



ADU GUIDE



SMART-SIZED LIVING *IDAHO STYLE*



Your playbook to living BIG with a small footprint



www.alpineforgehomes.com

1 Learn Local Regulations

Building an ADU (accessory dwelling unit) or tiny home in Idaho varies city to city and county to county.

You must understand zoning and land use

Each municipality has its own rules on:

- ❖ Whether ADUs are allowed on your parcel
- ❖ Minimum lot size requirements
- ❖ Owner-occupancy rules
- ❖ Maximum structure size and height



See our “ADU cheat sheet” with live links for local guidelines



How Alpine Forge helps:

We manage the permitting and help verify zoning allowances before your project begins—saving you from costly false starts.

2 Consider Utilities & Site Conditions

Before building, confirm:

- ❖ Power availability and distance to connect
- ❖ Water access (city water Vs. private well)
- ❖ Sewer Vs. Septic requirements
- ❖ Does property need geotechnical reports?
- ❖ Are there slopes or soil types that may affect foundation costs?



How Alpine Forge helps:

We coordinate site evaluation, provide builder/contractor referrals, and guide you through what infrastructure your site will actually require.

3 Budgeting & Financing Your Build

ADUs and tiny homes often aren't financed like traditional homes.

START
HERE

Start with your "Why": The purpose of the build (rental income, housing, property boost, etc) will drive your financing strategy

- ❖ Set a realistic all-in budget:
design, permits, site work, 10-15% contingencies, etc
- ❖ Evaluate your equity, credit profile, and income documentation
- ❖ Compare financing options to fit your scenario
- 👉 See our "ADU Financing cheat sheet"
- ❖ Work with ADU experienced lenders



How Alpine Forge helps:

We connect you with lenders familiar with prefab and ADU financing so you're not stuck trying to educate a bank on your project

4 Choosing the Right Property

Before purchasing land or a primary residence to add an ADU, evaluate:

- ❖ Access for delivery/assembly (a must for prefab builds)
- ❖ Easements that restrict placement
- ❖ Topography--tricky terrain can add \$\$\$ to foundation costs
- ❖ Future development plans that may affect permitting



How Alpine Forge helps:

We can connect you with local realtors who will help you find ADU friendly properties

5 Understanding The Project Timeline

Your timeline will include:

- ❖ Design & Customization
- ❖ Permitting (varies by city/county) generally 6-10 weeks
- ❖ Site Prep + Weather considerations
Concrete slab OR Wood frame foundation?
- ❖ Delivery & Assembly
- ❖ Inspections & Final approvals



How Alpine Forge helps:

We oversee logistics, delivery, scheduling, & coordination to keep things moving

6 Choosing Your Build Team

Building your ADU requires:

- ❖ A reputable licensed & insured general contractor
 - *Ask for references, active RCE#, verify with Idaho DOPL
- ✎* Public records if you want to be extra vigilant
 - * Have strong contract; No >15%\$ up front; Payment schedule based on milestones, not time
- ❖ Trades: Utilities (electrical, plumbing, HVAC)
- ❖ An Inspector-ready installation plan
- ❖ Clear roles, responsibilities, and communication between all parties



How Alpine Forge helps:

We collaborate with vetted, trustworthy builders and contractors in the Treasure Valley who understand ADU project needs

7 Consider Future Value & Use Cases

ADUs are viewed as a HIGH ROI investment due to:

- ❖ Demand for short and long term rentals
- ❖ Multi-generational housing trends
- ❖ Home-office or Guest suite flexibility
- ❖ Elevated market appeal



How Alpine Forge helps:

We help you design with your future ROI in mind, ensuring your ADU meets market expectations and adds long term value

Why Build with Alpine Forge?



Your Idaho-Based Partner for Stress-Free ADU & Tiny Home Development

We provide you a streamlined, supportive experience that includes:

- ✓ Full Permitting Support
- ✓ Delivery & Professional Assembly
- ✓ Vetted Builder and Contractor Referrals
- ✓ Realtor & Financing connections for land and loan options
- ✓ Transparent planning & Expectationss

WHY

Clarity, Guidance, and Support--Start to Finish

Resources



*All underlined content is a clickable link!



