

ADU Budget Planning Worksheet

Every complete ADU budget has eight buckets. Fill in your own numbers to model your project — and use it to pressure-test **any** quote you receive, even one that isn't ours. A quote that's missing buckets isn't cheaper; you just pay for them later.

#	COST BUCKET	YOUR ESTIMATE
01	Design & architecture Turning your goals into permissible plans. Skimping here causes expensive changes later.	\$ _____
02	Engineering Structural (sometimes soil) work required for approval; scales with complexity.	\$ _____
03	Permits & fees Plan-check and permit fees. California capped or eliminated many old fees.	\$ _____
04	Site work Grading, foundation, prep — the single biggest variable (flat lot vs. sloped).	\$ _____
05	Construction Framing to finishes — the biggest bucket, driven by size and finish level.	\$ _____
06	Utilities Connecting water, sewer, electrical; distance from existing lines drives cost.	\$ _____
07	Finishes "Rental-grade" vs. "forever-home" — this is where you control cost.	\$ _____
08	Contingency Smart budgets set aside 10–15% of the total for the unexpected.	\$ _____
Your all-in estimate		\$ _____

Why two “identical” quotes differ by tens of thousands

One quote includes design, engineering, permits, utilities, and site work — the other quietly leaves them out (you pay later). One assumes rental-grade finishes, the other premium. One builds in contingency; the other will “discover” costs mid-project. **Compare scope, not just price.** The cheapest quote is often the most expensive project.

Want your real number for your real lot?
A free, itemized estimate replaces every range with a specific figure. No obligation.

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