

THE \$85,000 SURPRISE: DE-RISKING YOUR SEATTLE ADU BUILD

A FORENSIC GUIDE TO THE 7 MISTAKES THAT
DERAIL BUDGETS AND TIMELINES

Based on 2026 Seattle DCI Data & Renology Project Analysis.

THE BASELINE REALITY OF A SEATTLE ADU

+15% TO +30%

TYPICAL BUDGET OVERRUN

+\$85,000

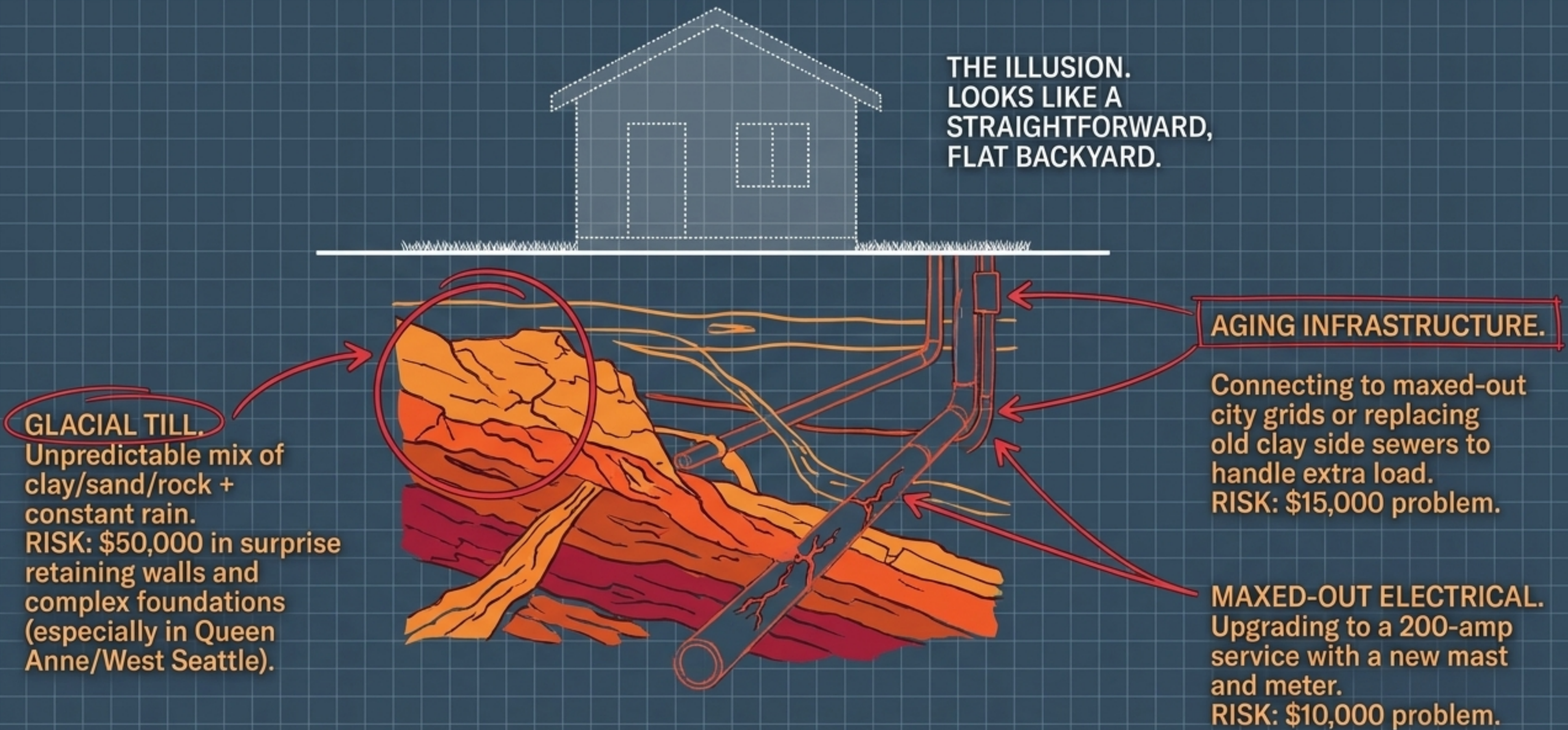
AVERAGE FINANCIAL PENALTY

+4 MONTHS

AVERAGE TIMELINE DELAY

BUILDING AN ADU IS NOT A REMODEL;
IT'S A MINIATURIZED NEW HOME
CONSTRUCTION PROJECT.

