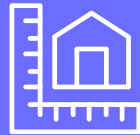


# ADU GUIDEBOOK

**A COMPLETE GUIDE TO BUILDING AN ACCESSORY DWELLING UNIT IN SANTA CLARA COUNTY**



SANTA CLARA  
COUNTY ADU





## WELCOME TO **SANTA CLARA COUNTY ADU**



This guide was created as a resource to help residents of Santa Clara County through the entire process of building an Accessory Dwelling Unit (ADU)—also known as second units, granny flats, backyard cottages, in-law units, or basement/garage apartments.

These pages include a step-by-step approach to your ADU project (from ADU 101 to move-in) and provide links to helpful resources and tools along the way.

Throughout this workbook, when you see “your City” or “the City” this also refers to the local governments for towns and unincorporated parts of the county. If you live outside city lines, you will follow the County’s standards.

### SCC ADU Online

Our ADU website at [aduscc.org](https://aduscc.org) includes this Guidebook, plus tools and exercises to guide you through the ADU process.

**GUIDEBOOK** [aduscc.org/guidebook](https://aduscc.org/guidebook)

**EXERCISES** [aduscc.org/guidebook](https://aduscc.org/guidebook)

**LOCAL ADU RULES** [aduscc.org/rules](https://aduscc.org/rules)

**GLOSSARY** [aduscc.org/glossary](https://aduscc.org/glossary)

**ADU CALCULATOR** [aduscc.org/calculator](https://aduscc.org/calculator)

**PROCESS AT-A-GLANCE** [aduscc.org/process](https://aduscc.org/process)

### FIND CITY AND COUNTY CONTACT INFORMATION IN THE DIRECTORY, FINAL PAGES



A project of the Santa Clara County Planning Collaborative, in partnership with the cities of Santa Clara County, the County of Santa Clara, and the Cities Association of Santa Clara County.

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COVER PHOTO: VALLEY HOME DEVELOPMENT; PHOTO ABOVE: NEW AVENUE HOMES

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This guidebook includes exercises to help you plan your ADU project. Exercises are available as a [downloadable PDF](#).

### GETTING STARTED

- Identifying Goals & Concerns
- Recording Your ADU Goals
- Making a Rough Property Sketch

### LEARNING THE RULES

- Property Details Worksheet
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### BUDGETING & FINANCE

- Budgeting Exercise

### DESIGN

- Initial Design Exercise
- Design Ideas Exercise
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- Staff Meeting Worksheet

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- Identifying What You Want in a Lease

[SEE ALL URLS](#) in the Directory (final pages).

**ACCESSING THE EXERCISES:**  
USE THE LINKS OR QR CODES  
WHENEVER EXERCISES ARE  
MENTIONED.



[LINK TO PDF](#)



# 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 1,000-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 it's accessible from the JADU) and include just an efficiency kitchen (generally a 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 homeowners to have both a JADU and a regular ADU on their property. Some cities 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.



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

- Campbell
- Cupertino
- Gilroy
- Los Altos
- Los Altos Hills
- Los Gatos
- Milpitas
- Monte Sereno
- Morgan Hill
- Mountain View
- Palo Alto
- San Jose
- City of Santa Clara
- Saratoga
- Sunnyvale
- Unincorporated areas of Santa Clara County

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



# TYPES OF ADUS

These may vary slightly depending 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)



**MULTI-FAMILY** Any of the above (except JADU) that is part of a multi-family building (existing or proposed)

## What is Not an ADU

RVs, tiny homes on wheels, yurts, and storage structures are usually 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

PHOTO TOP: [BUILDINGANADU.COM](http://BUILDINGANADU.COM); BOTTOM: [VILLA HOMES](http://VILLA HOMES); RIGHT: [VALLEY HOME DEVELOPMENT](http://VALLEY HOME DEVELOPMENT)

## 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

### PROJECT TIMELINE



### 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).**



PHOTO: BUNCH DESIGN

# ADU PROCESS AT-A-GLANCE

Staff are available to help you through the ADU building 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) for contact information.

## 1 GET STARTED

- **Think about what you want and look for inspiration** on our [ADU website](#) and view floorplans and photos.
- **Make an informal sketch** of your property using our [exercises](#).
- **Estimate costs** and possible 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. Check the directory for contact information.
- **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 regularly with contractors, make decisions about materials as needed, 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](#)** for your city 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 project budget** as needed and create a financing plan.

## 4 APPLY FOR PERMITS

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

## 6 MOVE IN!

Once your ADU has passed final inspection, it's ready for move-in!

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







# 1 Getting Started



Think about what you want



Estimate costs



Make a sketch

**PLUS:**

- Early Considerations

## 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 150–400 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 your City.

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!

## 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-REVIEWED PLANS GALLERY** Using a plan that has already been reviewed by your City can save you significant time and money. Visit our [ADU Plans Gallery](#)  to view and compare a variety of plans.

**PRE-APPROVED PLANS** Using a pre-approved ADU plan can save you time and money. Look at [San Jose's Pre-Approved Plans program](#)  and [Cupertino's Pre-Approved ADU Plans](#)  to see the designs and floorplans already reviewed by City departments (see more details about this program 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.

USE LINK OR QR CODE FOR PDF



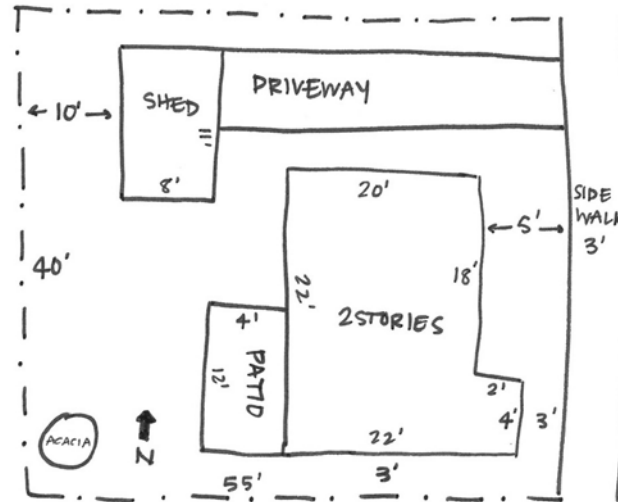
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 **SEE ALL URLS** in the Directory (final pages).



# 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.



## EXERCISES

### MAKING A ROUGH SKETCH OF YOUR PROPERTY

Guidelines for drawing a rough site map of your property.



USE LINK OR  
QR CODE FOR PDF

[LINK TO PDF](#)



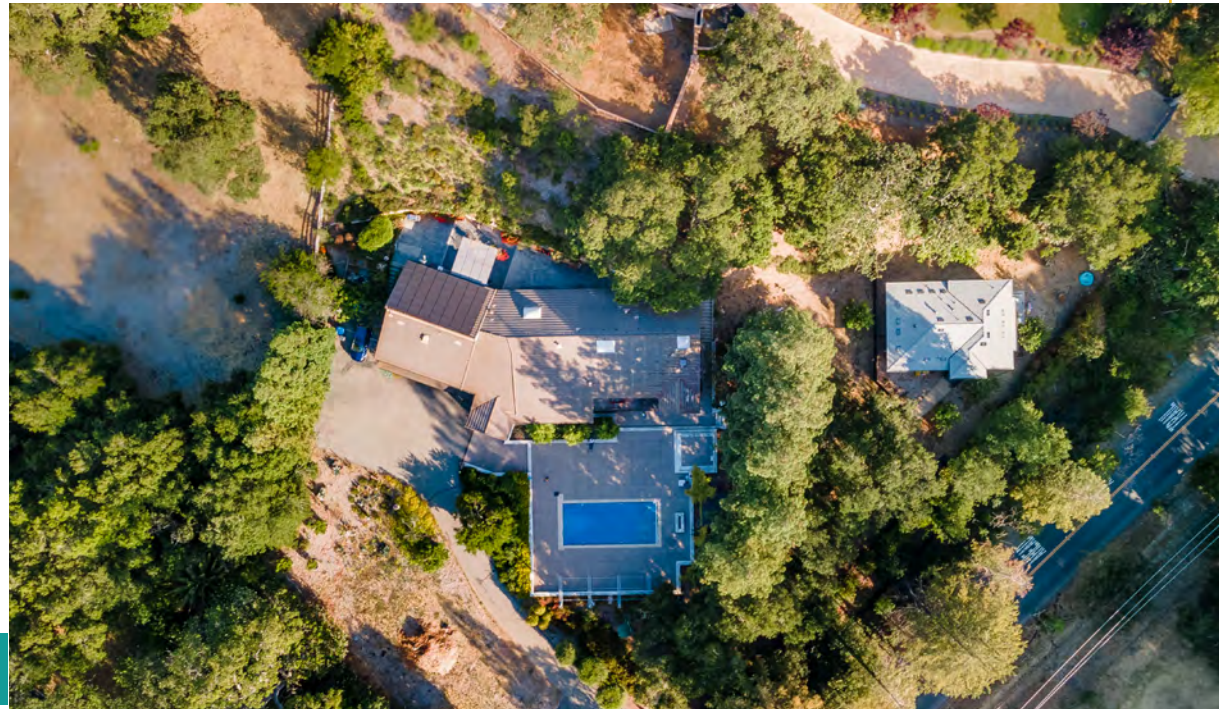
# ESTIMATE COSTS

A very rough placeholder for you to use is \$400 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](#) 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.

