

Granny Flat Preliminary Planning Checklist

This checklist is intended to help with the preliminary planning of a granny flat. Ideally, after completing this checklist, you will have a better picture of the feasibility of building this kind of structure. For example, once you complete this checklist you may determine that you do, in fact, have enough room for a secondary structure. Excellent! Time to start talking to a builder. Or, you may have the room, but the pre-construction costs (utility connections for example) are prohibitive.

We recommend working through the checklist in the order it is presented. It doesn't matter what the bank or insurance company has to say if the zoning and building departments don't allow a granny flat.

We have attempted to include the majority of miscellaneous costs you should consider related to a granny flat project, but this list is not inclusive. Your situation may have additional costs not listed. Construction costs have not been included in this checklist either. Building practices, local codes, and varying levels of detail and finishes are too varied to attempt to list construction costs. However, working with a local building professional will help you obtain more accurate cost estimates.

Additional information to consider:

Resident - Who will be living in the unit? A renter, a family member, or a senior citizen? The resident will affect the design. For example, a rental unit might be built with more economical interiors than a family member's unit, while a senior family member's granny flat will want to include handicap accessibility/universal design features, that would not be needed in a rental.

Additionally, consider the number of people who will be living in the unit. Is the granny flat appropriately sized with sufficient bathrooms?

Finally, some zoning Department terms:

Setback - an imaginary line drawn parallel to the property line, in which a permanent structure may not be built. Distance between property line and setback line will vary depending on its location (front setbacks are typically greater than the side and rear setbacks).

Easement - an imaginary line drawn parallel to the property line, intended for public utility lines. No structures or plantings are allowed to be placed within the easement.

This checklist is not intended to replace the services of an architect, building professional, zoning official, code administrator, building contractor or engineer.

Granny Flat Preliminary Planning Checklist

Start here. The first thing you need to determine is whether your local zoning department and building department will allow a granny flat or auxiliary dwelling unit (ADU).

LOCAL ZONING DEPARTMENT

Zoning Dept. Phone:

Zoning Official:

Contact your local zoning department and ask:

- Is an auxiliary dwelling unit (granny flat) allowed on the property?
- If not, what steps can be taken to change that?

- How long will a zoning change take?
- What costs are involved?

- What are the zoning limitations?

Height:

Maximum square footage:

Minimum setbacks at property lines:

Easements:

Does usage (rental vs. family member) have an affect?

Other:

BUILDING DEPARTMENT

Building Dept. Phone:

Building Official:

Contact your local building department and ask:

- What are the building code requirements for an auxiliary dwelling unit (granny flat)?

- Will the department need signed architectural/engineering drawings? Will they accept stock plans without an architect's stamp?

- What is the cost of the permits?

- Will any improvements need to be made to the existing primary residence because of this?

NOTES

Granny Flat Preliminary Planning Checklist

UTILITIES

Water
Electricity
Natural Gas
Sewage

- Is a secondary separate service allowed?
- What will be the cost to provide new service?
- What are the estimated operating costs for the new dwelling?

HOMEOWNER'S ASSOCIATION

- If you live in an area with a homeowner's association, is a granny flat allowed under the rules and covenants? If not, can the rules be altered?
- Are there restrictions or architectural standards (style, construction materials, colors, etc.) that must be followed?

PROPERTY SURVEY

- Locate a plat or survey of the property.
- If you do not have one, try the tax assessor's office, county clerk's office, building department, or title company. They may have a copy.
- If you cannot find an existing survey, you may need to have a new one completed for construction.
- Using the property survey, determine actual property dimensions, setbacks, easements, former improvements and utilities. This will give you an idea of where you can build and how big it can be.

NOTES

Granny Flat Preliminary Planning Checklist

FINANCIAL

- Will this affect your mortgage?
- Are you eligible for a construction loan?
- What is your pre-approved loan amount?
- What costs will you have related to this project - appraisal, re-financing, etc.?
- What costs will you have for furnishings?

HOME INSURANCE

- Does your policy allow for a second home on the property?
- What will be the cost to insure the granny flat?
- Will this affect the cost of insurance for the primary residence?

REAL ESTATE AGENT

- Talk with an agent to determine if this is a good idea for your neighborhood.
- If there are already units in your neighborhood, what is the going rental rate?
- How will this affect the value of your home when it is time to sell?
- Will this help or harm the future sale of your home?

YOU

- Are you planning on owning the primary residence long enough that adding a granny flat makes sense?
- Are you prepared to deal with 2-6 months of construction?
- Are you prepared to be a landlord? Maintenance issues, tenants, etc.?
- If you're building for a family member, are they on board with the project?
- Do you have the financial means for this project?

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