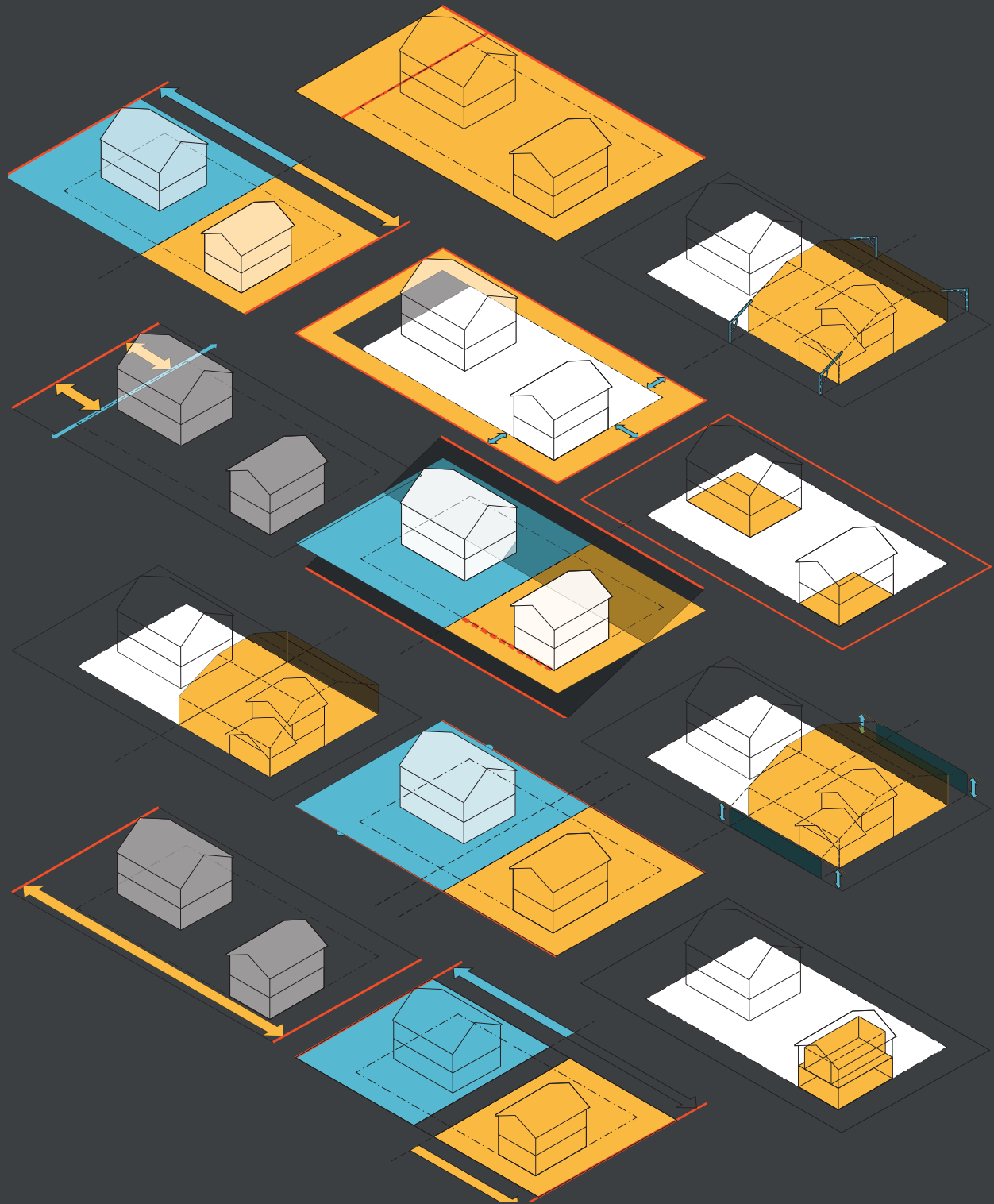


WDSF+ ADU Handbook

A Guide to Detached ADU & Tandem House Development



West Denver Renaissance Collaborative

777 Grant Street | Denver, CO | 80203 | 720.932.3136

ACKNOWLEDGMENTS



WDRC Partners: *Denver Housing Authority, the City & County of Denver, the Denver Foundation, and Enterprise Community Partners*

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Other Contributors

The WDRC would like to thank the following additional contributors:

AIA Housing Committee, Joel Noble, David Schultz, Sarah Senderhauf, Andrew Gibson, and Val Robinson

Part One: ADU Basics

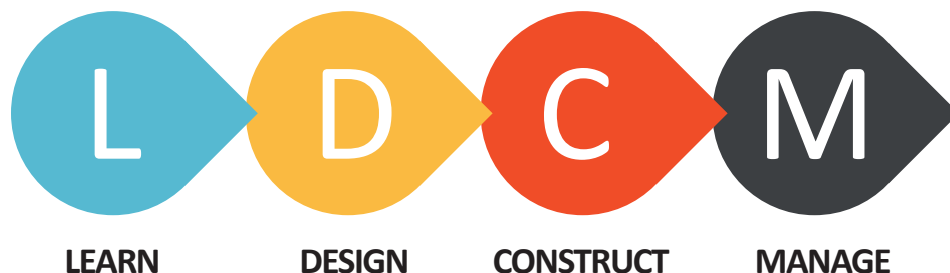
INTRODUCTION

Handbook Intent

Adding a second residential unit to an existing residential property can be a complex and daunting process. The West Denver Single Family Plus ADU Handbook has been created to guide homeowners through the process of detached accessory dwelling unit (ADU) and Tandem House development. An ADU is usually a smaller, secondary house on a homeowner's residential lot and a tandem house is a second primary house located on a lot that can be sold separately from the primary house and can generally be built larger than an ADU. More description of these unit types can be found in the Learn section of this handbook.

The purpose of this handbook is to explain the basics of building a detached ADU or a tandem house in the City & County of Denver. Four sections in Part One of this guide describe the overall ADU process:

- The **Learn** section provides definitions for an detached ADU and tandem house, descriptions of the benefits and possibilities, and an overview of the general process of development.
- The **Design** section includes a guide for understanding zoning and design rules.
- The **Construct** section describes the general finance, team hiring, permitting and construction process.
- The **Manage** section covers guidelines and information about operating as a landlord.



PART ONE: ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO: WDSF+

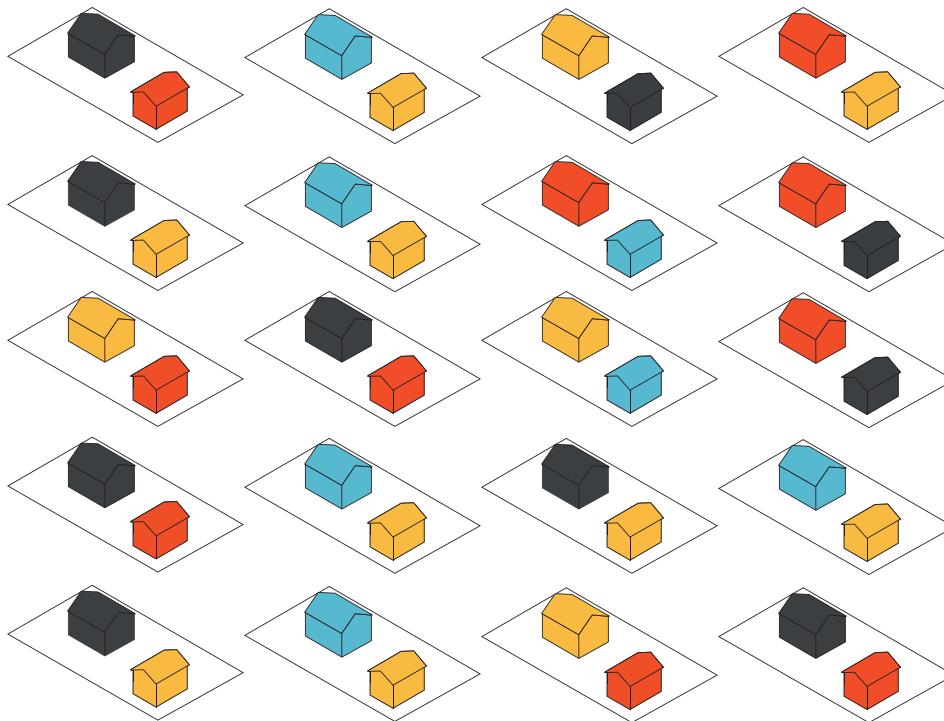
ELIGIBLE NEIGHBORHOODS

HOMEOWNER FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX



What is the West Denver Renaissance Collaborative?

The West Denver Renaissance Collaborative (WDRC) was created in 2016 with the mission of facilitating west Denver revitalization in an equitable fashion, improving the livelihood of existing residents and working to preserve and amplify west Denver's rich, multicultural character. The WDRC has led the creation of the West Denver Single Family Plus initiative (WDSF+) in direct response to the need for housing strategies within west Denver neighborhoods. The WDRC is advised by a Community Leadership Committee (WDCLC) that represents west Denver community priorities and interests, advising the WDRC and serving as a conduit for information and collaborative opportunities between WDRC and the community.

What is the West Denver Single Family Plus (WDSF+)?

The WDSF+ is an initiative to stabilize low income homeowners, and minimize displacement by providing targeted homeowner resources, connections to trusted home services, and equitable access to detached ADU and tandem home construction in west Denver.

TABLE OF CONTENTS

PART ONE: ADU BASICS	3
How to Use this Handbook	7
1. LEARN	9
1.A - What are ADUs and Tandem Houses?	10
1.B - Why are Second Units important?	10
1.C - ADUs vs. Tandem Houses	11
1.D - Example Life Cycle of an ADU or Tandem House Property	13
1.E - ADU Development Process Overview	16
2. DESIGN	19
2.A - Understanding the Zoning Code & Other Requirements	20
2.B - Understanding Minimum Siting Requirements	26
2.C - Design Considerations	29
3. CONSTRUCT	37
3.A - Financing Overview	38
3.B - Hiring a Project Team	40
3.C - Permitting a Second Unit	42
3.D - Building a Second Unit	45
4. MANAGE	47
4.A - Legal Liabilities	48
4.B - Operations	49
4.C - Managing Finances	50
PART TWO: WEST DENVER SINGLE FAMILY PLUS (WDSF+)	55
1.A What is the WDSF+?	55
1.B Which neighborhoods are eligible for the WDSF+?	56
1.C WDSF+ Homeowner Forums	57
1.D WDSF+ ADU Program	59
GLOSSARY & APPENDIX	65
Glossary	66
Appendix A - Resources	68
Appendix B - Locating Utilities	70

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How to Use this Handbook

This handbook uses special terms and references for reading clarity and concept simplification. Below are explanations of the terms and references:

Term - ADU:

When the term ADU is used in this guide, it will refer to Detached ADUs solely and not Attached ADUs (see ***Attached ADU Development*** in the ***Learn*** Section). See section **1.A** for a definition of an ADU.

Term - Second Unit:

When referring to ADUs and tandem houses generally, this guide will use the term *second unit* to describe both housing types in one term.

Term - Primary House:

Primary Structure is the term used by the Zoning Code to describe a primary house or main residential home on a lot. This guide will use the term primary house.

Term - Zoning Code & DZC:

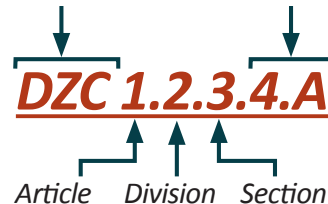
This guide will use the terms *Zoning Code* or *DZC* as short terms to refer to the Denver Zoning Code, found at www.denvergov.org/zoning.

Reference Codes to the Denver Zoning Code

To provide further direction on zoning code details, this handbook uses the reference codes from the Denver Zoning Code. Similar to how page numbers are used, a reference code consists of numbers and letters that correspond to specific parts of the zoning code as shown below:

- 1st number: Article
- 2nd number: Division
- 3rd number: Section
- 4th number and beyond: Subsection

Denver Zoning Code Abbreviation Subsection



References Links to Internet Resources :

Throughout this handbook, links to resources such as City & County of Denver project guides, zoning reference codes, helpful websites, and the appendix will appear in the handbook in bold italic text as shown below. Click on the text to be linked directly to the information:

- Web address links: www.denvergov.org
- Zoning Code References: ***DZC 1.2.3.4.A***
- ***Appendix Reference: Appendix A***

PART ONE: ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO: WDSF+

ELIGIBLE NEIGHBORHOODS

HOMEOWNER FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

Page Left Blank Intentionally

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

1. LEARN

1.A - What are ADUs and Tandem Houses?

1.B - Why are Second Units important?

1.C - ADUs vs. Tandem Houses

1.D - Example Life Cycle of an ADU or Tandem House Property

1.E - Process Overview



PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

1.A - What are ADUs and Tandem Houses?

Granny Flat, Carriage House, In-Law Suite, Casita, Backyard Cottage, and many other names are common terms for an accessory dwelling unit (ADU) or tandem house, which is a second house built on a single family residential lot. ADUs and tandem houses vary in size, shape, and layout and can provide a homeowner spatial flexibility and/or rental income.

Accessory Dwelling Unit (ADU) is the term that planning and design professionals (urban planners, architects, builders, etc.) and the Denver Zoning Code use to describe a second, usually smaller, house on a homeowner's residential lot. Depending upon zoning and the residential lot, this could mean that utility systems are shared. Also, in most cases in Denver, a primary house and its ADU must be owned by the same owner and the owner must live in one of the units.

A **tandem house** is a second house on a property that the Denver Zoning Code (DZC) considers equal in stature to the other house on the lot. This means a tandem house can be sold separately from the other house. Also, a tandem house has more flexibility in building design and form than an ADU.

1.B - Why are Second Units important?

Second units offer homeowners many benefits that can maintain and increase quality of life. Homeowners can either use a second unit themselves, rent it, or move into it to free up their primary house for others to use as a rental. General benefits include:

- **Income** - Ability to grow equity by investing in income generating space and flexible housing options
- **Family Support** - Ability to house multi-generational families and extended family for aging-in-place. This supports familial strength, savings on senior-living and/or childcare costs, and long-term household stability
- **Neighborhood Strength** - Neighborhood stability is strengthened for homeowners and renters. Homeowners can gain income from their rental units and renters gain access to housing options that often have lower rents, more rental options, and housing choices across multiple neighborhoods

In short, a second unit can support a homeowner's finances, family, and neighborhood.



PHOTO SOURCES: Nathan Jenkins
& accessorydwellings.org



1.C - ADUs vs. Tandem Houses

ADUs

ADUs are typically smaller than existing single-family houses but can be attached to or detached from the primary residence. Some helpful terms are described below:

- A **Primary House** is the main house on a property. In Denver, an ADU is considered a secondary or *accessory structure* to a *primary house*, which for existing homeowners, will be their existing house. **Note:** A homeowner may not sell an ADU separately from their house.
- A **Detached ADU** is a unit both functionally and physically separate from the primary house. Detached ADUs typically are one story at ground level or above a garage or parking stall
- An **Attached ADU** is a unit functionally separate, but physically attached to the primary house. They are commonly built in basements, upper stories, or as adjoining wings/additions to primary houses.

For more details on zoning limitations for ADUs, visit the Denver Zoning Code section [DZC 11.8.2](#).

Tandem Houses

A tandem house is similar to an accessory dwelling unit (ADU) because it is a second unit located on the same lot as a primary house. But in contrast to an ADU, two tandem houses on one lot are both considered primary houses and not accessory or secondary to each other. Also, a tandem house can be sold as a separate house from the other whereas an ADU cannot be sold without its primary house. Homeowners choosing to sell a tandem house should be aware that they will likely need to sell a strip of land connecting the rear tandem house to the primary street to maintain access to the rear tandem house.

Other characteristics of tandem houses in Denver are:

- Tandem houses can be built up to 2.5 stories. **Note:** Zoning height restrictions will likely limit tandem house heights depending on placement on the lot.
- Tandem houses often are located in the rear of a lot, but must have direct pedestrian access to the primary street. See DZC Tandem House building form sections for diagrams illustrating lot design and layouts.

