

# HUMBOLDT ADU Guidebook





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### HUMBOLDT COUNTY PLANNING AND BUILDING

**Eureka:** 3015 H St., (707) 445-7541

*Monday to Friday from 8:30 AM to 5:00 PM*

**Garberville:** 715 Cedar Street

*First and third Mondays 9:30 AM to 3:30 PM*



# GUIDEBOOK FEATURES



## Exercises

This guidebook includes interactive exercises to help you plan your ADU project. Exercises are available as a **downloadable PDF**.

### GETTING STARTED

- Identifying Goals & Concerns
- Keeping Your Eyes on the Prize
- Documenting Property Information
- Making a Rough Property Sketch
- Planner Meeting Worksheet

### BUDGETING & FINANCE

- Budgeting Exercise

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Use the buttons and QR codes listed throughout this Guidebook to access the Exercises PDF.



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## Accessing Content Online

This guidebook and all accompanying exercises and documents are available online.

### GUIDEBOOK

This guidebook is available at [humboldtadu.org/guidebook](https://humboldtadu.org/guidebook).

### EXERCISES

#### OPTION 1: WEB BROWSER

All exercises are available in one interactive PDF at [humboldtadu.org/exercises](https://humboldtadu.org/exercises).

#### OPTION 2: YELLOW BUTTONS

Click on the yellow "Exercises PDF" button throughout this workbook.



#### OPTION 3: QR CODE

Point your phone camera at the graphic below, as if you were taking a photo of it. Once your phone recognizes it as a QR code, it will give you the option of opening the website.





# INTRODUCTION

From providing an affordable home for family, friends, or community members, to helping pay the mortgage, many Humboldt County homeowners are interested in adding an Accessory Dwelling Unit (ADU) to their property. ADUs, also called granny flats, backyard cottages, in-law units or converted garages, can meet the needs of residents while helping create new housing for our community.

An ADU provides homeowners with flexibility as their lives change. Whether it is used as a close but separate home for grown children, parents or grandparents, a way to downsize, an extension of living space, a source of extra rental income, or all the above, an ADU will grow with you and your family.

Although the process to build an ADU takes an investment of time and resources, many ADU owners find that it was worth it, and they felt a sense of accomplishment after building their dream ADU.

This guide was created as a resource to help residents of Humboldt County through the entire process of building an ADU. It includes a step-by-step approach—from getting started to move-in—and will reduce the uncertainty in what can feel like a complicated process.

Sections include:

- Getting Started
- Budgeting and Finance
- Design
- Permits
- Construction

Please note, this book was written for residents of *Unincorporated Humboldt County*. This includes places like McKinleyville, Myrtle town, and Bayside as well the many small communities in more rural areas. Some of the rules and information in this book may be different if you live in an incorporated city like Arcata or Eureka.

**More information is available online at [humboldtadu.org](http://humboldtadu.org).** It includes activities and exercise, stories from homeowners, examples of ADUs, a calculator to estimate costs, and a summary of ADU development standards for Humboldt County.

## Accuracy and Changing Laws

ADU laws are updated occasionally, including several state laws that went into effect in January 2020. Some information in this guidebook may change after its release. Please verify any laws or rules with the county.

# ADU TYPES

ADUs come in many shapes and sizes but are always a self-contained home that is 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 1,200-square-foot homes with multiple bedrooms.

There are many different types of ADUs, but they generally fall into one of the following categories: interior conversions and garage apartments are made by converting existing space; detached, attached, and above garage ADUs can be either new construction or converted space. It is also possible to combine categories, for example, converting an existing bedroom to an ADU with a newly constructed kitchen.



**DETACHED:** New or converted freestanding structure, such as a backyard cottage



**ATTACHED:** New or converted sharing at least one wall with the primary house



**REMODEL OR EXPANSION:** New and converted space with square footage added to the primary house



**INTERIOR CONVERSION:** Converted existing space (e.g., an attic, bedroom, or basement)



**GARAGE APARTMENT:** Converted former garage space



**ABOVE GARAGE:** New or converted space above a garage

## Other Options: JADUs, Tiny Homes, and Home Sharing

There are other ways to create a second living area at a much lower cost than building an ADU. For some homeowners, a solution that requires little to no construction is a better fit.

### JUNIOR ACCESSORY DWELLING UNITS (JADUs)

Junior Accessory Dwelling Units (JADUs) are smaller units of up to 500 square feet of converted space in a single-family home and must include an efficiency kitchen (sink, stove, fridge, and counter). 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.

### TINY HOMES (THS) AND MOVEABLE TINY HOMES (MTHS)

Tiny Homes (THs) have gained a lot of interest in Humboldt County and are smaller units up to 400 square feet including at least 120 square feet of first floor interior living space. Moveable Tiny Homes (MTHs) have the same size requirements but are built on a chassis and meet park model RV standards. If a TH or

MTH is installed on a permanent foundation, it is permitted and regulated like an ADU. Both must include functional areas for cooking, sleeping and sanitation and some additional design guidelines apply. If you would like to learn more about Tiny Homes and what you can build, contact the Planning and Building Department.

### HOME SHARING

Home sharing is a great option for homeowners who have a spare bedroom they want to rent out but do not want to take on a construction project. Home sharing can be a win-win arrangement that saves money (rent and sharing of utility costs), reduces financial stress, increases independence and security, and provides mutual assistance. Some homeowners also provide reduced rent in exchange for household chores. If you are interested in home sharing, learn more about the Northcoast Homeshare Program from the Area 1 Agency on Aging at [a1aa.org/homesharing](http://a1aa.org/homesharing).

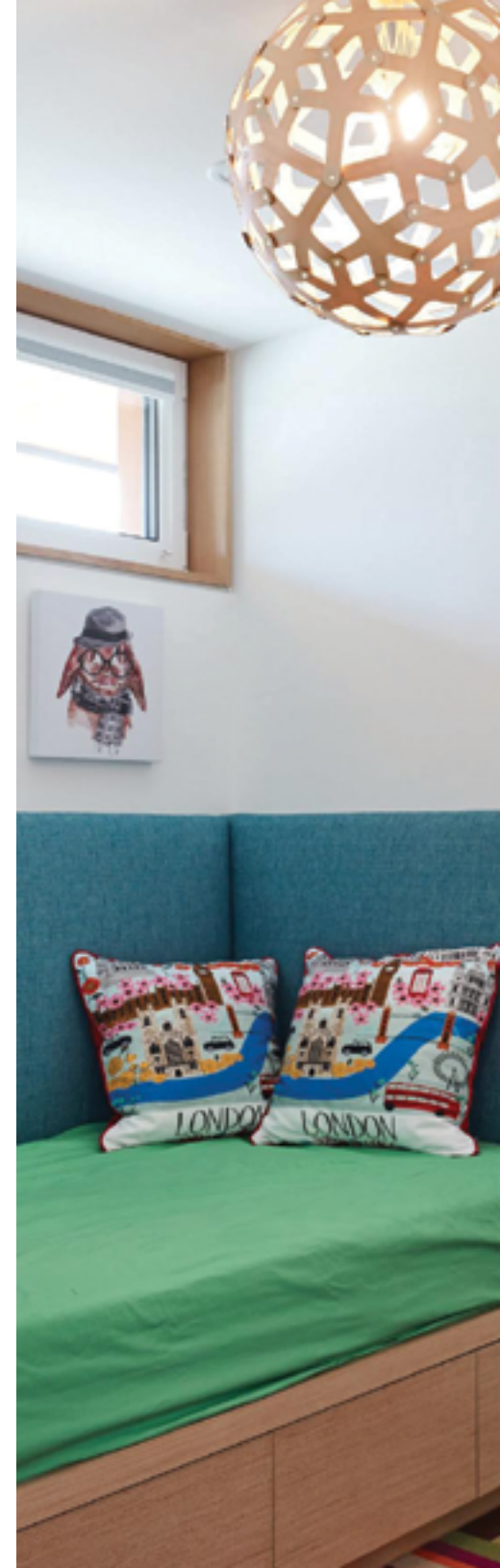


Photo: Lanefab Design/Build

# BENEFITS FOR OWNERS & COMMUNITY

For homeowners there are lots of reasons to build ADUs; the two most common are rental income or to provide safe and convenient housing for relatives. ADUs are relatively affordable to build because they do not require purchasing land. As a homeowner's needs change over time, ADUs can allow flexibility for renters, caretakers, nannies, kids returning from college, and more. Here are some of the reasons to build an ADU:



## **HOUSING FRIENDS AND RELATIVES**

ADUs are a great way for adult children, aging relatives, or people with special needs to stay together yet also maintain separate lives and privacy.



**RENTAL INCOME** Renting out an ADU can provide a steady source of income to help pay a mortgage, supplement social security, save for a rainy day, or just add flexibility to the household budget.



**A HOME AS YOU AGE** An ADU can house an in-home caregiver or be an accessible and comfortable home for aging adults. Some homeowners move into their ADU, while family or renters live in the main house.



**SAFETY** Some homeowners appreciate an extra set of eyes on their property. Having a close, trusted neighbor can be helpful during a natural disaster, medical emergency, or to care for pets when you're on vacation.



## **ENVIRONMENTAL BENEFITS**

The most effective way to reduce the footprint of a home is small-scale living. Also, ADUs often reduce commute distances by providing local workers with a place to live near where they work.



## **COMMUNITY BENEFITS**

ADUs can help address housing challenges in Humboldt County by adding homes that typically rent for less, which helps provide workforce housing and ensures a more diverse community.



# ADU PROCESS

In this guidebook you will find detailed discussions on the different phases of planning, designing, and building your ADU in unincorporated Humboldt County. Many homeowners find that their project does not follow a straight line, but rather changes as they learn more and adjust to their specific needs or timelines. The following is an overview of the steps you can expect as you build your ADU, regardless of order.

Andrew & Kristin, Arcata, Spotlight page 30



## GETTING STARTED



**THINK ABOUT WHAT YOU WANT** Start by figuring out what you want and your budget. Identify goals and concerns, think about what kind of ADU is best for you, look at example photos and floor plans at [humboldtadu.org](http://humboldtadu.org), and estimate costs. Talk to friends and neighbors who have built an ADU and reach out to any builders or designers you know for a casual chat.



**LEARN THE RULES AND GATHER INFORMATION ON YOUR PROPERTY** Visit [humboldtadu.org/standards](http://humboldtadu.org/standards) to view Humboldt County's rules and contact the Planning and Building Department at (707) 445-7541 to learn about any special issues with your property. Consult the County's Web GIS Tool at [humboldt.gov/1357/Web-GIS](http://humboldt.gov/1357/Web-GIS) to learn about your parcel and whether any restrictions apply. As of April 2022, an ADU GIS Tool is under development that will display how easy or difficult the process may be for a specific location. Visit [humboldtadu.org](http://humboldtadu.org) for updates.



**MAKE A SKETCH** Make a sketch of your property, including the existing home, any other structures, and the proposed ADU. Use the exercises at [humboldtadu.org/exercises](http://humboldtadu.org/exercises) to help you with this step, as well as to identify your goals and any questions you may have for a planner.



