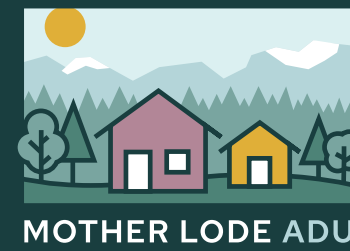


CALAVERAS COUNTY

ADU Guidebook



motherlodeadu.org

A COMPLETE GUIDE TO BUILDING AN ACCESSORY DWELLING UNIT



GETTING
STARTED



LEARNING
THE RULES



BUDGETING



DESIGN



PERMITTING



CONSTRUCTION



MOVE-IN



WELCOME TO MOTHER LODE ADU

Calaveras County



This guide was created as a resource to help residents of Calaveras County through the entire process of building an accessory dwelling unit (ADU)—also known as granny flats, backyard cottages, in-law units, or basement/garage apartments.

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

Mother Lode ADU Online

Our [ADU website](#) includes this Guidebook and the exercise worksheets that go along with it, plus a variety of other tools and resources to guide you through the ADU process. This includes an ADU Plans Gallery where you can compare and select pre-existing plans, saving both time and money.

GUIDEBOOK & EXERCISES

motherlodeadu.org/guidebook

COUNTY ADU RULES motherlodeadu.org/rules

ADU CALCULATOR motherlodeadu.org/calculator

PLANS GALLERY motherlodeadu.org/plans

ADU GLOSSARY motherlodeadu.org/glossary

CAN I BUILD TOOL motherlodeadu.org/can-i-build
and much more!

Calaveras County

891 Mountain Ranch Road, San Andreas
Monday-Friday 8:00am - 4:00pm



BUILDING DEPARTMENT

Permits and inspections
209-754-6390

buildingweb@co.calaveras.ca.us

PLANNING DEPARTMENT

Zoning, setbacks, & land use
209-754-6394

[Contact form](#)

MORE CONTACT INFO IN THE DIRECTORY, FINAL PAGES

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Version 1.0, September 2023

COVER PHOTO: RICHARD ADU STORY, PAGE 48;
TOP LEFT PHOTO: GAIL ADU STORY, PAGE 14

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

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This guidebook includes exercises to help you plan your ADU project. See the final pages of this Guidebook or download a separate PDF using the QR code.



GETTING STARTED

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

LEARNING THE RULES

- Property Details Worksheet
- Staff Meeting Worksheet

BUDGETING & FINANCE

- Budgeting Exercise

DESIGN

- Initial Design Exercise
- Design Ideas Exercise
- Designer Considerations Exercise

PERMITTING

- Staff Meeting Worksheet

MOVE-IN

- What You Want in a Lease

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ADU STORIES



GAIL
Stability for Local Workers



RICHARD
Flexible Housing for Family



SUE
A Perfect Place for Mom



ROSEMARY
Confidence from Extra Income



ADU 101

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

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

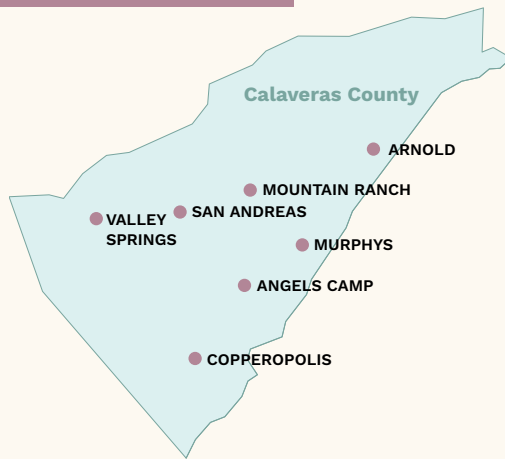


Another Option: JADUs

JUNIOR ACCESSORY DWELLING UNITS (JADUS) are a smaller type of ADU up to 500 square feet within a home that have their own entrance. 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 (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 now allows homeowners to have both a JADU and a regular ADU on their property.

SEE ALL URLS in the Directory (final pages).



DOES THIS GUIDE APPLY TO YOUR ADU?

Please note this guide was written specifically to help residents of Calaveras County build an ADU. Although many sections have helpful information for all County residents, the Learning the Rules and Permitting sections detail the rules and process for unincorporated County areas. Contact city staff to learn about local ADU rules.

Throughout this guidebook, when you see references to “your location” or “staff” these refer to unincorporated County areas. If you live in an incorporated area like Angels Camp, you will follow their ADU rules. References to “cities” include all incorporated cities, towns, or villages in the County.

Please use the [Public Web Viewer](#) to find out what jurisdiction your property is in and what rules apply.

Types of ADUs

ADUs do not always fit neatly into one category – like an attached ADU made from converted space, for instance. See more about types in the Learn the Rules section.



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, like duplexes, triplexes, and apartment buildings (existing or proposed)

WHAT IS NOT AN ADU



RVs, tiny homes on wheels, yurts, and unconditioned storage structures are usually not considered ADUs. However, yurts can be ADUs as Limited Density Rural Dwellings (LDRDs).

Construction Methods



SITE-BUILT/TRADITIONAL means an ADU is built from the ground up on your property.



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

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

Benefits of ADUs

Building and renting an ADU is truly a community service — ADUs often provide homes for the local workforce, seniors, 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, safe and convenient housing for friends or local workers, and many others.



A HOME AS YOU AGE for a caregiver or for aging adults who want to rent their main home and live in their ADU.



RENTAL INCOME for retirement, savings, or a rainy day from either the ADU or the main home.



HOUSING FRIENDS AND FAMILY like adult children, aging grandparents or parents, or loved ones with special needs.



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



PROPERTY VALUE improves with a new ADU, increasing the future sale price.



LOCAL SUPPORT is built through small-scale living and rentals for workers, supporting our local environment and businesses (and reducing commutes).

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
- **DESIGN** 1-6 months
- **PERMITTING** 1-6 months
- **CONSTRUCTION** 6-12 months

ADU PROCESS AT-A-GLANCE



The following 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: ADAM LONG

Project Timeline



PLANNING

1-3 mos.



DESIGN

1-6 mos.



PERMITTING

1-6 mos.



CONSTRUCTION

6-12 mos.



ADU Process At-A-Glance

Staff are here to help you through the ADU building process. Please contact the Building Department with your questions and visit [our ADU website](#) for more information. Contact information can be found in the Directory, final pages. If you live in Angels Camp, contact local city staff.

1 GET STARTED

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

3 DESIGN YOUR ADU

- **Consider using the [ADU Plans Gallery](#)** to start from an existing plan.
- **Hire your team** including a licensed designer and contractor (or design/build team). They will help with the application process too.
- **Create your initial design** and discuss it with Building Department staff.
- **Finalize your design** and plans for permitting.

5 CONSTRUCT YOUR ADU

- **Ensure all funding is established** before beginning construction.
- **Monitor construction** (typically 6-12 months) by checking in with contractors and ensuring inspections are moving along.
- **Schedule and pass all inspections** (usually done by your contractor) during construction at the [Online Permit Services website](#).



2 LEARN THE RULES

- **Learn about your property**, including APN, lot size, school district, and zoning by using the [Calaveras County GIS Portal](#).
- **Learn the County rules** and what you can build on our [ADU website](#).
- **Talk with County staff** early on to understand any rules, deed restrictions, or septic and water issues that might apply.
- **Adjust your project budget** as needed and create a plan for financing your project.

4 APPLY FOR PERMITS

- **Prepare your application** and review the [Single Family Dwelling Checklist](#) and the [ADU Checklist](#) so your submission is complete.
- **Submit your application** and pay half the total base permit fees. Reviewed in 4-6 weeks.
- **Revise your application** if requested (at least one round is typical) and resubmit. All fees due before you collect permit.

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



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



SECTION ONE

Getting Started



Think About What You Want



Make a Sketch



Estimate Costs

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.



PLANNING

1-3 mos.



DESIGN

1-6 mos.



PERMITTING

1-6 mos.



CONSTRUCTION

6-12 mos.





Think About What You Want

? How do I get started?

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!

Typically, a studio is 150–400 square feet, a one-bedroom is 300–850 square feet, and a two-bedroom is 700–1,200 square feet.

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


Goals and Concerns


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

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

Look For Inspiration

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

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

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



EXERCISES

IDENTIFYING GOALS & CONCERNS

Short- and long-term goals and concerns for your ADU.


RECORDING YOUR ADU GOALS

Focusing on the benefits of your ADU.

SEE FINAL PAGES OR USE QR CODE



MOTHER LODGE ADU PLANS GALLERY

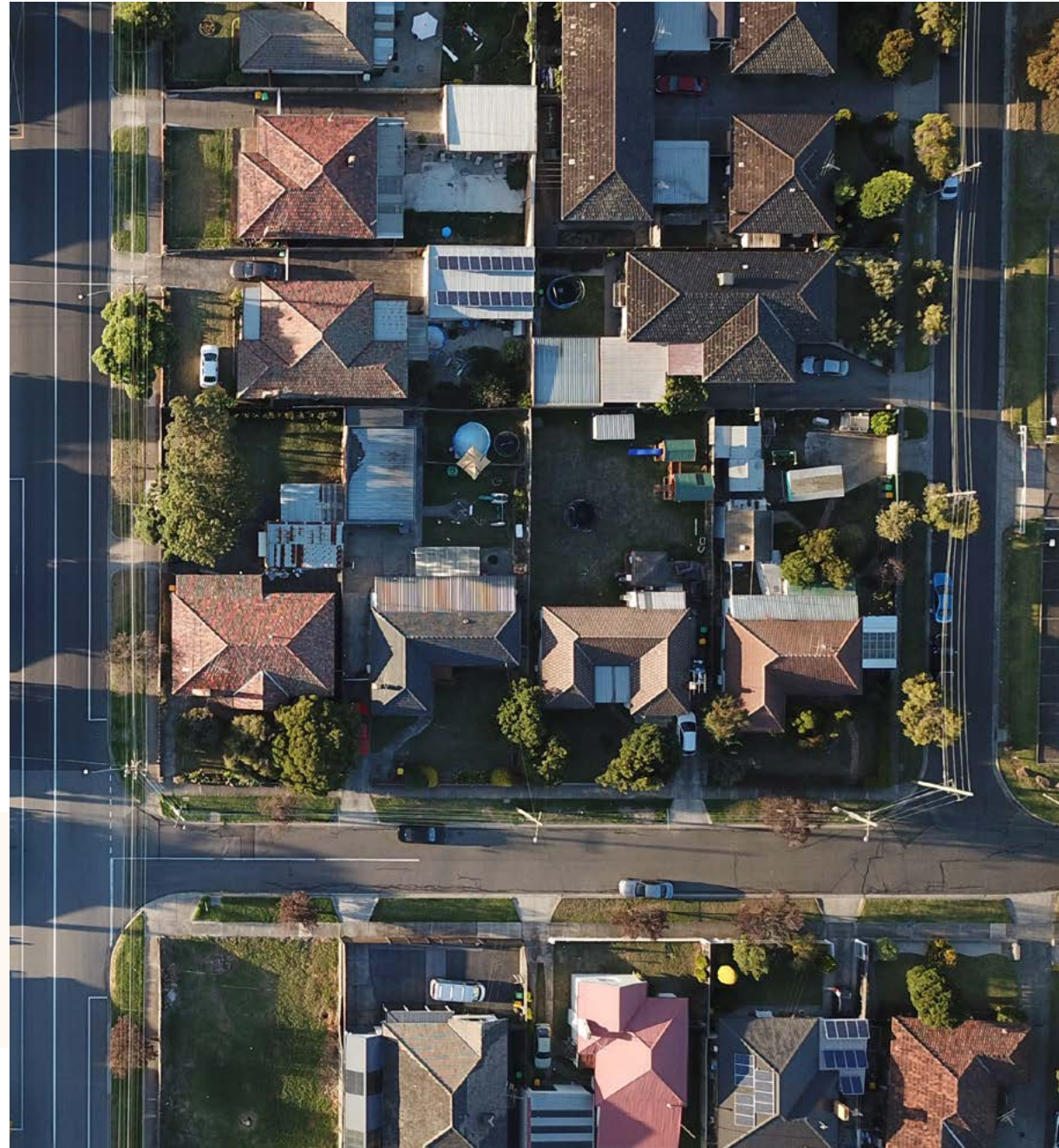
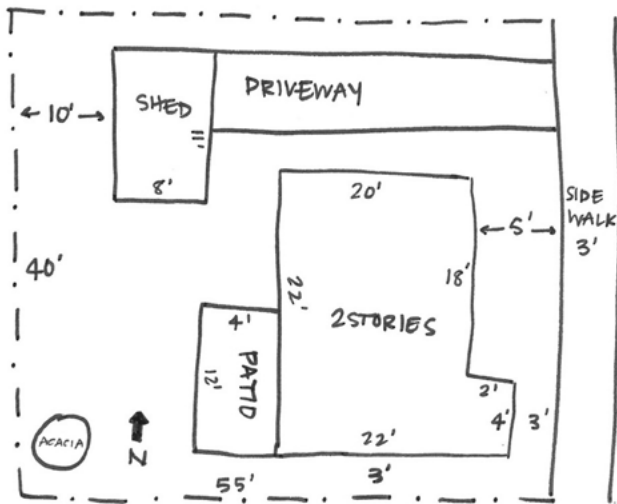
Jump start your design by visiting our [Plans Gallery](#)  to view and compare dozens of pre-existing designs and connect directly with the designer. Choosing any one of these plans will save you time and money.

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.



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.

SEE FINAL PAGES OR USE QR CODE






Estimate Costs

A very rough placeholder for you to use is \$250 to \$400 per square foot, including construction (“hard costs”) and other costs like design and fees (“soft costs”). The real number can vary widely and depends on many factors, like septic, utilities, or grading work needed.

We talk more about costs in the Design, Permitting, and Construction sections. See the Budgeting & Finance section for a detailed information about financing options.

The [Calaveras County 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.

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

PHOTO: ROSEMARY ADU STORY, PAGE 72



Early Considerations

Things to think about early on to avoid problems down the road:

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

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

FIRE SAFETY Most mortgage lenders require fire insurance and there may be additional rules depending on the location of your property. If the main home has fire sprinklers, the ADU will require sprinklers as well.

