

THE 2026 SEATTLE ADU REALITY CHECK

NAVIGATING TIMELINES, COSTS, AND CONTRACTOR COMPLIANCE FROM BLUEPRINT TO CERTIFICATE OF OCCUPANCY

WASHINGTON STATE PERMITTING FORM

RECEIVED FEB 15 2026 UNDER REVIEW

COMPLIANCE ORANGE

PERMIT PENDING

INCOMPLETE APPLICATION

ZONING CHECK FAILED

REVISION REQUESTED

CONTRACTOR LICENSE VERIFICATION REQUIRED

APPROVED WITH CONDITIONS

CERTIFICATE OF OCCUPANCY - HOLD

Permit Number: SEA-ADU-2026-1003

PERIODIC INSPECTION CHECKS:

1	Foundation	0
2	Structural	0
3	Roofing	0
4	Exterior	0
5	Interior	0
6	Final	0

PERMIT NUMBER: SEA-ADU-2026-1003
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PERIODIC INSPECTION CHECKS:

Missing structural calcs

Permit 3 requested

Timeline extended 6 months

Approved with conditions

Setback issue

Geotech report needed

Cost escalation warning

Final inspection scheduled Oct 2027

The Remodeling Market Reality vs. The 6-Month Myth

The 6-Month ADU



- ✓ NAHB/Westlake Royal Remodeling Market Index (RMI) for Q1 2026 shows extreme demand and historic backlogs.
- ✓ Motivated by backlogs, builders market speed over realism.

The 8 to 12+ Month Marathon



- ⚙️ A true 2026 timeline runs 28 to 40 weeks after permit submission.
- ⚙️ Requires an additional 8 to 12 weeks of upfront design and feasibility.

**The build itself is predictable.
The paperwork is the wild card.**

The Permit Iceberg: Where the Time Actually Goes



7 to 9 Months

Predictable physical labor, from foundation pour to final paint.

3 to 5 Months

Pre-construction: Seattle Department of Construction & Inspections (SDCI) review cycles, Environmentally Critical Area (ECA) assessments, and engineering calculations.

Your greatest risk isn't lumber delays—it's SDCI administrative back-and-forth.

2026 Financial Baselines: Site Conditions Drive the Price



Garage Conversions

Utilizing existing structures.
Lower permitting friction.



New Detached ADUs (DADUs)

Ground-up stick builds.
Requires new foundation and
comprehensive utility trenching.

\$200,000

\$200k to \$300k

\$250k

\$300k

\$350k to \$550k+

\$400k

\$450k

\$500k

\$550,000+



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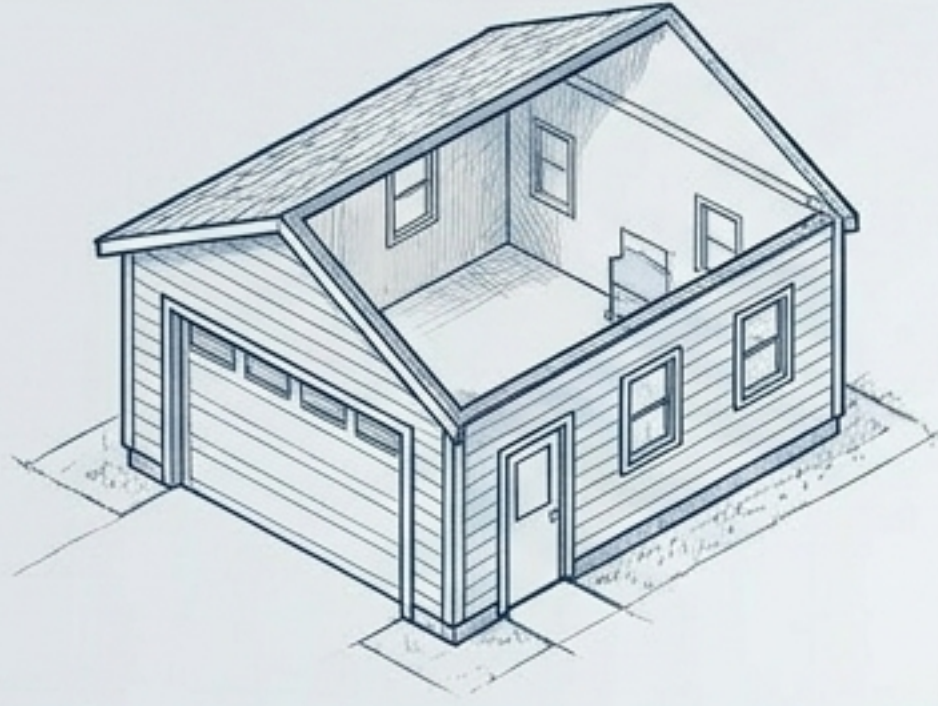
The Seattle Premium



Lumber is a commodity. Seattle's steep slopes, mandatory side sewer replacements, and deep excavation requirements are what push projects past \$450k.

