Planning for a Multi-generational Future: Policies, Regulations, and Designs for Multi-generational Housing in the United States

By

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ABSTRACT

Multi-generational housing is a rising trend that is increasingly being considered as a viable housing option for the Boomerang generation, Baby Boomers and the aging population, and immigrant families. Cultural preferences, socio-economic factors, and the increasing availability of kin all contribute to people's decisions to live in multi-generational housing arrangements. However, the current housing landscape is inundated with suburban, single-family homes and a nuclear-family centered homebuilding industry and dominant culture in the United States does not match multi-generational housing needs. This thesis examines how planning professionals and practitioners may encourage more multi-generational housing opportunities as a way to age in place, live more efficiently in terms of space and finances, and meet demand that is largely being overlooked by developers and the existing housing opportunities of today.

After a brief history of multi-generational housing in a U.S. context and the factors that contributed to both its decline post-World War II and its more recent resurgence, several different typologies are documented through interviews and case studies. The thesis ends with an examination of the largest barriers to the creation of more multi-generational housing, such as zoning and the disincentive to take on the risk of non-traditional development, and proposes recommendations to planners on how to overcome these challenges with planning interventions. The conclusion proposes and outlines the steps that can be taken following the completion of this thesis, including the creation of a practical guide or manual for planners on multi-generational housing that can be distributed to planners, organizations focused on the aging population, groups working to promote inter-generational activities and interaction, and other interested parties as a resource and how-to guide.

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I started the MCP program unsure of what my thesis topic would be and daunted by the task of finding one. As the first stages of the thesis process began, I was introduced to multi-generational housing through Professor James Buckley's Housing Policy and Planning course. The more I thought about it, the more appropriate of a choice multi-generational housing seemed to be. Thanks to Professor Buckley's encouragement both in person and in the form of constant email links to relevant articles, I found a way to tackle a very broad topic in a relatively short time-span. For that, and for all of his guidance and patience as I produced this thesis, I would like to thank my thesis advisor, Jim Buckley. I would also like to extend my gratitude to Professor Tunney Lee who, as my thesis reader, always helped point me in the right direction and who was a constant source of reassurance.

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Finally, to my parents, grandparents, and sister, thank you for putting up with me in our multi-generational household. Your love and support has brought me this far, and I dedicate my thesis to you. During what could have been a stressful time, Pankamania, you kept me sane. Thanks for the much-needed breaks from thesis, spontaneous trips, laughs, and dance dares. Last but not least, thank you to Minjee Kim and Albert Ching for reminding me to be happy and thankful for all that I already have and everything I have to look forward to.
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Chapter One

Introduction

Growing up in a multi-generational household with my parents, sister, and maternal grandparents under the same roof, our three-story Victorian home in Brookline, Massachusetts has undergone several spatial reconfigurations and rearrangements of rooms to accommodate the various phases of our lives. As my sister and I got older and moved out for college, my grandfather became ill and passed away, and I moved back home while attending graduate school, the physical frame and structure of our house never changed. On the inside, our family structure went through different phases, furniture was moved around, and, currently, we divided the house into informal units in order to maintain a sense of privacy and accommodate our very different schedules.

In my mind, my family's living arrangement was not the stereotypical American norm that was perpetuated on television shows and lived by many of my classmates. I attributed this to my family's ethnicity; we are Korean and in our and many other Asian cultures, filial piety is a prominent, respected virtue and children are expected to look after their aging parents. Although I felt that my family was in the minority, looking back, I realized that many of the other families in my town had adapted their homes to fit the varying needs of different generations and shared similar cultural values of staying close to their extended family members. One of my classmates came from a tight-knit Irish family, and she and her brother grew
up in a townhouse with a unit on the ground floor with a separate entrance that her grandparents occupied. Down the street, a Chinese family of two parents and two sons resided with the sons' paternal grandmother. Her face was the one I saw most frequently when she accompanied her grandchildren to and from school everyday.

Cultural values strongly play into a family's decision to live in a multi-generational arrangement, but other contributing factors have led to an increase in this type of living situation in the past few decades, especially in the wake of the current economic recession. "Boomerang kids," or recent college graduates, are moving back in with their parents because they are either unemployed and cannot afford to live on their own or because they are employed and saving their paychecks for other expenses. I count myself in this category because I moved back home after college to save money during my graduate studies. Economic factors also motivate many families to ask grandparents to move in as unpaid babysitters and caretakers to their grandchildren while the parents work during the day. In other cases, housing shortages force families to squeeze together, extended family included, into one house or unit rather than separate residences. Many times, what was meant to be a temporary arrangement becomes a permanent one.
Multi-generational housing has recently emerged in popular media outlets as a development trend that is here to stay, and for good reason. Its reach is wide; multi-generational housing touches both the private and public housing development sectors and resonates with several unique groups within the population. It also raises questions for policy makers and planners who must define the terms “multi-generational” and even “family” and create legislation and programs that influence residential development. In Massachusetts, several low-income housing developments were built for seniors raising their grandchildren and have led to similar models in other states. In California, zoning laws have been adopted to promote the creation of accessory dwelling units or “granny flats”, and in the absence of such zoning, many families have forged ahead anyways and made physical alterations to their homes to better fit their multi-generational needs.

Current demographic trends in the United States indicate that multi-generational housing is an increasingly appropriate housing choice for young people, immigrants and ethnic populations, and the aging population. In fact, recent data demonstrates that one in five Americans live in a multi-generational household and that from 2007 to 2009 the number of Americans living in this arrangement increased 10.5% from 46.5 million to 51.4 million people. However, the housing stock that exists is not conducive to multi-generational housing, and barriers such as the dominant
culture that promotes the single-family home ideal and local policies and restrictions that discourage density hinder families and communities from having more multi-generational housing opportunities available to them.

In this thesis, I provide a history and literature review of multi-generational housing as it relates to housing policy, household formation, demographic changes in the U.S., trends in real estate, and baby boomer and immigrant housing demands. The literature review is then followed by a survey of the most common multi-generational housing typologies that exist in the U.S. and a closer examination through interviews and case studies of specific multi-generational homes and households. For the remainder of the thesis, I analyze the various typologies to determine the major barriers to and catalysts of multi-generational housing and propose a set of recommendations for planning professionals, as well as housing developers, cities, and communities, to consider in order to promote multi-generational housing and anticipate future living patterns.
Thesis Question

I would like to examine the question of how to create more multi-generational housing in the United States, not as a one-size-fits-all solution, but as a viable alternative to housing choices today. Additionally, I would like to address the role of planners in encouraging multi-generational housing development or the adaptation of existing structures to better suit multi-generational needs within communities. I will ask the following sub-questions that integrate economics, policy, social factors, and design:

1) How have private housing developers, public housing authorities, and community development corporations responded to increased or strong demand for multi-generational housing?

2) What are the barriers to creating multi-generational housing and how can they be overcome?

3) Do different multi-generational housing typologies exist, and if so, what are they?

4) What are the characteristics of multi-generational housing projects that are successful?

By doing so, I hope to be able to answer my overarching research question which is that with U.S. household compositions changing and requiring housing forms that depart from the nuclear, single family model that is dominant today, what policies, regulations, and designs can better meet family's housing needs with respect to multi-generational living situations?
What is a multi-generational household?

