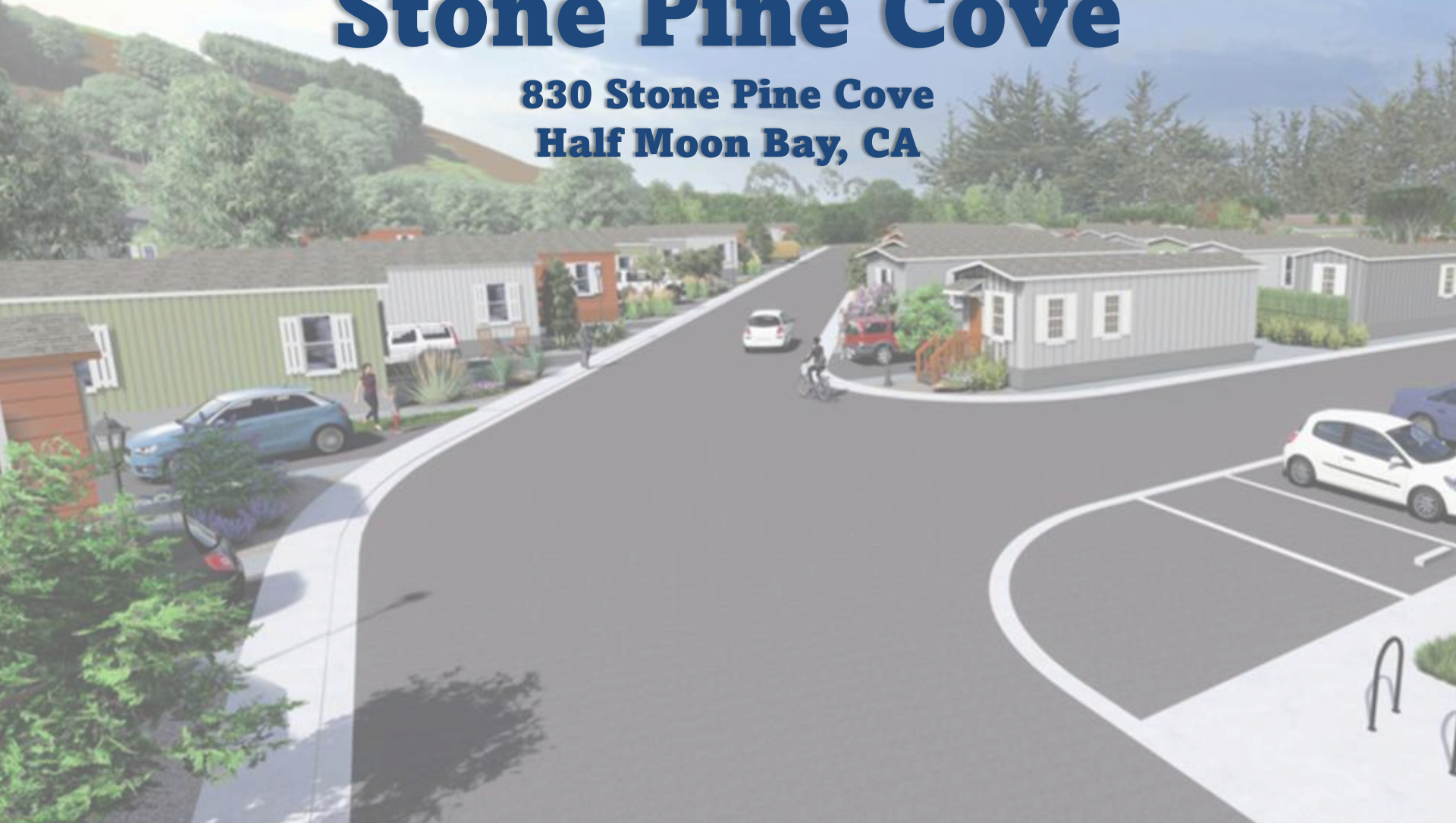


Stone Pine Cove

830 Stone Pine Cove
Half Moon Bay, CA



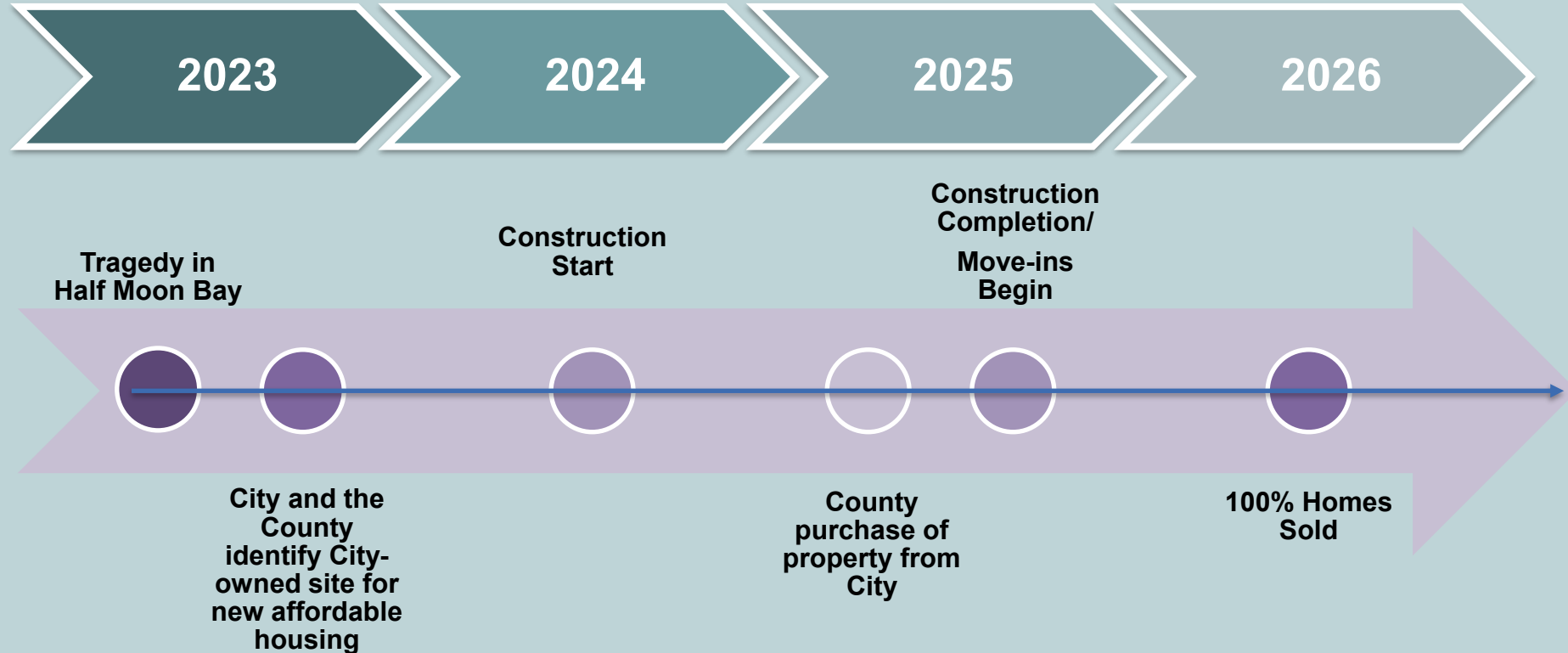
COUNTY OF SAN MATEO



DOH
DEPARTMENT
OF HOUSING
COUNTY OF SAN MATEO



Stone Pine Cove – Timeline





Stone Pine Cove - Overview

➤ **46 brand new affordable manufactured homes**

11 1-Bedroom Homes

23 2-Bedroom Homes

12 3-Bedroom Homes

➤ **Homeownership Opportunity for Low-Income Farmworkers**

➤ **Amenities**

**On-Site Property Management
(Bigfoot)**

Community Garden

City-managed playground





Stone Pine Cove - Overview



Ownership of Manufactured Home

- 20 year fixed, zero interest County Loan
- Opportunity to build limited equity
- Homeownership costs include payment of utilities, insurance, ongoing maintenance of home.

Leasing Space

- Space Rent based on Household Income
- Community Rules and Regulations
- Property Management to maintain common areas of community.



Stone Pine Cove – Eligibility

General Eligibility

- Farmworker households who live and work in San Mateo County.
- First-time Homeowners
- 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
2025 Income Max	\$81,240	\$92,880	\$104,460	\$116,040	\$125,340	\$134,640	\$143,940

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.



