



GETTING  
STARTED

# ADU GUIDEBOOK



LEARNING  
THE RULES

**A Complete Guide to Building an  
Accessory Dwelling Unit in Alameda County**



BUDGETING



ALAMEDA COUNTY

**ADU Resource  
Center**



DESIGN



PERMITTING



CONSTRUCTION



MOVE-IN

**ADU.ACGOV.ORG**

WELCOME TO

# Alameda County ADU



The mission of the Alameda County ADU Resource Center is to develop resources to make it easier to build ADUs in Alameda County.

Developed in partnership between Alameda County Housing and Community Development and Hello Housing, the Resource Center supports homeowners who are thinking about building ADUs. This guide was created to help residents of Alameda County through the entire process of building an ADU—also known as granny flats, backyard cottages, in-law units, or basement/garage apartments.

These pages include a step-by-step approach to your ADU project (from getting started all the way to move-in) and provide links to helpful resources and tools along the way.

## ADU Alameda Online

Our ADU website at [adu.acgov.org](http://adu.acgov.org) includes this Guidebook, plus tools and exercises to support your ADU process.

**GUIDEBOOK & EXERCISES**  
[adu.acgov.org/guidebook](http://adu.acgov.org/guidebook)

**ADU RULES SUMMARIES** [adu.acgov.org/rules](http://adu.acgov.org/rules)

**ADU GLOSSARY** [adu.acgov.org/glossary](http://adu.acgov.org/glossary)

**ADU CALCULATOR** [adu.acgov.org/calculator](http://adu.acgov.org/calculator)

**PROCESS AT-A-GLANCE** [adu.acgov.org/process](http://adu.acgov.org/process)

**SPOTLIGHT STORIES** [adu.acgov.org/stories](http://adu.acgov.org/stories)

**CAN I BUILD TOOL** [adu.acgov.org/build](http://adu.acgov.org/build)

Throughout this workbook, when you see references to “local governments” or “local staff,” this refers to the city you live in or the County if you live in unincorporated county areas. If you live outside city lines, you will coordinate with county staff and follow county rules.

## ALAMEDA COUNTY HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT

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510-670-5404 · [hcdhomeownership@acgov.org](mailto:hcdhomeownership@acgov.org)

[MORE CONTACT DETAILS IN THE DIRECTORY, FINAL PAGES](#)

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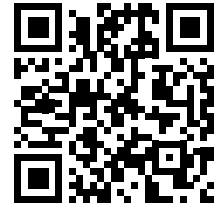


## EXERCISES

This guidebook includes exercises to help you plan your ADU. Go to [adu.acgov.org/guidebook](https://adu.acgov.org/guidebook) or scan the QR codes to access a separate PDF of the exercises.

- Identifying Goals & Concerns
- Recording Your ADU Goals
- Making a Rough Property Sketch
- Property Details Worksheet
- Planning Staff Meeting Worksheet
- Budgeting Exercise
- Initial Design Exercise
- Design Ideas Exercise
- Architect/Designer Considerations Exercise
- Identifying What You Want in a Lease

**SCAN ME!**



## FREQUENTLY ASKED QUESTIONS

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## ADU STORIES

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A garden cottage of my own

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Building community in our own backyard

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Space for business and family



# ADU 101

ADUs (Accessory Dwelling Units) come in many shapes and sizes but are always a self-contained home that is smaller than the main home and legally part of the same property.

They must have a kitchen, bathroom, and place to sleep, and can range from 150-square-foot studios to 1,200-square-foot homes with multiple bedrooms.

## OTHER OPTIONS

**JUNIOR ACCESSORY DWELLING UNITS (JADUS)** are a smaller type of ADU up to 500 square feet within a home that have their own entryway. Unlike ADUs, they have the option to share a bathroom with the main home (if there's an interior door and has access to the central HVAC system) and include just an efficiency kitchen (sink, smaller appliances, and counter). Another big difference is the owner must live in either the main home or the JADU, even if the property has an ADU too. Construction costs for JADUs are typically much lower.

State law allows a property to have a JADU and an ADU. Some places allow for more.

**HOME SHARING** is a great option for homeowners who have a spare bedroom they want to rent out but do not want to take on a construction project. It can be a win-win arrangement that saves money (rent and utility costs), reduces financial stress, increases independence and security, and provides mutual assistance. Some homeowners provide reduced rent in exchange for household chores.



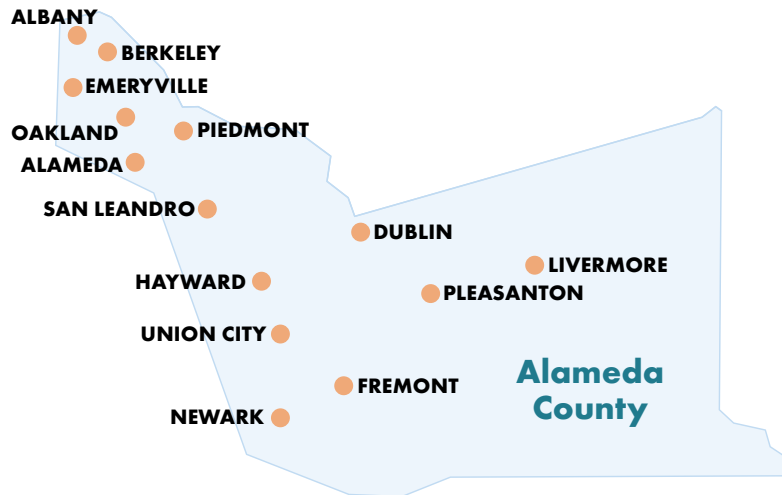
SEE ALL URLS in the Directory (final pages).

## Where is your ADU?

Please note, this guide was written to help everyone in Alameda County build an ADU, including:

- **The cities** of Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Piedmont, Pleasanton, San Leandro and Union City,
- **Unincorporated areas of Alameda County** like Ashland, Castlewood, Castro Valley, Cherryland, Fairview, Happy Valley, Hillcrest Knolls, San Lorenzo and Sunol.
- **Unincorporated areas of other cities** like Hayward, Pleasanton and Livermore.

Since every place is unique, there may be specific requirements for your project depending on where you plan to build.



Please use the Web GIS [Can I Build an ADU tool](#) to find out what jurisdiction your property is in and what rules apply.

## TYPES OF ADUS

ADUs do not always fit neatly into one category – like an attached ADU made from converted space, for instance. See more in the Learn the Rules section. Terms may vary based on where you live.



**DETACHED** New freestanding structure separate from the main home, like a backyard cottage



**ATTACHED** New structure (may include some converted space) sharing at least one wall with the main home



**CONVERSION** Converted existing space in the main home or on the property (bedroom, basement, detached garage)



**JADU** A type of conversion up to 500 square feet within the main home (existing or proposed)



ADUs on multi-family properties include any of the above (except JADU).

## WHAT IS NOT AN ADU

RVs, tiny homes on wheels, yurts, and storage structures are not considered ADUs.



## CONSTRUCTION METHODS

**SITE-BUILT/TRADITIONAL** means an ADU is custom designed and built on your property.

**PREFAB/PANELIZED/MODULAR** means an ADU is built off site, delivered to your property, and assembled on a foundation.

See more about site-built vs. prefabricated ADUs in the Construction section

# Benefits of ADUs

**Building and renting an ADU is truly a community service** — ADUs often provide homes for the local workforce and young families who have difficulty finding local housing that meets their needs.

For homeowners, there are many reasons to build an ADU — keeping multiple generations of family together on the same property, financial security, flexibility over time, and many others.



**A HOME AS YOU AGE** for a caregiver or an accessible and comfortable option for aging adults.



**SAFETY** with an extra set of eyes on the property day-to-day or when you're away.



**MULTIGENERATIONAL HOUSING** for adult children, aging relatives, or loved ones with special needs.



**ENVIRONMENTAL BENEFITS** of small-scale living and reduced commutes for local workers.



**RENTAL INCOME** for retirement, savings, or a rainy day.

# The ADU Process

 HOW LONG DOES IT TAKE?

## Project Timing

Building an ADU is an investment of time as well as money. Most projects take one to two years to complete, with interior conversions being the fastest.

Stages of the process include:

- **PLANNING** 1-3 months  
Getting Started, Learning the Rules, Budgeting
- **DESIGN** 1-6 months
- **PERMITTING** 1-6 months
- **CONSTRUCTION** 6-12 months



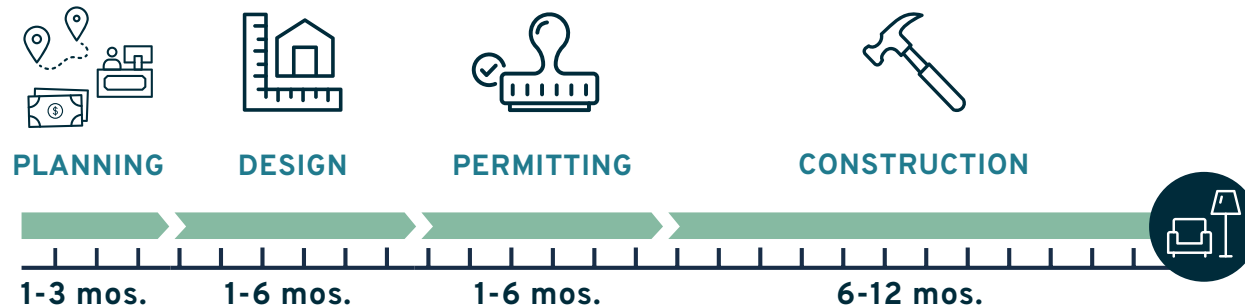
### ADU PROCESS AT-A-GLANCE

The following page is a general overview of all you can expect as you build your ADU. Many homeowners find that their project does not follow a straight line, so don't be surprised if steps happen in a different order. That is normal!

Visit [our ADU website](#) for tools and resources associated with each step of the process.

SEE ALL URLS in the Directory (final pages).

## ADU PROJECT TIMELINE



# ADU Process At-A-Glance

Local staff are available to help you through the ADU process. Please contact the Permit Counter where you live with your questions and visit [our website](#) for more information. Go to the Directory (final pages) to find contact information for your local planning staff.

## 1 GET STARTED

- **Think about what you want and look for inspiration** on our [ADU website](#) and view floorplans and photos.
- **Learn what you can build** using the [Can I Build an ADU Tool](#).
- **Make an informal sketch of your property** and use our [exercises](#) to help.
- **Estimate costs** and rental income using our [ADU Calculator](#).

## 3 DESIGN YOUR ADU

- **Hire your team** - a licensed architect or designer and a licensed contractor or design/build team.
- **Create your initial design** and discuss it with local Planning staff.
- **Finalize your design** and have your designer or contractor prepare plans for permitting.

## 5 CONSTRUCT YOUR ADU

- **Ensure all funding is in place** before construction.
- **Monitor construction** - check in with contractors, make decisions about materials, and ensure inspections are moving along.
- **Schedule inspections** throughout construction. Your contractor will do this for you.



## 2 LEARN THE RULES

- **Learn about your property** including APN, lot size, and zoning.
- **Learn the local ADU Rules** and what you can build on your property.
- **Meet with staff** early on to understand any rules that might apply to your ADU.
- **Adjust your budget** as needed and create a financing plan.

## 4 APPLY FOR PERMITS

- **Prepare your application** - confirm requirements with local staff.
- **Submit your application** online or in-person and pay any required fees. Staff will review your application within 60 days, and often sooner.
- **Revise your application** if needed. Staff will tell you the best way to be in contact, likely by email. Generally, outstanding fees are due before issuing a permit.

## 6 MOVE IN!





## SECTION 1

# Getting Started



Think About What You Want



Make an Informal Sketch

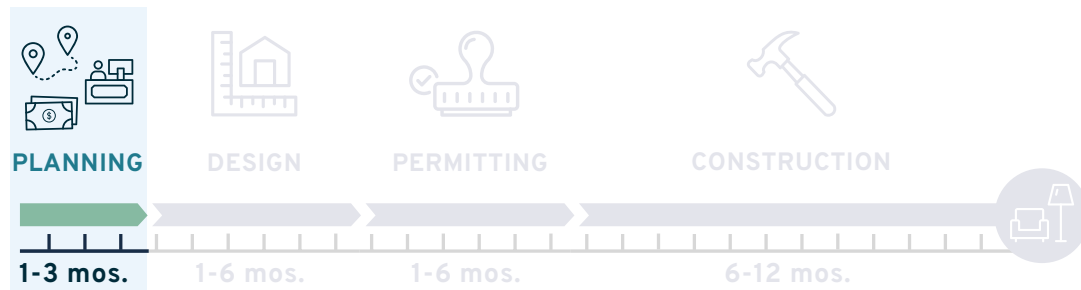


Estimate Project Costs

**PLUS:** Early Considerations

### ADU PROJECT TIMELINE

Getting Started is part of the planning phase, which typically takes 1-3 months. Most ADU projects take 12-18 months to complete, but some extend to 24 months or more.





# Think About What You Want

## HOW DO I GET STARTED?

Typically, a studio is 220-400 square feet, a one-bedroom is 300-850 square feet, and a two-bedroom is 700-1,000 square feet. These numbers are a general rule of thumb and will depend on the rules for where you live.

Keep in mind that your ideas are likely to change after you learn more about your property and when you hire a professional team. Being flexible is key!

SEE ALL URLS in the Directory (final pages).

## Goals and Concerns

Start by thinking about both your short- and long-term goals. One of the benefits of an ADU is that how you use it can change with your needs over time. At first, you might rent it, then turn it into a children's playroom, and eventually it might house aging parents or yourself.

It is also important to think about your concerns, like cost, financing, and design. Ways to address these potential challenges are explored in this guide. Creating a list early in the process can help make sure they are addressed sufficiently.

## Look For Inspiration

Learning about other ADUs helps you visualize how you might use one, decide what features and design choices matter to you, and get a feel for smaller living spaces.

**ADU SPOTLIGHTS** Read stories in this Guidebook about neighbors who have built or live in ADUs (also featured [on our website](#)).