**GET A COUNTY PLANNER'S ADVICE** Bring your sketch and other information you've gathered to Planning and Building staff. They will advise you on how county rules might apply to your proposed ADU and what to consider. A quick chat is free and helpful.



## DESIGN\*



### HIRE EXPERIENCED PROFESSIONALS

Although you can build an ADU as an owner-builder (especially if you live outside of a service area and qualify for the Alternative Owner-Builder Program), we recommend hiring a licensed architect or designer and a licensed builder, or a design/build team.



**CREATE INITIAL DESIGN** 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, etc.), style, and privacy.



### SCHEDULE AN APPLICATION ASSISTANCE MEETING

Application assistance meetings give you the opportunity to meet with county staff, ask questions, and review project issues before submitting your permit application. Staff will compile key information about your property in advance of the meeting. These meetings are currently required only if your ADU is subject to a Special Permit (not common), but staff recommends them for all ADU projects and the county may start requiring them for all building permits. Meeting with staff can potentially save your project from costly and lengthy delays down the road.



**FINALIZE PLAN** Based on your meeting with staff, you should have a checklist of submittal requirements plus information on fees. Your team will work through any required changes of the initial plans and prepare the permit application.



## PERMITS\*



**SUBMIT APPLICATION AND PAY** Your team will submit your building application, site plan, and construction plan to the Planning and Building Department either by email or in person. They will review your complete application and send it to any other departments or agencies that need to review it as well.



**REVISE IF NEEDED** The county will complete their review and provide any comments within 60 days, but often does so more quickly. If they return with comments, your team will revise and resubmit the application. Most projects require one to three rounds of revisions and are reviewed at the staff level with no hearings.



**RECEIVE PERMITS** Once your application is approved and all fees are paid, you will be issued permits to start construction. The number and types of permits needed for an ADU varies, but all will require a building permit. Additional permits may be needed depending on property conditions, location, or ADU size. Use the Web GIS Tool at [humboldt.gov/1357/Web-GIS](http://humboldt.gov/1357/Web-GIS) or talk to a planner to see additional regulations that apply to your project.



## CONSTRUCTION\*



**HIRE BUILDERS** If you are not working with a company to design and build your ADU, hire builders for the construction phase of your project.



**MANAGE CONSTRUCTION** Once you have building permits, the builder you hire will lead the construction of your ADU. Communicate frequently with your builder to make decisions about fixtures and finishes as needed and verify progress before making payments. Timelines for construction vary, but 12-18 months is common.



**GET INSPECTIONS** During construction, your ADU will be inspected multiple times to ensure it is being built according to the permitted plans. When complete, a building inspector will conduct a final inspection. A week after final approval, you will receive a Certificate of Occupancy and possibly a registration letter for your ADU.



## MOVE-IN

Construction is complete, and now it's time for someone to move in. This might be you, family, a friend, or a community member. If it is a tenant, there are plenty of resources to help you if you are a new landlord. You may want to consider pricing the unit affordably so a member of the local workforce can afford to move in.

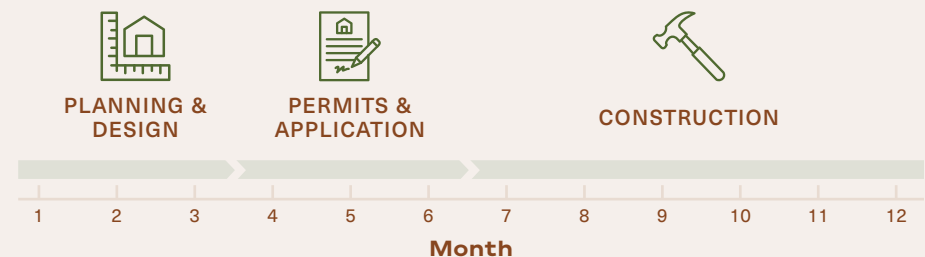


How long does it take?

### Project Timing

Building an ADU is an investment of both money and time. Interior conversions are often the fastest option. Most other ADU projects take one to two years to complete. Typically, it takes homeowners one to three months to get started and assemble their team, then one to six months to develop plans, meet with the county, and submit the application. Depending on what permits and how many rounds of review are required, and how quickly a homeowner and their project team can respond to comments, it will take one to six months to get permits. Construction usually takes six to twelve months.

#### Timeline for Building an ADU



\*Your designer, builder, or design/build team will lead this phase of the project.



# THE ADU PROCESS

The Planning and Building Department is available to help you through your ADU building process. They are located at 3015 H Street, Eureka, CA 95501. Bring your questions to the counter, email [planningbuilding@co.humboldt.ca.us](mailto:planningbuilding@co.humboldt.ca.us), call 707-445-7541, or visit [humboldtadu.org](http://humboldtadu.org) for resources and to learn more.



## 1 THINK ABOUT WHAT YOU WANT

Visit [Humboldt ADU](http://Humboldt ADU) to look at floorplans, hear from neighbors on what they built and look at photos for inspiration. Also, start to consider how you might finance your ADU and if a loan would be needed. You can estimate costs or rents using the [ADU Calculator](#).



**2 LEARN THE RULES** You can use the [Web GIS Tool](#) to find out more about your property, and any development restrictions that might apply. You can also contact the Planning and Building Department to find out in advance about any special issues.



**3 MAKE A SKETCH** Make a sketch of your property on an 8.5x11 piece of paper, including existing home, any other structures and proposed ADU. Use the exercises at [Humboldt ADU](#) to complete.



## 6 PREPARE APPLICATION PACKAGE

Call or email to schedule an application assistance meeting with the county, recommended for all ADU projects and required for projects subject to a Special Permit. Submit your Permit Application, Site and Construction Plans.

[How to Apply for a Permit Site](#) and [Construction Plan Submittal Checklists](#)



**5 HIRE EXPERIENCED PROFESSIONALS** Although you can build an ADU as an owner builder, we recommend hiring a licensed architect or designer to design your ADU and a licensed builder to construct it, or a design and build team for the entire process. Whoever you hire will help with the application process.



**4 GET A PLANNER'S ADVICE** Now that you have a better idea of what you want to build, bring your sketch in. A planner will advise you on county rules and what to consider. You may be eligible for the Alternative Owner Builder Program (AOB), with fewer requirements. [Planning and Building Department FAQ AOB and Safe Home Programs](#)



## 7 SUBMIT APPLICATION AND PAY

Submit your application via email or in person. Staff will contact you within two days of receiving it and give you a record number. You will then need to call (707) 445-7244 to schedule a pre-site inspection. Total fees are usually less than 5% of the project valuation. All forms of payment are accepted.



**8 GET PERMIT ISSUED** A permit specialist will be assigned to your application and let you know if any changes are needed. Resubmittals will be reviewed within four to eight weeks. Once your application is approved and fees are paid, you can collect your building permit.



**9 CONSTRUCT ADU** Before you begin, ensure all funding is in place. Once underway, check-in regularly with your builders, make decisions about materials as needed and ensure required inspections are moving along. Construction times vary, but 12-18 months is common.



**11 MOVE-IN** Your ADU's address will be finalized by the Planning Department.



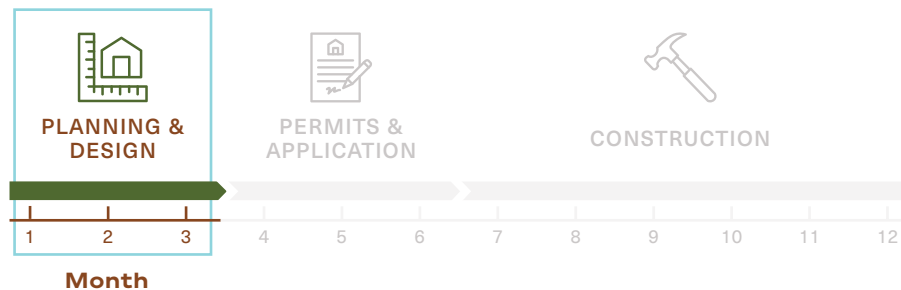
**10 SCHEDULE & PASS INSPECTION** Your builder will call (707) 445-7244 to schedule a final inspection. Once your ADU has passed, you will receive a Certificate of Occupancy and it is ready for move-in!

## SECTION ONE

# Getting Started

This section will help you get started. By the end of this chapter, you will:

- Clarify your goals
- Learn if you can build an ADU on your property
- Understand the basic rules and regulations for your community



**If you have not done so already, download or view the county ADU standards at [humboldtadu.org/standards](http://humboldtadu.org/standards)**



### Exercises

- Identifying Goals & Concerns
- Keeping Your Eyes on the Prize
- Documenting Property Information
- Making a Rough Property Sketch
- Planner Meeting Worksheet

# GOALS AND CONCERNS



## GETTING STARTED



Think about what you want



Learn the rules and gather information on your property



Make a sketch



Get a County Planner's advice

Before you begin, it can be helpful to think about both your short- and long-term goals. One of the benefits of an ADU is that it can respond to your changing needs over time. At first, it might be rented for income, then it might turn 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 of concerns early in the process can help make sure they are addressed sufficiently.

## CAN I BUILD AN ADU?



Am I allowed to build an ADU?

**NEW ADUS** In almost all cases, the answer is yes! Homeowners can build both an ADU and JADU on their property and multifamily property owners can also add two or more ADUs. The Humboldt County ordinance states that ADUs can range from 150 to up to 1,200 square feet. You are allowed to build an ADU larger than 1,200 square feet with a Special Permit, which will add more costs and time and expense to your project. If your lot is zoned Agricultural Exclusive (AE) and greater than 40 acres, the 1,200 square foot limit does not apply.

### CONVERTING EXISTING SPACE

Generally, any homeowner can convert a legally built structure such as a garage, barn, or art studio to an ADU.

**We recommend informally contacting the county by calling or visiting the office at the beginning of this process to get some information then scheduling a more formal meeting once you've done some research.** Your designer can help with this. While this section will help you to identify what you can build, it can help to talk with planning staff to confirm your conclusions.

## Rights Under State Law

*Humboldt County has updated their rules about ADUs to match state law:*

**BUILDING A NEW ADU** In January 2020, state laws went into effect that make it easier than ever to build an ADU. In most cases, homeowners and multifamily residential property owners are allowed to convert existing space to ADUs, parking requirements have been reduced or waived entirely, and some impact and utility connection fees are waived.

ADUs are allowed in all residential zones with limited exceptions for public safety, traffic, and water. HOAs cannot ban ADUs. State law has also created an opportunity for homeowners to bring unpermitted ADUs into compliance, including allowing building officials to apply standards that were in place during the time the ADUs were constructed and a five-year amnesty period. Humboldt County launched the Safe Home Program (see [humboldt.gov.org/DocumentCenter/View/64396/Safe-Homes-Combined-Packet](https://humboldt.gov.org/DocumentCenter/View/64396/Safe-Homes-Combined-Packet)), available until 2025 and going beyond state law by waiving all penalty fees, providing a penalty-free chance to discuss your project with staff, and not enforcing building codes on unpermitted ADUs.

