



DRAFT

SECOND UNIT workbook

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



Step 1

Getting Started

This section will help you get started. By the end of the chapter you will:

- Clarify your goals
- Learn if you can build a second unit on your property
- Understand the basic rules and regulations for your city
- Develop a rough budget

If you have not done so already, download the rules for your city here: www.21elements.com/secondunits.



Goals and Concerns

Before you begin, it is important to know why you are building a second unit. Think about both your short-term needs and your long-term goals. One of the benefits of a second unit is that it can adapt to your situation as it changes over time. At first it might be rented for income, then it might turn into a children's playroom, and eventually it might house aging parents or yourselves.

It is also important to think about concerns. Ways to address these potential challenges are explored in this workbook. It is good to list concerns early in the process to make sure they are addressed.

What are some of your overall goals for building a second unit?

Goals

Short Term Long Term

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

- Cost
- Difficulty of approval and/or construction
- Privacy
- Challenges of renting and managing the second unit
- Increase in property or other taxes
- Other concerns:



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 post it somewhere you will see it.



My second unit will allow me to:





Can I Build a Second Unit?

Most cities determine if a homeowner can build a second unit based on a few site criteria, including zoning and lot size. We recommend calling your city at the beginning of this process to get some basic information (see the following page) and then later scheduling a meeting once you've done some basic work.

This information and the exercises in this section will help you identify if you are likely to be allowed to build a second unit on your property. However, you will need to meet with your city planning staff to confirm your conclusions and review any other standards or conditions that may apply.

A word of advice: even if a second unit is permitted on a site in theory, there may be other limitations based on what has already been built. For example, many cities limit how much of the lot you can build on. If your main house is over this limit, you might not be allowed to add a second unit (but you could convert interior space!).

New Rights Under State Law

Building a New Second Unit

New state laws have made it easier than ever for homeowners to build a second unit! In most cases, parking requirements have been reduced or waived entirely and cities need to approve or deny applications more quickly without a public hearing. Additionally, cities cannot completely prohibit the construction of ADUs.

Converting Existing Space into a Second Unit

Recent changes to state law have also given homeowners the right to convert many types of existing space into a second unit. These rules take priority over local rules. The state law covers garages, other accessory buildings (like an art studio) or even part of the main house, including attics and basements. To qualify, your property must meet the following criteria:

- The house must be located in a single family zone
- The house must have been built legally initially
- The second unit must have a door that provides direct access to the outside. This door can be added during construction if it is not there in the existing building.
- The existing house must be far enough away from the property line to not be a fire hazard (see page #)

Water or sewer providers are not allowed to charge a connection fee when building second units that meet these rules.

Gathering Information

One of the first steps when building a second unit is to gather important information about your property. Generally, it's easiest and most accurate to collect this information by calling your city. Contact information is in the rules sheet you downloaded. Before you call, it's recommended that you first read through this section to familiarize yourself with the concepts. Alternatively, you can gather the information yourself as described on the following pages and on the rules sheet.



It may feel scary to contact the city, but remember city staff are there to help you. The city is not going to inspect your property or look for code violations if you inquire about building a second unit.

Property Information Summary



My APN is:

Minimum lot size in my city:

My zoning is:

Permitted zones:

My lot size is:

My zone's lot coverage is:

Maximum permitted FAR:

Other information:

Zoning

The first step in determining if you can build a second unit is figuring out your zoning. Some cities have online zoning look-up sites. If they do, it is noted on the one page summary of rules available at www.21elements.com/secondunits

To look up your zoning, you may need to know your Assessor's Parcel Number (APN). Every parcel in California is assigned a unique APN number, like a social security number for your property. You can look this up using your address on the County Assessor's website -

<http://www.smcare.org/apps/ParcelMaps> - (or do a web search for San Mateo County APN). Make sure to select "Number, Street, City" to search by address. When using this system, the APN appears before the hyphen. Some addresses have maps linked to them, and if they do, you should download and print it out.

Real estate websites, like Zillow™ or Trulia™, often list APN numbers as well, sometimes calling it a Parcel Number.

