



Lilypad Homes

Press Release

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Supportive Housing Measure Allows Seniors to Age In Place

Governor Brown signed into law this week a simple and cost effective housing model that allows for intergenerational living with the creation of flexible in-law apartments that are created from spare bedrooms in homes. AB 2406 (Thurmond) defines these junior accessory dwelling units (JADUs) in code, offering many seniors the opportunity to remain in their homes and age in place, something nearly 90% of older Americans desire according to a survey done by the AARP (American Association of Retired Persons). These small flexible apartments can be rented out to generate additional income or offered to a loved one or caregiver. Just having someone living nearby has been shown to increase a senior's feeling of security and connection to the community, which is reflected in their overall health.

Developing a JADU does involve a shift in the way people have been living, as they are no longer alone in their homes. Incorporating a flexible in-law apartment provides complete privacy, however, by closing and securing a set of interior doors, like those that are often seen between adjoining hotel suites. The majority of the housing in the country today reflects a development model that was created for the nuclear family. Many seniors, however, remember the intergenerational housing model, having grown up in the earlier part of the 20th century. It was a common housing model then and continues to be the traditional housing practice around the world. Having an in-law apartment has also been shown to increase overall property values, according to a Wall Street Journal [article](#) that cites a Zillow study.

This new housing opportunity will not only empower seniors, but also single-parent families, small families, empty nesters, couples without kids, young professionals and individuals of all ages. These groups make up the bulk of the population in California today. The nuclear family, consisting of a father, mother and even one child under 18 years old accounts for only 33% of the population. Meeting the needs of these older Americans offers new opportunities in home ownership for generations to come as well. New loan products offered through Fannie Mae recognize this shift in the real estate market as more families pool their resources to own homes, and applicants can now qualify for mortgages based on the rental income from one of the two units created, either the JADU or the main living area.

Junior accessory dwelling units got started in Marin County where a small, women-run nonprofit, Lilypad Homes, worked with community and agency leaders to institute the model in local permitting code, with funding provided by the Marin Community Foundation and the County of Marin. Many are looking at PACE programs created through Energy Upgrade California as a possible financing source for development of these new small homes. This would apply to JADUs and any ADU that more efficiently uses existing living space and does not increase the size of a single-family home. There will be further energy savings from better utilization of the built environment and carbon emission reductions by allowing people to live in the communities where they work.

All eyes are on California to see if they can make this housing model a reality for the hundreds of thousands of older adults who are moving into retirement and grappling with the high cost of living and remaining in their homes as they age in place.