

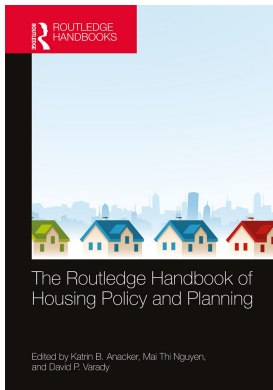
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Access details: *subscription number*

Publisher: *Routledge*

Informa Ltd Registered in England and Wales Registered Number: 1072954 Registered office: 5 Howick Place, London SW1P 1WG, UK



The Routledge Handbook of Housing Policy and Planning

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Realizing Innovative Senior Housing Practices in the U.S.

Publication details

<https://www.routledgehandbooks.com/doi/10.4324/9781315642338-20>

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Published online on: 12 Jul 2019

How to cite :- Deirdre Pfeiffer, Ashlee Tziganuk, Scott Cloutier, Julia Colbert, Gracie Strasser. 12 Jul 2019, *Realizing Innovative Senior Housing Practices in the U.S. from: The Routledge Handbook of Housing Policy and Planning* Routledge

Accessed on: 07 Jun 2023

<https://www.routledgehandbooks.com/doi/10.4324/9781315642338-20>

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REALIZING INNOVATIVE SENIOR HOUSING PRACTICES IN THE U.S.

*Deirdre Pfeiffer, Ashlee Tziganuk, Scott Cloutier,
Julia Colbert, and Gracie Strasser*

Introduction

Countries across the developed world have been in the throes of a dramatic demographic change—aging. In the U.S., the senior population aged 65 and older will likely double from 43 to 84 million from 2012 to 2050 (Ortman et al. 2014). By 2050, seniors will comprise an estimated one out of every five adults in the U.S. (Ortman et al. 2014). Seniors live differently than other age groups and use their housing and communities in unique ways. Older persons are more likely to live alone or in multigenerational households (Taylor et al. 2010). They also express a strong desire to age in place near their friends and family (Harrell et al. 2014). These qualities mean that distinct housing approaches are required to keep seniors healthy, socially integrated, and supported (Pfeiffer 2018).

Cohousing and accessory dwelling units (ADUs) are two innovative ways of housing seniors. Seniors living in cohousing have separate dwellings but shared communal spaces and often participate in the planning and maintenance of their communities. Seniors living in ADUs live in a secondary home on a single-family home property, or live in a primary home with a friend, family member, caretaker, or tenant living in the secondary home. U.S. housing planners have long expressed interest in adapting and scaling up these approaches. However, to date, few cohousing communities or legal and permitted ADUs have been built for seniors in the U.S. (Antoninetti 2008; Schafran 2012; The Cohousing Association of the United States 2017).

This chapter draws on semi-structured interviews with 22 U.S., Danish, and Canadian housing practitioners and experts on seniors to explore the challenges of meeting seniors' housing needs through cohousing and ADUs in the U.S., and to understand how these challenges could be overcome. We first introduce the concepts of cohousing and ADUs and describe our research method. We then draw on lessons from our interviews about the potential and challenges to house U.S. seniors through cohousing and ADUs, triangulating our findings with those from prior research. We conclude with a set of next steps for moving the conversation on cohousing and ADUs for seniors from visioning to production.

Cohousing

The concept of cohousing originated in Denmark, though cohousing was first coined and adapted to the U.S. context in 1988 by Charles Durrett and Kathryn McCamant, who founded The Cohousing Company around the same time (Durrett 2009). A cohousing community includes private and

shared spaces. Typically, people living in a cohousing community occupy separate dwellings but use and maintain shared amenities, such as a kitchen, a garden, or a yoga studio. Dwellings may be individually or cooperatively owned or rented. A unique feature of cohousing is its participatory development and community governance (Tummers 2016). Residents take an active role in the ongoing maintenance of a cohousing community's shared spaces, which leads to strong social bonds among residents (Sanguinetti 2014; Sanguinetti and MacLane 2016). Some cohousing communities, like Harbourside in British Columbia, are even collaboratively conceived and constructed by their future residents. Other communities, like Takoma Village in Washington, DC, are built by private developers and marketed to people searching for greater community engagement and social interaction with neighbors (Critchlow 2015). Cohousing typically is not subsidized in the U.S. Thus, living in this type of community usually is out of reach for most low-income households (Sanguinetti 2015; Tummers 2016). However, there are a few examples of cohousing built by nonprofit affordable housing organizations, such as the ElderSpirit community in Abingdon, Virginia, which was financed through fundraisers by the Trailview Development Corporation (Glass 2009).

Senior cohousing communities in the U.S. are rare but becoming more popular. As of 2017, there were about 163 cohousing communities and another 134 in development (The Cohousing Association of the United States 2017). Most cohousing communities are intergenerational, but interest in senior-oriented communities has been increasing. There were 12 established senior cohousing communities and 13 in development as of 2017 (The Cohousing Association of the United States n.d.). An example of senior-oriented cohousing is Silver Sage Village in Boulder, Colorado, which has 16 homes and 24 residents. The community contains a common house, which hosts social gatherings, and is within walking distance to grocery stores, shops, and hiking trails (Durrett 2009; Silver Sage Village Cohousing 2017).

The Cohousing Company has been a leader in the promotion of senior-oriented cohousing communities like Silver Sage Village. This organization led a workshop called Getting It Built in the spring of 2017, which focused on three essential elements for successful cohousing projects: membership, development, and financing. The workshop helped members learn how to organize and make decisions in groups, plan, and design the communities with the help of professionals, and keep track of financing options and investment structures (McCamant and Durrett Architects 2017).