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX



Attached ADU Development

Attached ADUs may offer an alternative and less intensive building option for homeowners that choose not to build a detached second unit. Some benefits may include:

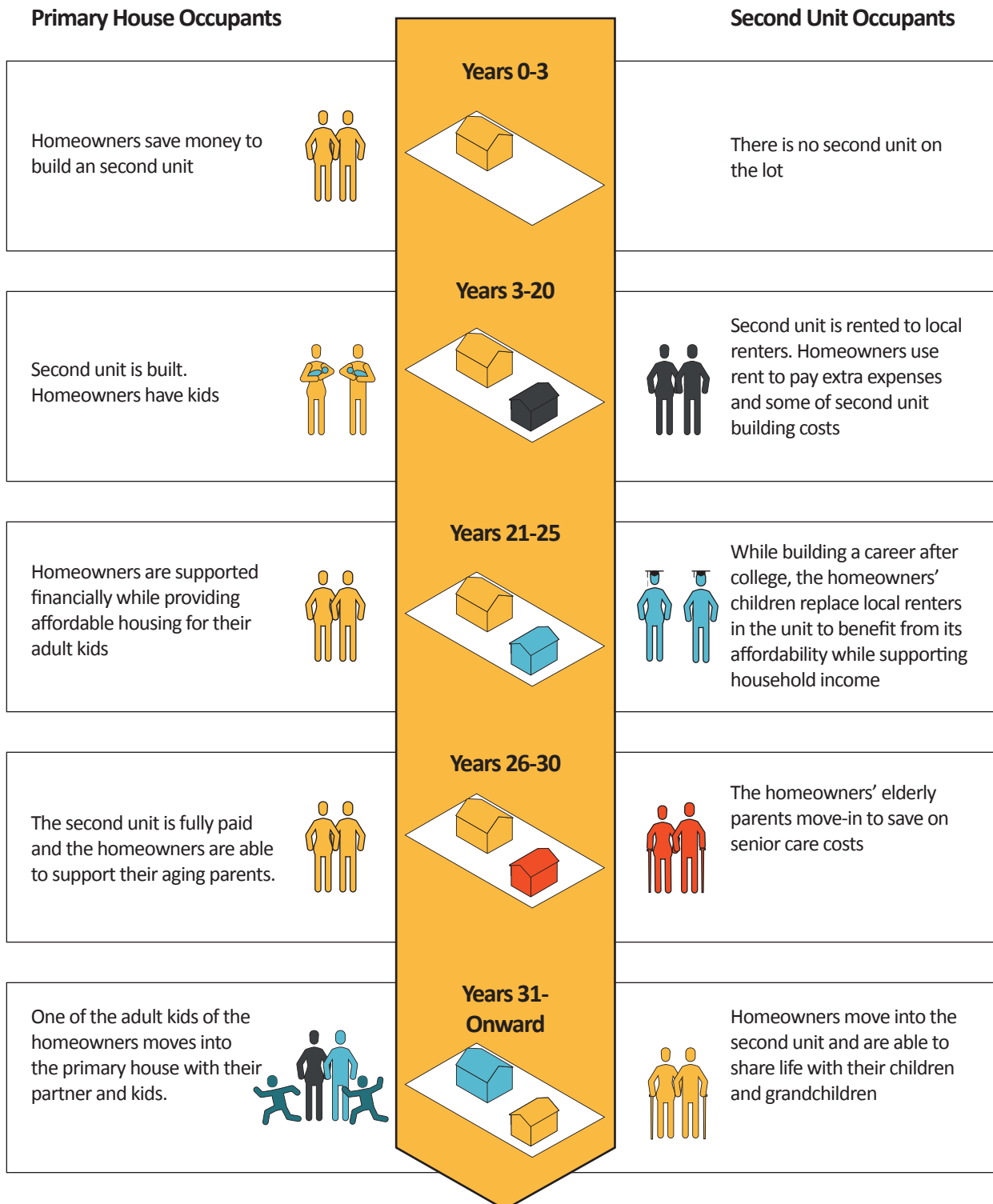
- Savings on excavation, construction, utility connections, and energy use since attached ADUs are integrated into the utility system and structure of the existing house
- Opportunities to grow income, support family needs, and stabilize and strengthen neighborhoods (similar to detached ADUs)
- Preserving the existing yard for open space uses
- The ability to connect directly with the primary house by installing a door
- Increased housing capacity while avoiding visible density

This handbook focuses specifically on detached ADU and tandem house development and will not discuss Attached ADUs in-depth. But for more information, www.denvergov.org/developmentservices has an online guide called [Project Guide for Interior Remodel - New Dwelling Unit](#) that offers guidance for creating a new unit in an existing house. The direct web address information and other Attached ADU resources can be found in **Appendix A** under **Attached ADU Interior Remodel**.

Note: Attached ADU development will not be available for participants of the WDSF+ program; See Part Two of the handbook for details on WDSF+ assistance with design, financing and construction of detached ADUs and tandem houses.

1.D - Example Life Cycle of an ADU or Tandem House Property

Homeowners are starting to benefit from second units in Denver and throughout the country. See the life cycle scenario below to learn how a second unit can provide a household with increased living options. Then read Lesa Dixon-Gray's ADU story in the following pages to see how an ADU has benefited her and her elderly mother, Shirley.



Story Content Adapted from accessorydwellings.org

Lesa Dixon-Gray's ADU: *Putting Mom in a Home, Sweet Home*

Quick Facts

Setting:	Urban
Neighborhood:	Laurelhurst, Portland, OR
Type:	Stand-alone detached unit
Use:	Home for owner's mother
Square Footage:	590
Year Built:	2011
Owner:	Lesa Dixon-Gray
Designer:	Lis Perlman
Builder:	Eric Eaton of Eaton General Construction
Total Cost:	\$110,000



"We love our little ADU; it was the best decision we've made. My 92-year-old mom lives there, and it's great for her to have her own space, but for me to be available in the 'Big House' whenever she needs something."

Lesa Dixon-Gray stumbled across ADUs as she was researching multi-generational housing options for herself and her aging mother. Lesa's mom, Shirley, was having a difficult time deciding where she wanted to live, but knew she didn't want to live in the same house as her children. Lesa realized she might be able to entice her mother to move to Portland by giving her a place of her own. As Lesa began searching for duplexes, she discovered ADUs and accessory structures.

"We were looking for a duplex, but everything had stairs. That wasn't going to work. I wanted Mom to be able to go from the street to the ADU and inside without taking one step up."

As Lesa worked with Shirley to create the backyard cottage, accessibility was a primary consideration. Lighting was also important because Shirley's eyesight isn't what it used to be. She wanted good natural and artificial lighting so she could navigate safely. Lesa and Shirley were inspired by other homes they'd seen that were both cozy and spacious. They decided to include skylights, a transom window, a nice entryway, and French doors. Lesa took out a home equity line of credit and used savings to fund the project.

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX



"We liked that concept. The houses look really cute together and they are tied in with a matching shed in the middle." The accessory dwelling unit was a good option for this extended family since Shirley could rely on Lesa for support while maintaining independence in her own house.

"All dinner meals are shared, either at our house or her house. My mom pays me rent each month. This way I get to deduct electricity, utilities, etc. I pay for a house cleaner for her, and deduct that as well. I also provide her with transportation, take her shopping, etc. It's a good, mutually-beneficial relationship."

Lesla is very pleased with the ADU and believes it will be good for the resale value of her property. However, she notes that even if she moves she'll likely keep the property and rent out both the house and ADU. (Portland is one of the few cities that allows homeowners to rent out both the ADU and the primary dwelling citywide.)

"It's working very well to have my mom in my back yard. It would have been harder to have her in a retirement facility, and more expensive. It was a long journey, I have to say, but it's worked out really well. I would do it again."

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

1.E - ADU Development Process Overview

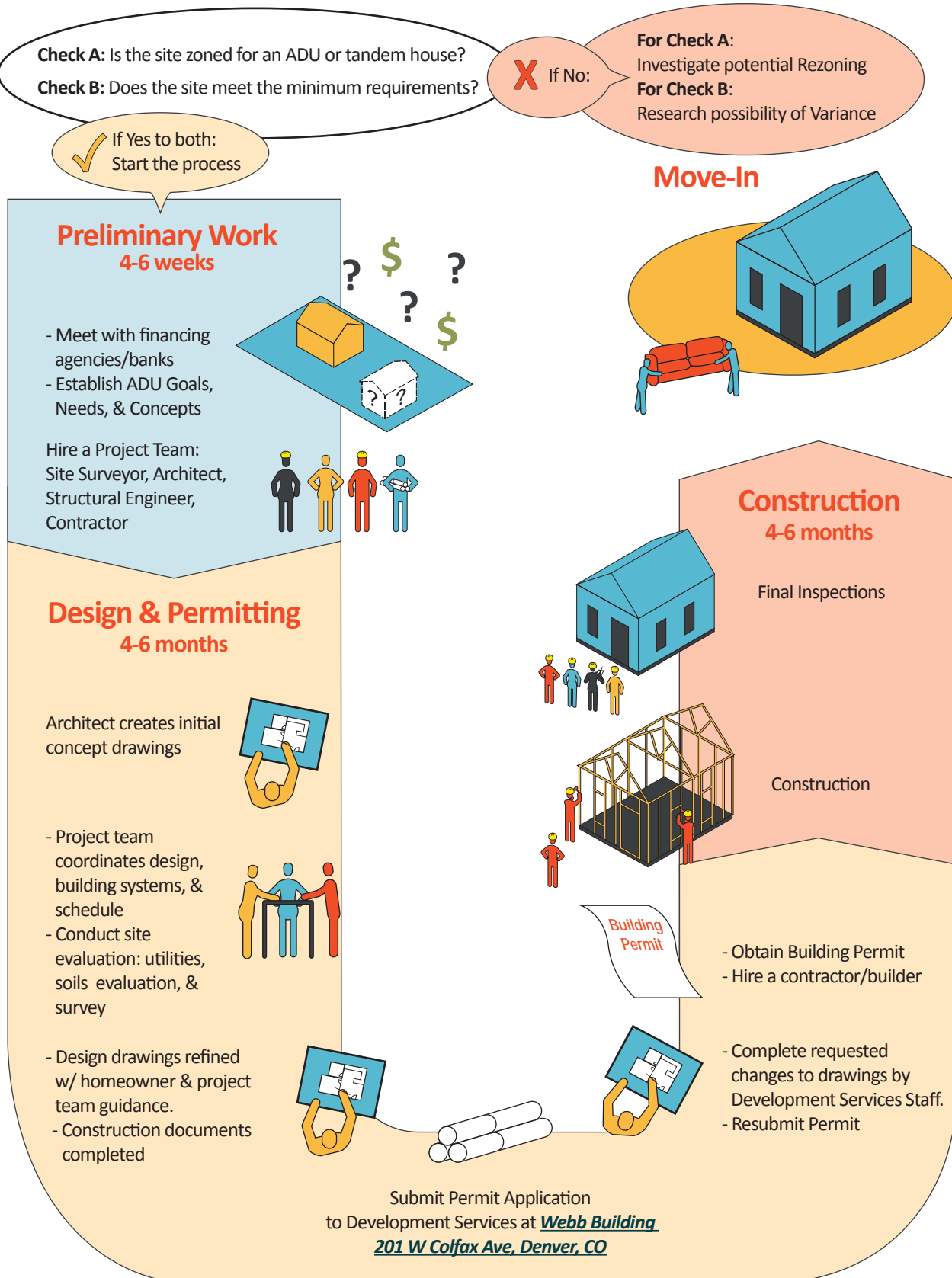
Second units provide homeowners many benefits when construction is complete, but getting to project completion requires multiple steps:

- **Understand the Zoning Code & Other Requirements** - Homeowners need to verify their property is zoned for an ADU or tandem house and meets the minimum site requirements of the Zoning Code. The Design section of this guide provides an overview of zoning eligibility and property requirements. Homeowners should take time to understand their zone district and property dimensions before starting the preliminary work of securing financing, setting goals, and hiring a project team.
- **Preliminary Work** - When a homeowner has confirmed their zoning and site eligibility for a second unit, they are ready to start the preliminary work of the project: identifying goals, design concepts, and meeting with funders to secure financing. This process will likely include meeting and hiring a project team including a site surveyor, architect, structural engineer, and a contractor. A homeowner should allow **4-12 weeks** to complete the preliminary work.
- **Design & Permitting** - This step will consist of a series of meetings between the homeowner, architect, engineer, and contractor, resulting in an application to the Denver Development Services for zoning and building code review, and concluding with a building permit. It is important for the homeowner to stay engaged to ensure the second unit is designed to meet their needs and will be within the project budget. A homeowner should anticipate **4-6 months** for design and permitting.
- **Construction** - During construction, the site will be prepared, utilities will be identified, and the second unit will be built. This step will consist of a homeowner's property temporarily being disrupted by construction noise, materials and equipment stored on site, and construction crew members working on site. Throughout the construction process, multiple building and zoning inspections will be conducted to confirm all code standards are met. A homeowner should prepare for this phase to last **4-6 months**.

WDRC Assistance: Development Process

The WDSF+ may be able to help homeowners with the development process. See **Part Two** of the handbook for details.

Understand the Zoning Code & Other Requirements

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

Page Left Blank Intentionally

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

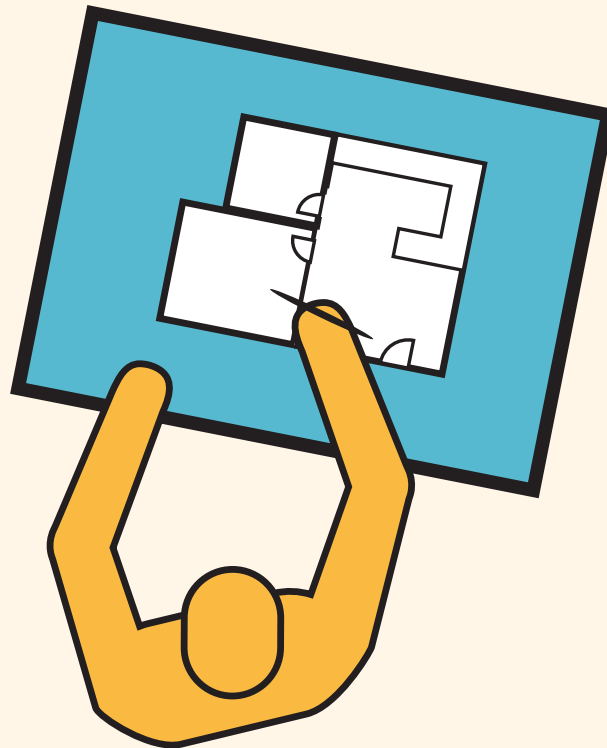
APPENDIX

2. DESIGN

2.A - Understanding the Zoning Code & Other Requirements

2.B - Understanding Minimum Siting Requirements

2.C - Design Considerations



2.A - Understanding the Zoning Code & Other Requirements

Exploring development feasibility begins with determining if a site is eligible for ADU or tandem house construction. Eligibility is governed by the Zoning Code in the following categories (see definitions to the right):

- **Neighborhood Context**
- **Zone District**
- **Building Form**

The Zoning Code is available online at www.denvergov.org/zoning. If a personal computer is not available, the Zoning Code is accessible via the internet at a local Denver Public Library branch. The following section will explain how to use these Zoning Code categories to understand ADU or tandem house eligibility.

1. Find the Zone District

The first step is to identify the zone district of zone lot where the potential ADU or tandem house will be built. To find the zone district for a zone lot:

1. Open the Real Property map at denvergov.org/maps under *Real Property*.
2. Click the search box displaying *Search by address, pin or schedule number* and type your address.
3. Click *Search*.
4. On the left side, locate *Zone District* and you will find your zone district information listed along with *Additional Property Information*.

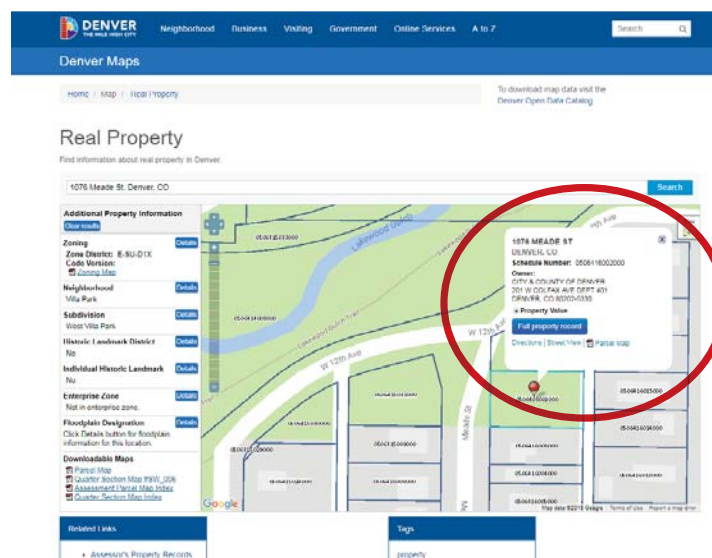


Image 1: Denvergov.org Real Property Map and Information

Definitions

Neighborhood Context

is a category describing neighborhood character; patterns of streets and blocks, building location and height, and mobility. Neighborhood Context categories are organized in the Zoning Code by neighborhood context articles.

Zone District is a set of regulations controlling uses, heights, site design, and forms.

Building Form is a detailed set of regulations that control building height, site design, building design, and building uses. *ADU* and *Tandem House* are building forms in the Zoning Code. Building form standards are found in each neighborhood context article.

Zone Lot is the technical term for a site or land property. A homeowner's residential lot is their zone lot.