**100% OF THESE OVERRUNS ARE PREDICTABLE AND ENTIRELY
AVOIDABLE BEFORE BREAKING GROUND.**



THE ILLUSION.
LOOKS LIKE A
STRAIGHTFORWARD,
FLAT BACKYARD.

GLACIAL TILL.

Unpredictable mix of
clay/sand/rock +
constant rain.
RISK: \$50,000 in surprise
retaining walls and
complex foundations
(especially in Queen
Anne/West Seattle).

AGING INFRASTRUCTURE.

Connecting to maxed-out
city grids or replacing
old clay side sewers to
handle extra load.
RISK: \$15,000 problem.

MAXED-OUT ELECTRICAL.

Upgrading to a 200-amp
service with a new mast
and meter.
RISK: \$10,000 problem.

**THE BLUEPRINT FIX: DEMAND A \$2,000–\$5,000 GEOTECHNICAL REPORT
AND CAMERA-SCOPE YOUR SEWER BEFORE FINALIZING ANY DESIGN.**

Phase 2: The Learning Curve Penalty

The Generalist	The ADU Specialist
DCI Plan Reviewers	
 • Unfamiliar with local officials.	 • Knows reviewers by name; anticipates rejections.
SPU & City Light Nuances	
 • Learning specific ADU drop rules on your dime.	 • Navigates utility drops seamlessly.
Land Use Codes	
 • Views project as a large remodel.	 • Lives and breathes Seattle land use codes.

 **Generalists** trigger failed inspections and rework, stalling timelines for up to 6 months.

The Blueprint Fix: Vet 3 quotes. Check 3 ADU-specific references. Visit 1 finished Seattle site before signing.

The Anatomy of a Predatory Bid

The Bargain Bid (20% Lower)

Red Flag 1: Vague Allowances
Site Prep Allowance: \$5,000

Red Flag 2: Inflated / Hidden Budgets
\$20,000 lighting allowance (creates a slush fund for contractor mistakes).

Red Flag 3: Missing Scope.
Stops at the foundation.

