CITY OF OAKLAND

Attachment A: Summary of 2025 ADU Affordability Survey

SUMMARY

The City of Oakland Strategic Planning Division conducted a survey from November 20, 2025 to January 16, 2026 to gather information from property owners who built an Accessory Dwelling Unit (ADU) and/or Junior Accessory Dwelling Unit (JADU) between 2017 and 2024. The goal of the survey was to better understand the affordability of rents for ADUs/JADUs in Oakland and conduct the second survey required by Action 3.2.6: Monitor Affordability of Permitted ADUs in the 6th Cycle Housing Element (HE).

The second survey received 84 responses – a 5.2% survey response rate – and represents a total of 89 ADUs/JADUs, as some survey respondents reported building more than one unit between 2017 and 2024. The response rate decreased by 5.8% compared to the 2024 survey. In light of the low response rate, all conclusions drawn from this survey are considered preliminary and are not the basis for reporting ADU affordability levels for the 2025 Housing Element Annual Progress Report (APR). Instead, the Association of Bay Area Governments (ABAG) recommendations for ADU affordability levels[1] are used for the 2025 Housing Element Annual Progress Report (APR). ABAG estimates affordability as follows: 30% Very Low Income, 30% Low Income, 30% Moderate Income, 10% Above Moderate Income. These estimates were approved for use on the 2025 Housing Element APR by the California Department of Housing and Community Development (HCD).

The ABAG recommended ADU affordability levels are based on an initial study of ADU affordability conducted by ABAG in partnership with UC Berkeley in 2021. The findings of the initial study were endorsed by HCD and have been used by many Bay Area jurisdictions as the basis for estimating ADU affordability levels in their Housing Elements and APRs. To validate the initial study, ABAG launched a local opt-in ADU affordability survey to collect information on expected affordability levels of ADUs during local approval processes. Between July 2024 and September 2025, the survey received a total of 436 responses. These responses were supplemented by the first survey that the City of Oakland fielded in Spring 2024 and a modified version of the ABAG survey distributed by the City of San José. The results of the ABAG survey align with the results of the two surveys the City of Oakland has fielded, in part because the Oakland data was incorporated into the ABAG survey. Ultimately, ABAG recommended that municipalities continue to use the recommendations from the initial study because of insufficient confidence in the survey data.

---

[1] Association of Bay Area Governments (ABAG) 2024-2025 ADU Affordability Survey Findings and Recommendations, https://abag.ca.gov/tools-resources/digital-library/apr-and-adu-affordability-update-jurisdictions-2026.pdf

BACKGROUND

Action 3.2.6 of the 2023-2031 Housing Element[2] states the following:

> *Based on a recent online survey conducted by the City as well as data provided by the Association of Bay Area Governments, the Appendix C Sites Inventory estimates that ADUs produced from 2023 to 2031 will have the following projected affordability levels: 35 percent affordable to very low-income households, 35 percent affordable to low-income households, and 30 percent affordable to moderate-income households. Based on a total projected ADU production of 1,978 units through 2031, the City has estimated that ADU construction will result in the creation of 692 very-low-income units, 692 low-income units, and 593 moderate-income units.*
>
> *To ensure that Oakland's ADU production aligns with these projections, the City will send a survey to the property owners of ADUs that received a certificate of occupancy within the prior two-year period requesting information on household size and rents charged for these recently constructed ADUs. If the survey identifies a shortfall in the numerical affordability production projections, within six months of the survey report being published the City will provide to the Planning Commission a report summarizing the survey report and identifying additional actions that can be taken to either increase the production of affordable ADUs, and/or proposing other rezoning programs that will enable additional affordable housing production to fill any identified affordable housing production shortfall.*

Action 3.2.6 sets an objective for the City to "produce on average 86.5 very-low-income ADUs, 86.5 low-income ADUs, and 74 moderate-income ADUs per year."

Pursuant to the action, the City conducted a survey in the first quarter of 2024 (from February 6, 2024 to March 5, 2024). The survey received 128 responses—a 11% response rate—and represents a total of 142 ADUs/JADUs, as some respondents reported constructing more than one unit between 2018 and 2023.

In a supplemental effort to the 2024 survey, the City conducted a second survey in the fourth quarter of 2025 into the first quarter of 2026 (from November 20, 2025 to January 16, 2026) and is presenting those results in this report.

---

[2] https://cao-94612.s3.us-west-2.amazonaws.com/documents/Oakland-Adopted-Housing-Element-Ch-1-4-21023_2023-02-17-213804_ddow.pdf

INFORMATION

The second ADU affordability survey provides initial insights into the affordability levels of Accessory Dwelling Units (ADUs) and Junior Accessory Dwelling Units (JADUs) built between 2017 and 2024 across the City. The City of Oakland Strategic Planning Division conducted a survey from November 20, 2025 to January 16, 2026 to gather information from property owners on the size, use, rent, and utility costs of their ADUs. The survey was sent to 1,620 property owners who built ADUs and staff received 84 responses, a 5.2% survey response rate. The survey responses represent a total of 89 ADUs/JADUs, as some survey respondents reported building more than one unit between 2017 and 2024.

The survey was distributed directly via email to applicants who received a building permit for an ADU or JADU between 2017 and 2024. In cases where there was not an email address for the property owner on file, a postcard mailer with survey information was sent directly to the property owner's mailing address on file. As an incentive to answer the survey, the first 50 respondents who opted in were given a $5 gift card to a local Oakland coffee shop. Four $25 gift cards were also offered through a raffle and were emailed to winning respondents after the survey concluded.

The City will continue to track Oakland's ADU production, usage, and affordability levels to ensure it aligns with 6th Cycle Housing Element projections.

