



**HOME  
FOR ALL**

SAN MATEO COUNTY



**21 Elements**

**BAYREN FORUM**

**September 25, 2018**

# 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

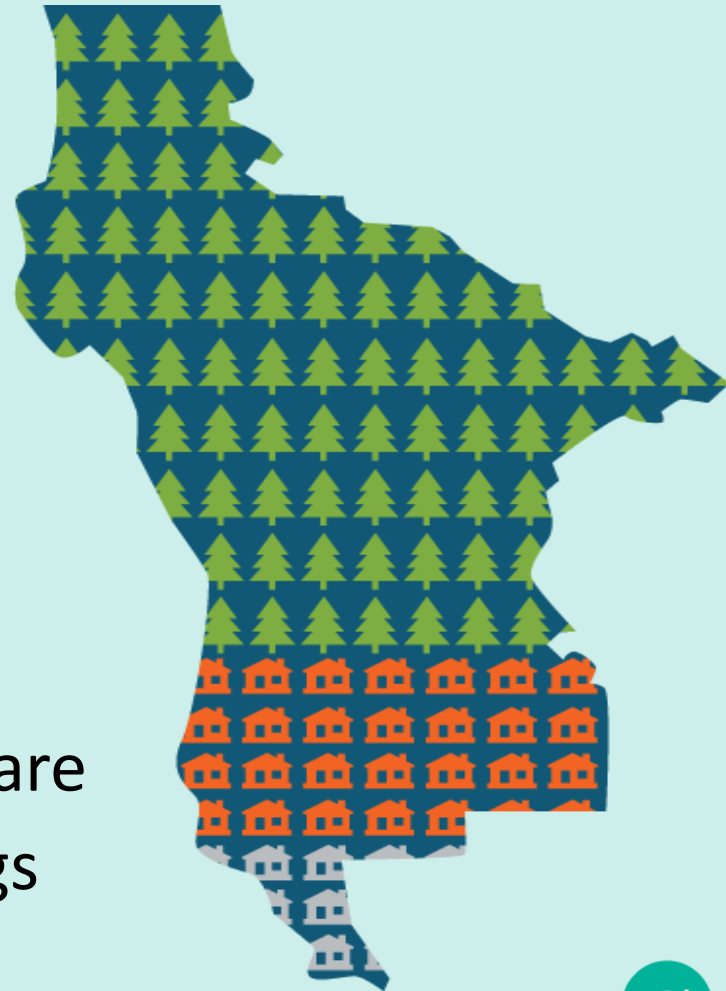




# County Land Use

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

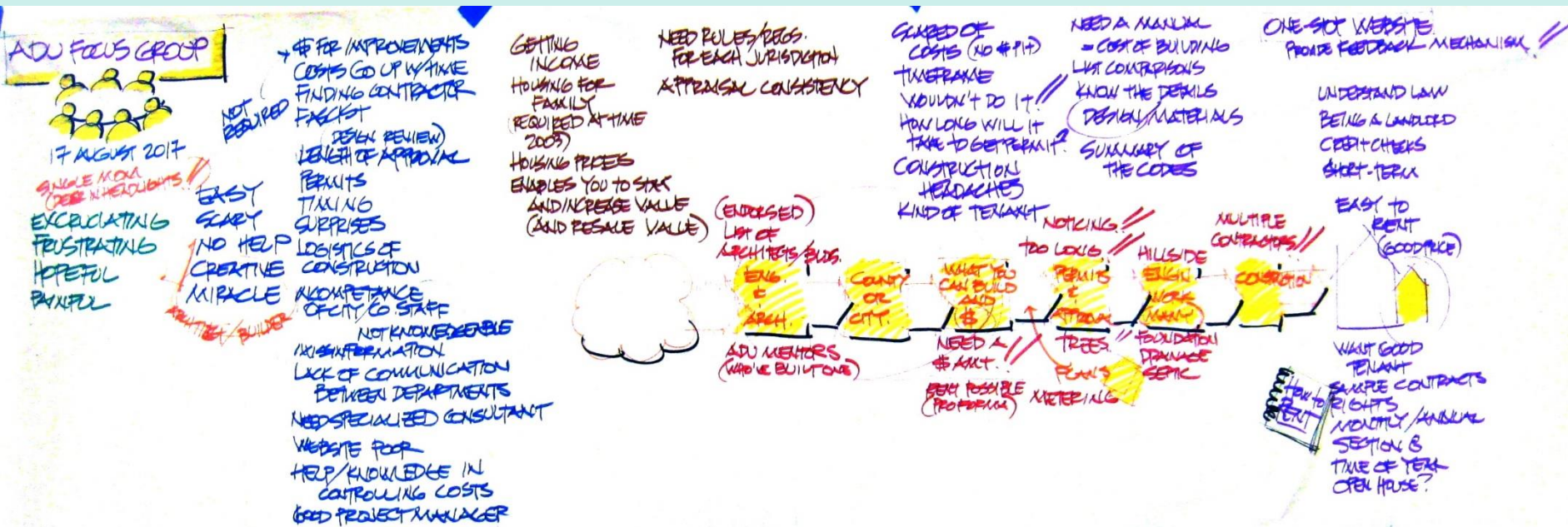
- Research Phase
- Key Findings
- Solutions