The Professional Bid

Site Prep: 40 hrs excavation, 60 ft utility trenching, grading: \$25,000

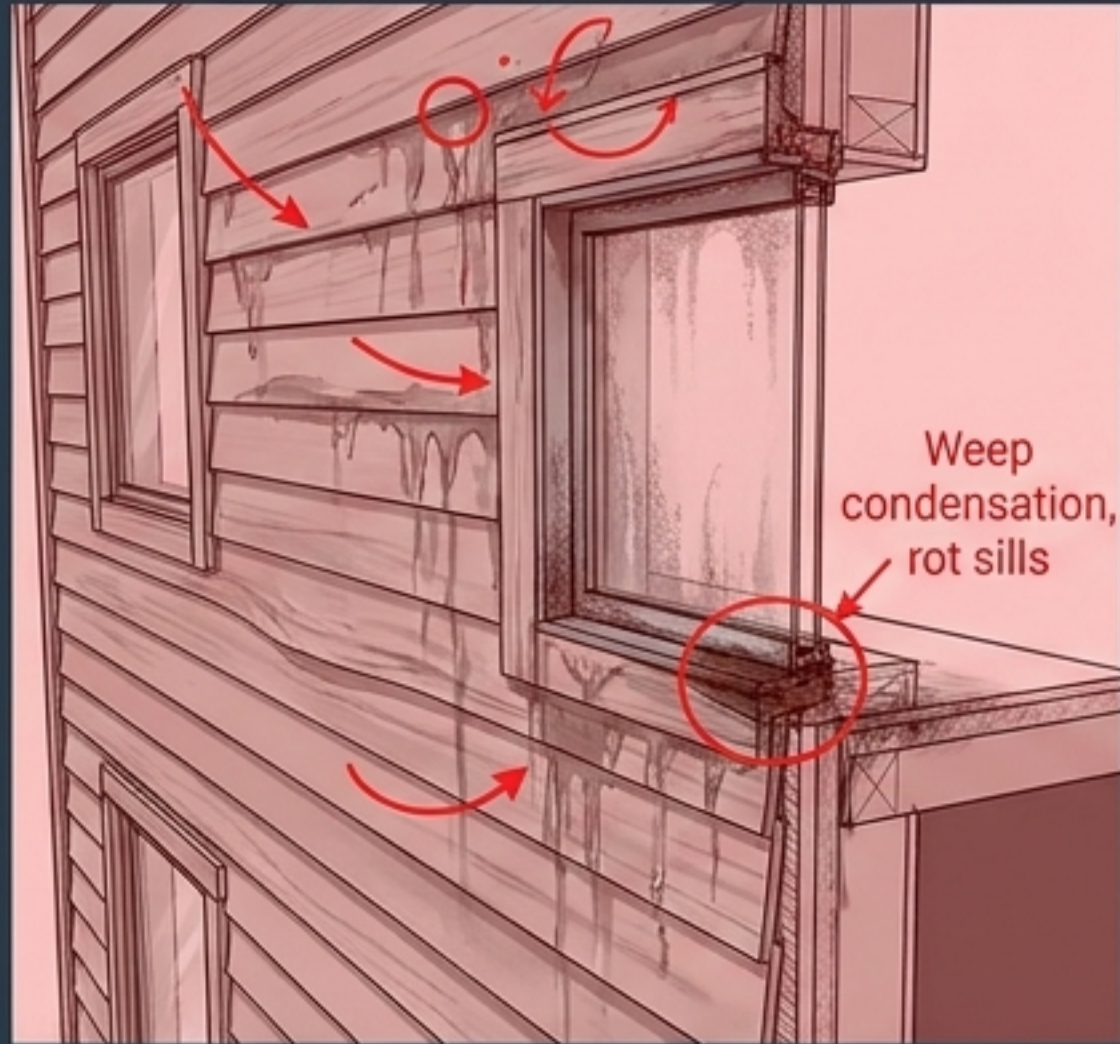
Detailed itemized lighting fixture schedule: \$8,000

Includes \$15k-\$30k for mandatory sidewalk repair, hazardous abatement (asbestos), fencing, and landscaping.

The Blueprint Fix: Conduct a line-by-line spreadsheet comparison. If scope is ambiguous, walk away.