ZONE OR AREA RULES If your property is in a special zone or area, like Homeowners Associations, Historic Districts, Fire Hazard Zones, Flood Zones, or areas beyond specific elevations, you may need to consider additional guidance and rules. It's important to understand these rules early on – talk with County staff and see the Learning the Rules section for more details.

SPECIAL PROPERTY RULES County staff will let you know about any requirements based on your property, like hillsides, or difficult soil for septic systems in areas like Rancho Calaveras. High-engineered designs may be required.

UTILITIES You'll need to figure out what's required for your ADU's utility services (water, sewer, gas, electricity). Some may have capacity limits, require new connections, or upgrades to services, systems, and/or meters, which can add time and cost to your project. See the Learning the Rules section for more details on Utilities.





ADU STORY

Gail STABILITY FOR LOCAL WORKERS



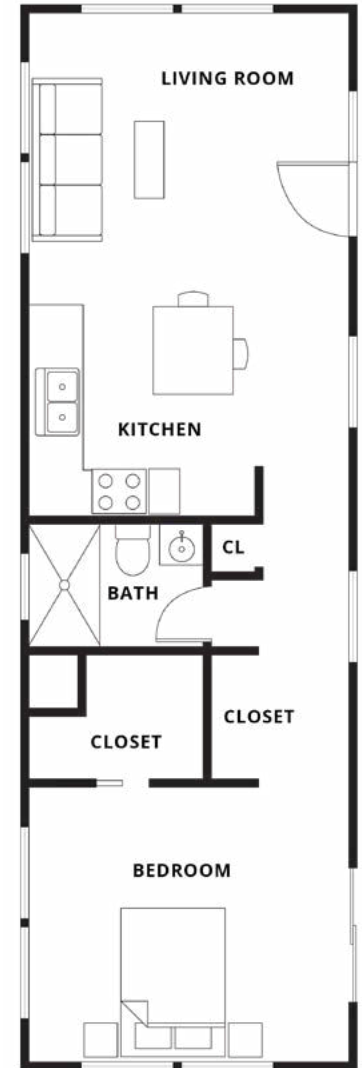
“ I’m grateful for the ADU, it’s been a safe home for so many people who are important to me, from my mother to my daughter, it’s given stability to my whole family.

LOCATION	Mariposa
TYPE/LAYOUT	Detached, studio
PRICE	\$125,000
COMPLETED	2015
TIME	12 months
SIZE	630 square feet

I raised my children in El Portal where I worked as a teacher, before moving to Mariposa where I still teach, and lead the Yosemite Songwriting Retreat. I bought a house that had space for an ADU and I wanted my mother to move here so I could take care of her as she aged. My mom and I were very close and I wanted this space to be special for her. We decided to get a prefabricated unit, an ADU that just needed to be delivered and installed. We went to the factory to see the house before we bought it. The prefab company measured the property to make sure there was enough space. Once the location was approved, the ADU was transported and installed. We were lucky to find a ready-made option that came with everything including appliances, furniture, and decor.

There were still a lot of things to set up like water, sewer, electricity and internet. There was an old shed on the ADU site, so we had to remove that, take out trees, build a retaining wall, and add a driveway. I had no building experience at the time, so I got a lot of help from the Mariposa Planning Department. Without professional help, the process felt overwhelming at times. There were several different agencies with whom I had to work. It took a lot of time, but it was worth it to build a comfortable home for my mom. It was something special we got to share and make our own. We even wrote our initials in the driveway pavement.

After my mother passed away, the ADU became a flexible rental space. During the pandemic my daughter lived there. Now I use it as a rental. Local nurses and National Park employees have lived there. At the moment, I’m renting it to a family friend who works in the local music industry. If she moves out, I won’t have any trouble finding a new tenant. There’s a great need for rental housing in Mariposa. I’m grateful for the ADU. It’s been a safe home for so many people who are important to me. It’s given stability to my family and friends.





Parking

ADU

PRIMARY HOME

Gravel Driveway

Driveway/
Parking





ADU INSIDER PERSPECTIVE

Five Tips from a Realtor



Russell Robinson Real Estate Professional



I'm a local real estate professional and recently legalized an unpermitted ADU on my property. The structure was built by previous owners and I couldn't find documentation, so I worked with Amador County staff to bring it up to code. Luckily the work was minimal, including weatherizing the entrance, reroofing, and reorganizing the layout. My investment of less than \$15,000 gave me peace of mind from legal or safety issues, along with improved property value. In my experience, the County was really on the homeowner's side, so I encourage others to explore legalizing or building an ADU. I couldn't think of a better way to invest in my property and my community.

- 1 HAVING AN ADU IS ALWAYS A BENEFIT** ADUs are attractive to all buyers, from retirees looking for extra income to families considering multi-generational living. The housing market is exceptionally tight and the local workforce feels the most squeeze, so ADUs are a win/win.
- 2 LAWS AND INCENTIVES SUPPORT BUILDING ADUS** State and local governments see ADUs as a tool in solving our housing crisis, so there are protections and systems in place to get units permitted and built.
- 3 EXISTING STRUCTURES CAN BE TURNED INTO ADUS** If you're in the market to buy a home, keep eyes out for garages, barns, or other structures that could be converted. It's important to do your research, but unpermitted structures are not necessarily a red flag. Converting or permitting a building can be quicker and less expensive than new construction.
- 4 LOCAL STAFF ARE HERE TO HELP** Staff are committed to improving housing availability and they want to see your ADU get permits unless there is a clear safety or environmental danger. Recent laws also strengthened protections for homeowners, so local staff won't flag code violations unrelated to the ADU.
- 5 PREFAB IS A GREAT OPTION** The quality of construction has improved dramatically, and prefab can save a lot of time and headaches that often come with construction. Prefab companies work across the region and offer a variety of options that can be customized to your needs.



SECTION TWO

Learning the Rules



Learn About Your Property



Meet With Staff



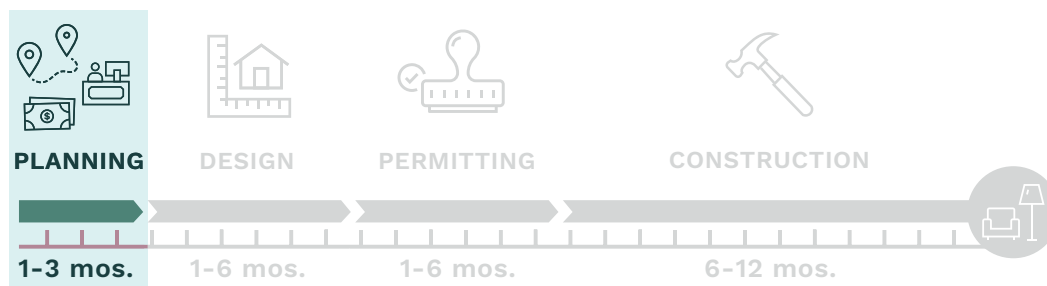
Learn What You Can Build



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 the County before beginning design, especially if you get information from informal sources like real estate websites. It may feel scary to reach out but remember that County staff are here to help you. The County 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).

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

ASSESSOR'S PARCEL NUMBER (APN) Tax Parcel ID/Assessor's Parcel Number (APN) Every site or lot in California is assigned a unique Tax Parcel ID (commonly known as APN), which is like a social security number for your property. Your APN will be listed on your property tax bill and can also be found by using the [Calaveras County Public Web Viewer](#) : Type your address into the search bar at the top of the page then hit enter, and your property will appear as a red dot on the map. Click on the parcel surrounding your property and your Tax Parcel ID (APN) will be listed in the information box that appears. By clicking on the number, a map of your property will pop up in a new window.

VERIFYING YOUR PROPERTY LINES AND MAKING A SITE PLAN You may think your property ends at a fence or driveway, but these may have shifted over time. Anyone can make a site plan, from your designer or contractor to even you! Use the Lot Size resources to learn about your property and the Property Sketch exercise to collect the details, like property lines and distances. Doing it yourself saves time and money.

LOT SIZE At many points in the process, you'll need to know the total acreage and dimensions of your property. Here are some ways to find that out:

- [Calaveras County Public Web Viewer](#)  Follow the same process used to search for your APN. Your acreage will be listed in the information box that appears. If it is not there, click on the Tax Parcel Number and use the Measurement tool at bottom of the page.
- [Can I Build Tool](#)  Type your address in the search bar and select your address from the drop down menu.
- **Property survey or recorded map of your property** can be purchased from the Public Works Department.
- **Property deed or title report** may include acreage and can be provided by the Clerk Recorder.
- **Estimate** If your lot is roughly rectangular, multiply its width times depth. For example, a lot that is 40 feet wide by 60 feet deep is 2,400 square feet.
- **Real estate websites** Lot size is often listed in the property information.

ZONING DESIGNATION You will want to know how your property is zoned and the related rules like maximum height and setbacks. Use the [Calaveras County Public Web Viewer](#), see our Documenting Property Information exercise for instructions on finding your zone, and contact the Planning Department and confirm (see Directory final pages).

Special Zones or Districts

Talk to staff to confirm whether your property falls within any special zones or areas that may impact what you can build. Below are some special zones that exist in Calaveras County:

HISTORIC DISTRICTS ADUs in Historic Districts or on Historic Properties may have additional requirements to ensure compatibility with your existing house and other guidelines. Contact staff early to discuss process and requirements.



EXERCISES

DOCUMENTING PROPERTY INFORMATION

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

SEE FINAL PGS.
OR USE QR CODE



SEWER DISTRICTS AND ONSITE SEPTIC SYSTEMS

If your property is outside of a sewer service district, you will need to find out if your septic system will meet County requirements when adding an ADU to your property. You may have to increase your septic capacity or establish a new water source, which can be an unexpected cost, so talk to the Calaveras County Environmental Health Department early in the process to find out. For contact information, see the Directory on the final pages.

LIMITED DENSITY OWNER-BUILT RURAL DWELLINGS (LDRD)


If you live outside of a Community Plan Area, you can build an ADU as an owner-builder under an LDRD permit, if you or your family plan to live in it. Talk to staff for more information.






WILLIAMSON ACT Properties zoned Agriculture Preserve (AP) are usually subject to Williamson Act contracts. If this applies to you, speak to the Agriculture Department about adding an ADU. During the permit process, they will review your permit application for consistency with your contract.






WILDFIRE RISK, FIRE HAZARD SEVERITY ZONES, AND PROTECTION DISTRICTS

Wildfires are a reality throughout our region, which is why it is important to understand the risk in your area. Since most parcels are in a Fire Hazard Severity Zone there are usually additional requirements or reviews. Find out about your location using the [Calaveras County Public Web Viewer](#)  to learn how where you live might impact your ADU.

State agencies have developed several resources and guidelines to help. View the [Fire Severity Zone Map](#)  and plug your address into the [Fire Hazard Severity Zone Tool](#)  to look-up your property and identify your zone. Use the [Homeowners Checklist](#)  and review the [Disaster Ready Guide](#)  and [Board of Forestry Code](#)  to make sure your ADU and property are fire safe.

Calaveras County Fire Prevention offers resources on their [webpage](#) . It's also a good idea for you and your design team to get familiar with any fire-prevention requirements for your ADU based on your location, like setbacks, road and driveway standards, and local fire management plans.

SNOW LOAD AND FLOOD ZONE HAZARD

requirements depend on property elevation and location, and almost always factor into ADU plans. Additional review or highly engineered drawings may be required if your property is about 3,600 feet elevation or within a FEMA flood hazard zone.

DEED RESTRICTION A deed restriction – a set of conditions or rules that are added to the deed for your property – is required by state law for JADUs to prevent them from being sold separately, and applies to all future owners. Homeowner Associations (HOAs/COAs) may require one too. Talk to staff and see the Permitting section for more details. If the ADU you want to build has conditions, think about your goals and make sure that they align.

HOMEOWNERS ASSOCIATIONS (HOAS)

If you live in an HOA, talk with your representative or board early. They cannot prevent you from building or renting an ADU and cannot “unreasonably restrict” construction or design, but they may still have guidelines to consider.

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



Learn What You Can Build

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

HOW MANY ADUS CAN I BUILD?

Single-family homeowners can build both an ADU and a JADU on their property. Multi-family properties can have two detached ADUs or up to 25 percent of the number of units. Talk to County staff for more information if interested in building ADUs on a multi-family property. Also, if you are building a new home or multi-family housing, you can permit and build your ADU at the same time.

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

 Am I allowed to build an ADU?

A WORD OF ADVICE Even if an ADU is permitted on your property, there may be other limitations. For example, there may be limits to the area of your lot that can be built on or a certain amount of space between the main home and a detached ADU for fire prevention. The good news is that these rules do not apply to conversions of interior space and state law says you can build a detached ADU of up to 800 square feet.



PHOTO: ROSEMARY ADU
STORY, PAGE 72



CAN I USE MY GARAGE? Homeowners can convert legally built structures (garage, barn, art studio, pool house) into an ADU. JADUs can be converted from an attached garage (but not detached). If you plan on replacing a detached garage with an ADU, demolition permits cannot be withheld and public notice cannot be required if you have your ADU permit (unless it is in an architecturally and historically significant district). Note that garage conversion ADUs may require significant moisture barriers and other design elements to meet building codes.

If you demolish your garage or other enclosed structure to build an ADU in its place, the ADU can usually be the same size and height of what it's replacing if it meets current standards for setbacks and height limits. Talk to staff early on to find out.

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

Important ADU Laws

OWNER OCCUPANCY Under state law, owner occupancy is not required for properties with ADUs. Although this is set to expire January 1, 2025, it may be extended. 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 ADUs and JADUs must be rented for more than 30 days and **short-term vacation 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
 - In an architecturally or historically significant district
 - Built as a part of new a home
- **Detached if the above doesn't apply** may require one parking space per dwelling, unless tandem is possible.

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. However, sprinklers cannot be required in the main home as a condition to approve the ADU. Sprinklers aren't required for LDRDs.

Utilities

It's important to understand rules about utility connections (water, sewer, gas, electricity) early in your project. Some of the items below are State law, some are local law, and some might be rules from your service agencies. You can clarify with the County, service agencies, and through your design team (see the Directory, final pages, for County and utility contact information).

- **J/ADUs constructed along with a new single-family home** must have separate utility connections and be charged the normal connection fee and capacity charge. These charges must be proportional to what the ADU will use compared to the main home (based on square footage, bedrooms, or total plumbing fixtures).

