Technical Report Appendix A: Housing Needs Assessment

To successfully plan for a city's housing needs, the city must analyze the demographic and socioeconomic variables of the community. This section discusses the components of Half Moon Bay's housing needs, which include population demographics, household characteristics, employment, and housing stock conditions.

LOOKING TO THE FUTURE: REGIONAL HOUSING NEEDS

Regional Housing Needs Determination

For the eight-year time frame covered by this Housing Element Update (2023-2031), also known as the 6th Cycle Housing Element, the Department of Housing and Community Development (HCD) has identified the region's housing need as 441,176 units. Our Bay Area region includes the following nine counties: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market-rate housing. This calculation, known as the Regional Housing Needs Determination (RHND), is based on population projections produced by the California Department of Finance and adjustments that incorporate the region's existing housing needs.

The adjustments result from recent legislation requiring HCD to apply additional adjustment factors to the baseline growth projection from the California Department of Finance, for the regions to get closer to healthy housing markets. To this end, adjustments focus on the region's housing vacancy rate, level of overcrowding, and the share of cost-burdened households, and seek to bring the region more in line with comparable ones.[1]

These new laws governing the methodology for determining RHND resulted in a significantly higher number of housing units for which the Bay Area must plan compared to previous RHNA cycles. Every year, the US Department of Housing and Urban Development, in conjunction with HCD, establishes income categories based on the area median income (AMI) in each county. New requirements for Cycle 6, require jurisdictions to report the following categories of income:

- Extremely Low-Income (ELI):   0 - 30% of AMI
- Very Low-Income (VLI):   31 - 50% AMI
- Low-Income (LI):   51 - 80% AMI
- Moderate-Income (MI):   81 - 120% AMI
- Above Moderate-Income: > 120% AMI

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[1] For more information on HCD's RHND calculation for the Bay Area, see this letter sent to ABAG from HCD on June 9, 2020: https://www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920(r).pdf

Table A-1 illustrates the 2022 income categories for San Mateo County. The median household income for a family of four is $166,000.

Table A-1: State Income Limits for San Mateo County, 2022

Income Group	Number of Persons in Household:							
	1	2	3	4	5	6	7	8
Acutely Low	17,450	19,900	22,400	24,900	26,900	28,900	30,900	32,850
Extremely Low	39,150	44,750	50,350	55,900	60,400	64,850	69,350	73,800
Very Low	65,250	74,600	83,900	93,200	100,700	108,150	115,600	123,050
Low	104,400	119,300	134,200	149,100	161,050	173,000	184,900	196,850
Median	116,200	132,800	149,400	166,000	179,300	192,550	205,850	219,100
Moderate	139,450	159,350	179,300	199,200	215,150	231,050	247,000	262,950

Source: State of California Department of Housing and Community Development State Income Limits for 2022
https://www.hcd.ca.gov/docs/grants-and-funding/inc2k22.pdf

Regional Housing Needs Allocation

A starting point for the Housing Element Update process for every California jurisdiction is the Regional Housing Needs Allocation or RHNA – the share of the RHND assigned to each jurisdiction by the Association of Bay Area Governments (ABAG). State Housing Element Law requires ABAG to develop a methodology that calculates the number of housing units assigned to each city and county and distributes each jurisdiction's housing unit allocation among four affordability levels. For this RHNA cycle, the RHND increased by 135%, from 187,990 to 441,776.

For Half Moon Bay, the Cycle 6 RHNA is 480 units, a noted increase that is both double the Cycle 5 RNHA of 240 units and inclusive of an equity adjustment emphasizing many more units that are more deeply affordable to low and lower-income households to better align with the City's housing needs. Half Moon Bay's RHNA, as derived from this methodology, is broken down by income category as follows:

Table A-2: Regional Housing Needs Allocation

Income Group % AMI	Half Moon Bay	San Mateo County	Bay Area Units	Half Moon Bay Percent	San Mateo County Percent	Bay Area Percent
Very Low	181	12,196	114,442	37.7%	25.6%	25.9%
Low	104	7,023	65,892	21.7%	14.7%	14.9%
Moderate	54	7,937	72,712	11.2%	16.6%	16.5%
Above Mod.	141	20,531	188,130	29.4%	43.1%	42.6%
Total	480	47,687	441,176	100.0%	100.0%	100.0%

Source: Association of Bay Area Governments

Population

Since 2000, Half Moon Bay's population has increased by 5.0%; this rate is well below the region's population growth of 14.8% for the same 20-year period. In Half Moon Bay, roughly 7.7% of its population moved during the past year, lower than the regional rate of 13.4%.

Table A-3: Population Growth Trends

Geography	1990	1995	2000	2005	2010	2015	2020
Half Moon Bay	8,886	10,408	11,842	12,646	11,324	12,060	12,431
San Mateo County	649,623	685,354	707,163	719,844	718,451	761,748	773,244
Bay Area	6,020,147	6,381,961	6,784,348	7,073,912	7,150,739	7,595,694	7,790,537

Universe: Total population
Source: California Department of Finance, E-5 series

In 2020, the population of Half Moon Bay was estimated by the California Department of Finance to be 12,431 (see Table A-3). Using this data source, from 1990 to 2000, the population increased by 33.3%, while it decreased by 4.4% during the first decade of the 2000s. In the most recent decade, the population rebounded and increased by 9.8%. The population of Half Moon Bay makes up 1.6% of San Mateo County. To compare the rate of growth across various geographic scales, Figure A-1 graphs population for the jurisdiction, county, and region indexed to the population in the year 1990. This means that the data points represent the population growth as a percentage change in each of these geographies relative to their populations in 1990.
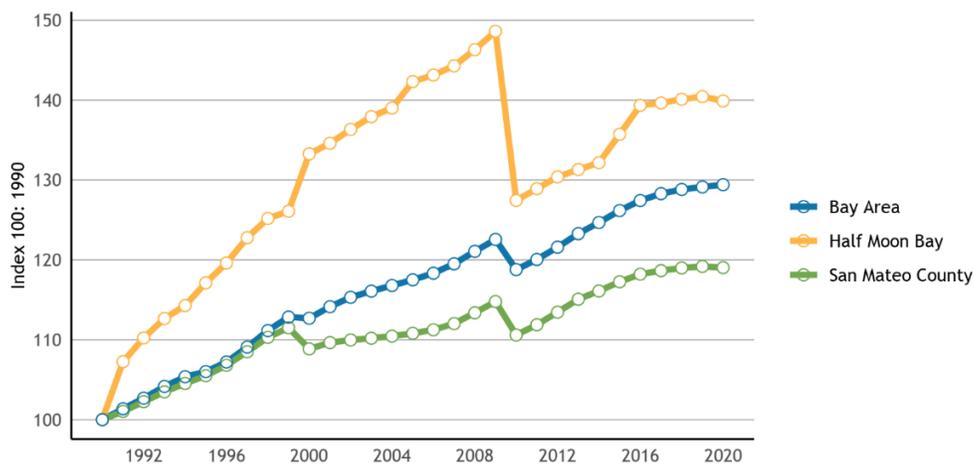

Figure A-1: Population Growth Trends

Source: California Department of Finance, E-5 series Note: The data shown on the graph represents population for the jurisdiction, county, and region indexed to the population in the first year shown. The data points represent the relative population growth in each of these geographies relative to their populations in that year.

Age

The distribution of age groups in a city shapes what types of housing the community may need in the near future. An increase in the older population may mean there is a developing need for more senior housing options, while higher numbers of children and young families can point to the need for more family housing options and related services. There has also been a move by many to age-in-place or downsize to stay within their communities, which can mean more multi-family and accessible units are also needed.

In Half Moon Bay, the median age in 2000 was 38.1; by 2019, this figure had increased, landing at around 47 years. More specifically, the population of those under 14 has decreased since 2010, while the 65-and-over population has increased (see Figure A-2).
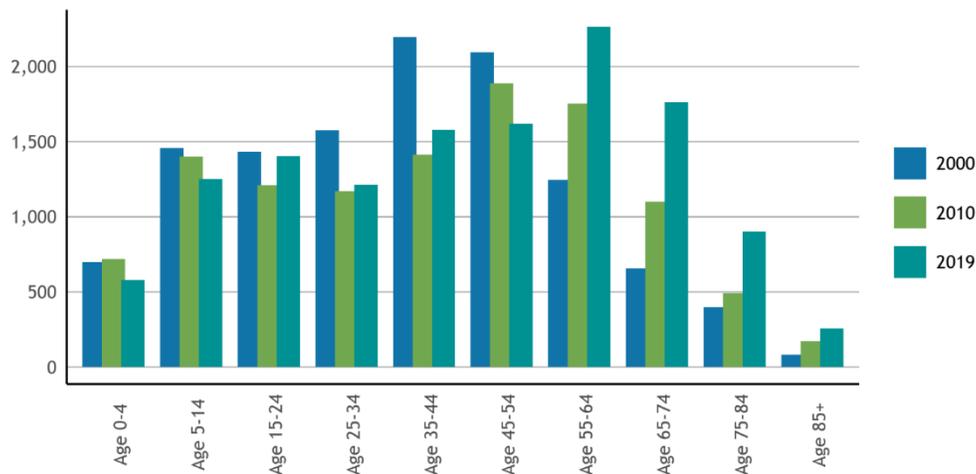

Figure A-2: Population by Age, 2000-2019

Universe: Total population
Source: U.S. Census Bureau, Census 2000 SF1, Table P12; U.S. Census Bureau, Census 2010 SF1, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001

Looking at the senior and youth population by race can add a layer of understanding, as families and seniors of minority ethnic groups are more likely to experience challenges finding affordable housing. This portion of the population makes up 19.9% of seniors and 24.3% of youth under the age of 18 (see Figure A-3).
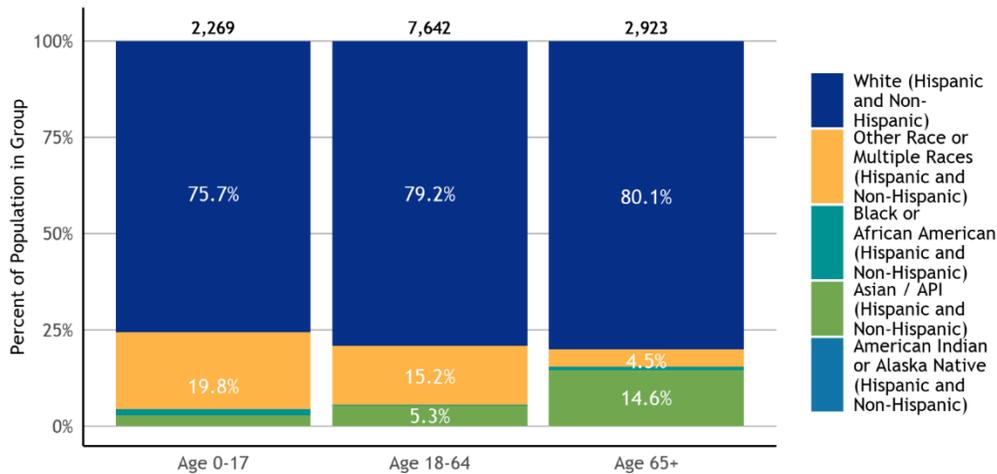

Figure A-3: Senior and Youth Population by Race

Universe: Total population
Notes: In the sources for this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity, and an overlapping category of Hispanic / non-Hispanic groups has not been shown to avoid double counting in the stacked bar chart.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-G)

Race and Ethnicity

Understanding the racial makeup of a city and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices, and displacement that have occurred over time and continue to impact minority communities today.[2] Since 2000, the percentage of residents in Half Moon Bay identifying as *White* has decreased – while the percentage of residents of all *other* races and ethnicities has *increased* – by 7.4 percentage points, with the 2019 *White* population standing at 7,817 (see Figure A-4). In absolute terms, the *Hispanic or Latinx* population increased the most while the *Black or African American, Non-Hispanic* population decreased the most.

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[2] See, for example, Rothstein, R. (2017). The Color of Law: A Forgotten History of How Our Government Segregated America; New York, NY & London, UK: Liveright Publishing.
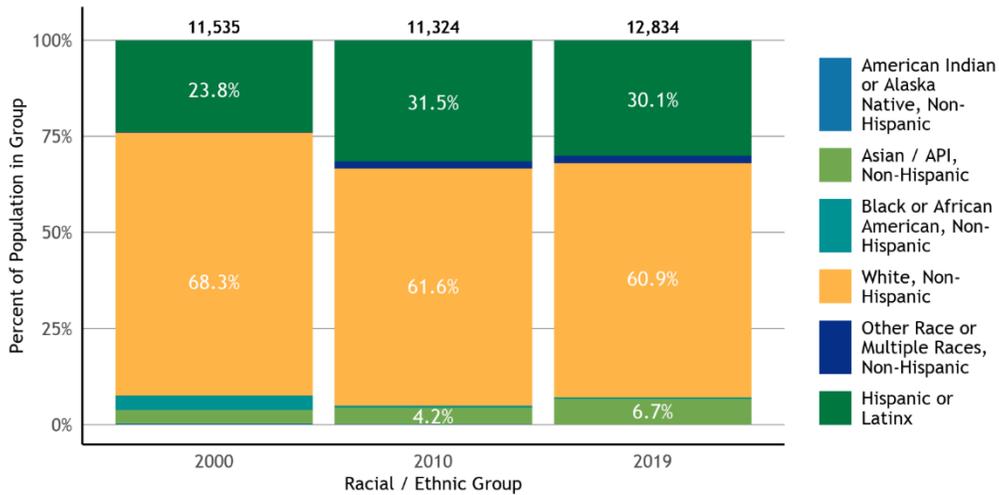
Figure A-4: Population by Race, 2000-2019

Universe: Total population
Notes: Data for 2019 represents 2015-2019 ACS estimates. The Census Bureau defines Hispanic/Latinx ethnicity separate from racial categories. For the purposes of this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.
Source: U.S. Census Bureau, Census 2000, Table P004; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002

Employment Trends

Balance of Jobs and Workers

A city can house employed residents who either work in the community where they live or work elsewhere in the region. Conversely, a city may have job sites that employ residents from the same city, but more often employ workers commuting from outside of it. Smaller cities typically will have more employed residents than jobs, and export workers who out-commute; while larger cities tend to have a surplus of jobs and import workers. To some extent, the regional transportation system is set up for this flow of workers to the region's core job centers. At the same time, as the housing affordability crisis has illustrated, local imbalances may be severe, where local jobs and worker populations are out of sync at a sub-regional scale.

One measure of this is the relationship between *workers* and *jobs*. A city with a surplus of workers "exports" workers to other parts of the region, while a city with a surplus of jobs must conversely "import" them. Between 2002 and 2018, the number of jobs in Half Moon Bay increased by 17.1% (see Figure A-5).
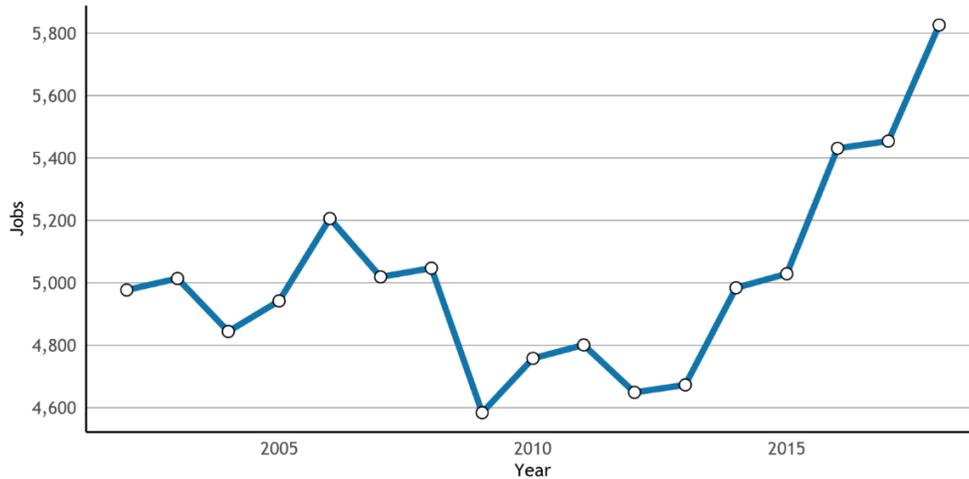
Figure A-5: Jobs in a Jurisdiction

Universe: Jobs from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment
Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level.
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018

There are 6,809 employed residents, and 5,783 jobs in Half Moon Bay, the ratio of jobs-to-resident workers is 0.85; Half Moon Bay is *a net exporter of workers*.[3] Figure A-6 presents jobs-to-workers, broken down by wage groups, offering additional insight into local dynamics.
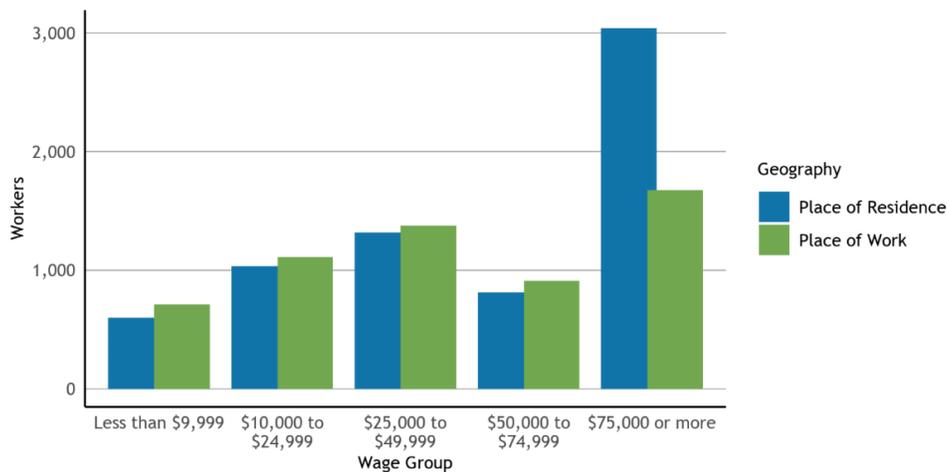

Figure A-6: Workers by Earnings, by Jurisdiction as Place of Work and Place of Residence
Universe: Workers 16 years and over with earnings
Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519

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[3] Employed *residents* in a jurisdiction is counted by place of residence (they may work elsewhere), *jobs* in a jurisdiction are counted by place of work (they may live elsewhere). Jobs may differ from those reported in Figure A-5 as the source for the time series is from administrative data, while the cross-sectional data is from a survey.

