

21851 Almaden Ave. Cupertino. One, Two, Three or Four Residences on this property?

With or without SB9 Urban lot Split?

You may build a huge house and additional ADU's on this property. It is axiomatic you may build a large SFR up to **4,245 +- sq. ft. AND** up to 3 ADU(s) on our property. See [Table 19.28.070 Building Development Regulations](#)

What else can you do with this property if you don't want a 4,200 sq. ft. mini mansion?

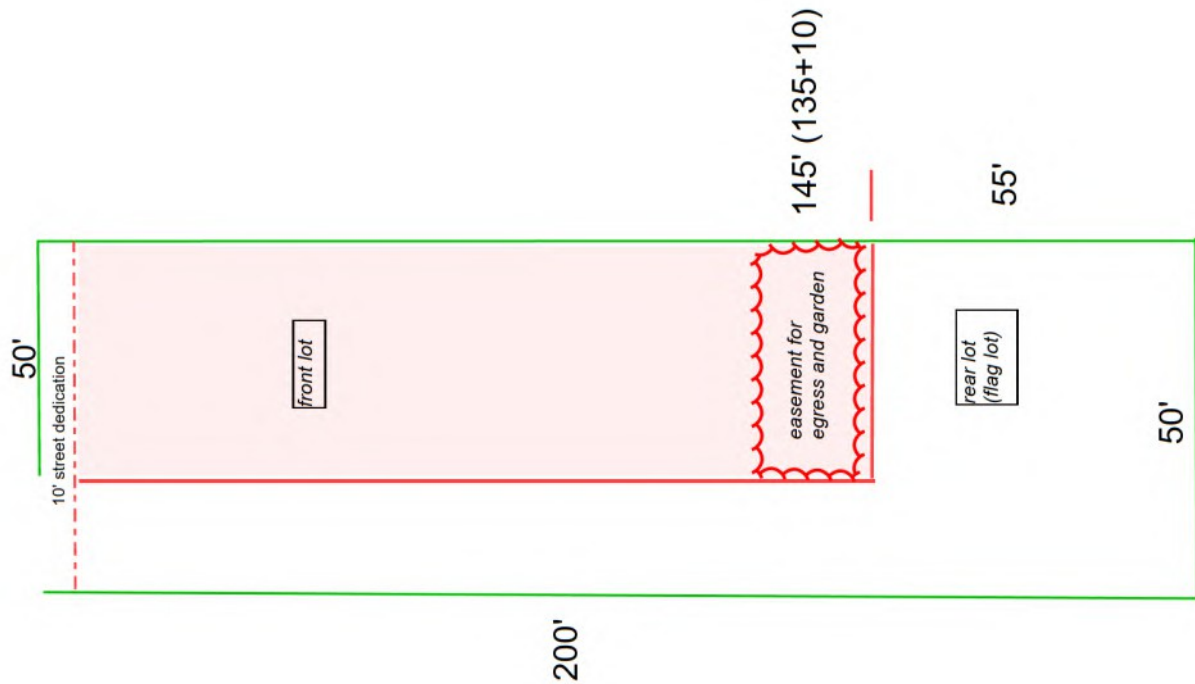
You may love the neighborhood and the lot but don't want or need a 4,245 +- sq. ft. house. You may be perfectly happy in a smaller house and like the idea of your kids or parents living close to you or rental income property. You may even decide it's attractive to receive proceeds from selling the front of the property as a legal separate lot. Let's look at some reasonable and feasible development alternates.

You may **have two x 2,000 sq. ft. houses on this property** if you don't care about potential for lot split later. See **Options without lot split** on page 10. You may do stepwise construction. Build one house now and build the second later. Two principal residences on one lot is only recently permissible in Cupertino. That would give you two new medium residences on the property on your schedule

Don't have enough capital to purchase and construct a large house at this time or your family is expanding later? You may firstly build 1,200 sq. ft, 2-bedroom and 2-bathroom residence then live in it and then build the larger principal residence later. You could even build it towards the front of the property and live in the existing old house while the 1,200 sq. ft unit is under construction. When you are ready, tear down the old house and build your larger principal residence towards the rear.

That would give you two new structures on the property on your schedule. Cupertino will classify your first place as an ADU and your large house as a principal residence. However there is more. Wait another X years and build another ADU. To see how this would look see **Options without lot split** on page 9. This progressive build out not does require a lot split. This results in **three residences; big, small and small** over a development cycle you control. Because of the linear nature of the layout the constructions may take place independently.