Stone Pine Cove – Eligibility

2025 Area Median Income (“AMI”) Chart

	Family Size 1	Family Size 2	Family Size 3	Family Size 4
30% AMI	Up to \$40,600	Up to \$46,400	Up to \$52,200	Up to \$58,000
50% AMI	\$40,601 to \$67,700	\$46,401 to \$77,400	\$52,201 to \$87,050	\$58,001 to \$96,700
60% AMI	\$67,701 to \$81,240	\$77,401 to \$92,880	\$87,051 to \$104,460	\$96,701 to \$116,040



Stone Pine Cove

Initial Rents and Home Prices

Home Size	Area Median Income (AMI)	Rent Range	Home Prices / Loan Values
1 Bedroom	30%	\$659	\$30,000
	50%	\$1,362	\$50,000
	60%	\$1,714	\$60,000
2 Bedroom	30%	\$781	\$40,000
	50%	\$1,630	\$60,000
	60%	\$2,054	\$70,000
3 Bedroom	30%	\$882	\$50,000
	50%	\$1,866	\$70,000
	60%	\$2,358	\$80,000



Stone Pine Cove – Application Process

- 315 Applications Received through **Doorway** (regional housing portal) in April 2025.
- Partnership with **Coastside Hope** on housing application support.
- Applications Processed in Lottery Order
 - *Priority Groups Reviewed First*
- Applicants were invited across multiple rounds to submit full application materials
- Typical Homebuyer Eligibility and Purchase Process can take up to 4 months.

