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2026 edition

Build Ready Guide

What to know, what to expect, and what to have ready before you build in your backyard. With checklists you can work through tonight.

Part 1

Backyard Houses

Guest houses and ADUs under 1,000 sq ft

Part 2

Garages

One and two car, workshops and storage

Part 3

Small Spaces

Offices, studios, gyms and saunas

Start here

From idea to move-in

Every backyard building follows the same basic path, whether it's a two bedroom guest house or a 100 square foot sauna. The steps below show who does what, so nothing surprises you halfway through.

01	**Design it**	Pick a starting design, then change the size, roof, rooms, doors and windows in the Ekstra designer. Free, no account needed.	You
02	**Check your lot**	Place the building on your lot and check the setbacks. Your city has the final word, so confirm the rules before you count on them.	You + Ekstra
03	**Get your estimate**	Your design goes to a steel fabricator and comes back as an estimate for the frame. Add the finish package for a complete home.	Ekstra
04	**Reserve it**	$500 holds your design and gets you your plan set and a site plan for your lot the same day. It counts toward your build.	You
05	**Lock it in**	You sign off on the design before engineering starts. Turnkey builds also take a $10,000 project deposit, due within 30 days, to lock the build slot and price.	You
06	**Get permits**	Your contractor or permit preparer submits the permit set. The city reviews it, may ask for corrections, then approves it.	You + contractor + city
07	**Prepare the site**	Foundation, trenching, and water, sewer and power run to the building location.	Contractor
08	**Frame delivered**	Your engineered steel frame arrives, cut to your design. Your contractor sets it and closes it in.	Ekstra + contractor
09	**Finish and inspect**	Roofing, windows, insulation, interiors and hookups, with city inspections along the way. Final inspection, then it's yours.	Contractor + city

How long does it take? Designing takes an afternoon. Permits are usually the longest step and vary the most, from a few weeks in some cities to several months in others. Fabrication and delivery dates come with your estimate, because they depend on the building's size and where it's going.

Four ways to build

How much of the build do you want to handle?

Every path starts with the same $500 reservation. You choose when you see your estimate, and you can change your mind before the frame is ordered.

Shell

Steel shell

Your steel frame, engineered, cut to your design and delivered. Your builder takes it from there. Best if you already have a contractor you trust.

Recommended

Shell + finish package

The frame plus the roof, windows and doors, insulation, drywall, floors, paint, kitchen, bath, laundry, and the plumbing, heating and electrical rough-in.

Turnkey

Built for you

You'd rather not run a construction project. We match you with a builder who handles it from permit to move-in. Price set once you're matched.

Multi-unit

Several on one site

A few cottages for guests, renters or a small hospitality project, planned and priced as one project with our team.

Who does what

Task	Ekstra	You	Your contractor	Your city
Design and plan set	Yes	Make the choices		
Site plan for your lot	Yes	Confirm setbacks		Sets the rules
Engineered steel frame	Yes, delivered		Sets it	
Permit set and permits		Applies	Often prepares and submits	Reviews and approves
Foundation and site work			Yes	Inspects
Utility hookups		Calls the utilities	Yes	Inspects
Finishes	Finish package path	Picks finishes	Installs	Inspects
Final inspection		Schedules	Fixes any items	Signs off

What the plans are and aren't. Your Ekstra plan set includes floor plans, elevations, sections, door and window schedules, structural drawings and two electrical sheets. They're design drawings your engineer and builder work from, not a stamped permit set. The permit set is the next step, priced on its own.

Beyond the building

Budget for what's around the building

The building itself is the easy part to price. The costs that surprise people are the ones around it, and they depend on your lot, your city and how far the building sits from your house. Get these priced early.