- **Conversion J/ADUs** on a single-family lot are not required to have separate connections and connection fees/capacity charges are not required.
- **All other J/ADUs** require new, separate utility connections, subject to a connection fee or capacity charge that is proportionate to floor area or number of units.

Even when new connections are not required, homeowners may be required to upsize service and/or meters to meet capacity requirements.





WATER AND SEWER DISTRICTS Use the [County Public Web Viewer](#) or look at your bill to identify your provider and contact them about adding an ADU. Some districts like CCWD, limit ADU size to 900 square feet due to capacity. It is best to get a Will Serve letter from the provider early in the process.

WATER WELLS If your home is not served by the public water system, the Environmental Management Agency will require a capacity report to ensure the existing water well is adequate for an additional residence. Contact the Environmental Management Agency early in the process for more details. See the Directory (final pages) for contact information.

SEPTIC SYSTEMS If you rely on your own septic system, you may need to install a separate system. Requirements vary throughout the County so talk to Environmental Management to learn more.

PG&E services most of Calaveras County. New connections or upgrades can add time and cost. New meters can take 3-9 months to review and approve. 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 ALL URLS** in the Directory (final pages).

How Big Can My ADU Be?

Maximum height, setbacks, site coverage, and lot coverage requirements are found in the zoning rules for your property. See Learn About Your Property on previous pages for more details.

ADU SIZE ranges from 150 square-foot studios to 1,200 square-foot homes with multiple bedrooms:

- **JADUs** must be less than 500 square feet, but an additional 150 square feet is allowed for egress.
- **Detached and Attached ADUs** can be up to 1,200 square feet (max size excludes unconditioned space like an attic, porch, or garage).
- **Conversion ADUs** have no size limit.

LOT COVERAGE Your property may be subject to lot coverage requirements based on your parcel's underlying zoning district. Ask County staff for clarification on these rules and how to calculate them for your property and project.

ADU HEIGHT

ADUs can be up to 35 feet tall.

- If your property is sloped, the height will be measured from a three-point average.
- Two-story and above garage ADUs are allowed.

If you live in Angels Camp, there may be different rules about the total size of built structures and what is allowed on your lot. Ask city staff for clarification on these rules for your property and project.

SETBACKS are the distance from your property boundary to the main home or ADU.

- **JADUs and internal and conversion ADUs** have setbacks based on your zoning code and main home. No setbacks are required for lawfully permitted preexisting structures.
- **Attached and detached ADUs** have setbacks that vary based on zoning. Setbacks are unique for each property. Contact County Planning staff for information about your property. State law says if you can't fit an ADU in the back or side of your home, you may be able to build it in your front yard, so speak with staff if that is the case. If you're demolishing an existing enclosed structure (like a detached garage) to build an ADU, it can have the same setbacks as the existing structure if it's the same size and height.

According to state law, you can build a detached ADU up to 800 square feet in most cases if rear and side setbacks are at least 4 feet and it is not over 16 feet tall. No room behind or next to your main home? You can build it in your front yard instead.



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 specific property and project. Calaveras has a Planning and Building Counter where you can ask questions without an appointment, or you can call or email and ask about setting up a meeting (for hours and contact information, see the Directory on the final page).

Your 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. 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

SEE FINAL PGS. OR USE QR CODE

STAFF MEETING WORKSHEET

Questions to ask and space to take notes.



Adjust Your 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.





SECTION THREE

Budgeting & Finance



Estimate Project Costs



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?

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

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

[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 \$250-\$400 per square foot, including construction ("hard costs") and other costs like design and fees ("soft costs"). The real number can vary widely and depends on many factors. Hard costs (construction) is typically 85% of your total project budget.

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

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



EXERCISES

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

SEE FINAL PAGES OR USE QR CODE





Assess Financing Options

FINANCING OPTIONS TO CONSIDER

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

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.

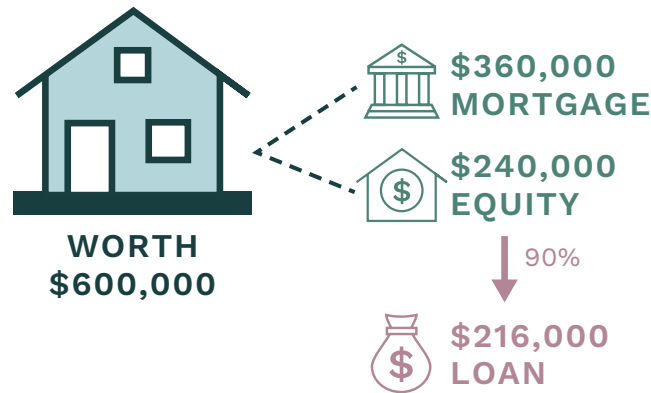
LOANS FROM FRIENDS OR FAMILY Some homeowners borrow from friends or family. This can benefit everyone if the person lending gets a higher interest rate and the person borrowing pays less than they would on the market. Another option is planning for friends or family to live in the ADU – they live rent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

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

SEE ALL URLS in the Directory (final pages).

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

Banks will typically offer a loan that is 90% of the equity a person has in their property. For example, if you have a \$600,000 home and a \$360,000 mortgage, since you own \$240,000, the bank can offer you \$216,000 (.90 x \$240,000). Or a \$400,000 home and a \$240,000 mortgage, since you own \$160,000, the bank can offer you \$144,000 (.90 x \$160,000).



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

FEDERAL LOANS FOR NEW HOMEOWNERS

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

Getting a Loan

Finding a Broker or Bank

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



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

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



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.

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



Getting a Loan, cont.


CHOOSING A BROKER OR BANK


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

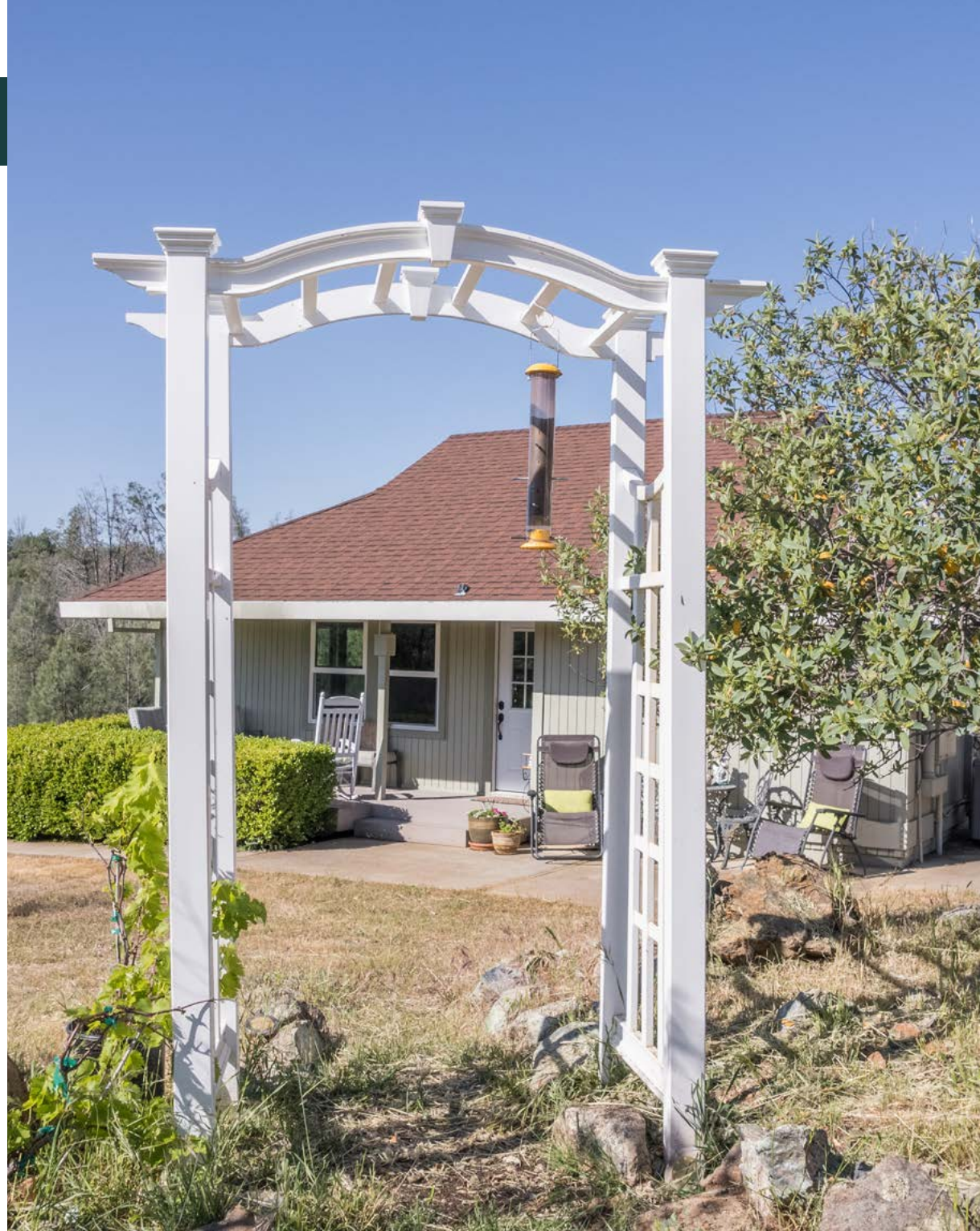
Getting a Loan

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.



Taxes & Resale

? How will an ADU affect my taxes?

Adding an ADU will likely affect your property taxes and the resale value of your home. However, your main house will not be reassessed, and your property taxes will only increase based on the added value of your ADU. For example, if you build an ADU that adds \$150,000 to your property value, and your tax rate is 1%, your taxes will increase by $1\% \times \$150,000$, 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 Calaveras County Assessor's Office once you have an idea of your plan. Visit [their website](#) or see the Directory (final pages) 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).

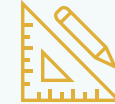


SECTION FOUR

Design



Hire Your Team



Create the Initial Design



Consider Different Kinds of Plans



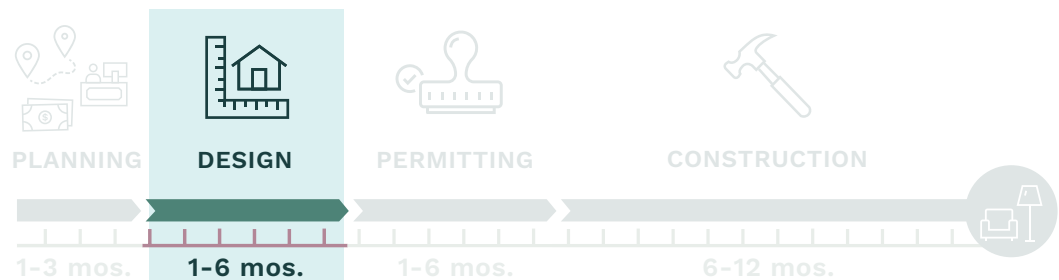
Finalize Your Design

PLUS:

- Prefab Plans Examples
- Floorplans Inspiration

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.



Good sources for ADU design inspiration include the [Stories and Floorplans on our ADU website](#) and the [ADU Plans Gallery](#).

SEE ALL URLS in the Directory (final pages).

Before You Begin Design

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 can't 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 County staff first to discuss your property and all the applicable rules.



EXERCISES

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



SEE FINAL PGS. OR USE QR CODE





Consider Different Kinds of Plans

Types of ADU Construction

There are two types of construction to consider. 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 built from scratch on your property (AKA “stick-built”). This option allows for a lot of customization and smaller changes to be made throughout the construction process.



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

There isn’t always a hard line between prefab and site-built. Some prefab designs are highly customizable.



Prefabricated ADUs

When first looking into prefab ADUs, you might hear different terms like panelized, modular, prefabricated, and manufactured, and it can be confusing to understand, much less make decisions about. Two things separate these ADUs: how they are built and how they are inspected.

These terms cover a large variety of construction techniques and building types, from framing kits and panelized or SIPs (Structurally Insulated Panels), to complete manufactured homes arriving on a flatbed truck that are lifted by a crane or towed into place. Each type has a different level of inspection that is required to make sure it meets building code.

PARTIALLY-FABRICATED (PANELIZED, FRAMING-KITS) Some or parts of the ADU are built off site at a factory, and construction follows a traditional site-built pattern. Local inspectors check work at different stages as it is assembled, and a local General Contractor and their crew are responsible for putting all the pieces together and passing inspections.

PREFABRICATED (MODULAR, MANUFACTURED, FACTORY-BUILT) The ADU is built and inspected for building code off site at a factory. It is then delivered and put in place on your property by either a crane or tow. Local inspectors only check work like foundation and utility hook-ups. So what's the differences between modular, manufactured and prefabricated then? The type of building code rules they meet, like state and/or federal. They are all similar in how they are constructed.

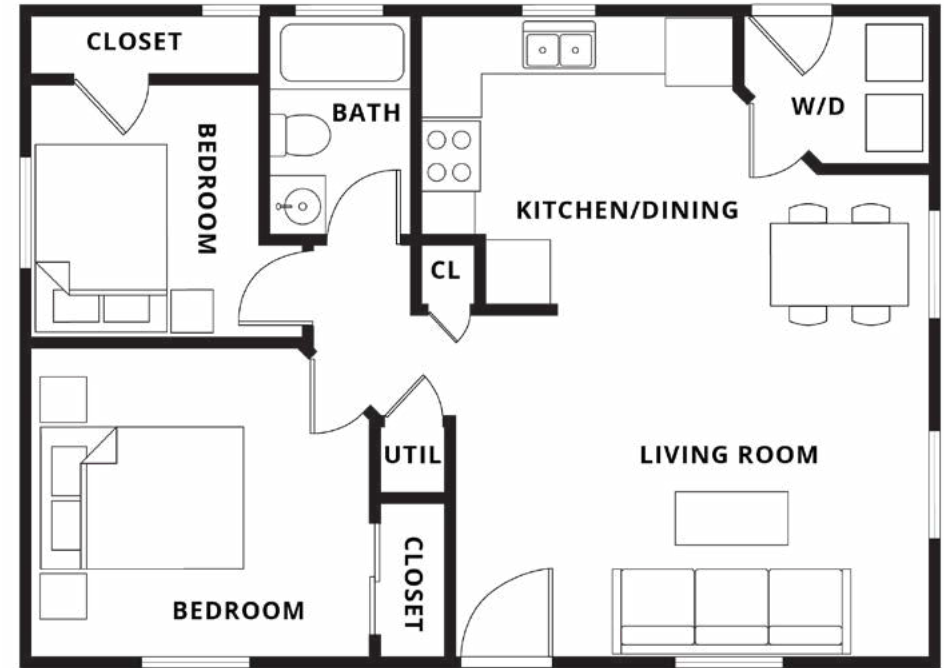
Using a prefab design can save time and give you a complete picture of what your ADU will look and feel like. However, it's important to keep in mind that they typically offer less customization and cost the same as site-built ADUs. People are often surprised at the cost, but transportation, crane, foundation, and sales tax can end up being 20-40% of the total cost. There are more options available now than ever before though, so finding one that fits your property and budget while meeting local rules is totally doable.