Three Paths to an ADU: A Cost-to-Complexity Matrix

Fremont Garage Conversion



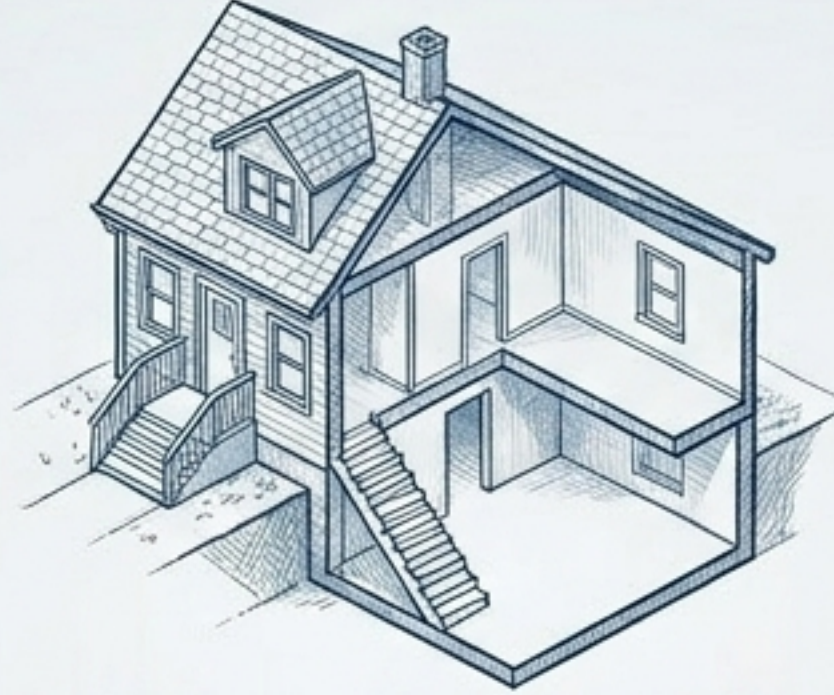
Profile: 450 sq ft Studio

Scope: Foundation upgrades, new side sewer

Final Cost: \$240,000

Total Timeline: 29 weeks

Capitol Hill Attached (AADU)



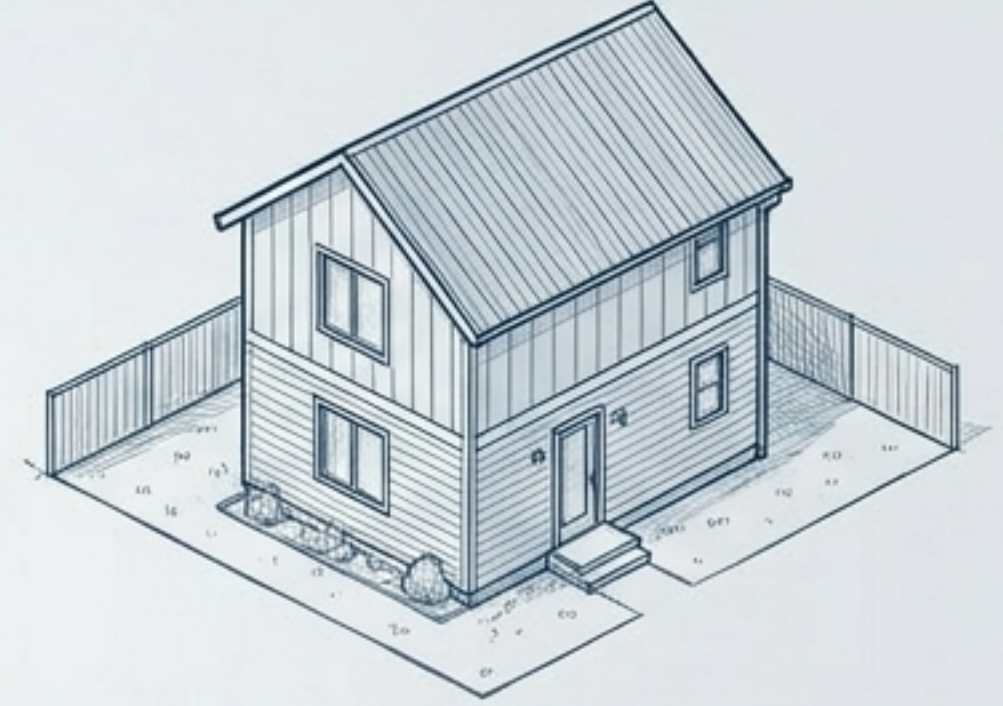
Profile: 650 sq ft 1-Bed (1920s Basement)

