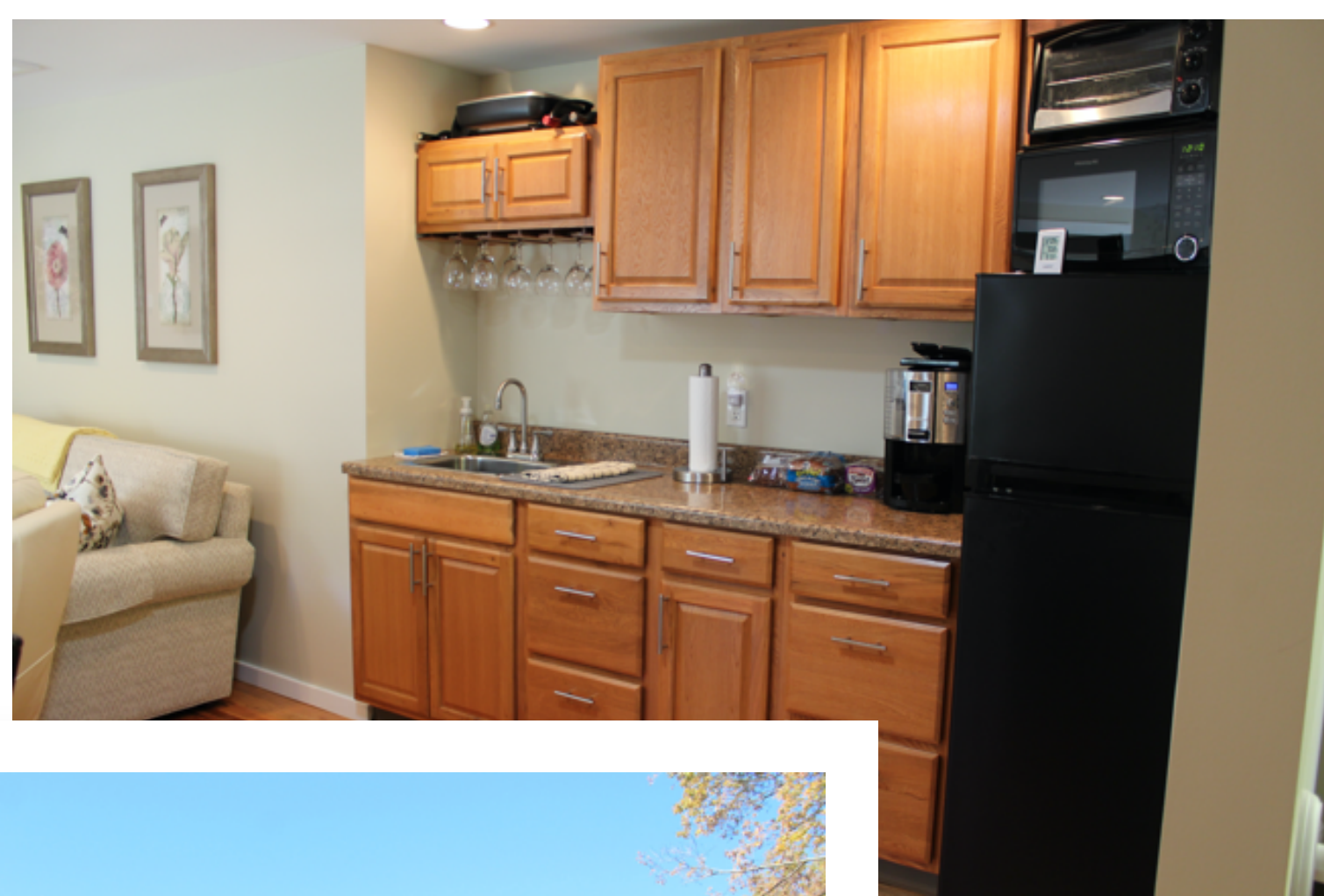
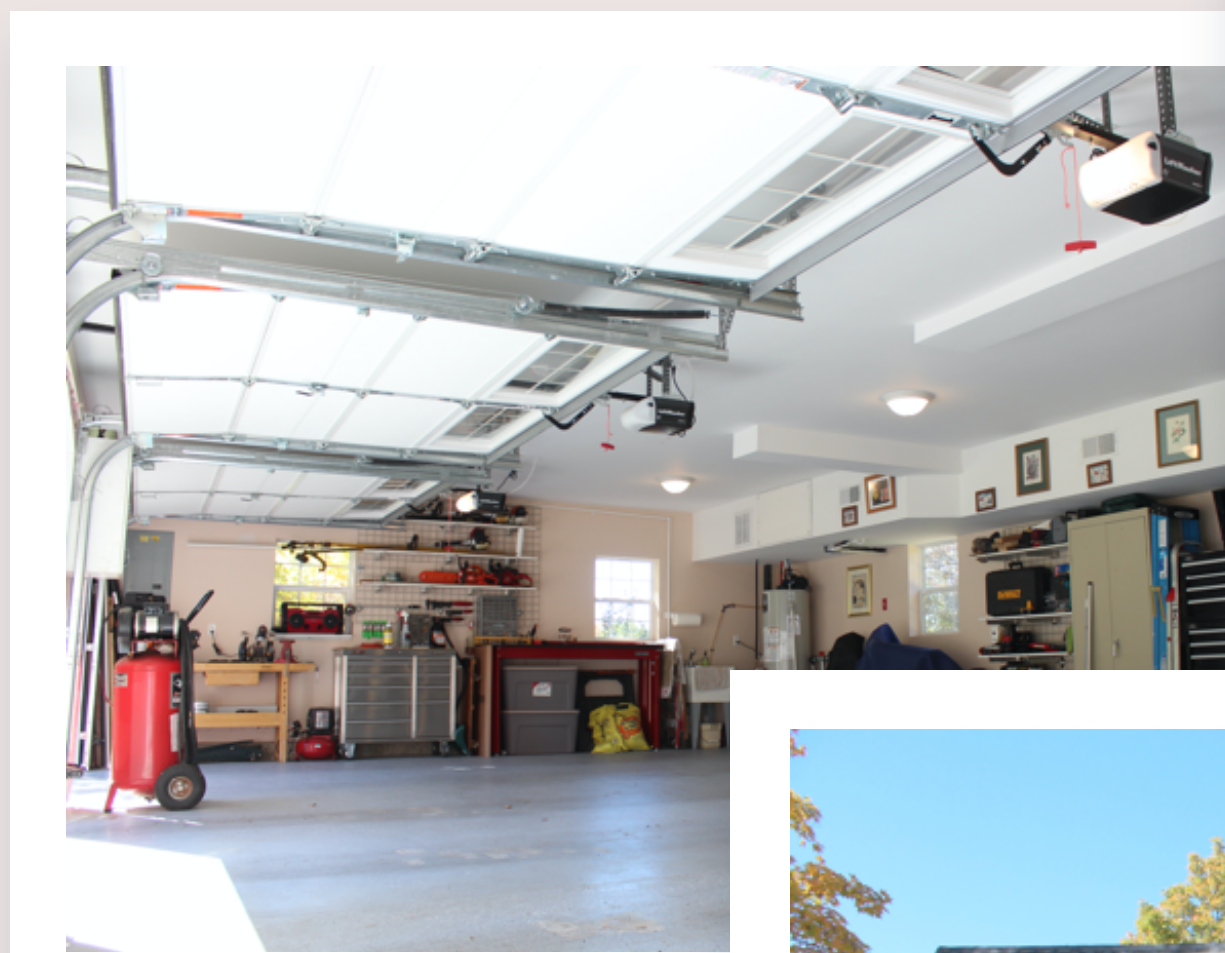


The **Ultimate Guide** to ADUs in California



Backyard Unlimited ADU Guide REV 0.5

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Background: What is an ADU?