A Pew Research Center Report published in 2010 called “The Return of the Multi-generational Family Household,” defined a multi-generational household as consisting of two generations (parents (or in-laws) and adult children ages 25 and older (or children-in-law) with either generation being able to head the household), three generations (parents (or in-laws), adult children (and spouse or children-in- law), grandchildren), a “skipped” generation (grandparents and grandchildren, without parents (including step-generation)), or more than three generations living together under one roof.

According to the Census Bureau, “multigenerational household” is broadly defined to be “one that contains three or more parent-child generations.” Under this definition, as of 2010, 3.8 percent of all U.S. households would classify as being multi-generational. The American Association of Retired Persons’ (AARP) Public Policy Institute also has a broad definition of the term. One survey that used a similarly broad definition found that in 2009, out of 113.6 million total households, 10.5 percent were multi-generational. This percentage, which amounts to 11.9 million households, consisted of approximately 6.9 million households with two adult generations, 4.2 million with three or more generations, and the composed of “skipped generation” household formations. (Generations United 3)
Demographic Trends

Americans tend to take pride in independence and the nuclear family has become the dominant form of household composition, but "new factors are driving an emerging trend of more relatives moving in together and creating multi-generational households. Among the changes are rising immigration, because people of other cultures often live with extended family, and higher housing costs that are forcing these different age groups to share quarters" (Jayson 2007). Multi-generational families, with up to four and even five-generations, are especially popular among "Latinos and Asians who have a strong sense of familial obligation and tend to live in extended family households," according to Marcelo Suarez-Orozco of New York University (Jayson 2007).

In addition to the increase in immigration, a longer life expectancy for the aging population, including Baby Boomers, the population of Americans born between 1946 and 1964, is contributing to the rise in multi-generational housing. "People are living longer and they're also living more active and healthy lives...so they are capable in their 60s and 70s — and some in their 80s — to help out with child care" according to AARP family expert Amy Goyer (Ramnarace 2009). Particularly because child care costs can be a burden on many households, especially in the current economic climate, many older people who are looking for an alternative to retirement communities or senior housing may find a multi-generational living arrangement to be an
appropriate and desirable solution.

Recent articles in various news outlets point to the revival of multi-generational households, referencing the fact that “families moving in together is far from a new phenomenon. In 1850, if you were a senior and had adult children, it was nearly guaranteed that you were living with them and not independently,” says Steven Ruggles, director of the Minnesota Population Center (Ramnarace 2009). Ruggles goes on to argue that, “what brought about that change was a shift away from farming, as well as the rise of well-paid wage-labor jobs…In the 19th century they were waiting around to inherit the farm. But when wage labor came in, the younger generation had a way to get out of these rigid, patriarchal families” (Ramnarace 2009).

Following the end of the Great Depression, roughly 25% of the nation’s population in 1940 lived in multigenerational households but within the next twenty years this number dropped down to 15% and down again to 12% in 1980. However, rather than continue the trend of decline, by 2000 the percentage of the population living in multi-generational households rose again to 15% and kept growing over the next ten years to reach approximately 16.1%. (Generations United 8) Many of these figures are documented in “The Return of the Multi-Generational Household,” a report by the Pew Research Center. Another interesting figure that the Pew Research Center found is that from 2007 to 2008, the number of Americans living in a
multi-generational family household increased by 2.6 million people. Additionally, as mentioned earlier, this phenomenon has cut across all ages, such that now, an estimated one in five adults between the ages of 25 and 34 and one in five adults 65 and older live in a multi-generational household. (Pew Research Center 1)

Multi-generational housing is also closely tied to the economic crisis, and the lack of jobs and high rents are affecting younger generations of people in their early to late twenties. Known as the “Boomerang” generation, many younger people are moving back home into multi-generational housing arrangements with parents, or in some cases, grandparents. Although meant primarily to be a temporary living situation, with the uncertainty of when exactly the economy will pick up again, it will be interesting to note to what extent this aspect of the multi-generational phenomenon has taken place. In addition, demographers note what is known as “kin availability” in explaining the trend of the Baby Boom generation choosing multi-generational living arrangements due to the increased option of having grown children to live with and provide care (Pew Research Center 6).
The Nuclear Family and the Single Family Home

Multi-generational households declined over time for several reasons. One of the most prominent reasons was the emergence of the suburban, single-family home and a preference for independence and greater space. The creation of Social Security is also an oft-noted catalyst that greatly pushed Americans' preference towards the notion of a nuclear family oriented household. Created under Franklin D. Roosevelt and Lyndon B. Johnson's Great Society policies, Social Security “gave older Americans the economic means to remain independent long after they were no longer able to earn a living. Housing communities for retirees sprouted up in Florida, and ‘the myth of Sun City’ and the idyllic retirement was born,” explains Donna Butts, the executive director of Generations United, a national membership organization that promotes intergenerational activities and policies (Ramnarace 2009).

“People are coming back around full circle and realizing they are stronger when they are near family and friends,” says Butts. “We also know that people who move to seniors-only communities often get there and realize, ‘This is not that great.’ All they do is talk about pain, pills and passing. They want or need more purpose or vitality.” (Ramnarace 2009)

The notion of the suburban ideal has also shaped the dominant preference for the nuclear family and the single-family home. Compared to other countries, “Americans have idealized the house and yard rather than the model neighborhood or the ideal town” (Hayden, Building, 6). The single-family home has become almost a
physical representation of the family values that Americans have been told to strive for nearly two centuries. "Americans of all classes have idealized life in single-family houses with generous yards, while deploring the sprawling metropolitan regions that result from unregulated residential and commercial growth. With no national land use policy in the United States, single-family housing has often driven suburban planning by default." And this trend in housing development still has a strong presence; from 1994 and 2002, about 1.5 million new units of housing were constructed annually, the majority being suburban single-family houses supported by substantial federal mortgage subsidies and yielding high profits for private developers. (Hayden, Building, 4)
Immigration

Although the factors mentioned previously have pushed development trends away from serving multi-generational households and their preferences, demographic shifts are again shaping housing forms. Immigration issues are of national importance, and as different ethnic groups move to the United States, they bring with them new perspectives on household configurations and housing preferences. Sometimes, these new residents “recast the identity of place by restructuring foreign or existing elements in accordance with their particularized view of the universe” such that “changes evident in the building’s form, plan, structure, or use reflect the choices people have made in adapting elements in their built environment in response to new regional realities; new vernacular forms result.” (Heath, Vernacular, 13) The Pew Research Center partly attributed the rise in multi-generational family households to the large number of Latin-American and Asian immigrants moving to the United States starting in 1970 who were more likely to live in multi-generational arrangements (5).
Multi-generational Housing in Recent History

Multi-generational housing is being re-introduced into mainstream culture, but pre-existing forms demonstrate its long history in American society. For example, well-maintained streetcar suburbs are an appropriate setting for many elderly people and three-generation families. They provide amenities associated with compact land use and good public transit that add value and convenience to all generations (Hayden, Building, 73). Another popular housing form in dense areas is “the triple-decker, a detached wooden house with apartments for three families. Triple-deckers could provide income for a resident owner, or offer the chance for a three-generation family to unite parents, children, and grandparents.” (Hayden, Building, 77-78).