Rental Market Trends for Idaho

Data from a national real estate brokerage on actual rental listings

ROI calculator [Explore Now]

Check out Airbnbs with our products—
The reviews speak for themselves!

Financing Your Investment

ADU Construction Financing and Investor's guide

ADU financing options

What is a Construction to Permanent Loan? FAQ for alternatives

Guide to Funding Your ADU (article)



Alpine Forge is Idaho's dealer for StudioShed premium products -Going strong since 2008

Built in Colorado, Assembled HERE in Idaho!



Factory Tour

Design YOUR ADU




ADU FINANCING

Client Fact Sheet



4 critical factors that influence your financing options:

- 1) Your Debt to Income (DTI) ratio 
- 2) Your Credit profile
- 3) Your Work history/Financial summary
- 4) Your Equity & Assets

Cash -Out Refinance (fixed rate)

Refinancing existing mortgage for more than you owe to fund construction

Home Equity Loan (fixed rate)

Lump sum against your equity; might have closing costs

Home Equity Line of Credit (HELOC) (variable rate)

Revolving line of credit secured by your home equity; different types

Construction -to-Permanent Loan (one time close)

*Most complicated and stringent process

Single loan that covers both construction phase (variable rate) + mortgage
Converts to permanent mortgage once construction complete (fixed rate)

VA Construction Loan (eligible veteran) (fixed rate)


VA-backed loan that can finance construction + permanent housing

1. If you have strong equity= HELOC or home equity loan is likely most appropriate
[considers **current home value**]
2. If you have limited/moderate equity= Construction to Perm is likely most appropriate with an aggressive payment schedule, like every 2-3 weeks, depending on the build (pre-fabricated builds tend to be faster paced) and permitting process (can be slow)
[considers **after-build value**]
3. If you want to do some cash pay, but need some help with the remaining ~80% =
[multiple options based on your needs]

*Going local + a loan officer familiar with ADU nuances is ideal (terms/conditions vary)
We can connect you!

Treasure Valley ADU Cheat Sheet

January 2026

CITY	MAX SIZE	KEY NOTES/LINKS 
BOISE	≤ 900 sq ft OR 70% of primary dwelling	<u>Boise ADU Guide</u> <u>Permitting & Licensing</u>
MERIDIAN	≤ 900 sq ft OR 50% of primary dwelling	<u>Meridian ADU guide</u>
EAGLE	Depends on lot size: Max $\leq 40000 = 1200$ sqft	<u>Eagle code: section U for ADUs</u>
NAMPA	≤ 500 sq ft	<u>Nampa "accessory residential dwelling" app & regulations</u>
CALDWELL	≤ 900 sq ft OR 75% of primary dwelling	<u>Caldwell guidelines</u> GO TO <u>section A page 9-11 for (4)ADUs</u>
STAR	$\leq 50\%$ of primary dwelling	<u>Star code for "secondary dwelling"</u>
KUNA		<u>Special Use Permit : Step 1</u> <u>Kuna Height & Area standards</u>
EMMETT	1800 sq ft	<u>Gem Co ADU app & guidelines</u> Step 1 <u>Building permit app</u> Step 2
MIDDLETON	≤ 1000 sq ft IF lot is $>14,000$ sq ft	<u>"second dwelling unit" [Table 1, footnote 5]</u> <u>Middleton code</u>

*Note the differences in terminology: ADU Vs. secondary dwelling depending on city

We encourage you to conduct your own due diligence for details regarding your specific project. Your local building or planning and zoning departments are excellent resources for clarification and additional insight.



Ready to Forge your Path to Smart-Sized Living?!?



Your ADU Journey Begins Here

Thank you for exploring our resource guide!
We look forward to serving you soon

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[Visit our site to design your build](#)



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