**FLOORPLANS** See a large selection of real-world ADU floorplans from across California [on our website](#).

**PRE-APPROVED PLANS** Using a pre-approved ADU plan can save you time and money. Look at [Oakland's Pre-Approved Plans program](#) and [Fremont's Preapproved ADU Plans](#) to see designs and floorplans offered by these cities. (see more details in the Design section).

**TALK TO FRIENDS AND NEIGHBORS** If you know people who have built ADUs, talk to them about what they like and what they wish they'd done differently. If you know any architects or contractors, chat with them about ADUs and the process.



## EXERCISES

- **IDENTIFYING GOALS & CONCERNS** Short- and long-term goals and concerns for your ADU project.
- **RECORDING YOUR ADU GOALS** Focusing on the benefits of your ADU project.

SCAN QR CODE FOR EXERCISES





## Make an Informal Sketch

This is a good time to make an informal, rough sketch of your property, including existing structures, trees, driveways, and other major elements. You can continue to update/revisit this sketch as you learn more about your property and development rules. Use our Property Sketch exercise for instructions and tips.



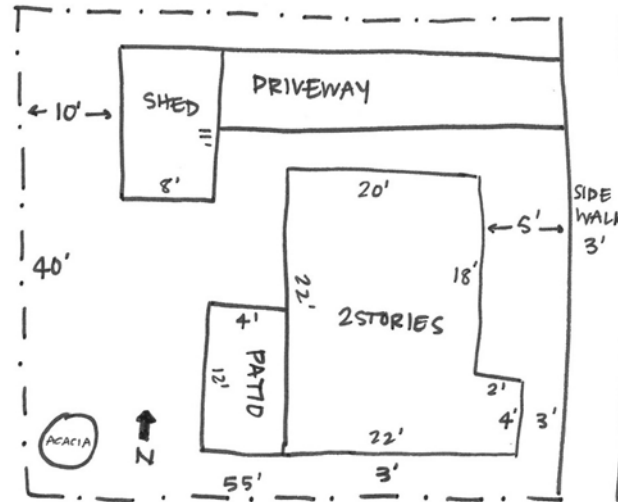
## Estimate Costs

A very rough placeholder for you to use is \$450 to \$550 per square foot, including construction and other costs (design, fees, etc.). The real number can vary widely and depends on many factors.

The [ADU Calculator](#) <sup>↗</sup> is a great place to start when developing a budget. It provides a rough estimate of costs, fees, and rents and will help you understand how choices can impact your budget over time.

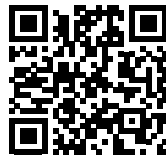
We talk more about costs in the Design, Permitting, and Construction sections. See the Budget & Financing section for a detailed explanation of financing options.

<sup>↗</sup> **SEE ALL URLS in the Directory (final pages).**



### EXERCISES

- **MAKING A ROUGH SKETCH OF YOUR PROPERTY** Guidelines for drawing a rough site map of your property.



SEE FINAL PAGES  
OR QR CODE

# Early Considerations

**GAS CONNECTIONS AND APPLIANCES**  
Some cities do not allow new gas connections or certain gas appliances. Check with your City early on.

**SPEAKING TO NEIGHBORS** You're not required to tell your neighbors about your ADU, but it is always a good idea to talk with them early in the process about changes to your property. Who knows – learning about the process through your experience may help them decide to build an ADU too!

**SHARING SPACE** Think about what it will be like to be a landlord or to share your property with someone. The tenant may share a backyard or wall and utilities. You may want to consider soundproofing, ventilation for cooking smells, utility costs, and any shared maintenance tasks.

**HOMEOWNERS ASSOCIATIONS (HOAS)** If you live in an HOA, talk with your representative or board early. An HOA cannot prevent you from building or renting an ADU and cannot “unreasonably restrict” construction or design, but they may still have guidelines or standards to consider. HOAs may also ask to review your ADU plans.

**HISTORIC DISTRICTS** If your property is in a Historic District, you may need to work with local staff to ensure that the proposed ADU is compatible with your existing structure and/or the historic district. Contact staff early to discuss requirements.

**DEED RESTRICTION** ADUs may be subject to deed restriction (conditions or rules that are added to your property's deed). Talk to staff to find out about local requirements. Think about your ADU goals and make sure they align with any deed requirements.

**UTILITIES** New or separate utility connections may be required for ADUs, but not JADUs. Check the Directory (final pages) to find your service providers for water, sewer, gas, and electricity and contact them early in the process. Most of the county is served by PG&E. You can learn more about their process [here](#).

**SEPTIC** If your property is outside of a sewer service district, you will need to meet county requirements when adding an ADU. You may have to increase your septic capacity or establish a new water source, which can be expensive. Contact the [Alameda County Department of Environmental Health](#) early.

**FIRE PROTECTION DISTRICT** If your property is in a high fire severity zone, your ADU may require additional review. Visit the [Alameda County Wildfire Map](#) to confirm, and if necessary contact local planning staff to find out about any special requirements.

🔗 **SEE ALL URLS in the Directory (final pages).**



## SECTION 2

# Learning the Rules



Learn About Your Property



Learn What You Can Build



Meet With Planning Staff



Adjust Project Budget


### ADU PROJECT TIMELINE

Learning the rules is part of the planning phase, which typically takes 1-3 months. Most ADU projects take 12-18 months to complete, but some extend to 24 months or more.







# Learn About Your Property


 **SEE ALL URLS in the Directory (final pages).**

**Confirm what you learn about your property with staff before beginning design, especially if you get information from informal sources like real estate websites. It may feel scary to reach out but remember staff are here to help you. Your local government will not inspect your property or look for code violations if you ask about building an ADU.**

**An important first step when building an ADU is to gather information about your property.** You can start by reviewing the [ADU Rules](#)  for where you live and reading through this section to familiarize yourself with the concepts.

**ASSESSOR'S PARCEL NUMBER (APN)** Every site or lot in California is assigned a unique APN, which is like a social security number for your property. Your parcel APN will be listed on your property tax bill and can also be found by using the [County Assessor's Parcel Viewer](#) . After you accept the disclaimer, type your address in the search bar. Your APN will be shown on the map. You can also see other parcel and tax information.

**LOT SIZE** At many points in the process, you'll need to know the total square footage of your property. You may be asked to verify the number with an inspection or survey. Here are some ways to find your lot size:

- **[Can I Build Tool](#)**  Type your address in the search bar and select your address from the drop down menu.
- **City records** Some cities list the lot size and have maps on their websites where you can look up the zoning. Go to the Directory (final pages) for more information or ask staff when you contact them.

- **Property survey or deed** Your property survey or deed may include your lot size.
- **Estimate** If your lot is roughly rectangular, multiply its width times depth. For example, a lot that is 40 feet wide by 60 feet deep is 2,400 square feet.
- **Real estate websites** Lot size is often listed in the property information.

**NEIGHBORHOOD ZONE** You may want to know about the maximum height, setbacks, and other details of how your property is zoned. See our Documenting Property Information exercise for details on how to find this information and go to the Directory (final pages) to contact staff and confirm your neighborhood zone if needed.

**SPECIAL ZONES** include Historic Districts, Coastal Zone, Fire Hazard, or other Hazard Zones. Talk to staff to confirm if any apply to your property and if so, how that might impact what you can build. Ask staff about other local requirements or rules that may affect your project.



## EXERCISES

SCAN QR CODE FOR EXERCISES

### **PROPERTY DETAILS WORKSHEET**

Collect important data you'll need as you plan your ADU.





# Learn What You Can Build

This section explains the state and local rules that will impact what you can build. ADU laws are updated from time to time, and major state updates were added in 2020 and 2023. You can verify the most up-to-date [ADU Rules on our website](#) and when you meet with staff.

## Can I Build an ADU?

In almost all cases, the answer is yes! ADUs and JADUs are allowed in any single-family or multi-family zone. Basically, if residential buildings are allowed, ADUs are almost always allowed too (with limited exceptions for public safety, traffic, and water), including in HOAS.

Single-family homeowners can build both an ADU and a JADU on their property, and multi-family property owners can usually include multiple ADUs (but no JADUs). Also, developers can build ADUs and new multi-family housing at the same time.

**A WORD OF ADVICE** Even if an ADU is permitted on your property, there may be other limitations. For example, many places have rules that limit the area of your lot that can be built on. Or they may require a certain amount of space between the main home and a detached ADU for fire prevention. The good news is that these rules do not apply to conversions of

interior space and state law says you can build a detached ADU at least up to 800 square feet (some exceptions apply).

**CAN I USE MY GARAGE?** Homeowners can convert legally built structures (garage, barn, art studio, pool house) into an ADU. JADUs can be converted from an attached garage (but not detached). If you plan on replacing a detached garage with an ADU, demolition permits and public notice cannot be required if you have your ADU permit (unless it is in an architecturally and historically significant district). If you demolish your garage or another enclosed structure, it is okay to build an ADU in its place, as long as it is the same size and height of the structure it's replacing.

## Important ADU Laws

**OWNER OCCUPANCY** Under state law, rules requiring ADU owners to live on the property are on hold until the start of 2025. However, JADU owners must live in either the JADU or the main home.

**SEPARATE ENTRANCES** All ADUs must have their own exterior entryway. JADUs can also have an interior entrance and must if sharing a bathroom with the main home.



**AM I ALLOWED TO BUILD AN ADU?**

**If needed, demolition permits can be processed at the same time as an ADU permit, instead of waiting for one after the other.**

**VERIFYING PROPERTY LINES** The most accurate way to know where your land begins and ends is to hire a surveyor. They will make a detailed map with property lines, trees, and other information necessary to know where you can build. Your designer may want specific measurements or markings, so you may want to hire them first (see the Design section).

**YOU CAN BUILD IT!**  
According to state law, you can build up to an 800 square foot ADU as long as rear, front and side setbacks are at least 4 feet. No room behind or next to your main home? You can build it in your front yard instead.

**SHORT-TERM RENTALS** ADUs and JADUs must be rented for more than 30 days, and shorter-term rentals are not permitted.

### **PARKING**

- **Internal ADUs/JADUs** do not require new parking.
- **Attached and detached ADUs** do not require additional parking if they are:
  - Within 1/2 mile walking distance to transit (including a ferry)
  - In an architecturally or historically significant district
  - One block from car-share access
  - Located in an area where on-street parking permits are required but not provided to the occupant
  - Built as a part of a new home

Otherwise, you may need to add one parking spot, but it can be tandem (directly behind another spot in the driveway). Check with staff to see if additional parking is required.

If a garage, carport, or other covered parking structure is demolished or converted as part of an ADU project, those parking spaces do not need to be replaced.

## **How Big Can My ADU Be?**

**ADU SIZE** (in square feet) may be limited by type of ADU, number of bedrooms, and the size of the main home. Check [Local ADU Rules](#) for more details. Ask City staff for clarification on these rules and how to calculate them for your property and project. Your location may have additional rules about the total size of built structures on your lot, using terms like floor area ratio (FAR), lot coverage, or minimum outdoor space.

- **Floor area ratio (FAR)/floor area limit** is the total square feet of your home (floor area) compared to the total square feet of your property (lot size). Some places limit how much of any lot can be built on by establishing a maximum FAR. If the rules use FAR, ask if they have an official record of your existing floor area. If they do not, ask them what spaces to include in your calculations.
- **Lot/site coverage** means how much of your lot is covered by a building. As with floor area, it compares your current building footprint with the maximum that is allowed according to the zoning code. Check with staff to see how this should be calculated.


 **SEE ALL URLS in the Directory (final pages).**



## ADU HEIGHT


- **Detached ADUs** can be up to 16 feet tall on any lot, or:
  - Up to 18 feet tall, if property is within one-half mile walking distance of a major transit stop or on a high-quality transit corridor, plus two additional feet for a sloped roof.
  - Up to 18 feet tall, if property already has or is proposing multi-family building with multiple stories.
  - Above a garage can be whatever zoning code allows if the garage complies with setbacks and the main home complies with parking laws.

- **Attached ADUs** can be up to 25 feet tall, or the maximum allowed by your zoning code – whatever is lower.

Based on where you live you may be allowed to exceed these height limits. Check [Local ADU Rules](#)  for more details.


**SETBACKS** are the distance to the edge of your property from the main home or ADU.

- **JADUs and internal and conversion ADUs** have setbacks based on your zoning code and main home.
- **Attached and detached ADUs** have rear and side setbacks of four feet or based on your zoning code, whatever is lower, and front setbacks based on your zoning code. If you're demolishing an existing enclosed structure (like a detached garage) to build an ADU, it can have the same setbacks as the structure if it's the same size and height.

**LOCAL STANDARDS** There might be additional local standards depending on where you live and the location of your property. For example, if you live near the coast, on a slope or in a zone with additional building requirements. Speak with staff early on and review [Local ADU Rules](#)  to find out what other standards might apply to your project.

**WHAT ABOUT BASEMENT ADUS?**  
ADUs and JADUs built below-grade may not be counted toward the floor area limits for your property, as long as excavation and “daylighting” for exterior access is limited. Talk to staff for more details.

Maximum height, setbacks, site coverage, and floor area limit are all found in the zoning rules for your property. See [Local ADU Rules](#) for where you live.

 **SEE ALL URLS in the Directory (final pages).**



## Meet With City Staff

**If you decide to move forward, it's a good idea to return with your final design for input before submitting your permit application. Staff will alert you to anything you should know before you submit.**

One of the best things you can do is talk to staff early in the process about potential issues and rules that apply to your property and project.

Most local governments have a Planning or Permit Counter where you can ask questions without an appointment, or you can call or email. You may be able to schedule an appointment (see the Directory, final pages).

This conversation should cover specifics on your lot and the size, location, and type of ADU you want to build. It should also cover additional design guidelines, parking requirements, fees, and utilities as relevant. See if there are design changes that you can make to lower fees, like reducing the overall square footage. Use our exercises for help planning the conversation.

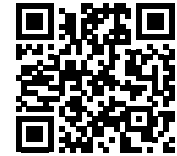


### EXERCISES

#### PLANNING STAFF MEETING WORKSHEET

Questions to ask and space to take notes.

[SCAN QR CODE FOR EXERCISES](#)



## Adjust Budgets

Once you know more about the possible size and type of your ADU, revisit your budget estimates as needed. This is a good time to create a plan for financing your project – see our Budgeting & Finance section for more details.



