A SOLUTION ON THE GROUND:

ASSESSING THE FEASIBILITY OF SECOND UNITS IN UNINCORPORATED SAN MATEO COUNTY

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UC BERKELEY CENTER FOR COMMUNITY**INNOVATION**

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EXECUTIVE SUMMARY

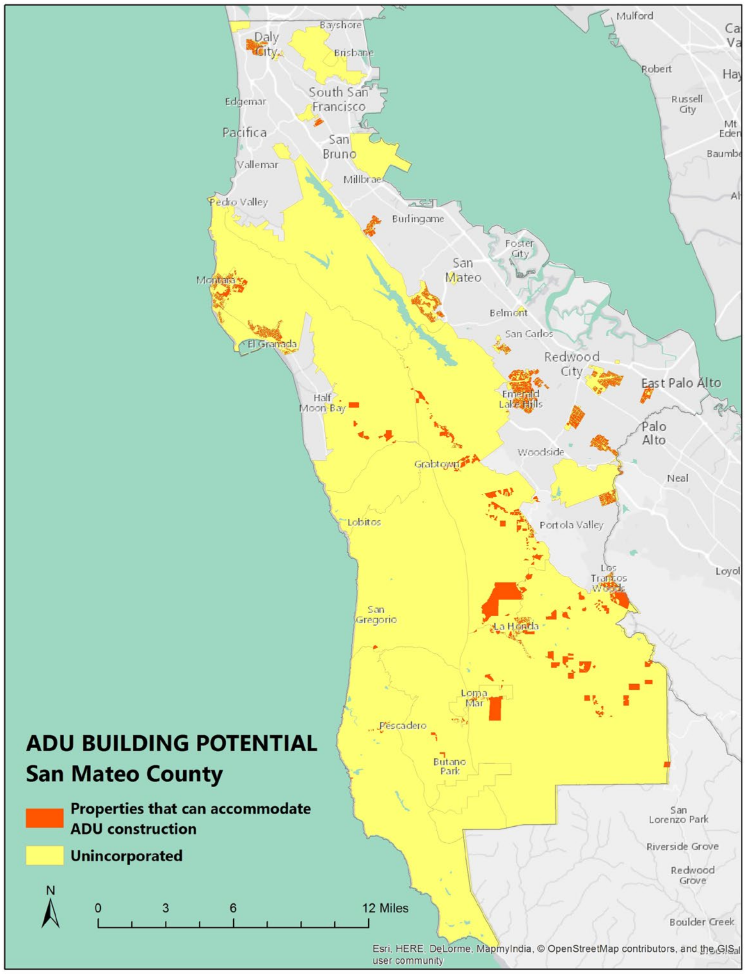
The San Mateo County Board of Supervisors recently updated its Second Unit Ordinance to encourage the construction of accessory dwelling units (ADUs), both to comply with State law as well as to streamline the production of ADUs as a strategy for relieving pressure on the county's strained housing market. This report explores the possibility for greater ADU adoption throughout the County's unincorporated areas. Based on a physical feasibility study, analysis of resident demographics, and an examination of the financial barriers to ADU adoption, we conclude:

- The County has significant space to build new ADUs. We estimate that approximately 15,000 parcels can feasibly accommodate an ADU, with the vast majority of these having space for detached units. All of these parcels can accommodate at least one parking space, though over 12,600 are exempt from parking requirements.

- There is a sizable number of unpermitted, existing ADUs in unincorporated San Mateo County. Approximately 11.9% of parcels have an unpermitted ADU currently outside County zoning regulations. The highest concentration of these is in Menlo Oaks, where we estimate 15.2% of parcels have an unpermitted ADU.

- The best areas for ADU construction are in bayside flat communities such as North Fair Oaks, Menlo Oaks, and West Menlo Park (see Appendices for detailed maps). In these types of communities, 94.2% of parcels have sufficient floor area to accommodate an ADU, and many also have easy access to transportation and flat lots ideal for construction. Other neighborhood types that would be ideal for expanded ADU construction are bayside hill communities such as San Mateo Highlands and Emerald Lake Hills, coastal communities such as El Granada and Montara, and the Broadmoor neighborhood just south of San Francisco.

An ADU in San Mateo County. Photo by Sonrisa Cooper.



ADU building potential in San Mateo County

- There is a very large market of potential ADU owners and tenants in unincorporated San Mateo County. More than half of households in the area have underutilized space, and 50% have at least one person over 60. Adult children and persons with disabilities are also common in unincorporated households. Additionally, 75% of single-family homes are owned with at least 50% equity or greater, revealing a significant pool of people with the financial resources to support ADU construction.

- Low-income households comprise much of both the ADU owner and renter markets. Households with less than $50,000 in income are the most likely to have at least one person age 60 and over (77%, 2,150 HH) and at least one person with a disability (31%, 750 HH). In addition, this group has the highest level of underutilization (75%, 1,800 HH). Yet, as expected, many are severely burdened by monthly costs (45%, 1,081 HH).

- The lack of financial tools needed to unlock the ADU market is a major barrier to ADU growth. Most traditional loan products are inappropriate or inapplicable for ADUs, and many lenders are unwilling to expose themselves to additional risk in the ADU market. Additionally, the current financial options for ADU owners tend to favor higher-income households with existing home equity, excluding many other demographic groups from the benefits of ADU ownership.