2. Determine Zone District Eligibility for an ADU or Tandem House

Table A below lists the residential zone districts where the Zoning Code allows ADUs and Tandem Houses. Search the table to determine which zone districts are eligible:

Table A - ADU and Tandem House Eligible Zone Districts

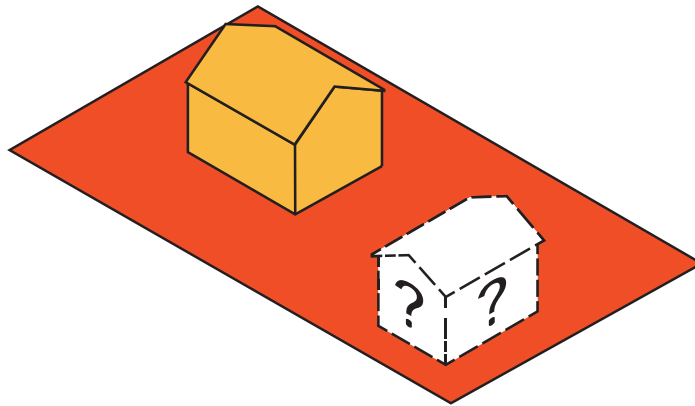
The zone districts in dark blue (or dark gray if printed in black/white) allow both ADUs and Tandem Houses. ADUs are also allowed in other zone districts, including Commercial Mixed Use zone districts, however the focus of this handbook is on residential zones.

- Zone Districts not allowing ADUs nor Tandem Houses
- Zone Districts allowing ADUs
- Zone Districts allowing ADUs and Tandem Houses

Neighborhood Context							
	Suburban (S)	Urban Edge (E)	Urban (U)	General Urban (G)	Urban Center (C)	Downtown (D)	Master Planned (M)
Residential Zone Districts	S-SU-A	E-SU-A	U-SU-A	G-RH-3	Contains no residential zone districts	Contains no residential zone districts	M-RH-3
	S-SU-D	E-SU-B	U-SU-B	G-MU-3			M-RX-3
	S-SU-F	E-SU-D	U-SU-C	G-MU-5			M-RX-5
	S-SU-Fx	E-SU-Dx	U-SU-E	G-MU-8			M-RX-5A
	S-SU-I	E-SU-G	U-SU-H	G-MU-12			M-CC-5
	S-SU-Ix	E-SU-D1	*U-SU-A1	G-MU-20			M-MX-5
	*S-SU-F1	E-SU-D1x	*U-SU-A2**	G-RO-3			M-IMX-5
	S-TH-2.5	E-SU-G1	*U-SU-B1	G-RO-5			M-IMX-8
	S-MU-3	E-TU-B	*U-SU-B2**				M-IMX-12
	S-MU-5	E-TU-C	*U-SU-C1				M-GMX
	S-MU-8	E-TH-2.5	*U-SU-C2**				
	S-MU-12	E-MU-2.5	*U-SU-E1				
	S-MU-20		*U-SU-H1				
			U-TU-B				
			U-TU-B2**				
		U-TU-C					
		U-RH-2.5					
		U-RH-3A					

*- Subject to Use Limitations, see Denver Zoning Code section [DZC 11.8.2.2](#)

** - ADUs permitted only on corner zone lots of collector/arterial streets. See notes in [DZC 5.3.4.5.A](#)



Rezoning - For properties not zoned for ADUs or Tandem Houses

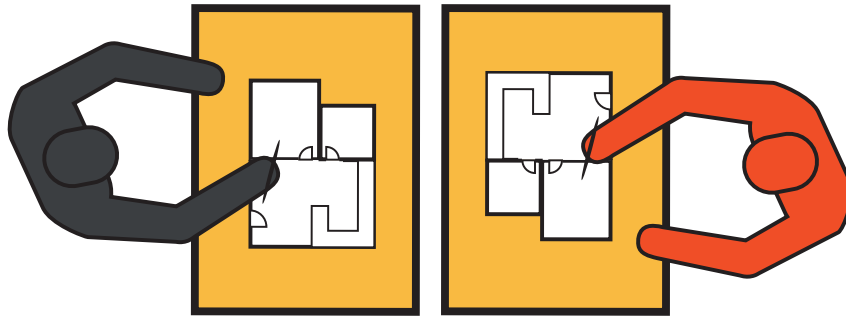
If a property is not zoned for an ADU or Tandem House form, a homeowner may pursue rezoning, also referred to as a map amendment. Homeowners should note that this process is not a simple undertaking regarding time, money, and effort.

The rezoning process takes approximately 4-6 months depending on the complexity of the case. It involves public hearings before the Planning Board and City Council. The fees for rezoning can be found at the [Denver fee schedules](#) web page and general rezoning info is available at the [Rezoning Process](#) web page. An pre-application meeting with Residential Plan Review (at no cost) will help a property owner to understand the feasibility of rezoning and the criteria for rezoning shown below:

- Is the rezoning consistent with adopted plans?
- Does the rezoning further public health, safety and welfare?
- Are there circumstances that justify the rezoning?
- Is the rezoning consistent with the neighborhood context?
- Does the rezoning align with the zone district's purpose and intent?
- Would it result in consistent regulations for each property with the same zoning designation citywide?

Plans, such as neighborhood plans, Blueprint Denver, and the Comprehensive Plan can be accessed at www.denvergov.org/planning. When the [Completed Plans](#) web page is displayed, type in the address of the property to be rezoned and all applicable adopted plans will be listed.

For direct web addresses to Denver rezoning information, visit the web addresses under **Rezoning-Map Amendments** in **Appendix A**.



Other Important Regulations

In addition to regulations within a zone district, homeowners must confirm if additional regulations apply or restrict ADU or tandem house construction:

Deed Restrictions & Homeowner Associations

If there is a deed restriction or homeowners association (HOA) regulating the property, confirm that the HOA or deed restriction does not prohibit or restrict second unit construction or use.

Denver Permitting Requirements

If your property is subject to additional development standards related to a zoning overlay, historic landmark designation, or special design standards or guidelines, your project may need to meet additional standards beyond the building, fire, and zoning codes. View the [Project Guide for Detached Dwelling Units](#) which provides information on potential zone lot regulations, required reviews, permits, documentation, fees, and construction/inspection requirements. The direct web address is located in **Appendix A** under **Other Property Restrictions > Permitting Requirements**.

Building and Fire Codes

A second unit must follow the regulations of building and fire codes to ensure the structure is safe and habitable. Visit Denver's [Building & Fire Code](#) web page for information on the required building and fire codes that will regulate the construction of a second unit and other related material. The direct web address is located in **Appendix A** under **Other Property Restrictions > Building & Fire Codes**.

3. Identify the Neighborhood Context

The Zoning Code is categorized by neighborhood contexts: *Suburban (S)*, *Urban Edge (E)*, *Urban (U)*, *General Urban (G)*, *Urban Center (C)*, and *Downtown (D)* (see Table A). There are also special contexts and districts such as the *Master Planned (M)* context.

Neighborhood context governs *Building Form Standards* and can be identified by matching the first letter of the zone district to the corresponding neighborhood context. For example:

- The **U-SU-A1** zone district is in the *Urban* neighborhood context.
- The **S-SU-F1** zone district is in the *Suburban* neighborhood context.

To further understand how to read a zone district names, see the table in Denver Zoning Code section **DZC 2.3.1.2.B**. This subsection explains in-depth the meaning of each letter combination in a zone district name.

4. Find the Building Form - ADU or Tandem House

When the neighborhood context is identified, the next step is to locate the **building form** requirements for ADUs or tandem houses within the Zoning Code. Building form establishes the minimum requirements for ADU and tandem house eligibility. Detailed site requirements can be found in the *articles*, *divisions*, and *sections* of the Zoning Code. For example, in the *Article 4 Urban Edge* (shown below), ADU and Tandem House building form standards can be found in the *Detached Accessory Building* and *Primary Building* sections under *Division 4.3 Design Standards*.

Contents

ARTICLE 4. URBAN EDGE (E-) NEIGHBORHOOD CONTEXT		
DIVISION 4.1	NEIGHBORHOOD CONTEXT DESCRIPTION	4.1-1
Section 4.1.1	General Character	4.1-1
Section 4.1.2	Street, Block and Access Patterns	4.1-1
Section 4.1.3	Building Placement and Location	4.1-1
Section 4.1.4	Building Height	4.1-1
Section 4.1.5	Mobility	4.1-1
DIVISION 4.2	DISTRICTS (E-SU-, E-TU-, E-TH-, E-CC-, E-MX-, E-RX-, E-MS-)	4.2-1
Section 4.2.1	Districts Established	4.2-1
Section 4.2.2	Residential Districts (E-SU-A, -B, -D, -DX, -D1, -D1X, -G, -G1, E-TU-B, -C, E-TH-2.5, E-MU-2.5)	4.2-1
Section 4.2.3	Commercial Corridor Districts (E-CC-3, -3X)	4.2-3
Section 4.2.4	Mixed Use Districts (E-MX-2, -2A, -2X, -3, -3A)	4.2-3
Section 4.2.5	Residential Mixed Use Districts (E-RX-3, -5)	4.2-4
Section 4.2.6	Main Street Districts (E-MS-2, -2X, -3, -5)	4.2-5
→ DIVISION 4.3	DESIGN STANDARDS	4.3-1
Section 4.3.1	General Intent	4.3-1
Section 4.3.2	Building Form Intent	4.3-1
→ Section 4.3.3	Primary Building Form Standards	4.3-5
→ Section 4.3.4	Detached Accessory Building Form Standards	4.3-30
Section 4.3.5	Supplemental Design Standards	4.3-42
Section 4.3.6	Design Standard Alternatives	4.3-43
Section 4.3.7	Design Standard Exceptions	4.3-45
Section 4.3.8	Reference to Other Design Standards	4.3-63
DIVISION 4.4	USES AND REQUIRED MINIMUM PARKING	4.4-1
Section 4.4.1	Applicability	4.4-1
Section 4.4.2	Organization	4.4-1
Section 4.4.3	Explanation of Table Abbreviations	4.4-1
Section 4.4.4	District Specific Standards	4.4-3

Image 2: Denver Zoning Code Article 4- Urban Edge Neighborhood Context Table of Contents

Definitions

Neighborhood Context

is a category describing neighborhood character; patterns of streets and blocks, building location and height, and mobility.

Building Form

is a detailed set of regulations that control building height, site design, building design, and building uses. *ADU* and *tandem house* are building forms in the Zoning Code.

An **article** is similar to a chapter of a book. To the extent possible, it categorizes all relevant zoning regulations for each neighborhood type.

A **division** is a subsection of an *article* that organizes zoning regulations by context, districts, design standards, uses, and parking.

A **section** is a subsection of an *division* that describes the specific details of zoning regulations.

Within the applicable neighborhood context section, there is a *Design Standard* section that explains site and form standards for a zone district. In *Design Standards*, use the section codes below to find *Building Form Standards* and minimum siting requirements for an ADU or Tandem House:

- Suburban (S)- ADU
[DZC 3.3.4.5.A](#)
- Suburban (S)- Tandem House
[DZC 3.3.3.4.C](#)
- Urban Edge (E)- ADU
[DZC 4.3.4.5.A](#)
- Urban Edge (E)- Tandem House
[DZC 4.3.3.4.D](#)
- Urban (U)- ADU
[DZC 5.3.4.5.A](#)
- Urban (U)- Tandem House
[DZC 5.3.3.4.C](#)
- General Urban (G)- ADU
[DZC 6.3.4.5.A](#)
- Master Planned (M)- ADU
[DZC 9.7.4.5.A](#)

Note: The ADU building form will be listed as *Detached Accessory Dwelling Unit* in the Zoning Code. The *Design Standards* section will contain the building form information, where minimum siting requirements can be determined.

Section **2.B - Understanding Minimum Siting Requirements**, following this section, explains the requirements that govern siting, form, and the design of an detached ADU and will also provide definitions and zoning references for further understanding.

Definitions

Section Code

Components:

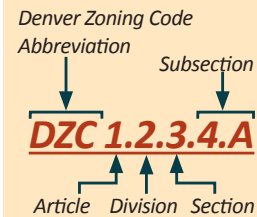
DZC: Denver Zoning Code

1st number: Article

2nd number: Division

3rd number: Section

4th onward: Subsection



PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

2.B - Understanding Minimum Siting Requirements

To be eligible for ADU or tandem house construction, a zone lot must meet the minimum site requirements. Those requirements include:

- 1. Zone lot size (minimum)**- The total square footage of the area defined by the zone lot lines (see Denver Zoning Code section [DZC 13.1.5.1.A](#)).
- 2. Zone lot width (minimum)**- Distance between side zone lot lines measured at the primary street setback line (see [DZC 13.1.5.1.B](#) and [Figure A](#))
- 3. Building Coverage (maximum)**- The maximum allowed percent ratio between a building's footprint and lot area. (see [Figure D](#)) **Note:** The coverage of an existing house may limit or restrict the building of a second unit. Refer to an existing house's zone district and building form for specific building coverage maximums.
- 4. Zone lot depth** (minimum)(S-SU-F1 Only)** - Distance between the front and back zone lot lines (see [DZC 3.3.3.4.C](#) and [3.3.4.5.A](#)). Only *S-SU-F1* zone lots require a minimum lot depth (See [Figure C](#)).

Verification of all dimensions with a professional site survey will be necessary to confirm eligibility.

A DZC *Building Form Standard* subsection will look similar to the sample images below. The standards will be organized by height, siting, design elements, and uses:

Tandem House:

SITING						
ZONE LOT						
Zone Lot Size (min)	3,000 sf	4,500 sf	5,500 sf	4,500 sf	5,500 sf	4,500 sf
Zone Lot Width (min)	25'	35'	50'	35'	50'	35'
Number of Primary Structures per Zone Lot (max)	2	2	2	2	2	2
SETBACKS AND BUILDING COVERAGE BY ZONE LOT WIDTH						
	30' or Less	Greater than 30' and up to 40'	Greater than 40' and less than 75'	75' or Greater		
F Primary Street, block sensitive setback required	yes	yes	yes	yes		
F Primary Street, where block sensitive setback does not apply (min)	20'	20'	20'	20'		
G Side Street (min)	3'	5'	5'	5'		
H Side Interior, for Primary Structure #1 (min one side/min combined)	3'/6'	5'/10'	5'/10'	5'/15'		
I Side Interior, for Primary Structure #2 (min one side/min combined)**	3'/6'	5'/10'	5'/10'	5'/15'		
J Rear, for Primary Structure #1, as a % of lot depth (min)	50%	50%	50%	50%		
K Rear, for Primary Structure #2 (min)	5'	5'	5'	5'		
L Minimum Spacing Between Primary Structures (min)	6'	6'	6'	6'		
Building Coverage per Zone Lot, including all accessory structures (max)	50%	37.5%	37.5%	37.5%		

ADU:

HEIGHT						
A Stories (max)	1.5	1.5	1.5	1.5	1.5	1.5
A Feet (max)	24'	24'	24'	24'	24'	24'
B Bulk Plane Vertical Height at Side Interior and Side Street Zone Lot Line	10'	10'	10'	10'	10'	10'
B Bulk Plane Slope from Side Interior and Side Street Zone Lot Line	45°	45°	45°	45°	45°	45°
SITING						
ZONE LOT						
Zone Lot Size (min)	3,000 sf	4,500 sf	5,500 sf	7,000 sf	10,000 sf	3,000 sf
Exemption from Maximum Building Coverage	50%/	50%/	50%/	50%/	50%/	50%/
(Lesser of)	500 sf	500 sf	500 sf	500 sf	500 sf	500 sf
An exemption from the maximum building coverage shall be given for a portion of the zone lot area occupied by the detached ADU form. The exemption shall be in the amount of 50% of the area of the zone lot occupied by the detached ADU building, up to a maximum credit of 500 sf. To qualify, the ADU form shall comply with minimum 15' building separation, as measured according to Article 13, and at least 80% of the Street Level GFA of the ADU form shall be used for vehicle parking.						
Additional Standards			See Sections 5.3.4.3			

Definitions

Zone Lot is the land designated as the building site for a structure or the land area occupied by a use or a structure. It is a homeowner's residential lot.

Minimum Siting Requirements

The following section explains the concepts found in the building form requirements of the Zoning Code.

1. Zone Lot Width

The zone lot width is the distance between side zone lot lines at the Primary Street Setback line (identified in **Figure A**). Zone Lot Width is a requirement needed for determining tandem house eligibility.

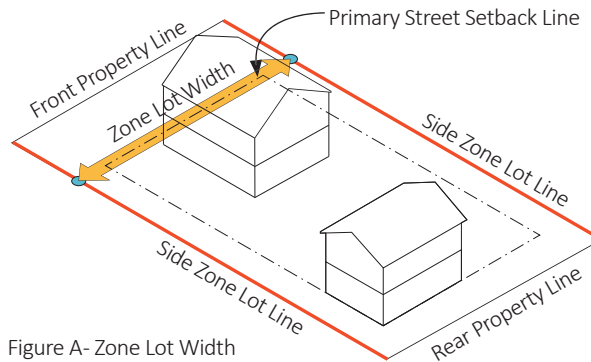


Figure A- Zone Lot Width

2. Minimum Zone Lot Size

All zone districts allowing ADUs or tandem houses have minimum lot size requirements. Reference the lot's minimum zone lot size in the Zoning Code to determine if a lot meets or exceeds the minimum lot size for the zone district. For simple rectangular lots, the lot size is a product of the zone lot width multiplied by the zone lot depth (length).

