



Accessory Dwelling Units (ADUs)



Accessory Dwelling Units (ADUs) are an innovative way for single-family property owners to boost their property's value while securing rental income.

What Is An ADU?

An ADU is typically a smaller, additional living space that's separate from a main residence. They're perfect for family, caregivers or renters! Also known as in-law or guest apartments, an ADU may be added to, created within, or detached from a primary dwelling.

ADUs are a savvy way to earn extra income while providing affordable housing to our community. Every state has its own rules on what specifically defines an Accessory Dwelling Unit.

Examples include:

- Living space over a garage
- Living area in a basement
- A small addition to a primary dwelling
- A Manufactured Home*

Options to Finance an ADU:

There are a variety of options available to finance an ADU, including:

- Rehab/Construction Mortgage Loan
- Home Equity Line of Credit (HELOC) or Home Equity Loan (HELOAN) **
- Mortgage Cash-Out Refinance Loan



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