



Homes for Those Who Harvest

HOUSING SAN MATEO COUNTY'S FARMWORKERS

APRIL 2024



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Executive Summary

The January 2023 shootings in Half Moon Bay shocked Californians and the Silicon Valley community. Beyond the unexpected violence of the shootings, the public aftermath shone a light on substandard living conditions that many farmworkers in San Mateo County have endured for a very long time. We saw pictures of people apparently living in shipping containers, without insulation, proper heating, and basic amenities like running water and electricity.

While these conditions were likely among the worst in the community, many others also live in overcrowded conditions, in converted garages, and aging mobile homes or trailers.

The region's longstanding shortage of housing that underlies these unacceptable conditions affects all farmworkers and other low-income workers in San Mateo County.

This shortage of housing is a recognized regional crisis, caused by a cascade of factors connected to the overall economy, growing income disparity, the cost of development, complex regulations, and resistance to change. All San Mateo County residents compete for housing in an especially high-cost market with limited options. And farmworkers in San Mateo County are particularly impacted, either living in overcrowded or challenging living conditions, and/or paying a high proportion of their already low incomes toward rent.

In addition, San Mateo County's farms, largely located on the Pacific coast, west of the Santa Cruz Mountains, are geographically isolated and far from urban areas where affordable housing, public transit, and other amenities are concentrated. On top of that, approximately half of all farmworkers are undocumented immigrants and face additional challenges associated with that status.

Addressing the shortage of affordable housing for farmworkers is not only an equity issue and moral issue, but also an economic issue for our community. Agriculture contributes to the diversity of the Bay Area's economy, and it is critical to our local food supply chain.

While San Mateo County is one of the smallest counties in the state – only Santa Cruz and San Francisco counties are smaller – it punches above its weight in agriculture, ranking 38th out of 58 counties. In 2021, San Mateo County's crop value was estimated at nearly \$100 million dollars, and due to multiplier effects has economic impacts far beyond that dollar value. Sustaining our local agricultural economy is critical not only to the local community but also to doing our part for agriculture in California. And agriculture runs on the backs of farmworkers who do the labor. If farmworkers can't afford to live in the community, it has a direct impact on farms and their ability to stay in business.



Addressing the housing crisis for San Mateo County farmworkers is no simple challenge.

The San Mateo County agricultural community has been operating on a shortfall of housing for a very long time. Environmental and infrastructure conditions coastside are severe limiting factors for multifamily development, even at the small scale of farm labor housing. To truly make a difference, some real change and investment are needed, and we need the engagement and participation of residents and stakeholders from every part of the community.

What will it take? There is no magic bullet. The community needs more affordable housing in and around Half Moon Bay and other places with access to water and sewer service. It needs

to be easy for willing farmers to build and improve housing onsite. The community needs more accessory dwelling units everywhere. Farmworkers also deserve additional amenities and support services. And to get there, we'll need better alignment of political will and community support for these solutions.

Silicon Valley Community Foundation (SVCF) is building awareness around farmworker housing issues to drive more support for farmworker housing solutions in San Mateo County. This report has been developed to help SVCF and its partners better understand the drivers, barriers, and potential solutions that this community needs.

Ideas for Action

- 1 First steps: Gather data, build trust and a shared sense of purpose**
 - 2 Improve existing housing conditions**
 - 3 Create more housing that supports a better quality of life for farmworkers**
 - 4 Expand funding for low-income housing, especially targeted to farmworkers**
 - 5 Provide additional economic and social support to meet farmworkers' needs**
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1. Context: San Mateo County's Farms and Farmworkers

Coastside San Mateo County's cool, damp climate and its soil quality have long made the area ideal for growing vegetables and supporting agriculture. San Mateo County (on both the "coastside" and "bayside" of the Santa Cruz Mountains) became home to farms and dairy operations in the mid-1800s, and the floral industry saw its start in this region in the 1880s. After World War II, urban development expanding from San Francisco and the Central Valley's growing agriculture dominance drove farms out of bayside San Mateo County east of the mountains. Due to the climate and lower land costs, agriculture has endured coastside, primarily in horticulture and high-value vegetable crops.

One of the many challenges with meeting the needs of farmworkers in San Mateo County stems from the difficulty of documenting the needs. Accurate counts of the number of farmworkers in the county, as well as data about where and how they live, are difficult to assess and confirm. For undocumented farmworkers or for workers who live on farms in housing without permits, fear of deportation or eviction and displacement leads people to avoid official records or census counts. Farmers and agricultural producers who provide unpermitted housing are also hesitant to provide full information to authorities, since that could result in penalties and/or a "red tag" shutting down of the unit.

In this report, when we refer to "producers" we mean individuals or companies that control farms and agricultural production on the coastside.

This report and most others rely on an incomplete triangulation among various official (local, state and federal) and unofficial sources (surveys and experiential knowledge of service providers supporting farmworkers and low-income households in the area). Policymakers should keep in mind that it is likely that most official numbers undercount the number of farmworkers working and living in San Mateo County.

In 2016, the County of San Mateo published a comprehensive report researched by Bay Area Economics (BAE) that assessed the county's agricultural workforce, the housing situation and needs. At the time, agricultural operations in recent years had been stable and/or slightly increasing. Since then, the state of the county's agriculture industry has seen some shifts. The closure of Bay City Flowers and market closures at the beginning of the pandemic also had an impact on the size of the industry, with crop values shrinking from \$130 million in 2019 to \$93 million in 2020. In addition, some farms had partnerships supplying major San Francisco-based tech companies' food programs, which have not come back to scale since the early pandemic shutdowns.

Based on trends in the county, the number of farmworkers has likely not increased in the years since the County's 2016 report. In this time period, the amount of deed-restricted affordable housing available to farmworkers has remained basically unchanged.¹

¹ California Housing Partnership Corporation, Affordable Housing Map & Benefits Calculator, updated October 25, 2021 <https://affordablehomes.chpc.net>. The deed-restricted affordable multifamily housing stock in this area has not significantly changed. Note that four of the nine units in the County's Farm Labor Housing Program are deed-restricted.

Where are farmworkers located in San Mateo County?

Most people know of San Mateo County as part of Silicon Valley and home to some of the wealthiest zip codes in the country. Many have little knowledge or awareness of agricultural industry or farmworkers living within the community, as San Mateo County's agricultural activity primarily occurs on the coastside of the Santa Cruz Mountains.

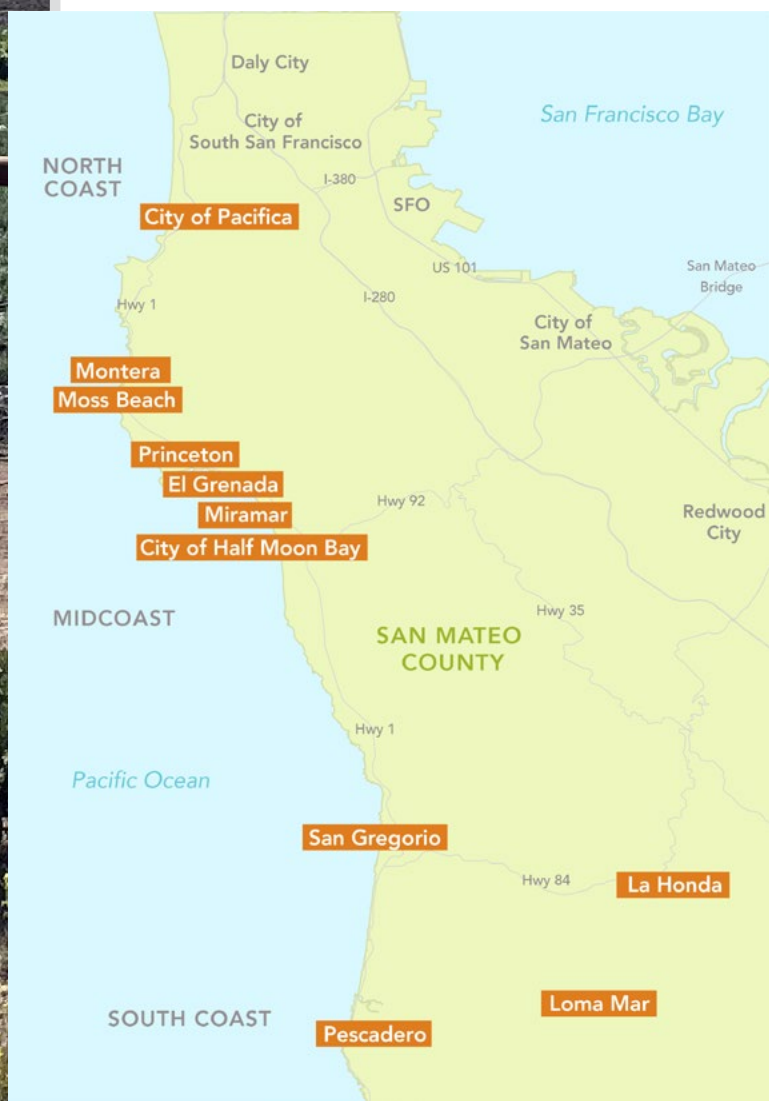
According to United States Department of Agriculture Census data, most farmworkers in the county live and work in unincorporated parts of the county and in the city of Half Moon Bay, close to the farms. The County's 2016 study concurs, suggesting about half of the county's farmworkers live and work in the Half Moon Bay area or north (including El Granada, Moss Beach and Montara), and about half live and work in the South Coast, near Pescadero or San Gregorio, or La Honda. While a few farmworkers live in one area and work in the other, most live within a few miles of the farm where they work.²

Critically, we should acknowledge that the issues faced by farmworkers in or near the Half Moon Bay area (also called "Midcoast") and the more isolated South Coast/Pescadero area are largely similar, but conditions are distinct. Residents in Pescadero and the South Coast are significantly

more isolated and have less access to infrastructure, transit, and urban amenities. Actions mentioned in this report are generally applicable throughout coastside San Mateo County, but many challenges – including difficulties in building housing – are more acute in the South Coast.

