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# Nonprofit Accessory Dwelling Unit (ADU) Programs as Affordable Housing Strategies

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Joint Center for Housing Studies  
Harvard University

# Nonprofit Accessory Dwelling Unit (ADU) Programs as Affordable Housing Strategies

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## **Abstract**

Nonprofit housing organizations are using accessory dwelling units (ADUs) to meet the demand for affordable housing in the United States. ADUs increase opportunities for multifamily housing and are reported to stimulate affordable rental rates, though restrictive zoning laws have impeded their widespread development in some municipalities. This paper considers how nonprofit organizations within and outside of the NeighborWorks America network are working to create the financial and cultural infrastructure to support ADUs in both suburban and urban neighborhoods. It also explores challenges that community development corporations (CDCs) have experienced in developing ADU programs. In doing so, the paper analyzes how nonprofit organizations are using ADUs to provide affordable housing, as well as how ADUs are being adapted to serve different populations and needs.

## **Accessory Dwelling Unit (ADU) Backgrounds**

Accessory dwelling units, or ADUs, are becoming an increasingly popular strategy for creating more housing stock. In recent years, they gained popularity when they were used to house adult children returning home to live with their families<sup>1</sup> and aging parents choosing to live in their children's homes<sup>2</sup> during the pandemic. This housing type can adapt single-family homes into multifamily dwellings by adding an apartment to an existing structure or lot.

## **Defining an Accessory Dwelling Unit (ADU)**

ADUs are ancillary, or secondary, structures that are added to properties through exterior or interior renovations. These units are independent living spaces with their own kitchen, bathroom and sleeping area.<sup>3</sup> ADUs are most commonly categorized as detached, attached, or interior structures. Detached ADUs are placed on the same lot as an existing building, but the two structures are not physically connected. Attached ADUs are connected to a building through a wall or hallway. Interior ADUs are apartments converted from attics, basements, or partial/whole floors of a building.<sup>4</sup>

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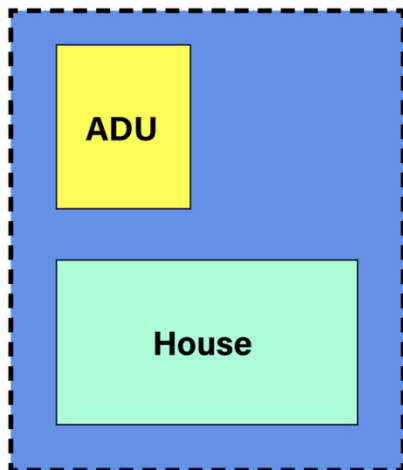
<sup>1</sup> AARP, "The ABCs of ADUs: A Guide to Accessory Dwelling Units and How They Expand Housing Options for People of All Ages," 2019, <https://www.hcd.ca.gov/policy-research/docs/adu-guide-web-singles.pdf>.

<sup>2</sup> Charlotte Cowles, "Housing Parents in a Pandemic: How About the Backyard?" *New York Times*, February 5, 2021, <https://www.nytimes.com/2021/02/05/business/accessory-dwelling-units-parents.html>.

<sup>3</sup> AARP, "The ABCs of ADUs."

<sup>4</sup> Ellie Sheild and David Luberoff, "Accessory Dwelling Units: Lessons for Massachusetts from Around the Country," Joint Center for Housing Studies of Harvard University, November 9, 2023, 7,

**Figure 1: Definition (ADU size and placement)** – Accessory dwelling units are ancillary structures that are located on the same lot as a primary dwelling but are smaller in size.

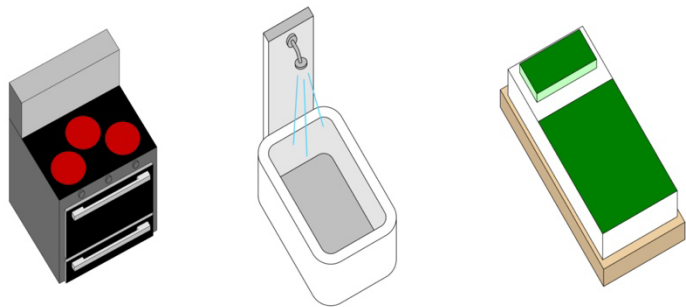
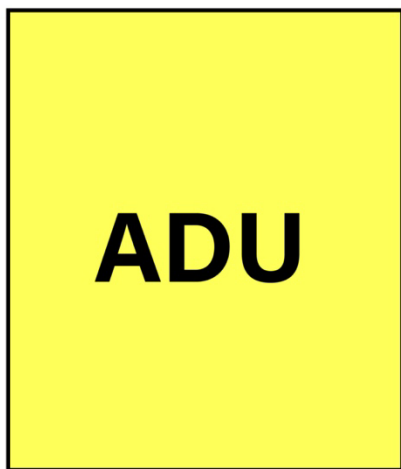


**“a small residence that shares a single-family lot with a larger, primary dwelling”**

source: AARP Livable Communities

There are several reasons why people might want to use ADUs, like housing a caregiver or relative, helping an older adult age in place, or providing a homeowner with rental income. This paper will further elaborate on these uses through the case studies featured in the second half.

**Figure 2: Definition (ADU components)**– Every ADU has its own kitchen, bathroom, and sleeping space and is entirely independent from the primary dwelling.



**“an independent, self-contained living space with its own kitchen or kitchenette, bathroom and sleeping area”**

source: AARP Livable Communities

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<https://www.jchs.harvard.edu/research-areas/working-papers/accessory-dwelling-units-lessons-massachusetts-around-country>.

## History

Postwar American zoning practices supported the proliferation of detached, single-family housing, a symbol that urban planner and scholar Vinit Mukhija notes is as central to “wholesome American values ... [as] ... baseball, mothers, apple pie, and Fourth of July fireworks.”<sup>5</sup> As Mukhija alludes to, the single-family house has become rife with cultural meaning. Levittowns, housing developments that produced the first American suburbs, made single-family houses accessible to veterans and their families. (It is worth noting that Levittown became the generic name for suburbs. This name comes from construction companies, like Levitt & Sons, who manufactured the houses for these communities.<sup>6</sup>) Since these homes were mass-produced, they were relatively more affordable compared to other housing options at that time. They also offered opportunities to live outside of densely populated urban areas. Within this context, the single-family home represented more than an opportunity for affordable homeownership. Levittowns came to symbolize the “American Dream” because they supported the nuclear family structure and provided ample space for veterans to plan for their families. This dream, however, was not accessible to all Americans. The Federal Housing Administration (FHA) and Veterans Administration (VA) granted loans that included racial covenants, which deliberately restricted non-white Americans from living in these developments. In doing so, they created the conditions for racial segregation in American suburbs that continue to impact homeownership today.<sup>7</sup>

Given this history, single-family zoning is a topic of contemporary political debate.<sup>8</sup> This is for a number of reasons. Primarily, affordable housing has become increasingly difficult for many Americans to access. This is especially true in suburbs where escalating housing costs have made homeownership inaccessible to many.<sup>9</sup> These concerns were exacerbated by the pandemic, which disproportionately impacted people of color and older adults, and heightened the need for alternative housing options. There are also more non-nuclear families, including small households of older single adults and couples as well as multigenerational households, that have driven many to seek other types of housing like ADUs.

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<sup>5</sup> Vinit Mukhija, *Remaking the American Dream: The Informal and Formal Transformation of Single-Family Housing Cities* (Cambridge, MA: MIT Press, 2022), 3.

<sup>6</sup> Matt Rosenberg, “A History of the Levittown Housing Developments,” *ThoughtCo.*, July 13, 2019, <https://www.thoughtco.com/levittown-long-island-1435787>.

<sup>7</sup> Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (New York: Liveright, 2017), 66.

<sup>8</sup> Mukhija, *Remaking the American Dream*, 3.

<sup>9</sup> Alexander von Hoffman, “Single-Family Zoning: Can History Be Reversed?” Joint Center for Housing Studies, October 5, 2021, <https://www.jchs.harvard.edu/blog/single-family-zoning-can-history-be-reversed>.

The benefits accessory dwelling units can provide go beyond the economic.<sup>10</sup> During the pandemic, a need for childcare brought families closer together as did a desire to combat social isolation. In suburban and rural neighborhoods, homeowners began to construct accessory dwelling units on their properties to house family members. Moreover, since detached ADUs are stand-alone structures, they can function much like a single-family house. Some consider these dwellings a more accessible version of the “American Dream” that the traditional single-family home initially promised.<sup>11</sup> It is important to note that, though compact, ADUs are different from tiny houses because the latter often have wheels.<sup>12</sup> Moreover, ADUs are placed on a site where there is already a primary dwelling.<sup>13</sup>

This is not the first time a need for affordable, multifamily housing has driven Americans to develop ancillary structures. One of the earliest examples of ADUs in the US can be found in the 19th century Chicago carriage or coach house. These houses were originally used like stables for horses and carriages, the predominant method of transportation at that time. They occasionally included living quarters for coachmen and horse groomers. Some of these houses were eventually repurposed into living spaces for people, much like living in a converted garage.<sup>14</sup> Examples found in popular culture also demonstrate how Americans have used ADUs over time. Nick Carraway of *The Great Gatsby* lived in an ADU, as did Fonzie from *Happy Days* and Uncle Jesse and Aunt Becky in *Full House*.

Despite their appearance in popular media, ADUs have often been met with resistance in the US. They became increasingly unpopular after World War II during the development of single-family zoned neighborhoods (like Levittowns), although New Urbanism, an urban planning movement that privileged the “traditional neighborhood development,”<sup>15</sup> later advocated for the use of granny flats to create mixed-use neighborhoods.<sup>16</sup> New Urbanists were especially supportive of “granny flats,” or ADUs, that could help alleviate the problem of “The Missing Middle.” They believed this type of housing covered the range

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<sup>10</sup> Sheild and Luberoft, “Accessory Dwelling Units,” 11.

<sup>11</sup> Mukhija, *Remaking the American Dream*, 38.

<sup>12</sup> Stan Acton, “Why People Are Ditching Tiny Homes for ADUs,” Acton ADU, March 24, 2020, <https://actonadu.com/blog/why-people-are-ditching-tiny-homes-for-adus#:~:text=An%20ADU%20is%20a%20permanent,to%20have%20wheels%20like%20RVs.>

<sup>13</sup> AARP, “The ABCs of ADUs,” 2.

<sup>14</sup> Erica Gunderson, “Ask Geoffrey: A Brief History of Chicago’s Coach Houses,” WTTW, August 6, 2020, <https://news.wttw.com/2020/08/06/ask-geoffrey-chicago-s-coach-houses>

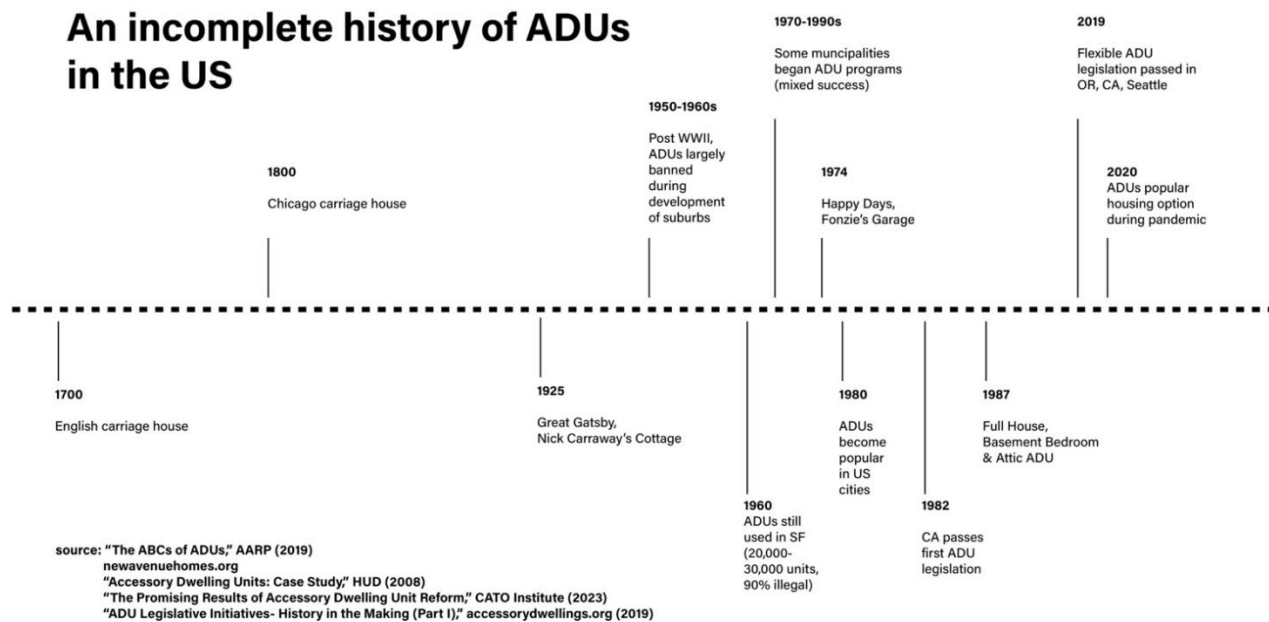
<sup>15</sup> Janet Rumbarger, Richard Vitullo, and Charles George Ramsey, eds., “Site, Community, and Urban Planning” in *Architectural Graphic Standards for Residential Construction* (Hoboken: John Wiley & Sons 2003), 52-53.

<sup>16</sup> Douglas Newby, “Organic Urbanism is the Cure for New Urbanism,” Urban Reform Institute, <https://urbanreforminstitute.org/2019/11/organic-urbanism-is-the-cure-for-new-urbanism/>.



between single- and multifamily housing types, which became increasingly bifurcated in the 20th century with the development of suburbs, and could help revitalize social and economic diversity.<sup>17</sup>

**Figure 3: ADU History**— Historically, accessory dwelling units have been used to meet a demand for affordable housing and have appeared in popular culture.



Though some municipalities across the US launched ADU programs from the 1970s through 1990s, they met with mixed success.<sup>18</sup> In parallel, restrictions limiting the development of ADUs have steadily increased from the 1970s onwards, sometimes under the guise of preventing sprawl.<sup>19</sup> Though the reasons for limiting homebuilding are multitudinous, they have often been framed as measures that protect the environment against new construction ("environmental impacts").<sup>20</sup> This increase in regulation to limit growth has contributed to a phenomenon called "NIMBY" or "Not in My Backyard," which has also led to a counter-movement (often spearheaded by millennials) called "YIMBY" or "Yes in My Backyard."<sup>21</sup>

<sup>17</sup> M. Scott Ball and Kathryn Lawler, "The Evolving Promise and Potential of the Granny Flat," *Generations: Journal of the American Society on Ageing* 44, no. 2 (March 2023): 1-8, esp. 3.

