

## Fast & Easy Work sheet

### **Questions you need to ask your city building and planning department 1<sup>st</sup> to determine if you qualify for putting an ADU in your back yard or for building a starter home on its own lot within your city and or on county land?**

#### **(ADU BUILT WITHIN YOUR CITY)**

1. Ask your city building and planning department if they will permit an ADU / accessory dwelling unit otherwise known as a “granny flat” in your back yard using any one of the following homes . . . Model A-600sf living, 26.6’ x 32’ x 12’ = 851.2sf total exterior foot print / Model B-468sf living, 18’ x 26’ x 12’ = 468sf total exterior foot print / Model C-468sf living, 18’ x 26’ x 12’ = 468sf total exterior foot print.
2. What are the “set back” requirements?
3. What are the maximum ADU height and foot print requirements?
4. What are the permit / SDC fees?
5. What is the current length of time for issuing building permits?
6. Are there are any CC&R to abide by on the property?

#### **List of Expenses to Determine What Your Total Estimated Cost to Build an ADU in Your Back Yard:**

1. Sewer, water, electric or gas utilities hook up cost?
2. Excavation cost?
3. Foundation cost?
4. Driveway, sidewalks cost?
5. Landscaping cost?
6. General contractor fees and subcontractor total labor cost?
7. City permits / SDC fees?
8. Add the selected KIT model and add to lines 1-7 to determine your *total estimated cost to build*? \$ \_\_\_\_\_

## (SINGLE FAMILY STARTER HOME BUILT WITHIN YOUR CITY)

### List of Questions to Ask Your City Building and Planning Department for Building A Single-Family Home on Its Own Lot of Land Within Your City:

1. Ask your city building and planning department if they will permit any one of the following homes . . . Model A-600sf living, 26.6' x 32' x 12' = 851.2sf total exterior foot print / Model B-468sf living, 18' x 26' x 12' = 468sf total exterior foot print / Model C-468sf living, 18' x 26' x 12' = 468sf total exterior foot print.
2. What are the “set back” requirements?
3. What are the maximum height and foot print requirements?
4. What are the permit / SDC fees?
5. What is the current length of time for issuing building permits?
6. Are there are any CC&R to abide by on the property?
7. What the land is zoned for?

### List of Expenses to Determine What Your Total Estimated Cost to Build A Single-Family Home:

1. Cost for land?
2. Sewer, water, electric or gas utilities hook up cost?
3. Excavation cost?
4. Foundation cost?
5. Driveway, sidewalks cost?
6. Landscaping cost?
7. General contractor fees / subcontractors' cost?
8. City permits / SDC fees?
9. Add the selected KIT model and to lines 1-8 to determine your *total estimated cost to build*? \$ \_\_\_\_\_

## **(SINGLE-FAMILY STARTER HOME BUILT WITHIN COUNTY)**

### **List of Questions to Ask Your County / Building and Planning Department for Building A Single-Family Home on Its Own Lot of Land Within Your County:**

1. Are there any CC&R to abide by on the property you are thinking about building on?
2. What is the land / lot zoned for?
3. What is the minimum total sf home that can be built on county land?
4. What is current length of time for issuing building permits?

### **List of Expenses to Determine What Your Total Estimated Cost to Build A Single-Family Home:**

1. Cost for land?
2. Septic system cost?
3. Well drilling cost?
4. Cistern water reservoir cost?
5. Electric power hookup distance to property cost?
6. Propane tank cost?
7. Excavation cost?
8. Foundation cost?
9. Driveway cost?
10. Landscaping cost?
11. General contractor fees / subcontractors' cost?
12. County permits cost?
13. Add selected KIT model and add to lines 1-12 to determine your *total estimated cost to build?* \$ \_\_\_\_\_

## **(BANK QUESTIONS)**

**Talk to your bank about your total estimated cost to build to determine what you qualify for in a construction loan & long-term mortgage loan:**

1. Will your bank provide construction loan funding?
2. What is the current interest rate for a construction loan?
3. Will your bank provide a home mortgage loan?
4. What types of home mortgage loan does your bank provide?
5. What would your down payment be for a mortgage loan?
6. What would your total monthly mortgage loan payments be with PITI / principle, interest taxes and insurance?

## Example Model A-600:

### Estimated total Cost to Build A Single-Family Home in a City Including Monthly Payment Assumptions:

1. Cost for land . . . \$10,000 to \$40,000.
  2. Sewer, water, electric or gas utilities hook up cost . . . \$3,000 to \$4,000.
  3. Excavation cost . . . \$3,000 to \$15,000.
  4. Foundation cost . . . \$5,000 to \$6,500. (\$50 per linear foot = labor & materials).
  5. Driveway, sidewalks cost . . . \$5. Per square foot. (not added).
  6. Landscaping cost . . . \$1,000 to \$5,000.
  7. General contractor fees cost 8% to 15% . . . \$5,958 to \$15,146
  8. Subcontractor total labor cost . . . \$20,000 to \$35,000.
  9. City permits / SDC fees . . . \$10,000 to \$30,000.
  10. Add KIT Model [A-600](#) 2-bedroom 1-bathroom \$45,777 to lines 1-9.
1. Total estimated cost to build **with hired labor \$103,735 to \$196,423**. Estimated monthly mortgage payment **with hired labor** / assumptions 10% down / 4% loan / 30-year fixed = **\$445.72 to \$843.98** includes PI / principle & interest.
  2. Total estimated cost to build **(DIY) \$77,777 to \$136,277**. (You Save \$25,958 to \$60,146). Total estimate monthly mortgage payment **(DIY)** / assumptions 10% down / 4% loan / 30-year fixed = **\$334.19 to \$585.55** includes PI.

## Example Model B-468:

### Estimated total Cost to Build an ADU Including Monthly Payment Assumptions:

**(DISCLAIMER)** Projected estimated cost to build for the following two examples will vary greatly from one location to another including one's monthly mortgage payments that will be determined by one's individual credit score, model home selected, cost of loan and down payment applied.)

1. Sewer, water, electric or gas utilities hook up cost . . . \$3,000 to \$4,000.
2. Excavation cost . . . \$1,500 to \$2,500.
3. Foundation cost . . . \$5,000 to \$6,500. (\$50 per linear foot = labor & materials).
4. Driveway, sidewalks cost? . . . \$5 per square foot. (not added).
5. Landscaping cost . . . \$1,000 to \$3,000.
6. General contractor fees cost 8% to 15% . . . **\$5,958 to \$15,146**
7. Subcontractor total labor cost . . . **\$20,000 to \$35,000.**
8. City permits / SDC fees cost . . . \$10,000 to \$30,000.
9. **Add KIT Model B-468** 1-bedroom 1-bathroom \$41,087 to lines 1-8.
10. Total estimated cost to build with hired labor **\$87,545 to \$137,233**. Total estimated monthly mortgage payment with hired labor / assumptions 10% down / 4% loan / 30-year fixed = **\$376.16 to \$589.65** includes PI / principle & interest.
11. Total estimated cost to build (DIY) **\$61,577 to \$87,087**. (You Save **\$25,968 to \$50,146**). Total estimate monthly mortgage payment (DIY) / assumptions 10% down / 4% loan / 30-year fixed = **\$264.58** to \$374,19 includes PI.