Unlike low-income workers in other parts of the high-cost Bay Area, few farmworkers commute long distances from more affordable inland communities, perhaps because of the additional distance to coastside San Mateo County. While this means few farmworkers deal with the financial and emotional burdens of long commutes, they instead tolerate overcrowded conditions and higher rents in the local community.

² San Mateo County Agricultural Workforce Housing Needs Assessment, October 21, 2016, and Ayudando Latinos A Soñar's (ALAS) 2023 survey of farmworkers





Agriculture and farms in San Mateo County

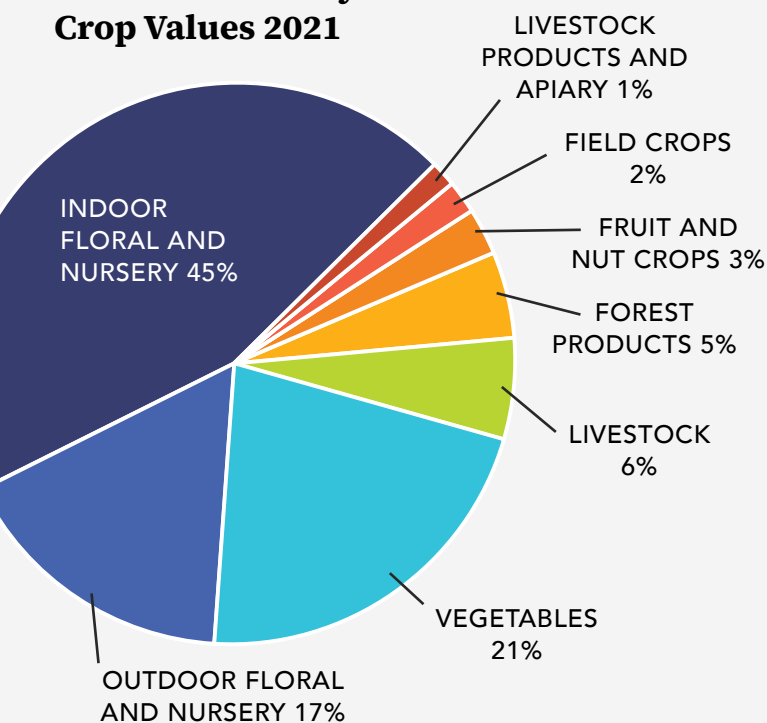
While San Mateo is one of the smallest counties in California by area – only Santa Cruz and San Francisco counties are smaller – its agricultural industry ranks 38th out of 58 California counties. Agriculture remains an important part of the Bay Area’s diverse economy, and San Mateo County plays a small but outsized role relative to its area. San Mateo County’s farms contribute to the local food supply chain as well as the economy, yielding vegetables, fruits, meat and eggs, along with flowers and plants.

San Mateo County’s crop value in 2021 totaled approximately \$98 million.³ Over 60% of that value was attributed to floral and nursery crops, and over 20% came from vegetables, a growing portion of the county’s crops. This breakdown reflects the county’s leading crops over time – while the local cut flower business has shrunk in recent years and small organic vegetable crops are growing, potted plants and ornamental nursery stock remain dominant.⁴ Notably, compared to other crops, plant nurseries generally require more labor per acre, gross more per acre and operate year-round.

In 2017, the U.S. Department of Agriculture counted 241 farms in San Mateo County, 137 of which had hired farm labor.^{5,6} Out of those 137 farms, 56% employed fewer than five workers, and 77% employed fewer than 10 workers. However, other estimates of the number of farms range from:

- **50-60 FARMS** estimated by the San Mateo County Farm Bureau
- **80 FARMS** cited by the San Mateo County Health Department in their 2019 Needs Assessment

**San Mateo County
Crop Values 2021**



SOURCE: SAN MATEO COUNTY DEPARTMENT OF AGRICULTURE/WEIGHTS & MEASURES 2021 CROP REPORT

³ San Mateo County Crop Report 2021

⁴ San Mateo County Crop Report 2021

⁵ USDA Census of Agriculture, 2017

⁶ On the number of farms: While the County itself does not have an official master list of agricultural properties, County staff estimates there are may be more than 100 but fewer than 200 farms. According to a 2019 study from San Mateo County’s Healthcare for the Homeless and Farmworker Health Program, the county had approximately 80 farms at the time.



Photo: Manuel Ortiz Escámez, Peninsula 360

- **100 FARMS** estimated by the Agricultural Ombudsman for the San Mateo County Resource Conservation District
- **120-140 UNIQUE OPERATORS** potentially identified by the San Mateo County Farmworker Compliance Housing Taskforce, set up in 2023 to investigate health and safety compliance of housing on farms

The median farm size in San Mateo County in 2017 was 20 acres, the same as the statewide median.⁷ The average farm size in San Mateo County in 2017 was 191 acres, smaller than the statewide average of 348 acres.

How many farmworkers work in San Mateo County?

As noted earlier, there are questions about whether official census numbers capture the full farmworker population, given the legitimate fears of deportation that undocumented workers may have related to tracking by the federal government. Service agencies and farmworker policy groups surmise that official numbers are undercounts. On the other hand, some farm producers believe that numbers have been inflated by stakeholders to garner additional funds and interest.

Some recent estimates include:

- The San Mateo County Agricultural Workforce Housing Needs Assessment in 2016 estimated there were **1,700 TO 1,900 FARMWORKERS** in the county at that time. Since then, a few notable events have impacted San Mateo agriculture, including the shuttering of a major floral business (Bay City Flowers), the COVID-19 pandemic, and the 2020 CZU Lightning Complex fire.
- In 2017, the USDA counted 978 permanent farmworkers and 343 seasonal farmworkers living in San Mateo County, totaling **1,321 TOTAL FARMWORKERS**.⁸
- According to a 2019 study from San Mateo County's Healthcare for the Homeless and Farmworker Health Program, the county then had 80 farms employing between **1,300 AND 1,600 WORKERS**.
- The San Mateo County Farm Bureau estimates there are currently **700-800 FARMWORKERS**.
- Other official counts (the California Employment Development Department, the U.S. Bureau of Labor Statistics, the U.S. Census American Community Survey) from 2020 and 2021 report industry employment counts ranging from **1,351-1,500 WORKERS**.

Triangulating across sources and taking recent and projected trends into account, this report uses 1,300 to 1,600 as the estimated number of farmworkers living in San Mateo County.

⁷ USDA Census of Agriculture, 2017

⁸ USDA Census of Farmworkers, 2002, 2017



Who are the farmworkers?

To paint a full picture of the San Mateo coastside farmworker community today, this section aggregates data from several sources, going beyond official federal, state and county reports to include information from interviews with nonprofits providing services to this community: Puente de la Costa Sur, Ayudando Latinos A Soñar (ALAS), and Coastside Hope. Notably, in 2023 ALAS conducted a survey of 363 farmworkers and shared their informal findings to supplement official data.

9 USDA Census of Agriculture, 2017

Contrary to the popular image of farmworkers as seasonal single migrants, San Mateo County farmworkers primarily live here year-round, on a permanent basis and often with their families. Only one quarter of farmworkers in the county are considered seasonal workers. 9 The growing season is nearly year-round, and many farmworkers have lived here with their families for decades – 80 percent of the farmworkers who completed Bay Area Economics' (BAE) 2016 survey had lived here for more than 6 years.

COUNTRY OF ORIGIN

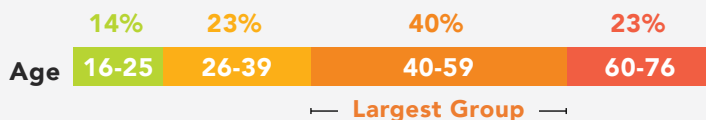
Mostly Mexico
(Michoacan, Oaxaca)

GUATEMALA

EL
SALVADOR

CHINA

AGE Farmworker population is **aging**, with a surprising number of seniors (ALAS survey; 300 surveyed)



63% are 40+ • **32%** are 55+ • **23%** are 60+



TYPICAL INCOME
\$20,000-30,000

\$16.30 MEDIAN HOURLY WAGE
(CA Employment Development
Department EDD, 2020 Q1)

IMMIGRATION STATUS

Fits state trend of approx. 50% undocumented

Most Chinese workers are documented

DOCUMENTED
UNDOCUMENTED

LANGUAGES SPOKEN **Primarily Spanish**, a few Mandarin speakers, an increasing number of people speaking indigenous languages (e.g., Chatitno from Chiapas in Mexico.)

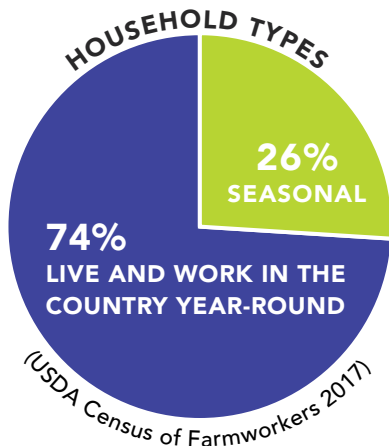




Photo: Manuel Ortiz Escámez, Peninsula 360

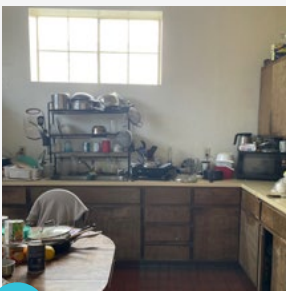
How are farmworkers housed in San Mateo County?

