

# Cottage Housing in Your Community

A guide to drafting a cottage housing ordinance

## June, 2001

The Housing Partnership  
1301 Fifth Avenue Suite 2400  
Seattle, Washington 98101-2603  
425-453-5123  
425-462-0776 fax  
mluis@seanet.com

**The Housing Partnership** is a non-profit organization (officially known as the King County Housing Alliance) dedicated to increasing the supply of affordable housing in King County. This is achieved, in part, through policies of local government that foster increased housing development while preserving affordability and neighborhood character. The Partnership pursues these goals by: (a) building public awareness of housing affordability issues; (b) promoting design and regulatory solutions; and (c) acting as a convener of public, private and community leaders concerned about housing. The Partnership's officers for 2000 are: **Rich Bennion**, HomeStreet Bank, Chair; **Paige Miller**, Port of Seattle, Vice Chair; **Gary Ackerman**, Foster Pepper & Shefelman, Secretary; **Tom Witte**, Bank of America, Chair, Finance Committee; **J. Tayloe Washburn**, Foster Pepper & Shefelman, Chair, Land Use Committee.

# Cottage Housing in Your Community

## A Guide to Drafting a Cottage Housing Ordinance

### ***Introduction***

Cottage housing is receiving increased attention as a way to meet the needs of a significant and growing share of the housing market. A number of successful examples in the region provide useful lessons.

With the high price of multi-family zoned land, cottage development is really only practical in single family zones. Several jurisdictions in the Puget Sound area have adopted, or are considering adoption of ordinances to allow construction of cottage housing in those zones.

It should be emphasized that cottage housing does not represent a completely new type of zoning, but rather an alternative use of land with an existing underlying zoning. In some respects cottage housing is similar to single family housing and some respects it is more like multi-family housing.

Approaches to allowing cottage housing will vary by jurisdiction, existing land uses and market conditions. What works well in one area will not necessarily be appropriate in another. This report provides guidance to those looking for an approach that will both encourage cottage construction and ensure that the developments fit well into existing neighborhoods.

### ***General considerations***

When drafting a cottage housing ordinance the following should be kept in mind:

**Entitlement.** Most cottage projects will be built on infill sites in established single family neighborhoods, so jurisdictions will need some process to determine if a proposed cottage development is appropriate. This process should not be so cumbersome and uncertain that it scares away potential cottage developers and results in conventional single family development on parcels of land that would work well for cottages. An administrative conditional use permit seems to strike a good balance between developer certainty and community input.

**Making cottage development pay.** Because of the high price of land in multi-family zones, infill cottage development is, for the most part, only practical in single family zones. But for builders to want to undertake cottage development, as opposed to building single family houses as the zoning would allow, cottage development has to be at least an equal, if not a better business proposition than single family. A cottage ordinance and its accompanying processes must not be so restrictive that they tend to make single family construction a better option.

*Cottage housing does not represent a completely new type of zoning, but rather an alternative use of land with an existing underlying zoning.*

*For builders to want to undertake cottage development, as opposed to building single family houses as the zoning would allow, cottage development has to be at least an equal, if not a better business proposition than single family*

**Most jurisdictions measure allowable densities by units-per-acre or by minimum lot sizes. But all units are not created equal, and such measures foster a misperception of cottage housing**

**Cottages allow empty-nesters, seniors, the newly-single to get the equity out of their large house but still have a detached home in a comfortable setting near friends and family**

**Re-defining density.** Most jurisdictions measure allowable densities by units-per-acre or by minimum lot sizes. But all units are not created equal, and such measures foster a misperception of cottage housing. For cottages it is more helpful to think of:

Floor area ratio (FAR). By measuring the total floor area of a cottage development against the parcel size, cottages will likely have a smaller impact than the single family homes that would be allowed in the zone.

Population. A cottage development will likely have the same, or fewer people than the single family homes that could be built on the site.

Cars and traffic. A cottage development that attracts a mix of singles and couples will have no more cars than a group of houses, especially those with teenagers.

Another way to think about cottage housing is to measure *intensity of use* rather than counting the number of structures.

**What is the market?** Cottage developments built to-date have attracted large numbers of buyers who are single. Some developments have attracted young or empty-nester couples. Children are rarely seen in cottage housing built thus far. A somewhat larger cottage could work for families with children, but parking may become an issue as those children get to driving age.

Planning decisions can affect the ability of builders to target certain market segments. Holding cottages to too small a size limit may eliminate couples or small families (single parent with one child, for example) from the market. Zoning that makes a single floor possible will make cottages attractive to seniors who want to avoid stairs. Parking requirements (either minimums or maximums) will strongly influence marketability.