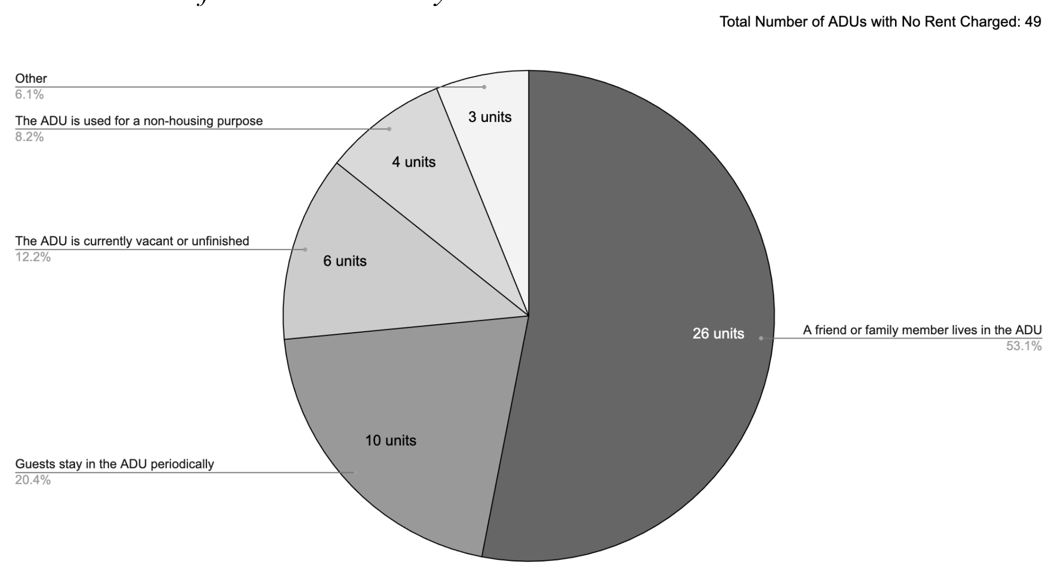
A note on affordability levels - respondents to this survey were asked to share the monthly rent they are charging for their ADU/JADU, how many bedrooms the unit has, and what utilities are included in the overall rent. Using this information, affordability levels were then determined through the following process:

- Using Oakland Housing Authority's (OHA's) Apartment Standard Monthly Utility Allowance Schedule, allowances were assigned to each utility. Allowances were assigned as follows:
  - Gas utilities include costs associated with heating, cooking and hot water.
    - In instances where the tenant was charged for utilities but gas was not listed, the ADU was assumed to be all electric. Electricity costs associated with heating, cooking, and hot water were assigned in these cases.
  - Electricity utilities include costs associated with lighting.
  - Only utilities included on OHA's Standard Monthly Utility Allowance Schedule were considered.
- Next, for qualifying utilities included in the total rent cost, the allowance was subtracted from the total rent cost resulting in the monthly cost of rent before utilities.
- The monthly cost of rent before utilities, the number of bedrooms, and the county (Alameda County) were put into the Housing Affordability Calculator from California's Department of Housing and Community Development to determine final affordability levels - extremely low income, very low income, low income, moderate income, and above moderate income. All affordability levels were calculated based on 2024 standards.

1. Preliminary Findings

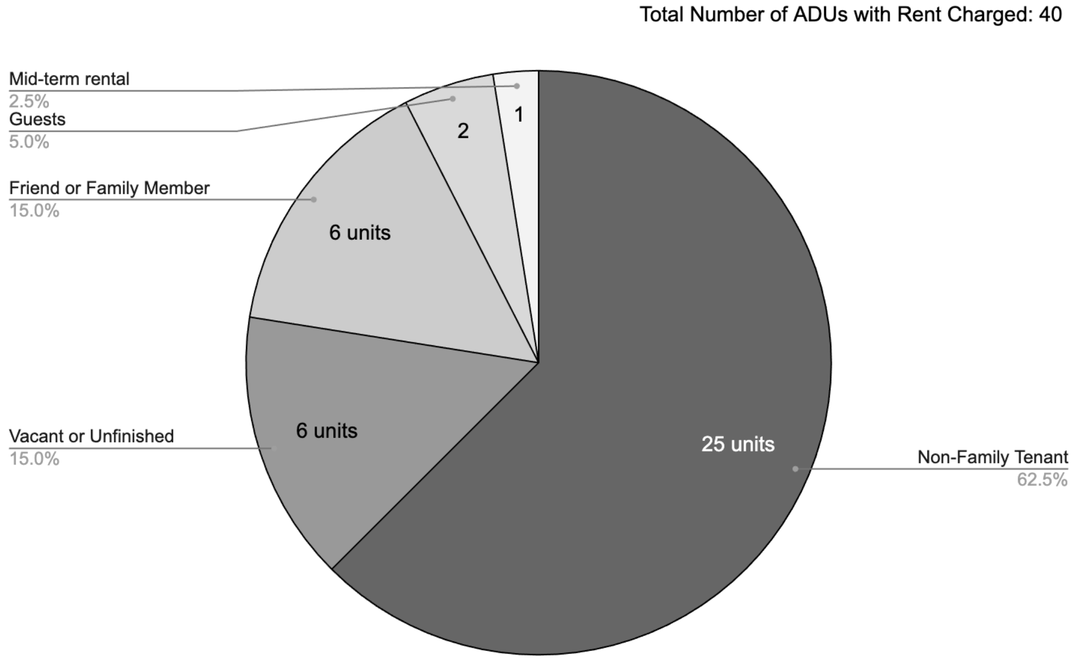
Respondents to the survey identified 89 rental units, revealing a mix of occupancy patterns and rental practices that illustrate how ADUs built in the past seven years are being used in Oakland. Of these units, 49 (55%) do not charge rent. Among units where no rent is charged, as shown in ***Table 1***, the most common reason was that a friend or family member lives in the ADU (26 units, 53%). Other reported reasons include periodic use by guests (10 units, 20%), units that are currently vacant or unfinished (6 units, 12%), and units used for non-housing purposes such as office space, exercise rooms, storage, or art studios (4 units, 8%). An additional 3 units (6%) were categorized as "Other".

