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Designing and Planning Accessory Dwelling Units (ADUs)

On streets you already know, a quiet change is under way. Behind an ordinary house sits a small cottage where an adult child lives while saving for a home of their own. Above a garage, a retired teacher rents a neat one-bedroom flat to a nurse who works at the nearby hospital. In a converted basement, a grandfather lives steps from his family and still closes his own front door at night. These are accessory dwelling units — ADUs — and they are one of the most practical housing ideas of this generation, because they add a home without adding a subdivision, using land, streets, and utilities that already exist.

An ADU is a smaller, independent home built on the same lot as a main house. It has its own kitchen, bathroom, sleeping space, and entrance. It goes by many local names: granny flat, in-law unit, backyard cottage, carriage house, garage apartment, secondary suite. The names change by place, and so do the rules, and that fact shapes this entire lesson set. Designing and planning an ADU is part design work — light, layout, privacy, comfort in a small space — and part detective work: learning what your own city, town, or county allows on your own lot, in writing, before you spend serious money. People who succeed with ADUs are rarely the people with the biggest budgets. They are the people who checked first, planned honestly, and built in the right order.

This set helps homeowners who dream of housing family or earning rental income, adult children planning for ageing parents, parents planning for grown children, housing advocates, and anyone training toward work in residential design, drafting, construction coordination, or local planning support. It teaches foundations the way an apprenticeship does: what the thing is, how to investigate a real lot, how to think through design decisions, how to budget without fantasy, how to work with designers and contractors, and how the approval process usually flows from first enquiry to final inspection. It makes no promise that your lot qualifies, that your project will be approved, or that any particular cost or rent will result — no honest teacher can promise those, because they depend on your place, your lot, and your decisions.

Why does this matter now? Housing costs have outrun wages in many places, families are living across more generations under more pressure, and many communities have rewritten their rules in recent years to allow ADUs where they were once banned. That rewriting is still in progress and differs street by street, which is exactly why planning skill matters more than enthusiasm. A well-planned ADU can house a loved one with dignity, give a homeowner income that helps them stay in their home, and add gentle density that supports local shops and services. A badly planned one can stall for a year in permit review, drain savings through change orders, or end in a structure that cannot legally be lived in. The difference is almost never luck. It is the order of the work taught in these five lessons: understand the types, verify your local rules, study your lot and utilities, design for real life, then budget and manage the approval path with your eyes open.

What You Will Learn

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- What an ADU is, the main types — detached, attached, conversion, and above-garage — and the honest advantages and limits of each.
- How zoning, lot rules, size limits, parking, and owner-occupancy rules work in general, and how to verify your own local rules in writing.
- How to study a lot for access, slope, drainage, trees, setbacks, and privacy before choosing where a unit could go.
- How water, sewer or septic, electricity, and heating capacity decide what is possible and what it will cost.
- How to plan a small layout that lives large: kitchen, bathroom, sleeping, storage, light, and sound privacy.
- How to design for accessibility and ageing in place from the start, when it costs least.
- How to build a realistic project budget with contingency, and how to compare bids from designers and contractors fairly.
- How the typical approval path runs — enquiry, design, application, review, permits, inspections, final sign-off — and how to keep a project moving.

Lesson 1 — What an ADU Is, and What It Is Not

An accessory dwelling unit is defined by three words in its name. It is a dwelling: a real home, with facilities for living, sleeping, cooking, eating, and sanitation, meeting the same basic building and safety codes as any home. It is a unit: self-contained, with its own entrance, its own kitchen, and its own bathroom, so the person living there does not need to pass through the main house or share its facilities to live daily life. And it is accessory: secondary to the main home on the lot, usually smaller, and legally tied to that lot — in most places an ADU cannot be sold off separately from the main property the way a condominium can, though a few places have begun experimenting with exceptions. That accessory nature is the key to everything else in this set. The ADU exists because the main home exists, and the rules that govern it flow from that relationship.

