

APPENDIX A:

FIND PROFESSIONALS & TRADES

Finding the right professionals and tradespeople is an important step in planning and building your ADU. The organizations below maintain member directories to help match homeowners with qualified architects, builders, contractors, engineers, and skilled tradespeople.

DESIGN PROFESSIONALS

American Institute of Architects New Hampshire Chapter (AIA-NH)

aianh.org/members-membershipworks#!directory

AIA-NH maintains a statewide directory of licensed architects and design professionals. AIA members specialize in residential design, ADUs, additions, energy-efficient small homes, and accessibility. Homeowners can search by architect location or specialty.

CIVIL ENGINEERS & SURVEYORS

American Council of Engineering Companies of New Hampshire

acec-nh.org/membership/full-members/

Provides a directory of firms which employ hundreds of engineers, architects, surveyors, and specialists ranging in size from a single registered professional engineer to companies employing thousands of professionals.

SEPTIC DESIGN

New Hampshire Department of Environmental Services Subsurface Systems Bureau

des.nh.gov/document/septic-designers-renewed-permits

NH DES regulates septic system design and permitting. The site provide a list permitted of septic designers. Guidance on septic evaluations for ADUs can also be found on their website.

BUILDERS, REMODELERS & CONSTRUCTION CONTRACTORS

New Hampshire Home Builders Association (NHHBA)

nhbuildersdirectory.com

The state's primary directory for general contractors, home builders, remodelers, and design-build firms. Some members have ADU experience and most understand permitting, energy codes, and residential construction.

Better Business Bureau

bbb.org

Useful for checking business ratings, complaints, and customer reviews for contractors and building companies.

ENERGY EFFICIENCY & BUILDING PERFORMANCE

NH Saves

nhsaves.com

Utility-sponsored energy efficiency programs offering rebates, contractor lists, and guidance for high-efficiency heating, cooling, and insulation options.

NH OFFICE OF PROFESSIONAL LICENSURE & CERTIFICATION

oplc.nh.gov/list-oplc-licensees-and-their-license-types

The OPLC website contains a current roster of all tradespeople who are licensed or certified in the State of New Hampshire. The website also contains a search function to verify the license of an individual.

APPENDIX B:

LENDERS & ADU PRODUCTS

A list of New Hampshire financial institutions who offer loans designed specifically for ADUs. The lending environment is constantly changing, be sure to check with the institutions for the latest loan terms. Additional lenders may be offering new ADU loan products as well.

Bangor Savings Bank—Second Mortgage

bangor.com/personal-banking/borrowing/mortgages/types-of-home-loans/construction-loans/

Borrow up to 85% of the home's value based on completed improvements.

First Seacoast Bank—Equity Construction Loan

firstseacoastbank.com/mortgages-refinancing

Borrow up to 80% of the home's value based on completed improvements, interest only payments during construction, 25 year fixed rate.

Kennebunk Savings Bank—Second Mortgage

kennebunksavings.com/personal-banking/mortgage-products/accessory-dwelling-unit-adu/

Borrow up to 89.9% of the home's value based on improvements. Available for 2nd homes and 2/3 unit residences if allowed by town.

Lighthouse Credit Union—Home Equity Loan

lighthousecu.org/loans/home/home-renovation-loans/

Borrow up to 80% of the home's value based on completed improvements. Nine Month interest only construction period, 30 year loan terms available for loans greater than \$200,000.

Mascoma Savings Bank—Second Mortgage

mascoma.bank/personal-banking/loans/mortgages/accessory-dwelling-units-adu/

Borrow up to \$500,000 at 7.49% over a 30 year loan term. Attached ADUs under \$200,000 can be self-build projects. Projects allowed up to Six months for completion of construction.

Meredith Village Savings Bank—Second Mortgage

mvsb.com/personal/home-lending/

Borrow up to 80% of the home's value based on completed improvements. Nine Month interest only construction period, 30 year loan terms available.

Merrimack County Savings Bank—Second Mortgage

themerrimack.com/home-construction-lending/

Borrow up to 80% of the home's value based on completed improvements. Nine Month interest only construction period, 30 year loan terms available.

Service Credit Union—Second Mortgage

servicecu.org/borrow/mortgages/mortgage-assistance/

Potential closing cost assistance of up to \$25,000 in certain markets.

