

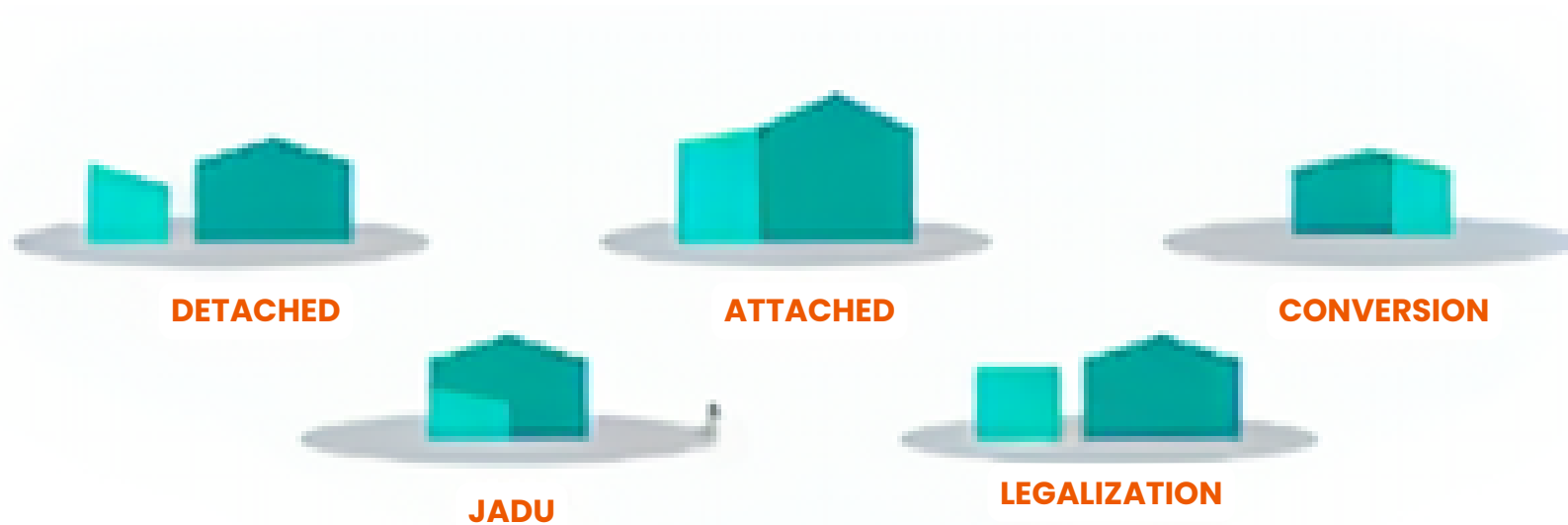


# INNOVATIONS IN HOUSING

# INTRODUCTION

- 501 C 3 IRS Recognized Non-profit HUD Approved
- Certified Counseling Staff + Partner With Certified Mental Health, Therapist
- Team members Licensed In Real Estate | Construction | ADU Specialist
- Grant Management Construction Fund Disbursement
- Services Pre & Post Purchase Financial Capabilities Credit Debt Management Foreclosure & Eviction Prevention Education Coaching | ADU Builder Outreach Grant Administrator Project Manager thru Completion





- **Size and Setback Information**

Sizes can vary from a minimum of 150 square feet to a maximum of 1200 square feet. Setbacks can range from 4 feet to 6 feet or more, depending on the area City\County.

- **Benefits**

Passive Rental Income | Increase Property Value

# ADU Regulations

2019

**AB 587, AB 670, AB 671:**

AB 587 creates an exemption allowing deed-restricted sales of ADUs built by nonprofits, while AB 670 voids restrictions on ADU construction in single-family zones, and AB 671 mandates housing elements to incentivize affordable ADU creation.

**AB 68, AB 881, SB 13:** These bills eliminate owner-occupancy requirements, prohibit minimum lot size requirements, and streamline the ADU approval process.