The shootings in Half Moon Bay revealed intolerable conditions in unpermitted living situations on two farms, raising the question of how many more people live in similar conditions in the area. As a result, the County as of 2023 is undertaking a comprehensive effort to identify and inspect housing conditions on farms countywide. While this effort is still underway at the time of this report's publication, we do know that the situation across the county varies. Some farmworkers live on farms, permitted and not, and many others live in the community in market-rate and affordable apartments or houses.

Unfortunately, the data is currently limited, and official estimates of how many people live in each housing type do not exist.¹⁰ Furthermore, the housing shortage in this part of the county means that people take advantage of whatever opportunities arise – farmworkers may live on one farm and work on another, and some housing located on farms may house people not currently employed in the agricultural sector at all.

¹⁰ Unfortunately, there are no official records with counts for each of these categories, and surveys conducted by Bay Area Economics, ALAS and San Mateo County Health Department have estimates that range widely. In triangulating these data sets, perhaps one-third to one-half of households live in single-family homes, one-third to one-half live in apartments, and one-quarter to one-third live on farms.

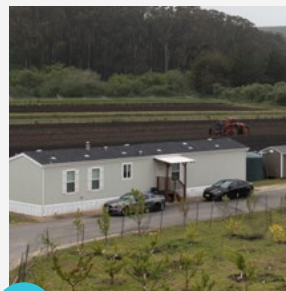
Housing Types Each of these housing types comes with distinct benefits and challenges:



1 Privately owned apartments and housing

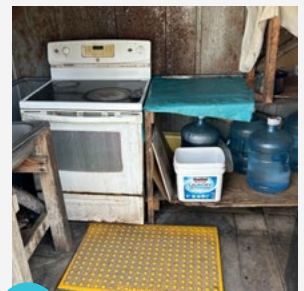


2 Deed-restricted affordable housing



3 Legal on-farm housing

Photo: Teddy Miller and POST



4 Unpermitted on-farm housing

1. Privately owned apartments and houses

Many farmworkers live in housing offered on the market in the community, not on farms. Living conditions are on average better than on farms, but farmworkers living off-farm are much more likely to be considered cost-burdened, which means spending more than 30% of their income on rent. In addition:

- Undocumented people may have challenges accessing market housing – landlords can't run a background check on someone who doesn't have a Social Security Number.
- A lack of knowledge of tenants' rights (or concerns about exercising them) means farmworkers may be taken advantage of by landlords or others (including friends or family) who lease or sublease to them.

FARMWORKER PROFILE

Gabriel FARMWORKER, PESCADERO

Gabriel pays \$410 per month to share a room with three other workers. He lives in a building in town with a shared kitchen and bathroom. In the past, he has lived in permitted farm housing, in apartments in town, and in housesitting situations.

"I came here in 1989. Life in Tamaulipas [Mexico] was hard, with ticks and flies and very hot weather. Here, I like the weather, I am happy here even on the hottest days. The air is fresh. Some people have tried to take me other places, like Chico, but here I can ride on my bike everywhere, I can walk. It is beautiful. I am not afraid of anything or anyone. I don't have an enemy. Everyone talks to me on the street and says, 'Hola Chevi!'"

"I wish I had more hours. I still want and need to work. I am older, but I can still work more than many other younger workers, who are not as tough or responsible.

"I would like the bathrooms to be better. When it's raining there are a lot of leaks in this building. And you can see the rust in the kitchen. The ceiling in the hallway is coming off, and the baseboards are missing. I am also worried that an inspector will come and ask for fixes and then we will be kicked out.

"The power is always with the rich people. I just want housing to be available, I want there to be places to rent, just a small room. The problem is that the people who already have housing don't want anything new to be built since they are making money renting to others."



2. Deed-restricted affordable housing

These apartments are usually owned and operated by nonprofit providers that have legal commitments to lease units at restricted rents to households with certain incomes. Due to long-term commitments, these units typically are subject to more regulation and oversight than housing available on the private rental market. Existing examples in the community include:

- Moonridge I and II – 160 units in Half Moon Bay. In 2023, 105 of these units served households that included at least one person currently employed by the farming sector.
- Main Street Park – 64 units in Half Moon Bay. This project does not track household employment, but it is likely some units serve farmworker households given the location and income restrictions. In 2016, MidPen Housing estimated 19 of these units served farmworker households.
- Other affordable housing – 313 units for seniors in Half Moon Bay.



Photo: Main Street Park by MidPen Housing, Craig Sherod Photography

Sometimes affordable housing units are set aside for farmworkers, and sometimes affordable units serve farmworker households even though they are not required to. There is a misperception among some agricultural producers and other community members that Moonridge no longer serves farmworkers. However, half of the Moonridge project is restricted to households with a member currently employed by the farming sector; today nearly two-thirds of the project continues to serve farmworker households. Most affordable housing providers do not evict a household if the leaseholder changes jobs or their income increases.

3. Legal on-farm housing

Farm labor housing onsite may include congregate dormitory/bunkhouses or mobile homes as well as traditional houses or apartments. These units may house relatives of farmworkers or farmworkers who work at another farm.

- Properties housing five or more workers are regulated as employee housing and inspected annually by San Mateo County Environmental Health on behalf of the state of California. In 2022, there were 17 active and three inactive properties in San Mateo County with permits to house 233 workers under this program.

- The construction of properties housing farmworkers is regulated by San Mateo County Planning and Building. As of 2022, 54 “small sites” housing up to 4 workers had received approvals to accommodate 143 workers.

These units can range in quality, but generally workers who live in these units pay only a nominal amount of rent. While there are some advantages to not having to commute to work, farmworkers face power dynamics when their landlord is also their employer. Even in the best of situations, it is problematic when both your housing and your employment are at risk if you have a concern or complaint.

4. Unpermitted on-farm housing

Unpermitted on-farm housing also includes dormitory/bunkhouses or mobile homes as well as repurposed structures. Anecdotally, unpermitted units have proliferated because producers have wanted to help but can't afford to or can't deal with or are simply unable to get the units permitted (see Barriers section below). As a result, sometimes onsite housing is unpermitted but livable. Owners may not have gotten the housing permitted because of the bother, the expense, or the process of permitting, or the housing cannot meet certain planning or building regulations, like setback requirements.

Conditions seen at the mushroom farms in Half Moon Bay where the January 2023 shooting occurred were probably at the extremely poor end of the spectrum. Photos indicate some units were not insulated against weather or moisture. Running water and electricity may not have been provided. Living spaces were not necessarily separated from workspaces. And some people have been living in shipping containers not appropriately converted to housing.

Workers living in these units usually don't pay very much of their income toward rent, but they are much more likely to live in substandard conditions. They also live with a great deal of uncertainty. As mentioned above, living on the farm of your employer comes with power dynamics to navigate as well.



Farmworkers struggle with housing instability and insecurity across all housing situations, particularly when the housing is informal or unpermitted. In interviews, stakeholders across the spectrum – including farmworkers, service agencies, and agricultural producers – agree that more apartments “like Moonridge” (deed-

restricted affordable housing offsite) would be the ideal housing type for farmworkers. Notably, agricultural producers surveyed by the County of San Mateo in 2016 agreed existing farmworker housing is not affordable, not sufficient, and not high quality.

Scarce housing leads to high housing costs and substandard living conditions.

Cristina, Manuel & Junior

FARMWORKERS, AÑO NUEVO

Cristina, Manuel and their son Junior live in a two-bedroom mobile home on a farm in Año Nuevo. Manuel and Junior work on a farm nearby. Cristina used to work on farms, but she has recently found work at a retirement home.

CRISTINA: “We have been in the area for 20 years, and here for 4 years. My first field work was in Fresno, but it was too hot! I worked on a mushroom farm, and then brussels sprouts.

“I also have a tamale business, but it is too expensive to get a food truck. I was selling tamales during Covid. Without tamales, I would have had no income. The owner of a retirement home invited me to work for her. She wanted me to cook, but all I know how to make is tamales! They can’t eat that every day. But she wanted me to work for her, so I started to do more cleaning, organizing things.

“It is very tranquil here. I like living here because I am a happy person, I like to play my music loudly, and the neighbors don’t complain. We pay \$1,165 per month. I am really happy with our home, we have access to laundry, but I would like to replace the refrigerator.

“Sometimes we get help with the rent because Manuel doesn’t get as many hours as he wants. Also [we got help] during the fires and floods. I recently took some jewelry to the pawn shop, unfortunately including some of my son’s. In agriculture, work is on and off. My job is more secure.

“ I love Pescadero, my friends, Puente. I want people [in Pescadero] to feel like you’re going back to your town and community, for it to feel like a place for people to feel comfortable socializing.”