**CONVERTING EXISTING SPACE** State law allows homeowners the right to convert many types of existing space into ADUs. The state law covers garages, other accessory buildings (like art studios), or even part of the main house, including attics and basements. Qualifications:

- The house must be in a residential zone.
- The structure must have been built legally.
- The ADU must have a door that provides direct access to the outside. (This door can be added during construction.)
- The existing structure must be far enough away from the property line to not be a fire hazard. Discuss specifics with the county.

**UTILITIES** New or separate utility connections may be required for ADUs, but not JADUs. Use the Web GIS Tool at [humboldt.gov.org/1357/Web-GIS](https://humboldt.gov.org/1357/Web-GIS) or call Planning and Building to confirm your water and sewer provider if you aren't sure. Contact PG&E to learn if your ADU will require new electric or gas service. If so, you will apply through their contact center or online. Be mindful that the process for obtaining a new service can take up to 12 months. PG&E has a helpful FAQ page at [pge.com/en\\_US/residential/customer-service/home-services/renovating-and-building/understanding-the-application-process/getting-started-guides.page?](https://pge.com/en_US/residential/customer-service/home-services/renovating-and-building/understanding-the-application-process/getting-started-guides.page?)



## Exercises

- Identifying Goals & Concerns  
*Short- and long-term goals and concerns for your ADU project.*
- Keeping Your Eyes on the Prize  
*Reiterating the opportunities and impacts of your ADU project.*



Exercises PDF



**FEES** Jurisdictions cannot charge impact fees (for things like roads and parks) for ADUs under 750 square feet and must charge reduced fees for larger ones. Water and sewer providers cannot charge connection fees for an ADU converted from existing space. School fees (which are different than impact fees) are not collected for ADUs under 500 square feet.

**OWNER OCCUPANCY** Humboldt County does not require homeowners to live on their property if it includes an ADU. However, both state and county laws require owner occupancy for JADUs.

### Contact Humboldt County Planning and Building

The Eureka Office planning counter is open Monday to Friday from 8:30 AM to 5:00 PM at 3015 H St. You can walk in during these hours or call (707) 445-7541 to speak to a planner on duty over the phone. The county also has a location in Garberville at 715 Cedar Street which is only open the first and third Mondays of the month from 9:30 AM to 3:30 PM, with hours subject to change. Call the Eureka Office first to ask your questions.

It may feel scary to contact the county staff but remember: they are here to help you. The county is not going to inspect your property or look for code violations for just asking about building an ADU.

## GATHERING INFORMATION

One of the first steps will be to gather details about your property. The easiest and most accurate way to do this is by contacting the county. Read through this section to familiarize yourself with the process.

Staff will answer simple requests for free. For more involved record searches, you may need to file an information request, which has a \$150 fee. Visit [humboldt.gov/190/First-Time-Applying-for-a-Building-Permit](https://humboldt.gov/190/First-Time-Applying-for-a-Building-Permit) for more information or call or visit the Planning and Building Department counter.

### Basic Information

It will be helpful to know the assessor's parcel number (APN) for your property. Every site or lot in California is assigned a unique APN, which is like a social security number for your property. Your parcel APN will be listed on your property tax bill, or you can find important information about your property, including the APN, by entering your address in the Web GIS Tool at [humboldt.gov/1357/Web-GIS](https://humboldt.gov/1357/Web-GIS). You can also call the Assessor's Office at (707) 445-7663. For more information



on locating your APN and understanding your zoning, refer to the Planning and Building Department's Frequently Asked Questions webpage at [humboldt.gov/Faq.aspx?QID=413](http://humboldt.gov/Faq.aspx?QID=413).

## Lot Size

The next step is to find out your lot size. If you are feeling overwhelmed, you can skip this step and just go straight to talking to the county. You will need the total square footage initially, but later you will do a rough sketch of your property including measurements. There are several options to find this information:

An ADU GIS Tool is under development by the county that will allow you to look up your property by address or APN, for an overview of how involved the development process might be. Your parcel will be displayed in either green, yellow, or red, signifying the complexity of permits and regulations that will be required to build an ADU. It will soon be available on [humboldtadu.org](http://humboldtadu.org).

If using unofficial records like real estate websites, be sure to confirm the information before getting too far in the process.

## HUMBOLDT COUNTY WEB GIS TOOL

This online mapping tool provided by the county allows you to look up important information about your property using an address or APN, including: lot size, what you can build, and whether there are any additional restrictions. For example, parcels in the Coastal Zone or Airport Compatibility Zones have a more involved development process which will likely cost more and take longer. To access the Web GIS Tool, go to [humboldt.gov/1357/Web-GIS](http://humboldt.gov/1357/Web-GIS), click on "DESKTOP Web GIS 2.0" and type your APN or address in the search bar. You will also see a link to the Assessor's parcel map showing property measurements.

**REAL ESTATE WEBSITES** These websites often list lot size, but you will need to confirm the information is correct.

**MEASURE IT** Assuming your lot is rectangular, lot size is width times depth. For example, a lot that is 40 feet wide by 60 feet deep is 2,400 square feet. This should be used as a rough estimate and will need to be verified.

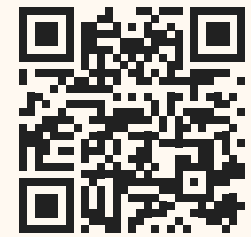


## Exercises

- Documenting Property Information  
*Gather important data about your property to determine project possibilities.*
- Making a Rough Property Sketch  
*Guidelines for drawing a site map, essential for initial planning.*



Exercises PDF



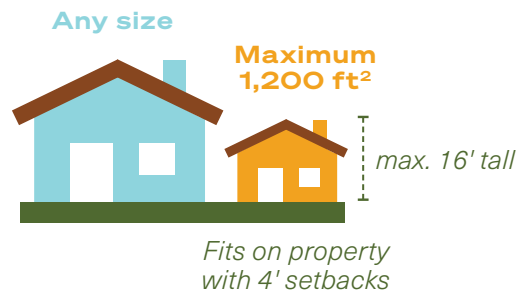
# WHAT EXACTLY CAN I BUILD?

ADUs fall in to two major categories—detached and attached—and the rules are as follows:

## Detached ADUs

In the county, you are allowed to build a detached ADU up to 1,200 square feet without a Special Permit if it fits on your property. These structures can be up 16 feet tall (or 26 feet tall on larger residentially zoned lots) and must have at least 4-foot side and rear yard setbacks. ADUs over these height limits will require a Special Permit, which will add time and expense to the project. A detached ADU can be new or converted from a freestanding structure, like a garage or pool house. In this case, the 4-foot setbacks do not apply.

### Example Sizing for Detached ADUs



## Attached ADUs

If you are building a new home with an attached ADU, the same size limits apply as a detached ADU. However, the story is a little more complicated if you are building an attached ADU onto an existing home. You can build one that is up to 50% the size of your existing primary house. So, if your home is 2,000 square feet, you can build an attached ADU up to 1,000 square feet. Even if your house is huge, your attached ADU cannot be larger than 1,200 square feet without a Special Permit. When doing calculations, do not include your garage, sheds, or storage areas and ask the county if they have an official record of your existing floor area or what spaces to include. An attached ADU can be new or converted from an interior space as long as it shares at least one wall with the primary house.

### Example Sizing for Attached ADUs



# EARLY CONSIDERATIONS



## How do I get started?

There may be circumstances to evaluate earlier than later due to larger impacts down the road:

**SPEAKING TO NEIGHBORS** It is a good idea to talk to your neighbors early in the ADU development process. Humboldt County does not require neighbors to sign off on your plans and they cannot stop you from getting permission to build (the only exception to this is if you cannot follow the regular rules and need a Special Permit). However, keep in mind you may live next to your neighbors for many years, and the ADU process will be much smoother if they are kept informed throughout the process, especially in the beginning.

**SHARING SPACE** It's important to consider what it will be like to be a landlord or share space with a relative early in the process. If you live on the property, you will be more involved with who lives in the ADU than if you live off-site. They may share a backyard or wall, utilities, trash, and/or recycling. This means planning for the impacts by soundproofing walls, providing a ventilation system for

cooking smells, setting appropriate costs for utilities, and having a plan for sharing tasks such as taking out the recycling bin.

**PARKING** Adding parking is much less of a concern than it used to be. If your property meets any of the exceptions outlined below, there is no requirement to add parking. If none of the exceptions apply, you will need to add parking, but it can be tandem (directly behind another spot in the driveway). Also, if you convert a garage to an ADU (or demolish a garage and build an ADU), you do not need to make up the lost parking space(s).

You will not need to add any parking for your ADU if it meets any of the following conditions:

- Within ½ mile of public transit
- In a designated architecturally and historic district
- Within an existing structure (e.g., garage)
- When on-street parking permits are required but not offered to the occupant of the ADU
- Within one block of car share locations
- If the ADU is less than 1,000 square feet and within a mapped Housing Opportunity Zone



## Humboldt County Planning and Building

The Eureka Office planning counter is open Monday to Friday from 8:30 AM to 5:00 PM at 3015 H St. You can walk in during these hours or call (707) 445-7541 to speak to a planner on duty over the phone. The county also has a location in Garberville at 715 Cedar Street which is only open the first and third Mondays of the month from 9:30 AM to 3:30 PM, with hours subject to change. Call the Eureka Office first to ask your questions.



## Exercises

### □ Planner Meeting Worksheet

*Questions to ask the planners.*



## PROPERTIES OUTSIDE OF SEWER, WATER, AND FIRE SERVICE DISTRICT AREA

If your property is outside of a sewer service district, you will need to find out if your septic system will meet Humboldt County Health Department 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 county early in the process to find out. For more information, view the Wastewater and Water Supply Guidance at [humboldt.gov/DocumentCenter/View/105633/ADU-Wastewater-and-Water-Supply-Guidance-PDF](https://humboldt.gov/DocumentCenter/View/105633/ADU-Wastewater-and-Water-Supply-Guidance-PDF) or call the Environmental Health Division at (707) 445-6215.

Similarly, if your property is outside of a Fire Protection District, you may need to go through a Special Permit process, which usually takes 4 to 6 months and can cost up to \$2,000. Use the Web GIS tool at [humboldt.gov/1357/Web-GIS](https://humboldt.gov/1357/Web-GIS) or talk to a county planner early in the process to find out if these requirements apply to your property.

**OTHER STANDARDS** Other rules and regulations may apply, such as heights, setbacks, and square footage in relation to the primary residence. These can be found at [humboldtadu.org/standards](https://humboldtadu.org/standards). Staff will be able to tell you if there are additional rules that apply to your property. ADUs in some areas may need to go through an additional Special Permit process, such as outside a Fire Protection District or within an Airport Overlay District.

## Meeting With the County

One of the best things you can do is to talk to staff early in the process about potential issues, like water, sewer and other standards that might apply. Visit or call the planning counter where you can ask questions without an appointment. The county also recommends scheduling an application assistance meeting where staff will dedicate time to research your property and give you the opportunity to ask questions and review issues related to your project. While these meetings are only required if your project is subject to a Special Permit, they may potentially become required for all building permits in the future.

