



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!



Cottage Design by Historic Sheds

contents

INTRODUCTION.....	3
INSPIRATION	
Bringing a Dream to Life.....	5
Common Ground in Pacifica.....	9
Comfortable on the Coast.....	12
Formula for Success.....	15
Embracing Change.....	19
SAMPLE FLOOR PLANS.....	23
NEXT STEPS.....	29



introduction

What is a second unit?

Granny flat, in-law suite, accessory dwelling unit (ADU), converted garage, backyard cottage, basement apartment – second units go by many names, but are always a self-contained home smaller than the main house and legally part of the same property. Second units can take many forms and vary in size, but always contain everything someone needs to live, including a kitchen, bathroom and place to sleep.

Second units typically range from 220 square foot studios to over 1,000 square foot houses with multiple bedrooms. There are many different types of second units, but they are generally one of these types.



Detached: free-standing structure



Attached: shares at least one wall with the primary home



Interior: built from existing converted space (i.e. attic or basement)



Garage apartment: converted former garage space



Above garage: unit built above garage

Why build a second unit?

People build second units for lots of reasons, but the most common are rental income and/or to house relatives. Having a second unit is a simple and old idea to convert unused space. Second units are a relatively affordable type of construction, because they do not require purchasing land or major new infrastructure. Here are some of the reasons to build a second unit:



Rental Income Many homeowners build second units to help pay the mortgage, because second units offer a steady source of income.



Housing for Relatives Second units allow homeowners with adult children, aging relatives or relatives with special needs to live together, but also maintain privacy.



Downsizing Some homeowners build a second unit for themselves, often in retirement, while they rent the primary dwelling.



Flexible Space A homeowner's needs may change over time and second units allow for flexibility and for the property to adapt to new needs, such as a growing family or live-in nanny.



Sound Investment Second units are generally a good investment because they have a short payback period and increase a home's resale value.



Community Benefits Second units can help address the housing challenges in San Mateo County by adding homes that are generally more affordable, which helps provide workforce housing and preserves diversity and community character. Many homeowners are motivated to build a second unit to rent to a school teacher, firefighter or other community member who might otherwise have to commute a long distance to find a home they can afford.

Now is a great time to build a second unit because recent changes to state law have made the process easier and more streamlined. More properties are eligible for a second unit, parking requirements have been reduced and fees are lower.

Learn more at www.SecondUnitCenterSMC.org

bringing a dream to life

Half Moon Bay homeowners Bill and Ruthie are like many other couples looking to set their adult children up for success when they are gone. But their days are packed with even more emotion than most parents: their 33-year-old son, Alex, has severe developmental disabilities.

They knew they needed to create some distance between themselves and Alex so he could learn to live somewhat independently before they became too elderly to care for him at home. They agonized over what to do, even how to start thinking about Alex's future without them by his side.

Bill and Ruthie thought the best option would be for them to move out of the home they have long shared with Alex so he could remain in familiar surroundings with care givers. They looked at many options - buying or renting a second home nearby, moving to an area with lower housing costs, even docking a sailboat at the local marina - but none were feasible.

They felt they had reached a dead end until Ruthie discussed their dilemma with a neighbor. The city, the neighbor told her, had made it easier to build second units.

The next day Bill and Ruthie were talking with city planners.

Today, Bill and Ruthie spend a few nights each week in a second unit they added to their existing home while Alex has round-the-clock care in the main

house. The second unit creates the emotional and physical space they feel is necessary for Alex to grow comfortably without them.

An added bonus is that Alex's caregivers have moved into the main house with their children. Now, three generations enjoy spending time together. As Ruthie says, "Our family got bigger."



From left: Cynthia (Alex's caregiver), Alex, Ruthie and Bill

Unit Specifics

Unit Type	Attached & interior conversion
Bedrooms	1
Bathrooms	1
Square feet	700
Year built	2016
Construction	New construction and renovation
Total Cost	\$225k
Jurisdiction	Half Moon Bay
Neighborhood	Alsace-Lorraine
Designer	Erika Shjeflo (interior designer) Casey Darcy, Darcy Designs (architect)
Builder	Dream House Construction
Use	Residence



Floor Plan and Layout



“I think we can build a little house here for me.”

common ground in pacifica

It was the letter every renter in the bay area dreads and Anna knew instantly she would not be able to afford her apartment.