AFFORDABILITY AND COST BURDEN

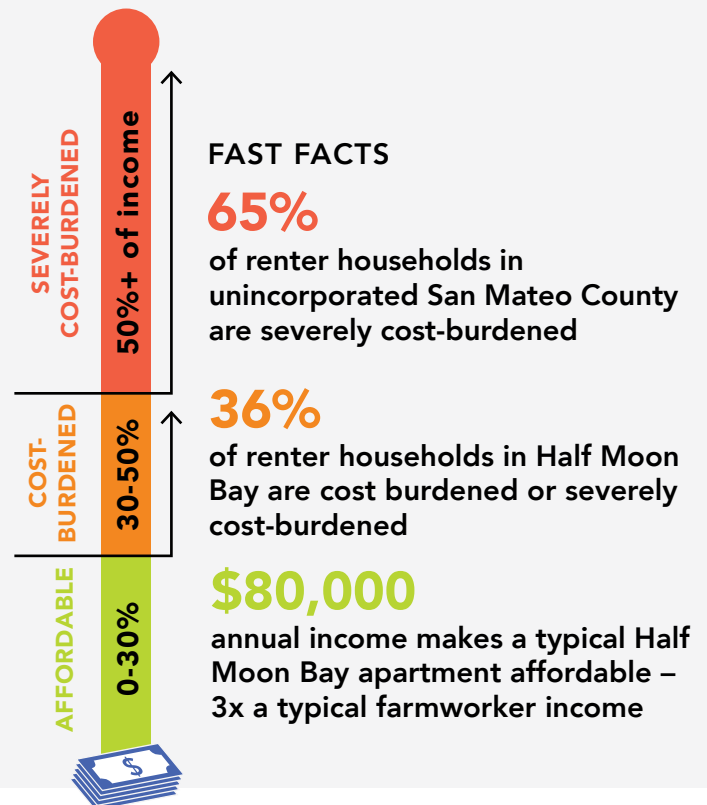
According to Half Moon Bay's analysis, median monthly rent for an apartment in Half Moon Bay in 2022 was approximately \$2,000. To afford a typical apartment, a household would need to make \$80,000 per year, which is more than three times a typical farmworker's income in coastside San Mateo County.

The U.S. Department of Housing and Urban Development (HUD) considers housing to be affordable if a household pays less than 30% of its income on housing costs. If a household pays more than 30% and less than 50% of its income on housing, it is considered "cost-burdened." If a household spends more than 50% of its income on housing, it is considered "severely cost-burdened." According to U.S. Census Bureau data included in Half Moon Bay's draft Housing Element 2023-2031, 15% of renters are cost-burdened, and 21% of renters are severely cost-burdened.¹¹ Further, 66% of extremely low-income households in Half Moon Bay are severely cost-burdened, spending the majority of their income on housing. (Note: A "housing element" is a government term for the part of a municipality's general plan that addresses the provision of housing in that municipality.)

In unincorporated San Mateo County, 65% of renter households spent more than 50% of their income on housing costs in 2019, according to the County's 2023-2031 Housing Element.

In all cases, based on the demographics in unincorporated San Mateo County and specifically in coastside San Mateo, people of color are much more likely to be overspending on housing costs.

Income Spent on Rent



11 U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091



OVERCROWDING

The County's report in 2016 found that 42% of survey respondents who lived in non-group housing were living in overcrowded conditions. By U.S. Census standards, housing units are considered overcrowded when there is more than 1 person per room in a household and severely overcrowded when there are more than 1.5 people per room.

According to data included in Half Moon Bay's Housing Element, 4% of renters experience moderate overcrowding and 9% experience severe overcrowding. And 12% of very low-income households experience severe overcrowding.¹² Furthermore, Half Moon Bay's community outreach efforts for the housing element revealed that overcrowding may be an even greater issue than official reports indicate.

According to San Mateo County's Housing Element, 60% of renter households in Pescadero experience severe overcrowding.¹³

Again, people of color are much more likely to be living in overcrowded homes.

OTHER HOUSING PROBLEMS

As mentioned above, many farmworkers also contend with physical problems in their units. The County's 2016 report counted 37% of farmworkers who identified that their housing needed repair, and more than 70% of farmworkers who lived on farms flagged repair needs in their housing. The lack of housing options also means farmworkers are hesitant to rock the boat. Some farmworkers interviewed noted they had never – over decades of living in the area – raised an issue about living conditions or made a request of their landlord.



Overcrowding in San Mateo County



"OVERCROWDING"
MORE THAN 1 PERSON
PER ROOM



"SEVERE OVERCROWDING"
MORE THAN 1.5 PEOPLE
PER ROOM

13% of renter households in Half Moon Bay are overcrowded or severely overcrowded

42% of non-group housing residents in the county are overcrowded

60% of renter households in Pescadero are severely overcrowded

12 U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release
13 ACS 2021

Farmworkers face other challenges

We must not forget that farmworkers in San Mateo County face many other challenges that often intersect with their housing issues. Because of immigration status, language access limitations, lack of education, typical farm working conditions and extremely low incomes, farmworkers in the county have layers upon layers of barriers to a decent and dignified quality of life. Some from indigenous communities cannot read or write in English or Spanish. For those who are undocumented, fear of deportation drives many of their choices (including whether they seek public assistance and whether they complain about living or working conditions) and can limit their access to legal, health or social services that ought to be available to them.

The rural location also means that they have limited access to services and amenities, including health and dental care, laundromats, affordable groceries, and household goods. This is especially true in Pescadero and on the South Coast. Most farmworkers only have 30 minutes for lunch, so it can be hard to get to a doctor's office or a legal clinic for an appointment during business hours. Internet access is limited, even when they have a smartphone.

Farmworkers who are living in the United States without their families may also be dealing with extreme isolation, living far from children who are growing up without them in their daily lives. Over the years, many may feel like they don't truly belong here or in their country of origin. Monolingual Chinese speakers, such as those displaced from the mushroom farms in Half Moon Bay, seem to be particularly isolated, with a smaller cultural community around them and very limited access to transportation and services.

These barriers intersect with farmworkers' limited access to affordable housing and need to be addressed to enable them to live full and healthy lives. Additional resources for expanding economic opportunities, advocating for farmworker rights, and adding more physical and mental health programs will yield better outcomes for farmworkers and their families.

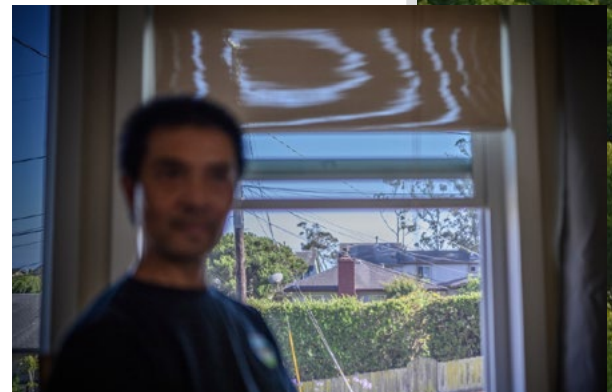




Photo: MidPen Housing

What is needed?

How many units are needed to fully address San Mateo County's farmworker housing needs? As noted earlier, it is not easy to estimate the number of farmworkers, so it is difficult to estimate the number of units needed to house them. A good place to start is the 1,020-1,140 units cited by the County's 2016 report.

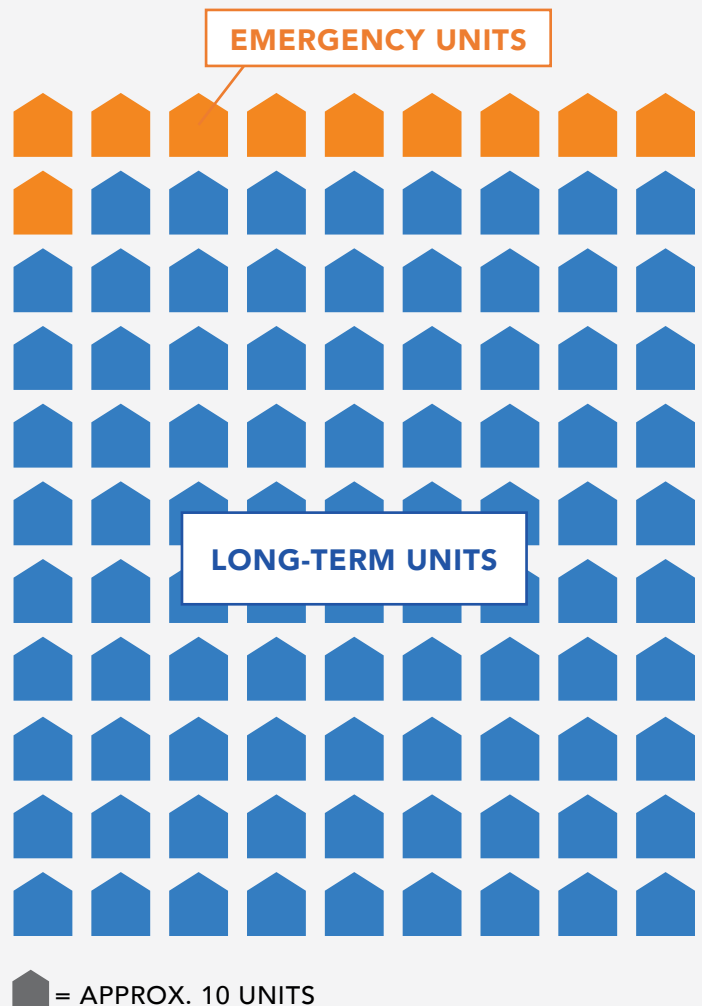
SHORT-TERM: <100 Emergency Replacement Units

Emergency replacement units are needed for the 19 farmworker households displaced by the January 2023 shootings and for farmworkers living in uninhabitable units identified by the County's Farmworker Housing Taskforce. The farmworkers directly displaced by the January 2023 shootings were placed in permanent housing with rental assistance for one year, through funds provided by the County of San Mateo. At the time of this report, the City of Half Moon Bay is fundraising for additional support to keep them stably housed from March 2024 through summer 2025. At that time, eligible farmworkers will have an opportunity to move into permanently affordable manufactured housing at 880 Stone Pine Road, a joint project sponsored by the City of Half Moon Bay and the County of San Mateo.

As of fall 2023, the County's taskforce was still midway through its farm labor housing survey and inspection effort, so the immediate need on this front is unknown.