Accessory Dwelling Units

An accessory dwelling unit (ADU) is a technical term for a housing type known by many names, including a granny flat, backyard cottage, or in-law suite. An ADU is a secondary living quarter on a single-family home property. ADUs take diverse forms, from stand-alone cottages, to attached apartments, to basement conversions. The relationship between the resident of the primary unit and the ADU may vary, from landlord to renter, to guardian to dependent, to caretaker to person needing care (Litchfield 2011).

ADUs were more common in U.S. neighborhoods in the early twentieth century. The use and production of secondary units declined after the emergence of single-use or Euclidian zoning after 1926 (*Village of Euclid v. Ambler Realty Co.* 1926). Land use practices that privileged uniformity rather than diversity in the housing stock became the norm. Consequently, the single-family home became the American ideal (Liebig et al. 2006).

Estimates of ADUs in the U.S. are difficult to derive, given that most are built extralegally in jurisdictions that prohibit them outright or impose strict zoning and building code requirements. Gellen (1985) estimated that between 60,000 and 300,000 illegal ADUs were built each year in the early 1980s. It is likely that these numbers have increased in the subsequent years, as affordable housing has continued to be a pressing issue in many communities in the U.S. Only an estimated 330 jurisdictions in the U.S. allowed for ADUs in some form in 2012, a small fraction of the total

number of localities nationwide (Schafran 2012). ADUs have been more prevalent in English speaking countries in the developed world, including Canada (Hare 1991). In the U.S., ADUs are more prevalent in major West Coast cities like Los Angeles and Seattle, due in part to state mandates that require localities to accommodate them (Chapman and Howe 2001; Liebig et al. 2006).

There are no estimates on the number of U.S. seniors living in ADUs. However, survey research suggests that seniors' interest in living in ADUs may be low (Chapman and Howe 2001; Varady 1990). In Seattle, for example, only 14 percent of ADU owners and 11 percent of ADU tenants were over age 65 in 1998 (Chapman and Howe 2001). Interest in ADUs tends to be higher among higher-income seniors, as well as those who are experiencing financial or physical distress (Chapman and Howe 2001; Varady 1990).

Moving From Visioning to Implementation

Cohousing and ADUs have the potential to meet some seniors' needs. Yet, most planners have not fully realized these approaches in the U.S. This is discouraging given that housing and senior advocates have long rallied around these approaches (e.g., Cobb and Dvorak 2000). Thus, planners should move the conversation from envisioning the potential of these approaches to realizing them. In the remainder of this chapter, we help to bridge the gap between envisioning and realizing cohousing and ADUs for U.S. seniors by drawing insights from semi-structured interviews with housing practitioners, academics, and experts on seniors in the U.S., Denmark, and Canada, and building on lessons from prior research.

Data and Method

The case studies of Denmark and Canada were chosen for investigation because both countries have experienced greater success in implementing cohousing and ADUs than the U.S. Cohousing, or *bofælleskab*, was originally developed in Denmark by architects Gudmand-Hoyer and Bodil Graae in the late 1960s (Egerö 2012). The architects' designs attracted significant interest, and two cohousing projects were developed by 1973. By 1981, the Danish government passed legislation for financing cohousing that still aids development today. Cohousing is quite common in Denmark, being found in most master plans (Egerö 2012). Senior-oriented cohousing has also been on the rise in Denmark, with an estimated 250 senior cohousing projects developed since 1987 (Pedersen 2015). Cohousing is quite prevalent in the Danish urban fabric, often in the form of retrofitted older buildings, and many seniors are able to move from their current home to a cohousing development within the same city or, in some cases, community. Amenities like grocery stores, health clinics, and even retail are commonly located on the bottom floors of cohousing complexes, and public transportation is typically nearby, which increases seniors' accessibility and mobility and enables them to age in place.

Almost all major cities in Canada allow ADU development in some capacity, an outcome of persistent population growth and housing affordability challenges—the same factors that are currently lending attention to ADUs in the U.S. (Mendez 2011; Touati 2013). Extralegal, unpermitted ADUs were common in Canadian cities in the early 1990s (Touati 2013). Ontario made ADUs legal in 1994 but shortly after revised its law to allow municipalities to ban ADUs after pushback from residents about potential adverse neighborhood effects, such as increased traffic and fears about an influx of student housing (Touati 2013). Interest in ADUs as a low-cost form of housing resurfaced in the wake of housing affordability challenges in many Canadian urban areas (Touati 2013). In 2016, the Canada Mortgage and Housing Corporation (CMHC) reported that 77 percent of 650 municipalities in Canadian metropolitan areas permitted ADUs—a 26 percent increase from 2006 (Canadian

Mortgage and Housing Corporation 2016). The City of Vancouver alone was estimated to have 26,600 ADUs in 2014, comprising about a fifth of the total city housing stock (Canadian Mortgage and Housing Corporation 2016). However, some Canadian cities, like Calgary, still struggle with implementation despite gains in legalization (Bell 2016).

We conducted semi-structured interviews with housing practitioners, academics, and senior advocates in the U.S., Denmark, and Canada to better understand the challenges and opportunities of cohousing and ADUs for U.S. seniors. We first developed a list of potential participants involved in cohousing and/or ADU activities in the three countries, which was derived from industry reports, scholarly articles, and media reports. We invited these actors to participate in the research over either email or a phone call. We followed up twice with those who did not respond to our invitation, then removed them from the list of potential participants. Additional informants were added through snowball sampling until themes began to repeat in the interviews (Small 2009; Yin 2014). In total, we asked 47 people to participate in an interview.