With an optional lot split your front lot could be 4,050+- sq. ft. and would have a value of approaching \$2 million as a standalone lot. That is if you were to decide to SB9 Urban lot split the property and sell the front lot without performing any construction on it. Here is a simple diagram showing a partition of 21851 Almaden into two legal lots (street is to the left): Pink shading is second legal lot.



You may build a smallish house and add up to 2-3 ADUs and if you carefully have located your structures, you would be eligible for SB9 Urban lot split. The front portion (with its structures if any) could be sold apart from the rear lot.

Design regulations have significantly changed in Cupertino in the last few years for the better. This was not permissible previously. State of California passed regulations requiring cities to make less restrictive local building regulations and Cupertino has now implemented them.

For example: Place your new beautiful house towards *the rear of the lot*. The front of the property is your garden and your kids play area for as many years as you like. Then construct in the front and apply for SB9 Urban Lot Split. Or ignore potential SB9 lot split and build a bigger house(s) and ADU's (**Options without lot split page 9**).

Or possible inverse layout: Place your new beautiful house *towards the front of the lot*. The whole rear of the property is your garden and kids play area for as many years as you like. Then construct in the rear (and apply for SB9 Urban Lot Split or not.)

With a SB 9 lot split:

Your front lot would be 4,050+- sq. ft. and would have a value approaching \$2 million without any structures on it.

Your rear lot would be 5,450+- sq. ft. and would have a value of over \$2 million without any structures on it. These are not large however it's the typical size of a Rancho lot except you would have two of them.

Value of lots in Cupertino may be calculated as \$ per square foot of land (adjusted for usable land).

The average value of 10 recent tear downs in Cupertino for smallish lots is \$415/ sq. ft. [Click here for data.](#)

21851 Almaden Ave. is superior to each and every one of these properties.

If using above value:

Your front lot at 4,050 sq. ft. would have a value of \$1.7 million.

Your rear lot at 5,450 sq. ft. would have a value of \$2.2 million.

You may observe 5,000 sq. ft. lots in Rancho Riconada are going for low to mid \$2 million in 2024- 2025 so this calculated value is conservative. Fresh Data: Sold at \$470/ sq. ft. [\\$2.4 million Feb 2025, 18631-Medicus-Ct](#) a 1954 cottage. Listed in late May 2025 at an absurd \$495/ sq. ft. for a lot half the size of mine and in inferior location is [\\$2.6 million 18844-Arata-Way](#) a 1952 cottage. These were not included in above average calculation.

- You can never build a large house on 5,000-6,000 sq. ft. lot.
- You cannot build a detached ADU on most lots under 12,000 sq. ft.
- Our lot is special due to the aspect ratio of the width to length. Our shape is special. Typical squarish 10,000 sq. ft. lots do not allow our design build outs as shown below.

The advantage of separate legal parcel is that you could either sell your second lot as separate legal parcel, build a second house for your family on it, build a second house for rental income, build and sell the second house and lot for about \$4-5 million. The 'cost' of lot split is that the principal structures *will be smaller* than if you performed the build out on one lot.

Forfeit SB9 lot split potential and it gets richer. If you build 2-3 ADU's in the front you could earn \$150k / year +- income the rest of your life and your children's life. (Urban lot split currently not permitted if 3 ADUs due to FAR max.) Firstly, some information about SB9 Urban lot split or just jump below to the sketches.

SB9 Urban lot split

[SB9 Legal Summary](#) & [Text California 66411-7](#)