2020

**AB 3182:**

Further addressing barriers to ADU development, this bill mandates ministerial approval for ADU applications within 60 days and allows for rental or leasing of ADUs in common interest developments.

2021

**AB 345:**

Requires separate conveyance of ADUs from primary dwellings under certain conditions, emphasizing low-income housing preservation and tenancy agreements.

2023

- Relaxed Height Restrictions
- Previous Limit: Local governments could limit ADU height to 16 ft.
- New Allowances:
- **Detached ADUs:** Up to 18 ft high if within a half-mile of a major transit stop or high-quality transit corridor, or on a property with a multistory multifamily dwelling.
- **Attached ADUs:** Up to 25 ft high or as high as the main house, whichever is lower.
- Learn more about applicable height restrictions with Symbium.
- Building in the Front Setback
- Local jurisdictions cannot deny ADU applications that encroach into a front setback if there is insufficient space elsewhere on the property to build an 800 sq ft ADU.
- This change allows homeowners with limited backyard space to construct an ADU.
- More Informative Permit Application Review Process
- If an ADU permit is denied, local jurisdictions must provide a detailed list of reasons, specifying defective or deficient items in the application.
- Jurisdictions must describe what applicants can do to remedy these issues, helping homeowners and contractors avoid future problems and obtain building permits more easily.

2024

- **AB 1033** (Introduced October 2023)
- **AB 1033** allows the sale of accessory dwelling units (ADUs) separately from primary residences. Municipalities can pass ordinances to enable this, but it's not mandatory. Selling an ADU as a separate entity requires converting it into a condominium, involving legal work and the creation of a Homeowners Association (HOA). This may affect property value and requires lender approval if a loan is involved.
- For the official text, see [AB 1033].
- **AB 976** (Effective January 1, 2020 - January 1, 2025)
- AB 976 removes the "owner occupancy" requirement for ADUs, allowing property owners to rent out their ADUs without living on the property. Local governments can still impose rental duration limits of more than thirty days.
- For more details, see [AB 976].
- **AB 434** (Effective January 1, 2025)
- **AB 434** requires all California cities and municipalities to have a pre-approved ADU plan scheme by January 1, 2025. Cities must accept and publish pre-approved ADU plans, which aim to streamline construction. Modifications may still be needed for specific properties, and standard "plan check" fees apply.
- For a thorough understanding, consult the official text of [AB 434]



# DESIGN



## **SITE BUILT**

-12 to 18 Months

-Plan Sets “Drafts” Design



## **MANUFACTURED**

-In less than a year

-Verify Red Tag Federal Designation



## **PREFAB/MODULAR**

-In less than a year

-BBB | Reviews

-State List | HCD

- Due Diligence Pre – Meeting Contractor | Builder
- Look and Feel “Elevations” | Exterior & Interior (Home Improvement Store)
- Fixture Faucet & Lighting
- Change Orders

# Finance

- HELOC | CREDIT UNION
  - CREDIT CARD
  - SAVINGS
  - REFINANCE | CASH OUT | RENOVATION LOAN
  - CONSTRUCTION LOAN \ PRIVATE MONEY
- 
- MUNICIPALITY CITY COUNTY LOCAL PROGRAM S
  - **San Diego Housing Commission ADU Finance Program** — The program provides financial assistance in the form of construction loans (up to \$200,000) and technical assistance (at no cost to the homeowner) that helps homeowners understand and complete the process of building an ADU.
  - **City of Clovis: ADU Finance Program** — Provides financing to eligible property owners seeking funding to build or repair ADUs on their existing single-family lot in the City of Clovis.
  - **Santa Cruz County: ADU Forgivable Loan Program** — Offers forgivable loans up to \$40,000 to homeowners who rent ADUs to low-income households at affordable rents for up to 20 years.
- 
- **San Mateo County: One Stop Shop Program** — Provides no-cost support from Hello Housing with the design, permitting, and project management involved with building an ADU.
  - **Monterey Bay: My House My Home Program** — Creates affordable ADUs for low-income senior homeowners in the Monterey Bay area.
  - **City of San Jose: Accessory Dwelling Unit Program** — Provides pre-approved ADU plans and support for ADU construction.
  - **City of Chico ADU Program** — Provides pre-approved ADU plans and support for ADU construction.
  - **Housing Trust Silicon Valley** — Provides funding to support homeownership, rental housing, development financing, and offers programs for homeowners.