An *ADU*ⁱ is an abbreviation for “Accessory Dwelling Unit”. There are a few different types of ADUs out there, but we would like to focus on *Detached ADUs*ⁱⁱ, as these are the building type that we specialize in.

ADUs are one of the fastest growing forms of housing in California. They are most commonly built on single family residential lots, where many want to live, but where smaller more affordable housing is hard to find. ADUs are usually limited to 1200 square feet, but on average are around 750 square feet. ADUs are legally rentable, have their own address, and can have separate utility metering if desired.

Specific requirements of an ADU

- Be at least the size of an efficiency unit (at least 150 sq. ft. *livable space*ⁱⁱⁱ plus a bathroom)
- Contain a *Kitchen*
- Contain a *Bathroom*
- Built on a permanent foundation
- Can turn on/off the ADU utilities without entering the primary unit



VS.



Differences between “she-sheds”, “man-caves”, “pool houses” etc. and an ADU

After reading the requirements of an ADU, you may be asking what the difference is between an ADU, and the various other finished buildings one may have in their backyard. At the end of the day it comes down to two things – does it have a kitchen, and will you sleep in it. In California, if you said “yes” to either of these two questions, it will inevitably be considered formal livable space, and will be considered an ADU.

She-sheds, man-caves, pool houses, backyard offices, and all these similar structures fall under the category of *Accessory Structures*^{iv}. They may require a permit to build (no permit if under 120 sq. ft. and no utilities), but because they are not meant to be slept in, and do not contain a kitchen, they are not considered living space.

Livable space carries a lot of legal weight – for instance:

- It is now an area that gets covered under homeowner’s insurance
- It officially adds square footage (and bedrooms/bathrooms) to the county record of your parcel
- Can legally be rented out
- In the case of an ADU, will receive its own address

What's the hype?

CA affordable housing crisis

California home values remain the highest in the nation, and California renters pay 43 percent above the nationwide median, leading to immense strain on low- to moderate-income households. The homelessness crisis is evident on the streets of every city, and the state's homeless residents represent a quarter of the national total¹. Yet homebuilding in California has averaged less than 100,000 new units per year, much slower than in other states².



New CA state ADU laws passed in 2020³

2020 has been a big year for ADUs and other types of more affordable housing. Many advocacy groups have been pushing for deregulation for a while now, and in 2020 a few crucial laws got passed. Below are the most relevant ones to ADUs.

AB 68 (limits permit review time)^v

SB 13 (allows ADUs to be built on rental properties)^{vi}

AB 670 (restricts HOAs from limiting ADU construction)^{vii}

AB 1560 (helps avoid additional parking requirement)^{viii}

These laws are all intended to remove obstacles to the ADU development process and add affordable housing throughout California. Now is the time to act, while the laws are in place. Once your ADU is built, you will be “grandfathered-in” to the laws that applied during construction.

¹ <https://www.ppic.org/blog/a-snapshot-of-homelessness-in-california/>

² <https://calmatters.org/housing/2019/09/newsom-california-housing-done-not-done/>

³ <https://www.hklaw.com/en/insights/publications/2019/10/californias-2020-housing-laws-what-you-need-to-know>



Motivations for building an ADU⁴

ADUs have gained popularity because of how versatile they are. Below are a few common reasons why people decide to build an ADU.



Housing for families

ADUs are an excellent way to keep family close. We have found this to be the most common reason people are seeking to build an ADU.

Elderly parents

As parents and in-laws age, they often start requiring a higher level of support and assistance. Assisted living facilities are one option, but these are usually awfully expensive and may not be the environment your loved one is looking for.

An alternative is to build an ADU for your aging parent. First, you will work with your family member to design an ADU that meets their desires and care needs. Typically, clients will utilize financing from their family member's existing assets (HELOC, sale of house, reverse mortgage) to help fund the ADU build. Once the ADU is built, your family members can move in and start enjoying their brand-new living space, designed, and built just for them.

This method allows families to stay close and be taken care of if needed, while saving a considerable amount of money and maintaining their independence.

⁴ <https://www.backyardunlimited.com/accessory-dwelling-units/benefits/>

First step for young adults

Heading out into the world for the first time as an adult on your own can be a hard time. Many young adults are stuck between wanting independence and needing financial and other assistance from parents while they get on their feet.

An ADU solves both problems simultaneously. It allows young adults to learn the basics of maintaining a home and being responsible for household chores expenses. At the same time, they are close enough for parents to lend a helping hand when needed.

**Rental**

ADUs make great financial sense. Some opt to build an ADU with a privacy fence on their property, giving both the ADU and primary house a sense of privacy and independence. The ADU is then rented out long-term (greater than 30 days) for rental income.

Others end up moving into their freshly built ADU and renting their primary residence long-term at market rates.

Both options make great financial sense.

NOTE: Most localities prohibit ADUs from being rented out short-term (< 30 days), and from posting them on short-term rental sites such as Airbnb.



Investment

The CA laws passed in 2020 were huge for investors. Up until 2020, ADUs were effectively “off limits” to investors because of the owner-occupied requirement. The floodgates have been open, and many investors are starting to see the potential of building an ADU as an additional rental income stream.

Appraisals

Traditionally, ADUs have been undervalued in the appraisal process, as they relate to their rental income potential. With ADU deregulation and increasing popularity, appraisers are starting to view them differently, and attributing more value to them. This means a strategy of funding the construction with a HELOC-to-Refinance or construction loan is reality.

Rent control considerations

Many developed cities have implemented rent control ordinances to keep rent affordable for low income families. Part of your initial feasibility search should include a call to the local city housing authority to determine if your new ADU will be governed by rent control.

Other ADU benefits

Reduce infrastructure impact on cities – ADUs use existing roads, utilities, and land without a need for cities to begin expensive infrastructure expansion projects.⁵

Good for the environment – ADUs tend to be smaller than comparable rental units. This means they need less energy to heat and cool. They take less material to build, and require less time, energy, and materials to clean and maintain. When talking about the environment, less is more.

Keep families close together – multigenerational households help families find family-based options for child-care and elder care previously unavailable.

⁵ Peterson, Kol. *Backdoor Revolution: the Definitive Guide to ADU Development*. Accessory Dwelling Strategies, 2018.



Can I build one? Codes, Zoning, and other considerations

Due to recent deregulation and CA state law changes, most single-family lots are eligible to build an ADU. Below are the state mandated code and zoning requirements as of Jan 1st, 2020. These are the most restrictive guidelines. Local cities and counties may choose to make the regulations less restrictive but cannot make them more restrictive.

