

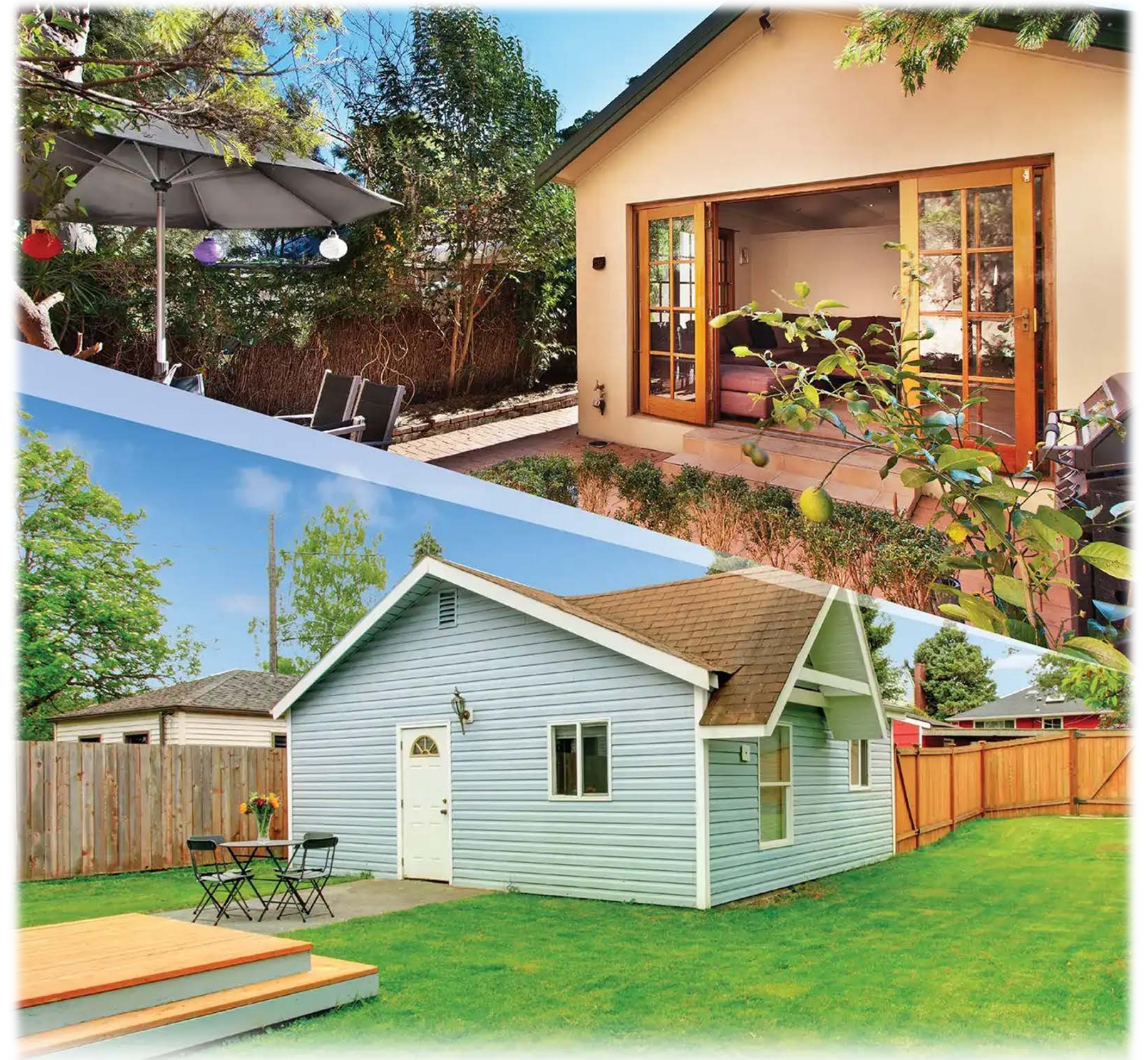
ADUs for You!