Table 1: *Distribution of No-Rent ADUs by Current or Future Use*



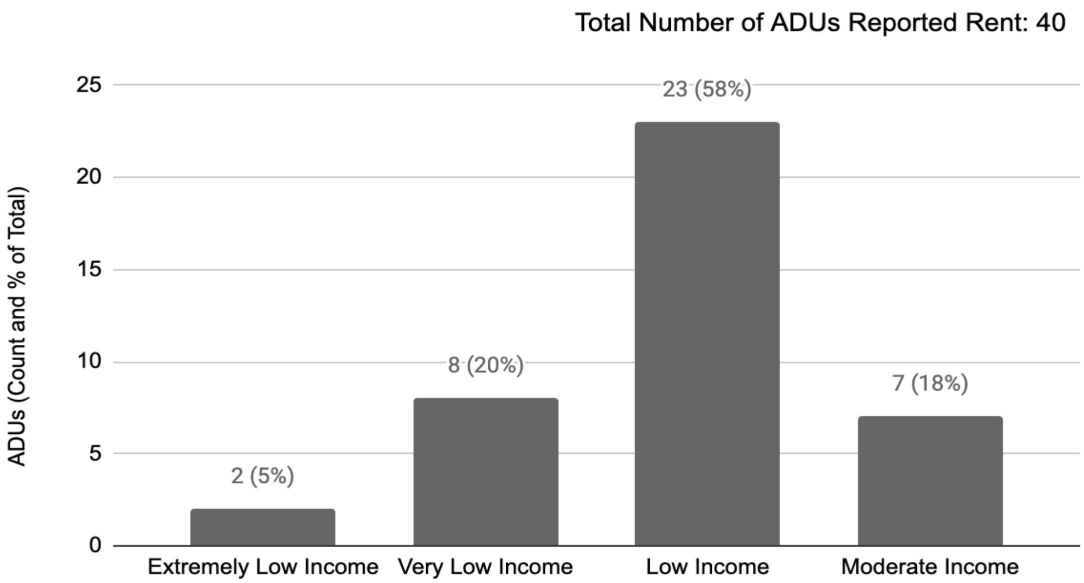
Out of the 89 reported ADUs, 40 currently charge rent or are expected to do so in the future as shown in ***Table 2***. The majority of the units where rent is charged are occupied by non-family tenants (63%, 25 units), followed by 15% (six units) rented to friends or family members. Of the 15% (six units) that are currently vacant or unfinished, five are anticipated to be rented to non-family tenants, while one will be occupied by a friend or family member. These units are expected to be rented at the following affordability levels: two at very low income, three at low income, and one at moderate income. Other uses include two units used periodically for guests and one unit designated as a mid-term rental. This indicates that rental activity is primarily associated with non-family tenants, with a smaller number of units rented to friends or family members or planned to transition into rental use.

Table 2: *Distribution of ADUs Charging Rent by Current or Future Use*



For units with reported rent, as shown in **Table 3**, about 5% (two units) qualify as extremely low-income, nearly 20% (eight units) qualify as very low-income, almost 58% (23 units) qualify as low-income, and nearly 18% (seven units) qualify as moderate-income.

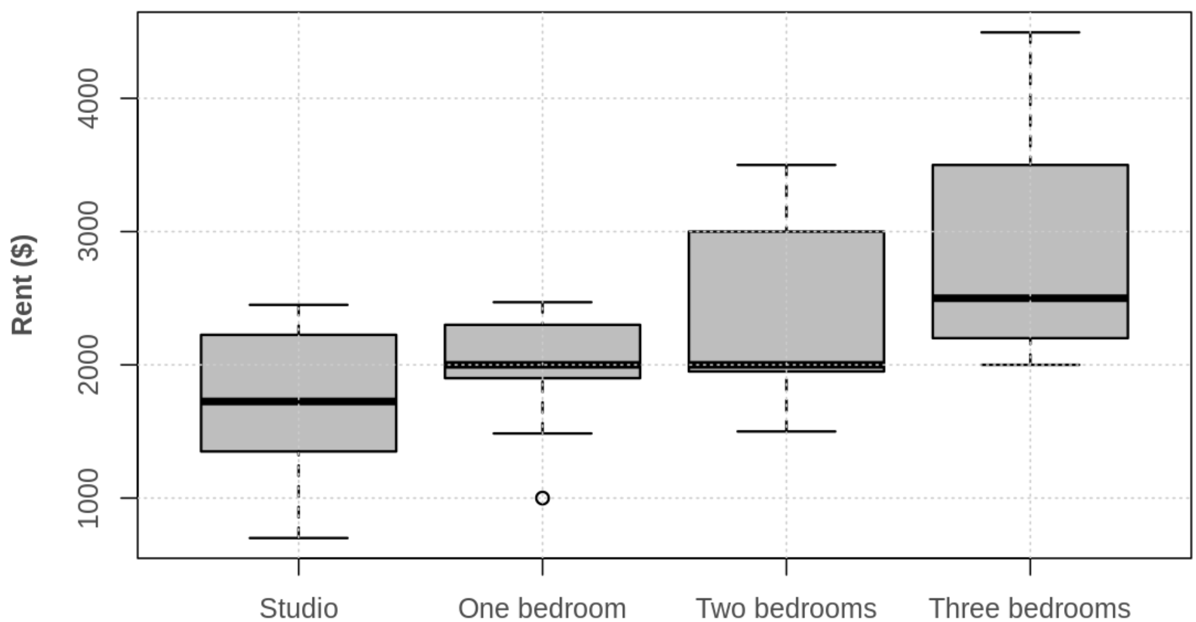
Table 3: *Distribution of Reported Rent by Affordability Level (Count and Percent of Total)*



For the 40 units for which rents were provided, rents (after accounting for utilities[3]) ranged from $438 for a studio to $4,227 for a three-bedroom. The median rent was $1,905.50.