Parcel Map Search

The website to look up your APN number will look like the picture to the right.

Parcel Map Search

When you type your street name in the box, it must be the name only. (Do Not use Ave, Ave., Avenue, St., Street, Lane, etc. - it will not find the parcel map if you do).

Here's an example of the correct format:
Example: 123 Main Half Moon Bay

Search by: APN (e.g. 123456789) Number, Street, City
Number:
Street:
City: SAN MATEO

Search

I have found 1 record matching your request.

Results

033281180 - 00 CLAREMONT ST 201-20, SAN MATEO

APN number



If using unofficial records, like real estate websites, be sure to confirm the information before getting too far in the process.

Lot Size

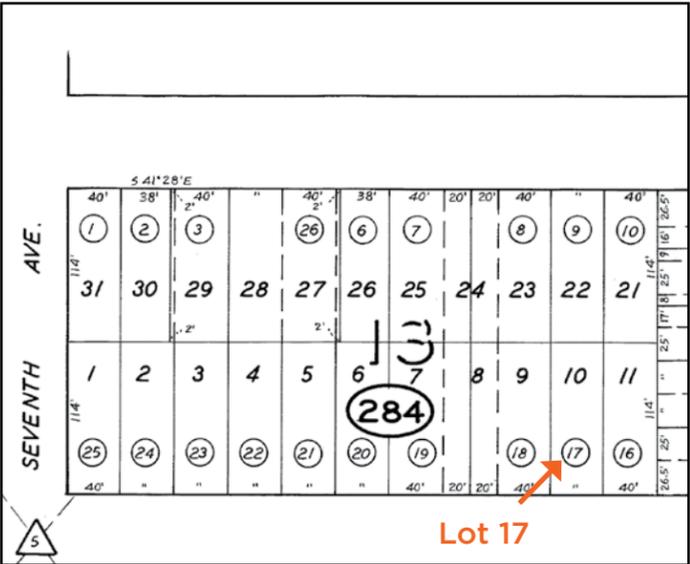
The next step is to figure out your lot size. You will need the total square footage initially, but later you will need to draw a site plan that has all the measurements. There are several options to find this information:

County Assessor’s maps – One good option is to use the County Assessor’s website, listed in the “Zoning” section. After finding your property, it is likely there will be a map that you can download by clicking on your property address.

City records – Some cities list the lot size and have maps on their website when you look up the zoning. You could also ask the city when you call.

Real estate websites – These websites often list lot size.

Measure it - Assuming your lot is rectangular, lot size is the width times the length. For example, a 40-foot wide by 60-foot deep lot is 2,400 square feet.



County Assessor Maps

The map you download from the County Assessor’s website will look similar to the above. You can use the map to determine your lot size. For example, lot 17 (the circled number) is 40 feet by 114 feet or 4560 square feet.

Other Standards

If cities have identified other lot restrictions, they are listed on the one page standards handout under lot restrictions. For example, San Carlos limits second units based on proximity to other units. Several cities have additional rules near the coast. Your city will be able to tell you if there are additional rules.



Putting Pen to Paper: Drawing a Rough Sketch of Your Property

The site plan needs to be drawn to scale eventually, but to start you should use scratch paper.

If the site plan is feeling too stressful, you can skip it for now. It's better to meet with the city earlier than getting everything exactly right.