Scope: Significant excavation and structural retrofitting

Final Cost: \$310,000

Total Timeline: 32 weeks

Ballard Detached (DADU)



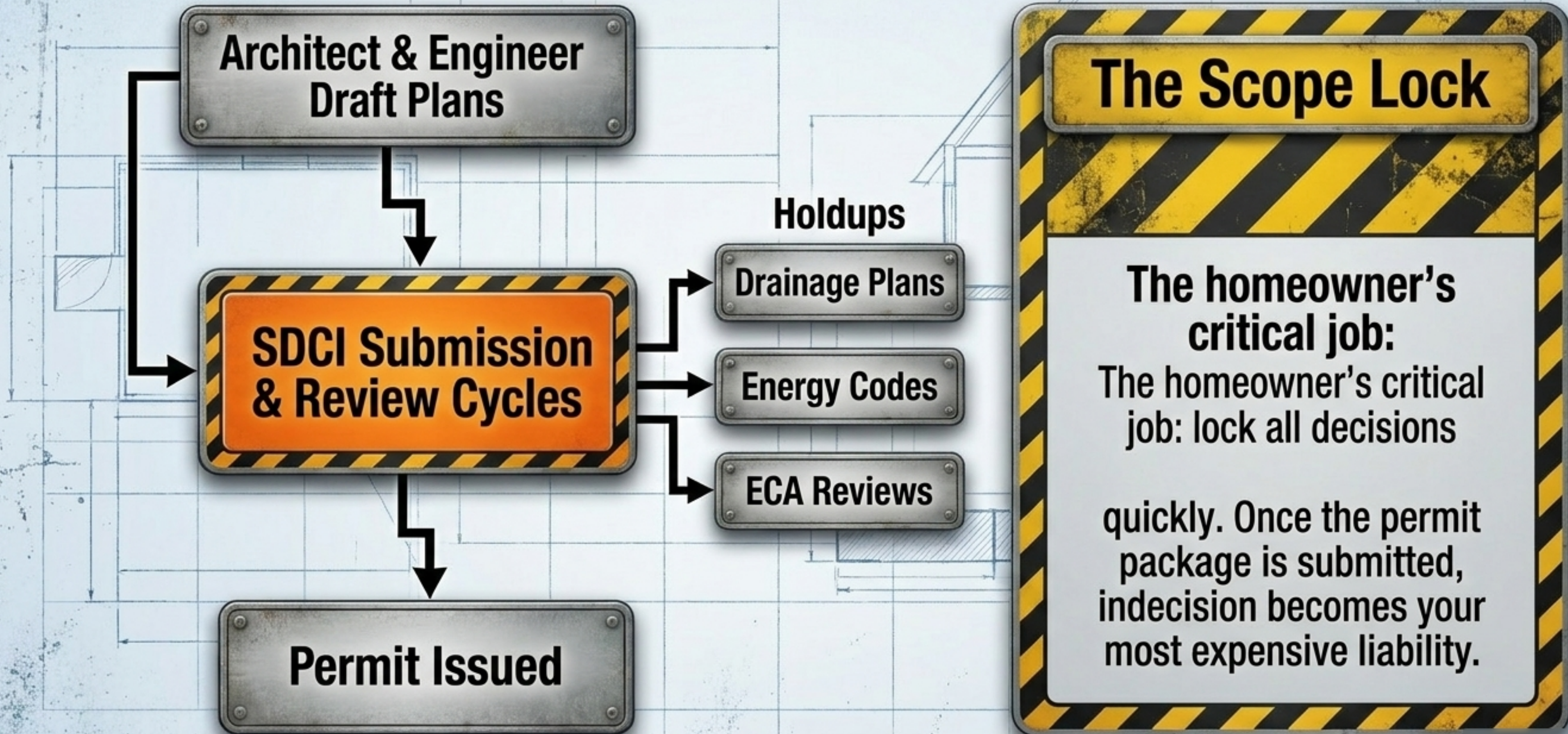
Profile: 800 sq ft 2-Bed DADU

Scope: New slab-on-grade, high-end finishes, standard lot