Our final sample had 22 participants (47 percent response rate). Fourteen of the participants had expertise on the U.S., four had expertise on Canada, and four had expertise on Denmark. The interviewees represented a wide range of perspectives, including those of developers, planners, academics, politicians, housing organization leaders, and journalists. All participants had direct experience in developing or regulating cohousing or ADUs, or had observed these processes as a resident, academic, or journalist. Twelve of the participants had expertise on cohousing. Seven had expertise on ADUs. Three of the participants (all from the U.S.) had expertise on cohousing and ADUs.

The interviews were conducted remotely (over the phone or through a video conference) from July 2016 to January 2017. We asked the participants about their perceptions of seniors' housing needs and the benefits and limitations of ADUs and cohousing in meeting these needs. We then asked the participants about their experiences with cohousing, ADUs, or both cohousing and ADUs, if applicable (e.g., involvement in policymaking or construction, etc.), and their perception about the factors affecting the outcomes of these experiences (e.g., implementation of a policy, completion of a project, etc.). We asked U.S. participants to reflect on the barriers to implementing cohousing and/or ADUs in the U.S.; Danish and Canadian participants were asked to reflect on why cohousing or ADUs were more prominent in their countries than the U.S. We also asked the Danish and Canadian participants to give advice to people who wanted to scale up these approaches in the U.S.

The content of the interviews was summarized, with illustrative quotes transcribed in full. The transcripts were coded using a deductive and inductive method to discern differences and commonalities in the opportunities and constraints of scaling up the two approaches in the U.S. We triangulated the interview data with findings from the existing literature on cohousing and ADUs in drawing conclusions (e.g., Antoninetti 2008; Chapman and Howe 2001; Durrett 2009; Liebig et al. 2006; Pfeiffer 2015; Sanguinetti 2014, 2015; Tummers 2016; Varady 1990).

Our approach to the research has strengths and limitations. One strength of our approach is our comparison of the experiences of diverse actors in three countries to distill the context-specific and overarching opportunities and constraints of cohousing and ADUs for seniors. One limitation of our approach is that our findings do not fully represent the experiences or perspectives of the population of actors involved in cohousing or ADUs in the three countries. We faced particular difficulty recruiting participants with expertise on Danish cohousing. Only four of the 16 people with expertise on Danish cohousing contacted responded to our request for an interview after two follow ups, compared to four of the seven Canadians and 14 of the 24 Americans. We found that language barriers and other possible differences in communication, such as Danes' tendency to check their email less frequently and take more time in responding to emails or phone calls, may have contributed to this outcome.

The Opportunities and Constraints of Cohousing and Accessory Dwelling Units for Seniors

We explore the opportunities and constraints of cohousing and ADUs for seniors in this section, triangulating themes from our interviews with those from existing literature. First, we discuss the barriers and limitations to meeting seniors' housing needs through cohousing and ADUs. Then, we address factors important to the success or failure of these innovative housing practices. We conclude by discussing unique challenges facing implementation in the U.S. context.

Designing for Independence: "Privacy With Proximity" in Cohousing and ADUs

Cohousing and ADUs expand and protect seniors' independence, particularly their capacity to age in place as their needs and abilities change. These alternative housing choices offer seniors greater physical, social, and emotional accessibility than more common housing types available, while preserving privacy (Hare 1991).

Physical Accessibility

Seniors need homes that promote physical accessibility, within both the home and the surrounding community. Physical accessibility pertains to the physical structure of the home and its connections to the larger community and entails a match between the seniors' physical abilities and the layout of their home and community.

Good housing design can make aging in place easier for seniors, including abiding by principles of universal design, which offers seniors a safe environment through features like wide doorways and hallways, wheelchair accessibility, and first floor entry (Null and Cherry 1996). Other physical features internal to the home that participants felt were critical to seniors' well-being are the ability to communicate with those outside of the living space in case of accidents, the ability to easily maintain the home, and a sense of comfort and safety. Further, many participants mentioned that including physical features to enable seniors' aging in place was not enough; a home also must appeal to aesthetics to encourage aging people to stay long term. One Danish cohousing chairman advised that a home "should be able to accommodate wheelchair moving, but should not look like a special home for elderly people." Seniors want homes that are attractive, have plenty of light and space, and, most importantly, allow autonomy, according to our participants and the existing literature (Glass and Vander Plaats 2013; Liebig et al. 2006).

Seniors' livelihoods also depend on whether they can access their communities from their homes as their needs and abilities change (Harrell et al. 2014). Losing one's ability to drive can isolate seniors from their communities, particularly in the suburban U.S., where 46 percent of elderly people live (see also the chapter authored by Sherry Ahrentzen and Ruth Steiner). One U.S. cohousing founder and resident exclaimed, "You can't walk anywhere or do anything without a car. The minute they take your keys away from you, you're stuck." Many participants stressed that housing developers and planners need to consider designs that allow seniors to age in place not only in their homes but also in their communities, particularly by placing senior-oriented housing near public transit (Harrell et al. 2014).

