



Accessory Dwelling Units (ADU) &
Junior Accessory Dwelling Units (JADU)

**Building a Bridge to Housing Affordability, Equity
and Security**

Housing in Marin County



- Majority of housing is residential single-family
- 63% of homes occupied by only one or two people
- Most people could not afford their homes today
- Many struggling to remain in homes after retirement
- Rental prices have increased over 50% in past 5 years



Photo: Jocelyn Knight Photography

My Homes

J/ADU – Housing Affordability

Passed in 2016

AB-2406 (Thurmond) Junior Accessory Dwelling Unit (JADU)

AB-2299 and SB-1069 – ADUs – Mandate

- No additional parking requirement
- No setback requirements for existing structures
- No discretionary approval requirements
- No fire sprinkler requirement
- No utility agency connection fees

Proposed in 2018

SB-831 (Wieckowski) Eliminates the remaining legislative/economic barriers to J/ADU development

SB-1469 (Skinner & Ting) Makes JADUs a mandate and allows for both an ADU and a JADU on each single-family property

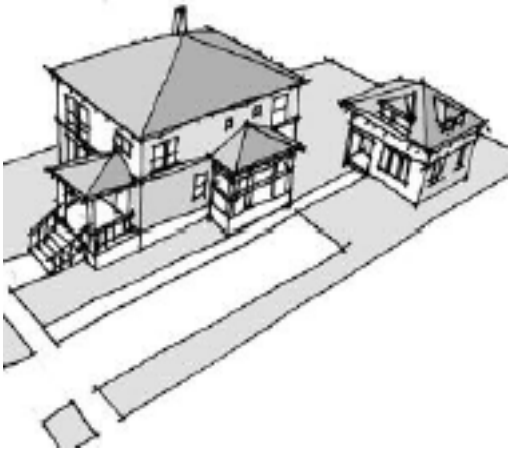
What is an Accessory Dwelling Unit?

- Commonly referred to as a second unit, granny flat, or in-law apartment
- They are complete independent living units/homes that have their own provisions for living, cooking, sleeping, and sanitation
- ADUs are located within the walls of a single-family home, or can be an addition to a home, either attached or detached
- Each jurisdiction has its own limitations and requirements, and most require that the owner reside on the premises



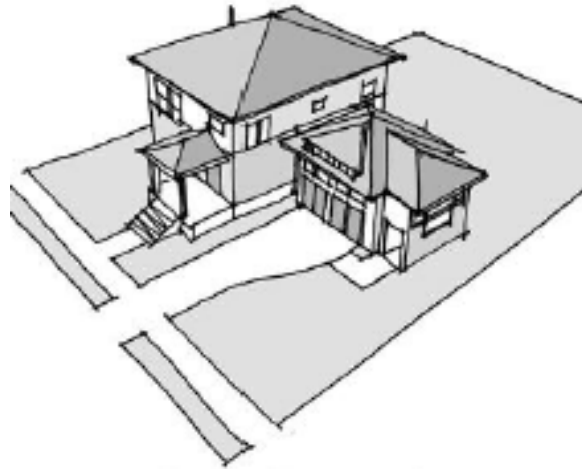
Accessory Dwelling Units (ADUs)

Types Of ADUs



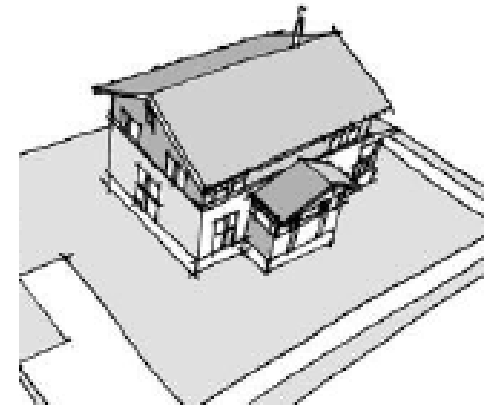
Cottage Homes

\$200-400,000



Conversion Units

\$100-200,000



Carve-out Units

\$10*-100,000

Development Costs of ADUs

* Starting price for junior accessory dwelling units

Benefits of creating a legal ADU:

- Generate secure income
- Have assistant or caregiver near by
- House loved ones, i.e. parents and children
- Live in it yourself
- Have companionship with privacy
- Provide emergency housing
- Increase property value

Other Benefits

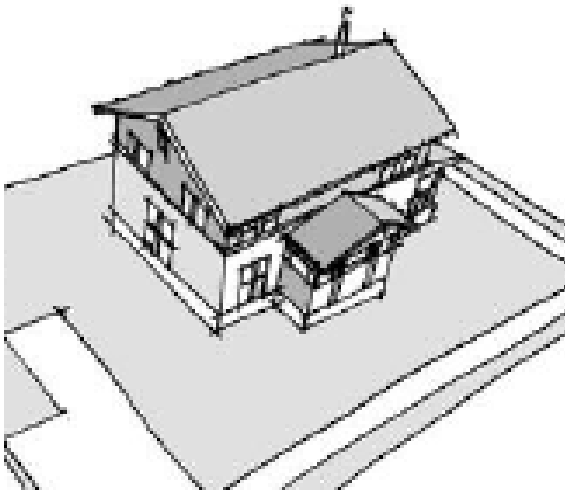
- Renters
 - more affordable housing options, decreases commute time for local workers
- Community
 - less commuter traffic, housing consistent with neighborhood character, new customers for local businesses, housing for first responders, teachers, and other vital workers, movement in housing market
- Government
 - J/ADUs count toward RHNA, housing meets permitting and safety standards
- Planet
 - reduction in carbon emissions from commuter traffic and more efficient use of resources

Junior Accessory Dwelling Unit

What sets Jr. Units apart?

