

# Affordability in ADUs

The jurisdictions below are working on affordability in ADUs.

If *your* jurisdiction is working on affordability in ADUs but isn't on the list, please email [info@aducalifornia.org](mailto:info@aducalifornia.org).

## List of Jurisdictions

- |                   |               |
|-------------------|---------------|
| 1. Alameda County | 6. Napa City  |
| 2. Denver         | 7. Portland   |
| 3. LA City        | 8. San Jose   |
| 4. LA County      | 9. Santa Cruz |
| 5. Marin County   |               |

## Highlights of ADU Affordability by Jurisdiction

California Jurisdictions	Notes
Alameda County	<p>Alameda County offers loans up to \$75,000 to homeowners who qualify for the creation of an ADU or JADU.</p> <p>The loan application will be considered if the creation of the ADU will lower the burden of housing costs for a low-income homeowner by providing additional rental income and allowing the homeowner to continue to live safely in their home.</p> <p>Alameda County's website provides a couple of helpful links and handouts on ADU development and regulations.</p>
East Palo Alto	<p><b>EPA CAN DO ADU</b> has an ADU Pilot Program to offer project management beginning Jan. 2020 that will run for 2 years for homeowners earning or renting to households &lt;80% AMI.</p> <p>It will focus for the first year on East Palo Alto and roll out county-wide by the second year.</p> <p>A coalition of local nonprofits and a resident task force prepared strategic policy recommendations for amnesty recommendations and anti-displacement.</p> <p><b>Rebuilding Together Peninsula</b> and other local nonprofits are concluding 3-pilot garage conversion to legalize unpermitted units to prevent displacement.</p>

LA City	<p>The City of LA developed the <b>LA ADU Accelerator Program</b> to provide financial incentives to build ADUs.</p> <p>In 2018, Bloomberg philanthropies donated \$1 million dollars which the city of LA financial matched to help build ADUs and give grants to homeowners of between \$10,000-\$30,000 if they agree to let the units be used to keep people off the streets for 3-5 years</p>
LA County	<p>LA County has a pilot program where the county will provide up to \$75,000 to build 2-3 new ADUs and up to \$50,000 to preserve 2-3 unpermitted ADUs in the form of a forgivable loan with the commitment to rent the ADU to low-income families or individuals.</p> <p>Many organizations, such as <b>LA Mas</b>, tackle outreach and provide financial assistance to participate in the <b>Backyard Homes</b> project.</p> <p>Homeowners are required to rent to a Section 8 tenant for a minimum of 5 years.</p>
Marin County	<p>The <b>Rental Rehab Loan</b> program provides technical assistance and loans of \$25,000 or \$30,000 based on whether or not it is to fix up an existing rental unit or build a new unit for the creation of legal rental units for Section 8 voucher holders.</p>
Napa City	<p>Napa City has a junior unit program that offers a forgivable loan as long as homeowners offer affordable rent for eligible tenants for up to 20 years.</p>
San Jose	<p><b>Yes, in my backyard</b> is a program that provides property owners a forgivable loan of up to \$20,000 under the terms that the homeowner restrict the unit's rent to a low to moderate household income level for 5 years</p>
Santa Cruz	<p>The County offers a forgivable loan program that loans up to \$40,000 for those who are willing to rent the ADU to low income households at affordable rents for up to 20 years.</p>

Jurisdictions Outside California	Notes
Denver, CO	<p>Denver offers a forgivable loan as long as the homeowner ensures that the secondary tenants are low-income and that the rent for the ADU does not exceed 80% of the area median income maximum rent for 25 years.</p> <p>Homeowners may be eligible for a loan up to \$25,000 to build an ADU.</p>
Portland, OR	<p>In Multnomah County, Portland launched a pilot that built ADUs in four private backyards for homeless families to live in, rent-free, for five years</p>

Source: Baird + Driskell Community Planning