INTRODUCTION

The shortage of affordable housing in the Bay Area has precipitated the development of innovative housing solutions throughout the region. One of these solutions is the accessory dwelling unit (ADU), or second unit.[1] Self-contained, smaller living units on the lot of a single-family home, second units are a well-suited infill strategy for low-density residential areas as they can be produced affordably and are already a common architectural form that neighbors are less likely to find objectionable. Second units are also flexible in their design: they can be attached to the primary house, such as an above-the-garage unit or a basement unit (attached ADU) or, as is more typical, an independent cottage or carriage house (detached ADU).

In 2003, the State of California passed Assembly Bill 1866, which required each city to have a ministerial process for approving second units. The State has continued to loosen regulations in order to facilitate ADU production, most recently through new laws (Senate Bill 1069, Assembly Bill 2299, and Assembly Bill 2406) reducing parking requirements and allowing junior accessory dwelling units.[2]

San Mateo County Board of Supervisors recently updated its Second Unit Ordinance to encourage ADU construction, both to comply with State law as well as to streamline the production of ADUs as a strategy for relieving pressure in the county's strained housing market. Funded by the San Mateo County Housing Innovation Fund, this study explores the possibility for greater ADU adoption throughout the County's unincorporated areas. This report is based on a physical feasibility study, analysis of resident demographics, and an examination of the financial barriers to ADU adoption (based on interviews with financial experts and local residents). We present detailed findings in three technical reports (available at http://communityinnovation.berkeley.edu): Technical Report #1: Estimating ADU Potential in Unincorporated San Mateo County; Technical Report #2: ADU Demographic Analysis in Unincorporated San Mateo County; and Technical Report #3, ADU Financing Issues in Unincorporated San Mateo County (including sample pro formas).

The following explores the potential for ADU construction in unincorporated San Mateo County. The report begins with an analysis of the physical feasibility of construction and then describes the potential market for ADUs. Following an analysis of financial barriers for different types of homeowners, a conclusion offers policy recommendations.

THE BARRIERS: PHYSICAL, MARKET, OR FINANCIAL?

The following sections outline our major findings about the ADU market in unincorporated San Mateo County. While this study is specific to unincorporated San Mateo County, many of the lessons learned about potential demographics, marketing and program strategy, and financial barriers can be applied to other communities facing housing pressures. The financial obstacles in particular are applicable across the board—indeed, system-wide change among financial and regulatory barriers would impact innumerable jurisdictions across the country.

Physical Feasibility

San Mateo County's unincorporated communities range from close-in urban communities to high income suburbs to sparsely populated rural areas. Designing an ADU policy that suits all types of communities located in the county is difficult, given the physical characteristics and diversity of housing types in the area. We sought to analyze the extent of existing ADUs in unincorporated San Mateo County, as well as the spatial constraints for future ADU development, in order to better understand the potential barriers to expanded ADU construction.

We analyzed the physical feasibility of ADU development in unincorporated communities by using data from multiple sources to construct a database of 23,383 parcels in unincorporated San Mateo County. In addition, we developed a system of six neighborhood typologies in order to demonstrate the variety of communities throughout the county. The different neighborhood typologies are listed in the table below.

Table 1: Communities in Unincorporated San Mateo County

Community Type	All Unincorporated Communities*	Total Properties Analyzed
Bayside Flat Communities	Kensington Square, Menlo Oaks, North Fair Oaks, Sequoia Tract, Weekend Acres, West Menlo Park	6,391
Bayside Hill Communities	Burlingame Hills, Devonshire, Emerald Lake Hills, Ladera, Los Trancos Woods, Palomar Park, San Mateo Highlands	5,615
Coastal Communities	El Granada, Miramar, Montara, Moss Beach, Princeton	5,467
Rural Open Communities	North Skyline, Pescadero East, Pescadero West, Rural Midcoast, San Gregorio, South Skyline	3,546
Rural Small Communities	Dearborn Park, La Honda, Loma Mar	763
San Francisco Urban Communities	Broadmoor, Country Club Park, Unincorporated Colma	1,601
		23,383

**13 unincorporated communities were eliminated from the analysis due to a limited number of eligible parcels given the ADU ordinance restrictions.*

How many ADUs already exist?

Regulations pertaining to the maximum floor area, parking requirements, and lot size have impeded the ADU construction and permitting process for many homeowners. We found in our analysis that just 3.0% of parcels in unincorporated San Mateo County have a permitted ADU; the highest concentration of permitted ADUs are in Bayside Hill communities, while Rural Small communities have the lowest concentration of permitted ADUs.

Despite the low number of permitted ADUs in unincorporated San Mateo County, second units are not uncommon. Many homeowners simply build ADUs without having received zoning and/or building permits from the local jurisdiction, building illegally to escape regulation and taxation by local governments.[3] Based on fieldwork conducted on a random sample of parcels, we estimate that an additional 11.9% of all parcels in unincorporated San Mateo County have an unpermitted ADU. Unpermitted second units comprise a sizable share of the housing stock in unincorporated San Mateo County. Targeting marketing or ADU amnesty programs at owners of unpermitted ADUs may offer an opportunity for households to bring units up to code and increase property values by legalizing their ADU with their local government.

Spatial Potential for ADU Development

Presently, unincorporated San Mateo County demonstrates ample potential for additional ADU development. The majority of parcels have space for detached units as well as parking, and the close proximity of these parcels to public transit may boost ridership while decreasing carbon emissions.