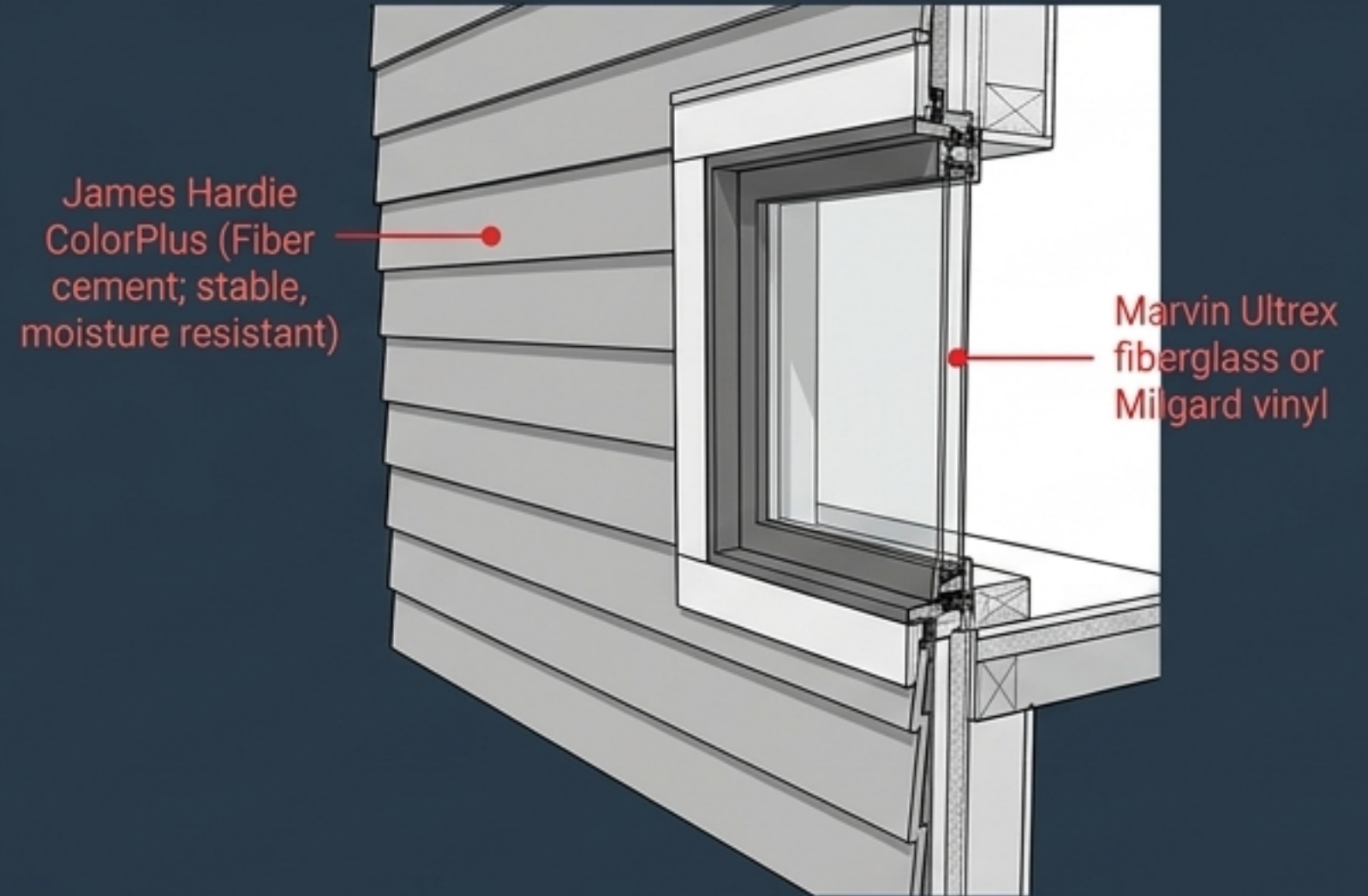
Designing for the Puget Sound, Not Instagram

The SoCal Trap



- Clear-grain cedar siding → Rots and mildews in 2 years.
- Non-thermally broken steel windows → Weep condensation, rot sills, breed mold.

The PNW Palette



- **Siding:** James Hardie ColorPlus (Fiber cement; stable, moisture resistant).
- **Windows:** Marvin Ultrex fiberglass or Milgard vinyl.
- **Wet Areas:** Schluter-KERDI waterproofing systems behind all tile.

Core Rule: Long-term performance is the only metric. Design must serve the climate.

The Invisible Blowout: "Finish Creep"

The Math of a "Small" Upgrade:

Step 1: Upgrade from \$15/sqft to \$28/sqft tile.

Step 2: Heavier tile requires expensive thin-set mortar.

Step 3: Custom tile requires complex install pattern.

Result: +\$1,500 in one tiny bathroom.