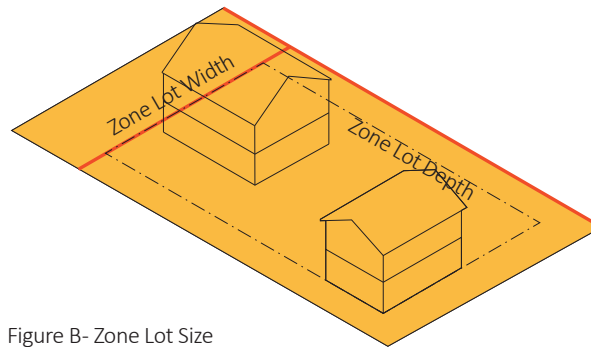


Figure B- Zone Lot Size

3. Minimum Zone Lot Depth (S-SU-F1 Zone District Only)

Lot depth is the distance from the front property line to the rear property line. This requirement is only for the *S-SU-F1* zone district which requires a minimum lot depth.

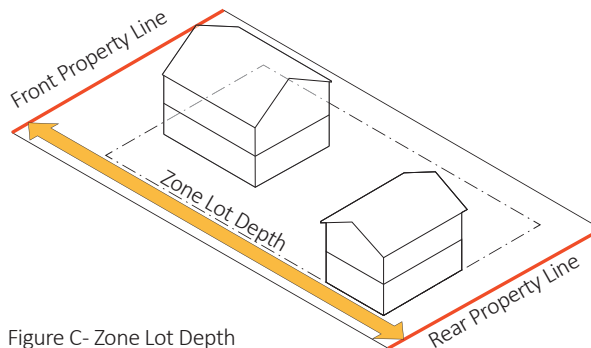


Figure C- Zone Lot Depth

Building Coverage

Building coverage is the ratio of structure footprint area (footprint). All structures include a primary house, garage, or an ADU. The % of building coverage is limited and varies by lot size and zone district. Refer to the zone district and building form of an existing house for specific building coverage maximums and see **DZC 13.1.5.11** for the rules of measuring **Building Coverage**. For example, in many zone districts the footprint area of all structures may not exceed 37.5% of the zone lot area.

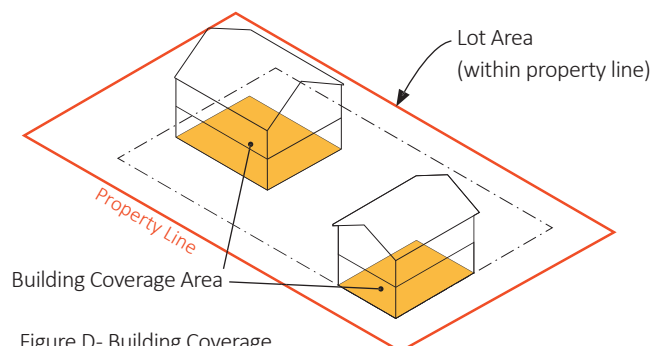


Figure D- Building Coverage

Variance - For Properties Not Meeting Minimum Site Requirements

A **variance** is an authorization to deviate from the Zoning Code when following it would result in an '*unnecessary hardship*' (as defined in **DZC 12.4.7.5**). If a property does not meet the minimum site requirements (lot size, lot width, building coverage and lot depth), a homeowner can apply for a variance *if* they can prove the zoning regulation results in an unnecessary hardship. To be clear, a variance cannot introduce uses not allowed by the zone district, such as an ADU or tandem house in a zone district that does not allow ADUs or Tandem Houses.

To apply for a Variance, homeowners must:

1. Submit a complete application with plans and an application for zoning only review to Denver Development Services
2. Receive an informal denial for non-compliance with site requirements
3. Bring your informal denial from your zoning only review to the Board of Adjustment (BOA) counter to apply for a variance (outlined in **DZC 12.4.7.4**)
4. Demonstrate '*unnecessary hardship*' (explained in **DZC 12.4.7.5** Review Criteria)
5. Pay the fee filing. For fee information, visit the *Forms & Fees* section of the *Board of Adjustment for Zoning* web page at www.denvergov.org. The direct web address can be found in **Appendix A** under **Applying for a Variance > Fees**.

Visit www.denvergov.org/developmentservices and navigate to *Help Me Find... > Zoning for Your Project*. More information on the variance process will be found at the bottom of the web page under *Zoning Adjustments, Variances, & Appeals*. For direct web addresses, see **Appendix A** under **Applying for a Variance > Variance Process** and **Review Criteria - Showing Unnecessary Hardship**.

The next section will provide an overview of Zoning Code design requirements and design considerations to discuss with an architect.

2.C - Design Considerations

With zoning and minimum site requirements confirmed, the next step is to determine how an ADU or tandem house can fit on a property. The zoning code has rules governing building form and placement of second units. These rules determine how big, how tall and where on a property an ADU or tandem house can be located. The following design standards are addressed:

- Zone Lot Depth Percentages
- Second Unit Location
- Building coverage
- Setbacks
- Height
- Stories
- Bulk Plane Height and Calculating Bulk Plane
- Minimum Spacing between Primary House & Second Unit

For each of the following design requirements, reference the *Building Form Standards* section of the applicable neighborhood context for specific requirements. The following images and definitions explain the current Zoning Code design requirements for ADU or Tandem Houses:

Zone Lot Depth Percentages

The Zoning Code uses percentages of lot depth to define the front and rear areas of residential lots. These area definitions regulate height, setbacks, unit location, and bulk plane (explained on the following pages). The regulations for the Rear Lot typically are more limiting regarding height and bulk plane and usually have requirements regarding the use of alleys.

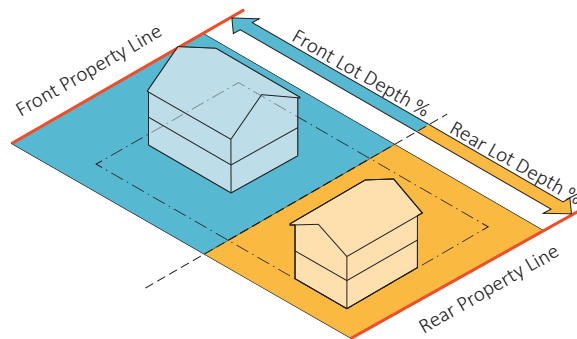


Figure E- Front/Rear Lot Depth Percentages

Second Unit Location

There are requirements specific to ADU and tandem house building forms that determine where to locate a second unit. ADUs typically are located in the rear 35% of a lot and tandem houses usually are sited in the Front 50% and Rear 50% respectively. Also, lot orientation, ADU height, and amount of stories can affect where an ADU can be constructed to maximize sunlight.

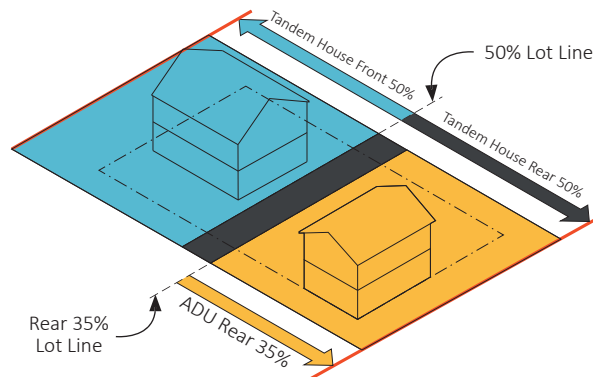


Figure F- Side & Rear Setbacks

Side & Rear Setback

Side and rear setbacks determine the required distance between the side and rear property lines and an allowed building. Generally, no part of a structure can be placed between the setback and property lines (in yellow, **Figure F**), however there are exceptions to setback requirements in the *Design Standards* division of each Zoning Code article (example: chimneys, overhangs, HVAC equipment, etc.)

Height

Height is how tall a second unit can be built. For ADUs and tandem houses, height can vary by zone district and location on a lot. For ADUs in many zone districts, height can affect where the structure is constructed for the purpose of maximizing sunlight for surrounding property owners. If applicable, an ADU exceeding 17' or one story in height must located the southern most setback line. Refer to DZC 13.1.2 for more on the rules of measurement and the zone district's ADU *Building Form* section for specific requirements.

Stories

Generally, ADUs are limited to 1.5 stories and Tandem Houses are limited to 2.5 stories, but story requirements vary by zone district.

A half-story is a story that is limited in size (square footage). ADUs can be a 1-story unit or be built over a garage as a half or full story depending on its zone district. See [DZC 13.1.2.3.B.3.b](#) for instructions on calculating a half story. The number of stories may affect where the structure is constructed for the purpose of maximizing sunlight.

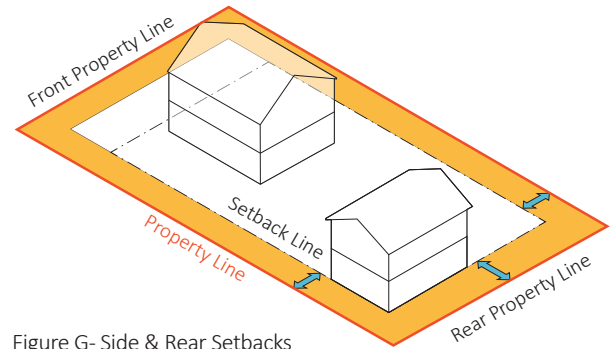


Figure G- Side & Rear Setbacks

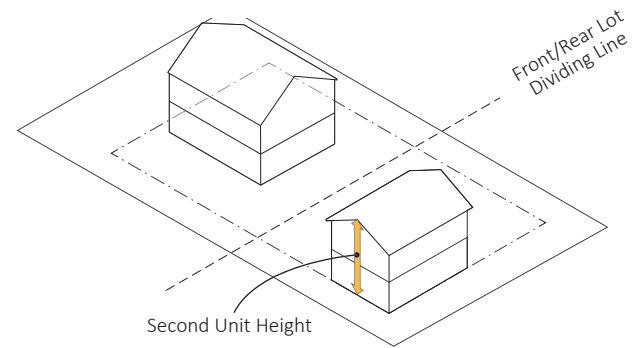


Figure H

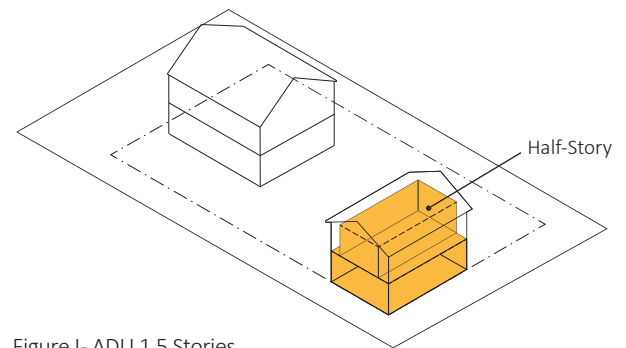


Figure I- ADU 1.5 Stories

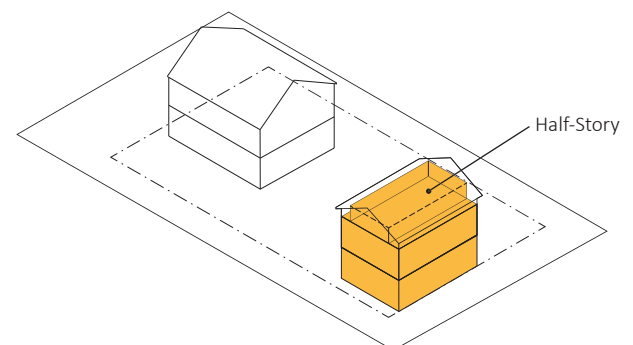


Figure J- Tandem House 2.5 Stories

Bulk Plane

A Bulk Plane is the series of planes that form an invisible three-dimensional building envelope/volume on the property. Any new unit must be built within the bulk plane (see **Figure K**) and may limit a second unit's height near the side setbacks. Bulk plane requirements will likely limit a building more than height requirements.

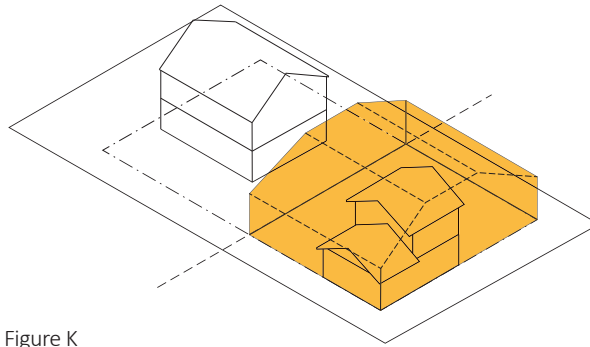


Figure K

Bulk Plane Vertical Height

This dimension defines how tall the side bulk plane can be. Specifically, it is the vertical distance measured from the side lot lines. This dimension influences the height of structures near the side setbacks. Bulk Plane Vertical Height varies based on Lot Depth Percentage. See the DZC for exact numbers.

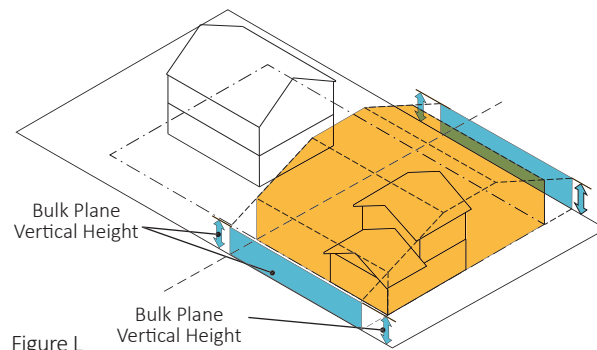


Figure L

Bulk Plane Slope

This measurement is the angle of the slope of the bulk plane. This angle is typically 45° and serves to limit the height of a second unit. It is measured starting from the Bulk Plane Vertical Height limit (see **Figure L**). The specific dimensions above vary by zone district.

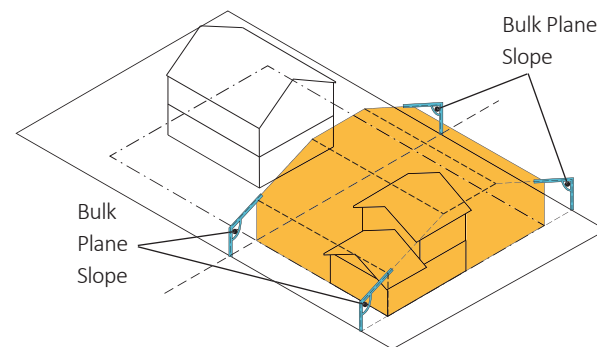


Figure M- Slope of the bulk plane

Minimum Spacing between Units

This is the amount of distance required between a primary house and a second unit. There are spacing requirements for tandem houses and building coverage exemptions for ADUs and primary houses. Building codes may also require specific spacing between units. This dimension is taken from the face of the second unit overhang to the face of primary house overhang.

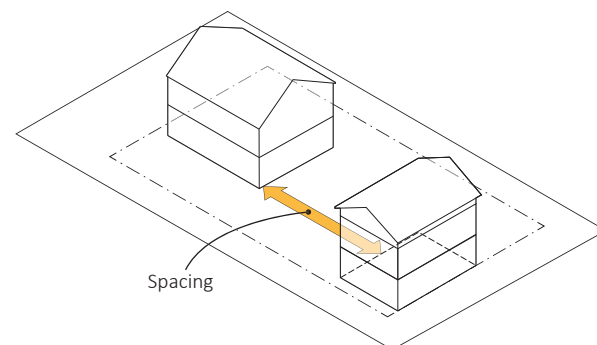


Figure N- Minimum Spacing between houses

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX



Source: L&D Construction

Other Design Considerations

Once all the minimum requirements are met, the unit can be designed, permitted, and built. There are three components to any house: the land beneath the foundation, the structure that creates the physical space, and the essential water and energy utility systems. Architects, engineers, and contractors are experts in these technical areas and should be consulted for assistance. Professionals are central to help verify zoning eligibility, site impacts on a second unit, and help create a vision and permitable plan for building an ADU or tandem house. The design of the second unit will include the site, the structure and foundation, and floor plan and elevations.

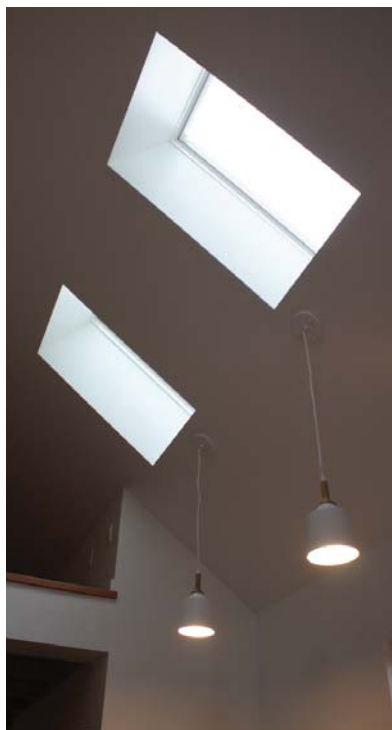
The Land: Engineering the Site

Understanding the site is an important part of building any structure is understanding the site. Clarification on topography, existing trees, the quality of the soil, and locations of utility lines are important before any new structure is designed or built. The following site documentation is required to complete before designing and building a second unit in the

City and County of Denver:

- **Land Survey**- This report graphically displays information such as legal site dimensions, site elevations, and locations of a utility lines such as gas, water, electricity, TV/Internet cable, and sanitary & storm sewers.
- **Soils Report**- This report summarizes soil strength, groundwater level, slope angles, floodplain threats, and the effects of grading for a second unit. Understanding the ground which a structure will be built upon is essential for building a stable foundation and long-lasting structure.