Cohousing's unique membership and design-driven process have the potential to meet the physical needs of more community-minded seniors. Cohousing oftentimes starts with a core group of highly motivated and organized people who come together to build and maintain a community specifically tailored to meet their needs (Critchlow 2015). Seniors involved in building cohousing can incorporate attributes to foster their long-term accessibility within their homes and communities

early in the planning process. One U.S. planner stressed, “People in cohousing can often design their own units, which you can’t do if you are just buying or renting some place.”

ADUs built by senior homeowners may provide seniors financial or caretaking support so that they can remain in their familiar homes and neighborhoods (Antoninetti 2008). ADUs built for seniors by non-senior homeowners (e.g., seniors’ relatives) allow seniors to downsize to a smaller home that is easier to maintain (Antoninetti 2008). Non-senior homeowners can retrofit ADUs to meet the physical needs of seniors, if they can afford it. Improving the accessibility of ADUs to community amenities is more difficult, as it depends on the location of the primary house (see also the chapter authored by Stephen Golant; Harrell et al. 2014).

Social Accessibility

Physical accessibility is only one important dimension of housing for seniors; social accessibility is another important dimension. Social accessibility pertains to housing and neighborhood characteristics that help to connect seniors to one another and build a sense of community.

Cohousing and ADUs provide greater social accessibility for seniors in different ways. Social interaction is integral to the planning and design of a cohousing community. Indeed, friends or relatives sometimes form cohousing communities and intentionally place their homes on the site to allow for social interaction. Cohousing also cultivates social interaction through communal governance and the design of communal spaces, such as community centers, dining halls, or community gardens (Critchlow 2015; Glass 2009; Sanguinetti 2014). A Danish cohousing chairman explained, “It is a great advantage that you get to know your neighbors well and meet them frequently in the common house or in the open space of the [cohousing] community. You very easily find other people to join you in new activities. If you need practical assistance you will always find someone who can help you.” A U.S. architect with a focus on cohousing added that the ability “to have people to talk with through the course of the day . . . isn’t necessarily available in today’s standard residential environments or even . . . Sun City type for profit developments for older people.” A Danish architect and cohousing resident provided a glimpse of what daily life is like for a senior living in cohousing:

I see [my neighbors] regularly, because when I am home, I always have dinner in our common spaces. We have dinner 5 days a week, and we are taking turns cooking dinner, so every 6 weeks I am part of the group that is preparing, serving, washing up. And [for] 5 weeks I can go to a good and not expensive dinner, and this is good, because doing things together is the best way to get to know people. And to get to know people when you are over 50 years old is not easy, but when I moved in here, I got like 50 new people served on a silver platter.

Cohousing’s frequent opportunities for social interaction through communal governance and shared spaces may forge deep social bonds and improve caretaking among residents (Critchlow 2015; Glass 2009; Sanguinetti 2014). Nearby neighbors provide emotional support or help in times of crisis (Critchlow 2015). The close proximity to neighbors afforded through cohousing’s clustering of housing and communal spaces may keep seniors from becoming socially isolated and lonely and lead them to feel safe (see also the chapter authored by Sherry Ahrentzen and Ruth Steiner; Glass and Vander Plaats 2013).

Residents in one participant’s cohousing community call these kinds of neighbors “proximate neighbors.” Proximate neighbors provide much more immediate help and fulfilling social contact than the “check ins with professionals” who over time compose the social network of some seniors not living in cohousing. Proximate neighbors are common in neighborhoods without cohousing. However, residents have more proximate neighbors in a cohousing community, because cohousing’s

communal governance and spaces lead all residents to know one another (Glass and Vander Plaats 2013; Sanguinetti 2014). A U.S. national cohousing member recalled a time when “one of our neighbors was out of town, and their sprinkler system broke, and everyone pitched in and helped them collect their house and call the fire department.” Having proximate neighbors is critical to the emotional health of seniors who have recently lost a spouse. Women are at particular risk of experiencing loneliness, as they tend to live longer than men. A Danish cohousing chairman explained: “Even when you lose your spouse you will still have the network around you and can continue an active life.” Considering the rich social opportunities integrated into life in cohousing, participants described cohousing as “a college dorm for seniors” and “a village.”

Unlike cohousing, ADUs are not intentionally designed to foster social interaction. However, ADUs do offer seniors the ability to live close to family and stay in the communities where they are rooted, while also maintaining some autonomy (Hare 1991). “With regard to ADUs,” a U.S. ADU consultant explained, “I will say that many homeowners or many old people appreciate being able to live nearby their kids, and ADUs are one way to achieve that while also providing privacy.” ADUs built by senior homeowners also enable seniors to house a caretaker on-site, avoiding the need to leave the community to live near a caretaker or in a supportive facility. As a Canadian councilman stated, ADUs are “a non-disruptive way of supporting seniors in place.”

Emotional Well-Being

The social and physical accessibility of seniors’ homes contributes to their emotional well-being, which is highest when a senior’s home and community provide them with a sense of purpose and control. Evidence indicates that feeling that one’s life has meaning is strongly associated with happiness (Lyubomirsky et al. 2005).

Studies indicate that living in cohousing can endow seniors who desire greater community engagement with a sense of purpose or meaning due to the participatory nature of decision-making and volunteering requirements for maintaining communal spaces (Critchlow 2015; Glass 2009). A U.S. community land trust secretary reflected, “I think the democratic way of making decisions [in cohousing] makes [seniors] feel included. That decision-making power allows them to . . . produce something that feels meaningful . . . leave a legacy behind.” Seniors desiring to contribute to upcoming generations may derive a sense of purpose from building an ADU on their property, as this approach allows them to house others needing a place to live. The U.S. community land trust secretary felt that building an ADU leads seniors to feel like “a productive member of society.”