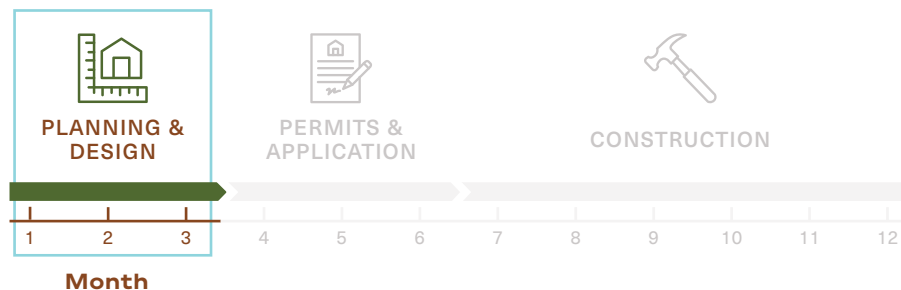
If your property is outside of a water and/or service area, you may have to increase your septic system capacity when adding an ADU, which can be an unexpected cost. Talk to the county early to find out.

## SECTION TWO

# Budgeting & Finance

This section will take you through the initial financial considerations and options for your ADU project. By the end of this chapter, you will:

- Learn how to estimate your project budget
- Understand the types of financing available and which path forward is best for you
- Know how an ADU might impact your property tax assessment and home value
- Start the budgeting process for your project



## Exercises

- Budgeting Exercise

# BUDGETING



Your budget is one of the most important parts of your ADU project. Assessing your finances early on is recommended before you go to next steps. You will need to balance design with what you can afford. For example, a larger or higher-end unit will likely go for a higher rent, which may allow you to afford a larger loan.

The following will take you through what to consider as you develop your budget. Keep in mind that initial estimates are likely to change, and you won't know what it will cost until you talk to a professional. In 2022, due to workforce and supply change disruptions, prices are moving up and down more quickly than usual.

If you have a tax or financial advisor, it is always good to check in with them early on too.

## Estimating Project Cost

The ADU Calculator is a great place to start when developing a budget. It provides a rough estimate of costs and income and will help you understand how choices can impact your budget over time. In general, it is helpful to avoid having a fixed budget total in your head as you explore your options. Visit the calculator at [calculator.humboldtadu.org](https://calculator.humboldtadu.org). A very rough placeholder for you to use is \$200 to \$400 per square foot depending on materials.

Figure out your financing plan before beginning construction. Doing so can prevent problems down the road.

## How to Finance Your ADU

Many homeowners use a mix of options to finance their ADU, including their own savings and assets, funds from family, and/or loans. Be sure to consider potential rental income when deciding how to finance your ADU. It will be a source for repaying any loans. It is strongly recommended that you do not begin any construction without your financing plan in place.



### CASH SAVINGS OR OTHER MONEY THAT IS EASY TO ACCESS

Homeowners often use these to pay for some or all construction costs. Examples include cash, stock, or other assets that can be sold and turned into money you can use. Some homeowners withdraw retirement savings and usually pay a penalty. This can be a viable option but should be undertaken with caution.



### LOANS FROM FRIENDS OR FAMILY

Some homeowners borrow from friends or family, which can be mutually beneficial if the person lending gets a higher interest rate and the person borrowing pays less than they would on the market. This can work especially well when you plan for friends or family to live in the ADU. Sometimes, friends or family members live in the ADUs rent free in exchange for contributing money for construction. In either case, you should formalize this agreement with a contract prepared by a lawyer and not

just with a handshake. If you want, there are companies that will help and can even collect payments every month.



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



**LOANS FROM A LENDER** If you think you may want a loan, you'll need to figure out how large a loan you qualify for (and feel comfortable with). Banks will generally require two things: equity from your home and enough income to make your repayment terms realistic. A good option is to call a mortgage broker and/or a bank and explain that you are considering building an ADU and want to know what options there are for loans. It might feel strange to you because you don't ask that question regularly, but they will consider it a normal question and be happy to talk. There is no obligation and no cost for an initial conversation.

## What to Consider if Getting a Loan

If you are going to get a loan, you will need to make the important decision to work with a bank or mortgage broker to find your loan. You don't need to make this decision right away; you can talk with both mortgage brokers and banks to shop around for the product that best fits your financial situation which will depend on your income, home equity, and credit score. Like many other aspects of building an ADU, it's important to talk to different brokers and lenders and to find someone who matches your working style and understands your financial goals.



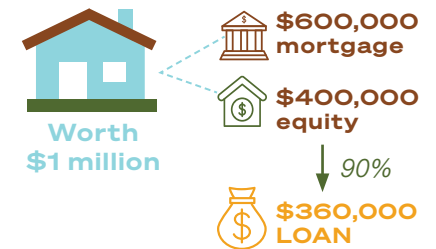
**MORTGAGE BROKERS** shop to find the best option for you and are not affiliated with a specific bank or lender. They have a fiduciary duty to their clients, meaning they are required by law to offer you products that are in your best interest. There are great benefits to using an independent broker since they work with a variety of lenders and loan providers.





**BANKS OR CREDIT UNIONS** provide a variety of loans to finance your ADU by using your home equity. There are benefits to going directly to a bank especially if you have an existing relationship with one. For instance, they may be able to offer you a rate that cannot be matched or have products that cannot be offered by a broker or other banks.

Banks will typically offer a loan that is 90 percent of the equity a person has in their property. For example, if you have a \$1 million home and a \$600,000 mortgage, since you own \$400,000, the bank can offer you \$360,000 ( $.90 \times \$400,000$ ).

### Example Equity Loan



## CHOOSING A BROKER OR BANK

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

## How to Find a Broker or Bank

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 you can view at [californiamortgageassociation.org](http://californiamortgageassociation.org). 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 at [www2.dre.ca.gov/PublicASP/pplinfo.asp](http://www2.dre.ca.gov/PublicASP/pplinfo.asp).

To find out more about what banks can provide, start by talking with your current mortgage company or bank about the options they have. It's also a good idea to shop around by contacting other banks to see who might offer you the best rates and services. Don't forget to consider local banks and credit unions, which may be more familiar with financing options for small homes, including ADUs.



## 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 percent 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 percent) can take out a second loan or line of credit. These types of loans work well for homeowners who prefer to take out a second, smaller mortgage instead of refinance at a higher interest rate. Typically, these loans are variable rate mortgages (meaning the interest rate changes) and have no initiation fees. To qualify for a home equity loan, 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.

## FINANCING OPTIONS TO CONSIDER

	High Income	Low Income
High Home Equity	<ul style="list-style-type: none"> <li>• Cash savings</li> <li>• Cash-out refinance</li> <li>• Home equity loan/HELOC</li> </ul>	<ul style="list-style-type: none"> <li>• Cash-out refinance</li> <li>• Home equity loan/HELOC</li> </ul>
Low Home Equity	<ul style="list-style-type: none"> <li>• Cash savings</li> <li>• Renovation loan</li> </ul>	<ul style="list-style-type: none"> <li>• Financing typically unavailable</li> <li>• Loans from friends or family</li> </ul>



# TAXES AND RESALE

 **Exercises**

- **Budgeting Exercise**  
*Get started with financial planning for your ADU.*



Adding an ADU will likely affect your property taxes and the resale value of your home. However, your primary 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 Humboldt County Assessor's Office once you have an idea of your plan. Call (707) 445-7663 or send an email to [assessor@co.humboldt.ca.us](mailto:assessor@co.humboldt.ca.us) and they will be able to provide you with a rough estimate of tax implications.

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 unit could be assessed 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.

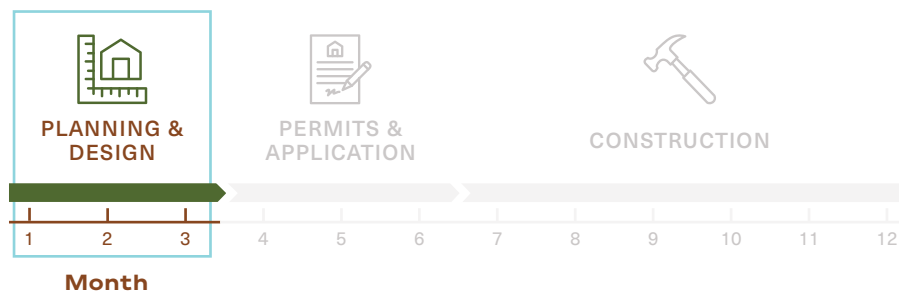


## SECTION THREE

# Design

This section will help you think about what you want your ADU to look like. You will do some initial work to think about how your ADU will fit in relation to your yard, the main house, and neighborhood. It will help to hire and work with a designer or architect. By the end of this section, you will:

- Identify initial design goals, features, issues, and considerations
- Understand the design process and professionals involved
- Be ready to hire and work with an architect/designer



### Exercises

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



# INSPIRATION & GETTING STARTED

It is helpful to have a clear sense of what you want early in the process. If you have not made some fundamental decisions, like type of ADU and how many bedrooms, it is difficult to start the design process. An architect can help you brainstorm, but they cannot start designing until these decisions are made. Visit [humboldtadu.org](http://humboldtadu.org) to view photos, different floor plans and hear from community members who have built ADUs. Also, the county owns sets of pre-reviewed ADU plans and is considering expanding their library, which could save you time and money with both the design and permit process. To view the plans, visit [humboldt.gov/184/Accessory-Dwelling-Unit-Plans](http://humboldt.gov/184/Accessory-Dwelling-Unit-Plans) and contact a county planner to learn more.

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

Remember: if the ADU shares a wall, sound- and odor-proofing is a really good investment.

Photo: Unsplash



# DESIGNER TYPE

Most homeowners choose to work with some type of design professional to plan their ADU and help throughout the process. Bringing on a professional early in the process is often key to getting your ADU approved quickly, managed efficiently, and built cost-effectively. Relevant experience and fit will be critical.

**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. Architects tend to bill at a higher rate than designers, but some feel their expertise saves money (and stress) in the end.

**BUILDER** A contractor licensed by the state who specializes in construction. There are many kinds of builders – some specialize in ADUs, some in site build or prefab ADUs, and some do both. They will work with your designer or architect to finalize plans, budgets, and permits, then manage the construction once it begins.

**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.

**DESIGN/BUILD** A company that will design, manage the process, and build your ADU. The term is not regulated, but most often they are run by a licensed contractor who has designers or architects and builders on staff. While known for custom site-built construction, some also work on prefabricated (prefab) ADUs.

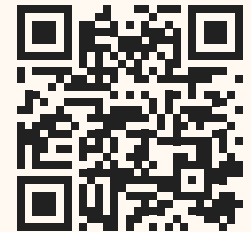
**MANUFACTURED** A company with preset designs of manufactured or prefab homes. Some or most of the ADU is built off-site and shipped to your property, then a builder completes the installation. Costs and construction timelines vary widely for these ADUs. Sometimes they much cheaper but often the total costs are close to site built. However, they can make the design process easier.

Humboldt County does not require an architect to design residential projects. However, hiring a professional to design and build your ADU is highly recommended.



## Exercises

- Initial Design Exercise  
*Notes and questions to start the design process.*
- Design Ideas Exercise  
*Initial thoughts on finishes and fixtures.*
- Designer Consideration Exercise  
*Questions to consider when choosing a designer.*





# HIRING AND WORKING WITH A DESIGNER

A designer will start the process by visiting your home and talking to you about your ideas and goals. If it seems like a good match, they will prepare a proposal detailing their services and fee. Designers typically charge for an initial consultation or proposal.

