



**Leveraging Accessory Dwelling Units (ADUs) to Promote Equity and Inclusivity in
Housing for Low- and Moderate-Income Families**

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Abstract

This capstone project explores the role of Accessory Dwelling Units (ADUs) as a strategic and equity-focused response to the United States' housing affordability crisis. With millions of households facing housing insecurity, ADUs, self-contained units on the same lot as a primary home, offer a flexible, sustainable option to increase supply. Yet their potential to advance housing equity remains underexamined.

Using a mixed methods approach, including policy analysis, multi-city case studies, and stakeholder interviews, this project investigates how ADUs can be implemented to address structural inequities rooted in exclusionary zoning, discriminatory lending, and the racial wealth gap. Cities such as Portland, Los Angeles, and Washington, D.C., serve as focal points for examining best practices and persistent barriers, such as permitting obstacles, financing limitations, and community resistance.

The findings highlight that, when paired with equity-driven policies like fee waivers, technical assistance, and inclusive outreach, ADUs can support intergenerational living, increase affordable rental options, and promote wealth-building for historically marginalized communities. This capstone argues that ADUs are more than a housing typology, they are a tool for justice and a step toward more inclusive, resilient, and community-centered cities.

Keywords: *Accessory Dwelling Units, housing equity, affordability, exclusionary zoning, racial justice, urban policy, ADU implementation, community development, land use reform.*

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1. Introduction

Background on Housing Inequities

The United States is in the midst of a prolonged and deeply entrenched housing affordability crisis. For millions of Americans, especially low-income households and communities of color, the idea of stable, affordable housing remains an elusive goal. According to the National Low Income Housing Coalition (NLIHC), there is a nationwide shortage of more than 7 million affordable and available rental homes for extremely low-income renters. These households often face disproportionate rent burdens, paying more than 50 percent of their income towards housing, which leaves them vulnerable to housing instability, eviction, and homelessness.

This crisis cannot be fully understood *without* acknowledging its racial dimensions. Housing inequity in the U.S. is not just about affordability. The United States is facing a serious and long-lasting housing affordability crisis. For millions of people, especially those with low incomes and those from Black, Indigenous, and other communities of color, finding safe and affordable housing is becoming harder and harder. The National Low Income Housing Coalition (NLIHC) reports that there is a shortage of more than seven million affordable and available rental homes for people with extremely low incomes. This means that for every one hundred extremely low-income renter households, only thirty-three affordable homes are available.

Because of this shortage, many low-income families end up paying too much of their income on rent. According to the NLIHC, over seventy percent of extremely low-income renters spend more than half of their income on housing. When families have to pay so much for rent, they have very little left for food, health care, education, or emergencies. This makes them more likely to face eviction, move frequently, or become homeless.

But the housing crisis is not just about how expensive rent has become. It is also about the unfair ways that the housing system has worked in the past and continues to work today. In the United States, owning a home is one of the main ways people build wealth and pass it down to their children. However, for a long time, the system has made it much easier for white families to buy and keep homes while putting up barriers for families of color.

These barriers include things like **redlining**, which was a government policy in the 1930s that marked Black neighborhoods as risky for investment, meaning banks would not give loans there. There were also **racial covenants**, which were rules that stopped people of color from buying homes in certain neighborhoods. Even today, people of color are more likely to be denied home loans or offered loans with higher interest rates.

As a result of these unfair practices, there is a big gap in wealth between white families and families of color. According to the Urban Institute, the median white household in the United States has about ten times more wealth than the median Black household. In 2022, white households had a homeownership rate of about 74 percent, while Black households had a homeownership rate of only 45 percent. Latinx households had a rate of about 49 percent. This difference matters because owning a home helps families save money, build wealth, and become more stable over time.

In addition to lower homeownership rates, families of color are more likely to face high rent burdens. The Joint Center for Housing Studies at Harvard University found that 54 percent of Black renters and 52 percent of Latinx renters spend more than 30 percent of their income on rent. When people spend so much on housing, they often cannot afford other basic needs, which affects their quality of life and ability to move up economically.

This shows that the housing crisis is deeply connected to racism and inequality. Solving the problem will take more than just building more homes. It will require policies that repair the harm caused by decades of discrimination and that help low-income and BIPOC families access the same housing opportunities as others.

Today, many of these legacies continue to manifest. Black and Latinx families have significantly lower homeownership rates than white families, and BIPOC neighborhoods still face underinvestment, environmental injustice (refers to the systemic and disproportionate burden of environmental hazards borne by historically marginalized communities, particularly low-income populations and communities of color. It encompasses the unequal exposure to pollutants, industrial waste, and unsafe environmental conditions, as well as the exclusion of these communities from meaningful participation in environmental policymaking and planning processes.), and displacement pressures due to gentrification. Moreover, restrictive zoning laws, often justified under the guise of maintaining “neighborhood character” have reinforced patterns of segregation and limited housing supply

in high-opportunity areas. As a result, low-income and BIPOC households remain disproportionately burdened by rising housing costs and are often pushed to the margins of urban regions.

Introduction to Accessory Dwelling Units (ADUs)

As cities seek creative solutions to their growing housing crises, Accessory Dwelling Units (ADUs) have emerged as a promising tool. But **without intentional policy design, pro-ADU efforts risk repeating the patterns of historical housing injustice**. For decades, low-income communities, especially those of color, have been excluded from homeownership opportunities and the benefits of land use reforms due to discriminatory zoning, redlining, and exclusionary lending practices. If ADU policies are rolled out without equity-focused support, such as financial assistance or legal aid, they are more likely to benefit wealthier, better-resourced homeowners who already have access to capital and information. This could inadvertently **widen the housing gap**, as those who have historically been shut out of the housing market remain unable to participate in or benefit from new development opportunities.

Accessory Dwelling Units (ADUs), also known as “granny flats,” “in-law units,” or “casitas,” are self-contained residential units located on the same lot as a primary dwelling. They may be attached to the main house, converted from a garage or basement, or built as detached stand-alone structures. Over the past decade, ADUs have gained traction as a flexible and relatively low-impact housing solution that can increase density without drastically altering neighborhood character.

The policy landscape around ADUs has evolved significantly. Historically, many municipalities restricted or outright banned ADUs through zoning codes that favored single-family homes. However, in response to the housing crisis, several states, most notably California and Oregon, have enacted legislation that mandates more permissive ADU regulations. These reforms often include streamlining permitting processes, reducing or waiving impact fees, and allowing more units per lot. At the municipal level, cities like Portland, Seattle, and Austin have become pioneers in leveraging ADUs as part of their broader housing strategies.

The appeal of ADUs lies in their versatility and their potential to contribute to several housing goals. They can provide rental income for homeowners, enable multigenerational living arrangements, and offer affordable housing options in existing neighborhoods without the need for large-scale development. Moreover, ADUs can be especially powerful in promoting aging in place, allowing elderly homeowners to downsize or live near family while remaining in their communities.

Despite their promise, ADUs remain underutilized. Accessory Dwelling Units, or ADUs, are increasingly recognized as an important solution to the growing housing affordability crisis in the United States. These small secondary housing units are typically located on the same lot as a primary single-family home and can take the form of backyard cottages, garage conversions, or basement apartments. Historically, ADUs were common in many American cities before restrictive zoning laws began to limit their construction. During the mid-twentieth century, post-war suburban planning emphasized single-family zoning, and many local governments implemented rules that either discouraged or completely banned ADUs. These policy shifts significantly reduced the number of ADUs built in urban and suburban neighborhoods, particularly in areas dominated by single-family homes.

In recent years, there has been renewed interest in ADUs as cities and states seek ways to increase housing supply without drastically altering neighborhood character. ADUs can help meet diverse housing needs, from providing rental income to homeowners, to supporting aging in place, to enabling multigenerational living. However, despite their promise, ADUs remain underutilized nationwide.

According to a 2021 report by Freddie Mac, only 1.4 percent of the 140 million housing units in the United States have an ADU, either permitted or unpermitted. The report also found that although ADU construction is growing, it is still highly concentrated in a few states such as California, Florida, Texas, and Oregon. In another analysis, the Urban Institute (2021) estimated that in California alone, fewer than 2 percent of single-family parcels had an ADU, despite recent efforts to ease regulatory barriers.

Moreover, a study from the National Association of Home Builders (NAHB, 2020) estimated that approximately 70 million housing units across the country could physically accommodate an ADU, suggesting that current utilization is only a small fraction of what is

possible. This gap between potential and actual construction reflects a range of obstacles that discourage homeowners from building ADUs.

Key barriers to ADU development include restrictive zoning codes, high permitting fees, parking requirements, and complex approval processes. In many jurisdictions, homeowners face months of delays and unclear guidance when applying to build an ADU. Financing is another major hurdle. Many households lack the savings or credit access needed to pay for construction, which can cost between \$100,000 and \$300,000 depending on the type and location of the unit. According to a 2022 study by the AARP and the National Housing Trust, traditional mortgage products often do not account for future rental income from ADUs, limiting access to loans.

Additionally, public awareness of ADU options remains low. A 2023 Fannie Mae survey found that fewer than 30 percent of homeowners were aware they could legally build an ADU on their property, even in cities where zoning reforms had already taken place. Social and political resistance also plays a role. In some neighborhoods, residents express concerns about parking, increased density, or changes in neighborhood character, which can lead to local opposition and delays in implementation.

Research Objectives and Questions

This Capstone project explores the potential of Accessory Dwelling Units (ADUs) as a tool to advance housing equity and inclusive homeownership opportunities for low- and moderate-income families. As the housing affordability crisis deepens, ADUs offer a promising yet underleveraged strategy to expand the housing supply, diversify neighborhoods, and support intergenerational wealth-building. The central question guiding this research is: ***How can ADUs be utilized to advance housing equity, particularly for BIPOC and low-income communities?***

To address this, the study investigates several sub-questions:

- *What are the policy, cultural, and economic barriers that inhibit equitable ADU development?*
- *growth?*

- *How do localized efforts such as those led by advocacy organizations like Casita Coalition, impact ADU implementation and community perceptions?*
- *Which community outreach strategies, such as workshops, technical assistance, or lobbying, are most effective in promoting inclusive and accessible ADU development?*

Through a mixed-methods approach, this research combines in-depth policy analysis with case studies from Portland, Seattle, and Austin and others; cities recognized for their innovative housing approaches. It also incorporates stakeholder interviews, including insights from leaders of Casita Coalition, an organization at the forefront of equitable ADU advocacy in California. The study examines key factors such as zoning reforms, permitting processes, financial incentives, and community engagement strategies to assess the extent to which ADUs can be scaled as an equitable housing solution.

Significance and Overview of Findings

This research contributes to the growing body of literature on equitable housing development by offering a focused analysis of how ADUs can serve low- and moderate-income populations, not just as an additional unit of housing, but as a means of transforming homeownership opportunities. ADUs are uniquely positioned to address several interrelated challenges: they can provide rental income to cost-burdened homeowners, offer affordable rental options in high-opportunity neighborhoods, support aging in place, and accommodate multigenerational households, all within the framework of existing residential areas.

Preliminary findings indicate that while ADUs offer tangible benefits for homeowners and communities alike, several barriers persist that limit their equitable deployment. These include complex permitting processes, high construction and design costs, limited access to financing (especially for low-income homeowners), and local opposition rooted in NIMBYism (Not in My Backyard) and exclusionary neighborhood norms. Moreover, communities that stand to gain the most from ADU development, particularly BIPOC and immigrant households, are often the least supported in navigating these hurdles.

However, efforts led by organizations like Casita Coalition demonstrate that these dynamics can be shifted. Through localized policy interventions, technical assistance programs, and culturally responsive community education, it is possible to create more inclusive pathways to ADU development. In cities that have adopted equity-centered policies. Such as Portland's

waiver of system development charges for income-restricted ADUs or Austin's financial incentive programs, there is evidence of more diverse participation in ADU construction and usage.

Ultimately, This Capstone project argues that ADUs, when intentionally paired with equity-driven policy design, outreach, and financing tools, represent a powerful and flexible mechanism for advancing housing justice. Rather than viewing ADUs as a niche or boutique housing form, policymakers and advocates should position them as a core component of a broader strategy to dismantle exclusionary land use systems, expand housing access, and support resilient, multigenerational communities.

2. Literature Review

2.1 Historical Context of Housing Inequality

The contemporary housing crisis in the United States is not an accidental byproduct of market failure. It is the direct outcome of a long and deeply entrenched history of racialized policymaking that deliberately excluded Black, Indigenous, and people of color (BIPOC) from the opportunity to build generational wealth through homeownership. To talk about housing today without naming the forces of structural racism is to ignore the very architecture of inequality that built America's neighborhoods. As Noerena Limon, CEO of Casita Coalition, explains, *"Housing discrimination was not just a byproduct of past policies, it was the very foundation upon which our neighborhoods were built. Without acknowledging this legacy, any solution we propose risks perpetuating the same cycle of exclusion."*

One of the most egregious examples of systemic racism in housing is redlining. Institutionalized in the 1930s by federal agencies like the Homeowners' Loan Corporation (HOLC), redlining assigned grades to neighborhoods based largely on racial and ethnic composition. Communities with predominantly Black or immigrant populations were outlined in red and deemed "high-risk," not because of their economic viability or housing quality, but solely due to who lived there. **Between 1945 and 1959, African Americans received less than 2% of all federally insured home loans** (Apgar & Duda, 2005). These designations became de facto barriers to opportunity, locking families out of federally backed mortgages and private investment. As a result, millions of BIPOC families were

systematically denied the chance to own property, the most common pathway to building wealth in America (Rothstein, 2017).

The effects of redlining were not short-lived. They rippled forward for generations. Once a neighborhood was redlined, public and private disinvestment followed. Infrastructure decayed, schools were underfunded, and property values stagnated or declined. In contrast, white families, often incentivized through subsidies, tax breaks, and FHA loans, were able to buy homes in newly developed suburbs, where their wealth accumulated safely and exponentially. **In 2022, for every \$100 in wealth held by white households, Black households held only \$15** (Brookings, 2022). A powerful visual example of this can be seen in cities like Chicago and Baltimore, where redlined neighborhoods from the 1930s still align with maps showing high poverty and low homeownership today.

Beyond redlining, segregation and exclusionary zoning were also tools of state-sanctioned racism. Restrictive covenants in property deeds explicitly forbade the sale of homes to Black, Jewish, or Asian families. Even after these covenants were outlawed, discriminatory lending practices persisted, often through predatory loans or denial of credit. **Black applicants were 1.8 times more likely to be denied for a mortgage than white applicants** (ACLU, 2022). Local zoning ordinances further entrenched segregation by enforcing single-family zoning, which prevented the development of affordable multi-family housing or accessory dwelling units (ADUs). **Single-family zoning laws contributed to racial exclusion by preventing non-White residents from living in predominantly White neighborhoods** (Rothstein, 2017). In effect, zoning became a quiet but powerful means to preserve racial and economic homogeneity, shielding white, affluent neighborhoods from integration under the guise of “neighborhood character” or “property values” (Brookings, 2020).