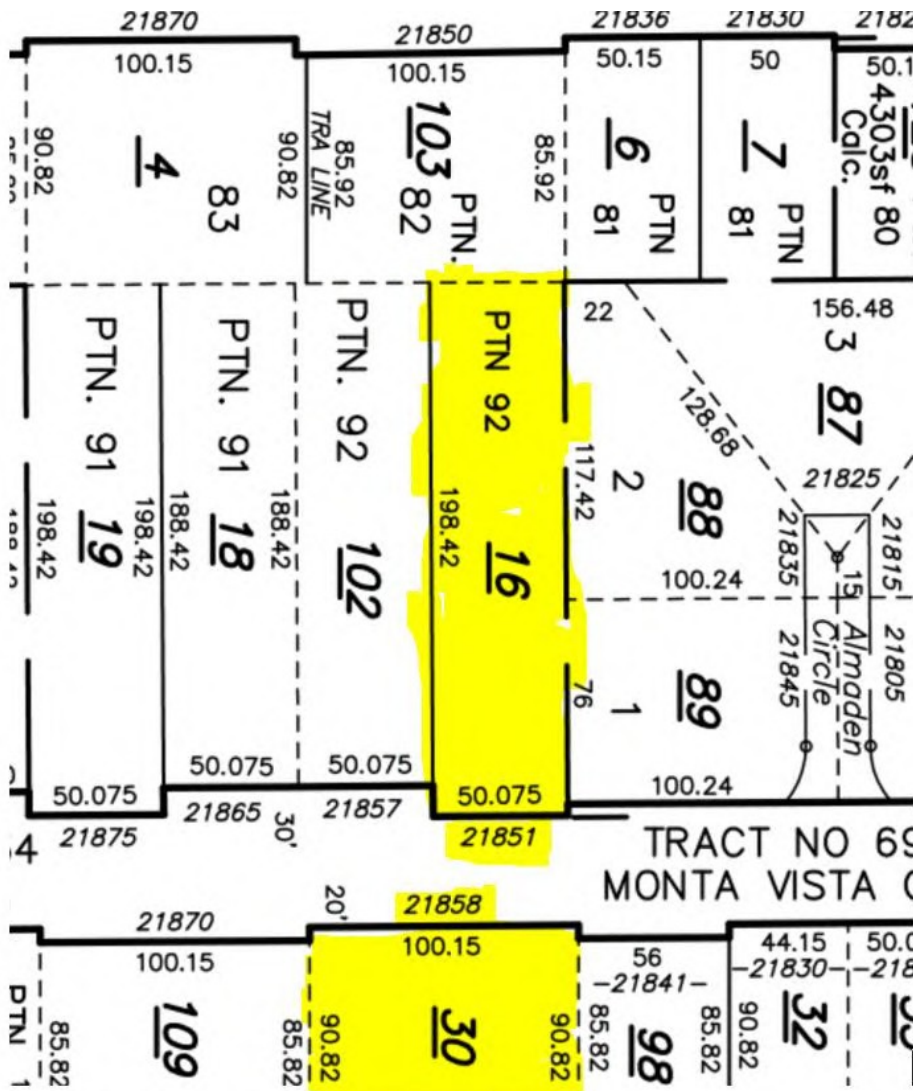
Cupertino has enacted this with the parameters of which an SB9 Urban lot split shall be ministerially approved see Table 19.28.060 Site Development Regulations. The Cupertino requirement that the smaller of the two lots be 40% of the original lot size is what determines the property lines which in turn with the setbacks determine the footprint of the structure.

Cupertino publishes a 14 page "URBAN LOT SPLIT (SB9 LOT SPLIT) APPLICATION".

[Click here "Urban Lot Split SB9 Application"](#)

Cupertino Urban lot split [Click here: Residential-Planning/Senate-Bill-9](#)

Our Lot is 50.075' x 198.42' = 9,935.88 sq. ft. gross



[guide-to-lot-splits-in-california](#)

Who can benefit from SB9?

Given the requirements for SB9, this bill is best suited for homeowners with (1) a deep lot and (2) a corner lot.

A deep lot is characterized as a property that has a long length relative to its width, offering ample space for subdivision while still maintaining privacy and functionality for both the original and new units. Deep lots typically allow for easier placement of additional structures, providing enough room for setbacks, parking, and outdoor space, making them ideal for lot-splitting or adding accessory units.

Lot Split. When a lot split occurs, the local agency must allow up to two units on each lot resulting from the lot split. In this situation, all three-unit types (i.e., primary unit, ADU, and Junior ADU) count toward this two-unit limit. For example, the limit could be reached on each lot by creating two primary units, or a primary unit and an ADU, or a primary unit and a Junior ADU. By building two units on each lot, the overall maximum of four units required under SB 9 is achieved. (Gov. Code, § 66411.7, subd. (j).) Note that the local agency may choose to allow more than two units per lot if desired.

No Lot Split. When a lot split has not occurred, the lot is eligible to receive ADUs and/or Junior ADUs as it ordinarily would under ADU law. Unlike when a project is proposed following a lot split, the local agency must allow, in addition to one or two primary units under SB 9, ADUs and/or JADUs under ADU Law. It is beyond the scope of this document to identify every combination of primary units, ADUs, and Junior ADUs possible under SB 9 and ADU Law. However, in no case does SB 9 require a local agency to allow more than four units on a single lot, in any combination of primary units, ADUs, and Junior ADUs.

