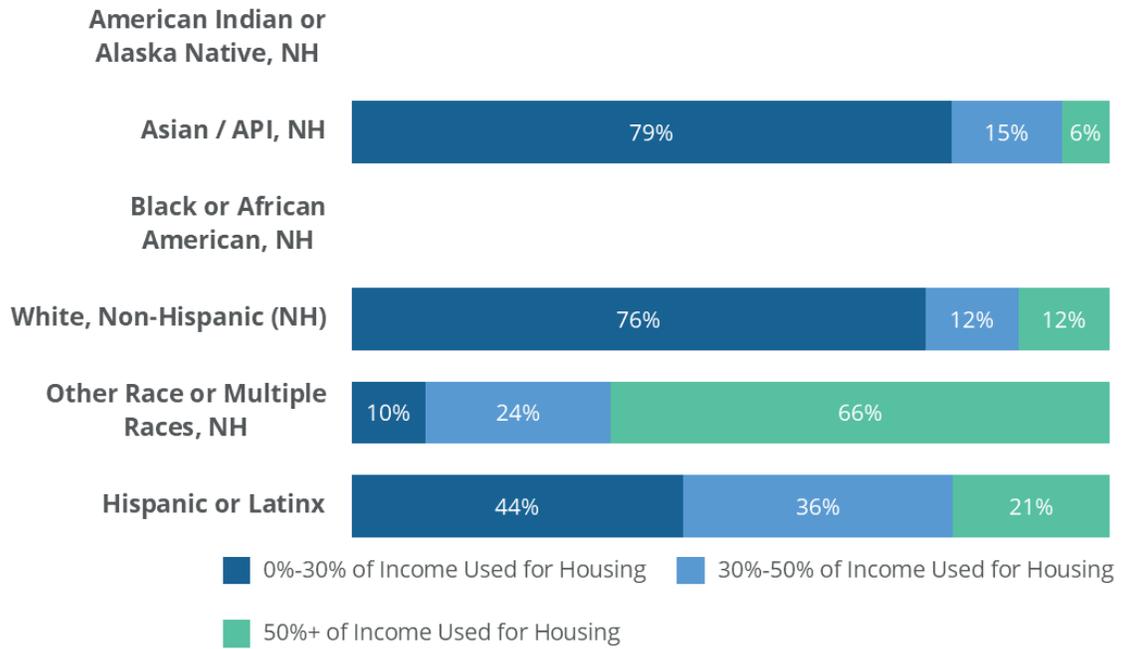- 30%-50% of Income Used for Housing
- 50%+ of Income Used for Housing

Source: ABAG Housing Needs Data Workbook

Figure IV-10.
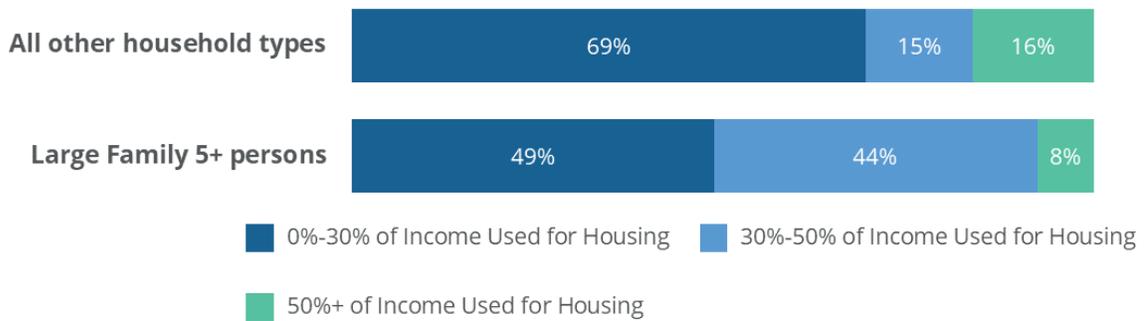**Overpayment (Cost Burden) by Area Median Income (AMI), Half Moon Bay, 2019**

	0%-30%	30%-50%	50%+
0%-30% of AMI	34%	0%	66%
31%-50% of AMI	40%	29%	32%
51%-80% of AMI	53%	33%	14%
81%-100% of AMI	72%	21%	7%
100%+ of AMI	86%	14%	0%

- 0%-30% of Income Used for Housing
- 30%-50% of Income Used for Housing
- 50%+ of Income Used for Housing

Source: ABAG Housing Needs Data Workbook

Figure IV-11.
**Overpayment (Cost Burden) by Race and Ethnicity, Half Moon Bay, 2019**

	0%-30% of Income Used for Housing	30%-50% of Income Used for Housing	50%+ of Income Used for Housing
American Indian or Alaska Native, NH			
Asian / API, NH	79%	15%	6%
Black or African American, NH			
White, Non-Hispanic (NH)	76%	12%	12%
Other Race or Multiple Races, NH	10%	24%	66%
Hispanic or Latinx	44%	36%	21%

Source: ABAG Housing Needs Data Workbook

Figure IV-12.
Overpayment (Cost Burden) by Family Size, Half Moon Bay, 2019

	0%-30% of Income Used for Housing	30%-50% of Income Used for Housing	50%+ of Income Used for Housing
All other household types	69%	15%	16%
Large Family 5+ persons	49%	44%	8%

Source: ABAG Housing Needs Data Workbook

Figure IV-13.
Overpayment (Cost Burden) for Renter Households by Census Tract, Half Moon Bay, 2021
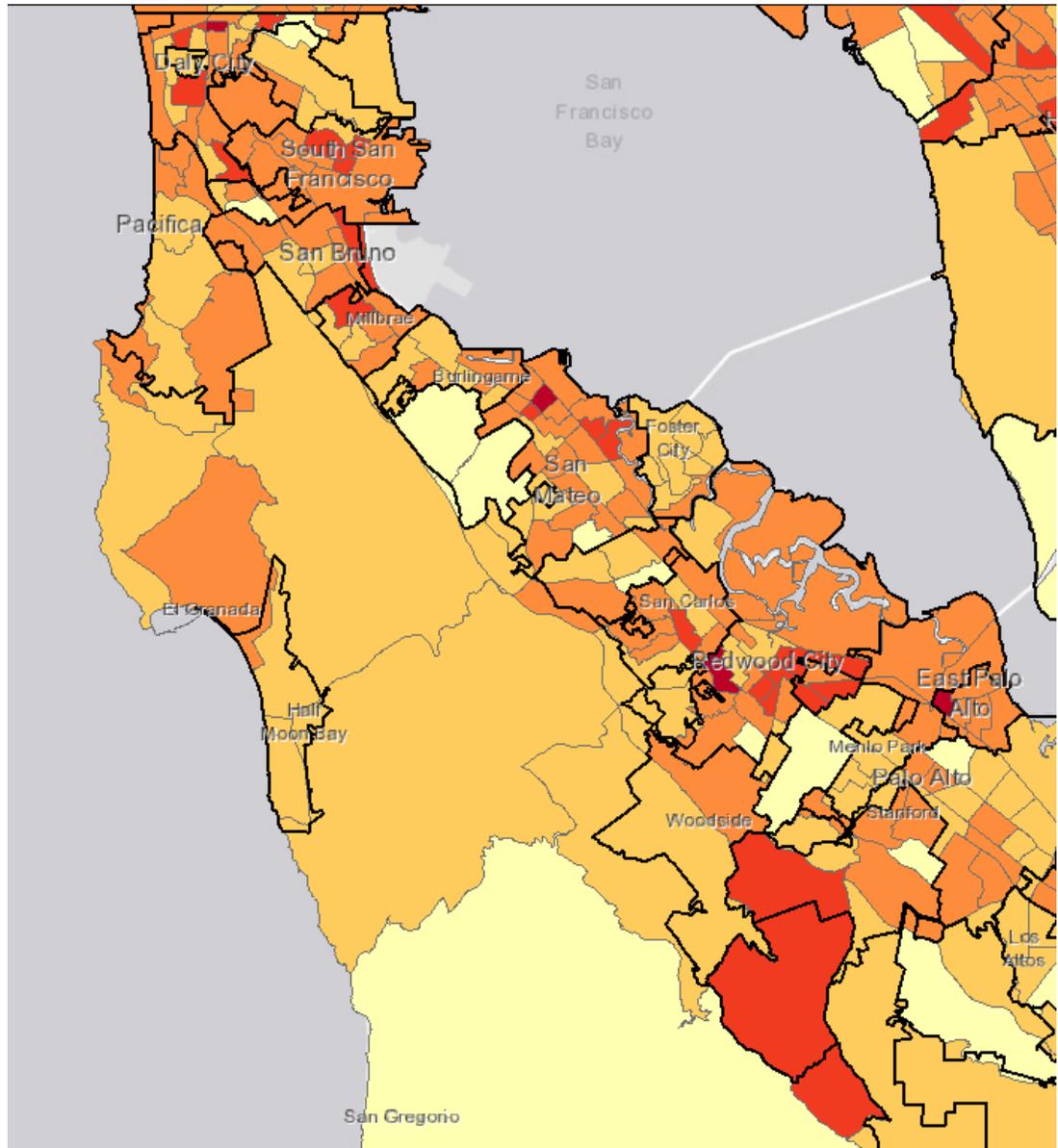
March 31, 2023