A community may offer employment for relatively low-income workers but have relatively few housing options for those workers; or conversely, it may house residents who are low-wage workers but offer few employment opportunities for them. Such relationships may cast extra light on potentially pent-up demand for housing in particular price categories. A relative *surplus* of jobs relative to residents in a given wage category suggests the need to import those workers, while conversely, a surplus of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. Such flows are not inherently bad, though, over time, sub-regional imbalances may appear.

Half Moon Bay has more low-wage *jobs* than low-wage *residents* (where low-wage refers to jobs paying less than $25,000). At the other end of the wage spectrum, the city has more high-wage *residents* than high-wage *jobs*, where high-wage refers to jobs paying more than $75,000 (see Figure A-6).[4]

Figure A-7 shows the balance of a jurisdiction's resident workers to the jobs located there for different wage groups as a ratio instead – a value of 1 means that a city has the same number of jobs in a wage group as it has resident workers – in principle, a balance. Values above 1 indicate a jurisdiction will need to import workers for jobs in a given wage group. At the regional scale, this ratio is 1.04 jobs for each worker, implying a modest import of workers from outside the region.
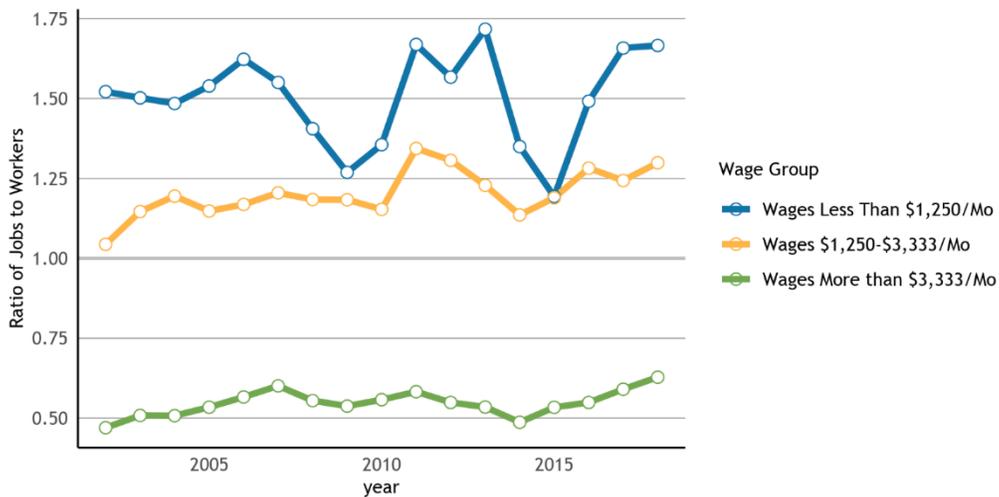

Figure A-7: Jobs-Worker Ratios, By Wage Group

Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment
Notes: The ratio compares job counts by wage group from two tabulations of LEHD data: Counts by place of work relative to counts by place of residence. See text for details.
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018

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[4] Source table is top-coded at $75,000, precluding fine grained analysis at the higher end of the wage spectrum.

Such balances between jobs and workers may directly influence the housing demand in a community. New jobs may draw new residents, and when there is high demand for housing relative to supply, many workers may be unable to afford to live where they work, particularly where job growth has been in relatively lower-wage jobs. This dynamic not only means many workers will need to prepare for long commutes and time spent on the road, but in the aggregate, it contributes to traffic congestion and time lost for all road users.

If there are more jobs than employed residents, it means a city is relatively jobs-rich, typically also with a high jobs-to-household ratio. Thus, bringing housing into the measure, the *jobs-household ratio* in Half Moon Bay has increased from 1.21 in 2002, to 1.35 jobs per household in 2018 (see Figure A-8).
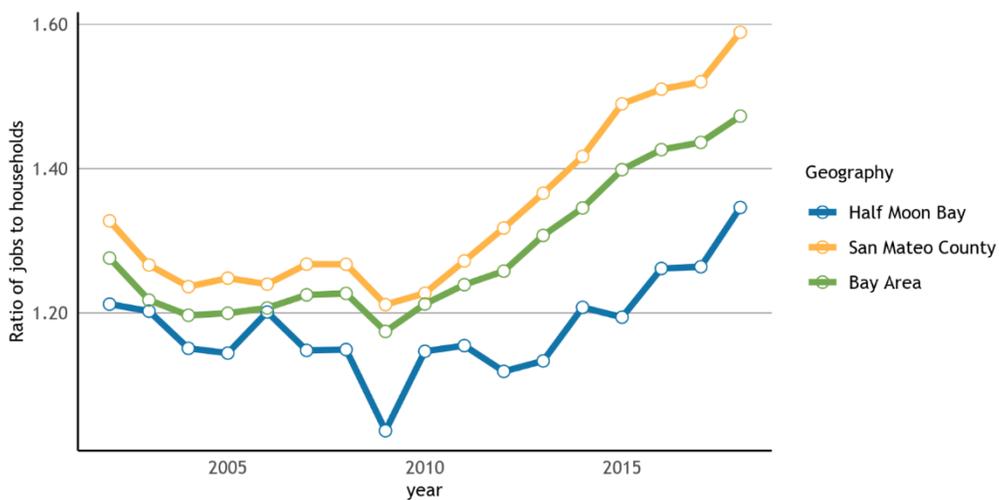

Figure A-8: Jobs-Household Ratio

Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment; households in a jurisdiction
Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized. The ratio compares place of work wage and salary jobs with households, or occupied housing units. A similar measure is the ratio of jobs-to-housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are actually occupied. The difference between a jurisdiction's jobs-housing ratio and jobs-household ratio will be most pronounced in jurisdictions with high vacancy rates, a high rate of units used for seasonal use, or a high rate of units used as short-term rentals.
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-5 (Households)

Sector Composition

In terms of sectoral composition, the largest industry in which Half Moon Bay residents work is *Health & Educational Services*, and the largest sector in which San Mateo residents work is *Health & Educational Services* (see Figure A-9). For the Bay Area as a whole, the *Health & Educational Services* industry employs the most workers. It is also notable that Half Moon Bay has a higher number of agricultural workers compared to the County and Bay Area average.
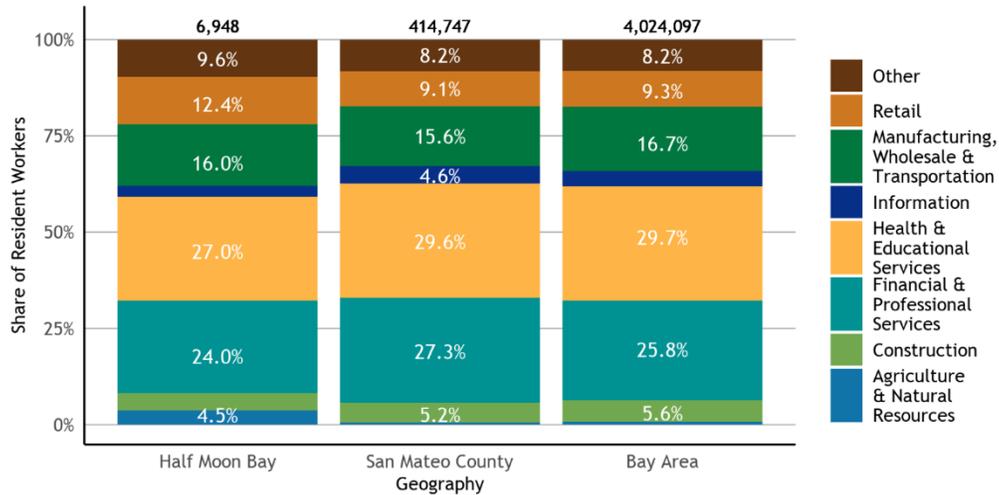

Figure A-9: Resident Employment by Industry

Universe: Civilian employed population age 16 years and over
Notes: The data displayed shows the industries in which jurisdiction residents work, regardless of the location where those residents are employed (whether within the jurisdiction or not). Categories are derived from the following source tables: Agriculture & Natural Resources: C24030_003E, C24030_030E; Construction: C24030_006E, C24030_033E; Manufacturing, Wholesale & Transportation: C24030_007E, C24030_034E, C24030_008E, C24030_035E, C24030_010E, C24030_037E; Retail: C24030_009E, C24030_036E; Information: C24030_013E, C24030_040E; Financial & Professional Services: C24030_014E, C24030_041E, C24030_017E, C24030_044E; Health & Educational Services: C24030_021E, C24030_024E, C24030_048E, C24030_051E; Other: C24030_027E, C24030_054E, C24030_028E, C24030_055E
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24030

Unemployment

In Half Moon Bay, there was a 4.8 percentage point decrease in the unemployment rate between January 2010 and January 2021. Jurisdictions throughout the region experienced a sharp rise in unemployment in 2020 due to impacts related to the COVID-19 pandemic, though with a general improvement and recovery in the later months of 2020 (see Figure A-10).
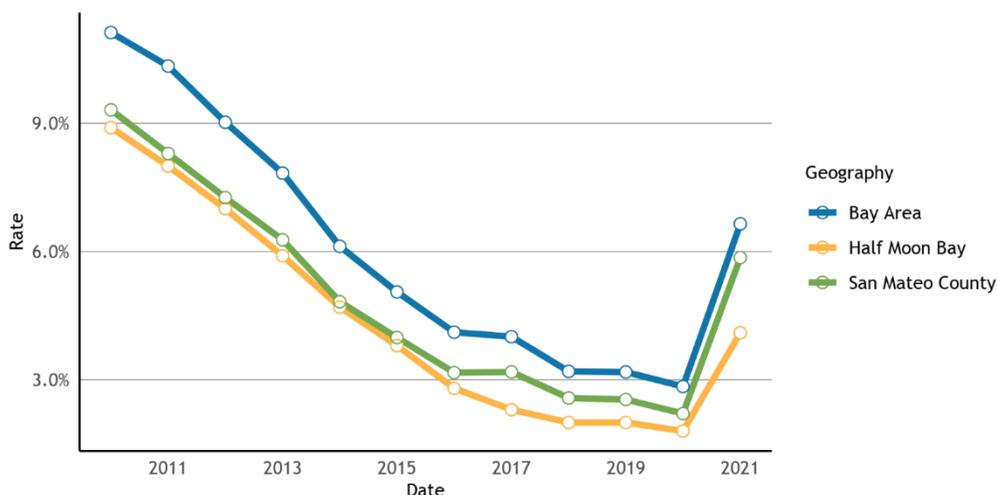

Figure A-10: Unemployment Rate

Universe: Civilian noninstitutional population ages 16 and older
Notes: Unemployment rates for the jurisdiction level is derived from larger-geography estimates. This method assumes that the rates of change in employment and unemployment are exactly the same in each sub-county area as at the county level. If this assumption is not true for a specific sub-county area, then the estimates for that area may not be representative of the current economic conditions. Since this assumption is untested, caution should be employed when using these data. Only not seasonally-adjusted labor force (unemployment rates) data are developed for cities and CDPs.
Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021.

Extremely Low-Income Households

Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state.[5]

In Half Moon Bay, 700 of Half Moon Bay's 4,865 (approximately 13%) households are classified as Extremely Low-Income (ELI), earning 0% to 30% of area median income. Of the 700 extremely low-income households, 285 (41% of ELI households) are owner-occupied and 415 (59%) are renter-occupied. Half Moon Bay's total extremely low-income household percentage similar to San Mateo County's 13% but lower than the 15% extremely low-income population of the greater Bay Area.

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[5] Bohn, S.et al. 2020. Income Inequality and Economic Opportunity in California. *Public Policy Institute of California*.

Of the 700 extremely low-income households in Half Moon Bay, 470 reported using 50% or more of their income on housing. Of the City's 700 ELI households, 60 (roughly 8.5%) reported overcrowding with more than 1.5 occupants per room. Examining extremely low-income households by race, 55% of extremely low-income households are White (Non-Hispanic), 22.1% are Hispanic or Latinx, 15.0% are Other Race or Multiple Races, Non-Hispanic, and 7.9% are Asian/API, Non-Hispanic.

In Half Moon Bay, 53.9% of households make more than 100% of the AMI, compared to 14.4% making less than 30% of AMI, which is considered extremely low-income (see Figure A-11).[6]
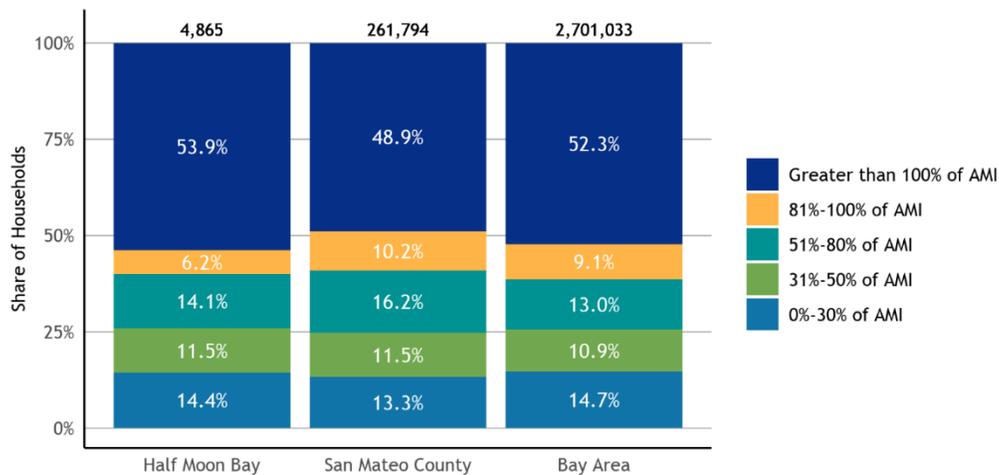

Figure A-11: Households by Household Income Level

Universe: Occupied housing units
Notes: Income groups are based on HUD calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. The data that is reported for the Bay Area is not based on a regional AMI but instead refers to the regional total of households in an income group relative to the AMI for the county where that household is located. Local jurisdictions are required to provide an estimate for their projected extremely low-income households (0-30% AMI) in their Housing Elements. HCD's official Housing Element guidance notes that jurisdictions can use their RHNA for very low-income households (those making 0-50% AMI) to calculate their projected extremely low-income households. As Bay Area jurisdictions have not yet received their final RHNA numbers, this document does not contain the required data point of projected extremely low-income households. The report portion of the housing data needs packet contains more specific guidance for how local staff can calculate an estimate for projected extremely low-income households once jurisdictions receive their 6th cycle RHNA numbers.

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[6] Income groups are based on HUD calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Households making between 80 and 120% of the AMI are moderate-income, those making 50 - 80% are low-income, those making 30 - 50% are very low-income, and those making less than 30% are extremely low-income. This is then adjusted for household size.

Regionally, more than half of all households make more than 100% AMI, while 15% make less than 30% AMI. In San Mateo County for 2022, 30% AMI is equivalent to the annual income of $55,900 for a family of four. Many households with multiple wage earners – including food service workers, full-time students, teachers, farmworkers, and healthcare professionals – can fall into lower AMI categories due to relatively stagnant wages in many industries. According to the data shown below (Figure A-11), 1,260 of Half Moon Bay's households are 0-50% AMI while 700 are extremely low-income. Therefore, extremely low-income households represent 55.6% of households who are 0-50% AMI (700 divided by 1,260 = 55.6%). This option aligns with HCD's guidance to use U.S. Census data to calculate the percentage of very low-income RHNA that qualifies for extremely low-income households, as the information in Figure A-11 represents a tabulation of Census Bureau Data.