Photo courtesy of accessorydwelling.org

Out of 23,383 parcels, 15,187 (65%) can feasibly accommodate an ADU between 150 and 1,200 square feet based on their zoning designation, current land use, and allowable floor area. Of these, 14,825 parcels have the allowable building coverage and slope to accommodate a detached ADU adjacent to the primary residence, while the remaining 362 would be limited to the construction of an attached ADU that does not expand the current building footprint. A review of a randomized sample of parcels using Google Earth to measure actual lot dimensions and building footprints confirmed that at least 95% of these parcels could indeed accommodate an ADU.

Parking requirements, which can be another barrier to ADU construction, are not a limiting factor in unincorporated San Mateo County. All 15,187 parcels feasible for ADU development can accommodate at least one ADU parking space; 14,037 can provide up to two parking spaces while 1,150 can only provide one space. Additionally, while all parcels have sufficient space available for ADU parking, 12,671 of these parcels are located within one half mile of a transit stop, making them exempt from the ADU parking requirement.

The Potential Market for Second Units

San Mateo County has a substantial market of potential owners and tenants of accessory dwelling units. Many of these households are currently mismatched to their housing type, e.g., they have more space than they need, or they need additional space for a care provider. Others may be motivated by financial reasons, either because they are currently overburdened by rent, or because they have significant equity in their homes.

Given the potential for ADU ownership to generate additional income as well as accommodate household structures beyond a nuclear family, we explored the extent to which various motivating factors are present among unincorporated San Mateo County households. For example, a high amount of underutilized household space motivate households to convert part of the house into an attached ADU, or to “rightsize” into a detached ADU and rent the main house. Additionally, a large percentage of elderly or disabled residents may demonstrate a greater need for ADU construction in the county.

We also examined differences between income groups for this analysis. Households at all different income levels have factors that may motivate them to build an ADU. However, family structures, household occupancy, and availability of financial resources vary across income groups, suggesting different needs and potential policy interventions between groups. Low-income households tend to have greater motivating circumstances, but less ability to build an ADU without financial assistance. High-income households, on the other hand, may be a ready market for ADUs, as they can leverage their existing equity and credit to finance construction costs. We will further explore some of the nuances of income and home equity in the next section of this report.

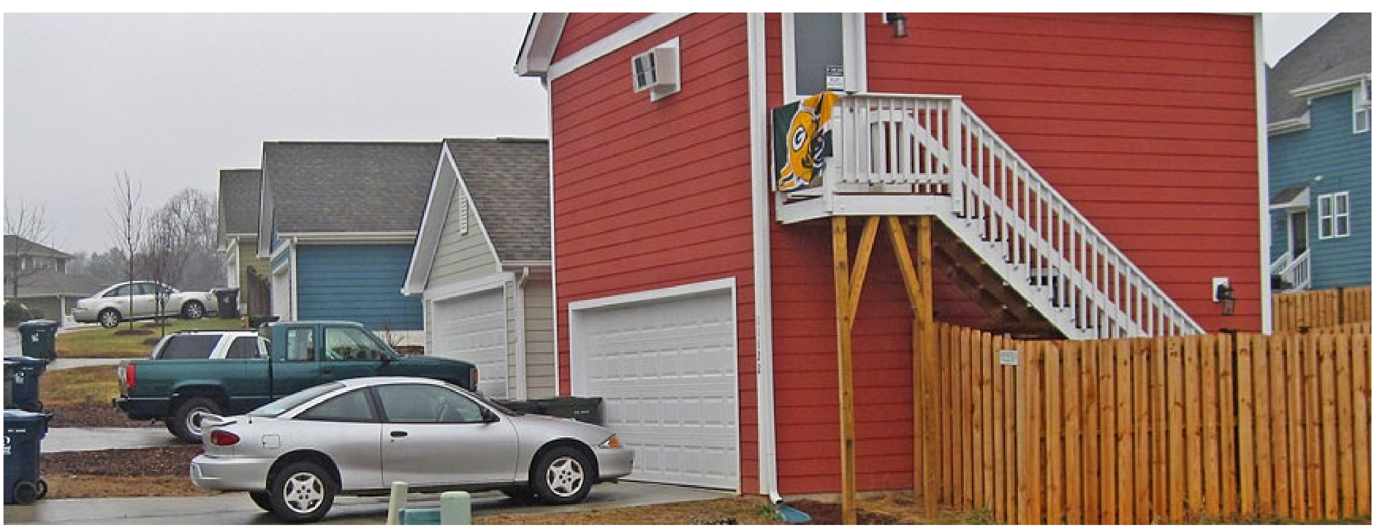


Photo courtesy of Brett VA on flickr.

Motivating Circumstances

Using 2011-2015 American Community Survey (ACS) and PropertyRadar home equity data, we identified five significant target markets that San Mateo County could pursue. Using ACS data, we estimate that approximately 14,263 households reside in unincorporated San Mateo County; of these, nearly 90%, or 12,800 households, demonstrate potential for an ADU based on the presence of at least one demographic or physical motivation factor. Using PropertyRadar home equity data, we estimate that approximately 13,550 households in unincorporated San Mateo County demonstrate potential for an ADU based on the level of equity held in their homes. The ACS and PropertyRadar estimates were calculated separately using different datasets, so the two estimates for the population of unincorporated San Mateo County differ slightly. We identified the following five key demographics for ADU production:

- **Underutilized households.** Approximately **54% of households currently reside in an underutilized house,** defined as a house with more bedrooms than the number of occupants (estimated 7,700 households in unincorporated San Mateo County). This suggests that many households may be interested in an attached, interior space for an ADU, which could add substantial cost savings compared to a detached ADU.