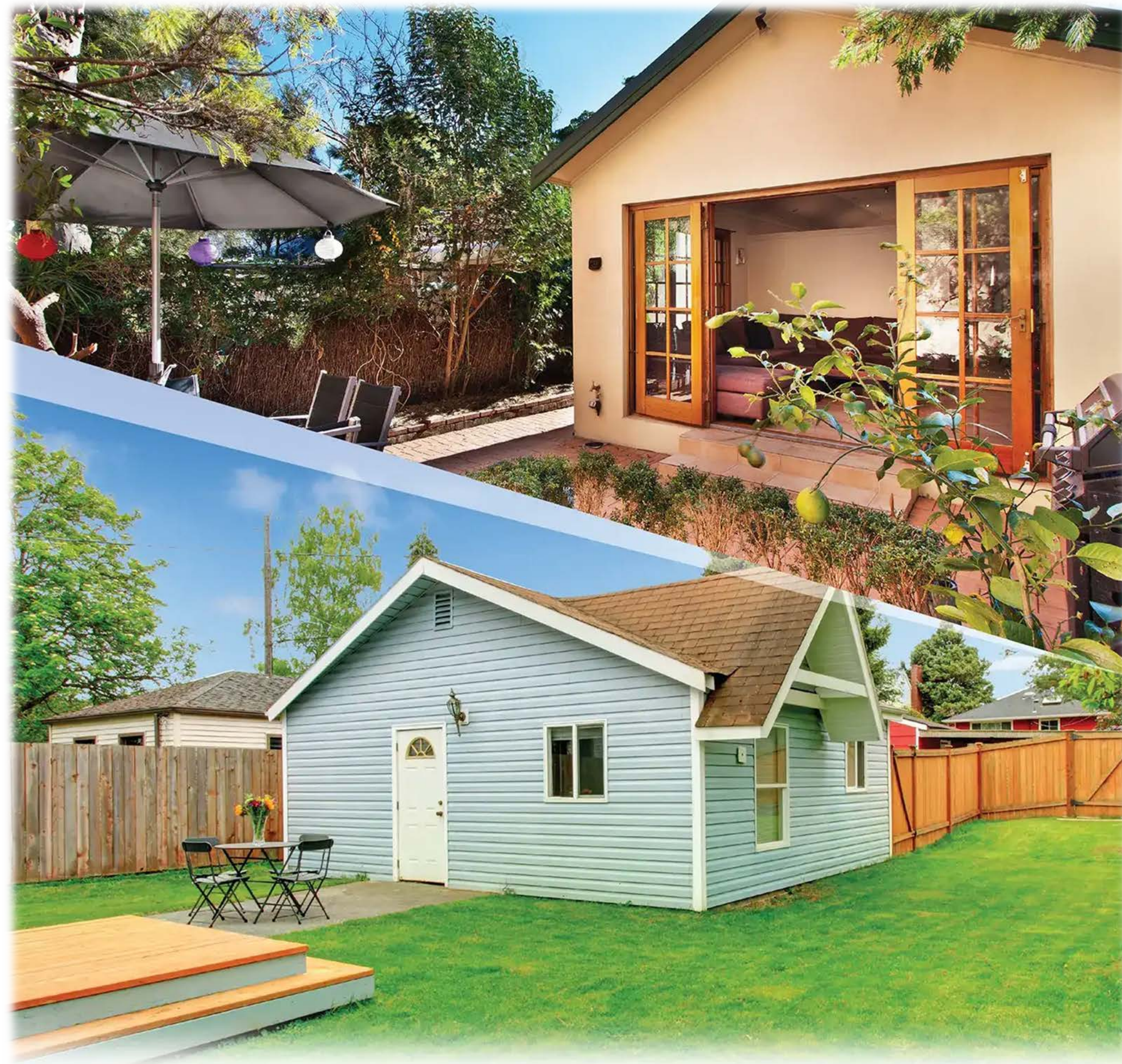
Village of New Paltz

+

Town of Lloyd

Accessory Dwelling Unit Info Session





Evening at a Glance

- ✓ What is an ADU?
- ✓ Plus One ADU Program Overview
- ✓ Is an ADU right for you?