She had just learned a new building owner planned to double the rent. Retired and living on a fixed income, Anna did not know what to do.

She headed to her daughter Veronica's house, down the road in Pacifica, for a chat. “I think, we can build a little house here for me,” she announced to a skeptical audience.

Tired of increasing rents, the idea of trading uncertainty

for a fixed loan payment appealed to Anna. She also liked the idea of her keeping her money in the family. Plus, a small backyard second-unit would allow her to be close to her two grandsons.

Veronica was initially hesitant because neither she nor her mom knew anything about construction. But the positives outweighed the challenges and they moved forward.

Anna knew she wanted a “small and cute” beach-style house. Both women wanted a local architect and builder, people they knew they could trust with such a critical project. Mother and daughter would

walk around the neighborhood looking at the different cottages around Pacifica. During these walks, they were able to find both an architect and a builder who could do the job right.

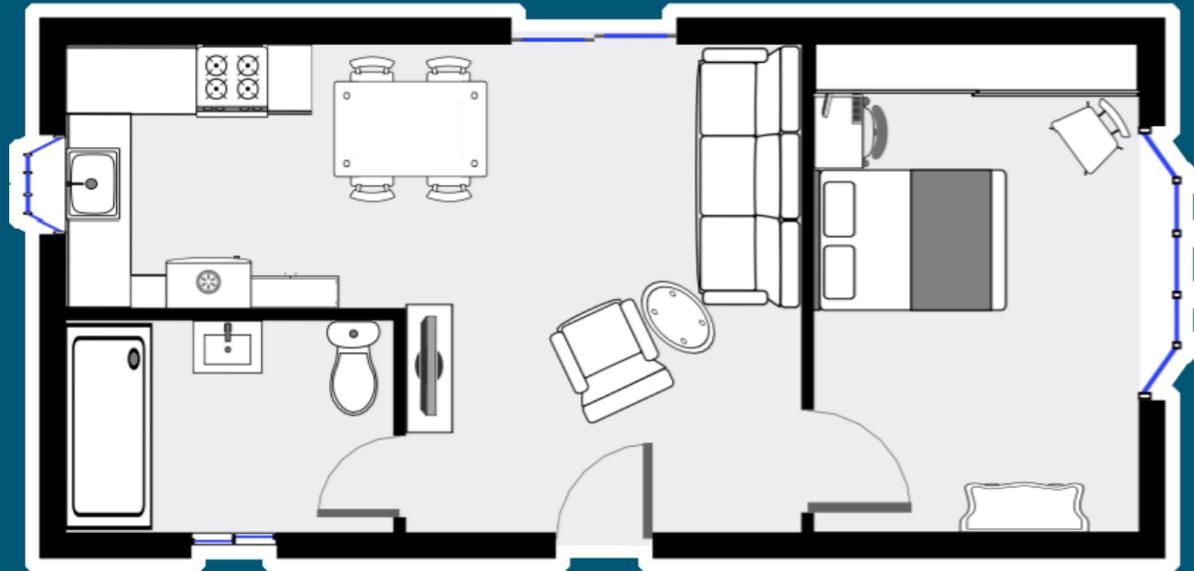
The new home took only a few months to complete. Today, three generations barbecue on the patio and the dogs run back and forth between the homes.

“I love it,” Anna said. “It’s the perfect amount of space. I wouldn’t trade it for anything.” And when asked about her plans for the future, when her mom is no longer there, Veronica had this to say, “Maybe I’ll move in. The boys can have the big house.”



Unit Specifics

Unit Type	Detached
Bedrooms	1
Bathrooms	1
Square feet	495
Year built	2003
Construction	New construction
Total Cost	\$117k
Jurisdiction	Pacifica
Neighborhood	Sharp Park
Designer	Ernie Brousal, Daly City
Builder	Rick Lee, Pacifica
Use	Rent to a family member



comfortable on the coast

After years of working, raising three daughters, traveling the world and stints in the Peace Corps, John and Barbara discovered what they affectionately call “the one” – a small home they fell in love with in quirky El Granada.

And while some would see headaches in an unpermitted downstairs apartment with no functioning heater and some dry rot, they saw potential: rental income that would help them live the retirement lifestyle they had hoped to achieve.

