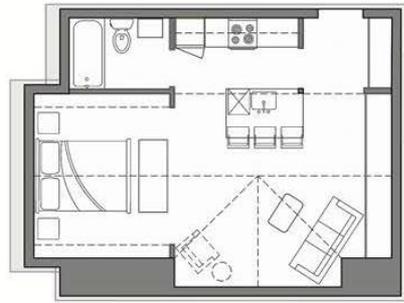
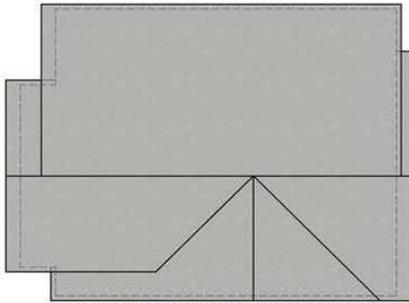


BUILDING AN “IN-LAW” APARTMENT HOMEOWNER SEMINAR

May 29th, 2019

Goffstown, NH





James Vayo, Seminar Organizer

Email: MHTforADUs@gmail.com

Phone: (617) 908-4608

THANK YOU TO OUR SUPPORTERS



New Hampshire Housing
Bringing You Home

THANK YOU TO OUR VOLUNTEERS



Solid Roots
CONSTRUCTION

Diane Paradise
&
Howard King

Jeffery Kelley
&
Russell Lipinski



William Connor & Jo Ann Duffy

Tonight's Agenda

Topic	Start Time	Speaker
ADU Definition	6:35 pm	James Vayo
ADU Regulations	6:40 pm	
<u>Questions</u>		
Financing Options - HELOC	7:00 pm	Diane Paradise & Howard King
Financing Options – ARM Loan	7:10 pm	
<u>Questions</u>		
Hiring a contractor	7:30 pm	Jeffery Kelley & Russell Lipinski
The construction process	7:40 pm	
<u>Questions</u>		
Fire & Building Safety	8:00 pm	
<u>Final Comments and Wrap-Up</u>		

What is an “In-Law” Apartment?



- Is an independent living unit
- Part of a single-family residential property
- A place to call home

“In-Law” Apartment, by many names

- **backyard cottage**
- **basement apartment**
- **carriage house**
- **granny flat**
- **laneway house**
- **mother-in-law flat**



Accessory Dwelling Unit

(AKA an “ADU”)

State ADU Definition

RSA 674:71: A residential living unit that is within or attached to a single-family dwelling, and that provides independent living facilities for one or more persons, including provisions for sleeping, eating, cooking, and sanitation on the same parcel of land as the principal dwelling unit it accompanies.

What Does Not Constitute an ADU:

Tiny Houses on Wheels are **NOT** ADUs



What Does Not Constitute an ADU:

A guest house is **NOT** an ADU, why?



What Does Not Constitute an ADU:

A guest house is **NOT** an ADUs, why?