Table 4 shows the rent distributions across unit types, with median rents increasing as the number of bedrooms rises. Based on the survey responses, studio units (eight units, 20%) have the lowest median rent at $1,725 and range from $700 to $2,450, indicating a wide spread of pricing. One-bedroom units (17 units, 43%) have a median rent of $2,000 and generally show consistent pricing, with most rents clustered near this middle value; however, there is one notable low outlier at $1,000, which falls well below the typical range for one-bedroom units. Two-bedroom units (nine units, 22%) have a higher median rent of $2,150 and range from $1,500 to $3,500, showing significant variation in pricing of units. Three-bedroom units (six units, 15%) have the highest median rent at $2,700 and range from $2,000 to $4,495, reflecting both higher typical costs and greater variation in pricing. While there is some overlap in rents across unit types, the overall pattern shows that larger units tend to command higher rents, with differences in spread suggesting that factors other than unit size, such as location and amenities, also influence pricing.

Table 4: *Distribution of ADUs Current and Future Rent cost by Unit Size*



While the affordability mix documented through the survey does not align with the target affordability mix established by the Housing Element (35% affordable to very low-income households, 35% affordable to low-income households, and 30% affordable to moderate-income

[3] Utilities were accounted for using the process described on page 3 of this memo. If a respondent indicated gas as a utility included in the rent price, the unit size-based allowance included on the Oakland Housing Authority's Apartment Standard Monthly Utility Allowance Schedule for gas-powered heating, cooking, and hot water were subtracted from total rent price. If a respondent indicated electricity as a utility included in the rent price, the unit size-based allowance for electric lighting was subtracted for the total rent price. Unit size-based allowances for garbage and water were also subtracted as appropriate.

households), it is notable that no units charged rents at the above moderate-income level, aligning with the target established by the Housing Element. All 40 units with reported rents were affordable at the very low-, low-, or moderate-income level, suggesting that ADUs are predominantly rented at rates affordable to lower income households. Additional research is needed to confirm these insights through a larger sample size of reported rents.

Based on the responses that were gathered in 2025, the following insights emerge:

1. One-bedroom ADUs, the most commonly reported on units in the survey, account for the highest number of affordable units to lower-income households.
2. ADUs are primarily occupied by friends or family members at no charge or by non-family tenants
3. ADUs with no rent charged and those affordable to very low- and low-income households are concentrated in the 94601 and 94602 zip codes. These zip codes also had the highest concentration of ADUs reported through the survey.
4. The proportion of no-rent ADUs reported on through the City's surveys increased from 2024 to 2025, while the proportion of ADUs affordable to low- to above moderate-income households declined.

Discussion of Preliminary Findings

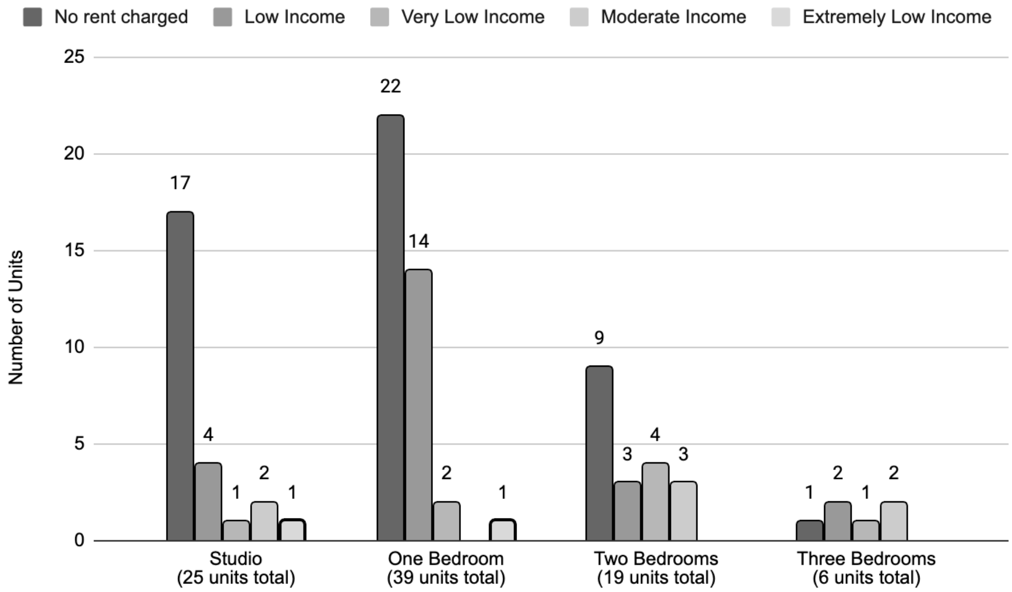
1. One-bedroom ADUs, the most commonly reported units in the survey, account for the highest number of units affordable to lower-income households.

Nearly 44% of reported units were One-Bedroom ADUs, about 28% were Studio ADUs, 21% were Two-Bedroom ADUs, and 7% were Three-Bedroom ADUs.

As shown in ***Table 5,*** studios account for 25 units in total, with the majority of these units not charging rent (17 units, 68%) and smaller shares charging rents affordable to low-income (4 units, 16%), very low-income (one unit, 4%), moderate-income (two units, 8%), and extremely low-income households (1 unit, 4%). One-bedroom ADUs offer the largest number of units affordable to low-income households (14 units, 36%), along with a few units affordable to very low-income (two units, 5%) and extremely low-income (one unit, 3%) households. Two-bedroom units provide the highest proportion of very low-income units (four units, 21%) and moderate-income units (three units, 16%), while three-bedroom units are limited overall (6 units) but still include units affordable to low-income (two units, 33%), very low-income (one unit, 17%), and moderate-income (two units, 33%) households, as well as no-rent (one unit, 17%) options.