Key Housing Facts for Ulster County

Rental Costs Increasing

Average rent for one and two-bedroom apartments increased approx. 40% over the past 10 years while wages have remained stagnant or declined

Increasing Home Prices

Housing sale prices have increased approx. 70% over the past 4 years

County Median Home Sale Price

2019: \$245,000 to **2023 Q3:** \$415,000

More Income Going to Housing Costs

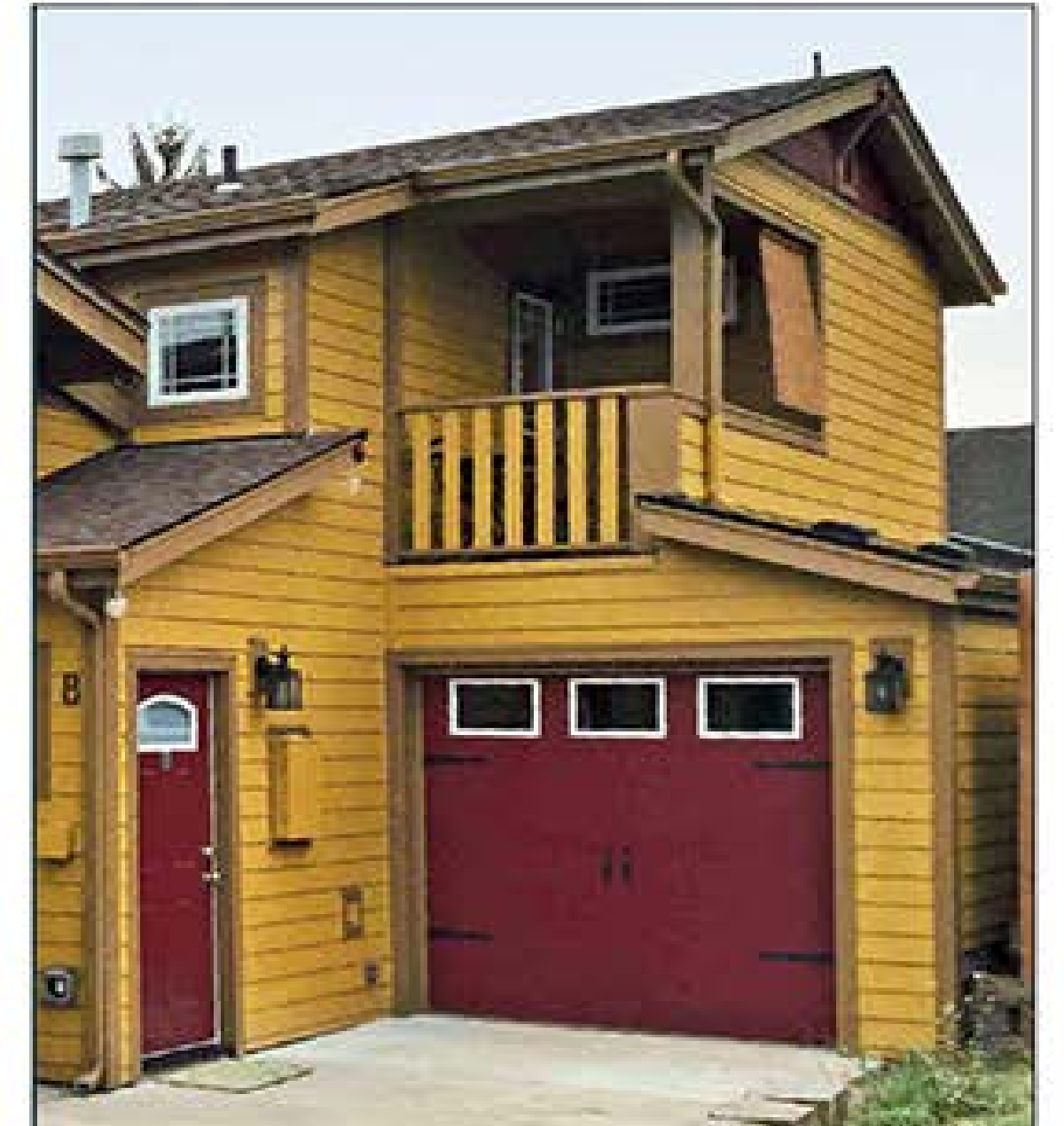
Approximately 12% of owners and 29% of renters in Ulster County spend more than half of their monthly income on housing costs