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.

Consider a Prefab ADU Plan

Here are four plans ranging from 1 bedroom and 1 bath, to 3 bedroom and 2 bath homes available from local companies. Visit our [ADU Plans Gallery](#) to view and compare these and other plans.

SEE ALL URLS in the Directory (final pages).



5400 ADU

MANUFACTURER	Skyline Homes
SIZE	745 square feet
BED / BATH	2 / 1
FEATURES	Utility room w washer/dryer hookups

745 square feet 2 bedroom/1 bathroom with an open floor plan. Utility room with washer and dryer hookups.

Prefab ADUs often cost the same as site-built ADUs once you add in transportation, crane, foundation, and sales tax. However, they can save you a lot of time on design and construction.

Although prefab ADUs are inspected before they are shipped, you will still need to go through an inspection process for things like foundation and utilities, especially if using septic. Talk to staff early on to find out what the requirements are for your property.

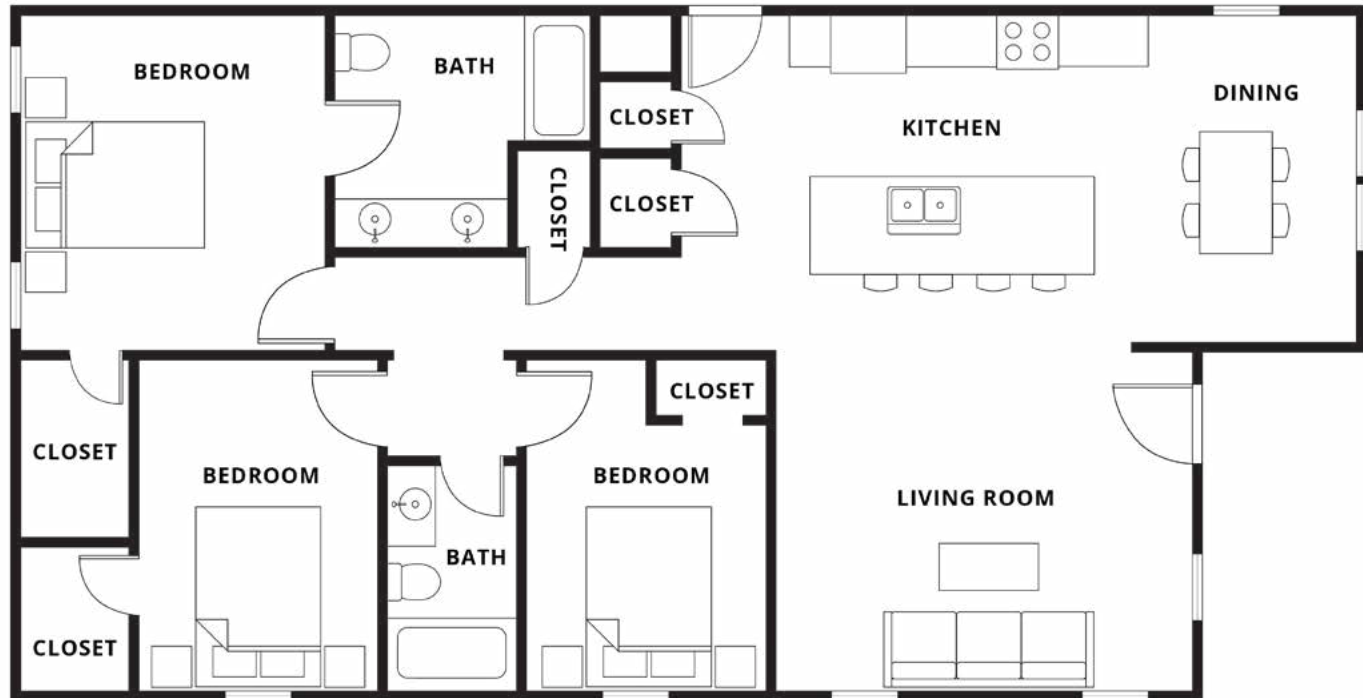
Humboldt Bay ADU

MANUFACTURER	Skyline Homes
SIZE	1,135 square feet
BEDROOMS	3
BATHROOMS	2
FEATURES	Walk-in closets, kitchen island, covered porch

1,135 square feet 3 bedroom/2 bathroom with walk-in-closets, kitchen island, dining area, primary bathroom suite and a covered porch.



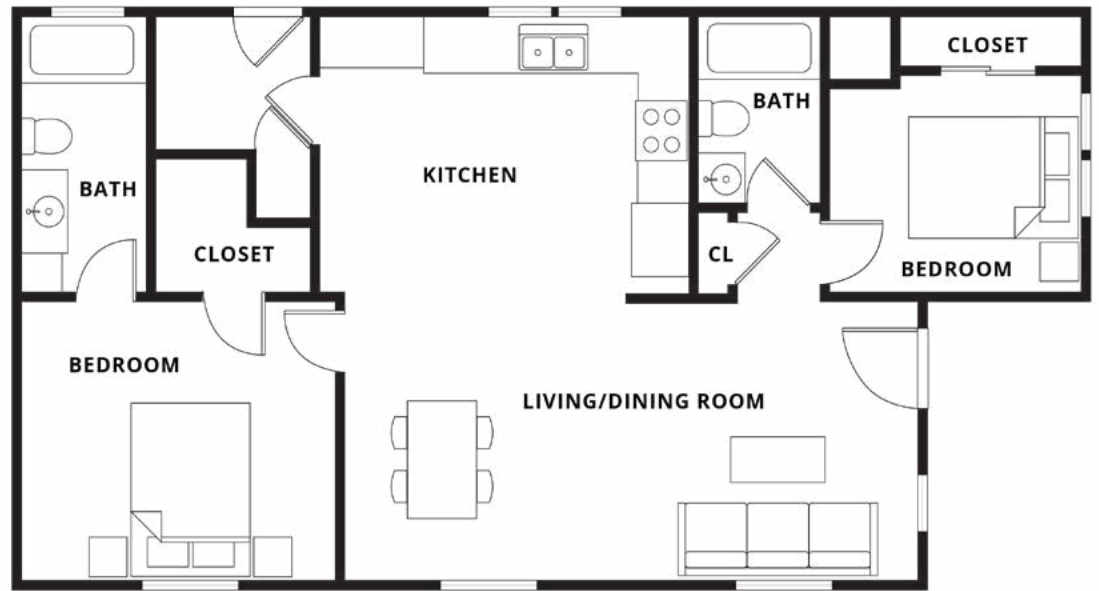
Not all prefab companies provide a “turnkey” service that includes help with permitting, utility hook-ups, and inspections. You may need to hire someone else to take care of these parts of the project. Be sure to ask the prefab companies you are considering what services they offer.



Elmore Bay ADU

MANUFACTURER	Skyline Homes
SIZE	1,035 square feet
BEDROOMS	2
BATHROOMS	2
FEATURES	Utility room w washer/dryer hookups, walk-in closet, covered porch

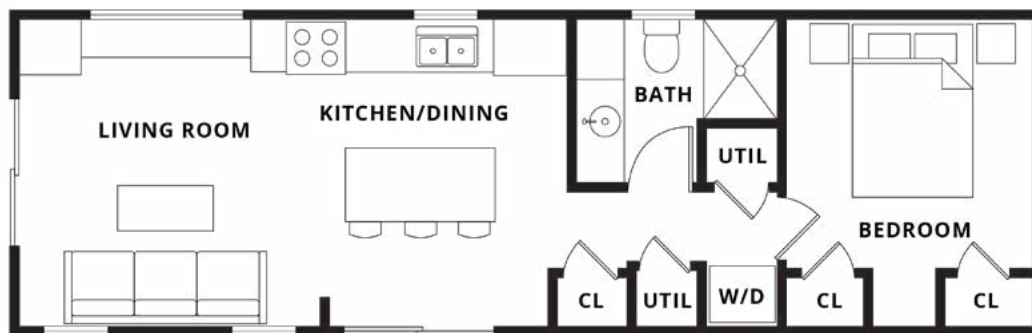
1,035 square feet 2 bedroom/2 bathroom with open floor plan, separated bedrooms, primary bathroom suite and walk-in-closet, utility room with washer and dryer hookups, and a covered porch.



D400 ADU


MANUFACTURER	Skyline Homes
SIZE	560 square ft.
BED / BATH	1 / 1
FEATURES	Washer/dryer

560 square feet 1 bedroom/1 bathroom with combined living room and kitchen, featuring an island. Washer and dryer hook up in the hallway.





Consider a Design From the ADU Plans Gallery

The County has developed an ADU Plans Gallery that provides owners interested in building an ADU with an easy way to compare dozens of pre-existing plans, saving you both time and money. Like many online shopping experiences, you can filter by the kind of ADU you want (number of bedrooms, square footage, features) then view photos, floorplans, and details of all the designs you like. You can then connect directly with the designer or prefab company to customize your plan to local rules and your property. Visit the [Plans Gallery](#)  to begin.

In addition to the prefab plans shared in this Guidebook, you'll also find:

PRE-EXISTING PLANS ADU designs submitted by architects, designers, and builders that can easily be customized to fit your property and needs. Instead of paying for the entire cost of initial and construction drawings, this step is already completed, resulting in a significantly reduced design cost. All you pay is a fee to use the plan and a fee for a designer or architect to customize it based on local rules and property or zone requirements.

PRE-REVIEWED PLANS A subset of pre-existing plans that have been designed and/or reviewed by the other California jurisdictions to ensure they meet building code requirements. Some may be free and others you will pay a designer to license. Either way, they will still need to be customized based on local rules and your property or zone requirements.

STATE/FEDERAL PRE-APPROVED PREFAB PLANS Some prefab plans have also been reviewed by the State of California or federally through the Department of Housing and Urban Development (HUD) to ensure they meet building code requirements. They may need to be customized, particularly for hazards like snow loads, and your site plan will depend on local rules and your property or zone requirements.

Selecting any of these plans will cost you less time and money than starting from scratch.

Every property and ADU project is different, and customization of your ADU and/or site plan is always required based on local rules, your property, and location.

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



Hire Your Team

Although you can build an ADU as an owner-builder, 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).

Calaveras County does not require an architect to design residential projects. However, half of Calaveras County is in heavy snow load zones and ADUs above 3,600 feet elevation must be highly engineered. Hiring a professional to design and build your ADU is highly recommended.



ADU Professionals

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

DESIGNER A design professional that either has architectural training but is not licensed, is self-taught, or like most, falls somewhere in between. The term is not regulated, and anyone can call themselves a designer. Services provided vary, so be sure to ask about their experience and if they've designed ADUs before.

CONTRACTOR A firm licensed by the state who specializes in construction. They will work with your designer or

architect to finalize plans, budgets, and permits, then manage the construction once it begins.

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

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

SEPTIC SYSTEM AND WELL PROFESSIONALS A company that maintains, installs, repairs or expands the capacity of septic tanks, sewer lines, drains and water wells.

? How do I find a designer?

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

SEE ALL URLS in the Directory (final pages).

Finding Your Designer

ADUs may be smaller homes but finalizing a design can be a big project. A designer will combine your ideas and goals with ADU standards to turn them into a real, buildable plan. That’s why 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 (faith community, social network, neighbors).

A potential architect or designer will start by visiting your home to talk with you about what you’re thinking about. 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.

You may also need to hire other professionals, including a structural engineer and landscape architect. Your designer can usually point you to recommendations.

MOTHER LODE ADU CONTRACTOR LIST

Learn about contractors who work on ADUs in our area [on our website](#). This list includes professionals who participated in outreach events or requested to be included. It is not vetted and serves as an informational resource only. Do your research and reference the rest of this section before hiring anyone.



EXERCISES

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



SEE FINAL PAGES OR USE QR CODE



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. A written contract protects you and is California State Law for licensed architects. You may want to have a lawyer review it to make sure all your concerns are covered before you sign.

Typically, design professionals use one of three methods:

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

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

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

SAMPLE DESIGN COSTS

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

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



GRAPHIC: SMALLWORKS




Create the Initial Design

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).

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.

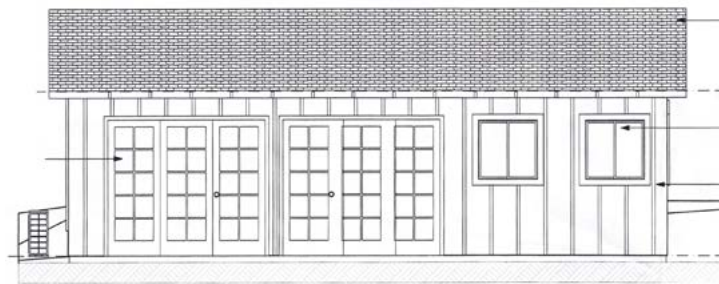
CONCEPTUAL DRAWINGS Your designer will take measurements of your property and develop concept drawings, including the type of ADU, floorplan, and its relationship to the main house and outside areas. Drawings are usually quick and inexpensive and can help you figure out what you want. Construction costs and [County 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 County staff so they can point out any issues before submitting your permit application. Your designer can attend this meeting to clarify drawings and help you understand requirements.


You can visit the Building Department during business hours or call to make an appointment (see the Directory, final pages). If you live in Angels Camp contact local staff.



ELEVATION: ROSEMARY ADU STORY, PAGE 72

Contacting Utility Services

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.