Final Cost: \$465,000

Total Timeline: 38 weeks

Phase 1: Design & Permits (Weeks 1 to 12+)

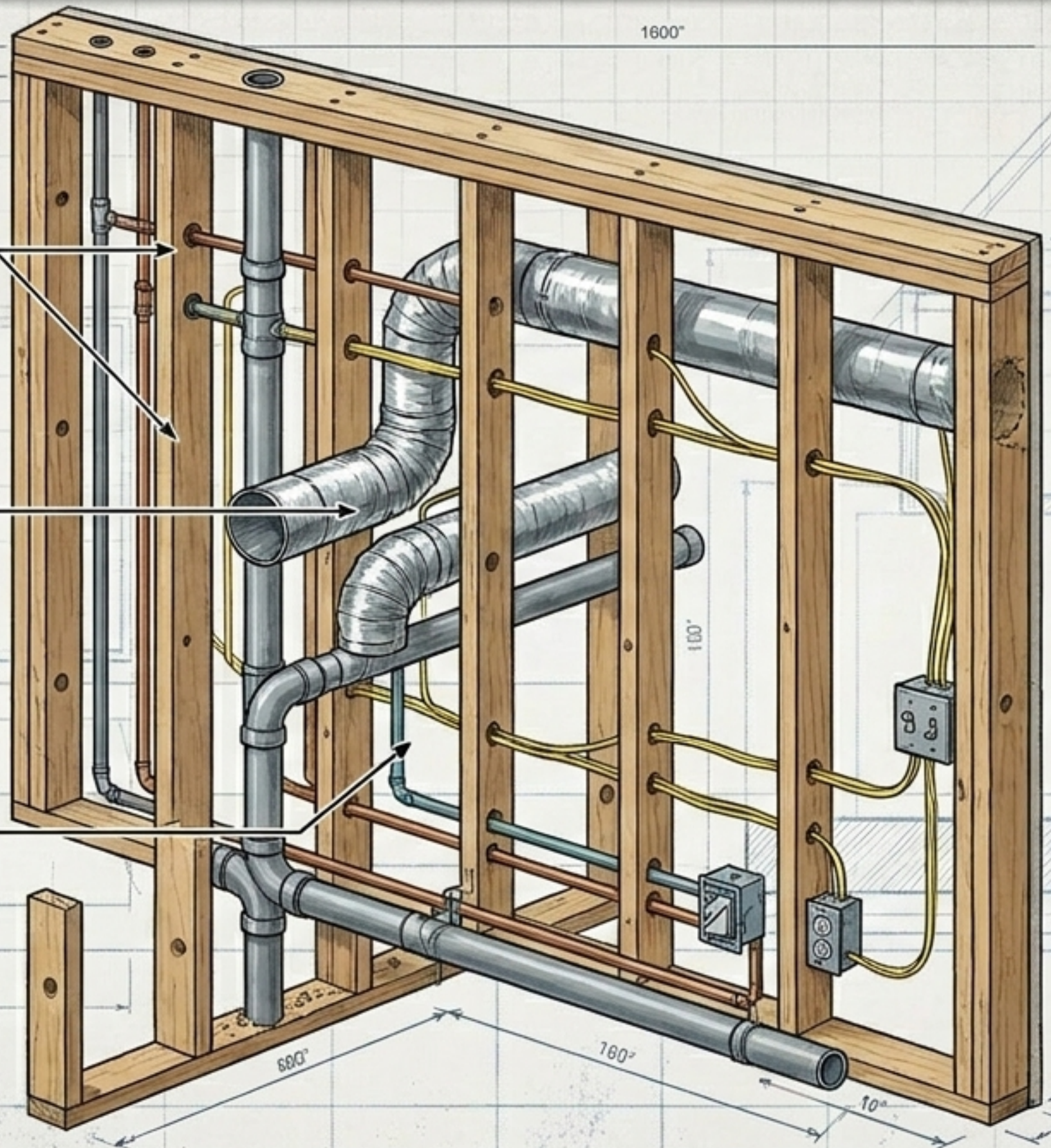


Phase 3: The Rough-In Choreography (Weeks 17 to 24)

Plumbing: Supply and drain lines installed first (thickest infrastructure).