- **Age 60 and over.** Over **50% of households include person(s) age 60 and over** (estimated 7,250 households in unincorporated San Mateo County). These households may be motivated to construct an ADU to provide additional income during retirement, house an in-home care-taker, or offer private space for a multigenerational household.

- **People with disabilities.** Nearly **20% of households include person(s) with a disability** (estimated 2,850 households in unincorporated San Mateo County). Similar to households with person(s) over 60, these households may want an ADU to house an in-home care-taker or otherwise provide private space if the person with a disability is a parent or adult child.

- **Adult children.** Approximately **18% of households include adult child(ren)**, defined as a household with an adult age 18 to 34 residing with either a parent or a grandparent (estimated 2,550 households in unincorporated San Mateo County). Examining this issue in the county-wide population, nearly 40% of adults age 18 to 34—or 65,500 people—currently reside with either a parent or grandparent. These young adults would likely benefit from both the affordability and private space provided in an ADU.

- **High home equity.** In unincorporated San Mateo County, an estimated **75% of single family residences are owned with at least 50% equity,** with 15% of homes owned free and clear. Many homeowners have substantial equity available to use financing methods for ADU construction, such as a home equity loan, home equity line of credit, or cash-out refinance.

Who Might Own an ADU?

Barbara and Juan, a retired couple in their 70s living on a fixed income who would like an extra influx of cash.

Kelsey, a woman with a disability who employs a 24-hour caretaker, and wants a place for her nurse to live.

Matthew, a young adult who can't afford his own place in the area, and wants some privacy from his parents' house.

Potential Tenants

In addition to its large pool of potential owners, San Mateo County —including both incorporated and unincorporated areas— has a sizable market of potential ADU tenants. Of the total San Mateo County population of approximately 748,800, an estimated 58%, or 436,000 people, would be potential ADU tenants. People may choose to move into an ADU for a variety of reasons, such as lower rent, a desire for additional privacy, a job as caretaker or aide, or a preference for a smaller living space. We identified the following five groups of people who would likely be interested in renting an ADU:

- **1-2 person renting households.** Smaller households are more likely to be accommodated in the smaller space within ADUs. Approximately 58% of all renting households—or 60,050 households—currently consist of a household with 1 or 2 persons.

- **Low to moderate income renting households.** ADUs can often provide a more affordable housing option. An estimated 75% of all renting households in San Mateo County—or 77,750 renting households—have a household income at or below 120% of the Area Median Income (AMI); of all renting households, 62% have a household income at or below 80% AMI and 13% have a household income between 80% to 120% AMI (San Mateo County AMI for a household of four in 2017 was $115,300).

- **Post-secondary students.** Students in local colleges or universities are often in need of affordable housing options. Of the 56,050 post-secondary students in San Mateo County, only 2% of these students reside in residences such as dorms. Approximately 51% reside with either a parent or grandparent. An estimated 27% of these students—or 15,350 people—reside in rentals without a parent or grandparent and may be the most in need of an affordable renting option.

- **Adult children.** Young adults may live with parents or grandparents to provide various forms of co-support, but may also be interested in moving to an affordable or more private living option. Nearly 40% of adults age 18 to 34 in San Mateo County—or 65,500 people—currently reside with either a parent or grandparent.

- **Age 60 and over.** Older adults may be in need of an affordable housing or otherwise want to downsize to a smaller housing unit, both of which can be provided by an ADU. There are an estimated 153,000 adults age 60 and over in San Mateo County, with most 76% residing in housing they own and only 20% currently residing in a rental.

Who might rent an ADU?

Carolina, a student attending Cañada College, who lives with her grandparents to be closer to campus.

Closing the Loop: ADU Financing Options and Barriers

Even when jurisdictions have adopted favorable zoning regulations to increase the physical feasibility of ADU construction, a lack of financial feasibility and household financial circumstances can inhibit ADU development. Different ADU construction types have a wide range of associated costs, and homeowners may find that the type of ADU that physically makes sense with their property and project goals is not necessarily within their financial means. Without sufficient cash savings to fund an ADU outright, homeowners must seek private loan products to cover upfront costs. Yet, the universe of loan options to finance ADU construction is limited, and a number of factors affect a household's ability to qualify for those loans, including insufficiently high income, home equity, and credit scores.

A Challenging Financial Landscape

Loan products designed specifically for ADU construction financing currently do not exist, and traditional mortgage products that can be used to cover upfront costs are limited. There is a lack of clarity around the true market value of ADUs, which can vary widely depending on the appraisal method used. The appraisal approach for single family residential properties with or without an ADU remains the sales comparison approach nation-wide, which can undervalue ADUs due to a lack of comparable properties. This points to the need for more loan products that allow homeowners to borrow based on the projected rental income from an ADU.