<sup>18</sup> Sage Computing, Inc., "Accessory Dwelling Units: Case Study," US Department of Housing and Urban Development Office of Policy Development and Research, June 2008, 1, <https://www.huduser.gov/portal/publications/adu.pdf>.

<sup>19</sup> von Hoffman, "Single-Family Zoning: Can History Be Reversed?"

<sup>20</sup> Bernard Frieden, *The Environmental Protection Hustle* (Cambridge, MA: MIT Press, 1979), 8.

<sup>21</sup> Mukhija, *Remaking the American Dream*, 12.

Proponents of YIMBY-ism point to single-family zoning's racially discriminatory history and the rise of visible homelessness in the US during the 2010s to advocate for the end of single-family zoning and to stimulate the development of infill housing.<sup>22</sup> This is why ADUs are often framed as a partial-solution to affordable housing since they can transform single-family zoned neighborhoods into multifamily communities and be sold and rented at a cheaper rate. Moreover, ADUs have the potential to be used as infill housing since they are smaller in scale than a typical house. These movements for and against ADUs point to a cultural tension in how Americans believe the development of these units can change neighborhoods in the US. This demonstrates that cultural acceptance of ADUs has a significant impact on their success as a housing strategy.

ADUs are more commonly associated with the West Coast since states such as California, Oregon, and Washington have passed more flexible legislation. These laws allow ADUs by permitting them "by right" (that is, by approval without discretionary review), though there are bans on owner occupancy and parking limitations.<sup>23</sup> California, in particular, launched progressive ADU legislation in 2016 (SB 1069 and AB 2299) that allowed for the development of ADUs should they meet statewide standards.<sup>24</sup> This legislation led to a significant increase in their production.<sup>25</sup> Other states have since followed suit, as will be further described in the section of this paper on "The Legal Landscape for Accessory Dwelling Units (ADUs)."

### **Types of Accessory Dwelling Units (ADUs)**

Historically, ADUs have been referred to by many different names.<sup>26</sup> These include carriage house, granny cottage, in-law suite, and secondary unit. It can thus be confusing to understand how these structures are defined in the first place and whether these different terms all mean the same thing. There are many different types of ADUs. The shape, size, and purpose of the structures largely depend on their context. The following classifications of suburban and urban ADUs describe how these structures differ based on the type of neighborhoods they are located in. For both of these types, the ADU should be smaller than the main unit. In some cases, at least one of the properties on the lot (either the primary dwelling or ADU) must be owner-occupied or occupied by a relative.

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<sup>22</sup> Ibid.

<sup>23</sup> Sheild and Luberoft, "Accessory Dwelling Units," 4.

<sup>24</sup> M. Nolan Gray, "California ADU Reform: A Retrospective. How YIMBYs Helped Kick Off a California Building Boom," *California YIMBY*, 2024, 3, [https://cayimby.org/wp-content/uploads/2024/01/CAY-ADU\\_Report-2024-v4.pdf](https://cayimby.org/wp-content/uploads/2024/01/CAY-ADU_Report-2024-v4.pdf).

<sup>25</sup> Sheild and Luberoft, "Accessory Dwelling Units," 3.

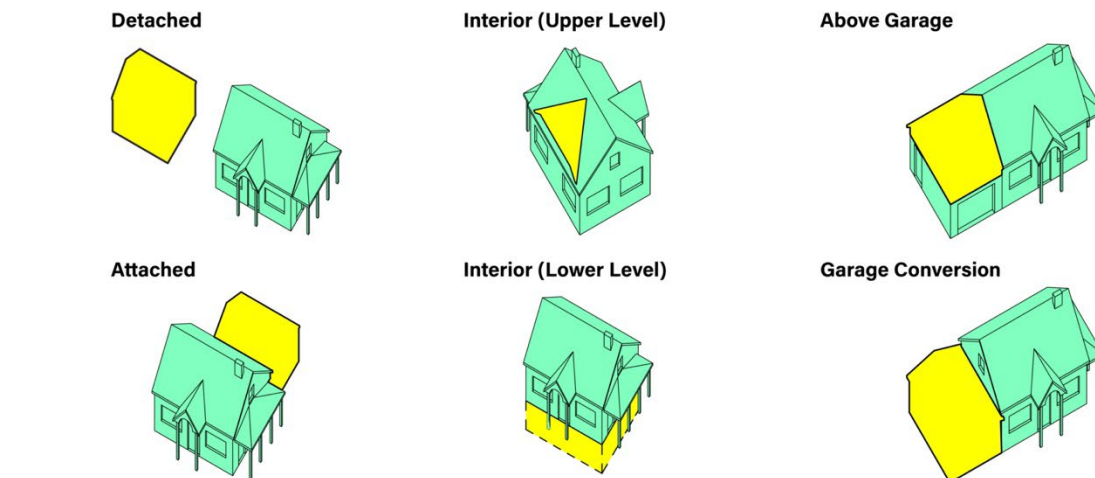
<sup>26</sup> Martin John Brown, "The Many and Confusing Synonyms for ADUs," Accessory Dwellings.org, June 4, 2012, <https://accessorydwellings.org/2012/06/04/beware-of-the-many-synonyms-for-adus/>.

## ***Suburban ADUs***

In suburban or rural areas, which typically have larger lot sizes, ADUs can be placed in the front or backyard as attached or detached structures. They can also be interior conversions on the upper or lower floors or garage conversions. Often, ADUs are hidden from view because they are positioned behind or away from the main house.<sup>27</sup>

**Figure 4: Suburban ADUs** – In rural and suburban neighborhoods, ADUs can be detached, attached, or interior units.

### **ADUs come in many shapes, styles, and sizes.**



source: adapted from AARP ADU illustration and definitions

## ***Urban ADUs***

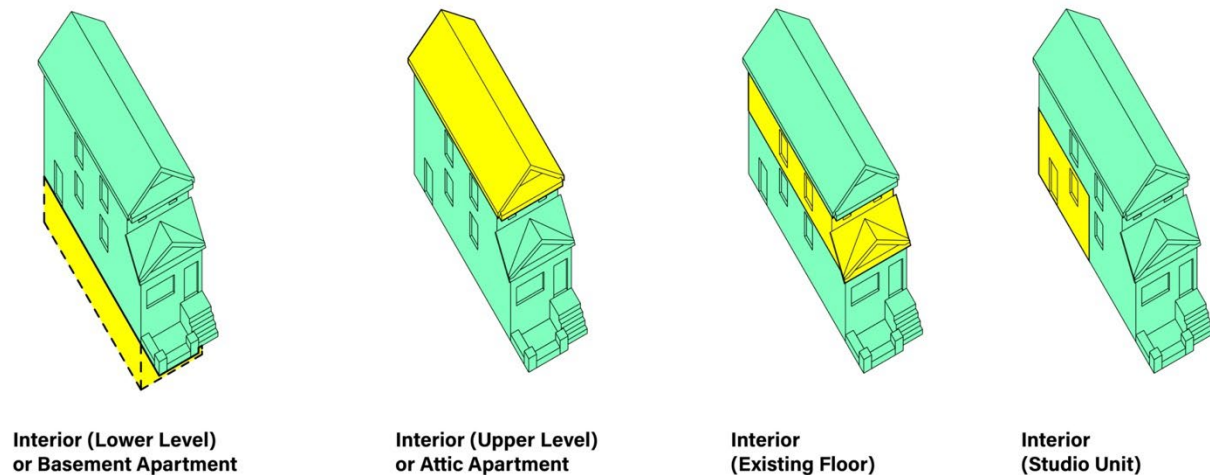
In higher density areas, ADUs are typically found inside of buildings in the basement or attic or as conversions of existing floors. This is a departure from the previously mentioned AARP definition of an ADU, which referred to them as being small residences within single-family lots. Instead, these urban ADUs can serve as second, third, or fourth units within an existing building.

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<sup>27</sup> Ibid.

**Figure 5: Urban ADUs** – In cities, ADUs are interior apartments and are not visible from the outside.

## Interior ADUs are often found in higher density areas.



### The Legal Landscape for Accessory Dwelling Units (ADUs)

ADUs are also highly politicized because of their associations with multifamily housing.<sup>28</sup> The size of ADUs and their occupancy requirements are often restricted so that they do not become unregulated channels for multifamily housing. Such restrictions are especially prevalent in single-family zoned neighborhoods, like some in Long Island, New York, which we will see later in this paper (in “Case Study Four: The Plus One ADU Program”). These and other types of restrictive zoning laws at the state and local levels have often curtailed ADU development. Statewide regulations override local discretion in some states. As of 2024, examples include Hawaii (legislation passed in 1981), California (legislation passed in 2016 and 2019), Washington (2023), Oregon (2017 and 2019), Utah (2021), Montana (2023), Vermont (2020), New Hampshire (2016), Connecticut (2021), Maine (2022), and Rhode Island (2022).<sup>29</sup> These laws vary by state.

Given the lack of standardization in ADU regulation, this type of housing is often informally developed. This is exacerbated by single-family housing’s lack of affordability and demographic mismatch, two of four key challenges in single-family living identified by Mukhija.<sup>30</sup> A 2020 study by Freddie Mac found

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<sup>28</sup> Mukhija, *Remaking the American Dream: The Informal and Formal Transformation of Single-Family Housing Cities*, 5.

<sup>29</sup> Sheild and Luberoft, “Accessory Dwelling Units: Lessons for Massachusetts from Around the Country,” *The Joint Center for Housing Studies*, November 9, 2023, 4, <https://www.jchs.harvard.edu/research-areas/working-papers/accessory-dwelling-units-lessons-massachusetts-around-country>.

<sup>30</sup> Mukhija, *Remaking the American Dream*, 47.

that there are approximately 1.4 million ADUs in the US dating back to 1997.<sup>31</sup> Researchers examined a national data set of 600 million MLS transactions from the late 1990s. This study examined both permitted and informal ADUs and identified this figure through text mining real estate listing descriptions through identifying common phrases used to describe ADUs. The 1.4 million figure is likely an underrepresentation as there is currently no uniform method to track ADUs in the US. There are multiple reasons for this lack of uniformity. First, homeowners sometimes forgo obtaining permits for ADUs, which means there are a significant number of informal units that cannot be tracked. Second, given that ADUs are referred to using different names, oversight is required to determine if a structure is actually an ADU.

ADUs without building permits are sometimes referred to as “illegal” ADUs in literature. This paper will use the word “informal” over “illegal” or “unpermitted.” This approach is borrowed from Mukhija, who notes that the term “informal” is “less pejorative, more precise, and constructive as it removes the misplaced focus on criminality and legality.”<sup>32</sup> It instead emphasizes how these housing units can become formalized through ensuring compliance with zoning and building codes, something a number of organizations mentioned in this paper’s case studies are working towards.

Researchers have also reported that informal ADUs are often prevalent in neighborhoods that lack affordable housing.<sup>33</sup> The use of informal ADUs, however, is not specific to a particular socioeconomic stratum. There is a misconception that there are more informal ADUs in less affluent neighborhoods.<sup>34</sup> Lower-income neighborhoods may have more need for affordable housing, but affluent neighborhoods often have more means to develop ADUs, both because of ample backyard space and the ability to cover the costs of construction. It is also possible that fewer neighbors in affluent communities would complain to the city about these units. This could be motivated, in part, by an assumption that the homeowner has already obtained the proper paperwork for these units. It can also be explained by the fact that these units may more often be new construction and appear to be formal. That is, informal units are often flagged when they are in need of repairs and appear quite dilapidated, which increases the risk of fires, flooding, or other accidents.

When units become formalized, some municipalities have required compliance with affordability measures. In doing so, they have granted the homeowner amnesty and incentivized them to rent out their

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<sup>31</sup> Sam Khater and Kristine Yao, “Granny Flats, Garage Apartments, In-Law Suites Gaining in Popularity,” Freddie Mac, July 2020, <https://www.freddiemac.com/fmac-resources/research/pdf/202006-Insight-10.pdf>.

<sup>32</sup> Mukhija, *Remaking the American Dream*, 6.

<sup>33</sup> Freddie Mac, “Granny Flats, Garage Apartments, In-Law Suites: Identifying Accessory Dwelling Units from Real Estate Listing Descriptions Using Text Mining,” July 16, 2020, <https://www.freddiemac.com/research/insight/20200716-identifying-accessory-dwelling-units-from-real-estate>.

<sup>34</sup> *Ibid.*, 106.



units to those who are at or below 80 percent of the Area Median Income (AMI). This ensures that the ADU will increase the supply of affordable housing long-term. This is a strategy used in Barnstable, Massachusetts in 2000.<sup>35</sup> A similar approach has recently been used by an organization based in New York City, which is discussed in “Case Study Three: Renovation Programs (Asian Americans for Equality).”

## **Accessory Dwelling Units (ADUs) and Affordable Housing**

The link between ADUs and affordable housing has been increasingly studied. Some have argued that ADUs increase housing supply in a given area, which can then help lower rents.<sup>36</sup> They can also be rented out at comparatively lower rates than other types of apartments, especially in dense cities. ADUs also benefit homeowners by providing additional income through rent, which can go towards financing repairs and paying off property taxes.<sup>37</sup> The latter particularly benefits older adults without additional income streams. Older adults can also move into ADUs by downsizing on their own property and collecting rent on the primary dwelling.

ADUs are also relatively inexpensive to build<sup>38</sup> compared to typical single-family homes. This is especially true for attached structures, like basement conversions. In a study by the Turner Center for Housing Innovation at the University of California, Berkeley, ADUs cost \$156,000 on average for homeowners in Portland, Seattle, and Vancouver in 2017. The costs were distributed across six different categories: construction labor (33 percent), construction materials (34 percent), architecture & engineering (8 percent), city permits (8 percent), utility connections (5 percent), and all others (13 percent).<sup>39</sup> The “all others” category may reflect a difference in interpretation. That is, respondents might have differently understood how the various costs were distributed across the other five categories.<sup>40</sup> Though these structures are relatively affordable, they can still pose barriers to construction for owners and lenders who are unfamiliar with how much income an ADU could produce. This is further discussed in the “Financing” section of “Challenges in Developing ADU Programs.”

