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ELDER COTTAGES (ECHO Housing) (secondary dwelling unit)

Description:

An Elder Cottage is a small self-contained dwelling unit designed for installation on the same property as an existing single-family home. It is most often thought of as a "temporary" or time-limited placement. As a housing option, in the United States, an Elder Cottage is thought of as a small "secondary" housing unit placed at the side or back of a family member's home, on the same lot, for use by a relative for whom members of the family are providing assistance and care.

The concept of placing a small home for an elder family member on a family member's property is not new. In rural areas of our country, where space is plentiful, regulations are minimal, and housing choices for those who need care are limited, it is not uncommon to find small 'secondary' housing units for a relative to be situated on the same property lot as a family residence. In Australia, Elder Cottages are known as "Granny Flats," in Amish communities in the U.S. an elder cottage is known as a Gross Daadi Haus, and in Hawaii these are known as 'Ohana Units.'

Although a very small home can be placed on its own lot, and in some places in the United States and elsewhere there are developments with several small units in a cluster, in this article we consider the concept of the Elder Cottage as a single unit (temporarily) placed on the property of an existing single-family home. The difference between an Elder Cottage and any other small single-family home is in its placement on the lot of an existing residence, its purpose to permit family support, and its easy removability and relocation to a new site.

Like Accessory Apartments (see *Accessory Apartments* in the *Resource Manual*), Elder Cottages enable relatives to live near to each other but not together. They provide privacy, with proximity, for both households. For an older person or a person with a disability, living near to family members provides emotional security and social interaction. For family members, the close proximity makes it convenient to provide care, and it lessens the strain of worrying about the daily welfare of a relative who lives some distance away.

Elder Cottages are similar to other 'secondary' housing units in that they are an efficient land use (using a property that has already been developed), affordable, and need-specific. The small one- or two-bedroom units may be built on-site, or fabricated off-site and assembled on-site. The basic idea is that the cottage is hooked into the electric/gas, water, and sewer facilities of the primary residence on the lot. An Elder Cottage can be constructed in a variety of ways, including panel and modular construction, and one can be designed to complement the lot's

primary home—a variety of styles and materials are available. For example, the exterior, including overall size (length, width, and height), the roofline, the roof and siding materials, etc., can be specified to assure compatibility with the primary residence and/or the surrounding neighborhood. Universal design features can be incorporated to accommodate the resident's needs. The interior, including kitchen, bath, doorways, hallway, bedroom features, fixtures, cabinets, counters, appliances, flooring, and lighting can be custom specified. All state and local codes and regulations including those for water, sewer, fire safety, housing, building, and manufactured housing, as appropriate, can be met.

Elder Cottage units may be individually purchased and privately owned, or they may be owned by a public, quasi-public, or not-for-profit program and rented to families and individuals in the community. In both cases, an Elder Cottage is a relatively affordable housing choice. Whether owned or rented, there are certain up-front expenses for installing an Elder Cottage, including the delivery of the unit itself; any permit and application fees; utility, water, and sewer extension and hook-up fees; and any site development and landscape expenses such as foundation, footings, and drainage, etc. The expenses of installing a privately owned unit will be borne by the unit's owner. If the unit will be rented from an Elder Cottage program, the program may cover some or all of these expenses. Regardless of ownership, there also may be a property tax liability. In some localities, however, depending on the circumstances of the cottage's occupant and/or the terms of any municipal or other agreements of an Elder Cottage program, this may amount to little or nothing. The balance of the ongoing expenses of living in an Elder Cottage should be quite similar to those of anyone who lives in a small detached house.

The ongoing costs of Elder Cottage living also varies by locale and type of ownership. When an Elder Cottage program owns the unit, the occupant is a tenant who pays rent. This may be subsidized, depending upon the mission or intent of the Elder Cottage program and/or the circumstances of the resident. A privately owned unit is purchased outright or with some sort of financing. Yet, depending upon housing market conditions at the time, part or all of the capital costs of a privately owned unit should be recovered when the unit is sold. Even without considering the substantial added benefits of family proximity, the cost of living in an Elder Cottage is often very favorable in comparison to the cost of other housing or care options.

The concept behind Elder Cottages is not new. What is *relatively* new, however, is that today, suburban and urban communities in the United States are interested in this housing option. As awareness of this concept spreads, an increasing number of communities are devising means to permit the installation of the units as they are needed. Some communities have amended zoning language to include regulations for the siting, removal, and relocation of Elder Cottage units and are actively promoting their use. Other communities, though still relatively few, have established programs to own and manage the placement, occupancy, removal, and relocation of Elder Cottages.

Continuing innovation—the Med Cottage: Public policies continue to stress the provision of health and long-term care in an individual's own home, and continue to strengthen support for informal family caregivers and for consumer-directed care. In response, housing innovations for "home-based care" continue to crop up. One such model is the Med-Cottage, developed by The Reverend Kenneth Dupin, which promotes family-managed health and long-term care as an alternative to facility-based care. This 288 square foot free-standing, portable, modular medical home is essentially a mini mobile home; like an Elder Cottage, the Med Cottage is parked in a family member's backyard and is hooked up to the water and electricity of the lot's primary home.