Overpayment by Renters (ACS, 2017-2021) - Tract

- < 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- > 80%

1:273,849

0   1.75   3.5   7 mi

0   3   6   12 k

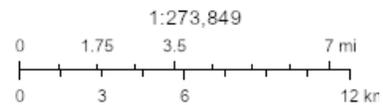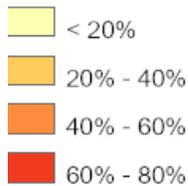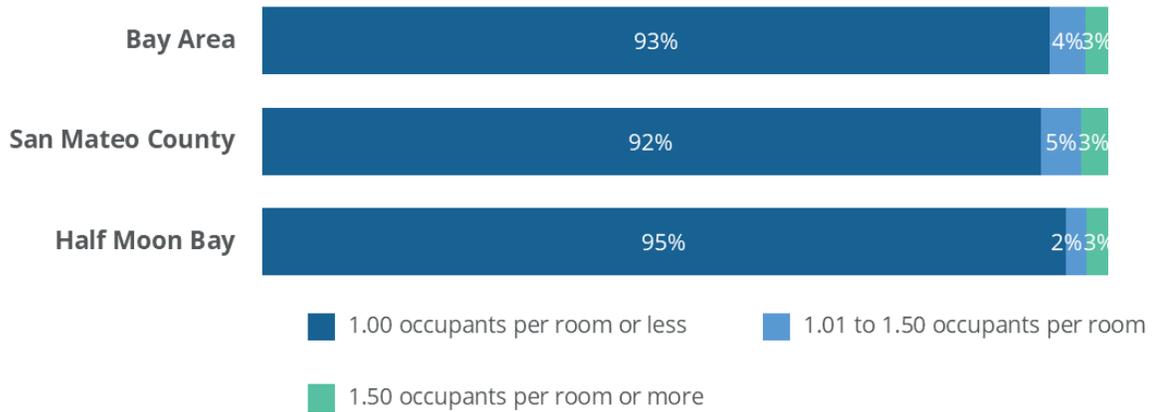County of San Mateo, California, Bureau of Land Management, Esri, HERE Garmin, USGS, EPA, NPS, Esri, HERE, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure IV-14.
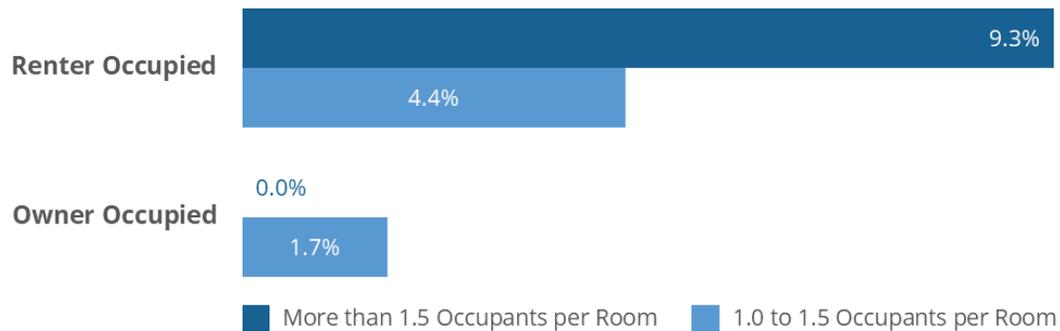**Overpayment (Cost Burden) for Owner Households by Census Tract, Half Moon Bay, 2021**
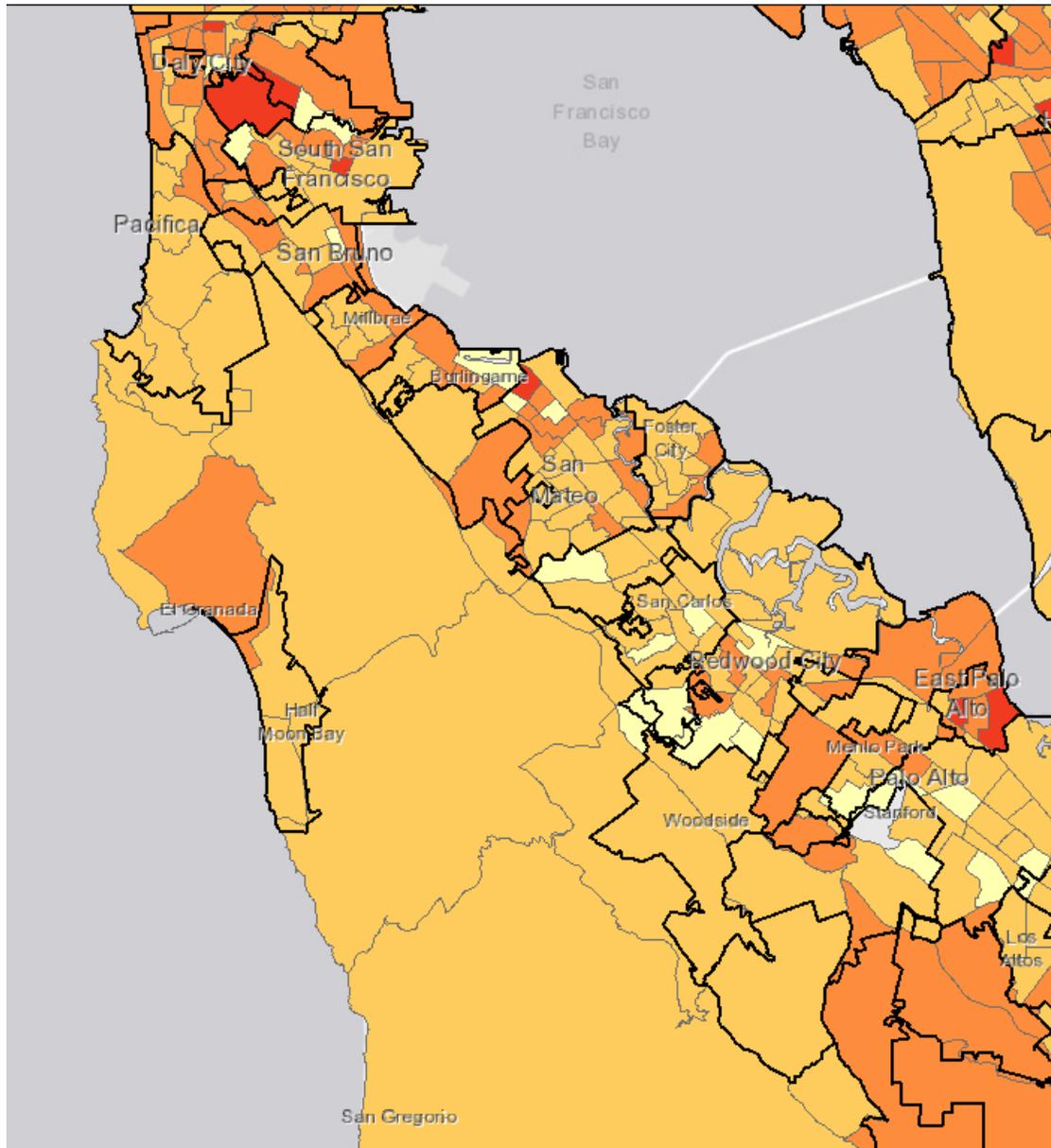
March 31, 2023

Overpayment by Homeowners (ACS, 2017-2021) - Tract

- < 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%

1:273,849

0   1.75   3.5   7 mi

0   3   6   12 km

County of San Mateo, California, Bureau of Land Management, Esri, HERE,
Garmin, USGS, EPA, NPS, Esri, HERE, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer

Overcrowding.