In Calaveras, most utilities are coordinated by service agencies separate from the County. To find out who your utility service providers are, use the [Calaveras County Public Web Viewer](#)  contact County staff,

or look at your water, electricity, and other utility bills. Private wells and on-site septic systems are overseen by the Environmental Management Agency.

See Important ADU Laws in the Learning the Rules section for more details on utility connections and the Directory (final pages) for contact information for all relevant agencies.

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



Finalize Design

Based on your meeting with County 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.

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





ADU STORY

Richard FLEXIBLE HOUSING FOR FAMILY



My family has lived here for seven generations, so this community has been part of my life for as long as I can remember. I studied architecture in New York, and when our second son was born we moved back to Nevada City. This property had a separate workshop that we decided to convert into an ADU for my wife’s mother. I wanted the ADU to be a unique and comfortable home. It’s easy to build a bedroom and a kitchen, but it’s important to think about the colors, materials, and finishes that make a real home. The ADU turned out beautifully, we love the curved walls and modern finishes, and the patio and deck make a wonderful outdoor living and dining space.

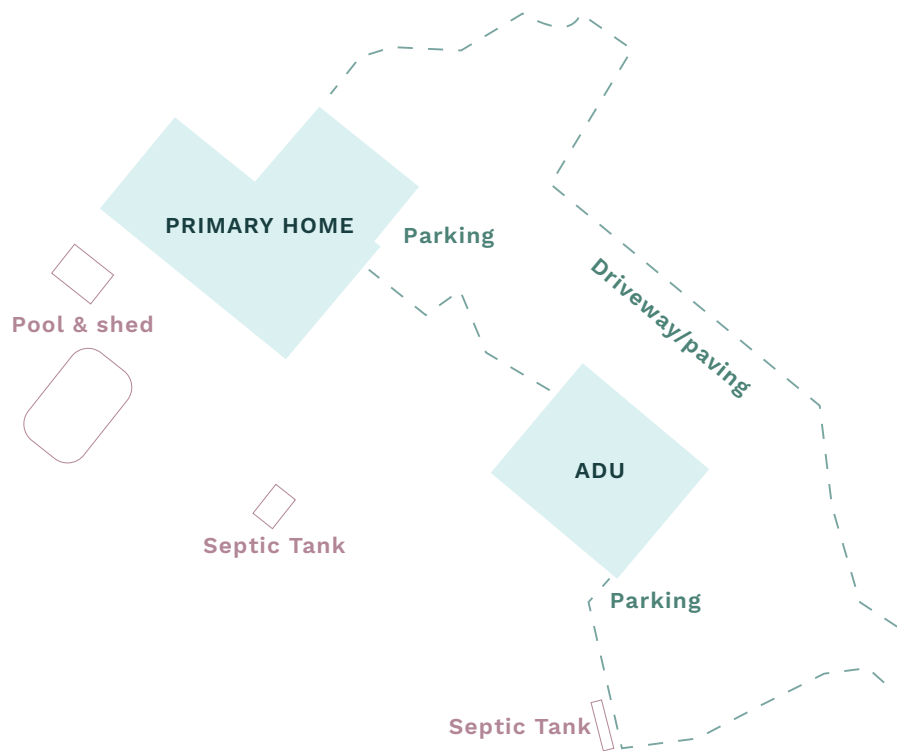


“ I’m proud of the ADU, it’s a beautiful space and we use it to meet so many different needs for our family and the community.

Design and construction took about nine months. We worked with a septic team to build a new system on a tight budget, and we talked with the fire department about safety requirements, like building fire truck access to the ADU and using fire safe materials for the Wildland Urban Interface. Construction wasn’t cheap, but it was worth it. The added value to the property and rental income are a return on investment that balances everything out.

While my mother-in-law lived here, we loved spending time in the ADU. Now our kids are grown and have children of their own, so they stay in the ADU when they visit and have a comfortable, private space. As my wife and I grow older we might move into the ADU and rent out the larger house, or give it to our children. We’ve rented out the ADU over the years and had great experiences with our tenants. We’ve met so many interesting people, and we’re still friends with some of them. I’m proud of the ADU, it’s a beautiful space and we use it to meet so many different needs for our family and the community.

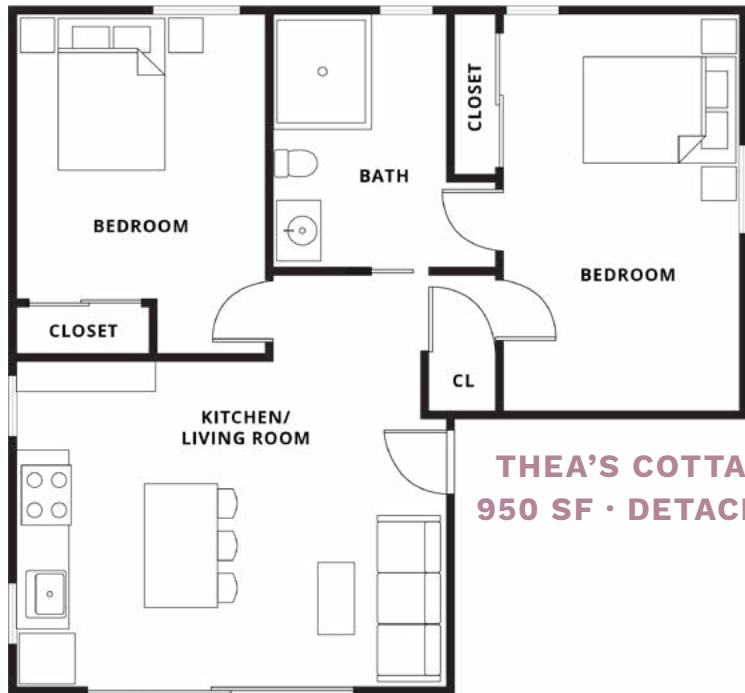
LOCATION	Nevada City
TYPE/LOCATION	Detached, 2 bedroom
PRICE	\$200,000
COMPLETED	2008
TIME	8 months
SIZE	1,000 square feet



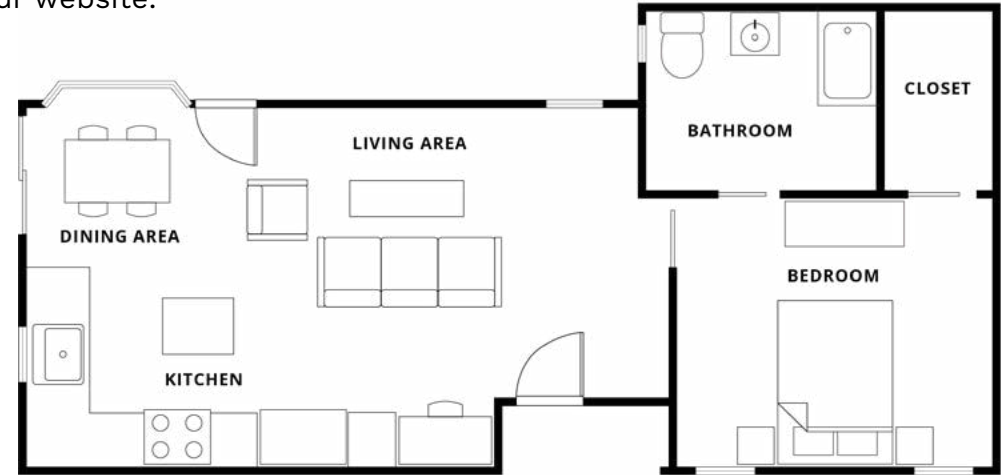
Floorplans Inspiration

SEE ALL URLS in the Directory (final pages).

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



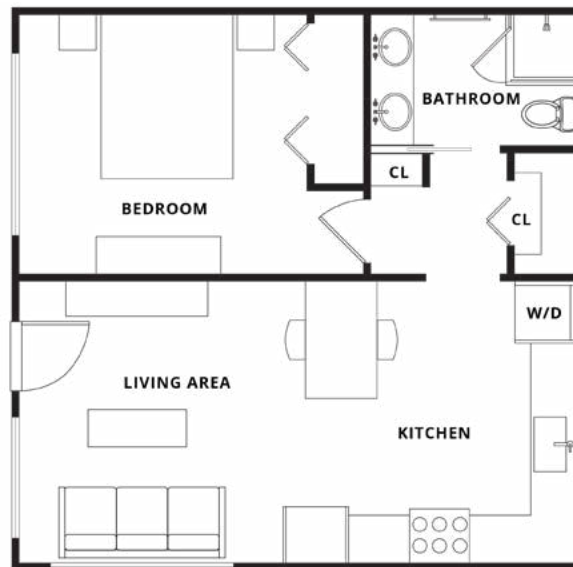
THEA'S COTTAGE
950 SF · DETACHED



MEREDITH'S ADDITION · 700 SF · ATTACHED CONVERSION



MARK'S TEACHER HOUSING
300 SF · DETACHED



BRENDA'S GARAGE APARTMENT
576 SF · GARAGE CONVERSION



ADAM'S SIDYARD UNIT
280 SF · DETACHED



SECTION FIVE

Permitting



Prepare Your Application



Revise Your Application



Submit Your Application



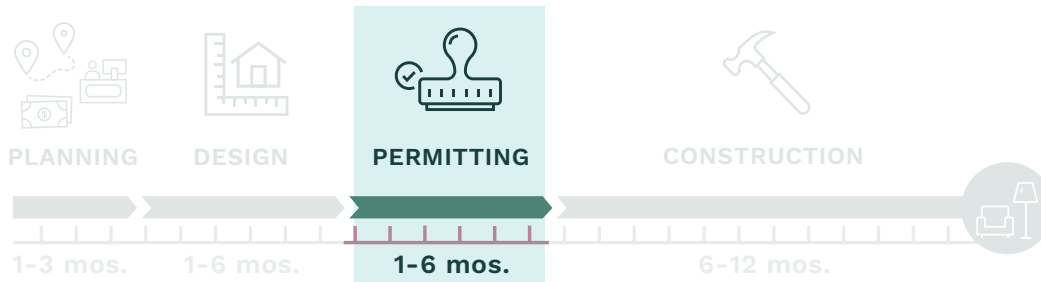
Receive Your Permits

PLUS:

- Permitting fees

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.



Permitting Overview



The permitting information in this section is specific to unincorporated Calaveras County. Contact information can be found in the Directory on the final pages. If you live in Angels Camp contact city staff to learn about the application and permitting process.

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.

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

Application Steps

Once your ADU plans are finalized, you and your designer or contractor will lead the process to prepare an application, which will include the following steps:

1. Review the [Single Family Dwelling Submittal Checklist](#)  and [ADU Checklist](#) .
2. Submit your permit application, plans, and other materials through the County Building Department Counter. If you're acting as an owner-builder talk to staff to learn about additional steps you will have to follow.
3. Pay half of the base permit fees.
4. Staff will complete the first round review of your complete application within 4 to 6 weeks and let you know if any revisions are needed.
5. Complete any necessary revisions to your plans. Your professional team and County staff will help you complete this step.
6. Once your application is approved and all fees are paid,* collect your permit.

Application & Plan Review

During the permit application review, multiple departments will assess your submission.

PLAN CHECK includes multiple departments reviewing your plans for compliance with local code and flagging safety or other issues. Your plans may be reviewed by Environmental Management, Public Works, and others.

BUILDING DEPARTMENT REVIEW makes sure your plan is safe and meets local and state building code requirements, like electrical, insulation, ventilation, plumbing, etc. If revisions are requested, you will resubmit your plans to the Building Department.

PLANNING DEPARTMENT REVIEW makes sure your plan meets zoning standards, like ADU size, height, and property location.

ENVIRONMENTAL MANAGEMENT AGENCY makes sure your water well and septic system meet standards, like safety and capacity, and issues related permits.

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

* Including School District fees for ADUs 500 square feet or more and other impact fees for ADUs 750 square feet or greater, assuming the primary home is already built.



Prepare Your Application Package

This process starts with a Permit Application, found under the [Forms and Documents page](#), which includes specific acknowledgements to complete if you're acting as an owner-builder. You'll submit this application along with two sets of plans and documents in person at the Building Department Counter.

You'll need to submit detailed plans described in the Single Family Dwelling Submittal Checklist, found under the [Forms and Documents page](#) and the [ADU Checklist](#). Application requirements may vary based on the specifics of your property, but applications to Calaveras County typically require:

- PG&E Meter Location Approval
- Electric Load Worksheet
- Plot Plan
- Floor Plan
- Exterior Building Elevations
- Foundation Plan
- Roof Framing Plan
- Cross Sections
- Construction Details
- Title 24 Energy Requirements
- Design Criteria for Calaveras County
- Residential Fire Sprinkler Plans (if applicable)

- Water Well Capacity Report – if your property is not serviced by the public water system
- Supplementary Materials / Additional Materials (smaller items required by the applicant, like deed restrictions, housing questionnaires, etc.).

TALK WITH COUNTY 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. This is a great time to ask about the possible need for special permits, utility concerns, and/or approximate fee totals. See our Staff Meeting Worksheet for more questions you might want to ask.



EXERCISES

- STAFF MEETING WORKSHEET** Collect and organize details for your application.

SEE FINAL PGS. OR USE QR CODE



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.





Submit Your Application

Once your application is prepared, you and your designer or contractor will submit your application package to the Building Counter. You should have an idea of how permitting and approval works from your conversations with County staff, but your team and County staff will guide you through the process. The County will first check that your application is complete. Once it has been reviewed and accepted, it will be sent to any other departments or agencies that need to review it, including Building, Planning, Environmental Management, and the Fire Protection District (when relevant).

Staff will review your complete application within 4 to 6 weeks. Under state law, the County, utility agencies, and special districts have 60 days after your application is deemed complete for their review. Once all departments and agencies have completed their review, staff will share any comments and required revisions with you and your team. 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.

If changes or additional details are needed, you and your professional team will receive notification from Building Department.

During this process the status of your application can be viewed online through the [Online Permit Services Portal](#). You will need to login or create an account to use it.

Half of the total base permit fees are due at the time of submission; see more details later in this section.

LDRDS (LIMITED DENSITY RURAL DWELLINGS) ADUs applying as LDRDs may meet with a Building Department Plan Reviewer on Friday mornings in person to discuss any special permitting instructions that apply. For instance, LDRDs do not require residential fire sprinkler plans and they only require one inspection.