Wrong Type of Housing

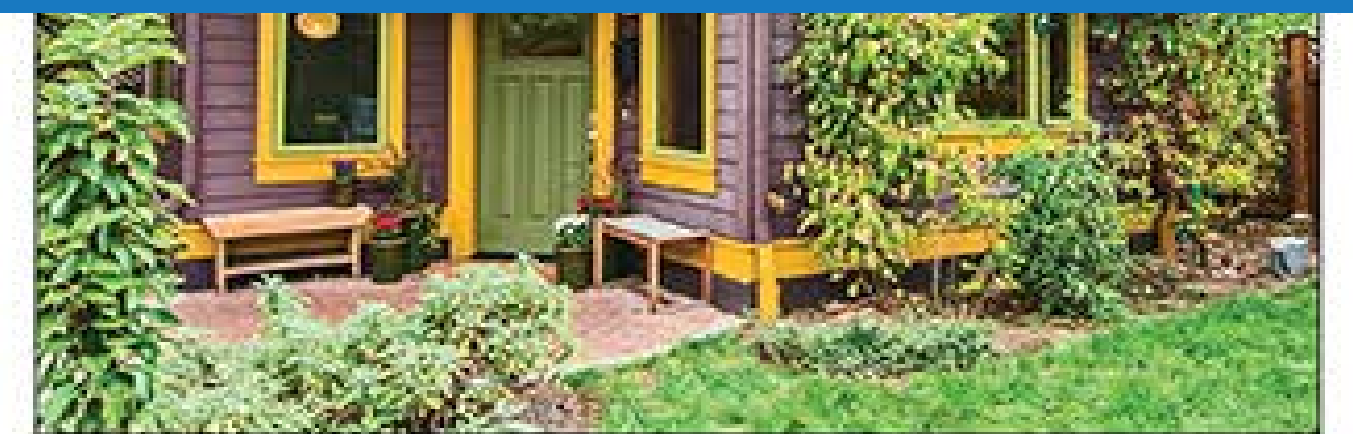
There is a mismatch between the housing needed and the housing being built.

From 2015 to 2020, the average new home size was 2,245 square feet with a median sales price of \$425,000.





What is an ADU?



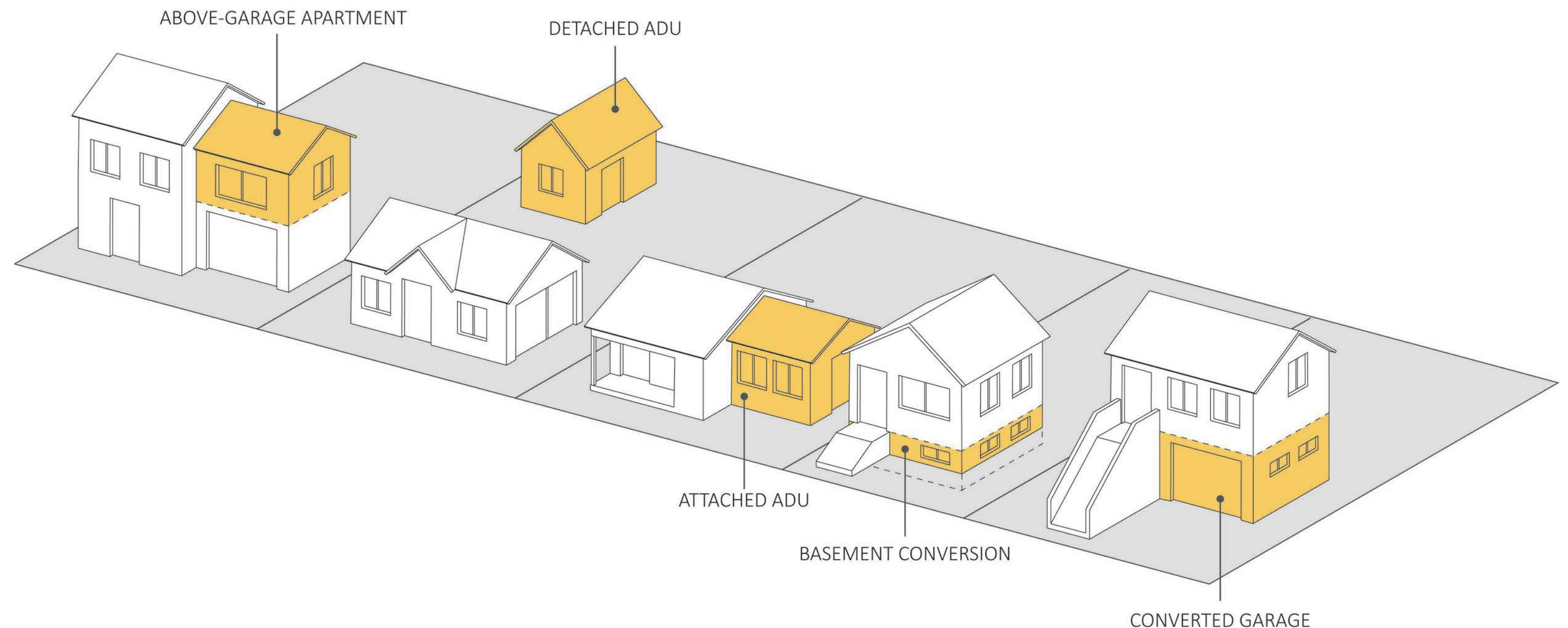
What is an Accessory Dwelling Unit (ADU)?