# Construction

CONSTRUCTION PROJECT - SPECIFICATION SHEET				Total Cost Home \$	Cost of Land \$
				Total Cost: \$	
NO.	SPECIFICATION	Please specify type by an "x" in the box that applies or complete description			
1	Foundation	Block	Poured	Styrofoam	Other
2	Floor Framing	Joist	Trusses	Other	
3	Exterior Wall Sheathing	Styrofoam	OSB	Other	
4	Siding	Vinyl	Full Log	Log Siding	Stucco Cedar Hardiplank Other
5	Roof Framing	Eng. Truss	Framed	Other	
6	Roof Shingles	Standard	Other		
7	Interior Walls	Drywall	Plaster	Log	
8	Windows	Brand:	Type:		
9	Interior Trim	Pine	Oak	Birch	Painted Stained Hollow
10	Interior Doors	Pine	Oak	Flush	Solid Hollow
11	Exterior Doors	Normal	Extra	No. of Sliders:	
12	Heating System	Type	Efficiency	Air Conditioning	
13	Utilities - Wiring to House	Overhead	Underground	Other	
14	Utilities	Well	Septic	Public Water	Public Sewer
15	Driveway	Cement	Blacktop	Gravel	Length:
16	Garage	Size:	Finished Interior	Not Finished	
17	Deck	Wood	Vinyl	Patio: Type	
18	Built in Appliances	Refrig.	Oven	Microwave	Other
19	Basement	Finished Area Size:	Unfinished Area Size:		
20	Light Fixture Allowance	\$			
21	Finish Flooring - Wood	Room(s):	Allowance: \$		
22	Finish Flooring - Ceramic	Room(s):	Allowance: \$		
23	Finish Flooring - Vinyl	Room(s):	Allowance: \$		
24	Finish Flooring - Carpet	Room(s):	Allowance: \$		
25	Fireplace	Gas	Wood	Allowance: \$	
26	Kitchen Counter Top	Formica	Granite	Solid Surfacing	Allowance: \$
27	Bath Counter Top	Formica	Cult. Marble	Granite	Allowance: \$
28	Landscaping Allowance	\$			
29	Sprinklers	\$			
30	Security System	\$			
31	OTHER:		Total of ALL Your Concrete Square Footage?:		
32	House Square Footage:	Style: Ranch	Two Story	Energy Efficient	

- DIY
- Owner Builder – Contractor Offer
- Licensed and Insured
- 20 to 30 % Expertise | Project Management
- Project Card | Phase Of Project
- Release of Lien