With a survey and soil information a project team will be able to evaluate the site, determine the needs of the foundation, and establish how utilities should to be connected. This process should be closely coordinated with the design of the new unit to ensure the new unit, the foundation, and utility lines fit together seamlessly.



The Structure : Designing the Physical Space

A homeowner's vision and needs for the second unit are important considerations. Will the ADU or Tandem Home be extra space for office work or entertainment? Or will it be a rental unit? Perhaps something else? It is important to consider elements of a home with the intended occupant(s) in mind.

- **Context** can affect every design. Existing site conditions such as trees and vegetation, ground elevation changes, shape of the property, alley & lot access, and influences of immediately adjacent properties and structures should be considered in a project to ensure harmony with a second unit's surroundings. Therefore, building a second unit will first require a homeowner to consider how to work with the current context and condition of their property.
- **Floor plan** layouts can vary greatly, so a few factors can help guide how they are created: the site, safety, noise, sunlight, the age and number of the users, adjacent properties, homeowner preferences, and the architect's advice.

- **Views** are important because they can either enhance or reduce the quality of living for the occupant. Views to and from a neighbor's property can affect privacy; nature views, and visibility to the shared yard and alley can increase real and perceived safety.
- **Natural light**, like views, is also important to the quality of living for the occupant. Location on the site, floor plan layout, and placement of windows affect how natural light influences the occupant's living experience. Sunlight can also play a significant role in energy costs and savings through the four seasons. Southern and Western sunlight are the most intense during the day and generate the most heat energy.

There could be many other design factors that affect a project, but an architect will be able to walk a homeowner through the possibilities.

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX



The Systems: Home Utilities & Energy Efficiency

Utility systems are a significant component of creating a comfortable and habitable living space. During the design phase, utility systems should be discussed, planned, and agreed upon by the design team, contractor, and homeowner to achieve the homeowner's goals and to meet Denver Building Code requirements. A few topics should be addressed in utility system discussions:

Shared Utility Use for ADUs and Primary Houses

The Denver Zoning Code requires a primary house to share utilities with the ADU *"where feasible"* (See **DZC 11.8.2.C.5**), meaning, the DZC prefers that there is a single tap for sewer and water pipes and a single meter for electricity and gas utilities. If utilities are shared between the primary house and ADU, a homeowner will need to establish how to handle utility billing between the two units. If sharing is not feasible, due to a number of existing utility factors, a homeowner should be prepared to handle additional costs related to constructing separate utility lines.

Using & Maintaining Utility Systems

It will be important that new tenants are educated on the unit's energy systems and the resulting annual costs. Energy efficiency can be achieved by curbing wasteful habits and misuse by tenants. Correct use of heating and cooling systems, kitchen and bathroom fixtures, household appliances should be understood and if applicable, communicated to tenants to maintain maximum efficiency.

Also, knowledge of maintenance and repair needs will be important in minimizing the amount of energy used. To be prepared, homeowners should communicate with their contractor early in the design phase to understand how to maintain and repair the materials and systems that will be constructed.

Energy Efficiency

Designing for energy efficiency can save resources and help to minimize monthly utility costs. Common



Source: L&D Construction

ways to achieve energy efficiency involve building small units, using a property's existing infrastructure, using green building materials, and constructing energy efficient systems:

- **Building small** units creates opportunities to save energy since less space will need less heating and cooling and less bathrooms normally means less water use.
- **Using existing infrastructure**, such as existing piping from a primary house, is a more efficient and cheaper way to build in most cases. Using existing infrastructure reduces the distance water and energy need to be transported resulting in reduced expenses and resource consumption.
- **Building materials** vary in ability to conserve energy. Therefore, choosing green building materials that minimize energy and water use is important to achieving energy efficiency.
- **Energy-efficient utility systems** are designed to provide water and energy to a house with minimal water and energy waste. Energy-efficient appliances, electronics, and water fixtures that regulate energy and water use to reduce waste.

After the design process, understanding financing, permitting, and building are critical next steps.

Location of Utilities

Homeowners should be knowledgeable of the approximate locations of their utility lines for the project team to create utility cost projections. See **Appendix B - Locating Utilities** for instructions on identifying the approximate locations of public and private utility lines.

Locating utility lines is an important task in the development process because utility location can directly affect costs, construction logistics, and excavation safety. Public and private utility locate companies should be consulted during the pre-design phase to ensure the exact locations of public and private utilities are known by the project team. Private utilities are utility lines located within the private property boundaries, such as a residential lot, and public utilities are utility lines located within public property boundaries, such as a street, sidewalk, and alley.

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

Page Left Blank Intentionally

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

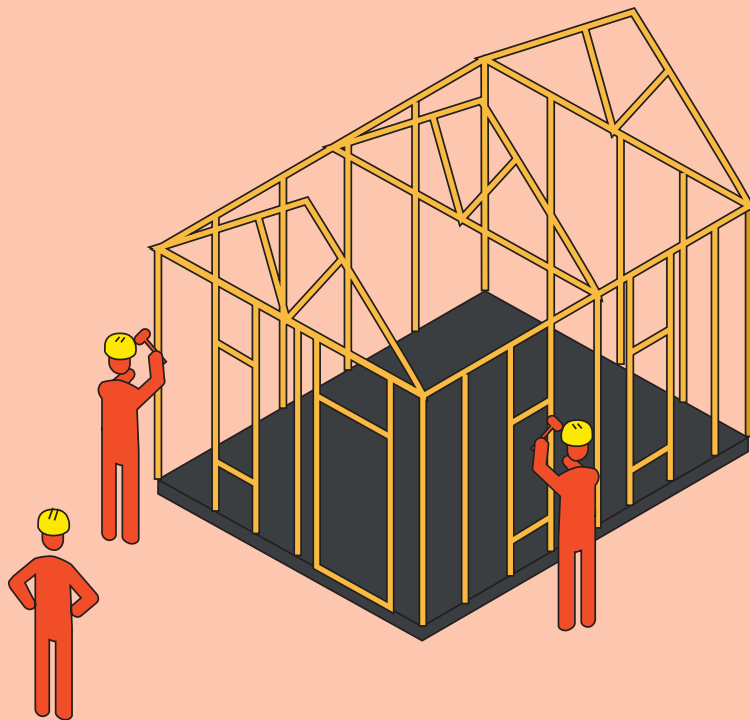
3. CONSTRUCT

3.A - Financing Overview

3.B - Hiring a Project Team

3.C - Permitting a Second Unit

3.D - Building a Second Unit





WDRC Assistance: Financing

The WDSF+ may be able to help homeowners with financing . See **Part Two** of the handbook for details.

3.A - Financing Overview

Risks & Requirements

There is no standard cost for second units because expenses vary greatly based on the size, materials, site, and utilities. Cost increases often happen in three main phases outlined below:

- **Design & Permitting**- Changes in the design of the project can extend the design and permitting process which could result in more design and engineering costs. Following the project goals and understanding the permitting process are crucial to avoid adding time and expenses during the design and permitting phase.
- **Construction** - Changes in weather, delivery delays, and lack of coordination with a builder can extend construction time-frame. Similar to Design and Permitting, unexpected extensions of this phase can add additional costs. A contingency line item in the budget can help account for setbacks.
- **After Project Completion**- Increases in monthly utility expenses, property taxes, and homeowner insurance are typical with the addition of a second unit. A plan for mitigating these increased costs is necessary. Up to 25% of rental income should be set aside for ADU expenses or gaps between renters.

There are not many funding entities that currently offer financing for ADU development. Therefore, homeowners commonly need to assemble funding from many different sources building in flexibility for cost overruns. Sources of funding might be:

- Cash
- Equity in a primary home that can be converted to a home equity line or credit or loan
- Construction loan- Construction loans are structured differently than mortgages because they often have higher interest rates and shorter terms. Once an ADU is constructed, construction loan monthly payments begin immediately or must be paid off and combined into a mortgage that includes both primary home and ADU.

Financial analysis of potential rents in the immediate vicinity should be conducted to ensure that maintenance and repair expenses are factored into a monthly cost evaluation. Finding the right financing and getting approvals could require significant time and effort, so it is important to partner early with a bank to navigate financial risks and understand the basic funding requirements.

Basic Construction Cost Breakdown

The basic cost of constructing an ADU or tandem house can be broken down into two subcategories:

- **Soft Costs** - design & engineering services, loan fees, permitting fees, contingency budget and any other non-physical services
- **Hard Costs**- site clearance, grading, construction, and landscaping and any other physical construction services

The following is an estimation of costs broken down by line items to demonstrate the typical components of an ADU development budget. This estimation should not be used as an official cost estimate, as the cost of materials and services may vary significantly. A contractor and design team can help to determine actual costs for an ADU or tandem house. Cost will vary based on the project location, site, specific design, inclusion of a garage or not, and the current cost of materials.

Sample Budget Denver Metro Market as of January 2018 (excludes service markups)

Direct Hard Costs	Amount
Site Clearance & Grading	\$ 9,300
Utility Connects, Footings, & Foundations	\$ 31,000
Mechanical, Electrical, Plumbing	\$ 32,200
Framing & Exterior Finishes	\$ 55,000
Interior Finishes	\$ 39,200
Construction Site Miscellaneous	\$ 10,000

Total Hard Costs **\$ 176,700**
(Price per SF - \$272)

Direct Soft Costs	
Closing Costs & Loan Origination Fee	\$ 1,600
Building Permit	\$ 2,300
Sewer Use & Drainage Permit	\$ 4,850
Denver Water Fee	\$ 2,000
<i>Potential Sewer or Water Line Replacement</i>	\$ 3,000 - 25,000
Site Costs	\$ 2,500
Architecture	\$ 10,000
Structural Engineering	\$ 2,000
Blueprints	\$ 75
Appraisal	\$ 475
Soft Cost Contingency	\$ 5,000

Total Soft Costs **\$ 30,800**

Total Development Costs *(does not include potential replacement water or sewer line cost)* **\$ 207,500**

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

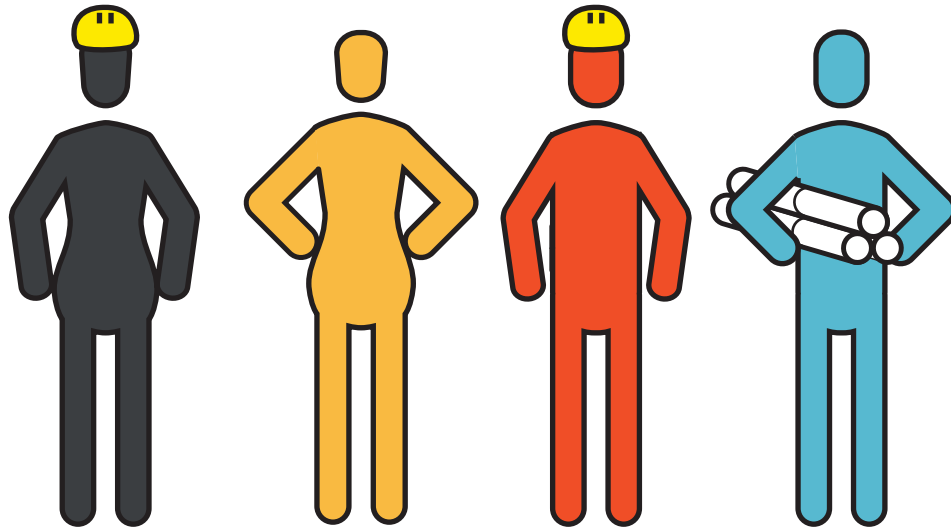
ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX



3.B - Hiring a Project Team

Once a project budget is established, hiring the project team to design and build the project is the next step.

An architect will help with the design of the ADU or tandem house and a civil/structural engineer will provide the engineering expertise to create a constructible project that accommodates the site specific features and soil types. A contractor will bid on the project which means they provide price quotes detailing how much they, and a subset of sub-contractors will charge for construction including materials.

Incorporate the project team early to ensure all members of the team understand the homeowner's goals and the project needs. A schedule with key dates for coordination and communication should be created for completing the project on time and on budget.

Visit www.buildingadvisor.com for hiring information that can help a homeowner ask the right questions as a project team is considered. In **Appendix A**, there are also direct web addresses to local Denver professional organizations useful for finding architects, engineers, and contractors.

WDRC Assistance: Design

The WDSF+ may be able to help homeowners with a pre-designed unit concepts. See **Part Two** of the handbook for details.

The Design Team

An Architect handles translating the homeowner's goals and vision into a feasible design for construction that is aligned with Denver zoning and building code requirements. Trust and open communication with an architect is important, therefore asking trusted sources for architectural referrals is critical. Another resource for finding local architects can be found at www.aiacolorado.org under the **Resources** tab and **Find a Architect**.

Civil & Structural Engineers will handle engineering for the ADU structure, foundations, and utility systems. They should be experienced in grading, drainage, sewer/water, gas, electrical systems, permitting, site engineering reviews, and structural inspections. Similar to hiring an architect, asking a trusted source for a referral is a good first step.

An architect and civil engineer should be knowledgeable of the permitting process and can be contracted to handle each step. More information on permitting is in the next section.

The Contractor

A licensed contractor can be a company or an individual competent and capable of completing a project with knowledge of safety and technical standards. In order for a contractor to earn a Denver license, they must meet a competence criteria defined by the City & County of Denver, must be experienced in the work they are hired for, and be knowledgeable of Denver building codes. Contractors will almost always have existing relationships with subcontractors needed for plumbing, mechanical, and electrical systems.

Ensure the contractor is licensed, insured, and has experience completing similar construction projects on time and on budget. Ask for proof of contractor insurance, verify the authenticity of the insurance, and understand what it covers. It is typical for contractors to provide a list of recent projects and homeowner contact information for referrals. Contractors should provide homeowners with their insurance and warranty information. A one-year warranty on materials and labor is typical, but a homeowner should check with their contractor about the policy.

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX



3.C - Permitting a Second Unit

Once a second unit is designed, the next step is permitting through the City & County of Denver. The architect, homeowner, or contractor will need to manage the process which will require maintaining efficient coordination. A homeowner not familiar with the process can add 'permitting' to the architect's contract to ensure the process is smooth. When the architect handles permitting, they will coordinate with the project team and City staff to complete required reviews, align design with regulations, and handle any technical inquiries about the project.

Any second unit in the City & County of Denver must be permitted to ensure the building is safe, fits its context, and built for the right use and purpose. The Denver Development Services staff work to ensure a project meets requirements for zoning, site, and building design. The final approval is called a permit.

To obtain a permit for an ADU or tandem house, guidelines must be followed for the residential permitting process, which, depending on required reviews, could take from 3 to 8 months to complete. The basic process and timeline are listed here:

ADU & Tandem House Permitting Steps

1. Verify the zone district and historic landmark status
2. Pre-application meeting with the Denver Development Services staff at the City & County of Denver for any regulatory clarifications and to learn if any department reviews are needed
3. Reviews by various departments, (if required).
4. Prepare application package and submission.
Note: New construction requires *Log-in Review*
5. Staff review and customer re-submittal, as required, city approval, and next steps

View the [Residential Permitting Guides](http://www.denvergov.org) at www.denvergov.org for more information on the permitting process (see **Appendix A** for direct web addresses). The following permitting guides will be available:

1. Residential Permitting Guide
2. Navigating Denver's Residential Permitting Process

These guides provide the directions for completing the permitting process as well as resources to help homeowners along the way.

Timeline

Steps	Estimated Duration
1. Verify your ADU/Tandem house zoning	1. At Homeowner's pace
2. Reviews by various departments (if required)	2. 1-4 months (depending on review)
3. Prepare application package, schedule an appointment, login in the application package	3. 1-2 weeks
4. Staff review & customer re-submittal, as required, city approval, and next steps	4. 3 months

WDRC Assistance: Permitting Process

The WDSF+ may be able to help homeowners navigate the permitting process. See **Part Two** of the handbook for details.

To be prepared during the permitting process, homeowners should understand that building an ADU or tandem house will likely include the expense of fees and reviews shown below. Many of these expenses will be based upon the valuation of the ADU or tandem house meaning these expenses will vary project-to-project. Refer to denvergov.org/dsfees for the most up-to-date information:

Sample Fee Schedule (2018)

\$1,500	Building Permit Fee (final number based on market value)
\$400	Plan Review Fee (final number based on market value)
\$475	Professional Appraisal
\$500	Asbestos Inspection (If Applicable)
\$1,200	Soils Report
\$1,300	Site Survey
\$50	Address Application
\$500	Demo Permit (If Applicable)
\$4,850	SUDP Fee
\$2,000	Denver Water Use Fee
\$12,775	Total

Since each project is different, there is potential that other fees, reviews, and services will be necessary. Speak with your project architect and a staff member at Denver Development Services during the preliminary phase of the project. They can be reached at (720) 865-2710 and ResidentialPermits@denvergov.org.