Figure IV-15.
Occupants per Room by Jurisdiction, 2019

Jurisdiction	1.00 occupants per room or less	1.01 to 1.50 occupants per room	1.50 occupants per room or more
Bay Area	93%	4%	3%
San Mateo County	92%	5%	3%
Half Moon Bay	95%	2%	3%

■ 1.00 occupants per room or less   ■ 1.01 to 1.50 occupants per room
■ 1.50 occupants per room or more

Source: ABAG Housing Needs Data Workbook

Figure IV-16.
Occupants per Room by Tenure, Half Moon Bay, 2019

Tenure	More than 1.5 Occupants per Room	1.0 to 1.5 Occupants per Room
Renter Occupied	9.3%	4.4%
Owner Occupied	0.0%	1.7%

■ More than 1.5 Occupants per Room   ■ 1.0 to 1.5 Occupants per Room

Source: ABAG Housing Needs Data Workbook

Figure IV-17.
Overcrowding by Race and Ethnicity, Half Moon Bay, 2019

|	
White, Non-Hispanic (NH)	0.3%
White	2.9%
Other Race or Multiple Races	26.6%
Hispanic or Latinx	28.3%
Black or African American	
Asian / API	
American Indian or Alaska Native	
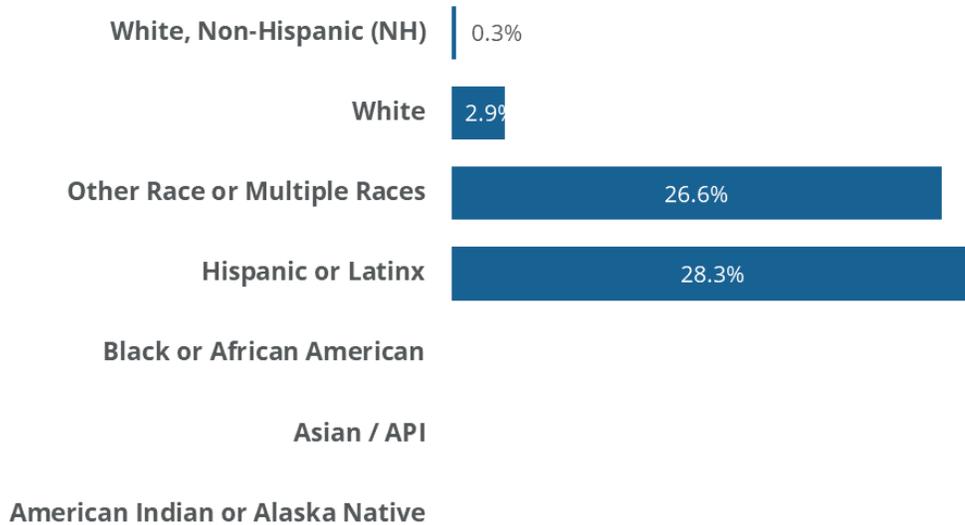
Note: Overcrowding is indicated by more than 1 person per room.

Source: ABAG Housing Needs Data Workbook

Figure IV-18.
Occupants per Room by AMI, Half Moon Bay, 2019

	1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room
0%-30% of AMI	8.5%	0.0%
31%-50% of AMI	10.6%	13.3%
51%-80% of AMI	4.4%	3.0%
81%-100% of AMI	3.4%	3.4%
100%+ of AMI	0.4%	0.0%

■ 1.0 to 1.5 Occupants per Room   ■ More than 1.5 Occupants per Room
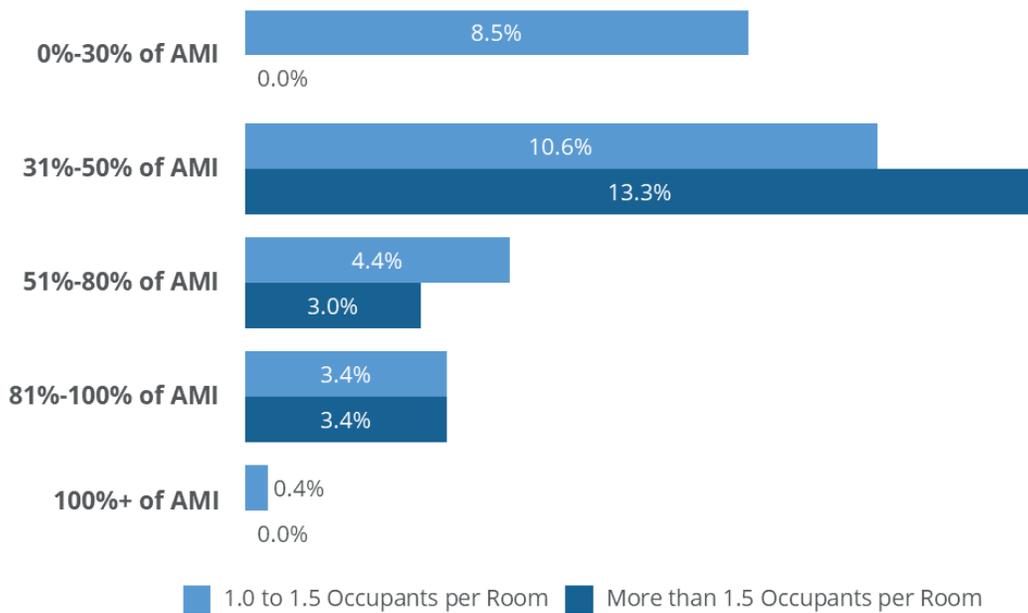
Source: ABAG Housing Needs Data Workbook

Figure IV-19.
Overcrowded Households by Census Tract, Half Moon Bay, 2021
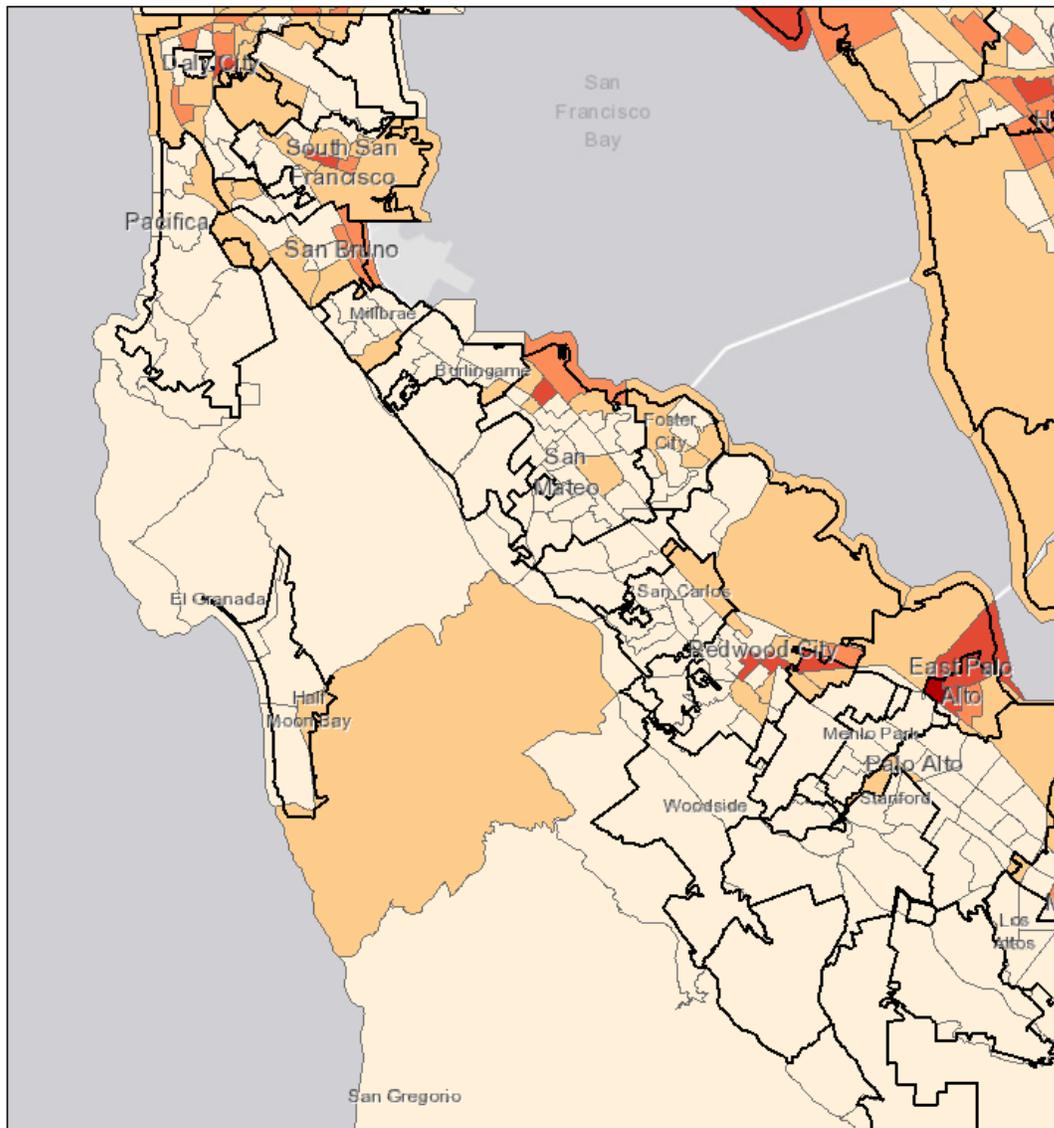
March 31, 2023
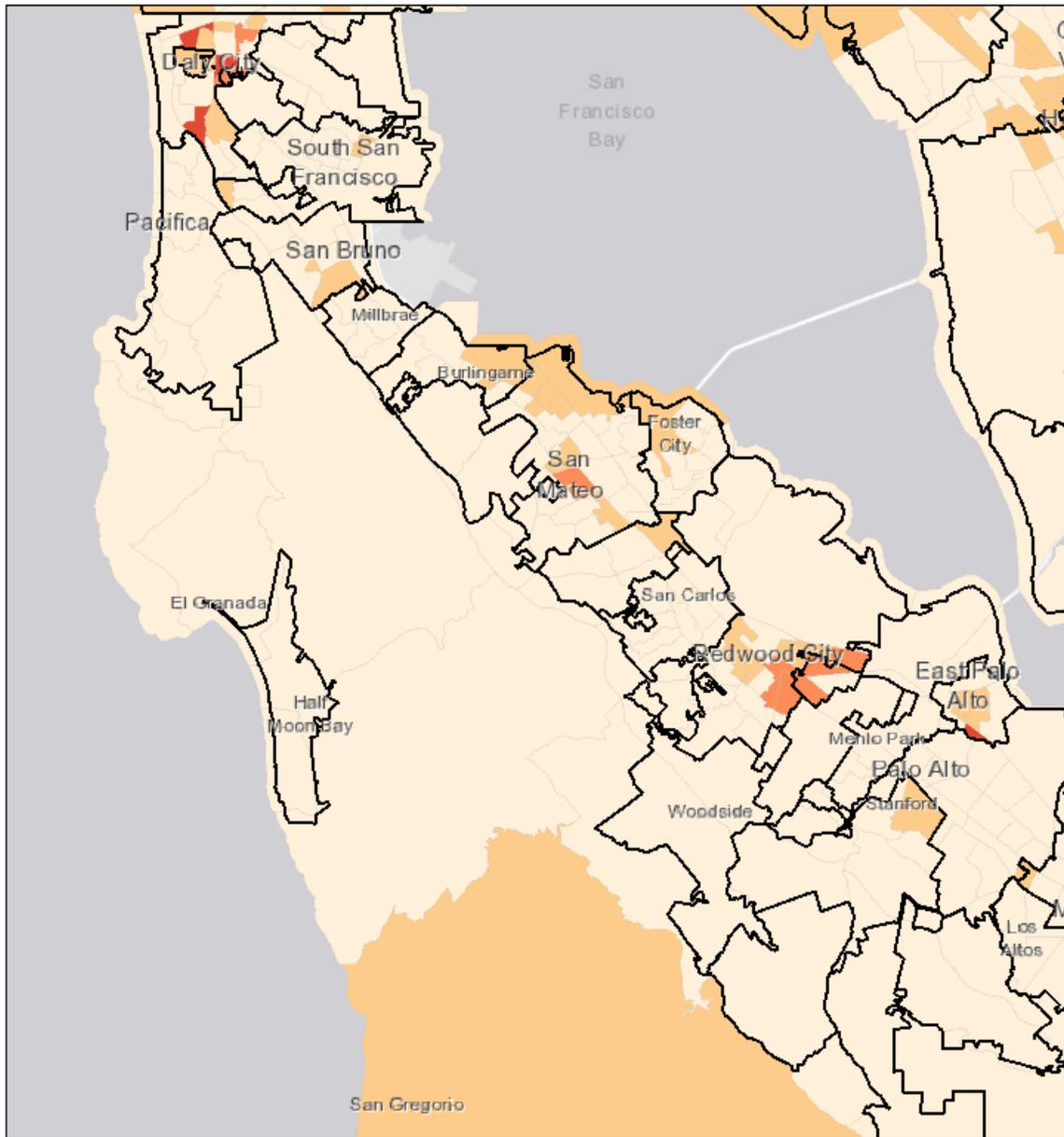
Overcrowding (ACS, 2017 - 2021) - Tract