Savings Bank of Walpole—Second Mortgage

walpolebank.com/personal/mortgages/home-loan-options/a

Borrow up to 80% of the home's value based on completed improvements. Nine Month interest only construction period, 30 year loan terms available.

APPENDIX C:

COMMONLY REQUIRED PERMIT INFORMATION

PROJECT INFORMATION:

- Property address (A number will be assigned to the ADU)
- Owner name & contact information
- Description of proposed ADU (size, location, number of bedrooms)
- Estimated project timeline

PLANS AND DRAWINGS:

- Floor plan (dimensions, building notes, and path of egress)
- Site plan (showing ADU conforms with local regulations)
- Elevation drawings (building height, materials, window/door placement)
- Building cross-section (framing, ceiling height, roof, and structure details)
- Foundation/grading plan (if the ADU is detached or is an addition)
- Energy code compliance details (R-values, insulation details, windows)

UTILITIES AND SYSTEMS

- Water connection or supply details (municipal or well)
- Wastewater/septic capacity documentation (as applies)
- Electrical service plan and/or panel upgrade notes
- Heating & cooling system specifications
- Ventilation plan (bath fan, kitchen exhaust)

LIST OF RESPONSIBLE PARTIES

- General contractor (if using a GC)
- Licensed electrician information
- Licensed plumber information
- HVAC/mechanical installer information

REQUIRED ATTACHMENTS

- Completed permit application form
- Application fee and impact fee payments
- Insurance or workers' comp documentation (if required)
- Recorded utility easements (if applicable)

APPENDIX D:

MORE ADU RESOURCES

Links to quality ADU content from reputable sources.

STATE AND FEDERAL RESOURCES

New Hampshire Housing:

nhhfa.org/ADU

Links to downloadable ADU publications, reference information, and ADU presentations.

NH Office of Planning and Development:

nheconomy.com/office-of-planning-and-development/resources/planning-for-accessory-dwellings

A webpage dedicated to ADUs, includes links to ADU statute and presentations.

U.S. Department of Housing and Urban Development

huduser.gov/portal/publications/adu.pdf

A case study of ADUs. It presents the rationale for ADUs and describes the basic types that can be built, with case studies from across the USA.

PUBLIC POLICY & ADU ADVOCACY

AARP Livable Communities:

AARP.org/ADU

While AARP's focus is on helping seniors stay in their homes this website includes many valuable original source guides and materials for homeowners of any age.

Strong Towns:

actionlab.strongtowns.org/hc/en-us/articles/4405402631572-Accessory-Dwelling-Units-ADUs-Top-Content

A collection of the best ADU blog and podcast content from Strong Towns.

Terner Center for Housing Innovation, University of California at Berkeley, and the Urban Land Institute:

turnercenter.berkeley.edu/wp-content/uploads/2020/08/ADU_report_4.18.pdf

A market forces research paper with lessons learned from Portland, Seattle and Vancouver.

HOW-TO PUBLICATIONS

Backdoor Revolution: The Definitive Guide to ADU Development, by Kol:

buildinganadu.com/

A comprehensive reading for homeowners who are building an ADU. The website, has a sign up for occasional emails and links to resources.

Santa Cruz County, CA ADU Guidance

cdi.santacruzcountycalifornia.gov/Planning/Housing/ADU.aspx

Quality learning materials on ADU basics, design and financing. An example of regional government offering ADU technical assistance.

Down East Magazine: Is an In-Law Unit Right for Your Property? (Archived)

web.archive.org/web/20230607051657/https://www.mainehomes.com/is-an-in-law-unit-right-for-your-property/

Article by Maine architect Eric Reinholdt on the basics of ADUs. It has some great photographs of units and links source information.

PROPERTY VALUE

The Appraisal Journal:

accessorydwellings.org/wp-content/uploads/2012/12/appraisingpropertieswithadusbrownwatkinsnov2012.pdf

A well regarded publication to help appraisers put a fair market value on homes with an ADU.

Zillow: Appraised Value Vs. Assessed Value

zillow.com/learn/appraised-value-vs-assessed-value/

An easy to understand description of the differences between a home appraisal and a tax assessment.