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

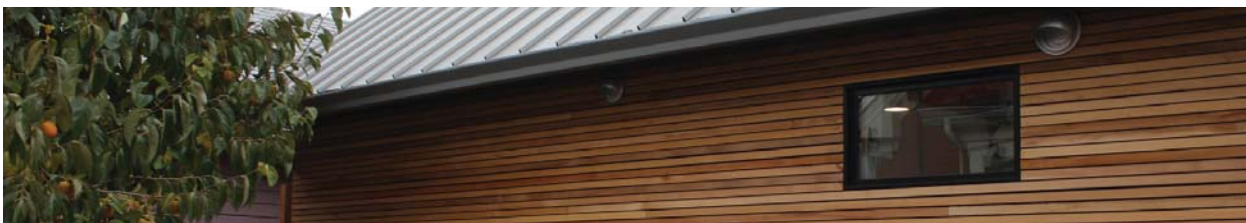
HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

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3.D - Building a Second Unit

Homeowner Involvement During Construction

During construction, a homeowner should be very familiar and involved in the construction process since they own the unit and are responsible for costs resulting from changes, delays, miscommunication, or unforeseen circumstances.

Before construction, a written schedule of the construction process should be created to help keep track of the work, timeline, and site personnel. A schedule will help the homeowner monitor and document a project's site preparation, utility system installation, and construction.

During construction, multiple inspections will be conducted by the City & County of Denver to help ensure code compliant construction. A homeowner should be present and ready to ask the inspectors any questions regarding the work to ensure it was completed up to current City standards. Quality contractors encourage this level of involvement from a homeowner.

A homeowner will improve their effectiveness as a landlord by understanding the utility systems, structure, and materials for the times when maintenance and repairs are needed. This landlord responsibility, along with others, is covered in more detail in the next section on managing a second unit.

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

Page Left Blank Intentionally

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

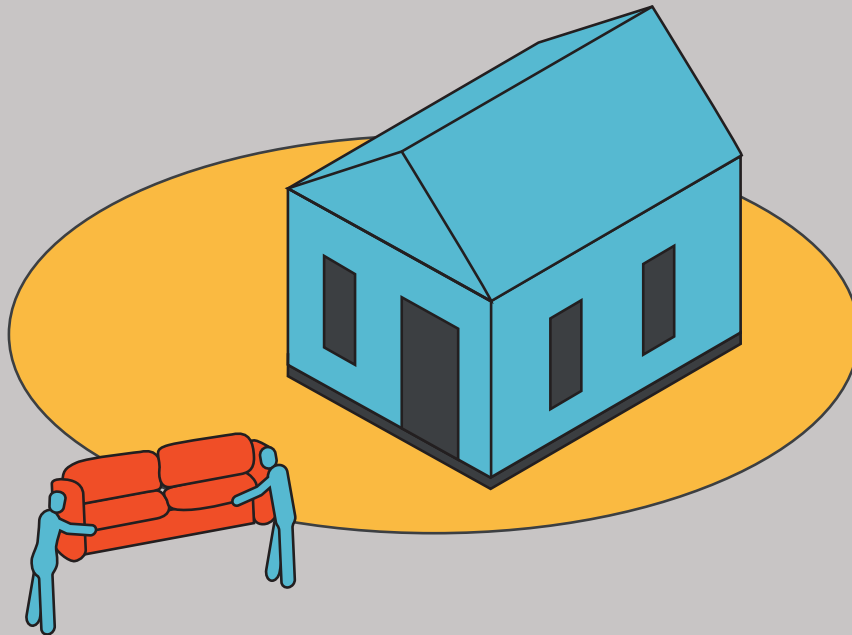
APPENDIX

4. MANAGE

4.A - Legal Liabilities

4.B - Operations

4.C - Managing Finances



PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX



Source: L&D Construction

When construction and inspections are complete and a certificate of occupancy is issued, the unit will be ready for use. If a homeowner chooses to rent their unit, they will need to know their legal liabilities, finances, and administrative duties to effectively manage ADU maintenance and operation. Effective management is beneficial to both the homeowner and the tenant.

New landlords should be knowledgeable of:

- Landlord-tenant law
- Financial costs and benefits
- Landlord obligations and responsibilities
- Fair housing policy that may apply

They should also know how to:

- Find tenants
- Operate as a landlord within legal rights
- Maintain a good landlord-tenant relationship
- Hire a property manager, if needed
- Create a budget that accounts for existing and typical costs anticipated with a second unit

The basics of being a landlord follow. In **Appendix A**, more web addresses to information on these subjects are listed.

4.A - Legal Liabilities

A landlord is responsible for knowing the legal bounds and obligations to their tenants. Some legal requirements and expectations that a homeowner should be aware of include:

- Collecting & Returning Security Deposits
- Pet Policy
- Eviction or Lease Termination
- Landlord Liabilities
- Landlord's Right to Enter
- Rental Applications and Tenant Screening
- Repairs and Maintenance
- Lease or Rental Agreements
- State & Federal Discrimination Laws

This is not an exhaustive list of legal responsibilities, but it outlines some of the basic legal duties and powers for a homeowner to understand. To learn more about the landlord topics above, visit www.nolo.com. The direct web address is available in **Appendix A** under **A Landlord's Liability**.



4.B - Operations

Important to a landlord's responsibilities are the operational or administrative tasks that maintain a habitable unit for a tenant. These responsibilities may include:

- Recording and accounting for monthly expenses and income
- Managing city, state, and federal taxes on rental income
- Maintaining property insurance
- Legal compliance with local, state, and federal landlord-tenant law

Maintain an organized system for finances and legal requirements to prevent difficulties and conflict in the future. For more information on the details of operation, visit **Appendix A** for direct web addresses to resources.

Finding tenants

Below are tips for finding potential tenants:

- Do not discriminate against any potential tenant based on Fair Housing Laws
- Advertising must be factual, explain details, and not discriminate against any group
- Rent prices should cover operating expenses and be competitive with the local market
- Landlords should establish clear selection criteria
- Verify a tenant's income and credit history
- Require rental references and follow up to get a clearer sense of the applicant as a renter

Safety & Landlord Availability

At all times the ADU or tandem house unit needs to remain safe and habitable. Any injuries sustained as a result of the poor conditions of a unit will be the responsibility of the homeowner. If there is an emergency with the unit during the night, the homeowner or someone designated by the homeowner will need to be available to mitigate the situation.

Hiring a property manager

If a homeowner is not interested in managing the daily tasks of being a landlord, they can hire a property manager. A property manager can market the unit, select tenants, perform maintenance and repairs, collect rents, and create budgeting plans.

A homeowner can decide the role of the property manager as well. For instance, if the homeowner wants to manage the budget, but not the maintenance and repairs, they can specify that agreement in a property manager contract. In this instance, the homeowner will need to manage the property manager and pay for services per the agreed contract. The homeowner can still be held liable for issues arising with the tenant and property manager, therefore it is essential that a contract explicitly identify the responsibilities of the homeowner and property manager, procedures, and any consequences of breaches of the agreement.

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX



Source: L&D Construction

4.C - Managing Finances

Financial Liability

Homeowners should be aware of liabilities that may arise from vacancy and unexpected ADU expenses. They should be prepared to:

- **Pay mortgage payments during vacancy**- Mortgage payments will be due whether the unit is being rented (generating income) or not. Homeowners need to reasonably budget for extended periods of vacancy. See *Budgeting Vacancy Expenses* in the follow pages.
- **Handle unexpected expenses** - If there is a problem with a tenant requiring legal action by the homeowner, higher than average maintenance & repair costs, or late monthly rent payments, a homeowner needs to be able to endure the financial setbacks.

Make sure to understand the full financial picture of a rental property and budget to mitigate financial liabilities. In the following sections, homeowners will find a sample expense budget and information on how to budget for various expenses.

Management Cost Breakdown

A homeowner should identify their fixed and variable costs. To estimate fixed costs for a second unit, a homeowner can use the existing utility's service charges to the primary house as a starting point.

Below is a sample budget of yearly ADU management expenses. The budget includes **Fixed Expenses**- regularly occurring expenses, usually monthly, such as utilities, insurance, and mortgage payments; and **Variable Expenses**- irregularly occurring expenses such as repairs, upgrades, and vacancies. Variable expense reserves should be maintained in case there are major repairs, improvements needed, or the unit is vacant. **Note:** This budget may not include fees or expenses specific to your neighborhood. For more insight, check with neighboring homeowners for any neighborhood- specific fees and expenses such as a homeowner's association fee or special district assessment.

The following budget was created based on a \$950 monthly rent, 650 square feet unit, and \$200,000 market value:

Sample Monthly Expense Budget

<u>Fixed Expenses</u>	Amount
Utilities	\$ 50
Property Taxes	\$ 30
Property Insurance	\$ 30
Property Management	\$ 100
Mortgage Payments	\$ 470
Monthly Fixed Expense Total	\$ 740
<u>Variable Expense Reserves (Saved monthly; Used as needed)</u>	
Vacancy (8.33%- 1 month)	\$ 80
Maintenance & Repairs	\$ 60
Capital Expenses or Major Improvements	\$ 48
Variable Expense Monthly Savings Total	\$ 191
Total Monthly Budget	\$ 929

For help with calculating ADU or tandem house expenses, see the next section that explains methods for estimating maintenance, capital, and vacancy expenses.

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX



Budgeting ADU Maintenance Costs

There is no sure method of predicting specific maintenance costs since there are many variables that factor into yearly expenses. But there are two general rules that a homeowner considering building an ADU or tandem house can use:

The 1% Rule

The 1% Rule says that a homeowner's *yearly* maintenance budget should equal 1% of a unit's market value. For example, if a homeowner's new unit is appraised at \$200,000, then they should budget \$2,000 yearly for maintenance.

The Square Foot Rule

The Square Foot Rule suggests that a homeowner budget \$1 for every square foot of their unit. So if their unit is 650 SF, then the budget is \$650. This approach results in a smaller budget for smaller units and may be more applicable after the first few years.

The Combined Rule

Since the Square Foot Rule would not account for local market prices for materials and labor, like the 1% Rule does, the Combined Rule takes the average of the results from both rules to determine a budget. Therefore, a homeowner's \$200,000, 650 SF second unit would have a yearly maintenance budget of \$1,325:

$$\$2,000 + \$650 = \$2,650$$

$$\$2,650 / 2 = \$1,325$$

A homeowner should keep in mind that there are more factors such as age, weather, condition, location, and whether it is an attached or detached structure that will influence their budget.



Source: L&D Construction

Budgeting Major Improvements

Major improvements such as a new roof, new utility systems, or new landscaping occur on an occasional basis and are not regular expenses in a typical budget. Major improvements also vary based on the age of the house; a new unit should not need major improvements, but as the years pass the need will increase. There is no standard number for budgeting for these expenses, but saving 5-7% of monthly gross rent is a good rough estimate for paying for these types of expenses, but may not cover unexpected or tenant damage expenses.

Budgeting Vacancy Expenses

Vacancy expenses are simply the income a homeowner will not receive when the unit is vacant and the unit is not generating income. The missing income should be counted as an expense. Using months to calculate, a homeowner should:

- Calculate Yearly Rental Income by multiplying the monthly rent by 12 months
- Estimate how many months the unit will remain vacant throughout the year
- Divide that number by 12 to get a Vacancy Rate (%)
- Vacancy Rate multiplied by Yearly Rental Income = Yearly Vacancy Expense
- Yearly Vacancy Expense divided by 12 months = Monthly Vacancy Expense Savings

For example,

- \$950 monthly rent multiplied by 12 months = **\$11,400.**
- The unit is estimated to be vacant 1.5 months, yearly
- Vacancy rate is $1.5/12 = 0.125$ or **12.5%.**
- \$11,400 multiplied by 12.5% = **\$1,425 - Yearly Vacancy Expense**
- \$1,425 divided by 12 = **\$118.80 - Monthly Vacancy Expense Savings**

In this scenario, a homeowner charging \$950 a month and anticipating a unit being vacant 1.5 months a year, would need to budget **\$1,425** yearly or save **\$118.80** monthly to account for lost income during the vacancy period.

Short-Term Rentals

Renting a unit as a short-term rental can offer extra income as well as an introduction to being a landlord without committing to a long-term contract with a tenant. For more information about Denver's requirements for Short-term rentals, visit www.denvergov.org/shorttermrentals.

Note: Short term rentals will be restricted for WDSF+ ADU program participants receiving financial assistance from the program; See Part Two of the handbook for details.

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

Page Left Blank Intentionally

Part Two: West Denver Single Family Plus (WDSF+)



REHAB



REFINANCE



ADU PROGRAM

1.A What is the WDSF+?

The West Denver Single Family Plus (WDSF+) initiative is a housing strategy that supports low-income homeowners in nine west Denver neighborhoods. WDSF+ provides homeowner education, connections to trusted homeowner services, and a new accessory dwelling unit (ADU) development pilot program.

- *Homeowner Forums* will be conducted throughout west Denver and will connect west Denver homeowners to organizations and providers specializing in home finance, home repair, and energy efficient home improvements.
- The *ADU development pilot program* provides qualified homeowners design-finance-build services to construct an ADU or Tandem House on their residential property to grow equity, reduce monthly expenses with ADU rent, and to help minimize displacement.

The WDSF+ team is a collaboration of multiple organizations including the West Denver Renaissance Collaborative (WDRC), the Denver Housing Authority (DHA), Habitat for Humanity Metro Denver (HFHMD), and a range of existing homeowner service providers. WDSF+ outreach and neighborhood homeowner forums will be facilitated by local west Denver leaders and service providers.

Part Two of this handbook describes WDSF+ in further detail.

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

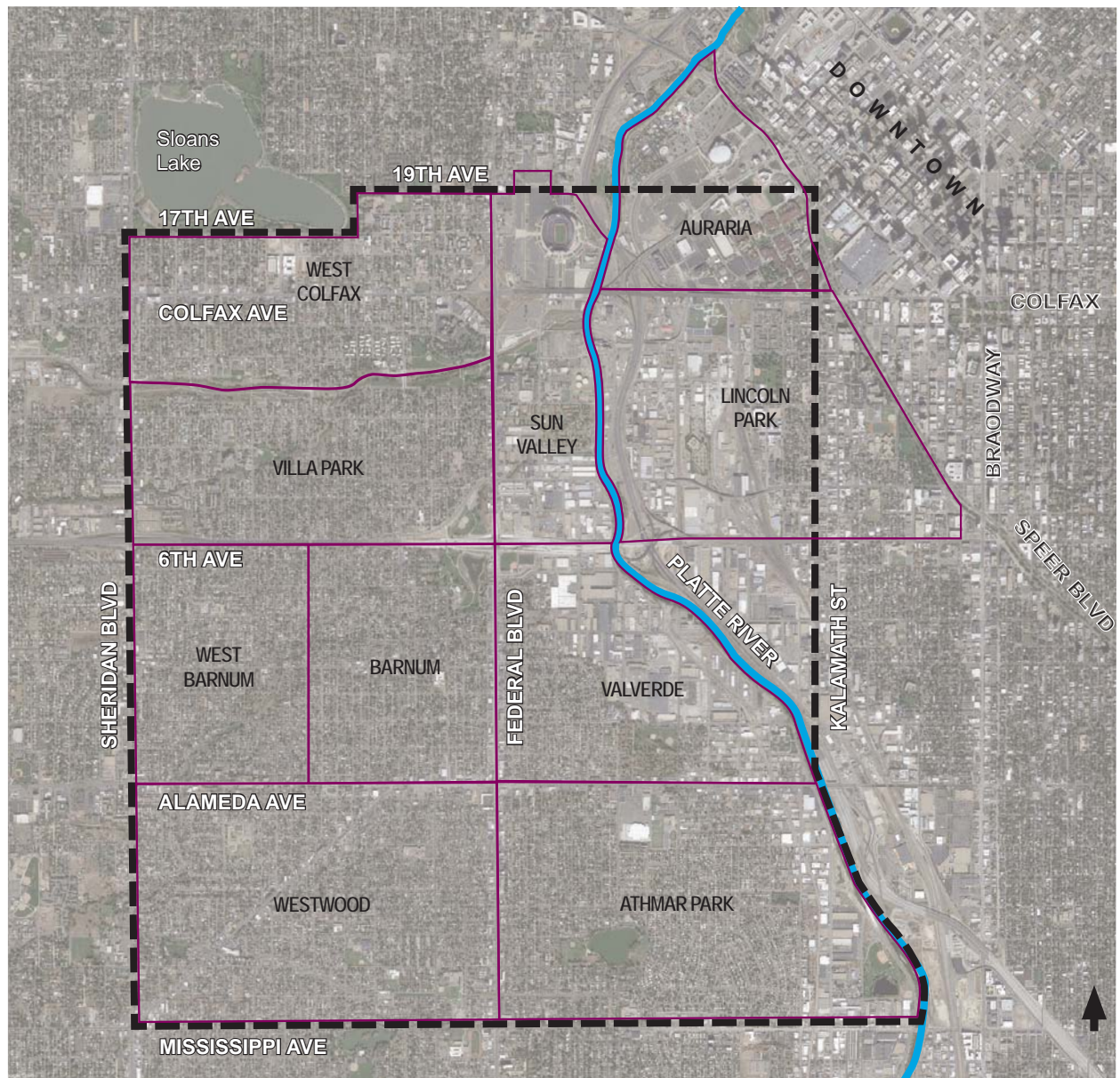
ADU PROGRAM

GLOSSARY

APPENDIX

1.B Which neighborhoods are eligible for the WDSF+?