Comment: Cupertino currently allows up to four units per Residential R lot. For example one principal residence and 3 ADUs. Saratoga now allows 8 units. Cities are rapidly liberalizing their regulations.

It is axiomatic you may build a large SFR up to **4,245 +- sq. ft. AND** up to 3 ADU(s) on our property. See [Table 19.28.070 Building Development Regulations](#)

That type of development *would not be eligible* for urban lot split because the property lines would cut through the building.

Due to the extremely desirable location for families because of the three finest K-12 schools in California within *walking distance* this property has always had incredible desirability and premium pricing.

No other location in California has three of Cupertino's best public schools at walking distance. Real Estate values per sq. ft. in our modest neighborhood match or exceed that of physically nicer and more exclusive locations in Saratoga, Los Altos Hills, Monta Vista near Foothill Expressway. It has been progressing like this since 1969 when Monta Vista H.S. was first constructed and accelerated in the 1990's when Cupertino incorporated the neighborhood from Santa Clara County. For the last decade our neighborhood is 'on fire' as we are one of the two areas in Cupertino with larger City lots. (the other is Garden Gate)

The traffic jams for school drop off in the mornings on McCellan are well known. It is faster to walk to school(s) than drive. We have elementary, middle and high schoolers biking and walking together in the morning. Your sell price is higher for this area than *prime* Mountain View, Los Altos, Menlo Park and Palo Alto.

For \$7.5 million you may purchase a new house that is smaller than what you may build here and there are no schools within walking distance. [1074-Riverside-Dr.](#) It's only four houses away from Foothill Expressway non-stop traffic. Unfortunately on their 10,800 sq. ft. lot they could not fit a detached ADU. We can. We can fit 2-3 here, each with a value exceeding \$500k.

For \$5 million you may purchase a new house from ARO Homes that is only 60% of the size of what you can build at here. No ADU's are included. [1182-Fordham-Way.](#) This just sold for \$1,850 per sq. ft. for a builder grade house in a less desirable city and neighborhood. That's \$7.8 million equivalent for Almaden BEFORE additional ADU value is added.

On the other side of Cupertino, you may purchase for over \$5 million a new large house yet smaller than what you may build here. It's adjacent to a shopping center parking lot and is 2 houses away from DeAnza Blvd non-stop traffic. [20436-Sea-Gull-Way.](#) It has a small attached ADU and the lot is 25% smaller.

In Rancho you can buy a new 1,950 sq. ft. house with attached 750 sq ft ADU pre construction for \$4.3 million on a small 5,300 sq. ft lot. This is about \$1,575/ sq. ft. which is not high for new construction except that the house does not exist. [18817-Tuggle-Ave.](#) She paid \$440/ sq. ft. for the lot just 8 months ago and has just started construction. The location and lot is not in the same class as Monta Vista.

You can offer \$5.6 million for [meridian-at-mccllellan](#) with a total build out of only 3,890 sq. ft. including an attached ADU about a mile away. For comparison we are a larger lot, larger build out, not on busy street, not builder grade quality, walk to schools, no ADU attached directly to house, several free standing ADU's allowed, no blockage of making a near impossible left hand turn onto totally traffic jammed McCellan in the morning to drop kids off at school and we are a beautiful private and quiet lot.

For that money you can build a larger custom house here with a free standing ADU (or two) on a superior lot and have over one million dollars left over for other things.

You may offer about \$6.5-7 million preconstruction for a lot same size and shape as ours for sale by builder just 3 short blocks away [21911-dolores-avenue](#) from us.

"This builder reserves the right to change price, design, and specifications without prior notice or obligation. All square footages are approximate only. The floorplans, home elevations, and colors, landscaping and site plans are an artist's depiction. Size, number, and location of windows, front entries, doors, and solar panels may vary per plan and/or elevation. Options may be included at an additional cost and are subject to construction cut-off date."

21851 Almaden Ave. is prime prime prime location, mid-block, no easements, flat, the nicest lot in the neighborhood, not a corner, very low traffic, walking distance to best K-12 schools in USA. None of the above are custom houses, they are all builder grade.