[SEE ALL URLS](#) in the Directory (final pages).





**SPEAKING TO NEIGHBORS** You're not required to tell neighbors about your ADU, but it is always a good idea to talk with them early in the process.

**SHARING SPACE** Think about what it will be like to be a landlord or to share your property. The tenant may share a backyard or wall and utilities. You may want to consider soundproofing, ventilation for cooking smells, utility costs, and 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, and state law overrides any HOA approval requirements written in a property's Declaration of Covenants, Conditions and Restrictions. HOAs may still have guidelines or standards to consider. HOAs may also ask to review your ADU plans and proof of HOA review may be required by your City.

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

**DEED RESTRICTION** ADUs in Santa Clara County 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. Before committing to building an ADU, homeowners should think about their goals and make sure that they align with these requirements.

**UTILITIES** New or separate utility connections may be required for ADUs, but not JADUs. Check the Directory to find out who your service providers are 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](#).

**FIRE PROTECTION AND ACCESS** Cities may have special requirements for fire access. Contact staff early for requirements and considerations. If your property is in a high fire severity zone your ADU may require additional review. Contact staff to find out if your property falls within one of these zones and to learn about any special requirements.

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



# 2 Learning the Rules



**Learn About Your Property**



**Learn What You Can Build**



**Meet With Staff**



**Adjust Project Budget**

## 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

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. The City will not inspect your property or look for code violations if you ask about building an ADU.

SEE ALL URLS in the Directory (final pages).



## EXERCISES

### PROPERTY DETAILS WORKSHEET

Collect important data you will need as you plan your ADU.



USE LINK OR QR CODE FOR PDF

[LINK TO PDF](#)

**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 Property Search Tool](#) – in the Simple Address Search section, type your address in the search bar and select it from the dropdown. (If your address does not appear, try using the Advanced Address Search option.) Your APN will be listed at the top of your property information page. **Tip: You can also choose to download a parcel map of your property by clicking the link to Print Assessor's Parcel Map – this could be helpful later.**

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

- **Assessor's Property Search Tool/Parcel Maps** (see APN section, above).
- **City records** Some cities have online maps or tools that list property size – see the Directory (final pages) or ask staff.
- **Your property deed or past property/boundary survey** should include 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** often list lot size.

**NEIGHBORHOOD ZONE** You may want to know about the maximum height, setbacks, and other details of how your property is zoned. See our Property Details Worksheet (link below) for details and see the Directory (final pages) to contact staff and confirm your neighborhood zone if needed.

**SPECIAL ZONES** Talk to staff to confirm whether your property falls within any special zones that may impact what you can build: Historic Districts, Utility Districts (Water, Sewer, Gas & Electric), Fire Hazard or Other Hazard Zone, Home Owners Association, etc. Ask staff about other local requirements or rules that may affect your project.

**VERIFYING YOUR PROPERTY LINES** You may think your property ends at a fence or driveway, but these may have shifted over the years. 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 that may be needed for the design and to know what you can build. Your designer may ask for specific measurements or markings, so you may want to hire them first.



# LEARN WHAT YOU CAN BUILD

## ? AM I ALLOWED TO BUILD AN ADU?

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. Some cities allow you to build more. 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.

SEE ALL URLS in the Directory (final pages).

**A WORD OF ADVICE** Even if an ADU is permitted on your property, there may be other limitations. For example, many cities have rules that limit the area of your lot that can be built on. Others 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 an ADU of up to 800 square feet.

**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 demolish your garage or other enclosed structure and build an ADU in its place, the ADU can be in the same footprint if it's the same size and height as the structure it's replacing. 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). Check with staff for other garage-related policies.





## State 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 must also have an interior entrance if sharing a bathroom with the main home.

**SHORT-TERM RENTALS** Generally, ADUs and JADUs must be rented for at least 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 new a 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.

**FIRE SAFETY** Any walls and floors shared between the main home and the ADU must be rated for 1-hour fire safety. Fire sprinklers are only required if they're also required in the main home. Also, sprinklers cannot be required in the main home as a condition to approve the ADU. Your City may have additional requirements for fire safety, so ask staff about any additional rules early on.

**WHAT ABOUT BASEMENT ADUS? ADUs and JADUs must have their own entryways. Talk to staff for more details about basement ADUs.**



## 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 primary home. Check [Local ADU Rules](#) for more details.

Your City 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. Ask staff for clarification on these rules and how to calculate them for your property.

### ADU HEIGHT

**Detached ADUs** can be up to 16 feet tall 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 a multi-family building with multiple stories.
- Above a garage can be whatever the 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 able to exceed these height limits. Check [Local ADU Rules](#) for more details.

### SETBACKS (DISTANCE FROM PROPERTY LINE)

#### 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 the location of your property (examples: on a slope or in a zone with additional building requirements). Speak with staff early on and review your [Local ADU Rules](#) to find out what other standards might apply to your project.

According to state law, you can build up to an 800 square foot ADU, as long as it is not over 16 feet tall rear 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.

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

SEE ALL URLS in the Directory (final pages).



## MEET WITH 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 to talk to staff early in the process about potential issues and rules that might apply to your property and project.

Most cities have a Planning or Permit Counter where you can ask questions without an appointment, or you can call or email. You may be also able to schedule an appointment. See 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 or streamline the permitting process, like reducing the overall square footage. Consult the Staff Meeting Worksheet in our interactive exercises for a list of questions to ask and be sure to bring this guidebook and information you've already collected.



### EXERCISES

USE LINK OR QR  
CODE FOR PDF

#### STAFF MEETING WORKSHEET

Questions to ask and space to take notes.

[LINK TO PDF](#)



## ADJUST BUDGET

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.





# 3 Budget & Finance



## Estimate Project Cost



## Assess Financing Options

### PLUS:

- Getting a Loan
- Taxes and Resale

### 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?

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

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

SEE ALL URLS in the Directory (final pages).

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 \$385 to \$500 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

USE LINK OR QR CODE FOR PDF

### □ BUDGETING EXERCISE

Get started with financial planning for your ADU.



[LINK TO PDF](#)





# ASSESS FINANCING OPTIONS

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. Be sure to factor in potential 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 usually includes a penalty. While this can be a viable option, it should be considered with caution.

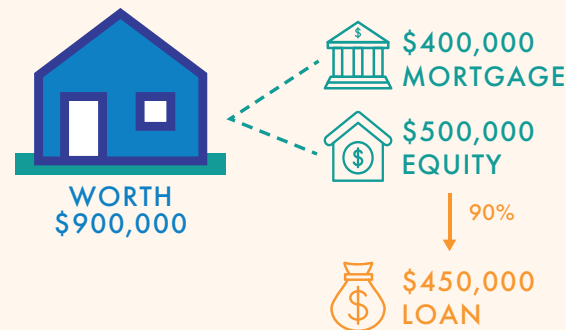
**LOANS FROM FRIENDS OR FAMILY** Some homeowners borrow from friends or family. This can benefit everyone if the person lending gets a higher interest rate and the person borrowing pays less than they would on the market. Another option is planning for friends or family to live in the ADU – they live 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 if you want – search online for terms like “friends and family loan payments.”

**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.

## EXAMPLE EQUITY LOAN

Banks will typically offer a loan that is 90% of the equity a person has in their property.

For example: If you have a \$900,000 home and a \$400,000 mortgage, since you own \$500,000, the bank can offer you \$450,000 (.90 x \$500,000). Or a \$2 million home and a \$900,000 mortgage, since you own \$1.1 million the bank can offer you \$990,000 (.90 x \$1,100,000).



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 [their website](#) <sup>🔗</sup> for details.

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

**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 may be a 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.



## Finding a Broker or Bank

If you are going to get a loan, you will need to decide to work with a mortgage broker or bank to find your loan. You don't need to make this decision right away. The product that best fits your financial situation will depend on your income, home equity, and credit score. Like many other aspects of building an ADU, it's important to talk to different brokers and lenders to find the best fit for you.



**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.



**BANKS OR CREDIT UNIONS** provide a variety of loans to finance your ADU by using your home equity. The benefit of going with a bank, especially if you have an existing relationship with one, is 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.

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

SEE ALL URLS in the Directory (final pages).



# LOAN TYPES

Generally, you don't have to worry too much about the different loans available because 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 (HELOC)**

Homeowners with sufficient equity in their home (at least 15%) can take out a second loan or line of credit. These types of loans work well if you prefer to take out a second, smaller mortgage instead of refinancing at a higher interest rate. Typically, these loans are variable rate mortgages (meaning the interest rate changes) and have no initiation fees. To qualify, you'll need to show you make sufficient income to cover the cost of your current debts plus the additional debt you'll be taking on. One advantage is the homeowner does not start paying interest until the money is spent.

## 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> </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>

## FINANCING OPTIONS TO CONSIDER

	HIGH INCOME	LOW INCOME
<b>HIGH HOME EQUITY</b>	<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> <li>• Cal HFA ADU Grant (possibly)</li> </ul>
<b>LOW HOME EQUITY</b>	<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> <li>• Cal HFA ADU Grant (possibly)</li> </ul>



## ? 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  $1\% \times \$150,000$ , 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 will require a one-on-one analysis to determine the added value of an ADU, so contact the County of Santa Clara Assessor's Office once you have an idea of your plan. 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 these 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.

