

Many styles of ADUs



Coach House (IL)



Casita (NM)



PHOTOGRAPH 3.
"Restored Alley Dwellings" in Brown's Court, S.E., 1970. Photograph by author.

Alley Housing (DC)



Photo 3. Barn at 275 Old Main Street, looking southwest.

Converted Barn (Cape Cod, MA)



Carriage House (NJ)

Detached ADUs



Tucked in the woods



Garage conversion



Corner lot ADU



Side yard house

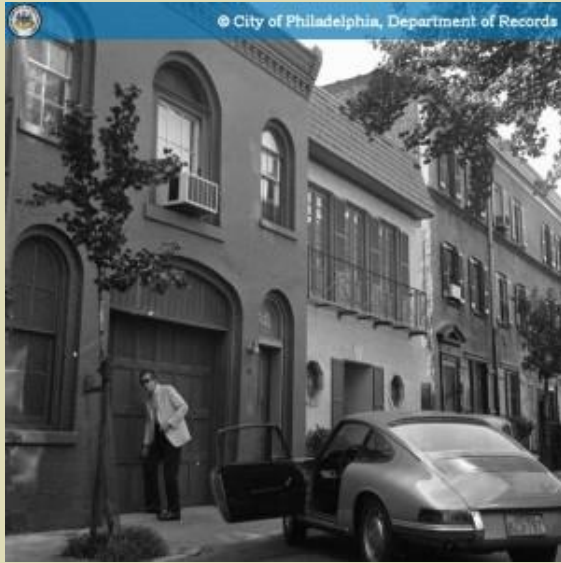


Row house front yard ADU
(not allowed in most
jurisdictions)