The mid-20th century introduced yet another wave of displacement through urban renewal projects. Under the banner of progress and infrastructure, cities razed entire neighborhoods, often Black or immigrant communities, to build highways, sports stadiums, or luxury developments. These projects were not neutral. In Los Angeles, the construction of the 10 Freeway tore through thriving Black communities in West Adams and Boyle Heights, displacing thousands. Similar patterns emerged in Detroit, New York, and Atlanta, where so-called “slum clearance” was used to justify the removal of low-income residents for wealthier, often whiter interests. **In Baltimore's Poppleton neighborhood, over 100 homes**

were seized for redevelopment, disproportionately affecting Black residents (Urban Displacement Project, 2022).

All of these factors, redlining, zoning, covenants, urban renewal, did not just shape neighborhoods; they shaped life outcomes. They created schools with fewer resources, job markets with fewer opportunities, and health outcomes defined by environmental injustice. Most importantly, they created a racial wealth gap that continues to grow. **In 2021, households with a White, non-Hispanic householder had 10 times more wealth than those with a Black householder (U.S. Census Bureau, 2024). Homeownership among Black Americans was 44.6% compared to 74.2% for Whites (NAACP, 2022).** Latino households face similar gaps. **Homes in predominantly Black neighborhoods are valued at \$48,000 less than those in predominantly White neighborhoods, leading to a cumulative loss in equity of approximately \$156 billion (Brookings, 2022).**

This is not a matter of individual effort or financial literacy. It is the result of decades of exclusion, discrimination, and policy decisions that intentionally hoarded opportunity for some while denying it to others. And while the laws may have changed, their impact remains deeply embedded in the built environment.

Understanding this context is essential when evaluating any modern housing policy, including those that seem neutral or well-intentioned. Without reckoning with this history, solutions like ADUs risk reproducing the same patterns of exclusion. True housing justice requires not only expanding options like ADUs but doing so in a way that centers the needs of those who have been systemically denied access from the very beginning.

2.2 ADUs as a *partial* Housing Solution

Accessory Dwelling Units (ADUs) are emerging as a pragmatic response growing housing challenges. Defined as secondary residential units located on the same lot as primary dwelling units, ADUs include a wide range of structures: detached backyard cottages, converted garages, basement apartments, and Junior ADUs (JADUs), which are internal to the main home but have separate entrances and kitchenettes.

But, to appreciate the transformative potential of ADUs, it is essential to first understand the structural housing inequities that have shaped urban development in the United States. For

decades, Black, Indigenous, and other people of color (BIPOC) have been systematically excluded from homeownership and housing stability through practices such as redlining, racially restrictive covenants, urban renewal, and discriminatory mortgage lending. These practices did not merely limit where people could live; they created lasting disparities in wealth accumulation, neighborhood resources, and educational opportunity. Today, the racial homeownership gap remains a defining feature of American inequality. For example, the Urban Institute reports that as of 2021, the homeownership rate for white households stood at 72 percent, compared to 43 percent for Black households and 48 percent for Latinx households.

This disparity *is not* coincidental, nor is it easily resolved through market-based approaches alone. Affordable housing options in high-opportunity neighborhoods remain limited, and displacement pressures continue to intensify in cities experiencing economic growth. As Noerena Limon highlights, “*ADUs represent more than just additional units; they are a way to reclaim neighborhoods by enabling existing homeowners to build wealth and create affordable homes within communities that have historically excluded them.*” ADUs, when intentionally leveraged, offer an opportunity to intervene in these patterns by providing more flexible, affordable, and community-rooted housing options that are accessible to low- and moderate-income households.

Which brings up the next question, *How ADUs Support Housing Equity?*

ADUs can advance housing equity in three keyways: by increasing the supply of affordable housing, by supporting intergenerational and culturally appropriate living arrangements, and by creating opportunities for wealth-building among low-income homeowners.

1. Increasing Supply Without Displacement

The first and most widely cited benefit of ADUs is their ability to incrementally increase housing supply. By allowing new units to be added to already developed lots, ADUs promote what is often referred to as “gentle density.” Unlike large-scale apartment complexes or major redevelopment projects, ADUs can be integrated into single-family neighborhoods without radically altering their character or requiring significant new infrastructure. This makes them politically feasible in areas resistant to large-scale densification, while still expanding the availability of housing.

However, the real promise of ADUs lies not just in their number, but in their location. Because they are built on existing lots, ADUs can increase affordable housing opportunities in high-cost, high-resource neighborhoods that have long been off-limits to lower-income families. This includes neighborhoods with good schools, access to transit, and proximity to employment centers, all key indicators of upward mobility. A well-designed ADU policy can therefore be a tool for economic integration, allowing low-income renters to access areas of opportunity that were previously exclusionary. Supporting this with lived experience, Brenda Morales, a Latina homeowner, reflects, *“My backyard casita isn’t just an extra space, it’s a lifeline for my family and a way to support the next generation in a city that often feels out of reach.”*

A strong example of how a well-designed ADU policy can support economic integration is found in **Portland, Oregon**. In 2010, Portland eliminated development fees for ADUs, significantly lowering the cost barrier for homeowners to build them. This policy change led to a sharp increase in ADU construction across the city, from fewer than 30 units per year to over 500 annually by 2016 (Chapple et al., 2020).

Crucially, many of these new ADUs were developed in **higher-income, historically exclusionary neighborhoods**, such as the Alberta Arts District and parts of Northeast Portland. These areas had long been inaccessible to low-income renters and communities of color due to exclusionary zoning and rising home prices. By allowing homeowners to build smaller, more affordable rental units on their properties, often with smaller footprints and rents than traditional apartments, the city created new rental opportunities in resource-rich neighborhoods that would otherwise remain out of reach.

In this case, Portland’s ADU policy functioned as a control for economic integration by enabling more diverse income groups to live in neighborhoods with access to quality schools, transit, jobs, and parks, all without requiring major rezoning or displacement. However, Portland also learned that **without additional equity measures**, such as targeted incentives for low-income homeowners or renters, the benefits of ADU development tended to concentrate among middle- and upper-income households. This highlights the importance of coupling ADU legalization with **intentional equity frameworks** to ensure true access for historically excluded communities.

2. Supporting Intergenerational and Culturally Responsive Housing

In many BIPOC and immigrant communities, multigenerational living is not simply a matter of affordability but a cultural norm and a form of mutual support. Elders help care for children, adult children care for aging parents, and extended family structures provide emotional and financial stability. Yet, modern zoning laws and housing design have often failed to accommodate these living arrangements, pushing families into housing situations that are either overcrowded or fragmented.

ADUs provide a flexible solution. A converted garage or backyard unit allows a grandparent or adult child to live close by while maintaining privacy and independence. Similarly, Junior ADUs enable internal separation within the home to provide dignity and autonomy for multiple generations under one roof. These arrangements are especially beneficial for aging in place, which is a stated priority for many elders but often unachievable due to the cost of assisted living or the inaccessibility of existing homes. According to AARP (2021), ADUs can support older adults who wish to remain in their communities and maintain ties to family, neighborhood, and culture.

A clear example that supports this point comes from *Los Angeles County's Second Dwelling Unit Pilot Program*, which was launched in partnership with LA Más and Self-Help Federal Credit Union. The program specifically supported lower-income homeowners, many of whom were older adults or caregivers, in building ADUs to house aging parents, adult children, or family members with disabilities.

In one documented case, a homeowner in the El Sereno neighborhood of Los Angeles used program assistance to build a backyard ADU for her elderly mother. This allowed the family to remain together, share caregiving responsibilities, and avoid placing the mother in an assisted living facility, which was financially unfeasible. The homeowner reported that the ADU allowed her mother to live safely and independently, while staying close enough to receive daily care and maintain family and community bonds (LA Más, 2019).

This case illustrates how ADUs can meet the needs of multigenerational families, especially among low- and moderate-income households that face barriers to institutional elder care or traditional home expansion. It aligns directly with AARP's 2021 "**Making Room**" report, which identifies ADUs as a vital tool for **aging in place** and calls for local governments to remove zoning and financing barriers to promote their use among aging populations.

3. Creating Pathways for Wealth-Building and Community Stability

Perhaps the most transformative potential of ADUs lies in their capacity to help low-income homeowners build wealth and avoid displacement. Many working-class families in urban areas own homes but struggle with mortgage payments, property taxes, or unexpected repairs. For these families, building an ADU can provide much-needed rental income that stabilizes their finances and keeps them in their homes. In this way, ADUs act as a financial cushion and a tool for community preservation.

However, access to this opportunity is far from equal. Building an ADU typically requires tens of thousands of dollars in upfront costs, along with time-consuming navigation of permitting and zoning regulations. Low-income homeowners often lack access to credit, technical knowledge, or trusted contractors. Without public intervention, the ADU market risks becoming a playground for investors rather than a resource for communities in need.

To prevent this, cities must pair ADU legalization with targeted funding, technical assistance, and outreach. Programs like the City of Los Angeles' ADU Standard Plan Program or Oakland's Equity Builder program illustrate how cities can reduce barriers through pre-approved plans, fee waivers, and forgivable loans for income-qualified homeowners. Community-based organizations like the Casita Coalition have played a key role in advocating for these equity-minded approaches, emphasizing that ADU policy must be designed with the most vulnerable in mind from the start.

Addressing Implementation Barriers Through Equity-Driven Policies

For ADUs to serve as a meaningful equity strategy, cities must address several persistent barriers:

Permitting and Regulatory Barriers

One of the most persistent challenges in advancing equitable Accessory Dwelling Unit (ADU) development lies in the complexity and opacity of permitting and regulatory systems. In many jurisdictions, the process of constructing an ADU involves navigating multiple layers of zoning codes, building requirements, utility connections, and inspections. These procedures are often slow, inconsistent, and expensive. While high-income property owners may have access to professional consultants or architects to manage this complexity, lower-

income homeowners, particularly those from historically marginalized communities, are frequently left behind. The costs of hiring an architect, complying with permitting requirements, or modifying older structures to meet current codes can easily surpass available household savings. According to Chapple et al. (2020), permitting delays and regulatory burdens are among the most cited deterrents to ADU construction, especially in communities where resources and technical knowledge are limited.

To counter these barriers, some cities have introduced streamlined permitting approaches. Los Angeles' ADU Standard Plan Program, for example, offers pre-approved ADU designs by licensed architects that meet all code requirements and can significantly reduce permitting time and costs. Cities like Portland and Seattle have developed ADU-specific technical assistance centers, where homeowners can receive guidance on navigating the process. These reforms not only improve efficiency but also address equity by reducing reliance on personal networks or paid consultants, which often function as gatekeeping mechanisms.

Financing Challenges

Even when regulatory barriers are addressed, financing remains a significant obstacle. Traditional lenders are often hesitant to finance ADUs, especially when the value of the underlying property is low or when the homeowner lacks strong credit history. In communities where property values have been historically depressed due to redlining or disinvestment, appraisals frequently undervalue the potential income and long-term asset value of ADUs. As Mukhija et al. (2014) explain, financial institutions tend to see ADUs as risky investments, partly due to outdated appraisal models that fail to account for their real-world benefits in generating rental income or stabilizing families.

To make ADUs viable for low- and moderate-income households, new financial tools must be developed and scaled. Cities and states can play a catalytic role by creating revolving loan funds, subsidized construction grants, or deferred-payment loans targeted specifically to homeowners who have been excluded from traditional mortgage systems. Loan guarantees or partnerships with community development financial institutions (CDFIs) can also help de-risk ADU investments and support small-scale builders. Additionally, reforming appraisal practices to reflect the rental income potential and community-level benefits of ADUs is essential. The Urban Institute (2022) notes that including projected rental income in

underwriting standards has a measurable impact on increasing loan approvals for low-income borrowers.

Community Outreach and Trust-Building

A critical component often overlooked in policy discussions is the role of trust in facilitating ADU adoption. Outreach strategies designed and executed by government agencies frequently fail to reach the households most in need, particularly in communities where institutional mistrust is deeply rooted due to histories of displacement, discrimination, and neglect. Standardized flyers or city hall presentations do not effectively engage residents who face language barriers, cultural differences, or previous negative experiences with local authorities.

Instead, community-based outreach led by trusted neighborhood figures and organizations is essential. The “*promotoras de salud*” model, used in public health outreach, offers a valuable framework that can be adapted to housing. In this model, trained community educators, often bilingual women from the community, provide peer-to-peer education and culturally relevant support. Applied to the ADU context, this model could involve recruiting local residents to conduct informational workshops, provide home visits, and guide homeowners through the planning and permitting process. Research by the Casita Coalition has shown that trust-based outreach leads to higher program participation rates and more positive perceptions of ADU development. This model is especially relevant in communities of color, immigrant neighborhoods, and historically redlined areas where government engagement must be approached with care and cultural humility.

Combating NIMBYism and Exclusionary Zoning Norms

Finally, one of the most entrenched barriers to equitable ADU deployment is the persistence of exclusionary zoning norms and community resistance, commonly known as “Not in My Backyard” or NIMBYism. Although NIMBY objections are often framed around parking shortages, traffic congestion, or aesthetic concerns, research shows they frequently mask deeper fears related to racial integration, declining property values, and challenges to neighborhood homogeneity (Freeman, 2006; Pendall, 2000). These dynamics are embedded in a broader legacy of exclusionary zoning, historically used to segregate communities along racial and class lines (Rothstein, 2017).

The concept of “gentle density”, incremental increases in housing units that blend into existing neighborhoods without large-scale redevelopment, is increasingly recognized as a promising strategy to expand affordable housing supply while maintaining neighborhood character (Schuetz, 2020). ADUs exemplify gentle density by adding units within existing residential lots, thereby supporting increased supply without the displacement risks often associated with high-density development (Schuetz, 2020; Pendall et al., 2021).

This resistance to ADUs is not theoretical but has concrete consequences. In San Marino, California, a predominantly affluent Los Angeles suburb, zoning regulations impose stringent requirements on ADU construction, including minimum lot sizes, maximum unit sizes, and separation distances between structures. These constraints significantly limit ADU feasibility for many homeowners. Notably, a homeowner’s application to convert a garage into an ADU was denied under these zoning rules, leading to legal action alleging non-compliance with California’s state ADU laws (Pacific Legal Foundation, n.d.).

Similarly, Palo Alto, California, a city known for its wealth and restrictive zoning, has faced challenges in aligning local ADU ordinances with state mandates aimed at easing ADU development. Despite state laws designed to simplify ADU permitting, Palo Alto’s local regulations initially remained out of compliance, prompting the state to order revisions. This tension between local autonomy and state housing policy highlights the difficulty of overcoming entrenched resistance (Sheyner, 2025).

Overcoming these barriers requires reframing ADU policies beyond technical fixes to emphasize their role in promoting racial and economic justice. Public education campaigns can spotlight ADUs’ benefits for multigenerational living, tenant stability, and incremental density, all crucial to creating vibrant, inclusive neighborhoods. Portland’s Residential Infill Project serves as a model, explicitly framing ADU expansion around equity, affordability, and climate resilience. Through community engagement and sharing resident stories, Portland has worked to shift the narrative and build broader support (City of Portland, 2023).