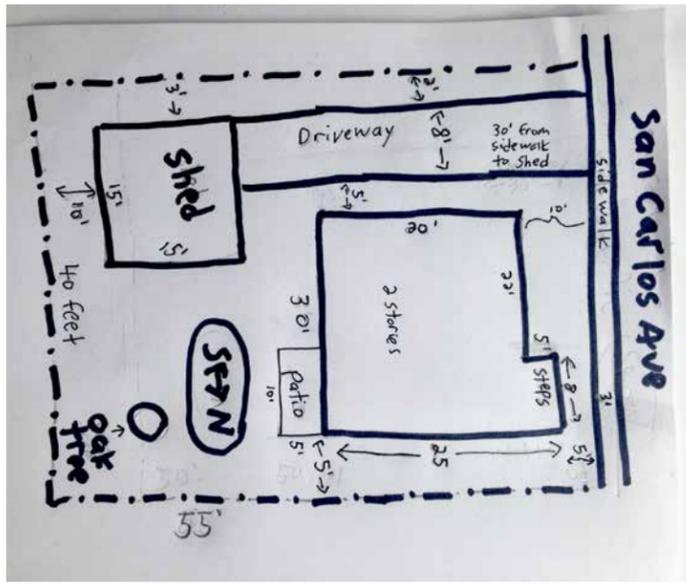
An essential step, both for your own planning and to get city approvals, is to draw a site plan. A site plan shows your property line and key information like buildings. Some people hire a professional to produce the final version, but it is often helpful to have a rough sketch to start. At this stage, you are going to draw in the major elements like building footprints, driveways and trees.

Start by sketching out your property lines on scratch paper. Measure your property lines and mark them accordingly. Now add any existing or structures. Don't worry about the exact dimensions at first, just get the basic shape. You don't need to worry about the inside floor plan, you just need to capture the footprint and whether it is one story or two stories. Also note special features like porches, trellises and exterior stairways.

Next, add in the driveway. Be sure to measure the length and width of the driveway. Pay attention to other significant features, like trees. When you are done, you will have something that looks like the sketch to the right.

Now, try doing a drawing to scale. Depending on your lot size, a good scale might be one inch equals ten feet. If easy, try to have your north arrow direction go directly up the page. Besides drawing the lines, be sure to make notes about the exact length as well. Be sure to use a pencil.

You'll want to copy your site plan or take a photo with your phone, because you will probably end up drawing on it several times as you explore ideas.





Add a north arrow and scale here



Important Vocabulary Related to Second Units

Zoning/Zoning Code: City rules that determine what can be built on a site. All lots in the city will be assigned a zone (i.e. R-1) and each zone has different rules. The zoning code governs many aspects of development including how tall buildings can be, where buildings can be located on a lot, etc. Most cities only allow second units in certain zoning areas.

Building Code: Rules that ensure buildings are built safely. Building code is made up of various sections (plumbing, electrical, etc.) These are supplied by the State but cities sometimes make minor alterations.

Deed Restrictions: Conditions or rules that are added to a deed of a house. For example, some cities require homeowners to add language that specifies that both the main house and the second unit will not both be rented at the same time.

Discretionary Permit: Permission to build a second unit or take other action that requires a public hearing. Generally, second units do not need discretionary permits. The opposite of a discretionary permit is a use that is allowed by right, meaning a homeowner can build their second unit as long as it meets all the rules.

Ministerial Review: A basic review by the city to see if the application meets all the requirements. There is no discretion or judgement involved on the reviewer's part, and generally no public hearings.

Floor Area Ratio (FAR): The number of square feet of habitable space divided by the size of a lot. The zoning code will specify the maximum FAR.

Lot Coverage: The percentage of a property that has buildings on it. The zoning code will specify the maximum lot coverage.

Open Space Requirements: Rules that require a certain amount of yard area to be suitable for active or passive recreation (i.e. kids playing ball or a family having dinner). This requirement is identified in the zoning code.

Setbacks: Rules that govern how close a building or second unit is allowed to be to the front, side or back property lines. A 5-foot side setback means the second unit must be at least 5-feet from the side property line. This requirement is identified in the zoning code.

Single Family/Multifamily: Single family refers to a one home located on one lot (as opposed to an apartment building, for example). Most cities only allow second units in single family zones.

See the appendix for more definitions

What Exactly Can I Build?

The following pages will help familiarize you with some common zoning terms and concepts. After reading this and making a sketch of your property, you will be ready to meet with the city. Two key concepts that many cities use to regulate development are Floor Area Ratio (FAR) and Lot Coverage. Both of these regulations compare what is already built on your particular lot to a standard in the zoning code.

Sometimes different parts of the zoning code will indicate different standards – for example, FAR may allow a 1,200 square foot second unit, while the city limits the size of a second unit to 800 square feet. You must meet all the rules, with the more restrictive rule always taking precedence.