So, they began renovations as soon as they bought the property near Quarry Park. The couple felt it was vital to receive building permits so the downstairs apartment was safe and could be rented and insured legally.

There were some challenges – there are always challenges – but they were of the sort a creative mind enjoys: drawing up plans, meeting with building officials, hiring a contractor.

The result is an apartment that provides the couple with about a third of their monthly retirement income.

The renovations are loved by their tenants, who love the cozy apartment. John and Barbara’s first tenant got engaged and moved to the East Bay with her fiancé.

Next came Phill and Kacey, former Silicon Valley residents drawn to the coast because of the neighborhood feel. They became engaged within a week of moving in.

Today, all agree the living arrangements are ideal for not only the two couples but their four-legged companions as well: their dogs regularly romp and play together. And for travelers, like John and Barbara, they have peace of mind knowing their tenants can look after their dog and the property when they are away.



Unit Specifics

Unit Type	Interior conversion
Bedrooms	2
Bathrooms	1
Square feet	771
Year built	2015
Construction	Renovation
Total Cost	\$70k <i>(includes some upgrades to entire property)</i>
Jurisdiction	El Granada
Neighborhood	near Quarry Park
Designer	Barbara (homeowner)
Builder	Efrain Garduno
Use	Rental



Floor Plan and Layout



formula for success

Buying a house is never easy. And buying a house on the Peninsula with sky-high real estate prices that go hand-in-hand with the pleasant climate, first-class parks and spirit of innovation can pose a special challenge.

Victor dreamed of buying a home and living on the Peninsula but found the steep price tag daunting. So, he found a creative way to fulfill his goals without breaking the bank.

He financed building a new home in the San Carlos hills along with a two-bedroom, two-bath second unit.

The twist? He rents out the main house to generate income as an investment property and lives in the second unit.

This arrangement allows him to receive all of the benefits of living in a quiet neighborhood with great views.

How well has it worked out? He was single when he started construction and now he's married and looking to the future. Having achieved his goals, now he would like to follow his formula for success and "do this all again."