- Less than 5%
- 5% - 10%
- 10% - 15%
- 15% - 20%
- More than 20%
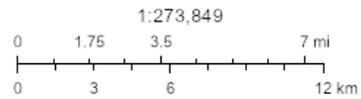
1:273,849

0   1.75   3.5   7 mi

0   3   6   12 km

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, NPS

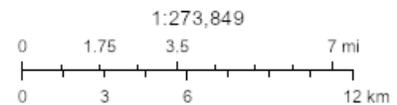Source: California Department of Housing and Community Development AFFH Data Viewer

Figure IV-20.
Severe Overcrowding by Census Tract, Half Moon Bay, 2021

March 31, 2023

Severe Overcrowding (ACS, 2017 - 2021) - Tract

- Less than 5%
- 5% - 10%
- 10% - 15%
- 15% - 20%

1:273,849

| 0 | 1.75 | 3.5 | | 7 mi |
| 0 | 3 | 6 | | 12 km |

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Substandard housing.

Figure IV-21.
Percent of Units Lacking Complete Kitchen and Plumbing Facilities, Half Moon Bay, 2019
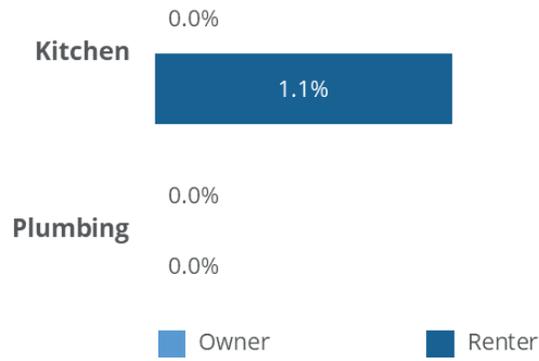
Source: ABAG Housing Needs Data Workbook
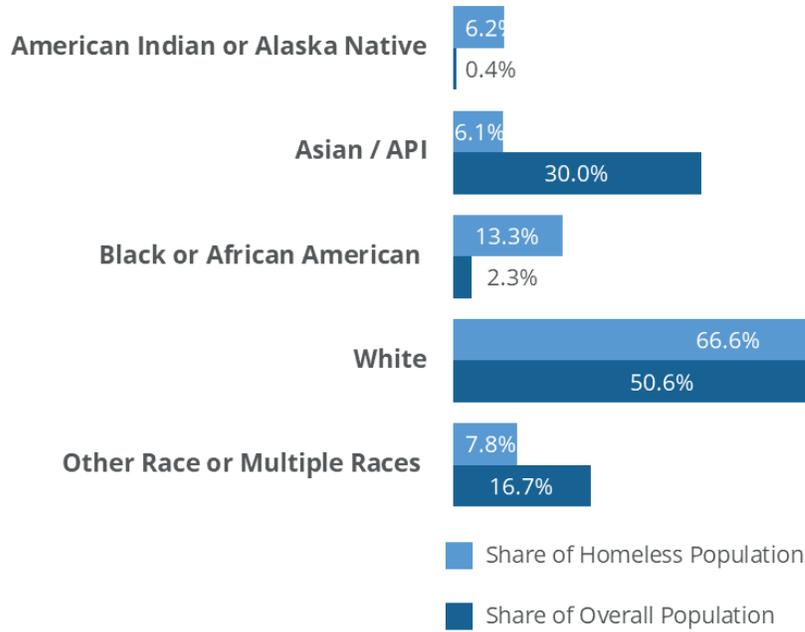
Homelessness.

Figure IV-22. Homelessness by Household Type and Shelter Status, San Mateo County, 2019

Source: ABAG Housing Needs Data Workbook

	People in Households Solely Children	People in Households with Adults and Children	People in Households Without Children
Sheltered - Emergency Shelter	0	68	198
Sheltered - Transitional Housing	0	271	74
Unsheltered	1	62	838

Figure IV-23.
Share of General and Homeless Populations by Race, San Mateo County, 2019

Race	Share of Homeless Population	Share of Overall Population
American Indian or Alaska Native	6.2%	0.4%
Asian / API	6.1%	30.0%
Black or African American	13.3%	2.3%
White	66.6%	50.6%
Other Race or Multiple Races	7.8%	16.7%

Source: ABAG Housing Needs Data Workbook

Figure IV-24.
Share of General and Homeless Populations by Ethnicity, San Mateo County, 2019

Ethnicity	Share of Homeless Population	Share of Overall Population
Hispanic/Latinx	38.1%	24.7%
Non-Hispanic/Latinx	61.9%	75.3%
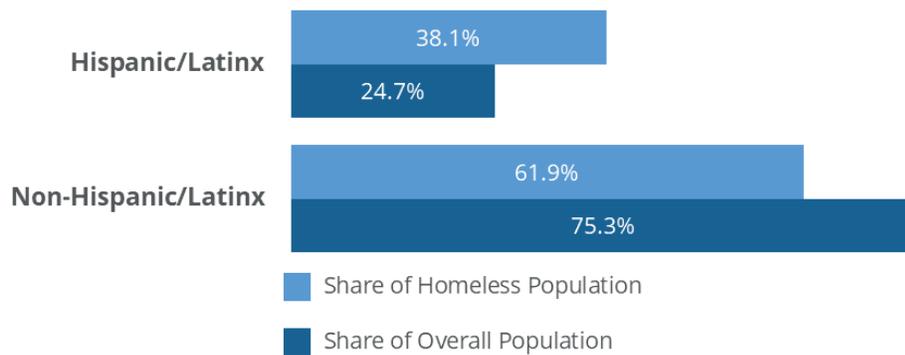
Source: ABAG Housing Needs Data Workbook

Figure IV-25.
Characteristics of the Population Experiencing Homelessness, San Mateo County, 2019

	Chronic Substance Abuse	HIV/AIDS	Severely Mentally Ill	Veterans	Victims of Domestic Violence
Sheltered - Emergency Shelter	46	0	70	31	10
Sheltered - Transitional Housing	46	3	46	4	14
Unsheltered	20	0	189	34	103

Source: ABAG Housing Needs Data Workbook

Displacement.

