

Bidding AD(ie)U to Homelessness?

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Submitted to the Department of Urban Studies and Planning
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ABSTRACT

Are small, backyard units an answer to Los Angeles' housing affordability and homeless crises? In the last two years, four pilot programs have emerged to answer this question. With accessory dwelling units (ADUs) as the common feature, these programs test various financial incentives to house individuals transitioning out of homelessness and/or Section 8 voucher-holders. Although in the early stages, these pilot programs seem to defy NIMBY expectations and offer a window into possible strategies for creating low-income housing. Simultaneously, the pilots raise questions around shifting responsibility towards individual homeowners, combatting longstanding stigma, and increasing access – both to constructing and living in ADUs. Largely informed by stakeholder interviews, this thesis provides a close examination of the four programs in order to understand the profiles of the envisioned tenant and homeowner participants. Additionally, this thesis explores the ways in which the pilots, as formal programs, are shifting conversations around homelessness and affordable housing in Los Angeles.

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Foreword

The inspiration for this thesis comes from a personal place. Three years ago, I learned that someone in my family had been living on the streets in Los Angeles County. Feeling as though there was little I could do, this information haunted me the entire time that this person remained unhoused. While the situation has changed and this person now has housing, knowledge of their experience broke an assumption I had about my own proximity to homelessness.

When I learned about Los Angeles' accessory dwelling unit (ADU) programs that aim to help Angelenos transition from homelessness to a small, independent structure in a stranger's yard, my attention was captured. Would this work? Could this make a dent in the City and County's rampant, glaring homelessness crisis? Thinking of future homeowners and tenants, who were these programs really for? The following pages are an exploration into these questions. While much of the discussion in these pages is academic, it represents my process for making sense of a policy world that could have very real and tangible impacts for thousands of lives. This thesis serves as a process to understand how programs are devised as well as a reminder that, to many of us, seemingly distant or outlandish policy decisions hit remarkably close to (literal and figurative) home.

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“The private market cannot provide adequate housing for poor and working people, the situation is permanent.”

- Catherine Bauer, public housing advocate and urban planning educator, 1934

“Like it or not, L.A. has to become a new city; there are too many of us here now for the old one to survive.”

- David Ulin, Los Angeles Times journalist, 2017

Introduction

Homelessness in Los Angeles is pervasive. In too many corners of the City and County, it is all too common to drive past a collective of weathered tents and tarps underneath the freeway or recognize the jarring sound of the rickety, rattling shopping cart filled with personal possessions. We know the stereotypical markers of homelessness, but as affordable housing becomes increasingly out of reach for many, we have yet to recognize many signs of housing instability that appear in plain sight. Beyond the known tropes, thousands of Angelenos are homeless for the first time and struggling to find adequate shelter. Within this context, several pilot programs center accessory dwelling units (ADUs) as affordable housing solutions to combat Los Angeles' homeless crisis.

Known by a variety of names, including secondary dwelling units, in-law units, or granny flats, these small apartments built on single-family properties present a relatively affordable, quick, and nimble housing typology for a range of populations. As housing for individuals experiencing homelessness, ADUs are being tested in pilot programs in Los Angeles, as well as Multnomah County, Oregon and Seattle, Washington. Not only do these programs aim to bring people transitioning out of homelessness into safe, comfortable shelter, but also, they strive to integrate future tenants into established communities. In this way, the pilot programs mirror processes that have provided housing for Angelenos for generations. The difference with these programs, however, is the formal coordination with public and private agencies, as well as the official recognition as an affordable housing type.

This thesis asks how the ADU pilot programs establish formal processes and relationships that, until recently, had largely been an informal housing response. I argue that the ADU pilot programs represent four distinct typologies that formalize structures and relationships in order to expand access to people, both homeowners and tenants, who might not otherwise be able to engage in this living arrangement. In the early stages of implementation, it is too soon to evaluate any detailed outcomes around tenants and homeowners in the ADU pilot programs. Instead, this thesis examines the programs' origins and intended goals as a way to represent how the programs build upon previous processes. In the pages that follow, I present each of the programs in their own light, including information about their objectives; target populations, including tenants and homeowners; and challenges. Next, I compare information across programs to highlight the ways in which the pilot

programs are shifting the conversation around homelessness, responsibility, and stigma in Los Angeles.

The Response to Homelessness in Los Angeles

Los Angeles has the second highest number of people experiencing homeless in the country, with over 55,000 individuals in the County and over 30,000 in the City (LAHSA 2018). These numbers represent a slight decline since 2017, after five years of a steady rise. The Los Angeles Homeless Services Authority (LAHSA) credits additional funding, enhanced data systems, and additional supportive housing construction as some of the reasons that have led more people experiencing homeless – notably veterans, chronically homeless, and homeless youth – to safe and supportive housing. For instance, public funding from ballot measures passed in 2016 and 2017 have channeled additional money into affordable housing construction. Proposition HHH, passed at the City level, represents a \$1.2 million bond to support the production of 10,000 permanent supportive housing units. To date, 19 projects, representing 1,347 units of housing are under construction (HCIDLA 2019). Further supporting these efforts, philanthropic funding sources have also contributed to permanent supportive housing construction.

In addition to city funding, Measure H, passed at the County level, represents a 10-year, quarter-cent sales tax to fund housing, supportive services, prevention, and outreach for individuals experiencing homelessness. In 2019, the Los Angeles County Homeless Initiative directed some Measure H funds towards the inaugural Housing Innovation Challenge. This Challenge opened a competitive request for proposals and awarded five private sector entities a collective \$4.5 million for “game-changing creative and scalable permanent housing solutions” (Los Angeles County Homelessness Initiative 2019). In addition to housing construction, the Los Angeles County Coordinated Entry System (CES) is a crisis response system that has allowed agencies to coordinate services and match people with appropriate interventions. CES prioritizes people experiencing homelessness with the highest needs and has connected vulnerable populations, including veterans and chronically homeless, to housing and supportive services.

ADUs as an Affordable Housing Solution in Los Angeles

In the context of increased funding, additional permanent supportive housing, and coordinated systems, LAHSA has found that the area’s affordable housing crisis is driving many Angelenos into homelessness for the first time. Between 2000-2017, the median renter household income decreased by three percent in Los Angeles County, while the median rent increased by 32

percent (LAHSA 2018). In a majority renter City and County (US Census Bureau 2017), these economic conditions are significant and continue to drive housing instability.

ADUs and State Legislation

ADUs alone will not solve Los Angeles' housing and homelessness emergencies, and the strategies presented by the pilot programs are meant to work in tandem with traditional and other exploratory housing efforts. Prior to the announcement of the first pilot programs, ADUs have risen in popularity due to changes at the California state level. State Bill 1069 went into effect on January 1, 2017 and mandates that all cities allow ADU development in any area zoned as single-family (CA Dept. of Housing and Community Development 2018). Under this legislation, cities and counties are allowed to draft local ordinances that provide more contextual guidelines for ADU development. In the absence of local ordinances, however, the state regulations serve as law. As of May 30, 2019, the County's ADU Ordinance will go into effect, while the City's draft ordinance has yet to be approved. At the city level, the draft ordinance includes several context-specific provisions that build upon state legislation and, if passed, would establish restrictions for building ADUs on hillsides and in front yards (LA Más 2018).