# Research Phase

- Literature Review
- Homeowners - Survey, Interviews and Focus Group
- Architects/Builders - Interviews, and Focus Group





# Barriers



## Barriers

**Information and Knowledge** - Lack of information discourages action

**Approval Process** - Approval process is complicated

**Construction Process** - It is expensive and might be hard to get funding

**Planning and Permitting**- Planning rules are too strict of limit eligible sites

**Management and Taxes** - Renting units is complicated. Taxes will go up





# 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  
Resources Center

WHY

HOW ▾

CALCULATOR

LIBRARY



# Calculator

## Second Unit Basics

Where will your Second Unit be built?

Atherton

Type of construction

New construction

Number of Bedrooms

1 Bedroom

Number of Bathrooms

1 Bathroom

Square feet

500 sqft

Interior quality

Standard

Do you want to estimate the construction cost or let the calculator do it?

Let calculator do it

Site conditions / construction difficulty

Typical construction costs

## 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

\$851

### Monthly Income After Expenses

\$1,723 monthly rent and \$872 monthly costs



Hover over chart for monthly cost breakdown

\$193K

### Construction Costs

The cost to build your Second Unit is estimated at \$385 per square foot with a total cost of \$192,700.



Hover over chart for construction cost breakdown. Hard costs cover constructing the second unit, both labor and materials. Soft costs are things like architects. Fees are charged by the city.



### Years to earn back your cash investment

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

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 years.

\$172K

### Increase in Home Value

Your Second Unit will increase your home value by approximately \$172,300, assuming the value increases by 8-9 times the yearly rent.



# Idea Book



---

## 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!





## Unit Specifics

**Unit Type** New construction

**Bedrooms** 2

**Bathrooms** 2

**Square feet** 800

**Year built** 2010-12

**Construction** New construction  
*(including primary dwelling)*

**Total Cost** \$1.1 million for entire  
project - second unit was  
approximately 25%

**Jurisdiction** San Carlos

**Neighborhood** Devonshire

**Designer** Fred Stratchdee

**Builder** Victor  
(homeowner)

**Use** Residence (rents  
primary dwelling)





# Work Book



---

## 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
- 

## Goals



*Short Term*   *Long Term*

- |                          |  |
|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> Rental income   |
| <input type="checkbox"/> | <input type="checkbox"/> Housing for a family member                             |
| <input type="checkbox"/> | <input type="checkbox"/> Helping out the community (i.e. housing a teacher)      |
| <input type="checkbox"/> | <input type="checkbox"/> Housing for someone with special needs                  |
| <input type="checkbox"/> | <input type="checkbox"/> Planning for retirement                                 |
| <input type="checkbox"/> | <input type="checkbox"/> Increased resale value                                  |
| <input type="checkbox"/> | <input type="checkbox"/> Downsizing/moving into the second unit                  |
| <input type="checkbox"/> | <input type="checkbox"/> Housing domestic help (au pair, etc.)                   |
| <input type="checkbox"/> | <input type="checkbox"/> Help with chores or to watch over things when I am away |
| <input type="checkbox"/> | <input type="checkbox"/>   |
| <input type="checkbox"/> | <input type="checkbox"/>   |

## 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.



My second unit will allow me to:







## DRAFT - Jurisdiction ADU Standards Summary- DRAFT

Jurisdiction	Min / Max ADU size	Min lot size	Max height		Two bedroom ADUs	JADUs	Zones Allowed	Required Parking
			Attached	Detached				
Atherton	None / 1,200 sf	R-1A: 1 acre R-1B: 12,520 sf	32 ft	15 ft	Allowed	Not allowed	All residential zones	One space
Belmont	None / 800 sf <i>(attached must be less than 50% of primary dwelling)</i>	None	28 ft	15 ft*	Allowed	Allowed	All residential zones	None
Brisbane	150 sf / 1,000 sf	None	28-30 ft**		Allowed within max floor area	Not allowed	R-1 and R-BA	None
Burlingame	None / 640 sf	6,000 sf	15 ft		Allowed	Not allowed	All residential zones	One space
							R, G (caretaker)	



# Next Steps

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



# Contact Info

Joshua Abrams

[abrams@bdplanning.com](mailto:abrams@bdplanning.com)

510.761.6001

[secondunitcentersmc.org](http://secondunitcentersmc.org)

[homeforallsmc.com](http://homeforallsmc.com)

@HomeforAllSMC

[21elements.com](http://21elements.com)