Costs to plan for

Ask your contractor to price each one

- [ ] **Permit and plan review fees** Set by your city, often based on size or value
- [ ] **Impact and utility connection fees** Common for living units, often lower or waived for small spaces
- [ ] **Stamped permit set and engineering** Needed for the city submittal
- [ ] **Survey of your property lines** If your lines aren't clearly marked or the fit is tight
- [ ] **Soils report** Some cities or sites require one before the foundation is designed
- [ ] **Foundation** Slab or raised floor, sized to your building and soil
- [ ] **Trenching and utility runs** Water, sewer or septic, power, and internet. Distance from the house drives cost
- [ ] **Electrical service upgrade** Many homes need a bigger panel or service to add a dwelling or sauna
- [ ] **Site access** Clearing a path, removing fence sections, or a crane if the truck can't reach
- [ ] **Grading and drainage** Especially on sloped lots
- [ ] **Finish work** If you choose the shell path, the inside of the building is on your budget
- [ ] **Appliances, fixtures and HVAC** Mini-split heat pumps are common for small buildings
- [ ] **Landscaping, paths, decks and fencing** Often forgotten, always noticed
- [ ] **Insurance and property tax** Call your insurer before you build; a new unit can change your premium and assessment
- [ ] **Contingency** Set aside 10 to 15% for the unexpected

Ways to pay

Many owners use a home equity line of credit (HELOC), a cash-out refinance, or a renovation loan that lends against the finished value. A fixed design and price makes lenders' jobs easier. Talk to your lender early.

Price your site first

Site work is the most variable part of any backyard build. Ask a contractor to walk your lot with your site plan in hand before you lock in your design.

For every building type

Site ready checklist

Work through this list before you reserve. Every item you check off now saves a delay later.

Your lot

- [ ] I know where my property lines are
- [ ] I've checked for easements on my title or plat
- [ ] I know my lot size and zoning
- [ ] The spot I want is clear of setbacks
- [ ] The ground is reasonably level, or I've planned for grading
- [ ] No large tree roots or stumps where the building goes
- [ ] Water drains away from the building spot
- [ ] I've checked for septic fields, wells or pools nearby

Access and delivery

- [ ] A truck can get close to the building spot
- [ ] Gates or fences can open or be removed if needed
- [ ] No low wires or branches over the delivery path
- [ ] There's space to stage materials during the build

Utilities

- [ ] I know where water, sewer or septic, and power enter my house
- [ ] I've measured the distance from those to the building spot
- [ ] I've checked my electrical panel size and open space
- [ ] I'll call 811 to mark buried lines before anyone digs
- [ ] I've decided whether the building needs its own meter
- [ ] I've planned for internet (conduit for a cable or fiber run)

Approvals and neighbors

- [ ] I've read my HOA rules or covenants, if I have them
- [ ] I've confirmed my city allows this building type
- [ ] I've asked my city what permits I'll need
- [ ] I've told my neighbors about the project
- [ ] I've called my insurance company

Documents to gather

- [ ] Deed or title, and a recent survey if I have one
- [ ] Parcel number from my county
- [ ] Photos of the building spot and access path

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Part 1

Backyard Houses

Guest houses, in-law cottages, rentals and studios with a kitchen and bath. In most places these are called accessory dwelling units, or ADUs, and they have their own set of rules.

Size	Layouts	Permits
Under 1,000 sq ft	**Studio to 2 bedroom**	**Always required**

What to know

The rules that shape your backyard house

Your state sets the floor and your city sets the details. These are the rules that most often decide what you can build. Look up each one for your address before you finalize a design.

Lot size

Some places require a minimum lot size for a detached unit. In Utah, most cities must allow one on lots of 11,000 sq ft or more with a single-family home.

Unit size

Cities often cap the size, sometimes as a percentage of the main house. Check the cap before you pick a design.

Setbacks and height

How far from the property lines and how tall. Two-storey units often have stricter limits.

Owner occupancy

Some cities require the owner to live in the main house or the ADU.

Parking

Some cities require an extra space, others waive it near transit. Rules vary widely.

Renting it out

Many cities allow long-term rentals but limit or ban short-term (nightly) rentals.

Utilities and meters

A separate meter may be optional or required. A dwelling usually needs a larger electrical service.