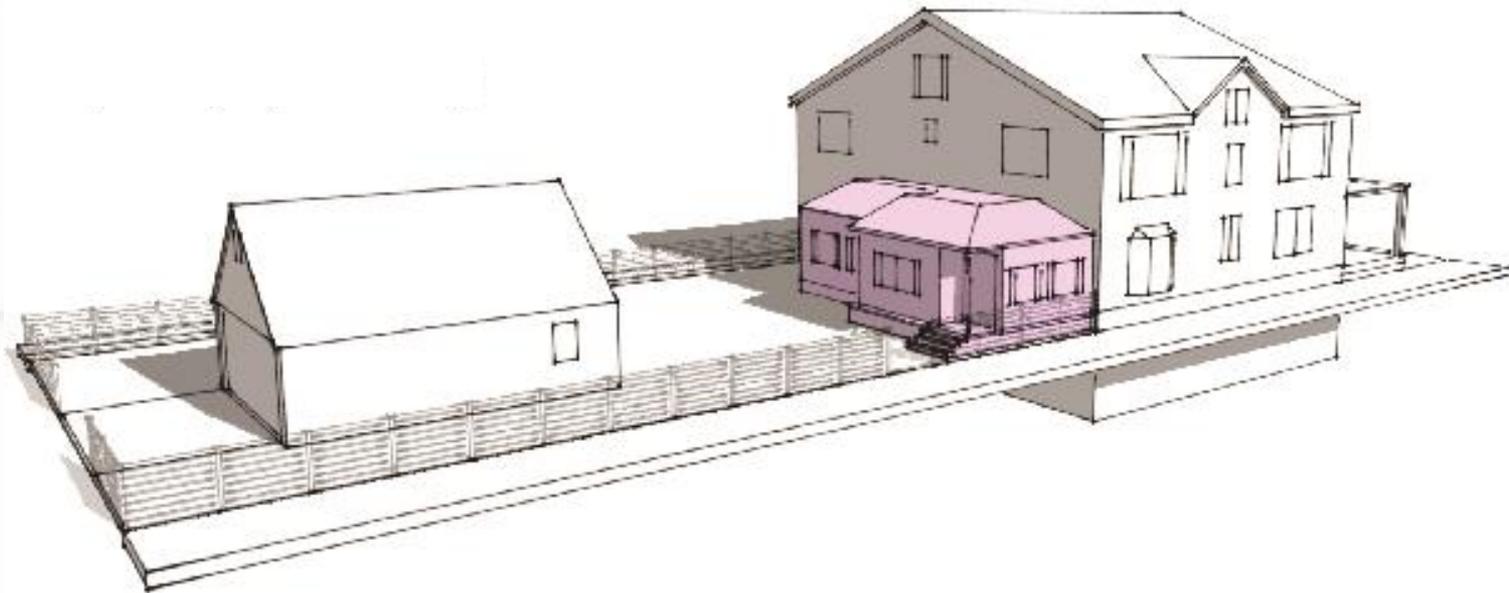
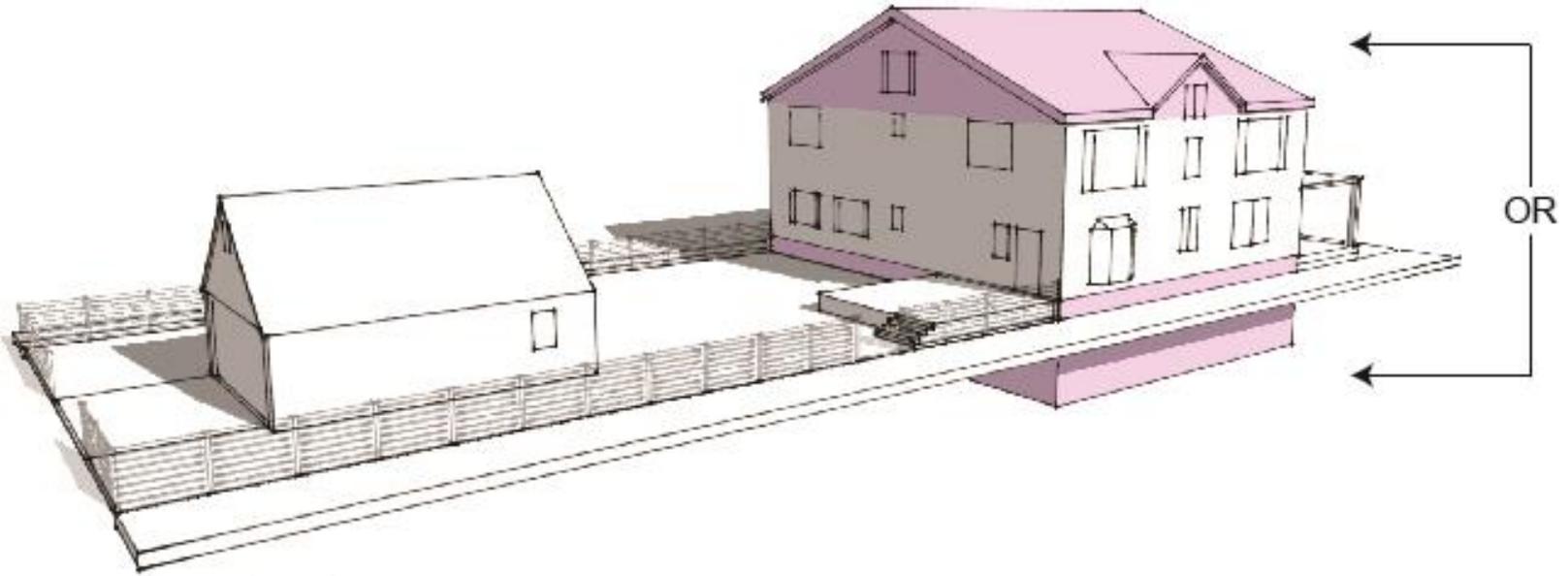
Must include **ALL** provisions of an apartment.

