## Maryland DEPARTMENT OF PLANNING

### ADU Task Force ADU Owners, Residents, and Accessibility and Aging Advocates Focus Group

## 1/5/2024

#### **Participants**

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#### Housing Market Analysis Questions

# What has your experience taught you about ADUs and the housing market? What prevents them from being a viable housing product? Conversely, what facilitates them as one?

- Need to educate the public on what ADUs are first, as they are not understood as a housing option for either homeowners who might want to build one or renters who might want to live in one.
- Zoning and other approval and process questions should be readily answered by local planning and permitting staff.
- Zoning in our county is difficult to understand and staff often start conversations with a "no".
- HOA property requirements are also confusing and hinder ADU development.
- Most ADU legislation requires owner occupancy, which is another barrier.
- ADUs are an incredible housing option as land becomes scarcer and if their design fits in with the community.
- One participant said they were building a new home with a cottage that they are constructing as a short-term rental ADU. They are running into funding limitations and lack of access to loans for construction.
- Insurance for ADUs can be difficult to find. It is particularly difficult for short term rentals and often prohibitively expensive.
- ADUs are a good option for owners of larger properties.

#### **Question 1 Conclusions**

Public knowledge and understanding of ADUs and zoning ordinances and the permitting process are limited. Governments need to develop educational resources and ensure staffing capacity to answer questions.

#### Funding and insurance for ADUs is limited and should be expanded.

#### How can ADU policies and regulations be designed to minimize negative impacts on a neighborhood

- If a property is large enough to handle another unit and 1-2 parking spaces, it will merge and mesh with the neighborhood. The size (property/unit) must be appropriate.
- Parking requirements should depend on community type. Downtown vs suburbs, transit access versus lack thereof. ADU ordinances should be flexible in terms of parking requirements.

#### **Question 2 Conclusion**

ADU ordinances should account for and be responsive to neighborhood context, lot and unit size, and parking availability.

#### Accessibility and Aging Questions

## How will an increase in ADU supply help/hurt the available accessible housing options for people with disabilities and/or senior residents?

- There are not enough options for accessible rental units. Typically, only available in apartment complexes. The <u>Maryland Housing Search Database</u> allows searches to be filtered for accessibility. Accessible ADUs should be included in housing search products such as the database.
- ADUs should be designed with accessibility in mind.
- It is difficult to find accessible and affordable homes for friends and family.
- The lack of affordable, accessible housing is the number one issue for <u>Local Area Agencies on</u> <u>Aging</u>. ADUs are one strategy to address this issue.
- ADUs tend to be one story, accessible units.

#### **Question 3 Conclusions**

ADUs should be marketed as a rental product and be listed on rental search databases and other online resources.

ADUs hold promise as an accessible housing product in addition to an affordable one.

How can ADUs be created to be more adaptable for persons with a physical or non-physical disability (i.e. *behavioral health disability or history of trauma*) and/or senior residents?

- Appropriate lighting, and other similar small enhancements can significantly improve quality of life.
- The height of ADU entrances is important. If it is too high and the lot is not big enough, it cannot accommodate a long enough ramp for an ADA accessible ramp rise and run requirements.
- Truly accessible ADUs must be larger.
- ADU design and location need to account for sound, heat, and cold sensitivities.
- Residents with post-traumatic stress disorder benefit from soundproofed housing. This is hard to find in apartment buildings but could be more easily accommodated in ADUs.

#### **Question 4 Conclusion**

## ADU size, height, and construction can be designed to accommodate household residents with disabilities.

#### How do we ensure that fair housing rights are accounted for in ADU rental properties?

- Some jurisdictions are doing away with or reducing the number of group homes.
- There are long wait times for accessible affordable housing which ADUs may be able to help address.
- ADUs also provide other options to, and help overcome, congregated and segregated living situations for those with disabilities, which is a fair housing issue.
- Those with disabilities can stay in their communities if accessible ADUs are available.
- The main fair housing complaint that HUD receives is for those with disabilities. Maryland has few fair housing enforcement organizations. Adding this capacity would not only help ensure fair housing for ADUs but for all situations.
- Local requirements to register ADUs as rental properties will facilitate and strengthen fair housing enforcement.
- Groups/organizations in other states are building communities in which family members and their aging family members, or family members with disabilities, can also live in a supportive environment. These communities include the appropriate balance of separation and proximity that support independence.