SHIPPING CONTAINERS (CONEX BOXES) The county is implementing a new permitting process for shipping containers/CONEX boxes. Meet with a Building Department Plan Reviewer for more details.

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

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

What if I have an unpermitted ADU?

An unpermitted ADU can make it difficult to sell or refinance your property. If the ADU is being built, the County can issue a stop work order and the owner may be subject to penalty fees.

Existing unpermitted ADUs can go through the permitting and approval process set out in this Guidebook. Staff will work with you to determine what would be involved to bring your ADU up to code. If you constructed your ADU within the last ten years, you will need to submit an engineer's report stating they have visited and evaluated the site, and a Title 24 Energy Report Certificate of Compliance. See the Legalizing Unpermitted Structures handout on our [Forms and Documents webpage](#).

For unpermitted ADUs built before January 1, 2018, state law says a permit to legalize cannot be denied even if there is a violation of ADU laws or building standards, unless it is a “health and safety concern” or if the building is deemed “substandard” by state Health and Safety Code.

What if I have a building code violation or unpermitted structure on my property? State law says local governments cannot deny an ADU permit based on other structures on the property, like fencing or an unpermitted garage, unless there is an obvious health and safety concern.

SEE ALL URLS in the Directory (final pages).





Revise Your Application

If changes to your application or additional details are needed (which is usually the case), you and your professional team will receive an email from County staff. Resubmissions must be submitted in person to the Building Department.

Depending on the completeness of the application, most projects require one to three rounds of review. The County will usually return new comments within 1-3 weeks for each review. Most likely, this review will happen at a staff level (no hearings), although your project may require a discretionary permit and a hearing if

you're asking to do something outside of the normal rules or your project has special conditions.

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

ADDRESS ASSIGNMENT A plan reviewer will work with the GIS Department to give your ADU an address assignment. You will then receive a formal address assignment letter to share with utility agencies and U.S. Mail.



Receive Your Permits

BUILDING PERMITS give you official permission to start construction and will be provided when your entire application package is approved. All ADU projects require a building permit.

Once your application is approved, staff will email to let you know what fees are due, including school, fire, and impact fees, if applicable. After you have paid all fees, you can pick up your permits. Staff will provide the approved permit, plan set, and


inspection card. Have your permit number ready for quick service. You can print a receipt or request one from staff.

Once you have paid the remaining fees, you or your contractor may pick up the permit and begin construction. Permits must be displayed at the site and are valid for one year and will extend automatically with approved inspections. Check with the Building Department about permit fees.

Permitting Fees

The fee information in this section is specific to unincorporated Calaveras County. If you live Angels Camp contact local staff to learn about fees.

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

ESTIMATING FEES The total amount of fees depends on your property and plans. All impact fees generally apply when plans for the main home and ADU are done at the same time. Impact fees are generally based on square footage when the main home is already built. The County can most likely provide an estimate once you have a good idea of your project details. The [Calaveras County ADU Calculator](#)  can provide an estimate of fees for your project. You can also contact County staff to learn more about local fees (see the Directory, final pages).

Typical Fees

The fees below are often required. For more information about fees for your project and what to expect, speak with County staff.

PLANNING/ZONING PERMIT FEES cover assessment of your plans. Fees are \$29 for each application review.

BUILDING PERMIT FEES cover the costs of inspections before, during, and after construction. You'll pay half of these fees at application submission and pay the other half when you receive your permit. Fees are flat depending on the type of ADU. See the categories below:

- Single/Two Family Dwelling - \$3,966
- Manufactured Home - \$981
- Limited Density Rural Dwelling - \$1,212
- Residential Addition - \$2,773
- Residential Remodel - \$1,215

UTILITY FEES include costs to establish service connections and ongoing service. These vary by the size and location of your ADU, so contact utility agencies early on to plan a budget for both initial set up and ongoing maintenance.

WAYS TO SAVE ON FEES

If the main home is already built, ADUs under 750 square feet don't have to pay impact fees (for things like roads parks) or fire district fees, 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. Some impact fees are not charged for burn replacements for legally existing dwellings. Some impact fees are not charged for burn replacements for legally existing dwellings.

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

Permitting Fees, cont.

WATER ENHANCEMENT FEE of \$900 only applies if a fire hydrant is more than 1,000 linear feet away from the ADU.

IMPACT FEES ADUs of 750 square feet or larger pay impact fees and a prorated Road Impact Fee, which is usually around \$3,000 for ADUs. Depending on location, the Public Works Department may charge additional fees. Impact fees must be paid before your permit is issued.

FIRE DISTRICT FEES fund fire protection services in your area and are charged for ADUs over 750 square feet, assuming the primary house is already built. These vary depending on your fire district and will be paid when your permit is issued. Some fire districts charge flat fees, others by per square foot.

- Copper Fire - \$300
- Murphys Fire - \$300
- San Andreas Fire - \$0.25 per square foot for single family, \$0.75 per square foot for multifamily
- Calaveras Consolidated fee - \$0.90 per square foot, \$0.68 per square foot for manufactured homes

SCHOOL DISTRICT IMPACT FEES help support the schools in your area and are charged for new construction when the ADU is permitted at the same time as the main home. You will pay these directly to the County when your permit is issued. School District impact fees are charged per square foot and vary per school district:

- Calaveras Unified - \$3.20 per square foot
- Bret Harte/Vallecito - \$3.54 per square foot
- Bret Harte/Mark Twain - \$2.97 per square foot

Address assignment fee of \$174 covers the cost of adding a new address to County records and services.

OTHER DEPARTMENT FEES (including state fees) are paid directly to the County and vary by project. Staff will let you know if any apply to your ADU during the application process.



Fee Examples

Building Permit Fee Examples

Here are a few examples of building permit fees for ADU projects (rounded and in 2023 dollars). Total fees include building permit, plan check, state, school district, utility, and other typical fees invoiced by the County. Fees are calculated based on total ADU living space square footage plus any other structures.

\$3,434 FEES · 613 SQUARE FEET ADU
Conversion, \$9,000 construction valuation

\$12,683 FEES · 1,200 SQUARE FEET ADU
Detached, \$236,320 construction valuation

\$12,430 FEES · 900 SQUARE FEET ADU
Detached, \$150,000 construction valuation

\$11,867 FEES · 1,198 SQUARE FEET ADU
Detached, \$40,000 construction valuation

\$10,935 FEES · 1,189 SQUARE FEET ADU
LDRD, \$270,000 construction valuation





ADU STORY

Sue, Kathy, & Barb A PERFECT PLACE FOR MOM



“ Mom loves to cook and bake so the kitchen was the most important part of the ADU, and we planned details down to where to store cookie trays. We downsized a lot, but it was fun to get creative together.”

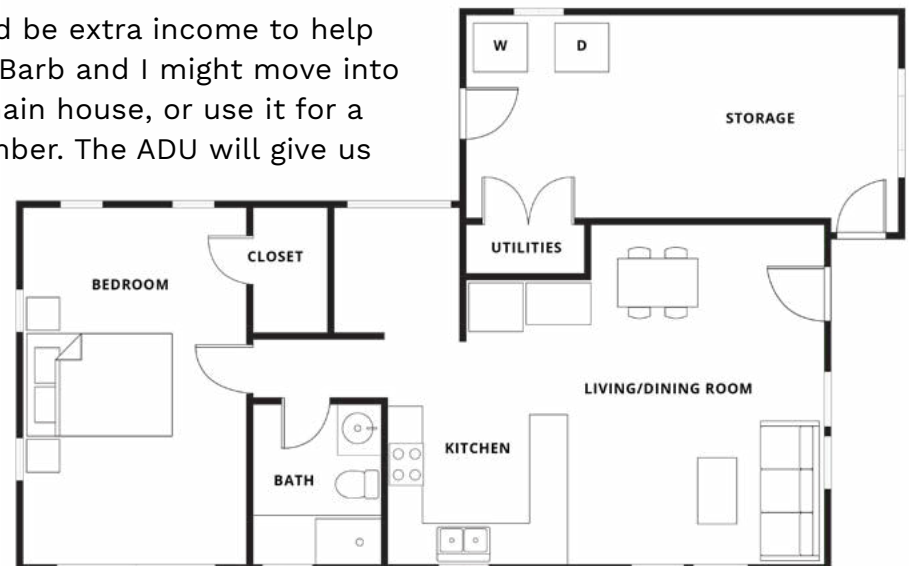
LOCATION	Grass Valley
TYPE/LAYOUT	Detached, 1 bedroom
COMPLETED	2019
TIME	12 months
SIZE	1,100 square feet

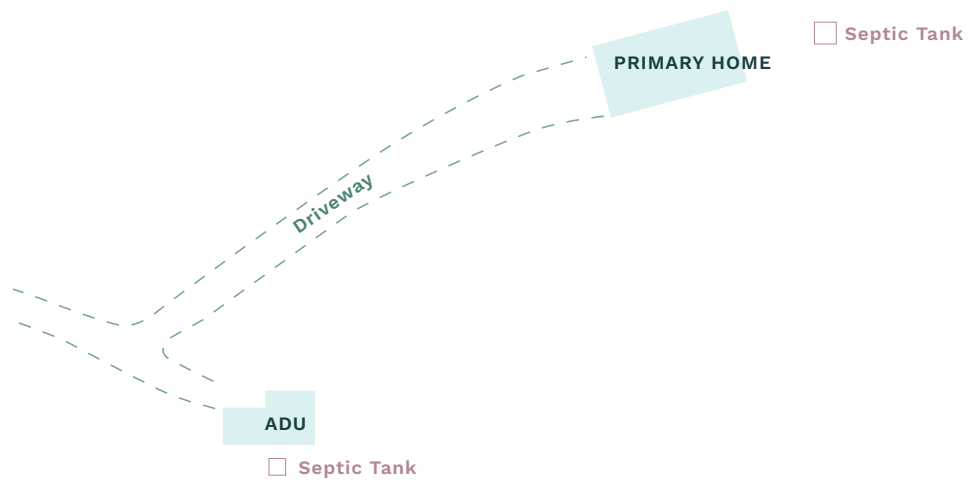
When my wife Barb and I bought this property I wanted my mom Kathy to move closer so we could care for her as she ages, and there was a small cabin here.

I thought I'd convince mom to move over the next ten years, but after a couple days of visiting she was ready! We wanted to try the ADU while we can enjoy time together, instead of when she's much older and the experience is more difficult. That's my advice: don't wait, do it now!

The cabin was a studio with electric and septic set up, so designing the ADU was easy. We sketched ideas on a napkin, then Mom refined the plans. We added a bedroom, bathroom, patio, and big windows; now Mom has better views than we do. She added personal touches like a dining nook and a craft area. The permitting process took longer than I expected, but I work for the County and see it getting easier. You need a professional that knows what they're doing, and we had a great contractor who made the process easy. Our County building inspector was also terrific. There were a few things we had to correct, but overall it was smooth sailing.

It's a blessing to have her here, and a relief as she gets older. We have our independence and privacy, but if she needs anything I'm right here. If she needs more support she can move in with us and rent the ADU, and that would be extra income to help with her care. Later on Barb and I might move into the ADU and rent the main house, or use it for a caretaker or family member. The ADU will give us flexibility throughout our whole lives. It's been wonderful for our family, and I hope we build more in our community.







ADU INSIDER PERSPECTIVE **Tips on Legalizing an Unpermitted ADU**

Realtors and County staff across the region work with folks every day who are considering permitting an existing ADU. Here are some things they have learned:

- 1 TALK TO LOCAL STAFF** You don't have to give an address, just a general description of your situation to learn more. You can always ask how unpermitted ADUs are handled first, since this might vary based on where you live. Some areas might have programs or resources to help you decide if it's possible too.
- 2 CONSIDER HIRING A PROFESSIONAL** Navigating regulations and permitting can be complex. Trying to do it yourself is often more expensive in the end, especially because each round of reviews costs more. A professional will know the rules and can manage the application process, saving you time and money.
- 3 BUILD A BUDGET AND BE STRATEGIC** The costs can add up quickly when legalizing an unpermitted ADU and at some point you will need to make a go/no-go decision on if it's feasible. Figure out the sequence of steps, identify what is necessary for legalization, list out expected costs, and decide how to finance it.
- 4 GATHER DOCUMENTATION** Some jurisdictions allow homeowners to use the building standards in place when the ADU was built, so figure out how you will prove the construction date. Did you save receipts? Are HVAC components dated? Does the assessor have records? Do you have a dated aerial image?
- 5 PREPARE FOR A MARATHON, NOT A SPRINT** Other issues can come up that increase time and costs, like driveway modifications or lot line adjustments with a hopefully willing neighbor. Don't let the bumps in the road stop you once you've made a 'go' decision, just take a breath and keep going.
- 6 AN UNPERMITTED ADU CAN BE MORE EXPENSIVE THAN BRINGING IT UP TO CODE** If the ADU was well built, costs are usually fees for drawing, permits, and (maybe) impact fees, plus future taxes from property value increase. The costs of NOT having a legal ADU could be a lot. Insurance companies refuse claims for unpermitted structures all the time, and fines for code violations can be heavy.



SECTION SIX

Construction



Hire Your Contractor



Monitor Construction



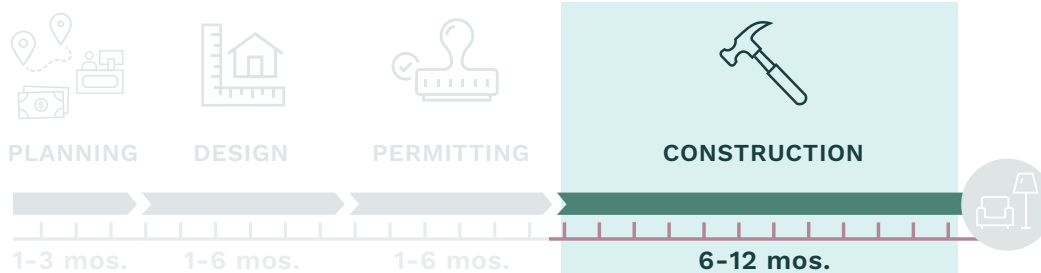
Get Inspections

PLUS:

- 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 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 County and other agencies can be incredibly valuable. While it may cost more up front, you might save a lot of money by reducing delays and change orders, and get your ADU rented sooner too.