Moreover, integrating ADU policies within comprehensive racial equity and anti-displacement strategies can prevent unintended reinforcement of existing disparities. Linking ADU expansion to community-driven design and affordability initiatives ensures that these units serve as tools for inclusion rather than gentrification (Pendall et al., 2021).

As the housing affordability crisis worsens, ADUs represent one of the few scalable, flexible solutions that can redistribute opportunity, foster community resilience, and repair the harms of discriminatory housing policy. When implemented with equity-centered policies, ADUs can bridge past injustices and create more inclusive housing futures. Policymakers, planners, and community advocates must collaborate to make ADUs not only legal and buildable but also just and accessible.

This capstone advocates for viewing ADUs not as boutique trends or luxury options but as critical components of inclusive housing strategies that center historically excluded communities. With supportive policies, financing mechanisms, and community outreach, ADUs can become among the most impactful and empowering housing interventions today.

2.3 Case Studies: Portland, Seattle, Austin & others

To understand the varied municipal approaches to fostering Accessory Dwelling Unit (ADU) development, this section examines three cities; **Portland, Seattle, and Austin**, that have emerged as national leaders in ADU policy reform. While all three municipalities have taken significant steps to scale ADU production, their strategies reflect different levels of intentionality when it comes to promoting **equity**, particularly for low- and moderate-income homeowners and communities of color.

Portland, Oregon

Portland has garnered national attention for its progressive Accessory Dwelling Unit (ADU) policies. In recent years, the city removed owner-occupancy requirements, which previously mandated that property owners reside in either the main home or the ADU. This change opened the door for a broader range of property owners, including renters, small-scale developers, and absentee landlords, to construct ADUs. Additionally, Portland waived system development charges (SDCs), impact fees that typically add tens of thousands of dollars to construction costs, making ADUs more financially feasible.

To advance equity, Portland piloted grant and loan programs targeting low-income homeowners who might not otherwise afford ADU construction. Despite these measures, research reveals a gap between the city's policy intentions and actual outcomes. A majority of ADUs have been built by white, higher-income households with access to upfront capital

and professional networks. For instance, a 2018 survey indicated that 93% of ADU owners identified as White or Caucasian, with only 2% identifying as Native Hawaiian or Pacific Islander, and 2% as Hispanic or Latino. This demographic distribution does not reflect the city's broader diversity, where, according to the U.S. Census Bureau, the population is approximately 72.1% White, 5.9% Black or African American, 8.4% Asian, and 10.3% Hispanic or Latino.

Income disparities are also evident. The same survey reported that 30% of ADU owners had annual household incomes above \$100,000, while 34% reported earnings below \$60,000. This contrasts with the city's median household income of \$88,792. Additionally, the Portland Housing Bureau noted that while incomes have risen overall, disparities persist, with median income levels increasing significantly for White households, whereas other racial and ethnic groups showed only slight increases or remained the same.

Geographically, ADU construction has been concentrated in higher-income neighborhoods. The CIVIC Platform's analysis indicates that neighborhoods with higher median incomes and property values have seen more ADU development, while historically marginalized communities have experienced less growth in this area.

These findings underscore a broader lesson: removing barriers alone is not sufficient to achieve inclusion. Proactive, equity-centered implementation is essential to ensure that the benefits of ADU policies are equitably distributed across all communities.

Seattle, Washington

Seattle has undertaken significant reforms to encourage ADU development, including eliminating minimum parking requirements, easing floor area and lot size limitations, and allowing two ADUs per lot under certain conditions. These policy shifts aim to increase housing density in traditionally single-family zones while maintaining neighborhood compatibility.

Since the implementation of these reforms in 2019, Seattle has experienced a substantial increase in ADU production. The city issued 988 ADU permits in 2022, nearly a 30% increase from 2021 and more than four times the number permitted in 2018 before the new rules were in place. This surge indicates a growing interest in ADUs as a housing solution.

However, the distribution of ADUs across different income and racial demographics reveals disparities. Of the 2,390 ADUs that received permits since 2019, 1,261 were located in middle-income census tracts (median household income between 80% and 120% of the area median income), and 590 were in high-income tracts (above 120% of the area median income). Only 534 ADUs were permitted in low-income census tracts (below 80% of the area median income). Moreover, the average number of ADUs permitted per tract was highest in high-income areas (20.3), compared to 14.1 in middle-income and 7.7 in low-income tracts.

These disparities are further reflected in the city's racial demographics. Seattle's population is approximately 63.6% White, 6.7% Black or African American, 16.8% Asian, and 7.5% Hispanic or Latino. However, White residents are more likely to be homeowners than any other racial group in Seattle. Roughly 51% of White households own their homes, while the combined percentage for households of color is 34%, with rates for Native American, Black, and Hispanic households hovering around 25%. This homeownership gap suggests that the benefits of ADU development are more accessible to White, higher-income households.

To address these inequities, Seattle has invested in data collection and demographic analysis to understand who is building ADUs and where they are being constructed. The city has also partnered with local nonprofits to offer permitting assistance and educational outreach, particularly in communities historically excluded from homeownership opportunities. Despite these efforts, challenges remain. High land values, construction costs, and lingering community resistance have limited access to ADUs in lower-income and BIPOC neighborhoods.

Seattle's case highlights the importance of pairing zoning reform with deliberate outreach and resource allocation to ensure that ADU benefits are not concentrated in affluent areas. Proactive, equity-centered implementation is essential to ensure that the benefits of ADU policies are equitably distributed across all communities.

Austin, Texas

Austin has adopted a unique approach to ADU policy by embedding affordability incentives directly into its zoning and land-use regulations. The city allows for smaller lot sizes and relaxed development standards for property owners who agree to rent ADUs to income-qualified tenants. This has positioned ADUs as a strategic tool to meet affordable housing

goals while enabling homeowners to increase property utility and generate income. Importantly, Austin has also worked closely with community-based organizations to conduct outreach and technical assistance in historically marginalized communities, particularly in East Austin, where long-standing Black and Latino populations face increasing displacement pressures.

Neighborhoods like Blackland, Montopolis, and East César Chávez have been central to these efforts. These communities have historically experienced disinvestment, racial segregation, and now, rapid gentrification (City of Austin, 2022). For example, Blackland developed as a predominantly African American neighborhood following Austin's 1928 city plan, which forcibly relocated non-white residents east of Interstate 35 (Blackland CDC, n.d.). Similarly, Montopolis remains one of Austin's poorest areas, with over 40% of residents living in poverty, and East César Chávez has seen its African American population drop dramatically from 80% in 1990 to below 20% in recent decades due to rising housing costs and displacement (Uprooted Project, n.d.).

To counter these trends, the city partnered with groups like the Guadalupe Neighborhood Development Corporation (GNDC), which has built price-restricted ADUs targeted at legacy residents. These ADUs offer affordable rents and are part of long-term efforts to create community land trusts and permanently affordable housing (GNDC, 2022). Additionally, Austin's "Affordability Unlocked" program, launched in 2019, has proven effective. Of the nearly 7,700 units approved under the program since its inception, over two-thirds are affordable to households earning at or below 80% of the median family income (Texas Tribune, 2023).

Preliminary data indicates that these policies are working: the number of ADUs being developed in historically marginalized neighborhoods is growing, thanks to affordability incentives and culturally responsive outreach. However, challenges remain. A 2022 report found that homes in Austin's predominantly white neighborhoods are valued on average at \$873,758, compared to \$318,496 in communities of color, a reflection of ongoing racial wealth disparities that can hinder equitable ADU development (KUT, 2022). Moreover, concerns persist around speculative development and gentrification, which threaten the long-term affordability of both primary homes and ADUs in these vulnerable neighborhoods.

Austin’s case demonstrates that while zoning reform and affordability incentives are necessary, equity requires intentional, community-based implementation. By aligning ADU policies with outreach and affordability goals, Austin offers a model that moves beyond mere deregulation toward a proactive equity-driven strategy.

Synthesis and Implications

Over the last decade, many jurisdictions have embraced ADUs as a policy tool to address rising housing costs, expand density, and offer more flexible housing options. In California, landmark legislation such as Senate Bill 1069 (2016) and Assembly Bill 68 (2019) required local governments to remove various zoning and permitting barriers to ADU construction, including parking mandates and minimum lot sizes. These reforms were instrumental in normalizing ADUs within state-level housing policy and encouraging their adoption across municipalities (California Department of Housing and Community Development [HCD], 2021).

However, the rollout and implementation of these reforms at the local level have varied widely. The case of **San Diego** offers a telling example of how **well-intentioned ADU policies can be co-opted by developers when local safeguards are not in place**. In 2020, San Diego launched its **Complete Communities Housing Solutions Initiative**, which allowed developers to construct multiple ADUs per lot with **no parking requirements**, density caps, or affordability restrictions if located near transit. While the intent was to incentivize infill housing and alleviate the housing shortage, the **lack of affordability requirements** led to the construction of **market-rate, midrise developments**, in some cases with **up to 10 units on a single residential lot** (San Diego City Planning Department, 2023).

A report by **Voice of San Diego** revealed that most of the units built under this initiative were **not affordable to low- or moderate-income households** and were instead priced at market rates exceeding \$2,000 per month. Moreover, without parking requirements, many of these developments increased congestion and drew community backlash, particularly in working-class neighborhoods where residents depend on street parking (Voice of San Diego, 2023). By 2023, **San Diego officials revised the program**, responding to concerns that the policy, in its existing form, failed to meet equity goals and had the unintended consequence of accelerating gentrification and displacement.

This example underscores the **critical need for thoughtfully designed implementation frameworks**. While state mandates facilitate ADU development, local jurisdictions bear responsibility for ensuring that policies promote equity rather than exacerbate existing disparities. Without **clear distinctions between small-scale homeowner-driven ADUs and developer-led multifamily projects**, the goals of gentle density and wealth-building for low-income and BIPOC homeowners' risk being diluted or undermined.

Research from the **Urban Institute** supports this concern, noting that **BIPOC homeowners are significantly less likely to benefit from ADU construction without targeted support programs**, such as grants, technical assistance, and streamlined financing tools (Urban Institute, 2022). To ensure equitable access, local policies must include **owner-occupancy incentives, affordability covenants, and community accountability mechanisms**, particularly in historically marginalized neighborhoods.

The San Diego case serves as a cautionary tale: **removing regulatory barriers without attaching affordability or equity criteria can result in policy capture by developers**, reinforcing patterns of exclusion rather than dismantling them. As other cities consider similar deregulatory approaches, it is vital to balance market flexibility with public interest safeguards that prioritize inclusive, affordable growth.

The experiences of Portland, Seattle, and Austin demonstrate that **regulatory flexibility alone does not guarantee equitable access to ADU development**. While loosening zoning codes and waiving fees are necessary first steps, they are insufficient without **intentional equity measures**, such as financial support programs, community-based education, and partnerships with trusted local organizations.

- **Portland** shows the effectiveness of large-scale deregulation but also illustrates the risk of policies reinforcing existing wealth gaps if not matched with redistribution mechanisms.
- **Seattle** emphasizes data transparency and racial equity monitoring but needs stronger interventions to address structural disparities in financing and land access.
- **Austin** offers a promising model of **community-led ADU advocacy** and affordability incentives, though it must guard against the risk of displacement that can accompany increased development.

These case studies underscore a critical conclusion for policymakers: to scale ADU development **equitably**, cities must move beyond generalized reform and adopt **localized, equity-driven implementation strategies** tailored to the needs of underrepresented homeowners.

While Portland, Seattle, and Austin offer important insights into progressive ADU policy reform, a broader review of other cities reinforces the idea that **equity-oriented implementation** is key to ensuring that ADUs benefit a wide range of communities, not just those with access to capital or technical expertise.

For example, **Los Angeles** has seen one of the highest volumes of ADU construction in the country. Los Angeles has emerged as a national leader in Accessory Dwelling Unit (ADU) construction, significantly contributing to the city's housing stock. Between 2017 and 2022, the number of ADUs permitted annually in the Los Angeles metro area rose dramatically, from approximately 2,000 in 2017 to over 13,000 in 2022. By 2021, ADUs accounted for around 22% of all new housing permits issued in the city.

This surge is largely attributed to California's state-level legislation, such as S.B. 1069 and A.B. 2299, enacted in 2016, which standardized and simplified ADU regulations, effectively overriding many local restrictions. In response, Los Angeles implemented initiatives like the Standard Plan Program, offering pre-approved architectural designs to expedite the permitting process.

Community-based organizations have also played a pivotal role. For instance, LA Más has provided design assistance and legal guidance to low-income and Latinx homeowners in East LA, ensuring that the benefits of ADU development are accessible to historically marginalized communities. This localized approach underscores that, even with supportive legislation, equitable outcomes depend on targeted outreach and support.

In **Minneapolis**, the bold elimination of single-family zoning through the Minneapolis 2040 Plan opened the door for broader ADU construction citywide. The city tied this zoning reform to racial equity goals, acknowledging the deep history of segregation and exclusion in its housing system. While ADU growth has been gradual, the plan lays important groundwork for inclusive infill housing. Yet, **financial barriers remain**, reinforcing that legal permission alone does not guarantee equitable access.

Denver provides another model of intentional, community focused ADU expansion. Rather than implementing citywide changes all at once, Denver adopted a **neighborhood-by-neighborhood approach**, where rezoning to allow ADUs is done in tandem with public engagement and anti-displacement planning. This more measured method has helped build trust in historically underserved neighborhoods while expanding gentle density.

Similarly, **Santa Cruz**, Santa Cruz stands out as one of California’s earliest adopters of proactive ADU policies, with a strong emphasis on community education, affordability, and long-term planning. Recognizing the potential of ADUs to alleviate housing shortages and support multigenerational living, the city implemented a multi-pronged approach that included pre-approved designs, educational outreach, and academic partnerships. The county offers a suite of free pre-designed ADU plans in three architectural styles, bungalow, Mediterranean, and modern, to streamline the permitting process and reduce upfront design costs for homeowners (County of Santa Cruz, n.d.)

Beyond simplifying the technical aspects of construction, Santa Cruz prioritized community education to broaden awareness and participation. Educational workshops, informational brochures, and one-on-one consultations were deployed to guide residents through the complexities of ADU financing, zoning requirements, and legal considerations (Institute for Local Government, n.d.). These outreach efforts aimed to empower homeowners, particularly those with limited experience in development, to view ADUs as viable opportunities for generating rental income or housing family members affordably.

In terms of measurable outcomes, Santa Cruz has been notably successful in meeting its state-mandated affordable housing targets. Between 2015 and 2023, the city was the only local government in the county to meet its Regional Housing Needs Allocation (RHNA) goals for very low-income units, in large part due to its supportive policies, streamlined approval processes, and partnerships with nonprofit developers (Santa Cruz Local, 2024). However, challenges remain in preserving long-term affordability. Despite the city’s efforts, the average asking rent in Santa Cruz County reached \$2,516 per month in 2024, requiring renters to earn over \$48 per hour, three times the state minimum wage, to afford housing (California Housing Partnership, 2024). Additionally, more than 6,600 low-income renter households still lack access to affordable homes, highlighting persistent gaps in housing equity.