The types are best learned as a family of four. A detached ADU is a separate small building on the lot: a backyard cottage or a new structure over or beside other uses. It offers the most privacy and the clearest separation, and usually the highest cost, because it needs its own foundation, roof, walls, and utility runs. An attached ADU is built as an addition to the main house, sharing at least one wall. It can cost less in structure and utilities while still having its own entrance, but it requires careful design for sound, fire separation, and privacy between the two homes. A conversion ADU is created inside space that already exists: a basement, an attic, or part of the main house reworked into a self-contained unit. Conversions often cost the least because the shell exists, but they raise their own questions — ceiling height, natural light, emergency escape windows, moisture in basements, and separate entrances. A garage conversion or above-garage unit turns an existing garage into a home, or builds a home above it. Garages tempt planners because the footprint exists, but a garage was not built as a house: its slab, walls, insulation, and structure may all need upgrading, and removing parking can

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trigger local parking rules.

An ADU is not a spare bedroom, a short-term rental conversion done without permits, a recreational vehicle parked long-term, or a shed with a bed in it. Those things lack some combination of self-containment, code compliance, and legal permission, and the differences are not paperwork for its own sake. Building and fire codes exist because people sleep in these spaces: safe exits in a fire, ceilings that do not collapse, wiring that does not overheat, plumbing that does not contaminate drinking water. Unpermitted units put occupants at risk, expose owners to orders to remove the unit, problems with insurance, and serious difficulty when selling the property, and can leave tenants without legal protections. Part of planning well is respecting why the rules exist even while you work patiently within them.

Choosing among the types is a matching exercise between a lot, a budget, a household, and a purpose. Housing an ageing parent often points toward a ground-floor conversion or attached unit with step-free access and closeness in an emergency. Rental income over decades may justify a detached cottage whose privacy supports good tenancies. A small lot with a large unused basement may make conversion the only realistic path. There is no best type in general. There is only the best fit for a particular lot and family, found by working through the next four lessons in order rather than falling in love with a picture first.

The Steps

1. Write down the purpose of your unit in one sentence: who will live there, for how long, and what matters most — closeness, privacy, income, or flexibility.
2. List the four types — detached, attached, conversion, above-garage or garage conversion — and note which ones your lot and house could physically hold.
3. Walk your property and mark, roughly, where each possible type would sit, including its entrance and path.
4. Note what already exists that a conversion could use: basement, attic, garage, or underused rooms, with their ceiling heights and windows.
5. Write the honest limit of each option: cost likely highest or lowest, privacy highest or lowest, disruption to the main house greatest or least.
6. Keep all options open until Lesson 2's rules check removes the ones your place does not allow.

A Worked Example

The Alvarez family wants their mother, Rosa, aged seventy-eight and still independent, close by as stairs in her own house become difficult. Their first idea is a detached cottage at the back of the garden, from a photograph in a magazine. Working this lesson's steps, they write the purpose first: Rosa lives there long-term; closeness in an emergency and step-free living matter most; privacy matters, but within a family pattern of shared meals. Walking the lot, they see the cottage site is forty metres from the house across a sloping lawn — a long, icy path in winter for a woman with a cane. Their house, however, has a ground-floor extension with a bathroom, used as a storage and hobby room, opening to a level patio. As an attached conversion, that

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space gives Rosa her own entrance off the patio, a step-free route, and a kitchen wall shared with the main house plumbing, which the next lessons show will matter for cost. The magazine cottage was prettier. The conversion fits the purpose. The family has not designed anything yet, but they have done the most valuable work in any ADU project: matched the type to the life it will hold.

Common Mistakes

- **Choosing the type from photographs before studying purpose and lot.** A beautiful detached cottage on the wrong lot, for the wrong person, is the wrong project.
- **Calling any spare space an ADU.** Without its own kitchen, bathroom, entrance, and legal permission, it is not a unit, whatever the family calls it.
- **Assuming an ADU can be sold separately later.** In most places it cannot. Plan ownership, financing, and family agreements around the lot as one property, and verify your place's position.
- **Skipping permits because the work is inside or behind the house.** Interior conversions need approval too, and unpermitted units create safety, insurance, and resale problems that far outweigh the saved time.
- **Forgetting the occupant's daily life.** A unit for an elder across an icy slope, or for a tenant with no private outdoor space or sound separation, fails at living even if it passes on paper.