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).





## SPOTLIGHT SUSAN A Studio Home in the South Bay

I've lived in the South Bay since 1984 and raised my children here. After my divorce I decided to downsize but I hadn't considered an ADU until I saw the posting for this place. I moved in on May 1, 2013, the day this neighborhood was incorporated into the City of Campbell and now I'm a City Councilmember!

The ADU is the perfect size for me. I have room for everything I need and want and even have a private garden. I work from home as a landscape architect and can sit at my desk and look out at my garden all day. The ADU is perfect for my hobbies; right now I'm developing a puzzle board game.

My landlords Jack and Darren live in the front house with their two daughters. We all do holiday dinners together and hang out on their deck. I feel safer with them in the main house, I know that if something happened, I have people here looking out for me.

My advice for living in a small space is to be creative and plan ahead. I changed the layout of my furniture three times before I was satisfied, but now everything is accessible and works for me. It helps to measure your furniture and think about what you really need. I love my plants and my art, but I realized that I don't need a full set of China dishes anymore.

Sometimes when I tell people that I live in an ADU they're a bit shocked. I love showing people what it's like to live in an ADU. It's a chance to connect the dots about how local policies can impact people's lives. I love to brag about it especially because it shows a real life example of why we need these housing options in our communities.



**"I love showing people what it's like to live in an ADU. We're trying to make Campbell and the South Bay a welcoming place where we can build homes that work for everyone."**



<b>LOCATION</b>	Campbell
<b>ADU TYPE</b>	Attached
<b>ADU LAYOUT</b>	Studio
<b>SIZE</b>	400 square feet



# 4 Design



**Hire Your Team**



**Create the Initial Design**



**Finalize Your Design**

**PLUS:**

- Floorplans examples

## 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 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.

# CONSIDER PRE-REVIEWED/ PRE-APPROVED PLANS

## ADU Plans Gallery

Using an existing plan can save you significant time and money. Visit our [ADU Plans Gallery](#) to view and compare plans and connect with the designer, architect, or company. You will most likely need to hire them to customize the plans based on your property and local rules, but you will save on developing an initial design and they can likely help you through permitting. Some plans may be “pre-reviewed” by your City, meaning Planning and Building Divisions have compared them to local rules, which may also save you time during permitting.

The Gallery also includes any pre-approved plans made available by your City.

## Pre-Approved Plans

**THE CITY OF SAN JOSE** offers a selection of pre-approved ADU plans for faster, lower-cost permitting. You will need to contract with a pre-approved vendor and prepare a property-specific site plan. Learn more [here](#).

**THE CITY OF CUPERTINO** also offers pre-approved plans for detached ADUs to speed up permitting. You will need to contract with one of the approved vendors and final approval is still subject to site concerns. View available plans [here](#).

**Cities are continuing to add pre-reviewed and pre-approved plans. Check the Plans Gallery or your City’s website to see if any plans are a good fit for you.**

**SEE ALL URLS** in the [Directory \(final pages\)](#).

### EXERCISES

- INITIAL DESIGN EXERCISE**  
Notes and questions to start the design process.
- DESIGN IDEAS EXERCISE**  
Initial thoughts on finishes and fixtures



USE LINK OR QR  
CODE FOR PDF [LINK TO PDF](#)



# 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 on 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 their 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 performs both roles). However, contractors often book early and have helpful thoughts about the cost impacts of design features, so you may consider adding 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).

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can have helpful thoughts about the cost impacts of design features, so you may consider adding 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).

## ADU PROFESSIONALS

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

**DESIGNER** A design professional who has architectural training but is not licensed, is self-taught, or falls somewhere in between. The term is not regulated. Services vary, so ask about their experience with ADUs.

**CONTRACTOR** A construction firm licensed by the state. They will work with your designer or architect to finalize plans, budgets, and permits, then manage construction. See the Construction section for more information.

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

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).



## EXERCISES

### DESIGNER CONSIDERATIONS EXERCISE

Questions to consider when choosing a designer.



[LINK TO PDF](#)

USE LINK OR QR CODE FOR PDF

## HOW DO I FIND A DESIGNER?

**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.

**ADU SPECIALIST** A professional trained to help meet the increasing demand for properties with ADU potential. They understand planning and building regulations, property eligibility, development process and costs.

## 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.



## 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. Typically, designers 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. To protect yourself and for architects to comply with California State Law, make sure you receive a written contract. You may want to have a lawyer review it to make sure all your concerns are covered before you sign.

## SAMPLE DESIGN COSTS

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

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



GRAPHIC: SMALLWORKS



# CREATE THE INITIAL DESIGN

Homeowners are often surprised by fire separation requirements for attached ADUs (shared walls and floors must be rated for 1-hour fire safety, plus additional requirements that may be unique to your city). Considering sound- and odor-proofing may also be a good investment.

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

SEE ALL URLS in the Directory (final pages).

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 your [Local ADU Rules](#) 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.

## 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. See the Directory 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, staff, and service agencies to find out more.



ADUs generally do not require separate water and sewer connections but your City 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 City and others by outside agencies. See the Directory for contact information.

**PG&E** serves most of Santa Clara County. New connections or upgrades can add time and cost. 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.

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

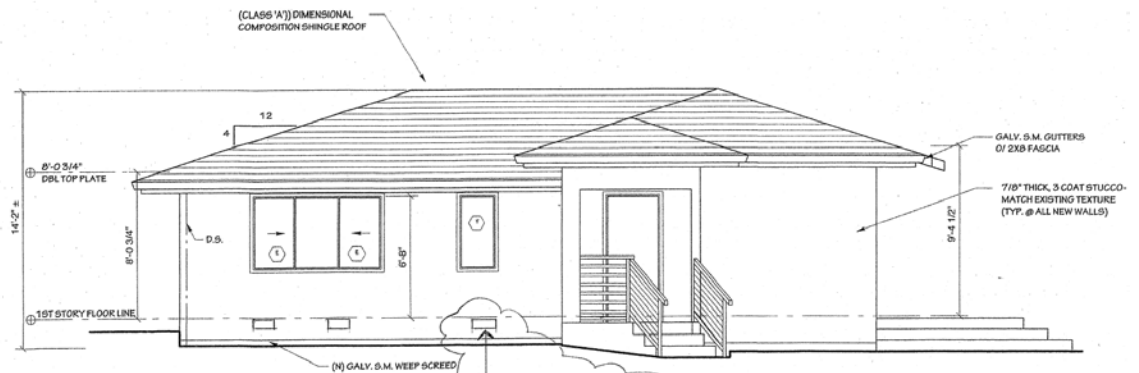
**SEE ALL URLS** in the Directory (final pages).



## 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.

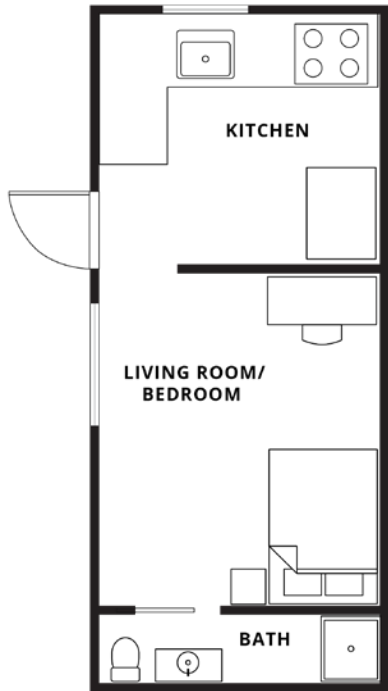


ELEVATION IMAGE: ASHWATH & ADITI SPOTLIGHT PG. 48

# 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).



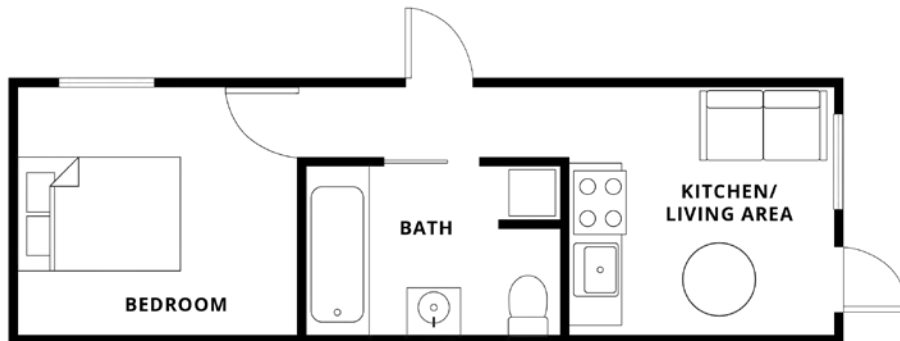
**HENRY'S COTTAGE**  
**300 SF**



**VICTOR & CLARISSA'S RENTAL**  
**800 SF**



**PENNY'S CAREGIVER APARTMENT**  
**495 SF**



**LIZ'S AFFORDABLE RENTAL**  
**300 SF**



**JULIE & TIM'S DOWNSIZED HOME**  
**544 SF**



# 5 Permitting



Prepare Your Application



Submit Your Application



Revise Your Application



Receive Your Permits

**PLUS:**

- Application Overview
- Permitting Fees
- Permit Fee Examples

## 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

## 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.

Once your ADU plans are finalized, you and your designer or contractor will submit your application package to the City 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, or other required materials)

Some cities have an ADU permit application or submittal requirements checklist that outlines all the required documentation and materials that must be submitted. Go to the Directory 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 (final pages). This is a great time to ask about the possible need for special permits, utility concerns, and/or approximate fee totals.