\$3 million + \$1.75 million + equity/profit = \$7+ million or

Equity/profit = market value – acquisition + construction

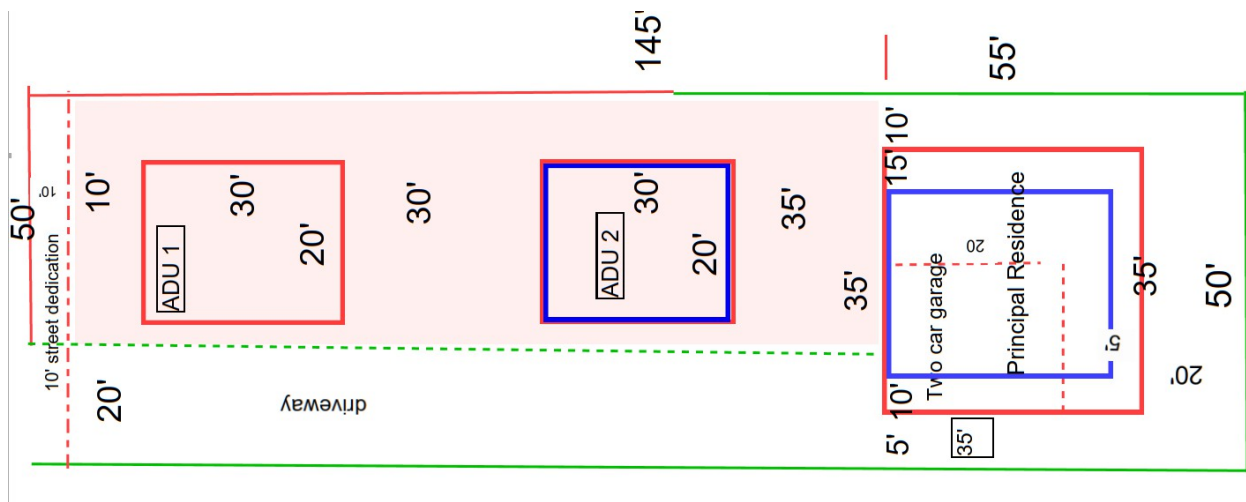
\$5 million gets you \$7+ million upon completion. No tariff or equity uncertainties.

Options with SB9 lot split

Site plan diagram showing the layout of the proposed development. The lot is 145' wide and 55' deep. A 10' street dedication is on the left. A 20' wide driveway runs along the left side. Two ADUs are shown: ADU 1 (20' x 20') and ADU 2 (20' x 20'). A Principal Residence (35' x 50') and a Two car garage (35' x 20') are also shown. Dimensions for setbacks and building footprints are provided.

[Click here: Medium House and 2 ADU's Lot Split Eligible. Pages 1-3](#)

Cupertino SB9 & more than one residence



Rear residence is shown about 1,700 sq. ft. and ADUs are now 600 sq. ft. and 1,200 sq. ft. Pink shading is second legal lot. Note driveway is not classified shared as ADU's do not require parking. Do not rely on my conceptual sketch. Cupertino has never had an urban lot split with a flag lot. We would be the first. You must verify with Cupertino Planning. I will not.

[Click here: Medium House and 2 ADU's \(big and small\) Lot Split Eligible. Pages 4-5](#)

What if you want 3 ADU's and a house and SB9 lot split?
 Sorry this option is not currently permitted by Cupertino.

What if you want a bigger rear house and some ADU's, is this possible with potential lot split? Permissible on paper yes, however not feasible due to lot size and setbacks, so no. If you want a bigger rear house and/or a larger rear backyard your structure would be over the proposed property line and disqualify for lot split etc. However keep reading below.