Total units needed: Nearly 1,000

Growing the housing stock that is affordable to farmworkers will provide benefits to all lower-income households in coastside San Mateo County. Comprising short- and long-term needs, approximately 1,000 new and rehabilitated units should remain a target for this community.



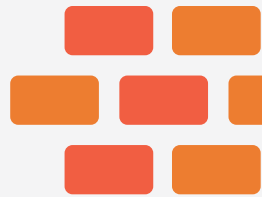
LONG-TERM: 750-900 New or Rehabilitated Units

Over the long term, this community needs many new units to relieve the shortage of affordable housing accessible to farmworkers in coastside San Mateo County and to keep people housed safely and affordably. If there are 1,300-1,600 farmworkers, and we assume 95% of households have only one farmworker employee (per the County's 2016 survey), then they would live in 1,235-1,520 households.

According to the 2016 survey, 60% of survey respondents experienced either excessive housing cost burden, overcrowding, or both. If we assume these conditions are similar today and apply that percentage to the number of farmworker households, we find that 741-912 new or rehabilitated housing units would be needed to house farmworkers properly.

This estimate is an exercise to help think about the scale of the problem. The reality is that all the county's farmworkers are currently living somewhere, and some are not in unlivable or irreparable situations, so the full 750-900 units may not need to be newly constructed. But additional units will provide multiple benefits: relieving overcrowding, replacing some units in disrepair, and stabilizing rents/creating more housing options for lower-income households overall. Anecdotal evidence and recent population growth in coastside San Mateo County, including in lower-income brackets, indicate that even if farmworkers have left the agricultural workforce in recent years, they are likely remaining in the community.

Current Coastside Affordable Housing Pipeline



71 UNITS

Cypress Point in Moss Beach

47 UNITS

880 Stone Pine Road in Half Moon Bay

40 UNITS

555 Kelly in Half Moon Bay

7 UNITS

Farm labor housing units (2024)



Photo: 555 Kelly



2. Barriers to Providing Sufficient, Safe, and Affordable Housing in Coastside San Mateo County

The state of California has a widely known housing affordability crisis, and the challenges facing Bay Area residents are particularly well documented. Bay Area residents of all income levels pay a high percentage of their incomes toward housing payments, and lower income residents face especially high housing cost burdens. Many people live in overcrowded or substandard conditions, or they live far from the workplace and commute long distances to be able to afford a home. Even with the disruption of the pandemic and recent evidence of people leaving the region, rents and home prices remain high and out of reach for many.

Why do we have this shortage of homes that people can afford? Slow housing development hasn't matched the growth of the region's economy and jobs over decades. The number

of people who want to live in the Bay Area has exceeded the existing available housing, and incomes for the wealthiest have far outpaced those of middle- and lower-income residents, making it difficult to compete for existing homes. Political opposition to new housing and neighborhood opposition to newcomers, which can be animated by racism and classism, slows the approval of new construction. New housing development is often infeasible, with high land costs and the cost to develop new homes continuing to grow each year. Burdensome approvals and permitting processes don't help.

In coastside San Mateo County, where most of the county's farmworkers live and work, all these challenges exist – and many are even more acute, exacerbated by local conditions.

Critical Barriers

- 1 Environmental, economic, and political conditions limit overall residential development, leading to scarce housing**
- 2 Developing onsite farmworker housing is complex and expensive**
- 3 Funding for deed-restricted affordable housing is in short supply**

BARRIER #1: Environmental, economic and political conditions limit overall residential development, leading to scarce housing

Existing communities in coastsides San Mateo County are small and rural in nature, more isolated and with less access to transit than other parts of the county. The housing stock is lower density even in Half Moon Bay, the sole incorporated city in the area. Just as in the broader Bay Area, the housing supply has not grown with demand over the past several decades. In San Mateo County, the ratio of jobs to housing between 2004-2008 was 0.91, but it skyrocketed to 8.14 in the 2011-2017 period.¹⁴ In addition, it is notable that vacancy due to seasonal or recreational uses (think vacation homes or rentals) is higher in Half Moon Bay (nearly 32% of vacant units are seasonal and recreational vacancies) than in the county overall (almost 23%) and the nine-county region (21.6%).¹⁵

Why hasn't enough housing been built in coastsides San Mateo County?

- **DEVELOPABLE LAND IS LIMITED** – Coastsides San Mateo County is physically constrained by the ocean and the mountains. Very little land is zoned for residential use. Transportation and transit access are also limited.
- **INFRASTRUCTURE IS LIMITED** – Outside of Half Moon Bay, very little of coastsides unincorporated land has access to municipal water and sewer, requiring the use of well water and septic systems, making larger-scale multifamily development almost impossible. Flood zones present an additional challenge.

- **EXPENSIVE TO DEVELOP** – The cost to develop housing in the Bay Area has reached extraordinary heights and continues to rise. As of 2023, the per unit cost to develop multifamily housing in San Mateo County is approximately \$700,000 to \$800,000.¹⁶
- **ENVIRONMENTAL AND OPEN SPACE PRIORITIES** – The Coastal Act and Coastal Commission protect important environmental resources and open space but make it extraordinarily complex to create housing in the Coastal Zone. In addition to preserving open space and quality agricultural land, there are species and wetlands to protect, and flood zones to avoid.
- **OPPOSITION TO NEW HOUSING** – As in most places, current residents more often resist rather than welcome change in their community. The specter of affordable housing can also evoke additional antagonism. Half Moon Bay, the part of coastsides San Mateo County with the most amenities and services, has a growth-limit measure dating from 1999 that limits new housing.

An insufficient number of housing options leads to increased pressure on the existing housing stock, resulting in lower-income households forced to live in substandard conditions because they do not have alternatives. They may endure water leaks, rodents, and broken heating or plumbing systems without complaint, or they may live in overcrowded conditions in smaller apartments or pay a large proportion of their income towards housing. These are challenges that low-income households across the Bay Area must contend with, but options are even more limited in coastsides San Mateo County and especially challenging in the South Coast.

14 SPUR, What It Will Really Take to Create an Affordable Bay Area, 2021, p. 9 [https://www.spur.org/sites/default/files/2021-05/SPUR What It Will Really Take To Create An Affordable Bay Area Report.pdf](https://www.spur.org/sites/default/files/2021-05/SPUR%20What%20It%20Will%20Really%20Take%20To%20Create%20An%20Affordable%20Bay%20Area%20Report.pdf)

15 U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25004. Both Half Moon Bay and San Mateo County already regulate and tax short-term rentals.

16 Half Moon Bay Housing Element 2023-2031, data from Century Urban

BARRIER #2: Developing onsite farmworker housing is complex and expensive

Farms in San Mateo County voluntarily provide permitted housing to approximately 376 farmworkers on agricultural land, through two pathways:

- The State of California regulates employee housing for farms with five or more employees, currently serving approximately 233 farmworkers across 17 farms. This program is enforced by the County of San Mateo's Environmental Health Department.
- San Mateo County also has 143 permitted farm labor housing projects for farms with four or fewer farmworkers. In recent years the County has also offered a forgivable loan program to pay for 80% of the cost (capped at a maximum dollar amount) of rehabilitating or building new farm labor housing units that house very low-income farm workers.

Admirably, San Mateo County and Half Moon Bay's housing and planning policies prioritize and support the development of affordable and farmworker housing even in locations where housing for the general public may be prohibited or difficult to permit. However, it remains difficult to create farmworker housing onsite. Multiple layers of site and permitting constraints can result in the death of projects, even small, one- to four-unit farm labor housing projects. A site that is not located within a water district (most sites in the unincorporated parts of the county) need a well with sufficient and safe water, and enough space for a septic system leach field and setbacks from natural bodies of water.

Permitting processes are challenging, and the cost to navigate them is high. This is especially true because of the extra hoops that owners must jump through to get permission where the Coastal Act applies. Even though policies (through the Local Coastal Plans and Land Use Plans of San Mateo County and Half Moon Bay) are in place to prioritize the development of affordable and farmworker housing where market-rate housing is prohibited or very difficult to permit on agricultural land, the process of getting approvals and permits is time-consuming, complicated, and expensive. Producers with farm labor housing shared stories of PG&E connection delays, hiccups with staff at the permit counter, unexpected costs, and a seemingly endless number of consultants to hire and reports to commission.

Lastly, employer-provided housing comes with a host of other challenges. As mentioned earlier, there is a clear power dynamic if your employer is also your landlord, no matter how well-intentioned they may be. When you rely on the same person for your income and your housing, you are unlikely to raise issues about one if by doing so you may be putting both at risk.

And while many producers recognize it is hard for them to attract and retain labor because of the cost and availability of housing in the region, they infrequently choose to make the substantial investment required to create and legalize homes onsite for their workers. The County has a generous forgivable loan program for farm labor housing, but it has only closed nine loans in seven years.

BARRIER #3: Funding for deed-restricted affordable housing is in short supply

Coastside San Mateo County is, like nearly all parts of the Bay Area, short on deed-restricted affordable housing. This is primarily driven by an overall shortage of subsidy for affordable housing, starting with competition for federal and state tax credits and state housing funding. Affordable housing projects also need a substantial amount of funding from regional, county, or local sources to be successful, and most communities have limited resources available.

All the challenges of developing multifamily housing that apply across the Bay Area and the state apply, and again, are especially difficult in coastside San Mateo County, and it is even

more difficult to specifically serve farmworkers. Projects in areas like these can have difficulties competing for tax credits given sparse amenities (transit, parks, libraries, schools, senior centers, grocery stores, medical care, pharmacies, etc.) required within a given radius. Established affordable housing developers also seldom agree to build small projects, because they are more expensive to build on a per unit basis, and more difficult and less financially sustainable to manage over the long run. And federal funds, notably Section 8 and USDA programs, are generally off the table when policymakers want to be inclusive of farmworkers, since approximately half of farmworkers in San Mateo County (and statewide) are undocumented.

