

INTRODUCTION

- California’s housing crisis has increased interest in gentle-density strategies that expand housing supply without dramatically changing neighborhood character
- Accessory dwelling units (ADUs), can support rental income, intergenerational living, aging in place, and gentle density
- State ADU reforms have reduced legal barriers, but implementation still depends on homeowner willingness, capacity, and understanding
- This study examines how financial, procedural, informational, and social factors shape homeowner perspectives on ADUs in Chino, Fontana, and Rancho Cucamonga

RESEARCH QUESTION + LITERATURE REVIEW

Research Question

Which perceived factors most influence homeowners’ willingness to pursue ADU construction in Chino, Fontana, and Rancho Cucamonga?



Procedural barriers: permitting confusion, administrative friction, and unclear requirements discourage homeowners (Volker & Handy; Pothukuchi & Guinn, 2025)



Financial barriers: high upfront costs and uncertain returns limit implementation (Garcia et al., 2022; Pothukuchi & Guinn, 2025).



Physical Constraints: lot size, setbacks, utilities, and housing type affect feasibility (Kim et al., 2023; Tanrisever, 2025).

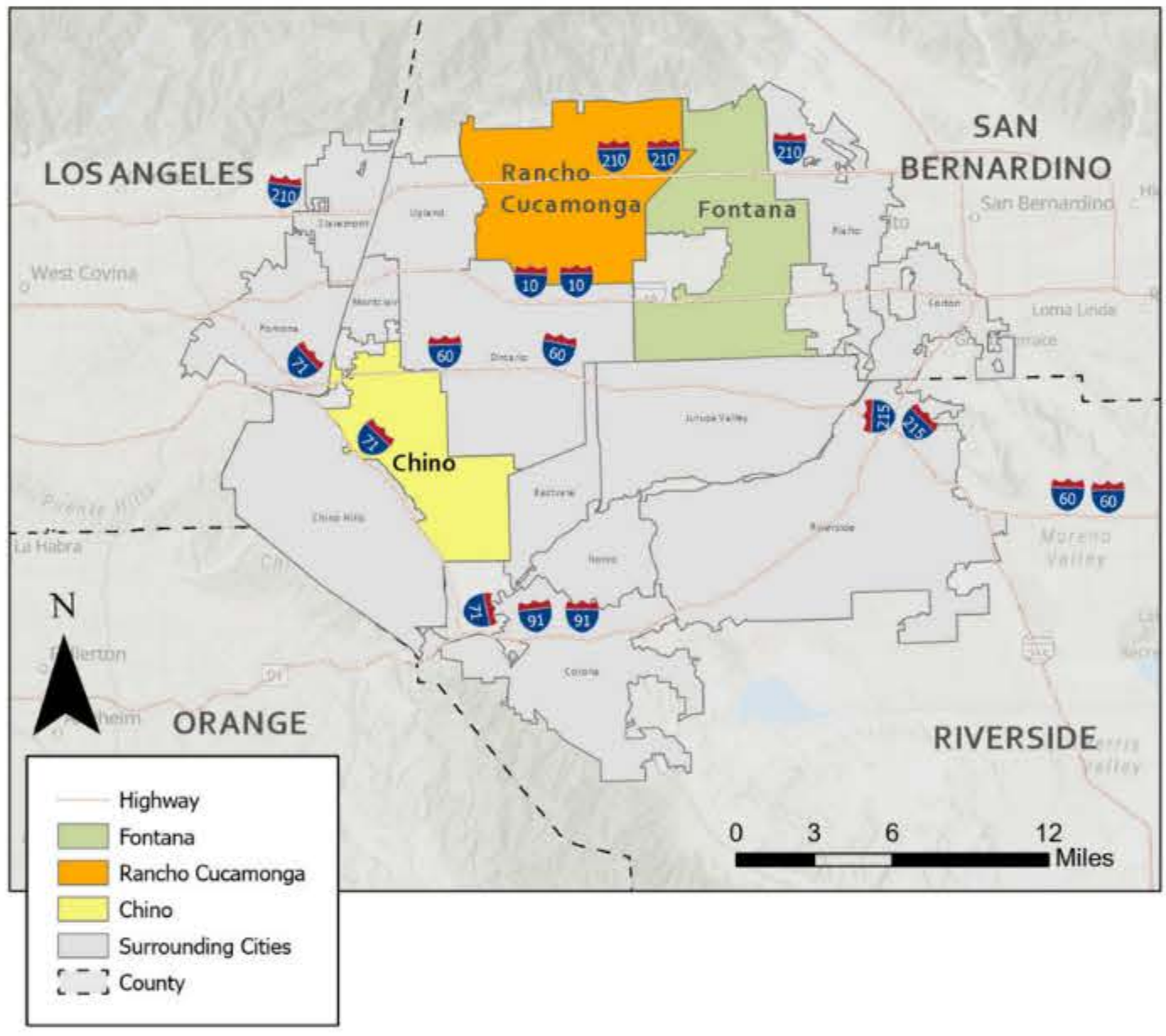


Social barriers: privacy, parking, density, and neighborhood character shape support or opposition (Holleran, 2020; Gnagey et al., 2023).



Structural equity: ADU reform is tied to exclusionary zoning and unequal access to housing opportunity. Not directly analyzed in this study (Garcia, et al., 2022; Pothukuchi & Guinn, 2025).

STUDY AREA



Selection Criteria

- High homeownership and owner occupancy
- Predominantly single-family/suburban context
- Homeowner-driven ADU potential

City Context

City	Population	Owner-Occupied Housing Rate	Single-Family Housing Share	Survey Responses
Chino	94,010	64.0%	81.1%	37
Fontana	218,455	66.8%	78.9%	36
Rancho Cucamonga	176,675	62.3%	69.8%	42

City	Detached Single Family	Attached Single-Family	Condominium	Other
Chino	17	10	9	1
Fontana	12	15	9	0
Rancho Cucamonga	38	3	1	0

METHODOLOGY

Municipal resource review: showed that all three cities provide ADU information, but the depth, clarity, and usability differ

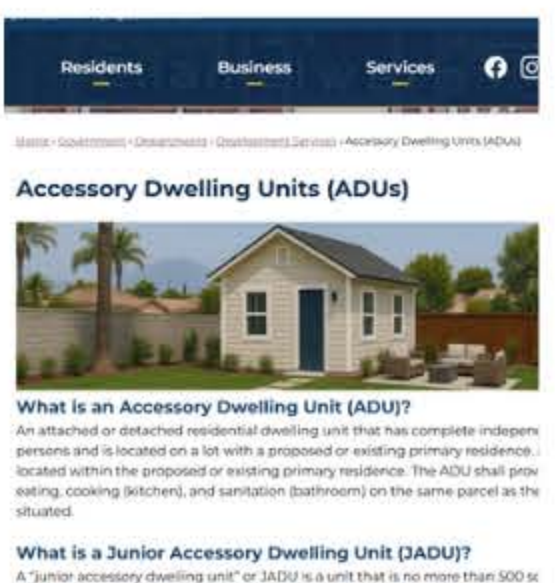
Homeowner survey: identified which perceived barriers were strongest across the three cities

Stakeholder interviews: showed that professionals see financing, feasibility, and coordination as obstacles

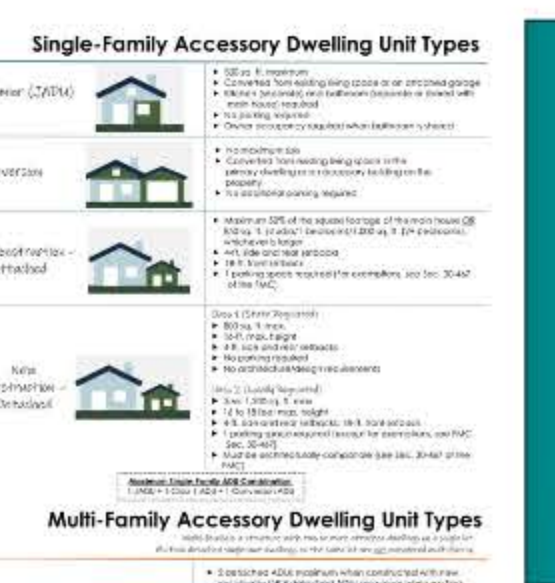
Data analysis: mean ranking and one-way ANOVA identified strongest concerns and statistically-significant city differences

Existing ADU Resources

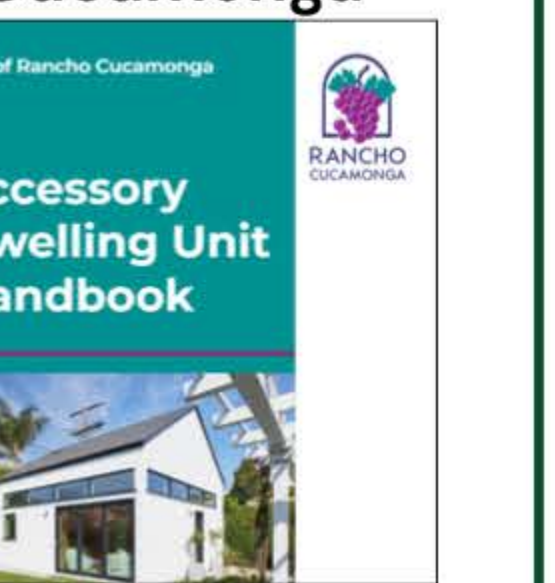
Chino



Fontana



Rancho Cucamonga



City	Resources
Chino	ADU webpage, eligibility info, preapproved plan info, fire district resources
Fontana	ADU information page, standard/preapproved plans, development standards, planning guidance, permit related info
Rancho Cucamonga	ADU handbook, step-by-step guidance, cost information, external ADU resources, workshops / contacts

KEY FINDINGS

INTEREST

17.4%

were likely or very likely to build an ADU

Neutral: 18.3% | Unlikely/Very Unlikely: 64.3%

CITY OUTREACH / INFO

61.7%

disagreed that their city does a good job at informing residents about ADUs

Neutral: 31.13% | Agree: 7%

PROGRAM AWARENESS

47.0%

were unaware of ADU programs, preapproved plans, or assistance

Neutral: 29.6% | 23.5 %

Ranked Survey Findings (Mean Score)

Statement	Mean Score
ADUs would reduce privacy/neighborhood quality	3.99
ADUs seem too expensive to build	3.71
Getting city permits seems difficult	3.46
Building an ADU would be a good financial investment	3.46
Property has enough space for an ADU	3.03
Aware of ADU programs or incentives	2.62
City ADU info is clear	2.6
Neighborhood/HOA would support ADU	2.56
City does a good job informing residents	2.31
Likelihood of building an ADU	2.24

Mean Score (1 = Strongly Disagree, 5 = Strongly Agree)

City Differences

- Rancho Cucamonga respondents reported bigger lot sizes. ($F(2, 112) = 7.053, p = .001$)
- Rancho Cucamonga respondents reported greater neighborhood/HOA support than Chino and Fontana. ($F(2, 112) = 7.701, p < .001$)
- Chino and Fontana expressed stronger privacy/neighborhood concerns than Rancho Cucamonga. ($F(2, 112) = 9.086, p < .001$)
- City ADU information clarity was highest in Rancho Cucamonga. ($F(2, 112) = 4.400, p = .014$)

Insights

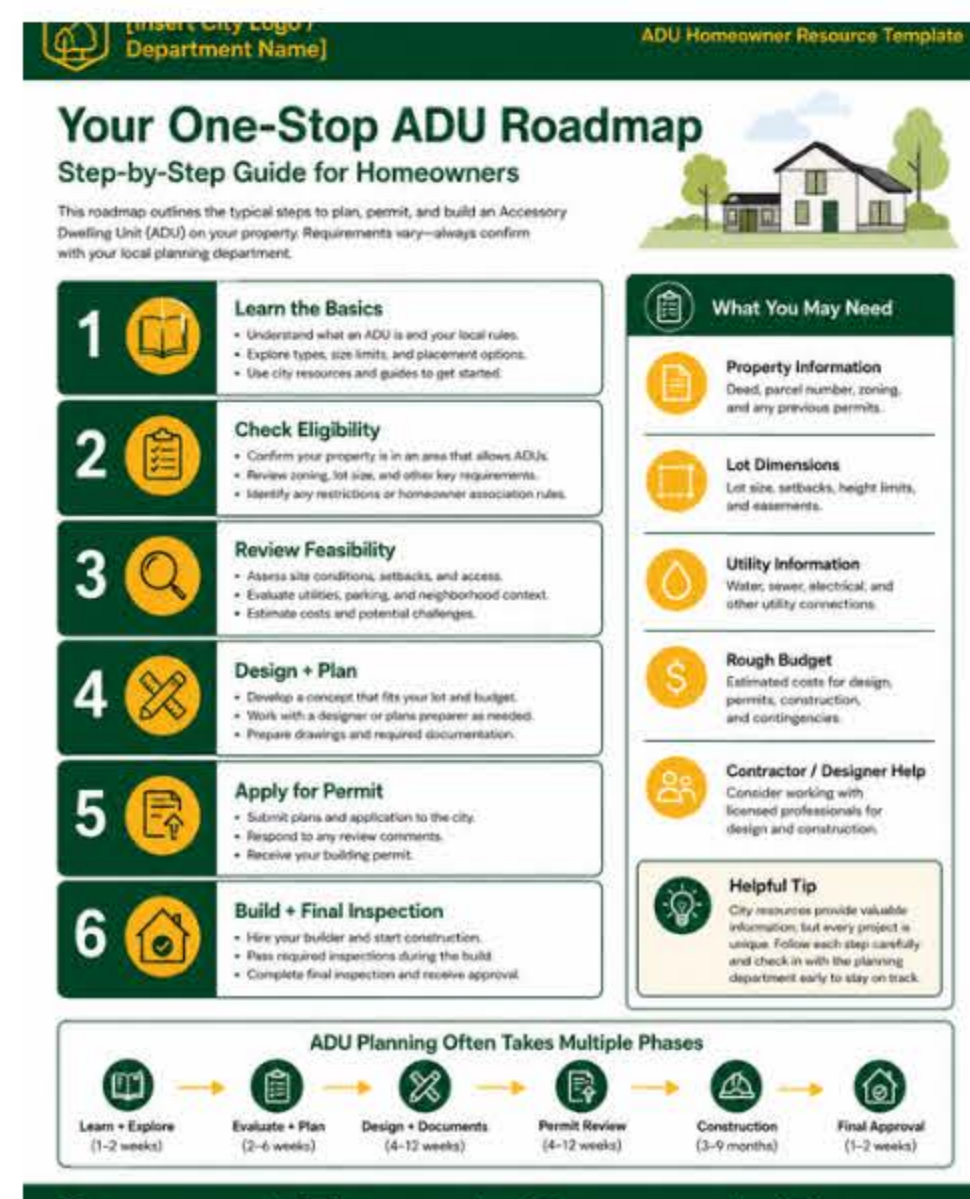
- Passive online resources do not automatically translate into awareness or readiness.
- Homeowners are not developers; they still need guidance on feasibility, financing, design, and permitting.
- HOA issues were not dominant; broader privacy concerns from neighbors constructing ADUs mattered more.
- Full ADU project costs can approach \$200,000 after utilities, site work, and fees.

RECOMMENDATIONS

- Targeted ADU outreach + education**
Move beyond passive webpages with workshops, city-specific marketing, and outreach to likely ADU users
- One-stop roadmap + feasibility checklist**
Provide step-by-step guidance, eligibility screening, and pre-application support.
- Realistic cost + financing guide**
Share practical cost ranges, fee expectations, and financing pathways early in the process
- Nonprofit + CDFI partnerships**
Connect homeowners with nonprofit counselors and mission-driven lenders for equity-focused technical assistance

TEMPLATES

ADU Roadmap



Cost + Financing Guide



Feasibility Checklist