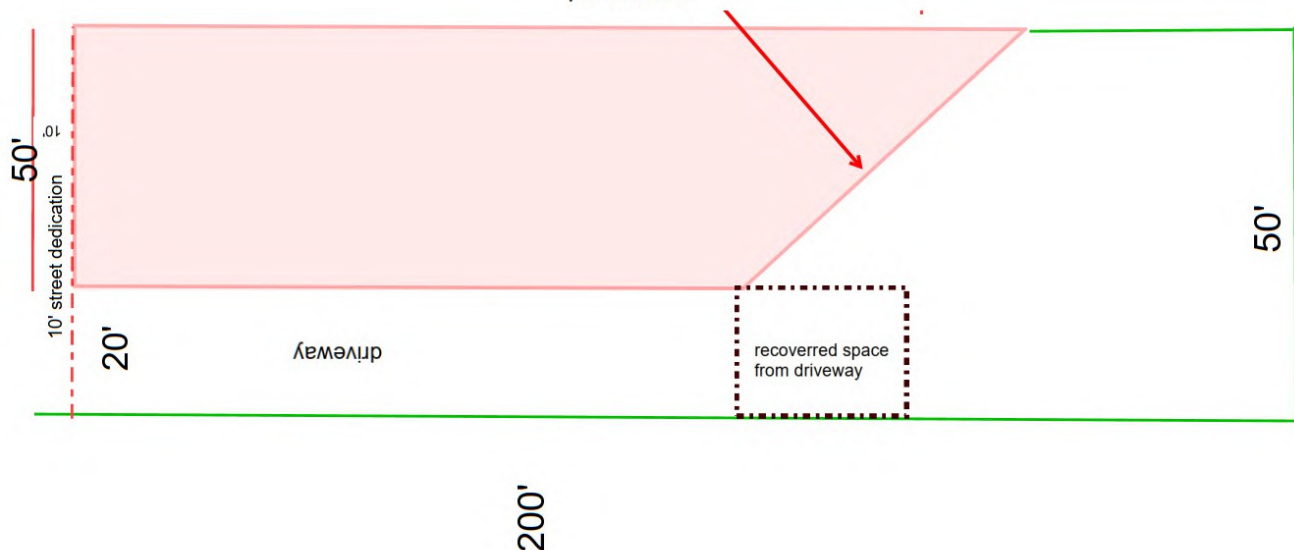
You may optimize your lot split partition to improve car egress of rear lot and gain a bit more allowable building area. Pink shading is second legal lot. Here is a conceptual sketch of what that might look like:

Note Lot split requires that only one new internal property line is established. However that line need not be perpendicular.

We show an angled property line. This has 2 desirable features.

- 1) Area of driveway is reduced thus increasing the allowable FAR.
- 2) The shape allows improved car egress to rear lot and a third independent parking space.

Thus the lot split can be optimized beyond what I have presented.



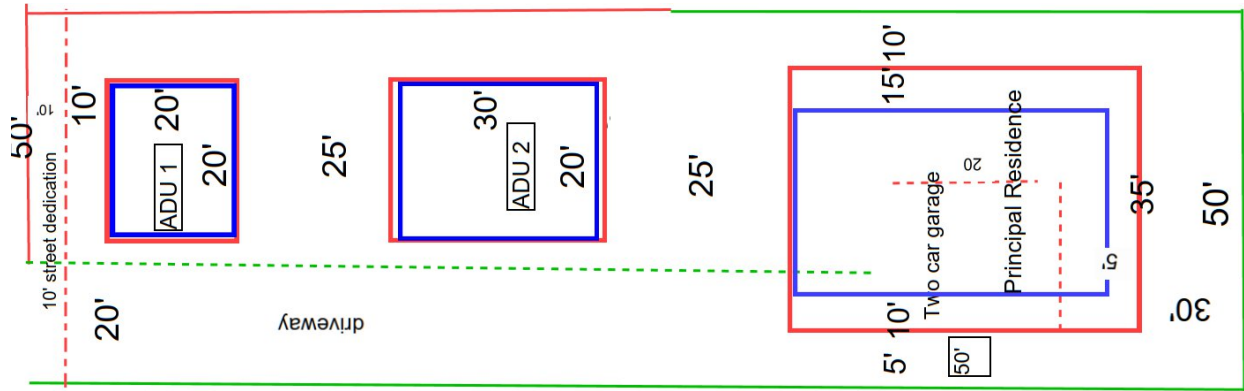
Urban lot split doesn't matter per se if flag lots or rectangular lots. One can permit a house in the rear of a large property and permit a house in the front of the property under the SB9 design regulations then SB9 urban split the original property if and only if the you have well planned your envelope placement, FAR and parking. If not, you still end up with two principal residences but not the option to urban lot split and not the option to add a secondary unit to the front lot.

