

Accessory Apartments For Today's Communities

by Patrick Hare

Among the intractable problems that planning commissioners face is affordable housing.

There is a form of affordable housing that requires no tax subsidy, is integrated into single family neighborhoods, and is accepted in a growing number of communities. It is not a panacea, but it deserves more attention than it gets. What I am referring to is the accessory apartment or unit. [📍]

A zoning amendment is often needed to permit accessory units, and, as I will discuss, the zoning process can be used to severely limit the installation of accessory units.

Interest in accessory units surfaced in the early 1980s, but they have almost been forgotten. This is probably because accessory units are installed one by one, providing little opportunity for ribbon cuttings.

How is it possible that accessory units can provide affordable housing with no subsidy?

Part of the answer lies in the fact that the baby boom has left behind an empty nester boom — families whose children have grown, and now find themselves with excess space in their homes. In addition, baby boomers generally have small families. As a result of these two facts, roughly one single family home in three has enough surplus space for a complete separate rental unit.

Accessory units do not require development of new land. In the case of accessory apartments, they don't even require much construction — and they cost only about one third that of conventional rental units to complete.

Accessory units provide older homeowners with added income, security, companionship, and, in the case of

the frail elderly, the ability to trade rent reductions for needed health and social services. This extra income can also be critical to a homeowner who has just retired, but must still pay high property taxes.

Accessory units can also provide first time homebuyers with rental income to help meet mortgage payments. They provide single parents, typically mothers, with rental income to help pay mortgages that assumed two incomes. They provide disabled homeowners or disabled adult children with privacy in close proximity to support.

My firm analyzed responses from forty-seven communities about their use of accessory units. We found that communities with zoning that does not put roadblocks in the way of homeowners seeking to install accessory units could expect to get about 1 accessory unit per 1,000 single family homes per year. [📍]

This should be reassuring to planning commissions and neighborhood associations. It is hard to argue that this kind of installation rate — or even an installation rate two or three times higher — will have a major impact on a neighborhood. Any remaining fears can be reduced by adopting zoning provisions that prevent the concentration of accessory units in any given area. For example, Boulder, Colorado's zoning ordinance prohibits new accessory apartments when more than 10% of the homes within 300' of the applicant's lot line already have accessory apartments. Moreover, as far as I know, no community that has permitted accessory units has later revised its zoning code to prohibit them.

Over the long term an installation rate of 1 unit per 1,000 single family homes per year would result in a signifi-

cant increase in the production of affordable rental housing. In a town of 20,000 homes, 20 units a year would be created. In five years time, this could mean about 100 units. Nationally, the annual production of rental housing could be increased by about 14%.

Studies have shown that accessory apartments typically rent for below HUD fair market rents. They are also frequently rented to relatives at what housing advocates would call "deep subsidies," often rent-free.

Accessory units also support the evolving concept of "sustainable communities." They can help make better use of existing housing resources, while making homeownership possible for more young households. They can also help recreate the extended family. Finally, they can turn a house into a flexible resource that can provide either income or living space, as required by the owner at the time.

HELPING HOMEOWNERS WITH ACCESSORY UNITS

There is a need to help homeowners through the process of installing accessory units. Homeowners will typically need to deal with a wide range of concerns, only one of which is zoning approval. These concerns include: finding a remodeler or builder; making design decisions; finding financing; determining a rental rate; finding a tenant; managing the tenant; and dealing with tax and insurance issues. Put together, homeowners considering accessory units often see more problems than they can handle. [📍]

Finally, many homeowners in existing single family districts view any proposed zoning amendments — including those to allow accessory units — as a potential threat. Zoning is seen as protect-



Glossary

Accessory apartments are complete, independent housing units created out of surplus space in single family homes. Accessory cottages are complete separate units installed on the same lot as a single family home. Together, the two housing types are known as accessory units. In California, they are known as *second units*, and in Hawaii, as *ohana* units.

ing both the quality of families' lives and their largest financial asset. Amending single family zoning has to be done carefully, without the use of terms like "NIMBY." Homeowners' concerns can be quite legitimate, emotionally, even if they have little substance in fact or logic. They cannot be answered exclusively with a dispassionate presentation. Those who may directly benefit from accessory units should also be heard from: individual homeowners needing extra income to meet mortgage and tax payments; first-time homebuyers; single-parents; people with disabilities; and others.

Getting zoning amendments that permit accessory units should be possible in most communities. It is becoming harder to claim that accessory units will run down neighborhoods, when they are accepted in wealthier communities like Westport and Greenwich, Connecticut; Marin County, California; and Montgomery County, Maryland. In Westchester County, New York efforts to amend zoning to permit accessory units have been debated in twelve communities, and have been approved in eleven of them.

SUMMING UP:

The success of many communities with accessory units over the last ten years makes it more difficult to argue against allowing accessory units in residential areas. Criticism will also be muted by the increasing evidence that accessory units help many homeowners and create affordable units with no taxpayer subsidy.

Patrick Hare is a planner living in Washington, D.C. His firm, Patrick H. Hare Planning & Design, does consulting, conducts seminars, and produces publications related to accessory units.



Pointing the Way

Planning commissioners can provide the leadership in bringing together the many groups that can help "package" the installation process for homeowners. These groups include remodelers, real estate agents, bankers, aging groups, single parent groups, hospital discharge planners, home health care agencies, new home builders, affordable housing groups, disabled groups, and others.



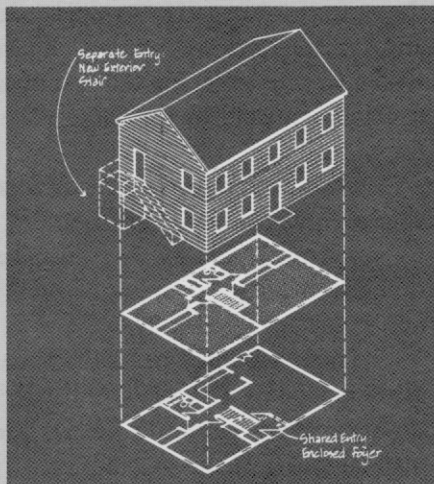
Resources:

Accessory Units: The State of the Art, by Patrick H. Hare Planning and Design, 1991. A series of four reports:

- (1) summary and synthesis of community experience;
- (2) annotated bibliography and resource guide;
- (3) model zoning ordinance with discussion of provisions; and
- (4) survey of installation rates.

Creating An Accessory Apartment, by Patrick H. Hare and Jolene Ostler (McGraw-Hill 1986). Illustrations by Hattie H. Hartman. For ordering information, contact PHHPD, 1246 Monroe St. NE, Washington, DC 20017; (202) 269-9334.

"A Consumers Guide to Accessory Apartments (1987); "Echo [Accessory] Housing: A Review of Zoning Issues (1983);" and "Echo Housing: Recommended Construction and Installation Standards (1984)." All available at no charge from the American Ass'n. of Retired Persons, Publications, 601 E. St. NW, Washington, DC 20049; (202) 424-2277.



Two Story House - Second Floor Conversion

Conversion of a second floor is another approach to creating an accessory apartment. Entry may be through a shared foyer at the front door, or a new exterior stair may be provided. From Creating An Accessory Apartment (cited in Resources). Additional illustrations and floor plans are in the book.



Barriers to Conversion

The survey, "Installations of Accessory Units in Communities Where They Are Legal," found three different kinds of zoning "barriers" to significantly reduce the number of accessory units installed:

- (1) zoning that only permits accessory units where the homeowner or tenant is elderly or disabled;
- (2) lengthy permit processing times; and
- (3) high zoning or building permit fees.