Setbacks, size, and height requirements⁶

- Interior side yard setback (not bordering a street): 4 ft.
- Exterior side yard setback (bordered by street): Same as single family zoning in the city/county.
- Rear yard setback (<16 ft. high): 4 ft.
- Rear yard setback (>16 ft. high): 10 ft.
- Front yard setback: Same as single family zoning in the city/county.
- Minimum distance from existing primary residence: 10 ft.
- Maximum height (single-story): 16 ft.
- Maximum height (two-story): Same as single family zoning in the city/county.
- Minimum livable space: 150-800 sq. ft. depending on city/county
- Maximum livable space (0-1 bedroom): 850 sq. ft.
- Maximum livable space (> 1 bedroom) :1000-1200 sq. ft depending on city/county
- Maximum non-habitable space (garage etc.): 50% of livable space

HINT: ADU's under 750 sq. ft. now pay \$0 impact fees (traffic fee, public service fee, open space fee) which are usually required for new property development.

Lot size and layout

Lot size and layout effect the practicality of and ADU. While most lots will meet the legal zoning requirements to build an ADU, certain attributes make an ADU more attractive on some lots, and less attractive on others.

⁶ <https://youtu.be/n6q8evPinG0>

Rear alley lot

In Vancouver, ADUs on these types of lots are so popular, that they have their own name: Laneway houses. The name is derived from Canadian street naming standards of “Avenues” (we would consider these streets) and “Lanes” (we would consider these alleys). These houses are built exclusively on the “Lane” side of an existing lot, creating an ADU with dedicated private access and a private yard.

This is the ideal case for building an ADU. The main benefit you gain with this type of lot is the option for a truly dedicated and private entrance, including private front and back yards if desired. You can essentially build a stand-alone single-family home, except the lot cannot legally be split. This is ideal for a rental, as you will not have to interact with renters or have them walk into your backyard if you don't want.

Corner lot

Corner lots are a great option for ADUs as well. These lots allow you to use the side street as a dedicated entrance to the ADU, remarkably similar to an alley.

Infill lot

Infill lots work great for ADUs occupied by friends and family, creating a compound type of feel. A dedicated pedestrian pathway to the ADU is required and is usually on the side yard. Wider side yards help to create a feeling of exclusivity and independence for the ADU habitant.

Infill lots can also work well for renters, but privacy can become an issue. Wide lots help here. The goal when designing a rental ADU on this type of lot is to create a dedicated space for the ADU habitant. You will also want to keep in mind window locations of the primary dwelling, to increase the privacy of the primary dwelling.

Pedestrian pathway

Minimum pedestrian pathway is 3' wide by 7' tall.⁷

Possible Easements⁸

An *easement*^{ix} is a right granted to someone other than the property owner, to access said property. The type of easement that can sometimes cause an issue is a Utility easement. This easement is typically granted to utility companies to run power and cable lines on a property. It is particularly common in rural towns or newly developed cities that are tying into existing power lines. They usually show up on rear lot lines; you will want to know if one exists prior to building.

Utility connections

Localities are responsible for determining whether ADUs can share utility services with the primary unit, or if they require their own dedicated connection. From our experience, most localities permit tapping into existing utility services of the primary unit.

When new utility connections are made, it is usually at the request of the owner for ease of utility metering (in the case of an ADU as a rental). Keep in mind utility metering can also be accomplished by installing electrical, gas and water submeters, which is usually a cheaper option than new utility services.

⁷ <https://cdn2.hubspot.net/hubfs/41216/ADU%20Guide%20Los%20Angeles%202020%20Modative%20V3.pdf>

⁸ <https://www.realtor.com/news/real-estate-news/what-you-need-to-know-about-easements/>

Sewer

The most expensive and troublesome utility is usually sewer connection. Newer systems with existing clean-outs and exterior piping really help the process. Old systems with no clean-outs can add time and expense to a project.

Electric

The next utility that sometimes causes problems is electrical. The best case is to have an existing high-capacity electric panel that will support a sub-panel large enough to power the whole ADU.

The next-best case would be having to replace your existing panel for a higher capacity one and using that to power your ADU sub-panel. Some PG&E coordination will now be involved.

The hardest install would be to add a new, metered PG&E panel for the ADU. This will be similar in cost to installing a larger primary panel, but will require much more coordination with PG&E.

Water & Gas

Water and gas connections are straight-forward. Even when new utility connections are required, there are few complications or price impacts.

Solar requirements

As of January 1st, 2020, solar back-feed systems are required on all new residential buildings built in California containing livable space. Some localities require only a “solar-ready” system, while others require a fully function system with panels and equipment.

Parking requirements

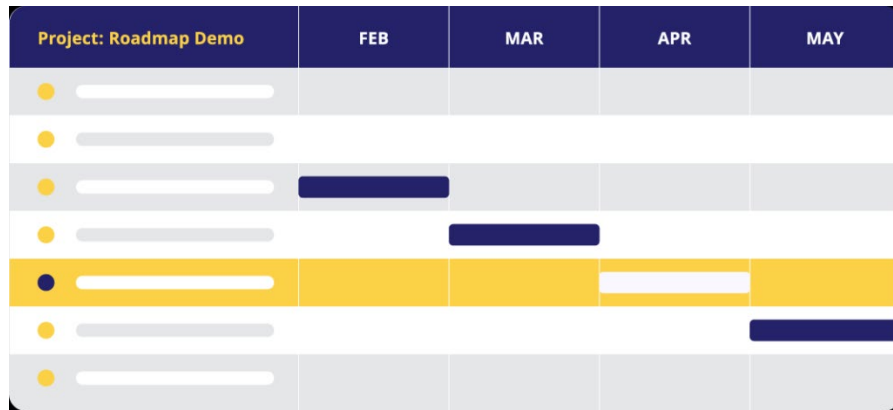
Each ADU is required to add (1) additional parking space, unless:

- Lot is within half mile walk of public transit
 - o Bus stop
 - o Train station
- A Car-share exists within a block
- Lot located in a historical district
- ADU is part of the existing structure (garage conversion etc.)
- A Parking permit required for on-street parking

If any of the above are the case, NO new parking space is required to be built.

Compact parking stall size: 7'-6" wide by 15' deep.

Standard parking stall size: 8'-8" wide by 18' deep.



General Timeline (~5-10 months)

One of the most common questions we get is how long the ADU design and construction process takes. In general, an ADU project can take anywhere from 5 to 10 months, depending on the size and complexity of your project.

Of course, there is a lot that can affect your ADU timeline, including weather, permits, and other unforeseen delays. See how our team works hard to minimize these delays and keep your project on schedule

Design and Pricing (~4-8 weeks)

Initial Consultation and Eligibility

The first step to building an ADU is researching your lot information. Here, you will get familiar with any zoning or code requirements specific to your city or county. You will need to know details about your lot zoning, lot size, utility connections, etc. These will give you a good baseline for where an ADU will make the most sense on your property, and what restrictions or hurdles may be present down the road.

General Details and Preliminary Quote/Budget

Once we determine that an ADU is allowable, we will work on basic design features with you. After this, we will have enough information to provide you a preliminary quote and budgetary info.

Complete 3D Model and Final Pricing

Next, you will work on the design of the ADU itself. Typically, this is done with the help of a drafter. You will be turning the rough idea of the ADU in your mind into a real 3D model, which will be the basis for detailed construction drawings. Some clients like to use our sample models as a starting place and modify them to their own liking. Other clients have a dream house in mind and may already have many detailed drawings of their own. Both ways are perfectly fine.