FARMWORKER PROFILE

Yesenia FARMWORKER, MOSS BEACH

Yesenia has been in the U.S. since she was nine. She has lived in the Half Moon Bay area since 2008 and lives with several members of her extended family in a permitted mobile home on a farm, paying \$2,000 a month in rent.

"We came to Half Moon Bay because of jobs and opportunity...I love the work I do. I know I could get a 'better' job [at a desk] since I know how to use a computer, and I speak pretty good English. But I like the fresh air, the outdoors, walking all day.

“I live with my partner, my two kids, my brother-in-law, my sister-in-law and her two kids, and my father-in-law in a mobile home on the farm. But I see how other people live in town, and [by comparison] we’re pretty comfortable. I have a room. I have space.”



What are the funding sources available for affordable housing?

Deed-restricted affordable housing developments are notoriously difficult to fund, and the number of funding sources that must be cobbled together to make a given project financeable can reach a dozen or more. Affordable housing in San Mateo County typically requires commitments from an assortment of the following sources:

- **FEDERAL AND STATE TAX**

CREDITS: Nearly all deed-restricted affordable housing projects benefit from programs that give private entities the opportunity to receive credits against their federal or state taxes in exchange for investing money in affordable housing development. Obtaining these credits is typically highly competitive.

- **TAX-EXEMPT BONDS:** Affordable housing projects can benefit from lower interest rates provided by tax-exempt bonds, which can be paired with a certain type of tax credits (4% tax credits). These have not always been competitive, but in recent years they have been in high demand.

- **FUNDING FROM THE FEDERAL GOVERNMENT:** The federal Department of Housing and Urban Development (HUD) allocates HOME and CDBG funds to localities (distributed here by the County of San Mateo) that can be used for affordable housing projects. Housing Choice Vouchers (a.k.a. Section 8 vouchers) are funded by the federal government but allocated by local housing authorities (here the Housing Authority of the

County of San Mateo) and can be used by individuals to supplement their rent in the private market or can be “project-based” and used by housing developers/owners to subsidize rents.

- **FUNDING FROM THE STATE OF CALIFORNIA:** California’s Department of Housing and Community Development (HCD) offers several programs that can provide a substantial long-term, low-interest loan to affordable housing projects. This includes ongoing programs like the Multifamily Housing Program (MHP), the Infill Infrastructure Grant (IIG) program, the Affordable Housing and Sustainable Communities (AHSC) program with the Strategic Growth Council, and additional programs that come and go. Additional programs like CalHome support affordable ownership, but that program has limited applicability in the Bay Area due to market conditions.
- **COUNTY OF SAN MATEO:** Since 2013 the County has an Affordable Housing Fund, in part supported by the County’s sales tax, that regularly supports affordable housing projects throughout the county.

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Affordable housing projects serving farmworkers typically utilize a selection of the above tried-and-true programs and also seek funding from programs that specifically target farmworkers. These include:

- **FEDERAL USDA RURAL DEVELOPMENT PROGRAMS:** The USDA runs several programs, including Section 515 Rural Rental Housing, that support multifamily housing, both on farms and offsite, in eligible rural areas. Coastside San Mateo County is currently defined as rural.
- **STATE OF CALIFORNIA'S JOE SERNA JR. FARMWORKER HOUSING GRANT PROGRAM:** Through the Joe Serna program, HCD offers deferred-payment loans or grants for both rental and ownership units for farmworkers. This is the most important state housing program serving farmworkers.
- **TAX CREDIT RURAL SET-ASIDE:** Most of San Mateo County south of Pacifica and west of Skyline is currently eligible for the rural set-aside of the tax credit program in California.
- **STATE FARMWORKER TAX CREDITS:** California reserves \$500,000 in annual state tax credits for projects in which at least 50% of the units serve farmworkers. This is such a small number of tax credits that allocations must typically accumulate over several years before they can be allocated to a single project.

Unfortunately, the USDA program and most federal housing programs mentioned above are of limited utility since they cannot serve undocumented workers, which are estimated to make up approximately half of the farmworkers in the county.¹⁷

Nearly all the above programs are competitive, because funding is in short supply. There is a clear need for more affordable housing funding generally, and many advocates in San Mateo County and across the state work continually to call for additional funding for affordable housing and make changes to existing programs to make them more effective.

¹⁷ Families can still be eligible for Housing Choice Vouchers if at least one member of the household is a citizen, national, or eligible non-citizen. However, the voucher value is reduced based on the ratio of eligible (documented) to ineligible (undocumented) household members. The Housing Authority of San Mateo County, a Moving to Work agency, has been able to simplify the calculation to assist households with their housing search process.

3. Ideas for Action



Photo: Manuel Ortiz Escámez, Peninsula 360

After the Half Moon Bay shootings revealed how some farmworkers were living, the official response was swift. The County undertook immediate efforts to provide temporary housing for the 36 displaced farmworkers in partnership with Airbnb.org and then assisted them with finding longer-term housing options. The County also announced the creation of a taskforce to inspect housing conditions on agricultural properties throughout the county. New data and learnings about existing on-farm housing will emerge from the taskforce's work in early 2024.

Affordable housing projects in the pipeline are getting more attention, and new affordable housing opportunities are being identified, including:

- **MidPen Housing's Cypress Point Family Community**, a 71-unit affordable development proposed in Moss Beach.
- **Mercy Housing and Ayudando Latinos A Soñar's (ALAS) 555 Kelly in Half Moon Bay**, a 40-unit affordable housing project for aging and retired farmworkers that is currently in predevelopment.
- **880 Stone Pine Road in Half Moon Bay**, a city-owned and county-supported site slated to hold up to 47 manufactured housing units for farmworker homeownership, which will provide permanent housing opportunities for eligible households displaced by the January shootings.
- **The former Bay City Flowers site**, which could hold 300 to 400 units. As of early 2024, the County has entered into a purchase agreement and is doing due diligence on the property.

Additional promising farmworker housing efforts are already underway:

- Half Moon Bay created a **Workforce Housing Overlay land use designation** in its Local Coastal Land Use Plan to make affordable and farmworker housing a priority use in certain locations.
- The County of San Mateo created a **Farm Labor Housing Loan program** in 2015. The County offers forgivable loans to producers to cover up to 80% of the cost of new or rehabilitated units (currently up to \$150,000 for a rehabbed unit, and up to \$250,000 for the first new unit and \$200,000 for each subsequent unit). To date, the program has helped to create seven units (with two more in the 2023 pipeline). Changes that were made in response to feedback may help the program grow.
- The County created a **Farmworker Advisory Commission** in 2021 to promote policies and programs that address the needs of local farmworkers. While still new, this commission has the potential to be not only a voice for farmworkers but a place for bringing agricultural stakeholders together for more dialogue and collaboration.
- The County of San Mateo and Half Moon Bay **Housing Elements** drafted in 2022-2023 are under review with the state. Some policies and programs in these policy documents are focused on farmworkers and should have a positive impact if they can be implemented in the next eight years.

There are clearly some meaningful efforts underway, but there is more to be done. To overcome the barriers described here and create sufficient, safe, and decent housing opportunities for all farmworkers in San Mateo County, action needs to happen on several fronts:

Ideas for Action

- 1 First steps: Gather data, build trust and a shared sense of purpose**
 - 2 Improve existing housing conditions**
 - 3 Create more housing that supports a better quality of life for farmworkers**
 - 4 Expand funding for low-income housing, especially targeted to farmworkers**
 - 5 Provide additional economic and social support to meet farmworkers' needs**
-

One critical question is whether to invest limited dollars and energy into more or improved farm labor housing, more deed-restricted affordable housing offsite or more housing in general. In almost all cases, there is almost never a single answer, or a magic bullet, and that is true here: A variety of options should be pursued because the needs of farmworker households are varied, complex and multidimensional.



Photo: Manuel Ortiz Escámez, Peninsula 360

3.1 First steps: Gather data, build trust and a shared sense of purpose

Interviews with stakeholders around the table identified distrust and divides in the community, including between producers and farmworkers, between producers and government, between farmworkers and government, and among producers. Perceptions exist in various quarters that other parties may be benefiting – financially or otherwise – on the backs of farmworkers.

In fact, there is widespread and shared concern about farmworker living conditions across stakeholder groups. If the County, farmworkers, producers, and service agencies can build community and build a shared understanding of needs, then better data, better outcomes, and a better coalition could be the results.

CHALLENGES	POSSIBLE ACTIONS	ACTORS
Need better data on the number of farms, number of farmworkers and their needs, number of housing units needed in order to set proper goals Distrust by many stakeholders that numbers are manipulated and either too high or too low General distrust of government Barriers between producers and farmworkers (cultural, class, power) Generational and class divide among producers, leading to fractured/fragile sense of producer community Perception that someone else (producers, nonprofits, landlords) is benefiting off the backs of farmworkers	Seek out opportunities to convene producers, farmworkers, and other stakeholders to build trust and sense of shared purpose.	Local government, philanthropy/funders, nonprofits
	Partner with service providers and producers to collect comprehensive data on the farmworker population and farmworker housing to build on what the taskforce is currently gathering.	Local government, nonprofits, farm producers, farmworkers
	Continue to engage the new Farmworker Advisory Commission in dialogue.	Local government, farmworkers, nonprofits, farm producers
	Engage the Agricultural Advisory Committee in the conversation.	Local government, farm producers, farmworkers
	Support the farmworker conference Puente de la Costa Sur is planning for March 2024.	All stakeholders, including philanthropy/funders
	Support equitable community engagement that gives farmworkers a true voice in decisions about the community. Among other things, this means seeking out farmworkers where they are, providing information and materials in their preferred languages, and incorporating their feedback into decisions.	
	Support opportunities for collaboration and partnership among nonprofits rather than setting them up for competition.	Philanthropy/funders, local government, farmworkers



3.2 Improve existing housing conditions



Improving housing conditions needs to happen on three timescales:

- 1 Addressing urgent and immediate needs
- 2 Improving conditions through rehabilitation of units
- 3 Longer-term unit replacement and overall increase in available housing to relieve pressure on the existing housing stock

The most urgent priority is to improve the living conditions of farmworkers who are living in substandard situations, whether on farms or off. The County has already taken steps to meet the needs of the 19 households directly displaced by the January 2023 shootings. The County’s taskforce is currently identifying, inspecting,

and assessing existing living situations farm by farm in the county to discover whether there are additional health and safety issues that must be immediately addressed. This inspection effort does not include housing located on residential parcels.