When evaluating a designer, you'll want to consider their experience and interpersonal skills. There are unique challenges to designing ADUs and a major portion of a designer's job is explaining the process and design choices to you. You will want someone who has the experience as well as a personality and communication style that fits with yours. The American Institute of Architects recommends you meet with three to five firms before making a hiring decision. Consider also talking with neighbors or friends who have done additions or renovations and ask if they know any designers they'd recommend.

## ? How do I find a designer?

Consider hiring someone you know from your community (e.g., church, work, or a neighbor). Because designers and contractors are busy, sometimes the personal connection helps. Also, if there is a problem, you have a strong incentive to find a solution that you can both live with.

The American Institute of Architects provides helpful information for homeowners and maintains a local chapter website where you can find professionals accepting new work. Visit at [aiare.org/homeowner-resources/](http://aiare.org/homeowner-resources/).

# 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, depending on the materials you chose. Typically, designers use one of three methods:

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

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

**NOT TO EXCEED** Although they will only bill you for the hours they work, there are agreed upon maximum amounts for each phase of the work. California requires architects to offer you a written contract. You should take advantage of this to protect yourself and to avoid miscommunications. You may want to have a lawyer review the contract to make sure all your concerns are covered before you sign.

## SAMPLE DESIGN COSTS

	% of Total	Basic Studio	High-End 2-BR
<b>Concept/Schematics</b>	15%	\$1,600	\$3,200
<b>Refinement &amp; Permits</b>	30%	\$3,200	\$6,300
<b>Construction Drawings</b>	40%	\$4,200	\$8,400
<b>Bidding, Negotiation, &amp; Construction</b>	15%	\$1,600	\$3,200
<b>TOTAL</b>		<b>\$11,000</b>	<b>\$21,000</b>

*These represent typical costs, but every project is different and costs will vary. All costs from 2022.*



Graphic: Smallworks

# STEPS IN THE DESIGN PROCESS

In Humboldt County, you are not required to talk to your neighbors about your ADU, but it is a good idea. Imagine yourself in their shoes. They might have some ideas about design or privacy that you can include and, at a minimum, looping them in can reduce problems down the road once construction starts.

Builders/contractors will often have thoughts about costs (and opportunities to reduce them) that your designer may not have considered. Consider expanding your team to include a builder before the plans are finalized. You will not have drawings detailed enough to solicit construction bids, but it is okay to have one builder review plans and then have others bid to do the actual work.

## STEP 1

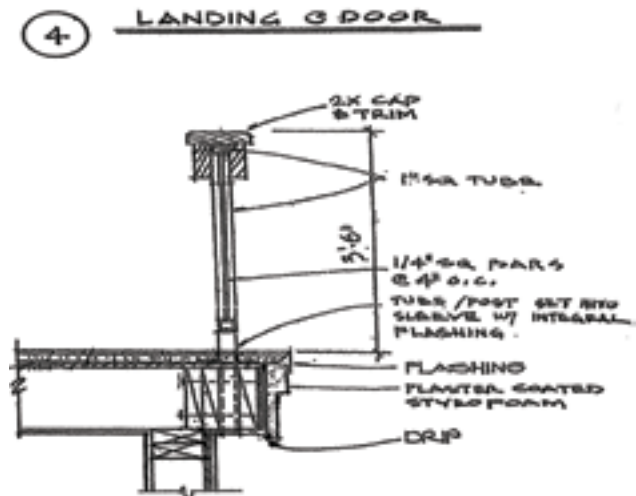
### Conceptual Drawings/ Schematics

Once you have hired a designer, they will take measurements of your property and develop concept drawings, including type of ADU, floorplan, and its relationship to the main house and outside areas. Drawings are usually quick and inexpensive to make and can help you figure out what you want. Construction costs should be discussed at every stage, so if your designer does not bring them up, you should. County rules will impact your options.

## STEP 2A

### Refinement

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.





#### STEP 2B

### Review With the County and Apply for Permits

Halfway through the refinement process, it is a good idea to show your concept to county staff. Getting feedback and identifying issues early on will ensure your plan gets approved. Your designer can attend this meeting and assist with clarifying the concept while helping you understand all requirements. After meeting, your designer and you will get your building permit application and required documents ready to submit.

#### STEP 3

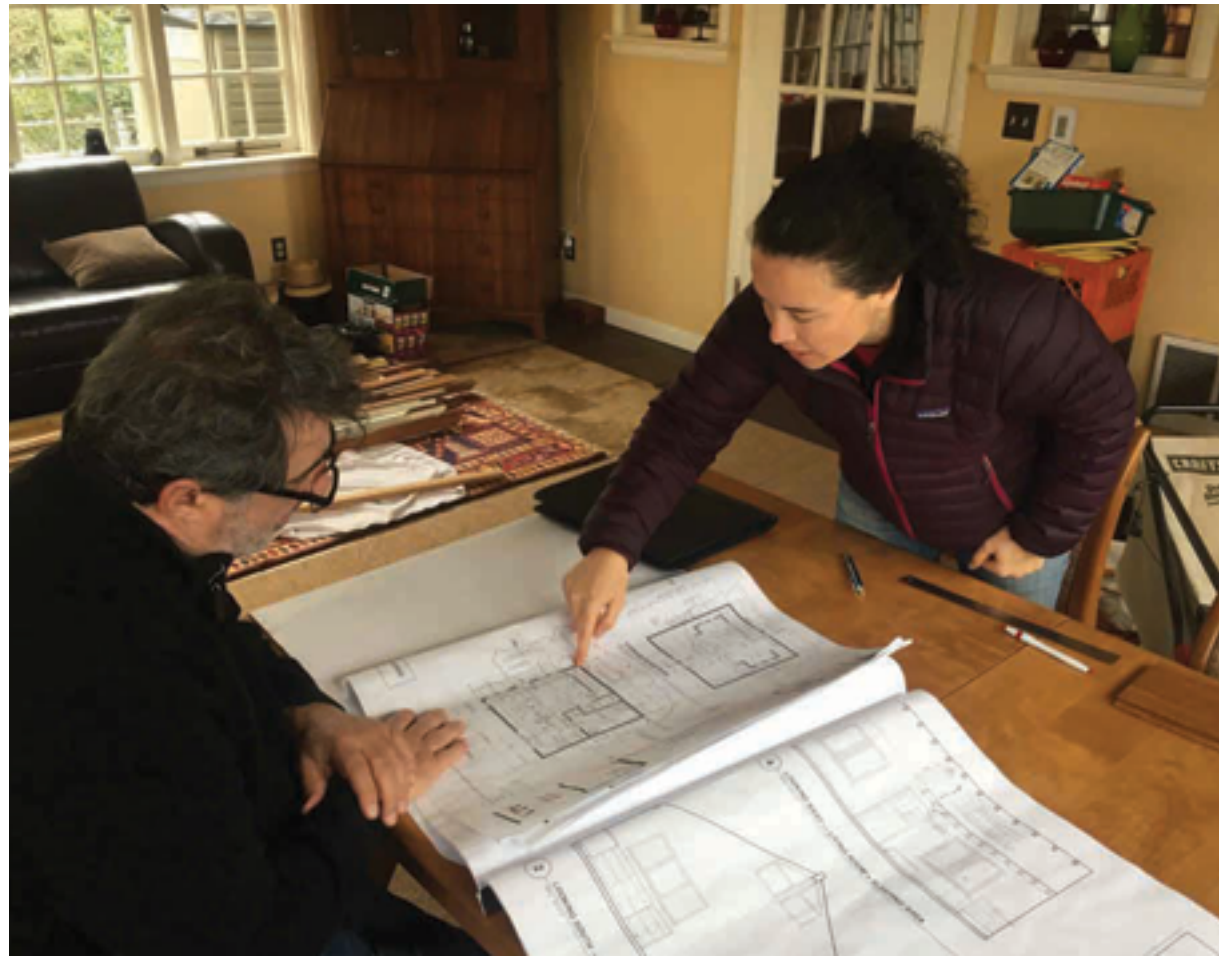
### Construction Drawings

Many homeowners get construction drawings from their designer that provide all the detail needed for a contractor to bid on the project. Some homeowners use drawings to get bids, but many contractors cannot give an accurate bid with just this information and may also want to visit the site.

#### STEP 4

### Managing Construction

Often you can keep your designer on to help with construction as most have a pool of contractors they work with regularly. They can help you get bids, choose a builder that works for you and think through last-minute complications if they arise. If you are working with a design/build firm, they will manage the entire process.



### ANDREW & KRISTIN'S STUDIO REMODEL



We met in 2004 at the apartment complex where we both lived at the time. Eventually we were able to afford a home in Arcata after Kristin started a career as a nurse. In 2013 we bought an oddball house that was built and owned by the Sisters of St. Joseph, including four bedrooms, four bathrooms and a chapel. We had plenty of extra room but weren't sure how to use it. Eventually we landed on converting space into an ADU.

Andrew had the skills to tackle the project himself, having spent years here working construction jobs. Timing worked out so he was able to be the project manager. We hired a draftsman to draw the plans, brought on friends of his from construction when needed, and saved a lot of costs because Andrew could do so much of the work himself. He even built the barnyard door for the bathroom out of reclaimed wood. The permitting process was straightforward with just some back and forth with the city. While we were able to largely go the DIY route, we strongly encourage others to use professionals whenever possible since the process is complex for the uninitiated.

The ADU had paid for itself in 2020 and for the past year it has been home to Derek, a recent graduate from Humboldt State University. Derek works locally in Arcata is happy to have a space that is budget conscious and allows him to live a low-impact lifestyle.



**“ With plenty of extra space in our funky home, we decided to convert one of the bedrooms into a small studio ADU. Skilled in trades, I had a lot of fun with the project by using reclaimed materials and a little creativity to keep costs down. The extra income goes a long way with a growing family.”**

<b>Location</b>	Arcata
<b>ADU Type</b>	Conversion
<b>Price</b>	\$20,000
<b>Year Completed</b>	2018
<b>Time</b>	6 mos. from permit issuance, 2 mo. to develop plan and get permit
<b>Size</b>	285 SF

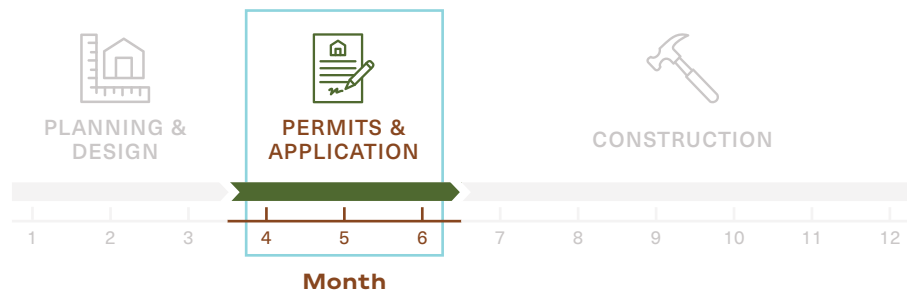


## SECTION FOUR

# Permits

This section will take you through the ADU permitting and approvals process. By the end of this section, you will:

- Have an overview of what the county may require as part of the permit application
- Know what to expect for the application review
- Have reviewed the types of fees you may need to pay
- Understand how to get started on your application



### Exercises

- Permit Application Planning and Organization

# APPLICATIONS AND PERMITTING OVERVIEW

Many homeowners who have built ADUs say that the best money they spent throughout the entire process was to hire a professional.