Fire and separation

Minimum distance from the main house, and sometimes fire sprinklers or rated walls.

Energy code

Insulation, windows and equipment must meet your state's energy code. California requires Title 24 documentation before a permit.

Fees

Impact, school and utility connection fees can apply to new living units. Ask for a fee estimate early.

> **One unit per lot is common.** Many places allow one ADU per lot, either inside the house (like a basement apartment) or detached, not both. If you already have a basement apartment, check before you plan a backyard house.

Checklist

Backyard house checklist

Before you design

- [ ] Decided who it's for: family, guests, renters or me
- [ ] Checked my city's ADU size limit
- [ ] Checked minimum lot size and setbacks
- [ ] Checked owner occupancy and parking rules
- [ ] Checked short-term rental rules if I plan to rent
- [ ] Asked about impact and connection fees

Design decisions

- [ ] Number of bedrooms and bathrooms
- [ ] Full kitchen or kitchenette
- [ ] Laundry: stacked, side by side, or none
- [ ] Heating and cooling (a mini-split heat pump is common)
- [ ] Water heater type and location
- [ ] Step-free entry and wider doors, if aging in place
- [ ] Porch or deck, and which way it faces
- [ ] Windows facing away from the neighbors' yards

Utilities for a living unit

- [ ] Sewer or septic connection confirmed
- [ ] Water line size checked for a second unit
- [ ] Electrical service sized for both homes
- [ ] Separate meters decided
- [ ] Separate address requested, if needed

Before you lock in your build

- [ ] Site plan reviewed against my city's setbacks
- [ ] Contractor has walked the site
- [ ] Site work and foundation priced
- [ ] Financing approved or in place
- [ ] Build path chosen: shell, finish package or turnkey

If you plan to rent it

- [ ] Rental rules and minimum lease terms checked
- [ ] Rental license or registration, if required
- [ ] Landlord insurance quote
- [ ] Privacy between the two homes planned

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Part 2

Garages

One and two car garages, workshops and storage buildings. Usually simpler to permit than a house, but with their own rules for size, access and the driveway.

Size	Use	Permits
1 to 3 bays	Cars, shop, storage	Usually required

What to know

Planning a garage

A detached garage is usually treated as an accessory building, not a dwelling. That means fewer requirements, but the size, height and driveway rules still matter.

Size and lot coverage

Accessory buildings often have a size cap and count toward how much of your lot can be covered.

Driveway and curb cut

A new driveway or curb cut may need its own permit from the city.

Slab and floor

A concrete slab sloped toward the door or a drain, thick enough for your vehicles or equipment.

Heating and insulation

If you'll use it as a shop, insulate it and plan for heat. It's much cheaper during the build.

Height

Detached garages are often limited in height, which affects roof pitch and any loft above.

Door sizes

Common doors are 8 or 9 ft wide for one car and 16 ft for two. Plan 8 ft tall for trucks and SUVs with racks.

Power

Plan for lighting, outlets, a door opener and an EV charger circuit now. Adding them later costs more.

Turning it into living space later

Converting a garage to a dwelling later triggers dwelling rules. Planning for it now saves rework.

Garage checklist

- [ ] Checked size, height and lot coverage limits
- [ ] Checked setbacks from property lines and the house
- [ ] Confirmed driveway and curb cut rules
- [ ] Picked door sizes for the vehicles I own (and may own)
- [ ] Measured turning room for cars in and out
- [ ] Decided on a side door and windows
- [ ] Planned lighting, outlets and a door opener
- [ ] Added an EV charger circuit
- [ ] Decided on insulation and heat
- [ ] Planned a workbench wall or storage loft
- [ ] Thought about converting it to living space later
- [ ] Checked HOA rules on garage style and doors

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Part 3

Small Spaces

Home offices, art and music studios, gyms and saunas. The fastest builds in this guide, but power, sound and moisture need real planning.

Size	Use	Permits
About 100 to 400 sq ft	**Work, create, train, recover**	**Depends on size and use**

What to know

Do small spaces need a permit?