The Med Cottage provides the same privacy, caregiver-support, socialization, and close-to-family benefits associated with an Elder Cottage. However, in addition to the Med Cottage's home elements (sleeping, bathing, and living areas), it is also equipped with the latest technical advances to assist with family members' caregiving duties; for example, a smart robotic feature can monitor vital signs, filter the air for contaminants, and communicate with the outside world via high-tech video; sensors alert caregivers to an occupant's fall; medication reminders are provided via computers; and technology can also provide entertainment options, including music, literature, and movies. Currently, a Med Cottage rents for about \$2,000 a month.

Benefits:

For Elder Cottage residents and caregiver families:

- Maximized privacy in their living environment is a primary preference of people of all ages. An Elder Cottage permits privacy and independence for the occupants of both the existing primary house and those of the Elder Cottage itself.
- A major preference of older people is to live *near* family, but not *with* family. An Elder Cottage enables people to exercise this preference.
- The proximity of an Elder Cottage to a family member's home enhances continued relationships among the generations in the family:
 - The proximity to one's family provides the Elder Cottage resident with emotional and social support, and permits opportunities for socialization and family interaction, thereby reducing social isolation and loneliness.
 - The proximity of an Elder Cottage facilitates family care and assistance with items such as personal care, daily household tasks, meals, and transportation.
- An Elder Cottage is a relatively economical housing choice.

For communities:

- The "temporary" nature of a Cottage's use has no permanent impact on the character and resources of a neighborhood or community.
- An Elder Cottage can be designed to complement the primary house and blend in with the community.

- Elder Cottages are an element of a "livable community," strengthening family ties and "sense of community."
- An Elder Cottage is a "sustainable" land use.
- An Elder Cottage is meant to be used, and then relocated to be reused by successive occupants. As such, Cottages make intensive use of already developed housing sites on an as-needed basis.
- An Elder Cottage will use a community's natural resources such as sewer, water, gas, and electricity for only a limited time. The units are not intended to be permanent installations.

Impediments or barriers to development:

- *Cost:*
Elder Cottages, regardless of their ownership, require an initial financial investment:
 - A private purchase: Although the initial expense can be an impediment to the private purchase of a unit, an individual buyer should recover most, if not all, of the capital cost of an Elder Cottage upon resale.
 - An Elder Cottage program: In addition to administrative and management costs, as well as reserve funds for refurbishing and relocating units, a public or nonprofit Elder Cottage program also needs the up-front financial resources to purchase and site its several units.
 - Available funding for a public or nonprofit program is limited.
 - Removal for relocation can be quite costly.
- *Community acceptance:*
Some communities have expressed concern that Elder Cottages will detract from the character of a neighborhood and/or that Elder Cottages will increase the demand for municipal resources and services.

It is important to note that, at this point in time, only a few Elder Cottage units have been placed in any one community in the United States. While the increase in public knowledge, demonstration programs, and funding for Elder Cottages may change this, experience with Elder Cottages is still limited and ways to address community concerns continue to evolve. To date, however, no research shows that the temporary placement of Elder Cottages has had any negative community impacts.

Many communities have addressed concerns about community character and resources through regulation. In communities throughout New York State, as well as in other states, numerous communities have amended zoning ordinances to address items such as minimum lot size; maximum unit size; style; front, side, and rear set-backs; placement on the lot and distance from the primary existing home; and, landscaping and other design features such as siding and roofing. Although in New York State there is a sizeable body of experience with

zoning for Elder Cottages, zoning is still a local municipal matter in New York. Each community is best served by custom-tailoring its own provisions.

Similarly, concerns related to the increase in demand for municipal services, such as police and fire safety, parking, street clean-up, sewer, and water, etc., have been addressed through regulation, inspection, and permits.

- *Lack of awareness:*
Elder Cottages are a relatively new housing option in many communities. Many municipal officials, planners, consumers, and zoning officials are unaware of their characteristics and benefits of Elder Cottages. Often, families and municipal officials themselves only learn about Elder Cottages when there is an immediate need for them.
 - The process to gain approval to site a Cottage is often too time-intensive to allow the timely, successful use of the unit by a family who needs the unit immediately and is learning about it for the first time.
 - Municipal officials and families may know about Elder Cottages, but be unaware that Cottages cannot be installed unless all municipal regulations are met, which include, at the least, fire safety, water and sewer, and zoning.
 - Similarly, unless code enforcement officers, building and fire inspectors etc. are knowledgeable about Elder Cottages they may not see how the units can comply with pertinent regulations.
- *Municipal regulations:*
Unless a community has no zoning at all, an Elder Cottage can only be installed if the local code or ordinance permits them. When a zoning ordinance either: (1) designates certain areas for *only* single-family homes, and/or (2) restricts development in certain places to *one primary use per lot*, zoning is an impediment to the installation of Elder Cottages.