## PERMITTING



Submit application and pay



Revise if needed



Receive permits

Once your ADU plans are finalized, you and your designer will need to submit your building permit application for approval. You should have an idea of the permitting and approval process from your meeting with the county. Your designer or builder should be familiar with the process as well and can guide you through it.

The submittal process can be complex and require a lot of architectural and technical knowledge to go smoothly. California allows homeowners to submit an owner-builder application under their name, but many who start down this path have a miserable time.

Also, owner-builders are liable if anything goes wrong. Humboldt County does have an Alternative Owner-Builder (AOB) Program, which is especially appealing to those living in rural areas. Generally, it is better to have a professional on your side to guide you however you proceed, which is why most homeowners choose to work with a professional throughout the permitting process.

Photo: Valley Home Development



## AOB PERMITS

### Potential Pros

- Fewer inspections needed
- No sprinkler, fire-resistant materials, and tempered window requirements
- No foundation plans needed unless on 15% slope or more
- Fees reduced by about one-third
- Owner can rent ADU

### Potential Cons

- Owner must occupy the primary home
- Owner is responsible for any structural or fire safety issues
- May impact resale value
- May impact insurance liability

An application assistance meeting is recommended for all ADU projects and required for those subject to a Special Permit. It can be a great opportunity to ask about common problems that come up in permitting process and how to avoid them.

## Alternative Owner-Builder Program

While building an ADU outside of a service area comes with additional requirements, it also provides homeowners with a second permitting option. The Alternative Owner-Builder Program (AOB) allows for greater flexibility with building materials and process, has fewer requirements and inspections, takes less time and costs less. However, homeowners must occupy the primary home and take responsibility for any structural or fire safety issues. Homeowners have the option to use a contractor, but it is not required.

If you have constructed an ADU without first obtaining a building permit, you may want to legalize it through the Safe Home Program. More information about the AOB and Safe Home Programs can be found at [humboldt.gov/DocumentCenter/View/64396/Safe-Homes-Combined-Packet](http://humboldt.gov/DocumentCenter/View/64396/Safe-Homes-Combined-Packet). The county has also compiled handouts about new AOB residences which can be found at [humboldt.gov/DocumentCenter/View/90640/New-AOB-Residence-PDF](http://humboldt.gov/DocumentCenter/View/90640/New-AOB-Residence-PDF). To find out if your property qualifies for either program, contact the Building Division at (707) 445-7245.

## APPLICATION PROCESS

Planning, zoning, and building regulations ensure homes and other buildings are safe places to live and work. However, the local permit application and approval process can be daunting for anyone who has not gone through it before. While the process has gotten easier, it still can be difficult. The following are steps and resources to keep in mind when applying for a traditional building permit. The permitting process usually takes around three months.

**SCHEDULE AN APPLICATION ASSISTANCE MEETING** Application assistance meetings give you the opportunity to meet with county staff where you can ask questions and review issues related to your project before submitting your permit application. Staff will compile key information about your property in advance of the meeting. These meetings are currently required only if your ADU is subject to a Special Permit (not common), but regardless of your ADU's location, staff recommends application assistance meetings for all ADU projects and may make them required for all building permits in the future.

## Humboldt County Planning and Building

The Eureka Office planning counter is open Monday to Friday from 8:30 AM to 5:00 PM at 3015 H St. You can walk in during these hours or call (707) 445-7541 to speak to a planner on duty over the phone. The county also has a location in Garberville at 715 Cedar Street which is only open the first and third Mondays of the month from 9:30 AM to 3:30 PM, with hours subject to change. Call the Eureka Office first to ask your questions.

Once your application is assigned a record number, you will be able to trace its progress through the Accela online system, including viewing your application status and accessing inspection reports, with new features coming soon. For more information, visit [humboldt.gov/183/Online-Permit-Management](http://humboldt.gov/183/Online-Permit-Management).

This step can minimize later surprises and make sure you receive a permit as soon as possible. If you have any questions, you can always call the county or visit the permit counter free of charge. Once you have been assigned a planner, you can call them with any questions that come up.

### SUBMIT APPLICATION AND PAY

Next you will submit your building permit application, site plan, and construction plan. Your construction plan and fee deposit may be submitted at this time or after the pre-site inspection (see below). A checklist is available at [humboldt.gov/2746/Building-Permit-Applications](http://humboldt.gov/2746/Building-Permit-Applications) so your designer or builder can make sure the application is complete.

You can submit your application via email to [buildinginspections@co.humboldt.ca.us](mailto:buildinginspections@co.humboldt.ca.us) or in person by visiting the Eureka or Garberville offices (see details, left). The county will contact you within two days of receiving your application, give you a record number, and answer any questions you still have about the process and fees.

Once you submit your building application and site plan and pay the application fee, staff will start their review. Construction plans can be turned in at the same time or after pre-site inspections are complete.

**SCHEDULE PRE-SITE INSPECTION** You will need to schedule a pre-site inspection after submitting your application. The county will provide you with flags to indicate the project area on your property, and a building inspector will visit to verify that the site plan is accurate. To schedule, call (707) 445-7244. You do not need to be present for the inspection. Afterwards, any comments or requirements for approval will be given to you.

**APPLICATION REVIEW** County staff will review your application, send it to other departments and agencies as needed, collect all comments, and send them back to you or your designer. A Building Permit Specialist will be assigned to your project and will let you know about any issues to be addressed. Assuming changes or additional details will be requested (which is usually the case), you will respond to comments, revise, and resubmit your application. This step is repeated until all the comments are addressed, which usually takes a few rounds.

Your application will go through a review also known as a plan check to assess if your proposed ADU complies with zoning regulations like size, height, and placement on property. Staff will send it to other departments and agencies that may need to review it too, depending on your property

location and requirements. The county will generally complete their review and provide any comments for revision within 4 to 8 weeks.

### **REVISE AND RESUBMIT APPLICATION**

After receiving comments, you and your project team will need to revise and resubmit your plans. Most ADUs require one to three rounds of review, and comments will usually be returned by the county within one to two weeks each time. The length of the entire process will depend on the number of reviews required and how quickly the application is resubmitted between reviews. Be prepared that staff may bring up entirely new comments in later reviews. While frustrating, it is not uncommon.

One helpful change is that in many or all cases, state law no longer allows cities and counties to comment on preexisting zoning issues unrelated to the ADU. For example, you should not receive comments about the main house or a fence unrelated to the ADU, unless there is an obvious public safety issue.

### **PUBLIC HEARING: THE EXCEPTION**

If your ADU meets all development rules and does not require a Special Permit, it will usually just be reviewed and approved by the necessary departments and agencies. If your project does not fit within the normal rules, like being located outside of a fire protection district, or if there are public concerns it may need an additional review.

**RECEIVE PERMIT** Once your application is approved, staff will let you know your permit is ready and the total permit fees due. You or your builder (if identified on the application), may pick up the permit and construction must begin within 180 days.

**INSPECTIONS** Throughout construction, your ADU will go through multiple inspections to ensure it is being built according to plan and meeting all requirements. Inspections are managed by the Building Division and can be reached at (707) 445-7244. You will find more information about inspections in the construction chapter.

### **ADUs in the Coastal Zone**

An ADU in the Coastal Zone will follow a bit of a different process and may require a Coastal Development Permit, as well as notifying neighbors of your plans. To determine if your ADU falls within the Coastal Zone, use the Web GIS Tool at [humboldt.gov.org/1357/Web-GIS](http://humboldt.gov.org/1357/Web-GIS) or talk with county staff. If your ADU will need to go through a coastal approval process, it is best to discuss what all the steps will be as early as possible.

Permits are issued at the Eureka Office Monday to Friday from 8:30 am to 4:30 pm, and at the Garberville Office on the first and third Wednesday of each month from 9:30 am to 3:30 pm. They accept all forms of payment; however, credit cards have an additional 2.35% convenience fee.

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 will need to demonstrate compliance with Title 24, which usually requires hiring a consultant that costs less than \$500. Newly constructed freestanding ADUs generally require new solar panels to meet the rules.

# FEES

Remember, you can use the Web GIS Tool at [humboldt.gov/1357/Web-GIS](http://humboldt.gov/1357/Web-GIS) to find out all about your property, including if it is within any community service or fire districts or water/sewer service areas.

Our ADU calculator at [calculator.humboldtadu.org](http://calculator.humboldtadu.org) can provide an estimate of fees for your project.

A variety of fees are required for ADUs, such as application, mechanical and plumbing, and the exact amount depends your project. As of 2022, total fees are in the \$10,000 range, or less than 5% of construction cost. Some fees are based on the project while others are fixed. Surprisingly, the county does not control many of the most expensive fees, like school and water and sewer fees, which are assessed by other agencies and dependent on the size or location of your ADU. Below are fees often required within the county. Fees will vary for each project. You may also have an annual sewer charge on your tax bill after you complete your ADU. For more information about fees for your project and what to expect, contact the county.

**APPLICATION AND BUILDING PERMIT FEES** are paid directly to the county for application review and all building permits needed before, during and after construction. They are based on the total estimated value of your project as determined by the county. A good estimate is around \$6 for every \$1,000 of construction cost.

**OTHER DEPARTMENT FEES** are paid directly to the county and vary by project. Staff will let you know what they might be, like utility permits or for address assignment, during the application process. You can view the county fees at [humboldt.gov/264/Fee-Schedule](http://humboldt.gov/264/Fee-Schedule) or reach out to the county with any questions.

**COMMUNITY SERVICE FEES** are paid directly to service providers if your property relies on community service or fire protection districts for water, sewer and/or fire response, and your ADU is 750 square feet or larger. County staff will let you know if your property is served by any service districts and how/when to contact them. If your property is outside of a water and/or sewer service area, you will need to find out if your septic system meets County Health Department requirements when including an ADU. You may have to increase your septic capacity, which can be an unexpected cost, so talk to the county early in the process to find out.



**SCHOOL DISTRICT FEES** paid directly to school districts to support the schools in your area if your ADU is 500 square feet or larger. They are based on square footage and vary by school district. County staff will let you know what school district your property is a part of and who to contact during the building permit process, or you can use the Web GIS tool at [humboldt.gov/1357/Web-GIS](http://humboldt.gov/1357/Web-GIS). The fees for each of the county school districts are as follows:

### SCHOOL DISTRICT FEES

School District	Fee per square foot*
Ferndale	\$0.28
Fortuna & Rohnerville	\$0.88
Hydesville	\$0.25
Klamath-Trinity	\$3.79
McKinleyville	\$0.75
Pacific Union	\$2.05
South Trinity	\$3.79

*\*As of 2021*

Photo: [buildinganadu.com](http://buildinganadu.com)

## SAVING ON FEES

There are a few ways to save on fees. Under state law, service providers (school districts excluded) are not allowed to charge fees for units under 750 square feet, but not all districts have adjusted their policies yet. State law also says that an ADU created within the space of an existing building (like a garage or bedroom) is not subject to a water or sewer connection fee or capacity charge. If the ADU is created by constructing new square footage a fee may be charged, but it must be scaled down because ADUs are smaller. To find out more about these external fees, contact the Building Permit Specialist that has been assigned to your application.