Full Application
Submission

• August 2025

Review of
Applications

• September 2025

Approvals/
Denials

• October 2025

Home Tour

• 10/21/25

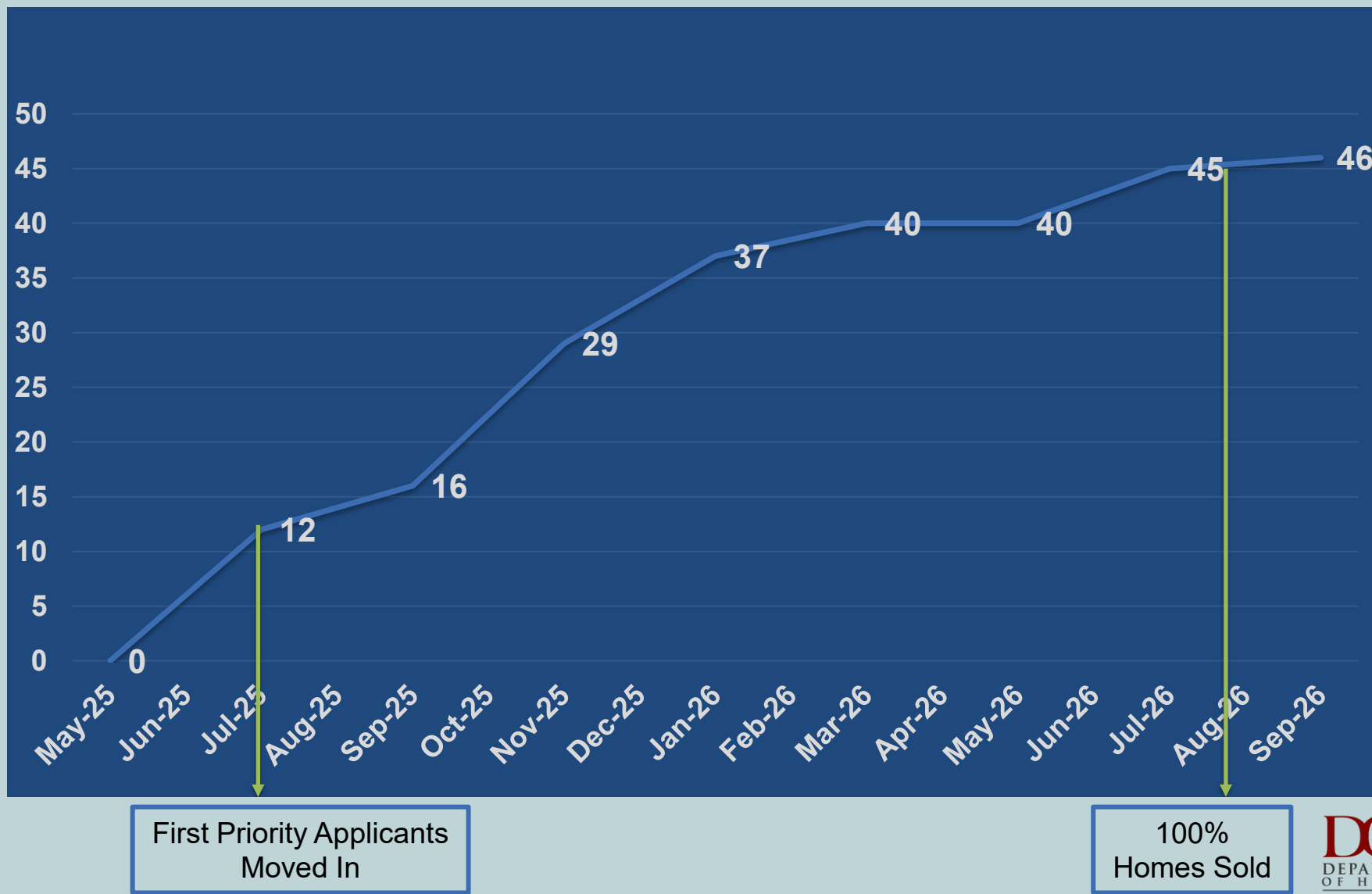
Pre-closing
Meeting

• 11/7/2025

Move-
in/Closing Day

• 11/13/25-11/19/25

Stone Pine Cove – Home Purchase Timeline





Stone Pine Cove – Application Process

Successes

Doorway for Initial Applications

Working with trusted Community Partners

Continued support for families after move-in

Pre-Closing Informational Meetings

Challenges

Homeownership is a big step!

Space Rent

Community Rules (Parking, Guest Policy, Owner-Occupied Status)

Limited Types of Units Remaining





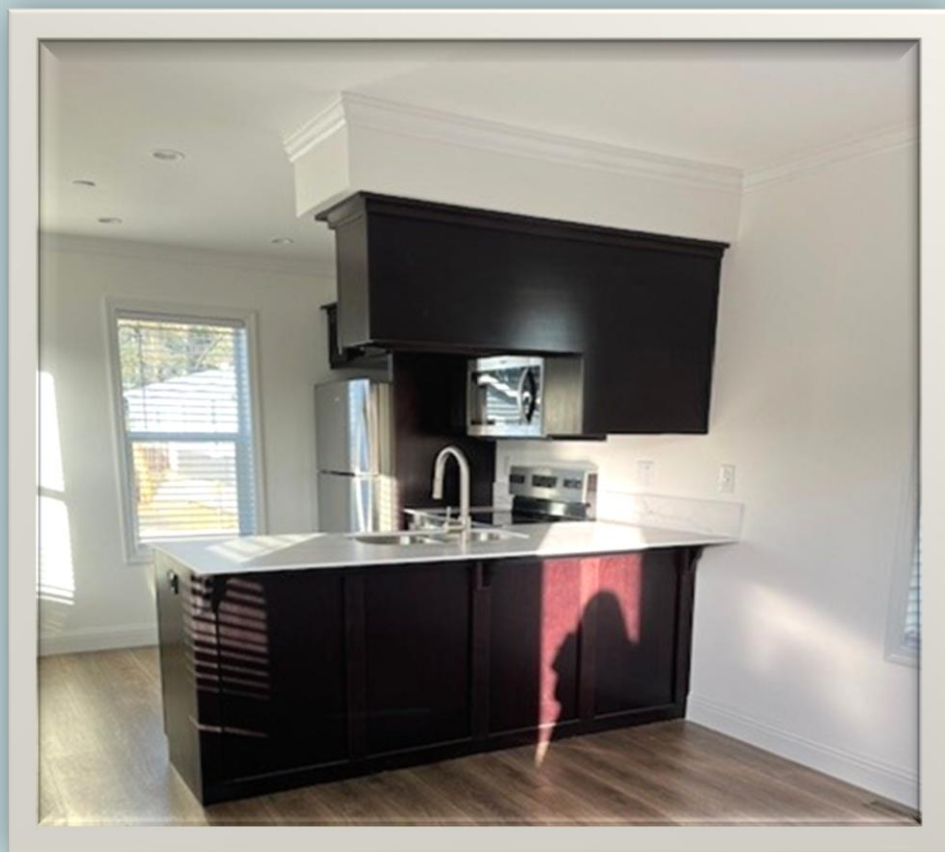
Stone Pine Cove – New Resident Story



“Before Stone Pine Cove, my son and I were living in one room with no privacy and constant uncertainty. We never felt fully safe or settled.