During this phase, we will be doing several things required to get an accurate cost for constructing your specific ADU. These include getting quotes from local subcontractors for specialty work like sewer tie-in and electric panel installation, getting an accurate estimate on permit fees that will be charged by your city/county, and getting quotes from our vendors for the specific materials included in your ADU.

We charge a \$500 drafting fee to design a complete 3D model of the ADU. This will help you bring your idea to life, while at the same time providing us with additional pricing information. From here, we have enough information to provide a final pricing and schedule, presented in a formal contract.

Engineering and Permit (~8-16 weeks)

Drafting and Engineering

You have an accurate 3D model of your ADU, including all the features you would like it to have. Now it is time to create a detailed set of construction drawings. In addition to drawings, you will need calculations from various engineers to certify the structure is built to all applicable construction codes. There are also requirements for utility connections, energy efficiency, a new CA solar panel mandate, and many other details that need to be included on the final set of drawings.

Permit Submittal

Once this detailed and engineered set of drawings is created, the city/county permitting process begins. Each city is different, and many have specific requirements for drawings, details, and engineering that differ from other localities.

The “plan-check” process starts by submitting these detailed drawings into the city/county for their review. The drawings will then be circulated around all relevant departments in the city to make sure they meet the requirements of each department. You will be required to make changes as necessary regarding comments from the city/county, until they are satisfied with the set of drawings. At this point, your stamped set of construction drawings will be issued. Now you are ready to build!

Construction (~8-16 weeks)

Site Preparation

Once we get the permits in hand, we can start preparing your property for the ADU. This often includes grading the land and installing the foundation, as well as any utility work. During this time, the framing panels will be in production, so they will be ready to be installed once the site prep is completed.

Completion of Waterproof Shell

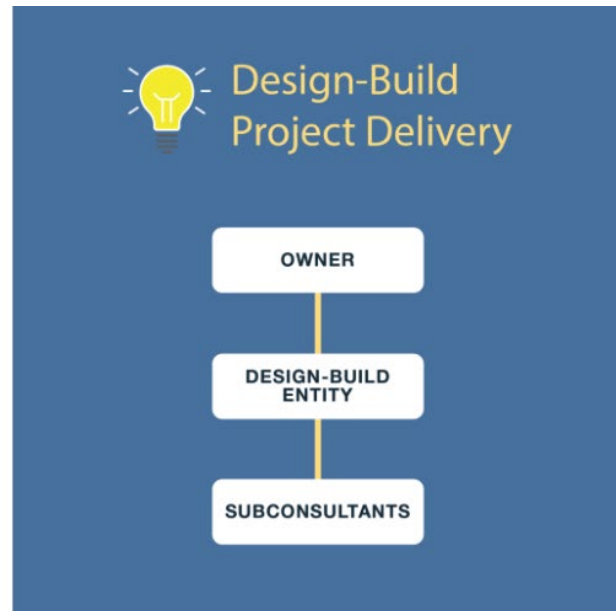
Since our Accessory Dwelling Unit framing panels are prefabricated in a factory setting, installing the structure on your property is as simple as assembling the structural components. At the end of this step, the exterior and roof are finished, while the interior is rough framed.

Interior Finishing

Finishing the interior of your ADU includes electrical and plumbing work, following by installing drywall. Once this is completed, our team handles the painting, trim, flooring, installing fixtures, and everything else that needs to happen to make the structure livable.

Final Touches

Once construction is finished, it is time for final clean up and recording at the county. Official project completion is marked by issuance of the *Certificate of Occupancy*^x by the city/county. This certificate officially permits the structure to be lived in, and in this case gives it its own address. This also starts the process for the county assessor to update the official parcel information for your property, including total sq. ft., bedrooms and bathrooms contained on the property.



Design-build vs. Plan-spec approach

The two most common ways to complete projects are design-build and plan-spec. Below I'll describe each and the pros and cons to each method.

Design-build

In this method of construction, the same company responsible for creating engineered, permitted construction drawings is also the contractor responsible for physically completing the construction.

Plan-spec

In this method of construction, there are separate companies responsible for engineered, permitted plans and physical construction.

Pros and cons

Plan-spec jobs are attractive because they have the potential to lower costs. In every other aspect they are usually more difficult to manage, take longer, and have greater potential for problems to occur. They are also more prone to change orders. This is because unless a set of drawings is designed perfectly, without a single missing detail and without an error, there will inevitably need to be more communication between the designer and the installation contractor. With this comes finger pointing, increased costs, and increased time to build.

With the design-build approach, the company creating the final construction plans is the same company who will be operating off those plans. For this reason, it is in their best interest to make the drawings as "construction-friendly" as possible. When problems arise with the drawings, there is no finger to point. And most importantly, because the company has experience with the real construction of these structures, they will know the intimate details to include on a drawing that most designers may not have knowledge of.



Typical owner roles

No matter which role the owner takes, they will always be intimately involved in the design process. After all, it is their ADU. They may provide as little as verbal guidance to designers, or as much as pre-built 3D models for modelers to use.

Owner as Developer

This is the most common role for an owner to take when building an ADU. In this role, the owner pays a designer and contractor (plan-spec) or a single contractor (design-build) to complete the entire project, soup to nuts.

This is the most common role because of two main reasons: simplicity and accountability. You are dealing with a single company (there will be two or more with a plan-spec job) to complete the entire job. Every problem or issue that arises, is legally their responsibility. This provides peace of mind for the customer. This role inherently reduces risk for the owner. It is the most expensive option.

Owner as General Contractor for interior only

In this role, the owner acts as a developer up until the point where the weatherproof shell is completed. After that point, the owner then acts as a GC (*General Contractor^{xi}*) to complete the interior finishing of the ADU. This includes hiring contractors (or using their own labor) to install cabinets, flooring, bathrooms and kitchen, paint etc. This is a more manageable task than acting as a GC for the whole project. The interior finish-out ends up being remarkably like a large house remodel.

This option is extremely popular among owners who are handy and are willing to dedicate some extra sweat equity to their project. Of course, the more responsibility and scope the owner removes from the contractor, the more they take on themselves. This option can save the owner money if they have the skills and time necessary to finish the interior.

Owner as General Contractor for entire project

In this role, the owner acts as a GC, project manager, and superintendent, all in one.

This is a huge role to play, one usually performed by an entire company. This role is not recommended for anyone without extensive construction knowledge and a large amount of free time. This option offers the owner the most potential for cost reduction and is also the highest risk.



Bid and payment process

Here at Backyard Unlimited, we are flexible to meet the varying needs of our customers. We are well suited to support you as a Developer, GC for interior only, or GC for the whole job.

Payment process

Plan-spec

If you are not using us for any design or engineering, bids are easy. You can simply send us a set of permitted drawings, let us know what scope you would like us to preform, and we can give you a bid, along with expected schedule. We are commonly asked to quote “shells” meaning utility connections, foundations, rough framing, and roofing.

Design-build

If you are using us for design and engineering services, the first step is to contact us for a free consultation. We will go over your vision, and work with our 3D modeler to create a model of your ADU that has the basic shape and form of what you would like built.

At this point, you can make a deposit to release our drafter to begin work on a set of permitted drawings. Now we start the process of adding structural and engineering details that will be needed by the city/county.