The mix of private and common spaces in a cohousing community enables residents to interact with one another as they like, and retreat back to their private homes when they want to be alone, giving them a sense of privacy and control over their lives (Chapman and Howe 2001; Liebig et al. 2006). As one U.S. planning commissioner stated, cohousing and ADUs enable a senior “to take control of the next stage of your life.” Cohousing gives seniors control by allowing them the ability to retreat back into a private home, which protects their privacy and independence. “You also need to be able to shut your own door and to be absolutely private,” the Danish architect emphasized. “To be social also means you have to be private sometimes.” Seniors living in cohousing also have control through self-governance, unlike seniors living in institutional settings. One Canadian cohousing resident explained, “We organize our own events, they aren’t organized by a care committee. We play games and bridge, have a pub night, and it is all organized by ourselves.” Two U.S. cohousing experts stressed that cohousing allowed seniors to create an institution that “fit more like a glove” rather than “a floppy old boot” or “a straightjacket,” as institutions designed by experts and other outsiders were commonly characterized.

ADUs offer seniors control by providing “privacy with proximity” to family, friends, and others who can help with daily chores, transportation, and caretaking in times of illness (Hare 1991, 60).

ADUs also provide seniors greater control through financial security. Renting out or living in an ADU may offer seniors additional income or lower living costs, which may help to prolong their financial independence and may leave them with more money left over to pay for other expenses, such as health care.

The participants acknowledged that features of ADUs also threaten seniors' physical and social accessibility and emotional well-being. For instance, some types of ADUs are more suitable for seniors than others. A Canadian academic worried that seniors living in ADUs in converted basements might "feel like second class citizens" and that senior couples may find that ADUs are too small to meet their needs. A Canadian cohousing resident reflected that "isolations" might arise when seniors live near younger family members through ADUs, especially if their relatives perceive them as "being a burden on them."

Social Capacity, Regulations, and Financing: Challenges and Opportunities in Developing Cohousing and ADUs

Realizing the aforementioned benefits of senior cohousing and ADUs requires overcoming diverse challenges. Fostering and sustaining social capacity among grassroots and professional actors are key challenges to developing cohousing (Critchlow 2015; Glass 2009). Overcoming regulatory barriers to development is a barrier to developing ADUs (Antoninetti 2008; Liebig et al. 2006; Wegmann 2014). Cohousing and ADUs share the challenge of obtaining financing, which is difficult given banks' and lenders' lack of awareness of these housing types (Antoninetti 2008; Critchlow 2015). Our participants had various ideas on how to overcome these diverse challenges.

Building Social Capacity to Support Cohousing

Diverse forms of human and social capital are needed to support the successful development of cohousing (Labit 2015; Tummers 2016). Human capital pertains to the skills that people develop that enable them to accomplish goals (e.g., learning a skill like carpentry or studying law, accounting, or the arts). Social capital arises when people form relationships built on trust and shared values and can rely on these relationships to gain resources or knowledge, drawing on their human capital (Coleman 1988). Human and social capital are critically important to foster and harness in the process of developing cohousing; however, there are barriers to sustaining these forms of capital in projects involving seniors.

Opportunities to develop social capital arise early in the cohousing process. Cohousing projects begin with an interested group of potential residents, who may or may not know one another. Oftentimes a sense of community is created at the beginning of the development process, which can grow into social capital overtime (Labit 2015). However, participating in collaborative decision-making over a long time period may be challenging for seniors who lack self-motivation and determination (Glass 2009). The frequent and time-consuming nature of initial cohousing development meetings can strain seniors' capacities, slowing down progress (Glass 2009; Labit 2015). The development process may include many setbacks, such as financial barriers or issues with site selection (Critchlow 2015). Further, personalities and values may clash during consensus building, which can leave seniors unhappy or feeling compromised (Glass 2009; Labit 2015). One Danish architect and cohousing resident reflected on the early stages of cohousing development, "It is so much work you have to do. It is much easier to live in a prefabricated home, so it is difficult." Passion and tremendous reserves of stamina are required to continuously contribute throughout the planning and development process. A cohousing researcher reflected, "Ideally [cohousing participants] start building a sense of community with each other even before the physical cohousing is built, but that takes energy also to keep people coming together and build the relationships that will see you through the long haul."

Strong leadership can help to alleviate some of these early difficulties in planning cohousing (Critchlow 2015). Cohousing leaders play a vital role in working with professionals, like developers and architects, as well as in fostering connections among residents and keeping them involved (Critchlow 2015; Tummers 2016). A U.S. planner and cohousing architect mused on the role that leaders play in cohousing development:

They learn how to partner, they are curious, they investigate, and there is a core group of go-getters that are willing to work every day in developing the community. After that, it's how do you succeed in maintaining the vitality and connections of people. You need a variety of strengths and personalities and being able to work and appreciate.

Some participants also stressed the importance of evolving leadership or nurturing future leaders to succeed the current ones. An unresolved challenge of cohousing is that it is designed to meet specific needs held by a group of people, but these needs may change as the community experiences turnover.