**Meeting a neighborhood need.** Cottage housing provides a way for people to give up their large house but stay in their neighborhood. The reason that many people hold onto large single family houses long after they need all the bedrooms and the big yard is simply that they want to stay in an area they are familiar with. Cottages allow empty-nesters, seniors, the newly-single to get the equity out of their large house but still have a detached home in a comfortable setting near friends and family.

**Affordability.** Although cottages are small, they are not necessarily inexpensive to build. A cottage includes all of the most expensive rooms of a house (kitchen, bathrooms) as well as heating, ventilation and other systems. Moreover, it can be expensive to do construction work in the tight spaces of a cottage cluster.

Nevertheless, cottages and small lot houses have been built to sell at modest prices and have introduced some affordability into desirable neighborhoods. Some requirements, however, will affect costs and the ability of a developer to build an affordable cottage cluster. For instance, full two-story framing is less expensive than story-and-a-half framing, so, ironically, height restrictions can drive up construction costs. Excessive setbacks, separations and parking requirements can use land that could otherwise accommodate



*Rather than codifying all parameters of cottage development, jurisdictions should consider a more informal approach of design guidelines and design review*

*A two-for-one cottage ordinance can work where land is relatively inexpensive. In high demand areas . . . an increase in the number of cottages allowed may tip the economic scales in favor of a cottage housing development*

more cottages or common buildings. If impact fees, permit fees and utility hook-up fees are based on single family housing, they may be unreasonably high.

**Utilities.** The treatment of public utilities is not a land use issue, but it needs attention. Because most cottages are sold in condominium ownership, the water utility can provide a single water meter and leave it up to the owners association to install sub-meters and collect water and sewer fees from residents. Where sewer rates are tied to water use, offset meters should be allowed to account for water used in site irrigation. The stormwater run-off from cottages will be about the same as the equivalent single family development and should be treated the same.

**Design guidelines and review.** Rather than codifying all parameters of cottage development, jurisdictions should consider a more informal approach of design guidelines and design review. These processes, which should be handled administratively, allow a developer and city to work together to craft a development that meets community needs and works well with the site and the target market.

## **Parameters for Cottage Housing**

Following are descriptions of the key parameters that make up a cottage housing ordinance, as well as some possible approaches. For illustration, the application of each parameter within three cottage developments is shown. (descriptions of these projects are at the back of the report). Comments address both market and neighborhood factors.

### **Cottage Units Allowed**

One way to determine the number of cottages that can be built on a site is to work through the underlying zoning. Cottage ordinances adopted thus far in the region allow up to two cottages in place of each single family house that would otherwise be built on the site. Where the zoning is more dense and/or the cottages are larger, this might be reduced to something like 1.75 cottages per house.

Ravenna	Greenwood Avenue	Poulsbo Place
3 for 1, not counting carriage units; 4.5 to 1 counting carriage units.	2 for 1	Part of a planned unit development. Cottages are 12 units/acre on land zoned up to 22 units/acre.

**Comments:** A two-for-one cottage ordinance can work where land is relatively inexpensive. In high demand areas a developer could easily find that building one large house is easier and more profitable than building two cottages. In that case, an increase in the number of cottages allowed may tip the economic scales in favor of a cottage housing development.



*Creating a sense of community requires at least four cottages around a common open space. If a cottage cluster gets too big it begins to lose the sense of intimacy*

**Cluster Size**

The clustering of cottages is an important design feature. Creating a sense of community requires at least four cottages around a common open space. If a cottage cluster gets too big -- more than a dozen units -- it begins to lose the sense of intimacy. A masterplanned community may have as many units as space will allow and the market will absorb. These units should, however, be arranged in their own smaller clusters.

Ravenna	Greenwood Avenue	Poulsbo Place
Six cottages and three carriage units in one cluster	Eight cottages and one common building in one cluster	Six clusters with between five and ten cottages per cluster

**Comments:** The cluster and its central open space is meant to provide a quasi-public space for residents, with a presumption of a certain amount of sociability. Planning and design guidelines, however, should not try to force this too much. Experience and site-specific considerations will be the best guide to what configurations and features will work best.

**Total Floor Area per Cottage**

To be defined as a "cottage," some upper limit may be placed on total floor area. The examples top out at 1265 square feet, but it is suggested that a cottage could be larger.