Lesson 2 — Zoning, Permits, and Rules: Check Your Own Place First

Every ADU project lives under layers of rules, and the planner's job is to learn which layers apply to one specific lot. At the widest layer are building and safety codes, often adopted at state or national level, governing structure, fire safety, electrical, plumbing, and energy. At the local layer — city, town, county, or district, depending on your place — sits zoning: the rules about what may be built where, including whether ADUs are allowed in your zone at all, how large they may be, how tall, how close to lot lines, and whether conditions like owner occupancy or parking apply. On top of those may sit further layers: a homeowners' association with its own restrictions, historic district rules, floodplain or wildfire rules, and utility company requirements. This set teaches the pattern that these layers follow in many places, but it cannot and does not state your rules. Your rules are the ones published by your own local government for your own address, and verifying them in writing is the first professional habit this set asks you to build.

Zoning questions have a learnable checklist. Is an ADU permitted on this lot, and by right — meaning allowed if standards are met — or only by a special approval with hearings? What maximum size applies, stated as a floor area, a percentage of the main house, or both? What height limit, lot coverage limit, and setbacks — the required distances from lot lines — apply? Must the owner live on the lot, in either the main house or the unit? Are there parking requirements, and can they be waived near public transport or for conversions? Are short-term rentals of ADUs restricted? Does the unit need a separate address, separate meters, or specific utility connections? Rules in many places have been reformed recently to make ADUs easier —

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reducing parking demands, removing owner-occupancy conditions, allowing larger sizes — but reform in one city says nothing about the next city, and even within one city, a historic overlay or a small lot can change the answer. Treat every number you read online, including in well-meaning articles, as a rumour until your own planning department confirms the rule for your address.

Verification is a skill with a method. Start on your local government's website: find the zoning map, enter your address, learn your zone's name, then read the ADU or secondary unit section of the zoning code for that zone. Then contact the planning department directly — by visit, phone, or email — with your address and your idea in plain language, and ask the checklist questions. Good departments answer these enquiries daily and many publish ADU handbooks, checklists, and pre-application meetings precisely because early questions prevent expensive mistakes. Get key answers in writing or follow up with an email summarising what you were told, so your project file holds more than a memory of a phone call. If your property has an association, a conservation or historic overlay, or sits in a flood zone, ask about those layers in the same round. If the answers are complex or your project pushes against a limit, that is the point at which local professionals — a designer experienced in your area, or a land-use lawyer for legal questions — earn their fees, because they work with your rules every week.

Permits are the second half of this lesson. A building permit is the local government's approval of your plans before construction, followed by inspections during construction and a final sign-off before anyone lives in the unit. Separate permits or approvals may cover electrical, plumbing, and mechanical work, and utility connections may need their own applications. The permit process feels slow to every first-time applicant, but its logic is protective: plans are checked against codes before walls close over mistakes, and inspections catch errors while they can still be fixed. Building without a permit, or living in a unit before final approval where that approval is required, risks stop-work orders, fines, removal, and insurance refusal. Plan the timeline honestly: design, application, review with possible corrections, and approval can take weeks to many months depending on place and complexity, and a wise budget and family plan are built around that range rather than around the best case a neighbour once reported.

The Steps

1. Find your lot on your local government's zoning map and write down your zone, lot size, and any overlays such as historic, flood, or conservation areas.
2. Read the ADU section of your local zoning code and note, in your own words: allowed or not, size limit, height limit, setbacks, lot coverage, parking, and owner-occupancy conditions.
3. Contact the planning department with your address and idea. Ask the full checklist, including short-term rental restrictions, separate address and meters, and utility requirements.
4. Ask about every extra layer that touches your lot: association rules, historic review, flood or fire requirements.
5. Get the important answers in writing, or confirm them by a follow-up email, and file them as page one of your project folder.

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6. Ask what permits and inspections the project will need, what the application requires — drawings, site plan, fees — and what current review times look like.

7. Do not commission full construction drawings, order materials, or promise dates to family or tenants until this verification round is complete.

A Worked Example

Priya owns a house in a city whose ADU reforms were in the news, and she assumes her garage conversion is now allowed by right. Following this lesson before spending anything, she checks the zoning map and finds her street sits inside a historic conservation overlay the news stories never mentioned. Conversions are still possible, but exterior changes visible from the street — including the new entrance door and windows her garage will need — require a design review with its own application and a hearing held every other month. Her planning department, in a twenty-minute call, also tells her the garage's parking space counts toward her lot's requirement and that removing it is acceptable in her zone because of a nearby bus route, which she confirms by email. None of this kills the project. All of it changes the timeline and the design: the entrance moves to the side wall to reduce street impact, the application goes in a month earlier than she had planned to catch the hearing cycle, and her budget adds the review fee she had not known existed. Verification did not slow Priya's project down. It prevented the far slower disaster of finished drawings that a hearing would have sent back to the start.