While these findings are limited by the sample size of survey responses and the high number of units within each category where no rent was charged, the low number of units with three bedrooms suggests that ADUs are not providing housing solutions for larger households.

Table 5: *Distribution of ADUs by Bedroom Type*



2. ADUs are primarily occupied by friends or family members and non-family tenants

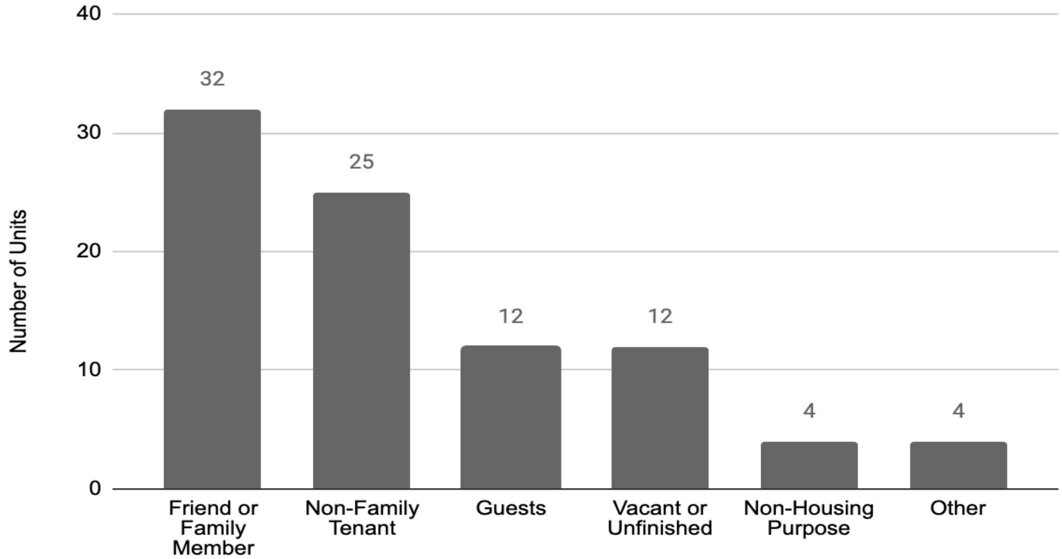
The survey asked respondents to provide information on who currently lives in their ADU(s). Response options to this question were:

- A friend or family member lives in the ADU
- The ADU is used for a non-housing purpose (i.e., office space, an exercise room, storage, art studio, etc.)
- A non-family tenant lives in the ADU
- Guests stay in the ADU periodically
- The ADU is currently vacant or unfinished
- Other

As shown in ***Table 6***, nearly 36% of units (32 units) are occupied by a friend or family member, making this the most common current use. Just over 28% of units (25 units) are occupied by a non-family tenant. A smaller proportion of units are used for guests staying periodically (13%, 12 units) or are currently vacant or unfinished (13%, 12 units). A small number of ADUs are used for non-housing purposes such as office space or storage (4%, four units) or categorized as “Other” uses (4%, four units). Reported “Other” uses include mid-term rental, temporarily used as a primary residence while the main unit undergoes remodeling (with plans to rent the ADU in 2027), and two units currently inhabited by the ADU owner themselves.

Among the 12 respondents who reported their ADU as vacant or unfinished, all indicated an intention to transition the unit to housing in the future. Of these, six units are expected to be occupied by a non-family tenant, four units by a friend or family member, and two units for periodic guest stays. This suggests that while a portion of ADUs are not currently occupied, many are expected to serve a residential purpose moving forward.

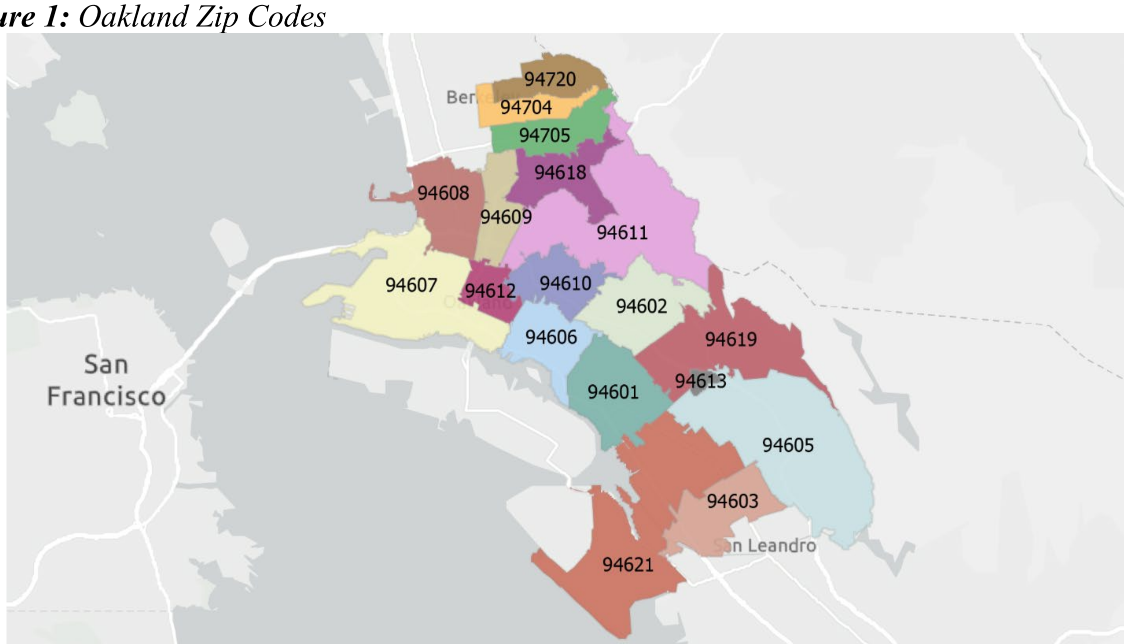
Table 6: *Total Units Based on Use*



3. **ADUs with no rent charged and affordable to very low- and low-income households are concentrated in the 94601 and 94602 zip codes. These zip codes also had the highest concentration of ADUs reported through the survey.**

The survey asked respondents to indicate the zip code where their ADU is located. ADUs reported through the survey are located throughout Oakland. ***Figure 1*** shows the location and boundaries of all Oakland zip codes.