Throughout the region, there are disparities between the incomes of homeowners and renters. Typically, the number of low-income renters greatly outpaces the amount of housing available that is affordable for these households. In Half Moon Bay, the largest proportion of renters falls in the *Greater than 100% of AMI* income group, while the largest proportion of homeowners is found in the *Greater than 100% of AMI* group (see Figure A-12).
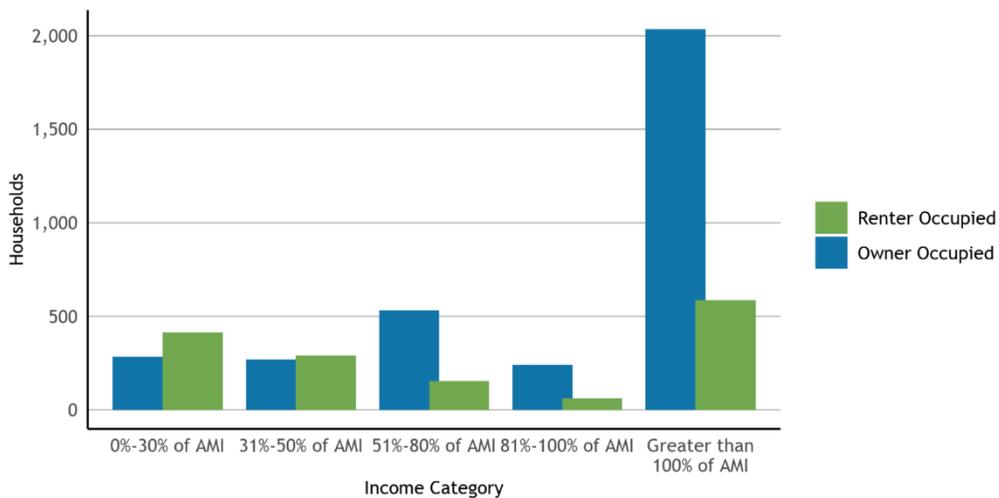

Figure A-12: Household Income Level by Tenure
Universe: Occupied housing units
Notes: Income groups are based on HUD calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents.[7] These economic disparities also leave communities of color at higher risk for housing insecurity, displacement, or homelessness. In Half Moon Bay, Other Race or Multiple Races (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by Asian / API (Hispanic and Non-Hispanic) residents (see Figure A-13).
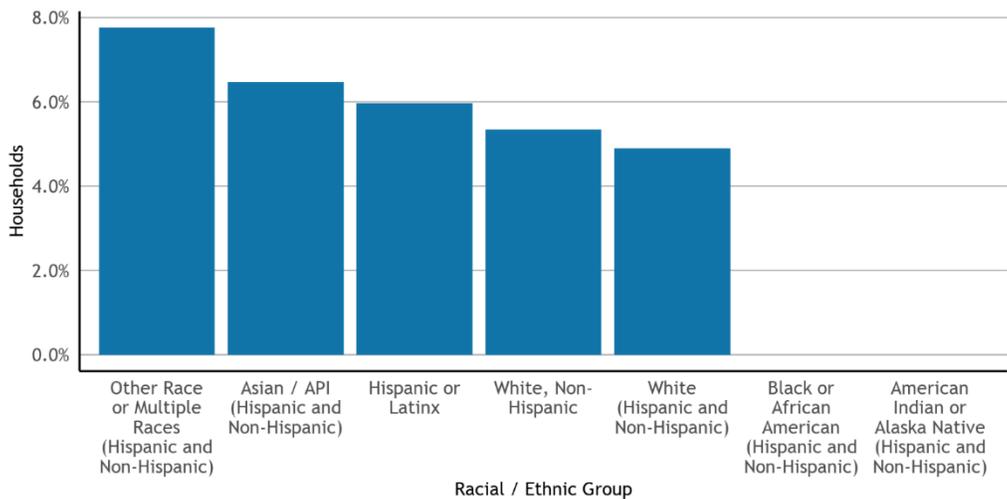

Figure A-13: Poverty Status by Race
Universe: Population for whom poverty status is determined
Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to AMI. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the population for whom poverty status is determined for this jurisdiction. However, all groups labeled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the population for whom poverty status is determined.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-I)

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[7] Moore, E., Montojo, N. and Mauri, N., 2019. Roots, Race & Place: A History of Racially Exclusionary Housing the San Francisco Bay Area. *Hass Institute*.

Tenure

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity – the ability of individuals to stay in their homes – in a city and region. Generally, renters may be displaced more quickly if prices increase. In Half Moon Bay there are a total of 4,835 housing units, and fewer residents rent than own their homes: 27.8% versus 72.2% (see Figure A-14). By comparison, 39.8% of households in San Mateo County are renters, while 44% of Bay Area households rent their homes.
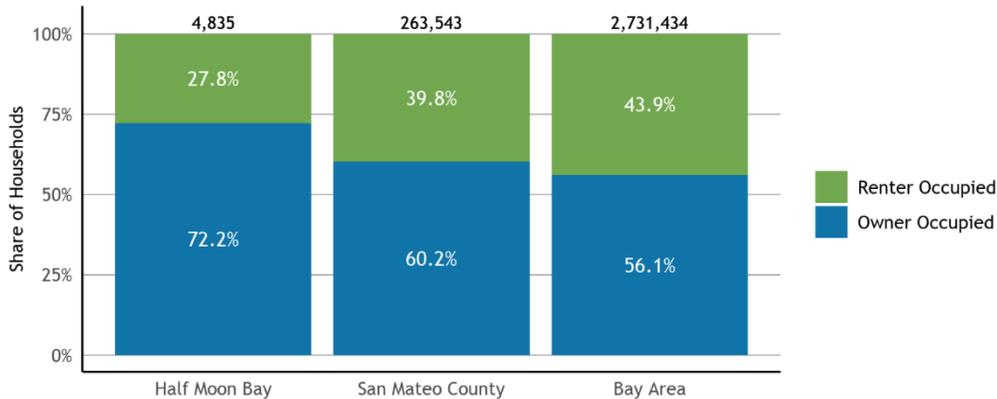

Figure A-14: Housing Tenure

Universe: Occupied housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003

Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, State, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities.[8]

In Half Moon Bay, homeownership rates were 50.3% for Asian households, 52.4% for Latinx households, and 76.6% for White households. According to U.S. Census Bureau data (see Figure A-15), very few if any Black households owned their homes; however, there is a homeownership rate of 55.1% for householders who identify as other or multiple races. Notably, recent changes to State law require local jurisdictions to examine these dynamics and other fair housing issues when updating their Housing Elements.

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[8] See, for example, Rothstein, R. (2017). The Color of Law: A Forgotten History of How Our Government Segregated America. New York, NY & London, UK: Liveright Publishing.
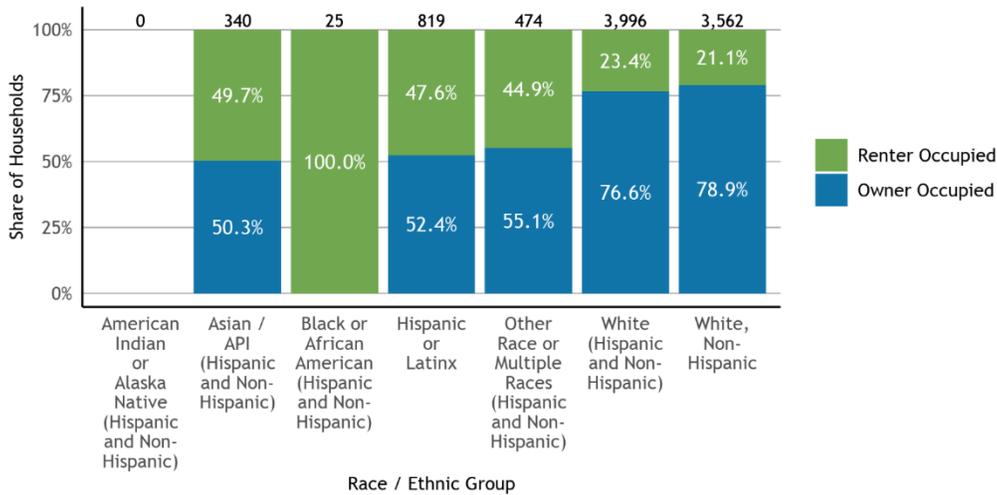
Figure A-15: Housing Tenure by Race of Householder

Universe: Occupied housing units
Notes: For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labeled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-I)

The age of residents who rent or own their homes can also signal the housing challenges a community is experiencing. Younger households tend to rent and may struggle to buy a first home in the Bay Area due to high housing costs. At the same time, senior homeowners seeking to downsize may have limited options in an expensive housing market.

In Half Moon Bay, 44.9% of householders between the ages of 25 and 44 are renters, while 21.7% of householders over 65 rent (see Figure A-16).
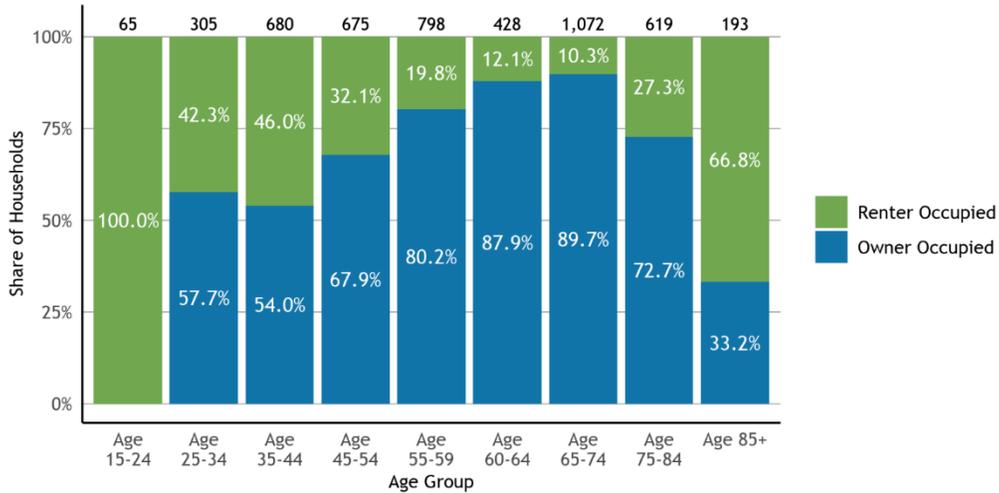
Figure A-16: Housing Tenure by Age

Universe: Occupied housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007

In many cities, homeownership rates for households in single-family homes are substantially higher than the rates for households in multi-family housing. In Half Moon Bay, 84.5% of households in detached single-family homes are homeowners, while 21.1% of households in multi-family housing are homeowners (see Figure A-17).
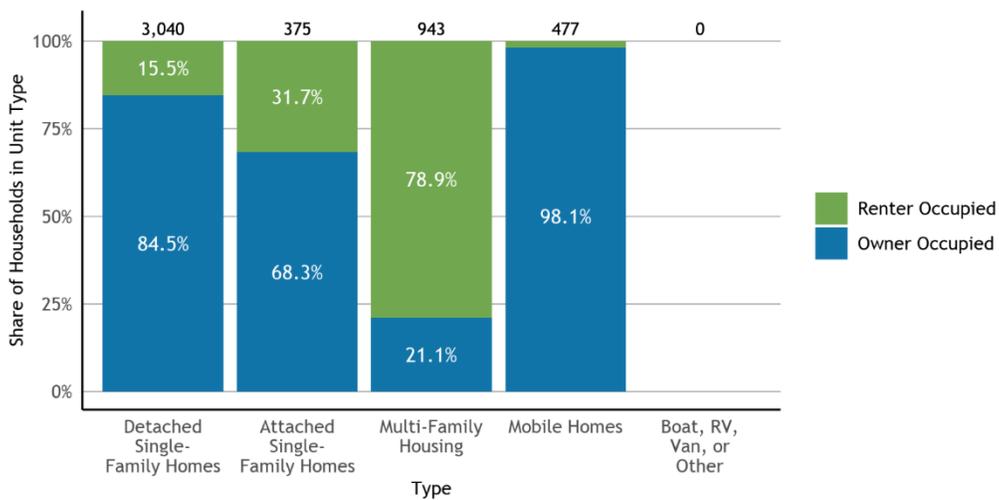

Figure A-17: Housing Tenure by Housing Type

Universe: Occupied housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032

Displacement

Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impacts on low- and moderate-income residents. When individuals or families are forced to leave their homes and communities, they also lose their support network.

Based on community input referenced in the Community Outreach Summary (Technical Report Appendix E), City staff is not in agreement with aspects of the University of California, Berkeley's Urban Displacement Project study, which has mapped all neighborhoods in the Bay Area, identifying their risk for gentrification. They find that in Half Moon Bay, few if any households live in neighborhoods that are susceptible to or experiencing displacement, and few if any live in neighborhoods at risk of or undergoing gentrification. Through the City's in-depth outreach efforts, staff received comments that some families have moved away due to the high cost of living, households are living in overcrowded units, and/or local workers cannot move to Half Moon Bay to be closer to work given the high cost of housing. Additionally, the City received a lot of feedback stating the need for more affordable housing options that promote a stable community with diverse income levels.

Some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that 66.9% of households in Half Moon Bay live in neighborhoods where low-income households are likely to be excluded due to prohibitive housing costs.[9]

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[9] More information about this gentrification and displacement data is available at the Urban Displacement Project's webpage: https://www.urbandisplacement.org/. Specifically, one can learn more about the different gentrification/displacement typologies shown in Figure A-18 at this link: https://www.urbandisplacement.org/sites/default/files/typology_sheet_2018_0.png. Additionally, one can view maps that show which typologies correspond to which parts of a jurisdiction here: https://www.urbandisplacement.org/san-francisco/sf-bay-area-gentrification-and-displacement
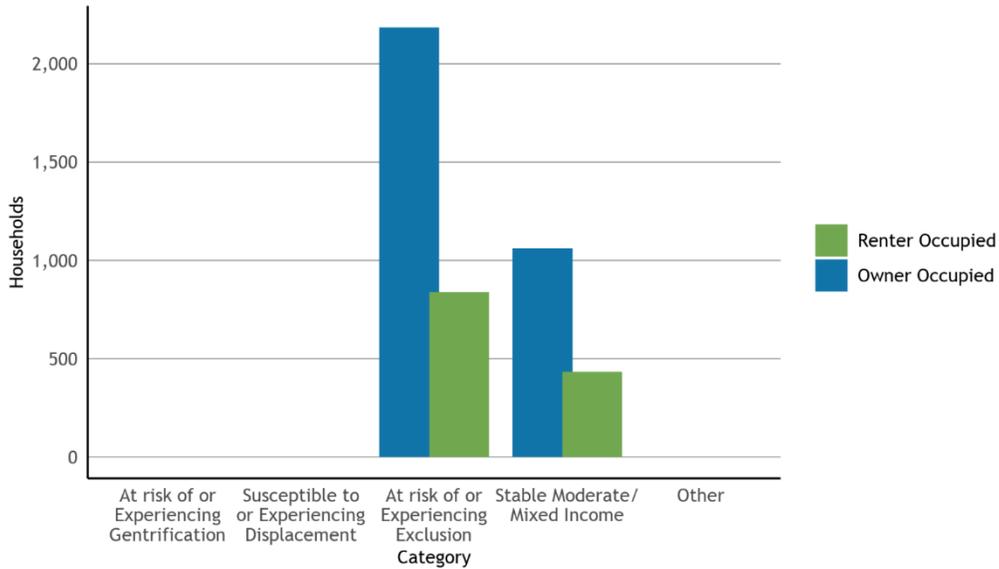
Figure A-18: Households by Displacement Risk and Tenure

Universe: Households
Notes: Displacement data is available at the census tract level. Staff aggregated tracts up to jurisdiction level using census 2010 population weights, assigning a tract to jurisdiction in proportion to block level population weights. Total household count may differ slightly from counts in other tables sourced from jurisdiction level sources. Categories are combined as follows for simplicity: At risk of or Experiencing Exclusion: At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive At risk of or Experiencing Gentrification: At Risk of Gentrification; Early/Ongoing Gentrification; Advanced Gentrification Stable Moderate/Mixed Income: Stable Moderate/Mixed Income Susceptible to or Experiencing Displacement: Low-Income/Susceptible to Displacement; Ongoing Displacement Other: High Student Population; Unavailable or Unreliable Data
Source: Urban Displacement Project for classification, American Community Survey 5-Year Data (2015-2019), Table B25003 for tenure.

HOUSING STOCK CHARACTERISTICS

Housing Types, Year Built, Vacancy, and Permits

In recent years, most housing produced in the region and across the state consisted of single-family homes and larger multi-unit buildings. However, some households are increasingly interested in constructing more "missing middle housing" – including duplexes, triplexes, townhomes, cottage clusters, and accessory dwelling units (ADUs). These housing types may create options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age-in-place.