CHALLENGES	POSSIBLE ACTIONS	ACTORS
Need for emergency housing options for farmworkers displaced from unsafe or uninhabitable situations	Support interim housing for the 19 farmworker households directly displaced by the January 2023 shootings. Permanently affordable housing at the 880 Stone Pine Road manufactured housing development will be offered to eligible households in summer of 2025. The County of San Mateo provided funding for these households to be stably and temporarily housed for one year following the shootings, but additional support from March 2024 to summer 2025 before the 880 Stone Pine Road development is complete.	Philanthropy/ funders
	Allow and fund time-limited interim housing pilot project(s) for farmworkers like those that have been tested in other communities as interim homeless housing. Create a temporary housing category and expand the types of structures (tiny homes, yurts) allowed in the county and Half Moon Bay. Evaluate lessons learned from the initiative. Examples: <u>COTS tiny homes in Petaluma</u> , <u>Pallet shelter village in Sonoma County</u>	Local government, farmworkers, nonprofits, farm producers

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CHALLENGES	POSSIBLE ACTIONS	ACTORS
Substandard living conditions in existing units	In collaboration with producers, create an amnesty/legalization program for unpermitted units paired with funding to improve building conditions. Best practices in legalizing unpermitted units include pairing an incentive (usually a loan) with a transparent approval process that focuses on basic health and safety requirements (rather than building code requirements) to avoid the risk of mass displacement. In collaboration with producers, create an amnesty/legalization program for unpermitted units paired with funding to improve building conditions. Best practices in legalizing unpermitted units include pairing an incentive (usually a loan) with a transparent approval process that focuses on basic health and safety requirements (rather than building code requirements) to avoid the risk of mass displacement. Examples: <u>Santa Clara County</u> is currently pursuing state and federal funding for a program to legalize unpermitted farmworker housing units paired with funding for building rehabilitation, electrification and solar improvements. <u>Santa Cruz Safe Structures Program:</u> Allows continued use of structures that meet basic health and safety code requirements even if they do not fully meet building code. <u>Oakland ADU Loan Program, Casita Coalition ADU Legalization Guidelines, Appendix B: Standard Legalization Procedures and ADU Amnesty Programs</u>	Local government, farm producers, farmworkers
	Review the existing Farm Labor Housing Loan Program to determine if it is suited to pivoting and scaling to meet immediate rehab needs as determined by the taskforce.	Local government
	Review and improve the rental unit inspection process for farm labor housing and housing on the private market: - Consider making a private interview with tenants as a standard practice. - Establish and publicize an anonymous and multilingual hotline for complaints and requests for inspection. The County already has an online complaint form and phone number.	Local government
	Expand existing home repair loan programs (like the one run by Senior Coastsiders) to improve rental housing occupied by farmworkers.	Local government, nonprofits
Barriers to accessing and keeping housing, especially for undocumented and low-income renters	Continue to support farmworker rights advocacy and access to legal assistance for both labor and housing issues.	Local government, philanthropy/funders, nonprofits
	Educate farmworkers, producers, and landlords on just cause eviction and other existing tenant protections, including lessors' rights under illegal subleases to eliminate abuse.	Local government, philanthropy/funders, nonprofits
	Support Coastside Hope in creating a program to master-lease housing units to eliminate some barriers low-income households face in accessing rental housing (lack of credit history, lack of Social Security Number or ITIN, insufficient savings for security deposit).	Philanthropy/funders



Photo: MidPen Housing

3.3 Create more housing that supports a better quality of life for farmworkers

As noted above, the overall shortage of housing in coastside San Mateo County is a primary driver of other housing issues experienced by low-income residents – a lack of choice means people end up paying more in rent, settling for less space or worse conditions, squeezing in extra friends or family members, or enduring a longer commute. Creating more housing options overall – but especially housing options accessible to low-income farmworkers – will have benefits for everyone in the community.

Funding may be most effective by focusing on deed-restricted affordable housing (see next section). While the dollars needed to create new affordable housing may be significant, investment in permanently affordable housing pays off in the long-term. Many also question whether local government should plow public dollars into farm labor housing ultimately owned by a private farm producer.

However, even if capital dollars are best spent on deed-restricted affordable housing, the County should identify ways to make farm labor housing development at a small scale easy, and easier than building a single-family home. While farm labor housing is a local land use priority and allowed in more places than housing in general, the approvals process is still as difficult as it is for private housing development. Producers taking advantage of the farm labor housing program have had to bring on consultants to help, and it can take years to get one or two units approved, permitted, and built.

The County might consider thinking of farm labor housing like ADUs (accessory dwelling units). Many local governments are using a variety of tools to make it easier for willing private partners to create housing at a small scale on residential sites. Those tools could be expanded or redeployed to create housing on agricultural sites as well. This could include streamlined processes, clear materials, a single point-of-contact within the planning or building department who coordinates internally, among many other possibilities.

CHALLENGES	POSSIBLE ACTIONS	ACTORS
Infrastructure (especially water, sewer) on the coast is very limited	Evaluate potential affordable housing opportunity sites in the unincorporated areas of the county that are near but not within a water district boundary (so they have likely not been considered seriously for housing). If viable, work with the County to strategically extend water district boundaries to include these key parcels and make them viable opportunity sites for future development.	Local government, development partners, nonprofits
	Research and pilot alternative onsite sewer systems that are not currently allowed in San Mateo County, including composting toilets and packaged treatment plant systems.	Local government, farm producers
The farm labor housing approvals and permitting process remains difficult to navigate	Model farm labor housing policy and approvals/permitting process on recent efforts to scale ADUs. Learn from the County of Santa Clara's effort to streamline its approvals and permitting process for farm labor housing. Review the Regulatory Barriers report from June 2017 to ensure all reasonable recommendations have been implemented. Farm labor housing applicants continue to provide feedback that the process is costly (not only fees, but also needed consultants, reports, etc.), circuitous and lengthier than advertised. Publish pre-reviewed standard plans or pre-approve high quality modules/mobile homes to make it faster and easier for owners. Examples: The County of Santa Clara rezoned all rural zoning areas to allow up to six units of deed-restricted housing for farmworkers and rewrote the regulations to make farmworker housing easy to approve and the rules hard to break. The Santa Clara County Board of Supervisors approved these zoning changes in 2020. Ventura County Standardized Plans, Napa Sonoma ADU Plans Gallery	Local government
Difficult to develop housing for farmworkers	Consider supporting provisions in future legislation that would allow additional streamlining in some parts of the Coastal Zone. Examples: 2023's SB 423 (Wiener) was approved to extend SB 35 and will allow streamlining in the Coastal Zone. 2019 AB 1783 (Rivas) sought to streamline farmworker housing on agricultural parcels similarly to how SB 35 streamlines infill housing. Sites in the Coastal Zone are currently ineligible to utilize the streamlining allowed by this law.	All stakeholders, state government
	Make ADUs a principally permitted use in Planned Agricultural District (PAD) zoned areas.	Local government
	Create an ADU loan program that incentivizes owners to rent to farmworker households. This could take the form of a low-cost loan program or a density bonus (allowing multiple ADUs) in exchange for a five-year deed restriction to rent to low-income farmworkers. Examples: Napa's Affordable ADU Program, West Hollywood's Affordable ADU Program, Los Angeles's Backyard Homes Project	Local government

CONTINUED

CHALLENGES	POSSIBLE ACTIONS	ACTORS
Difficult to develop housing for farmworkers (cont.)	Explore more options in the mobile home park/manufactured housing space, including the County's manufactured housing project currently being planned at the 880 Stone Pine Road site in Half Moon Bay. Expand and rehab existing mobile home parks in the county, similar to the County's support for Redwood Trailer Village. Ask HCD to commit to enforcement of HCD-preapproved local restrictions. Once built, manufactured housing is regulated by HCD. HCD currently has the power to override or decline to enforce any local regulations, so local restrictions limiting housing to farmworker occupancy may not be enforced by the state. Examples: CASA of Oregon purchased and redeveloped <u>Talent Mobile Estates</u> into a cooperative manufactured housing development for residents displaced by the 2020 Alameda wildfire. In 2018, the County of San Mateo supported the replacement of aging trailers at <u>Redwood Trailer Village</u> with \$6.5 million in low-cost loans.	Local government
Limited places for multifamily housing in coastside San Mateo County	Enlist the Midpeninsula Regional Open Space District (OSD), POST and other environmental advocates to proactively identify and support new housing opportunities. Environmental advocates and organizations should see farmworker housing as contributing to the goal of protecting working farmland and should invest in farmworker housing to support that goal. Explore a voter ballot measure in Half Moon Bay to update Measure D (a growth-limit measure from 1999 that capped annual growth to 1% of the current housing stock, and 1.5% if the project is located downtown) to exclude ADUs and deed-restricted affordable housing from the cap.	Conservation and environmental advocates Local government, housing advocates, philanthropy/funders



Photo: MidPen Housing

3.4 Expand funding for low-income housing, especially targeted to farmworkers

All types of housing, not just deed-restricted affordable housing, play a role in housing affordability in the community. The above section details several ways to expand the amount of housing available to farmworkers and the general public.