When it is time to submit an application, some cities will rely on official records to determine your existing FAR, lot coverage or other existing conditions, while some will ask you to show them the calculations.

Be sure to ask your city if they have a chart that summarizes the zoning rules.



Floor Area Ratio is a rule that limits how many square feet of building are allowed on a site. It is a ratio of the number of square feet of built space (the floor area) compared to the size of the lot. For example a 2,000 foot home on a 4,000 square foot lot would have a FAR of 0.5 (2000 divided by 4000). In this example, if your site's zoning permits a FAR of greater than 0.5, and assuming you meet all the other rules, you could build a second unit. If your site's FAR is 0.5 or less, the only options would be to convert existing space to a second unit.

The FAR is not just a yes/no calculation, it also may limit the maximum size of your second unit. In the above example, if the maximum permitted FAR were 0.8, your second unit could not be more than 1,200 square feet.

$$\begin{aligned} \text{FAR} \times \text{lot size} &= \text{max floor area} \\ 0.8 \times 4,000 &= 3,200 \end{aligned}$$

$$\begin{aligned} \text{max floor area} - \text{existing floor area} &= \\ \text{allowable second unit size} & \\ 3,200 - 2,000 &= 1,200 \end{aligned}$$

Every city has slightly different rules about what is included in the floor area. Some measure from the interior walls and some measure from the exterior walls. Most include all living space and finished basements or attics. Some include garages, porches, unfinished

attics, basements and sheds, and some do not.

Initially, it is simplest to ask your city if they have an official record of your existing Floor Area. If they do not, ask them what spaces are included in the calculations.

Lot Coverage means how much of your lot is covered by a building. As with Floor Area Ratio, it compares your current building footprint with a maximum that is allowed according to the zoning code. Most cities include garages in the lot coverage calculations. Some include overhangs and porches.



For example, if your building is 40 feet wide and 50 feet long, it has a footprint of 2,000. If your lot was 4,000 feet, your lot coverage would be 50% (2,000 divided by 4,000). In this example, if the zoning allows a lot coverage of greater than 50%, assuming you meet all the other rules, you could build a new second unit. If not, you might be limited to converting existing space or building a separate second

story (though some cities do not allow new additions for sites over their lot coverage). Lot coverage, like FAR, is not just a yes/no calculation, but also may limit how much you can build. If the lot coverage limit for your zone is 60%, your second unit would be limited to 400 square feet.

FAR and Lot Coverage Calculations



Use the following to calculate the FAR and lot coverage for your property.

$$\frac{\text{Lot size}}{\text{Permitted FAR}} = \text{Max sq ft} - \text{Current building(s)} = \text{Sq ft for second unit}$$

$$\frac{\text{Lot size}}{\text{Max lot coverage}} = \text{Max building footprint} - \text{Existing footprint} = \text{New footprint possible}$$





Meeting with the City

One of the best things you can do is to talk to your city's planning department early in the process. The purpose is to obtain all of the known facts about its potential and restrictions for a second unit.

Most cities have a planning/zoning desk where you can ask questions without an appointment. Some smaller cities might require appointments. Many cities call second units accessory dwelling units or ADUs, so in this section the workbook uses that acronym.

Be sure to bring this workbook.



Questions to Ask the City Planner

1. Am I allowed to build an ADU on my property?
2. Does the city have a handouts or additional information? Are ADU resources on the city's website?
3. Are there common pitfalls or mistakes to watch out for?
4. Can you explain the ADU approval process for this city?
5. How long does it take and how often do applicants typically need to resubmit their plans?
6. What is the FAR and lot coverage for my zone? Are there other important zoning standards that I should know about?
7. Does the city have a current estimate of my current floor area?
8. Did I calculate my lot coverage correctly?
9. *(If incorporating or demolishing an existing garage or accessory building)*
How do I know if my garage was built legally?
10. Are there restrictions on how I can use my second unit?

Notes

Use this page to take notes from your meeting with the city planner.