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<sup>35</sup> Sage Computing, Inc., “Accessory Dwelling Units: Case Study,” 5.

<sup>36</sup> Haisten Willis, “Accessory Dwellings Offer One Solution to the Affordable Housing Problem,” *Washington Post*, January 7, 2021, [https://www.washingtonpost.com/realestate/accessory-dwellings-offer-one-solution-to-the-affordable-housing-problem/2021/01/07/b7e48918-0417-11eb-897d-3a6201d6643f\\_story.html](https://www.washingtonpost.com/realestate/accessory-dwellings-offer-one-solution-to-the-affordable-housing-problem/2021/01/07/b7e48918-0417-11eb-897d-3a6201d6643f_story.html).

<sup>37</sup> Freddie Mac, “ADUs Offer Promise as a Viable Affordable Housing Supply Solution,” December 30, 2021, <https://sf.freddiemac.com/articles/insights/adus-offer-promise-as-a-viable-affordable-housing-supply-solution>.

<sup>38</sup> Karen Chapple, Jake Wegman, Farzad Mashhood, and Rebecca Coleman, “Jumpstarting the Market for Accessory Dwelling Units: Lessons Learned from Portland, Seattle, and Vancouver,” Turner Center for Housing Innovation, 2017, 15, [https://turnercenter.berkeley.edu/wp-content/uploads/pdfs/Jumpstarting\\_the\\_Market\\_-\\_ULI.pdf](https://turnercenter.berkeley.edu/wp-content/uploads/pdfs/Jumpstarting_the_Market_-_ULI.pdf).

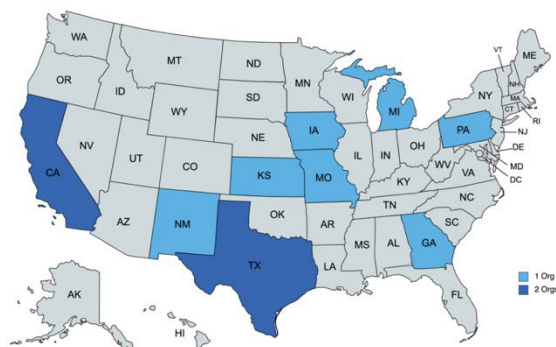
<sup>39</sup> *Ibid.*, 17.

<sup>40</sup> *Ibid.*, 16.



**Figure 7: Nonprofit ADU work** – NeighborWorks network organizations who developed ADUs in 2022.

Atlanta Neighborhood Development Partnership Inc  
Avenue Community Development Corporation  
cdcb | come dream. come build.  
Champlain Housing Trust  
Chicanos Por La Causa  
CHWC, Inc.  
Community Development Corporation of Long Island, Inc.  
Dayton's Bluff Neighborhood Housing Services  
Durham's Community Land Trustees  
Fifth Ward Community Redevelopment Corporation  
Ithaca Neighborhood Housing Services, Inc.  
Kalamazoo NeighborHood Housing Services, Inc.  
Mission Economic Development Agency  
Neighborhood Finance Corporation  
Neighborhood Housing Services of Los Angeles County  
NeighborWorks Boise  
NeighborWorks Home Partners  
NeighborWorks Northeastern Pennsylvania  
HUPCO, Inc.  
RuralEdge  
Tierra del Sol Housing Corporation  
Westside Housing Organization, Inc.  
Windham & Windsor Housing Trust



source: NeighborWorks America Annual Survey 2022  
illustration created with mapchart.net

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**Figure 8: ADU Development** – A closer look at the number of ADUs developed by NeighborWorks network groups reveals that most built less than five ADUs.

NeighborWorks Network Org	Name of ADU Program (Year Launched)	#
Atlanta Neighborhood Development Partnership Inc	ANDP Loan Fund (1991, 2021* reported ADU development)	2
Avenue Community Development Corporation	Partnership with National Assoc. of Latino Community Asset Builders (2020/2021)	1
cdcb   come dream. come build.	Mi Casita (2018, informed by RAPIDO program)	5
CHWC, Inc.	ADU Development (2015 *Sam LaTronica's Gramlich)	1
Kalamazoo NeighborHood Housing Services, Inc.	Partnership with City of Kalamazoo (2022)	1
Mission Economic Development Agency	Small Sites Program (2019 *reported ADU development)	6
Neighborhood Finance Corporation	Updated Lending Guidelines (2022 *reported changes)	1
Neighborhood Housing Services of Los Angeles County	Affordable Lending	3
NeighborWorks Northeastern Pennsylvania	Elder Cottage Housing Opportunity (2021)	2
Tierra del Sol Housing Corporation		3
Westside Housing Organization, Inc.		2

source: NeighborWorks America Annual Survey 2022

## **Methodology**

To identify organizations doing ADU-related work, I relied on existing literature from academics and practitioners, conducted over twenty interviews with NeighborWorks staff, network organizations, and experts in the field, and was able to partake in two site visits in Pennsylvania and New York. I connected with four different ADU nonprofits working on ADU programs that address a variety of concerns and represent the diversity of reasons why ADUs are being used as an affordable housing strategy.

The Elder Cottage Housing Opportunity or ECHO is facilitated by NeighborWorks Northeastern Pennsylvania in Scranton, Pennsylvania. It focuses on adapting ADUs for housing older adults, specifically so that they can age in place. Three New York-based initiatives are dedicated to upgrading and formalizing basement and cellar apartments, which are considered interior ADUs. These include The Plus One ADU Program, which provides funding and other resources to homeowners based in New York State to develop new ADUs or update existing ones. The BASE Campaign is a public policy and research initiative that examines underground housing, or basement and cellar apartments, in NYC. It is headed by a coalition of nonprofit housing organizations. Finally, Asian Americans for Equality (AAFE), based in NYC's Chinatown and Queens, New York, is working on pushing for progressive ADU policies as well as spearheading renovation

programs that assist homeowners in bringing ADUs up to code. They also help members of their community resolve ADU-related issues, which I will briefly cover later in this paper. (Unlike the other organizations mentioned in this paper, AAFE's programs are not ADU-specific but rather address broader housing concerns that also involve the use of ADUs.)

## **The Role of Nonprofits in Accessory Dwelling Unit (ADU) Development**

As can be seen in the case studies, nonprofit organizations offer a number of ADU services, including working directly with homeowners to construct new and renovate existing ADUs on their properties and leading policy initiatives that advocate for formalizing informal ADUs. This requires teaching homeowners how to file permits, as well as connecting with contractors and architects. It can also include supplemental services like senior care, mediating tenant and renter conflicts, and ensuring that rents are kept at affordable rates.

The following four case studies will highlight the different strategies that nonprofit organizations have used in tailoring ADU programs that best fit the needs of their communities. Depending on the neighborhood (suburban or urban) and target demographic, the types of concerns that emerge differ widely. In the featured case studies, the age, missions, and scope of services these organizations provide differ even though the geographic regions they serve are the same or similar.

### **Why the East Coast?**

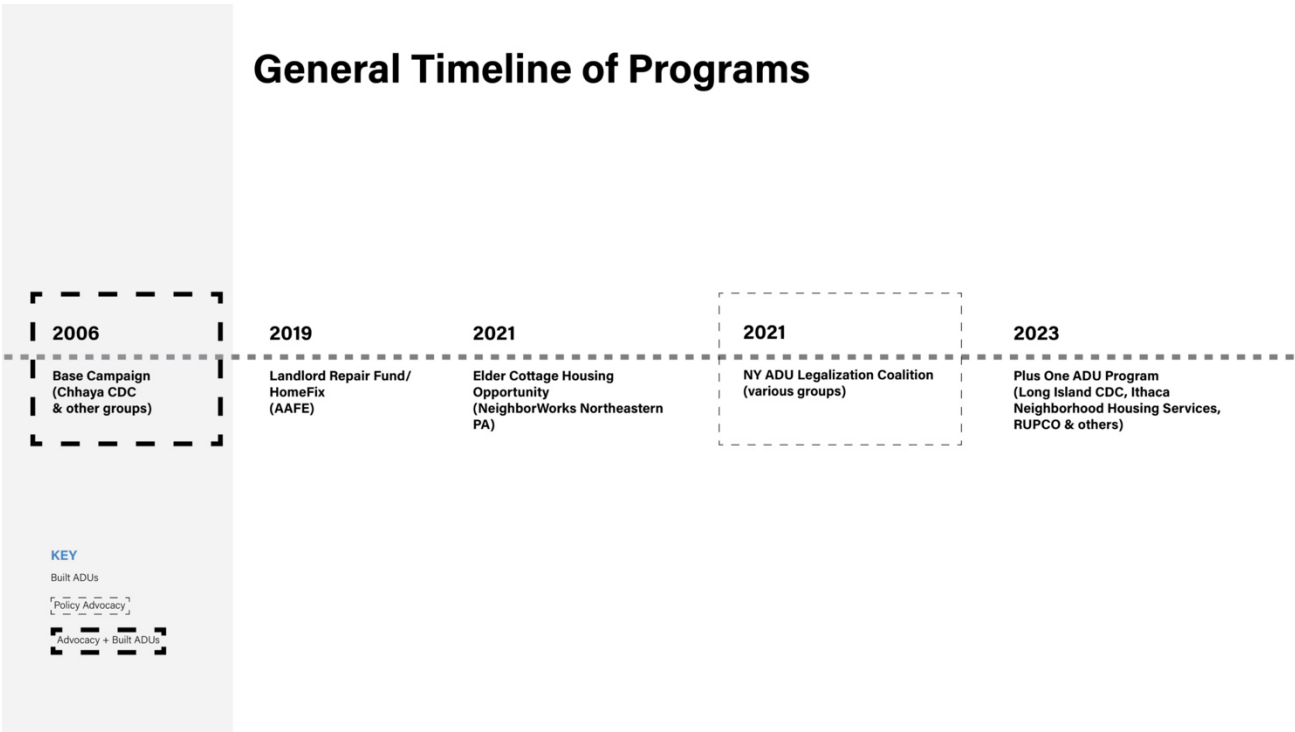
Examining these newer initiatives on the East Coast is important in understanding challenges specific to organizations who might be dealing with more restrictive ADU policies. As of this writing, there are no statewide laws related to ADUs that form a uniform basis for development in Pennsylvania and New York. So, homeowner access to them is arguably less streamlined than in places where flexible statewide laws are in place. This makes the process especially challenging since the particularities of ADU development are variable and locally determined.

### **Introducing the Case Studies**

Each of the four sections that describe the nonprofit organization's ADU program and strategy begins with a brief summary of their history and mission. This summary then leads to a key question that contextualizes how their program addresses an issue that they have identified in their communities. Finally, I describe the program and strategy, as well as innovations that resulted from challenges that the organization faced.



**Figure 9: General Timeline of Programs** – The four case studies feature a variety of work that engages ADUs – from building ADUs, to policy advocacy, to a combination of the two.



**Case Study One: The Elder Cottage Housing Opportunity (NeighborWorks Northeastern Pennsylvania)**

NeighborWorks Northeastern Pennsylvania (NW NEPA) is a nonprofit community development organization based in Scranton, Pennsylvania. It was established in 1981 and, as of 2003, serves all of Lackawanna County. The organization primarily focuses on helping residents become homeowners. It was started by a group of local bankers and community members who were interested in providing home rehabilitation loans to Scranton residents who did not have access to traditional financing, like mortgages. The organization grew through partnerships with local lending institutions and expanded their services to include pre-purchase budget counseling, homebuyer education, and construction management. During the 2008 financial crisis, NW NEPA launched foreclosure counseling initiatives to help homeowners struggling to pay their mortgages. Their mission is to “create stable, vibrant communities by amplifying the voices of residents and providing critical housing assistance, financial guidance, community development services, and proactive partnerships.”<sup>42</sup> For NW NEPA, housing their aging population is a growing concern.

<sup>42</sup> NeighborWorks Northeastern Pennsylvania, “Mission & Vision,” <https://www.nwnepa.org/about/>.

### **Key Question: How can Accessory Dwelling Units (ADUs) benefit older adults?**

Housing older adults is an essential issue given that the number of adults at least 65 years old in the US is rapidly increasing. (As of 2022, there were nearly 58 million older adults.<sup>43</sup> Of these, most older adults live in their own home (88.2 percent) or that of someone else (9.3 percent), such as an adult child.<sup>44</sup> While most own their own homes, about 7 million rent.<sup>45</sup> As they grow older, they are more likely to live in multifamily buildings, like apartments, because doing so provides access to amenities as well as helps reduce home maintenance costs and responsibilities.<sup>46</sup> Older adults are increasingly facing barriers to affordable housing. This is especially true for affordable rental housing, finding housing that meets accessibility needs, locating support for social services, and living in neighborhoods that meet their emotional and social needs.<sup>47</sup>

While older adults search for more affordable housing options as they age, it is especially critical to consider how a change in their social environment can impact their quality of life by exacerbating social isolation.<sup>48</sup> Accessory dwelling units have provided opportunities for older adults to live with adult children, which allows them to rely on existing social and cultural ties, and/or make income through renting either the primary dwelling or the ADU. The latter also allows them to remain on their own properties and have access to a caregiver. Caregivers could be family members, paid care providers, or individuals seeking lower rent in exchange for housekeeping or maintenance services.<sup>49</sup> Having extra help onsite can help older adults access the social benefits of living within their communities given restrictions to their mobility, like trouble managing transportation and accessing the internet for important services (like communicating with friends and family, entertainment, banking, and shopping).<sup>50</sup>

In recent years, older adults have begun looking towards ADUs to help them age in their communities. According to a 2021 survey by the AARP, nearly half of respondents (2,826 total) said that they were interested in having an ADU on their properties. Of those, 60 percent said that they were willing to live in the ADU for three reasons: To be near someone but maintain their space (69 percent); to have support

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<sup>43</sup> JCHS, "Housing America's Older Adults," 2023, 3.

<sup>44</sup> Ibid., 4.

<sup>45</sup> Ibid., 6.

<sup>46</sup> Ibid., 7.

<sup>47</sup> Jennifer Molinsky, "Housing for America's Older Adults: Four Problems We Must Address," *Housing Perspectives* (blog), August 19, 2022, <https://www.jchs.harvard.edu/blog/housing-americas-older-adults-four-problems-we-must-address>.