Common Mistakes

- **Relying on news, neighbours, or another city's rules.** ADU rules are local and change often. Only your own government's current rules for your own address count.
- **Asking only "are ADUs allowed?"** Size, height, setbacks, parking, occupancy, and rental conditions decide real projects. Ask the whole checklist.
- **Treating a verbal answer as a guarantee.** Staff guidance is valuable, but file written confirmations, and expect formal review of actual plans to be the deciding step.
- **Designing in full before checking.** Full drawings for a unit your lot cannot legally hold are the most common way beginners burn a budget.
- **Ignoring association, historic, flood, or fire layers until late.** Each can reshape or stop a design. Surface them in the first round of questions.
- **Planning a move-in date from the best-case permit story.** Review times vary. Build your family's plans around a range, with margin.

Lesson 3 — Your Lot, Your Utilities, Your Reality Check

Once the rules say a unit may be possible, the lot itself gives its own verdict, and it does so through land and utilities. A site study sounds formal, but at ADU scale it is mostly careful looking, honest measuring, and a few professional checks where the looking cannot reach. You are asking four questions. Where could a unit or its entrance physically fit, given setbacks, existing buildings, trees, and access? How does water move across this land, in rain and in thaw, and where must it never be sent? How will the unit be reached — by its occupant daily, by

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builders during construction, and by emergency services if ever needed? And what already lives underground or overhead — pipes, cables, easements — that a foundation or a trench must not meet by surprise? Sketches, photographs, and measurements taken now become the base of every later drawing, and problems found now cost almost nothing compared with the same problems found by an excavator.

Utilities decide feasibility and cost more than any other single factor, so learn their pattern. Water supply must reach the unit with adequate pressure, either by extending the main house's line where allowed or by a separate connection. Sewer is usually the largest question: a lot on a public sewer may allow a connection, sometimes with capacity fees; a lot on a septic system must have that system checked for capacity, because a septic tank and field sized for one house may not legally or safely serve an added bedroom, and replacing or expanding a septic system can rival the cost of the unit itself. Electricity must be assessed as capacity, not just presence: the main panel may need upgrading to carry a second kitchen and heating system, and your place may require or allow a separate meter. Heating, cooling, and hot water choices interact with all of the above — a small, well-insulated unit can often be served by efficient electric heat pumps, which simplifies work where gas lines would be costly to extend. None of these questions can be answered from a photograph. They are answered by utility records, a plumber and electrician's assessment, and, for septic, a professional inspection — small fees that protect the entire budget.

The lot also holds legal and natural facts that a tape measure alone will not reveal. Easements are legal rights for others — often utility companies or neighbours — to use or cross part of your land, and building over an easement is commonly prohibited. Property lines themselves are frequently misremembered: fences wander, and a survey by a licensed surveyor is the only certain way to know where your land ends, which matters intensely when setbacks are measured in small distances. Trees may be protected by local rules, and their roots and canopies shape where foundations and roofs can go. Slope and drainage decide whether a basement conversion stays dry and whether a new cottage needs costly retaining work. Sun and wind decide whether a unit is pleasant or punishing. A thorough planner gathers these facts into one site sketch — house, lot lines, trees, drives, utility entry points, slopes, and the proposed unit — and keeps it at the front of the project file beside the written rules from Lesson 2. Together, those two documents are the truth of the project, and every design and budget decision that follows must agree with them or be changed until it does.

The Steps

1. Obtain a survey or confirm your property lines from reliable records. Mark lot lines, easements, and setbacks on a site sketch.

2. Walk the lot in wet weather if you can. Note where water pools, flows, and drains, and any signs of a damp basement or soggy ground.

3. Mark trees, slopes, drives, paths, fences, and overhead lines on the sketch, with rough measurements between buildings and lot lines.

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4. Find where water, sewer or septic, and electricity enter the main house, and note the age and capacity of the electrical panel and septic system if you have one.

5. Have the septic system professionally assessed for added capacity if your lot uses one, before designing around it.

6. Ask the planning department and utility providers what connection options and fees apply to an added unit on your lot.

7. Have a plumber and an electrician give early assessments of extending services to the proposed unit, and file their notes with the sketch.