The WDSF+ Initiative will focus on the following nine eligible west Denver neighborhoods: *West Colfax, Villa Park, Sun Valley, Lincoln Park, Barnum, West Barnum, Valverde, Westwood, and Athmar Park*. It is bordered by Mississippi Ave, Sheridan Blvd, 17th Ave, 19th Ave, Kalamath Ave, and the Platte River.



Map of west Denver Single Family Plus Neighborhoods

West Denver Service Providers



1.C WDSF+ Homeowner Forums

Housing values in WDRC neighborhoods have increased 49% over the last two years. The number of cost-burdened households are increasing and since 2009 the number of Latino residents has been on the decline. As the Denver area economy grows, property taxes increase and wages fail to keep pace, mid and low-income families in west Denver are at risk of involuntary displacement.

The WDSF+ Homeowner forums are neighborhood meetings that will connect west Denver homeowners to important housing information and service providers. Each forum will consist of a presentation and breakout sessions organized by neighborhood leaders. The presentations will cover a range of topics such as:

- Current housing market trends
- High risk mortgages
- Refinancing options
- Zoning
- Basics of Accessory Dwelling Unit (ADU) Development

Breakout sessions will provide an opportunity for homeowners to talk with local service providers or collect materials on a range of housing services:

- Home Refinancing, Loans, and Financial Counseling
- Down Payment Assistance
- Home Repair & Rehabilitation
- Weatherization & Energy Efficiency Repairs
- Homeownership Counseling

Homeowners will also gain understanding of their financial and physical housing needs and will be available to learn more about current housing topics such as:

Homeowners will also have the opportunity to learn more about ADUs, benefits, the development process, and to evaluate the financial and physical feasibility of a detached ADU. Fact sheets and an ADU Handbook will be available to describe how the WDSF+ ADU Pilot Program can help a homeowner develop an ADU or tandem house.

Interested homeowners should contact their local registered neighborhood organization to determine when and where homeowner forums are scheduled.

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

Service providers offerings and information:

Organization	Services Provided	Contact Information
Colorado Housing Assistance Corporation	<ul style="list-style-type: none"> Homebuyer Education Pre- and Post-Purchase Counseling Mortgage Delinquency Lender and Realtor Training Down Payment Assistance Foreclosure Prevention 	(303) 572-9445 www.chaconline.org
Del Norte Neighborhood Development Corporation	<ul style="list-style-type: none"> Homeownership Counseling Down Payment / Closing Costs Assistance Post-Purchase Counseling Early Delinquency Counseling 	(303) 477-4774 www.delnortendc.org <i>Spanish speakers available</i>
Denver Housing Authority (DHA)	<ul style="list-style-type: none"> Housing Counseling Homeownership Education Financial Coaching 	(720) 956-3801 www.denverhousing.org/residents/Homeownership
Energy Resource Center	<ul style="list-style-type: none"> Free to low-income families Energy saving insulation Furnace & Water Repairs/ Replacements LEDs light bulb replacements Home Weatherization 	For English: (720) 236-1321 For Spanish: (720) 236-1339 www.erc-co.org
Extreme Community Makeover	<ul style="list-style-type: none"> Exterior Home Repairs or Neighborhood Improvements Clean-up projects, yard work, landscaping, painting, alley clean-ups, graffiti removal, etc. 	(720) 235-8847 www.extremecommunitymakeover.org
Habitat for Humanity Metro Denver	<ul style="list-style-type: none"> Home Ownership Program Home Repairs 	(303) 534-2929 www.habitatmetrodenver.org <i>Spanish speakers available</i>
Home Builders Foundation Metro Denver	<ul style="list-style-type: none"> Home Modifications for Accessibility for Income-Qualified Homeowners 	(303) 551-6721 www.hbfsdenver.org
mpowered	<ul style="list-style-type: none"> Financial Coaching Financial Education Debt Management Advocacy Training 	(303) 233-2773 www.mpoweredcolorado.org
NEWSED CDC	<ul style="list-style-type: none"> First-time Home Buyer Education Lending Circles (social loans) Pre-Purchase, Foreclosure, Credit/ Budget Counseling Down payment Assistance 	(303) 534-8342 www.newsed.org
Rebuilding Together	<ul style="list-style-type: none"> Free critical home repairs for eligible homeowners 	(720) 524-0840 www.rebuildingdenver.org
Southwest Improvement Council	<ul style="list-style-type: none"> Home Buyer Education Housing Counseling Senior Services 	(303) 934-0923 www.swic-denver.org



Source: L&D Construction

1.D WDSF+ ADU Program

The WDSF+ ADU Development Program can help qualified homeowners build an ADU or tandem house on their ADU zoned property. Homeowners must first meet program pre-qualifications, understand what the development process entails, agree to the enrollment criteria, and be financially prepared for a development project.

Pre-Qualifications

A homeowner must meet the following pre-qualifications to be eligible for WDSF+ ADU program enrollment. Worksheets and an ADU handbook are available to explain pre-qualifications and requirements of the WDSF+ ADU Program at www.mywdrc.org.

The WDSF+ ADU pre-qualification criteria include:

1. Being a homeowner in a West Denver Renaissance Collaborative (WDRC) neighborhood and a homeowner on property that is currently zoned for ADU or Tandem House
2. A household income of 120% of Area Median Income (AMI) or lower
For more on calculating AMI, visit www.chfainfo.com/arh/asset/rent-income-limits and search for the current year's Income and Rent Limits
3. Available funds or home equity to provide a down payment or equity share of ADU development costs
4. Financially qualified to receive a new mortgage that covers both the primary house and ADU development costs
5. A lot that meets minimum siting requirements: Size, Width, Depth, & Building Coverage

Use this handbook to fill out the General Financial Pre-Qualifications worksheet:

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

Zoning Pre-Qualifications:**ADU/Tandem House Zoning and Minimum Siting Requirements**

To identify the zone district and siting requirements for a residential lot, refer to **Part 1 section 2.A** and **2.B** of this handbook for instructions. Use sections 2.A and 2.B to fill out the Zoning Pre-Qualifications Worksheet, available at mywdrc.org.

General Financial Pre-Qualifications:**Area Median Income (AMI) Percentage**

Percentage of Area Median Income (AMI) is a method of determining eligibility for affordable housing based on level of income. The WDSF+ ADU Program provides varying benefits to qualifying homeowners with 120% or lower AMI. A homeowner will need to state their annual income on the Financial Pre-Qualifications worksheet for the program counselor to determine their AMI and their eligibility for the ADU program.

For more information on an Area Median Income, visit www.chfainfo.com/arh/asset/rent-income-limits and search for the current year's Income and Rent Limits.

Equity (Cash)

Homeowners are required to contribute equity, or cash, to the development of the ADU or Tandem House. Depending on the project, a homeowner should be prepared to apply from \$10,000 to \$25,000 in equity to the cost of the ADU. After submitting a program application, equity requirements will be discussed between the program counselor and homeowner once the homeowner has met all other pre-qualifications.

Feasibility Calculation

A homeowner will need to know if they are likely to meet general financial qualifications to apply to the WDSF+ ADU Development Pilot Program. The Financial Pre-Qualifications Worksheet provides step-by-step instructions to determine the current value of their home and the Loan-to-Value ratio needed to qualify for a new mortgage. Reference the Financial Pre-Qualifications worksheet, available at mywdrc.org, for further details.

Existing Home Repair Pre-Qualifications:**Critical Home Repair Requirement**

Before a homeowner can enroll into the ADU program, a homeowner will need to verify that their existing primary home is in good physical condition. A homeowner's house is their primary asset and should be in good condition before adding any new housing investment to their property. View the **list of service providers** that specialize in home repair in the **Homeowner Forums section** of Part 2. Financial approval of ADU financing will include a property appraisal that verifies the primary home condition and value.

When financial and zoning pre-qualifications are met, a homeowner can apply to the WDSF+ ADU program.

ADU PROGRAM

Pre-Qualifications Forms (shown below) are available at mywdrc.org:

Zoning & Site Pre-Qualifications Form:

General Financial Pre-Qualifications Form:

Home Repair Form:



Source: L&D Construction

WDSF+ ADU Program Application

Homeowners meeting all pre-qualifications may complete a WDSF+ ADU Program application. Pre-qualification forms will be reviewed with the full application.

All sections of the WDSF+ ADU Program application must be submitted with a completed WDSF+ ADU Program Pre-Qualification form and should include supporting documentation. Applications deemed complete will be date stamped and reviewed. Applicants with incomplete applications will be notified via email. The WDSF+ Pilot Program will enroll up to 40 homeowners in two separate application rounds in the first two years. Homeowners will be selected in a range of income levels below 120% AMI (area median income).

2018 UPDATE: 2018 applications have not been issued. In July/August, following the first west Denver Homeowner Forum, the 2018 application and deadline for the first round of applications will be announced.

Please continue to check the WDRC website (the WDSF+ tab) for upcoming Homeowner Forum dates and the issuance of the ADU application.

Enrollment Criteria

Before homeowners apply, they must meet and agree to the following draft enrollment criteria, in which they will be evaluated for the WDSF+ ADU Program. These criteria are subject to change as the

ADU pilot program is launched and refined and they are listed in the WDSF+ ADU Program application.

- Meet loan qualifying criteria for construction and combined mortgage loans
- Agree to a deed restriction being placed on their property to maintain affordability
- Are available to meet twice a month with the WDSF+ design team
- Select an ADU from the WDSF+ ADU master design sets
- Authorize WDSF+ staff to pursue an ADU/tandem house building permit
- Agree to development fees and construction costs of the selected ADU
- Understand their utility infrastructure needs and how they impact or increase budgeted utility costs
- Agree to grant WDRC site consultants access to their lot to perform pre-design site evaluation and pre-development tasks
- Agree and abide by restrictions, financing, and requirements of the WDSF+ ADU program, including property management counseling and annual use and rent reporting
- Agree and understand that acceptance of select cost reductions trigger a property deed restriction that affects the ADU

Program Enrollment

Homeowners meeting the WDSF+ ADU Program pre-qualifications and enrollment criteria for development will be assigned to meet with a West Denver Single Family Plus (WDSF+) financial counselor who will review existing finances, home equity, general ADU costs, and financing options. Agreements of understanding will be reviewed and cover ADU costs, potential cost increases due to site utilities, and potential affordable deed restrictions. Qualifying homeowners will then work with a team of planners, financial analysts, homeowner counselors and an ADU builder to finance, build and manage a new ADU or tandem house.

You can access pre-qualification worksheet and enrollment application at mywdrc.org. Please submit completed worksheets to mywdrc@gmail.com.

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

How does the WDSF+ ADU Pilot Program work?

WDSF+ ADU Development Process

Qualified homeowners enrolled in the ADU program will generally follow the steps below:

STEP 1: Review and complete pre-qualification worksheets to determine eligibility for the program based on mortgage, repair, zoning, siting, utility, and financing criteria.

STEP 2: Once all pre-qualifications have been met, complete and submit WDSF+ application. Applicants will be notified by a WDSF+ staff person if they are eligible to enroll.

STEP 3: Upon enrollment, meet with a WDSF+ financial counselor for financial counseling and screening. Homeowners eligible and who decide to move forward with the WDSF+ program will receive a WDSF+ loan application and referral for loan pre-approval. Homeowners who financially qualify will review and sign a contract to proceed with site feasibility/pre-design tasks.

STEP 4: Meet with a WDSF+ staff person to launch the ADU site development process:

- Arrange with a loan officer to provide a deposit for the ADU design and site review process to include survey, soils report, and an official utility locating service. This process could potentially take up to 6 weeks
- Review site discoveries, cost implications, and design for approval
- Review and sign development contract to permit and build on site

STEP 5: Upon site verification, meet with Habitat for Humanity (HFHMD) staff to review and select a pre-designed ADU design concept. Review and approve the final design to be submitted to the City and County of Denver Development Services for review. Ensure final costs and share with loan approval contact.

STEP 6: Meet WDRC and HFHMD staff for a pre-construction meeting and construction contract signing. Homeowner clears their site in preparation for construction

STEP 7: Construction begins. ADU construction projected to be 12-18 weeks. Interruptions to utilities should be expected.

STEP 8: Final inspections and project walk-through with project team.

STEP 9: Receive landlord training and helpful property management resources.

STEP 10: Project completion certification is obtained and the unit is ready for move-in.

Disclaimer: *If there is no alley adjacent to a homeowner's lot, the homeowner may be subject to a separate site feasibility process and potential increased costs due to utilities or increased construction access costs.*

Fees

Fees for building an ADU or tandem house will include development fees, construction fees, and finance fees:

- **Development fees** include: homeowner financial counseling, utility locate, site survey, soils testing, site plan drawings, sewer and drainage permits, water use fee, civil engineer services, foundations drawings, inclusion of selected ADU architecture, entitlement (building permit fees for ADU), loan administration expenses, and property management class.
- **Construction fees** include: construction costs, excavation, foundation, subcontractors, staff supervisors, and finishes. Site finishes and property fencing are not included.
- **Finance fees** include loan origination and closing costs.

Total Development Cost	Unit Type
\$ 94,700	Studio ADU
\$ 112,000	One Bedroom ADU
\$ 169,300	One Bedroom ADU + Garage
\$ 152,000	Two Bedroom ADU
\$ 155,400	Three Bedroom ADU

**Development costs are subject to change*

Disclaimer: If there is no alley adjacent to a homeowner's lot, the homeowner may be subject to a separate feasibility process and potential increased costs.



Source: L&D Construction

Understanding the General Location of Utilities

Homeowners should be knowledgeable of the approximate locations of their utility lines to respond to WDSF+ pre-qualifications and to inform utility cost projections. This info will also be helpful to the ADU development project team. See **Appendix B - Locating Utilities** for instructions on identifying the approximate locations of public and private utility lines.

Locating utility lines is an important task in the development process because utility location can directly affect costs, construction logistics, and excavation safety. Public and private utility locate companies should be consulted during the pre-design phase to ensure the exact locations of public and private utilities are known by the project team. Private utilities are utility lines located within the private property boundaries, such as a residential lot, and public utilities are utility lines located within public property boundaries, such as a street, sidewalk, and alley.

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

Page Left Blank Intentionally

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

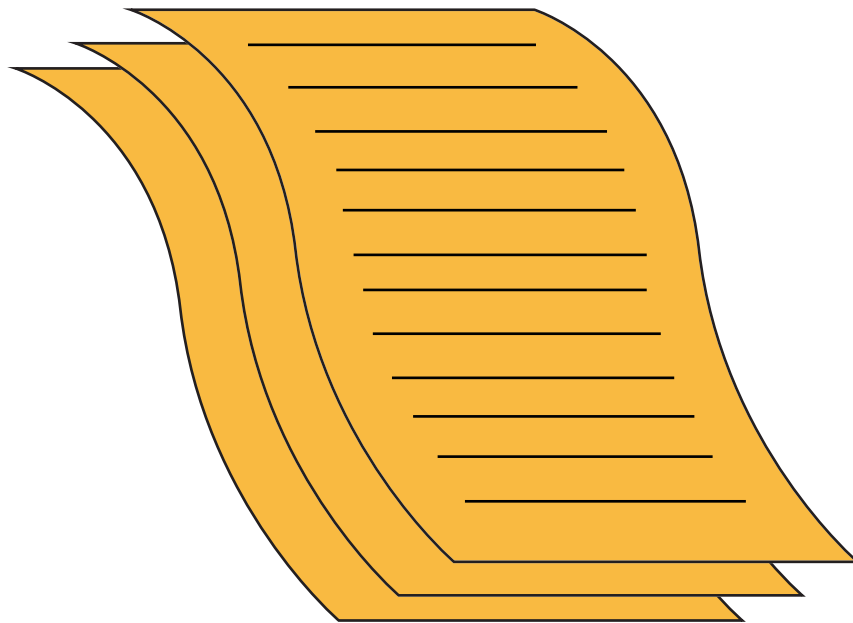
HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

Glossary & Appendix



PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

Glossary

Accessory Dwelling Unit (ADU)	A second, usually smaller house on a homeowner's residential lot. In addition to bedrooms and living space, it has fully functioning kitchen, bathroom facilities, and home appliances.
ADU	The acronym for Accessory Dwelling Unit. See <i>Accessory Dwelling Unit</i>
Article (Zoning Code)	A Zoning Code category containing all relevant zoning regulations for each neighborhood type within the Zoning Code
Attached ADU	An accessory dwelling unit functionally separate, but physically attached to the primary house
Building Form	A detailed set of regulations that control building height, site design, building design, and building uses
Building Permit (Permitting)	Approval from City & County of Denver Development Services to construct a structure such as a house
Construction Loan	A short-term loan intended to cover the costs of real estate project such as building a house. These loans usually have higher interest rates than mortgages since their purpose is to cover riskier reasons such as a construction project. Long-term funding, such as a permanent mortgage, usually includes the cost of paying off the construction loan.
Denver Development Services	The city government office where a building's plans are submitted, reviewed, and approved for construction
Denver Zoning Code	The policy that governs development in the City & County of Denver
Detached ADU	An accessory dwelling unit both functionally and physically separate from the existing house
Division (Zoning Code)	A subsection of an Zoning Code article (See <i>Article</i>) that organizes zoning regulations by context, districts, design standards, uses, and parking
DZC	The acronym for Denver Zoning Code. See <i>Denver Zoning Code</i>
Energy Efficiency	The goal of reducing the amount of energy required to provide utility services
Equity	The market value of an asset, such as a house, minus any debts related to asset, such as a mortgage. In other words, a home's <u>Market Value</u> minus <u>Mortgage Debt</u> = <u>Equity</u>
Hard Costs	Costs usually related to physical construction such as site grading, utility connections, foundations, framing, mechanical, electrical, plumbing, and interior finishes.
Land Survey	A report that graphically displays information such as legal site dimensions, site elevations, and locations of a utility lines such as gas, water, electricity, TV/Internet cable, and sanitary & storm sewers.
Neighborhood Context	A Zoning Code category describing neighborhood character; patterns of streets and blocks, building location and height, and mobility. Neighborhood Context categories are organized in the Zoning Code by neighborhood context articles within the code. The categories are Suburban, Urban Edge, Urban, General Urban, Urban Center, Downtown, and Master Planned

