

Fast & Easy Work sheet

Questions you need to ask your city building and planning department 1st 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 or on county land?

See CA ADU [senate bill no 229](#)

(ADU BUILT WITHIN YOUR CITY)

1. Ask your city building and planning department if they will permit an ADU / accessory dwelling unit otherwise know as a “granny flat” in your back yard using any one of the following homes . . . Model A-600, 20’ x 30’ x 11’ = 600sf total foot print? / Model B-468, 18’ x 26’ x 11’ = 468sf total foot print / Model C-468, 18’ x 26’ x 11’ = 468sf total foot print?
2. What the “set back” requirements are?
3. What the maximum ADU height and foot print requirements are?
4. What permit / SDC fees are?
5. What the current length of time is for issuing building permits / 1-2-3-4 months?
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 model [A-600](#), [B-468](#) or [C-468](#), to lines 1-7 to determine your *total estimated cost to build?* \$

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(SINGLE FAMILY STARTER HOME BUILT WITHIN YOUR CITY)

LIST OF QUESTIONS TO ASK YOUR CITY BUILDING AND PLANING 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-600, 20' x 30' x 11' = 600sf total foot print? / Model B-468, 18' x 26' x 11' = 468sf total foot print / Model C-468, 18' x 26' x 11' = 468sf total foot print?
2. What the “set back” requirements are?
3. What the maximum height and foot print requirements are?
4. What permit / SDC fees are?
5. What the current length of time is for issuing building permits / 1-2-3-4 months?
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 of one ¼ acre 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 model [A-600, B-468 or C-468](#), to lines 1-8 to determine your *total estimated cost to build?* \$

(ADU OR SINGLE-FAMILY STARTER HOME BUILT WITHIN COUNTY)

LIST OF QUESTIONS TO ASK YOUR COUNTY / BUILDING AND PLANING DEPARTMENT FOR BUILDING A SINGLE-FAMILY HOME ON ITS OWN LOT OF LAND WITHIN YOUR COUNTY:

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

LIST OF EXPENSES TO DETERMINE WHAT YOUR TOTAL ESTIMATED COST TO BUILD A SINGLE-FAMILY HOME:

1. Cost of 1-acre land?
2. Septic system cost?
3. Well drilling cost?
4. Cistern water reservoir cost?
5. Electric power hookup 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 model [A-600](#), [B-468](#) or [C-468](#), 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 QUALFY FOR IN A CONSTRUCTION LOAN &
LONG-TERM MORTGAGE LOAN:**

1. What is the total dollar amount of a construction loan they can provide?
2. What the current interest rate is for the construction loan?
3. What the projected total cost of the project including construction loan and mortgage interest would be for a long-term mortgage?
4. What your down payment would be for a mortgage loan?
5. What your total mortgage loan monthly payments would be with PITI?

Example Only:
Estimated total cost to build ADU including monthly payment assumptions:

(DISCLAIMER) The 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 . . . \$5,000 to \$10,000.
9. Add model [B-468 / \\$39,977](#) to lines 1-8.
10. Total estimated cost to build with hired labor **\$81,435 to \$116,123.**
11. Total estimated cost to build (DIY) option **\$55,477 to \$65,977.** (You Save \$25,985 to \$50,146)
12. Estimated monthly mortgage payment with hired labor **\$492 to \$696 per month includes PITI.**
13. Estimate monthly mortgage payment (DIY) option **\$336 to \$396 per month includes PITI.**

Example Only:**Estimated cost to build Single family starter home in city including monthly payment assumptions:**

1. Cost of ¼ acre lot 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 \$20,000.
10. Add model [A-600 \\$58,777](#), to lines 1-9.
11. Total estimated cost to build with hired labor **\$116,735 to \$199,423.**
12. Total estimated cost to build (DIY) option **\$90,777 to \$149,277.** (You Save \$25,958 to \$50,146)
13. Estimated monthly mortgage payment with hired labor **\$702 to \$1,194 per month includes PITI.**
14. Estimate monthly mortgage payment (DIY) option **\$546 to \$894 per month includes PITI.**