Social security and the increase in overall wealth over time may also have contributed to an emphasis on independence in the past, but today many multi-generational families are covering the costs themselves of making modifications to their homes and devising creative ways to live with multiple generations while maintaining a sense of privacy and personal space. “Some families have even sold both their and the grandparents’ houses, pooled their resources and then purchased a larger home that can accommodate everyone’s needs” (Ramnarace 2009). An alternative is for a family to construct an accessory dwelling unit adjacent to their own home for grandparents of other extended family members. Some homebuilders, such as Florida-based Lennar Inc., have started selling multi-generational homes that are marketed as a “home within a home,” because they involve a “main house and an
attached suite with a kitchenette, living space and bedroom for live-in family members" as well as a separate entrance. (Wolff 2011)

The U.S. also has a history of offering innovative housing initiatives to support multigenerational households. Over a quarter of a century ago, AARP collaborated with modular home manufacturers “to launch Elder Cottage Housing Opportunities (ECHO), a plan to supply small, low-cost, freestanding or temporarily semi-attached to a home manufactured units.” ECHO was conceptualized as a way to overcome zoning challenges and objections to density; families would be allowed to add a unit to their home and would agree to remove it when their parents moved into a nursing home or passed away. Although the federal Department of Housing and Urban Development (HUD) supported ECHO and implemented pilot projects in several states, “a 2003 evaluation cited issues including poor unit design criteria, lack of guidelines for key groups, and zoning constraints” and the program was discontinued. (Generations United 24)
Methodology

To answer my thesis question, I have developed a three-part methodology that combines an analysis of the current literature and data related to the topic of multi-generational housing and households with qualitative interviews that explore in detail the experiences of individuals living in different multi-generational configurations. The last part of the methodology is an analysis of policies, restrictions, and programs at different scales that either hinder or encourage multi-generational housing development. A combination of these three components will help inform the final recommendations that I propose to planning professionals. Additionally, due to the fact that multi-generational housing varies so greatly based on factors such as geographic location and culture, I decided to forego a strategy that would involve attempting to document every single occurrence of multi-generational housing in favor of a more selective and in-depth process.

1) LITERATURE REVIEW

The literature review includes books, scholarly articles, newspaper and magazine articles, reports, working papers, and previous MIT Masters theses. I began by conducting a broad search for literature on multi-generational housing, and through a process of receiving recommendations from professors, interviewees, and also from looking at the works cited by different authors, I expanded the literature review. Multi-generational housing is closely tied to demography, housing history and policy, the economy, design, and many other topics, which I tried to touch upon, if only
briefly, to offer a rich background and context to my thesis question.

2) INTERVIEWS
Following the literature review, I attempted to compile a list of all of the different multi-generational housing forms in the United States. For each housing typology, I reached out to individuals and organizations that either reside in that particular multi-generational housing typology, were involved in the development of a project that was multi-generational, or had other knowledge of multi-generational housing development or household formation. For reasons of convenience, and also because Massachusetts is quite progressive in its policies towards multi-generational housing, many of the examples and interviewees are from Greater Boston area, which may offer a somewhat skewed view on the topic. However, the interviews still offer many lessons and best practices that can be applied to a variety of different geographical locations and situations.

3) ANALYSIS OF FEDERAL, STATE, AND LOCAL POLICIES
The last part of the thesis involves analysis of zoning codes, programs, policies, and regulations in a few selected cities or towns. Programs at the federal, regional, and local levels are also documented and analyzed in order to determine what barriers to multi-generational housing exists and how they might be overcome through planning interventions.
of each scenario. Instead, this broad survey classifies the most prevalent multi-generational housing forms that currently exist and gives a brief description of each typology such that the reader of this thesis can walk away with a comprehensive overview of the multi-generational housing landscape in the United States. Lastly, I chose not to focus on double and triple deckers, one of the oldest and most well-documented forms of multi-generational housing, because they have already been researched and written about in various academic and non-academic publications.
Boomerang Kid

Boomerang Kids are young adults known for their “proclivity to move out of the family home for a time and then boomerang right back” (Parker). According to a Pew Research Center report that surveyed 2,048 adults between the ages of 25 and 34 across the country in 2011, the number of Americans living in a multi-generational arrangement is the highest it has been in over fifty years, with an increase in the past five years. Although in American society there is a stigma attached to moving back in with your parents, the Pew Research Center found that 78% of the adults in the study reported that they are satisfied with their living arrangements and most young adults know at least one person who has moved back in with his or her parents. (Parker)

One example is Paul, a graduate student who grew up in Cambridge, Massachusetts, moved away during and post-college, and then returned to his parents’ home less than a year ago to live there while enrolled in a Masters program. Along with his parents, Paul lives with his younger sister, who also recently moved back to their childhood home. The family’s 4,000 square foot, three-story house in Cambridge is owned by Paul’s family and houses a young couple on the ground floor, while the second and third floors have been occupied by Paul, his two sisters, and his parents for many years. Although the house itself has one main front door, that entrance leads to two separate doors that lead to each unit.
Paul's family resides on the second and third floors of the house and they have adapted some of the rooms to fit their needs over time. On the second floor, there is a dining room, kitchen, bathroom, bedroom, and porch. On the third floor there are two bedrooms, Paul's and one of his sister's, that until recently were used by Paul's parents as home offices. Although both of Paul's parents work and have outside offices, they like having space at home so that Paul's father can take care of personal tasks such as his taxes or utilize his training as an architect to make sketches and models. Paul's mother often needs space at home to prepare lessons since she is a teacher and to take care of church-related responsibilities. Now with Paul having moved back into his old bedroom and his sister occasionally staying over in her old bedroom, the rooms are being efficiently used as both home office spaces and bedrooms.

In moving back home, Paul stated that his relationship with his parents was instrumental. He described them as being non-intrusive and cautious to invade his privacy, in addition to having a very open house. After having lived away for many years, Paul tries to spend time with family although he would not want to live there in the long run. Paul explained that although moving back home proved to be a very comfortable arrangement, a certain cultural norm exists that makes having
your own space once you reach an adult age more acceptable to society. Additionally, after having had his own place for seven years, he appreciates his independence and the freedom of living on his own and having control over his own living space.

Paul attributes his willingness to move in with his parents during graduate school to the time he spent living abroad in Panama where the cultural norm is for a person to live with his or her parents until he or she gets married. Even after getting married, many couples will continue to live under the same roof as one of the pair’s parents. Paul noted that Panamanian families stay together much more, although this could also be due to the fact that there are not as many options to move around as there are in the U.S. The experience he had in Panama made Paul see the benefits of a multi-generational household arrangement, and made him nostalgic for his own family and more open to the option of moving back home.
Grandparents Move In

Another multi-generational household arrangement that does not require many physical modifications to a home occurs when a grandparent moves back in with one of his or her children and grandchildren and lives in a spare room under the same roof. The move could be the outcome of a death of a spouse, a desire to downsize to reduce housing costs, increasing health concerns and expenses, or just the preference to be closer to family. In places such as Southern California, high housing costs make it difficult for seniors to afford a home. Additionally, other economic factors and circumstances, such as the foreclosure crisis, may very well lead to an increase in the cases of multi-generational living arrangements for families. (Fischer) In the case of a grandparent moving in with younger generations, the spatial living arrangements can present challenges such as making sure that a grandparent can easily access his or her room or not putting a grandparent next to a grandchild who may have a different schedule that could be disruptive. In other cases in which families do not have much of a choice of where to put grandma or grandpa, the arrangement becomes more centered on common rules within the house and an understanding among all family members to respect each other’s lifestyles and space.
Accessory Dwelling Unit