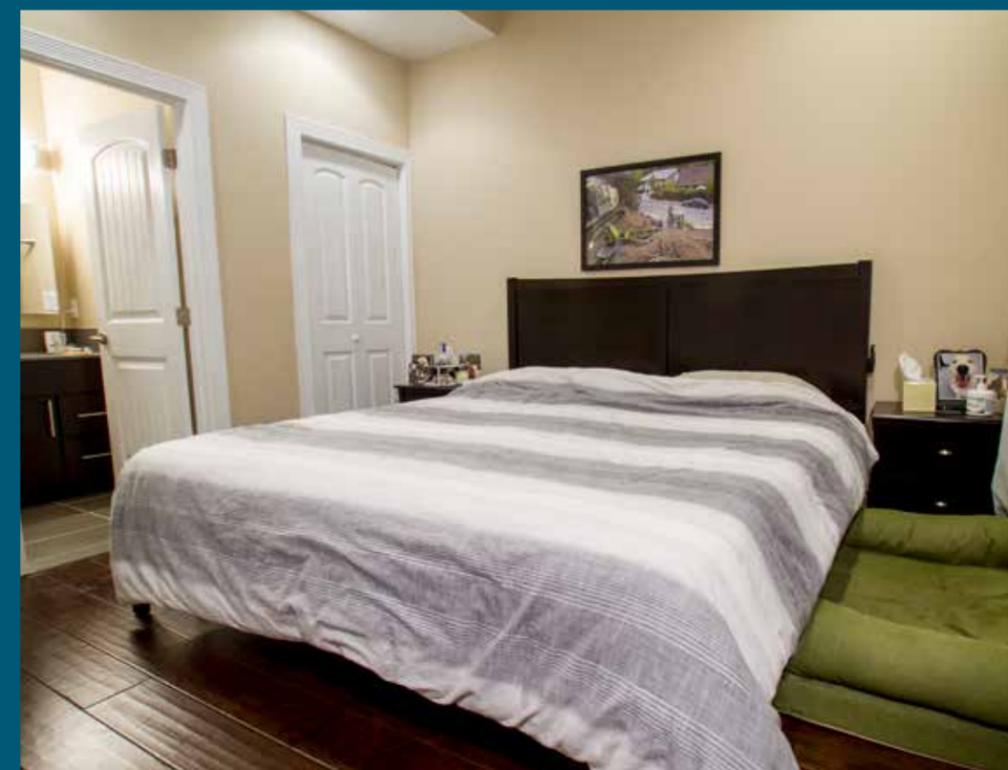
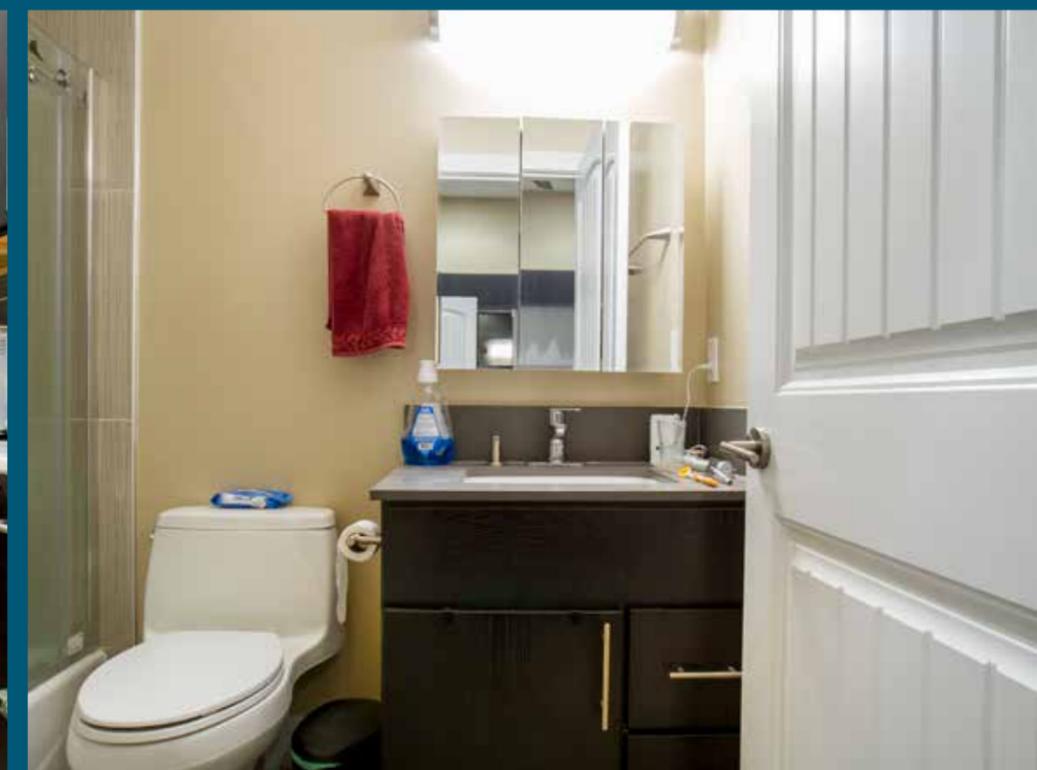
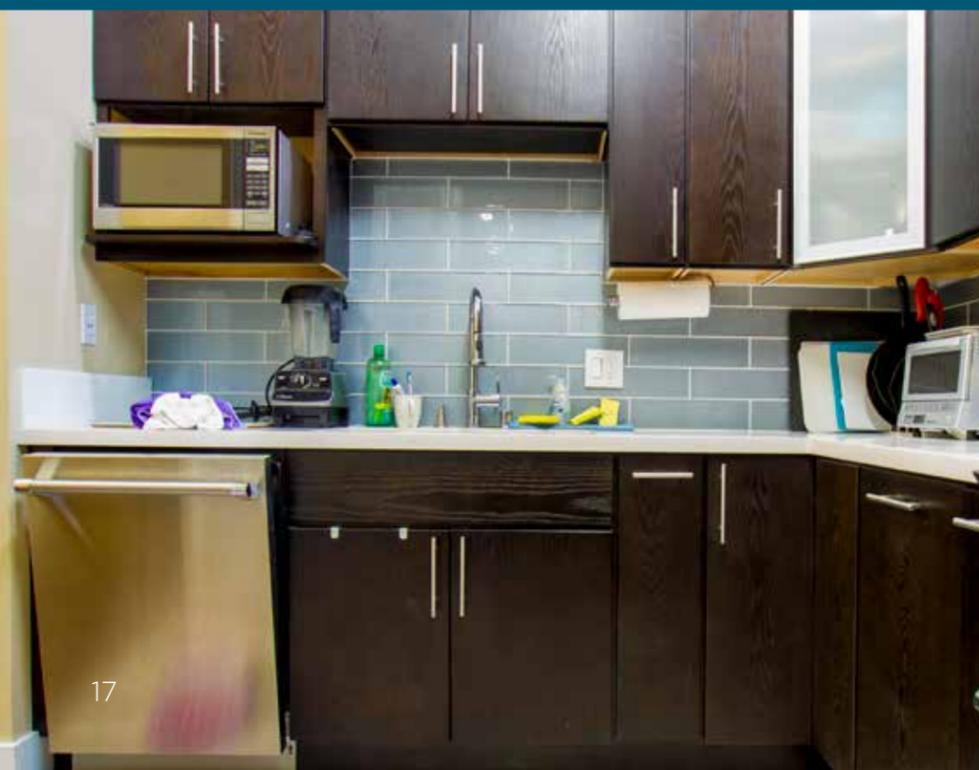
Unit Specifics