Accessory Dwelling Unit

ADU refers to all forms of additional units on residential properties. They are often categorized as **attached** (internal) to the primary residence (e.g., basement apartment) or **detached** (external) from the primary residence (e.g., garage conversion, cottage).

Also known as...

- Accessory apartment
- In-law units
- Granny flat
- Backyard cottage



What is an Accessory Dwelling Unit (ADU)?

Accessory Dwelling Unit

ADU refers to all forms of additional units on residential properties. They are often categorized as **attached** (internal) to the primary residence (e.g., basement apartment) or **detached** (external) from the primary residence (e.g., garage conversion, cottage).

Also known as...

- Accessory apartment
- In-law units
- Granny flat
- Backyard cottage

YEAR	1950	2017
Average square footage of new single-family homes	983	2,571
Number of people per household	3.8	2.5
Square feet of living space per person	292	1,012

What are the benefits of ADUs?

Housing Supply Benefits

- Additional units for rental market
- Lower costs than single-family homes
- Community familiarity and experience with ADUs

Homeowner Benefits

- Supplemental income
- Community building
- Support for elders
- Increases home value

Environmental Benefits

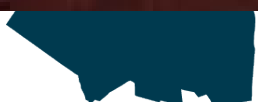
- Built on developed land
- Lower carbon footprint
- Options for energy-efficient prefab units

Community Benefits

- Increased foot traffic in neighborhoods
- Intergenerational housing
- Helps prevent displacement of residents



Ulster County Plus One ADU Program



NEW YORK

Plus One ADU Program

A program to provide funding to homeowners to develop code-compliant accessory dwelling units that Ulster County residents can afford.

- Partnership between Ulster County and RUPCO
- \$5 million received through a competitive state grant
- 40 units to be developed
- Potential for future funding from the state



Grant Application Process

- Applications open Sept 17 and close on November 18
 - Visit: www.rupco.org/plusone
 - Call: (845) 331-9860 x 303
- Priority application window due October 14th for “Shovel-Ready” projects
- Once grantees are selected, homeowners will:
 - Enter into a funding agreement with RUPCO: **\$112,500 direct assistance for ADU**
 - Grantees have between 60-90 days to submit planning/building permits
 - Will be paired with a RUPCO staff member for construction management support once a project is permitted

Program Eligibility

- **Income Limits:** 100% Area Median Income or below
 - \$82,066 – 1 Person Household
 - \$93,734 – 2 Person Household
 - \$117,200 – 4 Person Household
- **Zoning:** Meets zoning, building, and setback requirements
- **Primary Residence:** Must be the property owner's primary residence and not other rentals on the property
- **Affordable Rent:** Grantee must rent unit at an affordable rate (80% AMI or Fair Market Rent, whichever's lower) for 10 years or use to house a family member
- **No STRs:** The unit cannot be used as a short-term rental

Grant Selection Scoring

- Shovel-ready projects
- Will increase Affordability to 60% AMI for renters
- Access to sewer district
- Close (1/4 mile) to public transit
- Project Narrative

Participating Municipalities

- City of Kingston
- Town of Woodstock
- Town of Saugerties
- Town of Rosendale
- Village of Ellenville
- Village of New Paltz
- Town of Lloyd
- Town of Ulster

Application Submission Materials

- Proof of household income: last 8 weeks of paystubs, most recent federal tax return filed
- 3 Months of most recent bank statements (savings, checking, bonds, IRAs, etc.)
- Federal tax returns including W-2's 2023
- Public assistance benefit statements (HEAP, SNAP, TANF other) – if applicable
- Photo ID of applicants
- Copy of deed
- Proof of homeowners insurance
- Last mortgage statement
- Copy of most recent tax bills and proof of payment (property, school, town, etc.)

What is a “Shovel Ready” project?