Back yard house

Traditional Rowhouse ADUs



Philly's Van Pelt St. Carriage houses for horses, then Porsches, then people



DC carriage house



Chicago coach houses



Philly carriage house

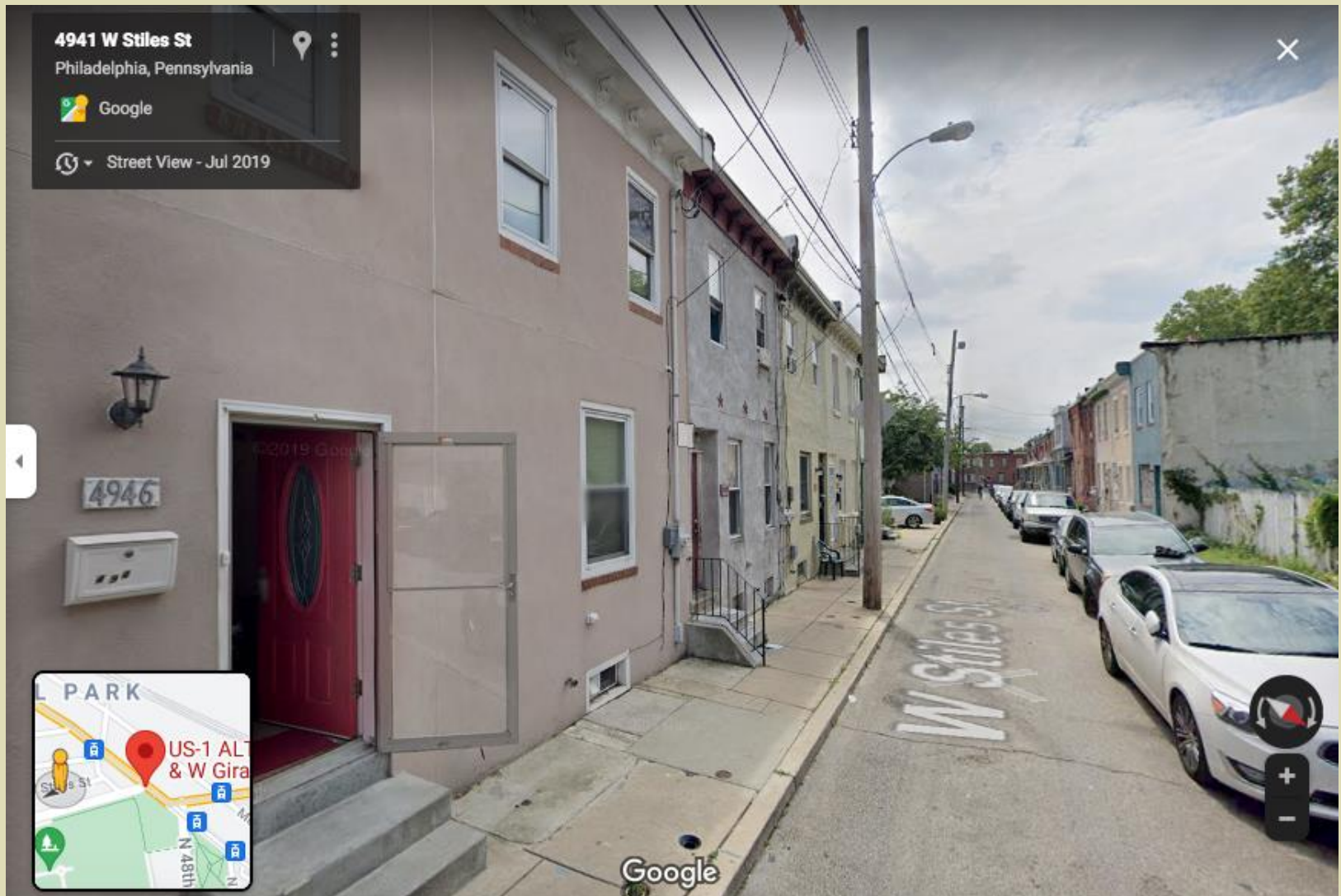
Other shapes, styles and sizes



Find the ADU...



Unlikely to find an ADU...



W. Stiles St, Philadelphia

Who builds (and lives in) ADUs?



2. Demographics: Smaller Homes for Smaller Households



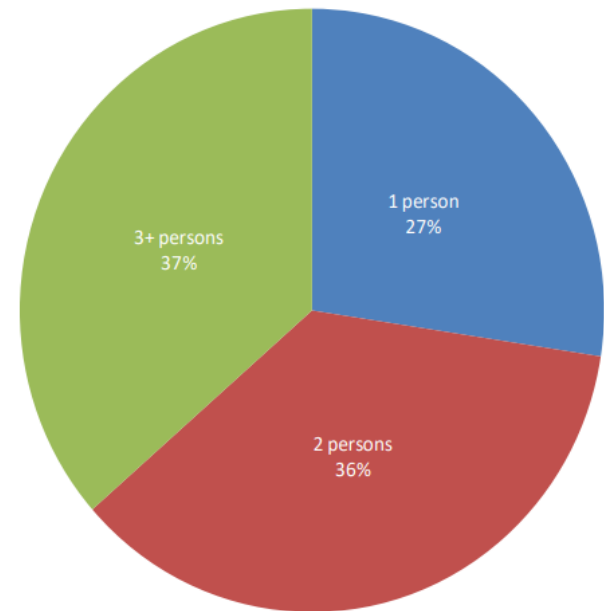
AVERAGE SIZE OF NEW SINGLE-FAMILY HOME AND
AVERAGE PERSONS PER HOUSEHOLD
IN 1950 AND 2005

US CENSUS AND NATIONAL ASSOCIATION OF HOME BUILDERS

Source: City of Milwaukie and URBSWORKS

- About **30%** of households are single people living alone
- More than **85%** of housing stock is 2+ bedrooms

Share of Households by Size, 2010
State of Oregon



YEAR	HOME SIZE	FAMILY SIZE	SQ. FT. PER PERSON
1950	983	3.8	258.7
2008	2500	2.6	961.5

Affordable financing can encourage income-restricted ADUs



ADU LOANS

Craft3 ADU Loans

Up to \$250,000 with no restrictions on ADU use after construction. Available to residents in Multnomah, Washington, or Clackamas Counties, Oregon.

[Learn More >](#)

ADU LOANS

BackHome ADU Loans

In partnership with BackHome ADU. Receive a subsidized interest rate on an ADU loan, in exchange for agreeing for 8 years to rent the completed ADU to a tenant (including a family member or friend) who earns no more than 80% of area median income*.

*Portland AMI (Area Median Income) as defined by City of Portland.

[Learn More >](#)



**Orange
County** | Housing
Finance
Trust

What Are the Benefits of This Loan Program?

- \$100,000 deferred loan for 20 years
- \$5,000 fully forgivable loan for disability-accessible ADUs*
- \$400 forgiveness per month with a qualified tenant**
- 0-3% interest with a qualified tenant
- Option to rent to family or students
- Professional property management assistance for finding and selecting a tenant