Lenders may also be unwilling to support the ADU market given the size of the loans, additional risk, and uncertainty around new loan products. For example, the relatively small loans that would be needed to finance ADUs independently from the primary residence are inefficient for lenders; the cost of servicing a loan is the same regardless of the loan amount, but fewer fees are gathered on smaller loans. Thus, a new loan program for ADUs would realistically need to set a minimum loan amount and would be more feasible for more costly construction types, such as the detached ADU.

Additionally, some lenders are concerned with issues of risk when it comes to financing particular ADU construction types. For example, when a homeowner is borrowing against the value of an existing property to construct an attached ADU, some lenders are concerned that the collateral is being compromised in the process. In another scenario, a detached ADU with its own loan, independent from primary residence, could create complications in the event of foreclosure. Finally, communication gaps exist between government-sponsored enterprises (GSEs), banks, and other local lenders. Lenders can be hesitant to create new loan products for ADUs without assurance that GSEs will purchase or insure those loans. GSEs also experience difficulties in communicating potential loan options for ADUs at the local level.

Who can afford to build an ADU?

Without cash savings or support, households must have sufficiently high incomes, home equity, and credit scores to qualify for the limited pool of traditional mortgage products that could be used to construct an ADU. These household-level barriers are exacerbated in a still tight lending environment in the aftermath of the foreclosure crisis, in which financial institutions are focusing on the most credit-worthy borrowers.

Homeowners who have managed to build ADUs despite the previously mentioned challenges have typically used one of four financing methods: existing cash savings or support, cash-out refinance, home equity loan/line of credit, or renovation loan. Table 2 defines the homeowner conditions under which each of these financing methods is most ideal:

Table 2. Financing Methods and Homeowners Best Served

Financing Method	Who is best served by this method?
Existing Cash Savings or Support	Owners with sufficient cash saved outside the value of their home or have cash support from family and friends, and do not wish to take on additional debt.
Cash-Out Refinance Loan	Owners with significant home equity built up who want to refinance anyway to take advantage of lower interest rates or to extend the length of their repayment term.
Home Equity Loan or Home Equity Line of Credit (HELOC)	Owners with significant home equity built up but don't want to refinance with higher interest rates. If interest rates are high, taking out a smaller second mortgage may make more sense than refinancing the first mortgage at a higher rate.
Renovation Loan	Owners with high income but without significant home equity, buyers looking to purchase "fixer-uppers," or those who wish to leverage financing without liquidating savings.

Table 3 describes the most appropriate financial product type for households of different income and home equity levels, including a rough estimate of the number of households in each group in the unincorporated areas. In general, lower-income households, both with and without significant home equity, are under-served by most traditional mortgage lending. These households also stand to benefit the most from the potential rental income generated by an ADU, so the County should carefully consider how a new loan program could fill this financing gap. Notably, a substantial number of households of both high- and low-income have high home equity, suggesting that a reverse mortgage or shared equity type product may be viable.

Table 3. Typology of households by income and equity.

	High Income	Low Income
High Home Equity	Cash-Out Refinance or Home Equity Loan/HELOC (1,500-5,000 households)	Special FHA, Reverse Mortgage, or Fannie Mae Loan Products (2,500-6,000 households)
Low Home Equity	Renovation Loan (about 4,000 households)	Cash savings and personal resources (4,000-6,000 households)

Level of Difficulty Finding and Qualifying for Loan Products:

Least Difficult — Most Difficult

Photo courtesy of smc.gov

POLICY RECOMMENDATIONS AND NEXT STEPS

Our research into second units in San Mateo County reveals several opportunities for the County to increase adoption of ADUs, as well as to streamline the market overall. Because barriers to ADUs are complex, we expect that a wide array of actors will need to take concerted action. With this in mind, our recommendations can be utilized by policymakers, financial institutions, and marketing professionals alike. We recommend the following actions:

Create different programs for high- and low-income households. Households in all income brackets stand to benefit from ADU ownership and tenancy, but require different types of support. While low-income households tend to have more underutilized space and a greater need for additional income, they face challenges in building an ADU without financial assistance. On the other hand, high-income households are low-hanging fruit: these households are a ready market for ADUs as they already have equity and other resources available for construction financing.

Market ADUs to households with underutilized space. More than half of the households in unincorporated San Mateo County have more bedrooms than residents, creating underutilized space in their homes that could be converted into an attached interior ADU. A significant share of underutilized homes have multiple motivating circumstances that may make an ADU appealing – for example, many of these households also have people over the age of 60 who may have adult children or need a caretaker on-site. Since underutilized space is widely available in unincorporated San Mateo County and constructing an interior ADU is often significantly cheaper than a detached unit, program strategy and marketing materials should focus on participation in this group.

Target households with people over 60. These households frequently also include a person(s) with a disability, have adult children or extended family present, or require extra space for a caretaker. These households are also highly prevalent in unincorporated San Mateo County, making up approximately 50% of households in the area. Programs should consider these households a prime target demographic for ADU construction.

Create an ADU amnesty program to encourage owners of unpermitted ADUs to formalize their second units. We estimate that nearly 12% of households in unincorporated San Mateo County have an unpermitted ADU. Legalizing these units would ensure safety and code compliance, and would also allow the County to collect tax revenue on formalized second units. An amnesty program could also increase visibility of ADUs to people who may be unfamiliar with them.