There are numerous examples of how communities in New York State and elsewhere have amended zoning ordinances to preserve community character and still permit Elder Cottages.

- Sometimes a regulation written to assure public safety, yet prepared without any knowledge of Elder Cottages, includes specific language that effectively prohibits the units. For example, a code might limit the number of bedrooms on a property in order to regulate water or sewer usage. Yet, if the bedroom formerly occupied by an older relative was to become a study and the relative was now to occupy the Elder Cottage, there would be no additional water or sewer usage on the property. Similarly, since an Elder Cottage is meant to share utility hook-ups with the primary residence, there would be no new *permanent* lasting utility installations. Accommodating the specific language of various codes and regulations is sometimes a matter of extending knowledge and assuring an understanding of the Elder Cottage concept; sometimes it is necessary to adjust the regulation so that the units can be permitted while still assuring public safety.

- City, village, and town planning boards; professional planners; housing, building and fire inspectors; code enforcement officers; assessors; municipal officials and attorneys; etc., together with residents and advocates, among others, need to work together to make proactive adjustments to and interpretations of local codes and ordinances to permit the placement of Elder Cottages.

Resource—examples:

- *Ownership by a community organization for rent to residents:*
 - Better Housing for Tompkins County—Elder Cottage Program: Through a grant from the New York State Division of Housing and Community Renewal, several small modular homes are rented to income-eligible older people. The Cottages, which include various universal design features to support aging in place, are installed temporarily next to the family home of the older person's adult child, other supportive relative, or friend. For information about the program, the Cottage's specifications, income-eligibility and Section 8 rent subsidization, and the town's zoning requirements:
950 Danby Road
Ithaca, New York 94850
(607) 273-2187
info@betterhousingtc.org
http://www.hsctc-cf.org/itx/hsc_hsdsearch.cfm?pageID=16&function=detail&ID=1378.
Also, <http://www.tompkins-co.org/cofa/documents/2011Housing.pdf> ,
"Housing for Seniors in Tompkins County": scroll down to page 33.
 - Northwest New Jersey Community Action Program, Inc. (NORWESCAP)—Elder Cottage Housing Opportunity Program (ECHO): Twelve rental Cottages are available for use by elderly persons in Hunterdon, Warren, Somerset, and Sussex Counties. Cottages temporarily placed in the rear or side yard of a dwelling owned by the elderly person's relative. For information about the program, Cottage specifications, cost of each Cottage unit, municipality requirements, ground lease agreements, Section 8 income-eligibility for renters, and an *ECHO Housing Guide* produced by NORWESCAP as part of their involvement with the U. S. Department of Housing and Urban Development's Section 202 ECHO Demonstration Project:
NORWESCAP
350 Marshall Street
Phillipsburg, New Jersey 08865
(908) 454-7000, ext. 160
housing@norwescap.org
<http://www.virtualcap.org/viewprogram.cfm?pid=115>
<http://www.norwescap.org/intranet/pdf/Echo%20Cover%20Letter.pdf>
Echo Housing Guide:
http://www.virtualcap.org/downloads/NJ/NJ_NORWESCAP_ECHO_Housing_Packet.pdf .

Resource—written and web:

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- Patricia B. Pollak (1986; 1991), *Secondary Units (Accessory Apartments and ECHO Housing): A Step-by-Step Program Development Guide*. Ithaca, New York: Cornell Cooperative Extension and the New York State Office for the Aging. Available from P. B. Pollak, Liveable.ny@gmail.com.
- C. Theodore Koebel, et al. (2003), *Evaluation of the HUD Elder Cottage Housing Opportunity (ECHO) Program*. Blacksburg, Virginia: Center for Housing Research, Virginia Polytechnic Institute and State University.
- MedCottage™, N2Care, Virginia Tech Corporate Research Center, 2000 Kraft Drive, Blacksburg, VA, 24060, 1-(888) 797-5818:
<http://medcottage.com/index.php>.
 - In 2010, the Governor of Virginia signed Bill HB 1307, "Zoning Provisions for Temporary Family Healthcare Structures," enabling families to place mobile units on their property without special use permits:
<http://www.medcottage.com/press/press-releases/94-virginia-gov-mcdonnell-conducts-ceremonial-bill-signing-in-support-of-medcottage>.
- Patricia B. Pollak (August 2, 1990), "Regulatory Impediments to the Development and Placement of Affordable Housing," pp 358-694, *Hearing, before the Subcommittee on Policy Research and Insurance of the Committee on Banking, Finance and Urban Affairs*. Washington, DC: United States House of Representatives, One hundred first Congress, 2nd session.
- Patricia B. Pollak (January, 1989), *Final Report: Removing Regulatory Barriers to Housing Innovation*. Washington, DC: U.S. Department of Health and Human Services, Administration on Aging. Grant # 90-AM-0175/01.
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- Patricia B. Pollak (Fall, 1987), "Housing Options for Seniors Today," *Aging*, Vol. 356, pp. 2-5.
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