Professional partnerships complement strong leadership in aiding the success of a cohousing development process (Labit 2015). At the start of a cohousing project many seniors oftentimes have no idea how to begin the project or what planning, building, legal, and financial standards must be followed. People who have “never built anything in their lives” often initiate cohousing, according to a leader of a U.S. cohousing professional organization. Involving external help from architects, developers, and construction managers is critical to ensuring that the project follows professional development standards and is completed in a timely manner. As a Canadian cohousing resident explained:

The complexity of building a multi-family residential community today is beyond the grass-roots ability to organize. So expert project management is required. We like to say there are two wings to the bird of cohousing, and one is the potential group and the others are the professionals who support and bring the project through, on budget and on time and with a design that works for everybody. And without [both wings] you don't get to take off.

A challenge with involving external professionals is a lack of awareness within these professions of what cohousing is, along with its participatory planning process and communal governance and spaces (Critchlow 2015; Glass 2009; Tummers 2016). Some private developers contracted by prospective cohousing residents lack experience with participatory planning and may struggle to work with a large group of seniors and meet their needs. A Danish architect and cohousing resident stressed that “construction companies . . . must . . . learn to plan with others, not the way that they usually do.” Another cohousing researcher reflected, “Being able to find a developer who understands the real concept of sense of community and is willing to work with you to build it into that model [is challenging].” Another challenge with working with developers in particular is that more lucrative projects might compete for their time. One solution is to involve these professionals early in the planning process and to work collaboratively with them throughout the process.

Overcoming Regulatory Barriers to ADUs

Regulatory barriers are the primary hurdles that prospective developers of ADUs must overcome (Antoninetti 2008; Liebig et al. 2006; Pfeiffer 2015). Regulations are laws that guide housing development. A particularly challenging issue is complying with local zoning ordinances. Rigid Euclidian zoning and homeowners' association rules prohibit families from adapting their single-family home properties as their needs change, including integrating more creative housing types that can benefit seniors, like ADUs (Howe 1990).

The crux of the controversy about ADUs is that they entail adding density to single-family home properties. ADUs often receive pushback from residents and local government when they are proposed (Antoninetti 2008; Liebig et al. 2006; Mendez 2011; Touati 2013). Acquiring a permit often requires homeowners to demonstrate owner occupancy and meet difficult site requirements, such as adequate setbacks and parking and wide passageways (Pfeiffer 2015; Wegmann and Chapple 2014). A U.S. planner used the example of the City of Los Angeles' requirement that ADUs have a 10-foot wide passageway to provide access, "which excludes about 95 per cent of lots" from having permitted ADUs. Many homeowners give up on obtaining a formal permit and instead opt to build an illegal or covert ADU, which can pose hazards to occupants if the ADU is not in compliance with standard building codes. Concerns that ADUs will degrade quality of life by increasing congestion or noise deter planners from advocating for ADUs in jurisdictions that prohibit them (Liebig et al. 2006; Pfeiffer 2015). A U.S. planning commissioner stated that local officials "are focused about keeping the cars off the streets, all parking on-site, keeping it covered, and then when you step back you won't end up with many ADUs."

Developing cohousing also requires overcoming some regulatory issues with zoning (Critchlow 2015; Tummers 2016). However, these challenges typically stem from acquiring a large enough site and meeting site requirements (Critchlow 2015). A leader of a U.S. cohousing professional organization reflected: "Cohousing communities typically want to focus on having a common house that is surrounded by clustered homes. That goes against most of the zoning in the suburbs in the entire country." Overcoming grassroots local NIMBY (not-in-my-backyard) issues that are not codified in the zoning regulations is less of a problem.

Reform of local zoning codes is needed to overcome regulatory barriers to cohousing and ADUs. Although there are occasionally national proposals to reform zoning, such as a White House initiative to challenge growth-stifling local zoning laws during the Obama presidency, the impetus to overcome regulatory barriers to ADU development lies with local actors. Each city has its own unique zoning and geographic differences, making it difficult to generalize recommendations for large scales (Chapple et al. 2011). As a U.S. ADU consultant explained, "Unfortunately, this type of development is on the local level, and there is nothing really nationally that one can do regarding zoning changes . . . that is the primary issue when it comes to ADU development."

Our participants stressed that local planners and politicians play an important role in helping to advocate for changes to zoning and other regulations to support ADU development. A Danish architect and cohousing resident mentioned the important role that a mayor in Stockholm, Sweden, played in spurring cohousing development in that city in the early 1980s. A promising trend in the U.S. is that concerns about housing affordability and aging in place are leading local regulators to advocate for or consider ADUs as an approach in jurisdictions that had formerly prohibited them (Antoninetti 2008; Liebig et al. 2006; Moore and Palleroni 2008; Pfeiffer 2015; Liebig et al. 2006). Examples of U.S. localities that have approved ADU regulations abound, including Montgomery County, Maryland; Arvada, Colorado; and Austin, Texas (City of Arvada n.d., Montgomery County n.d., Schafran 2012). Our participants also felt that grassroots initiatives and organizations were needed to push back against homeowners' associations and other NIMBY actors such as the local board of realtors that often combat and eventually stymie rezoning changes needed to legally build ADUs (Schafran 2012). Examples of such initiatives include the "friends of granny flats" in Denver, though it is one of the few (loosely) organized groups in the city (Schafran 2012).

Financing Cohousing and ADUs

A lack of financial capital is one of the most burdensome barriers to innovative senior housing development. We define financial capital as the monetary constraints or opportunities that exist for cohousing and ADU development. Our participants touched on themes of affordability and a lack of public subsidies and knowledge and support from mainstream financial institutions.