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	GENERAL LIABILITY	X					EACH OCCURRENCE \$1,000,000
	X COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (EA OCCURRENCE) \$ 100,000
	CLAIMS MADE X OCCUR						MED EXP (Any one person) \$ 10,000
	X CONTRACTUAL LIAB						PERSONAL & ADV INJURY \$1,000,000
	X XCU COVERAGE						GENERAL AGGREGATE \$2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER						PRODUCTS-COMP / OP AGG \$2,000,000
	POLICY PROJECT LOC						
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident) \$1,000,000
	X ANY AUTO						BODILY INJURY (Per person)
	ALL OWNED AUTOS						BODILY INJURY (Per accident)
	SCHEDULED AUTOS						PROPERTY DAMAGE (Per accident)
	Hired AUTOS						
	NON-OWNED AUTOS						
	X UMBRELLA LIAB X OCCUR EXCESS LIAB CLAIMS MADE	X		(recommended coverage)			EACH OCCURRENCE \$1,000,000
	DEDUCTIBLE						AGGREGATE \$1,000,000
	X RETENTION						
	WORKERS COMPENSATION AND EMPLOYERS LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		X				WC STATUTORY LIMITS X OTHER
							E.L. EACH ACCIDENT \$ 1,000,000
							E.L. DISEASE-EA EMPLOYEE \$ 1,000,000
							E.L. DISEASE - POLICY LIMIT \$ 1,000,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach Acord 101, Additional Remarks Schedule, if more space is required)							
RE: (Job Description)							
Certificate holder is added as additional insured in respect to General Liability per CG2010 (11/85) or its equivalent.							
Waiver of Subrogation applies in favor of the certificate holder as respects General Liability & Workers Compensation. This insurance is primary & noncontributory from any							

## SITE BUILT

- •Daily Construction Crew

## MANUFACTURED

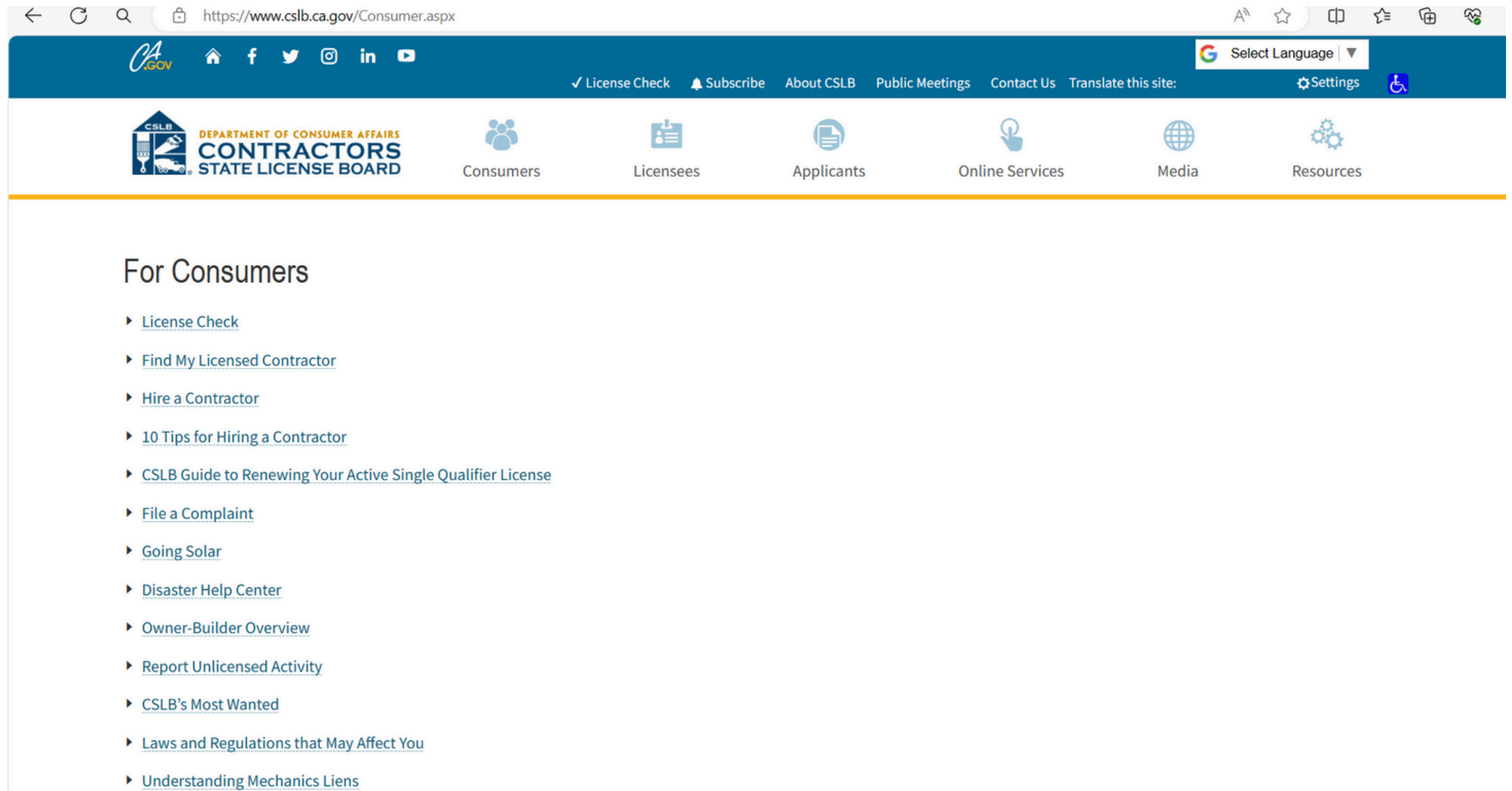
- •Built Off Site Climate Controlled Environment | Hud Inspector