Ravenna	Greenwood Avenue	Poulsbo Place
850 sf	768 to 998 sf	870 to 1265 sf

**Comments:** The size of a cottage will play a large part in determining what market segments find it appealing. Smaller cottages -- under 1000 square feet or so -- will attract mostly single buyers with some couples, whereas larger cottages work well for couples or even small families. A cottage cluster could have several different sized cottages, giving buyers a variety of choices and encouraging some diversity of household sizes and make-ups.

The option of a larger cottage will be attractive to developers since the additional space, such as an extra bedroom, is less expensive to build, but may increase the value of the building significantly. If larger cottages are part of a development, however, provision must be made for some additional parking that would be needed for teenagers with cars.

**Main and Second Level Floor Areas**

Regulating the main floor area controls the footprint and scale of each cottage. Some jurisdictions have then imposed a maximum for the second floor as a percentage of the first floor area, in order to minimize mass and bulk. These parameters can vary within the cluster.

*The size of a cottage will play a large part in determining what market segments find it appealing. . . . A cottage cluster could have several different sized cottages, giving buyers a variety of choices and encouraging some diversity of household sizes and make-ups.*



*Another consideration comes from viewing cottages as senior housing. Many seniors will look for a one-story home so they do not have to worry about stairs as they become older.*

Ravenna	Greenwood Avenue	Poulsbo Place
425 sf main floor, 425 sf upper floor	648 to 798 sf main floor. 118 to 203 sf upper floor	805 sf main floor, 460 sf upper floor in two-story cottage. 870 sf main floor in rambler.

**Comment:** Instituting complex formulas for floor areas can give neighbors some assurance that the cottage development will not overwhelm its surroundings. At the same time, rigid formulas will complicate the design process and may foreclose options that would work well on a given site (for example, a daylight basement on a steep site).

Another consideration comes from viewing cottages as senior housing. Many seniors will look for a one-story home so they do not have to worry about stairs as they become older.

**Height Limit**

A number of factors determine appropriate height limits for cottage development. The underlying zoning will have a height maximum. Additional height can be granted for steeply pitched roofs (greater than 6:12, for example).

Ravenna	Greenwood Avenue	Poulsbo Place
28 feet max	22 feet max	20 feet max.

**Comments:** The architectural styles favored in cottage developments built thus far tend to include lower plate heights on the second floor, placing part of the living space in the roof. This building style is common in most neighborhoods, so cottages built this way will fit in. But because this style uses dormers and results in complicated interior and exterior angles, it is a more expensive style of construction, as compared to a full two-story building with an attic. Going to a full two stories must be approached with great care, however, due to concerns about "skinny houses."

Another architectural feature that will affect height is the desire to raise cottages off the ground. When cottages are clustered close together, a few steps up to a porch allows for a visual separation between community space and private space.

**Common Open Space**

Cottage developments generally cluster around some common open space. The size of this space will be determined by the overall density of the project, the footprints of the cottages as well as the setbacks and separations.

*Another architectural feature that will affect height is the desire to raise cottages off the ground. When cottages are clustered close together, a few steps up to a porch allows for a visual separation between community space and private space.*

Ravenna	Greenwood Avenue	Poulsbo Place
200 square feet per unit	575 square feet per unit	Common space in clusters ranges from 259 sf to 780 sf per unit. 370 sf average.



**Comments:** More dense projects on expensive land will, naturally, have less open space, so it is important to maximize the common space by minimizing space in setbacks and separations.

***Building codes specify a minimum of six feet between structures for fire safety, and this may be sufficient in many developments.***

**Distance between Structures**

The buyer of a cottage home is presumed to be more concerned with ownership of four walls and the simple fact of detachment, than with the distance from the neighbors. Building codes specify a minimum of six feet between structures for fire safety, and this may be sufficient in many developments.

Ravenna	Greenwood Avenue	Poulsbo Place
Six feet	10 feet minimum	Six feet

**Comments:** For projects with high land cost, the site plan will need to emphasize the maximum footprint of the cottages for economic reasons, and put as much of the remaining space as possible into the common areas. Such a site plan will need to have minimal separations. Careful design can preserve privacy.

**Setbacks**

Front, side and rear yard setbacks will likely begin with those in the underlying zoning. An averaging of setbacks around the side and rear yards can provide design flexibility while not overwhelming the neighbors.

Ravenna	Greenwood Avenue	Poulsbo Place
10 feet front, five feet side, two feet along alley	Average of 10 feet side and rear. Front setback N/A	Three feet side and rear, 10 feet front.