- A competitive, “shovel-ready” project is one in which the applicants has taken all possible steps to prepare to submit a planning/building permit application for the ADU or has already submitted permit applications for the project.
- Applicants should meet with their local planning/building department to obtain all necessary permit applications and required documentation.

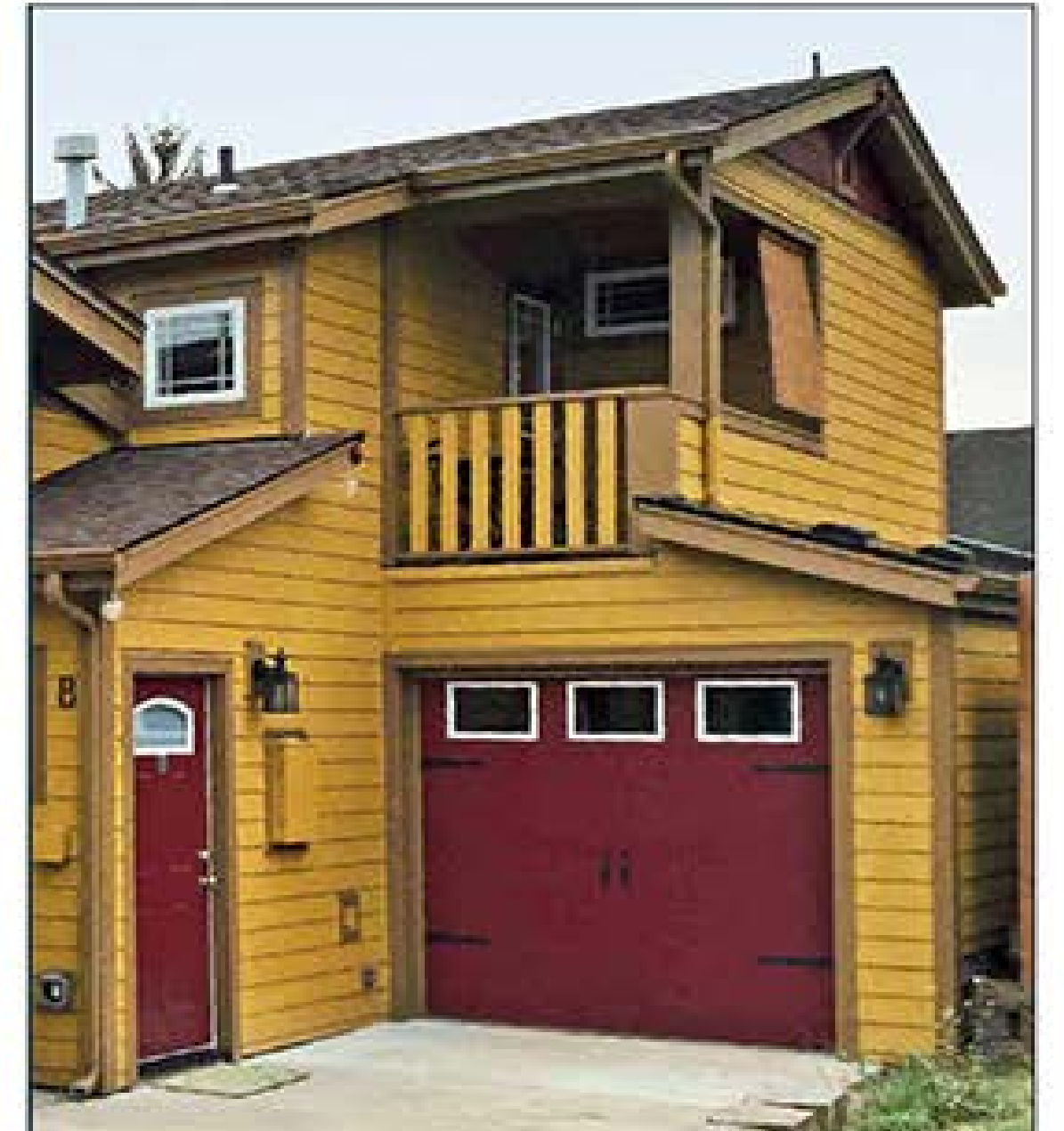
What is a “Shovel Ready” project?