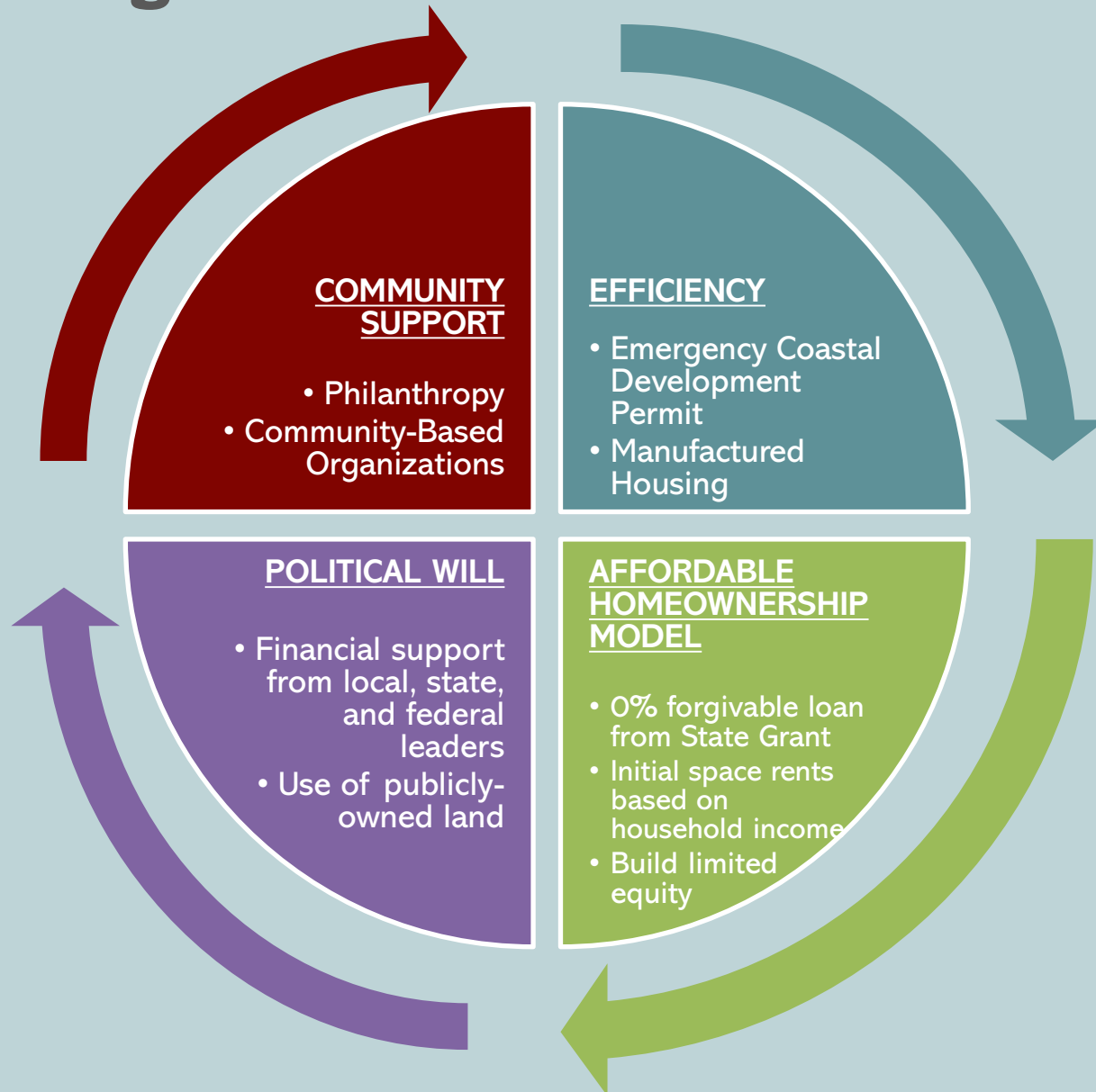
Now, my son has his own room, I have my own kitchen, and we finally have a home that feels secure.

Stone Pine Cove has given my family stability, dignity, and peace of mind.”





Meeting the Moment with Innovation





Future Farmworker Housing Opportunities

COMPLETE

Stone Pine Cove

- 46 affordable homes for farmworkers in Half Moon Bay
- Interest List for Future Resales

UNDER CONSTRUCTION

Cypress Point

- 71 units of affordable rental homes in Moss Beach
- 18 units set-aside for agricultural workers
- Leasing in 2027

PRE-DEVELOPMENT

555 Kelly

- 40 units of affordable rental homes for senior farmworkers in Half Moon Bay

Metzgar Street Apartments

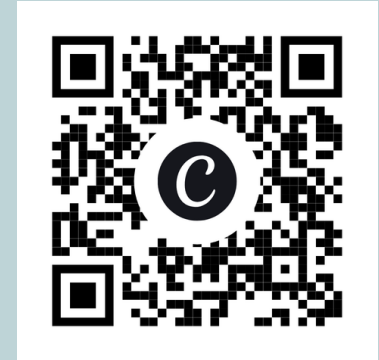
- 51 units of affordable rental homes in Half Moon Bay
- 13 units set-aside for agricultural workers

County Farm Labor Housing Loan Program

- Improves conditions of existing farm labor housing
- Creation of new farm labor housing

OTHER OPPORTUNITIES

Doorway Portal: <https://housingbayarea.mtc.ca.gov>



Questions



Raymond Hodges, Director
Helen Tong-Ishikawa, Sr. Policy Analyst

County of San Mateo
Department of Housing

