



## LifeStyle Newsletter January 2011

### Could You Use An ADU?

They say that necessity is the mother of invention. If that is true, then Accessory Dwelling Units (ADUs) – aka backyard cottages, in-law suites, or granny flats – are the offspring of the housing bust and the financial crisis. They provide alternative housing solutions for Americans who have seen the value of their homes and retirement accounts fall in response to recent financial events.

### New trends have emerged in America

The financial and economic events of the past few years have caused many Americans to modify their lifestyles. Loss of wealth has caused some to spend less and save more. We've seen additional trends emerge, too, including:

- **Reduced mobility** for homeowners of all age groups, but particularly for homeowners age 65 and older, who moved from one home to another 38% less in 2009 than in 2005.<sup>1</sup>
- **Resurgence of multi-generational households** as high unemployment and foreclosure rates caused family members to combine their housing resources.<sup>2</sup>
- **Rising demand for less expensive dwellings** that are durable, sustainable and located in areas where transportation and services infrastructure already exists.<sup>3</sup>

### ADUs are housing solutions that meet new needs

ADUs are small dwellings that “accessorize” existing homes. If zoning laws allow it, you can have a prefab or custom ADU built in your backyard or attached to your current home. If needed, the ADU may be equipped with electronic monitoring and medical care equipment. These versatile abodes can provide housing for:

- **Adult children** (and their families) who return to live with their parents either temporarily or permanently.
- **Older parents** who come to live with their children.
- **Retirees** who would like to downsize and rent their primary residence.

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<sup>1</sup> Joint Center for Housing Studies of Harvard University, *The State of the Nation's Housing Report 2010*.

<sup>2</sup> The American Institute of Architects, *Home Design Trends Survey*, Third Quarter 2010.

<sup>3</sup> Ibid.

- **Elderly parents** who would like an alternative to assisted-living facilities or nursing homes.

One of the key benefits of ADUs is that, unlike the money spent on apartments, assisted-living facilities and nursing homes, you may be able to recoup your investment. ADUs can be used as studios, home offices or rental properties when multi-generational arrangements are no longer required.

### **A cost-effective housing option**

How much does it cost to put a cottage in the backyard? Experts estimate that modular construction costs up to 25% less than traditional homes built on-site. For example, an 800 to 900 square foot modular home may cost \$50,000 to \$60,000.<sup>4</sup> If you add the cost of in-home care, you may find that it's possible to realize significant savings over the cost of a parent's extended care in an assisted-living facility or nursing home.

### **See for yourself**

If you would like to see some of the ADU options available, visit websites like [www.FabCab.com](http://www.FabCab.com), [www.MedCottage.com](http://www.MedCottage.com), or [www.kephartliving.com](http://www.kephartliving.com). You may be surprised by what you find!

### **Simple Berry Sherbet**

Sherbet was originally a Turkish word. It was used to describe a sweetened fruit drink that was cooled with snow. The drink was introduced in Europe, where it was often carbonated. Today, we know sherbet as a delicious frozen dessert. Try this simple recipe the next time you need an easy treat.

#### **Berry Sherbet**

3 tablespoons honey  
2 cups plain yogurt  
Fresh mint sprigs  
2 cups frozen berries  
1 cup fresh berries

Blend the honey, yogurt and mint sprigs in a food processor. When they are well blended, add the frozen berries and blend again. Put the fresh berries in the bottom of dessert cups and then spoon the frozen mixture on top. Add a sprig of mint and serve.

### **What Do You Know About Funeral Rites?**

The Baby Boom generation has transformed almost every segment of the American economy. As they have grown older, Boomers have begun to influence funeral rites and rituals, often moving away from tradition and favoring approaches that emphasize their individuality. Test your knowledge of changing norms with this brief quiz.

1. Which of the following trends is gaining traction?

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<sup>4</sup> <http://www.costhelper.com/cost/home-garden/modular-home.html>

- a. Internet memorials
  - b. Do-it-yourself funerals
  - c. Biodegradable coffins
  - d. All of the above
2. What services are provided by the group called Some Mum?
    - a. They create elaborate, personalized memorials for mothers.
    - b. They mummify people and pets.
    - c. They create beautiful floral bouquets.
    - d. They have a mausoleum that houses only mothers.
3. To stay relevant in their communities, cemeteries are offering which of the following?
    - a. Nature walks
    - b. Public lecture programs
    - c. Art exhibits
    - d. All of the above
4. Which of the following is not likely to be found at a green funeral?
    - a. Recycled programs
    - b. Cremated remains
    - c. Carpooling to the gravesite
    - d. A concrete vault

### **Text and Chat Abbreviations**

If you have grandchildren and a cell phone, you have probably received at least one text message that appeared to contain gibberish. Even if you're pretty savvy about technology, text message and chat abbreviations can be confusing. Here are a few common abbreviations that may make it easier to communicate with younger generations.

10Q:	Thank you
143:	I love you
FYEO:	For your eyes only
511:	Too much information (more than 411)
BSTS:	Better safe than sorry
W@:	What?
PLMK:	Please let me know
14AA41:	One for all and all for one
CUL8R:	See you later

If you would like to learn more, check out the quick reference at [www.Webopedia.com](http://www.Webopedia.com).

Answers:

1. D – All of the above. You can learn more by reading the transcripts of NPR's series, *The End of Life: Exploring Death in America*.
2. B – They mummify people and pets.

3. D – All of the above.
4. D – A concrete vault.

Quiz sources:

<http://www.npr.org/programs/death/trns.html>

<http://www.iccfa.com/reading/2000-2009/cemeteries-and-funeral-rituals-yesterday-today-and-tomorrow>

<http://planetgreen.discovery.com/go-green/funerals/funerals-tips.html>

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