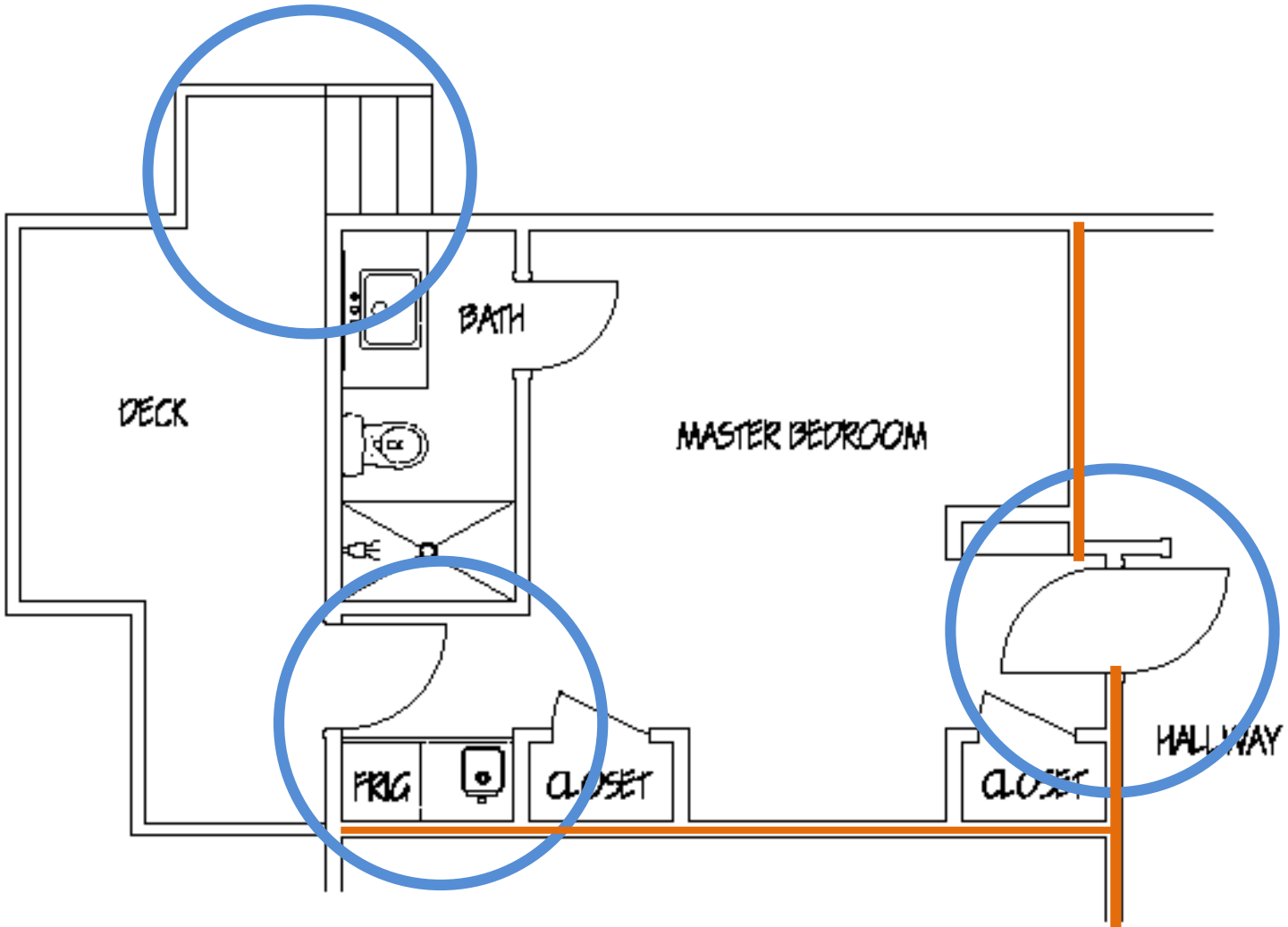
- Repurpose spare bedroom(s) up to 500 sq. ft.
- Flexible – interior connection to main living area
- Share home's central utility systems
- Do not increase designed occupancy of home
- Minimal kitchen = wet bar
- All water, energy, waste, parking, road usage, etc. has been accounted for in the original permit for the home

Junior Accessory Dwelling Unit (JADU)



- Must include conversion of bedroom(s) – no expansion
- Addition of an efficiency kitchen:
 - Limited 1.5 inch drain line – no disposal
 - No gas or 220 V electrical service
 - Standard outlets
- Interior and exterior access
- Up to 500 sf
- Private or shared bath
- No additional parking required
- Deed restricted to require owner occupancy

Junior Unit (\$10 - \$50K)



Flexible Housing

- Meets your changing needs over time
 - Utilize whole home
 - Rent out apartment
 - Live in apartment
- Like an insurance policy
 - Job loss
 - Divorce
 - Health issue
 - Emergencies

Provides income and housing when needed



Wet Bar and Entryway







Marin Development Opportunity

- Detached owner occupied 3+ bedroom = 44,000
- New units if 2% added an ADU = 880
- New units if 5% added an ADU = 2,200



Vancouver, BC

= 14,000 in Marin

Financing Programs



HELOC – Home Equity Line of Credit

HECM – Home Equity Conversion Mortgage

Construction Mortgage – Qualifying Future Value

Marin Housing Authority – Rehabilitation loans of up to \$35,000 for Junior Unit and ADU construction/rehab

- Lower income homeowners 5% simple interest, 15 year term with possibility of deferment

City of Napa – Loans for Junior Units

- Up to \$40,000 for low-income homeowner, forgiven 5% each year rented to very low-income renter

Housing Cycle