The housing stock of Half Moon Bay in 2020 was made up of 60.4% single-family detached homes, 11.9% single-family attached homes, 6.0% multi-family homes with 2 to 4 units, 10.4% multi-family homes with 5 or more units, and 11.3% mobile homes (see Figure A-19). In Half Moon Bay, the housing type that experienced the most growth between 2010 and 2020 was *Multifamily Housing: Five-plus Units*.
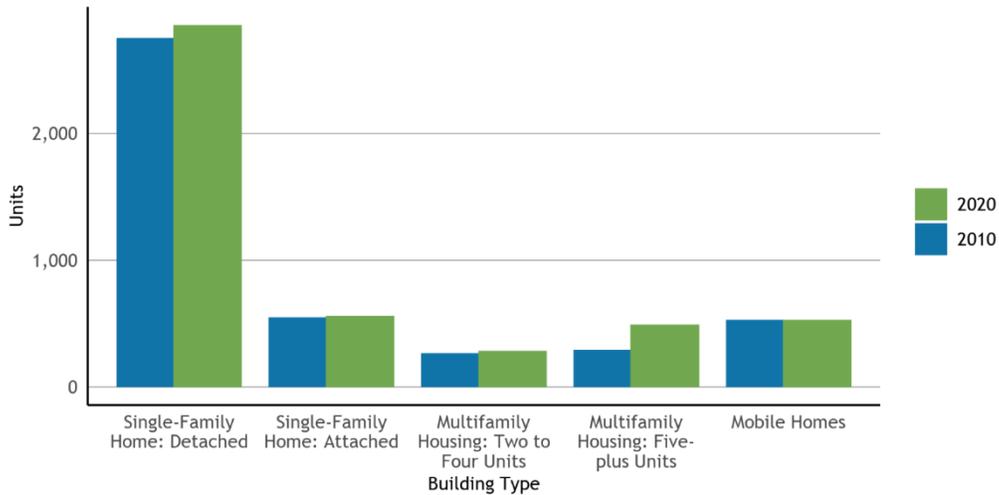
Figure A-19: Housing Type Trends

Universe: Housing units
Source: California Department of Finance, E-5 series

Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region. In Half Moon Bay, the largest proportion of the housing stock was built from 1960 to 1979, with 2,039 units constructed during this period (see Figure A-20). Since 2010, 5.6% of the current housing stock was built, about 300 units.
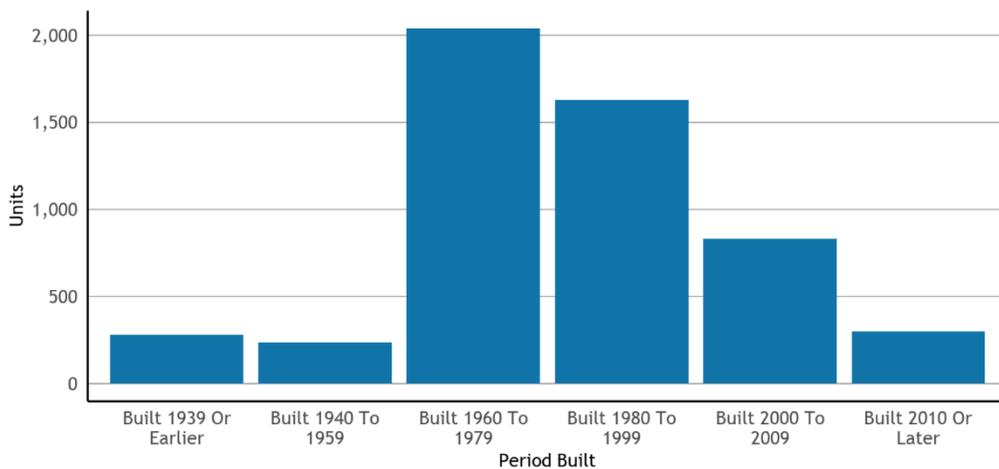

Figure A-20: Housing Units by Year Structure Built

Universe: Housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034

Vacant units make up 9.0% of the overall housing stock in Half Moon Bay. The rental vacancy stands at 5.1%, while the ownership vacancy rate is 3.7%. Of the vacant units, the most common

type is *For Seasonal, Recreational, Or Occasional Use* (see Figure A-21).[10] Throughout the Bay Area, vacancies make up 2.6% of the total housing units, with homes listed for rent; units used for *recreational or occasional use*, and units not otherwise classified (*other vacant*) making up the majority of vacancies.

The Census Bureau classifies a unit as vacant if no one is occupying it when census interviewers are conducting the American Community Survey or Decennial Census. Vacant units classified as "for recreational or occasional use" are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like Airbnb are likely to fall into this category.

The Census Bureau classifies units as "other vacant" if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration.[11] In a region with a thriving economy and housing market like the Bay Area, units being renovated/repaired and prepared for rental or sale likely represent a large portion of the "other vacant" category. Additionally, the need for seismic retrofitting in older housing stock could also influence the proportion of "other vacant" units in some jurisdictions.[12]
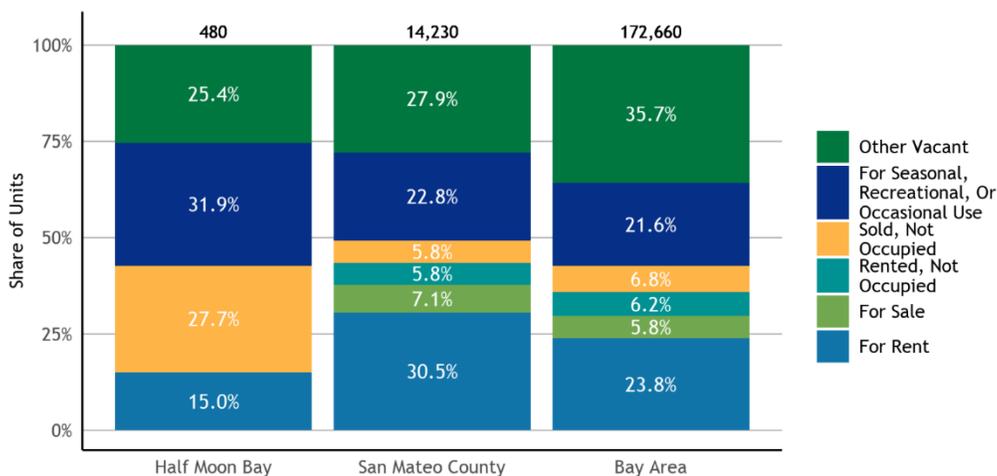

Figure A-21: Vacant Units by Type

Universe: Vacant housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25004

[10] The vacancy rates by tenure is for a smaller universe than the total vacancy rate first reported, which in principle includes the full stock (9.0%). The vacancy by tenure counts are rates relative to the rental stock (occupied and vacant) and ownership stock (occupied and vacant) - but exclude a a significant number of vacancy categories, including the numerically significant *other vacant*.

[11] For more information, see pages 3 through 6 of this list of definitions prepared by the Census Bureau: https://www.census.gov/housing/hvs/definitions.pdf.

[12] See Dow, P. (2018). Unpacking the Growth in San Francisco's Vacant Housing Stock: Client Report for the San Francisco Planning Department. University of California, Berkeley.

Between 2015 and 2019, 131 housing units were issued permits in Half Moon Bay. 39.7% of permits issued in Half Moon Bay were for above moderate-income housing, 18.3% were for moderate-income, and 42.0% were for low- or very low-income (see Table A-4).

Table A-4: Housing Permitting

Income Group	Number of Permits
Above Moderate-Income	52
Very Low-Income	52
Moderate-Income	24
Low-Income	3

Universe: Housing permits issued between 2015 and 2019
Notes: HCD uses the following definitions for the four income categories: Very Low-Income: units affordable to households making less than 50% of the AMI for the county in which the jurisdiction is located. Low-Income: units affordable to households making between 50% and 80% of the AMI for the county in which the jurisdiction is located. Moderate-Income: units affordable to households making between 80% and 120% of the AMI for the county in which the jurisdiction is located. Above Moderate-Income: units affordable to households making above 120% of the AMI for the county in which the jurisdiction is located.
Source: California Department of Housing and Community Development (HCD), 5th Cycle Annual Progress Report Permit Summary (2020)

Existing Affordable Housing Inventory

The first affordable housing units occupied in Half Moon Bay were at 1001 Main Street, also known as Ocean View Plaza, in 1968. Built by Lesley Senior Communities, this location includes 42 studios and 8 one-bedroom units for very low-income seniors. The owner is a non-profit housing developer who remains the sole operator of the site and continues to support local seniors in need of stable housing. Between 1996 to 2004, a total of 142 affordable family housing units were added (see Table A-5). In 2014, roughly 200 units (140 net new) for very low-income seniors were added via the redevelopment of Half Moon Village and the development of the Coastside Senior Housing project, which included a senior center to benefit all seniors on the Coastside.

In December 2020, San Mateo County acquired the Coastside Inn motel located in the center of town on HWY 1 near HWY 92 in Half Moon Bay. The County began a pilot shelter program at the site, which was in operation until April 2021, when the new shelter opened in partnership with local non-profit LifeMoves as the operator. With the assistance of LifeMoves, the property provides interim housing and support services to families, couples, and individuals experiencing homelessness in Half Moon Bay and the Coastside. With 52 private rooms, the Coast House offers safe shelter and wraparound case management services to help clients work toward long-term self-sufficiency and return to homes of their own. There is interest to convert this property into permanent housing; however, it is unknown if that conversion will occur during the Cycle 6 Housing Element due to the current needs of unhoused households in Half Moon Bay and the lack of interim housing options on the Coastside.

Table A-5: Existing Affordable Housing

Development	Units	Year Occupied	Affordability Restrictions
Ocean View Plaza Lesley Senior Communities 1001 Main Street	Studio: 42 very low 1 BR: 8 very low	1968	Senior housing; affordability expired in 2017[1]
Main Street Park - Phase 1 MidPen Housing Corp. 1101/1131 Main Street	1 BR: 6 low 2 BR: 17 low 3 BR: 11 low 4 BR: 2 low	1996	Family housing; 55-year affordability through 2051
Main Street Park - Phase 2 MidPen Housing Corp. 1101/1131 Main Street	1 BR: 2 very low 2 BR: 9 very low 3 BR: 17 very low	2001	Family housing; 55-year affordability through 2056
Nerhan Duplex 665-667 Poplar Street	2 BR: 2 moderate	2002	Family housing; affordability expired in 2022[2]
Ocean Colony Partners (Spyglass) 2452 Cabrillo Hwy South	1 & 2 BR: 5 very low 1 & 2 BR: 7 low/mod.	2003	Family housing; affordability through 2038
Lesley Gardens Lesley Senior Communities 701 Arnold Street	1 BR: 61 very low 2 BR: 2 very low 1 manager unit	2004	Senior housing; 40-year affordability through 2044
Half Moon Village San Mateo Co. Housing Auth.; MidPen Housing Corp. 3 Bloom Lane	1 BR: 149 low/very low 2 BR: 11 low/very low	2014	Senior housing; affordability in perpetuity
Coastside Senior Housing Mercy Housing Inc.; Lesley Senior Communities 925 Main Street	1 BR: 39 very low 1 manager unit	2014	Senior housing; affordability in perpetuity
Coast House San Mateo County; operated by LifeMoves 230 Cabrillo Hwy South	Interim housing: 52 (Possibility of conversion to permanent housing)	2020	Interim/shelter housing; affordability in perpetuity with

Source: City of Half Moon Bay
[1]Though the affordability restrictions of Ocean View Plaza expired in 2017, the project is owned by a nonprofit housing provider, which lowers the risk of conversion.
[2]City staff are working with the property owner to preserve these units.

Assisted Housing Developments At-Risk of Conversion

While there is an immense need to produce new affordable housing units, ensuring that the existing affordable housing stock remains affordable is equally important. Additionally, it is typically faster and less expensive to preserve currently affordable units that are at risk of converting to market rate than it is to build new affordable housing.

The data in Table A-6 comes from the California Housing Partnership's Preservation Database, the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing. However, this database does not include all deed-restricted affordable units in the state, so there may be at-risk assisted units in a jurisdiction that are not captured in this data table. There are 371 assisted units in Half Moon Bay in the Preservation Database. Of these units, 0.5% are at *High Risk* or *Very High Risk* of Conversion.[13] One property that is not included in the Preservation Database is a duplex at 665-667 Poplar with affordable deed restrictions expiring in 2022.

Table A-6: Assisted Units at Risk of Conversion

Income	Half Moon Bay	San Mateo County	Bay Area
Low	371	4,656	110,177
Moderate	0	191	3,375
High	0	359	1,854
Very High	2	58	1,053
Total Assisted Units in Database	373	5,264	116,459

Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included.
Source: California Housing Partnership, Preservation Database (2020)

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[13] California Housing Partnership uses the following categories for assisted housing developments in its database:
- Very-High Risk: Affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.
- High Risk: Affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.
- Moderate Risk: Affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.
- Low Risk: Affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.

Low- and Moderate-Income Housing in the Coastal Zone

The City of Half Moon Bay is located entirely within the Coastal Zone. California Government Code §65590 et seq. prohibits conversion or demolition of residential dwelling units occupied by low- or moderate-income persons or families unless provision has been made for the replacement in the same city or county of those dwelling units with units for persons and families of low- or moderate-income. Among other exclusions, this requirement does not apply to single structures with fewer than three units, or fewer than 10 units for projects with more than one structure.

During the 1982 through 1993 period, five rental units were converted to condominiums and were required to remain affordable to moderate-income households. From 1993 to 2014, no additional low- or moderate-income units were demolished or converted. During Cycle 5, from 2015 – 2022, a total of two dwelling units affordable to low- or moderate-income households were demolished, and no units were converted from low- or moderate-income to market rate. The two demolished units were within one-structure buildings and are therefore not subject to the replacement requirements of California Government Code §65590. One of these units was an unpermitted attached ADU that City staff encouraged the property owner to legalize; however, the owner was more interested in using that floor area for the primary residence. The other unit was on State Parks-owned property immediately adjacent to an eroding bluff. This "ranger house" had to be red-tagged and removed because 30 feet of coastal bluff on the west side of the home had fallen away onto the beach in early 2017 leaving the foundation of the structure exposed on the bluff face. State Parks in interested in replacing the unit in a better location and the Local Coastal Land Use Plan (LCLUP) allows new units on State Parks land for ranger housing through the Workforce Housing Overlay (WHO).

Substandard Housing

Housing costs in the region are among the highest in the country, which could result in households, particularly renters, needing to live in substandard conditions to afford housing. Generally, there is limited data on the extent of substandard housing issues in a community. The Census Bureau data can give a sense of some of the substandard conditions that may be present; however, this is a limited picture. For example, 1.1% of renters in Half Moon Bay reported lacking a kitchen and no renters lack plumbing, similar to owners where none lacked a kitchen, and none lacked plumbing. Table A-7 presents the age of housing stock and rehabilitation needs. The City is aware, however, that units not reported as housing nor otherwise tracked in any City records, such as trailers and other structures that may be provided for farmworkers, are likely substantially substandard in numerous ways. The City also supports various nonprofits that help special low-income households with home repairs, including window replacements, electrical, and plumbing. The City's community preservation and code enforcement staff receive very few complaints per year about poorly maintained properties. Most cases involve hoarding and unkempt vegetation/unsafe trees. Sometimes unsafe structures are found. The City's response

is to support the needed improvements through voluntary compliance with support from service agencies if the household qualifies and, if warranted, through targeted code enforcement.

Table A-7: Age of Housing Stock and Estimated Rehabilitation Needs

Year Built	Net Number of Units	Percent of Total	Units Needing Rehab, Percent	Units Needing Rehab, Total	Notes
2014 or later	421	8%			
2010 to 2013	186	4%			
2000 to 2009	372	7%	0.5%	2	
1990 to 1999	764	15%	1.0%	8	
1980 to 1989	779	15%	3.0%	23	
1970 to 1979	1,266	25%	5.0%	63	
1960 to 1969	764	15%	10.0%	76	
1950 to 1959	279	5%	20.0%	56	
1940 to 1949	95	2%	30.0%	29	
1939 or earlier	172	3%	30.0%	52	
Total	5,098			308	Total Units Needing Rehab
				6%	Percentage of Total Units
			99.5%	5,073	Units That Can Be Repaired
			0.5%	25	Units That Must Be Replaced

Source: 2020 American Community Survey 5-Year Estimates

Home and Rent Values

Home prices reflect a complex mix of supply and demand factors, including an area's demographic profile, labor market, prevailing wages, and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation. The typical home value in Half Moon Bay was estimated at $1,338,430 by December 2020, per data from Zillow. The largest proportion of homes were valued between $1M - $1.5M (see Figure A-23). By comparison, the typical home value is $1,418,330 in San Mateo County and $1,077,230 in the Bay Area, with the largest share of units valued from $1M - $1.5M (county) and $500K - $750K (region).