8. Choose the unit's location and entrance only after the sketch, the drainage walk, and the utility answers agree.

A Worked Example

Tom and Alex plan a detached cottage behind their house and have already chosen the corner where it will sit. Their site study changes the project twice. First, the survey they commission shows the fence at that corner stands almost a metre inside their neighbour's land in the neighbour's favour — the true lot line leaves too little room for the cottage plus its required setback in that corner, though the opposite corner, which they had dismissed, fits comfortably. Second, their septic inspection reports the system is sound but sized for their current three bedrooms; adding the cottage's bedroom requires an expanded field, and the installer prices that work clearly, so it enters the budget as a known cost rather than a mid-build emergency. Their electrician, in the same week, confirms the main panel needs an upgrade whichever corner they choose, and prices that too. The cottage moves corners, the budget grows honestly by the septic and panel costs, and the project proceeds on facts. Without the study, the same discoveries would have arrived after foundations were marked out — one as a legal dispute with a neighbour, the other as a stopped job. Site study is not delay. It is the cheapest insurance a project can buy.

Common Mistakes

- **Trusting fences as property lines.** Fences are placed by convenience, not law. Setbacks measured from a wrong line can make a finished unit illegal.
- **Designing before the septic or sewer answer.** Waste capacity is a hard limit. A beautiful plan on an overloaded septic system is not a plan.
- **Forgetting construction access.** Materials, machinery, and inspectors must reach the site. A unit that fits on paper but cannot be built or serviced is a failed design.
- **Ignoring drainage because the day is dry.** Water has a memory. Build against its paths and it will remind you, through the floor, every wet season.
- **Assuming the electrical panel can simply take it.** A second kitchen and heating load is substantial. Panel capacity is a professional check, not a guess.
- **Building over easements or utility runs.** What lies beneath decides what may stand above. Locate services before fixing foundations.

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Lesson 4 — Layout, Light, Privacy, and Accessibility by Design

Small homes succeed or fail on layout, because in a small space every decision touches every other decision. The design method taught here starts not with walls but with a day. Picture the occupant's ordinary day in sequence: waking, washing, dressing, cooking, eating, working or resting, receiving a visitor, bathing, sleeping. Each activity needs a place, light, and a degree of privacy, and the plan is the arrangement of those places so the day flows without friction. In practice this means a few durable principles. Keep plumbing grouped: a kitchen and bathroom sharing a wall, or stacked near the main house's plumbing, shortens pipe runs and cuts cost. Separate sleeping from living where the size allows, even by a partial wall or a well-placed wardrobe, because a person who can close a door — literal or visual — on their bed lives in a home, while a person who cannot lives in a room. Give the entrance a small landing zone for coats, shoes, and post, so daily clutter does not colonise the living space. And plan storage as a designed element — a tall cupboard, under-bed drawers, a shed wall — because small homes are not short of things, only of places for things, and unplanned storage becomes visible disorder that shrinks every room.

Light, air, and sound are the invisible architecture. Natural light from two sides of a living space, where the lot allows, transforms a small room's feeling more than any finish. Windows placed for light must also respect privacy — yours, the main house's, and the neighbours' — through height, position, screening, and landscaping, a balance good designers solve early rather than apologise for later. Ventilation matters doubly in small, well-sealed units: a cooker hood that vents outside, a bathroom fan that actually runs long enough, and windows that open, protect health and the building itself from moisture. Sound separation deserves the respect usually reserved for structure. Between an attached unit and the main house, and between bedrooms and living areas, insulation, sealed gaps, and solid doors decide whether two households can live as good neighbours at close quarters. Anyone who has heard a television through a thin wall understands that privacy is heard as much as seen, and tenancies and family peace alike depend on it.

Accessibility is cheapest and best when it is designed from the first sketch, and this set treats it as a core design skill rather than an optional extra. Step-free entry, a bathroom and sleeping space on the entry level, wider doorways that welcome a walker or wheelchair, lever handles, good lighting without glare, and a bathroom planned so grab bars can be fitted — ideally with reinforcement placed in the wall during construction, when it costs very little — allow a unit to serve a person whose mobility changes, and to serve every occupant more comfortably in the meantime. This pattern is often called universal design or ageing in place, and its quiet truth is that it helps everyone: the parent carrying a child and shopping, the tenant on crutches for a season, the elder who will never need to move again because the home already fits. Local codes may require some accessibility features and not others, and disability-specific design for a known occupant should be done with that person's needs and, where appropriate, professional and medical guidance. But the planner who asks the accessibility questions in the first sketch — entry, level, doors, bathroom — will never need to ask them in a panic during construction, when every answer costs ten times more.