Options without lot split

If you want a bigger house in the rear and 2 or 3 ADUs can you lot split later? Answer No. (However you can build this configuration if you don't care about lot splitting.) Not designing for lot split means you have greater freedom to place your structures without concern for internal property lines and other regulations. Let's review this nice multi residence layout if you don't want a huge house: We are going to move the rear residence forward 10 feet for an increased rear yard and make principal residence bigger. For example it could look like this:

One principal residence and two ADU's (no lot split)

Rear residence about 2,875 sq. ft. and rear yard increased, ADU 1 is 800 sq. ft. ADU 2 is 1,200 sq. ft. (third ADU is permitted however not shown. You could have it with a common wall with another ADU or stack them. Let's just show only 2 ADU for now.) No pink shading means no lot split.



[Click here: Large House and 2 ADU's on single lot.](#)

This is just a house with some *detached* ADU's. It is straightforward with Cupertino Planning.

One more interesting thing with this layout. You don't need to have your garage and a driveway to it in the principal structure. You could have the garage towards the front and attached or adjacent to the front ADU. Its classification would be an accessory structure. What does that do? Your house becomes larger and you have more garden space. And if one were creative, you could have an ADU above the garage. That gives you a large house and 2-3 ADU's. You can't do this with most other lots in Cupertino. The new permissive rules for ADU's and secondary units did not exist until recently.

They are not making new beautiful 200 foot deep lots in Monta Vista.

Do not rely on my conceptual sketch. You must verify with Cupertino Planning. I will not.

You may build ADU 2 first, live in it for 5 years then build the principal residence then wait another 10 years and build ADU 1. Or swap ADU 1 and ADU 2 locations and live in the existing house while ADU 2 is under construction right after you purchase.

No garage parking is required for ADU's. Just hardscape the garden. We have natural shade due to our mature trees on the periphery.

Notice this is a reasonable layout. **Notice this is a 4,875 sq. ft. buildout.**

You can not do this on any other Cupertino 10,000 sq. ft. unless it has this lot shape. This lot is special. You can get free standing ADU's and maintain your privacy in the rear principal residence.

Newer housing (less than 20 years old) are going for no less than \$1,400 / sq. ft. and it's not typically a high-end quality product. If we use that number: 4,875 sq. ft. x \$1,400 / sq. ft = **\$6.8 million** for the three new residences. However that is below market. It would be valid if there were a serious recession and you built a 20-year-old builder grade product. Your property will be worth significantly more than that in Monta Vista. If you use close to \$2,000 / sq. ft. for newer high-end properties to get an idea of blue-sky valuation your market value **approaches \$9 million for this buildout.** On page 6 I gave several examples of new houses for sale now at \$1,850 / sq. ft. Two of them were within 4 houses of Foothill Expressway or DeAnza Blvd. None of them are walking distance to schools. The only one with a single free

standing ADU was 21911 Dolores for sale now at about \$7 million pre-construction. Your cost to buy a ready-to-move-in large house is to forfeit about \$2 million ROI and your house(s) will not be on the finest lot in Monta Vista compared to this opportunity. This is a unique once in a lifetime opportunity for an astute buyer ready to build their dream estate.

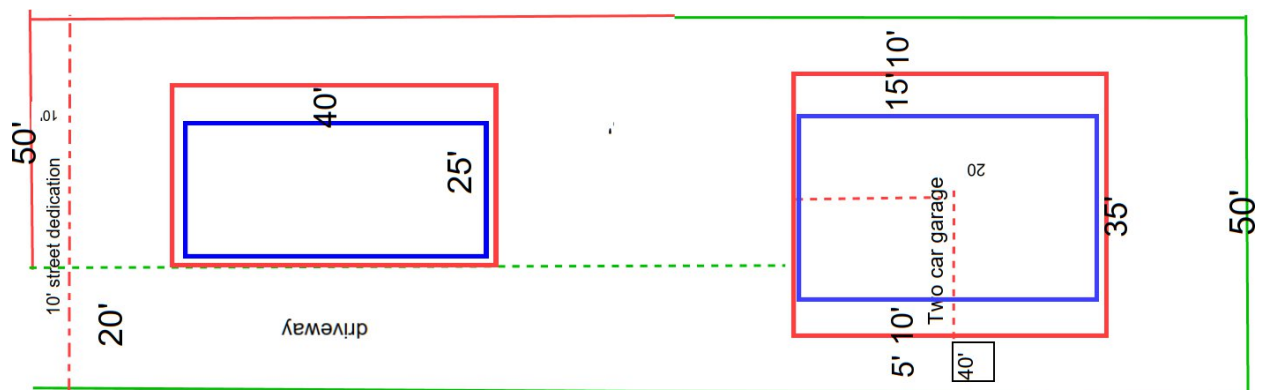
Two principal residences (no lot split)