<sup>48</sup> Andrew E. Scharlach and Amanda J. Lehning, "Ageing-Friendly Communities and Social Inclusion in the United States of America," *Ageing & Society* 33, no. 1 (January 2013): 110-36, esp. 112.

<sup>49</sup> Nancy J. Chapman and Deborah A. Howe, "Accessory Apartments: Are They a Realistic Alternative for Ageing in Place?" *Housing Studies* 16, no. 5 (September 2001): 637-50, esp. 638.

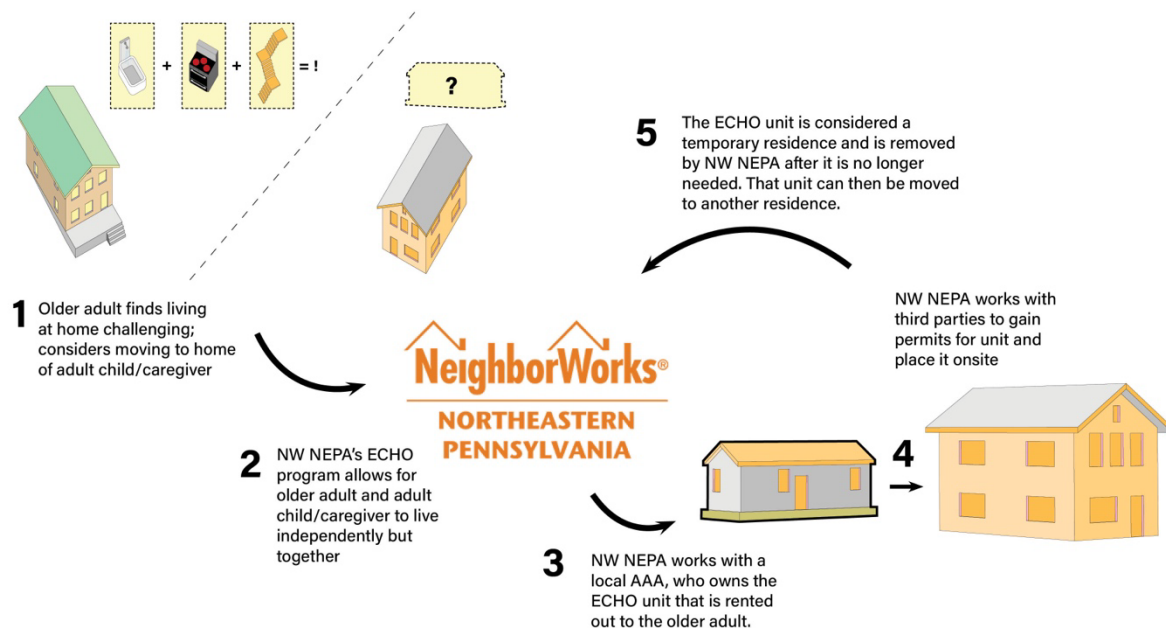
<sup>50</sup> JCHS, "Housing America's Older Adults," 21.

doing daily activities (68 percent); and to save money (48 percent).<sup>51</sup> Given the increasing popularity of this housing option, nonprofit organizations like NeighborWorks Northeastern Pennsylvania have begun working to develop ADUs for older adults.

### Program and Strategy

The ECHO program was launched by the Commonwealth of Pennsylvania in partnership with the Pennsylvania Department of Aging (PDA), the Pennsylvania Association of Area Agencies on Aging (P4A), local Area Agencies on Aging (AAA), and housing organizations. NW NEPA is one housing organization working with PDA, P4A, and local AAAs on the ECHO program. As of the summer of 2023, they were in their fifth round of funding. (The first round began in 2019 to 2020.) NW NEPA worked with PDA and P4A to integrate the program into communities. In Scranton, ADUs are permitted by right, which means that the development of ADUs does not require discretionary review. NW NEPA received their funding through the Pennsylvania Housing Finance Agency's PHARE program, which grants the funds to the PDA and P4A. The funds are then given to local AAAs and the housing organizations that execute the project.

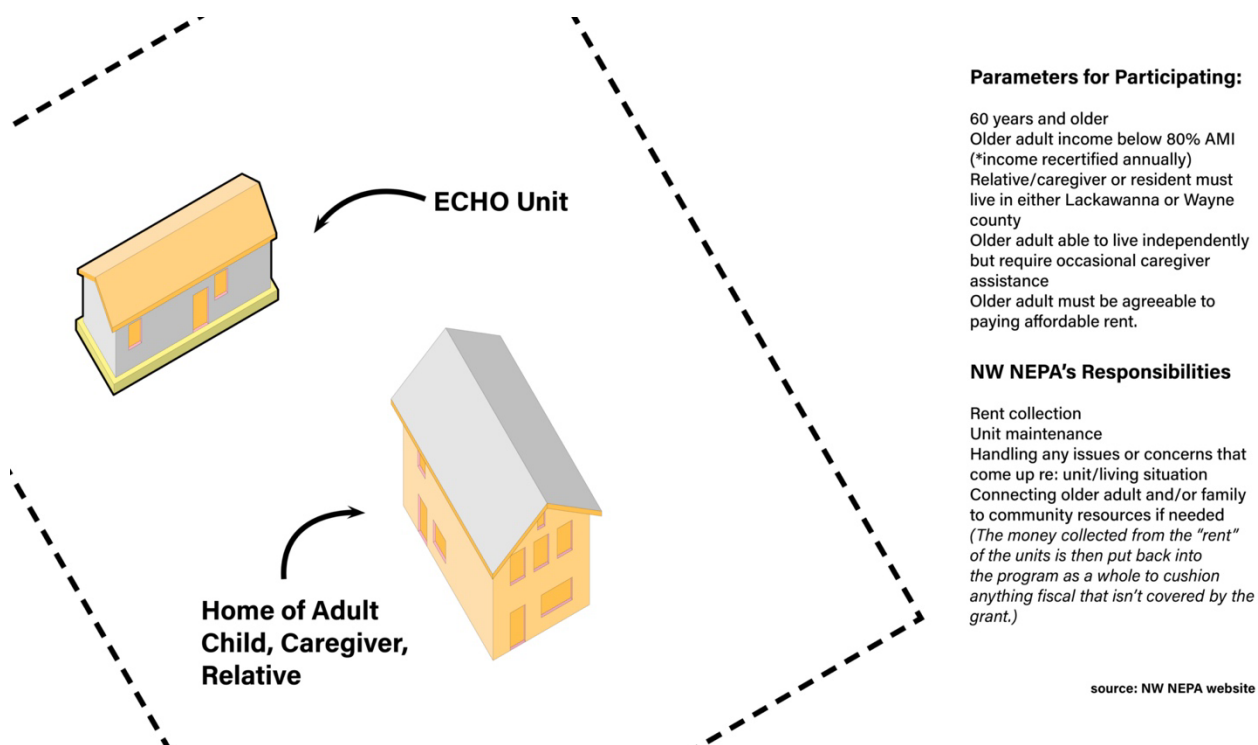
**Figure 10: ECHO Program Diagram**— The ECHO Program relies on a temporary housing system that circulates the unit throughout the community based on need.



<sup>51</sup> Michelle R. Davis, "Despite Pandemic, Percentage of Older Adults Who Want to Age in Place Stays Steady," AARP, November 18, 2021 (updated November 21, 2022), <https://www.aarp.org/home-family/your-home/info-2021/home-and-community-preferences-survey.html>.

This diagram illustrates how the program operates. First, an older adult might find living at home challenging and consider moving to the home of an adult child or caregiver. The ECHO program allows for the older adult to have a separate living space in the back or front yard of the adult child or caregiver's house. The local AAAs own and insure the ECHO unit while NW NEPA property manages the unit once it is placed. The unit is rented out to the older adult. The nonprofit organization also obtains a permit and places the unit onsite. The ECHO unit is considered a temporary residence and would eventually be removed by the community-based organization once it is no longer needed. That unit could then be moved to another residence. The ECHO program differs from NW NEPA's other programs, which support homeownership, since it provides opportunities for older residents to rent ADUs.

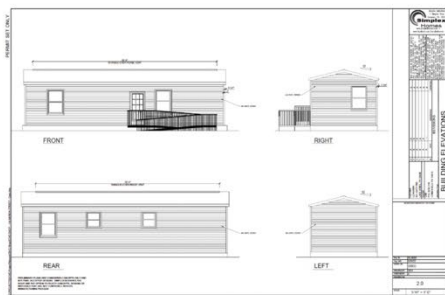
**Figure 11: ECHO Program Requirements**— Since the nonprofit organization functions as a property manager, the ECHO Program has specific parameters for both participants and NW NEPA.



There are a few restrictions to applying, which include age, income, and the ability to pay rent. Interestingly, the older adult does not have to live in either Lackawanna or Wayne counties (the two areas where NW NEPA is providing this program) but the adult child or caregiver must. The nonprofit organization's responsibilities include property management duties and additional services like connecting

older adults and their families to community resources should the older adult need additional care. The rent is collected by NW NEPA, who acts as the ADU's property manager.

**Figure 12: ECHO Design**– The ECHO units were designed by students at Johnson College and manufactured by Simplex.



#### Partners

Johnson College (students designed ECHO units)  
Simplex (manufacturer)



NW NEPA worked with various partners to design the ECHO units, which include students from Johnson College who designed the ADUs to be accessible for older people, and Simplex, a mobile home manufacturer. Each unit costs \$70,000 to develop.<sup>52</sup> This is considered temporary housing, in contrast with the other examples discussed in this paper. The temporary housing model allows for the nonprofit organization to circulate the developed units throughout the community. This allows for less costly construction and development process and the nonprofit organization can gauge demand and control supply more expediently than if individual homeowners each initiated their own ADU project. The organization has not yet had to move any of the units to other sites.

There is a precedent for ECHO Programs in the US. In 1992, Congress authorized a federal initiative called the Elder Cottage Housing Opportunity, which was rolled out in five states.<sup>53</sup> The program, which

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<sup>52</sup> Kat Bolus, "Temporary Homes Help Seniors Stay Close to Family," WVIA News, July 10, 2023, <https://www.wvia.org/news/local/2023-07-10/temporary-homes-help-seniors-stay-close-to-family>.

<sup>53</sup> Mukhija, *Remaking the American Dream*, 22.



rolled out 80 units in Tennessee (20), New Jersey (20), Kansas (20), Iowa (10), and Missouri (10), was funded by the US Department of Housing and Urban Development (HUD).<sup>54</sup> It was based on a program in Australia established in 1975. An evaluation of the program by the Center for Housing Research at Virginia Polytechnic Institute and State University found that the demonstration program faced challenges related to zoning and design/installation that posed issues should it be rolled out on a national scale. This was especially important given that the units needed to be moved to other sites over a period of five years, which meant that seven relocations could occur for each unit over a 40-year period. Communicating program specifications to hosts and residents was also important, as was the distribution of host/caregiver support material.<sup>55</sup>

### **Case Study Two: Basement Apartments Safe for Everyone (BASE) Campaign (Various nonprofit organizations)**

In New York City, basement apartments have become particularly risky due to climate change and the risk of flooding. The Basement Apartments Safe for Everyone (BASE) Campaign is dedicated to legalizing basement apartments in New York City. The campaign is a collaborative initiative among the Pratt Center for Community Development, Queens Legal Services, Chhaya Community Development Corporation, Cypress Hills Local Development Corporation, and the Center for New York City Neighborhoods. Advocacy for affordable, safe basement apartments began in 2008 when the Pratt Center and Chhaya CDC published a report calling for the formalization of basement apartment units and other informal accessory dwelling units, which could increase the supply of affordable housing in New York City. Since then, the BASE Campaign has been involved in a Basement Conversion Pilot program (2016-2018) and generating support for statewide ADU legislation in New York.

### ***Key Question: Why has there been pushback against the use of basement apartments (interior ADUs) in NYC?***

Basement and cellar apartments have been taken up as part of informal ADU advocacy in New York City. The development of basement apartments in New York City is often driven by a need for affordable housing. They are commonly occupied by lower-income immigrants and people of color who struggle to find

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<sup>54</sup> C. Theodore Koebel, Julia Beamish, and Karen A. Danielsen, "Evaluation of the HUD Elder Cottage Housing Opportunity (ECHO) program," US Department of Housing and Urban Development, 2003, p. ix, [https://digitalscholarship.unlv.edu/sea\\_fac\\_articles/351](https://digitalscholarship.unlv.edu/sea_fac_articles/351).

<sup>55</sup> Ibid.

adequate housing options. These units are often unregulated and informal, which has led to safety issues. In recent years, people living in these units have faced dangerous levels of flooding.<sup>56</sup>

Policymakers have thus pushed back on the use of these apartments. Housing advocates, however, argue that lower-income residents of NYC might continue to seek this type of housing anyways because there are few affordable options in the city, especially for residents who are undocumented.<sup>57</sup> They have been pushing for policy reforms that will fund apartment conversions so that these units can meet local building and zoning codes, making the apartment safe for tenants. Since the use and development of these apartments is often criminalized, both homeowners and tenants are often reluctant to seek help for formalizing these units. This problem has incentivized nonprofit housing organizations to connect with and advocate for individuals living in these precarious housing conditions.

In New York City, basement apartments are different from cellar apartments. This difference has to do with regulations within the city's zoning resolution and a state Multiple Dwelling Law, which categorize the terms differently. In a "basement," at least 50 percent of the space is above curb level. In a "cellar," at least 50 percent is below the curb, meaning that cellars are generally more underground than basements. According to an analysis by the Pratt Center for Community Development, it is possible that cellars are more prevalent than basements in NYC. They compose about 70 percent of around 376,500 subgrade spaces in one- to three-family homes. It is also possible that certificates of occupancy have misclassified basements and cellars given their similarities. The distinction between the two has become important for housing organizations who are advocating that both informal basement and cellar apartments become converted into formal apartments. The 2023 New York state budget excluded cellars but included basement conversions in a budget proposal in February.<sup>58</sup>

### ***Program and Strategy***

Unlike the previous case study, this initiative focuses less on the immediate development and construction of ADUs and more on advocacy for flexible ADU laws. Here, my research shifts towards how nonprofit organizations are addressing basement ADUs, which are used as informal housing in dense urban areas. The BASE Campaign began in Queens, New York as a collaborative effort among community-based organizations and advocacy groups, like Chhaya CDC.