Figure IV-26.
Location of Population One Year Ago by Jurisdiction, 2019
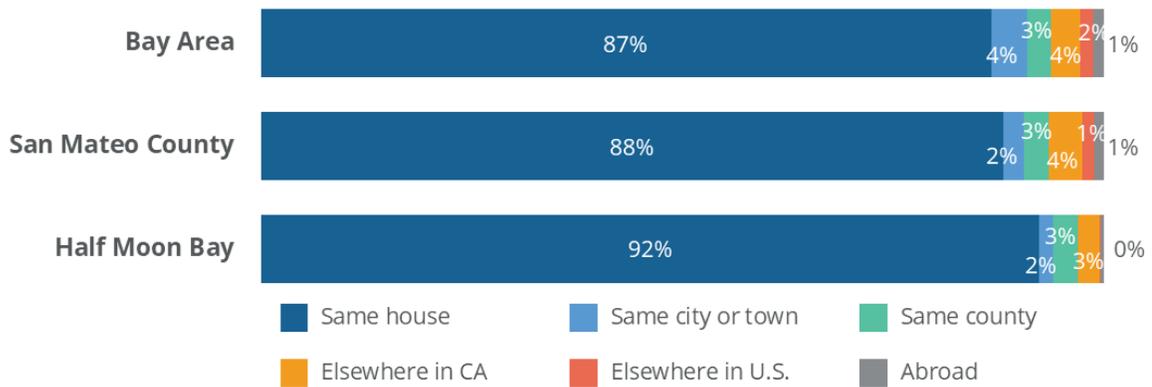
Source: ABAG Housing Needs Data Workbook

Figure IV-27.
**Tenure by Year Moved to Current Residence, Half Moon Bay, 2019**

Moved In	Owner Occupied	Renter Occupied
Moved In 1989 Or Earlier	93%	7%
Moved In 1990 To 1999	91%	9%
Moved In 2000 To 2009	80%	20%
Moved In 2010 To 2014	64%	36%
Moved In 2015 To 2016	39%	61%
Moved In 2017 Or Later	61%	39%
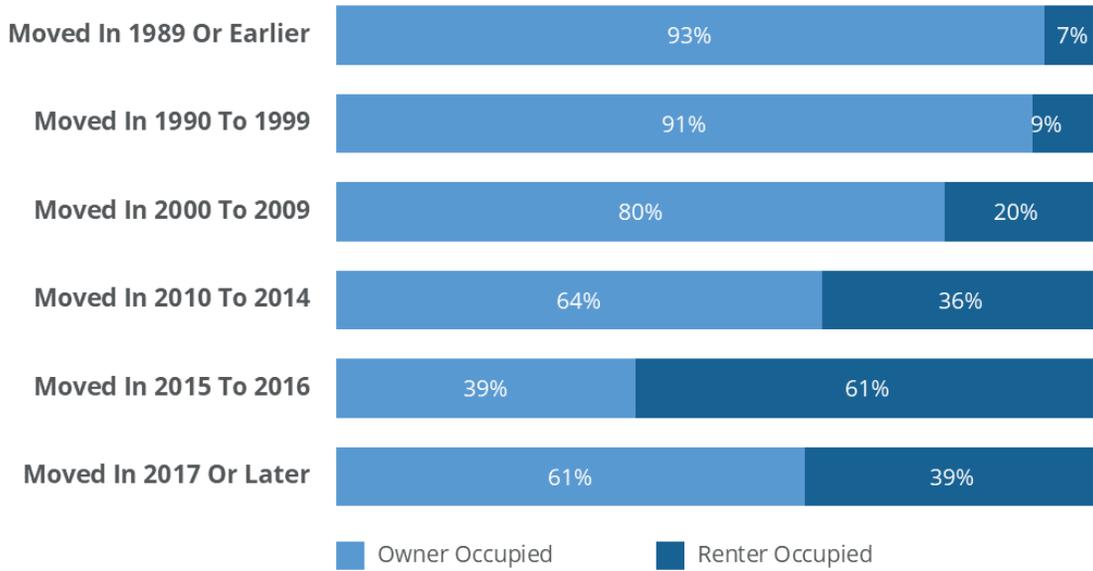
Source: ABAG Housing Needs Data Workbook

Figure IV-28.
Assisted Units at Risk of Conversion by Jurisdiction, 2019

	Low	Moderate	High	Very High	Total Assisted Units in Database
Half Moon Bay	371	0	0	0	371
San Mateo County	4,656	191	359	58	5,264
Bay Area	110,177	3,375	1,854	1,053	116,459

Source: ABAG Housing Needs Data Workbook

Figure IV-29.
Estimated Displacement Risk by Census Tract, Half Moon Bay, 2022
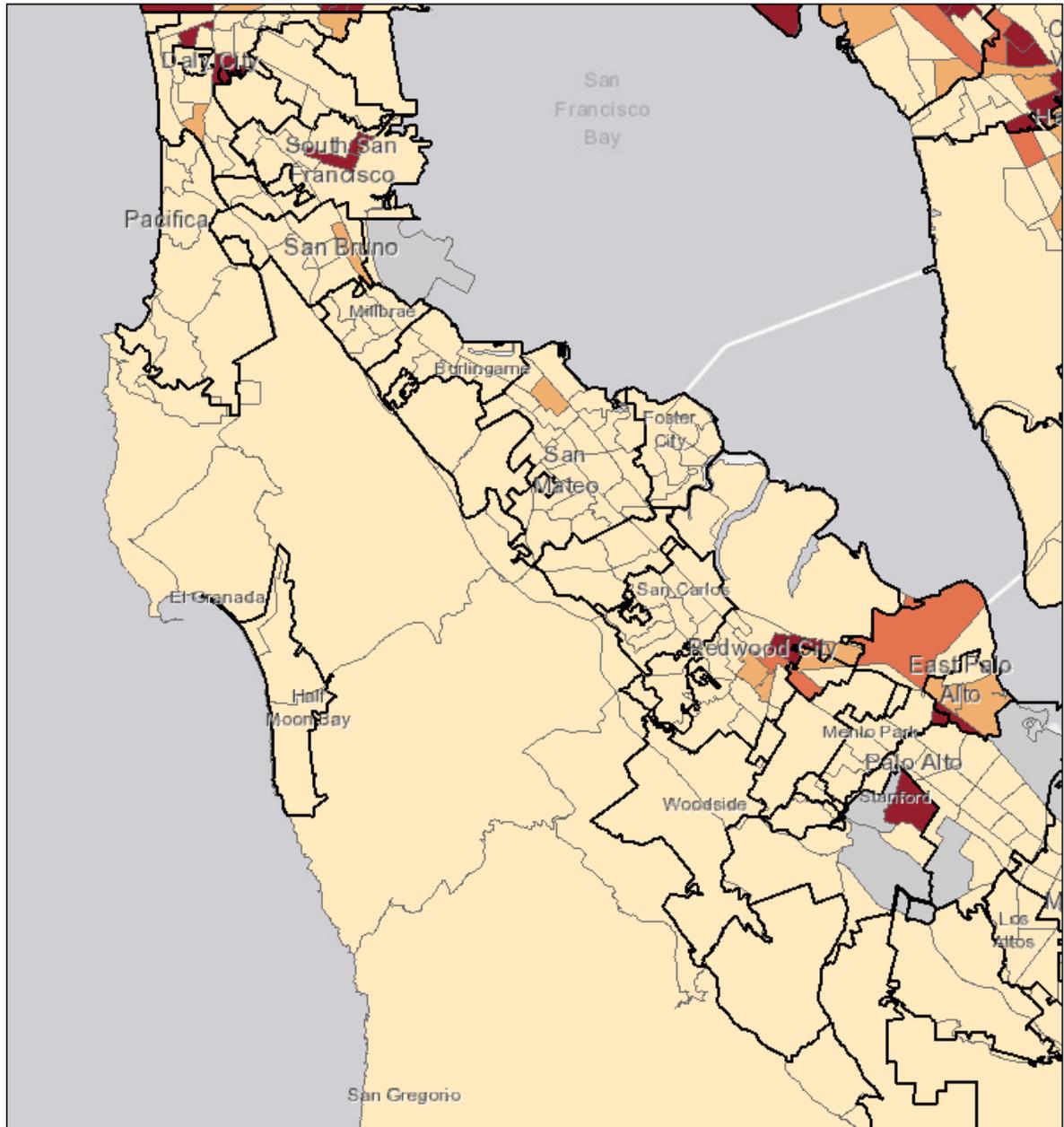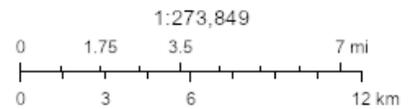
March 31, 2023

