

ADU Frequently Asked Questions (FAQs)



Visit Mother Lode ADU online at motherlodeadu.org and see the ADU Guidebook for your County at motherlodeadu.org/guidebook for a step-by-step guide to building your ADU, plus tools and exercises to help you through the ADU process.

WHAT IS THE DIFFERENCE BETWEEN AN ADU AND A JADU?

Accessory Dwelling Units (ADUs) a self-contained home that is usually smaller than the main house and legally part of the same property. They must have a kitchen, bathroom, and place to sleep, and typically range from 150-square-foot studios to 1,000-square-foot or more homes with multiple bedrooms.

Junior Accessory Dwelling Units (JADUs) A smaller conversion ADU; less than 500 square feet of converted space in a single-family home. Must include an efficiency kitchen (sink, stove, fridge, and counter) and its own entrance. Some JADUs have their own bathroom, while others share with the main house. State law now allows homeowners to have both a JADU and a regular ADU on their property. Construction costs for JADUs are typically much lower.

WHAT'S THE DIFFERENCE BETWEEN AN ATTACHED AND A DETACHED ADU?

Attached ADUs: new or converted interior space sharing at least one wall with the main house.

Detached ADUs: freestanding structure that is new or converted from an existing building like a garage.

WHAT'S THE DIFFERENCE BETWEEN A SITE-BUILT AND A MANUFACTURED ADU?

A Traditionally Constructed Site-Built ADU is built from scratch on your property. This option allows for a lot of customization and smaller changes to be made throughout the construction process.

A Manufactured Or Prefab ADU is built in a factory, then shipped to your site and assembled or placed on a foundation. A prefab design can save time and give you a complete picture of what your ADU will look and feel like, but they typically offer less customization and often cost the same as site-built ADUs.

1. Getting Started

AM I ALLOWED TO BUILD AN ADU AND IF SO, HOW MANY?

In almost all cases, the answer is yes! Homeowners can build both an ADU and JADU on their property, and multifamily property owners (duplex, triplex, apartments building) can include two or more ADUs. In general, ADUs can range from 150 to more than 1,000 square feet with multiple bedrooms.

WHAT ZONING DESIGNATIONS ALLOW ADUS AND JADUS?

ADUs and JADUs are allowed in any single family or multifamily residential zone (proposed or existing).

CAN I CONVERT AN EXISTING GARAGE OR OTHER STRUCTURE INTO AN ADU?

State law allows many types of existing space to be converted into ADUs including garages, other existing structures (art studios, barns), or even part of the main house, like attics and basements as long as:

- The house is in a residential zone (single family or multifamily).
- The existing structure was built legally and meets current setback and height standards.
- The proposed ADU has a door that provides direct access to the outside (can be added during construction if it is not there in the existing structure).

HOW LONG DOES IT TAKE TO BUILD?

Projects typically take one to two years: one to three months to get started and assemble a team, and one to six months to develop plans and submit the application. Depending on what permits are required and revisions, it takes one to six months to get permits. Construction usually takes six to twelve months.

DO I NEED TO LIVE IN THE MAIN UNIT TO BUILD AN ADU OR JADU?

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.

2. Budget and Finance

WHAT WILL IT COST TO BUILD AN ADU?

The ADU Calculator is a great place to start when developing a budget. In general, it is helpful to avoid having a fixed budget total in your head as you explore your options. Visit the Mother Lode ADU Calculator at motherlodeadu.org/calculator.

The cost to build an ADU typically ranges from \$30,000 for a simple interior conversion JADU, to \$400,000+ for a large detached ADU with high-end finishes on a hillside lot. See more details about costs – including design, permitting, and construction – in your County ADU Guidebook.

HOW AM I GOING TO PAY FOR AN ADU?

Many homeowners use a mix of options to finance their ADU, including their own savings and assets and/or loans. Be sure to consider potential rental income when deciding how to finance your ADU, since it will be a source for repaying loans. It is strongly recommended to not start construction without a financing plan. See your County ADU Guidebook and the Budget section of our website (motherlodeadu.org/budget) for more details on financing options.