Develop financing tools accessible to lower income borrowers that allow them to utilize a diverse set of assets to qualify. Most of the existing financial tools are not available to lower income borrowers, particularly those who do not already possess substantial home equity. The County, community development financial institutions, or other mission-driven lenders should tailor new financing tools toward different household types that include historically excluded homeowners.

Explore the creation of a local revolving loan fund to provide more short-term, smaller-scale loans for ADUs. Revolving loan funds are pools of capital that regenerate themselves through the payback of previously issued loans. Because loans must be paid back before new loans can be issued, a revolving loan fund could be cost-efficient for the County and can have short payback periods compared to the 30-year home mortgage.

Encourage and publicize the use of financing options that take rental income into account. Promote the use of income-based valuation of ADUs in developing new financing tools and encourage local lenders to offer existing loan products that used an income-based approach, such as the HomeReady loan, and publicize new products such as the HomeReady loan to ensure that lower income borrowers are aware of their options for ADU financing.

Explore creative ways to use government or foundation loan guarantees. Loan guarantees from large institutions can facilitate access to capital for projects that are perceived as unconventional or high-risk. Most guarantees are small and are provided for specific projects or funds. Guarantees enable lower interest rates and higher loan-to-value ratios.

Tap into existing public assistance programs for affordable housing as well as private investment to create new ADU financing tools. For example, ADU construction for or by lower income residents could be added as an eligible use for public assistance under broader existing affordable housing construction and preservation programs that are funded through impact fees and in-lieu fees. There is also an opportunity to work with mission-minded investors or to give banks an avenue to fulfill their Community Reinvestment Act (CRA) requirements through ADU financing.

Communicate with other jurisdictions that have attempted ADU loan funds to gain insight into lessons learned. For example, Santa Cruz offered an ADU loan program in conjunction with the Santa Cruz Community Credit Union, offering $70,000 loans at 4.5% interest in exchange for a covenant requiring units to be rented to low-income tenants; however, the program proved unpopular.[4] The County might explore whether a less restrictive program would prove more viable.

Streamline ADU permitting and create a customer-friendly permit processing system. Although more research would be necessary to determine what form of permit streamlining would be most effective, interviews conducted for this study suggested that the County needs to simplify the application process, whether by hiring an ADU project manager to assist and monitor applications, offering pre-approved plans, or even eliminating fees.

Unincorporated San Mateo County has had the foresight to enact a new Second Unit Ordinance under which ADU construction is physically feasible for many of its homeowners, who should be strongly motivated to construct ADUs. Thus, the time is ripe for the County to pursue policies and programs to facilitate the widespread adoption of this powerful approach to addressing the region's housing crisis.

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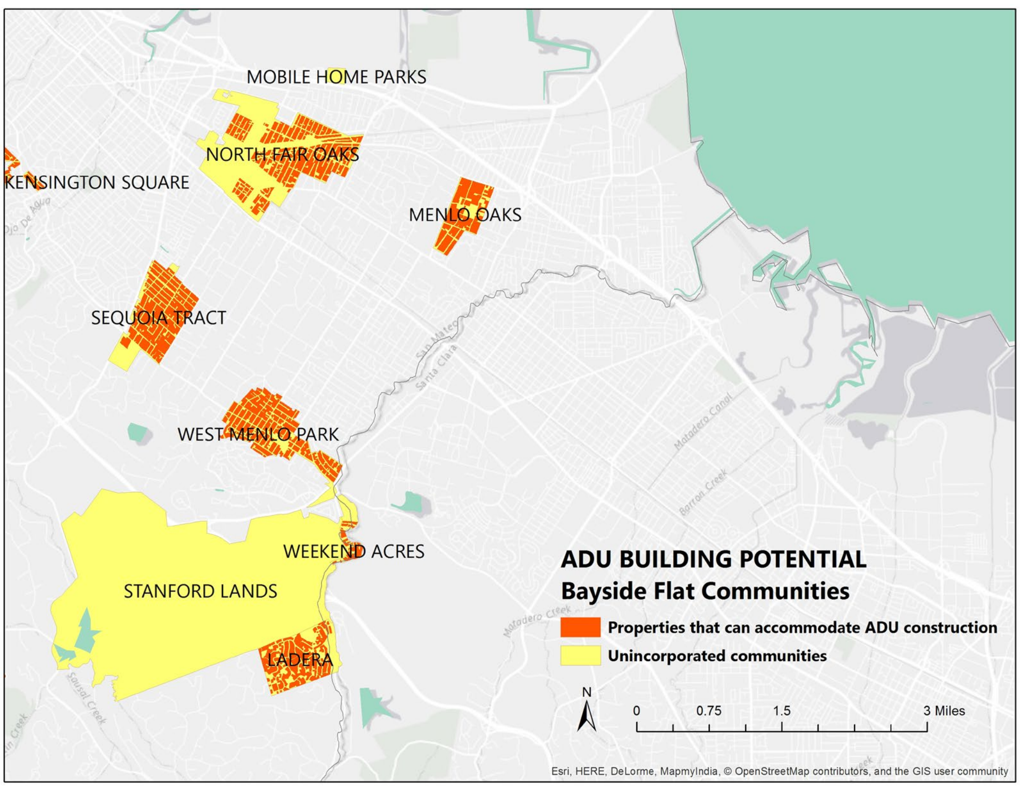
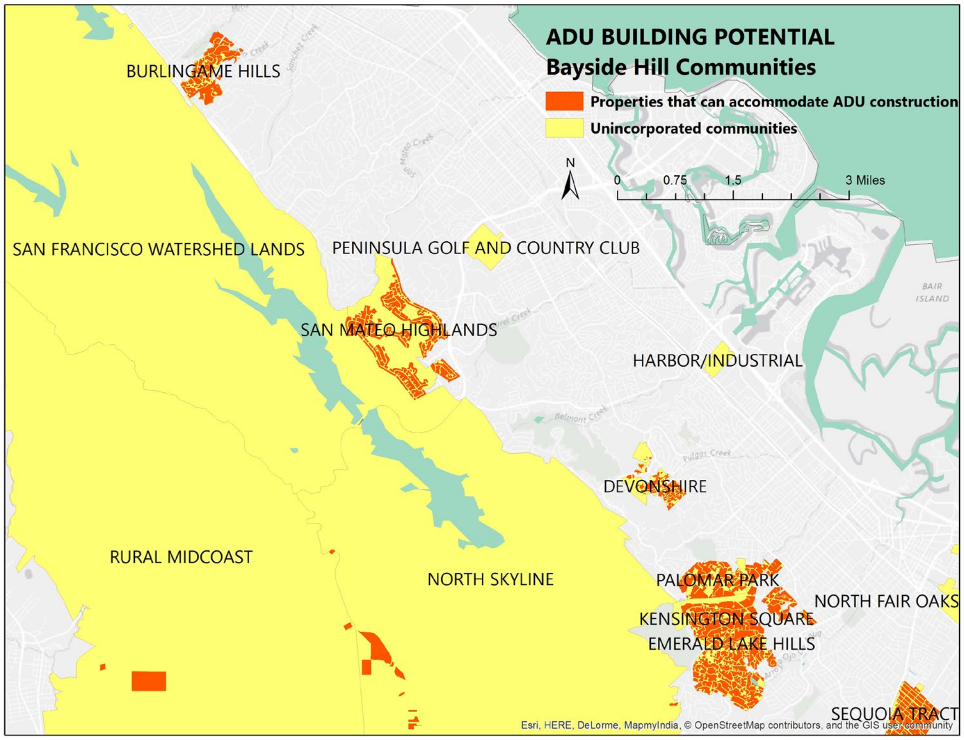
NOTES AND APPENDICES

