



CIVIC INFILL WORKS

Before You Spend Money on ADU Design

A homeowner's first-step feasibility checklist for Northern Colorado

An accessory dwelling unit can look simple from the outside: a small home, garage apartment, backyard cottage, basement apartment, or other small secondary home tucked onto a lot that already has a house. In practice, an ADU is a coordinated feasibility puzzle: zoning, utilities, access, construction, financing, ownership goals, and operations all have to fit in the right order.

This checklist is designed to help you decide whether your idea deserves the next dollar. It will not tell you whether your property is approved, buildable, financeable, or profitable. It will help you gather the right facts before you spend serious money on design, construction estimates, or financing.

How to use this checklist

Use this as a first screen, not a final answer. If your property looks promising after these questions, the next step is a parcel-specific feasibility review with the local jurisdiction, utility providers, and the right licensed professionals.

Terminology note: Civic Infill Works uses ADU as the plain-English umbrella term. Local codes vary; Larimer County uses Accessory Living Area, Longmont uses ADU, and some Front Range codes may use terms such as accessory dwelling.

Bring this checklist to a first call with Civic Infill Works, a planner, designer, lender, or contractor. The more you can answer up front, the less likely you are to spend money chasing a project that will later hit an avoidable barrier.

The seven questions to answer first

Know who regulates your property

Your mailing address does not always tell you which rules apply. A Northern Colorado or Front Range address can still require a parcel-specific jurisdiction check.

Start by confirming:

- The city, town, or county with land-use authority over the parcel.
- The zoning district.
- Whether the property is in a planned unit development, subdivision, historic area, overlay district, floodplain, wildfire area, or special district.
- Whether recorded covenants, easements, or plat notes could restrict construction even if zoning allows an ADU.

Green flag: You can identify the jurisdiction, zoning district, and basic residential use path.

Yellow flag: The property is near a city boundary, in a subdivision with older documents, or has unclear overlays.

Red flag: You cannot confirm who regulates the parcel or whether a second unit is allowed without a formal inquiry.

Check whether the lot has a realistic place for the unit

An ADU needs more than open-looking yard space. The buildable area depends on setbacks, lot coverage, building separation, height, drainage, easements, fire separation, windows, doors, privacy, and construction access.

Look for:



- A likely location for the unit.
- Enough distance from property lines and existing buildings.
- Space for entrances, windows, trash, snow storage, drainage, and privacy.
- A construction path for workers, equipment, materials, and possible modular or panelized components.
- No obvious conflicts with mature trees, overhead lines, drainage swales, sheds, fences, retaining walls, or steep grades.

Green flag: There is a clear, accessible location that appears to fit a small structure without major site disruption.

Yellow flag: The lot may work, but the best location depends on setbacks, trees, drainage, or utility routing.

Red flag: The only possible location is tight, steep, inaccessible, covered by easements, or likely to require major site work.

Confirm access, parking, and emergency logic

Access is one of the first practical tests. A site may look large enough but still fail because the unit is hard to reach, hard to build, or hard to serve.

Check:

- Whether there is alley access, side-yard access, or a usable driveway path.
- Whether emergency responders can reach the site.
- Whether parking is required or practically necessary.
- Whether the ADU entry can be clear, safe, and separate enough for everyday use.
- Whether trash, deliveries, snow removal, and maintenance will work after the unit is occupied.

Green flag: There is a clear access strategy that works for construction and long-term use.

Yellow flag: Access may work, but only if the jurisdiction accepts the layout and construction staging is manageable.

Red flag: There is no practical way to build, reach, or maintain the unit without major disruption.

Treat water, sewer, septic, and utilities as early gates

Utilities can make or break an ADU budget. A small structure can become costly quickly if it requires service upgrades, long trenching runs, septic changes, drainage work, separate metering, or difficult connections.

Ask:

- Who provides water, sewer, electric, gas, and broadband?
- Is the property on public sewer or septic?
- If septic, can the system support the added bedroom count or occupancy?
- Can utilities reach the likely ADU location without extreme trenching, pavement cuts, tree impacts, or conflicts?
- Will the provider require upgrades, separate service, or capacity review?

Green flag: Utility providers and connection paths are identifiable, and no obvious capacity issue appears.

Yellow flag: Utility service probably exists, but provider approval, septic capacity, or service upgrades need early verification.

Red flag: Water, sewer, septic, or electric service is uncertain, distant, capacity-constrained, or likely costly.