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Finishes and systems complete the design, chosen for durability and running cost rather than showroom effect. A small unit with good insulation, draught sealing, and right-sized efficient heating costs little to keep comfortable, which matters greatly to an occupant on a fixed income and to the long-term value of the project. Flooring that tolerates water at entrances and in kitchens and bathrooms, lighting layered for tasks and evenings, and appliances sized to the space — including laundry arrangements decided honestly, whether in-unit, shared, or nearby — are unglamorous choices that decide daily satisfaction for years. Design ends with a review against the purpose sentence from Lesson 1: read the plan as the occupant's day, room by room, and ask whether the life you wrote down can actually be lived in these walls. If it cannot, the drawing changes, not the life.

The Steps

1. Write the occupant's ordinary day as a sequence of activities, and list what each activity needs: space, light, privacy, water, power, storage.
2. Group the kitchen and bathroom plumbing together and near the main house's services where possible, and confirm the grouping with your designer or plumber.
3. Arrange the plan so sleeping can be separated from living, the entrance has a landing zone, and storage is drawn in, not left to chance.
4. Place windows for light from more than one side where possible, checking each window for privacy — into the unit, out of it, and toward neighbours.
5. Specify sound separation deliberately: insulation, sealed junctions, and solid doors between units and between sleeping and living areas.
6. Design the entry step-free, keep living, sleeping, and bathing on the entry level, widen main doorways, and add bathroom wall reinforcement for future grab bars.
7. Choose insulation, heating, ventilation, and appliances for running cost and durability, sized to the unit rather than copied from the main house.
8. Read the finished plan as the occupant's day, start to finish, and fix every friction you find on paper, where fixes are cheap.

A Worked Example

Designer Sam is planning a 38-square-metre attached unit for a retired librarian who loves cooking, hosts a granddaughter overnight monthly, and uses a walking stick outdoors. The first draft put the bathroom at the far end from the kitchen, because that suited the existing rooms. Sam's review applies this lesson. Plumbing regroups: the bathroom moves beside the kitchen on the wall shared with the main house, shortening runs and freeing budget that is then spent on sound insulation in the shared wall and a solid entrance door — the privacy the occupant will feel daily. The bed area gains a half-height bookshelf wall: storage and separation in one piece, so the granddaughter's visits do not require making the whole home presentable, and the sleeping corner feels like a room. The entrance, originally two steps up from the garden, is regraded into a gentle slope with a handrail, and the bathroom walls are reinforced during framing for grab bars the occupant does not yet need indoors. A high window brings light into

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the living space from the garden side without overlooking the neighbours, whose own windows face that boundary. Nothing in the unit is luxurious. Everything in it answers the day it was designed around, and the occupant's verdict after a month — that the flat feels bigger than her old house's ground floor — is a layout verdict, not a size verdict.

Common Mistakes

- **Scattering plumbing to opposite ends of the plan.** Every extra metre of pipe is cost, and grouped wet rooms are the oldest economy in small design.
- **Designing a room, not a home.** A single open space with no separation for sleeping, no landing zone, and no storage wears its occupant down daily.
- **Windows chosen for the elevation, not the life inside.** Pretty symmetry that overlooks a neighbour, or leaves the living space lit from one side only, fails the people on both sides of the glass.
- **Treating accessibility as a later alteration.** Retrofitting step-free access and bathroom support costs many times what first-sketch design costs, and some retrofits prove impossible.
- **Skimping on sound separation between households.** Noise is the most common source of friction in shared-lot living. Insulation is cheaper than conflict.
- **Copying main-house systems at main-house scale.** Oversized heating and appliances waste money to buy and to run in a small, well-insulated space.