The region's home values have increased steadily since 2000, except for a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2001, the typical home value has increased 83.5% in Half Moon Bay from $729,550 - $1,338,430. This change is below the change in San Mateo County, and below the change for the region (see Figure A-24).
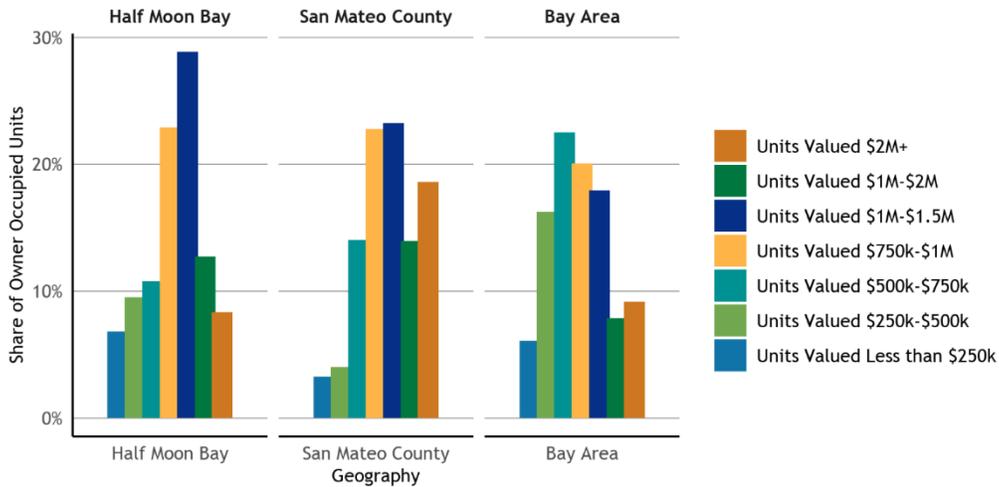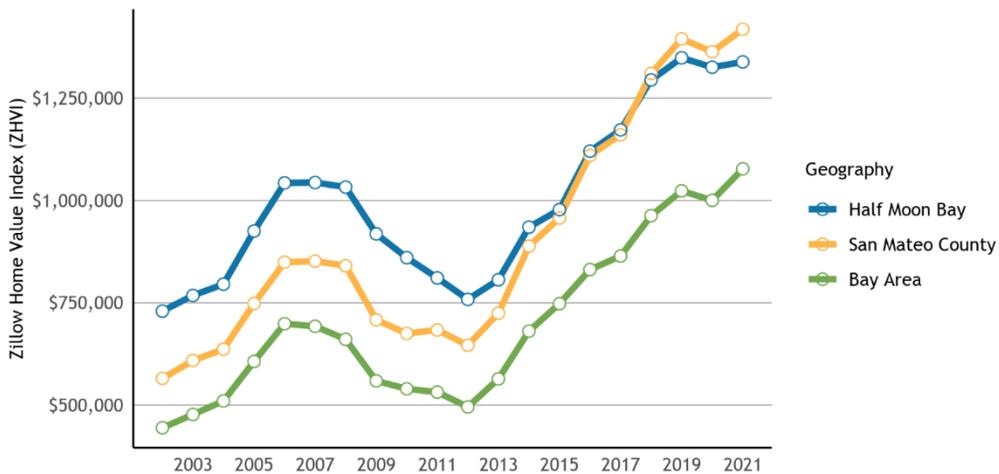
Figure A-23: Home Values of Owner-Occupied Units

Universe: Owner-occupied units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25075
For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-07.

The region's home values have increased steadily since 2000, besides a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2001, the typical home value has increased 83.5% in Half Moon Bay from $729,550 - $1,338,430. This change is below the change in San Mateo County, and below the change for the region (again, see Figure A-24).

Figure A-24: Zillow Home Value Index (ZHVI)

Universe: Owner-occupied housing units
Notes: Zillow describes the ZHVI as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range. The

ZHVI includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow. The regional estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF's E-5 series For unincorporated areas, the value is a population weighted average of unincorporated communities in the county matched to census-designated population counts.
Source: Zillow, Zillow Home Value Index (ZHVI)

Similar to home values, rents have also increased dramatically across the Bay Area in recent years. Many renters have been priced out, evicted, or displaced, particularly communities of color. Residents finding themselves in one of these situations may have had to choose between commuting long distances to their jobs and schools or moving out of the region, and sometimes, out of the state.

In Half Moon Bay, the largest proportion of rental units rented in the *Rent $1500 - $2,000* category, totaling 18.6%, followed by 18.0% of units renting in the *Rent $500 - $1,000* category (see Figure A-25). Looking beyond the City, the largest share of units is in the *$3,000 or more* category (county) compared to the *$,1500- $2,000* category for the region as a whole.
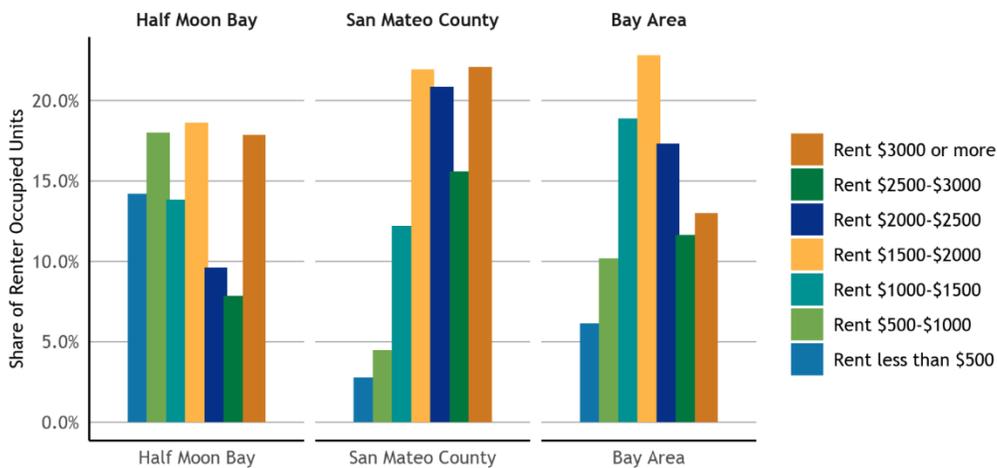

Figure A-25: Contract Rents for Renter-Occupied Units

Universe: Renter-occupied housing units paying cash rent
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056

Between 2009 to 2019, the median rent increased by 9.3% in Half Moon Bay, from $1,450 - $1,600 per month (see Figure A-26). In San Mateo County, the median rent has increased 41.1%, from $1,360 - $2,200. The median rent in the region has increased significantly during this time from $1,200 - $1,850, a 54% increase. Through empirical analysis, staff believes the median rent in Half Moon Bay in 2022 is now at or near $2,000 per month.
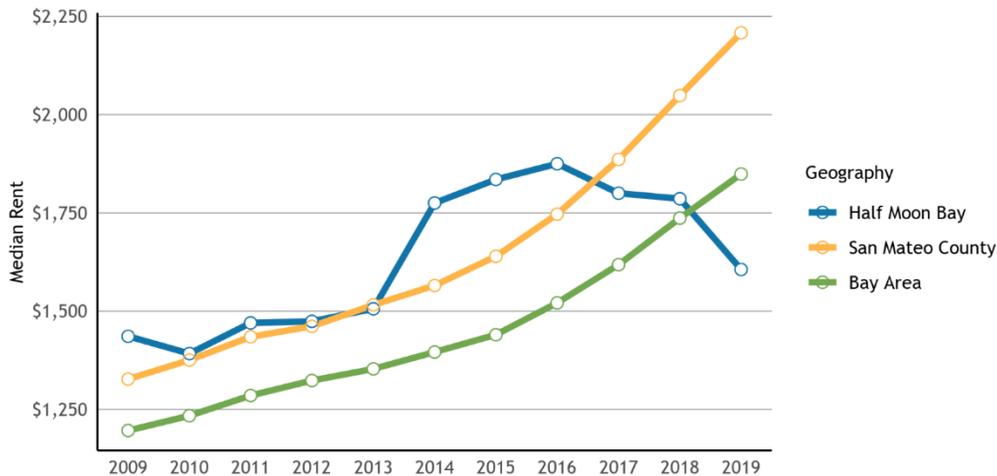
Figure A-26: Median Contract Rent

Universe: Renter-occupied housing units paying cash rent
Notes: For unincorporated areas, median is calculated using distribution in B25056.
Source: U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for unincorporated areas). County and regional counts are weighted averages of jurisdiction median using B25003 rental unit counts from the relevant year.

Overpayment and Overcrowding

A household is considered "cost-burdened" if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered "severely cost-burdened." Low-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. Spending such large portions of their income on housing puts low-income households at higher risk of displacement, eviction, or homelessness.

Renters are often more cost-burdened than owners. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by market increases. When looking at the cost burden across tenure ~~in Half Moon Bay, 15.4% of renters spend 30% to 50% of their income on housing compared to 17.6% of those that own~~ (see Figure A-27). Additionally, 21.2% of renters spend 50% or more of their income on housing, while 11.3% of owners are severely cost-burdened. <u>Therefore, renter households are more likely to experience challenges with housing security and an increased risk of becoming homeless.</u>
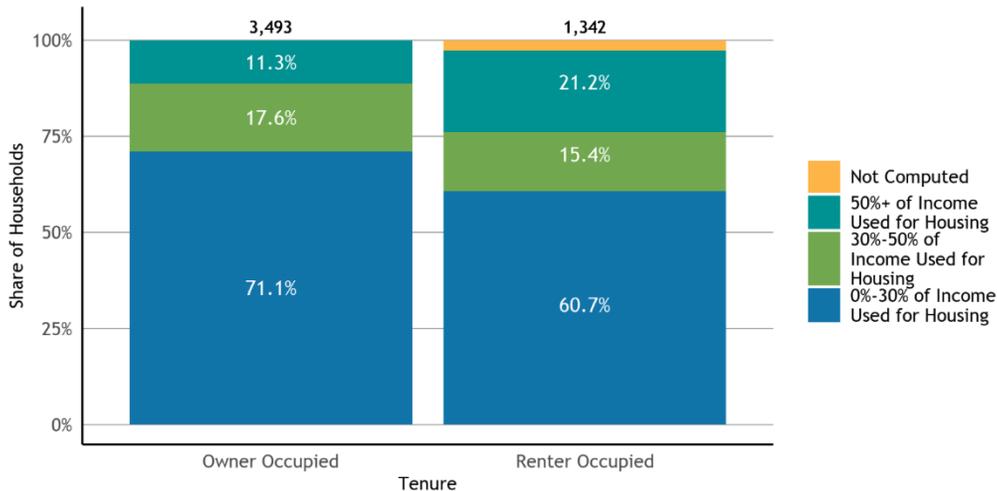
Figure A-27: Cost Burden by Tenure

Universe: Occupied housing units
Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091

In Half Moon Bay, 15.6% of households spend 50% or more of their income on housing, while 16.8% spend 30% to 50%. However, these rates vary greatly across income categories (see Figure A-28).

In Half Moon Bay, 1,123 of the City's 1,943 lower-income households (58%) are overpaying for housing. For exampleIt is also notable that, 65.7% of Half Moon Bay households making less than 30% of AMI spend the majority of their income on housing. Half Moon Bay residents making more than 100% of AMI, none are severely cost-burdened, and 85.9% of those making more than 100% of AMI spend less than 30% of their income on housing.

The census's highest cut-off for identifying overpayment by tenure (Table B25106) is $75,000, which is lower than San Mateo County's lower-income limit. However, the census does allow for an estimate quantification of the number of lower-income households overpaying for housing, by tenure. Of Half Moon Bay's 535 homeowner households earning less than $75,000 annually, 267 (just under 50%) spend 30 percent or more of their income on housing. Of the city's 415 renter households earning less than $75,000 annually, 308 (74%) spend 30 percent or more of their income on housing. Of the 575 households earning less than $75,000 annually, 308 (54%) are renters and 267 (46%) are homeowners.

With limited financial resources due to their high cost of housing, it is common for low-income households to be financially constrained and therefore hard to budget or afford common

expenses such as health care, nutritional food, transportation costs, school supplies, recreational experiences, and so on.
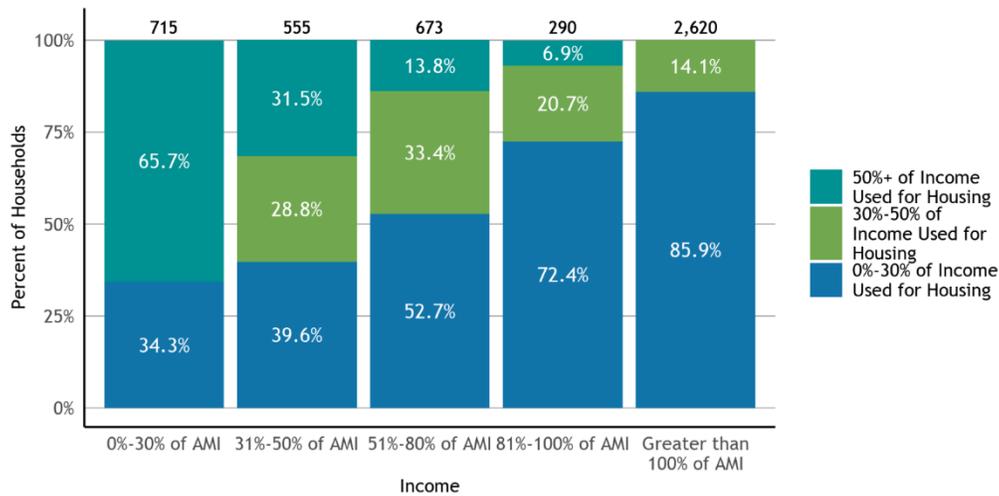

Figure A-28: Cost Burden by Income Level

Universe: Occupied housing units
Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. As a result, they often pay a greater percentage of their income on housing, and in turn, are at a greater risk of housing insecurity. Hispanic or Latinx residents are the most cost-burdened with 35.5% spending 30% to 50% of their income on housing, and Other Race or Multiple Races, Non-Hispanic residents are the most severely cost-burdened with 65.9% spending more than 50% of their income on housing (see Figure A-29).
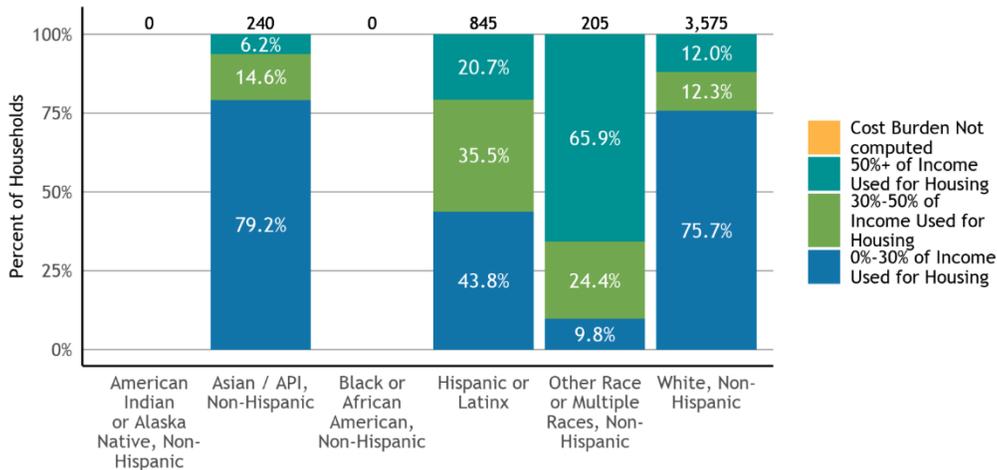
Figure A-29: Cost Burden by Race

Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. For the purposes of this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Large family households often have special housing needs due to a lack of adequately sized affordable housing available. The higher costs required for homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden than the rest of the population and can increase the risk of housing insecurity.