Unit Type	New construction
Bedrooms	2
Bathrooms	2
Square feet	800
Year built	2010-12
Construction	New construction <i>(including primary dwelling)</i>
Total Cost	\$1.1 million <i>for entire project - second unit was approximately 25%</i>
Jurisdiction	San Carlos
Neighborhood	Devonshire
Designer	Fred Stratchdee
Builder	Victor (homeowner)
Use	Residence (rents primary dwelling)





Floor Plan and Layout





embracing change



When Surinder and her husband looked out at their yard, they saw opportunity, but not the flowering kind.

With their kids away at college, they felt the gorgeous garden next to their home in the Menlo Oaks neighborhood could be transformed into an income-generating second unit. But Surinder was uneasy about giving up the garden as well as sharing their lot with people they didn't know.

Those concerns could have dashed the project before it began.

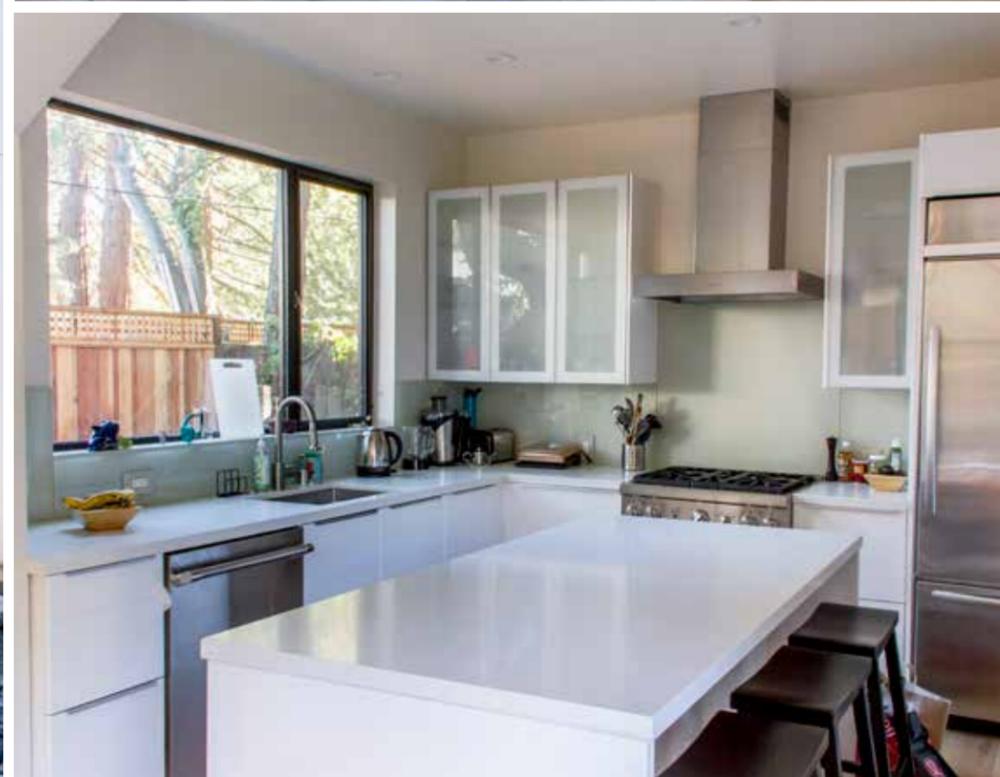
Luckily, Surinder owns a design firm, SDK Design, and knew a well-crafted building could compliment their yard and respect everyone's privacy. Now she can gaze out at a beautiful, contemporary two-bedroom, two-bath unit with an office that blends seamlessly with the postcard-perfect surroundings. What she didn't realize was having close neighbors could be a positive. It provides peace of mind knowing that their tenants are nearby to keep an eye on their house when they are away.