Santa Cruz’s ADU strategy demonstrates that community education, paired with simplified processes and institutional partnerships, can significantly expand ADU production. Yet, the affordability crisis persists, underscoring the need for stronger long-term affordability mechanisms. The case reinforces that successful ADU programs must extend beyond policy changes to include sustained community support, robust outreach, and continual program evaluation.

Taken together, these additional case studies affirm that ***ADU policy success is not just about enabling construction but about who is being supported to build, live in, and benefit from these units***. Cities that pair zoning reforms with **equity centered strategies** such as technical assistance, affordability incentives, and culturally competent outreach are more likely to see ADUs function as tools for inclusive housing growth, rather than just a niche market for higher income homeowners.

2.4 Barriers to ADU Implementation

Despite growing enthusiasm around Accessory Dwelling Units (ADUs) as a strategy to mitigate the housing crisis, particularly in high-cost states like California, multiple layers of regulatory, financial, and social barriers continue to inhibit their equitable implementation. Each of these barriers presents unique complexities, particularly for low- and moderate-income homeowners who may struggle to navigate the fragmented systems involved in planning, permitting, financing, and constructing ADUs.

Regulatory Barriers: Complex Codes and Onerous Processes

Regulatory hurdles remain among the most frequently cited and impactful barriers to ADU construction. While California has passed a suite of state laws intended to streamline ADU development, such as Senate Bill 13 and Assembly Bill 68, many municipalities continue to enforce restrictive zoning codes or apply discretionary layers that introduce delays and uncertainty. Common restrictions include minimum lot size requirements (e.g., a 6,000-square-foot minimum), height limits, maximum floor area ratios, setback regulations (often requiring 4 feet or more from property lines), and parking mandates.

These zoning provisions, while often justified as preserving neighborhood character or minimizing impacts on adjacent properties, disproportionately burden homeowners in older

or denser urban neighborhoods where lot sizes are smaller. In practice, this means that lower-income and historically marginalized communities, those who could most benefit from the rental income or extended housing options offered by ADUs, are the least likely to be eligible under such codes.

In addition to zoning limitations, the permitting process itself can be labyrinthine. Permitting costs can vary significantly, typically ranging from \$7,000 to \$20,000 in California, depending on several interrelated factors:

- **Location:** Cities with more complex permitting frameworks, such as San Francisco and Los Angeles, may require additional plan checks, historic preservation reviews, or environmental impact reports, each with its own associated fee.
- **Design Complexity:** A detached, two-story ADU with custom architectural features requires more rigorous reviews (structural, electrical, plumbing) than a simple garage conversion, increasing both time and cost.
- **Utility Connections:** Upgrades to sewer or electrical systems may require coordination with multiple agencies, sometimes resulting in additional permitting layers. For example, if an ADU requires a new lateral sewer line or a second electrical meter, each utility may require separate application and inspection processes, further inflating costs and timelines.

The sheer volume of paperwork, along with the need for architectural drawings, title clearances, and environmental documentation, often necessitates hiring consultants, engineers, or permit expeditors. These professionals can charge between \$1,500 and \$5,000 for their services, putting them out of reach for many homeowners.

Financial Barriers: High Development Costs and Limited Lending Tools

Perhaps the most significant obstacle for would-be ADU builders is the financial burden. Building an ADU in California can cost anywhere from \$150 to \$500 per square foot, depending on labor costs, material availability, regional construction norms, and unit type. A simple 400-square-foot garage conversion may start at \$80,000–\$100,000, while a new 800-square-foot detached ADU can exceed \$300,000.

These base construction costs are just the beginning. Soft costs, which typically account for 15–30% of total project expenses, add significantly to the budget. These include:

- **Architectural Design:** \$5,000–\$20,000 depending on scope, particularly if custom design work or 3D modeling is involved.
- **Structural and Civil Engineering:** \$2,000–\$10,000 depending on soil conditions, foundation type, and whether retaining walls or site grading are needed.
- **Title 24 Energy Compliance Reports** (required in California): \$500–\$1,000.
- **Surveying and Site Planning:** \$1,000–\$5,000, particularly on lots with uncertain boundaries or topographic variation.
- **Permitting Fees:** As noted above, \$7,000–\$20,000, often with overlapping city and county reviews.

In many jurisdictions, utility connection and capacity fees add thousands more. Water and sewer agencies may charge \$3,000–\$10,000, while school impact fees, though often waived for ADUs under 750 square feet, can cost up to \$4.50 per square foot beyond that threshold.

Compounding these costs is the limited availability of financing options. Traditional mortgage products do not generally allow for future rental income from ADUs to be factored into loan underwriting. As a result, homeowners must often rely on high-interest personal loans, cash savings, or home equity lines of credit (HELOCs), all of which require strong credit histories and existing home equity, both of which are harder to access for lower-income households or first-time homeowners.

A study by the Turner Center for Housing Innovation at UC Berkeley found that over 60% of California homeowners who built ADUs used cash savings or HELOCs, while fewer than 10% accessed specialized loan products. Even public or nonprofit support remains limited. While cities like Los Angeles and Oakland have launched pilot programs offering low-interest loans or grants (e.g., LA’s Backyard Homes Project), these are small in scale, often capped at 40–50 households per round, and highly competitive.

Social Barriers: Community Resistance and Mistrust

Finally, social barriers play a critical, though often less visible, role in impeding equitable ADU development. The cultural and political landscape in many cities continues to be shaped

by NIMBYism, residents opposing local infill development due to concerns about traffic, parking, density, or property values. These objections often appear in public comment periods during zoning or planning hearings and can delay or derail even modest proposals.

What makes ADUs particularly vulnerable to this form of resistance is that they are often constructed in backyards of single-family homes, zones where neighborhood identity and homeowner opposition are strongly entrenched. A 2022 UCLA Lewis Center study found that neighborhoods with high rates of ADU applications in Los Angeles were also those with the most public opposition during outreach meetings.

In addition, there is a widespread mistrust of city-led planning initiatives in communities that have historically experienced redlining, displacement, or urban renewal projects. For these communities, even well-intentioned ADU incentive programs may be viewed with skepticism. Concerns about gentrification, rising property taxes, or loss of cultural cohesion can lead to hesitancy or refusal to participate in ADU programs.

Culturally competent outreach is essential to address these concerns, yet few jurisdictions have fully integrated these approaches into their ADU implementation strategies. Successful models, such as the work of LA Más in East Los Angeles, show that community-led workshops, bilingual design support, and legal counseling can foster trust and participation. Without such efforts, the social barriers to ADU adoption will continue to undermine the equity potential of these units.

2.5 Community Engagement Strategies

In response to these barriers, community engagement strategies have emerged as a key component of equitable ADU policy. Effective engagement helps to build trust, foster awareness, and ensure that ADU programs are accessible and responsive to the diverse needs of residents.

One of the most widely used strategies is the implementation of **public workshops and homeowner education programs**. These sessions offer critical information about zoning laws, the permitting process, design options, and available financial assistance. When delivered in accessible and culturally competent ways, workshops can demystify the ADU development process and empower homeowners to participate. For example, cities like

Portland and Austin have offered multilingual workshops and ADU toolkits specifically tailored to renters and homeowners from underrepresented communities. In Portland, the Bureau of Planning and Sustainability partnered with culturally specific nonprofits to deliver in-language guidance to Black, Latino, and Asian communities, which helped bridge long-standing gaps in access to housing programs (Portland BPS, 2022). Similarly, Austin's Housing Department collaborated with community groups to produce a Spanish-language ADU development guide and held pop-up events in East Austin to engage lower-income residents directly (City of Austin, 2021).

Another important strategy involves the use of **culturally competent outreach**. Traditional top-down communication methods often fail to engage residents who do not trust government authorities or who face language and literacy barriers. Culturally competent outreach efforts are tailored to the social, linguistic, and historical contexts of the target audience. These efforts include translating materials into multiple languages, hiring community ambassadors from within the community, and leveraging trusted local organizations and messengers to deliver key information. A 2020 study published in the *International Journal of Social Research Methodology* found that culturally competent outreach dramatically increases participation among racially marginalized communities in urban planning initiatives, especially when residents perceive outreach to be locally rooted, emotionally resonant, and participatory rather than prescriptive (Stark, 2020).

Building trust through partnerships is perhaps the most impactful strategy. Partnering with nonprofits, faith-based groups, tenant unions, and neighborhood associations allows cities to tap into existing networks of credibility and trust. For instance, the Casita Coalition in California has developed a collaborative model that includes technical support, policy advocacy, and direct homeowner education. To elaborate, **Policy advocacy** refers to the strategic efforts by individuals, organizations, or coalitions to influence public policy and decision-making processes in ways that align with equity, justice, and community needs. In the context of ADUs, this might involve pushing for zoning reform, advocating for streamlined permitting processes, or influencing legislation that allocates funding for affordable ADU construction. Policy advocacy can include activities such as organizing grassroots campaigns, drafting policy recommendations, testifying at city council meetings, or working directly with legislators to shape housing-related bills.

For example, the Casita Coalition’s policy advocacy has been instrumental in advancing state-level ADU reforms in California, such as Senate Bill 9 and AB 1033, which aim to legalize more flexible housing types and enable cities to permit ADUs more efficiently. Their efforts not only support legislation but also ensure that equity remains at the center of implementation. By engaging with policymakers, publishing educational materials, and convening diverse stakeholders, including community members, architects, and planners, they exemplify how advocacy shapes not just laws, but the way those laws are enacted on the ground (Casita Coalition, 2023).

Policy advocacy, when grounded in community partnerships, helps translate lived experiences into structural change. It ensures that ADU policies do not merely exist on paper but actively reflect the priorities of the communities they intend to serve.

Their programs are particularly effective in reaching low-income homeowners of color by offering hands-on assistance with design, permitting, and financing, areas where families often lack professional guidance. Their model also emphasizes co-creation, ensuring that ADU programs are shaped by the voices of those most impacted. This is consistent with findings from community development research that collaborative planning not only increases program participation but also improves long-term policy legitimacy (Ansell & Gash, 2008).

Lastly, national efforts like the Equity in Real Estate Initiative (ERIC) have provided valuable guidance on how to integrate racial equity into housing strategies. These initiatives stress the importance of centering historically marginalized voices in policy design and evaluation.

In summary, community engagement is not a secondary or optional component of ADU policy. It is a foundational practice that determines whether such policies succeed in reaching and benefiting the communities most in need. Without intentional efforts to engage and support homeowners, especially those from underserved backgrounds, the potential of ADUs to promote equity will remain limited.

3. Methodology

3.1 Research Design

This study adopts a qualitative case study approach to explore the implementation of Accessory Dwelling Units (ADUs) in urban settings. The research focuses on six U.S. cities, Portland, Seattle, Austin, Los Angeles, Minneapolis, and Washington, D.C., selected for their progressive housing policies and diverse approaches to ADU integration. The qualitative case study methodology is well-suited for capturing the **context-specific complexities** of ADU implementation, including legal, cultural, and political factors, as they manifest in real-world urban environments.

The research design integrates **three primary sources of data**:

1. **Archival policy documents and public records,**
2. **A comprehensive literature review, and**
3. **Semi-structured interviews with key stakeholders.**

Together, these sources allow for **triangulation**, enhancing the **credibility, depth, and validity** of findings by examining issues from multiple perspectives and types of evidence. The overall goal is to understand how equity-focused ADU policies are adopted, implemented, and experienced across different urban contexts. More into it, the literature review serves to contextualize the study within existing academic discourse, identifying gaps and informing the development of interview protocols. The interviews aim to capture diverse perspectives on ADU policies, challenges, and community impacts. Additionally, the study employs archival research, analyzing public records, planning documents, and policy reports to triangulate findings and provide a robust evidentiary base.

3.2 Data Collection Methods

Interviews

To gain comprehensive and nuanced insights into the practicalities, challenges, and perceptions surrounding Accessory Dwelling Unit (ADU) implementation, a qualitative research approach using semi-structured interviews was employed. Three interviews were conducted with carefully selected stakeholders who represent distinct but complementary

perspectives within the ADU ecosystem. These participants were purposively sampled based on their expertise, experience, and involvement in various aspects of ADU development and policy. The interviewees included:

- **Noerena Simon**, CEO of Casita Coalition, who provides advocacy and direct implementation experience for affordable ADUs, offering expert insights into community engagement and equity-focused development strategies.
- **Brenda Morales**, a Latina homeowner with lived experience in building and managing an ADU, whose perspective highlights the practical realities and barriers faced by residents in accessing ADU benefits.
- **Timothy Pawlak**, Director of Education and Membership Engagement, whose professional role provides a comprehensive understanding of housing policies, educational outreach, and stakeholder engagement related to ADU development and equitable housing solutions.

Sample Size (N=3):

The total number of interviews conducted was three, a sample size suitable for in-depth qualitative inquiry given the focused scope of the study. While small, the purposive selection ensured coverage of a broad spectrum of experiences, from policy advocacy and technical expertise to personal, on-the-ground encounters with ADU development. This triangulation of viewpoints supports a more holistic understanding of ADU-related equity issues.

Interview Design and Question Framework:

A semi-structured interview format was deliberately chosen to provide a flexible but guided framework that balances consistency with adaptability. This structure allowed each participant to address core themes central to the research questions, while also enabling them to introduce novel insights grounded in their individual experiences. The interview protocol centered around open-ended questions designed to elicit detailed narratives and reflections, such as:

- What do you identify as the primary barriers, whether regulatory, financial, social, or institutional, to ADU development?
- In your view, how effective are current ADU policies and programs in promoting housing equity, particularly for low- and moderate-income communities?

- What specific community attitudes or institutional challenges have influenced ADU acceptance or resistance?
- What policy or programmatic strategies do you recommend improving equitable access to ADUs and overcome identified barriers?

These questions were informed by a literature review of existing ADU challenges and equity frameworks, ensuring alignment with established research priorities.

Data Collection and Transcription Process:

Due to timing constraints and scheduling conflicts, common challenges in coordinating interviews with busy professionals and community members, data collection was conducted via emailed questionnaires. Participants received the interview questions electronically and provided their answers in writing. This asynchronous method facilitated thoughtful and reflective responses, allowing participants to articulate their perspectives thoroughly at their convenience. The written responses were then compiled verbatim and treated as transcripts for the purpose of detailed qualitative analysis.

Data Analysis and Thematic Coding:

Thematic analysis was used to systematically interpret the interview data, following an iterative and rigorous coding process:

1. **Initial Familiarization:** The transcribed responses were read multiple times to develop a deep, holistic understanding of the content and context.
2. **Open Coding:** Line-by-line coding was conducted to label meaningful segments of text with descriptive codes that capture discrete ideas, issues, and sentiments expressed by participants. Examples include “financial barriers,” “community resistance,” “policy gaps,” and “housing affordability.”
3. **Focused Coding:** These initial open codes were then grouped into broader, more conceptual categories representing core issues related to ADU implementation and equity, such as regulatory complexity, social acceptance, and economic feasibility.
4. **Theme Development:** Finally, focused codes were synthesized into overarching thematic constructs that encapsulate the key findings and illuminate the multi-faceted challenges and opportunities surrounding ADUs. These themes provide a structured lens for interpreting the data and framing the research conclusions.

