WHERE THE MONEY ACTUALLY GOES

The 5-Year Money Picture

You're already paying every month — in rent, in a facility bill, in a mortgage on space you don't use. This is a clear-eyed look at what those same dollars do over five years if they build an ADU you own instead.

04

A KĒĒP FAMILY GUIDE

THE REFRAME

The real question isn't "can I afford it." It's "what is my money building."

Almost every family weighing an ADU is already spending the money — it's just leaving the family every month. Rent on an adult child's apartment. A parent's assisted-living bill. Interest on a house with rooms nobody enters. An ADU doesn't add a new cost so much as redirect an existing one toward something you keep. This guide lays the two paths side by side.

KĒĒP STARTING PRICES — ALL-IN

Every KĒĒP unit is a fixed, all-in price: design, permits, materials, and construction. No per-square-foot surprises, no change-order creep. Your exact number is confirmed in writing after a free feasibility assessment.

$190K
The Aldea — studio / 1BR, all-in

$260K
The Vecino — 1–2BR, all-in

$350K
The Casita — 2BR+, all-in

01 The cost you're comparing against

Before the ADU looks expensive, add up five years of the alternative.

Assisted living. The statewide average in California runs well over $5,000 a month — and it climbs every year. Five years is north of $300,000, and at the end of it, you own nothing. Memory care runs considerably higher.

Renting an apartment for an adult child. A modest one-bedroom across much of Southern California is $2,000–2,800 a month. Over five years that's $120,000–$168,000 handed to a landlord — money that built someone else's equity.

Carrying unused space. A large house you're paying to heat, cool, insure, and maintain for rooms that sit empty is its own quiet cost — one an ADU can offset by turning part of your lot into income or a home for family.

02 What the same money does as an ADU

Three things happen to a dollar you put into an ADU that never happen to rent.

- It stays yours. The money becomes an asset on property you own, not a payment you never see again.
- It adds value. A permitted ADU typically raises the appraised value of the entire property — often by more than its build cost in strong Southern California markets.
- It can earn. Rented at market rate, an ADU can generate income that offsets — sometimes fully covers — the monthly cost of financing it.

A ROUGH MONTHLY FRAME

Financed over 30 years, the KĒĒP Aldea pencils to roughly $1,461 a month; the Vecino near $1,999; the Casita about $2,691 (at illustrative rates). Compare that to $5,000+ for a facility or $2,500 in rent — and remember: at the end, the ADU is still yours.

Illustrative figures at an 8.5% rate over 30 years, for comparison only. Your actual rate, terms, and payment depend on your lender and financing choice. See Guide 06 or keepadu.com/financing.

03 The five-year takeaway

Same dollars, two very different endings.

Down one path, five years of payments leave the family and you own nothing. Down the other, the same monthly money builds a permitted home on your land — one that housed someone you love, added value to your property, and can earn income for decades after. That's the whole comparison. It's rarely about whether you can afford an ADU. It's about what you want the money you're already spending to become.

YOUR FREE NEXT STEP

Run your own numbers. The calculator at keepadu.com puts your rent or facility cost next to a real KĒĒP build — no email required. Then a free 48-hour feasibility assessment confirms the exact, fixed price for your lot.

General educational information, not financial advice. Costs, rents, and property values vary. Confirm specifics with your lender and a financial professional.