Once these plans are finalized and ready to submit to the city/county, we will ask for another \$5,000 to begin the permitting process with the city and help to pay for permit fees.

Construction phase

Whether using our design and engineering services or not, you should plan to pay the remaining balance as follows:

- First third of remaining cost when we break ground on site.
- Second third of remaining cost when the foundation is completed.
- Last third once you are issued the certificate of occupancy by the city/county.



Financing

In the past, financing an ADU project has been difficult. Most of the time, owners would have to pay for the whole project using the combination of a cash-out refinance, HELOC (home equity line of credit), cash, and even credit cards. And once the project was completed, there was a good chance the owner would see only a small percentage of this investment reflected in their home value.

This has all changed in the past few years, even more with ongoing CA ADU deregulation in 2020. More specifically, what this means is that ADUs are starting to appraise for 80-90% of their cost. In some cases, they even end up appraising for more than their cost!

This effectively opens them up for conventional, real estate backed financing. One strategy used is to pay for the project using a cash-out refinance. When this is done, you can also do some debt consolidation of credit cards, car payments, etc. Then, when the project is complete and appraised value increases you can get your interest rate dropped because you now technically have more equity in the property.

Another attractive option is to pay for the ADU using a construction loan. This type of loan allows you to borrow up to 90% of the future value of the entire property after the ADU is built. It then rolls into a conventional 30-year mortgage.



Options and features

Once we have an initial consultation and have a good idea about what features and floor plan are desired for your ADU, we will be able to put together an accurate construction budget.

Options are almost endless. Using the design build approach lets us pick and choose exactly what you do and do not want in your ADU design. All the way from floorplans and window locations, to paint color, trim style, and appliance brands.

That budget will include a detailed list of all materials, labor, and responsibilities included and excluded. All our material will come with manufacturer produced cutsheets and installation information, so you can rest assured you know exactly what your new ADU is being built with.



Real stories

Below are some real stories from people that decided to make their ADU dream a reality. They were nice enough to share their journey and give insight into what the process involves.

Carrie and Sterling Whitley – Santa Cruz CA ⁹



Figure 1: Carrie Sterling in front of her ADU

In 2014, Carrie and Sterling Whitley were in their early 80s and living in a home that they had occupied since the 1950s. They had raised their children in the home, including their daughter Brenda. Over the years they had made friends with their neighbors and had become a cornerstone in their community. Both wanted to remain in their home if possible, but they also recognized they might need help at some point. Furthermore, they knew that since their home does not meet any of the accessibility requirements, if the time came that they needed an accessible home they would need to move away from their community.

Meanwhile, their daughter Brenda had not been able to afford a place of her own in Santa Cruz, where she grew up. She often visited her parents, but she could not help as much as she would have liked because she didn't live in town.

Fortunately, these two generations of the Whitley family found a solution to both their housing dilemmas when Carrie and Sterling were approved as the first residents of Monterey Bay Habitat for Humanity's My House My Home program.

The big idea behind the innovative My House My Home program is to build ADUs to assist low income senior homeowners who might be vulnerable to housing instability because they are living on a fixed income. As Carol Berg, Housing and Community Development Manager for City of Santa Cruz Economic Development Office, explains: "We had this skeleton of the program in our consolidated plan. We wanted to create a program that used ADUs to help seniors remain in their homes but didn't have a mechanism to do that."

Meanwhile, the team at the local Habitat for Humanity affiliate for Monterey Bay was also trying to develop strategies to create more affordable housing units in a city with extremely high land costs.

⁹ <https://accessorydwellings.org/2019/12/29/carrie-sterling-whitley-adu-housing-stability-for-two-generations/>

David Foster of Habitat for Humanity knew firsthand how vulnerable seniors in his community are to rising housing prices and he had worked with his parents to create an ADU to provide housing stability for them in their final years.

As they developed the co-created public-non-profit partnership, the partners set parameters for the seniors to be selected for the My House My Home program. It was important to both Habitat and the City of Santa Cruz that the people benefitting be seniors who could be at risk of losing their homes over time and who wouldn't otherwise be able to afford an ADU, so an income qualification was established. They determined it was important to make the program flexible by allowing the seniors to occupy either the ADU or the primary dwelling. As David put it: "They have the choice. They could remain in main house or downsize into the ADU." The partners also recognized that the ADUs could and should be able to be used in a variety of ways. For instance:

- A homeowner could have a caregiver move into the ADU to provide support which will enable them to continue to live in their home.
- A senior could downsize to an ADU and have their family move into the primary dwelling.
- A senior could rent out one of the units for additional income.

"This program is unique. It's a partnership between Habitat for Humanity and senior homeowners to build them an accessory dwelling unit, sometimes called a granny unit, and that allows them to either downsize into a smaller unit and then they can rent out their main house (or vice versa). That allows them to stay in their neighborhood, keep their garden, keep all their neighbors and their friends and their support network... We're not just providing a way for seniors to age in place, but we're also creating some new rental opportunities that are affordable for folks that live and work here in Santa Cruz." - *David Foster*

Through the program, Habitat worked with the Whitley's to design an ADU as an addition to their existing home. Since the ADU was designed with accessibility features, Carrie and Sterling know they will be able to downsize into the ADU if they ever need to. However, for now, Brenda has moved into the ADU.

"It's where basically I can be right next door to my parents in case, they need me or need any help. My House My Home is letting the seniors age in their house instead of having to go to assisted living. They're making it accessible where a family member can live in a dwelling like this and be able to take care of them when they get older and are unable to take care of themselves." - *Brenda Whitley*

Sterling and Carrie are partnering with their daughter as they age in place. Brenda can maintain a closer connection with her parents and to be available for assistance if needed. Through My House My Home, Sterling, Carrie, and Brenda all have a more secure housing situation and a better plan for their future.

Evelyn Brom – Seattle WA¹⁰



Figure 2: Evelyn Brom's ADU



Figure 3: Evelyn Brom's ADU Entry



Figure 4: Evelyn Brom's ADU Kitchen



Figure 5: Evelyn Brom's ADU Living Room

Quick Facts

- Owner's Name: Evelyn Brom
- Tenant Name: Evelyn Brom
- Location: Seattle, WA
- Designer Name: Chrystine Kim at NEST Architecture & Design
- Builder Name: Ian Jones at Treebird Construction
- ADU Type: Stand-Alone Detached Unit (New Construction)
- Year Built: 2015

¹⁰ <https://accessorydwellings.org/2019/12/29/evelyn-broms-adu-another-house-for-the-other-street/>

- Square Footage: 550 (loft provides an additional 250 SF)
- Total Cost: \$250,000

In 1995, Evelyn Brom purchased her property in Seattle, WA and immediately imagined building a second house on it. The property was a through-lot, meaning that it spanned the distance between two streets. Her house, at one end of the property, fronted on one street and her garage, on the other end of the property, fronted the other street.

“I live on the perfect lot for a backyard cottage because it’s street-to-street. I never even used the garage because it was too far away. The garage was just a container.” - *Evelyn Brom*

It made perfect sense to Evelyn to convert the garage into a house fronting the other street. However, detached accessory dwelling units (which Seattle refers to as “DADUs”) were not yet legal, so there *was not* a way to create another house on her property without doing a lot division. Furthermore, Evelyn did not have much equity in her home yet, so she didn’t have a funding mechanism for renovating her garage. Neither Seattle nor Evelyn were quite ready for an ADU yet, but the idea stuck and began to percolate.

