

An architectural rendering of a housing development named Stone Pine Cove. The scene shows a paved road curving through a row of modern, single-story houses with various exterior colors like green, orange, and grey. There are cars parked in a lot, a person walking on a sidewalk, and lush green trees and hills in the background under a blue sky with light clouds.

# Stone Pine Cove

**830 Stone Pine Cove  
Half Moon Bay, CA**

**Rose Cade, Deputy Director  
County of San Mateo  
Department of Housing**

**COUNTY OF SAN MATEO**



**DOH**  
DEPARTMENT  
OF HOUSING  
COUNTY OF SAN MATEO



# Stone Pine Cove - Background

2023

2024

2025

Tragic Shooting at 2 Farms in Half Moon Bay

City of Half Moon Bay ("City") and the County identify City-owned Site for new housing

County Acquisition of 830 Stone Pine Road

County receives grant from the State's Joe Serna Homeownership Program

Permitting/ Construction Start

Construction Completion/ Move-ins Begin



# Stone Pine Cove - Overview

- **46 brand new affordable manufactured homes**
  - 12 1-Bedroom Homes**
  - 22 2-Bedroom Homes**
  - 12 3-Bedroom Homes**
- **Short walk to downtown Half Moon Bay**
- **Amenities**
  - **On-Site Property Management**
  - **Community Garden**
  - **Access to City-owned Playground**
- **Construction Completion: Summer 2025**



# **Stone Pine Cove – Affordable Homeownership Program**

**Access to a 20-year, zero interest, forgivable loan from the County, no downpayment**

**Opportunity to build limited equity**

**Homeownership Costs include: space/lot rent, insurance, utilities, property taxes**

**Space Rents Based on Household's Income**



# Stone Pine Cove – Eligibility

## General Eligibility

- **Farmworker households who live and work in San Mateo County.**
- **Low-income households earning up to 60 percent of the Area Median Income**

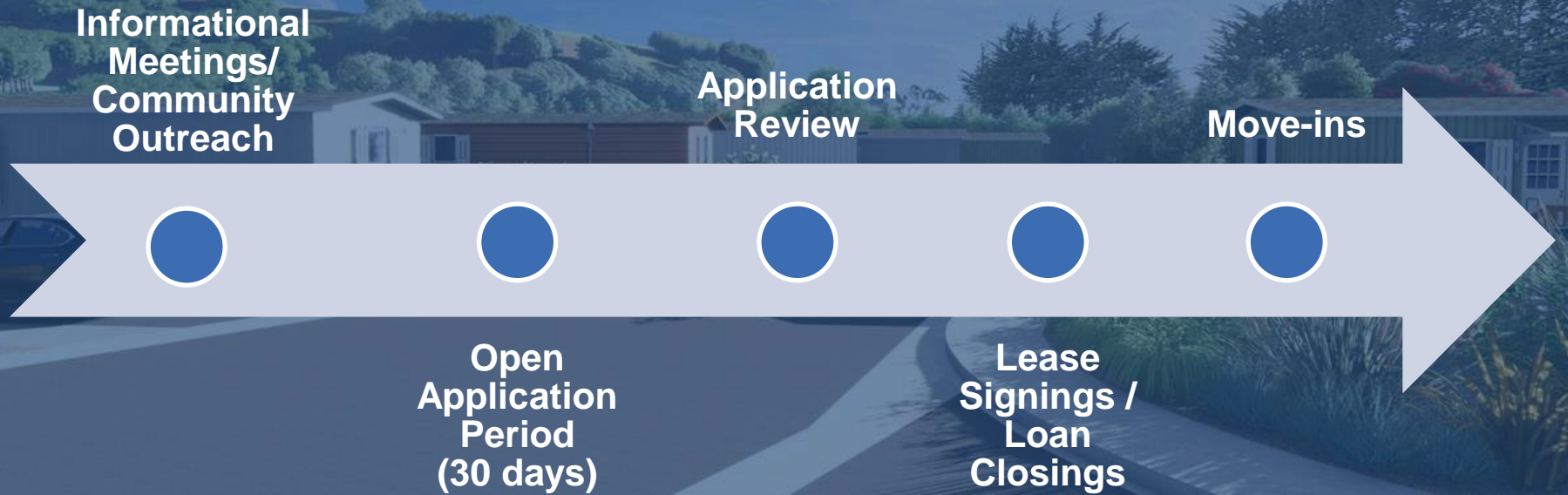
Family Size	1 person	2 people	3 people	4 people	5 people	6 people	7 people
Income Max	\$82,260	\$94,020	\$105,780	\$117,480	\$126,900	\$136,320	\$145,680

- **First-time Homeowners**

## Community Priorities

- **Households displaced from homes due to the 2023 shooting**
- **Households whose living conditions were deemed uninhabitable by the Farmworker Housing Compliance Task Force**
- **Other Households that are at significant risk of displacement from their homes.**

# What's Next?



# Questions



# Farm Labor Housing Loan Program



# Farm Labor Housing Loan Program



Build partnerships and provide resources to enable farmers and agricultural landowners to improve housing and expand housing opportunities for the County's very low-income farm laborers that are engaged in full-time agricultural work in San Mateo County during the agricultural season.

# Phased Approach: Prioritizing Housing Preservation

## Phase I:

Housing Preservation -  
Enhance Quality of Existing  
Housing Stock

- Rehabilitation or renovation
- Replace dilapidated mobile home units
- Legalize or improve units to achieve code compliance
- Maximum Loan: \$100K per unit

## Phase II:

Housing Preservation  
and Creation

- Construction of new housing units (pending unallocated funding from Phase I)
- Maximum Loan:
  - \$250K per unit for the first two units
  - \$200K per unit for each subsequent unit

# Questions



*Post Red House (2017)*



*Guisti Farms (2023)*



*Blue House Farm (2018)*