Following the 2017 California ADU legislation, the number of homeowners formally interested in ADUs has dramatically grown. Looking at official data from the City of Los Angeles, the number of ADU permit applications (including new construction, additions, and conversions) totaled 282 in 2015. By the end of 2018, the annual number of permit applications multiplied by nearly 19 times, totaling 5,429 permits (Los Angeles Department of City Planning 2018b). Of this total figure, 1,039 applications were submitted for new ADU construction, 1,963 for additions, and 2,427 for conversions.

One of the benefits to the state ADU legislation has been the establishment of formal recourse to legalizing previously unpermitted units. As one planner with Los Angeles County noted, "There's hope because there's a way now. The state really has created a path to legalization that was [previously] entirely impossible." Although homeowners now have more options than demolition, the process towards unit legalization can be both time-consuming and expensive. Homeowners must apply for permits, hire a consultant to draw up unit plans, submit plans and wait for review, and finally, have the unit inspected. At minimum, homeowners can expect to pay in the low \$1,000's for the legalization process, making this pathway out of reach for many (Bell interview 2019).

ADU Construction Costs

Considering the cost of construction, ADUs hold promise as an inexpensive housing solution relative to single-family homes and multi-family apartment buildings. According to a report from UC Berkeley’s Turner Center for Housing Innovation, the average cost to construct an ADU is approximately \$156,000¹. Los Angeles-specific construction costs are estimated to be between \$160,000 and \$200,000 for one-bedroom units ranging in size from 440 to 600 square feet (LA Más 2018b, Hausable 2018, Modative 2018). For garage conversions in Los Angeles, the cost ranges between \$75,000 (for a studio) to \$140,000 (for a one-bedroom) (LA Más 2018b).

By comparing ADU construction costs with per unit costs in multifamily developments, it is clear that these small units can be highly cost-effective. For the cost of building one unit in a Proposition HHH-funded development at \$521,000², it is possible to construct at least 3 new ADUs (priced at \$150,000) or convert at least 5 garages (at \$100,000). To achieve Proposition HHH’s goal of 10,000 units³, the total cost will be an estimated \$5.2 billion. For 10,000 new construction ADUs to be built, however, the final price tag would be \$1.5 billion. From another perspective, the cost to construct an ADU can be broken down by the monthly rent generated by the unit. Using the Department of Housing and Urban Development’s (HUD) 2019 Fair Market Rent⁴ for a one-bedroom unit of \$1,384 and assuming an interest rate of six percent⁵, the net present value comes to \$276,800⁶. Compared to new unit construction (at \$150,000) or a converted garage (at \$100,000), homeowners stand to profit from the unit. Even at lower, affordable rental rates, for example \$800 a month, the net present value of the unit comes to \$160,000. Further, these values – unlike multifamily units – do not require the additional public subsidy to achieve affordability. Although rough estimates for ADU construction, these calculations demonstrate the relative savings presented by these units.

¹ Estimate based on costs in Portland, Seattle, and Vancouver.

² Per unit figure from HCIDLA May 2019 dashboard. This average factors in both supportive and non-supportive housing units.

³ This calculation is made for the sake of cost comparison. Because Proposition HHH primarily funds supportive housing, it is not appropriate to equate the need for these units with the need for ADUs.

⁴ The Fair Market Rent is HUD’s calculation for determining the rental amount paid through Section 8 vouchers.

⁵ This interest rate is estimated based on interest rates for construction loans in 2018 (NAHB 2018).

⁶ These estimated values do not account for the ongoing management costs. If we assume an annual cost of 10 percent (All Property Management 2019), homeowners are still in a position to profit from the units.

Methodology

To understand the answers to the research question proposed in this work, this thesis relies on the first-hand experiences and perspectives of key informants. Using semi-structure interviews, I spoke with eleven individuals in a range of professions and organizations about the process of establishing the pilot programs, the early motivations to pursue these projects, and the public responses thus far. Additionally, I spoke with interviewees about the ways in which the programs are shifting broader conversations in Los Angeles, specifically around homelessness. The rich data gathered from these interviews forms the primary basis of this thesis. To support this data, I also collected data from secondary sources including program websites, promotional materials, competition applications, and media articles.

Literature Review

Homelessness in Los Angeles

Both research and first-hand experience tell us that those experiencing homelessness face immense stigma (Belcher and DeForge 2012; Takahashi 1997; Scott 2019). While many view homelessness as a failure on the part of the individual, other sources see the causes of homelessness as being rooted in structural factors such as shifts in the economy, housing markets, and public policies (Belcher and DeForge 2012; Clapham 2003). In Los Angeles, research has found that the housing market plays a significant role in accelerating the rate of homelessness (Glynn and Alexander 2018). With Los Angeles' median income residents spending 47 percent of their income on housing, the lack of affordable housing drives homeless rates more so than other factors in other cities. One conclusion from this research states that preserving and creating affordable housing, including ADUs, is fundamental to solving homelessness (Moses 2018).

Critical ADU Features

In both media and academic research, ADUs are imbued with promise to ease Los Angeles' housing woes while also increasing the value of homeowners' properties (Wegmann and Chapple 2014; Davidoff et al. 2018). Whether new construction of a small structure or conversion of an existing, detached garage, ADUs stand apart from other housing typologies in three critical areas: affordability, scattered location, and scale of production.

Affordability

ADUs are described as “naturally occurring affordable housing” that do not require public subsidy to be affordable (Brown, Mukhija, Shoup 2017).” One reason for affordability is the unit's size. ADUs in Los Angeles cannot be larger than 1,200 square feet, setting a price floor at the cost to build (Chiland 2018). This floor remains low compared to other housing types, fundamentally due to the lack of additional parking requirements⁷, the relatively limited amount of building materials and labor costs, and, most significantly, the exclusion of additional land purchase (Chiland 2018; Chapple, Wegmann, et al 2017). With size limiting a unit's attractiveness on the rental market, the price ceiling to ADUs will be set by the relatively lower rental rate. According to a survey of homeowners with ADUs, the majority of units were rented at below market-rate rents (Chapple, Wegmann et al 2017).

⁷ In California, this applies to ADUs within a half-mile of major public transit stops (Chiland 2018 – “What to Know about ADUs in Los Angeles”).

Despite the units' affordability, such affordability is "within its own neighborhood context" (Wegmann and Chapple 2014). The ADU will always be the affordable unit relative to other housing; however, this level of affordability is in part set by the surrounding neighborhood. As such, ADUs may only be low-income housing on paper (Ramsey-Mulsof 2018). Among exclusive California communities that notoriously resist affordable housing development, ADUs are attractive as housing units that *count* towards a city's low-income allocation. Without a consistent local or state regulating agency to monitor and enforce low-income occupancy in these units, however, Ramsey-Mulsof argues that ADUs do not serve as low-income housing in reality.

Scattered Sites

As a second standout feature, ADUs have the ability to be scattered throughout neighborhoods, offering integration to both structures and residents (Wegmann and Chapple 2014). As dispersed structures, ADUs are less threatening to opponents who balk at any disruption of the single-family neighborhood character. Rather than create vertical density in the form of multi-story apartment buildings, ADUs offer "horizontal density" that is often unnoticeable from the street view (Wegmann 2013).