In Half Moon Bay, 43.5% of large family households experience a cost burden of 30% - 50%, while 7.7% of households spend more than half of their income on housing. Some 14.5% of all other households have a cost burden of 30% - 50%, with 16.3% of households spending more than 50% of their income on housing (see Figure A-30).
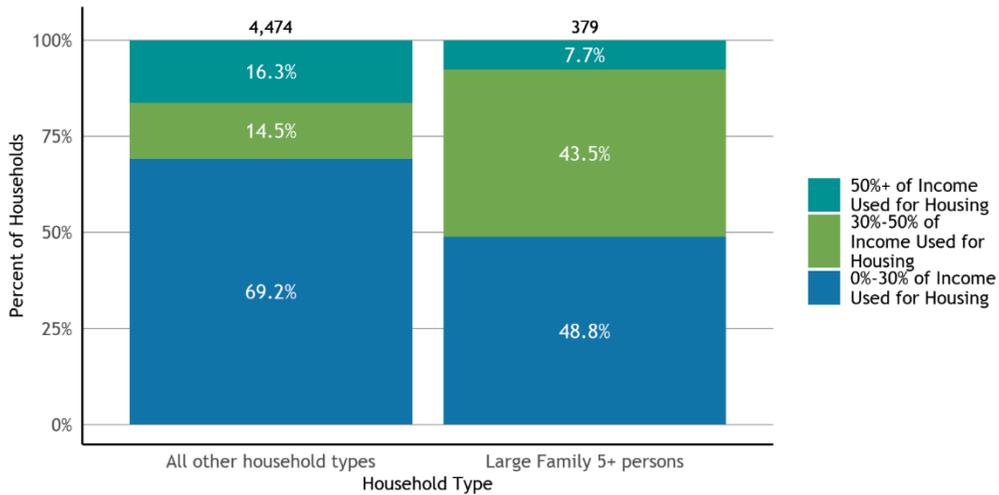
Figure A-30: Cost Burden by Household Size

Universe: Occupied housing units
Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

When cost-burdened seniors are no longer able to make house payments or pay rent, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. 57.4% of seniors making less than 30% of AMI are spending the majority of their income on housing. For seniors making more than 100% of AMI, 82.1% are not cost-burdened and spend less than 30% of their income on housing (see Figure A-31).
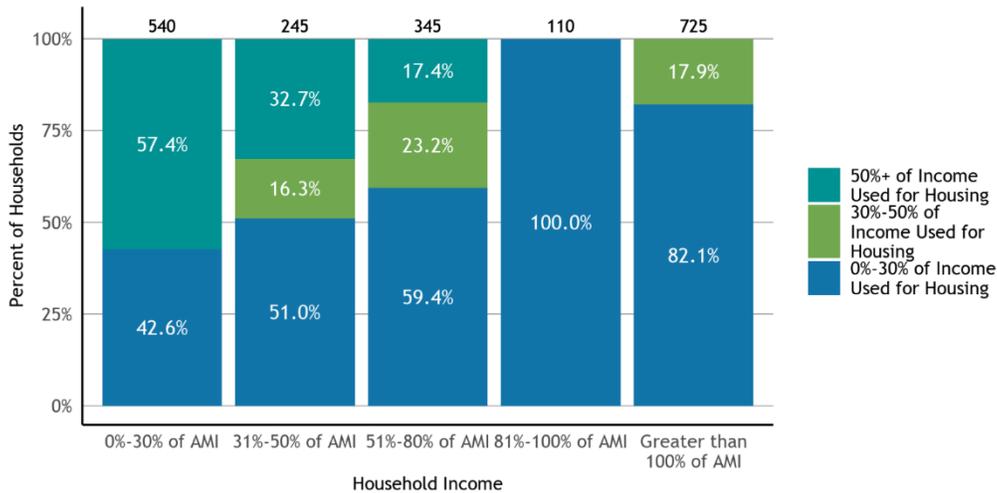
Figure A-31: Cost-Burdened Senior Households by Income Level

Universe: Senior households
Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. There are several different standards for defining overcrowding, but this report uses the Census Bureau definition, which is more than one occupant per room (not including bathrooms or kitchens). Additionally, the Census Bureau considers units with more than 1.5 occupants per room to be severely overcrowded.

Overcrowding is often related to the cost of housing and can occur when demand in a city or region is high. In many cities, overcrowding is seen more amongst those that are renting, with multiple households sharing a unit to make it possible to stay in their communities. In Half Moon Bay, 9.3% of households that rent are severely overcrowded (more than 1.5 occupants per room), compared to ownership households where severe overcrowding was not reported (see Figure A-32). In Half Moon Bay, 4.4% of renters experience moderate overcrowding (1 to 1.5 occupants per room), compared to 1.7% for those who own.

Overcrowding also often disproportionately impacts low-income households. Approximately 12% of very low-income households (31 - 50% AMI) experience severe overcrowding, while no households above 100% experience this level of overcrowding (see Figure A-33).

Figure A-32: Overcrowding by Tenure and Severity

Universe: Occupied housing units
Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release
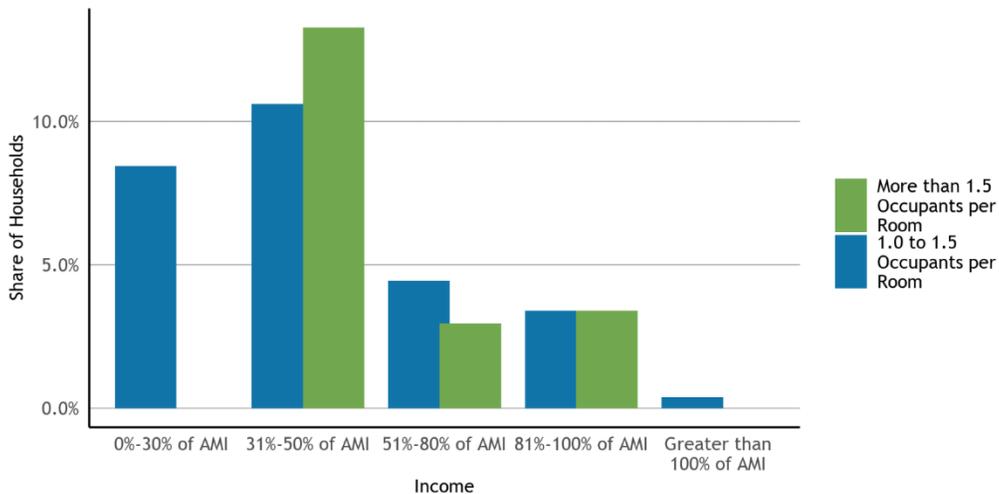
Figure A-33: Overcrowding by Income Level and Severity

Universe: Occupied housing units
Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. Income groups are based on HUD calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Communities of color are more likely to experience overcrowding similar to how they are more likely to experience poverty, financial instability, and housing insecurity. People of color tend to experience overcrowding at higher rates than White residents. In Half Moon Bay, the racial group with the largest overcrowding rate is *Hispanic or Latinx* (see Figure A-34)
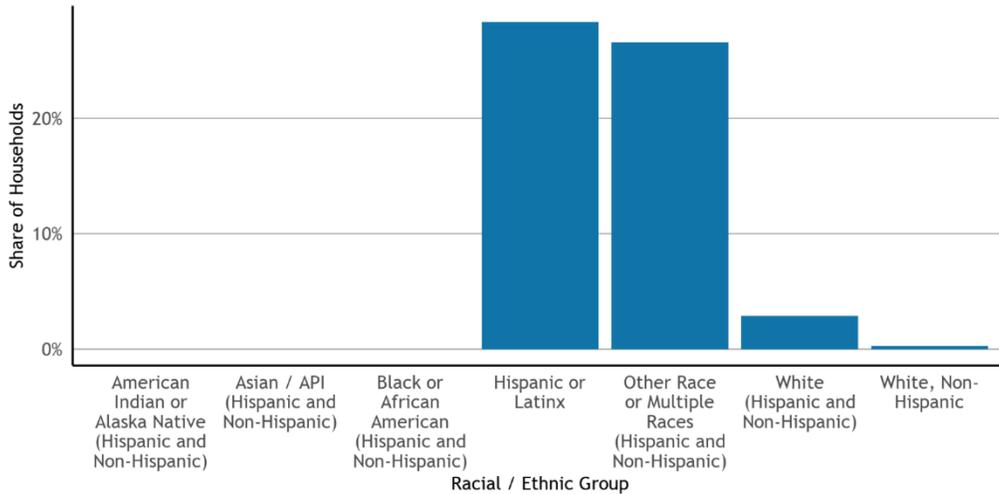

Figure 34: Overcrowding by Race

Universe: Occupied housing units

Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labeled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014

Large Households

Large households often have different housing needs than smaller households. If a city's rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions. In Half Moon Bay, 427 (approximately 9%) of all households are considered large, meaning they contain 5 or more persons. for For these large households, with 5 or more persons, most units (53.4%) are owner occupied (see Figure A-35). In 2017, 26.4% of large households were very low-income, earning less than 50% of the AMI.
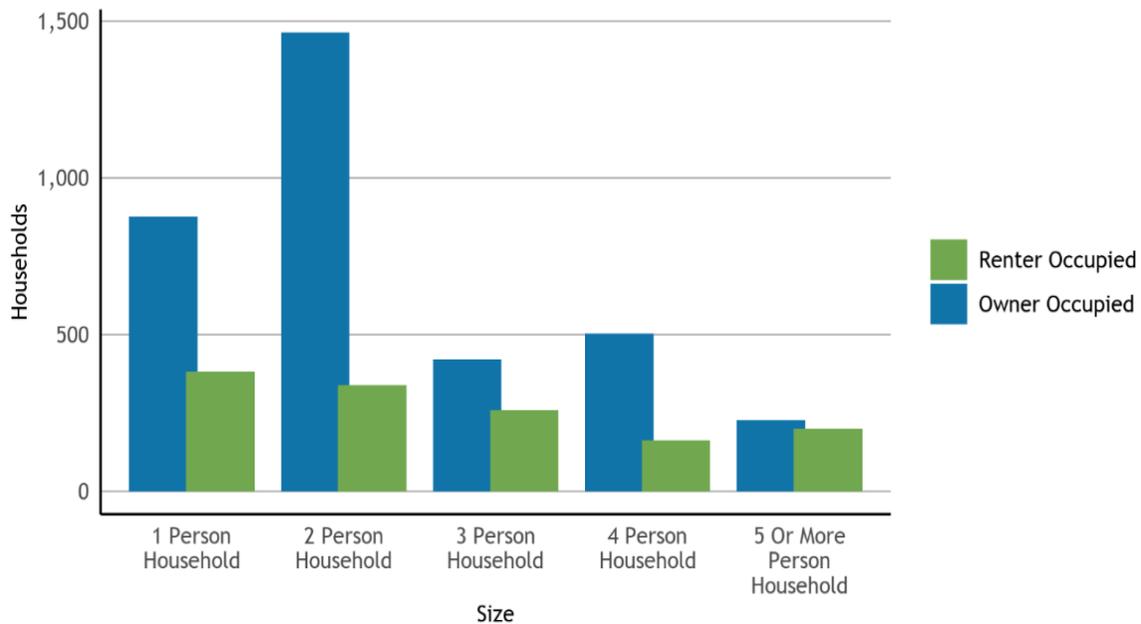
Figure A-35: Household Size by Tenure

Universe: Occupied housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009

The unit sizes available in a community affect the household sizes that can access that community. Large families are generally served by housing units with 3 or more bedrooms, of which there are 3,290 units in Half Moon Bay. Among these large units with 3 or more bedrooms, 13.2% are owner-occupied and 86.8% are renter occupied (see Figure A-36).
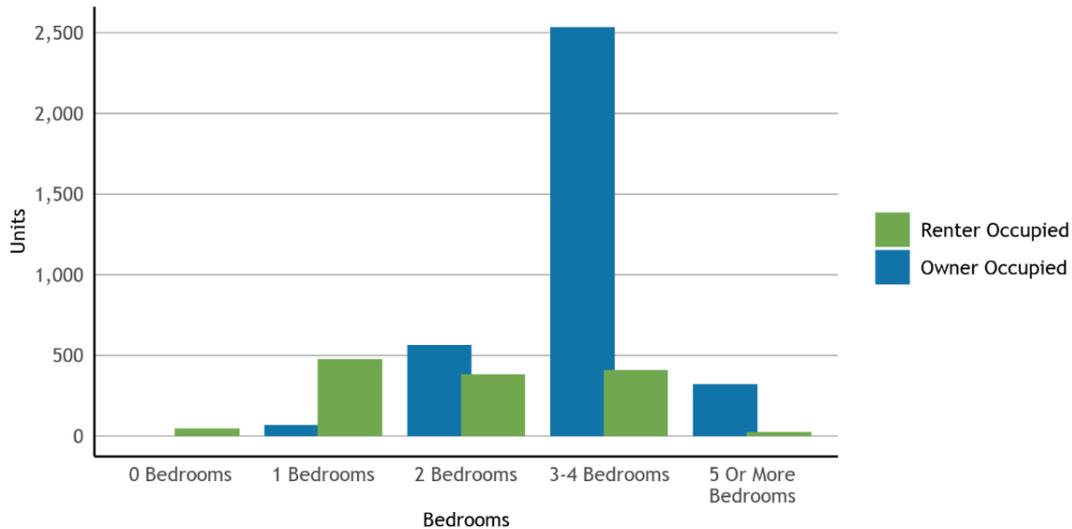
Figure A-36: Housing Units by Number of Bedrooms

Universe: Housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042

Moon Bay's percentage of large family households is lower than both San Mateo County and the Bay Area region's (11% for both, compared to 9% in Half Moon Bay). Of the city's large family households, 40.9% have incomes greater than the area median income (AMI) and 32.7% make between 51% to 100% of AMI. There are 113 large households (26.4% of all large households) considered extremely low income, with household incomes between 0% and 50% of AMI.

The City of Half Moon Bay provides a Housing Resources webpage where they host links to various non-profits that serve residents within their jurisdiction. For example, the non-profit Coastside Hope provides food pantry services, a family "adoption" community program and other emergency programs that are available for larger families who need assistance. They also include the non-profit My Puente which offers college scholarships for qualifying student residents. Other services available to low-income families include emergency services in times of natural disasters such as flooding which is especially relevant in Half Moon Bay.

The website also provides a link to the Society of St. Vincent De Paul of San Mateo County which has a safety-net program called the "Peninsula Family Resource Center." This program provides basic survival necessities, such as food and clothing, for families in need along with wellness support. Qualifying, referred families are also able to receive help with rent or utilities via a referral from the San Mateo County CORE Agency. There are also local non-profits dedicated to helping low-income families navigate the homebuying process, such as Housing Endowment And Regional Trust (HEART) of San Mateo County. This non-profit trust offers first-time homebuyer programs, an Accessory Dwelling Unit (ADU) center, along with housing consulting services.

Housing Element programs that support large households include:

- Program 1-4 (Residential Density Bonus)
- Program 3-3 (Home Sharing and Cooperative Housing)
- Program 3-5 (Large and Multi-Generational Households)
- Program 3-6 (Childcare)
- Program 6-4 (Removal of Constraints)

Female-Headed Households

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, which may be supporting children or a family with only one income. In Half Moon Bay, the largest proportion of households is *Married-couple Family Households* at 59.1% of the total, while *Female-Headed Households* make up 4.6% of all households.
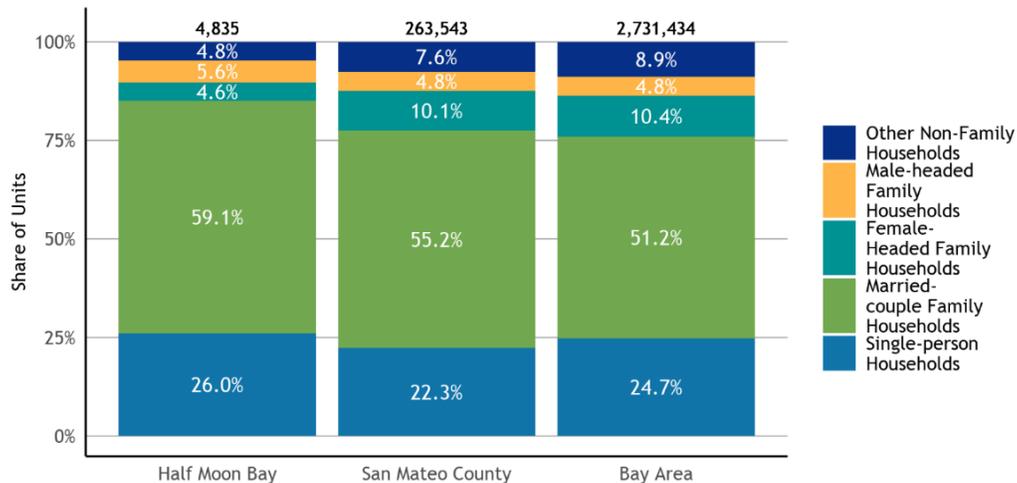
Figure A-37: Household Type

Universe: Households
Notes: For data from the Census Bureau, a "family household" is a household where two or more people are related by birth, marriage, or adoption. "Non-family households" are households of one person living alone, as well as households where none of the people are related to each other.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001

There were 221 female-headed households reported in Half Moon Bay, 66% of households had children. Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. Moreover, the added need for childcare can make finding a home that is affordable more challenging, especially so in consideration of the lack of affordable childcare spaces on the Coastside as identified in a Child Care and Early Learning Needs Assessment prepared in 2022 by San Mateo County's Office of Education.[14] In Half Moon Bay, few if any female-headed households with children fall below the Federal Poverty Line, and few if any female-headed households *without* children live in poverty (see Figure A-38). City staff has received feedback through community outreach that suggests

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[14] San Mateo County Office of Education, 2022 Child Care and Early Learning Needs Assessment, https://www.smcoe.org/about/child-care-partnership-council/needs-assessment.html

there is a sizable subset of female-headed households living within the extremely low- and very low-income categories that may be just above the poverty line and therefore not captured in the Census data. Input staff received generally describes serious conditions of overcrowding, which include female-headed households with children sharing housing with other families to prevent homelessness.

The City of Half Moon Bay's Housing Resources webpage hosts links to various non-profits that serve its residents, including female-headed households. Of particular relevance to this sub-set of the population is homeless prevention, as well as affordable child-care options. The City includes LifeMoves.org, which offers residential services, and prevention and supportive services to help residents. Their support services would also be relevant to female-headed households that may be struggling to prevent homelessness. Haven Connect, an online portal that aggregates affordable housing opportunities with direct links to interest and application forms for housing sites, is also highlighted. Links to food pantry services are provided, as well links to the San Mateo County Department of Housing's rental assistance programs.