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. Your designer and contractor will help you navigate this process and recommend a consultant familiar with state and local regulations. For more information on Title 24 visit the [California Energy Commission website](#) .

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

## EXERCISES

### STAFF MEETING WORKSHEET

Questions to ask and space to take notes.



USE LINK OR QR CODE FOR PDF [LINK TO PDF](#)



# SUBMIT YOUR APPLICATIONS

## Planning Permit Application

Some cities 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. Some cities offer a streamlined or waived planning permit approval process for ADUs that meet certain standards, so be sure to ask if your project is eligible.

## Building Permit Application

Submitting an application is different in each city. Some have online portals while others ask for multiple sets of paper copies on various sizes of paper. 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, cities, utilities,

and special districts have 60 days after your application is deemed complete for their review, although cities 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 vary by city too. 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.

PHOTO: SCC ADU, ASHWATH & ADITI SPOTLIGHT PG. 48



**WHAT IF I HAVE AN UNPERMITTED ADU?** For unpermitted ADUs built before **January 1, 2018**, state law clarifies that cities 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 City.

**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 cities 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 round of review, but some may require additional rounds. Most likely, this review will happen at a staff level (no hearings), although in less common instances, a discretionary permit may be required.

The time required for this step may vary based on the number of reviews and how quickly you complete revisions. Be prepared that staff may bring up new comments in later reviews. Check with staff to learn about what to expect during the review process.

**ADDRESS ASSIGNMENT** This is a great time to request an address assignment for your new ADU. Some cities require address assignment before they will release permits. For information about how your City handles new addresses contact staff.



## 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. Staff will give you information about how to pay and obtain proof of payment for any fees required.

# APPLICATION OVERVIEW


Planning and Building Departments will always assess your applications, but others might as well. Many cities ask for planning and building application materials at the same time, but some have a two-step process that requires a planning permit before applying for a building permit.

**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 comments from other departments and provide them back to you once application review is complete.

**BUILDING DEPARTMENT REVIEW** makes sure your plan is safe and meets all local and state building code for electrical, insulation, ventilation, plumbing, foundation, and seismic safety. Building codes are nearly identical from city to city, with minor changes.

**PUBLIC WORKS** reviews street/sidewalk connections and drainage 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 for possible installation/expansion. A “will serve letter” may be requested by your City and utility agencies may have their own requirements like landscaping or fixtures.

**ENVIRONMENTAL HEALTH** may review plans if installation or expansion of a septic system is required or well water will be used. Check septic rules early because this work may be expensive and could restrict ADU placement.

## Building Permit & Plan Check

Your team will guide you through submission requirements and will produce necessary technical documents.

**BUILDING PERMITS** are required for all ADUs projects and give you official permission to start construction. The process starts with a permit application and may include acknowledgments to complete if you're acting as an owner-builder. Contact your Building Department to learn more.

**PLAN CHECK** includes multiple divisions reviewing plans for compliance with local code and flagging any safety or other issues. You'll need to submit detailed plans and any other documents required by your City.

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

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.





**MORE  
INFO**

# 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, cities often do not control many of the most expensive fees, like schools and water.

Check your [Local ADU Rules](#) or reach out to staff for more information.

**ESTIMATING FEES** The total amount of fees depends on your property and plans. Staff may be able to provide an estimate once you have an sense of your project details.

Our [ADU Calculator](#) can provide an estimate of fees for your project. Some cities offer fee estimates for ADU projects.

## Typical Fees

These fees are commonly required, but fees will vary based on project and location.

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

**OTHER DEPARTMENT FEES** (including state fees) are paid directly to the City or County 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 largest fees. ADUs under 750 square feet are exempt.

**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.

**PG&E FEES** are required for upgrades or new service. To view average project costs and fees visit PG&E's [website](#).

**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 staff.

[SEE ALL URLS](#) in the Directory (final pages).

**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.





# 6 Construction



**Hire Your Contractor**



**Monitor Construction**



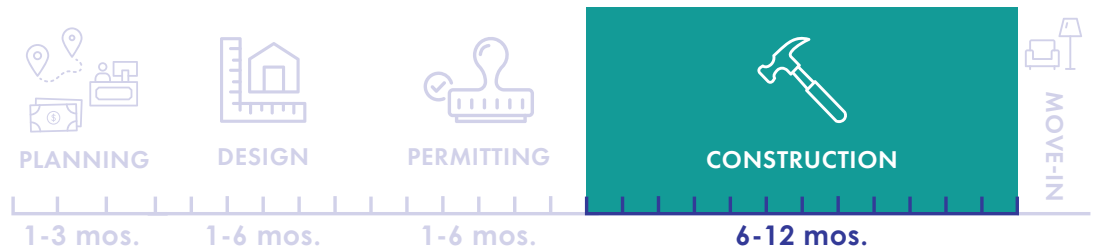
**Get Inspections**

**PLUS:**

- Prefab/manufactured ADUs
- Building costs

## PROJECT TIMELINE

The Construction phase 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



## 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](#).

SEE ALL URLS in the Directory (final pages).

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 General 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 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. Also ask for license, insurance information, 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 their references and ask to see photographs of past projects. Also consider their communication style, if you think you'll work well together, and whether 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:

- Name, address, and license number
- Total project cost and payment schedule
- Start date and timeline
- 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

- Whether there is a cancellation penalty
- 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
- Storage areas for materials
- Instructions regarding children or pets
- Costs that are not covered

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 and 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 City 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 City 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 cities 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 some cities will issue a certificate of occupancy. Your ADU is ready for move-in!



# PREFABRICATED & MODULAR ADUS

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.

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



## **PREFABRICATED, MODULAR, AND PANELIZED**

are partially or mostly built in a factory, then shipped to your site and placed on a foundation. Some companies provide a “turnkey” service that helps 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.

In general, modular ADUs comply with all state and local building codes, while prefabricated ADUs may only be built to federal standards and need to be vetted by a professional for local compliance.

Using a prefab or modular design can save time and make clearer what your completed project will look and feel like, but 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, but transportation, crane, foundation, and sales tax can end up being 20-40% of the total cost. Some companies do offer smaller price points.

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 \$150 to \$500 per square foot depending on your project. Construction costs can be as low as \$150 per square foot for JADUs converted from interior space.

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

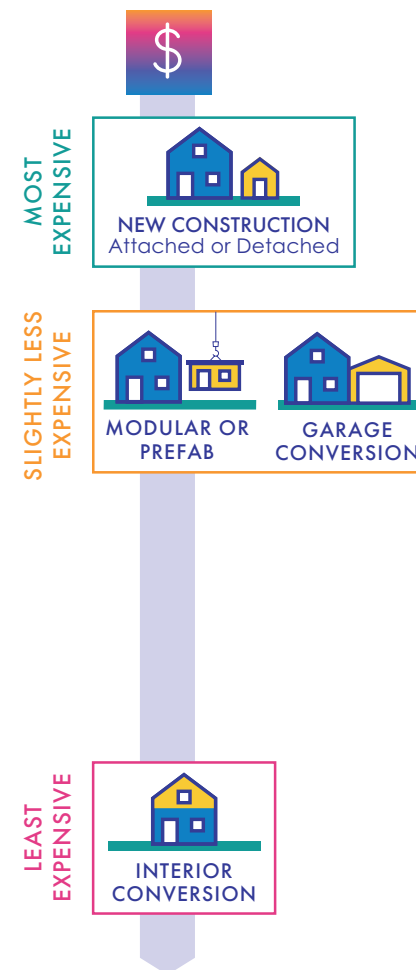
work to meet code, and the shell of a building (walls, foundation, roof) are not the most expensive parts of construction. Common expenses/challenges include redoing the foundation, replacing the floor to add a vapor barrier, and replacing the windows and insulation.

- **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.



## SPOTLIGHT ASHWATH, ADITI, & FAMILY Bringing Family Together

**Ashwath:** I've lived in the South Bay with my wife for 25 years now. A couple years ago the City reached out to homeowners to encourage us to build more housing and we thought we would build the ADU for local teachers.

When my daughter and her family decided to move back to the area, we offered them the ADU so they could have an affordable home and live close to us. It has been wonderful for us to be able to spend time with the grandkids.

The ADU is designed efficiently with no wasted space, and the plans only took four months to develop. The kitchen and living room feel very cozy and we like to spend time there.

I would be happy to move into the ADU and rent our primary home someday, maybe as we get older and if Aditi and her family decide to move.

**Aditi:** I grew up in the South Bay, and after being away for a few years we decided that we wanted to move back and raise our children near family. We weren't sure if we could afford a place that would work for us. When my dad offered us the ADU we were thrilled and of course cautious. We wanted to plan spending time together while making sure that my parents would still have their privacy.