1:273,849

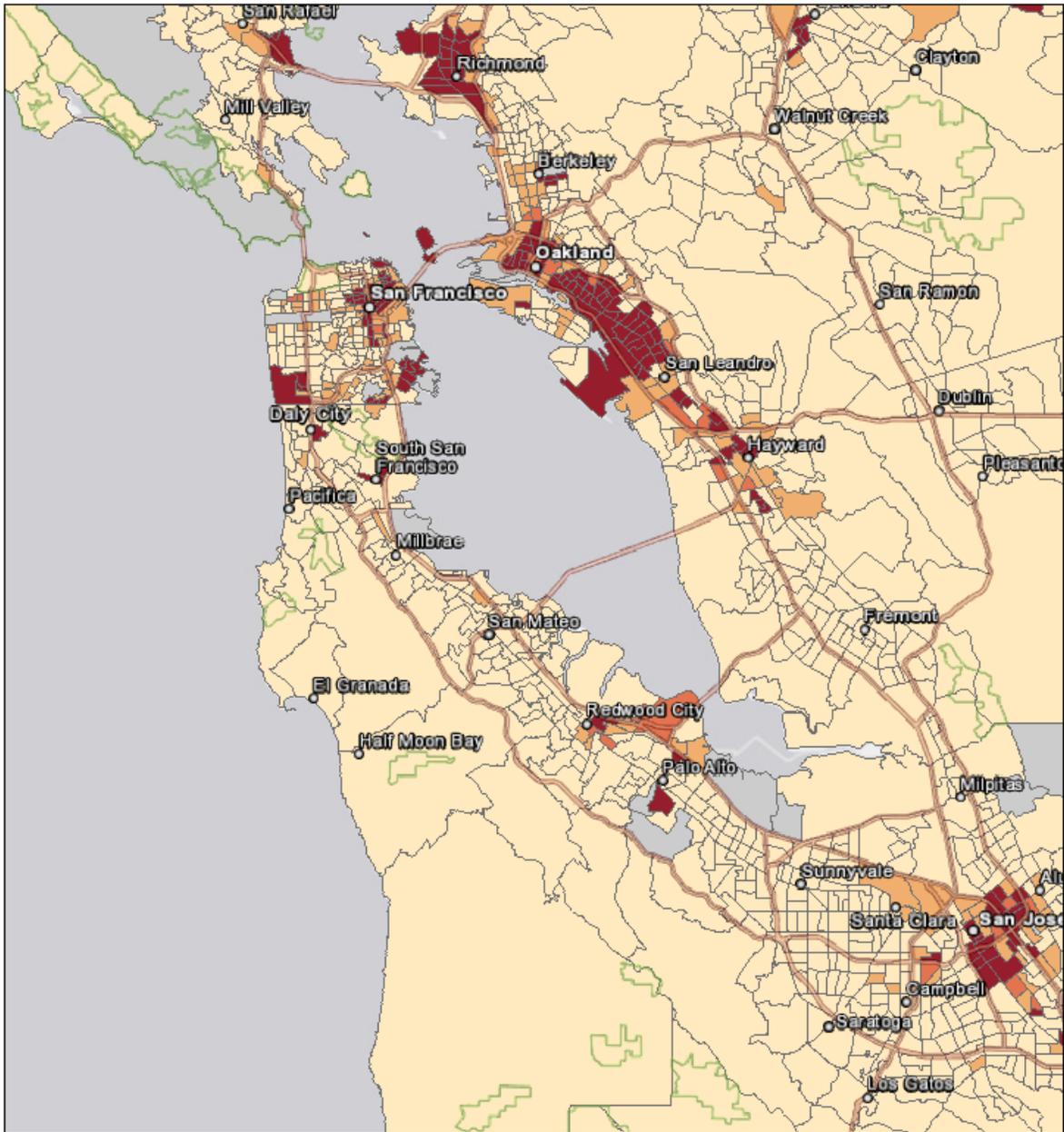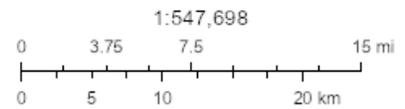| 0	1.75	3.5		7 mi
0	3	6		12 km

County of San Mateo, California, Bureau of Land Management, Esri, HERE,
Garmin, USGS, EPA, NPS, Esri, HERE, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure IV-30.
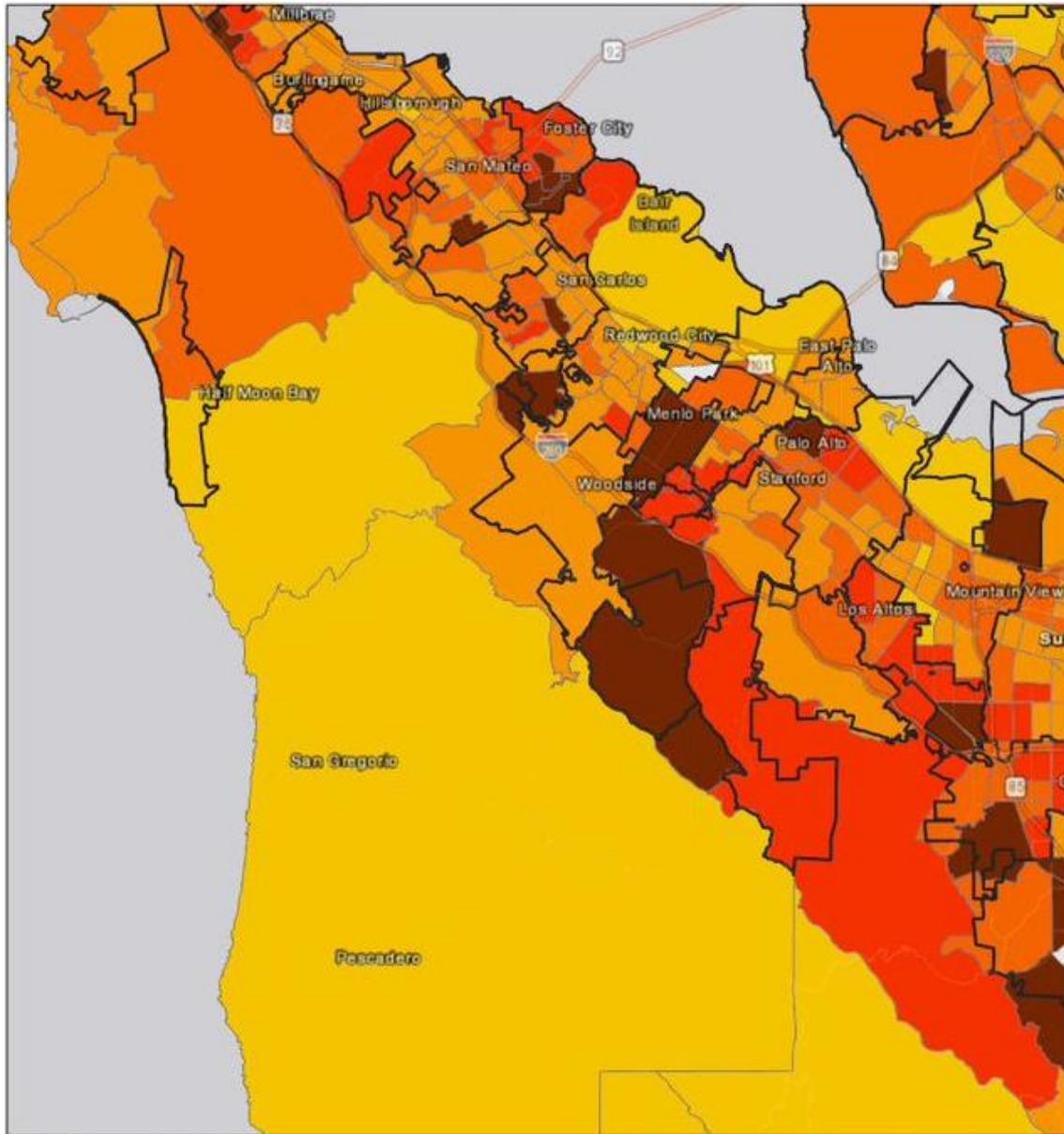**Estimated Displacement Risk by Census Tract, Bay Area Region, 2022**

April 14, 2023

1:547,698

0   3.75   7.5   15 mi

0   5   10   20 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS
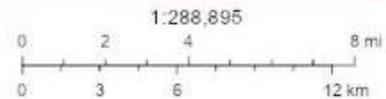
Source: California Department of Housing and Community Development AFFH Data Viewer.