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<sup>56</sup> Lena Afridi and Rebekah Morris, "New York's Housing Underground: 13 Years Later," Pratt Center for Community Development, 2021, [https://prattcenter.net/our\\_work/new\\_yorks\\_housing\\_underground\\_revisited](https://prattcenter.net/our_work/new_yorks_housing_underground_revisited).

<sup>57</sup> Interview with a director at Chhaya CDC, 2023

<sup>58</sup> Emma Whitford, "In New York's Fight to Legalize Basement Apartments, What About Cellars?" *CityLimits*, March 13, 2023, <https://citylimits.org/2023/03/13/in-new-yorks-fight-to-legalize-basement-apartments-what-about-cellar/>.

**Figure 13: BASE Campaign History**– The BASE Campaign has made strides in ADU policy advocacy.

## The Base Campaign has largely focused on impacting policy.



In 2008, they published a report that first examined New York City's basement apartments called "New York's Housing Underground." The paper studied the risks posed by living in these units, which are often informal ADUs. They found that tenants were often recent immigrants who could not afford other types of housing.<sup>59</sup>

<sup>59</sup> Robert Neuwirth and Rachana Sheth, "New York's Housing Underground: A Refuge and Resource," Pratt Center for Community Development, Chhaya CDC, March 2008, <https://chhayacdc.org/wp-content/uploads/2019/11/New-Yorks-Housing-Underground.pdf>.

**Figure 14: BASE Campaign History**—Their 2019 pilot program featured step-by-step guides for basement apartment conversion and other useful resources for homeowners.

## 2019: Pilot program launched.



2019

East New York Basement Conversion Pilot established

source: "Basement Apartment Conversions, Affordable Housing New York City Needs Now," BASE Campaign (2020)

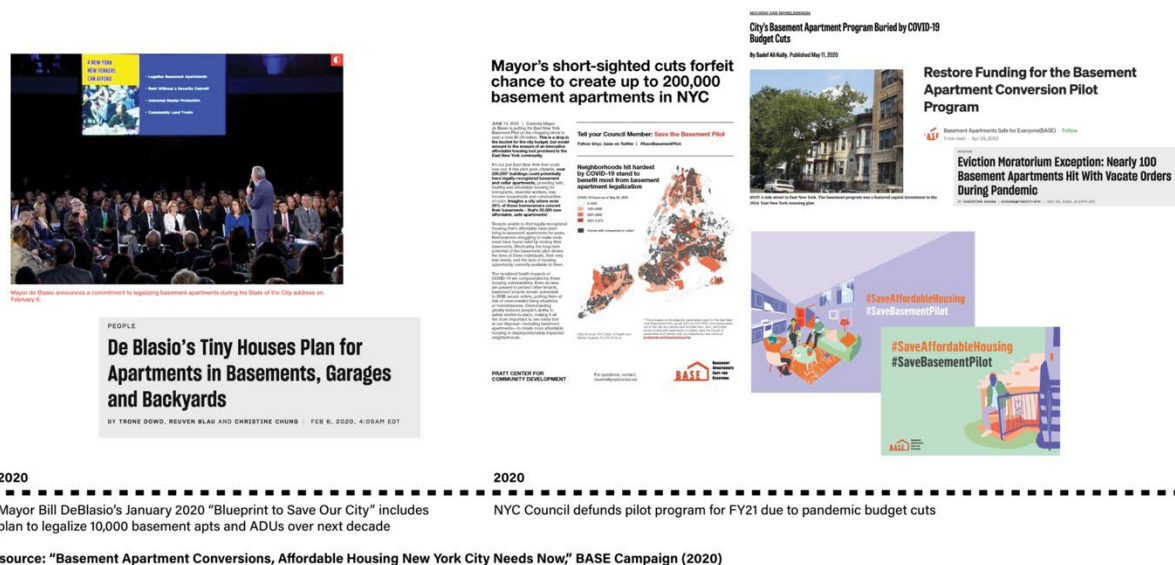
In subsequent years, Chhaya CDC strongly advocated for a pilot program that could convert these units into safe, legal apartments for existing and new tenants. They argued that these informal ADUs would continue to be developed regardless of whether homeowners had obtained permits for them. The pilot program provides financial support for low- to moderate-income homeowners and helps them navigate complex housing laws related to the conversion of basement apartment units. The program was launched in 2019 after securing 12 million dollars in funding over a three-year period from the city of New York. During this process, they found that only five of 102 properties assessed were eligible for these conversions because of requirements dictated by local ADU laws. These included the state's Multiple Dwelling Law, which regulates buildings with three or more residential units.<sup>60</sup> The law required that some of the properties eligible for conversion install an interior sprinkler system that would cause the construction budget to skyrocket. (In 2022, New York Assembly Member Harvey Epstein and State Senator Brian Kavanagh drafted Senate Bill S8783B, which advocated for reforming the Multiple Dwelling Law (MDL) and establishing a program that would formalize basement and cellar apartments. The bill would amend current

<sup>60</sup> Pratt Center for Community Development, "The Basement Apartment Conversion Pilot Program," 2019, [https://prattcenter.net/our\\_work/basement\\_apartment\\_conversion\\_pilot\\_program\\_in\\_east\\_new\\_york](https://prattcenter.net/our_work/basement_apartment_conversion_pilot_program_in_east_new_york).

regulations for two- to three-family homes that require that an entire building conform to MDL, rather than just individual basement units.<sup>61</sup> The bill was reintroduced in the 2023-2024 legislative session.)

**Figure 15: BASE Campaign History**—The pilot program underwent significant changes in 2020 following the outbreak of the Covid-19 pandemic.

## 2020: Pilot program defunded during the pandemic.



In 2020, the program was defunded during the pandemic although a few homeowners opted to continue with the conversions.<sup>62</sup> This left the program with little more than 90,000 dollars to complete the conversions (a fraction of the initial 12 million dollars of funding they received the prior year).<sup>63</sup>

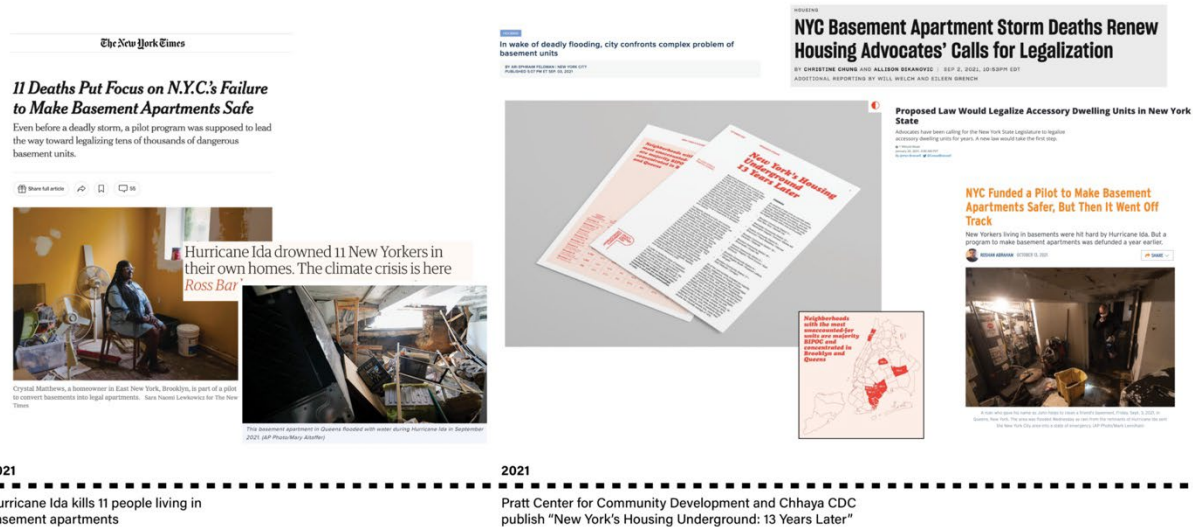
<sup>61</sup> Sylvia Morse, "Removing Barriers to Enable Basement Apartment Conversions in NYC," Pratt Center for Community Development, February 14, 2024, [https://prattcenter.net/news/removing\\_barriers\\_to\\_enable\\_basement\\_apartment\\_conversions\\_in\\_nyc](https://prattcenter.net/news/removing_barriers_to_enable_basement_apartment_conversions_in_nyc).

<sup>62</sup> Mihir Zaveri, "11 Deaths Put Focus on N.Y.C.'s Failure to Make Basement Apartments Safe," *New York Times*, September 14, 2021, <https://www.nytimes.com/2021/09/14/nyregion/legalize-basement-apartments-nyc.html>.

<sup>63</sup> Sadeef Alli Kully, "City's Basement Apartment Program Buried by COVID-19 Budget Cuts," *CityLimits*, May 11, 2020, <https://citylimits.org/2020/05/11/citys-basement-apartment-program-buried-by-covid-19-budget-cuts/>.

**Figure 16: BASE Campaign History**—In 2021, Hurricane Ida further challenged the BASE Campaign’s progress.

## 2021: Amid budget cuts, Hurricane Ida strikes.



In 2021, the precarity of living in basement apartments received national attention when flooding caused by Hurricane Ida killed eleven people living in basement apartments.<sup>64</sup> The Pratt Center for Community Development published another report examining basement apartments that same year called “New York’s Housing Underground: 13 Years Later” and found that many of these units are in BIPOC communities in Brooklyn and Queens.<sup>65</sup> Since then, Chhaya CDC and other groups have shifted their focus to advocating for more flexible ADU legislation on the local and state levels as those laws would need to change before a viable basement conversion program can be relaunched. The Loft Law (1982) is often cited as a precedent for progressive ADU laws. This is because residential lofts in industrial areas in NYC were often used as informal units in the 1980s.<sup>66</sup> Through the efforts of local housing advocates, the Loft Law allowed owners to formalize these units while also promising to provide tenants with rent-stabilized apartments.

<sup>64</sup> Mihir Zaveri, “11 Deaths Put Focus on N.Y.C.’s Failure to Make Basement Apartments Safe,” *NY Times*, September 14, 2021, <https://www.nytimes.com/2021/09/14/nyregion/legalize-basement-apartments-nyc.html>.

<sup>65</sup> Afridi and Morris, “New York’s Housing Underground: 13 Years Later.”

<sup>66</sup> Mukhija, *Remaking the American Dream*, 150.

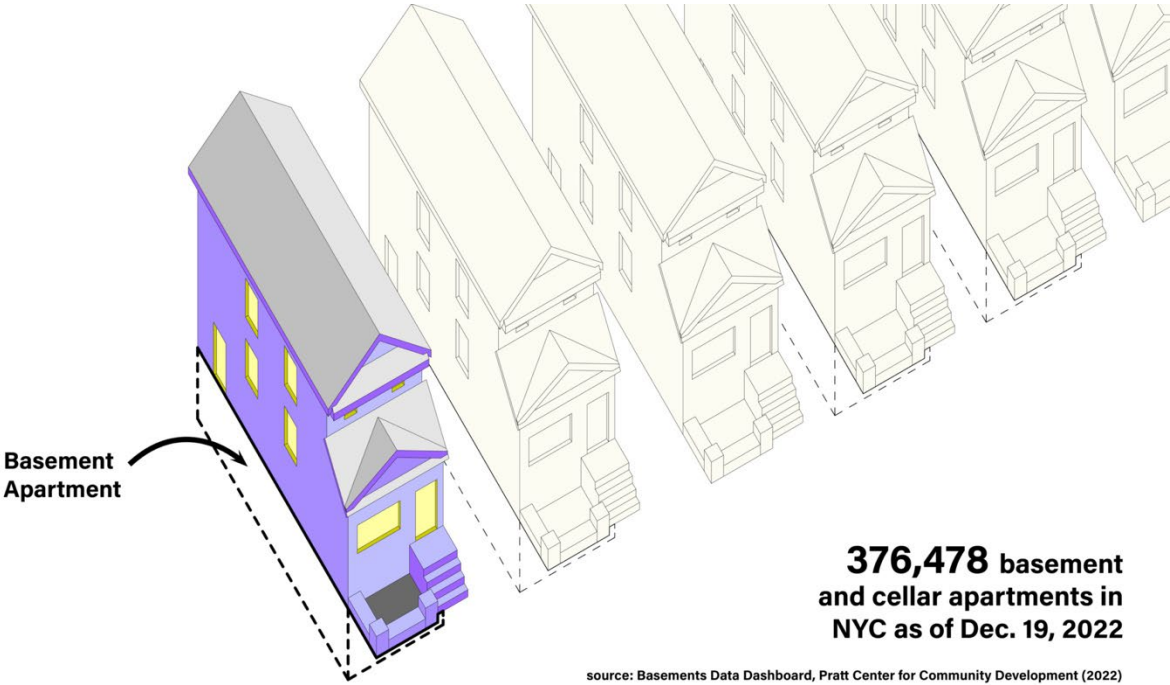


**Figure 17: BASE Campaign History**—The BASE Campaign continued to advocate for ADUs despite these setbacks.

**2022: BASE Campaign continues with increased urgency.**



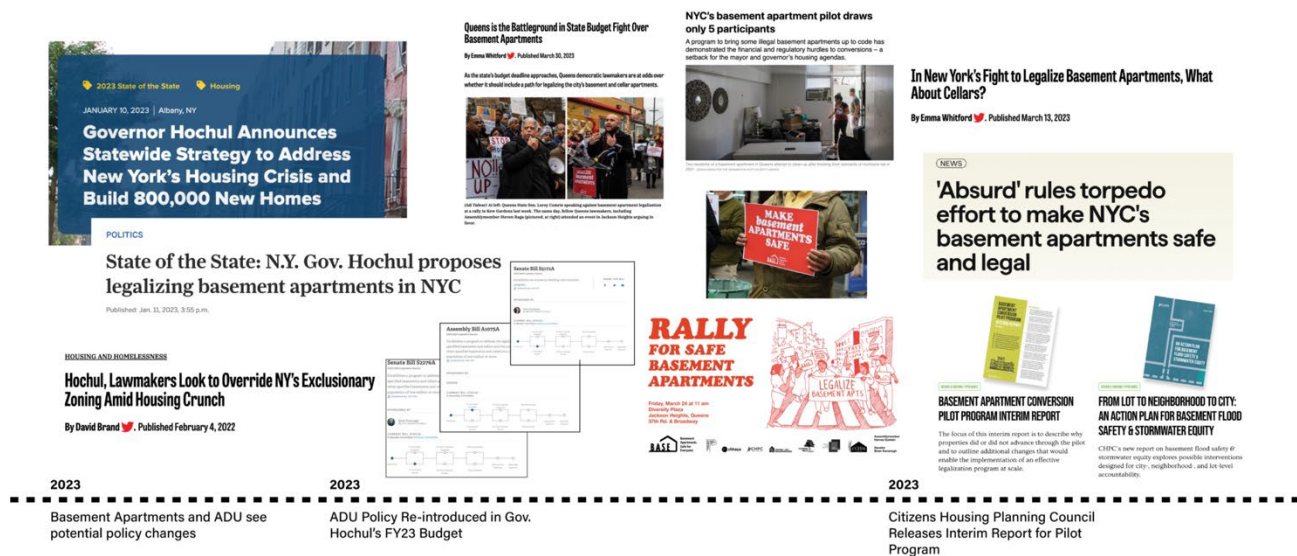
**Figure 18: BASE Apartments**—The Basements Data Dashboard, a resource developed by the Pratt Center for Community Development, tracks basement apartments from Department of Buildings complaints.