## SECTION 3

# Budgeting & Finance



Estimate Costs



Assess Financing Options

**PLUS:** Getting a Loan  
Taxes and Resale

## ADU PROJECT TIMELINE

Budgeting is part of the planning phase, which typically takes 1-3 months. Most ADU projects take 12-18 months to complete, but some extend to 24 months or more.





# Estimate Project Cost

## ? WHAT WILL IT COST?

**If you have a tax or financial advisor, it's a good idea to check in with them early.**

**The Design, Permitting, and Construction sections contain more specifics about costs.**

Your budget is one of the most important parts of your ADU project. You will need to balance design with what you can afford, but also consider potential rental income. A larger or higher-end ADU will likely go for more rent and may result in a larger loan. But if you wish to rent it at an affordable rent, you may need to compromise on size and/or design.

If you haven't already, now is the time to estimate your project costs.

A very rough placeholder for you to use is \$485 to \$550 per square foot, including construction and other costs (design, fees, etc.). The real number can vary widely and depends on many factors.

Our [ADU Calculator](#) is a great place to start when developing a budget. It provides a rough estimate of costs, fees, and rents and will help you understand how choices can impact your budget over time.

Keep in mind those initial estimates are likely to change and you can't know specifics until you talk to your professional team (designer, contractor, etc.).



## EXERCISES

- BUDGETING EXERCISE** Get started with financial planning for your ADU.

[SCAN QR CODE FOR EXERCISES](#)





# Assess Financing Options

## FINANCING OPTIONS TO CONSIDER

	HIGH INCOME	LOW INCOME
HIGH HOME EQUITY	<ul style="list-style-type: none"><li>• Cash savings</li><li>• Cash-out refinance</li><li>• Home equity loan/HELOC</li></ul>	<ul style="list-style-type: none"><li>• Cash-out refinance</li><li>• Home equity loan/HELOC</li></ul>
LOW HOME EQUITY	<ul style="list-style-type: none"><li>• Cash savings</li><li>• Renovation loan</li></ul>	<ul style="list-style-type: none"><li>• Financing typically unavailable</li><li>• Loans from friends or family</li></ul>

Many homeowners use a mix of options to finance their ADU, including savings, funds from family, and/or loans. **It is strongly recommended that your financing is in place before construction starts.** Factor in rental income since that will help you repay loans.

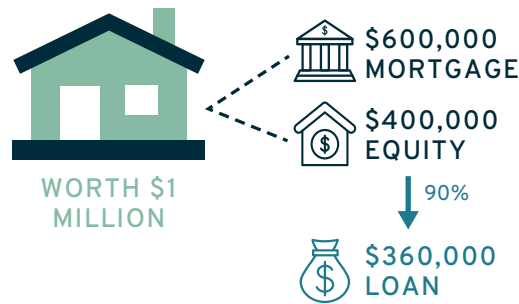
### CASH OR OTHER EASY-ACCESS MONEY

Homeowners often use assets like cash or stocks to pay for some or all construction costs. Some may also withdraw retirement savings, which may include an early withdrawal penalty. While this can be a viable option, it should be considered with caution. Some homeowners can borrow from their 401(k) plans to pay for part of their ADU costs. Not all employers allow a 401(k) loan, but those that do will typically allow the lesser of \$50,000 or 50% of the 401(k) balance to be borrowed within a 12-month

period. Withdrawal penalties are waived as long as the loan is paid in full at the end of the term. Homeowners considering this option should contact their retirement plan administrator.

**LOANS FROM FRIENDS OR FAMILY** Some homeowners borrow from friends or family. This can benefit everyone if the person lending gets a higher interest rate and the person borrowing pays less than they would on the market. Another option is planning for friends or family to live in the ADU – they live rent free in exchange for contributing money for construction. In either case, you should come to a formal agreement and have a lawyer prepare a contract, not just with a handshake. There are companies that can help formalize an agreement and administer payments – search online for terms like “friends and family loan payments.”

At the time of publication, The California Housing Finance Agency (Cal HFA) ADU Program provides grants of up to \$40,000 to qualified homeowners for the reimbursement of ADU pre-development costs, including impact fees. To qualify, a homeowner must be low or moderate income. See the [Cal HFA website](#) for details and to check if funding is currently available.



**HOME EQUITY** Your equity in your home is the portion of your home's value that you own outright. It is calculated by subtracting your current mortgage balance(s) from the value of your home. Homeowners with sufficient equity in their homes (at least 15-20%) can take out a second loan or line of credit.

Banks will typically offer a loan that is 90% of the equity a person has in their property. For example, if you have a \$1 million home and a \$600,000 mortgage, since you own \$400,000, the bank can offer you \$360,000 (.90 x \$400,000). Or a \$500,000 home and a \$300,000 mortgage, since you own \$200,000, the bank can offer you \$180,000 (.90 x \$200,000).

**LOANS FROM A LENDER** If you think you may want to borrow, you'll need to figure out how large a loan you qualify for (and feel comfortable with). Banks usually require two things: equity from your home and enough income to make payments. A good option is to call a mortgage broker and/or a bank, explain that you are considering building an ADU, and ask about loan options. Brokers and lenders consider it a normal question and will be happy to talk. There is no obligation and no cost for an initial conversation.

#### **FEDERAL LOANS FOR NEW HOMEOWNERS**

If you are planning to buy a house and build an ADU, the Federal National Mortgage Association's (Fannie Mae) Homestyle loan program may be a good fit for your project. The Homestyle loan allows you to finance both the purchase of a home and the costs of remodeling, building an ADU, or converting your garage in one single loan. This is a potentially good option for someone that intends on purchasing a home and immediately undertaking some construction or remodeling. Not every lender offers this program, so it may take a bit of searching to find the right lender if one of these programs is a fit for your situation.

SEE ALL URLS in the Directory (final pages).

For a more in-depth overview of financing options and factors to consider, see the [Casita Coalition's ADU Finance Guide for Homeowners](#).

# Getting a Loan

👉 SEE ALL URLS in the Directory (final pages).

## Finding a Broker or Bank



If you are going to get a loan, you will need to work with a mortgage broker or bank. Like many other aspects of building an ADU, one size does not fit all. It is important to talk to different brokers and lenders to figure out what works best for you, depending on your income, home equity, and credit score. While it will require a bit of homework, you don't need to make this decision right away.



**MORTGAGE BROKERS** shop to find the best option for you and are not affiliated with a specific bank or lender. The benefit of going with a broker is they are required by law to offer you products that are in your best interest and work with a variety of lenders and loan providers.

To find a mortgage broker, start by asking friends, neighbors, or people in your social network for recommendations. You can reach out to local real estate agencies since they usually have lists of mortgage brokers who have done work for their clients. The [California Association of Mortgage Brokers](#) 👉 has an online member directory and the California Department of Real Estate and California Department of Corporations maintain a [listing of all brokers with valid licenses](#) 👉 where you can crosscheck recommendations.

## CHOOSING A BROKER OR BANK

	POTENTIAL PROS	POTENTIAL CONS
 <b>MORTGAGE BROKERS</b>	<ul style="list-style-type: none"> <li>• They will have access to more financial products and can work with various companies or lenders.</li> <li>• Legally they must find the best deals available for you.</li> <li>• They may have more creative financing options available if your financial situation is unique, such as lower income or equity.</li> </ul>	<ul style="list-style-type: none"> <li>• Working with a broker often requires building a new relationship.</li> <li>• They may not work with credit unions or smaller programs.</li> <li>• It is important to understand who is paying for the broker commission. Sometimes it is included in the loan (borrower paid) and sometimes the lender pays for these services.</li> </ul>
 <b>BANKS OR CREDIT UNIONS</b>	<ul style="list-style-type: none"> <li>• They may have access to different financial products not available to mortgage brokers.</li> <li>• One place for all your accounts like mortgage and retirement if they currently manage your portfolio.</li> <li>• The loan process all happens through one institution.</li> <li>• An existing relationship can feel more comfortable.</li> </ul>	<ul style="list-style-type: none"> <li>• They can only work with their available financial products and portfolio.</li> <li>• They do not have to disclose how much money they are making from your loan.</li> <li>• Depending on your financial situation, such as lower income or equity, they may be more conservative in what they can offer.</li> </ul>



**BANKS OR CREDIT UNIONS** provide a variety of loans to finance your ADU by using your home equity. There are benefits to going directly to a bank especially if you have an existing relationship with one. For instance, they may be able to offer you a rate or products that cannot be offered by a broker or other banks.

To find out more about what banks can provide, start by talking with your current mortgage company or bank. It's also a good idea to contact other banks about what they can offer. Don't forget to consider local banks and credit unions that may be more familiar with financing options for small homes, including ADUs.

## Loan Types

There are many different types of loans available and your bank or mortgage broker will walk you through the various options. Common loan products are summarized below.



**CASH-OUT REFINANCE** Homeowners with more than 15% equity in their property can refinance their mortgage to pull cash out. This replaces your existing mortgage with a new one. This is best done when rates are lower or comparable to the current rate.



**HOME EQUITY LOANS OR HOME EQUITY LINES OF CREDIT** Homeowners with sufficient equity in their home (at least 15%) can take out a second loan or line of credit.

**A Home Equity Loan (HEL)** or a second loan has monthly payments of interest and principal that you will pay each month for a set term. The interest rate is fixed throughout the life of the loan. It is a good option for borrowers who do not want to refinance their existing mortgage due to a high interest rate and if the borrower is more comfortable with a fixed rate loan.

**A Home Equity Line of Credit (HELOC)** is a second loan that acts as a line of credit. A HELOC has a variable interest rate during the drawdown period (usually 10 years). During the drawdown period, the borrower only has to pay interest on the amount of the loan that you have drawn down at any given time. At the end of the drawdown period, the HELOC converts to a fixed rate loan where the borrower will make monthly payments of interest and principal for the remaining term of the loan.




# Taxes & Resale

## HOW WILL AN ADU AFFECT MY TAXES?

Adding an ADU will likely affect your property taxes and the resale value of your home. However, your main house will not be reassessed, and your property taxes will only increase based on the added value of your ADU. For example, if you build an ADU that adds \$150,000 to your property value, and your tax rate is 1%, your taxes will increase by 1% x \$150,000, or \$1,500 per year.

Building a JADU will have a significantly smaller impact on assessed value. In some cases, your taxes will not increase at all. Home sharing will also not increase the assessed value of your home. Generally, garage conversions will not raise your tax bill as much as new construction, but they will also not add as much value.

Each property owner will require a one-on-one analysis to determine the added value of an ADU. Once the project is complete, the Assessor's office will review the project and make a determination as to the value that will be added to your property's assessment. Visit [their website](#)  or go to the Directory for contact information.

Adding an ADU may impact your income taxes as well. This can be rather complicated, and it's best to discuss with a tax advisor. The rental income you receive for your ADU is taxable, but you can deduct the cost of allowable maintenance and depreciate the cost of construction, which can often reduce or eliminate any tax increase. You may also have capital gains tax related to the increased value when you sell your property, so it is important to track your hard cost construction expenses as you will be able to use these costs to reduce your capital gains tax if you sell your home.

Note that your ADU could be assessed in different ways for different purposes. If you are trying to get a loan, the bank might be more conservative and assume the value of your home will increase less.

 **SEE ALL URLS in the Directory (final pages).**

# Renee & Debra **ALAMEDA**

## Keeping generations together and thriving

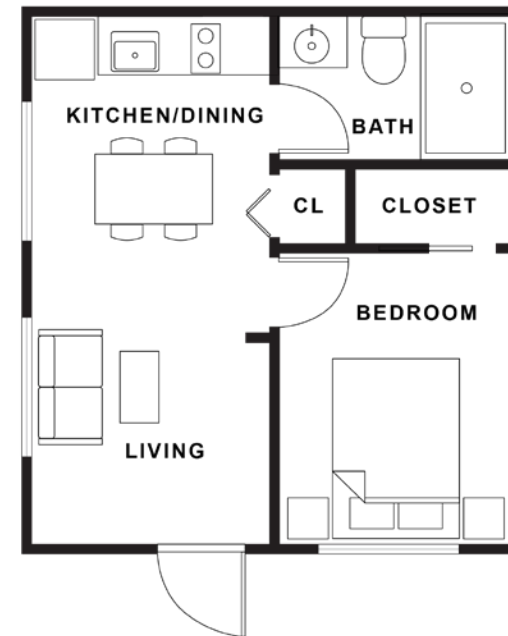
When I became a single parent, my mom, Debra, moved in with me to help me with my son. My mother is an incredible source of support and we wanted to stay close and keep our connection strong. We had planned on finding a daycare and senior housing nearby but the pandemic made us rethink our plans. Instead, we decided to purchase a property in Alameda and convert the garage into an ADU so we could stay together. My mom managed construction while also assisting with childcare, which allowed me to continue focusing on my career.

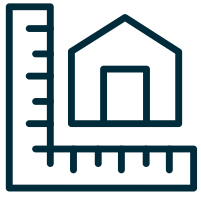
Teaming up with my mom was fun. At first she was worried about downsizing, but we found we were able to fit a one-bedroom ADU that, with access to the main house, feels spacious. It was exciting working with our team, and we made sure the ADU was designed for my mom to age in place. We added accessibility features like a full-size fridge and a low-entry shower. We contacted a design company, got permits in November 2021, and started construction from March to December 2022. The permitting process took longer than anticipated due to the high volume of construction applications and delays resulted in additional costs because material prices fluctuated a lot during that time.

In the end, it was all worth it. The ADU has added value to our property and we've decided to rent it out for additional income. Even better, it gives us flexibility to host visiting family and friends. And most importantly, our family can stay connected. It has been a huge win, and we are excited that it's finally complete!

“The ADU gives us flexibility to host visiting family and friends. And most importantly, our family can stay connected.”