1. In this report, we use the terms second unit and ADU interchangeably. The County of San Mateo uses the term second unit, while State of California has officially adopted the term ADU.
2. Senate Bill 1069 addresses barriers to ADU construction, such as parking requirements, utility fees, and sprinkler requirements, and requires localities to offer ministerial approval for compliant ADUs within existing space. AB 2299 also requires ministerial approval if ADUs comply with certain parking, square footage, and setback requirements. AB 2406 facilitates the creation of junior ADUs (JADUs) of no more than 500 square feet, located within an existing residence.
3. Chapple, Karen, Jake Wegmann, Alison Nemirow, & Colin Dentel-Post. 2011. "Yes in My Backyard: Mobilizing the Market for Secondary Units. Center for Community Innovation. http://community-innovation.berkeley.edu/reports/secondary-units.pdf.
4. See http://www.cutimes.com/2005/06/08/santa-cruz-community-cus-granny-unit-loan-addresses-affordable-housing-issue

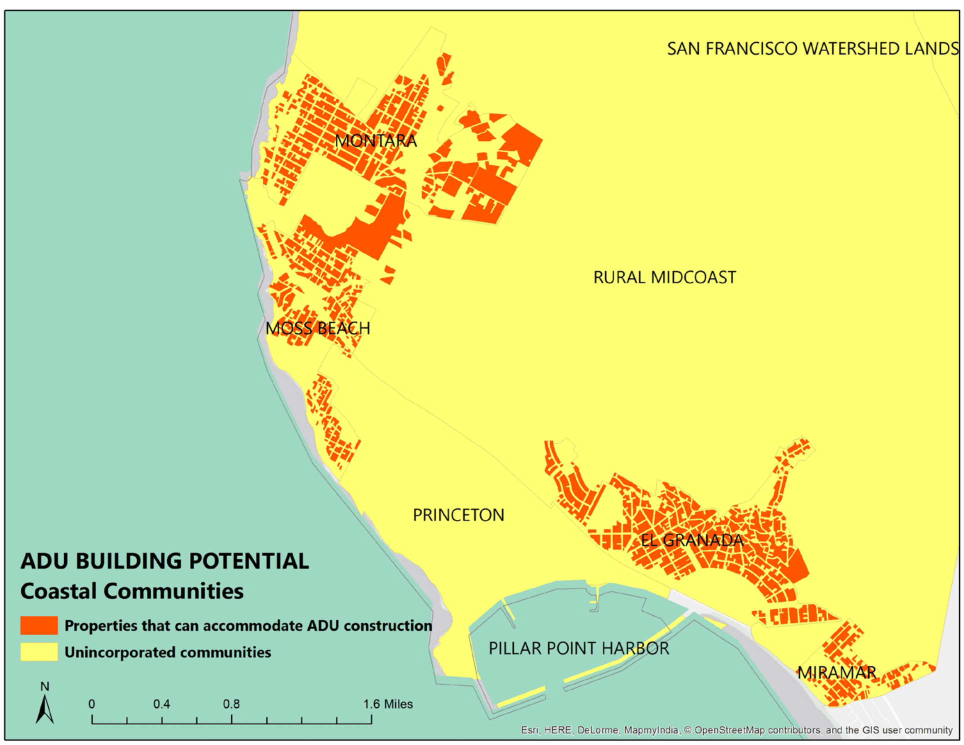
Appendices 1-5:



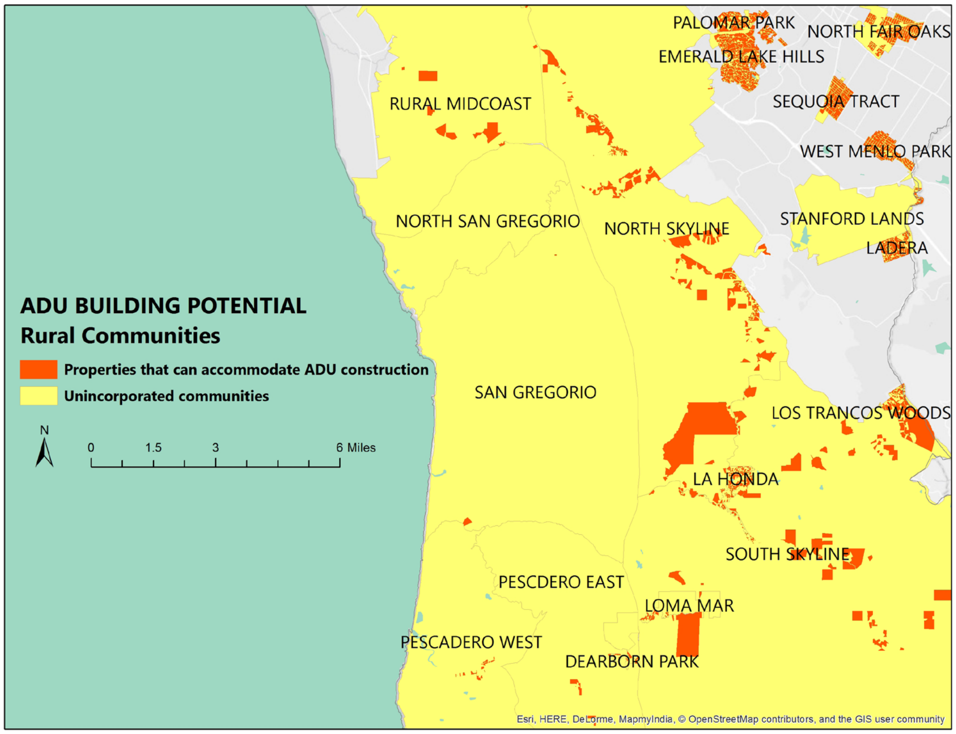
Appendix 1: ADU building potential in Bayside Flat communities



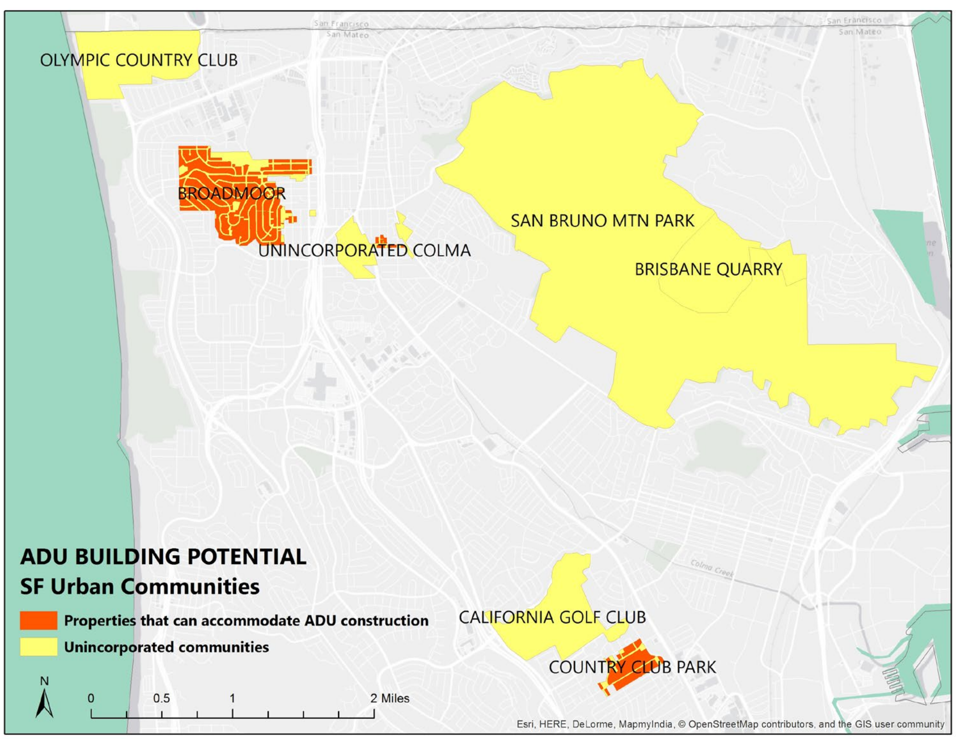
Appendix 2: ADU building potential in Bayside hill communities



Appendix 3: ADU building potential in coastal communities



Appendix 4: ADU building potential in rural communities



Appendix 5: ADU building potential in San Francisco urban communities