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:

- Contractor's license number, name, and address
- 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.

EXAMPLE BUILDER PAYMENT SCHEDULE



10%	UPFRONT Or \$1,000, whichever is less (CA law)
20%	SITE PREPARED
20%	FOUNDATION COMPLETE
20%	ENCLOSURE COMPLETE
20%	EXTERIOR FINISHES COMPLETE
10%	WORK & INSPECTIONS COMPLETE



Do not sign the contract until you fully understand and agree with all the terms. If you are unsure, you can always contact an attorney to review it before you sign.



Monitor Construction

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

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

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

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

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

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

INSPECT Although your contractor will usually arrange the required County 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 County review.

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.



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).

It is your and your contractor's responsibility to schedule all required inspections, which you can do online through the [Online Permit Services website](#). Your building permit includes a list of all necessary inspections.

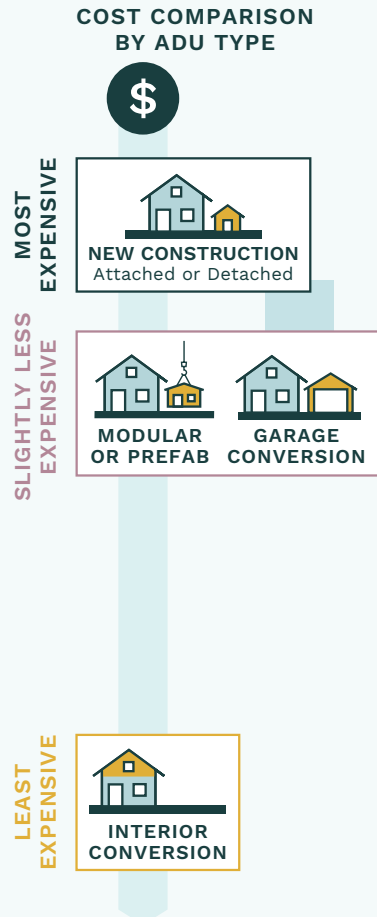
After your final inspection is approved, the inspector will give a final sign-off in the form of a Certificate of Occupancy, and then your ADU is ready for move-in!

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



Construction (Hard) Costs

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



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

The construction or hard costs for 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 \$175-350 per square foot depending on your project. \$250 per square foot is a good estimate of construction costs for an average project. For total cost (hard and soft) see the Budgeting & Finance section.

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

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.

- **CONVERSIONS OF INTERIOR SPACE** like a basement or attic are often the cheapest if 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.)



BONUS SECTION

Move-In & Renting

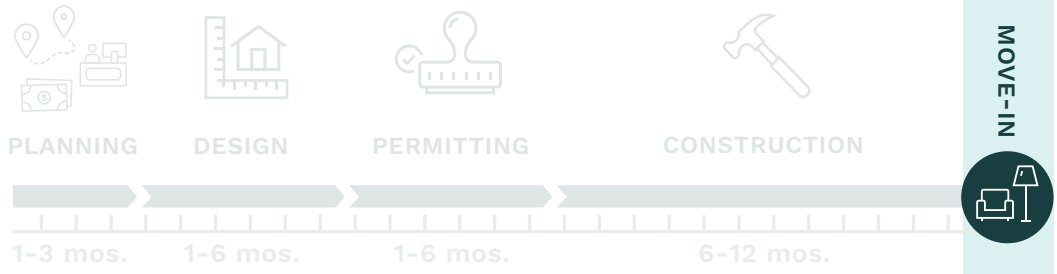


Construction is complete, and now it's time for someone to move in!

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. The County will have 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 CA Department of Consumer Affairs. You should also talk to County staff about regulations that might apply.



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 County 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.

SEE FINAL PAGES OR USE QR CODE





FIND A TENANT Research how to successfully advertise your ADU and select a good tenant. Along with word 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. Also, the Housing Department works to get clients housed. Visit [their website](#)  to learn more.

Typical methods for advertising rentals 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 community members may have created a group page for people looking for housing in your area.


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

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



MANAGE YOUR RENTAL 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 Guide](#) .

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.





ADU STORY

Rosemary CONFIDENCE FROM EXTRA INCOME



“ The rental income gives us flexibility, and I have more confidence in my finances and my family’s long term stability.

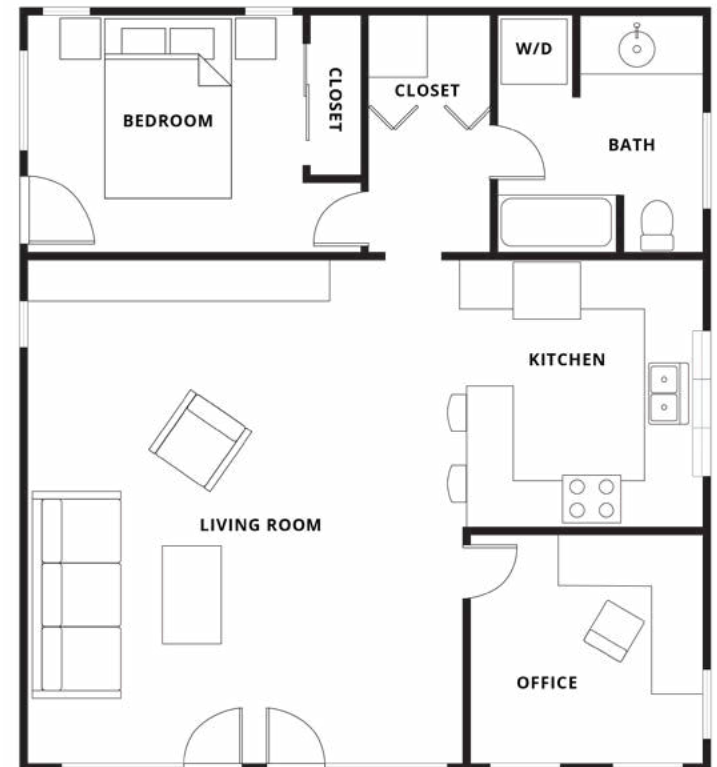
LOCATION	Nevada City
TYPE/LAYOUT	Detached, 1 bedroom
PRICE	\$175,000
COMPLETED	2022
TIME	2 years
SIZE	1000 square feet

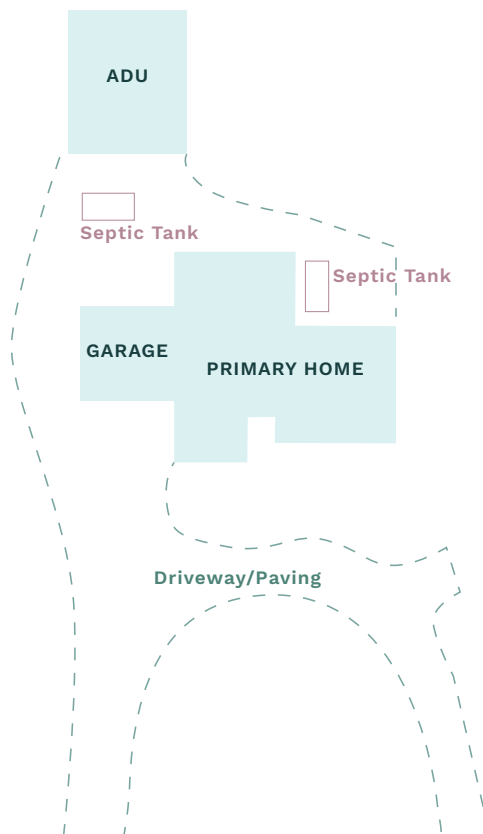
My family has been in this area for generations. They owned a jewelry store in Grass Valley during the Gold Rush, and when my mom and aunt visited to learn about our history, they fell in love. My parents, aunt, and cousins moved here in 2000. My dad writes a weekly column in the local newspaper, and my mom opened a family restaurant. I was raised a city girl, but Nevada City has given me the space to relax and be closer to my parents.

I bought my house to have somewhere for my parents to stay as they age. There was a detached garage that I wanted to convert to an ADU. It seemed like a great investment to have a space that we could use for anything from a guest house to a rental unit. Making this 1960s garage habitable was a lot of work. It was important to find a contractor that was qualified and I worked well with. We did a lot of problem solving throughout the process, like soil testing for a septic system, sealing gaps in the roof, and preparing for a heavy snow load in the winter.

I helped with a lot of tasks that were intimidating to start but really interesting to learn, like running electrical and installing insulation. We worked hard to make the ADU feel open and light.

During the pandemic my parents moved into the main house and started renting out the ADU. I’m a single parent and a teacher, so any extra income is helpful. The rental income gives flexibility, and I have more confidence in my finances and my family’s long term stability. My advice is to go ahead and make the investment. Building an ADU can add up, but the contribution to your financial situation and your community is worth it.





ADU Exercises

These exercises are also available as a separate PDF at motherlodeadu.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.”

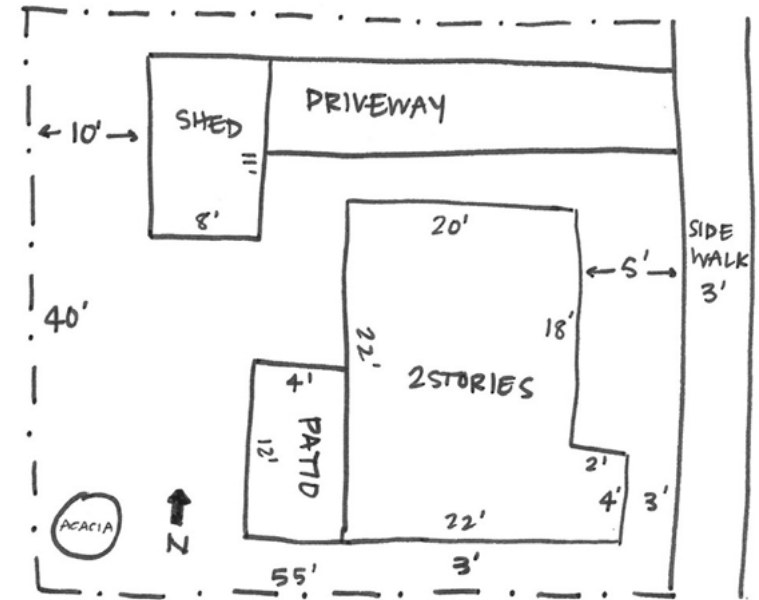


Making a Rough Sketch of Your Property

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 County staff earlier than to get everything right.

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

Property Details Worksheet

You will need to gather important information about your property. Use the instructions on the Learn the Rules page of our website* or in your County's ADU Guidebook** and review when you meet with Planning staff.

Use the resources mentioned to find the following information about your property:

- Assessor's Parcel Number (APN) (this is also listed on your property tax bill)
- Zoning District
- Lot Size (may also be listed on your deed)
- Size of your main home, including the Floor Area (the square footage of the ground footprint of your house) and building height
- Any Special Zoning Districts, such as a Historic District, High Fire Hazard Area, Heavy Snow Load Area, Park Area, or other special zoning. You may need to ask County staff directly about whether your property is within a special zoning area

Notes:

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 County staff can confirm.

See the Learn the Rules section of the Mother Lode ADU website* or your County's ADU Guidebook** for more details about development standards. In general, you will want to look for the following regulations:

Setbacks, including distance between a structure and the front, side, and rear property lines

Height limit

Lot coverage, or how much of the property can be covered by a structure, usually listed as a percentage

* motherlodeadu.org/learn-the-rules ** motherlodeadu.org/guidebook



Staff Meeting Worksheet

One of the best things you can do is to talk to County staff early in the process. See the Contact page of the Mother Lode ADU website* or the Directory pages of your County's ADU Guidebook** for contact information. Many of these questions are addressed in the Guidebook, but you can take this opportunity to clarify anything unique to your property.

QUESTIONS FOR PLANNING

- 1. Does my property fall in any special zones that may impact what I can build? (Historic Districts, Fire Hazard Zone, etc.)**
- 2. Will I need to add parking? Does my home meet parking requirements?**
- 3. What are the setbacks, height, and site coverage, or other development standards for my property?**
- 4. What potential problems do you see with my property or project plans and how can I address these?**
- 5. Is a deed restriction required? When do I do that?**
- 6. Are there any regulations on vacation rentals or short-term guest quarters?**
- 7. Are there restrictions on how I can use my ADU?**
- 8. Can you summarize any other rules that are important?**

QUESTIONS FOR ENVIRONMENTAL HEALTH

1. Are there any soil testing requirements for my property?
2. Are there any special septic or well requirements for my property?

QUESTIONS FOR BUILDING

1. How long does permitting take? When should I check in if I haven't heard anything? How do I do that?
2. Can you explain all the fees I'll be expected to pay as part of permitting?
3. Are there common pitfalls or mistakes to watch out for in the design, application, or construction process?
4. Do you have official record of my existing floor area? What areas should I count when determining existing size?
5. Are there fire safety or sprinkler regulations I should know?
6. When should I start talking to utility companies about requirements?



Budgeting Exercise

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

- 1. What are your estimated construction costs? Use the Mother Lode 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?**

* motherlodeadu.org/guidebook ** motherlodeadu.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? 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 Mother Lode 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?**



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 Design section of the Mother Lode ADU website* or your County's ADU Guidebook** 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 or past homes that you loved or felt could be improved that can 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?**

* motherlodeadu.org/design ** motherlodeadu.org/guidebook *** motherlodeadu.org/floorplans

CONTINUED

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

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

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

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

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.

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).

12. Do you want additional green or sustainable features?

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



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



Design Consideration Exercise

Before you start looking for a designer, consider what you want. See the Design section of your County's ADU Guidebook* for more guidance.

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 (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?**

* motherlodeadu.org/guidebook



Identifying What You Want in a Lease

Use this space for decisions about your lease terms. See the Move-In section in your County's Guidebook* 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?**

* motherlodeadu.org/guidebook

** 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.

PLANNING TERMS

ASSESSOR'S PARCEL/IDENTIFICATION NUMBER (APN/AIN) Every lot in California is assigned a unique APN/AIN, used to identify your property.

BUILDING CODE Standards ensuring buildings are built safely, established by the State and often amended by cities. Building codes include sections like plumbing, electrical, etc.