Another option for consideration for both homeowners and developers. You may **have two principal residences on one lot** now. You won't see many examples of this yet because it is new. However it's now is required to be approved in 60 days by ministerial approval as dictated by the State of California unto Cupertino. Cupertino calls it

[19.28.150 Ministerial Approval of Up to Two Units.](#)

You may do this using SB9 design regulations for secondary residence but NOT using SB9 urban lot split process. They are distinct. They are two different things. They are both called 'SB9' but they are completely different concepts. No ADU's would be allowed per current regulations if you built two principal residences in this scheme **and** lot split (which is not what you would do.)

You could have **two x 2,000 sq. ft.** houses on one lot if you don't care about potential for lot split. No pink shading means no lot split. They might look something like this:



[Click here: Two medium sized houses on single lot](#)

Do not rely on my conceptual sketch. You must verify with Cupertino Planning. I will not.

What does a brand new 3/3 house in Cupertino rent for in our location? You probably will have no vacancies at \$8,000 per month.

You are looking at about **\$8-9 million** of market value above with two medium sized residences at this location no ADU's.

Note as the lot was not split per SB9 each principal residence may include a not to exceed 800 sq. ft. attached ADU. Thus the total permissible build out is 4,000 sq. ft. + 1,600 sq. ft. = 5,600 sq. ft. Which puts us at about **\$10 million** market value. You need not use your ADU as an ADU. They make excellent master suites. Thus each principal structure may be 2,800 sq. ft.

\$3 million + \$3 million + equity/profit = \$10 million or

Equity/profit = market value – acquisition + construction.

Who wants to capture \$4 million in builder profit or equity for this build out for a \$6 million investment?

Note: 21858 Almaden Ave. is currently under design review for SB9 lot split for Two x SFR (maybe attached ADU and maybe basement). They are our DIRECT neighbour across the street. Construction projected to start summer 2025. Houses are not for sale. They are family owned for next generation to school their kids K-12 in the best schools in Cupertino. You are looking at **\$9+ million** of market value coming soon as your neighbour on a slightly smaller lot than ours.

Note: 21911 Dolores Ave is same size and shape lot as 21851 Almaden. Builders are currently permitting a very large SFR with detached ADU. [21911-dolores-avenue](#) and it is for sale at about \$7 million pre-construction.

There are no entitlements with 21851 Almaden Ave. Nothing has been formally submitted nor approved nor rejected by City of Cupertino, Community Development Department, Planning Division aka 'The City' or 'Cupertino' or 'Planning'. The dimensions and data are approximate, not highly accurate or complete and should not be relied upon as such. The sketches, concepts and comments are owner's non-professional interpretation and personal opinion which are explicitly not warranted and you shall not rely upon it without your independent verification. The owner has made errors and omissions which have been partially corrected to best of his ability yet still probably exist. All written and verbal representations to the contrary by owner or his agents are to be ignored and disclaimed. You must verify with Cupertino Planning all regulations and requirements for residential development of this property and not rely upon any other representations. They are open for walk-in visits Monday-Thursday (closed noon- 1pm) and you can talk to a Planner at the counter within minutes of arrival.

PRINT OUT WHATEVER OPTION YOU THINK YOU LIKE AND GO TALK TO CUPERTINO PLANNING IN THE BASEMENT OF CITY HALL. YOU CAN BE TALKING TO A PLANNER WITHIN MINUTES OF YOUR ARRIVAL. I have made it easy for you. Give them the address and a sketch and ask them whatever questions you like. You don't need to spend tens of thousands of dollars on plans and application fees upfront. They will review your sketch on a napkin over the counter in real time before you commit to drawings or to purchase the property.

DO NOT RELY ON ANYTHING I HAVE PURPORTED. NONE OF IT IS WARRANTED TO BE CORRECT OR ACCURATE. I BEAR NO RESPONSIBILITY FOR BUYERS DUE DILIGENCE.

Cupertino has assigned an Associate Planner dedicated to SB9. This Planner wrote the regulations and is in process of re-issuing them. Regulations are not becoming more restrictive in Cupertino as they were for the last half century.

Example: Small footprint 2 story SFR on narrow lot recently constructed at rear of property. Could be emulated for 21851 Almaden Ave. (Your rear yard would be deeper. Your garage would be twice the size.)