Five years later, Evelyn went back to grad school for a degree in public administration. As she was wrapping up the two-year program in 2000, Seattle had just started proof-of-concept around building ADUs in single-family zones. As Evelyn learned about these innovative designs through a professor reviewing her thesis, she began imagining what it might mean on her own property. She developed a concept for converting her garage to an ADU. Again, the timing was not right, so Evelyn sat with the idea and continued to let it simmer.

Ten years later, in June 2010, Seattle passed a citywide ADU ordinance. By now Evelyn *thought* she was ready to roll, so she met with design builders to pursue the garage conversion concept further. Unfortunately, she had to step back from the garage conversion a second time because the ADU ordinance would not allow her to build the idea they developed on through-lots.

“The through-lot wasn’t *allowed* to have an ADU on it. I had a city planner come out to the site and he explained that on a street-to-street lot it is considered you have two front lots. He said ‘Essentially, how can you have a backyard cottage if you don’t have a backyard?’ But he got it. The guy added: ‘This lot is *perfect* for an ADU!’” - *Evelyn Brom*

Exasperated, but still determined, Evelyn instead focused her energy on remodeling her basement, which she describes as “a blessing in disguise because it gave me time to rethink, and realize new construction was the way to go on my site.”

The pine-paneled daylight basement had been her twin sons’ room. Now that they had moved out, she cleared out all the belongings they had left behind, as well as her own 30-year accumulation of belongings. She took the basement down to the studs and reworked it into a living suite that she could rent out for additional income. The basement is not an independent dwelling, but there was enough privacy for both Evelyn and her roommate. If Seattle ever changes their regulations to allow a third kitchen on a single-family zoned property, Evelyn will consider adding that amenity. As she worked on the basement, Evelyn continued thinking about a way to create a little house on the other end of her lot.

“That garage conversion concept started my serious thinking about ADUs and over the 15 years it took from there, I went to charrettes, tracked policy changes, and eventually championed changing the ADU ordinance to allow through-lots.” - *Evelyn Brom*

For Evelyn, an ADU made financial sense, but it also aligned with her core values on building density and promoting public transportation and other commuting alternatives. Currently Evelyn was carpooling to downtown Seattle in an electric car. Increasingly, she envisioned how an ADU could improve her quality of life, allow her to age in place, provide passive income, and enable her to travel. Furthermore, Evelyn was tenacious about creating an ADU on her property because she could see the bigger picture of how ADUs could benefit others across their lifespans as much as it would benefit her in her retirement planning. She explains:

“I began to see this place as my biggest resource. I have lived here for 23 years. I have planted a dozen trees on the property. I’ve gotten to be friends with my neighbors, some for over 20 years, and I wanted to maintain those connections.” - *Evelyn Brom*

Eventually, Evelyn testified to Seattle’s City Council regarding changing the ADU regulations to allow ADUs on street-to-street lots. While she was working on the basement, she got a call from the city about an amendment to the backyard cottage ordinance to allow through-lots to be considered on a case-by-case basis. Evelyn worked with Chrystine Kim at [NEST Architecture & Design](#) to refine her ADU design. Having scrapped the garage conversion concept, Chrys and Evelyn explored a 1-story ADU, but because of Seattle’s restriction that accessory structures cannot take up more than 40% of the designated backyard, Chrys ended up designing a 2-story ADU for Evelyn. (Seattle has recently updated their regulations and now allows up to 60% of the yard space to be occupied by an ADU if it is only one story. Evelyn might have chosen this option if it had been available at the time.)

The modernist style of her ADU is very different from the primary dwelling, which is a bungalow, but Evelyn feels it fits into her West Seattle neighborhood and many neighbors have told her that they like it. The two-story ADU has the same roof level as the primary dwelling so that the two are in scale.

Evelyn, who had already approached the city’s planning and development office several times about her ADU, had her permit application approved immediately in September 2014. Unfortunately, she was laid off, just two weeks before her sixty-third birthday, in the same month as the final permit was issued (Oct 2015). The ADU project was funded primarily through a combination of refinancing and home equity line of credit, along with her salary earnings and credit cards. She had, by this point, built up enough equity in her home, especially given home values in Seattle had risen significantly.

Evelyn found her builder Ian Jones from [Treebird Construction](#) when he flipped a house across the street back in the late 90’s. Access to the site was good because Evelyn’s property is a through-lot and the ADU’s utilities are connected to the existing house, as required. So, the construction process moved smoothly, with just a few snags. Only one question had to go back to engineer. The subcontractor who installed the loft flooring punctured one of her water lines, but Evelyn was able to have someone detect the location of the hole and resolve it. For Evelyn, the completion of her ADU after all the time she spent dreaming and scheming was a *huge* accomplishment.

“I felt courageous making the move back here. It was such a big decision. I am happy with how it is working out for me and I’m really pleased with the design. I grew up in an older home and my main

house is from the 40s. This is modern and I like the clean lines. Chrys focused on capturing the light with double-tier windows. As I am getting older, I really appreciate the good light. Because of the quality of windows, I selected they were quite a bit more expensive, but tight and good for sound. We are in a city environment and the first thing my next-door neighbor noticed when he stepped in was how quiet it is. The ADU has a peacefulness to it.” - *Evelyn Brom*

Evelyn explains that if she had it to do over again one thing, she would do differently would be to put the high-quality windows everywhere. She put in a six vinyl windows to save cost and now plans to replace them eventually. Evelyn is particularly pleased with the sustainability aspects that she and Chrys integrated into the design. She notes that she gets so much passive solar heating that she does not need to use the heater as much as most other houses do during gray, drizzly Seattle winters. Chrys designed in radiant heat, all LED lights, and a tankless water heater. Evelyn then purchased insulated shades. (She is found that this combination of features has resulted in utility bills around \$50 per month.)

“It may be cool outside but will get to be mid-70s in here, so I’m extremely comfortable and can open doors to have fresh air. I put in an all-house fan in that is working well for those sunny, summer days, when it can get warm inside. I love being inside but having an outdoor space that is integrated. I do not have to go downstairs and walk 30 feet out to get to my garden. It is right here. It feels like part of the house. The big flower and vegetable garden were getting to be too much anyhow. I am still the caretaker for the mature garden at the main house, but now I also have a genuinely nice manageable garden space just outside the double doors of my ADU. I do walk around the block to see my ginkgo trees on the front boulevard.” - *Evelyn Brom*

Evelyn was not sure if she could I really live comfortably in such a small space. During her downsizing process, she created three piles: go, reuse, and stay. She notes that she had to do two rounds of downsizing because some items were easy to get rid of and some were not. The sentimental items were particularly challenging to sort through, so she stored some items in the 8’ x 8’ shed and her garage on her side of the property.

“If you have room, you’ll keep it. I have a new way of living now. I am continuing to clean out my clothes closet and to hone down on materialistic things. I am starting to sort through what have I been storing for two years and continuing to lighten. It is an emotional lightening, a cleansing. It is a good thing. Speaking of lighter, when I quit working, I lost ten pounds! I continue to make smart decisions in purchasing and eliminating what I don’t need or use.” - *Evelyn Brom*

Now that she is settled into her ADU, Evelyn is satisfied with how well it works and how well it is integrated in the neighborhood. She notes that because she is on a whole new street, she’s gotten to know a different group of neighbors better and now has the benefit of knowing people on both streets. “We have a great neighborhood,” Evelyn says. “Everyone knows each other and there’s lots of greeting going on.”

