



## Accessory Apartments: An Affordable Housing Strategy

### Introduction to The Problem

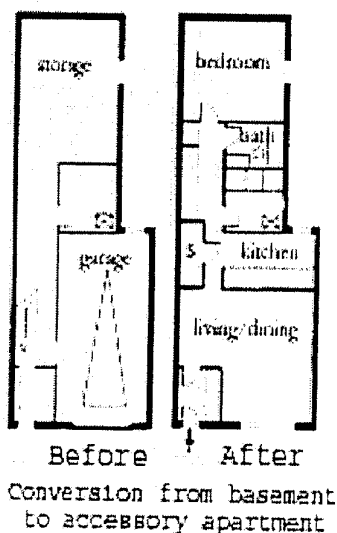
Towns are struggling with ways to provide affordable housing options without converting farms and forestland, or creating apartment complexes that are incongruent with the town's aesthetic. Homeowners and towns struggle under the burden of building infrastructure for new developments. Furthermore, Maine's aging population wants to stay in their homes, but taxes and maintenance costs make this difficult.

### The Solution: Accessory Apartments

Allowing accessory apartments can provide a solution to all of these problems. Nationwide, one-third of single family homes have enough surplus space to accommodate an accessory apartment.

An accessory apartment, also known as a "granny flat", "accessory dwelling unit" (ADU, "secondary unit" or single-family conversion" is a self-contained second living unit that is built into or attached to an existing single family dwelling. In some cases, accessory apartments are cottages, guest houses, or a converted garage or barn. It has its own kitchen, bathroom, and private entrance.

In all cases, the accessory apartment or cottage is smaller than the main unit, similar in architectural styling, and meant to look like part of the main house. In some cases, the unit is used for a relative or caretaker who needs more privacy than would be possible in the main house. In other cases, the apartment is rented out to provide additional income to the owner of the house.



### Advantages of Accessory Apartments

#### **Provides affordable housing while preserving community character and saving tax dollars.**

Accessory dwelling units make good affordable housing. Just one accessory apartment per 20 homes has a modest effect on a neighborhood, but townwide this can provide a significant amount of affordable housing. Affordable apartments dispersed within single family neighborhoods, rather than clustered together in a new complex, helps maintain a family neighborhood culture. In addition, local planning review will ensure that new units will fit with the character of the neighborhood. On the financial side, a town can add new units (and new tax revenue) without having to provide utility infrastructure for a whole new development.

#### **Allows the elderly to live independently.**

Renting out a unit to a family member, caretakers, or younger person who can help out with chores can provide the extra income or assistance it takes to allow an aging person to stay in their home. Allowing an aging person to stay in his or her neighborhood can be much less disruptive, and at the same time reduces the cost of caring for them.

#### **Creates neighborhood diversity and stability.**

Providing housing options within a neighborhood ensures that people can stay in the neighborhood as they move through different stages in life. A young family can buy a house and rent out the accessory unit to help cover the mortgage. While raising children, they can use the unit for an aging relative, or as an extra room for guests. Later in life, they can rent out the apartment to a tenant or caretaker or move into it themselves. The options help provide diversity and stability.

#### **Makes efficient use of existing housing.**

Sprawl in Maine has been more a function of our population spreading out than of growing. Many people moved out to the suburbs to raise a family, but once their children are grown, they end up living in a house with more capacity than they need. Accessory apartments make use of the extra space and share the cost of heat and maintenance while providing private living quarters.

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### Maintenance and property value.

With the choice of renting out a unit for extra income, it's easier for homeowners to ensure that their homes are well maintained, keeping property values up. Having potential rental income associated with a property also increases its value.

### How to Make Accessory Apartments Work in Your Community

Thousands of communities have had success with accessory apartments. Some affluent communities consider accessory apartments so crucial to their affordable housing strategy that they offer incentives to homeowners to build accessory units. Or a town may choose to make accessory units a regular, unregulated use, or a regulated variance or special use. Princeton Township, New Jersey has successfully had accessory apartments for decades without any ordinance; the only requirement is self-reporting that an accessory apartment is part of an owner-occupied dwelling.

Some residents are concerned that the new accessory apartment units will not fit aesthetically with the neighborhood, or that the neighborhood will become more transient, or that there will be more traffic. Communities may choose to limit the number of occupants, or set parking requirements and design standards.

Falmouth, Maine recently began allowing accessory dwelling units, contingent on site plan approval. Falmouth's ordinance requires a house with an accessory apartment to have only one main entrance; the accessory apartment entrance must be secondary to (i.e. not confused with) the main entrance. It also allows accessory units in a new or existing structure such as a barn or garage. Falmouth's minimum size for an accessory dwelling unit is 350 square feet. A well-designed and livable studio apartment consisting of one room with kitchenette, closets and a small bathroom can be as small as 250 square feet – perfect for a graduate student or retired person. (See additional resources for how to view the Falmouth ordinance in detail.)

### Community Strategy and Partnerships

Towns that want to actively encourage the addition of accessory units may be more successful if they publicize their strategy. A public process also plants the idea in the minds of middle-aged people who may be thinking of their own retirement or that of their aging parents.

Partnering with community organizations helps to educate the public and facilitate the process of finding people who would benefit from adding an accessory unit to their home. A community network can provide information and referrals for trustworthy contractors, and help provide matching services between homeowners and renters. Neighborhood associations, churches, agencies on aging and housing, and transportation providers would all make good partners in this process.

Accessory apartments can provide a reasonable, workable, smart approach to creating affordable housing options – good for homeowners and their community.

#### ADDITIONAL RESOURCES

Falmouth Zoning Ordinance

[www.town.falmouth.me.us](http://www.town.falmouth.me.us) under "jump to section" select Ordinances, then Zoning and Site Plan Review Ordinance, section 5.22.1.

"Accessory Apartments: Using surplus space in single family houses" American Planning Association. Planning Advisory Service Report (PAS) #365 at <http://www.planning.org/pas/chron.html>

"Community-Based Housing for the Elderly" American Planning Association. Planning Advisory Service Report (PAS) # 420 at <http://www.planning.org/pas/chron.html>

"Frail Elders and the Suburbs" Hare, Patrick, Generations, Spring 1992 Col. 16 Issue 2, p35.

American Association of Retired Persons (AARP) Housing Program <http://www.aarp.org/life/housingchoices/Articles/a2004-02-26-homewithinhome.html>

Canada Mortgage and Housing Corporation (CMHC) <http://www.cmhc-schl.gc.ca/en/imquaf/afho/afadv/pore/pesesu/>

City of Santa Cruz Accessory Dwelling Unit Development Program <http://www.ci.santa-cruz.ca.us/pl/hcd/ADU/adu.html>