<b>TYPE/LAYOUT</b>	Conversion 1-bedroom
<b>COST</b>	\$150,000
<b>SIZE</b>	400 square feet





## SECTION 4

# Design



Consider Using Pre-Approved Plans



Hire Your Team



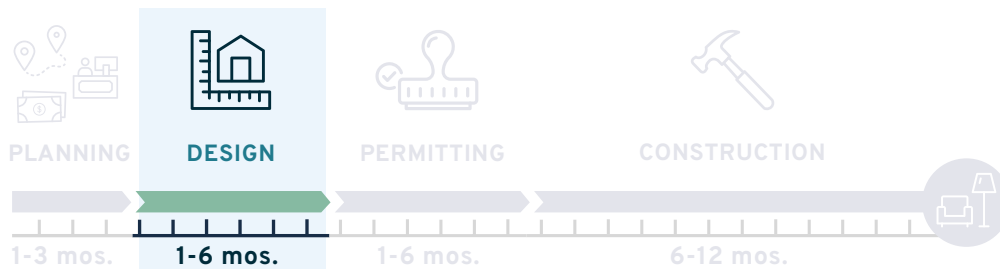
Create the Initial Design



Finalize Your Design

### ADU PROJECT TIMELINE

The Design phase typically takes 1-6 months. Most ADU projects take 12-18 months to complete, but some extend to 24 months or more.



**GETTING INSPIRED**  
Good sources for ADU design inspiration include the [Stories on our ADU website](#) and the gallery on the [Casita Coalition website](#).

## Before You Begin

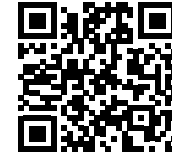
It is helpful to have a clear sense of what you want early in the process. If you have not made some basic decisions, like the type of ADU and how many bedrooms, it is difficult to begin. An architect or designer can help you brainstorm, but they cannot start designing until these decisions are made.

Also, make sure you and your design team have reviewed all standards and rules that apply. See the Learning the Rules section for more details. It saves a lot of time and frustration in design and permitting to have met with staff first to discuss your property and all the applicable rules.



### EXERCISES

SCAN QR CODE FOR EXERCISES



**INITIAL DESIGN EXERCISE** Notes and questions to start the design process.

**DESIGN IDEAS EXERCISE** Initial thoughts on finishes and fixtures.



## Consider Pre-Approved Plans

Using pre-approved plans can save you time and money if you are building a detached ADU. Pre-approved plans are ADU plan sets that have been reviewed in advance by Planning and Building Divisions to make sure they comply with local rules. While you will most likely need to hire a designer or architect to customize any plan you choose based on your property and zone, you will be saving a lot on developing an initial design, and whoever you hire can usually help you through the application submittal and permit process too. And because these plans have been pre-approved, they often have faster review processes and times, and sometimes reduced fees.

Check with local planning staff to see if pre-approved or pre-reviewed ADU plans are offered and see if any of the plans are a good fit for you.

**THE CITY OF OAKLAND** offers a selection of pre-approved plans for studio, 1-bedroom, and 2-bedroom detached ADUs. Learn more about the program and download plans for free on [their website](#).

**THE CITY OF FREMONT** offers a selection of pre-approved detached ADU plans. View available plans at [their website](#).

SEE ALL URLS in the Directory (final pages).



# Hire Your Team

**Although you can build an ADU as an owner-contractor, we strongly recommend hiring a licensed architect or designer and a licensed contractor, or a design/build team, and most homeowners do.**

Working with a professional early is often the key to getting your ADU approved quickly, managed efficiently, and built cost-effectively. Relevant experience and fit are critical and it's important to look at past work and check references.

Typically, you'll start by hiring an architect or designer and then a contractor to complete construction (unless you're using a design/build company that does both). However, contractors often book early and have helpful thoughts about the cost impacts of design features, so you may add them to your team early on. It's also okay to pay one contractor for consultation during design but then hire another for construction after you've received bids (see the Construction section for more details).

**Although hiring an architect to design your ADU is generally not required, hiring a professional to design and build your ADU is highly recommended.**

## ADU PROFESSIONALS

**ARCHITECT** A design professional who has passed a licensing exam by the state. Architects take legal responsibility for their work and provide a range of services, including full-service support from start to finish. They tend to bill at a higher rate than designers, but their expertise can save money (and stress) in the end.

**DESIGNER** A design professional that either has architectural training but is not licensed, is self-taught, or falls somewhere in between. The term is not regulated, and anyone can call themselves a designer. Services provided vary, so ask about their ADU and other experience.

**CONTRACTOR** A construction firm licensed by the state. They will work with your designer or architect to finalize plans, budgets, and permits, then manage the construction once it begins.

**DESIGN/BUILD** A company that will design your ADU, manage the process, and build it. The term is not regulated, but most often they are run by a licensed contractor who has designers or architects and builders on staff.

**MODULAR/PREFAB** A company with preset designs of modular or prefab homes. Some or most of the ADU is built off-site, then shipped to your property and installed by a contractor.



## HOW DO I FIND A DESIGNER?

The American Institute of Architects provides helpful information for homeowners and maintains a [local chapter website](#) where you can find professionals accepting new work.

SEE ALL URLS in the Directory (final pages).

## Finding Your Designer

Because a major portion of a designer’s job is walking you through a unique project (especially with the challenges of ADUs), it’s very important to find someone who has experience and a communication style that fits with yours. Personal connections can help, especially since designers are busy – talk with neighbors or friends who have completed an addition or renovation and ask if they know any designers they’d recommend and consider if you have any designers (or contractors) in your community (e.g., faith community, work, neighbors).

A potential architect or designer will start the process by visiting your home and talking to you about your ideas and goals. If it seems like a good match, they will prepare a proposal detailing their services and fees. Designers typically charge for an initial consultation or proposal. The American Institute of Architects recommends you meet with three to five options before making a hiring decision.



### EXERCISES

SCAN QR CODE FOR EXERCISES

- **DESIGNER CONSIDERATIONS EXERCISE** Questions to consider when choosing a designer.



## Design Costs and Contracts

Design costs vary with every project, but a rule of thumb is that it will cost 10-20% of the total construction budget, depending on the finishes and materials you chose. A written contract protects you and is California State Law for licensed architects. You may want to have a lawyer review it to make sure all your concerns are covered before you sign.

Typically, design professionals use one of three methods:

**FIXED FEE** They will give you a maximum price based on project needs. If the project takes more or less time to complete, their prices do not change.

**TIME AND MATERIALS** They will bill you for their hours, which works best if there are too many unknowns early on. To protect yourself and comply with California State Law, these contracts must identify the total contract amount, start and stop dates, and a payment schedule with details on completed work in dollars and cents.

**NOT TO EXCEED** They will bill you for their hours but also agree upon maximum amounts for each phase.

## SAMPLE DESIGN COSTS

	BASIC STUDIO	HIGH-END 2-BR	% OF TOTAL
CONCEPT/SCHEMATICS	\$1,600	\$3,200	15%
REFINEMENT & PERMITS	\$3,200	\$6,400	30%
CONSTRUCTION DRAWINGS	\$4,300	\$8,500	40%
BIDDING, NEGOTIATION, & CONSTRUCTION	\$1,600	\$3,200	15%
TOTAL	\$10,700	\$21,300	100%

THESE REPRESENT TYPICAL COSTS, BUT EVERY PROJECT IS DIFFERENT AND COSTS WILL VARY.  
ALL COSTS ARE DERIVED FROM DESIGN COSTS IN 2022.



# Create the Initial Design

**Placing all your plumbing, such as kitchen and bathroom pipes in the same wall, especially on multiple floors, will save you money during construction.**

**Homeowners are often surprised by fire separation requirements for attached ADUs (shared walls and floors must be rated for 1-hour fire safety). Sound- and odor-proofing may also be a good investment.**

Once you have your team in place, you will work with them to design your ADU. Together you will consider size, use, layout, specific project needs (storage, laundry room, etc.), architectural style, and privacy.

**CONCEPTUAL DRAWINGS** Your designer will take measurements of your property and develop concept drawings, including the type of ADU, floorplan, and its relationship to the main house and outside areas. Drawings are usually quick and inexpensive and can help you figure out what you want. Construction costs and the [Local ADU Rules](#) <sup>✦</sup> should be discussed at every stage, so if your designer does not bring them up, you should.

**REFINED DRAWINGS** Once you have concept drawings, the designer will refine their work. They will ask more questions about your goals, and you will have to start choosing components, like doors and windows. At the end of this stage, there will be a drawing done to scale that covers the layout and all the major systems like heating and electrical.

**Garage conversion ADUs may require significant moisture barriers to meet building codes.**

## Getting Advice on Your Design

Once you have a design, it's a good idea to discuss it with staff so they can point out any issues before submitting your permit application. They may be able to give you a fee estimate at this time. Your designer can attend this meeting to clarify drawings and help you understand requirements. Go to the Directory (final pages) for contact information.

## Contacting Service Agencies

This is a good time to reach out to the agencies that provide vital services like water, sewer, gas, and electricity to see if their requirements will impact your design or timeline. Your design team will know how to navigate these logistics, so make sure they're involved as well. This is also a good chance to confirm connection and service fees.

Some design changes may eliminate the need for new utility connections, which can greatly reduce the time and cost for your ADU. Talk to your designer, local staff, and service agencies to find out more.

<sup>✦</sup> SEE ALL URLS in the Directory (final pages).



ADUs generally do not require separate water and sewer connections but some places may require services and/or meters be upsized to meet capacity requirements. The rules are different if your ADU is being built with a main home.

Some utilities will be coordinated by your local government and others by outside agencies. Go to the Directory (final pages) for contact information.

**PG&E** provides gas and electric service for most of Alameda County. New connections or upgrades can add time and cost to your project. Depending on where you live, new gas connections may not be allowed. Electrical upgrades may be required, especially if you have non-standard electrical appliances like electric heating systems or water heaters. Learn more about the [PG&E process](#) and visit their [Building and Renovation webpage](#) for upgrades or new service.

**See Important ADU Laws in the Learning the Rules section for more details on utility connections.**

**SEE ALL URLS in the Directory (final pages).**

**Title 24 regulates minimum energy efficiency for new construction in California, like how much insulation is required and the types of light fixtures that can be used. All new ADUs need to comply with Title 24, which usually requires hiring a consultant (less than \$500). Newly constructed detached ADUs generally require new solar panels to meet the rules. The panels can be installed on the ADU or the main home.**



## Finalize Your Design

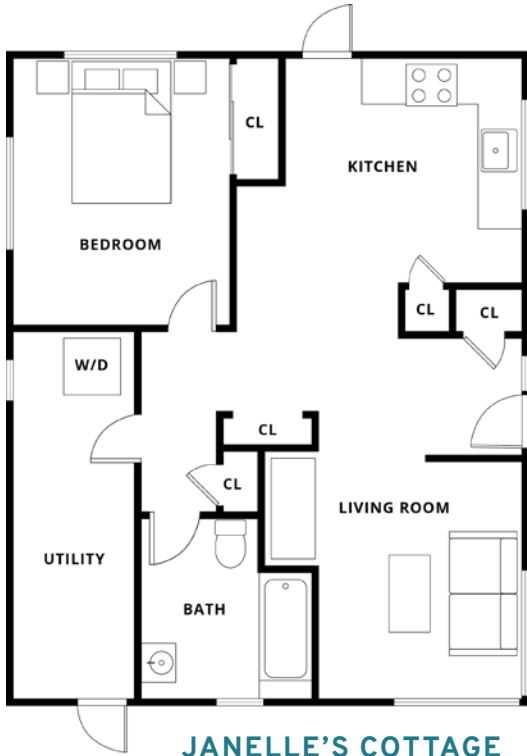
Based on your meeting with staff, you and your team will work through any required changes and prepare the permit application (see Permitting section for full details).

Many homeowners also get construction drawings from their designer that provide all the details needed for a contractor to bid on the project (see Construction section). Potential contractors will likely want to visit the site along with seeing the drawings.

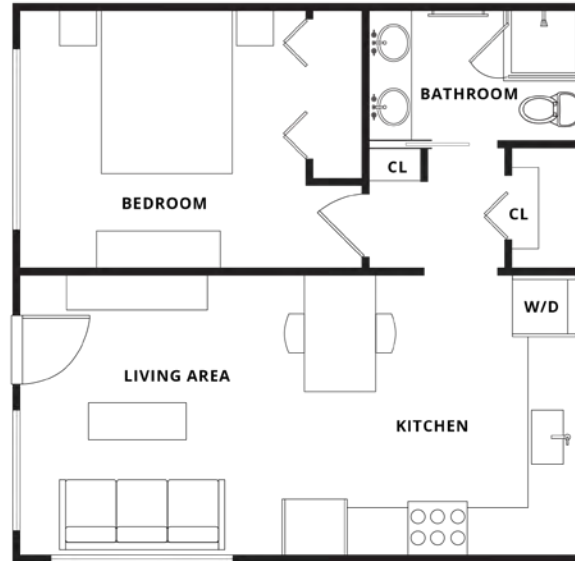
# Floorplans Inspiration

Here are a few floorplans from real-world ADUs in California. See more in the [Floorplans Inspiration Gallery](#) on our website.

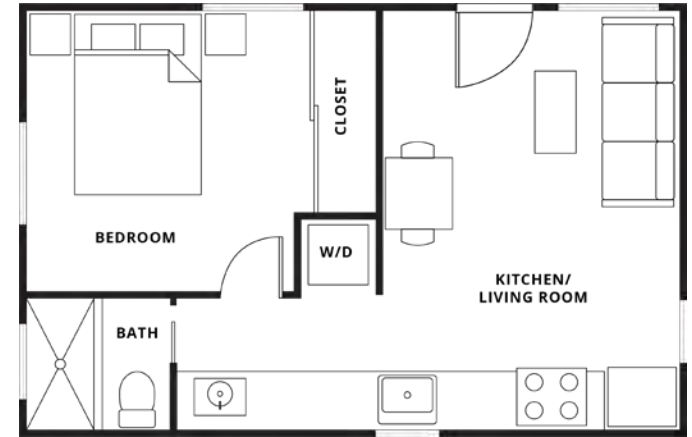
SEE ALL URLS in the Directory (final pages).