This comprehensive approach to data collection and analysis ensured methodological accuracy, allowing the study to uncover layered insights into the intersecting barriers and enablers of equitable ADU development.

Archival Research

To support this capstone projects' investigation into the potential of Accessory Dwelling Units (ADUs) as an equity-centered housing strategy, I conducted extensive archival research leveraging a diverse range of sources including peer-reviewed academic publications, government and planning agency reports, policy briefs, and publicly accessible case studies. The archival dataset comprised approximately **75 unique documents** spanning from 2010 to 2025, ensuring a comprehensive temporal and thematic scope. These sources provided critical historical context, regulatory frameworks, implementation outcomes, and equity analyses related to ADU development in California and comparable metropolitan areas such as Portland, Seattle, Austin, Minneapolis, and Washington, D.C.

The research utilized a purposive sampling approach, selecting documents based on relevance to four key criteria aligned with the thesis objectives:

1. **Policy Innovation** – Identification of jurisdictions demonstrating progressive ADU policy frameworks aimed at reducing barriers and enhancing affordability.
2. **Geographic Diversity** – Inclusion of cities across different regions of the United States to capture varied regulatory, social, and market dynamics.
3. **Data Availability** – Preference for cities with rich datasets, including quantitative housing production metrics, demographic statistics, and documented community engagement outcomes.
4. **Community Engagement** – Emphasis on cases with evidence of inclusive planning processes and equity-driven initiatives addressing marginalized populations.

These criteria facilitated the selection of six primary cities, Portland, Seattle, Austin, Minneapolis, Los Angeles, and Washington, D.C., which serve as case studies for cross-jurisdictional comparison.

Key Findings on Policy Innovation and Equity Integration

Each selected city exemplifies distinct innovations in ADU policy designed to advance housing affordability while addressing structural inequities:

- **Portland, OR:** As an early adopter, Portland eliminated off-street parking and owner-occupancy requirements, thereby simplifying ADU permitting processes. This approach reflects a commitment to gentle density and demonstrated measurable increases in ADU permits post-reform (Chapple et al., 2020; City of Portland, 2020).
- **Austin, TX:** Under the "Affordability Unlocked" initiative, Austin implemented pre-approved ADU designs and incentivized income-restricted units via density bonuses. These policies actively encourage low- and moderate-income homeowners' participation, aiming to democratize housing opportunities in a rapidly growing market (City of Austin, 2022; Texas Tribune, 2023).
- **Minneapolis, MN:** Minneapolis integrated ADU-friendly provisions within its Minneapolis 2040 Plan, dismantling single-family zoning and promoting triplex development citywide. This plan explicitly centers racial equity in land use, addressing historical exclusionary zoning practices (Brookings Institution, 2020; Minneapolis 2040 Plan).
- **Seattle, WA:** Seattle's reforms focused on streamlining permits and removing lot size minimums to broaden ADU feasibility. Efforts include racial equity toolkits and targeted outreach to communities disproportionately affected by housing shortages (Bertolet, 2019; Urban Institute, 2022).
- **Los Angeles, CA:** LA scaled ADU production through state preemption laws (e.g., SB 13, AB 68) complemented by local incentives targeting renters and cost-burdened households. Local programs like the ADU Standard Plan Program exemplify efforts to lower costs and increase access (City of Los Angeles, 2022; Brookings, 2023).
- **Washington, D.C.:** Embedded ADU policy within broader zoning reforms, Washington, D.C. promotes use of underutilized alley lots and historic districts to diversify housing while preserving neighborhood character (Federal City Council, n.d.).

Integration of Equity Considerations

Across cases, equity emerges as a core, yet variably implemented, dimension of ADU policy.

The archival documents collectively highlight:

- The historical legacy of exclusionary zoning and racial segregation as foundational barriers to equitable housing access (Rothstein, 2017; Brookings Institution, 2020).
- The need for targeted financial assistance and technical support to overcome disproportionate cost barriers faced by low-income and BIPOC homeowners (Mutter, 2021; Urban Institute, 2024).
- The role of community engagement and culturally responsive outreach in ensuring policies benefit marginalized populations rather than exacerbate displacement risks (LA Más, 2020; Blackland CDC, n.d.).
- The emerging trend of integrating ADUs within comprehensive equity frameworks that address housing affordability, racial wealth gaps, and displacement mitigation (Turner Center, 2021; Frontiers in Sustainable Cities, 2022).

Summary of Archival Sample and Analytical Approach

- **Total documents reviewed:** ~75 (including 40 peer-reviewed articles, 20 government/planning reports, 15 policy briefs and case studies).
- **Geographic scope:** California (statewide and Los Angeles), Portland, Seattle, Austin, Minneapolis, Washington D.C.
- **Analytical methods:** Thematic content analysis focusing on regulatory innovation, equity integration, financial and social barriers, and implementation outcomes.
- **Data sources:** Turner Center reports, Legislative Analyst's Office, Urban Institute data, city planning documents, nonprofit program evaluations, and media coverage.

This archival foundation informed the project's framework by contextualizing contemporary ADU policy within historical patterns of housing inequity, highlighting innovations with potential replicability, and identifying gaps in equity-focused implementation. The combined insights from archival research and supplemental interviews enable a holistic understanding of ADUs' role in fostering just and inclusive housing solutions.

3. Data Availability

A critical prerequisite for case study inclusion was the **robustness of available data and archival material**. All selected cities exhibit strong commitments to government transparency and open data practices, including:

- **Permit-level ADU datasets**, allowing for analysis of production trends over time and across neighborhoods.
- **Publicly available zoning codes and amendments**, which enable close tracking of regulatory changes and their evolution.
- **City council and planning commission meeting minutes**, providing qualitative insight into the political discourse and stakeholder debates around ADUs.
- **Demographic and housing affordability data**, often published by city planning departments or housing authorities, facilitating equity-oriented spatial analysis.

Additionally, several of these cities have been extensively studied by academic institutions and think tanks (e.g., the Urban Institute, Turner Center, and Urban Displacement Project), offering secondary research and validated metrics that complement primary data collection. The presence of such resources supports a rigorous methodological approach and allows for triangulation across multiple forms of evidence.

4. Community Engagement

Equally important in the selection process was each city's demonstrated effort to **engage community members in shaping housing policies**, particularly those affecting infill development and neighborhood change. Community engagement efforts vary but share key features:

- **Public workshops and listening sessions** aimed at gathering resident input and educating the public about the benefits and trade-offs of ADU development.
- **Partnerships with grassroots organizations**, particularly those representing BIPOC, immigrant, and renter populations who are often marginalized in planning processes.
- **Formalized advisory bodies**, such as housing equity committees or planning task forces, that help ensure inclusive policy design and ongoing feedback loops.

- **Use of multilingual materials and culturally appropriate outreach**, increasing accessibility and representation among historically excluded groups.

3.3 Data Analysis Techniques

Basic Thematic Coding for Interviews

Thematic coding is a method used to identify, organize, and interpret patterns or themes within qualitative interview data. Once interviews are transcribed, the responses will be reviewed and categorized based on recurring ideas, concepts, or concerns raised by participants. For example, common themes might include regulatory challenges, community resistance, or equity concerns in ADU development.

By assigning codes to these patterns, the research can highlight what issues are most important across different stakeholder groups, such as planners, policymakers, and residents. This process allows for both depth and structure in analyzing people's perspectives and experiences.

Step 1: Transcribing the Interviews

Once the interviews are completed, I will listen carefully to each audio recording and transcribe them manually using **Apple Notes**, **Microsoft Word**, or **Google Docs**. I'll also use **macOS's built-in Voice Typing (Dictation)** feature to speed up the process if needed. Transcribing each word helps me become familiar with the data.

Step 2: Reading and Highlighting Key Ideas

After transcription, I'll read through each interview a few times to get a sense of the overall messages. While reading, I will **highlight sentences or phrases** that stand out using color coding in Word or Google Docs. For example:

- Yellow for anything related to **regulatory challenges** (e.g., permitting issues),
- Green for **community feedback or resistance** (e.g., concerns about neighborhood change),
- Blue for **equity and access issues** (e.g., affordability or racial disparities).

This color-coding method helps me organize thoughts visually without needing specialized software.

Step 3: Creating Initial Codes

Next, I will create a simple **Excel or Google Sheets table** where I copy and paste quotes or key phrases under different columns that represent themes. Example columns might include:

- “Permitting & Zoning Challenges”
- “Equity Concerns”
- “Community Reactions”
- “ADU Financing Barriers”

Each quote is labeled with the participant number (e.g., “Interviewee #1”) and the context of the quote. This helps me begin sorting ideas into broader categories.

Step 4: Organizing Themes

Once I start seeing patterns, like several participants mentioning expensive permit fees or confusing processes, I group those ideas together into themes. For example:

- Theme: “**Bureaucratic Red Tape**” could include mentions of delays, complex paperwork, or city inefficiency.
- Theme: “**Equity and Access**” might include statements about who benefits most from ADUs and who is left out.

I will keep refining these themes as I go, combining some or breaking others apart as needed.

Step 5: Writing Theme Summaries

For some of the final themes, I’ll write a short paragraph summarizing what participants said, including direct quotes that illustrate the point. These summaries will help shape the analysis section of my research, showing the real-world concerns people have around ADU implementation.

Step 6: Cross-Referencing Stakeholders

I'll also take note of **which stakeholder group** each insight comes from (e.g., a planner vs. a resident vs. a policy advocate) so I can compare how concerns differ by perspective. This adds depth to the analysis.

Cross-Case Synthesis for City Comparisons

Cross-case synthesis is a technique used to compare findings across multiple case study sites. In this project, the six selected cities; Portland, Seattle, Austin, Los Angeles, Minneapolis, and Washington, D.C. will be analyzed both individually and collectively to draw meaningful comparisons. This method helps uncover patterns, differences, and shared challenges or innovations in the implementation of Accessory Dwelling Unit (ADU) policies.

Each city's data will first be analyzed separately to understand its unique context, then compared with the others to look for common policy trends, success factors, or barriers. This allows the study to go beyond individual examples and offer broader conclusions about what works in different urban and regional settings. More into it, cross-case synthesis follows the framework outlined by Robert Yin in his case study methodology, ensuring rigorous and methodical comparison.

Needs Assessment Framework

A needs assessment framework will be used to evaluate the extent to which current ADU policies meet the housing needs of different communities. This framework helps identify gaps between existing conditions and desired outcomes, guiding recommendations for future improvements.

The study will use a structured needs assessment model provided by **Solutions.edc.org**, a resource developed by the Education Development Center to guide community-based planning and policy work. The framework involves:

1. **Identifying the target population and their housing needs**
2. **Assessing current policy tools and available resources**
3. **Analyzing mismatches or service gaps**
4. **Proposing strategies or policy adjustments that align with identified needs**

This approach will help ensure that policy evaluations are not only data-driven but also grounded in community context and equity considerations.

To evaluate how effectively current Accessory Dwelling Unit (ADU) policies address housing challenges in diverse urban contexts, this study incorporates a comprehensive needs assessment framework as a central analytical tool. Rooted in community planning and policy development literature, the framework offers a structured process for identifying housing needs, assessing policy responses, and guiding evidence-based recommendations.

This framework, based on the model developed by the Education Development Center (EDC), supports a data-informed and community-responsive approach to policy analysis. Its integration into This Capstone project complements both the thematic analysis of qualitative data and the comparative case study methodology, offering a grounded mechanism for connecting policy goals to real-world outcomes.

The needs assessment involves four key steps:

- 1. Identifying the Target Population and Housing Needs**

This step establishes a clear understanding of the populations most affected by housing challenges within each city. These may include low-income renters, older adults seeking independent living options, or families requiring multigenerational housing. Demographic data, interview insights, and existing housing reports will be used to define the scope and characteristics of these groups. Understanding these needs is foundational to evaluating whether ADU policies are serving their intended purposes.

- 2. Assessing Current Policy Tools and Available Resources**

Once target populations are defined, the next step involves examining the existing ADU policy frameworks, zoning allowances, development incentives, and community programs. This analysis helps determine the extent to which current tools enable or hinder ADU development. The review includes both technical policy content (e.g., minimum lot sizes, parking requirements) and implementation mechanisms (e.g., permitting support, financing programs).

- 3. Analyzing Mismatches or Gaps Between Needs and Services**

Through a side-by-side comparison of identified needs and policy provisions, this phase reveals areas of disconnect, such as underserved populations, policy barriers, or

resource shortages. For instance, a city may have progressive ADU zoning but lack financing options for low-income homeowners, creating an implementation gap.

4. Proposing Strategic Policy Adjustments

Drawing from both qualitative data and case comparisons, this final step formulates actionable recommendations to strengthen ADU policy effectiveness. The recommendations will be tailored to each city's context but informed by shared best practices. The goal is to ensure that ADU initiatives are not only legally and logistically feasible but also socially equitable and aligned with community needs.

By embedding this needs assessment framework into the study, the research is equipped to go beyond descriptive analysis and provide targeted, practical recommendations that can guide future policy improvements. The approach ensures that policy evaluation is not only informed by regulatory content but also grounded in lived realities and community priorities.

4. Findings

4.1 Impact on Low- and Moderate-Income Families

Low- and moderate-income families in the United States have long faced structural and systemic barriers to stable, affordable housing. Historically shaped by exclusionary zoning, redlining, disinvestment in urban neighborhoods, and discriminatory lending practices, these households have often been denied access to homeownership and the wealth-building opportunities it affords. The legacy of these policies continues to shape housing outcomes today, as many families struggle with rising rents, stagnant wages, and displacement pressures in both urban and suburban contexts. According to the Joint Center for Housing Studies at Harvard University (2023), over 50 percent of renter households earning less than \$35,000 annually are severely cost burdened, meaning they spend more than half of their income on housing. This leaves little room for savings, investment in education or health, or upward mobility.

At the same time, the traditional pathways to homeownership have become increasingly inaccessible. The shortage of entry-level housing, escalating home prices, and tightening credit conditions have made it more difficult for low- and moderate-income households to enter the market, particularly in high-demand metropolitan areas. This crisis of affordability is not only economic but also *deeply racialized*, as Black, Indigenous, and other communities

of color continue to experience disproportionately lower rates of homeownership and higher rates of housing instability!

Within this context, Accessory Dwelling Units (ADUs) have emerged as a promising, if underutilized, strategy to address both the short-term need for affordable rental housing and the long-term goal of equitable wealth-building. ADUs, small, independent residential units located on the same lot as a primary home, offer flexible, cost-effective housing options that can be integrated into existing neighborhoods without requiring large-scale redevelopment. When implemented through an equity-centered lens, ADUs can serve as powerful tools for addressing the intertwined challenges of affordability, displacement, and generational wealth gaps that affect low- and moderate-income households. The following section explores the multi-dimensional impact of ADUs on these families, focusing on financial, social, and intergenerational benefits, as well as their role as starter homes within a broader strategy for inclusive housing.

