

# Half Moon Bay Community and Housing

## Who Lives and Works in Half Moon Bay

- Population of **12,281** people
- Median age of **47.1** years old
- Median family income of **\$106,211**
- **70–80%** of residents commute outside of Half Moon Bay to work
- **32.1%** of residents speak a language other than English at home

## Housing in Half Moon Bay

- **71%** homeowners, **29%** renters
- Current median home price of **\$1,200,000**
- Median monthly mortgage payment of **\$4,539**
- Median rent is **\$2,600** for a one bedroom, **\$3,200** for a two bedroom
- One-bedroom rents have increased **54%** since 2014. Two-bedroom rents have increased **29%**.

## Largest Local Industries



Agriculture



Tourism



Commercial Fishing

## Diversity of Housing Types



Single Family Homes  
**62.9%**



Duplexes & Townhouses  
**13.7%**



Multifamily Homes  
**13.9%**



Mobile Homes  
**9.3%**

## Addressing Our Community's Housing Needs

As the cost of housing has risen throughout the Bay Area, increasing numbers of people are finding it difficult to pay rent or make monthly mortgage payments. Here in Half Moon Bay, many of our fellow community members are struggling. During Listening Sessions held earlier this spring, residents pointed to affordable housing as one of their top concerns. Community members are particularly worried about housing options for seniors, teachers and low-income families. To help address these concerns, City Council has asked staff to investigate four strategies:

### Affordable Housing Funds

Half Moon Bay is in the process of deciding how to spend roughly **\$2.1 million in housing funds** that have been collected from developers. This money could be spent on a wide range of strategies and supports. In the coming months, we'll be looking to you for input and creative ideas on how this money should be spent.

### Infill Opportunities

The City is looking at creative ways to use land that has already been zoned for housing. Options could include:

- Building smaller homes on small or oddly sized lots
- Refurbishing or reusing existing homes or buildings
- Allowing multiple homes on the same lot

### Support for Renters and Homeowners

- The City can explore a range of tenant protections, such as **minimum lease terms, relocation assistance** and **just-cause eviction**.
- Support for homeowners could include incentives or funding to rehabilitate existing housing and provide safety improvements.

### Maintaining Diverse Housing Options

When it comes to housing, one size does not fit all. Our local housing stock should reflect the diverse needs of our community. Options under consideration include:

- Second Units/Accessory Dwelling Units (ADUs)
- Mobile Homes & Tiny Homes
- Employee Housing, Mixed-Use Housing