



What is an Accessory Dwelling Unit (ADU)?

An ADU is an independent residential dwelling unit located on the same lot as a single-family home. The three types of ADUs are internal, attached, and detached.

- An **internal (or interior) ADU** is an apartment created by converting part of a single-family home.
- An **attached ADU** is an apartment created by adding floor area to a single-family home.
- A **detached ADU** is a small home or apartment created by building a new accessory structure or converting or adding floor area to an existing accessory structure on the same lot as a single-family home.

ADUs have many different names throughout New York State:



- Accessory apartment
- Secondary dwelling or suite
- Guest house
- Basement or garage apartment
- In-law suite
- Conditional 2-family
- Mother-daughter
- Granny pod

Why Consider an ADU?

ADUs provide a creative option for independent housing. If you want non-certified housing through the OPWDD service model, consider an ADU for its affordability as a long-term solution. You can choose inclusive, barrier-free designs and sensory-friendly lighting and materials with assistive technology features during the design phases.

All types of ADUs—internal, attached, and detached—can enhance housing affordability and provide more housing options for people with I/DD. ADUs promote greater independence with the flexibility and security of someone nearby within their familiar community. Many counties, towns, and New York City have shown support for ADUs in their plans and have adopted zoning regulations that allow them in residential areas.

New York State's Plus One ADU Program offers grants to create and improve ADUs. The program also supports low- and middle-income single-family homeowners to build a new ADU on their property, improve an existing ADU, or bring unpermitted units into compliance with local and state codes.

New York City's program, "City of Yes for Housing Opportunity," allows ADUs in one- and two-family homes in all low-density districts. Some areas have restrictions on certain types to address concerns around flooding and neighborhood context.

Explore the City of Yes for Opportunity Illustrated Guide: <https://shorturl.at/IJz2o>

Perspectives

Many communities have updated their zoning codes to allow ADUs), but these homes still make up a small part of the new housing in most areas. Across the state, there aren't enough locations where building is allowed, and people often need to get special permission. The zoning rules are strict, and approvals for different types of units layered with OPWDD requirements create confusing and unclear processes.

If you want to build an ADU and use the OPWDD housing subsidy, you need to know that the ADU must have a Certificate of Occupancy (CO) and be available for anyone, including people without intellectual or developmental disabilities, to rent. In some areas across the state, towns may provide approval options that are only for family members, such as senior or mother-daughter arrangements. However, OPWDD does not allow these with the OPWDD housing subsidy program.

Costs and Planning Considerations

Local officials can set timelines for the ADU permitting process, approval, and construction. Proper ADU project planning, design, and understanding of the process can improve the ADU application and minimize delays in the process. Be sure to review any handouts, websites, or guides that explain your local requirements and processes. You may want to work with an experienced contractor before applying.

ADUs are significant investments that can cost between \$25,000 to more than \$150,000. Owners pay most of the costs before getting permission to build the ADU. This includes planning with an architect, design fees, land use building permits, and project budgeting that should include inspection fees, development impact fees, and utility connection charges.

The Plus One ADU program is a potential cost-saving solution. Homeowners outside of New York City may receive a grant of up to \$125,000, and homeowners in the City may receive up to \$175,000. This loan doesn't need to be repaid and has a declining balance lien that is fully forgiven if the participant remains on the property and doesn't refinance their mortgage for 10 years. Eligible homeowners must be at or below 100% of the Area Median Income (AMI). For full information on the Plus One ADU program, visit <https://hcr.ny.gov/adu>.

Consider other financing options like a home equity line of credit (HELOC) or home refinancing from commercial lenders and credit unions. Some Contractors may provide customer financing. When considering an ADU, think about the value an ADU may offer as a long-term solution for your loved one, their independence, and your peace of mind.

Further Learning

<https://www.aarp.org/livable-communities/housing/info-2019/accessory-dwelling-units-adus/>

<https://www.aduhomesinc.com/what-is-universal-design>

<https://www.modernaduplans.com>