In terms of residential integration, ADUs offer an opportunity for individuals or families with lower incomes to move into higher income neighborhoods (Wegmann and Chapple 2014, Garcia 2017). The integration of people across income levels echoes the Moving to Opportunity research that posits enhanced life outcomes as dependent on leaving low-poverty neighborhoods (Chetty et al 2016). While new ADU residents may move into a setting with higher-earning neighbors and their amenities (e.g. high performing school districts), the proximity to societal markers of success does not automatically translate to neighborhood newcomers. For new tenants, particularly low-income and formerly homeless individuals, the increased distance from social networks, transportation strains, and supportive services could factor against the auspicious notion of integration (Garcia 2017).

Scale

A third critical feature of ADUs, the scale at which these units can be built is unlike many others. In the single-family expanse of Los Angeles, ADUs are positioned as a housing typology with the possibility to make the largest impact on the residential market since the postwar suburban housing boom (Bennett, Cuff, Wendel 2019). With much of Los Angeles' land already occupied and over 70 percent zoned for single-family dwellings, ADU infill at scale can make a dramatic difference in the housing supply without engaging in lengthy zoning allowance procedures. Further, as advancements

in digital technologies expand the tools and capabilities of design and construction professionals, ADU production can be expected to increase in efficiency, affordability, and physical range (Bennett, Cuff, Wendel 2019). As new ADU-focused businesses test their methodologies, practitioners will discover the appropriate combination to make at-scale production feasible.

ADU Construction Challenges

Amid the many positive features of ADUs, several challenges stand against the mainstream recognition of these units as affordable housing. Most notably, two primary challenges include NIMBY resistance and financial barriers.

NIMBY Challenges

Amid the many positive features of ADUs, the units and their owners may face NIMBY (Not-In-My-Backyard) resistance. As with any type of affordable housing, fierce NIMBY opposition is found to be strongest among homeowners versus renters (Hankinson 2018; Marble and Nall 2018). In addition to affordable housing, locally unwanted land uses (LULUs) such as homeless shelters, also receive community opposition on the grounds that such developments threaten the value of homeowners' single largest asset – the home (Shively 2007; Anguelovski 2016; Fischel 2004). Across Los Angeles, NIMBY opposition has succeeded in stalling, relocating, or preventing homeless-related projects from coming to fruition (Fonseca 2018; LAist Staff 2018). While development of ADUs – particularly those that offer shelter to formerly homeless or low-income residents – would seemingly stir NIMBY feelings, these small structures may have protection through private property and as units that remain under homeowner control (Shively 2007).

In protection of their primary asset, homeowners with political power use their voice to block development and push undesired functions to neighboring areas (Fennell 2002), often resulting in a concentration of function in the neighborhoods with less political voice. While research has found that Los Angeles' Low Income Housing Tax Credit (LIHTC) developments are more evenly dispersed across the city as compared to others (Oakley 2008), 65 percent of proposed locations for Proposition HHH-funded supportive housing developments are concentrated in five of fifteen City Council districts (HCIDLA 2019). Affordable housing development is not the only concentrated function, as landlords who accept Department of Housing and Urban Development (HUD) Section 8 housing vouchers also cluster in particular (typically, lower income) neighborhoods. According to one recent study, 76 percent of landlords in Los Angeles County refused to accept Section 8 vouchers, with the rate rising to 82 percent in low-poverty neighborhoods (Cunningham et al, 2018).

Systematically meeting this resistance requires a widespread change of societal norms that is not only more accepting, but also explicitly discouraging of exclusionary behaviors and their coded, euphemistic objections (e.g. parking) (Fennell 2002; Brown, Mukhija, Shoup 2017). To “establish and entrench these norms,” particularly among higher income homeowners, strong leadership is essential (Fennell 2002, 662). As ADUs are increasingly included in formal processes and discussions, the ADU pilot programs could serve as leaders in establishing and entrenching these new, explicit attitudes towards affordable housing for homeless and low-income residents.

Financial Challenges

ADU construction, particularly construction at scale, requires homeowners to access financial products to complete construction. In addition to local resistance, ADU construction at scale is challenged by the lack of available financial products (Wegmann and Chapple, 2014) and the regulatory delays associated with permits, inspections, and fees (Bennett, Cuff, Wendel 2019). In order for physical structures to be built at scale, these challenges must also be met with at-scale advancement. At present, homeowners finance ADUs through personal savings, a home equity line that must be repaid within five years, or taking cash out of the home through refinancing (a process that requires substantial equity in the home) (De Simone interview 2019). Without additional financial options, the avenue to building ADUs at scale is limited.

Piloting ADU Opportunity

This thesis positions the Los Angeles pilot programs at the center of the ADU discussion. Looking explicitly to ADUs for individuals transitioning out of homelessness and/or low-income individuals, this thesis grapples with both the promises and challenges described above. The mere presence of these programs offers counter examples to several of the challenges described in the literature. For example, the ADU pilots present a testing ground on which to contend with Lee Anne Fennell’s assertion that “homeowners have little opportunity to call upon their own better natures in addressing social issues, so addled are they by their fears of undiversified property value-loss” (Fennell 2002, 649). Additionally, the pilot programs represent deliberate action on the part of Los Angeles’ public agencies and private organizations to regulate ADU affordability to counter to Darrel Ramsey-Mulsof’s assertion about the nonviability of ADUs as low-income housing. Finally, the pilot programs test which incentives can outplay community protest and bias.

With the pilots in various stages of implementation, it is still early to proclaim these programs as early signs of Los Angeles’ future Yes-in-My-Backyard (YIMBY) leanings. There are, however,

initial signs of promise. According to report by Daniel Shoag, YIMBY success relies on three focal points, namely, systemic land use reform, decision-making at a higher level of government that represents both current and future residents, and unobscured concentration on the core issue of increasing the housing supply (Shoag 2019). With City and County ADU ordinances in progress, enabling support at the state level, and explicit messaging on increasing Los Angeles' housing supply, the pilot programs have the opportunity to shift the discussion around ADUs and housing options more broadly.

A Brief History of Existing, Informal ADUs in Los Angeles

Informality is largely discussed as a phenomenon of the Global South, yet informal practices, particularly informal housing, definitively shape existing markets in the United States (Mukhija and Loukaitou 2014; Roy 2005; Joassart 2019). Whether one views informal housing as a separate sector waiting to be formally recognized and incorporated into mainstream housing regulatory practices (De Soto 1989), or as a parallel housing modality that is purposefully left alone in order to maintain hierarchies of power (Roy 2005), Los Angeles' housing market has a long informal history. Across decades, one response to a lack of affordable housing supply has been the creation of informal living spaces within existing private properties (Mukhija in Mukhija and Loukaitou-Sideris 2014; Wegmann 2013; Cuff, Higgins, and Dahl 2010; Nicolaides 2019). Although the term ADU has not always been utilized, informal units have been used by households to generate additional income and provide shelter for family, friends, or extended networks.

Following the Depression and the onset of World War II, Los Angeles County leaders encouraged homeowners to convert garages or fix up unused rooms to house homeless servicemen, defense workers, and their families. Fulfilling their “patriotic duty,” homeowners obliged and for decades, hundreds of informal units existed from the southeastern-most corners of Los Angeles County to the northern expanse of the San Fernando Valley (Nicolaides 2019). Despite their informal nature, these units benefited from an “aura of legitimacy” (Nicolaides 2019). This aura, however, did not extend across time or demographic neighborhood change. As Los Angeles' Latino and immigrant populations grew and increasingly adopted informal units throughout the 1970s and 1980s, the once-patriotic housing type was not only discouraged, but also criminalized. Shutting down the “shadow market” that housed thousands of people, civic leaders engaged in “spatial policing” tactics that sought to punish the nonwhite, non-native-born property owner and tenants (Nicolaides 2019).