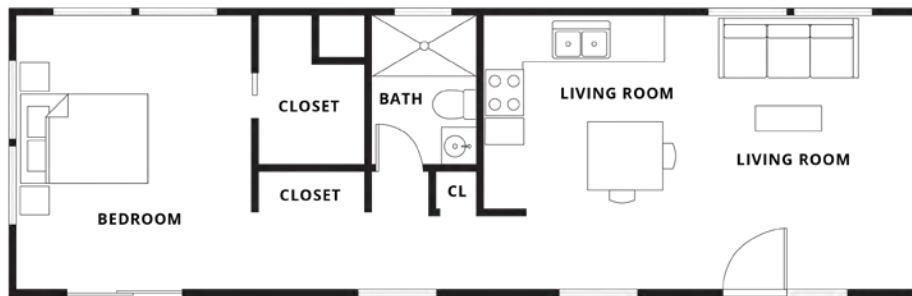
**JANELLE'S COTTAGE**  
640 SF · DETACHED



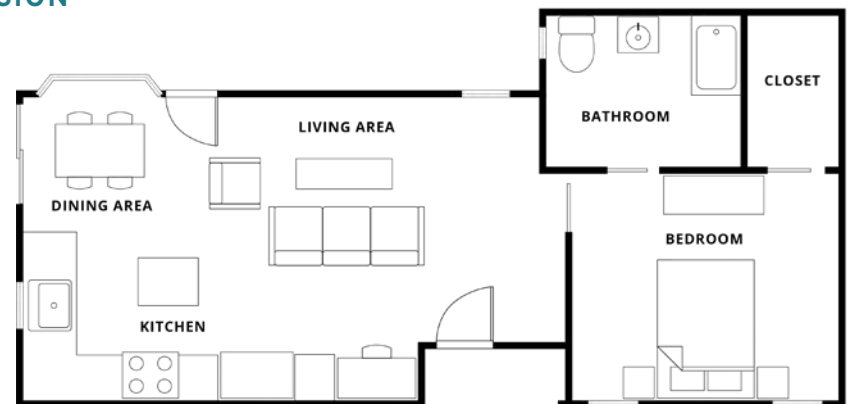
**BRENDA'S GARAGE APARTMENT**  
576 SF · GARAGE CONVERSION



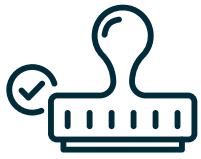
**ERIN & DAVID'S BACKYARD HOME**  
447 SF · DETACHED



**GAIL'S RETIREMENT VISTA**  
630 SF · DETACHED



**BILL & RUTHIE'S DOWNSIZED HOME**  
700 SF · ATTACHED/CONVERSION



## SECTION 5

# Permitting



Prepare Your Application

**PLUS:**

Application Overview

Permitting Fees

Permit Fee Examples



Submit Your Application



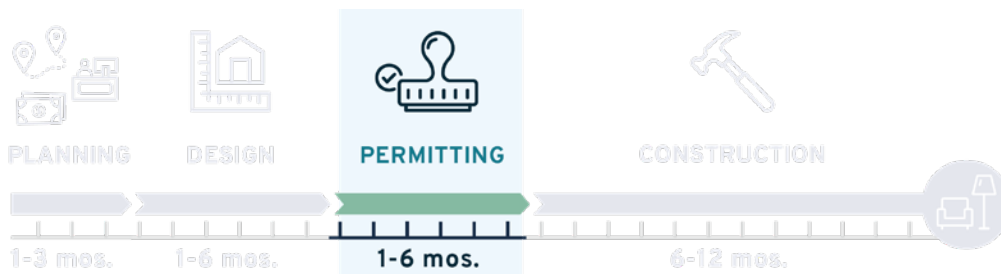
Revise Your Application



Receive Your Permits

## ADU PROJECT TIMELINE

The Permitting phase typically takes 1-6 months. Most ADU projects take 12-18 months to complete, but some extend to 24 months or more.





# Prepare Your Application

Once your ADU plans are finalized, you and your designer or contractor will submit your application package to local staff for approval. You should have an idea of how permitting and approval works from your conversations with staff, and your designer should be familiar with the process as well. Your team will lead the process to prepare an application package.

Application requirements vary by location, but applications typically include:

- **Site plan** (depicting existing and proposed structures)
- **Building/architectural plans** (floor plans, elevation plans, and details)
- **Structural plans** (foundation plan, framing plans, and associated details)
- **Other items** (Title 24 energy calculations, best management practices for erosion control, photos, etc.)

Some places have an ADU permit application checklist that outlines all the required documentation and materials that must be submitted. Visit the Directory (final pages) and contact staff to learn about local application requirements.

**TALK WITH STAFF** Before submitting your application, it's a good idea for you and your designer to meet with staff so they can review it and provide advice. While not required, this step can make sure you get your permit as soon as possible.

To schedule a meeting with staff, see the Directory on the final pages. This is a great time to ask about the possible need for special permits, utility concerns, and/or approximate fee totals.

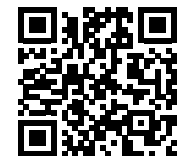


## EXERCISES

### PLANNING STAFF MEETING WORKSHEET

Questions to ask and space to take notes.

[SCAN QR CODE FOR EXERCISES](#)



**HIRE A PROFESSIONAL** California Law allows homeowners to submit an owner-builder application, but many who start down this path have a hard time. The process can be technical and complex, and they are liable if anything goes wrong. Generally, it is better to have a professional on your side, which is why most homeowners choose to work with one through the permitting process.



# Submit Your Application

## Planning Permit Application

Some places require you to go through an initial review with the Planning Department (sometimes called zoning approval or zoning compliance) to make sure that you are allowed to build an ADU on your property. Check with staff to see whether this is a separate step or if you can submit your planning application and building permit application at the same time or if you need zoning approval before moving on to the building permit application.

## Building Permit Application

Submitting an application is different everywhere. Staff will advise you how to submit your application. After your application is submitted, the first step will be for staff to review it for completeness. Once it is deemed complete—meaning you correctly submitted all required materials and details—other departments and agencies will begin their review. Under state law, local governments, utilities, and special districts have 60 days after your application is deemed complete for their review, although they often do so more quickly. If an application is denied, a full set of comments with a list of incorrect items and how those can be remedied must be provided.

Application fees and when they are due will also vary by location. See more details later in this section.

**PUBLIC HEARINGS: THE EXCEPTION** Most ADUs will not require a public hearing, but if your ADU does not comply with the normal rules, like exceeding size or height limits or requires a special permit, it may need additional review.

**WHAT IF I HAVE AN UNPERMITTED ADU?** For unpermitted ADUs built before January 1, 2018, state law clarifies that local governments must approve a permit to legalize even if it is in violation of building standards, state ADU code, or the local ADU ordinance unless it is a “health and safety concern” or if the building is deemed “substandard” by state Health and Safety Code. This law clarification gives those ADUs a clear path forward to being legalized, which benefits both the homeowner and local government.

**WHAT IF I HAVE A BUILDING CODE VIOLATION OR UNPERMITTED STRUCTURE ON MY PROPERTY?** State law says an ADU permit cannot be denied due to nonconforming zoning, building code violations or unpermitted structures unless there is a threat to public health or safety and they are not affected by building the ADU.



## Revise Your Application

**State law says local governments cannot comment on zoning issues unrelated to the ADU. For example, you should not receive comments about the main house or a fence, unless there is an obvious public safety issue.**

After receiving comments, you and your designer will revise and resubmit your application. Depending on the completeness of the application, most projects require one to three rounds of review. Most likely, this review will happen at a staff level (no hearings), although in less common instances, a discretionary permit may be required.

This step takes as long as the number of reviews and depends on how quickly revisions are completed. Be prepared that staff may bring up new comments in later reviews.

**ADDRESS ASSIGNMENT** This is a great time to request an address assignment for your new ADU. Some locations places require address assignment before they will release permits. For information about new addresses, contact local staff (see the Directory, final pages).



## Receive Your Permits

After your application is approved, staff will let you know that your permit is ready. Once you have paid any remaining fees, you or your contractor may pick up the permit and begin construction. Often permits must be displayed at the site. They are usually valid for 180 days and often renew automatically as long as construction is ongoing and inspections are occurring. Check with your Building Department about permit fees and rules about receiving or renewing permits.

**Generally, before receiving final permits, you will have to pay all required fees, including those required by other agencies like school districts or water districts. Local staff will give you information about how to pay and obtain proof of payment for any fees required.**

# Application Overview

This varies widely for each jurisdiction, but plan check and building permit are typical. Each item should include an overview of what the item is, where to find the application materials, how to submit them, and what's included in the submission. It's typical to include an item for "Supplementary Materials" or "Additional Materials" where you can list the selection of smaller items required by the application (deed restriction, housing questionnaire, etc.).

During the application review or plan check, multiple departments might assess your application and plans. The process will always include the Planning and Building departments and may include additional departments depending on your project.

**PLANNING DEPARTMENT REVIEW** makes sure your plan meets zoning standards, like how big and tall an ADU can be and where on the property it can be located. Planning staff typically collect all internal comments from other departments and are the ones to provide them back to you once the review of your application is complete.

**BUILDING DEPARTMENT REVIEW** makes sure your plan is safe and meets all local and state building code requirements, like electrical, insulation, ventilation, plumbing, foundation,

and seismic safety. Building codes are nearly identical from city to city but some have made minor amendments.

Often Planning and Building Application materials are submitted at one time, but some have a two-step process, requiring a planning application and approval process before you can apply for a building permit.

**PUBLIC WORKS** review drainage and the connection to streets and sidewalks from your ADU.

**FIRE AGENCIES** review plans for compliance with fire codes.

**PG&E** reviews plans to upgrade or add new gas or electric service visit PG&E's Building and Renovation webpage to learn more.

**PUBLIC UTILITIES** review water and sewer connections to see if they need to be installed or expanded. A "will serve letter" may be requested by staff and utility agencies may have their own requirements like landscaping or fixtures.

**ENVIRONMENTAL HEALTH** review if installation or expansion of a septic system is required or well water will be used. Check septic rules early on because they can be expensive and may restrict where an ADU can be built on your property.

**If you need to demolish a garage to replace it with an ADU, your demolition permit application can be processed at the same time as your ADU permit application. Talk to staff for more details.**

## **Building Permit & Plan Check**

Your team will guide you through the requirements for these submissions and will produce all the necessary technical documents related to your design and building plans.

**BUILDING PERMITS** give you official permission to start construction and will be provided when your entire application package is approved. All ADU projects require a building permit. This process starts with a construction permit application and may require specific acknowledgments to complete if you're acting as an owner-builder. Check the Directory (final pages) and contact your Building Department to learn more about how to apply for permits.

**PLAN CHECK** includes multiple divisions reviewing your construction plans for compliance with local code and flagging any safety or other issues.

Check the Directory (final pages) and contact your local Planning Department and Building Department to learn more about applying for permits and the review process.



# Permitting Fees

ADUs can be charged a variety of fees from the City, County, State, and other agencies. Some fees are based on the details of the project while others are fixed. Surprisingly, local governments often do not control many of the most expensive fees, like school and water, which are assessed by other agencies and dependent on the size or location of your ADU.

For more information about fees for your project and what to expect, speak with staff.

**ESTIMATING FEES** The total amount of fees depends on your property and plans. Staff can often provide an estimate once you have a good idea of your project details.

Our [ADU Calculator](#) can provide an estimate of fees for your project. Check the Directory (final pages) and reach out to staff to discuss what fees may apply to your ADU project.

**SAVING ON FEES ADUs under 750 square feet don't have to pay impact fees (for things like roads and parks) and ADUs under 500 square feet don't need to pay school district fees. Water and sewer providers cannot charge connection fees for an ADU converted from existing space.**

## Typical Fees

Below are commonly required local government fees, but they will vary by project and location

**BUILDING PERMIT FEES** cover inspections before, during, and after construction. These fees are often a few thousand dollars.

**OTHER DEPT. FEES** (including state fees) are paid directly to local government and vary by project. Staff will let you know if any apply to your ADU.

**DEVELOPMENT IMPACT FEES** help pay for new infrastructure in your area, such as new roads or parks. These are often the larger fees charged. ADUs under 750 square feet are exempt.

**PG&E FEES** are required for upgrades or new service. See average costs on [their website](#).

**WATER AND SEWER FEES** support the cost of providing service. Under state law, existing buildings do not require water fees and new buildings can only be charged fees in proportion to the size of the ADU.

**SCHOOL DISTRICT FEES** support the schools in your area and apply to ADUs 500 square feet or more. Typically, you will pay the school district directly and then present proof of payment to your City or the County.

# Cat OAKLAND

## Garden cottage of my own

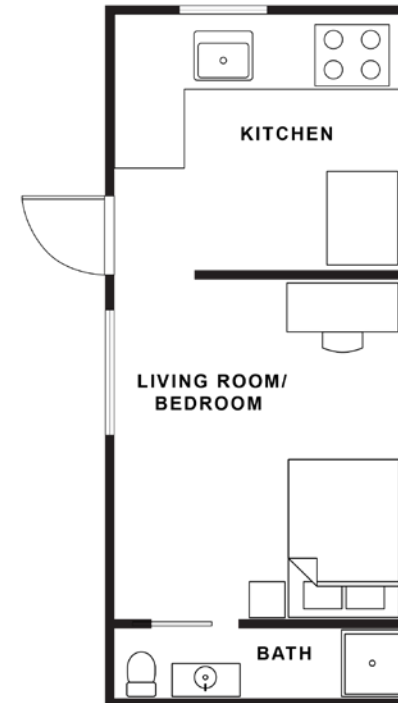
When I was looking for a place of my own it was very challenging to find housing that fit my needs and was within my budget. I really wanted to stay in Alameda County but I was worried I wouldn't be able to find a place that would allow my dog, Daisy, who has been with me through thick and thin. I was lucky to find the perfect solution, an ADU with a private garden.

A few months ago I decided to restart my business, [Much Joy Bakehouse](#), in my ADU. The location is great for attending pop-ups at local businesses where I sell my baked goods. Even though it's small, I was able to redesign it to accommodate my baking equipment. I make all my creations in my home kitchen which has been great for keeping my costs down.

I have to manage my space very carefully and have become very intentional with what I bring home and more thoughtful about what I keep. Everything in my home has a function and meaning, and I've truly made it my own little sanctuary. Daisy has room to run free outside and we often spend time with our neighbors and dogs, and let them romp around in the yard together. I never thought an ADU would be the push I needed to explore new interests but having a yard has even inspired me to start gardening. I have beds filled with vegetables and herbs and love inviting friends to spend time with me in my garden. It's been so rewarding to bring people together and host community gatherings in my own backyard. I'm delighted I found my garden cottage and am grateful to call it home.