Today, they have had no problem renting out the second unit as it's ideally located near major employers. They are on their second set of tenants; the first moved out only because they were expecting a child and wanted to be closer to family.

And for Surinder, who initially was hesitant about having tenants in their space, she now embraces sharing their property. She long ago dropped plans to build a fence around the second unit. "It's really important for the tenants to know we are co-existing together. It's been really wonderful."

Unit Specifics

Unit Type	Detached
Bedrooms	2 + office
Bathrooms	2
Square feet	1350
Year built	2015
Construction	New construction
Total Cost	\$450k
Jurisdiction	Menlo Park
Neighborhood	Menlo Oaks
Designer	SDK Design (design) Ana Williamson (architect)
Builder	SDK Design
Use	Rental



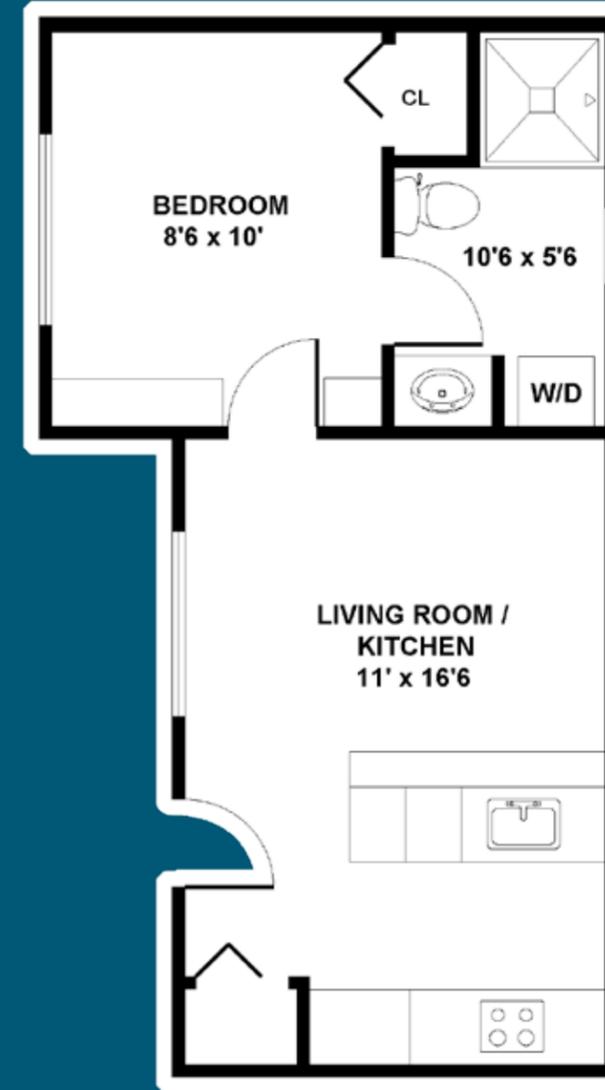
Floor Plan and Layout

sample floor plans

As you begin to think about what kind of second unit will work well in your space, here are some floor plans to use as inspiration. Floor plans provided by New Avenue Homes.