Families also choose to pursue a multi-generational housing typology that preserves a greater sense of privacy for both parties by either looking for and purchasing a property that has an accessory dwelling unit (ADU) or adding one after they have moved in. Also commonly known as an in-law suite, granny flat, accessory apartment, guest apartment, or secondary unit, “an ADU is a self-contained apartment in an owner occupied single-family home/lot that is either attached to the principal dwelling or in a separate structure on the same property.” According to a Smart Growth resource toolkit that includes the topic of accessory dwelling units, the three different categories consist of interior, interior with modifications, and detached. An interior ADU utilizes the interior part of a dwelling while an interior ADU with modifications refers to instances in which the outside of the dwelling is altered for a separate unit, as in the case of a unit over an attached garage. The last category of ADUs is detached, which is when a unit that is smaller than the main dwelling exists on a residential lot and is separate from and not attached to the main dwelling. For instance, a unit over a detached garage would fall into this category. (Accessory Dwelling Units (ADU))

The benefits of ADUs include the addition of “supplementary housing that can be integrated into existing single family neighborhoods to provide a typically lower priced housing alternative with little or no negative impact on the character of
the neighborhood. Because the units are usually small, they are more affordable than full-size rentals." (Accessory Dwelling Units (ADU)) Additionally, they provide "proximity with privacy" such that families can enjoy the many communal benefits of living together without getting into conflicts over division of labor and other issues that may arise when living under the same roof (Le).

Although homeowners can sometimes rent accessory dwelling units to non-related renters such as students, they can also be utilized to bring families back together to live in a multigenerational setting. For Joe Fiske, the home in Easton, MA that he bought to reside in with his wife and two children came with a separate in-law apartment where his mother lives full-time. In 2007, Joe retired from Army and moved back to Massachusetts with his family. His mother, who had lived in Randolph for over twenty years, had decided to sell her house for a considerable profit and split the amount between Joe and his two other siblings. Joe then used the money as a down payment for the split-level ranch in Easton that came with a pre-existing in-law suite. The three-bedroom home with a living room, dining room, kitchen, sun room, and deck is shared by Joe and his wife and kids. The separate accessory apartment has two bedrooms, a living room, full bathroom, small kitchen, and separate entrance.
Joe explained that the decision to live with his mother was foreseen as a long-term arrangement; all of the homes he and his family considered had existing in-law suites. His mother was looking to maintain her independence; at 73, she still drives and is very active. However, with the prospect of long-term medical care and expensive assisting living costs, Joe felt that he was in a stable enough financial position to pay for a home and take responsibility for all of the expenses that would allow for his mother to live close enough to him and his family without being under the same physical roof. With his mother living in an adjacent accessory apartment, Joe’s kids get to spend time with their grandmother and she is able to help out by watching them. At the same time, each party in the arrangement is able to enjoy a certain level of privacy and independence so that the living situation remains comfortable and beneficial.

Figure 3. Examples of detached accessory dwelling units
(Source: City of Santa Cruz, 111)
Affordable Housing for Grandparents Raising Grandchildren

Across the country, different cities have pioneered multi-generational affordable housing projects that target grandparents who are raising their grandchildren. The following three examples demonstrate how in very different contexts, a need is being met through an inter-generational intervention. More information on the many projects across the country that have been inspired by the ones below can be found through resources such as the Generations United website.

GRANDFAMILIES HOUSE
Boston, MA

The GrandFamilies House in Boston was the first development in the country to focus on providing affordable housing to seniors who are raising one or more of their grandchildren. The project was initiated by Boston Aging Concerns – Young and Old United (BAC-YOU), a non-profit, inter-generational housing development agency that eventually merged with Nuestra Comunidad Development Corporation (Nuestra CDC) in 2004. Stephanie Chacker, former Program Director of the GrandFamilies House and the current Director of Housing Services at Nuestra CDC was able to provide an account of her experience working on the project, from its early inception to its groundbreaking and operational phase.

The Housing Counseling Program under BAC-YOU focused primarily on the
neighborhoods of Roxbury, Dorchester, and Mattapan. Starting around 1992, the organization's realization that grandchildren who were initially thought to be just visiting were actually the full responsibility of their grandparents was voiced. It was more complicated to secure housing for both the grandparents and the grandkids, which is why BAC-YOU formed a team in 1996 with two other non-profits to raise money for a research project. The project involved interviewing approximately 50 grandparents who were raising their grandkids about their housing needs. The results of the study were enough to indicate that two of the greatest obstacles the grandparents faced were related to their finances and access to affordable housing.

Eventually, there was enough clout within the funding community to move forward with the GrandFamilies concept and BAC-YOU joined forces with the YWCA Boston, who would open an on-site educational pre-school and afterschool program called Generations Learning Together, and Parents and Children’s Services, who would administer the social work aspect of the project. In talking through this problem, the agency decided to develop housing for grandparents raising grandchildren because it simply did not exist and it was extremely difficult for grandparents and their grandchildren to secure appropriate units to accommodate their needs.

By 1998, BAC-YOU had purchased a former nursing home from the YWCA that
had been a vacant eyesore in the neighborhood for over twenty years. The site would allow for 26 units of housing, with a 27th unit for a house manager and 4,000 square feet for a Generations Learning Together school space. The project was not new construction; therefore, Stephanie noted that they did not have full freedom in terms of the design and rehabilitation of the building. Between 1996 and 1998, the organization put together a Grandparents Task Force, who informed the development in terms of the basic design needs for the mod-rehab of the building.

The GrandFamilies House received a significant amount of press and publicity, particularly after the Associated Press picked up story and it started to be featured on nationally televised programs such as 20/20. Even prior to its development, people interested in replicating the GrandFamilies model in the U.S. and also in countries such as France, South Africa, and Canada called to inquire about the project and even came to visit the house when it opened. Part of the project's success was that the actual grandparents who were to live in the GrandFamilies House were very involved from the very beginning, even in the conceptual phases. BAC-YOU also worked closely with the Boston Housing Authority and the Massachusetts Department of Housing and Community Development to address the challenges of pursuing a completely new concept of affordable housing and to design a new program. In addition, the Metropolitan Boston Housing Partnership helped to administer the
Mobile Section 8 vouchers were used for the project, with 50 being administered by the Boston Housing Authority and 50 by the Massachusetts Department of Housing and Community Development. BAC-YOU and both entities came to an agreement on the 50 and over age restriction for the seniors, and did not require the grandparents to have legal custody due to the fact that many times the arrangement was informal. However, they did require that the grandparent have full physical custody and be listed as the primary caregiver on all official medical, school, and housing records for at least two years prior.

When the GrandFamilies House opened in 1998, some of its strengths were immediately apparent. The grandparents had a strong community and peer support while the after-school program also proved to be a good model. There were many senior programs, such as exercise classes and field trips for families and the grandparents, and a double lot in the back of the house that was turned into a community garden that runs to this day. Shared community space also proved to be important as a meaningful space that was used for group gatherings and meetings. Additionally, BAC-YOU was able to have GrandFamilies recognized as a new family type by the Massachusetts Legislature and was able to affect policy within the state. The proj-
ect also benefited from having strong public and private support through partnerships with service providers.