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

FIRE-RESISTENT/FIRE-RATED WALLS AND FLOORS Walls and floors designed to restrict fire spread, sometimes required for walls and floors shared between main house and ADU.

LOT COVERAGE The area of a property allowed to have buildings on it, often expressed as a percentage of the lot. Zoning code specifies if there is a maximum lot coverage for your lot.

LOT SIZE Total square footage of the property.

MIXED-USE ZONING allows multiple uses on a lot, like commercial and residential together.

OWNER OCCUPANCY A requirement that homeowners live on the property.

SETBACKS The minimum distance a building must be located from property lines. A four foot side setback means buildings must be at least four feet from the side property line.

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

ZONING/ZONING CODE Standards saying what can be built on a site, including rules about building height and others. Each lot is assigned to a zone. Your property may also be in a "special zone" or "overlay zone" that sets

extra rules – like Historic District, Fire Hazard Area, Park Area, etc.

PERMITS

BUILDING PERMIT An official document confirming your project meets local code. This permit allows you to start construction.

PLAN REVIEW/PLAN CHECK Multiple County departments reviewing your plans for code compliance and flagging safety or other issues.

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

SOIL INSPECTIONS A report by a county inspector or private professional showing the soil on your property meets safety rules.

WATER/SEPTIC INSPECTION AND/OR CALCULATIONS A report by a county inspector or private professional showing the water and/or septic system on your property meets capacity and safety requirements.

DESIGN & CONSTRUCTION

SEE MORE IN THE DESIGN SECTION

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

CONSTRUCTION DRAWINGS Drawings with all details needed for construction, in order to get a bid from a contractor or to start building.

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.

FINANCING & FEES

HARD COSTS The direct costs of construction.

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

DEPARTMENTAL FEES including Building Permit, Plan Check, Environmental Health Review, and Public Works Review, among others cover the costs of processing and inspections. These fees can vary and are often a few thousand dollars. You may have varying departmental fees based on where your property is located.

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

IMPACT FEES help pay for infrastructure and services in your community and are often the largest fees charged for ADUs. They cannot be charged for ADUs under 750 square feet.

FIRE DISTRICT FEES support your local fire district and cover the cost of maintaining fire safety in your area. These fees may be paid directly to the fire District or to the County depending on where your property is located.

SCHOOL DISTRICT FEES support schools through a per square foot development fee. Fees are paid directly to the school district and cannot be charged for ADUs under 500 square feet.

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.

Directory

Calaveras County

Government Center
891 Mountain Ranch Road
San Andreas, Ca 95249

PLANNING DEPARTMENT

Website planning.calaverasgov.us
Mon-Fri (closed on Wed) 8am-4pm
209-754-6394

Email form [calaverasgov.us/Feedback/
Planning-Department](http://calaverasgov.us/Feedback/Planning-Department)

BUILDING DEPARTMENT

Website building.calaverasgov.us
Mon-Fri 8am-4pm, 209-754-6390
buildingweb@co.calaveras.ca.us

ENVIRONMENTAL MANAGEMENT AGENCY

Website ema.calaverasgov.us
Mon-Fri 8am-4pm, 209-754-6399
Email form [calaverasgov.us/Feedback/
Environmental-Management](http://calaverasgov.us/Feedback/Environmental-Management)

INSPECTION REQUESTS

Online Permit Services Website
calco-trk.aspgov.com/etrakit
Inspection line: 209-754-7307

PUBLIC WORKS DEPARTMENT

publicworks.calaverasgov.us
Mon-Fri 8am-4pm, 209-754-6401

WILDFIRE RISK & PREPAREDNESS

Calaveras County Fire Prevention webpage
fireprevention.calaverasgov.us

State Fire Marshal's Fire Severity Zone
Map [osfm.fire.ca.gov/fire-hazard-severity-
zones-maps-2022](http://osfm.fire.ca.gov/fire-hazard-severity-zones-maps-2022)

SURVEYOR

publicworks.calaverasgov.us/Surveyor
Mon-Fri 8am-4pm, 209-754-6416

AGRICULTURE DEPARTMENT

ema.calaverasgov.us/Agriculture Mon-Fri
8am-4pm, 209-754-6504

LAKE TULLOCH TRI-DAM AREA

tridamproject.com/reservoirs/tulloch

PUBLIC WEB VIEWER

[gisportal.co.calaveras.ca.us/portal/apps/
webappviewer/index.html?id=6e2681937
019448b8f4e761b22d11a6e](http://gisportal.co.calaveras.ca.us/portal/apps/webappviewer/index.html?id=6e2681937019448b8f4e761b22d11a6e)

ONLINE PERMIT PORTAL

calco-trk.aspgov.com/etrakit

ASSESSOR OFFICE

Mon-Fri 8am-4pm, 209-754-6356
Email form [calaverasgov.us/Feedback/
Assessor](http://calaverasgov.us/Feedback/Assessor)

CLERK-RECORDER

Mon-Fri 8am-4pm, 209-754-6372
Appointment form [app.acuityscheduling.
com/schedule.php?owner=20132083](http://app.acuityscheduling.com/schedule.php?owner=20132083)
Email form
[calaverasgov.us/Feedback/
Clerk-Recorder](http://calaverasgov.us/Feedback/Clerk-Recorder)

Hazard Severity Zone Tool [calfire-forestry.
maps.arcgis.com/apps/webappviewer/
index.html?id=988d431a42b242b29d89597a
b693d008](http://calfire-forestry.maps.arcgis.com/apps/webappviewer/index.html?id=988d431a42b242b29d89597ab693d008)

State Responsibility Area
[bof.fire.ca.gov/projects-and-programs/
state-responsibility-area-viewer](http://bof.fire.ca.gov/projects-and-programs/state-responsibility-area-viewer)

Department of Forestry and Fire
Protection Homeowners Checklist
[readyforwildfire.org/wp-content/
uploads/Homeowners-Checklist.pdf](http://readyforwildfire.org/wp-content/uploads/Homeowners-Checklist.pdf)

Cal Fire Disaster Ready Guide
[cafiresafecouncil.org/resources/
fire-safety-information-for-residents](http://cafiresafecouncil.org/resources/fire-safety-information-for-residents)

Board of Forestry Code
bof.fire.ca.gov/regulations

CITY OF ANGELS CAMP

If you're located in the city of Angels
Camp, reach out to the building
department for jurisdiction specific
information on the ADU building process.

Website [angelscamp.gov/community-
development/building-department](http://angelscamp.gov/community-development/building-department)
Mon-Fri 8am - 4pm

SCHOOL DISTRICTS

Find your school district [gisportal.co.
calaveras.ca.us/portal/apps/webapp
viewer/index.html?id=6e2681937019448b
8f4e761b22d11a6e](http://gisportal.co.calaveras.ca.us/portal/apps/webappviewer/index.html?id=6e2681937019448b8f4e761b22d11a6e)

Calaveras Office of Education [ccoe.
k12.ca.us/apps/pages/index.jsp?uREC_
ID=1175520&type=d&pREC_ID=1423925](http://ccoe.k12.ca.us/apps/pages/index.jsp?uREC_ID=1175520&type=d&pREC_ID=1423925)

UTILITIES: ELECTRICITY & GAS

Pacific Gas & Electric 800-743-5000,
pge.com

Directory

UTILITIES: WATER & SEWER

Find your district with Water Purveyors layer gisportal.co.calaveras.ca.us/portal/apps/webappviewer/index.html?id=6e2681937019448b8f4e761b22d11a6e

Calaveras County Water District ccwd.org
Union Public Utility Dist. (PUD) upudwater.org
Calaveras PUD cpud.org
Valley Springs PUD vspud.com

UTILITIES: TRASH & RECYCLING

Integrated Waste Department intwaste.calaverasgov.us/Facilities/Curbside

CONTRACTORS & DESIGNERS

Mother Lode ADU Contractor List

Professionals who work on ADUs in our area. motherlodeadu.org/contractors
Informational resource only. Read the Hire Your Team part of the Design section and do research before hiring.

American Inst. of Architects, Sierra Valley

List of local designers. aiasv.org/directory

CA Contractors' State License Board Info on finding a contractor and verifying a license. 800-321-2752, cslb.ca.gov/consumers

FINANCE RESOURCES

Calaveras ADU Calculator Online tool for estimating ADU costs and potential income. motherlodeadu.org/calculator

Cal HFA ADU Grant Program ADU financing for low-income and moderate-income homeowners. calhfa.ca.gov/adu

California Association of Mortgage

Brokers Info on finding a loan provider, including banks and mortgage brokers. californiamortgageassociation.org

CA Depts. of Real Estate and Corporations

Tools for verifying mortgage broker licenses. www2.dre.ca.gov/PublicASP/ppinfo.asp

RESOURCES FOR NEW LANDLORDS

California Tenants: A Guide to Residential Tenants' and Landlords' Rights and Responsibilities

State of CA primer for both landlords and tenants. courts.ca.gov/documents/California-Tenants-Guide.pdf

OVERALL ADU GUIDANCE

Casita Coalition Resources, case studies, and more resources for small homes in California. casitacoalition.org

URL Directory

INSIDE COVER

ADU Website motherlodeadu.org
Contact form calaverasgov.us/Feedback/Planning-Department

ADU 101

Public web viewer gisportal.co.calaveras.ca.us/portal/apps/webappviewer/index.html?id=6e2681937019448b8f4e761b22d11a6e
ADU website motherlodeadu.org

PROCESS-AT-A-GLANCE

ADU Website motherlodeadu.org
Can I Build motherlodeadu.org/can-i-build
ADU Exercises motherlodeadu.org/guidebook
Calculator motherlodeadu.org/calculator

GIS Portal gisportal.co.calaveras.ca.us/portal/apps/webappviewer/index.html?id=6e2681937019448b8f4e761b22d11a6e

ADU Rules motherlodeadu.org/rules

Plans Gallery motherlodeadu.org/plans

Single Family Checklist building.calaverasgov.us/Forms-and-Documents

ADU Checklist motherlodeadu.org/checklist

Permit Services calco-trk.aspgov.com/etrakit

GETTING STARTED

Stories motherlodeadu.org/stories

Floorplans motherlodeadu.org/floorplans

Plans Gallery motherlodeadu.org/plans

Calculator motherlodeadu.org/calculator

LEARNING THE RULES

ADU Rules motherlodeadu.org/rules

Public web viewer gisportal.co.calaveras.ca.us/portal/apps/webappviewer/index.html?id=6e2681937019448b8f4e761b22d11a6e

Can I Build motherlodeadu.org/can-i-build

Fire Severity Zone Map osfm.fire.ca.gov/fire-hazard-severity-zones-maps-2022/

Cal-Fire SRA Viewer bof.fire.ca.gov/projects-and-programs/state-responsibility-area-viewer/

Homeowners Checklist readyforwildfire.org/wp-content/uploads/Homeowners-Checklist.pdf

Disaster Ready Guide cafiresafecouncil.org/resources/fire-safety-information-for-residents

Board of Forestry Code bof.fire.ca.gov/regulations

Fire Prevention fireprevention.calaverasgov.us

PG&E pge.com/en_US/residential/customer-service/home-services/renovating-and-building/understanding-the-application-process/understanding-the-application-process.page

Directory

PG&E Building and Renovation pge.com/en_US/small-medium-business/building-and-property/building-and-maintenance/building-and-renovation.page

BUDGETING

Calculator motherlodeadu.org/calculator
CalHFA Website calhfa.ca.gov/adu
CA Association of Mortgage Brokers californiamortgageassociation.org
CA Depts. of Real Estate and Corporations www2.dre.ca.gov/PublicASP/ppinfo.asp
Assessor assessor.calaverasgov.us

DESIGN

ADU Website motherlodeadu.org
Plans Gallery motherlodeadu.org/plans
AIA Directory aiasv.org
Contractors motherlodeadu.org/contractor
County ADU Rules motherlodeadu.org/rules
Public web viewer gisportal.co.calaveras.ca.us/portal/apps/webappviewer/index.html?id=6e2681937019448b8f4e761b22d11a6e
Floorplans motherlodeadu.org/floorplans

PERMITTING

Single Family Checklist building.calaverasgov.us/Forms-and-Documents
ADU Checklist motherlodeadu.org/checklist
Permit Services calco-trk.aspgov.com/etrakit
Calculator motherlodeadu.org/calculator

CONSTRUCTION

CA Dept. of Consumer Affairs/Contractors License Board cslb.ca.gov/consumers
Permit Services calco-trk.aspgov.com/etrakit

MOVE-IN/RENTING

California Tenants Guide courts.ca.gov/documents/California-Tenants-Guide.pdf
Housing Department hhsa.calaverasgov.us/HHSA/Human-Services/Housing

Acknowledgments

Special thanks to County staff, partners, and all who contributed and collaborated to make the Mother Lode ADU resources. Materials developed by [Community Planning Collaborative](#).

Jaclyn Taylor: Project Team, Calaveras Co.

Ben Goger: Project Manager, Mariposa Co.

Marie Maniscalco: Project Manager, Nevada Co.

Krista Ruesel: Project Team, Amador Co.

Photo Sources

ABODU Prefab ADUs, abodu.com

ADAM LONG Photography

ADU MARIN ADU resources, adumarin.org

BUILDING AN ADU ADU resources, buildinganadu.com

CARI DESIGNS Architect Cari Jelen, cari-designs.com

HUMBOLDT ADU ADU resources, humboldtadu.org

MCDUNN ADUS ADU builder, mcdunnadus.com

NAPA SONOMA ADU ADU resources, napasonomaadu.org

NEW AVENUE HOMES Design/Build, newavenuehomes.com



PROPEL STUDIO ARCHITECTURE Architect, propelstudio.com

SAN MATEO COUNTY SECOND UNIT CENTER ADU resources, secondunitcentersmc.org

SKYLINE HOMES Prefab ADUs, skylinehomes.com

SMALLWORKS DESIGN/BUILD Design/Build, smallworks.ca

TIMBRE ARCHITECTURE DESIGN Architect, timbre-architecture.com

UPLAND ADU ADU resources, uplandadu.org

VALLEY HOME DEVELOPMENT Design/Build, valleyhomedevlopment.com

VILLA HOMES Design/Build, villahomes.com

Ready to build your dream ADU?



MOTHER LODE ADU

**SEE ALL OUR RESOURCES AT
MOTHERLODEADU.ORG**