Cohousing and ADU projects require substantial financial outlays from residents at the start of the project, which can constrain access to low-income seniors and potentially limit the economic diversity of cohousing and ADU communities (Glass 2009; Tummers 2016). Personally investing in these projects allows residents the freedom to design their own living spaces, but it also creates issues of affordability (Critchlow 2015). Building a permitted ADU is costly. For example, constructing a 600-foot two-bedroom ADU in the San Francisco Bay Area cost an estimated \$250,000 in the early 2010s (New Avenue 2014). This status quo puts ADUs out of reach for all but the most affluent homeowners, or leads homeowners to construct unpermitted and potentially temporary units that may expose residents to safety hazards. However, tract housing developers have recently started to incorporate ADUs in their communities, mainly to attract multigenerational families (Spivak 2012). Economies of scale in these developments may make ADUs more affordable to seniors (see also the chapter authored by Sebastiaan Gerards, Erik Nuyts, and Jan Vanrie).

Seniors also often must make large financial contributions to live in cohousing (Glass 2009). The required personal investment includes not only a share of the cost of building and maintaining the residences and communal buildings but also the cost of the land, which is expensive in high-demand coastal states, like California. A member of a U.S. national cohousing association explained, “For seniors who are on a fixed income, [cohousing is] pretty expensive unless they have a nest egg from all of the years spent working and equity from their previous homes. A lot of people don’t have that. . . . Affordability is a big issue with getting [cohousing] spread around.” Taking part in a cohousing community also requires a substantial time commitment from seniors, as discussed earlier. Low-income seniors who are not yet retired from their jobs may not have much time available to participate in these meetings. A U.S. planner and cohousing board member noted, “Right now cohousing is the purview of highly educated people with assets, and by that I mean people who figured out a way to sit in endless meetings with each other while things get worked out.”

The upfront financial burden of cohousing and ADUs is further compounded by a lack of financial support and awareness in the public and private sectors. There is currently no public financial support in the U.S. for cohousing or ADUs other than the Mortgage Interest Deduction claimed by many homeowners, unlike in Scandinavia (Egerö 2012). One option could be to offer tax incentives for residents or developers who wish to build these projects in exchange for some affordability restrictions. However, integrating an affordability requirement may threaten the grassroots participatory design process that is at the heart of cohousing. A U.S. planning commissioner gave the example of a U.S. city that secured affordable rental housing concessions by donating land to a cohousing project. A lottery system was used to select residents for the affordable units after the design process was complete, which led the community to have lower social cohesion when the community was occupied, given that the lottery recipients did not necessarily know one another.

Cohousing and ADU developers also typically face challenges securing private financing for their projects, as lenders are hesitant to finance both housing types. The partially cooperative ownership structure of cohousing, where residents own units individually but share a stake in common spaces, is one concern (Critchlow 2015). The fact that residents play the role of developers in these projects, which creates a need for construction and mortgage financing, is another concern (Critchlow 2015). A leader of a U.S. cohousing professional organization explained, “Financial institutions don’t understand cohousing. They can say, ‘I don’t want to work with 20 people; I want a developer to walk in.’” ADUs also are challenging to finance using traditional loan products, because they are seen as riskier investments. A U.S. planner stressed, “It’s easy to go to a bank and get a mortgage to get an existing house. It’s more difficult to go and get \$100,000 for a backyard house.” One solution to the problem of lack of financial capital is to provide greater education to private lenders, their underwriters, and secondary mortgage market investors about these housing types, and to provide greater education to prospective developers about ways of building cohousing and ADUs to maximize their investment potential.

Broadening Notions of the American Dream: Developing Cohousing and ADUs in the U.S. Context

Cohousing and ADUs are communitarian, bottom-up approaches to housing seniors. The values expressed by cohousing and ADUs are more consistent with cultures in countries like Denmark and Canada than the U.S., which espouses a more individualistic ethos of self-sufficiency, though some ethnic subgroups within the U.S. (e.g., the Amish, Blacks/African Americans, recent immigrants, etc.) may be more amenable to communal housing approaches. Many U.S. participants identified the threat that these housing types posed to conceptions of the American Dream as an additional challenge to housing seniors through cohousing and ADUs and stressed the importance of using education to help overcome this fear.

The individualistic nature of U.S. culture has had cascading effects on Americans' perceptions of housing. Many Danes and Canadians are more cooperative and have higher levels of social trust than Americans, who value their ability to purchase individual single-family homes, a desire cultivated in part by public policies such as the Mortgage Interest Deduction (Liebig et al. 2006). A U.S. cohousing resident attributed the success of cohousing in Denmark and Canada to their "much more socialistic . . . way of living . . . homogeneous society." The Danish communitarian tradition in particular stems back to early cooperative dairies and shops in the mid-nineteenth century (Egerö 2012). A Danish cohousing chairman mused, "[I]t has always been part of our culture to go together if we want to do something or get something done." In contrast, difficulties with producing cohousing in the U.S. stem from its "rugged individualism, dog-eat-dog [culture]," as a U.S. cohousing resident put it, and "a culture of people who are about picking themselves up by their bootstraps rather than caring and sharing," according to a U.S. cohousing organization member.