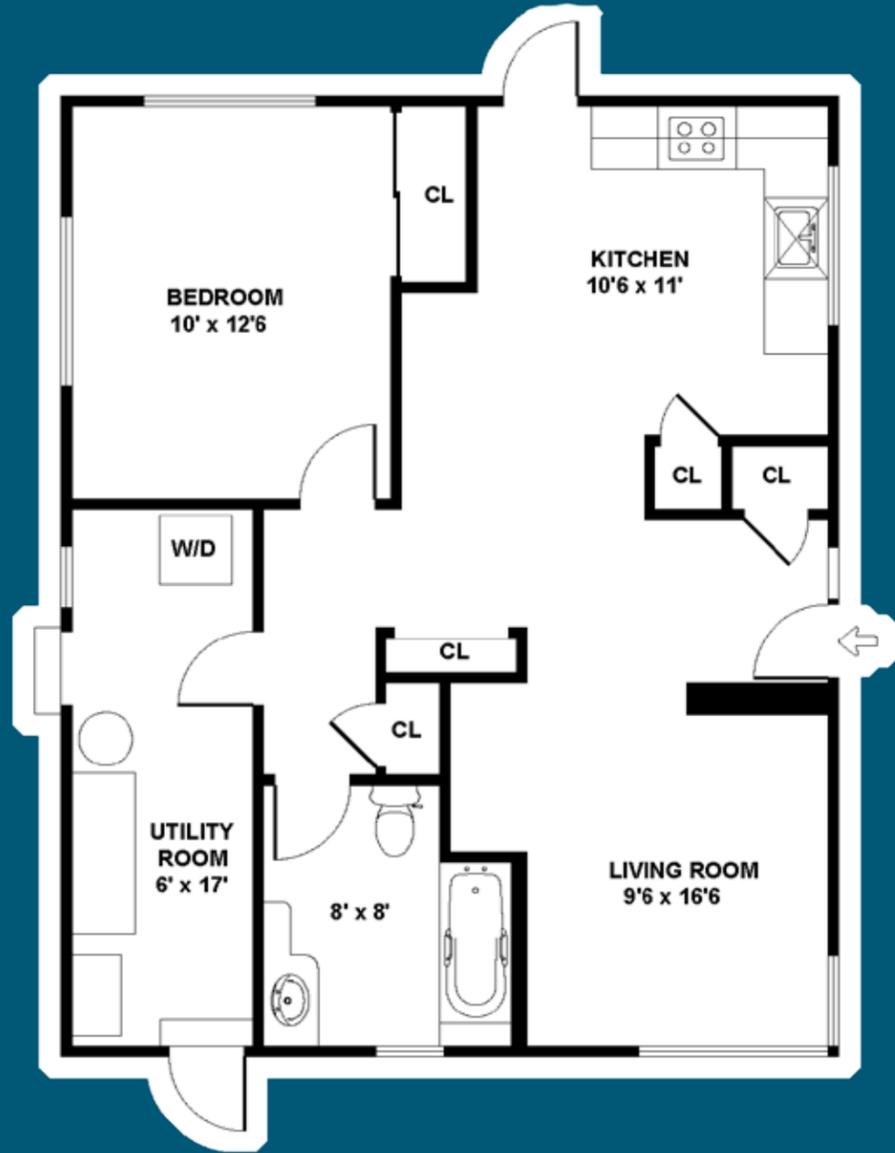
Photo: New Avenue Homes



Kate & Miranda's Retirement Plan
336 sq ft - 1 bedroom, 1 bath, kitchen, living room