On the other hand, there were other components of the project that were less successful. Stephanie mentioned the generation gap that became apparent between grandparents and their grandchildren; she felt that the children could have used more support and services geared towards them during their teenage years. The project also faced problems with people not on the lease, such as family members, moving in temporarily. This issue was later resolved through changes to property management and tenant selection procedures. State housing laws prevented the grandchildren from being forced to move out after they legally became adults, but if they voluntarily left, grandparents were left alone in a family unit without having a place to downsize to without having to leave the support network of the GrandFamilies House. In terms of the design, Stephanie stated that ideally, she would have preferred to have individual

![GrandFamilies House in Boston, MA (Source: Gottlieb)](image-url)
entrances for each family, as well as personal outdoor spaces or a balcony.

Looking back, Stephanie said that, though they were not available at the time, it would have been much better to have had project based Section 8 vouchers included along with tenant based vouchers for all of units. She also mentioned that the YWCA ended its program due to financial reasons. However, the GrandFamilies House was nonetheless an inspirational pilot program that led to the creation of a Boston Housing Authority development located at Franklin Field in Boston for grandparents 60 and over with two-bedroom attached houses. In addition, the New York City Housing Authority partnered with an organization to development grandparent housing in the Bronx, and other projects in Baltimore, Philadelphia, Cleveland and Tennessee were attempted and planned around the GrandFamilies model. Stephanie noted that although replication of the GrandFamilies House was a great indicator of the need for it and its success, she advised that all projects should be tailored to the local context and needs.

**VERMONT MULTI-GENERATIONAL HOUSING AND SENIOR CENTER**

*Los Angeles, CA*

In Los Angeles, California, Councilwoman Jan Perry and the Community Redevelopment Agency of the City of Los Angeles (CRA/LA) have been working on the Vermont Multigenerational Housing and Senior Center that is slated for development
at 4925 S.Vermont Avenue since the early 2000s. This project targets low-income residents and is designed solely for grandparents living with their grandchildren. It is the first of its kind in Los Angeles and, according to the assistant project manager for CRA/LA's South LA office, "District 9 is very proactive about housing issues, and the area of the redevelopment project has a notoriously high incidence of grandparents that end up raising their grandkids." Additionally, although there may be a lack of statistical evidence for multigenerational housing in South Los Angeles, many residents are able to immediately list multiple other families who live with grandparents, aunts, cousins, and other extended and immediate family members. (Osburn 2011) According to recent documents from the CRA/LA, the project is still under-going construction and is being developed by Meta Housing Corporation and designed by John Cotton Architects.

ROSELAND SENIOR CAMPUS
Chicago, IL

In Chicago, Illinois, the 3.5-acre Roseland Senior Campus "offers supportive living, independent living and intergenerational housing for grandparents raising their grandchildren." The campus includes "the Roseland Place Senior Apartments, a 60-unit affordable rental housing development with a 7,000-square-foot Department of
Family and Support Services Center on the ground floor” and the Roseland Village Intergenerational Apartments which consists of “ten units of affordable rental housing for grandparents raising their grandchildren.” (Senior Housing News 2011)
Multi-generational Family and Senior Housing

SEQUOIA VILLAGE
Fresno, CA

In Fresno, California where demand is high for multi-generational housing, EAH Housing was selected by the City Council in 2008 to design and develop a 230-unit affordable, multi-generational housing development. The project, Sequoia Village, will have 100 apartments with up to four bedrooms per unit for families and will have 130 units for seniors so that generations of the same family are able to live in close proximity to one another on the same plot of land. In addition to providing housing, Sequoia Village's location puts it across the street from two schools and a community center, next door to a Sequoia Community Health Centers clinic which will be connected to the apartments with sidewalks, and includes a public gathering area for residents and clinic caregivers. Financed with tax credits, the $38 million project was forecasted to be open this past summer. (Nax 2008)

ARMSTRONG SENIOR HOUSING
San Francisco, CA

Designed in tandem with Armstrong Place Family Housing, Armstrong Senior Housing consists of four levels of affordable senior apartments above retail and common areas.
A HUD 202 project designed for Bridge Housing, the architecture firm David Baker + Partners designed these affordable urban townhomes for families alongside rental senior apartments in the Bayview District in San Francisco, California. "The senior building, with 116 affordable rental units, serves as the anchor for the development, housing neighborhood-serving retail space and services and presenting an iconic tower at the corner that signals a sense of place." An interesting component of the project is that, "of the 124 family townhomes, half feature three and four bedrooms, allowing people to stay as families grow. Many larger units are designed for aging in place, with stairs wide enough to accommodate wheelchair lifts and accessible living quarters on the entry level."
(Ozler 2011)
ESTUDIO TEDDY CRUZ AND CASA FAMILAR'S SAN YSIDRO PROJECT
San Ysidro, CA

In San Ysidro, California architect Teddy Cruz has been working for years on a proposal for a 12-unit housing development. Working with a community non-profit, Casa Familiar, the design is targeted towards a largely Hispanic immigrant population with the centerpiece being a block that is a shared communal space for events such as markets, and festivals. Sitting atop the communal space is a row of housing units that are a series of "interlocking rooms that can be broken down into two one-bedroom units or pieced together for large families." Phase two of the project includes parallel rows of senior housing that are interspersed with semipublic gardens. "The single-story blocks are covered by long uniform roofs that tip up at certain points to create space for what Mr. Cruz calls "prodigal apartments" — single units where extended family members can stay. A full-time day care center is also part of the elderly phase, since many immigrant children are being raised by their grandparents." The project depended upon a campaign to change San Diego's zoning in order to foster denser, mixed-use communities that are typically found south of the border in Mexico. The San Diego City Council approved the plan last year, and with zoning changes expected to go through in the fall, construction should begin soon. (Ouroussoff) The project promotes layered programming and "multiple identities (and uses) for spaces [that] provide elasticity of living accommodations
for multigenerational families.” In Teddy Cruz’ own words, “Living spaces need to be able to expand or reduce as family units change.” (Heath, Vernacular, 98)
Inter-generational Student Rentals

Newton, Massachusetts is a residential suburb approximately seven miles from downtown Boston. Boston College's main campus is located in Newton within close proximity to many single-family residences. To house both undergraduate and graduate students, the school often seeks nearby homeowners willing to rent rooms within their private homes to students as a viable housing option. With a high citywide median household income and home prices that are consistently among the most expensive within the state and also nationwide, many younger individuals and families cannot afford to live in Newton. At the same time, many older homeowners are faced with the dilemma of growing older in a large home with increasingly burdensome maintenance that is required. As a result, some homeowners choose to rent out rooms within their home to make use of the extra space they have, make a small amount of income from rent, and have more opportunities to experience diverse social interactions.

For most homeowners, very little has to be done to physically modify their homes. The person renting the room simply assumes the role of a member of the family and uses the same entrance and common spaces as everyone else in the house. Other times, moderate physical changes are made to a home to make it more conducive for inter-generational, shared living. In Lea Nuta's case, her decision to make several physical changes to her home for her family's own personal needs at
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the time of purchase have, by chance, proven to quite useful for her current living arrangement.

Lea purchased her single-family home in Newton, MA and, as an architect and artist, had the skills to redesign certain elements of her home to suit her professional and personal needs. The house itself is quite large and Lea divided the space within the house such that she could have an office to work from home in and each of her three children would have his or her own section with its own individual heating zone. Those sections eventually became the units that Lea would rent to Boston College students.

Around 2000, Lea was traveling for work so the units that she currently rents out to students were occupied by nannies and housekeepers. Later, after her children moved out, she often used the spare units to house visiting clients and eventually approached Boston College, who sent visiting professors as tenants for short-term periods of time. Due to her preference for steady tenants, Lea eventually began to rent to graduate students.