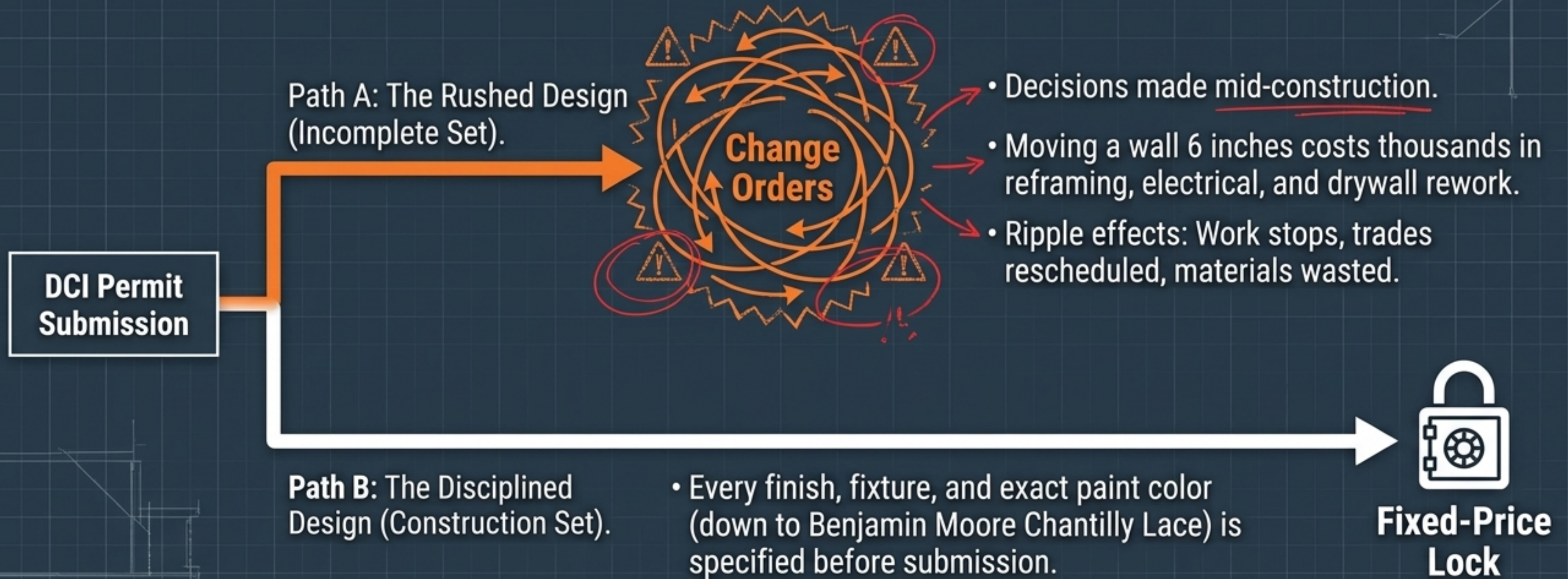
The Compound Effect:

Repeat for flooring, light fixtures, plumbing hardware, and cabinet pulls (\$500-\$2,000 per choice).

**Total
impact =
+\$30,000.**

The Blueprint Fix: Price Good/Better/Best packages during design. Sign a spec sheet. Implement a super-sterand uess. Implement a zero-change rule unless a product is discontinued.

The True Cost of a Rushed Permit



The Core Insight: You lock in your budget by locking in decisions before construction starts.

Total Cost of Ownership: The Business Model

The Trap:

Saving \$10,000 upfront on cheap HVAC, minimal insulation, or low-quality windows.



\$10,000
Upfront Savings

The Reality:

Costs \$20,000 in higher utility bills and premature replacements over 15 years, exacerbated by permanent property tax and insurance bumps.



\$20,000 15-Year
Operating Penalty

The Blueprint Fix: Invest heavily in the building envelope.

- Specify high-efficiency ductless heat pumps.
- Use continuous exterior insulation.

Lower operating costs = higher rental value and durability.

2026 Seattle True Cost Projections

Ballard DADU

- 550 sq ft
- Flat Lot
- Simple Utilities
- Mid-grade finishes

\$415,000

Capitol Hill AADU

- 800 sq ft basement
- Seismic retrofitting
- Dig-out required
- High-end finishes