HOW WILL BUILDING AN ADU AFFECT MY TAXES AND PROPERTY VALUE?

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. Generally, garage conversions will not raise your tax bill as much as new construction, but they will also not add as much value. Also, building a JADU will have a lot less impact on assessed value too. In some cases, your taxes will not increase at all.

Each property will require a one-on-one analysis to determine the added value of an ADU, so contact the County Assessor's Office once you have an idea of your plan. They will be able to provide you with a rough estimate of tax implications (see motherlodeadu.org/contact for contact details). Adding an ADU may impact your income taxes as well. This can be complicated, and it's best to discuss these with a tax advisor.

3. Design

HOW DO I SELECT AN ARCHITECT OR DESIGNER?

Bringing on a professional early in the process is often key to getting your ADU approved quickly, managed efficiently, and built cost-effectively. If you're hiring a local individual or team, they'll likely start by visiting your home and talking to you about your ideas and goals. If it seems like a good match, they will prepare a proposal. Professionals typically charge for an initial consultation or proposal. Relevant experience and fit will be critical so be sure to check references. See our ADU Exercises (motherlodeadu.org/guidebook) for a list of questions to ask a potential designer and our Glossary (motherlodeadu.org/glossary) for terms.

DOES THE COUNTY HAVE AVAILABLE ADU PLANS?

The Mother Lode ADU Plans Gallery (motherlodeadu.org/plans) provides property owners interested in building an ADU with an easy way to compare and select from pre-existing plans – including modular/prefab and site built – saving you both time and money. You can filter by the kind of ADU you want (number of bedrooms, square footage), view floorplans and details, and connect directly with the designer or company.

4. Permitting

WHAT BUILDING PERMITS ARE REQUIRED FOR ADUS AND JADUS?

All ADU and JADU construction requires a building permit, issued after the relevant departments have reviewed your application. If your project doesn't meet County standards (like it exceeds size or height limits), you may need an additional permit.

ARE THERE WATER OR SEPTIC ISSUES I SHOULD CONSIDER?

To find out which water provider serves your area, see the Learn the Rules section of your County ADU Guidebook or contact staff directly. Many homeowners will need to modify or install a new septic system or water well to make sure there is enough capacity for another residence, which requires a separate permit.

ARE THERE OTHER UTILITY ISSUES I SHOULD CONSIDER?

New or separate utility connections may be required for ADUs, but not JADUs. Contact PG&E or your local providers. See motherlodeadu.org/contact for contact information.

WHAT PARKING IS REQUIRED FOR AN ADU OR A JADU?

Adding parking is much less of a concern than it used to be. If your property is within a ½ mile of public transit, or you are converting or demolishing a garage to build an ADU, no parking spaces are required. Otherwise, one parking spot is required, but it can be tandem (directly behind another spot in the driveway).

5. Construction

HOW DO I FIND A CONTRACTOR/BUILDER?

If you are not using a design/build firm, you will need to find a builder or contractor for the construction phase of your ADU. You'll solicit at least three bids for comparison. Before you hire someone, make sure to check their license and insurance and when they present you with a contract, review everything carefully. See your ADU your County ADU Guidebook and the Mother Lode ADU website for more details.

6. Move-In

WHAT DO I NEED TO KNOW ABOUT BECOMING A LANDLORD?

Prepare to rent your unit by getting insurance, setting up utilities, creating a street number, and developing a plan to handle finances. You'll also need to establish a lease or rental agreement that clearly identifies expectations and responsibilities, and become familiar with tenant/landlord laws. See your County ADU Guidebook or the Move-In section on our website (motherlodeadu.org/rent) for resources on understanding rental laws, tenants' rights, and more, and our Exercises (motherlodeadu.org/guidebook) for help with your lease terms.