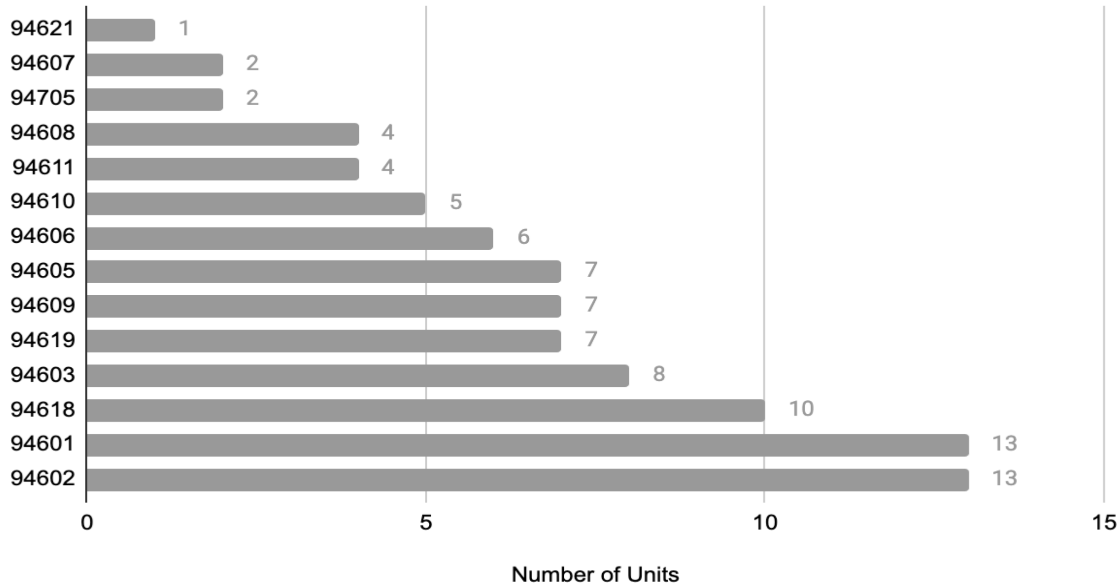
Figure 1: *Oakland Zip Codes*



As shown in ***Table 7***, the highest number of ADUs reported (about 15% of all reported ADUs, 13 units each) was in the 94601 (Fruitvale) and 94602 (Upper Dimond) zip codes. The lowest number of ADUs reported (1%, one unit) was in the 94621 (Coliseum, Sobrante Park) zip code.

Between five and 10 units were reported in the 94610 zip code (Adams Point), the 94606 zip code (San Antonio), the 94605 zip code (Eastmont), the 94609 zip code (Temescal), the 94619 zip code (Maxwell Park, Laurel), the 94603 zip code (Brookfield Village), and the 94618 zip code (Rockridge).

Table 7: *Total Number of Units per Zip Code*



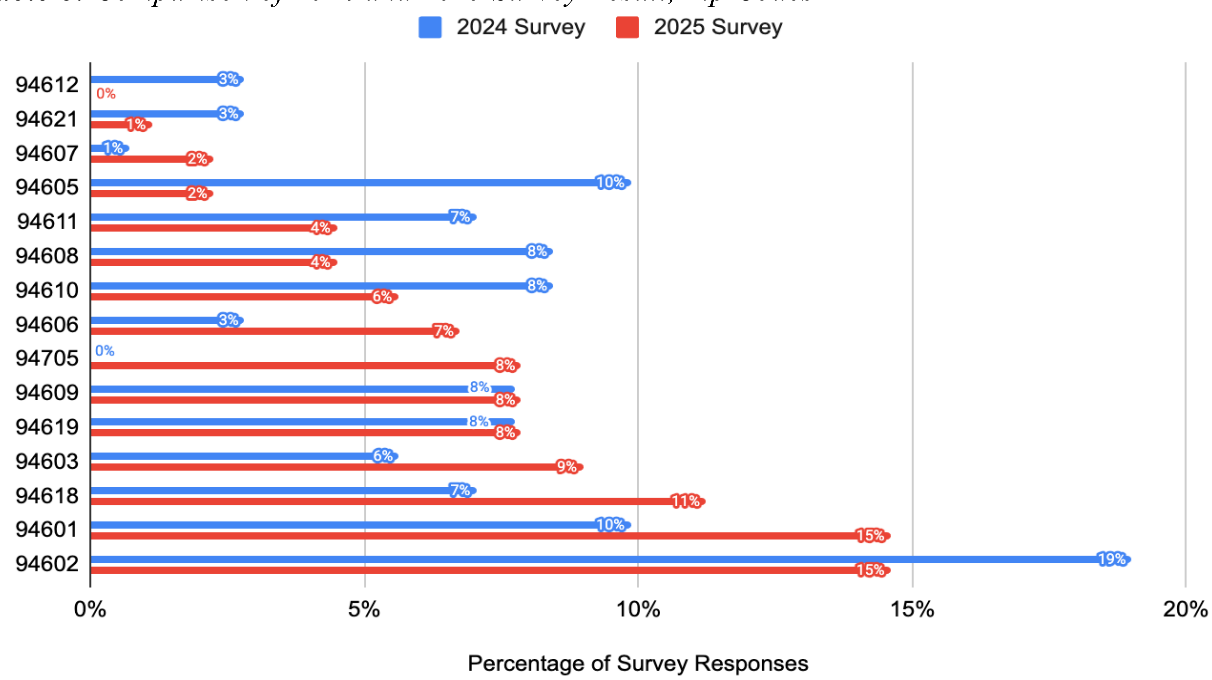
The 94601 (Fruitvale) zip code (eight units), followed by the 94602 (Upper Dimond) and 94618 (Rockridge) zip codes (seven units each) had the most units not charging rent of all zip codes. In contrast, no-rent ADUs were not reported in the 94607 (West Oakland) and 94621 (Coliseum, Sobrante Park) zip codes.