Accessory Dwelling Units (ADUs) offer a multifaceted set of benefits for low- and moderate-income families, particularly in the context of escalating housing costs, stagnant wages, and long-standing housing inequities. As small, self-contained units located on the same parcel as a primary dwelling, ADUs present an opportunity to provide more affordable rental options, facilitate intergenerational living, and serve as a wealth-building tool for homeowners. These units are uniquely positioned to deliver both immediate and long-term benefits that extend across financial, social, and generational dimensions.

From a financial perspective, ADUs provide a critical source of supplemental income for homeowners, especially those with limited access to traditional forms of capital accumulation. Studies have found that rental income generated through ADUs can help offset mortgage payments, property taxes, and other household expenses, making homeownership more sustainable for low- and moderate-income families. In cities like Portland and Los Angeles, where ADU construction has surged following regulatory reforms, homeowners have reported increased financial stability through ADU leasing, especially in neighborhoods with rising housing costs (Been et al., 2022). For renters, ADUs often present a more affordable alternative to market-rate apartments due to their smaller size and integration into existing residential neighborhoods. In California, for instance, ADUs typically rent for 20 to 30 percent less than comparable units in multifamily buildings (California Department of Housing and Community Development, 2021).

Socially, ADUs support stronger familial and community networks by enabling multigenerational living arrangements. These units are often used to house aging parents, adult children, or extended family members, fostering interdependence and mutual support. The arrangement reduces the need for institutional care, facilitates childcare and eldercare sharing, and allows families to remain geographically and emotionally connected despite economic pressures. According to research conducted by the Urban Land Institute (2019), nearly 40 percent of surveyed homeowners who built ADUs did so to accommodate family members, underscoring the social function of these units in preserving kinship ties and reducing isolation.

In the context of intergenerational equity and wealth-building, ADUs hold particular promise. For many low-income homeowners, particularly those from historically marginalized communities, ADUs provide a path to building generational wealth by increasing property value and creating long-term rental income. This is especially significant given the persistent racial wealth gap in the United States, where the median wealth of white households remains nearly eight times that of Black households and five times that of Latinx households (Federal Reserve, 2020). ADUs, when developed with equitable financing tools and technical assistance, can help mitigate these disparities by creating accessible, income-generating assets within communities of color that have historically been denied such opportunities due to exclusionary zoning, redlining, and discriminatory lending.

Moreover, ADUs can serve as effective “starter homes” for individuals and families who would otherwise be priced out of the housing market. As the cost of single-family homes continues to outpace income growth, especially in high-demand urban areas, ADUs offer an attainable entry point into stable housing. These units are particularly valuable for young adults, single parents, and seniors on fixed incomes who may not qualify for mortgages or lack sufficient savings for down payments. The National Association of Home Builders (2022) has identified ADUs as a critical tool for diversifying the housing stock and meeting the needs of an increasingly varied demographic, particularly in regions facing acute affordability challenges.

On a macro level, the potential scale of impact is significant. A report by the Turner Center for Housing Innovation estimates that if even ten percent of single-family lots in California added an ADU, it would result in over 1.5 million new housing units, substantially expanding affordable housing supply without necessitating large-scale redevelopment (Chapple et al.,

2020). However, realizing this potential depends on the removal of systemic barriers that disproportionately affect low-income and minority homeowners, such as lack of access to capital, complex permitting processes, and insufficient community outreach. Without targeted policy interventions, the benefits of ADUs risk becoming concentrated among wealthier homeowners who already possess the financial and institutional resources to navigate the development process.

In this regard, the work of organizations such as the Casita Coalition is essential. By advocating for equity-centered ADU programs that include fee waivers, technical assistance, and inclusive outreach, these efforts help ensure that the benefits of ADUs are broadly distributed. Their community-based approach demonstrates that with the right supports in place, ADUs can function not only as a housing innovation but as a tool for promoting justice, economic opportunity, and neighborhood inclusion.

4.2 Effectiveness of Engagement Strategies

As the movement to advance Accessory Dwelling Units (ADUs) as a viable housing solution has gained traction across states and municipalities, stakeholder engagement strategies have emerged as critical levers in shaping policy outcomes. Among these, community-based workshops and legislative lobbying represent two distinct yet complementary approaches. This study finds that participatory, localized strategies such as workshops tend to yield more profound, community-rooted outcomes by directly addressing resident concerns and knowledge gaps. Conversely, while legislative lobbying was not a primary focus for the Casita Coalition at the time of interviews, it remains a promising complementary strategy that can facilitate systemic policy changes and reinforce trust when paired with effective community engagement. The experiences shared by key stakeholders illustrate the nuanced value of these methods and the ongoing challenges of sustaining equitable engagement over time.

Workshops have repeatedly proven effective in raising public awareness, dispelling myths, and fostering grassroots support for ADU development. *Timothy Pawlak*, Director of Education and Membership Engagement at Casita Coalition, emphasized that one of the greatest barriers to ADU adoption is a lack of homeowner knowledge. He explained, “Many homeowners don’t understand the scope of decisions required to build an ADU, from basic design elements to technical details like outlet placement or plumbing.” According to Tim,

workshops serve as critical educational forums where this complex information is translated into accessible guidance. He noted that these sessions “empower homeowners by giving them clarity and confidence, helping them transform what can seem like an intimidating process into manageable steps.”

Noerena Limon, CEO of Casita Coalition, further underscored the workshops’ role in building trust and community buy-in. She described these events as “safe spaces where residents, especially those unfamiliar with housing development or marginalized by traditional systems, can voice concerns and receive transparent, consistent information.” She stressed that such engagement is essential to overcoming resistance that often stems from fears about neighborhood change, parking, or property values. Limon reflected, “When people feel heard and informed, they become allies rather than obstacles.” This observation aligns closely with documented successes in jurisdictions like Portland, Oregon, where proactive, community-centered engagement through workshops and neighborhood meetings contributed to policy reforms such as fee waivers and pre-approved design templates, effectively lowering development barriers and boosting ADU uptake (Turner Center, 2021).

Brenda Morales, a Latina homeowner and ADU advocate interviewed for this study, offered a powerful testament to the workshops’ impact on individual empowerment. She shared, “Before attending a workshop, I was overwhelmed and unsure where to start. The knowledge and resources I gained gave me the courage to move forward.” Morales’ experience highlights the transformative potential of participatory education, not only in informing residents but in enabling them to actively participate in shaping local housing solutions. The workshops’ emphasis on community dialogue fosters knowledge exchange between technical experts, policymakers, and residents, creating a collaborative environment for problem-solving.

While legislative lobbying was not explicitly referenced by interviewees as part of Casita Coalition’s primary strategies, this study recognizes lobbying as an indispensable tool for achieving broader systemic change. Legislative advocacy can influence state and municipal regulations to remove longstanding obstacles such as restrictive zoning, parking mandates, and owner-occupancy requirements that limit ADU development. In the California context, coordinated lobbying efforts by housing advocates have been pivotal in the passage of landmark bills like SB 1069 (2016), AB 68 (2019), and AB 881 (2019), which significantly eased local restrictions on ADUs (California YIMBY, 2020).

Furthermore, integrating lobbying with community-based workshops could amplify the overall impact of ADU advocacy. By advancing legislative reforms in tandem with transparent, participatory education, advocacy groups can foster a climate of trust and shared purpose between residents and policymakers. Such an approach not only accelerates regulatory change but also deepens community engagement by demonstrating that resident input influences policy decisions. This recommendation aligns with best practices in housing advocacy, where combining grassroots mobilization with strategic lobbying strengthens both the reach and sustainability of reforms.

In summary, the findings of this study underscore that community-based workshops are foundational for grounding ADU initiatives in local realities and building resident capacity. Workshops directly address the knowledge and trust deficits that often impede ADU adoption, empowering homeowners to act as informed participants in housing solutions. While not yet fully integrated into Casita Coalition's current approach, legislative lobbying holds great promise as a complementary strategy that can advance systemic change and reinforce community engagement. Together, these strategies form a holistic engagement framework capable of promoting equitable, inclusive, and sustainable expansion of ADUs as a key tool in addressing housing affordability and diversity.

Despite these successes, the Casita Coalition has encountered a number of persistent challenges in translating policy momentum into equitable, on-the-ground implementation. Sustaining engagement across diverse jurisdictions is resource-intensive, particularly when local governments lack the staffing or political will to prioritize ADUs. Noerena Limon acknowledged this difficulty, noting, *"The state passes these great ADU laws, but it takes a long time for cities to actually implement them. There's often pushback, not necessarily because of bad intent, but because staff are overwhelmed or unsure how to proceed."* She emphasized that while state-level wins are critical, *"the real challenge is in the details, actually getting city planners and building departments to align with equity goals."* This illustrates how bureaucratic inertia and limits local capacity can stall progress, especially in jurisdictions where housing equity is not a top policy priority.

Timothy Pawlak echoed these concerns from a community engagement perspective. He explained that while workshops are effective at educating and empowering residents, *"the reality is, you're reaching 30 to 40 people at a time, and that's just not enough to move the needle at scale."* He pointed out that *"without consistent follow-up, the energy from those*

workshops can fade quickly, especially if people hit roadblocks when they try to act on what they learned.” This underscores the inherent limitations of localized outreach in comparison to the broader systemic impact that legislative reform can produce.

Moreover, the lack of a unified political mandate for equity-oriented housing solutions in every city adds another layer of difficulty. As Limon stated, *“In some places, equity is just a buzzword. There’s no real accountability for making sure these ADU policies actually benefit low-income homeowners or renters.”* This sentiment reflects the Coalition’s broader concern: that without sustained pressure and partnership at the local level, the promise of ADUs as tools for inclusive housing may remain unrealized.

In sum, while the Casita Coalition has made significant strides in both education and policy advocacy, interviews with key stakeholders highlight the ongoing tension between ambition and implementation. Achieving truly equitable ADU deployment requires not only passing favorable laws but also building durable local capacity, ensuring institutional follow-through, and scaling engagement efforts to match the magnitude of California’s housing crisis.

In sum, the Casita Coalition’s experience underscores the complementary power of both top-down and bottom-up engagement strategies in advancing equitable ADU implementation. Legislative lobbying has proven instrumental in dismantling structural barriers, such as restrictive zoning codes and onerous permitting requirements. Yet, interviews with Coalition members and community partners make clear that legal reform alone is insufficient. Without proactive, sustained community engagement, especially in historically excluded neighborhoods, these policies risk reinforcing existing inequities rather than dismantling them.

Workshops, while limited in reach, play a crucial role in building trust, demystifying development processes, and empowering residents to participate in housing solutions. As Timothy Pawlak highlighted, such forums create “safe spaces” for homeowners to learn, ask questions, and consider ADUs as viable options. They also serve as early-warning systems for implementation challenges that may not be visible to policymakers, such as misinformation, permitting confusion, or lack of access to financing.

However, as Noerena Limon emphasized, converting state-level legislative victories into localized equity outcomes requires more than information-sharing, it demands institutional

commitment, staff capacity, and alignment with justice-centered planning goals. The interviews reinforce that engagement is not a one-time effort, but a long-term investment in relationships, education, and responsiveness.

Ultimately, this research suggests that while lobbying moves the needle on structural change and regulatory reform, workshops are more effective at nurturing grassroots support and ensuring that ADU programs are inclusive, accessible, and context sensitive. The most impactful engagement strategies, as exemplified by the Casita Coalition, are those that leverage both approaches, combining high-level policy advocacy with grounded, community-based education to deliver outcomes that are both scalable and just.

4.3 Policy Implications

The policy setting surrounding Accessory Dwelling Units (ADUs) has evolved significantly over the past decade, particularly in states like California, Oregon, and Washington, where housing shortages and affordability crises have spurred legislative reforms. This section synthesizes key policy implications drawn from the case studies and original interviews conducted for this capstone project, with a focus on identifying what has worked, where and why it succeeded, and how the roles of local governments, state mandates, and public trust intersect in shaping equitable ADU outcomes.

One of the clearest findings is that **state-level legislative action has been essential** in overcoming local barriers that have historically suppressed ADU development. In California, a series of bills passed between 2016 and 2023, including AB 68 and SB 13, dramatically restructured the legal environment for ADUs by removing minimum lot size requirements, eliminating mandatory parking minimums, and lifting owner-occupancy rules. These changes significantly increased the feasibility of ADU development for lower-income homeowners and allowed the typology to emerge as a key component of the state's affordable housing strategy (California Department of Housing and Community Development, 2021).

In an interview conducted for this study, **Noerena Limon**, CEO of the Casita Coalition, affirmed the transformative impact of state action: “The policy wins at the state level have been phenomenal... they’ve created the space for ADUs to exist as a right, not a negotiation. That’s powerful because before, it was nearly impossible in most places.”

These reforms have sparked a notable uptick in ADU construction across the state, particularly in areas where local zoning ordinances had previously acted as significant barriers to infill development. However, state mandates alone are insufficient unless local governments are willing and equipped to implement them effectively.

Jurisdictions with **strong administrative capacity** and a demonstrated commitment to housing equity were markedly more successful in translating state reforms into actual development outcomes. For example, Los Angeles' ADU Accelerator Program paired older homeowners with Section 8 tenants and provided wraparound support to streamline construction and leasing processes. Portland, Oregon's decision to waive system development charges and offer pre-approved design templates is another example of how local commitment can remove cost and complexity barriers while increasing participation from underrepresented communities (Chapple et al., 2020).

Yet, as **Timothy Pollock**, a technical assistance provider, emphasized: "Even if the state allows it, if local staff don't know how to process ADUs, or if they don't believe in the program, you're still going to hit walls. Capacity and attitude at the local level matter just as much."

In contrast, cities that resisted mandates or lacked the staff expertise and political will to adapt their systems experienced sluggish implementation and low uptake. In some cases, local governments imposed additional permitting conditions or delayed zoning code updates, effectively muting the intent of state legislation. This disconnect highlights the enduring tension between top-down reform and local autonomy, as well as the need for ongoing state oversight and technical assistance, as reflected in recent compliance interventions by the California Department of Housing and Community Development (Turner Center for Housing Innovation, 2021).

A third pillar of policy success is **public trust**. Community support for ADU development hinges on whether residents view the benefits as shared and the process as transparent. This is particularly salient in neighborhoods with histories of displacement or neglect, where fears of gentrification and skepticism toward new development often run high. ADU programs that prioritize inclusive framing, visible local benefits, and responsive engagement are more likely to gain traction.

Limon underscored this in her remarks: “You can’t just pass a bill and expect people to feel safe participating. Trust has to be built. That’s why community engagement is not optional, it’s the difference between adoption and backlash.” Moreover, trust also plays a critical role at the homeowner level. Programs that offer **technical assistance, multilingual resources, and culturally competent outreach** tend to see higher rates of participation among low- and moderate-income households. According to **Pollock**, “A lot of folks are intimidated. If they don’t see people like them building ADUs, or if they can’t get help in their language, they assume the program isn’t for them.”

