

Housing coalition conducts ADU presentation

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Katherine Daly, program manager for the Park County Housing Coalition, led a presentation detailing the benefits of accessory dwelling units, or ADUs, as a means of procuring passive income and alleviating the local housing crisis.

More than 20 members of the community attended the presentation in the Shane Center ballroom this week, organized by the Human Resource Development Council, a community development organization.

The presentation was a part of the 2022 Housing Action Plan, guidelines established by the HRDC to increase the affordability and availability of housing opportunities in Park County.

During the presentation, Daly presented ADUs, which are secondary housing units on single-family residential lots, as community supported housing alternatives, where homeowners can take advantage of new national, state and local regulations.

Daly explained ADUs can align with the community's needs, empowering homeowners to leverage home equity growth for the good of the community, providing opportunities for multigenerational living, aging-inplace, and gentle infill development in job centers.

The program manager transitioned the conversation to lenders, explaining financial institutions define ADUs as self-contained living spaces or units, subordinate in size to a primary, oneunit dwelling.

“The buildings must have a bathroom, specific kitchens, and a designated sleeping area,” said Becky Miller, a mortgage loan officer at Opportunity Bank.

Miller said ADUs must be smaller than a primary dwelling in order to procure financing.

ADUs typically require a separate outside entrance from a main structure. Separate addresses or utilities can be a loan disqualifier, per Miller.

Miller explained there are no minimum ADU size limitations. ADU size is measured in terms of finished or gross floor area, according to Livingston zoning regulations and state law.

However, the maximum size must be less than 800 square feet for a detached ADU in Livingston, and less than 75% of the primary dwelling's gross floor area, or 1,000 square feet, per state statute. ADUs must also contribute less to the value of a property than the primary dwelling.

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Katherine Daly, program manager of the Park County Housing Coalition, gives a presentation on the benefits of ADUs. DAN ASTIN/ENTERPRISE

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