***Setbacks from the street and from adjacent property represent land that cannot be used very productively in a cottage cluster. Because the emphasis of a cottage development is on common central open space, peripheral areas should not be expected to have much utility.***

**Comments:** Setbacks from the street and from adjacent property represent land that cannot be used very productively in a cottage cluster. Because the emphasis of a cottage development is on common central open space, peripheral areas should not be expected to have much utility. Therefore, setbacks should be minimized so the central common space can be maximized. If setback averaging is used, the cottages closest to the property line may be those with the least bulk.

**Parking**

Parking is perhaps the most significant factor in the economics of cottage housing. The space needed to maneuver and park a car is nearly the same as the footprint of a small cottage. Moreover, clustering does not generally allow parking immediately adjacent to each cottage. Cottage projects must have enough land to provide a separate parking area, preferably out of view of the street. The presence of an alley can eliminate the need for a driveway and turn-around space.

The number of spaces required per unit will be determined primarily by the market segment the development is targeting. Smaller cottages (under 1000 square feet) will typically be owned by single adults, who will probably own just one car. Larger cottages are suitable for couples who may own two cars



and even a third if they have teenagers. If there is no on-street parking for guests, additional spaces will be needed on-site. Parking requirements may be lowered if good transit service is nearby.

One way to recoup the cost of providing parking is to build carriage houses over the parking area. Although it is possible to build one carriage unit over two parking spaces, a more likely configuration would be one unit over three or four spaces.

*One way to recoup the cost of providing parking is to build carriage houses over the parking area. . . . A likely configuration would be one unit over three or four spaces*

Ravenna	Greenwood Avenue	Poulsbo Place
One enclosed space per unit. Three carriage units on top of nine-car parking structure. On-street parking available	One enclosed space per unit and seven uncovered spaces. No on-street parking.	One enclosed space per unit. Some attached to unit. On-street parking available.

## ***An evolutionary process***

Although the region has seen several successful cottage developments, both new and old, the concept is still evolving. Developers continue to learn what designs and configurations work best for various market segments. Communities continue to learn how to make cottages fit well into existing neighborhoods.

Cottage ordinances should recognize the continuing evolution of cottage housing and be written with enough flexibility so that builders and communities can work together to create great projects. Jurisdictions should anticipate fine-tuning their approach to cottage housing after some projects are on the ground.

*Cottage ordinances should recognize the continuing evolution of cottage housing and be written with enough flexibility so that builders and communities can work together to create great projects.*





**SECTION 0.00.000 COTTAGE HOUSING**

- A. Cottage Housing is permitted in all residential zones by administrative Conditional Use Permit or Site Plan Approval.
- B. General development standards are listed in Table 0.00.000(A) and in this chapter.

**TABLE 0.00.000(A)**

**Existing Single Family Zone - DU/Acre or SF/DU**

	<b>R-4 or R-10,000</b>	<b>R-6 or R-7,200</b>	<b>R-8 or R-5,000</b>
Total Floor Area per Cottage	1,000 to 1,400 SF	975 to 1,200 SF	950 to 1,100 SF
Main Level Max Floor Area:			
Min. Percentage of Cottages	700 to 800 SF	675 to 750 SF	650 to 700 SF
All others	800 to 900 SF	800 to 850 SF	700 to 800 SF
Cottage Units Allowed in Place of Each SFR Allowed by Zone:			
Main floor < 701 to 751 SF	2.00	2.00	2.00
Main Floor > 750 SF	2.00	1.75	1.75
Cluster Size – Min and Max	4 and 12	4 and 12	4 and 12
Height Limit – Average	18 feet	18 feet	20 feet
Additional Height if >6:12 pitch	25 to 28 feet	25 to 28 feet	25 to 28 feet
Min. Common Open Space/Cottage	400 to 500 SF	250 to 350 SF	200 to 300 SF
Min. Distance between Structures	10 to 15 feet	6 to 10 feet	6 feet
Parking space per Cottage* (See also 0.00.000(C))			
Main Floor < 701 SF	1.5 to 2.0	1.0 to 1.5	1.0 to 1.5
Main Floor > 700 SF	2.0	1.0 to 2.0	1.0 to 2.0
Interior Setbacks from Adjacent Property:			
Average	15 to 20 feet	7 to 10 feet	7 feet
Not less than	15 to 20 feet	5 to 7 feet	5 feet
Setback from Public Street			
Average	15 to 20 feet	10 to 15 feet	7 to 12 feet
Not Less than	10 feet	7 to 10 feet	5 to 10 feet

C. Additional parking requirements and methods of modification.

1. 50 % of adjacent street parking spaces may count towards meeting minimum parking space requirements; however, at least 1.0 space per cottage must be provided on site.
2. Parking may be reduced by 25% if there is bus service within 500 feet walking distance; however, there must still be at least 1.0 parking space per cottage on site.
3. Parking spaces that are provided on site shall be clustered to the side or rear of the development unless the site is accessed directly from an alley and the parking is screened from the public streets and adjacent properties.