Today, thousands of informal housing units continue to house Angelenos across race, income, and neighborhoods. While informal units are documented in research and media in the largely Latino Southeastern cities such as South Gate, Cudahy, and Maywood (Nicolaides 2019; Wegmann 2013; Reft 2016), this form of housing exists in all corners of Los Angeles County (Mukhija in Mukhija and Loukaitou-Sideris 2014). Neither the City nor County of Los Angeles have official data on the number of existing units; however, one study found a conservative estimate of 50,000 units in the City of Los Angeles alone (Mukhija in Mukhija and Loukaitou-Sideris 2014). As Vinit Mukhija points out, the

quality of unpermitted units varies greatly. While substandard, unsafe conditions that have resulted in injury and death grab the media attention, these conditions do not represent the majority of units.

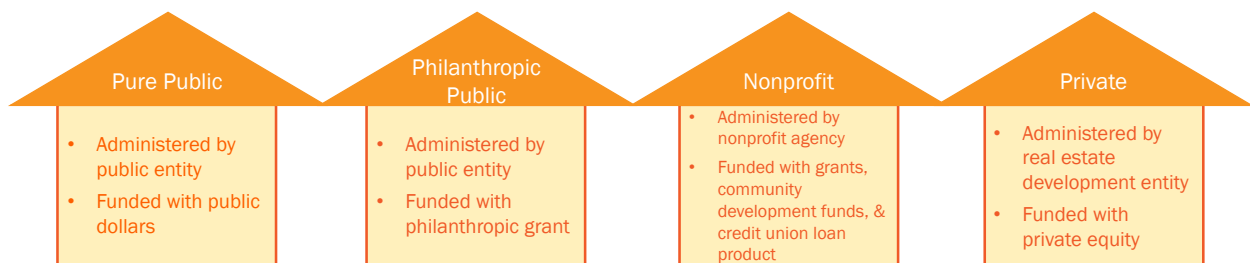
From an individual unit perspective, these informal ADUs may not pose any challenges; however, in the collective, these units begin to impose the “quiet encroachment of the ordinary” (Bayat in Wegmann and Bell 2014). As informal ADU numbers continue to grow without official coordination, these units add pressure to municipal services, resulting in an additional “weight in politics and the market” (Wegmann and Bell 2014). To counter this weight, opportunities such as the ADU pilot programs offer mechanisms to monitor this weight and connect units to official processes. As these formal mechanisms are designed and implemented, it is critical that policymakers and planners avoid deepening existing levels of inequality by spurring displacement (Roy 2005).

The current wave of ADU praise cannot be disentangled from the history of informal units in Los Angeles County. The history of informal units is particularly useful in understanding the shifts that the ADU pilot programs strive towards. Further, this history should serve as a baseline by which we evaluate some of the innovative elements that the pilots propose.

ADU Pilot Programs in Four Typologies

At present, public agencies, nonprofit organizations, and for-profit entities are testing how ADUs can best serve Angelenos transitioning out of homelessness and low-income Angelenos who qualify for Section 8 vouchers. Since 2017, four separate pilot programs have emerged and assembled different programmatic elements to best serve tenants and homeowners. Distinct in their modes of program management and funding sources, I categorize the programs as four separate typologies: Pure Public, Grant-Funded Public, Nonprofit, and Private.

Figure 2: ADU Pilot Program Typologies



Each pilot program is shifting the opportunities and narrative around ADUs as low-income housing. The remainder of this chapter outlines the story of the individual programs, delineates common experiences, and highlights collective challenges. For a snapshot of the features of individual programs, see Table 1.

Pure Public

The first of the Los Angeles pilot programs, The Los Angeles County ADU Pilot Program is testing the feasibility of ADUs as housing for formerly homeless individuals. The pilot provides forgivable loans to six homeowners who agree to house a person or family transitioning out of homelessness for 10 years. The pilot strategy focuses on three newly constructed units and three rehabilitated units.

As one of many strategies detailed in the County Board of Supervisors' 2017 Los Angeles County Homelessness Initiative, the County Pilot was shaped by its core partners, namely the County Community Development Commission (CDC) as the lead manager, the Department of Regional Planning, the Department of Public Works, and the Arts Commission. Additionally, the nonprofit design firm, LA Más, plays a substantial role, acting as both technical adviser for new construction units and review partner in the homeowner selection processes. While the County program provides assistance to selected homeowners to build the ADU, homeowners are responsible for identifying the

contractors and architects for their units. As such, the speed at which each of the homeowners moves is more dependent on their own availability, knowledge, and action than it is on the role of the County as the coordinating body.

The County Pilot is open to all residents of unincorporated Los Angeles County. With an initial applicant pool of 500 homeowners, CDC and LA Más quickly realized that the residency requirement was a point of confusion for many applicants. After removing applicants who were not qualified based on location, pilot staff screened 100 homeowners, further narrowed the list to 62, and finally selected six participants. In choosing the final homeowners, staff were looking for individuals who fit three areas: experience with the construction process; desire to pursue a less traditional pathway, such as modular construction; and less resourced, but passionate about making a difference. As the pilot program that is furthest along in its operations, the County Pilot has four participating homeowners in various pre-development stages. While pilot staff initially selected the maximum of six participants, two of the unit rehabilitation participants dropped out of the program. Thus far, identifying homeowners with a vacant, illegal unit has been difficult. As the program manager explained, many unpermitted units house family or friends, and homeowners explicitly told the County they were not willing to kick out loved ones in order to participate.

Table 1: Pilot Programs at a Glance

	Pure Public	Philanthropic Public	Nonprofit	Private
Program Name	Secondary Unit (ADU) Pilot Program	ADU Pilot Program	Backyard Homes Project	Housing Innovation Challenge Pilot
Lead Agency	County of Los Angeles / Community Development Commission (CDC)	City of Los Angeles Mayor's Office of Innovation	LA Más	United Dwelling
Partners	Housing Authority of the County of Los Angeles; Dept. of Regional Planning; County Arts Commission; LA Más	Bloomberg Philanthropies; Los Angeles-based nonprofit agencies*	Self Help Federal Credit Union; Genesis LA Economic Growth Corporation; Restore Neighborhoods LA; St. Joseph Center; LA Family Housing; Housing Rights Center; Housing Authority of the City of Los Angeles	Modative
Pilot Number	6	Unknown*	10	32
Services Offered	Project management; permits; tenant case management	Landlord-tenant matching; project management; homeowner and tenant training; permits; tenant case management	Project management; design; permits; construction; financial assistance; landlord-tenant matching; landlord training	Construction; landlord-tenant matching; property management; leasing
Financial Incentive	Up to \$75,000 (for new construction) or \$50,000 (for rehab)	Up to \$30,000 in tax breaks*	Free project management; access to ADU-specific mortgage loan	Monthly rental bonus of \$500-1000; full construction
Incentive Format	Forgivable loans	Tax breaks	ADU-specific loan	Additional subsidy
Program Length	10 years	3 years *	5 years	15 or 25 years
Rental Assistance	Section 8 vouchers or Housing for Health funding	Unclear, eligible for 2 years *	Section 8 vouchers	Section 8 vouchers
Funding Source	Measure H	Bloomberg Philanthropies grant; some Measure H funding	Genesis LA; Self-Help Federal Credit Union; philanthropic grants	Private equity

* This may change or expand as the details of the program are finalized.