HVAC: Ductwork navigated around pipes.

Electrical: Wires pulled to every box (most flexible, goes last).



The SDCI Rough-In Inspection.
No drywall can be hung until a city inspector visually verifies and signs off on every concealed pipe, duct, and wire.

Phase 4: Finishes to Final Inspection (Weeks 25 to 32)



The Ultimate Prize: The Certificate of Occupancy (CofO)

The final SDCI walkthrough. The inspector checks for life-safety compliance: smoke detector placement, GFCI outlet functionality, and egress.

Achieving the CofO makes the ADU a legal, habitable home.

Timeline Derailers: The Three Cascade Failures



Site Conditions

A steep slope in Queen Anne or poor soils south of I-90 triggers a mandatory ECA review.

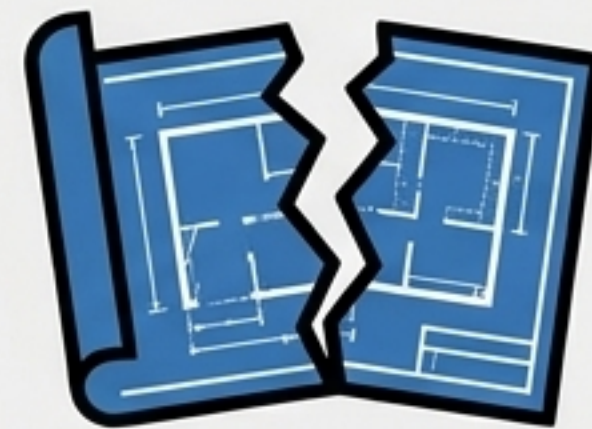
Penalty: +3 Months



Utility Surprises

Discovering an aging, cracked side sewer under your 1920s craftsman.

Penalty: +\$20,000 and +1 Month



Mid-Stream Change Orders

Moving a window after framing isn't a tweak—it requires reframing, new sheathing, and electrical rerouting.

Cascade Failure

The Rule: NAHB advises a 10 to 15 percent contingency for older homes. In Seattle, this isn't advice. It's a requirement for survival.

Timeline Compressors: How to Fast-Track Six Weeks



Leverage Pre-Approved Plans

Use the City of Seattle's Pre-Approved DADU program to bypass months of initial SDCI architectural review.



The Absolute Scope Lock

Finalize every finish selection—from faucets to flooring—before signing the contract. Eliminate backorder delays.



Integrated Design-Build Teams

Hire a unified firm where the architect and builder share a payroll. Streamlines communication and eliminates interdisciplinary finger-pointing.

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-from faucets to flooring—
before signing the contract.
Eliminate backorder delays.

The Accountability Blueprint: Demand These Dates

PROJECT MILESTONE SCHEDULE

1. Scope-lock date: _____
2. Structural engineer final plan handoff: _____
3. SDCI permit submittal date: _____
4. Excavation & foundation pour target: _____
5. Framing start and completion: _____
6. Rough-in inspection targets (Plumbing/Electrical/HVAC): _____
7. Drywall start date: _____
8. Cabinet and countertop installation: _____
9. SDCI Final Inspection target: _____

A legitimate 2026 Seattle ADU contractor provides a sequence with exact dates, not a vague outline.

Vetting Your Team: The Washington Legal Shield



The best builders in Seattle are not just expert carpenters; they are expert navigators of Seattle's bureaucracy. Unregistered contractors leave the homeowner assuming 100% of the legal and financial liability.

The Anatomy of a Legal Washington Contractor

The ID

Requirement: State Recognition

Active

12-digit

L&I Registration
Number

+ UBI Number.



The Bond

Requirement: Continuous
Contractor Surety Bond

Exactly

\$30,000

for General Contractors

(or \$15,000

(or \$15,000 for Specialty)



The Insurance

Requirement: General
Liability Insurance

Minimum

\$250,000

Combined single limit

(or \$200k public / \$50k property).

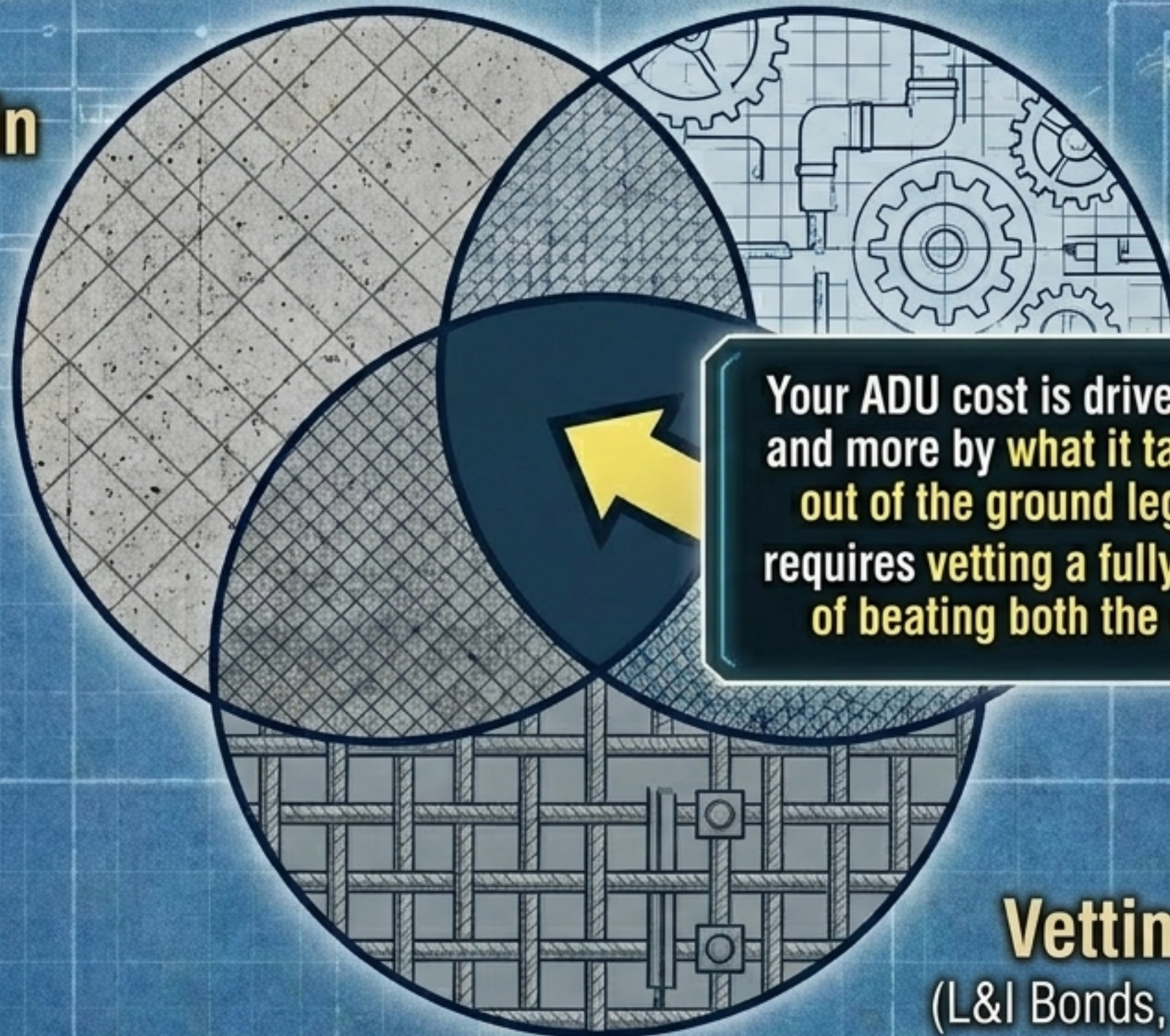


Verify these exact limits on the WA L&I portal before signing any contract or releasing a deposit.

The 2026 Synthesis: Surviving the Seattle Terrain

Navigating Terrain
(Site, Soils, Sewers)

Navigating SDCI
(Permits, Inspections, CofO)



Your ADU cost is driven less by lumber prices and more by what it takes to get the structure out of the ground legally. Success in 2026 requires vetting a fully licensed team capable of beating both the dirt and the red tape.

Vetting Compliance
(L&I Bonds, Insurance, Registration)