Shifting focus to the units charging or expected to charge rent, median rents for ADUs vary across the city. The 94608 and 94705 zip codes had the highest median rents at $3,597.50 and $3,500, respectively, while the 94607, 94609, and 94610 zip codes reported median rents ranging from $2,400 to $2,510. At the lower end, 94603 and 94619 had median rents of $1,500. Zip codes 94601, 94602, 94605, 94606, 94618, and 94621 reported median rents between $1,885 and $2,400.

Among all zip codes reporting ADUs in the survey, 94601 and 94603 had the highest number of units affordable to very low-income households, each accounting for 37% (three units) of the total. The remaining very low-income units were distributed between 94619 and 94621, with each area representing about 13% (one unit). Low-income ADUs were concentrated in the 94602 zip code (six units) and the 94606 zip code (five units). Smaller numbers of low-income ADUs (1–2 units) were reported in several other zip codes, while none were recorded in the 94610, 94611, 94705, and 94621 zip codes. Moderate-income ADUs were distributed across several zip codes, with one unit each reported in the 94609, 94610, 94608, 94607, and 94705 zip codes, and two units reported in the 94618 zip code.

Survey responses in 2025 provide information on ADUs located in zip codes across Oakland, consistent with the 2024 survey. While the 2025 survey received just over 65% of the number of responses compared to last year, about the same total number of zip codes are represented, suggesting that property owners are building ADUs across the city. ***Table 8*** compares the geographic distribution of ADUs reported through the 2024 and 2025 surveys.

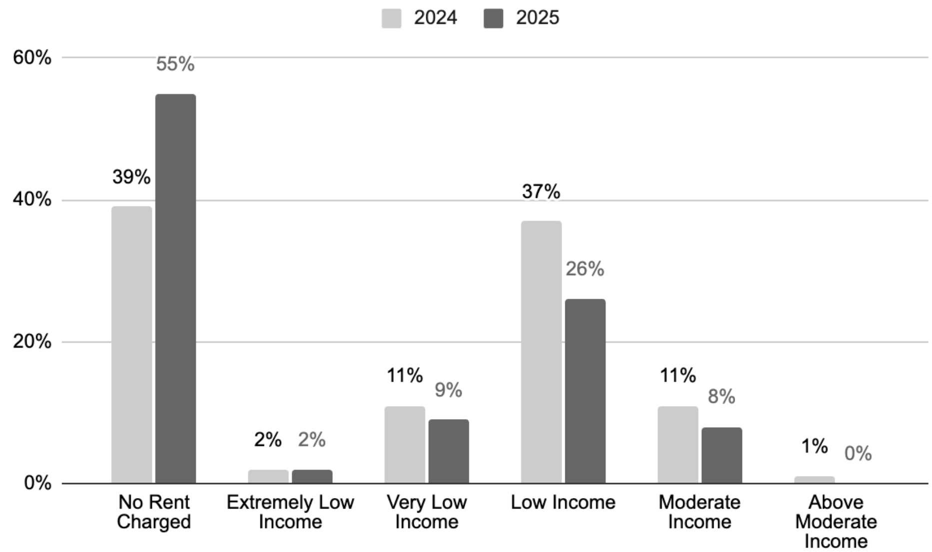
Table 8: *Comparison of 2024 and 2025 Survey Result, Zip Codes*



4. **The share of no-rent ADUs increased from 2024 to 2025, while affordability levels among rent-charging ADUs showed mixed trends, with declines in low- and above moderate-income units and increases in very low- and extremely low-income units.**

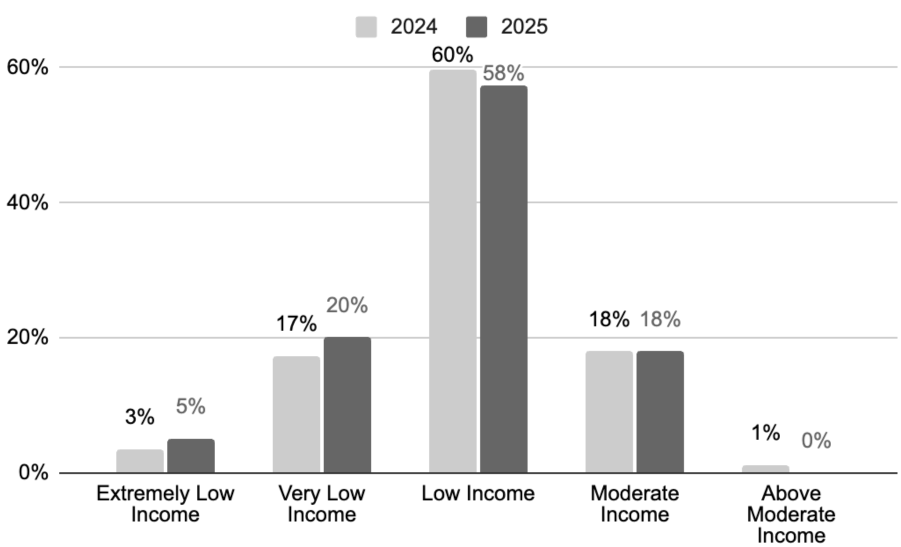
ADUs with no rent charged increased substantially between 2024 and 2025 and represent the largest share of reported units across both survey years. As shown in ***Table 9***, the distribution of ADU affordability shifted toward units where no rent is charged. The number of no-rent ADUs increased from 39% (55 units) in 2024 to 55% (49 units) in 2025, making it the dominant category in both years, accounting for an average of 47% of all reported units. This finding suggests a reliance on informal housing arrangements, such as housing provided to family members or others without rent.