Steps to create a more competitive “shovel-ready” application. These include:

- Fill out ADU Information Template and include application materials
- Researching and choosing an additional financing option for the ADU
- Researching and contacting contractors for various phases of ADU construction (e.g., site preparation, septic/sewer systems, utility connections, general contracting, plumbing, electrical work)
- Obtaining turn-key builders estimates and plans for the ADU

“Shovel Ready” application materials:

- Completing and submitting with the application plot/site plans for proposed new structures
- Obtaining and submitting with the application architect/engineer drawings for new unit and foundation plans, if needed.



Is an ADU right for you?



What to consider for you ADU?

Property Taxes

- Property Taxes are likely to increase at some point
- Revenue likely to cover the cost of increase
- Value of the property will also increase

Becoming a Landlord

- Online resources available
- Charge affordable rent and still make money/pay off loan
- Consider Housing Vouchers

Design for Privacy and Access

- Design unit for privacy for both you and your tenants
- Separate ingress/egress for unit
- Establish norms and boundaries with your tenants
- ADA and elderly accessible

Type of ADU

- New Detached/Free Standing
- Existing Structure
- Attached
 - Basement
 - Attic
 - Converted Garage

Building and Design Considerations for ADU

Detached/Free Standing ADUs

- Will a survey be required?
- Lot coverage constraints for your zoning district
- Fire Protection and Clearance

Building Department

- Parking Requirements
- Minimum square footage requirements
- Permitting process and Planning Board approval
- What type of plans are needed by the Planning Department?

Building and Design Considerations for ADU

Sewer Sytems

- Are you located within a sewer district?
- Where is your sewer located, how far will it be to get to it, and what will the cost be?
- **If you are on septic:**
 - Do you have an existing drawing of your septic system? Is it on file with your Municipality or Ulster County Health Department?
 - Is there an expansion area?
 - Does your project gravity feed (sewer or septic) require pumping?
 - Will you need to expand? (Engineer, plan, site plan)

Building and Design Considerations for ADU

Electrical Utilities

- Will you be powering this with a new service? **OR**
- Will your existing electrical service support an additional living space and its requirements?
- Where will the electricity enter the property: overhead, underground? Will you need a pole?

Water and Heating Systems

- Domestic hot water: Tankless/Tanked? Floor space for that in mechanical room?
- How will heating and cooling be accomplished?

Building and Design Considerations for ADU

Basement Units

- Head height clearance at ceilings and stairways?
- How many and what are the means of egress?
- Egress windows in bedroom space?
- Fresh air and air quality?
- Fire separation from existing mechanical rooms?

ADU Cost Considerations

ADU Costs

Costs range widely

≈ \$120,000 to \$200,000

Cost Variables

- Design
- Size
- New or pre-existing space
- Materials and finishes
- Sweat equity

Additional Financing

Gap financing of will be required:

- Existing Savings
- 401(k) loan
- Cash Out Refinancing
- Second Mortgage
- Home Equity Line of Credit
- Construction Loan
- Renovation Loan
- Shared Appreciation/Shared Equity Agreement

Building an ADU in Village of New Paltz

Village of New Paltz ADU Regulations

- **Zoning:** Allowed in all districts where residences are allowed.
- **Lot size:** Lot must contain at least 7,260 square feet of land area. ADUs do not count against the existing allowable density of a lot.
- **One ADU:** No more than one accessory dwelling unit or a total of two dwelling units per residential lot
- **ADU Size:** 300 square feet, but in no case shall it exceed 35% of the habitable area of the principal dwelling (Principal = 1,800 sq ft, ADU = 630 sq ft or less)
- **Egress:** Dwellings shall have only one exterior front entrance.
- **Setbacks:** Must meet setback requirements of zoning district

Building an ADU in Town of Lloyd

Town of Lloyd ADU Regulations –

An accessory dwelling unit is permitted in the following zoning districts:

- Currently only allowed as Attached ADUs within principal buildings
- Must have minimum acreage for the zoning district
- Shall have only one bedroom or be a studio apartment

Potential Lloyd ADU Regulation Updates

- Amendment votes forthcoming on October 16th
- Would allow detached ADUs on residential properties
- A minimum of 650 sq. ft and maximum 900 sq. ft. for ADU

Important Dates

- Applications open Sept 17th
- Applications close November 18th
- Priority application window due October 14th for “Shovel-Ready” projects



Learn More

- Visit: www.rupco.org/plusone
- Call: (845) 331-9860 x 303

Thank You!

Questions