"I'm delighted I found my garden cottage and am grateful to call it home."

TYPE/LAYOUT	Attached Studio
SIZE	300 square feet





## SECTION 6

# Construction



Hire your contractor



Monitor construction

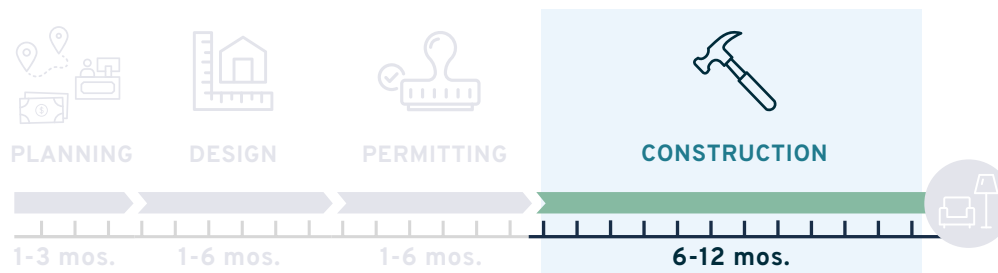


Get inspections

**PLUS:** Prefabricated/Modular ADUs  
Building Costs


### ADU PROJECT TIMELINE

The Construction process typically takes 6-12 months. Most ADU projects take 12-18 months to complete, but some extend to 24 months or more.





# Hire Your Contractor

 **SEE ALL URLS in the Directory (final pages).**

## HOW DO I FIND A CONTRACTOR?

**Beware of unrealistically low bids! An unreputable contractor might give a low bid to get the work and then demand more money for “unforeseen circumstances.”**

**CONTRACTOR RESOURCES** The California Department of Consumer Affairs can help you find a contractor. They have resources on hiring, checking the license status, negotiating a clear contract, and resolving disputes. Visit their [website](#).

If you are not using a design/build firm, you will need to hire a contractor for the construction phase of your ADU. They will not only complete skilled construction work, but also manage the construction process, like hiring subcontractors, coordinating construction and inspections, and troubleshooting delays and changes.

## Being Your Own Contractor

**Often, people who are their own general contractors have a difficult time.** Building an ADU is more like building an entire home than a renovation – there are many opportunities to make costly or time-consuming mistakes. Having an expert manage contract negotiation, payment schedules, quality checks, project timing, and working with planning and building staff and other agencies can be incredibly valuable. While it may cost more up front, it’s very possible you’ll save significant money by reducing delays and change orders, and you may be able to start getting rental income more quickly.

## Getting Bids


Start with getting bids for your construction drawings. Ask your designer and community for recommendations of good local professionals and make a list of candidates. It’s great if they have ADU experience, but it’s not necessary.

Be specific about what is and is not included in the bid. Ask for license, insurance, references, work examples, and a proposed schedule.

You’ll want at least three bids for comparison. Make sure you understand all the details of the bids and ask all necessary clarifying questions. Your designer may be able to help you compare bids and select your contractor.

Generally, there is a trade-off between experience and cost; less expensive contractors will have less experience, while those with more experience may charge more. Check references and ask for photographs of past projects. Go see a completed ADU or one that is under construction and talk with the owners about their experience. Also consider the contractor’s communication style, if you’ll work well together, and if they understand your goals.

## Due Diligence

Before you hire your contractor, make sure to check their license and insurance. You can verify their license by calling the Contractors’ State License Board at 800-321-2752 or checking [their website](#) . You can verify insurance by requesting a certification of insurance or by calling their insurance agent. Make sure workers’ compensation, property damage, and liability are included.

## The Contract

Your contractor will most likely present you with a contract to formalize your agreement. Review the entire agreement carefully to make sure you understand it and are okay with everything. Also, make sure you understand how contingencies and added work will be handled. The contract should address the following:

- Contractor's license number, name, and address
- Total project cost and payment schedule
- Start date and timeline
- List of documents that the contract is based on with dates (Architectural & Structural plans, Structural Calculations, Finish Schedule, Drainage Plan. etc.
- List of work to be accomplished and materials to be used
- Work to be subcontracted (if any)
- Specific terms about what constitutes substantial completion of work
- Special requests (saving scrap lumber, bricks, or homeowner "sweat equity")
- The terms of warranties
- Opportunity to Cure clause for incorrect or uncompleted work
- Whether there is a cancellation penalty
- Holdback of Final Payment: 10% minimum

- A provision requiring the contractor to obtain lien releases from all subcontractors and suppliers (to protect the homeowner if a subcontractor claims they weren't paid)
- Plan for cleanup and removal of material and debris
- Requirements for protecting property and landscaping
- Dispute Resolution – Mutually agreed upon Mediation followed by binding Arbitration
- Storage areas for materials
- Instructions regarding children or pets
- Costs that are not covered
- Signed by both parties

The payment schedule should be a dated plan that shows when you will make payments based on construction completion milestones. For example, you might pay 20% after the building enclosure is complete, 25% once the exterior finish carpentry is complete, etc. California law requires that no more than 10% or \$1,000 be paid up front, whichever is less. If a contractor asks for more, it is a red flag. Also, it's generally a good practice to withhold 10% of the total project cost until all work and inspections are completed. **Do not sign the contract until you fully understand and agree with all the terms.**

## EXAMPLE PAYMENT SCHEDULE





# Monitor Construction

Once your contract is signed, your contractor will start work according to the schedule you agreed upon.

Your contractor will lead the construction process, you will have the following responsibilities:

**COMMUNICATE** Keep in touch with your contractor and schedule regular check-ins.

**MONITOR** Regularly walk through the construction area to monitor the quality of the work and make sure the work is progressing the way you expect.

**DECIDE** Be prepared to make decisions about the details—light fixtures, appliances, and other materials—in a timely manner so your contractor can stay on schedule.

**ADJUST** Follow the contract you agreed to, including any changes as described specifically in a change order form.

**It's a good idea to have your designer involved as construction begins. Your contractor may have questions and can also suggest construction cost savings related to the design. Your designer may also (for an extra fee) stay on board to consult on last-minute substitutions that might arise.**

**INSPECT** Although your contractor will usually arrange the required building or utility inspections, it is your responsibility as the property owner to make sure that the inspections are conducted as required at each stage of the construction process.

Traditional construction will take 6-12 months, though this varies heavily.

Stages of construction include:

- Site preparation 1-2 months
- Foundation 1 month
- Walls, roof, doors 1-2 months
- Plumbing & electrical 1-2 months
- Insulation & drywall ½-1 month
- Fixtures & finishes 1-2 months
- Final touches ½-2 months

Any changes to the original agreement should be reflected in a change order form that is signed by both you and the contractor and that describes the specific change and any corresponding adjustment to the price or timeline. Beware that some changes (size, height) require staff review.



## Get Inspections

During construction, your ADU will be inspected multiple times to ensure it is being built according to the permitted plans (typical inspections include foundations/footings, framing, electrical/plumbing, and exterior finishes).

Many building departments have online portals or direct phone numbers for scheduling inspections. Generally, it is your and your contractor's responsibility to schedule all required inspections. For a list of inspections contact your Building Department. After your final inspection is approved you may be issued a certificate of occupancy. Your ADU is ready for move-in!

# Prefabricated & Modular ADUs

**There isn't always a hard line between prefab and site-built. Some prefab designs are highly customizable, for example.**

There are two types of construction to consider for your project. Both have pros and cons, so it can help to think about what you want, like the level of customization you want and how the ADU would work on your specific property (like slopes and obstacles for installation).

**SITE-BUILT** is a traditionally constructed ADU designed to your preferences and property and built on site (AKA “stick-built”). This option allows for a lot of customization and smaller changes to be made throughout the construction process.

**PREFAB, MODULAR, AND PANELIZED** are partially or mostly built in a factory, then shipped to your site to be placed on a foundation. Some companies will provide a “turnkey” service that includes help with permitting and all on-site construction, from laying the foundation to utility hookups. If not, you’ll need to hire additional professionals to help.

Using a prefab design can save time and give you a thorough sense of what your completed project will look and feel like. However, they also typically offer less customization, can be difficult to permit and finance, and often cost the same as site-built ADUs. People are often surprised at the cost of many prefab ADUs, but transportation, crane, foundation, and sales tax can end up being 20-40% of the total cost. Some companies do offer prefab ADUs at a smaller price point.

To explore prefab or modular ADU options, you will want to get in touch with companies directly. They will visit, evaluate your property, and make recommendations. You can find prefab contractors by researching online.



# Building Costs

ADU construction costs vary significantly depending on materials, site conditions, location, and other factors.

The cost to build an ADU typically ranges from \$30,000 for a simple interior conversion JADU to \$400,000+ for a large detached ADU with high-end finishes on a hillside lot. Cost per square foot is a good way to estimate – but this can range from \$415 to \$470 per square foot depending on your project. This is the cost for construction only. For total cost (hard and soft) see the Getting Started section.

Despite what many think, smaller ADUs may cost almost the same as larger ones because construction costs are not directly related to size. Many costs like foundation, kitchen, and bathroom work only increase slightly for larger ADUs. Kitchen costs will range from \$25,000–\$50,000 with each bathroom ranging from \$15,000–\$25,000.

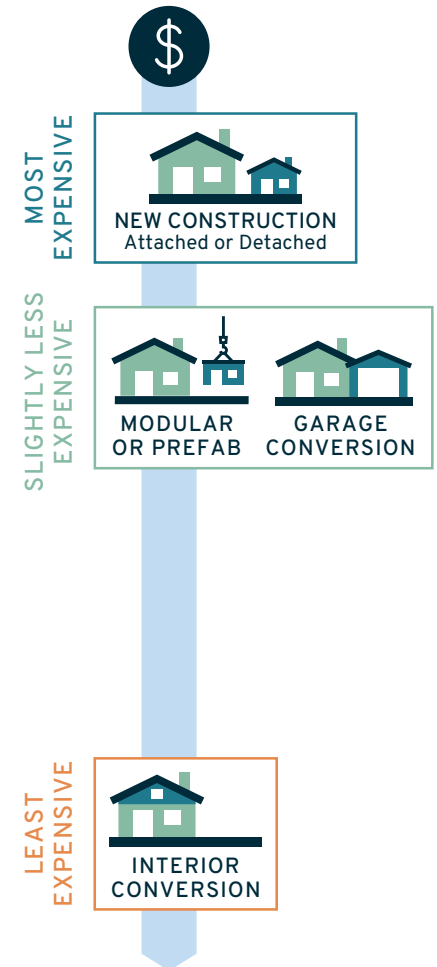
- **CONVERSIONS OF INTERIOR SPACE** (basement or otherwise) are often the cheapest, as long as there aren't complex codes or structural issues.

- **GARAGE CONVERSIONS** are not much cheaper than new construction (if at all) because they usually need significant work to meet code and the shell of a building (walls, foundation, roof) are not the most expensive parts of construction. Common expenses/challenges include: redoing the foundation, replacing the floor to add a vapor barrier, and replacing the windows and insulation.
- **NEW CONSTRUCTION ADUS** tend to be the most expensive.

There are many other factors that will impact costs, including:

- Quality of interior finishes and amenities
- Architectural form and details
- Extent of required utility, structural, mechanical, electrical, and plumbing upgrades
- Required site upgrades (sidewalks, sewer, and water)
- Whether sprinklers are required
- Whether doors and windows meet emergency exit standards
- Lot complexity (slope, trees, fault lines, etc.)

## BUILDING COSTS BY TYPE



**WORRIED ABOUT HIGH CONSTRUCTION COSTS? If the cost to build an ADU is too high, consider converting interior space. A JADU is often much less costly than other ADUs and can be a great option.**

# Anika & Mike HAYWARD

## Building community in our own backyard

My husband Mike and I moved to Hayward in 2015. The city was affordable and we really valued its diversity and sense of community. We realized our backyard was great for an ADU.

Along came the pandemic which kept us at home together, trying to manage our full-time jobs and our small children. Mike is a huge LEGO® fan and began collecting rare sets and connecting with other fans. It became one of our family’s coping mechanisms. With interest bubbling over, we initially wanted to build a specialty toy store, “[Brick by Brick Toys](#),” in our backyard, but found an affordable retail space nearby. Business has grown a lot thanks to community support.

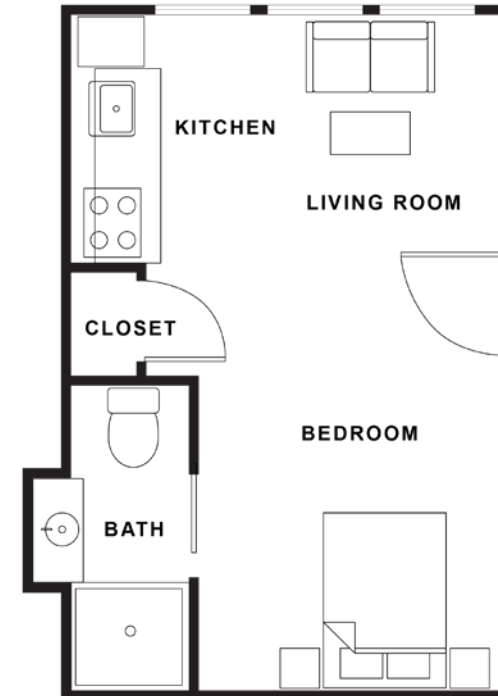
We instead decided to build a 280 square foot studio to rent that we could use in the future for aging parents or other family. At first we had difficulties with permitting because of Covid-related delays. Talking to staff in person at the permit counter was extremely helpful to move the project forward.

ADUs projects are complicated! We highly recommend hiring a contractor that has experience with ADUs and talking to past clients. We selected the contractor who was the most affordable and could start the soonest, which was not the best idea. An ADU requires a competent and experienced team.

After 8.5 months of construction, we love our custom-built ADU. We found a great tenant who we share coffees, chats, meals with in the yard and our dogs have even become friends. It’s comforting that there is an extra set of eyes on the property and it feels good to rent to someone starting their career. It’s like building community in your own backyard.

