Introduction

A collaboration among all jurisdictions in San Mateo County to improve housing planning and support policy implementation, with the goals of saving jurisdictions time and money, to better meet our collective housing needs.

A community collaborative addressing the housing challenge in San Mateo County by promoting the preservation and production of all types of housing.

21 Elements

APA Best Practice

HOME FOR ALL
SAN MATEO COUNTY
Over 75% of land is dedicated open space or agricultural land

Over 66% of homes are single family dwellings
Second Unit Potential

Single Family Homes + Large lots + Equity + Personal Interest = Second Unit Potential
ADU Project

• Research Phase

• Key Findings

• Solutions
Research Phase

- Literature Review
- Homeowners - Survey, Interviews and Focus Group
- Architects/Builders - Interviews, and Focus Group
<table>
<thead>
<tr>
<th>Barriers</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Information and Knowledge</strong></td>
<td>Lack of information discourages action</td>
</tr>
<tr>
<td><strong>Approval Process</strong></td>
<td>Approval process is complicated</td>
</tr>
<tr>
<td><strong>Construction Process</strong></td>
<td>It is expensive and might be hard to get funding</td>
</tr>
<tr>
<td><strong>Planning and Permitting</strong></td>
<td>Planning rules are too strict to limit eligible sites</td>
</tr>
<tr>
<td><strong>Management and Taxes</strong></td>
<td>Renting units is complicated. Taxes will go up</td>
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</tbody>
</table>
Second Unit Center Tools

• Online Second Unit Center

• Online Calculator

• Second Unit Inspiration - Idea Book

• “How To Build a Second Unit” Work Book
Online Second Unit Center

SecondUnitCenterSMC.org
**Second Unit Basics**
- Where will your Second Unit be built? Atherton
- Type of construction: New construction
- Number of Bedrooms: 1
- Number of Bathrooms: 1
- Square feet: 500 sqft
- Interior quality: Standard

**Rent and Financing**
- Do you plan to take out a loan? Yes
- Loan Length: 20 years
- Interest rate: 3.8%
- Cash Investment: 100000
- Rents: Do you want to... Set rents at typical market level
- Once it is built, will you hire someone to manage it? Manage the Second Unit myself
- Increased value: Let the calculator do it

**Advanced Features**
- Simple or Advanced: Simple

**Results**
- **Monthly Income After Expenses**
  - $851
  - $1,723 monthly rent and $872 monthly costs
- **Construction Costs**
  - $193K
  - The cost to build your Second Unit is estimated at $385 per square foot with a total cost of $192,700.
- **Years to earn back your cash investment**
  - 8 years
  - You will recover your initial cash investment of $100,000 in 8 years (excluding outstanding loan balance and increased value of house).
- **Year Return on Investment**
  - 1 year
  - Once you account for the amount remaining on your loan and the increase in property value, your Second Unit will pay for itself in 1 year.
- **Increase in Home Value**
  - $172K
  - Your Second Unit will increase your home value by approximately $172,300, assuming the value increases by 8-9 times the yearly rent.
SECOND UNIT inspiration

Granny flat, in-law suite, accessory dwelling unit (ADU), converted garage, backyard cottage, basement apartment - whatever you call it, get inspired to build one in San Mateo County!
<table>
<thead>
<tr>
<th><strong>Unit Specifics</strong></th>
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</thead>
<tbody>
<tr>
<td><strong>Unit Type</strong></td>
</tr>
<tr>
<td><strong>Bedrooms</strong></td>
</tr>
<tr>
<td><strong>Bathrooms</strong></td>
</tr>
<tr>
<td><strong>Square feet</strong></td>
</tr>
<tr>
<td><strong>Year built</strong></td>
</tr>
<tr>
<td><strong>Construction</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Total Cost</strong></td>
</tr>
<tr>
<td><strong>Jurisdiction</strong></td>
</tr>
<tr>
<td><strong>Neighborhood</strong></td>
</tr>
<tr>
<td><strong>Designer</strong></td>
</tr>
<tr>
<td><strong>Builder</strong></td>
</tr>
<tr>
<td><strong>Use</strong></td>
</tr>
</tbody>
</table>
SECOND UNIT workbook

A tool for homeowners considering building a second unit in San Mateo County, California
Concerns

- Cost
- Difficulty of approval and/or construction
- Privacy
- Challenges of renting and managing the second unit
- Increase in property or other taxes
- Relationship with neighbors
- Uncertainty about costs and time to complete

Second Unit Vision

There will likely be challenges along the way. To stay motivated, some people find it helpful to write down why they are building their second unit, such as “Take the kids to Disneyland every year” or “Make sure my mom has a safe place to live.” If you think it would be helpful, use this space to write a sentence or two to express your goals. Feel free to cut it out and keep it somewhere you will see it.

Goals

<table>
<thead>
<tr>
<th>Short Term</th>
<th>Long Term</th>
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<tbody>
<tr>
<td>- Rental income</td>
<td></td>
</tr>
<tr>
<td>- Housing for a family member</td>
<td></td>
</tr>
<tr>
<td>- Helping out the community (i.e. housing a teacher)</td>
<td></td>
</tr>
<tr>
<td>- Housing for someone with special needs</td>
<td></td>
</tr>
<tr>
<td>- Planning for retirement</td>
<td></td>
</tr>
<tr>
<td>- Increased resale value</td>
<td></td>
</tr>
<tr>
<td>- Downsizing/moving into the second unit</td>
<td></td>
</tr>
<tr>
<td>- Housing domestic help (au pair, etc.)</td>
<td></td>
</tr>
<tr>
<td>- Help with chores or to watch over things when I am away</td>
<td></td>
</tr>
</tbody>
</table>

My second unit will allow me to:
<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Min / Max ADU size</th>
<th>Min lot size</th>
<th>Max height</th>
<th>Two bedroom ADUs</th>
<th>JADUs</th>
<th>Zones Allowed</th>
<th>Required Parking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atherton</td>
<td>None / 1,200 sf</td>
<td>R-1A: 1 acre R 1B: 12,520 sf</td>
<td>32 ft</td>
<td>15 ft</td>
<td>Allowed</td>
<td>Not allowed</td>
<td>All residential zones</td>
</tr>
<tr>
<td>Belmont</td>
<td>None / 800 sf (attached must be less than 50% of primary dwelling)</td>
<td>None</td>
<td>28 ft</td>
<td>15 ft</td>
<td>Allowed</td>
<td>Allowed</td>
<td>All residential zones</td>
</tr>
<tr>
<td>Brisbane</td>
<td>150 sf / 1,000 sf</td>
<td>None</td>
<td>28-30 ft**</td>
<td>Allowed within max floor area</td>
<td>Not allowed</td>
<td>R-1 and R-BA</td>
<td>None</td>
</tr>
<tr>
<td>Burlingame</td>
<td>None / 640 sf</td>
<td>6,000 sf</td>
<td>15 ft</td>
<td>Allowed</td>
<td>Not allowed</td>
<td>All residential zones</td>
<td>One space</td>
</tr>
</tbody>
</table>

**Notes:**
- **None / 800 sf (attached must be less than 50% of primary dwelling)**
- **28-30 ft**
- **Allowed within max floor area**
Next Steps

• Marketing Plan
• Friction Reduction
• Unpermitted ADU Amnesty Program
• Pre-approved Designs (HEART)
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