But deed-restricted affordable housing plays a special role in the discussion of housing affordability, and it is the most desirable solution in many ways, especially in terms of stability and affordability. Unfortunately, deed-restricted affordable housing projects rely on public subsidy, which is limited.

The below recommendations target most of the existing pots of funding that could apply to low-income housing developments in coastside San Mateo County and suggest a few potential new ones.

Note that many affordable housing units located in coastside San Mateo County will serve farmworkers even if they are not specifically set aside for them, so expanding affordable housing for the general public still provides significant benefits for farmworkers.

CONTINUED

CHALLENGES	POSSIBLE ACTIONS	ACTORS
Need more funding for deed-restricted affordable housing, especially for farmworkers	Advocate for more funding for the Affordable Housing and Sustainable Communities (AHSC) program for farmworkers. Example: <u>2023's AB 408 (Wilson)</u> proposed a state general obligation bond to fund, among other things, \$450 million for AHSC to support multifamily affordable housing for farmworker households. Advocate for more funding for HCD's Joe Serna Jr. program, which is focused on rental and ownership housing for farmworkers. Improve the Serna program to make it more effective, including higher per unit loan limits, allowing loan limits to apply to all restricted units (not just farmworker units), or allowing non-farmworker units to be awarded Multifamily Housing Program (MHP) funds. Support making further changes to state programs that recognize the unique nature of farmworker housing and the challenges faced by rural housing projects serving farmworkers. Example: <u>2023's AB 1439 (Garcia)</u> made farmworker housing a special needs category in the tax credit program and awards five points under the amenities category. Allocate more funding to the state farmworker tax credit program to make it large enough to be effective. It is currently so small that it takes several years to accumulate enough credit to support a single project.	Local government, development partners, nonprofits
	Advocate to the Bay Area Housing Finance Authority (BAHFA) and the County for a farmworker set-aside or priority consideration in future regional housing funding opportunities, including the upcoming regional bond on the November 2024 ballot.	Regional government, local government, affordable housing advocates
	Expand the current pilot Local County Voucher program for homeless households and create a preference or set-aside for farmworker households.	Local government
	Convene farm producers to discuss possibilities for a future program where producers tax themselves or contribute collectively to farmworker housing. If a voluntary program, research the possibility of offering a preference for farmworkers employed by contributing producers. Example: <u>Napa Vintners Self-Assessment</u>	
	Create a farmworker housing-specific trust fund to focus philanthropic interest and facilitate fundraising from the public, private sector entities, and philanthropy. This trust fund could be housed at the County, HEART or Housing Trust Silicon Valley. Example: <u>Washington Farmworker Housing Trust</u>	Philanthropy/funders, local housing trusts, local government



3.5 Provide additional economic and social support to meet farmworkers’ needs

Most of the actions suggested here are specifically related to housing. However, it is impossible to disentangle farmworkers’ housing challenges from many of the other issues that they face in their daily living. As noted above, this includes lack of economic opportunity and financial stability, isolation, language barriers, and an insufficient safety net, including no retirement savings or opportunities to build equity. Supporting the whole body of work of the agencies that serve farmworkers and other low-income members of the community is critical to ensuring this community’s needs are met.

In recent years, state legislators have authored bills to set up a retirement program for aging, undocumented migrants (AB 1536 - Carrillo) and to create a guaranteed basic income pilot for farmworkers (SB 262 - Hurtado). Efforts like these would improve the financial stability of low-income farmworkers and others, and health, emotional and other benefits would follow.

Lastly, building up opportunities for homeownership through sweat equity, mutual self-help, community land trusts, and other alternative forms of ownership can provide many levels of benefits, including individual housing affordability, the ability to build some equity, stability and community control.

CHALLENGES	POSSIBLE ACTIONS	ACTORS
Improve access to stable, long-term economic opportunity for farmworkers	Support the planned <u>Opportunity Center of the Coastsides</u> , modeled on South San Francisco’s Economic Advancement Center, a one-stop-shop center to support job seekers, small businesses and entrepreneurs.	Philanthropy/ funders, local government
	Support <u>Rancho San Benito</u> , a farmworker collaborative developed to <u>train and support farmworkers</u> to become farmers.	Philanthropy/ funders, local government

CONTINUED

CHALLENGES	POSSIBLE ACTIONS	ACTORS
Limited opportunities for low-income farmworkers to build equity	Support self-help homeownership housing projects to enable farmworkers to build equity. Example: <u>Self-Help Enterprises</u> , <u>Habitat for Humanity Greater San Francisco</u>	Philanthropy/funders, self-help housing developers, local government
	Support the mobile home park model, which also allows owners to build equity, including the 880 Stone Pine Road project in Half Moon Bay. Example: CASA of Oregon purchased and redeveloped <u>Talent Mobile Estates</u> into a cooperative manufactured housing development for residents displaced by the 2020 Alameda wildfire.	Philanthropy/funders, local government
	Support the community land trust (CLT) model, an alternative ownership model that centers community control and collective values. This also allows participants to build a minor amount of equity but also to benefit from long-term stability. Creating, growing, and maintaining a successful CLT will require sustained leadership from a local organization. Example: <u>Community Land Trust of West Marin (CLAM)</u>	CLTs and CLT supporters in San Mateo County (including PAHALI, Valley CLT) Property owners interested in donating a site
Undocumented workers cannot save for retirement and cannot access Social Security	Create a retirement program for undocumented workers or support a guaranteed basic income pilot for farmworkers. Examples: <u>2023's AB 1536 (Carrillo)</u> would have expanded an existing cash assistance program currently for legal migrants who can't access SSI to include undocumented workers. <u>2023's SB 262 (Hurtado)</u> or <u>2022's SB 1066</u> would have established a basic income pilot program for farmworkers.	Local government, state government
Isolation and language barriers, need for additional social services and health care	Support a new farmworker resource center at 555 Kelly in Half Moon Bay. ALAS plans to open a resource center for community workshops, language classes, legal aid, case management and a community kitchen. Provide general operating support to the area's service providers to enable them to build out more services and programs for farmworkers and other low-income residents.	Philanthropy/funders, nonprofits

FARMWORKER PROFILE

Elvia & Artemio

FARMWORKERS, PESCADERO

Elvia and Artemio work on farms in Pescadero. Their older daughter Mairol is studying Latino/Ethnic studies in college, and their younger daughter is in high school. They pay \$810 for the four of them to live in a compact two-bedroom apartment.

ELVIA: “We have been here for more than 20 years. We are happy here, close to work. This is a small place, really tranquil. Everybody knows you. People help out.”

ARTEMIO: “I like the weather. The ocean breeze keeps the air clean. It is nice to be near the beach, there are no other places like this.

“ We pay \$810 per month for our apartment, but my brother pays more than \$1,000 for a bedroom in a building with a shared kitchen and people sleeping in the living room.”

MAIROL: “When I was born, we lived in Half Moon Bay. Then the three of us lived in a room on a farm for nine years. We shared a bathroom with others. I could see termites eating the wood. Then we moved to [Pescadero, to another farm] for six years. We only had one room but lots of outdoor space, which was great for us kids.

“We have been in this apartment for 10 years. It is better than our first apartment, we have a two-bedroom and an ok amount of space. When we moved in, they remodeled the units, but only superficially, by painting over grease and mold, and laying new carpet on top of the old carpet.

“If I could choose, I would remodel the housing units here so that they last longer. We need more housing that is available and affordable.”



4. Why This Matters

While the Half Moon Bay shootings were tragic on their own, they also revealed a long-standing tragedy of essential workers living among us in unsafe and unaffordable conditions. San Mateo County farmworkers, largely low-income people of color, serve the Bay Area and California and beyond through their hard labor, and agricultural work feeds the diversity of the Bay Area's economy. Stakeholders – producers and public officials – repeatedly express concerns about the future of agriculture in the Bay Area if workers cannot be housed and retained.

This report summarizes some of the things that stakeholders and members of our community can do to support meeting the housing and other needs of the San Mateo County farmworker community. Meeting these needs will not only provide economic and housing stability for farmworkers but also yield health and educational benefits for them and their families.

There will be trade-offs – there are many needs to meet, and resources are not unlimited – but this is a solvable problem. This community can both address short-term emergency needs and make equitable long-term investments and policy change to keep farmworkers housed with dignity and their families healthy.

How to support San Mateo County farmworkers

Support local organizations that serve farmworkers and other low-income residents:

Coastside Hope

ALAS

Puente de la Costa Sur

Opportunity Center of the Coastside (future)

Provide financial and political/public support for affordable housing projects in the pipeline:

Cypress Point (City of San Mateo, MidPen Housing)

555 Kelly (City of Half Moon Bay, Mercy Housing, ALAS)

880 Stone Pine Road (City of Half Moon Bay, County of San Mateo)

Former Bay City Flowers site (County of San Mateo)

Support the Bay Area regional housing bond on the November 2024 ballot

Advocate for expansion of state funding sources that support housing and other services for farmworkers and other low-income residents

Advocate for local and state efforts to make the housing development process easier

A photograph showing a group of farmworkers in a field, some bending over and others standing, engaged in agricultural work. The workers are wearing various types of clothing, including hats and long sleeves, suggesting outdoor labor. The background shows a vast, open field under a clear sky.

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