D. Cottage orientation and application of current lot size requirements.

1. Cottages shall be oriented around the common open space.
2. Cottages may be developed as multiple cottages per parcel. Minimum lot sizes per unit do not apply. *(Note: An exception for cottage housing should be noted in the code where minimum lot sizes for residential zones are prescribed).*

E. Additional restrictions.

*(Additional possible restrictions include covered porches; pitched roofs; private yards; some parking with direct back-out into the street.)*

**NOTES ON FORM OF MODEL ORDINANCE**

This model ordinance is not intended for adoption as is. The ordinance must be tailored to the needs of each individual jurisdiction. Also, the current code must be reviewed to ensure that the new cottage housing ordinance is consistent with all other code provisions. If amendments to other code language is necessary this can not be done by mere reference in this ordinance but requires a specific amendment. Each jurisdiction will have their own preferred form of adoption which will include such as things as a valid enacting clause, an effective date, a severability clause, and signatures of the appropriate officials.

# Cottage Housing Examples

## Ravenna Cottages

The Ravenna Cottages is a nine-unit project in Seattle's Ravenna/Greenlake neighborhood. Threshold Housing developed the project and all units have been sold to individual buyers at market prices. The project consists of six cottages facing each other across a central courtyard, and three carriage units that sit above a nine-car above-ground parking structure accessed from the alley. The Ravenna Cottages were built under the Seattle design demonstration program, which allows projects to be built that would not otherwise conform with existing zoning.

Parcel Size	10,500 sf. 0.25 acres
Number of Units	Nine
Density	37 units/acre net (no on-site right of way)
Type/Size of Units	Six detached cottages 850 sf. Three carriage units 830 sf
Building Height	Lowest point on site to highest point of a structure is 40 feet. Tallest structure is 30 feet.
Set-backs	Fifteen feet front yard, Five feet side yard. Zero along alley.
Site Coverage	Structures cover 55 percent of lot.
Open Space	Courtyard of approx. 1800 sf.
Parking	Nine covered stalls
Year built	2000/2001
Ownership	Condominium
Sales price.	Cottages \$288,000 to 308,000. Carriage units \$258,000 to 268,000
Buyer profile	Single professionals, retirees

## Cottages at Poulsbo Place

Poulsbo Place is a planned unit development (PUD) just north of downtown Poulsbo, in Kitsap County. It is being developed by Security Properties. The 17.3 acre development was the former site of military housing. Four types of homes are being built, ranging from 870 square feet to 2250 square feet. The project includes a 3.7 acre section with 45 cottages arranged in clusters around common yards. Some front on the street while others front on walkways. Some have attached garages.

Parcel Size	Overall development is 17.3 acres. Cottage portion covers 3.7 acres.
Number of Units	45 cottages in six clusters within the larger development
Density	12.2 units/acre, gross (including private roads)
Type/Size of Units	Cottages. 870 to 1265 sf.
Building Height	Up to 20 feet
Set-backs	3 feet side and rear, 10 feet front
Site Coverage	33.3 percent
Open Space	Courtyards within each cluster vary in size.
Parking	One covered space per unit. Some detached, some attached.
Year built	1999-2001
Ownership	Fee simple
Sales price	\$149,000 to 180,000
Buyer profile	Empty nester, retirees



## Greenwood Avenue Cottage Homes

This cluster of eight cottages is being built in Shoreline, under its cottage zoning ordinance which permits cottages as a conditional use. The 35,000 square foot parcel sits behind two single family homes fronting on the street. The cottages in the rear are accessed by a driveway between the houses. The cluster employs six different designs, with two models repeated. They surround a lawn and pea patch garden and share a common building and storage shed.

Parcel Size	34,755 sf. 0.8 acres
Number of Units	Eight
Density	10 units/acre gross (includes drive and parking area)
Type/Size of Units	Cottages. Between 968 sf. and 998 sf.
Building Height	18-22 sf
Set-backs	Average of 10 feet on side and rear. Parking structure is five feet on front. Closest cottage 30 feet on front.
Open Space	575 sf per cottage
Parking	Eight covered spaces, seven uncovered.
Year built	2001
Ownership	Condominium
Sales price	\$220,000 to 250,000
Buyer profile	Single professionals, women, empty nesters