As of this writing, there are 376,478 basement and cellar apartments in NYC. This figure comes from the Basements Data Dashboard, which is a website developed by the Pratt Center for Community Development, another organization involved in the BASE Campaign.<sup>67</sup> This figure is likely an underrepresentation, as basement apartments in NYC are largely informal units, so records of them exist only in the form of Department of Buildings complaints.

**Figure 19: BASE Campaign History**—Statewide legislation allowing the use of ADUs seemed to indicate that the BASE Campaign’s demands would soon be met.

## 2023: Policy changes underway?



As mentioned above, Chhaya CDC and other advocacy organizations hoped that a statewide ADU bill (S2276/A1075) would create opportunities for more flexible ADU laws related to basement conversions.<sup>68</sup> Unfortunately, the bill was not passed during the 2023 legislative session and was reintroduced the following year. As of the summer of 2023, Chhaya CDC was considering adapting their strategy by drawing in

<sup>67</sup> Pratt Center for Community Development, “Basements Data Dashboard,” <https://public.tableau.com/app/profile/pratt.center/viz/NYCBasementsandCellars/CouncilDistricts>.

<sup>68</sup> Office of Brian Kavanagh, “Kavanagh/Epstein Bill Empowering NYC to Safely Legalize Existing Basement and Cellar Apartments Advances in Senate Housing Committee” (press release), New York State Senate, January 31, 2023, <https://www.nysenate.gov/newsroom/press-releases/2023/brian-kavanagh/kavanaghepstein-bill-empowering-nyc-safely-legalize#:~:text=NEW%20YORK%20%E2%80%93%20Senator%20Brian%20Kavanagh,of%20local%20laws%20legalizing%20basement>.

older homeowners by conducting outreach at local community centers. They noticed that tenants were very reluctant to participate in the program and share their experiences because they were afraid of negative repercussions. They wondered if older adults seeking additional rental income given the pressures of gentrification in the neighborhood might be more receptive.<sup>69</sup>

### **Case Study Three: Renovation Programs (Asian Americans for Equality)**

Other organizations in NYC are also advocating for ADU legalization, like Asian Americans for Equality (AAFE), which is based in Manhattan's Chinatown, Flushing, and Queens. AAFE is a community development organization that is dedicated to advancing "racial, social, and economic justice for Asian Americans and other systemically disadvantaged communities."<sup>70</sup> It does this by "creating affordable housing and economic opportunity, providing a multilingual community service and fostering grassroots leadership and civic engagement." AAFE began in Manhattan's Chinatown in 1974 when a private developer denied employment to Asian workers during the construction of the Confucius Plaza. Subsequent local activism advocated for workers' rights. In the following years, AAFE expanded the scope of its services to include helping renters secure affordable apartments.

### ***Key Question: What can nonprofit organizations do about informal housing without establishing a program solely dedicated to formalizing them?***

Informal interior ADUs are a common issue in Manhattan (and in many densely populated cities). Nonprofit organizations throughout the country have thus stepped in to provide services to tenants who reside in them.<sup>71</sup> Even with the best efforts, however, converting these units can be difficult for nonprofit organizations to fully address. This is for a number of reasons. First, tenants and homeowners alike are reluctant to make informal units public knowledge since the use of this type of housing can lead to fines and eviction. Tenants also do not enjoy formal protections, which can lead to tense relationships between them and the homeowner.

Nonprofit organizations have attempted to mediate these conflicts, even if not through established programs. One approach has been through advocating for policy reforms that would make converting these units into a less daunting process for both the tenant and homeowner. This process has also included attempting to secure government and private funding for homeowners to cover the construction and

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<sup>69</sup> Interview with a director at Chhaya CDC, 2023

<sup>70</sup> AAFE, "About AAFE," <https://www.aafe.org/about-us/>.

<sup>71</sup> Mukhija, *Remaking the American Dream*, 174.

permitting costs. In turn, nonprofit organizations have also advocated for homeowners to be incentivized to rent these units to tenants at affordable rates to ensure that long-term affordability can be established. Another approach has been through addressing informal ADUs on a case-by-case basis, either through repairs programs or when the organization acquires buildings that have informal ADUs. AAFE has engaged in each of these strategies, which are described below.

### **Program and Strategy**

AAFE is part of the New York ADU Legalization Coalition, which was formed in 2021. The coalition supports laws that would allow localities to control ADU access and grant homeowners in New York City the option to convert basement apartments and other ADUs. AAFE’s director, Thomas Yu, has advocated for ADUs before the New York State Assembly as part of these efforts.<sup>72</sup>

**Figure 20: ADU Legalization Coalition**—AAFE is involved in ADU policy advocacy.



While AAFE does not own or manage any ADUs, they have encountered situations where homeowners, government agencies, or elected officials will approach them about an informal ADU in their

<sup>72</sup> AAFE, "AAFE Urges New York State to Legalize Accessory Dwelling Units," January 31, 2022, <https://www.aafe.org/aafe-urges-new-york-state-to-legalize-accessory-dwelling-units/>.

neighborhoods and request creative strategies from their social services and real estate development teams. People living in or operating these ADUs do not advertise them as they do not want outside enforcement to become involved, so AAFE often encounters ADUs when a problem arises. They have also found informal ADUs while acquiring tenement buildings. In those situations, they first inform the tenant that the ADU is unsafe to inhabit and attempt to relocate them to an existing vacancy within their real estate portfolio.<sup>73</sup> AAFE has also engaged in ADU legalization as climate-related rehab in flood-prone areas.

While AAFE does not have any programs directed solely at ADU conversions, they do run a pilot landlord repair fund, which launched in 2019. It is funded by Enterprise Community Partners and various local government agencies, and it recently received a TD Charitable Grant.<sup>74</sup> The program provides homeowners with financial assistance to upgrade, rehab, and formalize additional units. The homeowner then pledges to rent the new unit to someone who has an Emergency Housing Voucher and needs an affordable apartment. So far, 95 percent of the clients have been Black homeowners in Southeast Brooklyn. AAFE considers this program a cross-racial solidarity building initiative that is not limited by background. This project demonstrates an example of how community-based organizations have found strategies to address informal ADUs through other programs.<sup>75</sup>

#### **Case Study Four: Plus One Accessory Dwelling Unit Program (Various nonprofit organizations)**

The Plus One ADU Program mobilizes various New York State-based nonprofit organizations and local government agencies to support low- to moderate-income homeowners interested in developing accessory dwelling units. These ADUs include both suburban (garage conversions, detached units, interior renovations) and urban types (basement, attic, and other interior renovations). The program also assists with formalizing and renovating ADUs.

#### ***Key Question: Why do Accessory Dwelling Unit (ADU) regulations in the state of New York differ so widely?***

In New York, regulations for accessory dwelling units vary widely, particularly because of the diversity of housing types and neighborhoods across the state. Resistance to ADUs has been particularly strong in Long Island because of concerns related to short-term rentals, such as decreased privacy, increased

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<sup>73</sup> Email from a director at AAFE to author, 2023.

<sup>74</sup> AAFE, “AAFE receives \$250,000 ‘Housing for Everyone’ grant from TD Charitable Foundation,” 2019, <https://www.aafe.org/aafe-receives-250000-housing-for-everyone-grant-from-td-charitable-foundation/>.

<sup>75</sup> Interview with a director at AAFE, 2023.



noise, and limited parking availability. There are also concerns that ADUs will bring an influx of newcomers to the neighborhood, what some scholars have referred to as “NIMBY resistance to multi-family rental housing.”<sup>76</sup>

This resistance is often fueled by concerns related to densification, how ADUs will change the appearance of neighborhoods, and affordability. It has been present since earlier uses of ADUs in the region, which became apparent after a 1988 master plan by the Long Island Regional Planning Board (LIPRPB) demonstrated a somewhat conflicted strategy to formalize the 90,000 informal units on Long Island.<sup>77</sup> The proposals included both permitting ADUs that met local standards while further strengthening restrictions against those that did not. In the following years, different jurisdictions throughout Long Island have alternated between the two ADU strategies.<sup>78</sup>

### ***Program and Strategy***

The Plus One ADU Program is an initiative based in the state of New York that launched in 2023. As of the summer of 2023, there were eight different community-based organizations involved in this program and three were NeighborWorks network groups. (As of the summer of 2024, there were nineteen participating towns and thirty-five with pending contracts.) The 2022 New York State Capital Budget made \$85,000,000 available to create and upgrade ADUs across the state as part of a five-year Housing Plan. The initiative relies on partnerships between local governments and nonprofits to offer financial assistance to low- to moderate-income homeowners to build new ADUs or formalize existing ones. This initiative emerged concurrently with advocacy groups’ pushing for statewide ADU legislation and a series of statewide ADU challenges regarding apartment safety and affordability.<sup>79</sup>

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<sup>76</sup> Christopher Niedt and Katrin B. Anacker, “Accessory Dwellings on Long Island: An Overview,” National Center for Suburban Studies at Hofstra University, February 2016, 2, <https://licf.org/wp-content/uploads/2019/12/ADU-Report-posted.pdf>.

<sup>77</sup> Katrin B. Anacker and Christopher Niedt, “Classifying Regulatory Approaches of Jurisdictions for Accessory Dwelling Units: The Case of Long Island,” *Journal of Planning Education and Research* 43, no. 1 (March 2023): 60-80, esp. 64.

<sup>78</sup> Ibid.

<sup>79</sup> Mihir Zaveri, “New York City May Pay You to Build a ‘Granny Flat’ in Your Backyard,” *New York Times*, November 21, 2023, <https://www.nytimes.com/2023/11/21/nyregion/nyc-accessory-dwelling-units.html>.



**Figure 21: NeighborWorks groups participating**—The Plus One ADU Program partners with nonprofit organizations throughout the state of New York. As of the summer of 2023, three NeighborWorks network organizations were participating.

## Three NeighborWorks network orgs are participating.

Town of Amherst  
**Community Development Corp. Long Island**  
Habitat for Humanity of NYC & Westchester  
Long Island Housing Partnership  
Cypress Hills Local Development Corporation  
**Ithaca Neighborhood Housing Services**  
**RUPCO**/Ulster County  
Neighborhood Restore



The nonprofit organizations' responsibilities are divided into three categories: pre-development, construction oversight, and post-construction monitoring. They include helping the homeowner with initial design, budgeting, and environmental appraisals, connecting with contractors, and conducting site visits every two years over a span of ten years to make sure that the ADU is not being used as a short-term rental. The program is income-restricted, and homeowners must agree to several parameters, like pledging that the ADU will not be used as a short-term rental, owner-occupancy, obtaining permits, not having additional rentals on the property, and others. Local governments can adapt the requirements to better serve their communities, so the requirements vary slightly from county to county. RUPCO in Kingston, New York, for example, requires that the rents be kept at an affordable rate. (RUPCO received \$5 million dollars from New York State Housing and Community Renewal in May 2024 to continue the Plus One ADU Program in Ulster County. In their first round of funding, they selected fourteen recipients from a pool of over one hundred applicants.)<sup>80</sup>

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<sup>80</sup> Ulster County, "Ulster County and RUPCO Awarded \$5 Million to Continue Successful 'Plus One' Home Program," May 3, 2024, <https://ulstercountyny.gov/news/executive/ulster-county-and-rupco-awarded-5-million-continue-successful-%E2%80%9Cplus-one%E2%80%9D-home-program>.

## **Challenges in Developing ADU Programs**

There are three key hurdles in developing ADUs that are shared among the featured initiatives: navigating rules and regulations related to ADUs, securing financing options for new construction and repairs, and generating public support for the programs to make an impact (political feasibility). The last category includes translating ADU policies to homeowners, helping residents visualize ADUs in their communities, and navigating homeowner and tenant relations, especially in cases where there are informal ADUs. Before further elaborating on each of the three challenges, I will provide a brief summary of the case studies.

### **Summary of Programs**

The figure below distills the four initiatives across four categories: their use; whether their program focuses on upgrading existing ADUs, constructing new ones or both; the existing housing type in the cities where the programs take place; and how long the ADU is intended to stay onsite.

**Figure 22: Summary**—The four initiatives showcase the diversity of ADU uses and types.

<b>Name of Program</b>	<b>ADU Use</b>	<b>New or Existing ADU</b>	<b>Housing Type</b>	<b>How long does the ADU stay onsite?</b>
ECHO	Aging in Place	Creation of New Units	Single-family	Temporary
BASE Campaign	Rental Income	Updating Existing Units Creation of New Units	1-3 units*	Permanent
Landlord Repair Fund**	Rental Income	Updating Existing Units	1-4 units	Permanent
Plus One ADU	Aging in Place Rental Income Caregiver/Relative	Updating Existing Units Creation of New Units	Varies	Permanent

\*within a single building that is owner-occupied (primary residence, defined as residing in the home for 270 days/year)

\*\*The Landlord Repair Fund is not limited to ADUs/basement apartments.

The ECHO Program, facilitated by NW NEPA, focuses on aging in place. The program creates new ADUs within single-family zoned communities. The ADUs are considered temporary housing since the

nonprofit organization is the owner and rents them out to tenants. Once the ADU is no longer needed, it is moved to another family.

The BASE Campaign (Chhaya CDC, Pratt Center for Community Development, and other groups) and the Landlord Repair Fund (AAFE) address basement and cellar ADUs in NYC, which are primarily used for rental income. While the Landlord Repair Fund works to upgrade existing units, the BASE Campaign has also advocated for the creation of new ADUs. The housing types that can support these ADUs are buildings that contain one to three or one to four units. Since these are interior ADUs, they last the lifespan of the existing house and can be considered permanent structures.