Lea's main priority is to respect her tenants' privacy. For this reason, each fully furnished unit has its own separate entrance and exit, laundry machine, refrigerator,
bathroom, and storage space. Utilities, cable, and internet are included in the rent, and Lea is able to break even financially for her household expenses from having tenants. She has not faced any legal or zoning issues, since, due to the size of her house, she is able to rent up to three rooms. Lea’s tenants are able to share common spaces such as the kitchen, which is one of the rooms in addition to the living and dining areas, where Lea interacts with the two graduate students who currently reside in her home. Although at one point she considered downsizing to a condominium in downtown Boston due to the high taxes and maintenance required of such a large home, Lea’s current arrangement has helped alleviate many of the expenses and provided the opportunity to have an inter-generational living situation that benefits all parties.
Housing with Multi-generational Interactions

Despite the fact that NewBridge on the Charles does not offer units for multi-generational households, it is a unique development that has a large multi-generational focus. NewBridge is a continuing care retirement community for more than 600 residents that is also the site of a K-8 Jewish day school. The project was built with multi-generational programming in mind, according to Lynda Bussgang, who oversees the multi-generational efforts on campus and builds partnerships with other organizations. The project commenced when Hebrew Senior Life was looking to build senior housing and found land in Dedham, MA. At the same time, the Rashi School was interested in moving and purchased a parcel of land on the NewBridge campus.

There are many opportunities for multi-generational interaction at NewBridge. Residents share their share skills and experiences with younger generations, such as their histories living through the Great Depression and WWII. Thirty residents volunteer in classrooms every week by tutoring students, and many of the children go over to the assisted living facility and perform for and converse with the residents. The partnership between the school and the retirement community also allows for middle school students to be trained to work with people suffering from Alzheimer’s and dementia. There is also a shared fitness program, as well as campus-wide activi-
ties such as a full campus concert.

Many of the retirement community residents have family nearby who visit, but for others, their only interaction with younger people is through the programs with the school and other organizations, such as the Dedham Public Schools, local volunteer groups, Brandeis University, and Gann Academy. Lynda noted that research has shown the benefits of seniors interacting with youth, and that for the children, it is an educational opportunity to learn how to care for the elderly.
Chapter Three

Introduction

Multi-generational housing will not resolve the nation's housing woes. Nor will it be an appropriate choice for all American families, or even all immigrant families and members of the aging population. However, it is a topic worth studying and promoting as the country explores new household formations and housing forms based on both need and choice, and as government agencies, organizations and non-profit and for-profit developers determine how best to meet people's housing demands and needs.

I intended for this thesis to be a practical document that would be of use to urban planners, policy makers, and developers, as well as the general public. In addition, I attempted to bring attention to the many projects and people that have been addressing multi-generational housing demands over the years and today. Despite the quite sizable body of literature on other housing-related issues, I found that other than articles describing multi-generational housing as an up-and-coming trend, there was no comprehensive document that delved into the history of multi-generational housing in the United States, its current status and physical form, and its role in the future. Some may attribute this to the fact that multi-generational housing is a huge field that touches upon not just the housing field, but also immigration, demography, household preferences, and other complicated factors. It is simply too daunting a task, some may argue, to address all of these issues at once. Others may argue that
the literature does not exist because multi-generational housing is fairly straightforward and does not warrant a closer examination.

After having explored the most prevalent forms of multi-generational housing in the United States, with a strong geographical bias towards the states of Massachusetts and California, I will now address the challenges to multi-generational housing and what can be done to overcome these hurdles in a planning context. It is my hope that planning professionals who are in a position to influence the issues being brought up, as well as influence other people and professionals, will consider the proposals I am putting forth.
Challenge #1: Zoning

Zoning regulations are arguably the single largest barrier to the development of multi-generational housing in the United States. They also represent the greatest opportunity to incentivize or promote multi-generational living arrangements, as well as address common concerns related to this housing type. Most cities and towns have such regulations formally written into a document known as either a zoning code or ordinance. The Boston Redevelopment Authority has a relatively straightforward definition of the zoning code’s purpose: according to the agency, it is meant to answer the questions of “What can you build – and where?” More specifically, the City of Boston’s Zoning Code “tells real estate developers what land uses, building types and sizes, heights and densities are appropriate on land throughout the city” (Boston Redevelopment Authority). While variations of zoning codes exist, zoning itself is typically known and referred to across the country as a land use regulation tool that separates and designates different land uses into categories such as residential or commercial use. Although zoning is rarely overhauled and changed completely, amendments and variances allow for exceptions to be granted by a zoning board for specific circumstances.

In the case of multi-generational housing, its fate is directly tied to an area’s zoning code and regulations. An area’s zoning determines the density allowed for a neighborhood or site, and it can also have a say in whether multi-generational housing
types such as accessory units are allowed on a site. Multi-generational families with extended family members could be prohibited from staying together if, for example, they are occupying a converted garage that has not been approved by the city or town’s zoning board in an area in which the zoning does not permit accessory units. Planners have an important role in that they have the power to explicitly endorse and promote accessory units and other multi-generational housing through zoning or other legislation. They are also able to discourage accessory units by ignoring the issue, publicly speaking out against them, and refusing to amend the zoning code and denying variances.

In other more politically delicate situations, people have speculated that city and town planners engage in the practice of implicitly endorsing accessory units by purposefully not addressing the issue head-on. In some municipalities, “changing the traditional R-I zoning is difficult politically” and potentially “calling attention to the problem will decrease the supply of affordable housing and even cause hardship to families where the second unit is intended for an elderly parent (who might otherwise live in a nursing home), or a young daughter or son (whose alternative is a rental unit where grandparents cannot babysit for them).” (Hayden, Redesigning, 199) I learned from interviews and literature that informal modifications to homes and properties are fairly common in certain places. Although technically illegal be-
cause they are done without the proper permits, the repercussions are not severe and often delayed because it is difficult for cities and towns to track every change being made on a property, particularly if it is not of a large scale and is not disruptive to other neighbors. Also, many of the modifications and multi-generational living arrangements contribute to addressing, at least temporarily, the needs for housing in the city by giving people a place to stay which is better than the alternative of being homeless.

For other forms of multi-generational housing, zoning hurdles are also ever-present. Teddy Cruz of Estudio Teddy Cruz and Casa Familiar’s alternative housing form to the gated community twenty miles south of San Diego in San Ysidro calls for interlocking units that can be kept as separate one-bedroom spaces or joint together for a large family as well as elderly housing alongside a day-care center that is meant to serve the immigrant children being raised by their grandparents. However, “to proceed with the project, Mr. Cruz opened a full-scale campaign to change San Diego’s zoning laws. Working with Casa Familiar, he has sought to open the way for the denser mixed-use communities that are so typical of Mexico — an urban fabric in which structures bleed freely into one another, allowing for the shifting realities of immigrant families.” The San Diego City Council gave the plan the green light in 2005. (Ouroussoff) This outcome, however, follows a multi-year effort spearheaded by the architect and the developer, demonstrating the persistence and effort needed to succeed in overcoming the challenge of zoning.
Recommendation #1

The status quo may dictate that the most appropriate move on the part of planners is to hold off on making any bold statements related to multi-generational housing. After all, in some locations such as Southern California, endorsing multi-generational living arrangements could be misinterpreted by the public as the city's endorsement of illegal immigration or of high density. Until they are willing and able to take a stand on those issues, the tactful approach for planners in these situations might very well be to offer the opinion of supporting multi-generational housing in certain locations without stating specific actions.