Table 9: *Comparison of 2024 and 2025 Survey Results, Affordability Levels*



At the same time, low-income ADUs experienced the largest decrease from 37% (52 units) in 2024 to 26% (23 units) in 2025, though they remain the second-largest category overall with a 31% average. Very low-income ADUs also decreased slightly, from 11% (15 units) to 9% (8 units), while moderate-income declined from 11% (16 units) to 8% (seven units). In contrast, extremely low-income ADUs remained stable at 2% in both years. ADUs affordable to above moderate-income households were minimal in both years and declined from 1% (one unit) in 2024 to none reported in 2025.

Table 10: *Comparison of 2024 and 2025 Survey Results, Affordability Levels for ADUs Charging Rent*



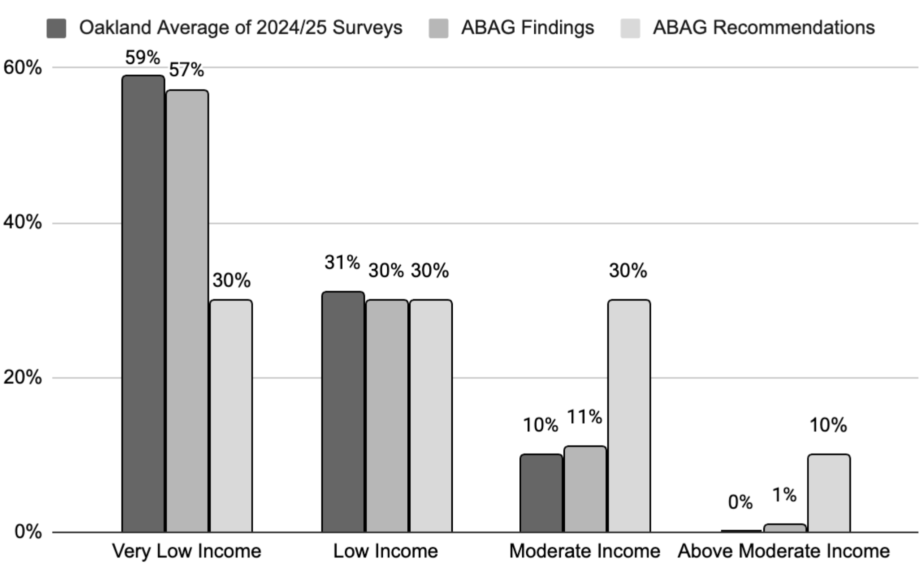
When focusing only on ADUs that charge rent, the distribution of affordability levels shifts but remains concentrated among low-income units across both survey years. As shown in Table 10, low-income ADUs continue to represent the largest share of leased units, accounting for 60% in 2024 and 58% in 2025. At the same time, very low-income ADUs increased from 17% in 2024 to 20% in 2025, while extremely low-income units rose from 3% to 5%. Moderate-income units remained stable at 18% in both years. In contrast, ADUs affordable to above moderate-income households were minimal in both years, declining from 1% in 2024 to none reported in 2025.

5. **The ADU affordability levels identified by the Oakland and ABAG surveys align, but these differ from the recommended affordability estimates published by ABAG and endorsed by the California Department of Housing and Community Development.**

The share of ADUs affordable to very-low, low-, moderate-, and above moderate-income households identified through both of Oakland's ADU surveys aligns with the survey results published by ABAG. However, the distribution of affordability levels in Oakland differs from ABAG's recommended estimate.

For this assessment, ADUs where no rent is charged are considered affordable to very-low income households. As shown in ***Table 10***, 59% of ADUs reported through the Oakland survey were affordable to very low-income households, closely aligning with ABAG findings (57%) but substantially exceeding the recommended estimate of 30%. Low-income ADUs accounted for 31% of reported units, consistent with both ABAG findings (30%) and the recommended estimate of 30%. Moderate-income ADUs represented 10% of reported units, slightly below ABAG findings (11%) and well below the recommended estimate of 30%. No ADUs reported through the Oakland surveys were affordable to above moderate-income households, compared to 1% in ABAG findings and a recommended split of 10%.

Table 10: Comparison of Oakland and ABAG Surveys



Conclusion

The responses gathered through the 2024 and 2025 surveys indicate that when ADU owners do charge rent, it tends to be affordable to moderate- and lower-income households, suggesting that ADUs have the potential to serve lower-income households.

Based on the responses gathered through the 2024 and 2025 ADU Affordability surveys, recently constructed ADUs in Oakland exceed the affordability goals for lower income households established by Action 3.2.6 of the Housing Element. Among units for which rent was reported, production of lower-income ADUs exceeds the 70% target, with an average of 59% low-income ADUs plus 31% very low-income ADUs. By comparison, only 10% of reported units are affordable to moderate-income households and no units were affordable to above moderate-income households, falling below the 40% target for moderate- and above moderate-income units. Therefore, the intent of increasing the supply of affordable housing through construction of ADUs is supported by the findings of the two surveys required by Action 3.2.6.

Prepared by:

Genan Suleiman, Planner I

Reviewed by:

Laura B. Kaminski, Strategic Planning Manager
Planning & Building Department

Bebe LeGardeur, Planner II
Planning & Building Department

For questions, please contact Bebe LeGardeur, Planner II, at blegardeur@oaklandca.gov.