The Plus One ADU program (CDCLI, INHS, RUPCO, and others), which is based in New York State, attempts to encompass all of the diverse ADU uses: aging in place, providing rental income to homeowners, and housing a caregiver and/or relative. It also focuses on upgrading existing units and creating new units. Housing types vary throughout Long Island, though single-family zoning is prevalent. The ADU is intended to be permanent.

There are also different program models. The local Area Agencies on Aging owns the ADUs and the nonprofit housing organization (NW NEPA) acts as a property manager in the ECHO program, whereas private homeowners own the ADUs in the other initiatives. Additionally, the ECHO and the Plus One ADU programs are state-initiated programs, but localities can adapt certain parameters as they see fit.

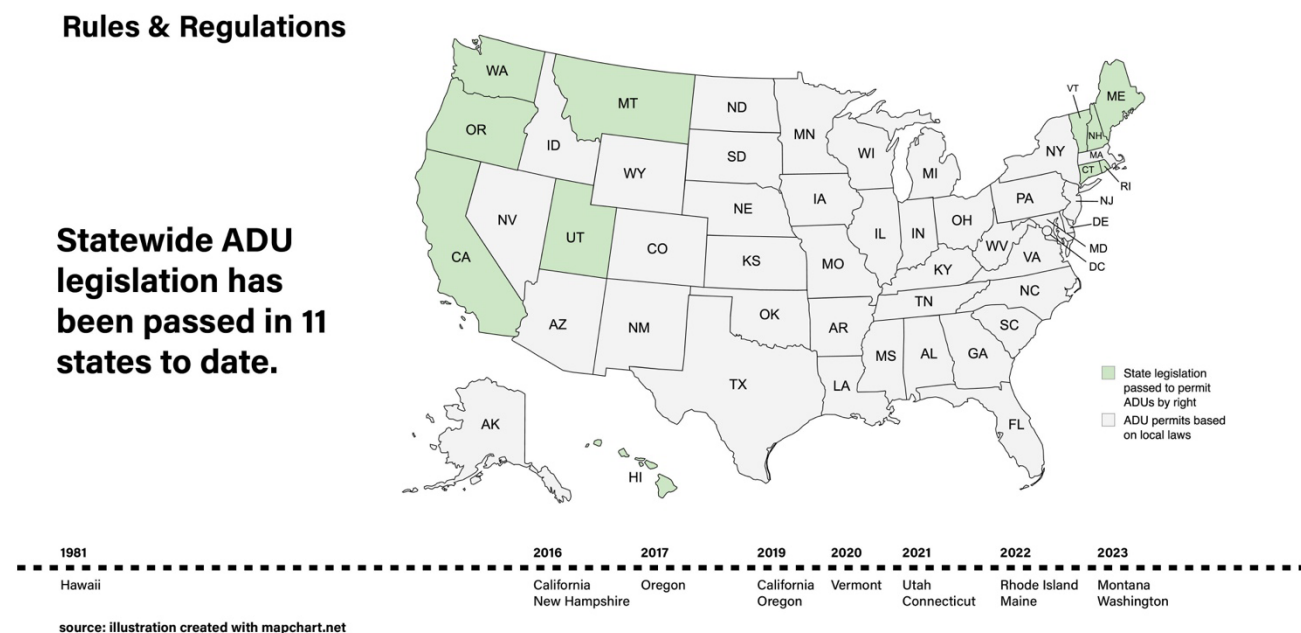
Every program addresses informal ADUs, though using different approaches. The first approach is formalizing ADUs either through advocating for new ADU laws that can apply to both existing and new units or upgrading existing units and making them code compliant. The other approach is that the community-based organization facilitates the construction of new ADUs and acquires permits for these themselves. This eliminates the risk of adding more informal ADUs in a locality and frees the nonprofit from conducting extended oversight to ensure homeowners are properly filing for permits.

## **Rules and Regulations**

As mentioned previously, as of this writing, only eleven states have passed statewide ADU legislation, which allows for a more streamlined process when it comes to developing ADUs. In any jurisdiction without statewide ADU laws, developing ADUs requires obtaining permits based on local zoning laws. This can make these processes more difficult for homeowners without any prior knowledge of how to file for secondary structures. Moreover, processes like discretionary review, which regulates ADUs on a case-by-case basis, often disincentivizes individuals from securing permits because they can make the

process longer and can uphold unrealistic requirements.<sup>81</sup> New York State is attempting to pass policies that support ADUs, but these have been contentious, so progress has stagnated considerably for nonprofit organizations attempting to roll out ADU programs such as the BASE Campaign’s initiatives.

**Figure 23: Rules and Regulations**—ADU legislation has been passed in eleven states to date.



In these programs, there are two different entities who handle the building permitting and zoning compliance. In the BASE Campaign and Plus One ADU Program, it is the homeowner’s responsibility to ensure that permits are secured for new and existing ADU construction. During the Basement Conversion Pilot Program, the BASE Campaign asserted that all eligible homeowners would be given Department of Buildings Fee Waivers for permits to convert their basements and cellars into apartments.<sup>82</sup> If there were violations after getting a permit, however, the homeowner was required to clear them and pay any penalties before obtaining a certificate of occupancy. With the Plus One ADU Program, the homeowner is required to contact the local building department to secure a permit. For the ECHO Program, the community-based organization handles permitting and zoning. NW NEPA works with the manufacturer and the placement company to identify what permits or variance requests are required to place the unit. The

<sup>81</sup> Mukhija, *Remaking the American Dream*, 78.

<sup>82</sup> Pratt Center for Community Development, “The Basement Apartment Conversion Pilot Program: Homeowner Guide,” 2019, 33, [https://prattcenter.net/uploads/0820/1597188504756703/BACPP\\_Guide\\_-\\_Full\\_Layout\\_-\\_DRAFT.pdf](https://prattcenter.net/uploads/0820/1597188504756703/BACPP_Guide_-_Full_Layout_-_DRAFT.pdf).

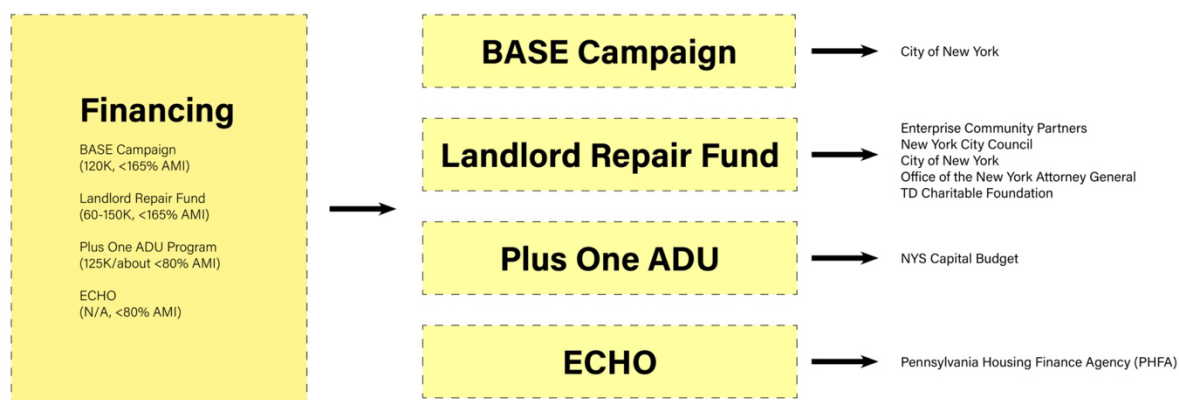
placement team takes care of all regular permits and NW NEPA works with the zoning board on variances that may be required or other barriers that may prevent the placement. All zoning and permitting is covered by grants. ADUs are permitted by right in most districts in Scranton, so that can make the process of obtaining a permit less complicated there than in New York City.<sup>83</sup> The Landlord Repair Fund is not directed solely at basement ADUs, but if there is an ADU that can be formalized, AAFE assists in making the space compliant, including by helping the homeowner navigate the permitting process.

## Financing

Most of these programs were funded by state and local government agencies except two grants for the Landlord Repair Fund, which were provided by Enterprise Community Partners and the TD Charitable Foundation. The figure below demonstrates how much financial support each community-based organization was offering homeowners and the various income restrictions their programs upheld. The funding for the case studies is split among ADU-specific programs and renovation programs. There are also funding streams specifically available for repairing properties for older adults.

**Figure 24: Funding Sources—Financing for ADUs.**

## Where does funding come from? Does that impact ownership?



<sup>83</sup> Interview with Mary Endrusick, Aging in Place Coordinator, NW NEPA, 2023.

**Figure 25: Finance ADU Building or Maintaining ADUs**—Most people use personal savings, rental income from tenants, build their own unit, personal loans from banks, or tax refunds to finance ADUs, according to a Freddie Mac research brief published in 2023.

## How People Would Finance Building or Maintaining an ADU

Method	Percent Financing
Personal savings and/or checking account	22%
Charge rent to tenants	18%
Build and maintain unit myself	18%
Personal loan from bank	17%
Tax refund	14%

source: “ADUs Can Increase Housing Stock, But Most Are Unfamiliar,” Freddie Mac Research Brief (2023)

During the basement conversion pilot program in New York City, advocacy organizations found that the amount offered through the pilot program was not enough to cover most conversions, which required at least \$250,000 to \$310,000 given restrictions that they had not foreseen. The pilot program was offering \$120,000, which is less than half of the required amount. This calls into question whether newer ADU programs, like the Plus One ADU Program, will run into similar challenges as they begin constructing ADUs.



**Figure 26: Top Financing Methods for ADUs**—Graphic adapted from the Turner Center’s report on ADU development in California.

## Top Financing Methods for ADUs

Financing Method	Who is best served by this method?
Existing Cash Savings or Support	Owners with sufficient cash saved outside the value of their home or who have cash support from family and friends, and who do not wish to take on debt.
Cash-Out Refinance Loan	Owners with significant home equity who are refinancing to take advantage of lower interest rates or to extend the length of their repayment term.
Home Equity Loan or Home Equity Line of Credit	Owners with significant home equity who do not want to refinance with higher interest rates. When interest rates are high, taking out a smaller second mortgage through a HELOC may make more sense than refinancing the first mortgage at a higher rate.
Renovation Loan	Owners with high income but without significant home equity, buyers looking to purchase “fixer-uppers,” or those who wish to leverage financing without liquidating savings.

source: “Reaching California’s ADU Potential: Progress to Date and the Need for ADU Finance,” Turner Center for Housing Innovation, UC Berkeley (2020)

The Turner Center at UC Berkeley found that homeowners in more affluent areas are more likely to obtain ADU permits and finish building ADU projects, which suggests that better financing options are needed for low- to moderate-income homeowners.<sup>84</sup> Additionally, some traditional lending institutions, like banks, are not willing to finance ADUs, which also puts low- to moderate-income homeowners at a disadvantage.<sup>85</sup>

Fannie Mae and Freddie Mac offer renovation loans that support ADU development. As of November 2023, Freddie Mac was in the process of collecting data through consumer surveys to better understand how homeowners would use ADUs.<sup>86</sup> This study examines homeowners with existing ADUs and homeowners who would be interested in developing one. They are also interested in potential homebuyers who are buying properties with ADUs on them and in understanding what they plan to do with those structures. With that information, they have been examining financing in two different rounds, one focusing on the renovation space and the other on the potential rental income that an ADU could generate. They noted that ADUs are often not in the “vernacular” of consumers, meaning that they are an unfamiliar term

<sup>84</sup> Chapple et al., “Reaching California’s ADU Potential.”  
<sup>85</sup> Mukhija, *Remaking the American Dream*, 171.  
<sup>86</sup> Interview with a director at Freddie Mac, 2023.

for many interested homeowners and buyers. They have noticed that ADUs are a fast rising option for housing that many in the industry are attempting to better understand. They also have identified four or five key states that currently have the highest concentration of ADUs, including California, Florida, Texas, and Georgia.<sup>87</sup> These states are along coastlines and have high population growth, which leads to challenges in securing affordable housing.

Researchers at Freddie Mac have also noted that real estate professionals, local appraisers, and some city planners may also struggle with having a clear definition of ADUs and feel there is not a shared definition across industries. This leads to challenges for consumers when experts within the housing market are also relatively unaware of what ADUs are and their potential as an affordable housing option. Accessing financing options can be even more difficult for interested homeowners and homebuyers for these reasons. The researcher I spoke to considers entities like nonprofit organizations as partners and stakeholders within the affordable housing industry, which means that these organizations can play a critical part in ADU education, advocacy, and can serve as a bridge between community members and housing experts.

Contrary to some reports, Freddie Mac noted that the individuals they spoke to within traditional lending institutions, like banks, seemed optimistic about offering loans for ADUs—though they noted their sample size might still be quite small at the time of our conversation (November 2023). They referred to this as a “Catch 22” in which there is ambiguity because of a lack of data. That is, appraisers do not know how much an ADU costs, which means that loan officers cannot correctly define it and offer the right product. Moreover, the lack of tracking of ADUs leads to more confusion because these processes are neither streamlined nor formal. Researchers at Freddie Mac noted that some people in the industry are using personal Excel spreadsheets because there is no internal system or centralized repository to collect this data. This, in turn, impacts real estate because agents cannot accurately take into account how changes in square footage can impact the prices of properties.

They also have noticed that building ADUs skews to homeowners with higher incomes and are examining whether family or non-family members are interested in moving into the ADUs as tenants. They are also examining how to incorporate underwriting standards into loans given that in order to secure a loan, there must be proof furnished about expected rental incomes. This can be difficult for individuals who have not even developed the ADUs and do not have a renter in place.

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<sup>87</sup> Freddie Mac, “Granny Flats, Garage Apartments, In-Law Suites: Identifying Accessory Dwelling Units from Real Estate Listing Descriptions Using Text Mining,” Freddie Mac Research Insight, July 16, 2020.