Public-Philanthropic

In its pre-implementation stages, the City of Los Angeles has created its own ADU Pilot Program. Funded primarily by a \$1 million grant from Bloomberg Philanthropies' Mayor's Challenge, the ADU Pilot Program offers participating homeowners up to \$30,000 in tax breaks to construct an ADU that will house someone transitioning out of homelessness for three years. The Bloomberg grant presented an opportunity to take a risk with a nontraditional model without relying on taxpayer dollars. As an initial phase to the Mayor's Challenge, Los Angeles (one of 35 selected cities) received \$100,000 and six months to gauge the viability of their pilot idea through interviews, focus groups, and site visits with constituents, potential participants, and groups conducting similar work. These initial six months provided the Mayor's Innovation Team with perspectives that, in turn, have created a more robust program than might have otherwise been designed.

Following a proposal for additional funding, the City won a \$1 million grant from Bloomberg to implement the program. At the time of this writing, the City Pilot was in the process of hiring a new project manager for the pilot program after the previous individual in the role was promoted to another position in the Mayor's Office. While the exact details and partners of the program have yet to be finalized, the City's ADU Pilot Program will provide unit development and permitting support; homeowner-tenant matching services via a custom tool developed by a dating application company; and options for financial packages to enable various living situations. The City Pilot will feature different application cycles with staggered cohorts participating in the pilot. Media articles highlight the program's goal of creating 50,000 new ADUs over the course of the program's lifetime (Carpenter 2018).

Nonprofit

In conjunction with county-wide assistance on various ADU projects, the nonprofit urban design firm LA Más developed their own ADU pilot program known as The Backyard Homes Project. The project aims to assist low- to moderate-income homeowners in building a new ADU that houses eligible Section 8 voucher holders for five years. Participating homeowners receive free project management services, construction and design support, and access to an ADU-specific permanent mortgage product. Unlike the public programs, the Backyard Homes Project does not have an explicit focus on preventing or ameliorating homelessness; however, there is an acknowledgement that, in some instances, voucher holders may have a history or currently meet the definition of homelessness.

In order to carry out the Backyard Homes Project, LA Más selected several other nonprofit partners with whom the organization had existing relationships. Additionally, the group is working with the Housing Authority of the City of Los Angeles (HACLA) to find eligible tenants and spread awareness around Section 8 housing. Together, LA Más and its partners provide holistic, full-service support in financing, building (or, in some instances, rehabilitating), and managing a backyard unit for participating homeowners. LA Más has discussed the possibility of rehabbing illegal units with homeowners, but only if they are vacant. Within in the boundaries of the City of Los Angeles, unpermitted units default to the City's rent stabilization ordinance which offers tenants' rights protection, including relocation funds upon eviction (for the purpose of bringing a unit up to code). Naturally, LA Más is opposed to further contributing to displacement through the pilot, and therefore, is strict in its engagement with unpermitted units.

The program originated out of community discussions around housing development as well as LA Más' experience working with the City of Los Angeles on its ADU feasibility pilot⁸. Funded by a HUD grant, LA Más delved into deep research through which staff engaged homeowners and other groups doing similar work in the region and around the country. From this research, LA Más developed a contextual pilot program with design options specific to Los Angeles' predominant styles and policy considerations that reflect Los Angeles-specific needs. Because this project focuses on low-to moderate-income homeowners, LA Más has been very conscious of developing a program that was not grant-dependent, but rather something pragmatic that could be self-replicated and self-run.

Private

Operating for slightly more than one year, the ADU development firm United Dwelling is piloting ADUs built at scale. Funded through private capital from the former venture capitalist-turned founder, United Dwelling presents a model in which homeowners in targeted neighborhoods sign a ground lease that permits the company to redevelop, rent, and manage the unit for 15- or 25-year periods. In exchange for the lease to the detached garage, homeowners receive a portion of the monthly rent as additional income. United Dwelling has partnered with an architecture firm, Modative, specializing in modern ADU designs in order to complete the construction work. In turn, Modative sources labor from the employment agency, Chrysalis Enterprises, that serves individuals with barriers to employment, including histories of incarceration or homelessness.

⁸ This City of Los Angeles ADU feasibility pilot took place prior to the Bloomberg-funded City ADU Pilot Program. The original pilot ended when California passed its statewide regulations that opened ADU development.

In the pilot component of United Dwelling's operations, the company is using \$1 million in grant funding from the Los Angeles County Homeless Initiative's Housing Innovation Challenge to test the appropriate subsidy amount required for homeowners to agree to rent to Section 8 voucher holders. These cash subsidies are in addition to the received monthly rental income and can range between \$500 and \$1,000 per month. All future tenants must have full-time employment for at least six months; however, the Housing Innovation Challenge money can only fund tenants with Section 8 eligibility. United Dwelling is careful in its use of the term homeless, as the connotations are likely to dissuade homeowners. Instead, potential tenants are described as housing insecure – an accurate description, but one that obscures the reality that those experiencing homelessness are more familiar than the general public may immediately realize.

In order to identify employed, housing insecure tenants, United Dwelling has built partnerships with recognized entities across Los Angeles County, including Cedars-Sinai Medical Center, Costco, Los Angeles Unified School District, the Los Angeles Fire Department, and Salvation Army. By working with these entities to identify employees whose wages may make them qualifying candidates, United Dwelling will present tenants to potential landlords based on the reputability of their occupation and employer. By leading with the tenant and presenting them as working individuals in need of an affordable home, United Dwelling hopes to ease landlords' fears.

Public Reactions Thus Far

As the four pilot programs continue to implement their respective plans, the programs must contend with public reactions. Thus far, none of the programs have faced NIMBY protest. In the absence of outside pushback, all of the programs have the opportunity to focus on motivating homeowners to participate, while also challenging homeowners' notions of stigma.

Absentee NIMBY Backlash

Across Los Angeles County, announcements related to new proposals for homeless or low-income housing development have been met with outrage, protest, and, at times, counteraction (Fonseca 2018; LAist Staff 2018). Program administrators for many of the pilot programs braced for similar reactions to their own project announcements, yet were surprised by the general atmosphere of acceptance and excitement. One project manager noted, "Unlike what everyone was thinking and everyone was worried about, we haven't seen any opposition... just the idea of it, people don't seem to mind it. I think a big part of it is that it is private property and we're not forcing anyone to take someone in or build something." Similarly, an interviewee familiar with the County program stated,

“Not every neighbor on the street will have a homeless person move into it. It’s a homeowner making a decision about their property. There’s more support for these one-off things than for supportive housing.” With the safeguard of private property and the restricted size of the interventions, none of the ADU pilot programs seem to agitate Los Angeles’ lingering NIMBY tendencies.

A crucial factor to keep in mind, however, is the lack of construction for any new pilot ADUs thus far. As such, while the programs have not been met with protest at their announcement, it has yet to be seen how neighbors in the immediate neighboring areas will react. A program with a similar mission to rent ADUs to formerly homeless individuals, Seattle’s Block Project includes a mandatory neighborhood notification policy prior to construction and move-in of formerly homeless tenants⁹; however, none of the Los Angeles-based programs include a similar provision. One Los Angeles program manager recalled considering neighbor notification during the program design phase, yet ultimately felt that such a provision would contribute to continued stigmatization of the tenant. Neighbor notification has the potential to instigate as well as prevent disputes between neighbors, but the process ultimately calls attention to the new tenant in a way that would not happen if they did not happen to be poor. Further, requiring this type of notification runs counter to the programs’ promise that individuals experiencing homelessness can transition into community, away from a scenario in which they continue to exist as *the other*.