Now we're a year in and we've settled into a comfortable family routine. We have family dinner twice a week, we don't have to put a lot of work into planning a visit. After daycare my son spends time with my mom. We still have our privacy, but we don't feel cramped.

Often other parents tell us they wish they could have the shared family life that we were able to build. When my husband and I want to go on a date, visit our friends, or just need to take a break my parents are right there. It's been wonderful for the whole family.



**"It's such a blessing having my parents see the kids every day and watching them play in the garden together."**



<b>LOCATION</b>	Los Altos Hills
<b>ADU TYPE</b>	Detached
<b>ADU LAYOUT</b>	2-bedroom, 2-bath
<b>PRICE</b>	\$450,000
<b>COMPLETED</b>	2020
<b>TIME</b>	12 months
<b>SIZE</b>	1,000 square feet





## BONUS SECTION

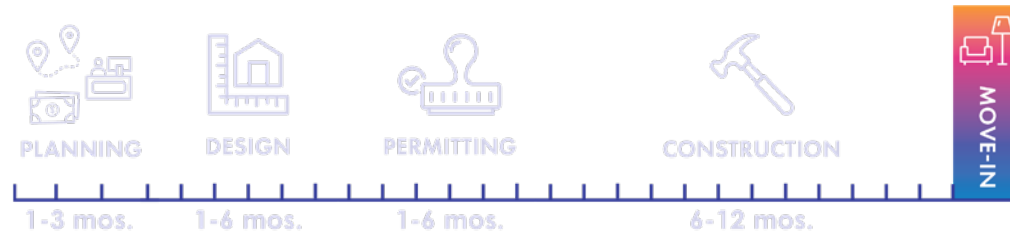
# Move-In & Renting

### 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.

### PROJECT TIMELINE



## WHAT IS INVOLVED IN BEING A LANDLORD?

SEE ALL URLS in the Directory (final pages).



### 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. Many cities will have automatically assigned you a new address during the permitting process (but you can always check in with them 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.

Some cities partner with local organizations to provide resources to help with the rental process, such as landlord training, leasing guidelines, and conflict mediation. Check with staff to see what resources are available.



### 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. Some jurisdictions may require landlords to initially offer a one-year lease to tenants, so talk to staff to confirm if this is a requirement. 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.

## EXERCISES

### IDENTIFYING WHAT YOU WANT IN A LEASE

Plan important decisions about your lease terms.



USE LINK OR QR CODE FOR PDF [LINK TO PDF](#)



**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.

Typical methods for advertising rentals in Santa Clara County include posting a description of your ADU to a rental listing website like Craigslist and Zillow. Many people also post to social media platforms like Facebook or Nextdoor, where local community members may have created a group page for people in your city who are looking for housing.

Once you select a tenant, 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](#)).
- **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** Some cities may require ADU and JADU property owners to report rent charged. Check with staff to see if there are reporting requirements.



# SANTA CLARA ADU GUIDEBOOK EXERCISES

These exercises are also available as a separate PDF at [aduscc.org/guidebook](https://aduscc.org/guidebook).

## Contents

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



## Identifying Goals & Concerns

	Goals	Short-term	Long-term		Concerns	Short-term	Long-term
	Rental income	<input type="checkbox"/>	<input type="checkbox"/>		Cost	<input type="checkbox"/>	<input type="checkbox"/>
	Housing for a family member	<input type="checkbox"/>	<input type="checkbox"/>		Hiring/managing contractors	<input type="checkbox"/>	<input type="checkbox"/>
	Helping out the community (e.g., housing a teacher)	<input type="checkbox"/>	<input type="checkbox"/>		Privacy	<input type="checkbox"/>	<input type="checkbox"/>
	Housing for someone with special needs	<input type="checkbox"/>	<input type="checkbox"/>		Site constraints	<input type="checkbox"/>	<input type="checkbox"/>
	Planning for retirement	<input type="checkbox"/>	<input type="checkbox"/>		Challenges of renting and managing the ADU	<input type="checkbox"/>	<input type="checkbox"/>
	Increased resale value	<input type="checkbox"/>	<input type="checkbox"/>		Conflict with neighbors	<input type="checkbox"/>	<input type="checkbox"/>
	Downsizing/moving into the ADU	<input type="checkbox"/>	<input type="checkbox"/>		Getting approval/scrutiny from government	<input type="checkbox"/>	<input type="checkbox"/>
	Housing domestic help (e.g., an au pair)	<input type="checkbox"/>	<input type="checkbox"/>				
	Help with chores or to watch over things when you are away	<input type="checkbox"/>	<input type="checkbox"/>				
	Housing an in-home caregiver	<input type="checkbox"/>	<input type="checkbox"/>				



## Recording Your ADU Goals

To stay motivated through challenges in the process, some people find it helpful to write down what building their ADU will allow them to do. Use this space to express your goals – consider cutting it out and putting it somewhere you'll see it regularly. Examples: "Take the kids to Disneyland every year." "Make sure my mom has a safe place to live."

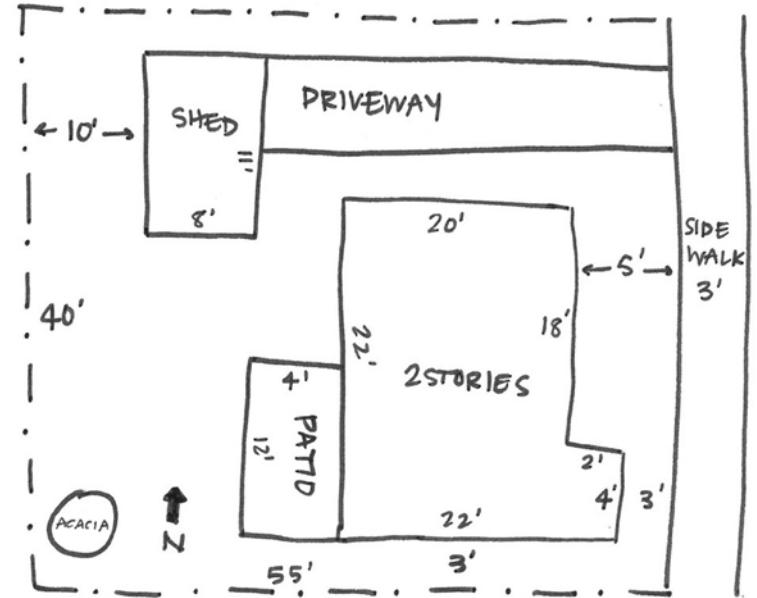


## Making a Rough Sketch of Your Property

Drawing a site plan is an essential step, both for your own planning and to get permit approvals. A site plan shows your property line and key information such as buildings, setbacks, lot line, etc. Most homeowners hire a professional to produce the final version, but it is often helpful to have a rough sketch to start. At this stage, you are going to draw major elements like building footprints, driveways, trees, etc.

1. Start by sketching out your property lines, measuring and marking them accordingly. (You can use fences to estimate property lines, but at some point you may need to get a professional surveyor on-site.) Add any existing structures. Focus on the basic shape. You don't need to worry about inside floor plans, you just need to capture the footprint and whether it is one or two stories. Note special features like porches, trellises, and exterior stairways.
2. Next, add in the driveway. Be sure to measure the length and width of the driveway. Pay attention to other significant features like pools, trees, steep slopes, etc. When you are done, you will have something that looks like the sketch to the right.
3. Now, try doing a drawing to scale. Depending on your lot size, a good scale might be one inch equals ten feet. If possible, try to have your north arrow direction pointing upwards on the page. Besides drawing the lines, be sure to make notes about the exact length as well. Be sure to use a pencil.
4. Make a copy. You'll want to copy your site plan or take a photo with your phone, because you will probably end up drawing on it several times as you explore ideas.

### Example:



Eventually, the site plan needs to be drawn to scale, but to start you should use scratch paper.

If the site plan is feeling too stressful, you can skip it for now or go outside and do a really rough sketch on a napkin. It's better to meet with local Planning staff earlier than to get everything right.

Note: Each 4x4 square on the following page equals 1."



## Property Details Worksheet

One of the first steps will be to gather important information about your property. Use the instructions below and see Learning the Rules in our Handbook for more details.

**Assessor's Parcel Number (APN)** Listed on your property tax bill or the County Assessor's Property Search Tool\*

**Lot size** in square feet – find on your APN report or deed

**Size of the primary residence** You may know this or have it on a previous real estate listing

**Special zones** Is your property in a Historic District, Fire Hazard Zone, Homeowner's Association, Utility District, etc.

## DEVELOPMENT STANDARDS FOR YOUR PROPERTY

These rules dictate where and how much you can build on your property based on your zone. **It can feel empowering to know this, but you don't have to** – your design team and local Planning staff can confirm.

Neighborhood Zone:

Setbacks: Front, sides, and rear

Maximum height:

Other relevant development standards (lot coverage, floor area ratio, etc. – these will differ in each set of local zoning rules):

\* [sccassessor.org/index.php/online-services/property-search/real-property](http://sccassessor.org/index.php/online-services/property-search/real-property)



## Staff Meeting Worksheet

One of the best things you can do is to talk to local staff early in the process. You can find contact info in the Guidebook Directory or on the Contact Page\*. Many of these questions are addressed in the ADU Guidebook,\*\* but you can take this opportunity to clarify anything unique to your property.