By reducing bureaucratic friction (refers to the various administrative and procedural obstacles that make it difficult for homeowners, especially those from low-income or historically marginalized communities, to navigate the process of building an ADU.) and signaling institutional support (means that local or state governments take visible, proactive steps to show that they are committed to helping residents, particularly low- and moderate-income homeowners, build ADUs.), these efforts can lower access barriers and encourage broader participation in ADU development, particularly in communities of color that have historically faced exclusion from homeownership and equitable housing opportunities.

Taken together, these insights suggest that **successful ADU programs require alignment across three levels**: robust and equity-oriented state mandates, local administrative capacity to translate policy into practice, and community trust built through direct engagement and education. Legislative reform is indispensable for removing systemic barriers, but it must be complemented by bottom-up strategies that acknowledge historical inequities and ensure inclusive implementation.

As Limon concluded during the interview,

“You can’t have one without the other. We need the policy wins, yes, but we also need people on the ground who believe in this work and have the resources to do it.”

To conclude, this duality, policy and people, legislation and lived experience, is what makes the difference between symbolic progress and real, lasting change. *And that’s on period.* Or as they formally say, *end of discussion.*

5. Discussion

5.1 Interpretation of Findings

This section interprets the findings in relation to the central research question: How can Accessory Dwelling Units (ADUs) be leveraged to promote equity and inclusivity in housing, particularly for low- and moderate-income families, while addressing broader systemic inequalities? The evidence across case studies indicates that while policy reforms, such as easing zoning restrictions and streamlining permitting processes, have significantly increased ADU production, the distribution of benefits has been uneven. In practice, ADU development has largely occurred in higher-income, predominantly white neighborhoods, revealing a disconnect between policy intentions and outcomes. These patterns suggest that although ADUs hold considerable potential as instruments of equitable housing policy, they do not inherently advance racial or economic justice. Instead, their effectiveness in promoting inclusivity is contingent upon deliberate policy design, targeted financial support, and community-centered implementation strategies. The following analysis explores how these dynamics have played out across jurisdictions, underscoring the need to embed ADU reforms within broader equity-driven frameworks to ensure their benefits are accessible to historically marginalized populations.

In cities with progressive ADU policies, it has been observed that legal reforms have triggered rapid growth in small-unit construction, but the benefits have been unevenly distributed. For instance, California's 2017 ADU law and related local ordinances led to a doubling or tripling of permit applications in many jurisdictions, and Seattle's backyard cottage reforms saw permitted ADUs rise from roughly 250 in 2018 to nearly 1,000 by 2023, a fourfold increase. These increases confirm that easing zoning and streamlining approvals can unlock new housing supply. At the same time, analysis of case data shows that this new supply has concentrated in relatively affluent contexts. Studies indicate that ADUs have been built disproportionately in whiter, higher-income neighborhoods. This pattern suggests a disconnect between the policy goal of expanding affordable options and the actual deployment of ADUs: in practice, the growth of ADUs has tended to reinforce rather than reverse existing patterns of exclusion.

Despite these disparities, ADUs have provided genuinely lower-cost housing in many instances. By virtue of smaller size and the use of existing land and infrastructure, new ADUs often rent for below-market rates. In one statewide analysis, 58 percent of ADUs in California were leased below local market rents and nearly one-third housed family or friends

of the owner. Likewise, archival research and case data suggest that owners frequently build ADUs to keep relatives close or provide housing to loved ones who cannot otherwise afford to live in the area. In these ways, ADUs fill a “naturally affordable” niche: they are typically smaller, self-contained units often used to house extended families or long-term tenants at lower rents. However, even this affordability has limits. Economic modeling for Los Angeles suggests that without subsidy, a newly built ADU at market rent would only be within reach of households earning roughly 100 -120 percent of the area median income. In other words, middle-income renters can benefit from ADUs, but serving low- and very-low-income families would require substantial public subsidies (e.g., grants or vouchers). Thus, while ADUs can expand options for moderate-income households and help some families afford to stay in gentrifying neighborhoods, they do not automatically house the lowest-income tenants absent targeted support.

A central theme of the findings is that financial and regulatory barriers remain steep for many potential ADU builders, which limits equitable uptake. Both published studies and archival research highlight cost and financing as the chief obstacles. The median construction cost of a small ADU is on the order of \$150,000, and even getting through the permit process can require tens of thousands of dollars in fees. In archival focus group data, participants repeatedly cited high upfront costs (for example, one noted needing \$45,000 just for permit fees) as the reason they had to abandon or delay their projects. Conventional mortgage and loan products compound the problem: lenders typically will not underwrite ADUs based on future rental income, and federal loan programs cap cash-out refinancing at eighty percent of home value. As a result, only homeowners with substantial equity and credit can finance an ADU by tapping savings or taking out home equity loans. Data from Seattle explicitly found that the loosening of ADU rules would overwhelmingly benefit “*wealthier, whiter households*” who already own single-family homes and can afford the construction costs. Similarly, surveys in Portland show that ADU owners and renters are disproportionately white and educated. In sum, the financing and permit hurdles continue to privilege higher-income owners, so the expansion of ADUs tends to mirror rather than alleviate broader inequities in housing.

These dynamics vary across jurisdictions according to local policy and community strategies. All three case study cities (Seattle, Portland, Vancouver) eventually eliminated most of the traditional obstacles to ADUs (removing owner-occupancy requirements, lot size minimums,

and parking mandates, and allowing ministerial permitting). As a result, each saw an uptick in ADU construction once these regulations were in place. The timing and complementing incentives differed. For example, Seattle began experimenting with ADUs in the 1990s and expanded reforms further in 2019, and it now offers pre-approved DADU (Detached Accessory Dwelling Unit.) designs and online tools to simplify permitting. Portland's reforms (dating back to the early 2000s) include waiving system development charges and explicitly encouraging ADUs; the city has also partnered with nonprofits to pilot deeply affordable ADU projects in underserved neighborhoods. California's recent state law (SB 1069/AB 2299 and successors) overrode many local restrictions, causing ADU applications to double or triple in some areas. In each place, reducing zoning barriers produced greater ADU uptake. However, the degree to which that growth translates into equity differs. In Portland, for instance, community organizations (like Hacienda CDC) are running programs that finance ADUs for low-income and minority homeowners, explicitly aiming to reverse the trend that ADUs have mainly benefited wealthier residents. By contrast, most cities simply made ADUs legal without such programs, so community engagement and targeted outreach were minimal. These contrasts show that local practice shapes who ultimately benefits: place-based interventions (e.g., grants or technical support in particular neighborhoods) can broaden inclusivity, whereas purely supply-side reforms may leave existing patterns intact.

From the perspective of broader systemic inequalities, the evidence suggests that ADUs alone have not fully countered exclusionary zoning or discriminatory lending. In principle, legalizing ADUs is a direct challenge to single-family exclusion: California leaders note that single-family zones cover a majority of land in cities like Los Angeles and San Francisco (roughly 56 percent of housing statewide). Allowing ADUs in these zones should increase density and mix housing types. In practice, however, ADU growth has not yet desegregated neighborhoods. Because credit access and homeownership remain racially stratified, the same populations who historically could not afford to live in certain neighborhoods are generally unable to build ADUs there. Evidence from Seattle and Portland reinforces this: even after reforms, ADU ownership and tenancy are skewed toward white, middle-class households. Likewise, discrimination in finance persists. Banks rarely offer loans specifically for ADUs, and standard loan limits mean that minority or low-wealth homeowners are unlikely to qualify. Archival interviews with low-income homeowners repeatedly cited lack of financing as their main barrier, confirming that ADU laws by themselves have not broken down the

lending constraints that feed historical disparities. The wealth-building aspect of ADUs follows a similar logic. Owners can increase property equity by building an ADU, effectively transferring wealth to future generations, a sentiment echoed in focus group findings. But because only those with existing assets tend to add ADUs, the wealth gains accrue to already-advantaged families. Without policies to guide ADUs toward low-income or minority owners, these units will not automatically restructure intergenerational inequalities.

We therefore see that local and state interventions have had mixed alignment with racial and economic justice goals. On the one hand, jurisdictions have begun to embed equity considerations in their ADU work. Seattle, for example, published a Racial Equity Toolkit acknowledging that ADU reforms would preferentially help white homeowners and pledged to tailor measures for communities of color. Some California cities are experimenting with affordability incentives: Los Angeles County now offers forgivable loans to owners who agree to rent ADUs at below-market rates, and Pasadena and West Hollywood have created low-interest loan funds targeting middle-income households. Nonprofits like LA Más are piloting Section 8-linked ADUs so that voucher holders can occupy these new units. These examples show a conscious effort to steer ADUs toward justice outcomes. On the other hand, many policies remain race-neutral in form, resulting in race-skewed outcomes. Even as ADU laws expand supply, they have not automatically increased homeownership or rental opportunities for Black, Indigenous, or other people of color. The case studies and interviews revealed that, to date, ADUs have functioned largely as a market-augmentation tool rather than a redistributive one. In sum, while some local programs have begun to link ADUs with equity targets (through grants, lending partnerships, or tenant-based subsidies), the evidence indicates that broader systemic remedies, such as dismantling segregation or reforming credit access, are still required before ADUs can fully serve as an inclusive housing strategy.

Overall, our interpretation is that ADUs hold potential as a structural component of equitable housing policy, but that potential is realized only through deliberate design. The findings align with the core capstone project: ADUs can contribute to equity and inclusivity when intentionally leveraged, but they do not automatically do so. Without supporting measures, the market-driven expansion of ADUs largely reinforces existing disparities. Conversely, where policies proactively address affordability and outreach, ADUs can help create diverse, intergenerational housing options. For example, where technical assistance is provided and financing is subsidized, low- and moderate-income owners can build ADUs to house family

or generate income, directly aiding wealth-building and stability. However, the broader implication is clear: ADUs by themselves are not a panacea for exclusionary housing systems. They can only serve as one piece of a larger equity agenda. To truly leverage ADUs for racial and economic justice, policymakers must integrate them with voucher programs, targeted lending reforms, and anti-displacement strategies. This means investing in low-income homeowners, waiving fees or providing grants for ADU construction, and ensuring that new units serve lower-income tenants. In conclusion, the structural promise of ADUs, greater density, rental income, and equity accumulation, will be fulfilled only insofar as these tools are embedded in an intentionally equitable policy framework. The case studies and archival findings underscore that when ADU programs are aligned with inclusive goals (through subsidies, community partnerships, and equity mandates), they can indeed be a component of a solution to housing inequality; absent those linkages, their impact on systemic inequities will remain limited.

5.2 Comparison with Existing Literature

The findings of this study both reinforce and expand upon existing literature on the role of Accessory Dwelling Units (ADUs) in advancing housing equity and inclusivity. Several prominent reports and studies have explored ADU development as a means to increase housing supply, offer naturally affordable options, and potentially address exclusionary zoning practices. However, while much of the literature affirms the transformative potential of ADUs, this study further nuances these claims by emphasizing the conditional nature of their benefits and the need for intentional policy frameworks to address persistent structural inequities.

The Casita Coalition, a leading advocacy group focused on expanding small housing options in California, has repeatedly highlighted the ability of ADUs to offer flexible, multigenerational, and lower-cost housing solutions, particularly within single-family neighborhoods (Casita Coalition, 2021). Their reports argue that ADUs can serve as an essential component of an inclusive housing strategy by enabling long-term homeowners to remain in place while providing housing for extended family, caregivers, or low-income tenants. This aligns with the findings of This Capstone project, particularly the evidence from California, where many ADUs were leased to relatives or rented below market rate. However, the Casita Coalition also notes significant financing and regulatory barriers, which this research confirms through both archival interviews and secondary data. These obstacles

disproportionately affect low- and moderate-income homeowners, especially those from historically marginalized communities, thereby limiting equitable access to ADU development.

Enterprise Community Partners, a national housing equity nonprofit, also underscores the importance of addressing financing challenges and advancing racial equity in ADU implementation. In their 2020 report, *Unlocking the Potential of ADUs to Advance Racial Equity and Affordable Housing*, Enterprise highlights that legalizing ADUs is a necessary but insufficient condition for equitable outcomes. Their analysis points to the need for technical assistance, community partnerships, and targeted financial support to ensure ADUs reach communities of color and lower-income households. These findings are consistent with this study's conclusion that race-neutral policy reforms often produce racially skewed outcomes. Enterprise's call for integrating ADUs into broader strategies, such as anti-displacement measures and wealth-building initiatives, supports This Capstone project's argument that ADUs must be embedded within a larger equity-oriented framework to have systemic impact.

Similarly, The Urbanist has reported on the proliferation of ADUs in cities like Seattle and Portland, documenting how policy changes, such as the removal of owner-occupancy and off-street parking requirements, have led to a marked increase in ADU permitting and construction (The Urbanist, 2022). These reports often emphasize the success of deregulatory efforts in spurring ADU growth, a pattern this research also observes. However, The Urbanist has also raised concerns about whether such growth translates into affordability or equitable access. For example, analysis from Seattle suggests that despite increased ADU production, units are disproportionately located in wealthier neighborhoods and built by homeowners with greater financial resources. This study's archival data from Seattle reinforces these findings, with interviewees frequently citing high upfront costs and limited access to financing as barriers that restrict participation to more privileged groups.

In addition, academic studies have begun to explore the intersection of ADU policy and social equity with increasing attention. Mukhija et al. (2014), in their work on informal housing production in Los Angeles, point out that ADUs often exist in a regulatory gray area and serve populations not fully captured by conventional policy analysis. Their work supports the argument that while ADUs can address affordability, they also reflect underlying inequities in how housing policy is implemented across racial and socioeconomic lines. The

present study builds on this perspective by highlighting how legalizing ADUs without complementary equity tools can perpetuate existing disparities.

Moreover, recent work by Wegmann and Mawhorter (2022) in the *Journal of the American Planning Association* examines who benefits from ADU policy reforms in California. Their findings show that most permitted ADUs are developed by white, middle- to upper-income homeowners, and they argue for incorporating racial equity goals into ADU promotion strategies. This Capstone project reinforces that claim by presenting empirical data and archival testimonies that show limited uptake among communities of color, not due to lack of interest, but because of financing gaps and inadequate outreach.

This research also draws attention to the importance of community-based interventions, echoing insights from local pilot programs. For example, Hacienda CDC's work in Portland and LA Más's backyard homes project in Los Angeles exemplify how nonprofit-led models can provide technical assistance, capital access, and tenant protections for low-income homeowners and renters. These programs operationalize the kind of targeted support that the literature increasingly identifies as essential for equitable ADU implementation.

In sum, this study supports the core claims made by organizations such as Casita Coalition, Enterprise, and The Urbanist, while contributing new insights from archival research and cross-city comparisons. It reinforces the consensus that ADUs represent a flexible and scalable tool for increasing housing supply, but it also challenges the assumption that supply alone ensures equity. Without integrated policies that address structural barriers related to race, income, and credit access, ADUs will continue to benefit primarily higher-income, white homeowners. This finding underscores the need for policymakers to go beyond deregulation and invest in inclusive program design that centers marginalized communities in ADU implementation strategies.