U.S. consumerism also poses several challenges to housing seniors through cohousing and ADUs. First, Americans are used to buying preexisting or new housing that fully meets their current and projected future needs rather than creating new housing or adapting older housing to meet their needs. Second, the American life cycle is premised on the idea of social mobility through continual housing upgrades rather than downsizing as needs change or redistributing resources toward the end of life, though the recent migration of U.S. empty nester baby boomers to smaller homes in U.S. cities runs counter to this trend (Bahrapour 2013). Many U.S. seniors cling to notions of the American Dream held in their younger years and ignore the need to change these notions as they age (Antoninetti 2008; Glass and Vander Plaats 2013). One U.S. architect and former city council member observed, "The American Dream lingers in elderly people and making that adjustment is really difficult. We are an aging population, and we are all still pretending we are young and going to live forever."

Anxiety over threats that cohousing and ADUs pose to the American Dream bubbles up when these innovative housing types are proposed in communities. This anxiety often manifests in the misconceptions and negative stigmas about the impacts that this housing will have on the single-family home character of neighborhoods and localities. Concerns include a fear of increased density and parking and the decline in property value. These concerns impact proposals to build ADUs more than cohousing communities (Chapple et al. 2011). However, in hot housing markets like New York City or Los Angeles, homeowners will still construct ADUs even if they are unable to attain their neighbors' approval and official permits (Wegmann 2014). A Canadian housing academic mused about the potential to house seniors in legal ADUs on a large scale in the U.S.:

I think this is more likely to work in cities that have a long history of ADUs and high house prices, so that property owners can see for themselves that the presence of ADUs in their neighborhoods doesn't impact their property values. Municipal authorities have a hard time passing ordinances and other regulation to allow ADUs when homeowners worry about maintaining the single-family character of their neighborhoods.

ADUs also are seen to threaten the American Dream of homeownership. Neighborhood NIMBY campaigns against ADUs are fueled by the fear that renters will move into this housing. Americans link renting more strongly with social class than Danes or Canadians. In particular, expanding rental options in the U.S. is seen as opening the door to low-income people who may threaten a neighborhood's safety, schools, and property values. There is more social support in the U.S. for using ADUs to house seniors or keep seniors in their homes, but the fear remains that when the senior leaves the property, a lower-income, younger renter will move in (Schafran 2012). A Canadian councilman reflected, "People [in the U.S.] go, 'I am okay with a little old lady, but when she sells it, it could be anybody in there and I don't want that.' If the senior moves out, then it remains a[n] [ADU] and it could be anybody. I don't want a dirty renter next to me." That ADUs will lower the socioeconomic status of a community is a legitimate concern in transitioning neighborhoods. However, researchers studying municipalities' experiences with ADUs on Long Island in New York theorize that ADUs occupied by family members or caretakers tend to remain vacant after a senior transitions to assisted care or dies (Anacker and Niedt [in progress]).

Cohousing faces some concerns about impacts to neighborhood character, particularly with density, but the bigger concern is that cohousing will diminish American individualism more broadly, as it is seen as a type of commune or village development. A member of a U.S. national cohousing association noted the challenge of "educating the neighborhood around you that you aren't a bunch of crazy wild-eyed idealists, drug-crazed hippies or communists."

Most of our participants agreed that broadening awareness of cohousing and ADUs among the general public would help to diffuse perceived impacts to the American Dream and make their development more palatable in the U.S. Providing on-the-ground examples through architectural renderings and brochures would allow the general public to experience diverse and thriving cohousing communities. A U.S. cohousing architect stressed, "People need to see this on the ground to understand what it really means. To see it as a genuine option." A Danish architect and cohousing resident attributed some of the success of cohousing in Denmark to the fact that advocates were able "to make ordinary people interested and . . . engage[d] in planning and building."

Education is necessary not only for raising awareness and altering misconceptions but also for managing expectations for those who wish to undertake these projects. It is important for future ADU residents and landlords to know what to expect in dealing with renters and maintaining the property and what best practices are. A Canadian academic explained, "[O]nce regulations have been introduced to make ADUs possible, I think it's important for public authorities to provide information to homeowners about the potential challenges of being a landlord-at-home, so that homeowners can make an informed decision about the worthiness of building and renting out an ADU." Our participants were hopeful that more knowledge and resources would become available on cohousing and ADUs from local planning departments and national advocacy organizations and agencies over time as more projects are developed.

Taking Action

Cohousing and ADUs are promising approaches to house seniors. Both housing types are better able to meet seniors' desire for physical and social connections and supportive care as they age in place than single-family homes in traditional neighborhoods (see also the chapter authored by Stephen Golant; Chapman and Howe 2001; Glass 2009). However, advocates and developers face multiple challenges in realizing their vision of housing seniors in these ways. Changes include developing sufficient social and financial capacity to build and maintain cohousing and ADUs over time and overcoming regulatory barriers to development (see also the chapter authored by Sherry Ahrentzen and Ruth Steiner). Housing advocates in the U.S. face the additional challenge of demonstrating that these housing types help to expand, rather than diminish, notions of the American Dream.

The experts that we interviewed in the U.S., Denmark, and Canada stressed the importance of educating different actors about cohousing and ADUs to implement these approaches on a larger scale. Prospective developers of cohousing and ADUs need to be aware of common issues that arise during the process of development and be exposed to best practices. Cohousing and ADU advocates have the task of educating financial institutions and their underwriters about the investment potential of these housing types and public agencies about their capacity to further seniors' well-being and advance social equity, outcomes deserving of public subsidies. Such education is beneficial not only for senior housing, but also in times of general affordable housing crises (Anacker and Niedt [in progress]). Finally, cohousing and ADU residents, developers, and advocates have the task of helping to overcome more broadly held public misconceptions about what living in and with these housing types means for American culture and quality of life.

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