Pedro's Backyard Cottage
496 sq ft - 1 bedroom, 1 bath, kitchen, living room



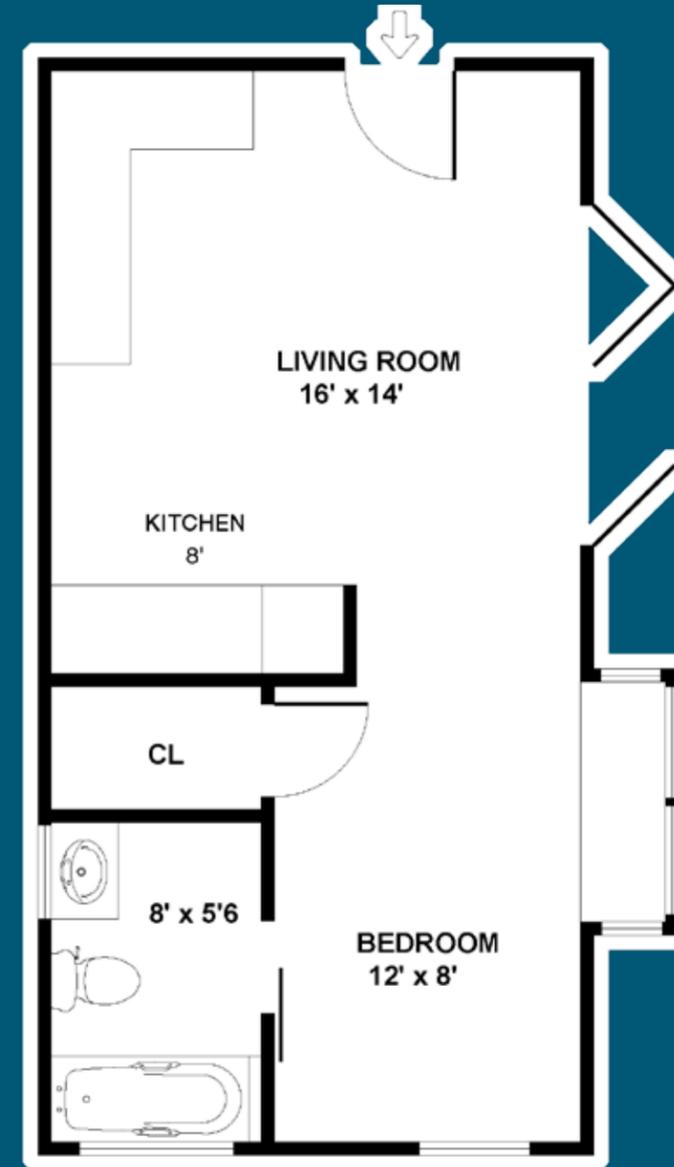
Jona's Cottage

640 sq ft - 1 bedroom, 1 bath, kitchen, living room, storage



Dorian's Granny Flat

700 sq ft - 2 bedrooms, 1 bath, kitchen, living room



Lily's Garage Conversion

392 sq ft - 1 bedroom, 1 bath, kitchen, living room



Hank's Garden Cottage

609 sq ft - 1 bedroom, 1 bath, kitchen, living room, office



Summer's Cottage

674 sq ft - 1 bedroom, 1 bath, kitchen, living room, patio



Kat's Place

875 sq ft - 2 bedrooms, 2 bath, kitchen, loft, sun room



Photo: Second unit created from a shipping container, credit: Josh To



Photo: New Avenue Homes

next steps

So now you have an idea of why people build second units, how they are used and what they look like. If you're ready to begin the process of building your own second unit, here's how to get started!

There are generally five steps to building a second unit: kickoff, design, permits, construction and move in. Detailed information and specific resources on each phase can be found at the Second Unit Center website.

www.SecondUnitCenterSMC.org

At the Second Unit Center, you'll find:

- A step-by-step manual for how to build a second unit
- A calculator to estimate costs, rents and more
- Second unit standard summaries for each San Mateo County jurisdiction
- More information and inspiration for why to build a second unit, including video stories
- A library of resources to aid you in your project

And don't forget - one of the most important steps in building a second unit is to meet with your City to discuss ideas early on in the project. This can help avoid challenges and is highly recommended by city staff.

Best of luck with your project and thank you for helping create more affordable housing in San Mateo County!

This book was produced as a joint project of *Home for All* and *21 Elements* to inspire and support homeowners in San Mateo County who are interested in building second units.



Home for All SMC is a collaborative initiative comprised of the County of San Mateo, various cities/towns, school districts, community-based organizations, advocacy groups and businesses. The mission of Home for All is to establish a climate in San Mateo County where a diversity of housing is produced and preserved so that San Mateo County will be a culturally, generationally, and economically diverse community with housing for all. It is administratively supported and funded by the County of San Mateo.



21 Elements is an award-winning collaborative planning project that helps all the jurisdictions in San Mateo County address their housing needs. Co-sponsored and coordinated by the San Mateo County Department of Housing (DOH) and the City/County Association of Governments of San Mateo County (C/CAG), 21 Elements has successfully brought together twenty-one unique communities and assisted them as they work to provide a growing and changing population with a variety of housing choices.

www.SecondUnitCenterSMC.org
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Thinking about adding a second unit to your home? Get inspired with photos, stories and resources from throughout San Mateo County.

www.SecondUnitCenterSMC.org