



BENEFITS AND RESTRICTIONS	ADU PILOT PROGRAM (WDRC)	ELEVATION COMMUNITY LAND TRUST (ECLT)
Realize 100% equity of current fair market value of home at time of transaction	No	✓
Maintain ownership of improvements (home, garage, and accessory structures)	✓	✓
Maintain ownership of land	✓	No
Realize 100% of future market appreciation	✓	No
Appreciation realized from time of transaction to future sale date	100%	25% + 50% of ADU
Penalty fees for selling a newly constructed ADU in short time frame (<5 years)	Either \$50,000-\$75,000 or ADU earned equity after financing	\$0
Years of restriction to maintain unit at 80% or below AMI for rental	25	99+
Years of restriction prohibiting short term rental of the property	25	99+
Transaction may enable you to have cash now to reduce debt or roll into existing home repairs.	No	✓
Homeowner benefits from City of Denver and/or private subsidy	Yes, if ≤ 80% AMI	✓
ADU, if rented, must be to a household at or below 80% AMI	✓	✓
Program may assist you in financing an ADU	✓	✓
Available funds are restricted to ADU development	✓	No
Creates opportunity for income stream and multi-generational living	✓	✓
Provides an opportunity to reduce your current mortgage amount, even with developing an ADU	Potentially	✓
Homeowner must be able to finance Total ADU Development Cost	✓	Combination of financing and equity proceeds
Requirement for premises to be occupied for residential use	✓	✓
Annual Reporting Required	✓	✓
Future additions, liens, HELOC, or refinancings allowed	Yes, with written permission from DHA	Yes, with written permission from ECLT