With regard to child-care options, Coast-side Children is included on the City's "Useful Links" webpage. This non-profit provides child care and education (pre-school and after school programs) to the local community. The same "Useful Links" webpage also provides a link to the Child Care Coordinating Council, which seeks to help local families find child care, pay for child care, and help them get access to other critical resources for their families.

. Izzi Early Education also provides comprehensive early care, education and family services to low-income families. Qualifying Half Moon Bay residents are able to apply for assistance during pregnancy and after, with services that include home visiting to promote the health of pregnant mothers, as well as year-round full-day early learning and child-care services for children aged 6 weeks and older. Their home visiting program supports bilingual families in both Spanish and Arabic.

Housing Element programs that support female-headed households include:

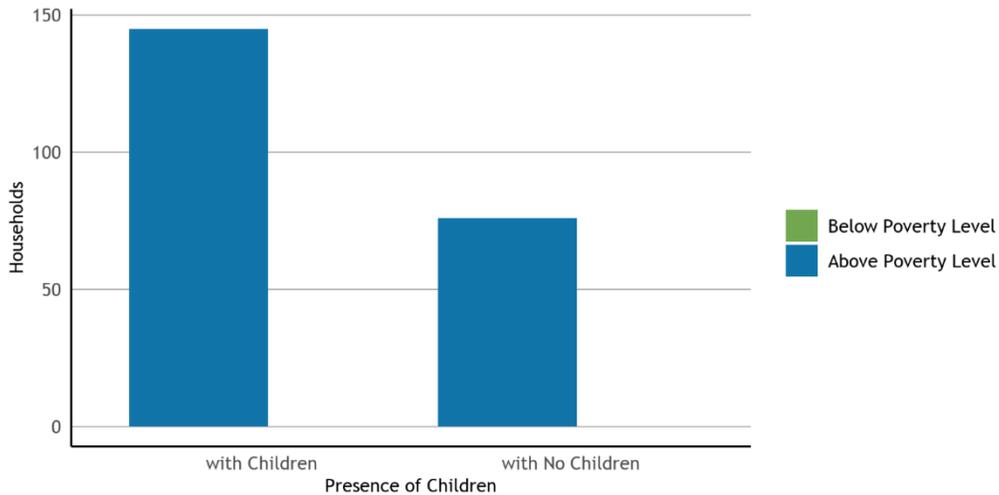- Program 3-3 (Home Sharing and Cooperative Housing)
- Program 3-6 (Childcare)

Figure A-38: Female-Headed Households by Poverty Status

Universe: Female Households
Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to AMI.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012

Seniors

Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions, and/or reduced mobility. Seniors who rent may be at even greater risk for housing challenges than those who own, due to income differences between these groups. The largest proportion of senior households who rent make *0% - 30% of AMI*, while the largest proportion of senior households who are homeowners falls in the income group *Greater than 100% of AMI* (see Figure A-39).

The City of Half Moon Bay's Housing Resources site hosts links to various non-profits that serve its senior residents. The non-profit Coastside Hope, St. Vincent DePaul Society, and Second Harvest Food Distribution provides food pantry services, with Coastside Hope also offering a family "adoption" community program and other emergency programs that can assist senior residents. This same non-profit also offers digital navigation services to help individuals who need additional assistance navigating modern technology. MidPen Housing is also included on the same webpage and they provide safe, high-quality, affordable housing to those in need, including senior residents. This non-profit has a property within the jurisdiction, Half Moon Village.

As mentioned above, the non-profit My Puente also offers relevant helpful services for low-income, senior families such as laundry services, and emergency services in times of natural disasters such as flooding. The non-profit also offers home visits for individuals that are 60 years old or greater, thus ensuring the quality of life and physical and mental health of Half Moon Bay's senior population. Other Senior resources mentioned include Senior Coastsiders and

Village of the Coastside. Senior Coastsiders offers support and resources for seniors, including free home repairs. Village of the Coastside non-profit provides cost-effective support to seniors by helping them advocate for their selves, and providing access to services, socialization opportunities, educational opportunities, and other services that help ensure their optimal health.

Housing Element programs that support senior households include:

- Program 1-2 (Missing Middle Housing Development Standards)
- Program 2-1 (Housing Rehabilitation)
- Program 3-1 (Senior and Disabled Housing)
- Program 6-1 (Housing Element Annual Progress Report)
- Program 6-4 (Removal of Constraints)

Figure A-39: Senior Households by Income and Tenure
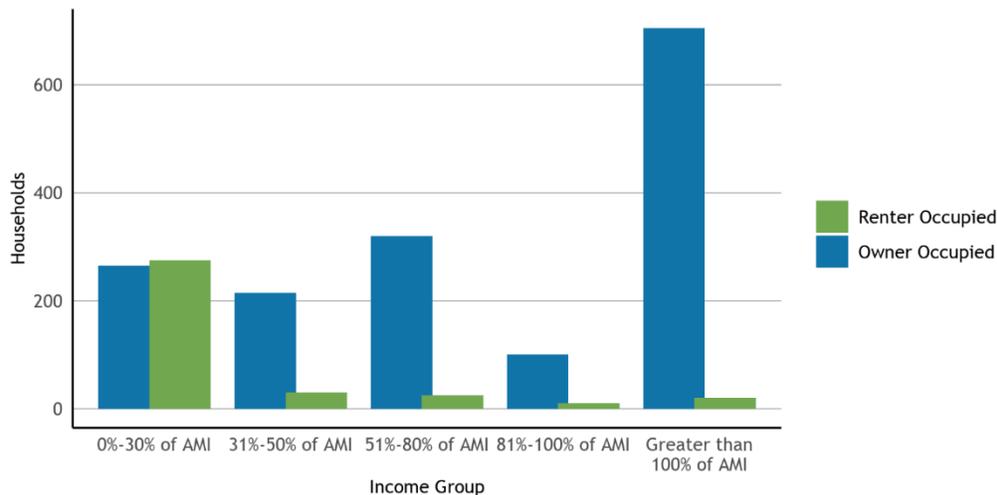
Universe: Senior households
Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Income groups are based on HUD calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

People with Disabilities

People with disabilities face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive, and sensory impairments, many people with

disabilities live on fixed incomes and need specialized care, yet often rely on family members for assistance due to the high cost of care.

When it comes to housing, people with disabilities are not only in need of affordable housing but accessibly designed housing, which offers greater mobility and opportunity for independence. Unfortunately, the need typically outweighs what is available, particularly in a housing market with such high demand. People with disabilities are at high risk for housing insecurity, homelessness, and institutionalization, particularly when they lose aging caregivers. Figure A-40 shows the rates at which different disabilities are present among residents of Half Moon Bay. Overall, 10.3% of people in Half Moon Bay have a disability of any kind.[15]
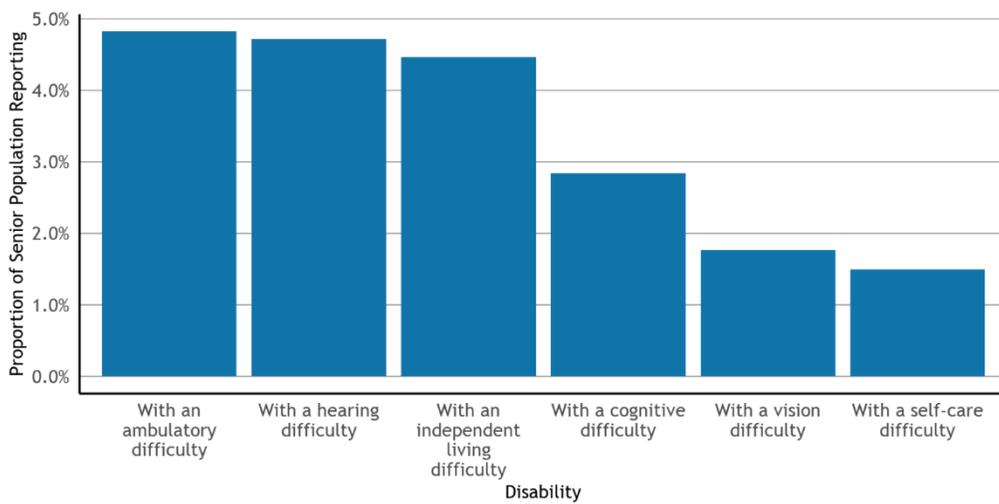
Figure A-40: Disability by Type

Universe: Civilian noninstitutionalized population 18 years and over
Notes: These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed. The Census Bureau provides the following definitions for these disability types: Hearing difficulty: deaf or has serious difficulty hearing. Vision difficulty: blind or has serious difficulty seeing even with glasses. Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions. Ambulatory difficulty: has serious difficulty walking or climbing stairs. Self-care difficulty: has difficulty dressing or bathing. Independent living difficulty: has difficulty doing errands alone such as visiting a doctor's office or shopping.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107.

Half Moon Bay's disabled population is 10.3%, slightly higher than San Mateo County and the Bay Area region at 8.2% and 9.6% respectively. The unemployment rate of Half Moon Bay's disabled population is slightly lower than the population without a disability at 0% and 2% respectively. Twenty-eight Half Moon Bay residents above the age of 18 years old and 22 below 18 years old

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[15] These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.

had some form of developmental disability. Of the 50 total residents, 47 lived at home with a parent or guardian and 3 lived independently or in a supported living.

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down's Syndrome, autism, epilepsy, cerebral palsy, and intellectual disabilities. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.

In Half Moon Bay, of the population with a developmental disability, children under the age of 18 make up 44.0%, while adults account for 56.0%.

Table A-8: Population with Developmental Disabilities by Age

Age Group	Population
Age 18+	28
Age < 18	22

Universe: Population with developmental disabilities
Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.
Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020)

The most common living arrangement for individuals with disabilities in Half Moon Bay is the home of a parent, another family member, or a guardian.

Table A-9: Population with Developmental Disabilities by Residence

Residence Type	Population
Home of Parent / Family / Guardian	47
Independent / Supported Living	3
Other	0
Foster / Family Home	0
Intermediate Care Facility	0
Community Care Facility	0

Universe: Population with developmental disabilities
Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down

Half Moon Bays' Housing Resources webpage links to the non-profit Housing Choices, which directly aims to assist individuals living with developmental and other disabilities and their families. They offer services such as Housing Coordination, Resident Coordination, and Homelessness Prevention. Housing Choices has ~~have~~ several partner properties where the developer and property management company have agreed to create integrated community housing in their normal business model, with Housing Choice providing individualized services that residents with developmental and other disabilities may need to live successfully and independently in rental housing. Senior Coastsiders is also referenced in the webpage, which offers support and resources for individuals living with disabilities such as free home repairs.

The jurisdiction is also served by the Center for Independence of Individuals with Disabilities which offers specific services such as peer support programs that promote self-help values for those living with a disability, Assistive Technology (AT) services to help increase independence, and caregiving support. This non-profit also assists those living with a disability in further identifying resources, strategies and equipment to achieve maximum independence.

Housing Element programs that support individuals living with a disability include:

- Program 3-1 (Senior and Disabled Housing)
- Program 3-2 (Special Needs Housing Coordination and Referrals)
- Program 3-3 (Home Sharing and Cooperative Housing)
- Program 4-3 (Multilingual Housing Information Access)
- Program 4-7 (Affordable Housing Fund Management and Use)
- Program 6-1 (Housing Element Annual Progress Report)

Homelessness

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing insecure have ended up unhoused or homeless in recent years, either temporarily or longer term. Addressing the specific housing needs of the homeless population remains a priority throughout the region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction, and those dealing with traumatic life circumstances. In San Mateo County, the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness that do not have children, 75.5% are unsheltered. Of homeless households with children, most are sheltered in transitional housing (see Figure A-41).
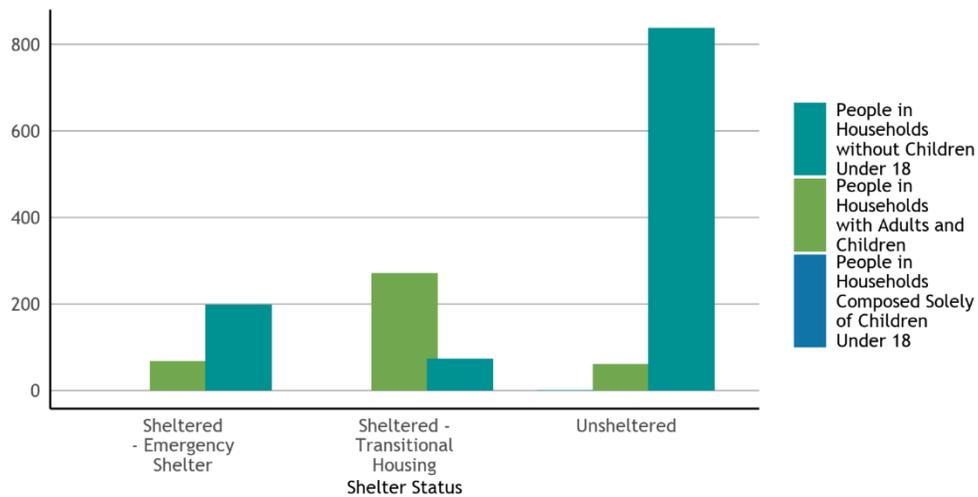
Figure A-41: Homelessness by Household Type and Shelter Status, San Mateo County

Universe: Population experiencing homelessness
Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness.
Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)

People of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. Consequently, people of color are often disproportionately impacted by homelessness, particularly Black residents of the Bay Area. In San Mateo County, White (Hispanic and Non-Hispanic) residents represent the largest proportion of residents experiencing homelessness and account for 66.6% of the homeless population, while making up 50.6% of the overall population (see Figure A-42).
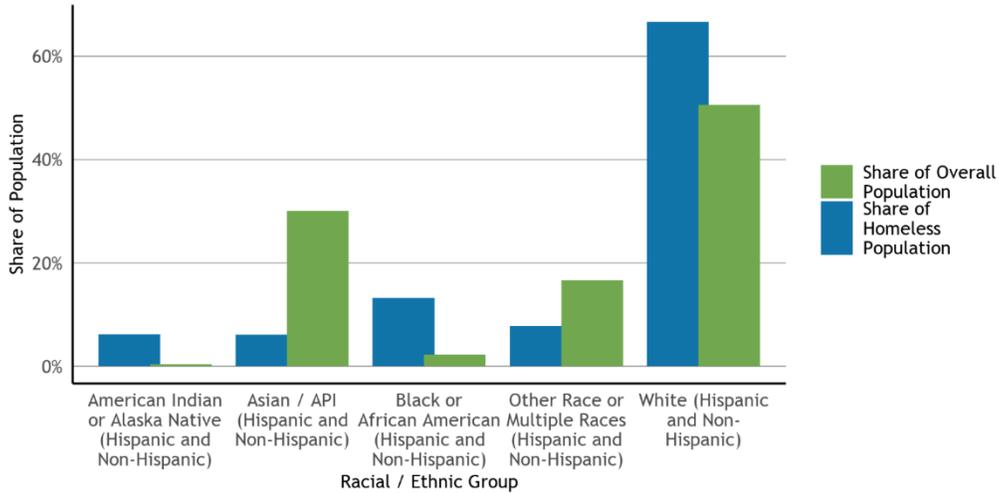
Figure A-42: Racial Group Share of General and Homeless Populations, San Mateo County

Universe: Population experiencing homelessness
Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. HUD does not disaggregate racial demographic data by Hispanic/Latinx ethnicity for people experiencing homelessness. Instead, HUD reports data on Hispanic/Latinx ethnicity for people experiencing homelessness in a separate table. Accordingly, the racial group data listed here include both Hispanic/Latinx and non-Hispanic/Latinx individuals.
Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I)

In San Mateo, Latinx residents represent 38.1% of the population experiencing homelessness, while Latinx residents comprise 24.7% of the general population (see Figure A-43).
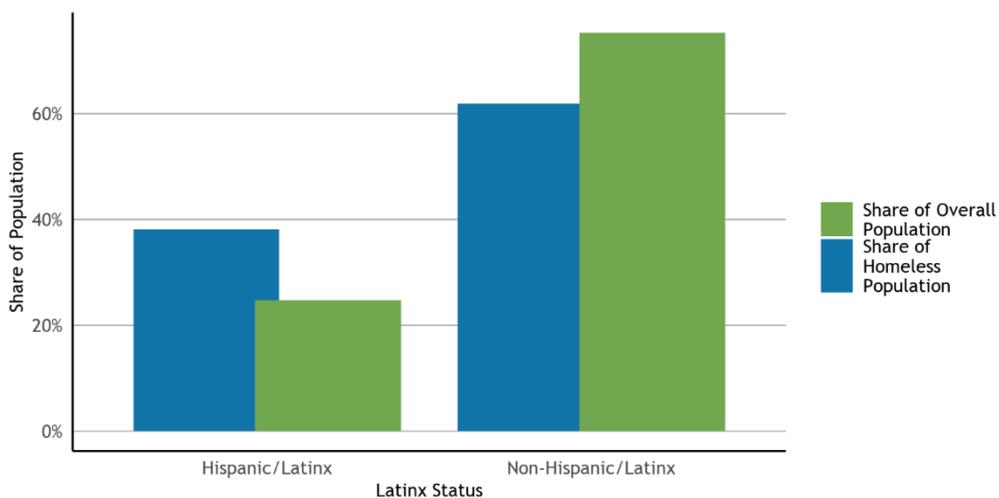