“It’s comforting that there is an extra set of eyes on the property and it feels good to rent to someone starting their career.”

<b>TYPE/LAYOUT</b>	Detached studio
<b>PRICE</b>	\$165,000
<b>SIZE</b>	280 square feet





## BONUS SECTION

# Move-In and Rent

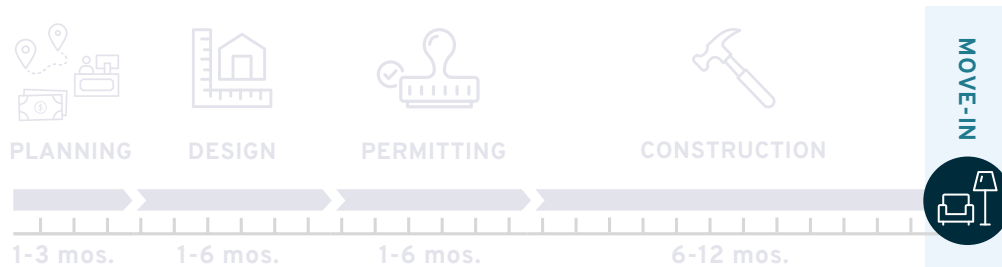
### Construction is complete, and now it's time for someone to move in!

This could be you, a friend, a family member, or a tenant. There are a lot of benefits to having someone else on the property – added security, extra income, sharing tasks and maintenance – but there are also a lot of responsibilities. You'll need to learn about housing laws, find and manage a tenant, and properly maintain the ADU and property. You'll need to approach both sides thoughtfully.

It's very important to understand the laws because they can impact your abilities in the future, from increasing rent to evicting tenants. The following steps will help you understand and prepare for the responsibilities of being a landlord.

### ADU PROJECT TIMELINE

Most ADU projects take 12-18 months to complete, but some extend to 24 months or more.





## WHAT IS INVOLVED IN BEING A LANDLORD?



### COMPLETE PRELIMINARY STEPS

Prepare to rent your ADU by confirming your homeowners insurance is set up adequately, setting up utilities, and developing a plan to handle the finances.

You'll also need to confirm your ADU's address and what you'll need for mail service. Generally, your ADU is assigned a new address during the permitting process (but you can always check in with staff if you're unsure).



**UNDERSTAND RENTAL LAWS** You will need to understand all the laws related to being a landlord, especially around

discrimination. For an overview of California laws, review [California Tenants: A Guide to Residential Tenants' and Landlords' Rights and Responsibilities](#), published by the California Department of Consumer Affairs.

Also talk to staff about any local regulations that might apply.



### EXERCISES

SCAN QR CODE FOR EXERCISES

- **IDENTIFYING WHAT YOU WANT IN A LEASE** Plan important decisions about your lease terms.



**SET THE RENT** Maximizing the rent is often not the only consideration – setting a fair rent a bit under market rate will help you attract and keep good tenants. **Consider pricing your ADU so that it is affordable for the local workforce and families who may not be able to afford high rents.** Housing is considered affordable if a household is paying less than one third of their income on their rent.

Many homeowners are motivated to rent their ADU affordably to community members because they serve essential roles in our neighborhoods and often have difficulty finding housing that meets their needs. If you financed your construction with a loan, consider the loan length, interest rate, and any reserve funds you have as well.



**WRITE YOUR LEASE** You will need to create a lease (or rental agreement if renting month-to-month) for both you

and the tenant to sign. This agreement should clearly identify all the expectations for you and your future tenant. Even if you are renting to a friend or family member, creating an agreement is always a good idea to avoid possible confusion or conflict. Sample agreements can be found online.

Make sure your lease or rental agreement clearly identifies all the expectations for you and your future tenant.

**SEE ALL URLS in the Directory (final pages).**



**FIND A TENANT** Research how to successfully advertise your ADU and select a good tenant. Along with work of mouth or posting your rental online, you can also contact nearby schools, faith communities, or other similar locations to see if any teachers, staff, or community members are looking for housing.

Once you select a tenant, you should collect a security deposit and first month's rent when you sign the lease. Conducting a move-in inspection with your tenant is also a good idea.



**MANAGE YOUR RENTAL UNIT** Think about a long-term plan for the care and upkeep of your ADU, how to split shared responsibilities, and how to address any issues that might occur with your tenant.

- **Maintenance** According to state law, it is your responsibility as a landlord to maintain a “habitable” ADU. Regardless, it is best practice to keep your ADU well-maintained and to keep your tenant happy. Except in the case of an emergency, you will need to give your tenant(s) 24 hours’ notice before you or any maintenance people can enter.

- **Rent increases** Generally, if your tenant has signed a lease, you cannot increase the rent during the lease term. When the lease expires (or in month-to-month tenancies), you can increase the rent as you see fit. Beginning in January of 2020, the Tenant Protections Act now provides rent cap protections for qualified rental housing in California (see details in [California Tenants: A Guide to Residential Tenants’ and Landlords’ Rights and Responsibilities](#)<sup>↗</sup>).
- **Eviction** Hopefully you and your tenant(s) will not have problems, but if problems do arise that cannot be resolved, you will need to consider eviction. It’s recommended that you work with a lawyer if eviction is necessary. State law mandates a judicial eviction process, which is best handled by a lawyer.
- **Reporting Rent** Check with staff to see what requirements may exist for reporting rent for your ADU.

<sup>↗</sup> **SEE ALL URLS in the Directory (final pages).**

# Shruti LIVERMORE

## Space for business and family

We really wanted our kids to grow up in a diverse environment, so our family moved from upstate New York to Livermore in 2017. We love the rolling hillsides and scenic beauty of the area and it's been easy to make friends. I love working with children, and also wanted the flexibility of working and living in the same space, so I decided to open an in-home preschool.

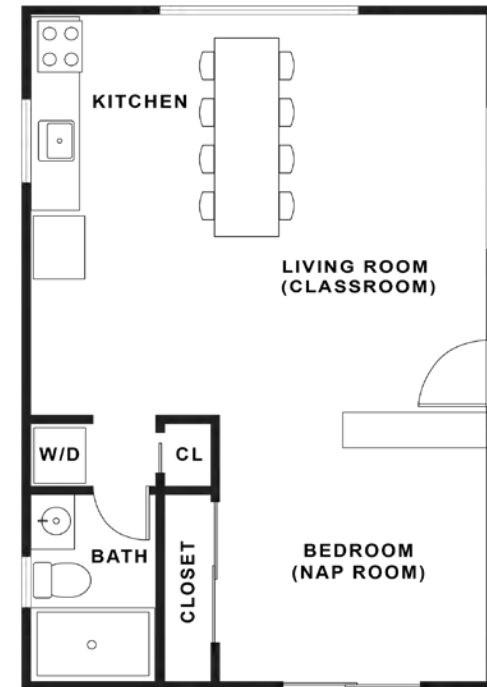
With our home business and growing family in the same space, we didn't have much privacy. Originally the preschool was in our house and we would spend hours every Friday moving daycare supplies to the garage to try to create a sense of normalcy on the weekends. With everyone at home during the pandemic, it was clear we needed more space. It was stressful and just becoming too much to manage.

A neighbor suggested building an ADU. We were intrigued and at first thought of building it for our parents who live overseas. Instead, we realized that an ADU would be the perfect solution for our preschool. We had a great working relationship with our contractor who was recommended by our same neighbor. He was practical and helped us navigate the building process and make smart choices.

Our ADU has been great for both my family and my business. We have more space and privacy and it has given the preschool a more professional atmosphere. With the separate entrance for the ADU, parents no longer need to come through the main house when dropping off or picking up their children, and I've finally found the perfect balance of living and working on one property that I was looking for all along.

“I’ve finally found the perfect balance of living and working on one property.”

<b>TYPE/LAYOUT</b>	Detached 1-bedroom
<b>PRICE</b>	\$100,000
<b>SIZE</b>	600 square feet



# Glossary

## PLANNING AND ZONING TERMS

**ASSESSOR'S PARCEL NUMBER (APN)** A unique number assigned to every site or lot in CA.

**BUILDING CODE** State-established rules ensuring buildings are built safely, including plumbing, electrical, etc. Cities often amend State code.

**DEED RESTRICTIONS** Conditions or rules that are added to a deed for a house.

**LOT COVERAGE** The area of a property that can have buildings on it in relation to total lot area, usually expressed as a percentage. Zoning code specifies lot coverage for your lot.

**LOT SIZE** total square footage of your property.

**MIXED-USE ZONING** allows multiple uses on a property, such as commercial on the first floor of a building and residential above.

**OWNER OCCUPANCY** A requirement that homeowners live on the property (this currently applies to JADUs and not ADUs).

**SETBACKS** The minimum distance a building can be from front, side, or back property lines. A 4' side setback means any building must be at least 4' from the property side.

**SINGLE-FAMILY / MULTIFAMILY** Single-family zoning means one home on a property. Multifamily zoning means more than one home (e.g., apartments).

**ZONING/ZONING CODE** Local rules about what can be built on a site, including how tall buildings can be, where they can be on a lot, etc. All lots are assigned a zone, and each zone has different regulations.

## DESIGN DEFINITIONS

**ARCHITECT** A design professional licensed by the state. Architects are trained in design and construction management.

**CONCEPTUAL DRAWINGS/SCHEMATICS** Initial drawings of your site and proposed structure, including floorplan and other structures and outside features (e.g., trees).

**CONSTRUCTION DRAWINGS** Detailed drawings including architectural and mechanical systems, with details needed for construction.

**DESIGN/BUILD COMPANY** Designs your ADU, manages the process, and builds it. Most often run by a licensed contractor who has designers or architects and builders on staff.

**DESIGNER** A professional who either has architectural training but is not licensed, is self-taught, or falls somewhere in between.

**DRAFTER** Someone who does architectural drawings.

**ELEVATION DRAWING** A drawing that shows a straight-on view, usually of an exterior wall.

**INSPECTIONS** A visit from trained professionals to ensure your structure is being built according to your permit application.

**REFINED DRAWINGS** Refined drawings of your site and proposed structure, including doors, windows, fixtures, and other detailed features.

**SURVEY** A professional examination/drawing of your property, including boundaries. This is not always required for ADUs but may be the only way to officially confirm your property boundaries.

**SEE ADU 101 FOR DEFINITIONS OF ADU, JADU, AND VARIOUS TYPES OF ADUS.**

## PERMITS

**BUILDING PERMIT** Officially states that your project meets code and construction can start.

**PLAN CHECK** Multiple departments reviewing your plans for compliance and flagging issues.

**PLANNING PERMIT** Officially states your project meets zoning, land use, and planning rules.

**PUBLIC HEARINGS** A public meeting where elected officials and the public can comment on a proposed project; uncommon for ADUs.

## FEES

**BUILDING PERMIT FEES** cover the costs of processing and inspections. These fees can vary and are often a few thousand dollars.

**DEED RESTRICTION FILING FEES** cover County recording of your deed restriction.

**HARD COSTS** The direct costs of construction.

**IMPACT FEES** support area infrastructure and services. Often the largest fees for ADUs, but cannot be charged for ADUs under 750 SF.

**PLANNING PERMIT FEES** cover Planning Department review of your project.

**SCHOOL DISTRICT FEES** support local schools through a per square foot development fee. Cannot be charged for ADUs under 500 SF.

**SOFT COSTS** Non-construction costs: design services, permitting fees, and others.

**UTILITY FEES** vary by the size and location of your ADU. Existing buildings do not require water fees and fees for new buildings must be in proportion to the size of the ADU.

# Contact Directory

## ALAMEDA COUNTY DEPARTMENTS

**PERMIT CENTER** 8:30 am – 4:30 pm Mon–Thu  
399 Elmhurst Str., Ste. 141, Hayward, CA 94544

510-670-5400, [planninginfo@acgov.org](mailto:planninginfo@acgov.org)  
[permit.acgov.org/cda/planning](http://permit.acgov.org/cda/planning)

**COUNTY PERMIT PORTAL** Apply for permits and request inspections. [permit.acgov.org/Default.aspx](http://permit.acgov.org/Default.aspx)

**INSPECTION REQUESTS** [permit.acgov.org/Default.aspx](http://permit.acgov.org/Default.aspx)

**HOUSING AND COMMUNITY DEVELOPMENT DEPT.**  
224 W Winton Ave., Room 108, Hayward, CA 94544

510-670-5404, [hcdhomeownership@acgov.org](mailto:hcdhomeownership@acgov.org)  
[acgov.org/cda/hcd](http://acgov.org/cda/hcd)

**COUNTY DEPT. OF ENVIRONMENTAL HEALTH** Info about septic systems. [deh.acgov.org/landwater/owts.page?](http://deh.acgov.org/landwater/owts.page?)