\$495,000

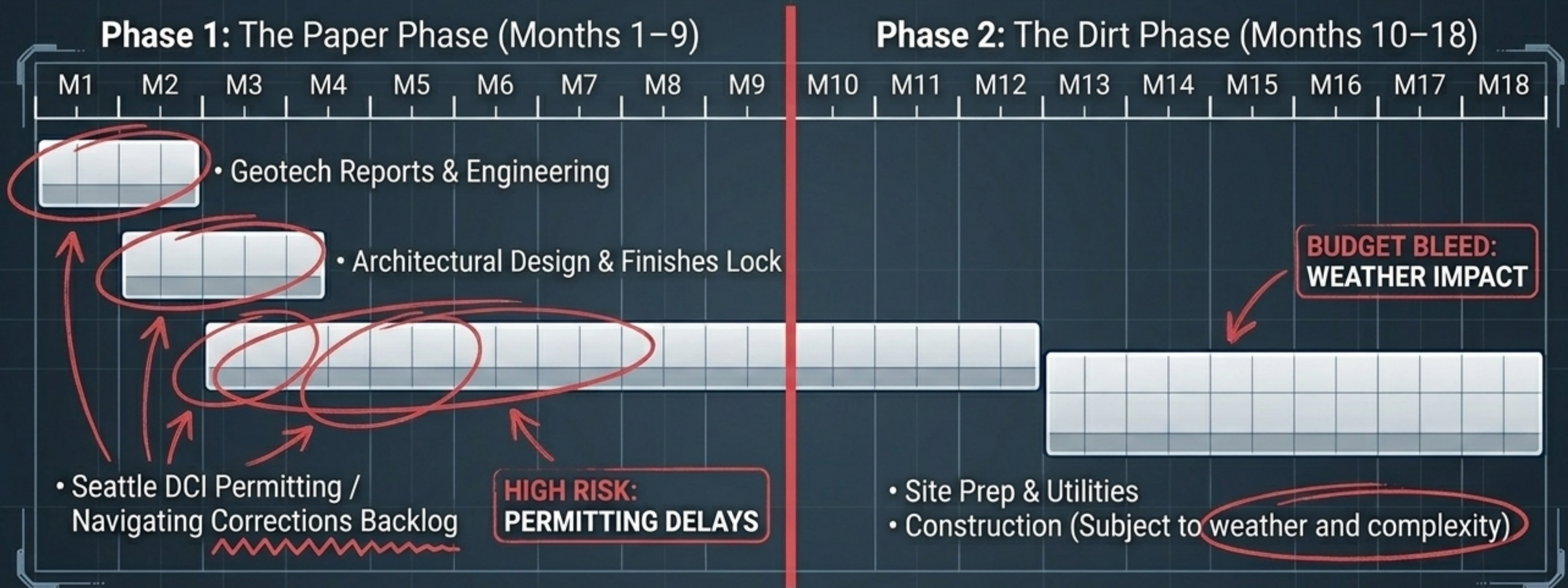
West Seattle DADU

- 700 sq ft 2-story
- Sloped lot
- Retaining walls required
- Premium finishes

\$560,000

Anyone quoting under \$350k for a new DADU in 2026 is omitting required scope. Always hold a firm 15% contingency.

The Realistic 12-to-18 Month Timeline



Warning: Any contractor promising a sub-12-month delivery is ignoring the reality of Seattle's permitting backlog.

The 'Owner-GC' Fallacy

The Myth: Act as your own General Contractor and save 15%–25% on the build.

The Reality: Disastrous for 99% of homeowners.

- **Sub-contractor Leverage:** You are at the very bottom of every trade's priority list.
- **Material Pricing:** You pay retail rates, not wholesale.
- **Crisis Management:** You lack the specific DCI inspection knowledge to solve inevitable structural or permitting failures.

Result: The money theoretically 'saved' is aggressively burned through rework, delays, and sheer project bloat.



The Renology Blueprint

The Golden Rule: The project is won or lost in the 6 months before a shovel hits the dirt.

- ☐ 1. Commission a \$2k-\$5k Geotech Report immediately.
- ☐ 2. Interview for ADU-specific DCI/SPU experience, not just general competence.
- ☐ 3. Demand detailed utility trenching and connection plans; reject single-line allowances.
- ☐ 4. Compare bids line-by-line to expose missing scope (landscaping, abatement).
- ☐ 5. Lock in every single finish in a detailed construction set before breaking ground.