- 1. Do you have official record of my existing floor area? What areas should I count when determining existing size?**
- 2. What are the setbacks, height, and site coverage or floor area limits for my property? Are there other development standards for my property that I should know about?**
- 3. Does my property fall in any special zones that may impact what I can build? (Historic Districts, Fire Hazard Zone, etc.)**
- 4. Will I need to add parking? Does my home meet parking requirements?**
- 5. Do you require approval from my Homeowners Association?**
- 6. Are there fire safety or sprinkler regulations I should know?**

\* [aduscc.org/contact](https://aduscc.org/contact) \*\* [aduscc.org/guidebook](https://aduscc.org/guidebook)

**CONTINUED**



7. What potential problems do you see with my property or project plans and how can I address these?
8. When should I start talking to utility companies about requirements?
9. How long does permitting take? When should I check in if I haven't heard anything? How do I do that?
10. Can you explain all the fees I'll be expected to pay as part of permitting?
11. Are there common pitfalls or mistakes to watch out for in the design, application, or construction process?
12. Is a deed restriction required? When do I do that?
13. Are there restrictions on how I can use my ADU?
14. Can you summarize any other rules that are important?



## Budgeting Exercise

These questions will help you think through and get started with financial planning for your ADU. See the Guidebook section Budgeting & Finance for more information.

- 1. What are your estimated construction costs? Use the Santa Clara County ADU calculator.\***
- 2. How are you planning to finance your ADU?**
- 3. How much cash, savings or other liquid assets can you put into the project?**
- 4. Do you have any friends and/or family that you may be able to ask for a loan?**
- 5. How much equity (the portion of your home's value you own outright) do you have in my home? market value of home – remaining mortgage balance = equity**
- 6. Do you want to consider applying for a loan from a lender?**

\* [aduscc.org/calculator](https://aduscc.org/calculator)

**CONTINUED**

7. Will your income support a loan?
8. Do you expect to qualify for a loan?
9. Do you prefer a bank, credit union, or mortgage broker?
10. What banks, credit unions and/or mortgage brokers do you want to reach out to? Make sure to include your current lender.
11. Which loan(s) best suit your situation?
12. What do you expect to rent my ADU for? This will be a source of loan repayment. Estimate projected rent with the Santa Clara County ADU Calculator.\*
13. If a family member or friend is going to live there, can they contribute by paying rent?
14. Is your priority to maximize income or to help meet the housing needs of the community?
15. What other financial considerations do you have and/or what ideas do you want to explore?



## Initial Design Exercise

Here are some notes and questions to get you started on the design process. Remember, all of these might change when you start discussing costs. Review the goals you identified in previous exercise(s) to ensure they are still appropriate. See the Guidebook Design section for more information.

- 1. What type of ADU do you want?** e.g., detached, conversion, etc. See ADU 101 in the Guidebook.
- 2. If you belong to a Homeowners Association, do they have design guidelines you'll need to follow?**
- 3. Do you want a modern or traditional feel?**
- 4. What are some houses that you like and why?**
- 5. Are there floor plans you like/don't like? What features stand out?** See our Floorplans Gallery\* for examples.
- 6. Are there features in your current home or past homes that you loved or felt could be improved that can help inspire your ADU?**
- 7. How many bedrooms do you want? How many bathrooms do you want, and do you want them larger or smaller?**
- 8. Do you want more communal space (living room) or larger bedrooms?**

\* [aduscc.org/floorplans](https://aduscc.org/floorplans)

**9. What kind of kitchen do you want (chef's kitchen or something less expensive)?**

**10. Will there be a washer and dryer in the unit?**

**11. Do you want features that will help people stay in the home as they age or that account for special needs?** e.g., level entry, accessible bathrooms, grab bars, no stairs, etc.

**12. Do you want additional green or sustainable features?**

**13. Are there landscaping plans you would like to incorporate?**

**14. Do you have preferences about the flow of the house?** Such as: entrance should be here, a door to the garden, etc.

**15. How should you situate your ADU on your property?** Think about natural light, access to utilities, and privacy (for both the primary residence and the neighbors).

**16. Do you want to create outdoor space adjacent to the ADU? Are there trees or features to protect?**



## Design Ideas Exercise

Write down your initial thoughts here.  
When it's time to make decisions about these elements, pull this out.

**Flooring**

**Lighting**

**Siding**

**Fixtures**



## Designer Consideration Exercise

Before you start looking for a designer, consider what you're want. See the Guidebook's Design section for more information on choosing a designer.

*Adapted from the American Institute of Architects*

- 1. Would you rather work with a licensed architect, who has more training, or a designer, who will likely be less expensive?**
- 2. Do you want to use modular/prefab construction (unit is partially built off-site)?**
- 3. Do you want to use a design/build firm to handle drawings and construction?**
- 4. How client-centered do you want your designer to be? Homeowners may be actively involved or hands-off; designers may welcome interaction or hate it.**
- 5. Do you prefer to work with a larger firm or a smaller firm? Both have pros and cons. In the end it comes down to your personal preference.**
- 6. Do you want your designer to just prepare drawings, or do you want them also to help with permitting, construction drawings, and/or the construction phase?**



## Identifying What You Want in a Lease

Use this space for decisions about your lease terms. See the Guidebook bonus section on Move-In for more info.

1. **What is the rent?**
2. **When is rent due and how will it be paid?**
3. **What is the security deposit?\***
4. **Is your lease fixed-term or month-to-month?**
5. **At the end of the rental period, does the lease terminate or turn into a month-to-month rental?**
6. **Does the unit include parking?**
7. **Do you allow pets? If so, what type? How many? Size restrictions? Will you ask for a pet deposit?**
8. **Does the rent include utilities such as water, electrical, trash, and/or gas?**
9. **Do you allow tobacco or cannabis use?**
10. **Do tenants have access to any shared spaces (yard, storage, etc.) and, if so, what are the terms?**
11. **Are you limiting the number of tenants?\*\***
12. **Is there anything else will you include in your lease?**

\* As of September 2019, California law says you may charge up to two months' rent or three months' rent if the unit is furnished.

\*\* Landlords can generally limit the number of tenants and state law has found the two-plus-one formula (two people per bedroom plus one person) as reasonable but subject to rebuttal based on local factors like size of the bedrooms, configuration of the residence, age of the children, and local laws.

# GLOSSARY

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

## 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. Multi-family 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.

## 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 infrastructure and services in your area. 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. Under state law, existing buildings do not require water fees, while new buildings can only be charged fees in proportion to the size of the ADU.



# CONTACT DIRECTORY

## COUNTY DEPARTMENTS

**COUNTY ASSESSOR'S OFFICE** Info about your property and tax valuation [sccassessor.org/online-services/property-search/real-property](http://sccassessor.org/online-services/property-search/real-property)

**ADU information** [sccassessor.org/property-information/homeowners/granny-units-accessory-dwelling-units](http://sccassessor.org/property-information/homeowners/granny-units-accessory-dwelling-units)

909-387-8307

**COUNTY CLERK-RECORDER** Records (files) your deed restriction, 8 am –5 pm Mon-Fri

70 W. Hedding (at First Str.), First Fl., East Wing, San Jose, CA 95110, 408-299-5688

## UTILITIES

**PG&E** Gas and electricity services. [pge.com](http://pge.com)

## CAMPBELL

### PLANNING DIVISION

[campbellca.gov/163/planning](http://campbellca.gov/163/planning)

8 am–5 pm Mon-Fri

City Hall, 70 North Street, Campbell, CA 95008

408-866-2140, [planning@campbellca.gov](mailto:planning@campbellca.gov)

**ADU HANDOUT** [campbellca.gov/DocumentCenter/View/14449/ADU-Summary-Sheet](http://campbellca.gov/DocumentCenter/View/14449/ADU-Summary-Sheet)

**CAMPBELL UNION SCHOOL DISTRICT** [cusdk8.org/departments/business-services/developer-fees](http://cusdk8.org/departments/business-services/developer-fees)

**SAN JOSE WATER COMPANY** [sjwater.com](http://sjwater.com)

**WEST VALLEY SANITATION** [westvalleysan.org](http://westvalleysan.org)

**WEST VALLEY COLLECTION AND RECYCLING SERVICES** [westvalleyrecycles.com](http://westvalleyrecycles.com)

## CUPERTINO

### PLANNING DIVISION

[cupertino.org/our-city/departments/community-development/planning](http://cupertino.org/our-city/departments/community-development/planning)

7:30 am–12 pm, 1 pm–5 pm Mon-Thur  
10300 Torre Ave, Cupertino, CA 95014

408-777-3308, [planning@cupertino.org](mailto:planning@cupertino.org)

### BUILDING & SAFETY DIVISION

[cupertino.org/our-city/departments/community-development/building/permits](http://cupertino.org/our-city/departments/community-development/building/permits)

**CUPERTINO UNION SCH. DISTRICT** [cusdk8.org/departments/business-services/developer-fees](http://cusdk8.org/departments/business-services/developer-fees)

**UTILITIES** [cupertino.org/our-city/departments/public-works/utilities](http://cupertino.org/our-city/departments/public-works/utilities)