Lesson 5 — Budget, Team, and the Approval Path From Idea to Permit

A realistic budget is a list, not a number. Beginners ask what an ADU costs, as if it were a product with a price, when in truth it is a project with components whose prices depend on place, type, lot, and finish. The professional method is to build the budget in categories and price each one from evidence. Design and professional fees: designer or architect, surveyor, and any engineers or specialists your rules require. Approval costs: application and permit fees, utility connection and capacity fees, and any review or impact fees your place charges. Site and utility work: septic expansion, panel upgrades, trenches, and connections, priced from the assessments in Lesson 3. Construction itself, priced by builders from drawings rather than guessed from averages. Finishes and appliances at the level you have honestly chosen. And contingency — a reserve, commonly a tenth to a fifth of construction cost on conversion and small projects where hidden conditions are likely — held untouched for the surprises every real project contains, such as rot inside a wall or rock in a trench. A budget built this way can be compared with quotes, adjusted by category when money must be saved, and defended to a lender, because every line answers the question of what it is for.

Financing and value deserve plain words. Homeowners fund ADUs through savings, home equity borrowing, renovation loans, and, in some places, local grant or loan programmes for ADUs, each with its own terms that deserve independent financial advice before signing. An ADU may raise a property's value and may produce rental income, but neither outcome is

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guaranteed, rental income is usually taxable, landlord duties are legal duties, and local rules may restrict how the unit can be rented. Family arrangements need the same clarity as commercial ones, written kindly but written: who pays what toward the build, what the occupant pays toward costs, what happens if circumstances change, and how long the arrangement is expected to last. Many family projects that begin in love run into trouble not over money itself but over money never discussed. A short written agreement, reviewed with a lawyer where the sums or the family situation warrant it, protects relationships better than any assumption. This lesson teaches the structure of the conversation. It does not give financial or legal advice for your situation, and it urges you to take both from qualified local professionals before commitments are signed.

Your team will usually include a designer or architect, who turns rules, site facts, and your purpose into drawings a builder can price and a reviewer can approve; a builder or general contractor, who prices the work, organises trades, and manages construction; and specialists as needed — surveyor, structural engineer, plumber, electrician. Choosing them is a skill: favour experience with ADUs in your own area over general reputation, because local ADU experience means knowing your reviewers, your inspectors, and your typical hidden conditions. Ask for references and finished examples, confirm licences and insurance as your place requires, and compare at least two or three construction bids against the same drawings and specification, because bids can only be compared fairly when every bidder priced the same work. A written contract should state the scope, the price or how it is calculated, the payment schedule tied to completed stages rather than dates alone, how changes are priced and approved in writing before they are done, and the expected timeline with its honest uncertainties. The change order — a written, priced, signed agreement for any alteration — is the document that keeps friendships and budgets alive during construction. Verbal changes are where project money goes to disappear.

The approval path, finally, is a sequence to manage rather than a wall to hit. It typically runs: preliminary enquiry and verification, as in Lesson 2; design development into permit drawings; formal application with fees; plan review, during which reviewers may request corrections that your designer answers; permit issuance; construction with staged inspections — commonly at foundation, framing, plumbing and electrical rough-in, insulation, and final stages, though your place sets its own list; corrections where inspections require them; and final approval, after which the unit may be occupied. Keep the project moving with simple management habits: one project file holding the written rules, site sketch, drawings, permits, contracts, and correspondence; a single list of open questions with owners and dates; prompt, complete responses to reviewer requests, since review clocks commonly pause while the applicant delays; and a weekly check-in rhythm with your builder during construction. Expect the path to take longer than your hope and plan your household, your finances, and your occupant's arrangements around the honest range. The projects that finish well are not the ones that avoided the process. They are the ones whose owners understood the process early, staffed it properly, budgeted for it truthfully, and kept their papers in order from the first phone call to the final signature.

The Steps

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1. Build the budget by category — design, approvals, utilities and site work, construction, finishes, contingency — pricing each from quotes, fees published by your place, and professional assessments.

2. Hold contingency separately and spend it only on genuine surprises, recording every use.

3. Explore financing and any local ADU programmes, taking independent financial advice before signing any loan or agreement.

4. Write down family or rental arrangements in plain language — contributions, ongoing costs, duration, and what happens if circumstances change — and have significant agreements reviewed by a lawyer.

5. Shortlist designers and builders with ADU experience in your area. Check references, licences, and insurance, and visit a finished unit if you can.

6. Obtain at least two or three construction bids against identical drawings and specifications, and compare them line by line, asking about any line that differs sharply.

7. Sign a written contract covering scope, price, stage-based payments, written change orders, and timeline, before any work begins.