## Exercises

- Permit Application Planning and Organization  
*Collect and organize information for your application.*

 Exercises PDF



### GABE'S HOME AWAY FROM HOME



Location	Outside McKinleyville
ADU Type	Detached
Price	\$250,000
Year Completed	2021
Time	9 months
Size	1,100 SF

We have been married for more than 40 years and have nine children together. We built our current home about 20 years ago. Since our adult son Gabe has both Downs Syndrome and autism, and Joni provides him with part-time care, we wanted to build an ADU to keep him close to home while providing him with his own personal space. With limited supportive housing options for people with special needs in the area, we thought an ADU could be the answer.

Our son-in-law is a licensed contractor and became our project manager. We found it was important to build a team that has experience since there are lots of details and our property is in an airport overlay. We were able to find a space on our one-acre property and worked with an architect to design a floor plan that would best fit Gabe's needs, including two bedrooms and bathrooms, so both Gabe and his caretakers have their own space. The ADU is solar-powered and receives lots of natural light. The process to build went slowly because of supply issues, and we ended up paying more than expected.

Building an ADU has given our son more independence and has helped bring more peace to our home. His and our stress levels have come down dramatically and it's so good to know that Gabe is happy and taken care of in his own home.



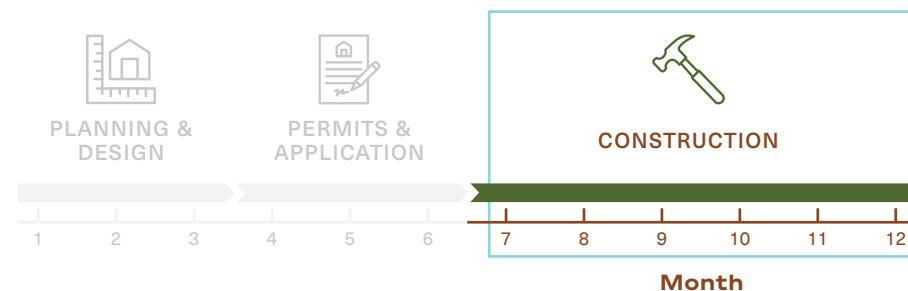
**“ We wanted to build an ADU to keep our son Gabe, who has both Downs Syndrome and autism, close to home while providing him with his own personal space. Building an ADU has given our family much more peace and we are delighted to know that Gabe is happy and taken care of in his own home.”**

## SECTION FIVE

# Construction

This section will guide you through the construction phase of your project, from hiring a contractor to completing final inspections. By the end of this section, you will:

- Have an overview of different types of construction
- Be able to roughly estimate construction costs
- Know how to get bids and hire a contractor
- Understand your and your contractor's roles during the construction process



# SITE-BUILT VS. MANUFACTURED



## CONSTRUCTION



Hire builders



Manage construction



Get inspections

There are two types of construction to consider for your project:



**SITE-BUILT CONSTRUCTION** means the ADU is custom-built (or stick built) on-site



**PREFABRICATED OR MANUFACTURED** means sections of or the entire ADU are built off-site

Both traditional and manufactured/prefab construction have pros and cons, so it can help to think about what you want, like the level of customization and property issues you will need to consider.

A traditionally constructed ADU is designed and built specifically to your preferences and 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 partially or mostly in a factory, then shipped to your site. This option requires a lot less of your builder since so much is done off-site, and usually includes laying the foundation, on-site assembly, utility hookups, and overseeing inspections. Manufactured or prefab ADUs

often save time because the site can be prepared while the home is being constructed, but they also typically offer less customization.

It is often surprising for people to learn that manufactured or prefab ADUs often cost the same as traditionally constructed ADUs, although some companies do offer lower-cost options. Manufactured or prefab ADUs may seem to be less expensive due to being pre-constructed, but additional costs like transport, foundation, crane costs, and sales tax can end up being 20-40% of the total cost. Also, not all banks will finance prefab construction.

To explore manufactured or prefab options, you will want to get in touch with companies specializing in these ADUs directly. Generally, they will visit and evaluate your site and make recommendations for your property, including cost and customization options. You can find prefab builders by researching online.

There isn't a hard line between prefab and site-built. For example, you will be able to customize prefab designs. You can also have your architect start from plans that have been used and approved in other places. By compromising a little on flexibility, you might be able to save a lot of time and money.

While Humboldt has definitions for Tiny Homes and Mobile Tiny Homes in their ADU standards, they must be installed on permanent foundations to be considered ADUs. No matter the design, ADUs cannot be on wheels.

## Two Types of Prefab Homes



**PANELIZED:** Homes constructed from two-dimensional, pre-built sections that are assembled on-site.



**MANUFACTURED (MOBILE HOMES):** Built off-site but regulated by federal building code and usually more affordable. The construction standards are lower for these, and they usually do not hold up as well.

Photo, top: Lanefab Design/Build  
Photo, bottom: US Modular, Inc.  
Photo, right: Blokable

## PROJECT MANAGER

Someone will need to manage the construction process. This includes hiring subcontractors for electrical and plumbing, coordinating construction, managing scheduling, making payments, working with the county on permits, and more. If you hire a design/build firm, you will not need to hire a builder for the construction phase. If you do not, you'll either need to hire a general contractor or manage the project yourself.

*Often, people who are their own general contractors have a difficult and unpleasant time.* It's important to recognize that building an ADU is more like building an entire home than a renovation—there are many possibilities for costly and time-consuming mistakes and delays. Having an expert who assists with contract negotiation, payment schedules, quality checks, project timing, and working with the county and other agencies, can be incredibly valuable. While it may cost more up front, some homeowners will come out ahead because their project will be better managed and finish on time, resulting in more rental income.





# BUILDING COSTS

Construction costs for your second unit will vary significantly depending on personal preferences, site conditions, location, and many other factors.

The cost to build an ADU typically ranges from \$30,000 for a simple interior conversion JADU, to \$400,000+ for a large detached ADU with high-end finishes on a hillside lot. Cost per square foot is a good way to estimate, though this too can range from \$200–\$400 per square foot depending on the complexity and finishes of your project. \$300 per square foot is a good starting estimate for an average project.

Despite what many think, smaller ADUs may cost almost the same as larger ones because construction costs do not directly correspond 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. These costs remain relatively consistent regardless of overall square footage.

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

## COSTS BY TYPE OF ADU

The type of ADU you build will also impact costs. While costs will depend mostly on the specifics of your project design, some types of ADUs are generally less costly to construct than others.

- **New construction**, both detached and attached, tend to be the most expensive.
- **Garage conversions** are not much cheaper than new construction if at all because these structures usually need significant work to be brought up to code, and the shell of a building (walls, foundation, roof) are not the most expensive parts of construction. Common challenges include redoing the foundation, replacing the floor so a vapor barrier can be added, replacing the windows, insulating, etc. Recently built garages are likely to see the greatest savings in cost when converting to an ADU.

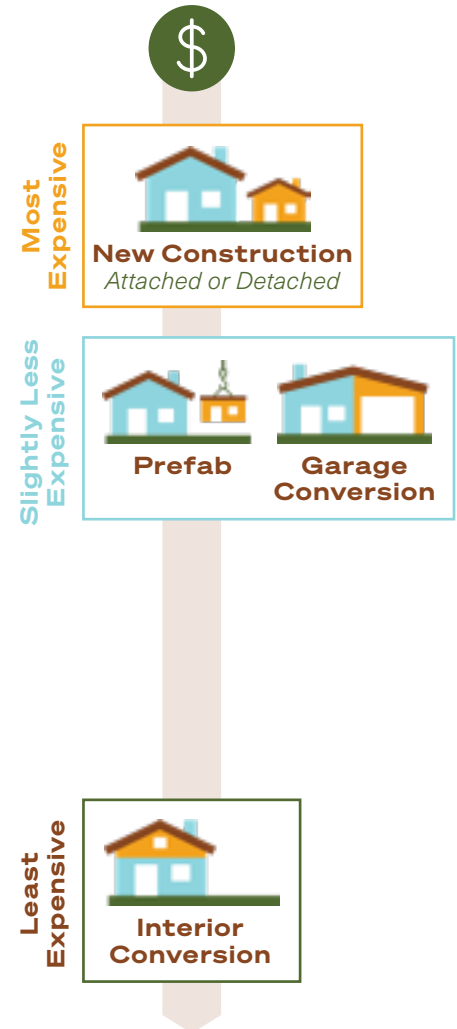
- **Manufactured or prefab**, like garage conversions, are often not much less than new construction because of transportation, additional work like laying the foundation, and taxes.
- **Conversions of interior space** are often the cheapest—if there are no complex building code or structural issues—because much of the structure is in place (like walls, floors, ceilings).

There are many other factors that will impact costs, including:

- Quality of interior finish work and amenities
- Architectural form and details
- Extent of utility, structural, mechanical, electrical, and plumbing upgrades required
- 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.)

Many homeowners wonder if fire sprinklers are required. In Humboldt County, sprinklers are only required in an ADU if the primary dwelling is required to have sprinklers, the same as state law. It's best to discuss your specific situation early on with the county to determine if you will need them.

### Cost Comparison by ADU Type



### Worried about high construction costs?

If the construction costs to build an ADU are too high, consider home sharing or converting interior space to an ADU. Home sharing requires no construction and brings in rental income. The cost to convert interior space into a JADU is often much lower than other ADUs and can be a great option. Building Tiny Homes or Moveable Tiny Homes are also good ways to reduce costs. If you would like to learn more about Tiny Homes and what you can build, contact the Planning and Building Department.

# COST EXAMPLES

To get a rough idea of your project's costs, check out our ADU Calculator, which estimates costs based on your specific project, including location, construction type, size, and interior quality. It can be found at [calculator.humboldtadu.org](http://calculator.humboldtadu.org).

Here are a few examples of construction valuations (the value the county places on your project, not the actual construction cost) and fees from real-world Humboldt County ADU projects built between 2020 to the present (rounded and in 2022 dollars):



**\$135,000**

*\$6,200 in fees*

**1 bedroom / Detached / 1,040 SF**



**\$99,400**

*\$5,300 in fees*

**2 bedroom / Detached / 746 SF**



**\$132,200**

*\$5,300 in fees*

**1 bedroom / Conversion of attic above detached garage / 864 SF**



**\$39,500**

*\$2,500 in fees*

**1 bedroom / Conversion of attic above garage / 352 SF**



**\$28,200**

*\$2,100 in fees*

**2 bedroom / Attached and interior conversion / 848 SF**



# GETTING BIDS

If you are not using a design/build firm, you will need to find a builder or contractor to take over for the construction phase of your ADU. You will use the concept drawings your designer completed to solicit bids. You'll want to be specific about what the bid includes, which costs are covered, and which are not. You should also ask that they include their license, insurance information, references, examples of past work, and a proposed schedule in their bid. Make sure you are asking each builder to bid on the exact same specifications, so you can easily compare all bids received. Your designer can often help with this.