Figure IV-31.
Location Affordability Index by Census Tract, Half Moon Bay, 2019

12/3/2021, 3:34:19 PM

1:288,895

City/Town Boundaries

(R) Location Affordability Index (HUD) - Tract

<$1,500
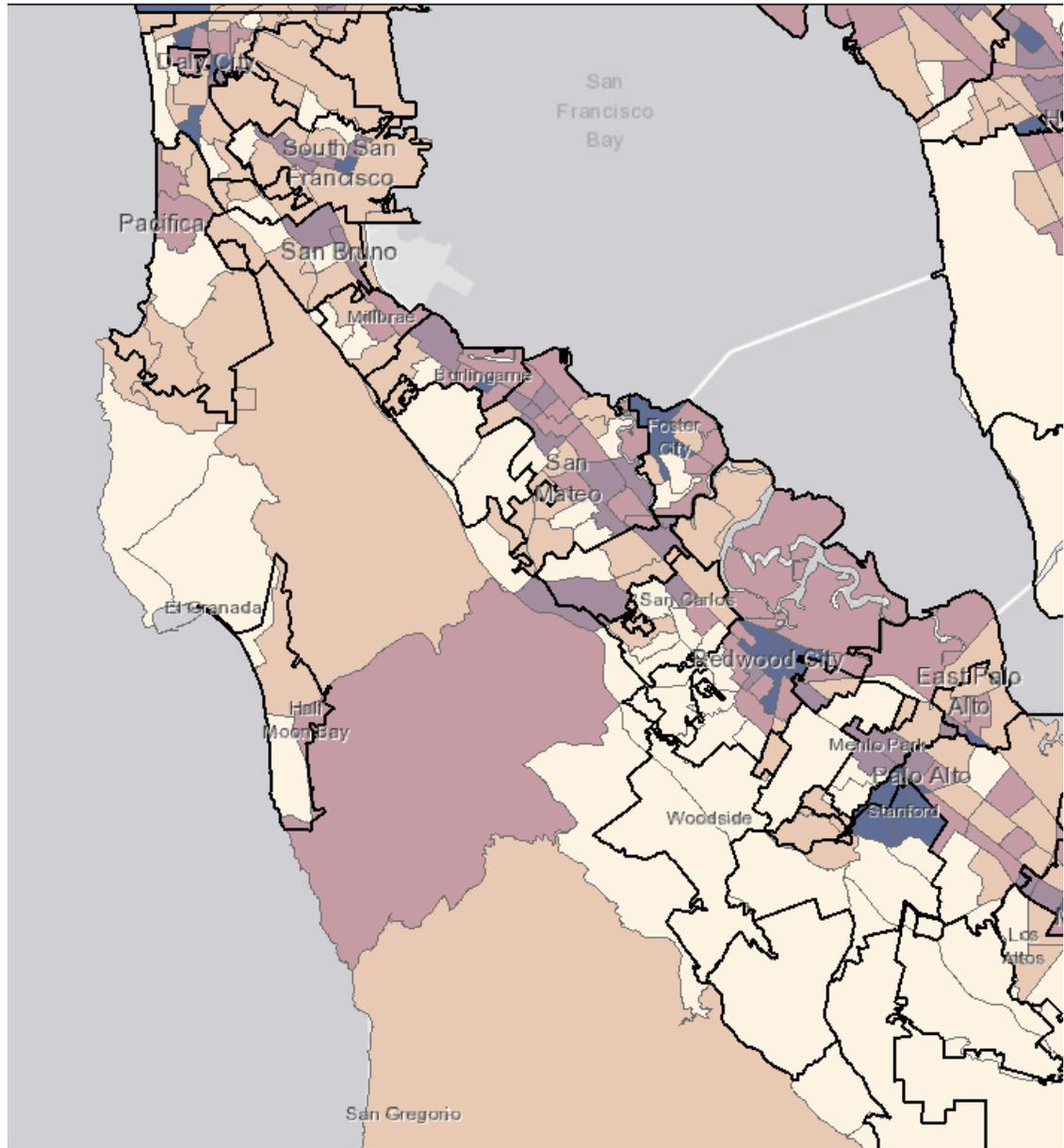
<$2,000

<$2,500

<$3,000

Greater than $3,000

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure IV-32.
Share of Renter Occupied Households by Census Tract, Half Moon Bay, 2021

March 31, 2023

1:273,849

0   1.75   3.5   7 mi

0   3   6   12 km

Renter Occupied Housing Units (ACS, 2017-2021) - Tract

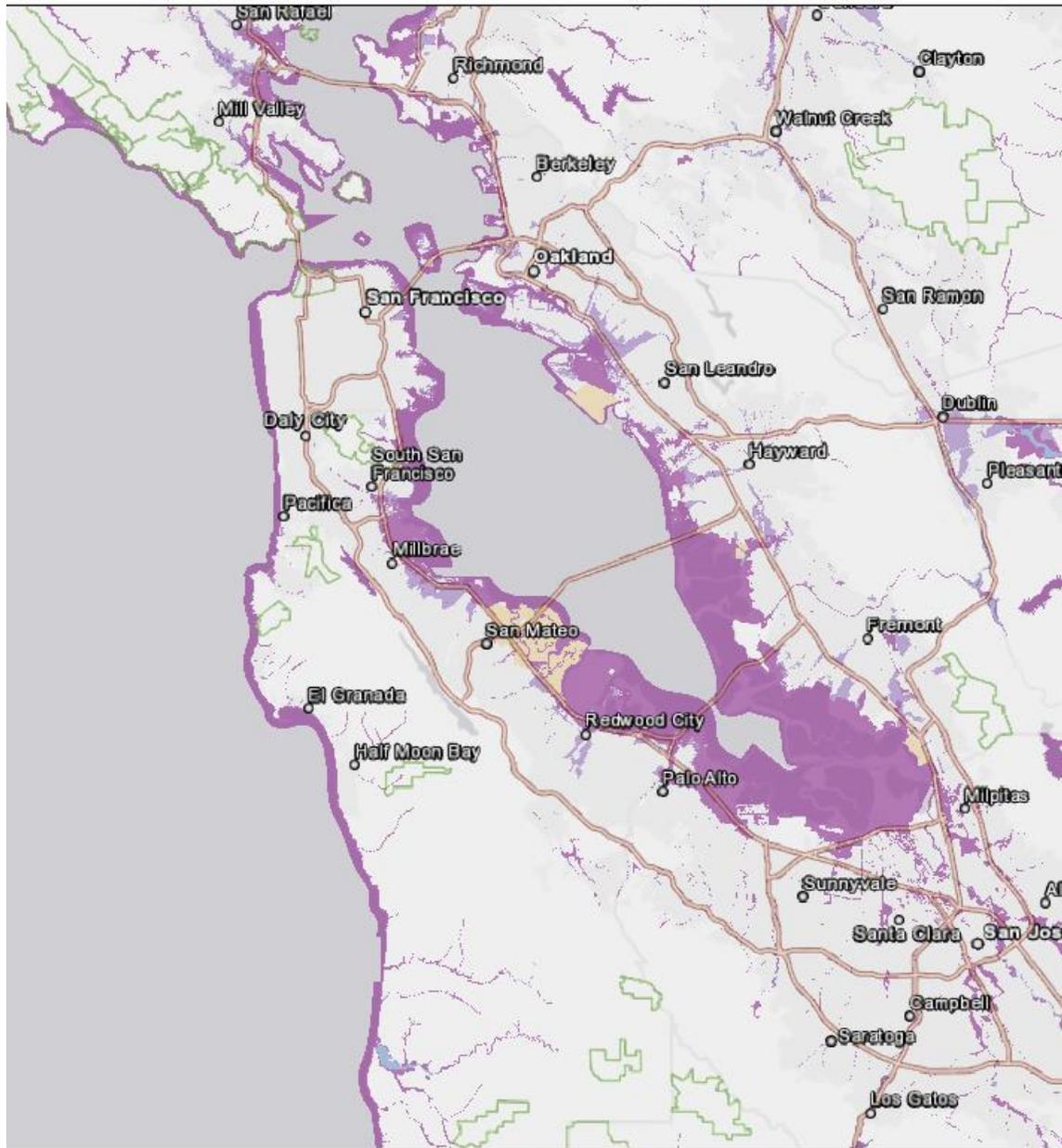- <20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- 80% - 100%

County of San Mateo, California, Bureau of Land Management, Esri, HERE,
Garmin, USGS, EPA, NPS, Esri, HERE, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer
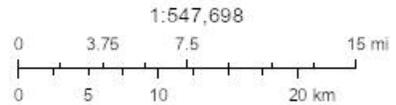
Figure IV-33.