**PRE-APPROVED ADU PLANS** [cupertino.org/our-city/departments/community-development/planning/residential-development/accessory-dwelling-units/accessory-dwelling-unit-pre-approved-plans](http://cupertino.org/our-city/departments/community-development/planning/residential-development/accessory-dwelling-units/accessory-dwelling-unit-pre-approved-plans)

## GILROY

### PLANNING DIVISION

[cityofgilroy.org/269/Planning](http://cityofgilroy.org/269/Planning)

8:30 am–4:30 pm Mon-Thur

7351 Rosanna Street, Gilroy CA, 95020

408-846-0440, [PlanningDivision@cityofgilroy.org](mailto:PlanningDivision@cityofgilroy.org)

### BUILDING & SAFETY DIVISION

[cityofgilroy.org/209/Building-Safety-Division](http://cityofgilroy.org/209/Building-Safety-Division)

**SCHOOL DISTRICT** [gilroyunified.org/departments/business-services](http://gilroyunified.org/departments/business-services)

### CITY WATER & SEWER SERVICES

[cityofgilroy.org/380/Water-Sewer](http://cityofgilroy.org/380/Water-Sewer)

**RECOLOGY SOUTH VALLEY** [recology.com/recology-south-valley/gilroy](http://recology.com/recology-south-valley/gilroy)

**HABITAT AGENCY** [scv-habitatagency.org](http://scv-habitatagency.org)

## LOS ALTOS

### PLANNING DIVISION

[losaltosca.gov/development-services/page/planning-services](http://losaltosca.gov/development-services/page/planning-services)

No in-person services at this time

650-947-2750, [planning@losaltosca.gov](mailto:planning@losaltosca.gov)

**BUILDING & SAFETY DIVISION** [losaltosca.gov/development-services/page/building-services](http://losaltosca.gov/development-services/page/building-services)

## LOS ALTOS HILLS

### PLANNING DEPARTMENT

[losaltoshills.ca.gov/178/Planning-Department](http://losaltoshills.ca.gov/178/Planning-Department)

9 am–12 pm, 1 pm–4 pm Mon-Fri

26379 Fremont Road, Los Altos Hills, CA 94022

650-941-7222, [planning@losaltoshills.ca.gov](mailto:planning@losaltoshills.ca.gov)  
[building@losaltoshills.ca.gov](mailto:building@losaltoshills.ca.gov)

### BUILDING & SAFETY DEPARTMENT

[losaltoshills.ca.gov/292/Building-Department](http://losaltoshills.ca.gov/292/Building-Department)

**SCHOOL DISTRICT** [lasdschools.org/District/Department/147-Business-Services](http://lasdschools.org/District/Department/147-Business-Services)

### VALLEY WATER

[valleywater.org/accordion/los-altos-hills](http://valleywater.org/accordion/los-altos-hills)

**GREEN WASTE** [greenwaste.com/los-altos-hills](http://greenwaste.com/los-altos-hills)

# CONTACT DIRECTORY

## LOS GATOS

### PLANNING DIVISION

[losgatosca.gov/897/Planning](http://losgatosca.gov/897/Planning)

8 am –1 pm, Mon-Fri

110 E Main Street, Los Gatos, CA 95030

408-354-6872, [planning@losgatosca.gov](mailto:planning@losgatosca.gov)

### BUILDING & SAFETY DIVISION

[losgatosca.gov/220/Building](http://losgatosca.gov/220/Building)

**SCHOOL DISTRICT** [lgusd.org/apps/pages/index.jsp?uREC\\_ID=222278&type=d&pREC\\_ID=497973](http://lgusd.org/apps/pages/index.jsp?uREC_ID=222278&type=d&pREC_ID=497973)

**SAN JOSE WATER COMPANY** [sjwater.com](http://sjwater.com)

### WEST VALLEY SANITATION DISTRICT

[westvalleysan.org](http://westvalleysan.org)

### WEST VALLEY COLLECTION AND RECYCLING

[westvalleyrecycles.com](http://westvalleyrecycles.com)

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## MILPITAS

### PLANNING DEPARTMENT

[milpitas.gov/295/Planning](http://milpitas.gov/295/Planning)

8 am–5 pm Mon-Thur, 8 am–12 pm Fri

455 E Calaveras Boulevard  
Milpitas, CA 95035

408-586-3279,  
[planningdepartment@milpitas.gov](mailto:planningdepartment@milpitas.gov)

### BUILDING & SAFETY DEPARTMENT

[milpitas.gov/182/Building-Safety-Housing](http://milpitas.gov/182/Building-Safety-Housing)

**ADU WEBSITE AND RESOURCES** [milpitas.gov/310/Accessory-Dwelling-Units-ADUs](http://milpitas.gov/310/Accessory-Dwelling-Units-ADUs)

### SCHOOL DISTRICT

[musd.org/developer-fees.html](http://musd.org/developer-fees.html)

## MONTE SERENO

### PLANNING DEPARTMENT

[montesereno.org/2152/Building-and-Planning-Departments](http://montesereno.org/2152/Building-and-Planning-Departments)

10 am–12 pm, Mon/Wed/Fri

Monte Sereno City Hall  
18041 Saratoga-Los Gatos Road  
Monte Sereno, CA 95030

408-354-7635 ext. 112 (building), ext 116 (planning),

[cityplanner@cityofmontesereno.org](mailto:cityplanner@cityofmontesereno.org),  
[buildingdepartment@cityofmontesereno.org](mailto:buildingdepartment@cityofmontesereno.org)

**ADU WEBSITE AND RESOURCES** [montesereno.org/DocumentCenter/View/3828/Accessory-Dwelling-Unit-Information](http://montesereno.org/DocumentCenter/View/3828/Accessory-Dwelling-Unit-Information)

**SAN JOSE WATER COMPANY** [sjwater.com](http://sjwater.com)

### WEST VALLEY SANITATION DISTRICT

[westvalleysan.org](http://westvalleysan.org)

### WEST VALLEY COLLECTION AND RECYCLING

[westvalleyrecycles.com](http://westvalleyrecycles.com)

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## MORGAN HILL

### PLANNING DIVISION

[morganhill.ca.gov/74/Planning](http://morganhill.ca.gov/74/Planning)

8 am–5 pm Mon-Fri

17575 Peak Avenue, Morgan Hill, CA 95037

408-778-6480, [planning@morganhill.ca.gov](mailto:planning@morganhill.ca.gov)

**BUILDING & SAFETY DIVISION** [morganhill.ca.gov/150/Building-Fire-Prevention](http://morganhill.ca.gov/150/Building-Fire-Prevention)

**ADU WEBSITE AND RESOURCES** [morganhill.ca.gov/99/Accessory-Dwelling-Units-ADUs](http://morganhill.ca.gov/99/Accessory-Dwelling-Units-ADUs)

## MOUNTAIN VIEW

### PLANNING DIVISION

[mountainview.gov/our-city/departments/community-development/planning](http://mountainview.gov/our-city/departments/community-development/planning)

8 am–4 pm, Mon-Fri

City Hall, First Floor  
500 Castro Street, Mountain View, CA 94041  
650-903-6306,

[planning.division@mountainview.gov](mailto:planning.division@mountainview.gov)

**BUILDING & SAFETY DIVISION** [mountainview.gov/our-city/departments/community-development/building-fire-inspection](http://mountainview.gov/our-city/departments/community-development/building-fire-inspection)

**ADU WEBSITE AND RESOURCES** [mountainview.gov/depts/comdev/planning/adu.asp](http://mountainview.gov/depts/comdev/planning/adu.asp)

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## PALO ALTO

### PLANNING & DEVELOPMENT DIVISION

[cityofpalalto.org/Departments/Planning-Development-Services](http://cityofpalalto.org/Departments/Planning-Development-Services)

8:30 am–12:30 pm, 1:30–4:30 pm Mon-Thur

City Hall: 250 Hamilton Avenue - Fifth Floor  
Palo Alto, CA 94301

650-329-2496, [planner@cityofpalalto.org](mailto:planner@cityofpalalto.org)  
[buildingpermits@cityofpalalto.org](mailto:buildingpermits@cityofpalalto.org)



# CONTACT DIRECTORY

## SAN JOSE

### PLANNING DIVISION

[sanjoseca.gov/your-government/departments-offices/planning-building-code-enforcement/planning-division](http://sanjoseca.gov/your-government/departments-offices/planning-building-code-enforcement/planning-division)

200 E. Santa Clara St. Tower, 3rd Floor  
San José, CA 95113

408-535-3555. Press 1, then press 1 again,  
[ZoningQuestions@sanjoseca.gov](mailto:ZoningQuestions@sanjoseca.gov)

### BUILDING & SAFETY DIVISION

[sanjoseca.gov/your-government/departments-offices/planning-building-code-enforcement/building-division](http://sanjoseca.gov/your-government/departments-offices/planning-building-code-enforcement/building-division)

## SANTA CLARA (CITY)

### PLANNING DIVISION

[santaclaraca.gov/our-city/departments-a-f/community-development/planning-division](http://santaclaraca.gov/our-city/departments-a-f/community-development/planning-division)

9 am–12 pm & 1 pm–3 pm Mon–Thur,  
9 am–12 pm Fri

1500 Warburton Ave, Santa Clara, CA 95050

408-615-2450, [Planning@SantaClaraCA.Gov](mailto:Planning@SantaClaraCA.Gov)