Building Homeowner Motivation through Compassion

While placement on private property plays a pivotal role in easing broad, public concerns, this strategy requires individuals to choose to open their personal space. While not every pilot program is at the stage of accepting homeowners, all pilots have engaged potential homeowners to understand the willingness to participate. The notion of wanting to do something about homelessness came up in several interviews, with multiple parties commenting that homeowners had a “mission-driven lens,” were “well-intentioned,” and expressed an explicit desire to help fight the crisis in the City and County. Prior to launching the County Pilot, staff were unsure of homeowner interest. As the program manager noted, “We weren’t sure if there was an appetite... The [financial] incentive was nice, but it seemed to me [homeowners] equally wanted to participate in the [homelessness] issue and do something about it.” Specifically of the County’s 10-year commitment, an interviewee involved with the program felt that “the homeowner would have to care, to a large extent, about creating more

⁹ As part of Seattle’s Block Project, all neighbors must be notified of plans to build the ADU and rent to someone transitioning out of homelessness. Once notified, all neighbors must formally agree to the project. Without unanimous agreement, the project cannot move forward.

housing and solving homelessness” in order to commit to such a long time period. Further, many homeowner applicants described their own connection to homelessness and Section 8, either from personal experience or through someone in their inner circle. For these individuals, it felt important to “offer back what they had received.”

Building Homeowner Motivation through Financial Incentive

While empathy, altruism and the notion of paying it forward can typically move people to action, these notions are not typically associated with widespread efforts to create affordable housing – particularly due to the financial costs. In this way, the pilot programs are creating a pathway for people to leverage feelings into action with financial assistance, project management, and connections to supportive agencies. Finding homeowners “who want to do something about the crisis in LA and who are willing to pay out of pocket” is a specific, dedicated task that initially seemed out of reach, but the flood of interest across programs suggests that there may be more traction here than the average skeptic might expect.

Tapping into the desire to make a difference cannot be minimized, however, this is not to discount the role of the financial incentives in motivating homeowner participation. Not only are homeowners gaining various forms of financial assistance to build the units, but the ongoing rental payments from occupied units also serve as additional monthly income. Across the four typologies, program operators feature this additional monthly income as a prime stimulus to entice interested homeowners. Although the Section 8 rental amount may provide homeowners with less rental income than the market value rent, program operators are hopeful that the extra advantage of social good can push homeowners to participate in the pilots.

Addressing Common Challenges

As new ventures attempting to formalize practices that have largely been individual, ad hoc endeavors, the pilot programs face several challenges. Several interviewees across programs described encountering homeowner fears around predatory construction businesses, particularly among homeowners with previous negative experiences. Overcoming this challenge is particularly acute for newly formed entities without a proven product, such as United Dwelling; however, the entity has engaged local churches, community organizations, and trusted-name entities to imbue trust until the model gains traction. An additional challenge for the formalized ADU process through the pilot programs has been figuring out the appropriate degree of project management in order to keep permitting, design, and construction processes on track. Interviewees across programs noted that

building in Los Angeles is typically difficult due to delays and requirements, and that the average homeowner does not have experience with these processes. As a result, program services have been tailored to ensure that homeowners will not become overwhelmed and walk away from an unfinished unit.

Contending with Homeowner Stigma

Building trust and overcoming construction issues are fundamental challenges to both formal and informal building practices. Specific to the ADU pilot programs, however, is the ongoing challenge of overcoming stigma associated with homelessness and Section 8 vouchers. Across programs, interested homeowners have expressed concerns around potential tenants' backgrounds, whether landlords and tenants will get along, and how to remove a tenant if an uncomfortable situation arises. Program operators recognize that stereotypes around homelessness and Section 8 vouchers drive the fears embedded in the questions, and by merely marketing the pilots, program staff must contend with negative assumptions. As one program manager aptly pointed out, across the thousands of individuals experiencing homelessness in the area, "there are a significant portion of those individuals who do not have a mental health issue, are actually working, and that they're able to take care of themselves. Just because our supply of housing is not high, they just need a place and can't find a place."

As a result of these assumptions and misunderstandings, each program addresses stigma in its own way. At this stage, the County Pilot does offer explicit anti-stigma training or materials. The County Pilot has already encountered a homeowner who second-guessed housing someone transitioning out of homelessness, and to ease their apprehension, the County had a program manager from the Homeless Incentive Program¹⁰ speak with the homeowner about their rights in selecting a tenant and establishing tenancy rules. Anticipating similar conversations, the City Pilot plans to include homeowner training that dispel myths around homelessness. Further, the City Pilot is developing a matchmaking tool that highlights shared interests and displays each party in a human light.

The two private programs take dissimilar approaches to addressing stigma of tenants. As part of their initial homeowner focus groups, LA Más included educational training to explain the details of the Section 8 program. As the Backyard Homes Project progresses, LA Más and partners have an explicit goal to de-stigmatize Section 8 and build homeowners' comfort in accepting vouchers. Taking

¹⁰ The Homeless Incentive Program provides financial incentives, including an extra month's rent and a property damage fund, to landlords to take in homeless individuals who are eligible for Section 8.

a different approach, United Dwelling will present an additional rental subsidy for potential tenants receiving vouchers with the hope that the need for the subsidy will eventually dissipate when homeowners realize their tenants are no different from any other. This latter approach to stigma, however, has the potential to reinforce the notion that extra payment is needed for voucher-holding tenants.

The ADU pilot programs are formalizing living arrangements between tenants and homeowners who do not otherwise have an existing connection. When one party in this arrangement is highly stigmatized, the ultimate success of the programs will be highly dependent on how the moderating agency discusses and dispels the beliefs that uphold stigma. Ultimately, bringing people into close proximity to one another is not enough to break down beliefs that may never have been directly challenged. As such, addressing stigma – both inside and outside of the home – will be critical to the ADU pilot programs' success.

The Social Function of the Four Pilot Programs

The ADU pilot programs formalize co-living arrangements that have been utilized across Los Angeles for years. Looking at the pilot programs collectively, what was once achieved through individual, informal means is now finding formal strategies that fit different households' financial needs and open access to tenants' of various housing backgrounds. By defining channels and mechanisms that finance construction and connect parties, the ADU pilot programs also formalize three elements: an active effort to dispel stigma, a shift in responsibility, and financial mechanisms to scale access to construction.

Dispelling Stigma Around the Home

The ADU pilot programs must contend with stigma associated with homelessness and Section 8 vouchers within the respective programs as well as outside of the program bounds. If overcoming the homeowners' stigma is one challenge to achieving shelter, overcoming neighborhood stigma may be a larger hurdle to achieving community access. As discussed in the previous chapter, several of the programs plan to mitigate stigma within the program through direct conversations, training, or financial subsidy. In dealing with the neighboring community, however, different strategies must be utilized to ensure that new tenants do not face discrimination. While ADU-living might offer tenants the opportunity to meld into a neighborhood without markers of income or housing history, the intention behind neighborhood integration is not enough.