Primary House	The main house on a property
Private Utility (also called Private Lines or Facilities)	Utility lines inside a homeowner's property boundaries
Public Utility	Utility lines usually outside a homeowner's property boundaries, typically buried beneath streets, sidewalks, and alleyways. They include water, gas, electricity, TV/Internet cable and sanitary & storm sewers
Rezone	The process of changing the zone district of a property
Second Unit	A term used in this handbook that refers to an ADU or Tandem House
Section (Zoning Code)	A Zoning Code subsection of an Division (See <i>Division</i>) that describes the specific details of zoning regulations.
Soft Costs	Development costs that are not directly related to physical construction costs such as architectural, engineering, government and legal fees, and services
Soils Report	A report that summarizes soil strength, groundwater level, slope angles, floodplain threats, and the effects of grading for a second unit
Tandem House	A second house on a property that the Denver Zoning Code (DZC) considers equal in stature to the other house on the lot. This means a tandem house can be sold separately from the other house. Also, a tandem house has more flexibility in building design and form than an ADU.
Total Development Costs	The sum of hard and soft costs
Utility Systems (Utilities)	The network of piping and wiring that transfers gas; electricity; TV, phone, & internet communications; storm water & sewage; and clean water to and from a house
Variance	An authorization to deviate from the Zoning Code when following it would result in an 'unnecessary hardship' (as defined in DZC 12.4.7.5)
WDRC	The acronym for West Denver Renaissance Collaborative. See <i>West Denver Renaissance Collaborative</i>
WDSF+	The acronym for West Denver Single Family Plus. See <i>West Denver Single Family Plus</i>
West Denver Renaissance Collaborative	An initiative that facilitates west Denver revitalization in an equitable fashion, improving the livelihood of existing residents and working to preserve and amplify the rich, multicultural character
West Denver Single Family Plus (WDSF+)	A program of the WDRC focused on stabilizing low income homeowners, and minimizing displacement by providing targeted homeowner education, connections to trusted home services, and equitable access to detached accessory dwelling unit (ADU) and tandem home construction in west Denver
Zone District (Zoning)	A set of regulations controlling uses, heights, site design, and forms
Zone Lot	A homeowner's residential lot. Specifically, it is the land designated as the building site for a structure or the land area occupied by a use or a structure, such as a house on plot of land.

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

Appendix A - Resources

For homeowners wanting more information and resources to research ADU and tandem house topics further, Appendix A includes web addresses to the information discussed in this guide. Open an internet

browser and copy & paste or type the web address into the address bar of the browser and press enter to navigate to the web pages.

	A Landlord's Liability https://www.nolo.com/legal-encyclopedia/landlords
	Applying for a Variance Variance Process https://www.denvergov.org/content/denvergov/en/denver-development-services/help-me-find-/zoning-for-your-project.html
	Fees https://www.denvergov.org/content/denvergov/en/board-of-adjustment-for-zoning/forms-fees.html
	Attached ADU Interior Remodel Project Guide for Interior Remodel - New Dwelling Unit https://www.denvergov.org/content/denvergov/en/denver-development-services/home-projects/inside-the-home/interior-remodel-change-of-use-occupancy.html
	Tips for Basement to ADU Conversions https://accessorydwellings.org/2016/05/06/tips-basement-conversion/
	Budgeting for Maintenance, Repairs, and Major Expenses Budgeting Maintenance & Repair https://www.thebalance.com/home-maintenance-budget-453820 https://www.biggerpockets.com/renewsblog/2014/12/02/rental-property-expenses/
	Home Repair Timeline http://library.hsh.com/articles/homeowners-repeat-buyers/home-repair-timeline.html#
	City & County of Denver Completed Plans https://www.denvergov.org/content/denvergov/en/community-planning-and-development/planning-and-design/completed-plans.html
	Colorado Property Tax Calculator https://smartasset.com/taxes/colorado-property-tax-calculator#LfzFMxohuA
	Constructing a Second Unit Contractors & Home Owner exams: https://www.denvergov.org/content/denvergov/en/community-planning-and-development/contractor-licenses.html
	Constructing a Second Unit Questions to Ask When Hiring a Civil Engineering: https://info.wesslerengineering.com/blog/bid/375163/8-Questions-to-Ask-when-Hiring-a-Civil-Engineering-Consultant
	Denver Permitting Guides https://www.denvergov.org/content/denvergov/en/denver-development-services/home-projects/outside-the-home.html
	Do you need a Property Manager? https://www.thebalance.com/should-you-hire-a-property-manager-2124811

Hiring a Project Team	Hiring an Architect http://buildingadvisor.com/your-team/architects/
	Hiring a Contractor http://buildingadvisor.com/your-team/design-build-contractors/
	Web addresses to local architects, contractors and engineers http://www.hbadenver.com https://seacolorado.org/ http://aiacolorado.org/ http://acec-co.org/
Homeowner's Insurance	https://www.zillow.com/mortgage-learning/homeowners-insurance/
Other Property Restrictions	Permitting Requirements https://www.denvergov.org/content/denvergov/en/denver-development-services/home-projects/building-expanding-a-home/detached-dwelling-carriage-house.html
	Building & Fire Codes http://www.denvergov.org/content/denvergov/en/denver-development-services/help-me-find-/building-codes-and-policies.html
Picking a Tenant	https://www.nolo.com/legal-encyclopedia/rental-applications-and-tenant-screening
Rental Repairs & Maintenance	https://www.nolo.com/legal-encyclopedia/rental-repairs-and-maintenance
Review Criteria for Variance - Unnecessary Hardship	https://www.denvergov.org/zoning (see Article 12, Section 12.4.7.5)
Rezoning	Rezoning - Map Amendments https://www.denvergov.org/rezoning
	Rezoning Fees https://www.denvergov.org/content/denvergov/en/denver-development-services/help-me-find-/fees.html
State Landlord-Tenant Laws	https://www.nolo.com/legal-encyclopedia/state-landlord-tenant-laws
Websites for General Information	Landlord Resource: https://www.nolo.com/legal-encyclopedia/landlords Accessory Dwelling Unit Resource: https://accessorydwellings.org/ Maintenance Budgeting: https://www.thebalance.com/home-maintenance-budget-453820 Utilities Information http://colorado811.org http://colorado811.org/private-locate-companies/ https://www.denverwater.org/contractors/construction-information/gis-maps-and-data-requests https://www.denvergov.org/Maps/map/wmdmaps

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

Appendix B - Locating Utilities

Public Utilities

Identifying public utilities is an important step to complete before proceeding to the design and construction phases. During the enrollment phase, the cost of utilities will need to be determined before design begins. Locating utilities requires information from multiple sources and can be a tedious process.

Private Utilities

If private utility lines run within private property boundaries, it is imperative that these utilities are identified and marked appropriately to avoid injury or death from unintended cutting or damage to a utility line during excavation. Homeowners are responsible for ensuring these private lines are properly marked. Visit <http://colorado811.org/private-locate-companies/> for a list of private utility locate companies that specialize in private utility identification and marking. These services usually charge a fee for locating private utilities.

Follow the instructions on the following pages carefully to locate public utility information. For further assistance or questions, email WDSF+ staff at mywdrc@gmail.com.

Locating Public Utilities: Gas, Electric, TV & Phone Cable

To locate gas, electric, and cable utilities, Colorado 811 will process utility locate requests via their website colorado811.org on their *Ticket Express* page. You can also dial 811 if you have questions regarding the locating process.

1. Open the Colorado811 Ticket Express page at colorado811.org/ticketexpress. Information and explanations of requirements will be listed for the homeowner to review and agree to before proceeding.



2. After reading, click the *I Agree and Want to Proceed* at the bottom.

I Agree And Want To Proceed

3. Fill in the required information in the information boxes. If you have questions or need help filling out the form, *dial 811* on your phone. Be aware, during the warmer months hold wait times are typically longer.
4. Once the form is complete, click **Submit** at the bottom of the page.
5. After submitting, owners of gas, electric, cable TV, phone or other utility lines near your address will be notified. Once a homeowner receives an email confirmation, physical markings of utility locations will be made within 3 business days. Many utility companies only mark the location of their lines up to your property boundary. Utility lines inside your property boundaries are called 'private lines' or 'private facilities' and a homeowner is responsible ensuring all lines inside of their property boundaries are properly marked. For a fee, there are companies that mark private lines. Visit colorado811.org/private-locate-companies for contact information for these companies.
6. When markings are complete for your property, to the best of your ability, take note of where gas, electric, and TV/phone cable utilities are located.

Ticket Express

Colorado 811

Fields in BLUE are required, Click ? for help

Contact Information ?

Telephone #

Your Full Name

Company

Mailing Address

City

State

Zip

Email

Alternate Contact Name

Alternate Contact Phone #

Excavation Information ?

County

City/Place

Street Address

(ex: 100 N Main St)

Excavation Details ?

Lot, Building or Unit#

Work Done For

Work Type

CAISSON/S INSTALL

CATHODIC PROTECTION

CATTLE GUARD CLEANII

CATTLE GUARD INSTALL

Using Explosives? ☐ Yes ☐ No

Doing Directional Boring? ☐ Yes ☐ No

Location

Directions to address and additional marking instructions

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PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

**Locating Public Utilities:
Sanitary Sewer and Storm Sewer**

Open the Sanitary Sewer and Storm Sewer plat map at denvergov.org/maps under *WMD Storm and Sanitary Sewers Plat Maps*.

1. Click the search box displaying *Enter plat map, address, or intersection* and type your address.

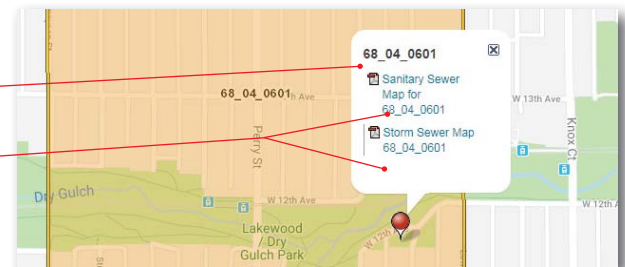
2. Click *Search* to the right.

3. An information box displaying two links to sanitary sewer and storm sewer information will appear.

4. Click on the links



Storm & Sewer Plat Map at Denver Maps



Plat Map After Clicking Search



Sample Sanitary Sewer Plat Map



Sample Storm Sewer Plat Map

5. Maps displaying sewer locations for the surrounding neighborhood will appear

6. Locate your street and block and take note of the location of sewer lines

7. Take note of where sanitary and storm sewers are located based on the sanitary and storm sewer maps.

Locating Public Utilities: Water

To locate water supply, a homeowner will need to create a user account at denverwater.org's GIS Maps and Data Requests page and request access to water utility map data for the area surrounding their property. Follow the steps below:

1. Open the GIS Maps and Data Requests page at denverwater.org and click on **Register**.
2. Enter a reliable email address to be sent a confirmation email. Click **Register** and check your email account for the confirmation email.
3. In the confirmation email, follow the *click here* link to complete the registration.
4. A prompt will appear to select **External Data Request** and **Plan Review Checklist**. Select **External Data Request** only and then click **Next**.
5. Fill out the following form with your name and contact info. **Note:** for Company Name, type *Homeowner*. Click **Next**. (No Picture Available)
6. Create a password for future logins. Click **Next**. (No Picture Available)
7. After successfully creating your account sign into your account. (No Picture Available)



To access Denver Water Online, please create an account.

* represent required fields.

* Email Address:

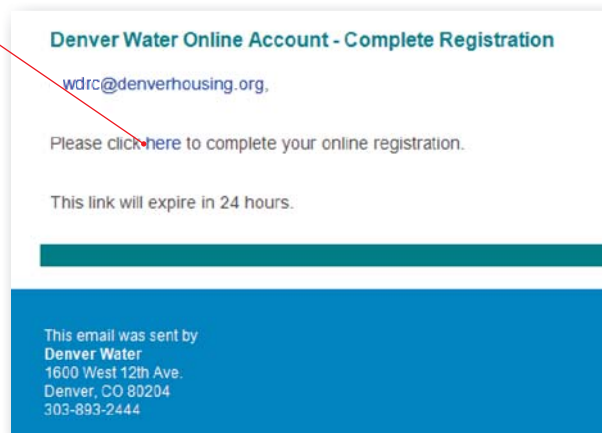
* Confirm Email Address:

86PH6

* Please enter the correct image characters.

* Register

* If you want to register for the Transfer of Service Portal please contact Denver Water at 303-893-2444.



To access Denver Water Online, please create an account.

Select which types of accounts you wish to create:

☒ External Data Request

☐ Plan Review Checklist

Next

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT


MANAGE

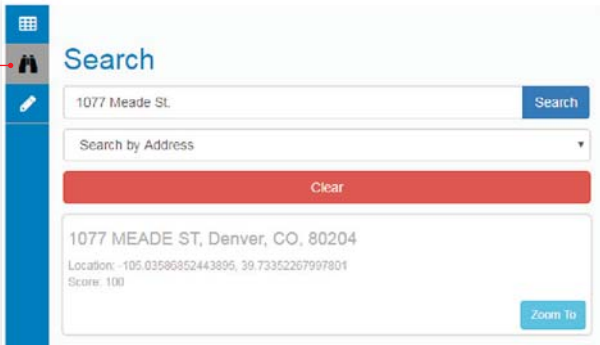
PART TWO:
WDSF+ELIGIBLE
NEIGHBORHOODSHOMEOWNER
FORUMS



ADU PROGRAM

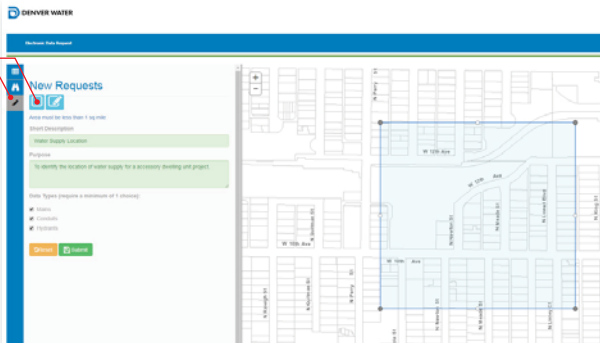
GLOSSARY

APPENDIX

8. Once signed-in, a map of Denver will be displayed. To the far left, click on the Binoculars icon  to reach the **Search** page, enter your property's address, and click **Search**.



9. The map will zoom to the address. Click the pencil icon  to go to the **New Requests** page. Click the **draw rectangle** button  and draw a box large enough to fit a few blocks within it, with your property centered within the box.



10. Enter a short description and purpose into the text box, check the three Data Types boxes, and click **Submit**.

11. Allow a few business days before you receive an email notification explaining that your request has been approved. Click the **Click here to view** link to sign-in and view the requested map.

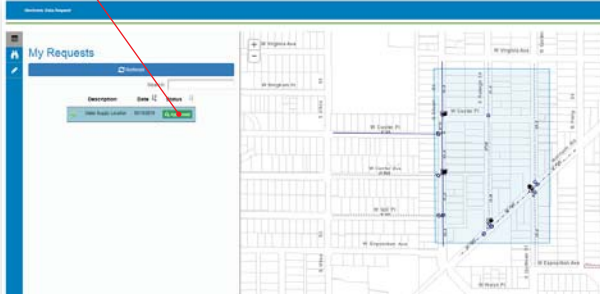
Your data request has been approved.

Requester: wdr@denverhousing.org
 Date Requested: 3/16/2018 10:04:08 AM
 Description: Water Supply Location
 Purpose: To identify the location of water supply for a ADU project.

[Click here to view.](#)

12. Once signed in, click the green **Approved** button to display water utility line information and take note of the location of water lines. Click on the water lines to view more information.

13. Take note of where water utility lines are located near your property based on the water utility map.



Page Left Blank Intentionally

PART ONE:
ADU BASICS

TOC

LEARN

DESIGN

CONSTRUCT

MANAGE

PART TWO:
WDSF+

ELIGIBLE
NEIGHBORHOODS

HOMEOWNER
FORUMS

ADU PROGRAM

GLOSSARY

APPENDIX



WDRC

For more information,
visit us at ***mywdrc.org***

