# What can I build on my lot?

ADUs, guest houses and accessory buildings in Bend, rural Deschutes County, Tumalo and Sunriver

| | Inside Bend city limits | Rural Deschutes County, including the rural Tumalo area (lots of 2+ acres in rural-residential zones) | Sunriver and the Tumalo community core (unincorporated communities) |
|---|---|---|---|
| **Can I build an ADU?** | Yes, on residential lots (and some commercial lots) with a house, townhome or manufactured home. | Only on qualifying lots: rural-residential zones (RR-10, MUA-10, UAR-10, SR 2½, WTZ) and at least 2 acres. Many county neighborhoods have smaller lots and don't qualify, such as most of Deschutes River Woods. Not on farm, forest or open-space land. On farm tax deferral? Check with the County Assessor before design. Building an ADU can trigger back taxes, and land zoned for farm use (EFU) doesn't qualify. | No, not under the county's rural ADU program: it excludes unincorporated communities, including Sunriver and the small Tumalo community itself. Other options may exist (see guest house below). |
| **How many?** | Up to 2 per lot. | 1 per property. | – |
| **Maximum size** | 800 sq ft. Zone rules for floor area, lot coverage and setbacks still apply. | 900 sq ft of usable floor area. Attached garage, decks and covered porches don't count. | – |
| **Lot and placement** | Attached or detached. Detached: 6 ft from the main house (some exceptions). | Lot of at least 2 acres (5 acres in parts of South County), legal lot of record with an existing house. Within 100 ft of the main house. | – |
| **Parking** | No on-site parking required. New driveways and parking must be paved. | Driveway permit if one isn't already approved. | – |
| **Water, sewer, septic** | Separate water and sewer lines for a detached ADU. Confirm capacity early with your provider (City of Bend, Avion or Roats). | Often decides the project: a septic site evaluation comes first, and many lots need a separate system. Water by will-serve letter or well; must be in a fire district. | Sunriver: confirm water and sewer service with the provider before design. |
| **Rentals** | Long-term rental allowed. Short-term rentals follow the City's separate rules. | Long-term rental allowed. No vacation rentals of the ADU or the main house. The ADU can't be split onto its own lot. | – |
| **Fees** | City system development charges apply. The 2026–27 schedule lists a $1,112 transportation SDC per ADU; other fees may apply. Confirm at permit. | County permit and septic fees. No variances from the state ADU rules. | – |
| **Guest house or bunkhouse (no kitchen)** | An accessory building can have a half bath and/or wet bar, with a signed "not a dwelling" form. A full bath or kitchen makes it an ADU. | A guest house is a separate use, allowed in some zones, with no kitchen or cooking. An existing guest house may need converting if you add an ADU. | Often the realistic path for extra living space. Sunriver also requires SROA design review. |
| **Shed, studio, garage or shop** | No building permit if 200 sq ft or less and 15 ft tall or less (plumbing and electrical permits still apply). Max 1,500 sq ft; 25 ft tall if detached. | Building permit needed if over 200 sq ft or over 10 ft tall. | County permits plus, in Sunriver, SROA design review. |
| **Wildfire building code (R327)** | Applies to new residential applications from May 15, 2026. | Applies to new dwellings and accessory buildings from April 1, 2026. | Applies (unincorporated county). |
| **HOA and CC&Rs** | Can be stricter than the City. The City doesn't enforce them. | Check your CC&Rs. | Sunriver Owners Association rules and design review apply. |

**A Bend mailing address doesn't mean you're inside Bend city limits.** Places like Tumalo and Deschutes River Woods have Bend addresses but fall under Deschutes County rules, and county rules depend on your zone and lot size. Your zoning and acreage, not your address, decide which column applies.

*This chart is general information only and is not a guarantee of approval. Rules change and every lot is different. Final approval rests with the City of Bend, Deschutes County or the agency with authority over your property, and your HOA where one applies.* ***Start with a Discovery visit. If your project moves forward, we confirm the zoning, utility and HOA requirements for your lot during Pre-Construction Planning.***

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Sources: City of Bend and Deschutes County, read November 2026