In the absence of program examples to draw upon, a recent media anecdote sheds light on how tenant integration is largely dependent on the community. In an informal arrangement that echoes the ADU pilot programs, a formerly homeless, Black couple moved into a garage apartment attached to the home of a wealthy, white real estate developer in Piedmont, CA (Taylor 2019). The closed situation between the couple and the homeowner mirrors the best of what the ADU pilots are trying to achieve – comfortable, safe, and affordable (in this instance, free) shelter; open arms and altruistic action on the part of the homeowner; and genuine connection formed between people from dissimilar walks of life. In the context of the neighborhood, however, the couple's presence spurred neighbors to repeatedly call the police. The couple had not been introduced to the neighbors as formerly homeless or poor; however, the color of their skin has been enough to rouse suspicion among neighbors.

In the context of a formal program, the Piedmont instance serves as a learning point on several fronts. Los Angeles' homeless population is majority people of color, with Black Angelenos being

overrepresented at 35 percent (as compared to nine percent of the total County population) (LAHSA 2018). As such, pilot program operators might consider using a racial equity lens in designing training and education components. Further, programs operators should center potential tenants' experiences in designing community integration plans. Finally, regardless of racial identity, previous housing history, or any other identity, homeowners should actively introduce new ADU tenants to neighbors as new residents to both welcome and get to know.

Shifting Responsibility: Public to Private to Private Individual

Over the last few decades, there has been significant discussion around the privatization of traditionally public functions. Housing assistance and housing provisions for low-income and homeless populations continue to be largely directed by public dollars from government entities; however, private entities (whether nonprofit or for-profit) are deeply involved in the physical construction of housing and the provision of supportive services. While public-private partnerships are nothing new in the housing and homelessness service realm, these ADU pilot programs add a new dimension in that the official responsibility for housing construction, financing, and provision formally relies on individual, private residents.

This shift in responsibility may cause some among us to pause and ask whether it is appropriate that we ask private residents to take on this duty. For one individual familiar with the ADU pilots, the interest generated across pilot programs suggests that we should be thinking of ways to engage people in addressing Los Angeles' homeless crisis. "I don't think people typically think of homeowners when they think of creating more housing... I think if there was more opportunity, there are a lot of willing homeowners. We just have to find them." In this light, the swell of homeowner interest in the programs suggests that creating formal channels for private residents to provide housing is the direction in which we should be moving to address the affordable housing shortage. Further, as many lower- and moderate-income homeowners themselves are searching for additional means to remain in their neighborhood and build equity in their homes, the ADU pilot programs engage private residents in a moment of financial uncertainty and connect them with tenants to support mutual efforts to stabilize in place.

Another factor for consideration around responsibility is the limitations of the ADU model. Among interviewees across pilot programs and broader planning functions, there is unanimous acknowledgement that ADUs will not solve Los Angeles' homelessness crisis. Even if the production numbers worked such that there existed one unit for every one of the 55,000 individuals experiencing

homelessness across the County, the variation in personal needs means that this form of living will not be appropriate for every individual. For instance, someone with chronic mental health needs may require a housing environment with easy access to care that is more typical of supportive housing developments. Families with multiple adults or children may require a larger space than an ADU can provide. People without a driver's license may need to live in close walking distance of active public transportation lines in order to get to work. As such, while the provision of safe, independent shelter is the ticket that many unhoused Angelenos need, an ADU provides a very specific form of shelter that will never be the all-encompassing solution for homelessness.

Innovation for Enhanced Access

Broadly speaking, we are experiencing a moment in which *innovation* is being invoked from all angles to solve many of our longstanding, deeply entrenched social issues. While many interviewees expressed excitement at the “groundswell of all things innovation” in Los Angeles’ housing sector, others expressed concerns that some programs might fall “in the shadows” of the latest reconfiguration of pieces. Among the County Board of Supervisors, questions arose around the appropriate level of experimentation with tax dollars. According to one interviewee, “In a time of humanitarian crisis, we have to think about how to do things more efficiently. If we [as government] have to take the role of being the bell weather or pioneer, then we have to do that.” Similarly, another interviewee working with the County noted, “Innovation as a concept is helpful in a rallying cry in this is a crisis, we need to pitch in, we need to do something innovative to get through it.”

In consideration of today's air of innovation, it is appropriate to question what is innovative about the ADU pilot programs. The pilot programs represent opportunities through which government agencies, independent organizations, and private individuals have reassembled the pieces at hand – land, homes, garages, people – in formally recognized manners to provide affordable housing. The idea of people living in garages or detached backyard units is not the innovative element, but rather, the formal channels to expand access to these living arrangements to a wider breadth of Angelenos. Expanding this access is possible through two main provisions, namely the formal financial products to scale ADU construction and the mainstream narrative that allows more people to see themselves as part of these co-living arrangements.

Financing for Scale

As a looming challenge with ADUs in general, the pilot programs have had to contend with the lack of financial products that make ADU construction available to lower- and moderate-income

homeowners. The County Pilot's program manager noted, "An initial hurdle was the financing. There's really no loan product to tap into for an ADU. These homeowners are tapping into their own equity, savings, and investments to get the ball rolling." While the County Pilot provides forgivable loans, County funding only begins once a building permit has been issued, placing the financial onus on homeowners until that point. Another interviewee reiterated the challenge with ADU financing, stating "[The banks] are unsure how to finance [ADUs] and give finance loans, they don't assess based on how much it will be worth, but how much it's now worth. Even the banking industry is trying to get up to speed. ADU development now is restricted to people who have capital themselves."

One of the more innovative elements to emerge from the pilot programs is the financial product developed by Self-Help Federal Credit Union and Genesis LA as part of LA Más' Backyard Homes Project. Custom developed by Self-Help Federal Credit Union and Genesis LA, this permanent mortgage loan accounts for the future value of the ADU and the future rental income generated from Section 8 vouchers. The loan has specifically been designed for homeowners that are unable to access capital but could support loan payments. Although the loan has yet to hit the mainstream banking market, the continued refinement of this ADU-specific mortgage loan could drastically expand homeowners' access to building an ADU, ultimately altering the landscape of who builds ADUs and in which neighborhoods. The hope is that after the proof of concept becomes more common and less risky, the guarantee amount that Genesis LA puts towards the Self-Help loan will shrink per ADU. With less risk, the guarantee amount can be spread across additional loans and, ultimately, serve more homeowners. Furthermore, Genesis LA sees the potential for other funders to invest in this model, including philanthropy, cities, and counties.

Not only could this loan product open construction to previously ineligible households, but it will also alter which options homeowners have in choosing to participate in similar ADU programs. For instance, a homeowner who qualifies for an ADU-specific loan has the financial freedom to decide whether they want to participate in a lengthy program, relinquish temporary control over their property, or match with an unknown tenant. Although each of the pilot programs have unique attractions, a homeowner equipped with more financial autonomy may choose to embark on the ADU process themselves. Through a new, formally recognized financial product, higher-income homeowners are not the only ones who have the ability to choose the how, when, and for how long of participation.

Beyond the ADU-specific loan product associated with the Backyard Homes Project, Los Angeles' affordable housing and homelessness mitigation sectors may soon experience previously unseen financial arrangements using private equity. According to an individual familiar with the County's homeless efforts, alternative models are emerging. These models "are ready to scale, and a lot has to do with the pent-up private equity." Further, private investors are described as "frothing at the mouth to do some social impact investing." With private equity ready to mobilize towards a socially-minded mission, future innovations could further expand access to construction and the scale at which housing is built. Despite advancements on the individual loan side, there are some who feel that a developer with access to private capital is the only way to institutionalize ADU development. According to one interviewee with knowledge of multiple pilot programs, ADU construction "needs to be a vertically integrated process. It will never happen if every homeowner is a rogue developer. Rather than see it as one transaction at a time, it has to be a developer overseeing a large conversion and doing it in an integrated style."