However, planners have the capacity to help support multi-generational housing through zoning and ordinances that allow accessory apartments. They can also help temper the opposition to accessory dwelling units by including clauses that restrict them to houses and lots of a certain size or owner-occupied houses. To address people's qualms about who will live in the units, planners can introduce language that only allows accessory apartments to be occupied by relatives of homeowners. (Hayden, Redesigning, 200) They can also look to other examples for guidance. Dolores Hayden has documented the cities and towns nationwide that have been the earliest and most active supporters of accessory units, such as Portland, Oregon; New Castle, Babylon, and Lydenhurst, New York; Montclair and Princeton, New Jersey; Fairfax, Virginia; Concord and Lincoln, MA; amd Belvedere and San Anselmo,
Another opportunity for planners to exert their influence is in the review process. Projects that are subject to intensive review processes by neighbors, local concerned citizens, zoning boards, and other municipal powers offer a venue for planners to help guide a conversation related to multi-generational housing. In Brookline, MA, concerns about maintaining a one-family neighborhood character were assuaged by the town stipulating that only one front entrance could be visible. (Hayden, Redesigning, 200) The power to rewrite zoning codes is not held by one or two planners, but in terms of being able to influence zoning, planners can bring attention to multi-generational housing needs and demands by utilizing the review process to not only bring attention to projects and concepts, but also identify and resolve the greatest current and future weaknesses of those ideas.
Challenge #2: Cultural Preference for Single Family Home

As mentioned in the Literature Review section, the country’s housing landscape has become dominated by the single-family, suburban home. In Triumph of the City, Ed Glaeser writes that “encouraging home buying through the home mortgage interest deduction and government-guaranteed mortgages,” subsidizing the purchase of large homes, FHA loans going disproportionately to middle-class suburban enclaves, and general public policy promoting home ownership all led to people leaving the cities for suburban neighborhoods (176). In Chapter Seven of Building Suburbia, Dolores Hayden adds to the discussion by arguing that the post-war planning of suburbs such as Levittown, NY and Park Forest, IL “was often presented in the press as hasty, driven by the patriotic need to meet the demand for housing created by the khaki-clad, beribboned heroes returned from the Battle of the Bulge or Bataan.” However, “backroom politics of the 1920s, 1930s, and early 1940s had shaped postwar housing and urban design. There was no haste at all in the twenty years of lobbying for federal support of private-market, single-family housing development.” In fact, “the postwar suburbs were constructed at great speed, but they were deliberately planned to maximize consumption of mass-produced goods and minimize the responsibility of the developers to create public space and public services.” (128)

The country, as a result, has inculcated a culture of homeownership and prefer-
ence for the single-family suburban house that is passed on and sometimes adopted by immigrants to the country. Kingston Heath writes about immigrants “bringing new ingredients to the cultural mix” to either change local customs or have very minimal influence. In the former situation, “new arrivals to a locale will recast the identity of place by restructuring foreign or existing elements in accordance with their particularized view of the universe.” These changes manifest themselves in a building’s form or use and what Heath calls “new vernacular” forms ensue. (Heath, Vernacular, 13) An important factor to consider though is an immigrant’s country of origin and the amount of time that has elapsed since their arrival in the United States. Although one may believe in the notion of the United States being a “melting pot” that allows for different cultures and preferences to harmoniously coexist, literature exists that demonstrates the adaptation to dominant cultural standards and preferences for later generations of immigrant families.
Recommendation #2

Housing choice, in many cases, is a personal choice that planners have no control or jurisdiction over, particularly if it occurs in the private market. Although planners may not be present at the time that a person or family chooses to rent or purchase a place to live, they have the ability to interject earlier on in the process to help people make informed decisions. In a similar vein to how cities, towns, and regions have embraced Smart Growth as a guiding principle in their planning decisions, multi-generational housing has the potential to become included as a part of those strategies; it represents denser, more efficient living both in terms of space and common areas as well as finances. Many places across the country have also started committees or task forces on aging to help seniors have access to resources and services, including housing. Planners can assist in linking together the organizations and people working on aging issues with those who are working on issues of housing, which is already being done with the creation of senior housing for low-income individuals. In terms of influencing private market developers to build housing that is more in line with multi-generational demands, planners could advocate for granting developers certain exceptions or providing greater incentives. They can also influence developers from the other end by focusing on the consumers and their demands; if more people demand multi-generational housing, the industry should respond.
In the realm of public and affordable housing, planners can have a direct role in promoting multi-generational housing by approving projects with a multi-generational component. As these types of projects become more common, the public may become more aware of alternatives to the single-family home and actually choose to live in them. Projects such as the GrandFamilies House were conceived and implemented by a non-profit organization, but the city and state had a large hand in its development and financing. Planners at local and state agencies assisted in creating a completely new program with requirements for the project, and in doing so, publicly acknowledged that the “nuclear family” ideal was not the norm for many Boston families and presented an alternative, multi-generational housing form. Particularly in an environment of limited funding, planners working in local and state government as well as for non-profit development corporations can work to promote multi-generational, affordable housing projects.
Challenge #3: Risks Associated with Non-traditional Development

A significant deterrent to multi-generational housing is the high risk associated with it being a non-traditional housing form. One family in Palo Alto encountered difficulty when applying for a bank loan for a 6,000 square foot property they were going to construct to be shared between two generations consisting of three separate families. Part of the challenge was convincing a bank to take a chance on what could be perceived to be a “large, idiosyncratic property.” However, they were able to receive the bank loan by highlighting the fact that there were three income-generator who would share the risk. (Ehrenfeld)

For the homebuilding industry, the timing of annual construction contributes to a preference to have a product available to the market as soon as demand surfaces. “Any regulatory action that threatens to delay their ability to quickly adapt to market conditions is fought by home builders because of lost opportunities on the upswing of the boom and risk of unsold inventory when their product comes to market too late.” As a result, sprawl-type construction has the shortest timeline for development, as well as lower risk. (Myers and Kitsuse 7) Additionally, “given the durability of housing, most housing consumers will pick and choose among housing styles dictated by the preferences of the small minority that bought a new home sometime in the past.” Consumers are met with housing choices that do
not reflect current needs. (Myers and Kitsuse 11) For multi-generational housing, it has largely been the responsibility of the family that wants it to make it a viable housing option.
Recommendation #3

Planners are already expected to think of the future and how to meet the demands of the current generation without sacrificing the quality of life for future ones. One of the most effective ways to address this challenge is for planners to increase their voices in the public policy arena. Planners could encourage policymakers to “allow banks and other mortgage lenders to recognize and evaluate income from all family members when determining loan eligibility. They could encourage more flexibility on the amount of equity a multigenerational family must put into the property.” In addition, as mentioned before, “local governments could review and revise zoning restrictions to encourage construction of more backyard cottages where appropriate and permit construction of larger houses to accommodate multigenerational families.” (Generations United 25) In turn, this would demonstrate that the risk of multi-generational housing could be dealt with in a feasible manner.

An example in Sunnyvale, California demonstrates another way in which planning professionals can contribute to the creation of multi-generational housing. In Sunnyvale, “a housing developer began to break ground on a 304-unit condominium development just when the housing market collapsed in 2007.” After sitting empty for months, “the developer proposed to convert it to town houses specifically designed for multi-generational families.” The plan was approved and construction has commenced on this project. (Generations United 43) Although planners were not
directly involved in the developer’s decision to change the concept of the development in this instance, this example illustrates the potential for planners to approach stalled developments and help to re-conceptualize projects to perhaps have a multi-generational approach where contextually appropriate.