Evelyn’s primary house is now occupied by an extended family: a couple, Gary and Julia, their son Owen, a new baby, and Julia’s mother Nora. The three generations all moved together so Nora could watch Owen when Julia and Gary are at work. Nora, who is 75, occupies the lower level of the house which Evelyn had fixed up for a roommate to share expenses.

“It’s worked out really well. There is a lattice fence, between the house and the ADU, so it’s friendly. Two-year old Owen’s always saying hello and “Oh-oh!” Ridiculously cute. Nora texted me on Thanksgiving: ‘I am so thankful to be living here!’ I just signed a two-year lease with these folks so, for now, all is good.” - *Evelyn Brom*

While everyone is content with the current configuration, Evelyn is pleased to know she has housing options moving forward.

“My plan to live here is a 10-year plan. I moved in here when I was 63 and I am 65 now. I can always go back to my house which would allow one story living. I could move into the main house and have a caretaker or roommate. It feels good to have options. I’m always open to things changing because so much is unpredictable.” - *Evelyn Brom*

So, what advice does Evelyn have for someone considering creating an ADU on their own property?

“Consider whether you will live in it or not. That makes such a difference in final finishes and therefore, the budget. Think about whether you want to be a landlord. Keep in mind it takes careful planning. As a project manager, I believe there is an equation: the longer you plan the smoother it goes, so spend the time. Have the courage to take equity out of your home. Do it because having a passive income stream cannot be overemphasized for how it helps, especially for older women. When you look at wage gaps and unpaid labor data and as women look to aging-in-place, it is a real way to augment finances. It is a way to take advantage of a resource without having to sell your house or perhaps, do a reverse mortgage. Women may be less likely to think they could handle something in the foreign world of building. Yes, it is daunting, but do careful study, get the right professional advice, and have confidence that *you can do it!*” - *Evelyn Brom*

Mara Owen – Denver CO¹¹



Figure 6: Diane Owen's ADU Entry



Figure 7: Diane Owen's ADU Dining Room



Figure 8: Diane Owen's ADU Bedroom



Figure 9: Diane Owen's ADU Bathroom

Quick Facts

- Owner Name: Mara Owen
- Tenant Name: Diane Owen
- City & State: Denver, Colorado
- Designer Name: Hive Architects
- Builder Name: Hive Architects
- ADU Type: Apartment Over Garage
- Year Built: 2016
- Square Footage: 360

¹¹ <https://accessorydwellings.org/2019/12/22/diane-owen-adu-a-carriage-house-at-my-daughters-place/>

- Cost: \$167,000

“I see our carriage house as something remarkably like a student loan. It is something you invest in the future with. It was cheaper than buying a house in Denver for mom, and it lets her have independence. It’s great knowing we can check in on her whenever.” - *Mara Owen*

A few years ago, Diane Owen was sharing a house in Denver, CO with her daughter Mara, and Mara’s partner Andrew. Diane’s one bedroom, one-bathroom multi-generational household also included three dogs, so it was a full house! Diane had been living with Mara and Andrew for three years and they got along well, but there were moments that a little more wiggle room would be nice.

“We have a good relationship, but it was hard before when we didn’t have our own space to be our own people. It was just the stupid little things that are hard with any roommate, even if it’s your mom.” - *Mara Owen*

However, every time she considered moving; Diane was confronted with the reality that on her fixed income she would not be able to buy a place of her own in Denver. Moving meant she would need to move farther away from family, which did not make sense to her at this point in her life. Additionally, if she rented, she would have a difficult time finding a place in her price range that would allow her to live with her two dogs, who provide great companionship to her. Fortunately, Diane’s family landed on the solution when her daughter Mara’s fascination with ADUs and her career as an urban planner intertwined.

“I remember thinking ADUs were really interesting,” Mara explains. “I was familiar with the idea of carriage houses because I liked to watch old movies, like Cary Grant. I like the old architecture and style of carriage houses, but I also liked that they created a way to have family or friends nearby. As a nerd, going through City of Denver’s zoning codes, I discovered an ordinance in 2010 about ADUs and realized they were like the old carriage houses in the movies. Since mom was living with me, I saw a carriage house as a cool opportunity to give her own space.” - *Mara Owen*

Once she recognized that it was possible to create ADUs in Denver, Mara learned everything she could about Denver’s ADU ordinance and explored the types of ADUs they could create. They determined that their best option would be to remove their “leaky and defunct” garage and build a new garage with an apartment above it. They would not be able to use the footprint of the existing garage when they rebuilt because the garage had been located on the property line. However, they determined that even once they honored the 10’ setbacks on both sides of the property, they’d be able to build a carriage house that was approximately 350 square feet above a new two car garage. They decided to match their new garage to the look of their house.

“We personally chose to match the house. I don’t think there’s a requirement, but I like my current house and thought it would look cool if they matched.” - *Mara Owen*

Diane and Mara worked with Becky from [Hive Architects](#) as they began defining their design criteria. They had selected her after interviewing several architects. Mara had looked up questions and asked the same list of questions of each of the several architects they interviewed.

“Get a really great builder and architect. Interviewing architects was like a first date. It is not just who you feel connected with. That is important but get to the values. It is a niche market, so see if you can find someone who has built ADUs before because they are a little different. Ask them why they are doing ADUs. When we came to the harder stuff she was on the same page as us.” - *Mara Owen*

It was important to all of them that Diane’s carriage house feel airy and open as well as connected to the primary dwelling via the yard. Safety was a consideration because Diane’s unit was located off the alley and there would not be as many people seeing her come and go. They wanted to ensure that Diane would feel safe coming into her home, and they wanted to provide parking for each of the units. They accomplished both by dividing the garage with a wall down the middle and providing a door from Diane’s garage to her apartment. As they designed the carriage house, Diane and Mara also considered how they already interacted and how they wanted to interact with the addition of the new living space.

“We were living in same house for a long time, so we already knew we live well together, but we also knew what would make us happier. Mom’s place needed a dog door and dog run so I would not have to worry about dog poop in my yard. Also, the dog door allowed her to not have to take the dogs out two times a day, so she could just let them roam around where they wanted all day. Mom loves being outdoors and airy open spaces, which my house, built in 1917 was not so good at. So, we made sure to add a ton of windows to the space so she could feel like she was outdoors, even when she is not. We also designed the kitchen around mom’s cooking habits, and the bathroom was designed with a heated towel rack since she hates wet towels and would always put them in the dryer after taking a shower.” - *Mara Owen*

Universal design was a key criterion for Diane’s carriage house. They designed the stairs wide enough to have a chair lift go up them eventually. The shower is wide enough for a bench. Door handles are levers rather than knobs. Diane decided not to add all the grab bars for aesthetics, but the blocking is in the walls so that they can be added, as necessary.

Diane and Mara were also mindful about including several sustainability features. They used an energy-efficient mini-split heat pump for both hot and cool air and installed an on-demand water heater. The carriage house is all electric, with no gas appliances or furnace. It is also solar ready; when the family has saved up for solar panels, they can have an array installed.

“The roof is set up at right slope and we had it looked at by solar panel people. We can fit an array of panels on the south side and that can connect into the whole system. Since the ADU was designed to be energy efficient with good insulation, insulated garage doors, high insulation windows, and the entire thing well sealed, hopefully it can sustain itself.” - *Mara Owen*

During the design process there were three primary challenges. First, financing the project was a stretch. Mara took out a Home Equity Line of Credit (HELOC) and her siblings contributed financially with personal loans. The family pieced together their financial package with a Home Depot credit card and two other credit cards to cover the full amount, which they paid off as quickly as they could after the build was complete. This financial investment made sense because it was more affordable than other options and it allowed Diane to remain near her daughter.

“Mom wouldn’t be able to live anywhere near us if we didn’t have the ADU. Knowing she will have a limited income, we are glad we can help subsidize her housing, which is her largest cost. She didn’t have a retirement plan, so we’re making it for her with this ADU.” - *Mara Owen*

Their second major challenge was that their project required a variance due to their lot size. Mara’s house is in a zoning district which allows ADUs on lots that are 5,500 square feet or larger. No one anticipated this would pose a problem because most of the lots on the block were this size. However, when they had the property surveyed, they discovered that the fence was not on the property line. Mara says, “we thought it was our property, but it turns out the historic fence was built in the wrong place.”

Fortunately, their designer, [Hive Architects](#) – who also general contracted the build – had worked through the variance process before with the Board of Adjustments in Denver.

“Becky is an advocate in Denver, and she walked us through the variance process. She was integral in saying it will take a long time and I will help you go down that road. She was absolutely fantastic, and we wouldn’t have been able to do it without her.” - *Mara Owen*

The final challenge was that, to move into her 360 square foot ADU, Diane needed to downsize. Fortunately, as they designed the ADU, [Hive Architects](#) tucked in as much storage as possible. The way the ADU is designed it has low headroom on both sides where the roof meets the walls. That area where it is too low to stand is dedicated to storage. Additionally, since she was living in her daughter’s house Diane could leave some of her furniture there. For instance, the dining room table that belonged to her grandmother is in use at her daughter’s place. Meanwhile, the space that Diane had occupied in Mara’s house has now become an office for Mara and Andrew.

Now that Diane has her own place, interactions between her, Mara, Andrew, and the kids are still frequent, but they are more spacious.

“We say ‘hi’ every day and we don’t need to give Mom a phone call to keep up with her life. We still share dinner occasionally. She watches the house when we are out of town. We don’t have to have a babysitter or dog sitter and we don’t have the stress of who didn’t do the dishes.” - *Mara Owen*

The family plans to use the property in this configuration for as long as it works for everyone.

“We did plan it so Andrew and I could live there if mom isn’t there for any reason. We would be happy living there and maybe my sister or brother would live in the house. It could be a family complex.” - *Mara Owen*

For Mara, being able to create a living space and have it designed exactly how Diane wanted it, was the highlight of the project.

“I’ve always loved being able to make something. I love being able to reach here and turn on light switches that we put here because this is where it’s most convenient, this is where it should be.” - *Mara Owen*

So, what advice does Mara have for someone considering creating an ADU for a family member on their property?

“Go for it. I cannot think of a reason why it would be a bad thing. You have so many advantages by creating an ADU. There is a myriad of uses and everyone has someone in their life they could help. We had the option to be more caring to people around us because we had the space to be caring. I hope other people do it, too!” - *Mara Owen*

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Endnotes

ⁱ An Accessory Dwelling Unit (ADU) is a room or set of rooms in a single-family home in a single-family zone that has been designed or configured to be used as a separate dwelling unit and has been established by permit.

ⁱⁱ Detached ADUs are free-standing structures or are attached to another structure that is separate from the primary structure.

ⁱⁱⁱ Finished area is defined as "an enclosed area in a house at is suitable for year-round use, embodying walls, floors, and ceiling that are similar to the rest of the house." Furthermore, "above-grade finished square footage of a house is the sum of the areas on levels that are entirely above grade.

^{iv} An accessory structure is a structure which is on the same parcel of property as a principal structure and the use of which is incidental to the use of the principal structure. These structures are also not designated for living purposes. For example, a residential structure may have a detached garage or storage shed for garden tools as accessory structures.

^v AB 68 (Assembly member Phil Ting) / AB 881 (Assembly member Richard Bloom) – Processing Timelines, Ordinance Prohibitions and Triplexes requires local agencies to either approve or deny an ADU project within 60 days of receiving a complete building permit application on a ministerial (CEQA-exempt) basis. The new law further prohibits local agencies from adopting ADU ordinances that: impose minimum lot size requirements for ADUs; set certain maximum ADU dimensions; require replacement off-street parking when a "garage, carport or covered parking structure" is demolished or converted to construct the ADU. Notably, the new law allows for an ADU as well as a "junior" ADUs where certain access, setback and other criteria are met – this has been referred to the "triplex-ation" of single-family zoning. The new law has also explicitly identified opportunities for ADUs in multifamily buildings, including storage rooms, boiler rooms, etc., where building standards are met. New enforcement mechanisms have also been added. The Department of Housing and Community Development (HCD) may now notify the Attorney General's Office of any violations of these new provisions.

^{vi} SB 13 (Sen. Bob Wieckowski) – Owner-Occupancy Prohibitions and Fee Limitations provides, until Jan. 1, 2025, that cities may not condition approval of ADU building permit applications on the applicant being the "owner-applicant" of either the primary dwelling or the ADU. Additionally, agencies cannot impose impact fees on ADUs under 750 square feet.

^{vii} AB 670 (Friedman) – HOA Limitations prevents homeowners' associations from barring ADUs. Many single-family neighborhoods in California were established as common-interest developments under the Davis-Stirling Common Interest Development Act. These properties are typically governed by a set of Covenant, Conditions and Restrictions (CC&Rs), which often restrict the types of construction that can occur within and adjacent to a member's home. AB 670 makes unlawful any HOA condition that "prohibits or unreasonably restricts" the construction of ADUs on single-family residential lots.

^{viii} AB 1560 (Friedman) – Defining "major transit stop" broadens the definition of a "major transit stop" under Public Resources Code Section 21064.3 to include bus rapid transit. Projects located within a half-mile of a qualifying bus rapid transit stop that meet other qualifying conditions may qualify for multiple benefits: parking reductions pursuant to the State Density Bonus Law; CEQA infill housing, aesthetic and parking exemptions; SB 375 streamlining for qualifying transit priority projects; a less than significant Vehicle Miles Traveled (VMT) impact presumption. The new definition also applies to local incentives, such as those adopted per Measure JJJ and implemented in the City of Los Angeles' Transit Oriented Guidelines, for residential projects located within 1,500 feet of a major transit stop.

^{ix} Easements give another person or entity a right to effectively trespass upon or use land that is owned by someone else.

^x A certificate of occupancy is a document issued by a local government agency or building department certifying a building's compliance with applicable building codes and other laws and indicating it to be in a condition suitable for occupancy.

^{xi} A general contractor, main contractor or prime contractor is responsible for the day-to-day oversight of a construction site, management of vendors and trades, and the communication of information to all involved parties throughout the course of a building project.

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