Expanding the Narrative of Co-Living

The innovations in financial products expand access as to who can build ADUs, but perhaps more significantly, the innovations in the narrative around these pilots expand the array of who can see themselves living under this arrangement. While the pilots are, in many ways, repeating patterns that have long been utilized, as established programs, they are reinvigorating life into the mainstream conscious that using one's home to help stabilize another's housing situation is a civic duty that anyone can undertake. Simultaneously, these pilots are solidifying the narrative that living on the streets does not exempt one from deserving a safe, affordable place to call home. For those who sleep on the streets, in shelters, in cars, or even on someone else's couch, the ADU pilot programs offer a co-living solution that might not otherwise be available.

Though a long way away from the narrative of housing homeless servicemen returning from war, the pilots have tapped into a sense that, as residents of Los Angeles, everyone is experiencing this housing crisis together. What once may have seemed to be a distant, unimaginable situation of living on the streets is a situation that is far closer and far more human. For one planner who works across land use matters affecting Los Angeles' homeless populations, the shift in thinking about homelessness is palpable: "I think people more and more understand the humanity of homelessness.... For a lot of us, the foreclosure crisis is still in our minds. For those of us in touch with that reality, that's a big factor in humanizing homelessness."

Recommendations

In consideration of the research conducted on each of the pilot programs, as well as the history of accessory dwelling units in Los Angeles, I present the following recommendations. Separated into three categories, including education, planning, and future research, these recommendations offer thoughts for programs, planners, and future planning students.

Educating Against Stigma

The pilot programs are in a position of bringing people from dissimilar backgrounds together through an intimate, place-based arrangement. To increase enthusiasm and contribute to shifts in the regional conversation around affordable housing and homelessness, the pilot programs could combine forces and work towards a common goal of combatting stigma around homelessness and Section 8 vouchers. From an outside perspective, there seem to be two possible ways of going about this charge, with one being internal and the second being external. For the internal strategy, individual pilot programs could consider establishing homeowner training series that guide people through interactive, in-person sessions around topics of homelessness, Section 8, and the history of homeownership policies in Los Angeles. By working with interested homeowners before they commit to construction, these sessions could work towards the goal of everyone coming to the program with a baseline understanding of how we arrived at the point we have.

For inspiration on how to design and incorporate different training elements, the ADU pilot programs should look to the homeowner training series used by the Los Angeles-based co-living program, Host Home through the nonprofit Safe Place for Youth. As a program that places Section 8 eligible, homeless youth over the age of 18 in households for three to six months, Host Home completed its first pilot year in spring 2019. Similar to the ADU pilot programs, many homeowners were drawn to participate in order to truly “walk the walk” as advocates of ending homelessness. The majority of Host Home youth are youth of color and/or identify as LGBTQ, while the homeowners tend to be white, straight couples living on the west side of Los Angeles. Prior to and throughout the youths’ stays, homeowners participate in regular trainings around identity, stigma, and co-living, making education a fundamental component of the program. As programs that bring formal coordination to co-living situations, the ADU pilot programs may consider ways to collaborate and incorporate Host Home’s focus on education, particularly for difficult conversations

To move beyond the self-selecting audience of interested homeowners, the pilot programs might also work together to develop an external, educational strategy to combat stigma. In partnership

with local advocacy organizations, higher education institutions, and the County Homeless Initiative, the program operators could combine forces to connect homelessness to income inequality and regional economic trends. Because homelessness conjures extreme mental health connotations, the pilot programs could play an active role in weakening this association using both regional statistics and personal narratives. Because this effort would require extensive research, coordination, and funding, a multi-sector approach could yield the strongest results. Not only could this campaign expand the pilots' pool of interested homeowners and tenants, the campaign could also humanize homelessness from a non-housing lens.

Planning with Communities

As one of the fields most likely to engage in on-the-ground ADU discussions, the urban planning field needs to be involved in the processes of designing and implementing relevant policies. In order to better understand how communities have implemented both unpermitted and permitted units, planners need to actively engage with the people for whom they plan. To aid this process, planners could look to a growing movement known as Embedded Planning (Bell 2018). With origins in the Los Angeles neighborhood of unincorporated Florence-Firestone, Embedded Planning calls upon planners to prioritize in-person, street-level work in the community. By understanding place through genuine relationships with residents, Embedded Planning urges planners to understand technical features (such as zoning codes) from a human perspective and weigh the effects of regulations on real, familiar lives. In adopting Embedded Planning, City and County planners may be better positioned to inform ADU legalization programs that offer efficiency and low (or no) cost permitting options, particularly for low- and moderate-income homeowners.

Future Research Centered on Participant Voices

With the ADU pilot programs in the early stages of program design and implementation, the future programmatic outcomes will likely offer a rich pool of data. Future planning students and academic scholars who are interested in topics of homelessness, low-income housing, ADUs, and housing policy should look to the growing pilot programs to better understand the shifting dynamics between parties and the evolving effects of state and local policy shifts. Future research on these programs should center the experiences of individuals participating in the programs, namely the homeowners who construct the ADUs and the tenants who live in them. Learning from these first-hand experiences will provide direct knowledge of programmatic features that encourage participation and connection; roadblocks to participation; and ways in which future innovations can further serve

Angelenos looking for affordable shelter. Another dimension of this research could center the voices of Los Angeles participants alongside participants in similar programs in Multnomah County, Oregon and Seattle, Washington to offer a comparison across places.

Conclusion

Homelessness continues to be one of Los Angeles' most visible and glaring reminders of persistent inequality. In order to direct the many thousands of unhoused people towards housing and proper care, strategies of all sizes must be employed in all corners of the County. Taken as a whole, the ADU pilot programs represent one possible solution for housing Angelenos experiencing or on the brink of homelessness. Taken as four, independent solutions, these programs represent various means of formalizing co-living arrangements that have provided shelter and access for generations.

As the programs progress, success can be measured in both quantitative and qualitative factors. Of course, many will look to the numbers of people housed and shelters constructed to evaluate each program's impact. Although less quantifiable, future evaluations should also look for ways to consider the human connections generated from these arrangements, as well as the role of empathy and compassion in inspiring participation. In the face of stark inequality, addressing homelessness and affordable housing challenges will require more than housing construction. By expanding practical avenues for people to engage their communities, we open the door for everyday people to make strides, both small and large, towards a stronger, more inclusive future.

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Appendix A: Interviews and Informal Conversations

The following list represents the people who kindly took the time from their schedules to speak with me about their work. This thesis would not have been possible without their knowledge, and I am incredibly grateful for their time, honesty, and insights.

- Heather Anderson, Los Angeles County Department of Regional Planning
- Jonathan Pacheco Bell, Los Angeles County Department of Regional Planning
- Maria Cabildo, Fireflower Partners
- Tom De Simone, Genesis LA
- Steven Dietz, United Dwelling
- Alejandro Dobie-Gonzalez, LA Más
- Andrew Gutierrez, Safe Place for Youth
- Tiana Kaheri, Los Angeles Mayor's Office
- Jen Kim, Los Angeles County CEO's Office
- Ayala Scott, Los Angeles County Department of Regional Planning
- Mark Trinidad, Los Angeles Community Development Commission