Defining Elements of an ADU:

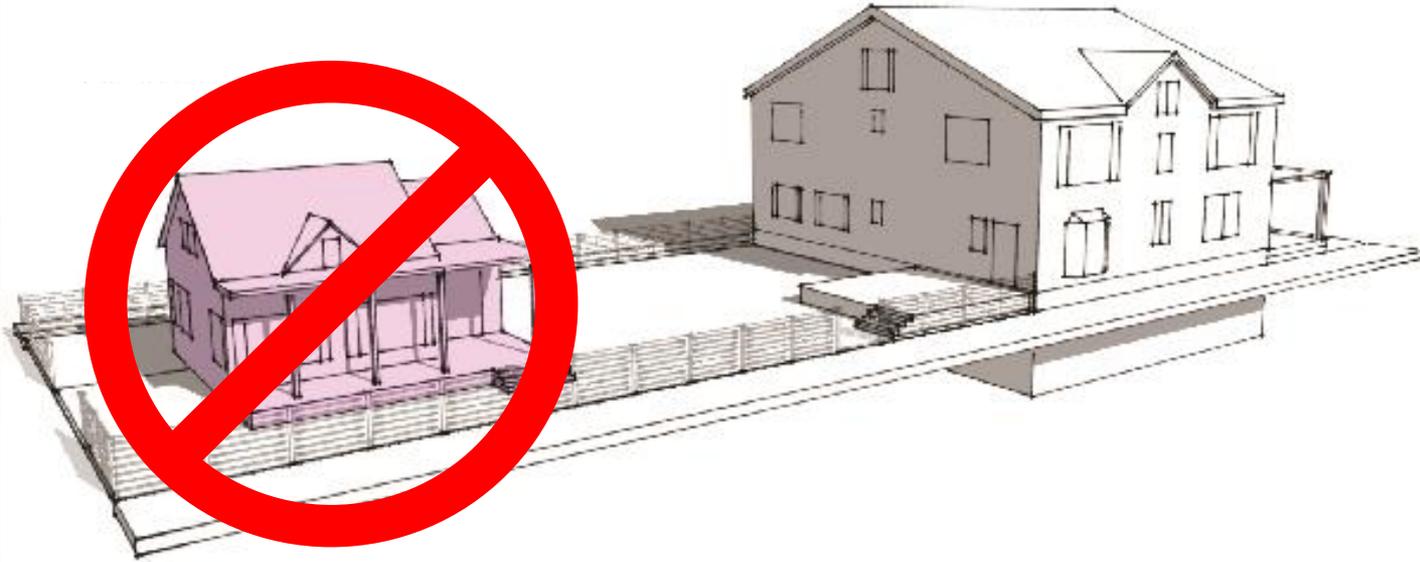
- Must have: Sleeping, Eating, Cooking, & Sanitation



Types of ADU Construction:



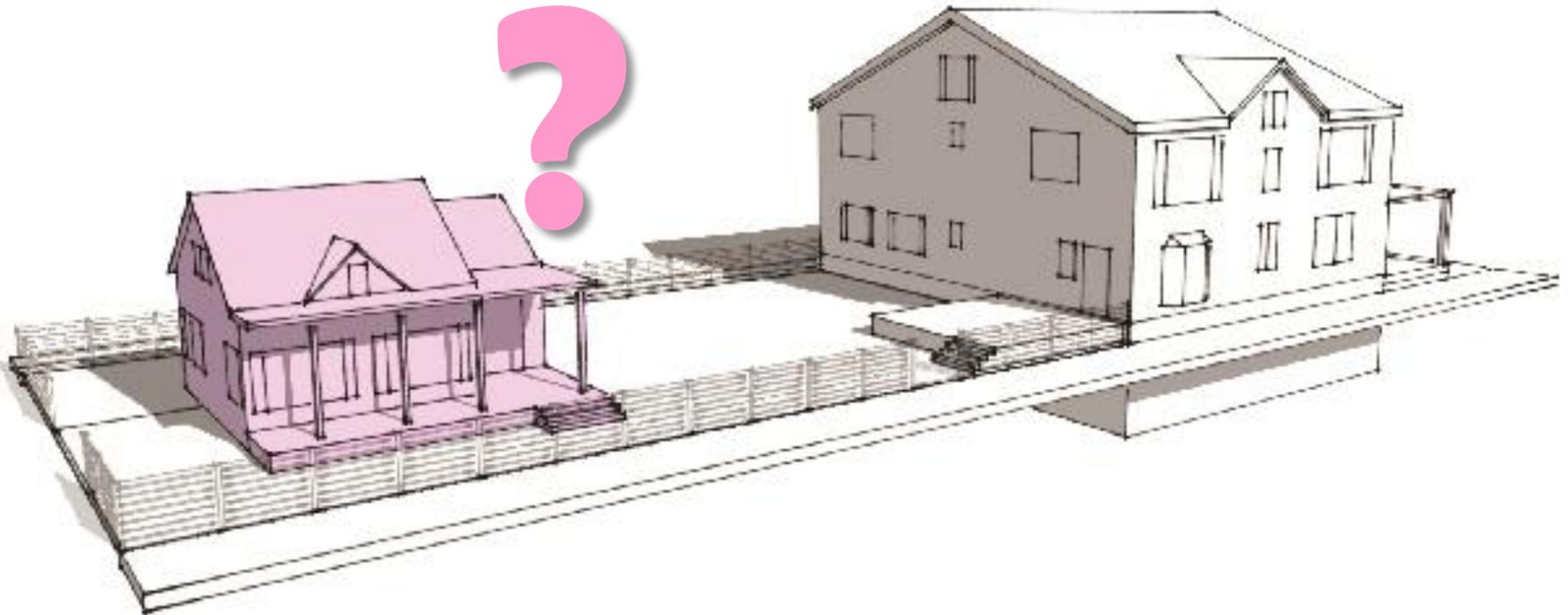
Types of ADU Construction:



**Detached ADUs are not
Allowed in Goffstown!**

Zoning defines ADUs as ATTACHED...

Changes to the Zoning would be required, either by an amendment to regulations, or by resident petition for a ballot measure.



DEFINITION QUESTIONS?



REGULATIONS

State Regulations

Town Regulations

Impact & Permit Fees

ADU Approval

ZBA Special Exception

STATE RSAs

See Appendix “C” of HO Guide (Page 26)

RSA 674:71 – Definition

RSA 674:72 – Accessory Dwelling Units

**RSA 674:73 – Detached Accessory
Dwelling Units**

Goffstown Zoning Ordinance

See Handouts for Section 5: Supplemental Standards

Section 5.2 – Accessory Dwelling Unit

~ One per home & Owner Occupied.

5.2.1 – Maximum of 800sf

5.2.2 – Attached to House

5.2.3 – Connecting Door

5.2.4 – Approved Septic Design

5.2.5 – No Front Facing Entry

5.2.6 – One Additional Parking Space

5.2.7 – Material Conformity with House

5.2.8 – Meet Dimensional Setbacks

Permit & Impact Fees

Building Permits – \$0.27/SF (up to \$216)

Impact Fees:

School - \$2,403

Recreation - \$270

Roads - \$450

Public Safety - \$730

Sewer District Fee - \$2,500

OR

\$5,000 If ADU Over 600SF

Costing at least \$3,800 to nearly \$9,000

Getting an ADU Approved

To obtain an approval from the Zoning Board, the homeowner attends hearing and presents material for review and decision by the board.

Burden of proof to make a successful argument is on the homeowner.

Note: a homeowner can approach the board with a plot plan which is a lower threshold than a site plan.

ZBA Special Exception

Seeking a “Special Exception” from the Zoning Board for an ADU specifically requires conformity with criteria of 15.3.2.1:

15.3.2.1.1 – Location & Master Plan Conformity;

15.3.2.1.2 – Appropriate Size & Character;

15.3.2.1.3 – Use will not create a nuisance;

15.3.2.1.4 – Site is large enough for use;

15.3.2.1.5 – Site is large enough for buffers

Break-Even Analysis:



BUDGET

Which includes permits, design, and construction costs



LOAN TERMS

Things like: APR, number of years, payment frequency



LOAN DOWN PAYMENT

Keeping in mind most construction loans require 20%



ADU VALUE

Based on an appraisal rate



PROPERTY APPRECIATION RATE

Based on a suggested rate, you can research your local market



PROPERTY TAX

Based on a suggested rate



MONTHLY RENTAL INCOME

You can estimate based on craigslist or Zillow suggestions



RENT INFLATION RATE

Based on a suggested rate

Break-even Analysis Calculator Available from the [MHTforADUs website](https://www.mhtforadus.com).

Download the excel sheet and run your own ADU scenario.