Often less than a house, but rarely none. Many cities exempt small detached buildings under a size limit (commonly somewhere around 120 to 200 sq ft) from a building permit. Electrical and plumbing work almost always needs one, and zoning setbacks still apply. Ask your city before you assume.

Office and studio

Work in quiet

Plan dedicated circuits, conduit for internet, a mini-split for year-round comfort, and insulation for sound. Put windows where you want light on your desk, not glare on your screen. A music studio needs extra sound isolation.

Home gym

Built to take a beating

Check ceiling height for overhead lifts and jumps. Plan rubber flooring over a solid slab, ventilation or cooling, outlets for equipment, and reinforced walls for mirrors and racks.

Sauna

Heat and moisture

Electric heaters typically need a dedicated 240V circuit, so check your panel. Plan a vapor barrier, a fresh-air vent, heater clearances from the manufacturer, and a floor that can drain. A plunge or shower needs water, a drain and GFCI protection.

Golf simulator

Room to swing

Ceiling height is the deciding number, often around 10 ft for a full driver swing. Plan depth for the screen and hitting mat, a solid impact wall, projector power, and sound insulation for neighbors.

Adding a bathroom or bedroom changes the rules. A small space with a shower, toilet or sleeping area may be treated as a dwelling, which brings ADU rules, more permits and fees. If you want a bathroom, check with your city first.

Checklist

Small space checklist

Every small space

- [ ] Checked my city's size limit for permit-free buildings
- [ ] Confirmed electrical permit requirements
- [ ] Checked setbacks for accessory buildings
- [ ] Decided on heating and cooling
- [ ] Planned outlets and lighting for how I'll use it
- [ ] Planned conduit for internet
- [ ] Picked the door and window placement

Office or studio

- [ ] Desk and screen placement planned against windows
- [ ] Sound insulation chosen
- [ ] Dedicated circuit for equipment
- [ ] Separate entry if clients will visit

Home gym

- [ ] Ceiling height checked for my equipment
- [ ] Floor and slab rated for weights
- [ ] Ventilation or cooling planned
- [ ] Wall backing for racks and mirrors

Sauna

- [ ] Heater chosen and its circuit size known
- [ ] Panel has room for a 240V circuit
- [ ] Vapor barrier and interior wood selected
- [ ] Fresh-air vent and exhaust planned
- [ ] Floor drain or drainage planned
- [ ] Cold plunge: water, drain and GFCI planned

Golf simulator

- [ ] Ceiling height confirmed for a full swing
- [ ] Room depth for screen and mat
- [ ] Impact wall and projector power planned

Bring these to every call

Questions worth asking

Ten minutes on the phone with your city and a contractor will answer most of the questions that delay backyard builds. Write the answers next to each one.

Ask your city

- [ ] Is this building allowed on my lot?
- [ ] What are the setbacks and the height limit?
- [ ] Is there a size limit for this building type?
- [ ] What permits will I need, and what do they cost?
- [ ] Are there impact or utility connection fees?
- [ ] How long does plan review usually take?
- [ ] Do you have pre-approved ADU plans?
- [ ] Are there owner occupancy or parking rules?
- [ ] What are the rules for renting it out?
- [ ] Which inspections will I need, and when?

Ask your contractor

- [ ] Are you licensed and insured in my state?
- [ ] Have you built on a steel frame before?
- [ ] Will you prepare and submit the permits?
- [ ] What foundation does my site need?
- [ ] What will the utility runs cost from my house?
- [ ] Does my electrical service need an upgrade?
- [ ] Can a delivery truck reach the building spot?
- [ ] What's your schedule from permit to move-in?
- [ ] How do you handle changes and surprises?
- [ ] Can I talk to two recent customers?

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Design it
Pick a starting design and make it yours.

Reserve it
$500 gets your plan set and site plan the same day, and counts toward your build.

Build it
Your steel frame is cut to your design and delivered to your site.

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