Pressure test the budget before choosing a design

Most homeowners start with a picture of the unit they want. A safer path starts with the amount of total risk they can carry.

Include more than the structure:



- Feasibility and due diligence.
- Survey, site plan, design, engineering, and energy-code work.
- Permit, review, impact, utility, and connection fees.
- Site preparation, demolition, grading, drainage, trenching, and utility extensions.
- Foundation, structure, systems, finishes, appliances, landscaping, fencing, and exterior repairs.
- Financing costs, contingency, insurance, taxes, and long-term maintenance.

Green flag: You have a realistic all-in budget range and a contingency, not just a construction estimate.

Yellow flag: You know the likely rent or family use, but the full cost stack is still unclear.

Red flag: The project only works if everything goes perfectly.

Decide what success means

An ADU can serve different goals. The right feasibility answer depends on which goal matters most.

Common goals include:

- Housing a parent, adult child, caregiver, or family member.
- Creating long-term rental income.
- Preparing for aging in place.
- Increasing property flexibility.
- Supporting local workforce housing.
- Adding resale value.
- Creating a future downsizing option.

Green flag: You can explain the main reason for the ADU and the tradeoffs you are willing to accept.

Yellow flag: You have multiple goals, but one can become the primary design and budget driver.

Red flag: The project must simultaneously be cheap, fast, high-rent, low-impact, large, private, flexible, and easy to finance.

Know the next professional to call

Do not hire everyone at once. The right next step depends on the first unknown that could stop the build.

Possible next steps:

- Local planner or zoning staff for use, zoning, and process confirmation.
- Utility provider for water, sewer, septic, or service-capacity review.
- Surveyor if property lines, easements, or site constraints are unclear.
- Designer or architect if the parcel path is promising and layout questions are next.
- Engineer if structure, grading, drainage, wildfire, or site conditions are central.
- Contractor or construction consultant when the concept is defined enough for budget reality.
- Lender or financial advisor once cost range and likely use are clear enough to discuss financing.

Green flag: You know which professional question comes next.

Yellow flag: You need help sequencing the next calls.

Red flag: You are about to pay for design before answering zoning, utility, access, or budget feasibility questions.

Quick scorecard

Use this table to decide whether the opportunity deserves deeper due diligence.



Category	Green	Yellow	Red
Jurisdiction and zoning	Clear path to verify	Needs staff confirmation	Unknown or conflicting
Site fit	Likely buildable area	Constraints need review	No clear location
Access	Clear construction and daily access	Possible but complex	No practical access
Utilities	Providers and routes identifiable	Capacity or routing unclear	Major unknowns
Budget	All-in range and contingency	Partial estimate only	Only works if everything is perfect
Use case	Clear primary goal	Multiple goals to prioritize	Goals conflict
Next step	Correct professional identified	Need help sequencing	Spending out of order

If you have mostly green answers, the property may deserve a feasibility diagnostic. If you have several yellow answers, the build may still be viable, but you should slow down and answer the gating questions first. If you have red answers, do not spend serious design money until those issues are resolved.

What Civic Infill Works does

Civic Infill Works helps Northern Colorado homeowners, small developers, and mission-aligned partners understand whether an ADU or small-infill build is worth pursuing before they spend the money.

Civic Infill Works provides fee-only feasibility and implementation advisory. That means the goal is not to sell you a plan set, a prefab unit, a construction contract, or financing. The goal is to help you decide what to verify next, what might stop the build, and whether the opportunity is strong enough to justify deeper due diligence.

What Civic Infill Works does not do

Civic Infill Works does not provide legal, lending, tax, appraisal, engineering, architectural, surveying, or permit-approval determinations unless those determinations are provided by the appropriate licensed professional or public agency. Civic Infill Works does not guarantee zoning approval, permit approval, construction cost, rent, financing, appraisal value, property value, or project timeline.

Ready for a parcel-specific first read?

Book a paid ADU Feasibility Diagnostic if you want a fee-only first screen of your property, likely constraints, questions to ask, and next-step sequence.

Best fit: Homeowners in Northern Colorado and along the Front Range who want to understand whether an ADU, backyard cottage, garage apartment, basement unit, or other small secondary home is worth pursuing.

Bring to the call: Address, parcel number if available, photos of the likely ADU area, rough goals, any existing survey or site plan, utility information, and your best estimate of what you can invest or finance.