As of this writing, Fannie Mae's loans are not ADU-specific. Their loan products include the following: standard purchase, refinance loans, or affordable lending products.<sup>88</sup> This allows for homeowners to add an ADU to their property or renovate an existing ADU (HomeStyle Renovation), build a home with an ADU (Construction-to-Permanent Financing), and buy a home with an existing ADU and use the rental income from a 1-unit property with an ADU for qualification purposes (HomeReady). Fannie Mae also has an ADU pilot program in development to expand their financing options for single-family homes with ADUs in order to increase the supply of affordable housing options. They worked with the West Denver Renaissance Collaborative (WDRC) to create an ADU program that provided low-income homeowners a new source of income through ADU rentals.<sup>89</sup> With the support of Fannie Mae, WDRC hired a community coordinator and project manager and reduced ADU development costs by 45 to 65 percent (compared to open market pricing). Another initiative, CAL HFA (an ADU grant program) provides \$40,000 towards pre-development and non-reoccurring closing costs associated with the construction of ADUs.<sup>90</sup> (There is an 80 percent AMI limit.) HFA is in the process of connecting MASS Housing with CAL HFA because the former is interested in launching a similar program.<sup>91</sup>

There are no significant geographic trends present in Fannie Mae's consumers for loans related to ADU construction, though they are more frequently utilized by people living on the West Coast (California, Washington, and Oregon). They have also considered how rental income can be factored into underwriting standards. Their current guidelines limit rental income to HomeReady for incomes less than or equal to 80 percent AMI. Though rental income from a borrower's primary residence or second home cannot be used to qualify them for a loan under Fannie Mae guidelines, they do allow exceptions to this policy for properties with ADUs and boarder income. In doing so, they are able to serve a broader range of consumers and needs, especially by expanding access to creditworthy low-income borrowers for whom revenue from ADUs and boarders can be a reliable source of income.<sup>92</sup> Fannie Mae does not currently have requirements in place for keeping rents affordable, but the flexibility to use rental income from an ADU is limited to HomeReady, an

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<sup>88</sup> Fannie Mae, "Selling Guide," <https://selling-guide.fanniemae.com/sel/b2-3-04/special-property-eligibility-considerations>.

<sup>89</sup> Fannie Mae, "Streamlined ADU program aids low-income homeowners," <https://www.fanniemae.com/about-us/sustainable-communities/streamlined-adu-program-aids-low-income-homeowners>.

<sup>90</sup> CalHFA, "ADU Grant Program," <https://www.calhfa.ca.gov/adu/>.

<sup>91</sup> From interview and email with Fannie Mae to the author, 2024.

<sup>92</sup> Fannie Mae, "Selling Guide."

affordable lending product, which has AMI limits in place.<sup>93</sup> More information can be found on their website.<sup>94</sup>

## **Public Reception and Political Feasibility**

Knowledge about ADUs can be difficult to access, but community-based organizations have been using various strategies to educate their communities about this affordable housing option. The BASE Campaign has been especially active in helping homeowners understand policies that might impact existing ADUs. This advocacy has taken many forms, like being involved at rallies related to various ADU bills. During their 2019 program, they contacted all eligible homeowners directly to notify them of the program and to ask if they would like to opt in. They have also collaborated with several advocacy groups to create booklets that can be accessed online for free that summarize local ADU laws and simplify the conversion process for homeowners.

As mentioned previously, cultural acceptance of ADUs has a significant impact on successful development projects. A 2023 Freddie Mac study found that 71 percent of participants were unfamiliar with the concept of an ADU. After providing participants with a definition, 32 percent responded that they were interested in having an ADU in the future.<sup>95</sup> This suggests that ADU development requires having clear marketing strategies that can help educate homeowners about what they are and their potential.

In cases where the ADU is an external structure, there are often concerns among community members about how the look of an ADU might impact the neighborhood. NW NEPA organized a press event at their ADU manufacturer's warehouse in the summer of 2023 that helped address this concern.<sup>96</sup> Community members were able to enter newly constructed ECHO units and tour them themselves.

Another challenge in having ADUs is navigating owner and tenant relations, especially when the units are informal. The BASE Campaign and AAFE both have addressed this challenge as part of the work they do related to basement conversions. Chhaya CDC, especially, has described how difficult it is for tenants to publicly speak about living in these apartments for fear of eviction or other negative consequences. Some of these tenants are undocumented, which puts them at even greater risk of housing

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<sup>93</sup> From interview and email with Fannie Mae, 2024

<sup>94</sup> Fannie Mae, "Originating & Underwriting Accessory Dwelling Units (ADUs)," <https://singlefamily.fanniemae.com/originating-underwriting/mortgage-products/accessory-dwelling-units>.

<sup>95</sup> Freddie Mac, "ADUs Can Increase Housing Stock, But Most Are Unfamiliar," Freddie Mac Research Brief, January 24, 2023.

<sup>96</sup> Parker Dorsey, "NeighborWorks Hosts ECHO Placement Event at Simplex Homes," NeighborWorks Northeastern Pennsylvania, July 10, 2023, <https://www.nwnepa.org/news-events/blog.html/article/2023/07/10/neighborworks-hosts-echo-placement-event-at-simplex-homes>.

insecurity should the homeowner find out that they had publicly spoken about their informal housing situation.<sup>97</sup>

Even when the ADU is formal, like in the ECHO program, situations might arise where the older adult requires additional help that goes beyond what the host family can provide. In a situation like this, the community-based organization partners with an agency that can provide additional care and supportive services.

On average, buy-in for ADUs seem to be concentrated around millennials and people seeking housing options that address the “missing middle,” given that homeowners are generally more supportive of ADUs than large, multifamily developments. On average, those who support ADUs are also more likely to be West Coast homeowners who are younger and more diverse.<sup>98</sup> There has been criticism that ADUs can exacerbate the affordable housing crisis by encouraging more short-term rentals. ADU advocates, like Kol Peterson, have argued that cities should treat ADUs “like any other house” and require owner-occupancy restrictions.<sup>99</sup> When viewed this way, ADUs should provide financial benefits for homeowners and renters alike in the long term but require a cultural shift in how Americans view structures like ADUs that are thought to be secondary.

ADU initiatives in Los Angeles and on the West Coast have successfully created marketing campaigns for competitions and education programs. Some of these are related to affordable housing, like LA Más, which hoped to provide financial aid to homeowners who might not be able to independently afford ADU formalization and construction.<sup>100</sup> Though they faced a number of challenges in creating new, affordable units, the pilot program was still important in creating awareness about ADUs and introduced a new ADU financing model.<sup>101</sup>

## **Conclusion**

During my conversations with practitioners, it seemed that marketing ADUs as a tool for older adults was met with less contention than housing new immigrants or legalizing informal ADUs. This can have an impact in securing funding for pilot programs and convincing locals about the viability of ADUs in their

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<sup>97</sup> From an interview with a director at Chhaya CDC, 2023.

<sup>98</sup> Zillow, “Homeowners Embrace ‘Missing Middle’ Housing, Remain Wary of Large Apartment Development,” March 4, 2020, <https://www.zillow.com/research/missing-middle-housing-adu-26617/>.

<sup>99</sup> Mimi Kirk, “The Great Urban Housing Solution That Has No Good Name,” *The Atlantic*, January 17, 2018, [https://www.theatlantic.com/business/archive/2018/01/cities-housing-accessory-dwelling-units/550616/?single\\_page=true](https://www.theatlantic.com/business/archive/2018/01/cities-housing-accessory-dwelling-units/550616/?single_page=true).

<sup>100</sup> Mukhija, *Remaking the American Dream*, 172.

<sup>101</sup> *Ibid.*, 162.

communities. For example, the BASE Campaign is considering changing the focus of the conversation towards older homeowners as a strategy to attract more support for basement conversions.

Opposition to ADUs takes on many forms, which can hinder progress for community-based organizations. It is also difficult to anticipate the type of opposition and find an immediate solution given that current policies related to ADUs vary widely across the nation. In other words, looking towards one ADU pilot program does not necessarily yield information about what types of challenges another community-based organization might face when rolling out a similar initiative in another state. This type of analysis, however, can help nonprofits anticipate how to frame some of the conversations that might emerge. This could include what type of visual material community members might need to feel reassured about ADUs in their neighborhoods or navigating tensions between homeowners and tenants in informal ADU situations.

Despite opposition, the use of ADUs suggests that there is a change in housing expectations and needs in the US. It is noteworthy that community-based organizations are at the helm of this cultural shift in understanding how current housing types do not fully encapsulate the needs of the communities they serve. In other words, existing housing stock and zoning laws dictate how neighborhoods currently function, but ADU development suggests that individuals are taking change into their own hands by transforming both the cultural and physical parameters for housing in their communities. Additionally, in each of these examples, ADUs are being added to older housing stock that emerged from the 1930s to 1970s that are no longer in line with present needs given increased life expectancy, rising costs of living and housing, and changes in cultural attitudes towards single-family housing.

That said, different types of ADUs can address such diverse needs that ADU programs need to be specific or else they risk spreading resources too thin. (One director at a community-based organization I spoke to said ADU programs need to “pick a mission,” whether that be creating new housing stock, repairing and legalizing existing units, or creating ADUs for aging in place.) There was also some internal dialogue about whether moderate- to high-income homeowners should also be incentivized to participate in ADU pilot programs because lower-income households may not have the funds to complete an ADU project at the scale envisioned.

Every use of ADUs contains a host of hurdles, so being specific about what, why, and who they are helping might assist practitioners into funneling resources into the appropriate channels early on. For ADUs to successfully be used as an affordable housing option, there must be enough supply. This means that local zoning laws currently designed to exclude multifamily housing (and ADUs) need to change for ADUs to have a significant impact.



## Strategies for Potential Accessory Dwelling Unit (ADU) Pilot Programs

It may benefit nonprofit organizations to nest a pilot program for ADUs within a broader repairs program, much like AAFE's approach to formalizing ADUs, before launching an ADU-specific program. This provides the nonprofit organization the ability to do the following: (1) "pick a mission," (2) prepare a marketing strategy, (3) assess challenges before scaling up, and (4) cultivate a team of partners.

- (1) **Pick a Mission:** By introducing a small program nested within repairs programs that addresses ADUs, the nonprofit organization can assess the need for ADUs in a community, their potential as an affordable housing strategy, and the willingness of the local community and policy makers. It would also help them "pick a mission" later on when they feel ready to establish a more expansive ADU program, whether that be creating new housing stock, repairing and formalizing existing units, or creating ADUs for aging in place. This was an important takeaway from an interview with a community-based organization currently working on an ADU pilot program that focuses on numerous uses. Having too many missions can undermine newly launched ADU programs by spreading nonprofit organizations too thin given the complexities of ADU development, since they must adhere to local and state regulations, fit construction budgets and timelines, and are site-specific, meaning that impediments specific to a building or site (like removing rocks or leveling the terrain) can quickly add to construction costs.
- (2) **Prepare a Marketing Strategy:** A major note that emerged within the case studies and existing literature is that ADU programs need a clear marketing strategy. ADUs are confusing because they are so diverse! Being specific is helpful for the community-based organization, the communities they serve, and partners. Moreover, deciding on a marketing approach upfront saves time and energy later on and creates the potential to establish more ADU programs in the future if there are other needs that the nonprofit feels like they can fill with this housing strategy. Marketing approaches might differ based on where the program is launched. In places with few ADUs, for example, part of the outreach would need to include an education component on what ADUs are, what they can accomplish, what they look like, and how homeowners and tenants can benefit from them. In places where there is a specific issue related to ADUs that local community members need help with, like formalizing existing ADUs, the nonprofit organization should describe the various types of informal ADUs that exist within the area, how they can be formalized, the type of paperwork and fees required for formalization and whether they can offer financial assistance for these, and any other required processes. (The BASE Campaign's booklets from the Basement Pilot Program are an excellent example of such a marketing strategy.) Addressing ADUs on a case-by-case basis through a repairs program

can help the nonprofit organization collect data on how these problems can be addressed at a larger scale and what gaps are missing from public knowledge that they can fill through marketing.

- (3) **Assess Challenges Before Scaling Up:** A small, nested pilot ADU program can help the nonprofit organization assess potential challenges that would emerge from a larger ADU program. Anticipating these challenges in advance would help organizations confront problems that could threaten to destabilize their initiatives if the program was scaled up. Useful forms of inquiry could include gathering knowledge on the type of building stock and existing building codes, understanding local cultural attitudes towards ADUs, and determining the political feasibility for ADU programs in their community. The last two categories are critical to understand when garnering financial support, especially through federal and state grants which could rely on supportive ADU policies.
- (4) **Cultivate a Team of Partners:** Finally, by developing a robust repairs program, the nonprofit organization can cultivate a team of partners who can specialize in ADU design, construction, and education. Each ADU is site-specific and comes with its own challenges. It is important to know how best to sequence this work. This can also help with finding partners to help teach workshops, like renter-tenant relations programs for homeowners. It would also be helpful for nonprofit organizations to have a list of contacts on hand should they decide to work more like a liaison that can help the community make the right partnerships instead of project-managing the ADU development themselves.

## Future Research Questions

ADU design is an important piece of creating and sustaining a successful ADU program but, in my research, was largely not discussed. I would like to dwell a little bit on the role of designers within the affordable housing advocacy space, especially as it pertains to ADUs, and question to what extent designers can be involved in the advocacy process. A primary question that remains for me is, how can designers become a more integral part of policy advocacy? Moreover, ADU programs (like the BASE Campaign) have demonstrated that ADU construction can often pose impediments given restrictions that are specific to a particular building stock and use. Incorporating architects earlier on in the planning process for these programs may lead to useful insights given their experience with local code requirements. Cypress Hills Local Development Corporation hired an architect to visually inspect 100 homes in East New York during their

ADU pilot program in order to determine whether the homes were cellars or basements.<sup>102</sup> For other initiatives, like the ECHO program, working directly with students at Johnson College facilitated the design of accessible housing units.

Some cities, like Los Angeles, have begun providing standard ADU designs online for interested homeowners by making architectural drawings publicly available on their websites.<sup>103</sup> Adding additional resources, like a sliding scale of construction costs based on estimates for materials and finishes, could further help homeowners and nonprofit organizations navigate how to organize their budgets for these projects. It might also be useful to consider how architects can be fairly compensated for their work after it is publicly available and free to download, potentially through grants.

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<sup>102</sup> Emma Whitford, “In New York’s Fight to Legalize Basement Apartments, What About Cellars?,” *CityLimits*, March 13, 2023, <https://citylimits.org/2023/03/13/in-new-yorks-fight-to-legalize-basement-apartments-what-about-cellar/>.

<sup>103</sup> LA Department of Building and Safety, “Approved Standard Plans,” <https://www.ladbs.org/adu/standard-plan-program/approved-standard-plans>.

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