8. Submit the permit application complete, respond promptly and fully to correction requests, and schedule each inspection as its stage approaches.

9. Keep one project file and one open-questions list from first enquiry to final approval, and review both weekly while the project is active.

A Worked Example

The Nguyen family plans a garage conversion for rental income to help with their mortgage. Their first budget is a single hopeful number from an internet article. Rebuilt by category, the project changes shape. Design and survey come in modestly. Approval fees include a utility capacity charge they had never heard of, found in Lesson 2's written answers. The electrician's Lesson 3 assessment adds a panel upgrade. Two builders bid on the same drawings: the lower bid excludes the bathroom's waterproofing system and assumes the family will supply appliances, which the higher bid includes — so the bids, compared line by line, are far closer than their totals suggested, and the family chooses the clearer bid rather than the cheaper headline. They hold fifteen percent contingency, and they need part of it: opening the garage wall reveals rotted framing at one corner, repaired under a signed change order priced before the work proceeded. Review takes eleven weeks with one round of corrections on fire separation, answered by their designer in nine days because the project file held everything the reviewer asked for. Final inspection passes with one minor correction. The unit rents to a teaching assistant from the local school. The family's own summary is the lesson: nothing that happened was unusual, and because nothing was unusual, none of it became a crisis. Category budgets, comparable bids, written changes, and an orderly file turned a complex project into a sequence of manageable steps.

Common Mistakes

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- **Budgeting as a single guessed number.** Without categories, you cannot compare bids, find savings, or explain the project to a lender — and the first surprise breaks the whole plan.
- **Spending the contingency in advance on upgrades.** Contingency is insurance against hidden conditions. A project that pre-spends it is uninsured from the day it starts.
- **Choosing a builder on the lowest total without comparing scope.** Bids differ in what they include. The cheapest headline often excludes the most, and exclusions become your costs later.
- **Allowing verbal changes during construction.** Every change needs a price and a signature before the work, or the final account will contain arguments instead of agreements.
- **Skipping written family agreements to keep things friendly.** Unwritten money arrangements are how friendly projects become family disputes. Clarity, kindly written, is the friendly act.
- **Treating permit review as an obstacle rather than a stage.** Corrections are normal, clocks pause on slow applicants, and complete files move fastest. Staff and manage the stage like any other.
- **Promising the unit to an occupant on a best-case date.** Build household plans around the honest range, with a margin, so a normal delay does not become someone's housing emergency.

Try It — Your Real-Lot ADU Feasibility Study

Take one real lot — your own if you have one, or a family member's with their permission — and run the full planning sequence at study scale, spending nothing on construction and very little on anything else. First, write the purpose sentence from Lesson 1 and list which of the four types the lot could physically hold. Second, do Lesson 2's verification properly: find the zone on the official map, read the local ADU rules, and contact the planning department with your checklist, filing the written answers you receive. Third, complete Lesson 3's site sketch on paper: lot lines as best records show them, setbacks, trees, drives, drainage after rain if you can observe it, and the entry points of water, sewer or septic, and electricity, noting every fact you could not confirm and would need a surveyor, plumber, electrician, or septic professional to settle. Fourth, sketch one layout at Lesson 4's standard — grouped plumbing, separated sleeping, landing zone, drawn storage, windows checked for privacy, step-free entry, widened main doors, and bathroom reinforcement noted — and read it aloud as the occupant's ordinary day, fixing the friction you find. Fifth, build Lesson 5's category budget with real local figures where you can obtain them — published permit fees, a designer's ballpark for drawings, the utility assessments if you commissioned them — and mark every line you could only estimate as an estimate, with the contingency held separately at the end. Finish by writing a one-page summary in plain language: what the rules allow, what the lot allows, what the utilities allow, what the project would roughly cost by category, and what the approval path and honest timeline look like. That page is a feasibility study — the same document a professional would produce at this stage — and it leaves you with the only three honest conclusions any study can reach: proceed to design, redesign around a named obstacle, or stop, having spent a little to avoid spending a lot.

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Whichever conclusion your study reaches, you have practised the complete craft of ADU planning in the right order, on real ground, and that order — purpose, rules, lot, design, budget, approval — is the skill every later project will reuse.

Not legal advice. Check with a lawyer before signing. Fortress shares what I learned, not professional advice.

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