Once you have figured out what you are asking the builders to bid on, you will need to come up with a list of professionals to ask for bids. Ask your designer, friends, family, neighbors, and any homeowners who have completed a construction project, for recommendations of good local professionals.

Builders with ADU experience can be a plus but shouldn't be an absolute requirement since building an ADU is often like other small residential construction. You will want to get at least three bids for comparison.



## How do I find a builder?

Beware of unrealistically low bids! An un reputable builder might give a low bid to get the work and then demand more money for "unforeseen circumstances."

# SELECTING A BUILDER/CONTRACTOR

When you have at least three bids, you can begin the selection process. First, make sure you understand all the details of the bids and, if necessary, ask builders any clarifying questions. Your designer may be able to help you compare bids and select your builder.

Generally, there is a trade-off between experience and cost; less expensive builders will have less experience, while those with

more experience may charge more. You will want to reach out to directly to check references. If possible, you should ask to see photographs of the referenced projects. It is also important to consider your personal experience with the contractor, their communication style, whether you feel like you will work well together, and whether they understand your goals.

**The California Department of Consumer Affairs** is a great resource when it comes to selecting a builder. They have resources on hiring, checking the license status, negotiating a clear contract, and resolving disputes. Check out their online resources at [cslb.ca.gov/consumers](https://www.cslb.ca.gov/consumers).

# HIRING YOUR BUILDER

## 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



Before you hire your builder, 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 check online at [cslb.ca.gov](http://cslb.ca.gov).

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. 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 (e.g., 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
- Areas where materials may or may not be stored
- Instructions regarding children or pets
- Notations about what costs are not covered

The payment schedule should be a dated plan that shows when you will make payments based on construction completion milestones. For example, you might pay 20% after the building enclosure is complete, 25% once the exterior finish carpentry is complete, etc. California law requires that no more than 10% or \$1,000 be paid up front, whichever is less. If a contractor asks for more, it is a red flag. Also, it's generally a good practice to withhold 10% of the total project cost until all work and inspections are completed. Do not sign the contract until you fully understand and agree with all the terms.

# DURING CONSTRUCTION

Once your contract is signed, your contractor will start work according to the schedule you agreed upon. It's a good idea to have your designer, yourself, and your builder go through the work in detail as your builder may have questions and suggest construction cost savings related to the design of your ADU. While your builder will lead the construction process, you will have the following responsibilities:

**COMMUNICATE** Keep in touch with your builder and set up a schedule for checking in.

**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 builder 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 builder 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.

Traditional construction will take 6-12 months, though this will vary depending on the specifics of the project.

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 signed by both you and the builder. Change order forms describe the specific change and any corresponding adjustment to the project price or timeline. Changes to size, height, position, or outside finish could require county review.

These estimates are for traditional construction—prefab will typically be faster.

Photo: [buildinganadu.com](http://buildinganadu.com)





# INSPECTIONS

During construction, your ADU will be inspected multiple times to ensure it is being built according to the permitted plans. In Humboldt County, for a traditional building permit, there are six inspection stages including foundation, floor, rough-out, insulation, drywall, and final, and sometimes fire, water, or public works. It is your and your builder's responsibility to schedule all required inspections, which you can do leaving a message on the 24-hour voicemail for inspection requests at (707) 445-7244.

While inspections are typically scheduled one week out, they are not conducted in all areas of the county each day of the week, so keep that in mind. Inspections also vary across projects, so contact the Building Division if you are unsure what inspections are needed and in what order. You will be issued a Certificate of Occupancy one week after your final inspection.

**TOM & TERRA'S REDWOOD RETREAT**


<b>Location</b>	Arcata
<b>ADU Type</b>	Detached
<b>Price</b>	\$295,000
<b>Year Completed</b>	2022
<b>Time</b>	2 years
<b>Size</b>	900 SF

Although we are from Northern California, we met in D.C. while serving in the armed forces. In 2018, we decided to return to Terra's hometown. We love being five minutes from the beach or redwoods and it was extremely important to be close to parents as they age. A family friend helped us find our home and we decided to build an ADU so Terra's mom, who has mobility issues, could be close to us.

Friends donated their time and expertise, including a designer and a builder, who helped us develop an accessible floor plan including two bedrooms, an ADA bathroom and a huge screened back deck overlooking the redwoods. We held a community art sale, including art by Terra's late father, to raise money to complete the project. We also salvaged old growth redwood paneling from his home to use as siding on the ADU.

The property being on a hillside was a major issue and expense. There were also unpredictable price increases, a local labor shortage and unexpected fees. Initially, the application process was difficult due to city staffing issues but accelerated once the plan was approved. We paid for our ADU using a personal loan, savings, donated materials, and community effort. We recommend building an ADU, but if you do, be prepared to be flexible throughout the process and ready to commit a lot of time and energy.



**“ Our completely accessible backyard cottage is the perfect home for an aging family member with mobility issues. The highlight of the ADU is a large, enclosed deck that connects it to the lush backyard. Nestled among the redwoods that Humboldt is famous for, our little abode took the effort of the community to build.”**



BONUS

# Move-In & Being a Landlord



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 is a lot to appreciate about having a new face on the property—many owners become friends with their tenants, often homeowners like having someone who can look over the property when they are out of town, and of course there's the extra monthly income. But renting an ADU comes with many responsibilities, including understanding local and state housing laws, executing a lease, finding and managing a tenant, and maintaining a rental property.

It's also important to understand the laws as they may affect things like future rent increases, changing use over time, evicting tenants, and moving family into the unit. The following steps summarized will help you understand and thoughtfully prepare for the responsibilities of being a landlord.

**PRELIMINARY STEPS** Prepare to rent your unit by getting insurance, setting up utilities, creating a street number, and developing a plan to handle the finances.

**THE LAW AND BEING A LANDLORD** You will need to understand all the laws related to being a landlord, especially with regards to discrimination.

Photo: New Avenue Homes



What is involved in being a landlord?



## Exercises

- Identifying What You Want in a Lease  
*Plan important decisions about your lease terms.*



Exercises PDF



For an overview of California laws that regulate certain aspects of the rental housing market, review *California Tenants: A Guide to Residential Tenants' and Landlords' Rights and Responsibilities*, published by the California Department of Consumer Affairs at [hcd.ca.gov/manufactured-mobile-home/mobile-home-ombudsman/docs/tenant-landlord.pdf](https://hcd.ca.gov/manufactured-mobile-home/mobile-home-ombudsman/docs/tenant-landlord.pdf). You should also talk to your local jurisdiction about regulations that might apply. Consider signing up for a training on fair housing law by Fair Housing Advocates of Northern California ([fairhousingnorcal.org/housing-industry-resources.html](https://fairhousingnorcal.org/housing-industry-resources.html)).

### **CONSIDER A FREE ONLINE COURSE**

The Humboldt Tenant Landlord Collaboration (HTLC) is a free program sponsored by Cal Poly Humboldt that promotes best practices for tenants and landlords throughout the county. It seeks to educate tenants and landlords on how to maintain properties in everyone's best interests and to find local solutions to the statewide housing shortage. The online course takes about four hours and can be completed on your own time. Modules cover topics such as finances, community resources, conflict resolution, privacy and data protection, support animals, and trash, recycling, and donation practices. For more information, visit [housing.humboldt.edu/htlc](https://housing.humboldt.edu/htlc).

**SETTING 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 unit so that it is affordable** for the local workforce and families who may not be able to afford higher rents. A unit is considered affordable if a household is paying less than one third of their income on their housing costs. Many homeowners are motivated to rent their ADU affordably to these community groups because they serve essential roles in our county and often have difficulty finding suitable housing. If you financed your construction with a loan, consider the loan length, interest rate and any reserve funds you have as well.

**RENTAL LEASES** Make sure your lease (or rental agreement if it is month-to-month) clearly identifies all of the expectations for you and your future tenant.

**FINDING A TENANT** Understand how to successfully advertise your unit and select a good tenant.

**TENANT MANAGEMENT** Think through a long-term plan for the care and upkeep of your ADU, how shared responsibilities will be split, and how to address any issues that might occur with your tenant.



Photo: Valley Home Development

# ACKNOWLEDGMENTS

Humboldt ADU is a program developed by Humboldt County to support and inform homeowners within the county who are interested in building ADUs. This program, which fulfills a goal outlined in the County's 2019 Housing Element (see [humboldt.gov/2448/2019-Housing-Element](https://humboldt.gov/2448/2019-Housing-Element)), seeks to encourage the development of ADUs as a strategy to increase the supply of affordable housing. The program is one component of a broader effort to address the barriers experienced by renters, landowners, and builders and ultimately to increase affordable housing options in the county.

This work is supported by a grant awarded by the California Department of Housing and Community Development as part of the SB 2 Planning Grant Program. As a part of these efforts, this guidebook and accompanying online resources were created by [Baird + Driskell Community Planning](#).



## Resources and Photo Credits

**ADU Marin** ADU resources, [adumarin.org](https://adumarin.org)

**Blokable** Prefab, [blokable.com](https://blokable.com)

**Building an ADU** ADU resources, [buildinganadu.com](https://buildinganadu.com)

**Cari Designs Architecture** Cari Jelen, Architect, [cari-designs.com](https://cari-designs.com), 510-467-0768, [crj@cari-designs.com](mailto:crj@cari-designs.com)

**Humboldt Tenant Landlord Collaboration (HTLC)** Free tenant/landlord education, [housing.humboldt.edu/htlc](https://housing.humboldt.edu/htlc)

**Lanefab** Design/Build, [lanefab.com](https://lanefab.com), 604.558.1123, [info@lanefab.com](mailto:info@lanefab.com)

**Napa Sonoma ADU** ADU resources, [napasonomaadu.org](https://napasonomaadu.org), 707-804-8575, [info@napasonomaadu.org](mailto:info@napasonomaadu.org)

**NODE** Design/Build, [node.eco](https://node.eco), [hello@node.eco](mailto:hello@node.eco)

**Northcoast Homeshare Program** Homesharing for seniors, [a1aa.org/homesharing](https://a1aa.org/homesharing)

**Smallworks** Design/Build, [smallworks.ca](https://smallworks.ca), 604-264-8837, [info@smallworks.ca](mailto:info@smallworks.ca)

**Timbre Architecture** Design, [timbre-architecture.com](https://timbre-architecture.com), 415-200-8106, [info@timbrearch.com](mailto:info@timbrearch.com)

**US Modular** Modular, [usmodularinc.com](https://usmodularinc.com), 888-987-6638

**Valley Home Development** Design/Build, [valleyhomedevlopment.com](https://valleyhomedevlopment.com), 707-429-3300



# Humboldt ADU Guidebook



**THINKING ABOUT ADDING AN ADU TO YOUR HOME?**  
Get started with instructions, exercises, and resources for  
homeowners in Humboldt County



HOUSING

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