## PREFAB | MODULAR

- Built Off Site Climate Controlled Environment | Not Inspected by HUD
- Crane 1 Unit | Panels Delivered
- Mileage | Permit



# Construction (Continuation...)



The screenshot shows the website for the California State License Board (CSLB). The browser address bar displays <https://www.cslb.ca.gov/Consumer.aspx>. The website header includes the CSLB logo, social media icons, and a language selection dropdown. A navigation bar contains links for License Check, Subscribe, About CSLB, Public Meetings, Contact Us, and Translate this site. Below this is a main navigation menu with icons and labels for Consumers, Licensees, Applicants, Online Services, Media, and Resources. The main content area is titled "For Consumers" and lists various services and resources.

CSLB  
DEPARTMENT OF CONSUMER AFFAIRS  
CONTRACTORS  
STATE LICENSE BOARD

Consumers Licensees Applicants Online Services Media Resources

## For Consumers

- ▶ [License Check](#)
- ▶ [Find My Licensed Contractor](#)
- ▶ [Hire a Contractor](#)
- ▶ [10 Tips for Hiring a Contractor](#)
- ▶ [CSLB Guide to Renewing Your Active Single Qualifier License](#)
- ▶ [File a Complaint](#)
- ▶ [Going Solar](#)
- ▶ [Disaster Help Center](#)
- ▶ [Owner-Builder Overview](#)
- ▶ [Report Unlicensed Activity](#)
- ▶ [CSLB's Most Wanted](#)
- ▶ [Laws and Regulations that May Affect You](#)
- ▶ [Understanding Mechanics Liens](#)

# LEASE

# PROTECT



Tenant Right and Responsibilities  
Real Estate Attorney  
Property Management  
Fee 6-8% Fee



Vesting Title Trust \ LLC  
-Consult Attorney  
Release Of Liens | Contractor Sub-Contractor Builder  
COV Funder | Subsidy  
Property Tax Accessor  
State | Federal Tax  
Additional Insurance  
-Tenant Insurance

LUI



# STEP 1 ACTION PLAN

Finance | Cash On Hand – Existing Budget

Can I BUILD – Check Address

Action Items

- Photo of existing property (electrical lines)
- Sketch design ideal

Building and Safety – Water & Power

- Zoning and Property Information
- Parking requirements
- Permits & Cost
  - Property Tax Assessor
  - Insurance

CPA Annual Tax Filing| Subsidy

## ADU'S: ARE YOU READY TO BUILD ONE?

The addition of an accessory dwelling unit can increase the value of your property, provide rental income, accommodate a family member, or increase your living space. Discover what an ADU is, what its benefits are, and how to get started.



HOW TO ADU BY HPP CARES

LOOK | THINK | CHECK | GO



SCAN ME

FOLLOW US ON OUR **SOCIAL MEDIA**



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