**COUNTY ZONING MAP** Info about your property including approximate lot size, zoning district, and more. [acpwa.maps.arcgis.com/apps/View/index.html?appid=4a648cb409d744b8a4f645e6e35fe773](http://acpwa.maps.arcgis.com/apps/View/index.html?appid=4a648cb409d744b8a4f645e6e35fe773)

**ASSESSOR'S OFFICE** 510-272-3787, [acassessor.org](http://acassessor.org)  
[AssessorWebResponse@acgov.org](mailto:AssessorWebResponse@acgov.org)

**PARCEL VIEWER** <https://www.acassessor.org/homeowners/assessment-resources/parcel-viewer>

**RECORDER-CLERK** Records (files) your deed restriction.  
510-272-6362

**Oakland Office** 1106 Madison St., Oakland, CA 64607

**Dublin Office** 7600 Dublin Blvd., Ste. 160, Dublin, CA 94568

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## HELLO HOUSING - HELLOADU

Technical Assistance Program [helloadu.org](http://helloadu.org),  
[helloadu@hellohousing.org](mailto:helloadu@hellohousing.org)

56 Directory

## CITY CONTACTS

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**CITY OF ALAMEDA PERMIT CENTER**  
City Hall Ground Floor, 2263 Santa Clara Ave., Room 190, Alameda, CA 94501

510-747-6800

[alamedaca.gov/Departments/Planning-Building-and-Transportation](http://alamedaca.gov/Departments/Planning-Building-and-Transportation)

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**ALBANY COMMUNITY DEVELOPMENT: PLANNING DIVISION**

1000 San Pablo Ave., Albany, CA 94706

510-528-5761, [planning@albanyca.org](mailto:planning@albanyca.org)

[albanyca.org/departments/planning-zoning](http://albanyca.org/departments/planning-zoning)

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**BERKELEY CONSTRUCTION & DEVELOPMENT DEPT.** 1947 Center St., 3rd Floor, Berkeley, CA 94704

510-981-2489

[berkeleyca.gov/construction-development](http://berkeleyca.gov/construction-development)

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**DUBLIN COMMUNITY DEVELOPMENT: PLANNING DIVISION**

100 Civic Plaza, Dublin, CA 94568

925-833-6610

[planningpermits@dublin.ca.gov](mailto:planningpermits@dublin.ca.gov)

[dublin.ca.gov/116/Planning](http://dublin.ca.gov/116/Planning)

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**EMERYVILLE COMMUNITY DEVELOPMENT: PLANNING DIVISION**  
1333 Park Ave., Emeryville, CA 94608

510-596-4362, [planning\\_division@ci.emeryville.ca.us](mailto:planning_division@ci.emeryville.ca.us)

[ci.emeryville.ca.us/305/Planning-Division](http://ci.emeryville.ca.us/305/Planning-Division)

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**FREMONT PLANNING, BUILDING, AND PERMIT SERVICES**

39550 Liberty St., Fremont, CA 94538

510-494-4455, [planinfo@fremont.gov](mailto:planinfo@fremont.gov)

[fremont.gov/government/departments/community-development/planning-building-permit-services](http://fremont.gov/government/departments/community-development/planning-building-permit-services)

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**HAYWARD PLANNING DIVISION**

City Hall, 777 B St., Hayward, CA 94541

510-583-4216, [planning.division@hayward-ca.gov](mailto:planning.division@hayward-ca.gov)

[hayward-ca.gov/your-government/departments/planning-division](http://hayward-ca.gov/your-government/departments/planning-division)

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**LIVERMORE PLANNING DEPARTMENT**

1052 S Livermore Ave., Livermore, CA

925-960-4410, [permitcenter@livermoreca.gov](mailto:permitcenter@livermoreca.gov) or [planning@livermoreca.gov](mailto:planning@livermoreca.gov)

[livermoreca.gov/departments/community-development/planning](http://livermoreca.gov/departments/community-development/planning)



# Contact Directory

## CITY CONTACTS

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### NEWARK COMMUNITY DEVELOPMENT: PLANNING DIVISION

37101 Newark Blvd., Newark, CA 94560

510-578-4330, [planning@newark.org](mailto:planning@newark.org)

[newark.org/departments/community-development/planning-division](http://newark.org/departments/community-development/planning-division)

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### OAKLAND PLANNING & BUILDING DEPARTMENT

250 Frank H. Ogawa Plaza, Oakland, CA 94612

510-238-3911, [OakPlanCounter@oaklandca.gov](mailto:OakPlanCounter@oaklandca.gov)

[oaklandca.gov/departments/planning-and-building](http://oaklandca.gov/departments/planning-and-building)

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### PIEDMONT PLANNING & BUILDING DEPARTMENT

120 Vista Ave., Piedmont, CA 94611

510-420-3050, [ondutyplanner@piedmont.ca.gov](mailto:ondutyplanner@piedmont.ca.gov)

[piedmont.ca.gov/services\\_departments/planning\\_building](http://piedmont.ca.gov/services_departments/planning_building)

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### SAN LEANDRO COMMUNITY DEVELOPMENT: PLANNING DIVISION

835 E. 4th St., San Leandro, CA 94577

510-577-3325, [Planner@sanleandro.org](mailto:Planner@sanleandro.org)

[sanleandro.org/322/Planning](http://sanleandro.org/322/Planning)

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### UNION CITY ECONOMIC & COMMUNITY DEVELOPMENT: PLANNING DIVISION

34009 Alvarado-Niles Rd., Union City, CA 94587

510-675-5379, [planning@unioncity.org](mailto:planning@unioncity.org)

[unioncity.org/208/Planning](http://unioncity.org/208/Planning)

## UTILITIES

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### ELECTRICITY & GAS

**PG&E** Electricity and gas services.

1-800-743-5000, [https://www.pge.com/en\\_US/residential/customer-service/home-services/start-or-stop-service/start-or-stop-your-pge-residential-service.page?](https://www.pge.com/en_US/residential/customer-service/home-services/start-or-stop-service/start-or-stop-your-pge-residential-service.page?)

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### UTILITIES: WATER & SEWER

**ALAMEDA COUNTY WATER SERVICES** Water and sewer services, including an estimation of fees. 510-668-4200, [acwd.org/117/Starting-Stopping-Service](http://acwd.org/117/Starting-Stopping-Service)

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### UTILITIES: TRASH & RECYCLING

**WASTE MANAGEMENT** Most of Alameda County contracts with WM for trash and recycling services. 510-613-8710, [wm.com/us/en/home/residential-waste-recycling-pickup](http://wm.com/us/en/home/residential-waste-recycling-pickup)

**ALAMEDA COUNTY INDUSTRIES** The cities of Alameda and San Leandro and the Castro Valley area contract with ACI for trash and recycling services. 510-357-7282 (San Leandro) or 510-483-1400 (Alameda and Castro Valley). [alamedacountyindustries.com](http://alamedacountyindustries.com)

# ADU Resources

## FINDING CONTRACTORS & DESIGNERS

**AMERICAN INSTITUTE OF ARCHITECTS, EAST BAY** Directory of local designers. [aiaeb.org/aiaeb-member-directory](http://aiaeb.org/aiaeb-member-directory)

**CONTRACTORS' STATE LICENSE BOARD** Finding a qualified contractor and verifying licenses. 800-321-2752, [cslb.ca.gov/consumers](http://cslb.ca.gov/consumers)

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## FINANCE RESOURCES

**ADU CALCULATOR** Estimate ADU costs, fees, and income [adu.acgov.org/calculator](http://adu.acgov.org/calculator)

**CASITA COALITION ADU FINANCE GUIDE** Loan types and financing options. [casitacoalition.org/guidebooks-for-homeowners](http://casitacoalition.org/guidebooks-for-homeowners)

**CAL HFA ADU GRANTS** Low- and moderate-income ADU financing. [calhfa.ca.gov/adu](http://calhfa.ca.gov/adu)

**CA ASSOC. OF MORTGAGE BROKERS** Find a loan provider [californiamortgageassociation.org](http://californiamortgageassociation.org)

**CA DEPTS. OF REAL ESTATE AND CORP.** Verify broker licenses [dre.ca.gov/PublicASP/pplinfo.asp](http://dre.ca.gov/PublicASP/pplinfo.asp)

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## RESOURCES FOR NEW LANDLORDS

**CALIFORNIA TENANTS: A GUIDE TO RESIDENTIAL TENANTS' AND LANDLORDS' RIGHTS AND RESPONSIBILITIES** A State primer for landlords and tenants [courts.ca.gov/documents/California-Tenants-Guide.pdf](http://courts.ca.gov/documents/California-Tenants-Guide.pdf)

**RENTPREP CALIFORNIA LANDLORD RESOURCES** Laws, rules, rights, and responsibilities. [rentprep.com/resources/california](http://rentprep.com/resources/california)

## Photo Sources

**ABODU** Prefab ADUs, [abodu.com](http://abodu.com)

**ADU MARIN** ADU resources, [adumarin.org](http://adumarin.org)

**BLOKABLE** Modular homes, [blokable.com](http://blokable.com)

**BUILDING AN ADU** ADU resources, [buildinganadu.com](http://buildinganadu.com)

**BUNCH DESIGN** Designers, [bunchdesign.net](http://bunchdesign.net)

**CARI DESIGNS** Architect, [cari-designs.com](http://cari-designs.com)

**HUMBOLDT ADU** ADU resources, [humboldtadu.org](http://humboldtadu.org)

**MCDUNN ADUS** ADU builder, [mcdunnadus.com](http://mcdunnadus.com)

**MIGHTY BUILDINGS** Prefab ADUs, [mightybuildings.com](http://mightybuildings.com)

**NAPA SONOMA ADU** ADU resources, [napasonomaadu.org](http://napasonomaadu.org)

**NEW AVENUE HOMES** Design/Build, [newavenuehomes.com](http://newavenuehomes.com)

**PROPEL STUDIO ARCHITECTURE** Architect, [propelstudio.com](http://propelstudio.com)

**SAN MATEO COUNTY SECOND UNIT CENTER** ADU resources, [secondunitcentersmc.org](http://secondunitcentersmc.org)

**SMALLWORKS DESIGN/BUILD**, [smallworks.ca](http://smallworks.ca)

**TIMBRE ARCHITECTURE DESIGN**, Architects [timbre-architecture.com](http://timbre-architecture.com)

**UPLAND ADU** ADU resources, [uplandadu.org](http://uplandadu.org)

**VALLEY HOME DEVELOPMENT** Design/Build, [valleyhomedevlopment.com](http://valleyhomedevlopment.com)

**VILLA HOMES** Design/Build, [villahomes.com](http://villahomes.com)

# URL Directory

## ADU 101

**Can I Build tool** [adu.acgov.org/build](http://adu.acgov.org/build)

**ADU website** [adu.acgov.org](http://adu.acgov.org)

Process-At-A-Glance

**ADU website** [adu.acgov.org](http://adu.acgov.org)

**Can I Build tool** [adu.acgov.org/build](http://adu.acgov.org/build)

**Exercises** [adu.acgov.org/guidebook](http://adu.acgov.org/guidebook)

**ADU Calculator** [adu.acgov.org/calculator](http://adu.acgov.org/calculator)

**Local ADU Rules** [adu.acgov.org/rules](http://adu.acgov.org/rules)

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## 1 GETTING STARTED

**Oakland Pre-Approved Plans** [oaklandca.gov/services/apply-for-adu-with-pre-approved-plans](http://oaklandca.gov/services/apply-for-adu-with-pre-approved-plans)

**Fremont's Preapproved Plans** [fremont.gov/government/departments/community-development/planning-building-permit-services/accessory-dwelling-units-adus/preapproved-accessory-dwelling-units-adus](http://fremont.gov/government/departments/community-development/planning-building-permit-services/accessory-dwelling-units-adus/preapproved-accessory-dwelling-units-adus)

**Spotlights** [adu.acgov.org/stories](http://adu.acgov.org/stories)

**Floorplans** [adu.acgov.org/floorplans](http://adu.acgov.org/floorplans)

**ADU Calculator** [adu.acgov.org/calculator](http://adu.acgov.org/calculator)

**PG&E's process** [pge.com/en\\_US/residential/customer-service/home-services/renovating-and-building/understanding-the-application-process/understanding-the-application-process.page](http://pge.com/en_US/residential/customer-service/home-services/renovating-and-building/understanding-the-application-process/understanding-the-application-process.page)

**Alameda Environmental Health** [deh.acgov.org/landwater/owts.page?](http://deh.acgov.org/landwater/owts.page?)

**Alameda Wildfire Map** [lhmp.acgov.org/map.html?mapUrl=wildfire](http://lhmp.acgov.org/map.html?mapUrl=wildfire)

## 2 LEARNING THE RULES

**Local ADU rules** [adu.acgov.org/rules](http://adu.acgov.org/rules)

**County Assessor's Parcel Viewer** [acassessor.org/homeowners/assessment-resources/parcel-viewer](http://acassessor.org/homeowners/assessment-resources/parcel-viewer)

**Can I Build tool** [adu.acgov.org/build](http://adu.acgov.org/build)

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## 3 BUDGET & FINANCE

**ADU Calculator** [adu.acgov.org/calculator](http://adu.acgov.org/calculator)

**Cal HFA website** [calhfa.ca.gov/adu](http://calhfa.ca.gov/adu)

**Casita Coalition Finance** [casitacoalition.org/guidebooks-for-homeowners](http://casitacoalition.org/guidebooks-for-homeowners)

**CA Association of Mortgage Brokers** [californiamortgageassociation.org](http://californiamortgageassociation.org)

**CA Depts of Real Estate and Corporations** [californiamortgageassociation.org](http://californiamortgageassociation.org)

**County Assessor's Office** [acassessor.org/about-us/contact-us](http://acassessor.org/about-us/contact-us)

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## 4 DESIGN

**Oakland and Fremont Plans** (see 1 Getting Started)

**ADU Stories** [adu.acgov.org/stories](http://adu.acgov.org/stories)

**Casita Coalition** [casitacoalition.org](http://casitacoalition.org)

**AIA East Bay** [aiaeb.org/aiaeb-member-directory](http://aiaeb.org/aiaeb-member-directory)

**Local ADU Rules** [adu.acgov.org/rules](http://adu.acgov.org/rules)

**PG&E process** (see 1 Getting Started)

**PG&E Building and Renovation** [pge.com/en\\_US/small-medium-business/building-and-property/building-and-maintenance/building-and-renovation.page](http://pge.com/en_US/small-medium-business/building-and-property/building-and-maintenance/building-and-renovation.page)

**Floorplans inspiration** [adu.acgov.org/floorplans](http://adu.acgov.org/floorplans)

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## 5 PERMITTING

**ADU Calculator** [adu.acgov.org/calculator](http://adu.acgov.org/calculator)

**PG&E Project Costs page** [pge.com/mybusiness/customerservice/otherrequests/newconstruction](http://pge.com/mybusiness/customerservice/otherrequests/newconstruction)

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## STORY: CAT

**Much Joy Bakehouse** [instagram.com/muchjoybakehouse](http://instagram.com/muchjoybakehouse)

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## 6 CONSTRUCTION

**CA Department of Consumer Affairs/Contractors State License Board** [cslb.ca.gov/consumers](http://cslb.ca.gov/consumers)

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## STORY: ANIKA & MIKE

**Brick by Brick Toys** [bxbtoys.com/about](http://bxbtoys.com/about)

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## MOVE-IN/RENTING

**California Tenants Guide** [courts.ca.gov/documents/California-Tenants-Guide.pdf](http://courts.ca.gov/documents/California-Tenants-Guide.pdf)