#### **Question 5 Conclusions**

ADUs can help address the gap in available, affordable, and accessible housing units.

ADUs can create more inclusive and supportive neighborhoods and living situations.

To ensure that ADUs advance fair housing, they should be registered as rental properties.

#### Design and Building Questions

# Can you describe the design process for building or remodeling your home to accommodate and ADU? Did you hire a design professional such as an Architect, Interior Designer, or General Contractor?

- Property owners interested in building an ADU should start with architects or designers prior to engaging contractors to make sure they meet local ordinance, design, and permitting requirements, but this can be expensive. Multiple quotes from different contractors can confuse the process.
- Current high interest rates lead one focus group member to go the short-term rental route to help pay for the ADU.
- The first step for a property owner is to determine what kind of ADU they want and who they want to live in it. Next, they should find someone who understands the rules based on their desired final product, such as someone experienced in accessible design if the ADU is for an aging family member or individual with disabilities.
- Start with the big picture/questions. What are the lot requirements? How feasible is it to add an ADU to my property? Can it be accessible?
- Certain requirements are triggered by the inclusion of an ADU on the rental market.

#### **Question 6 Conclusions**

Homeowners interested in constructing an ADU on their property should first consider the type of household intended to live in it. This will help determine the design objectives, standards, and upfront costs.

If an ADU will eventually serve as a rental unit, perhaps following its use for a family member, ADU owners must account for the additional requirements that will trigger.

# What local and/or state code or permitting requirements surprised you? Which one(s) were the biggest barriers? Conversely, did any ease the process?

- People do not know or understand zoning. Thus, education is vital.
- Jurisdictions often force a property owner into appeal processes, which are expensive to navigate and take a long time.
- One focus group member stated that a California analysis documented that ADUs increased property value and that the same thing has happened in Annapolis.

#### **Question 7 Conclusions**

The ADU development process is often too long and expensive for a typical homeowner to successfully navigate.

## What should local and state government leaders know about ADU residents when developing policies and regulations for ADUs?

- Incentives such as tax breaks and funding resources would help add accessible housing products to the market.
- There are many unpermitted, illegal ADUs. Amnesty programs can help avoid tragedies and dangers to public health and safety.
- Homeowners interested in building an ADU need somebody at the local level who can answer their questions early in the process. Someone will invest a lot of money in an ADU only to eventually be denied a permit at a later phase for something they could have corrected at the beginning.
- Jurisdictions should start with yes rather than no. Perhaps say yes to a few pre-approved models and then advertise and promote them.
- ADUs are small homes. We should not be using prefabricated sheds from big box stores as residences. Must go to professionals first to build safe housing that will make it through the permitting process.

#### **Question 8 Conclusions**

Jurisdictions seeking to increase ADU construction need to do more than ease zoning ordinance requirements. They must also provide financial resources and dedicate staff capacity to support property owners.

When adopting or implementing existing, new, or expanded ADU ordinances, jurisdictions should create amnesty programs to help property owners with "illegal" or non-conforming ADUs to bring them up to code.

#### Final Thoughts

- Develop a central place for ADU information and answers to questions.
- People are living longer now and if we do not do everything that we can to create housing products for our aging population, the crisis will only get worse.
- A good research question for the Task Force is to analyze who will most likely live in ADUs.
- Jurisdictions need to ensure that ADU owners who rent them are held to the same standards as landlords of apartment or other more standard rental housing types.
- ADUs are likely to serve multiple residential uses/needs over time, which should be addressed by jurisdictions. An ADU constructed for an aging family member will likely be rental unit at some point.
- Municipalities should partner with experts when developing ADU ordinances and management programs.