Figure A-43: Latinx Share of General and Homeless Populations, San Mateo County

Many of those experiencing homelessness are dealing with severe issues – including mental illness, substance abuse, and domestic violence – that are potentially life-threatening and require additional assistance. In San Mateo County, homeless individuals are commonly challenged by severe mental illness, with 305 reporting this condition (see Figure A-44). Of those, some 62.0% are unsheltered, further adding to the challenge of handling the issue.
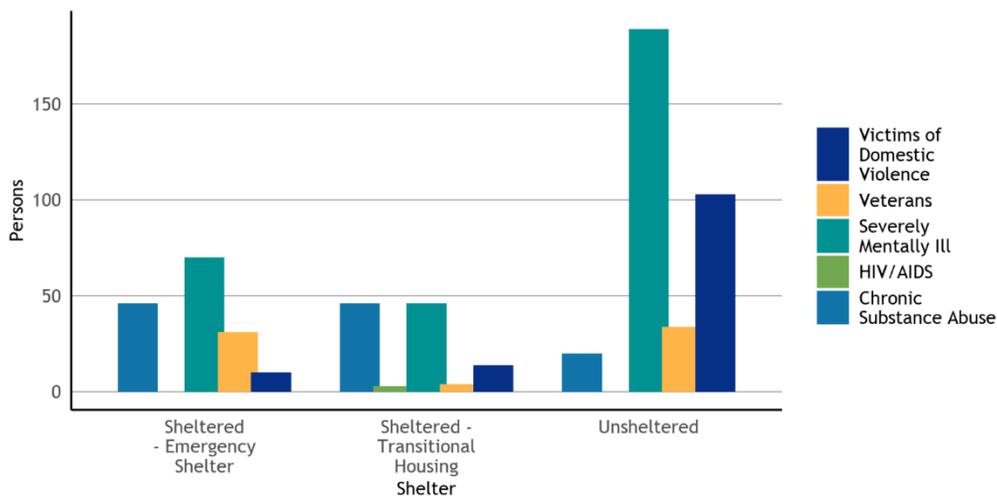

Figure A-44: Characteristics for the Population Experiencing Homelessness, San Mateo County

The San Mateo County Human Services Agency (HSA), in close collaboration with community partners, conducts the bi-annual One Day Homeless Count and Survey. The purpose of the One Day Homeless Count and Survey is to gather information to help the community understand homelessness in San Mateo County. This is one data set, among others, that provides information for effective planning of services to assist people experiencing homelessness and people at risk of homelessness. The most recent count identified 68 unsheltered individuals in the City of Half Moon Bay (see Table A-10).

Table A-10: San Mateo County One Day Homeless Count

Unsheltered Homeless Count	2011	2013	2015	2017	2019	2022
Half Moon Bay	41	114	84	43	54	68
San Mateo County	1,162	1,299	775	637	901	1,092

Sources: https://www.smcgov.org/hsa/center-homelessness

In Half Moon Bay, the student population experiencing homelessness totaled 28 during the 2019-20 school year and increased by 12.0% since the 2016-17 school year. By comparison, San Mateo County has seen a 37.5% decrease in the population of students experiencing homelessness since the 2016-17 school year, and the Bay Area population of students experiencing homelessness decreased by 8.5%. During the 2019-2020 school year, there were still some 13,718 students experiencing homelessness throughout the region, adding undue burdens on learning and thriving, with the potential for longer-term negative effects.

The number of students in Half Moon Bay experiencing homelessness in 2019 represents 2.3% of the San Mateo County total and 0.2% of the Bay Area total (see Table A-11).

Table A-11: Students in Local Public Schools Experiencing Homelessness

Academic Year	Half Moon Bay	San Mateo County	Bay Area
2016-17	25	1,910	14,990
2017-18	35	1,337	15,142
2018-19	46	1,934	15,427
2019-20	28	1194	13,718

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools
Notes: The California Department of Education considers students to be homeless if they are unsheltered, living in temporary shelters for people experiencing homelessness, living in hotels/motels, or temporarily doubling up and sharing the housing of other persons due to the loss of housing or economic hardship. The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.
Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

The City of Half Moon Bay has a webpage dedicated to the aggregation of local non-profit resources related to affordable housing. Specifically with regard to homelessness prevention and assistance, several non-profits are included such as: HIP Housing which specializes in room share housing, LifeMoves.org which provides prevention and supportive services to help those experiencing homelessness and improve their likelihood of long-term stability. The San Mateo County Navigation Center run by LifeMoves provides interim supportive housing along with a wide range of intensive services to those experiencing homelessness. The services provided include medical, dental, and mental health care, substance use treatment, along with access to specialists who work with individuals to help them achieve self-sufficiency. Half Moon Bay residents also have access to Coast House, which is the emergency shelter run by LifeMoves.org. The non-profit Abundant Grace also serves the Half Moon Bay area and provides farm apprenticeship programs to individuals experiencing homelessness, as well as access to resources like kitchens, showers, laundry services, food and clothing, as well as laptop and WiFi access.

The City also provides grants to local non-profits like those mentioned above who support their local community by providing essential safety net services to the residents of Half Moon Bay.

Housing Element programs that support those experiencing homelessness or who are vulnerable include:

- Program 3-7 (Emergency Shelters, Transitional Housing, Supportive Housing, and Low Barrier Navigation Centers)
- Program 3-8 (Emergency Housing Demand)
- Program 3-10 (Housing for Homeless Individuals and Families)
- Program 6-4 (Removal of Constraints)

Farmworkers

Across the state, housing for farmworkers has been recognized as an important and unique concern. Farmworkers generally receive wages that are considerably lower than other jobs. There are 978 permanent farmworkers in San Mateo County and 343 seasonal farmworkers according to the 2017 US Dept. of Agriculture Census of Farmworkers. These numbers have declined in recent years: there are 56% fewer permanent farmworkers than there were in 2002, and 60% fewer seasonal farmworkers.

Finding decent and affordable housing can be challenging, particularly in the current housing market. This is especially so for farmworkers, as has been recently studied. In 2016, the County of San Mateo released a report titled "Agricultural Workforce Housing Needs Assessment."[16] The report includes a survey of over 300 Coastside farmworkers. In 2022, the Pescadero Community Foundation released a report that includes an analysis of important workforce housing challenges

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[16] "Agricultural Workforce Housing Needs Assessment" (San Mateo County Department of Housing: October 2016), available at https://www.smcgov.org/housing/agricultural-workforce-housing-needs-assessment

related to farmworkers.[17] Key takeaways include the following characteristics of the County's Coastside agriculture workforce:
- The agricultural workforce is aging like most industries; the County survey reported an average age of respondents of 43 years old.

- Median household income was $26,000 per year when the County survey was taken; from recent community feedback in 2022 and 2023, the majority of farmworkers make under $30,000 per year.
- Approximately 51% of County survey respondents reported that they are undocumented.
- Respondents primarily earn their livelihood in agriculture. Recent community input suggests some households include individuals who work multiple jobs which may include agriculture and/or other low-wage Coastside service industries.
- This population struggles to find adequate housing and often pay exorbitant rent.
- Due to the limited housing choices, many farmworkers have to settle for what is available, even if those units are in poor condition or overcrowded.
- Access to information about housing rights, as well as written leases in their native language, is often missing for farmworkers.
- Many farmworkers live in housing far from resources including public transit, groceries, schools, and other social services; thereby creating patterns of segregation and limited access.

On January 23, 2023, a mass shooting incident occurred on two farms located within Half Moon Bay and San Mateo County that claimed the lives of 7 people and affected countless more throughout the Coastside community. All of the victims were farmworkers.

Since the event, the families and individuals living on the farms where the event took place were placed in interim housing, starting with local hotels, then local residences under a non-profit program through Airbnb.org. All households were then moved to longer-term rental housing, with substantial funding support provided by San Mateo County. City staff played a vital role in locating available housing units and directly assisting displaced families and individuals. Through this joint effort, the City and County with the assistance of local non-profit organizations have provided safe and secure homes for all affected households for approximately one year.

The City and County are pursuing sites and projects that can add needed long-term housing within one to two years to assist displaced households. Where possible, additional farmworker and service worker households in need of safe and affordable housing opportunities will also be offered homes through this effort. Housing options that are likely to produce permanent solutions in this window of time will likely be modular and/or prefabricated units.

This effort is the City's top priority, and on February 21, 2023, the City Council approved an Ad Hoc Housing Committee to allow the Mayor and Vice Mayor to conduct work on emergency

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[17] The Workforce Housing Organization "Housing Report" (The Pescadero Community Foundation: February 2023), available at https://pescaderocommunityfoundation.org/pescadero-housing-report-2022

housing efforts on behalf of the City Council. The purpose of the temporary Ad Hoc Housing Committee is to assist City staff in identifying housing opportunity sites, soliciting funding from all potential sources (including federal, state, county, and philanthropic sources), and advocating for regulatory and legislative changes to facilitate development of affordable housing. All in a concentrated effort to assist those displaced by the incident in addition to families and individuals throughout the Coastside in need of more stable, safe, and permanent housing.

Progress continues to be made toward future development of City-owned property at 555 Kelly Avenue. The City began its Request for Qualifications (RFQ) process in early 2022 to develop affordable housing on the site. The City received an application to build 40 units of farmworker housing via a joint proposal from Mercy Housing and Ayudando Latinos A Soñar (ALAS). The project will include a farmworker housing resource center and community spaces for residents. To date, the project has been awarded $1M from the City and $1.5M from San Mateo County to support predevelopment activities, such as developing architectural plans and preliminary engineering; preparing soils and environmental reports; developing plans for the programming, unit mix, occupancy, and affordability restrictions; and planning for and implementing community outreach and engagement plans.

Beyond these current efforts, the City addresses this issue through the Local Coastal Land Use Plan (LCLUP), which established a Workforce Housing Overlay (WHO) land use designation that supports development of affordable housing for low and lower-income households, especially those with household members working in Coastal Act priority industries. Agriculture is a Coastal Act priority land use and farmworker housing is identified as both a Coastal Act priority use and a local priority land use in the LCLUP. For implementation of both the Land Use Plan and ~~forthcoming~~ Housing Element, zoning provisions for the WHO land use designation will be brought forward as is included in the Housing Plan (see Table ~~A-12~~H-1).

In Half Moon Bay, the migrant worker student population totaled 132 during the 2019-20 school year and has decreased by 17.5% since the 2016-17 school year. The trend for the region for the past few years has been a decline of 2.4% in the number of migrant worker students since the 2016-17 school year. The change at the county level is a 57.1% decrease in the number of migrant worker students since the 2016-17 school year. However, Half Moon Bay accounts for 46.8% of San Mateo County's migrant student workers.

Table A-12: Migrant Worker Student Population

Academic Year	Half Moon Bay	San Mateo County	Bay Area
2016-17	160	657	4,630
2017-18	149	418	4,607
2018-19	141	307	4,075
2019-20	132	282	3,976

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools
Notes: The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.
Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farm workers in San Mateo County has decreased since 2002, totaling 978 in 2017, while the number of seasonal farm workers has decreased, totaling 343 in 2017 (see Figure A-45). This decrease likely accounts for some of the reduction in migrant worker student population. Two other factors are of note: 1) the majority of San Mateo County Coastside farmworkers are permanent (again, refer to Figure A-45). The Coastside has a long growing season allowing for steadier agriculture employment supporting permanent residency; and 2) the farmworker population is known to be aging and the associated small one and two-person households do not include students.
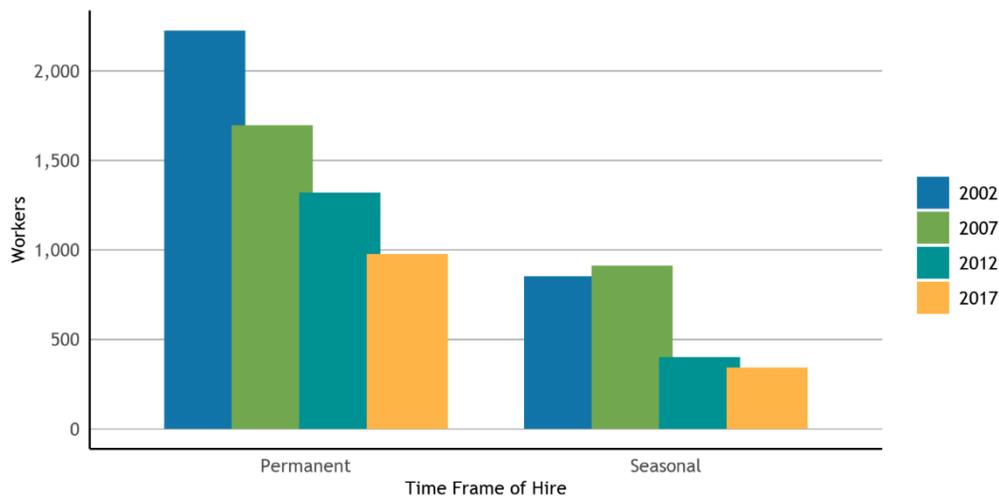

Figure A-45: Farm Operations and Farm Labor by County, San Mateo County

Universe: Hired farm workers (including direct hires and agricultural service workers who are often hired through labor contractors)
Notes: Farm workers are considered seasonal if they work on a farm less than 150 days in a year, while farm workers who work on a farm more than 150 days are considered to be permanent workers for that farm.
Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor

The City's Housing Resources webpage includes the My Puente non-profit mentioned above. This non-profit provides directed services for farmworkers including organizing events such as the farmworker convention to uplift them and their families. They also provide community health programs, digital literacy programs, as well as community engagement programs to promote local residents involvement in government affairs to ensure their voices are heard. Further, they work with Centro Legal de la Raza to provide Farmer-Tenants' Rights workshops to help local farmworkers advocate for themselves at work and home.

The City has is in the process of reviewing an affordable housing development for farmworkers at 555 Kelly (Pipeline Project AJ), which is to be 100% affordable to very low-income farm worker households. An additional site, Stone Pine Cove – Site 1 on the Site Inventory – has also been identified for housing development to be affordable to very low-income households.

Housing Element programs that support farmworker households include:

- Program 3-1 (Senior and Disabled Housing)
- Program 3-4 (Housing for Essential Workers)
- Program 4-3 (Multilingual Housing Information Access)
- Program 4-6 (Increased Funding for Affordable Housing)
- Program 6-4 (Removal of Constraints)

Non-English Speakers

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights or they might be wary to engage due to immigration status concerns. In Half Moon Bay, 11.2% of residents 5 years and older identify as speaking English not well or not at all, which is above the proportion for San Mateo County. The Cabrillo Unified School District has multiple programs focused on migrant education that ensure migrant children and adults fully benefit from public education and support services. Throughout the region, the proportion of residents 5 years and older with limited English proficiency is 8% (see Figure A-46).
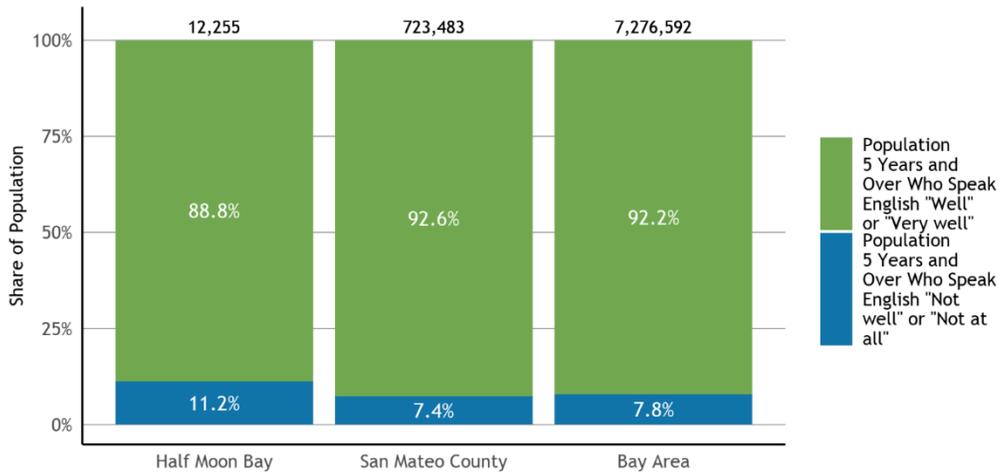
Figure A-46: Population with Limited English Proficiency

Universe: Population 5 years and over
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B16005

The City of Half Moon Bay is able to serve its Spanish-speaking residents through the City website. This webpage provides links to all Housing Resources available to residents within the jurisdiction. These resources are translated into Spanish, along with all necessary contact information needed to access these resources.

The translated resources include the My Puente non-profit. In addition to the services mentioned prior, the non-profit provides all information regarding their services, website itself and any informational documents in Spanish.

Housing Element programs that support Spanish-speaking households include:

- Program 3-2 (Special Needs Housing Coordination and Referrals)
- Program 4-3 (Multilingual Housing Information Access)
- Program 6-6 (Work With Non-Profits and Regional Partners)