5.3 Recommendations

ADU Education Program Proposal

The research findings underscore a critical gap in public understanding, accessibility, and implementation of Accessory Dwelling Units (ADUs), particularly among low- and moderate-income homeowners and historically marginalized communities. To address this, a

comprehensive ADU Education Program is recommended. This program should be equity-centered, community-informed, and designed to reduce informational and procedural barriers to ADU development. It would include the following key components:

(a) Needs Assessment

An effective ADU education program must begin with a thorough needs assessment tailored to the local context. This assessment should collect data on the specific challenges faced by homeowners in understanding, financing, and navigating the ADU development process. It should be conducted in partnership with local community-based organizations (CBOs), housing justice coalitions, and planning departments to ensure culturally grounded and geographically relevant insights. Data collection methods could include focus groups, stakeholder interviews, and community surveys.

For example, findings from the Casita Coalition and Enterprise Community Partners have emphasized that low-income homeowners are often unaware of ADU eligibility requirements, permitting pathways, or the potential financial implications of development. Moreover, research by Wegmann and Mawhorter (2022) reveals that existing ADU initiatives disproportionately serve white, higher-income homeowners, due in part to this informational disparity. A robust needs assessment would identify not only what communities need to know, but also how they prefer to receive and engage with that information, thereby informing the structure and delivery of educational materials.

(b) Culturally Competent Outreach

Outreach efforts must be designed to reflect the cultural, linguistic, and socioeconomic diversity of the communities they aim to serve. This includes providing multilingual materials, partnering with trusted local institutions such as neighborhood councils, faith-based organizations, and cultural centers, and delivering content in formats that resonate with diverse audiences, including oral storytelling, visual diagrams, infographics, and community forums.

Culturally competent outreach is particularly important in cities like Los Angeles and Oakland, where racial and linguistic diversity is high and housing insecurity is most acute among Black, Latino, and immigrant populations. Programs such as the LA Más Backyard

Homes Project have demonstrated that successful outreach depends on sustained, relationship-based engagement rather than one-time communications. Drawing from this model, the proposed education program would include community navigators or “ADU Ambassadors” who are trained to guide homeowners through the process in a peer-to-peer model, similar to *promotoras de salud* used in public health outreach.

(c) ADU Development and Maintenance Guides

One of the most frequently cited challenges among homeowners considering ADU development is the complexity of the regulatory and construction process. To address this, the program would provide a series of practical development and maintenance guides. These guides should be tailored to different user profiles such as elderly homeowners, multigenerational families, or those seeking to house caregivers or generate rental income. Each guide would include:

- Step-by-step checklists for zoning, permitting, and construction
- A glossary of commonly misunderstood planning terms
- Cost estimation tools and lists of local, vetted contractors
- Information on environmentally sustainable and energy-efficient building practices
- Long-term maintenance and property management tips, including tenant rights and responsibilities

These guides should also include visuals and translations in multiple languages, as literacy barriers can prevent equitable access to technical information. The City of Portland’s ADU guidebook, developed in collaboration with Accessory Dwellings and other stakeholders, is a strong example of how these resources can be both accessible and comprehensive.

In addition to the core education program components, the following innovative strategies are recommended to further ensure inclusivity and impact:

1. Mobile ADU Resource Clinics

Pop-up clinics staffed by planning experts, housing counselors, and legal aid professionals should be organized regularly in underserved neighborhoods. These clinics would offer on-site guidance, application assistance, and consultations. Similar models have been used in

legal services and healthcare outreach and have shown success in reaching populations often excluded from traditional service channels.

2. Digital Storytelling and Testimonial Library

A digital archive of video testimonials and stories from homeowners who have successfully built ADUs can serve as both inspiration and instruction. These stories should reflect a diversity of socioeconomic and cultural backgrounds and highlight both challenges and successes. Research from the Urban Displacement Project suggests that narrative-based engagement can demystify complex housing policies and empower community participation.

3. Partnership with Local Trade Schools and Workforce Development Programs

To address both construction costs and economic equity, local ADU programs should be linked to workforce development initiatives. Trade schools and community colleges could incorporate ADU-specific modules into their curricula, training a local workforce that can meet the growing demand for affordable, small-scale housing construction. This model creates job opportunities while reducing reliance on high-cost contractors.

4. Municipal ADU Navigator Program

A city-sponsored ADU Navigator position should be established within local planning departments to serve as a point of contact for residents, particularly in lower-resourced neighborhoods. These navigators would provide personalized support, track permitting progress, troubleshoot regulatory issues, and coordinate across departments. This aligns with findings from Berkeley’s “Permit Navigator” pilot program, which improved resident satisfaction and project completion rates.

5. Equity-Centered ADU Incubator Fund

Finally, a revolving loan fund or grant program should be created to directly support homeowners who face credit and capital barriers. This fund could be administered through community development financial institutions (CDFIs) and tied to participation in the ADU Education Program. Enterprise Community Partners recommends similar capital tools as part of a racial equity strategy for housing innovation.

6. Lobbying as a Strategy for Engagement

Building on archival research and interviews stressing the tension between local resistance and state mandates, lobbying emerges as a critical complementary strategy. Advocates and

coalition partners should actively engage policymakers to reform restrictive local ordinances, secure funding for education programs, and institutionalize equity-driven ADU policies. Lobbying efforts can amplify community voices and push for regulatory alignment that facilitates equitable ADU growth.

The recommendations presented in this section are rooted in a deep commitment to advancing equitable housing solutions that serve historically underrepresented and low-income communities. The development of an ADU education program emerged from an ongoing examination of the structural barriers that prevent homeowners from accessing and benefiting from accessory dwelling unit opportunities. While policy reforms have opened legal pathways for ADU construction, significant gaps remain in public understanding, access to resources, and culturally responsive support.

Through careful analysis of case studies, policy reports, and community-based models, it became clear that education is a foundational tool for unlocking the potential of ADUs as a vehicle for housing security and economic resilience. Reports from the Casita Coalition, Enterprise Community Partners, and LA Más consistently highlighted the importance of direct, accessible, and community-grounded information in fostering successful ADU implementation. These findings are echoed in examples from cities such as Portland and Los Angeles, where innovative outreach and homeowner navigation services have yielded more equitable ADU adoption rates.

The recommendation to begin with a community needs assessment stems from the recognition that effective solutions must be tailored to the specific concerns, languages, and capacities of the communities they intend to serve. A needs assessment not only provides data but also builds trust through intentional listening and engagement. It ensures that program development is grounded in lived experience rather than assumptions.

Culturally competent outreach is essential to address the longstanding mistrust of planning processes in marginalized communities. Outreach must go beyond information dissemination and instead build relationships through trusted messengers, neighborhood organizations, and local institutions. This approach recognizes the emotional and historical dimensions of housing policy and works to repair disconnections between residents and the systems meant to support them.

The inclusion of user-friendly development and maintenance guides aims to support homeowners throughout the full life cycle of an ADU project, from permitting and financing to long-term care. Too often, resources are fragmented, technical, and inaccessible to those who need them most. By designing materials that are visually intuitive, multilingual, and informed by real homeowner experiences, this program seeks to demystify the ADU process and promote long-term sustainability.

These recommendations reflect a broader vision of planning that centers equity, access, and community agency. The intent is not merely to expand the quantity of housing but to ensure that its creation is inclusive, participatory, and transformative. Innovation in this context means creating space for residents to lead, ask questions, and shape the future of their neighborhoods in ways that reflect their needs and values. Through this lens, education becomes an act of empowerment and a critical step toward achieving housing justice.

5.4 Policy Recommendations: Integrating Archival Research, Interviews, and Literature Review

The policy recommendations presented in this project are deeply rooted in a rigorous, multi-method research approach that combines archival research, stakeholder interviews, and a comprehensive literature review. This integrative methodology ensures that the proposed strategies are not only theoretically sound but also grounded in historical context and real-world experiences, thereby maximizing their relevance and potential impact.

Needs Assessment

Archival research into local zoning codes and permitting histories revealed systemic barriers that have disproportionately affected low-income and marginalized homeowners, limiting their ability to pursue ADU development. These findings were further illuminated by in-depth interviews with Noerena Simon (Casita Coalition) and Brenda Morales, who shared firsthand accounts of informational gaps and procedural confusion faced by community members. Supported by literature on housing inequities (Wegmann & Mawhorter, 2022), these converging data sources underscore the necessity of a localized, equity-focused needs assessment. This assessment, leveraging community surveys and focus groups as modeled in both archival case studies and interview recommendations, would identify specific obstacles and tailor educational efforts to community preferences and cultural contexts.

Culturally Competent Outreach

Archival demographic analyses of Los Angeles and other studied regions demonstrate significant racial, ethnic, and linguistic diversity that must inform outreach strategies. This evidence aligns with interview feedback emphasizing culturally responsive engagement, including partnerships with neighborhood councils, faith-based organizations, and cultural centers. Literature and archival examples of successful programs such as the LA Más Backyard Homes Project provide a proven framework for sustained, relationship-driven outreach. Together, these methods advocate for deploying community navigators or “ADU Ambassadors” in a peer-to-peer model, enhancing trust and program uptake in historically underserved neighborhoods.

Development and Maintenance Guides

A critical barrier revealed through archival regulatory documents and interviews is the complexity of ADU permitting and construction processes. Homeowners’ lived experiences of navigating opaque regulations align with literature examples like Portland’s ADU guidebook, demonstrating how accessible, practical guides empower diverse users. The creation of multilingual, visually rich, step-by-step guides addresses these documented challenges by simplifying technical information and increasing equity in access to resources.

Mobile ADU Resource Clinics

Archival records of service gaps in low-income neighborhoods, combined with interview narratives highlighting limited access to expert assistance, support the need for mobile resource clinics. These clinics, staffed by planning professionals and legal experts, respond to documented barriers by bringing tailored, on-the-ground support directly to communities, a strategy informed by both empirical research and stakeholder recommendations.

Digital Storytelling and Testimonial Library

Narrative-based engagement emerged as a powerful theme across interviews, corroborated by literature and archival analyses of community empowerment strategies. Creating a digital archive of homeowner stories, representing diverse socioeconomic and cultural backgrounds, leverages this method to demystify ADU development and foster a sense of shared possibility, making complex policies relatable and actionable.

Partnership with Trade Schools and Workforce Development Programs

Economic barriers identified in archival socioeconomic data and corroborated by interviewees' accounts highlight the need to link ADU development with workforce training. Integrating ADU construction modules into local trade schools addresses labor cost concerns and promotes local economic empowerment, a solution directly informed by cross-method findings.

Municipal ADU Navigator Program

Archival evaluations of pilot programs such as Berkeley's Permit Navigator, combined with interview feedback on the challenges homeowners face in navigating permitting processes, provide a strong evidence base for establishing municipal ADU navigator positions. These roles would provide personalized, culturally competent support, coordinating across departments to improve permit completion rates and resident satisfaction.

Equity-Centered ADU Incubator Fund

Financial barriers to ADU development, consistently emphasized across interviews and supported by archival funding analyses and literature from Enterprise Community Partners, necessitate a dedicated revolving loan or grant fund. This fund would specifically support low- and moderate-income homeowners, aligning financial assistance with educational programming to ensure equitable access.

Lobbying as a Strategy for Engagement

Archival research into local policy resistance, paired with interview insights into community opposition and zoning challenges, highlights the critical role of sustained lobbying efforts. Advocating for local ordinance reform to comply with state mandates and secure resources for education and outreach emerges as a vital strategy, informed by multiple research methods emphasizing the need to dismantle exclusionary zoning and empower marginalized communities.

To conclude, by explicitly linking these policy recommendations to archival research, interviews, and literature review, this capstone project demonstrates a holistic, evidence-based approach to advancing equitable ADU policies. This methodological triangulation not

only validates the identified barriers but also informs actionable, culturally competent solutions that prioritize historically excluded homeowners. Such thoroughness ensures the proposed ADU Education Program and other recommendations are both practical and transformative, capable of addressing longstanding housing inequities.

6. Conclusion

This capstone project has explored how Accessory Dwelling Unit (ADU) policies are being used in cities like Portland, Seattle, Austin, Los Angeles, Minneapolis, and Washington, D.C. to respond to urgent housing needs. Through cross-case analysis, qualitative coding, and the application of a structured needs assessment framework, this project sheds light on what is working, what remains a barrier, and where we must go from here.

The findings reveal that while many cities have made important strides toward legalizing and supporting ADU development, policy effectiveness still hinges on how well these frameworks address the realities of affordability, equity, and access. It is not enough to pass ADU ordinances; cities must also provide technical support, remove financial and permitting obstacles, and ensure that the benefits reach historically marginalized communities. When designed and implemented equitably, ADUs can offer more than just additional housing units, they can foster stability, multigenerational living, and more inclusive neighborhoods.

The broader implications of this project speak to a growing need for cities to embrace adaptable and people-centered housing solutions. ADUs represent one of the few infill strategies that can be scaled up without displacing communities or requiring major infrastructure expansion. Their small footprint belies their potential to reshape the housing landscape in a way that honors both density and dignity. As housing costs continue to rise and urban populations grow, cities cannot afford to rely solely on traditional models of development. ADUs must be treated not as optional, but as essential tools in the broader push for housing justice.

Yet, the work is far from complete. Data limitations, such as inconsistent tracking of ADU outcomes, unclear affordability metrics, and evolving zoning rules, created challenges during this study. Additionally, policy shifts that occurred during the research period highlight the fast-moving nature of housing regulation, which requires ongoing monitoring and

reassessment. These constraints reinforce the need for transparent data collection and cross-sector collaboration moving forward.

Future research should take a deeper look at the lived experiences of ADU residents and homeowners, the environmental performance of these units, and their role in preserving community cohesion. Expanding this analysis to include underrepresented regions, including suburban and unincorporated areas, will be crucial for making ADU policy frameworks more inclusive and comprehensive. This capstone calls on planners, policymakers, and advocates to treat ADU policy not as a niche planning issue, but as a frontline solution to the housing crisis. With thoughtful design, intentional equity goals, and sustained investment, ADUs can help shift our housing systems toward greater fairness, flexibility, and resilience.

Quoting Noerena Limon, CEO of Casita Coalition, powerfully shared during our interview: *“Building an ADU isn’t just about adding a unit, it’s about adding a life, a future, a legacy for families who have long been pushed to the margins. When we unlock that door, we unlock opportunity.”*

That truth echoes beyond policy papers and planning documents. It demands that we stop talking and start building, equity, access, and hope, one ADU at a time.

Now.

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8. Appendices

Interviews

<https://docs.google.com/document/d/1L-ITDJcE1P4sGlPKpzt9Gb9m4QiRm2PvQOX93lWwEAE/edit?usp=sharing>

Interview coding tables

https://docs.google.com/spreadsheets/d/1HcYPVtHFT3KtbbI9HmDclsyzPS_j7Cy65MYw-pFX8R0/edit?usp=sharing

Glossary

<https://docs.google.com/document/d/1FyccBB4TAqyL7Nv8lw0rd7meahyBYDVUZ1sc0t0B7Lg/edit?usp=sharing>

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