Special Flood Hazard Areas, Half Moon Bay and Bay Area, 2022

April 14, 2023
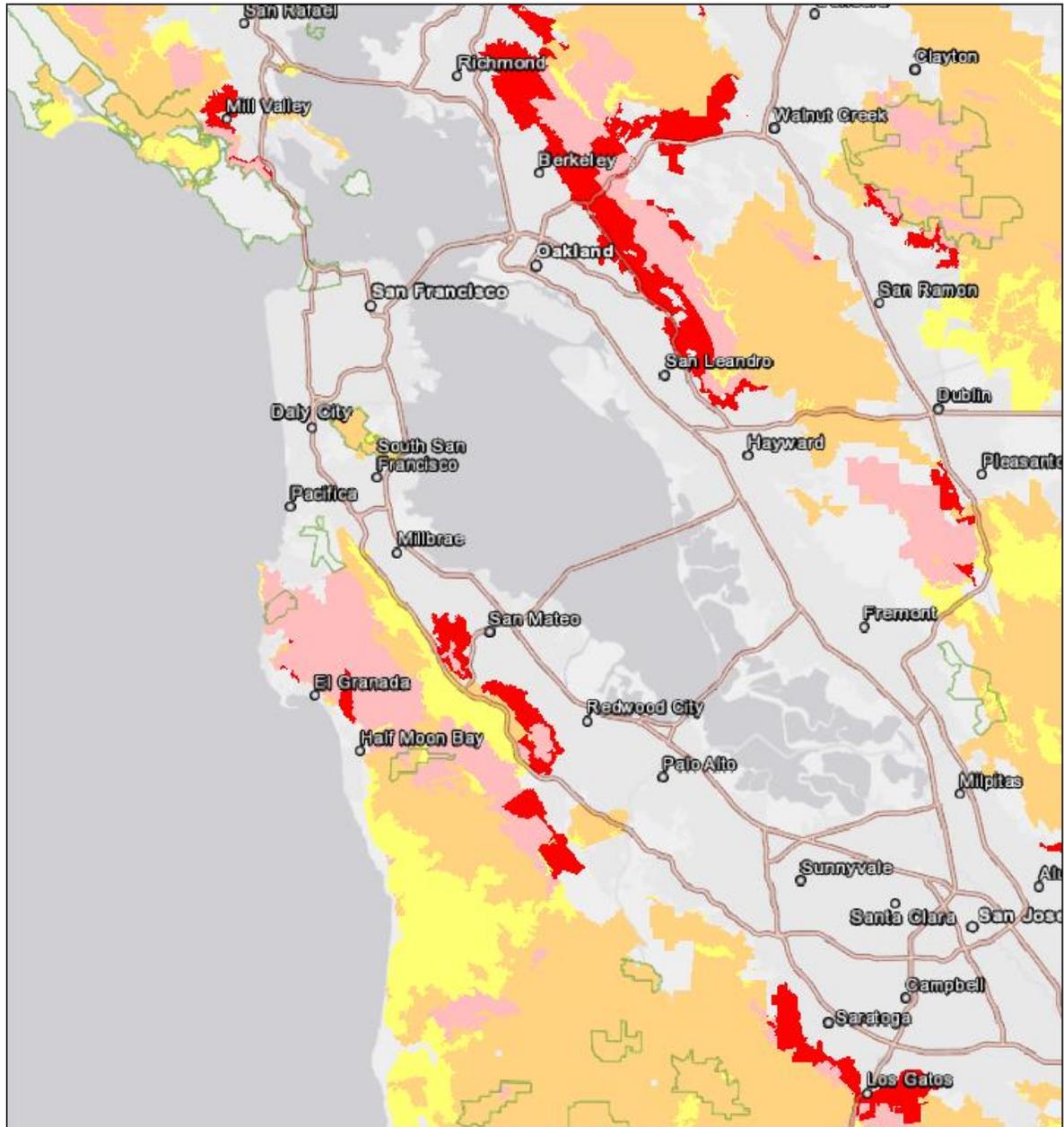
Special Flood Hazard Areas (FEMA, 2022)

■ 1% Annual Chance Flood Hazard

■ 0.2% Annual Chance Flood Hazard

■ Regulatory Floodway

■ Area with Reduced Risk Due to Levee

1:547,698

0   3.75   7.5   15 mi

0   5   10   20 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS
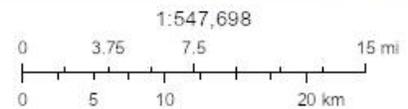
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure IV-34.
Fire Hazard Severity Zones, Half Moon Bay and Bay Area

April 14, 2023

1:547,698

| 0 | 3.75 | 7.5 | | 15 mi |

| 0 | 5 | 10 | | 20 km |

VHFHSZ — red

FHSZ in SRA

Very High — pink
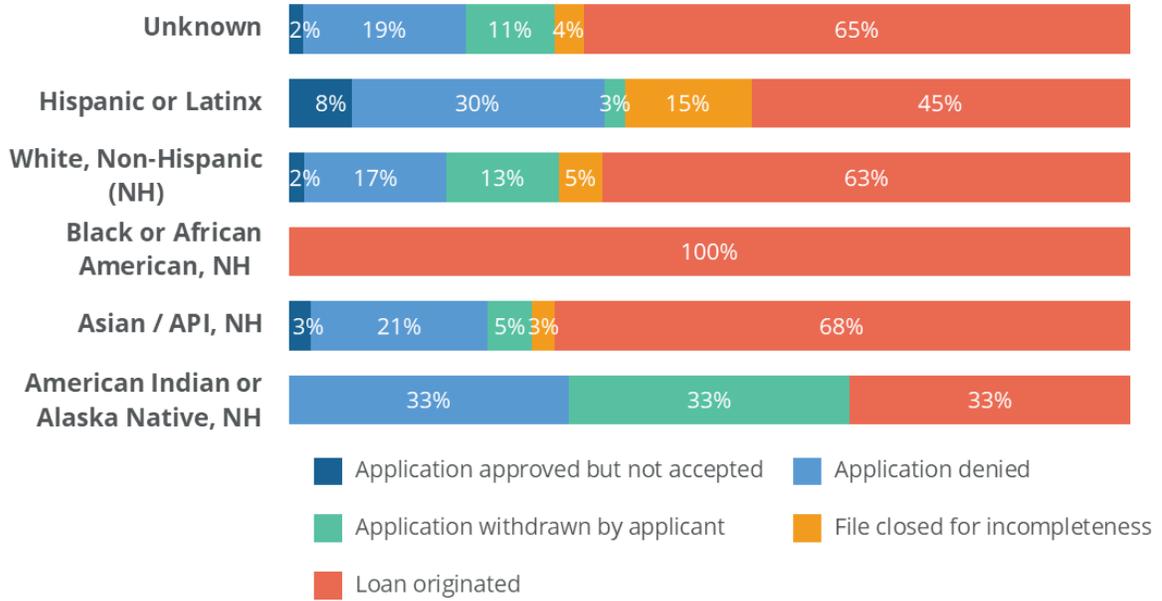
High — orange

Moderate — yellow

FRAP, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.
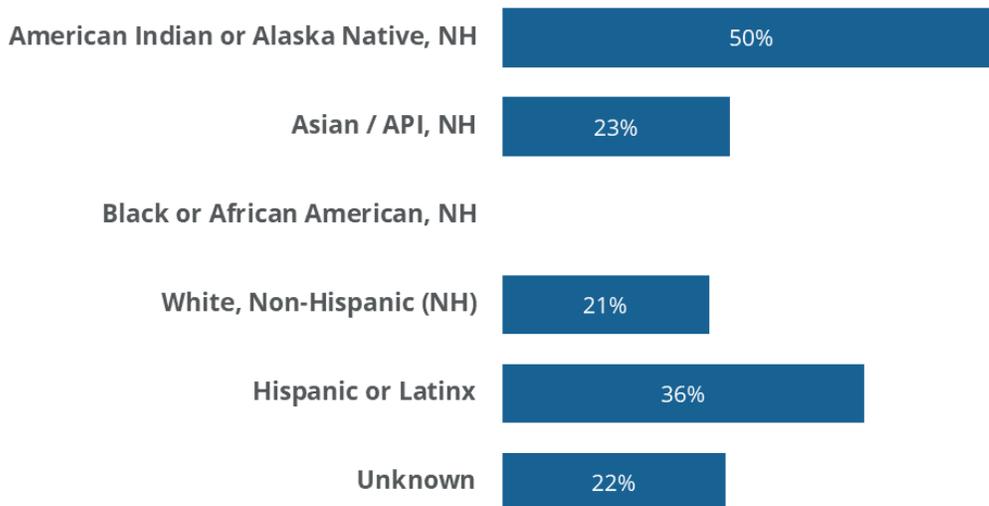
Other considerations.
Figure IV-35.
Mortgage Applications by Race and Ethnicity, Half Moon Bay, 2018-2019

	Application approved but not accepted	Application denied	Application withdrawn by applicant	File closed for incompleteness	Loan originated
Unknown	2%	19%	11%	4%	65%
Hispanic or Latinx	8%	30%	3%	15%	45%
White, Non-Hispanic (NH)	2%	17%	13%	5%	63%
Black or African American, NH					100%
Asian / API, NH	3%	21%	5%	3%	68%
American Indian or Alaska Native, NH		33%	33%		33%

Source: ABAG Housing Needs Data Workbook

Figure IV-36.
Mortgage Application Denial Rate by Race and Ethnicity, Half Moon Bay, 2018-2019

American Indian or Alaska Native, NH	50%
Asian / API, NH	23%
Black or African American, NH	
White, Non-Hispanic (NH)	21%
Hispanic or Latinx	36%
Unknown	22%

Source: ABAG Housing Needs Data Workbook