

## 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 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 know 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 is the permit / SDC fees?
5. What is the current length of time 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 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 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-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 is the permit / SDC fees?
5. What is the current length of time 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 KIT model and 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 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 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 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. 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 and what would the total would be for a long-term 20-30-year mortgage?
4. What would your down payment would be for a mortgage loan?
5. What would your total mortgage loan monthly payments would be with PITI?

**Example Only:  
ESTIMATED TOTAL COST TO BUILD AN 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 KIT model B-468 1-bedroom 1-bathroom \$39,257 to lines 1-8.
10. Total estimated cost to build with hired labor **\$80,715 to \$115,403.**
11. Total estimated cost to build (DIY) option **\$54,217 to \$65,257.** (You Save \$25,985 to \$50,146)
12. Estimated monthly mortgage payment with hired labor **\$486 to \$696 per month includes PITI.**
13. Estimate monthly mortgage payment (DIY) option **\$329 to \$396 per month includes PITI.**

**Example Only:**  
**ESTIMATED TOTAL COST TO BUILD A SINGLE-FAMILY STARTER HOME IN A 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 KIT model A-600 2-bedroom 1-bathroom \$45,777 to lines 1-9.
11. Total estimated cost to build with hired labor **\$103,735 to \$186,423.**
12. Total estimated cost to build (DIY) option **\$77,777 to \$136,277.** (You Save \$25,958 to \$50,146)
13. Estimated monthly mortgage payment with hired labor **\$624 to \$1,122 per month includes PITI.**
14. Estimate monthly mortgage payment (DIY) option **\$468 to \$822 per month includes PITI.**