### BUILDING & SAFETY DIVISION

[santaclaraca.gov/our-city/departments-a-f/community-development/building-division](http://santaclaraca.gov/our-city/departments-a-f/community-development/building-division)



## SANTA CLARA (COUNTY)

### PLANNING AND DEVELOPMENT DEPARTMENT

[plandev.sccgov.org/home](http://plandev.sccgov.org/home)

8 am–4:30 pm, Mon–Fri

70 W Hedding St, East Wing, 7th Floor  
San Jose, CA 95110

408-299-5700,  
[planning.commission@pln.sccgov.org](mailto:planning.commission@pln.sccgov.org)

## SARATOGA

### PLANNING DIVISION

[saratoga.ca.us/152/Planning-Division](http://saratoga.ca.us/152/Planning-Division)

13777 Fruitvale Avenue, Saratoga, CA 95070

408-868-1222, [planning@saratoga.ca.us](mailto:planning@saratoga.ca.us)

### BUILDING & SAFETY DIVISION

[saratoga.ca.us/151/Building-Division](http://saratoga.ca.us/151/Building-Division)

### ADU WEBSITE

[saratoga.ca.us/439/Accessory-Dwelling-Units](http://saratoga.ca.us/439/Accessory-Dwelling-Units)

### ADU REGULATION SUMMARY

[saratoga.ca.us/DocumentCenter/View/1630/Accessory-Dwelling-Unit-Regulations-PDF](http://saratoga.ca.us/DocumentCenter/View/1630/Accessory-Dwelling-Unit-Regulations-PDF)

**SCHOOL DISTRICT** [lgsuhdsd.org/departments/business-services/developer-fees](http://lgsuhdsd.org/departments/business-services/developer-fees)

## SUNNYVALE

### ONE-STOP PERMIT CENTER

[sunnyvale.ca.gov/business-and-development/planning-and-building/permit-center](http://sunnyvale.ca.gov/business-and-development/planning-and-building/permit-center)

8 am–Noon and 1 pm–5 pm, Mon–Fri  
456 W Olive Ave, Sunnyvale, CA 94086

408-730-7444, [planning@sunnyvale.ca.gov](mailto:planning@sunnyvale.ca.gov)

## PLANNING DIVISION

[sunnyvale.ca.gov/business-and-development/planning-and-building](http://sunnyvale.ca.gov/business-and-development/planning-and-building)

**BUILDING & SAFETY DIVISION** [sunnyvale.ca.gov/business-and-development/planning-and-building/permit-center](http://sunnyvale.ca.gov/business-and-development/planning-and-building/permit-center)

**ADU RESOURCES/REQUIREMENTS** [sunnyvale.ca.gov/home/showpublisheddocument/1766/637883105208670000](http://sunnyvale.ca.gov/home/showpublisheddocument/1766/637883105208670000)

## THINGS TO KNOW ABOUT ADDITIONS

[sunnyvale.ca.gov/home/showpublisheddocument/1782/637883101288530000](http://sunnyvale.ca.gov/home/showpublisheddocument/1782/637883101288530000)

## DEPARTMENT OF PUBLIC WORKS

[sunnyvale.ca.gov/your-government/departments/public-works](http://sunnyvale.ca.gov/your-government/departments/public-works)

## SCHOOL DISTRICTS

**Sunnyvale SD** [sesd.org](http://sesd.org)

**Santa Clara Unified SD** [santaclarausd.org](http://santaclarausd.org)

**Fremont Union High School SD** [fuhsd.org](http://fuhsd.org)

**Cupertino Union High School SD** [cusdk8.org](http://cusdk8.org)

Questions about school impact fees and payment may be directed to the City's One-Stop Permit Center at 408-730-7444 or [planning@sunnyvale.com](mailto:planning@sunnyvale.com)

**PG&E** Gas and electricity services. [pge.com](http://pge.com)

## CITY OF SUNNYVALE WATER AND SEWER

[sunnyvale.ca.gov/homes-streets-and-property/utility-billing](http://sunnyvale.ca.gov/homes-streets-and-property/utility-billing)

# CONTACTS

## ADU Resources

**CASITA COALITION** Resources, case studies, and more. [casitacoalition.org](http://casitacoalition.org)

**CA DEPT. OF HOUSING AND COMMUNITY DEVELOPMENT ADU PAGE** [hcd.ca.gov/policy-and-research/accessory-dwelling-units](http://hcd.ca.gov/policy-and-research/accessory-dwelling-units)

## FINDING CONTRACTORS & DESIGNERS

**AMERICAN INST. OF ARCHITECTS SILICON VALLEY** Directory of local designers [aiasiliconvalley.org/search/custom.asp?id=3352](http://aiasiliconvalley.org/search/custom.asp?id=3352)

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

## FINANCE RESOURCES

**ADU CALCULATOR** Estimate ADU costs, fees, and income [aduscc.org/calculator](http://aduscc.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/ppinfo.asp](http://dre.ca.gov/PublicASP/ppinfo.asp)

## 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)

## URL Directory

**TOC Exercises** [aduscc.org/guidebook](http://aduscc.org/guidebook)

**ADU 101** Our website [aduscc.org](http://aduscc.org)

### PROCESS-AT-A-GLANCE

Our website [aduscc.org](http://aduscc.org)

Exercises [aduscc.org/guidebook](http://aduscc.org/guidebook)

ADU Calculator [aduscc.org/calculator](http://aduscc.org/calculator)

Local ADU Rules [aduscc.org/rules](http://aduscc.org/rules)

### 1 GETTING STARTED

Our website [aduscc.org](http://aduscc.org)

Floorplans [aduscc.org/floorplans](http://aduscc.org/floorplans)

ADU Plans Gallery [aduscc.org/plans](http://aduscc.org/plans)

San Jose's Plans [sanjoseca.gov/business/development-services-permit-center/accessory-dwelling-units-adus/preapproved-adus](http://sanjoseca.gov/business/development-services-permit-center/accessory-dwelling-units-adus/preapproved-adus)

Cupertino's Plans [cupertino.org/our-city/departments/community-development/planning/residential-development/accessory-dwelling-units/accessory-dwelling-unit-pre-approved-plans](http://cupertino.org/our-city/departments/community-development/planning/residential-development/accessory-dwelling-units/accessory-dwelling-unit-pre-approved-plans)

ADU Calculator [aduscc.org/calculator](http://aduscc.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)

### 2 LEARNING THE RULES

County Assessor's Property Search Tool [sccassessor.org/index.php/online-services/property-search/real-property](http://sccassessor.org/index.php/online-services/property-search/real-property)

Our website [aduscc.org](http://aduscc.org)

Local ADU rules [aduscc.org/rules](http://aduscc.org/rules)

### 3 BUDGET & FINANCE

ADU Calculator [aduscc.org/calculator](http://aduscc.org/calculator)

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

CA Depts of Real Estate and Corporations

[californiamortgageassociation.org](http://californiamortgageassociation.org)

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

County Assessor's Office [sccassessor.org/about-us/office-information/contact-us](http://sccassessor.org/about-us/office-information/contact-us)

### 4 DESIGN

ADU Plans Gallery [aduscc.org/plans](http://aduscc.org/plans)

San Jose & Cupertino Plans (see Getting Started)

ADU Stories [aduscc.org/stories](http://aduscc.org/stories)

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

AIA Silicon Valley [aiasiliconvalley.org/search/custom.asp?id=3352](http://aiasiliconvalley.org/search/custom.asp?id=3352)

Local ADU Rules [aduscc.org/rules](http://aduscc.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 [aduscc.org/floorplans](http://aduscc.org/floorplans)

### 5 PERMITTING

Title 24 [energy.ca.gov/programs-and-topics/programs/building-energy-efficiency-standards](http://energy.ca.gov/programs-and-topics/programs/building-energy-efficiency-standards)

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)

Local ADU Rules [aduscc.org/rules](http://aduscc.org/rules)

ADU Calculator [aduscc.org/calculator](http://aduscc.org/calculator)

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

### 6 CONSTRUCTION

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

### MOVE-IN/RENTING

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

# ACKNOWLEDGMENTS

This guide was developed as part of the Santa Clara County ADU Program that supports and encourages the building of new Accessory Dwelling Units (ADUs) across the County.

The Program is a project of the Santa Clara County Planning Collaborative, in partnership with the cities of Santa Clara County, the County of Santa Clara, and the Cities Association of Santa Clara County. The ADU Program is one of many efforts to ensure everyone in our community has access to a safe, secure, and affordable home that meets their needs. By encouraging the development of ADUs, Santa Clara County communities can build new homes for our neighbors, children, and grandparents, helping our communities and our region thrive. This work was supported by a grant awarded by the California Department of Housing and Community Development as part of the Regional Early Action Planning Program. As a part of these efforts, this workbook was created by Community Planning Collaborative.

**SPECIAL THANKS TO ALL THE STAFF THROUGHOUT THE COUNTY THAT MADE THIS POSSIBLE.**



## Photo Sources

PHOTO: UPLAND ADU

**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 Jelen, [cari-designs.com](http://cari-designs.com)

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

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

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

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

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

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

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

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

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