Planners in the “government and the private sector could also do more to identify, publicize, and promote innovative grandfamily housing arrangements, especially for low-income grandfamilies.” Multi- and inter-generational housing forms contribute to cost-savings, and under-utilized apartment buildings could be converted to serve multi-generational families. “Among other benefits, such initiatives could provide a financial shot in the arm for the housing industry and the millions of unemployed or underemployed workers who depend on it for their livelihoods.” (Generations United 44)
Challenge #4: Diverse Groups with Diverse Needs

Multi-generational housing can often times be overlooked as an issue because it affects so many different types of people in varying stages of their lives, thus making it difficult for it to gain the traction necessary to become a salient political and planning-related topic. In this thesis alone I have attempted to bring light to multi-generational housing as a viable solution for the aging population and Baby Boomers, young adults, and the immigrant population. Each category alone includes people of different socio-economic backgrounds, political leanings, family formations, and preferences, thus making the task of unifying them a difficult one. Further complicating things is that the proponents of multi-generational housing and examples of multi-generational housing typologies are scattered throughout the country.
Recommendation #4

Recently, the Asian Pacific American Institute for Congressional Studies (APAICS) hosted an inter-generational event sponsored by the AARP and invited groups such as community development corporations to participate. The roundtable was called Leadership for Generations: Shaping Our Future through AAPI Families, and was meant to honor the legacy of public service that has been passed down from generation to generation within AAPI families. Asian Community Development Corporation (Asian CDC) from Boston, MA was invited to participate. Although it was not the primary purpose of this event, such opportunities for diverse groups to come together could be arranged by a planning organization to discuss issues of multi-generational housing.

When I spoke to Tim Doherty, Asian CDC’s Director of Real Estate, he expressed that the organization had not considered any projects with a multi-generational aspect even though the organizations is located in and serves a population in Boston’s Chinatown that is likely to have multi-generational housing needs. From this conversation, I realized that there is not even a central resource bank to refer to should a person want to look into other multi-generational housing projects in a particular region or city. Planners could help fill this gap by introducing “multi-generational” as a more widely known term to classify projects and make it easier to search for them. Additionally, perhaps in collaboration with other organizations
such as Generations United, planners could take a role in compiling multi-generational housing resources and case studies into a central physical or virtual location.

Despite the complications of multi-generational housing touching so many different members of the populations, it is an issue that planners need to address and can do so by illuminating commonalities between the groups it affects. Some planners estimate that “there are already up to two and a half million illegal conversions” which can lead to a “loss of acoustical privacy, strain on existing utilities, fire hazards, and lack of street parking.” (Hayden, Redesigning, 199) These issues affect all people, regardless of age, race, and other characteristics, and can be used by planners to unite an audience around multi-generational housing.
Chapter Four

Future Steps

This thesis was meant to serve as a starting point to pique the general public and planning world’s interest in multi-generational housing and demonstrate why it is an important issue for planners, cities, policy makers, and home builders to consider in the immediate future. I found that there were very few documents that investigated the history of multi-generational household in a United States context, as well as limited information on past and current multi-generational policies, programs, and physical developments. There are even fewer, if any, opportunities for people interested in the topic to gather and compare research and experiences through events such as conferences. Ideally, I would like this thesis to reach planners, practitioners, and the general public so that multi-generational housing becomes a more prominent part of the discourse on the future of the nation’s housing, how to plan for an aging population that is growing in size, and how multi-generational households and housing opportunities can help meet housing demands for various groups.
Guide to Multi-generational Housing

One feasible next step and outcome from this thesis would be a shorter, easily accessible document in the form of a guidebook, manual, or toolkit that would summarize the findings from this document and include:

1) **DEFINITIONS** of terms such as multi-generational, multi-generational housing/household, inter-generational as well as an explanation of the different ways they are treated by organizations, the U.S. Census, and in academic and non-academic uses.

2) **CASE STUDIES AND SAMPLE PROPOSALS** for:
   Policies to promote multi-generational housing opportunities and programs by either raising awareness of the issue or by increasing the housing stock and availability of multi-generational family-friendly living spaces.

   Programs to foster multi-generational interactions, introduce multi-generational housing as a salient issue for related organizations working on issues such as aging in place or immigration.

3) **MODEL ZONING ORDINANCE** to demonstrate how a city, town, or municipality could word zoning ordinances to increase multi-generational housing op-
opportunities by allowing for increased density in neighborhoods, accessory dwelling units, and more flexible uses without compromising the character of the neighborhood and leading to negative outcomes.

4) **RESOURCES** such as examples of successful multi-generational projects along with the names of the developers, architects, and organizations involved in the development and management process. Other resources could include information and contacts in related fields, such as aging task forces or cultural organizations who could potentially include multi-generational housing as part of their main agenda and introduce it as pressing topic to a broader audience. A good example of a similar type of document is the Acessory Dwelling Unit Manual prepared by the City of Santa Cruz, CA in 2003.

An easy to read document that includes some or all of these components could serve as a good way for organizations and individuals interested in learning more about multi-generational housing to be introduced to the topic and know what the different avenues are for promoting multi-generational housing, getting in touch with other experts or people with experience in multi-generational housing projects, and building support around the issue.
Concluding Thoughts

I began this process with the research question of, with U.S. household compositions changing and requiring housing forms that depart from the nuclear, single family model that is dominant today, what policies, regulations, and designs can better meet family’s housing needs with respect to multi-generational living situations?

Although there are plenty more books and articles to read, people to interview, policies to uncover and examine, and designs and plans to scrutinize, I think I have successfully uncovered the beginnings of the answer to my initial question. Hopefully, future efforts will focus on the parts I was not able to complete in this document such as a comparative analysis of multi-generational housing between the U.S. and Latin-America, Asia, and other countries; design proposals for multi-generational living arrangements; a closer examination into the programmatic benefits and challenges of multi-generational efforts; and a survey of non-profit and for-profit developers and agencies on whether they have completed multi-generational projects or if not, whether they would consider pursuing them.

A few questions that linger in my mind are related to the relevance of multi-generational housing. Will is eventually become obsolete because later generations of immigrant families would prefer not to live with their parents and extended families? Are projects that have a significant multi-generational component too limiting and
will they therefore become outdated? In some ways these are almost impossible to answer, particularly because many multi-generational housing developments are either very young or still in construction; only time will tell how successful they will be. In other cases, the informal nature of multi-generational housing arrangements will never be formally documented or put down on paper and will instead only live on as anecdotes and personal memories.

Through this thesis I was able to learn about the topic of multi-generational housing, and also about how much there is still left to uncover. It may be perceived as a niche market or a trend that will soon fade away, but multi-generational housing has a relevant place in society and in the planning world today and it is my hope that I was able to convey that through this thesis.
Works Cited


Riche, Martha F. “How Changes in the National Age and Household Structure Will Reshape


Interviews


“Interview with Lea Nuta.” Personal interview. 15 Mar. 2012.


“Interview with Tim Doherty” Personal interview. 27 Apr. 2012.
Sources for Images

Figure 1:

Figure 2:

Figure 3:

Figure 4:

Figure 5:

Figure 6: