



COTTAGE HOUSING

CONTENTS

Background	1	Visual Examples	4
Benefits	1	More Tools & Resources	5
Model Code Suggestions	2		



Figure 1 Cottage Cluster. (Photo Credit: Sightline Institute)

BACKGROUND

Cottage housing is a charming and innovative type of development consisting of multiple smaller detached homes that share common areas. This housing choice provides more compact urban development and expands the range of available housing types. Unlike a new type of zoning, cottage housing is an alternative use of land with existing underlying zoning, making it a versatile and

adaptable option for communities looking to create a unique and dynamic living environment.

Cottage housing can be an attractive option for a wide variety of community members, including seniors looking to downsize, families, and young adults. It exists on the housing spectrum between single-family homes and high-density apartment buildings and is considered a type of “infill housing”— therefore it is included among other middle housing choices.

Cottage housing is typically characterized by:

- Groups of detached, small-scale, homes
- 800-1,500-square-foot floor plans
- Orientation around common open space like a garden, courtyard, or walkway
- Parking spaces are situated either at the side or rear of the cottages, or in an attached garage
- An emphasis around community

BENEFITS

WHY SHOULD COTTAGE HOUSING BE ENCOURAGED?

There are many ways communities benefit from having a diverse range of housing options from which to choose. Cottage housing is smaller than a typical single-family home and can help many cities better meet their housing needs. The smaller size



makes it a more attainable option for first-time buyers than a larger home due to lower land costs, less expensive insurance and energy, and lower property taxes and mortgages.

It can also provide a way for seniors or empty nesters to downsize from a larger single-family home without needing to leave their neighborhood. This in turn could open the housing market for younger buyers who may not have had access to larger single-family homes previously.

Cottage housing also fosters a community atmosphere due to how the homes are clustered around shared space.

Furthermore, cottage housing provides cities with a way to meet new [Housing Element Comprehensive Plan requirements](#) adopted by the Washington State Legislature.

By design, cottage housing fosters a community atmosphere.

MODEL CODE SUGGESTIONS

HOW CAN COTTAGE HOUSING BE INCORPORATED EFFECTIVELY?

Some jurisdictions have begun to implement, or re-implement, cottage housing into their municipal codes to help diversify the housing stock in low density residential neighborhoods. However, if the code is too restrictive, the review processes are burdensome, or prohibitive monetary barriers exist, then cottage development may not be feasible. These challenges are reflected in the deficit of new cottage housing constructed within the region.

Most integral in making cottage housing a more viable option is for local governments to offer meaningful incentives. This may come in the form of:

- **DENSITY BONUSES**

Provides an increase in allowed dwelling units per acre (DU/A), Floor Area Ratio (FAR) or height, allowing for more homes to be built on a site.

- **REDUCED PARKING REQUIREMENTS**

Instead of strict parking regulations requiring the same minimum number of off-street parking spaces for each home as would be required for a standard single-family home, local jurisdictions allow reduced or flexible rules that prioritize available street parking or transit options. This will allow property owners to maximize square footage or open space.

- **FEE REDUCTIONS**

Communities may offer reductions or waivers for permitting fees, planning fees, or impact fees. This can offset the financial burden that often comes with choosing to build smaller homes as opposed to a single-family home with a larger footprint.

While effective approaches vary by jurisdiction because of market conditions and land use considerations, there are common elements that can be utilized or avoided in codes to encourage cottage construction. Cottage housing is generally only feasible in areas zoned for single family housing due to



Figure 2 Habitat for Humanity Project. South Park, Seattle.



the high cost of land in multi-family zones. Therefore, the cottage ordinance must not be so restrictive that it makes building cottage homes impracticable in single family zones. The below specifications may guide jurisdictions as they develop their cottage housing ordinances. In general, local governments should consider that more flexible codes with less restrictions placed on cottage housing will enable more affordable homes to be built.

STRATEGIES FOR ENCOURAGING DEVELOPMENT

Discourage Development	Encourage Development	Why?
<p><u>Bulk Limitations:</u> While cottages are typically restricted to small scale homes, overly restricting floor area ratio (FAR) or height will reduce options for housing types.</p>	<p><u>Allow Multiple Units on a Single Lot:</u> Allows homes to be “condominiumized” or divided through unit lot subdivision.</p> <p><u>Bonus Densities:</u> Need to increase yields such that Cottages become the economic highest and best use. Incentivize building multiple cottages in lieu of a single large single-family home.</p>	<p><i>Cottages typically make more efficient use of our limited land supply than single family homes allowed in the zone. Measuring with lot coverage or floor area ratio promotes density while minimum lot size or units-per-acre discourages density.</i></p>
<p><u>Restrictive Design Standards:</u> Specifications on materials to be used, architectural features, road, and utility design standards.</p>	<p><u>Flexible Design Standards:</u> - Incorporate flexible architectural, road and utility design standards. This can also include avoiding strict design element requirements, façade modulation, or articulated walls and roofs.</p>	<p><i>By simplifying design standards and architectural treatments, homes are more affordable to build and thus more attainable for lower- to moderate-income families. Cottages, while small, can still be costly to build. These costs can be partially alleviated by flexible design standards.</i></p>
<p><u>Costly Permitting and Utility Connection Fees:</u> Onerous impact fees, permitting fees, and utility hook-up fees.</p>	<p><u>Appropriate Permitting and Utility Connection Fees:</u> Waived or greatly reduced permit and impact fees, utility connection fees, and street improvement requirements.</p>	<p><i>Additional fees add to the final cost of each cottage and will make this home type less attainable for consumers.</i></p>
<p><u>Restrictive Parking Requirements:</u> Minimum number of parking spaces that must be provided for a development, depended upon its size or unit amount.</p>	<p><u>Parking Reductions:</u> Shared parking or reduced parking ratios reduce the amount of parking spaces needed for a given development. Utilizing housing connected by transit options can help to offset less parking spots.</p>	<p><i>Overly prescriptive parking requirements do not always reflect the actual parking needs of a development. Parking spaces are expensive to construct and maintain and reduce the number of homes that can be built.</i></p>



COTTAGE PARAMETERS EXAMPLE - RANGES BASED UPON REGIONAL CODES

Standard	Requirement
Total Floor Area per Cottage	800-1,600 square feet per dwelling <i>Size should be determined by demand. For example, 1,000-square-foot cottages may appeal to singles and couples, while larger cottages may appeal to families, and those working from home or otherwise seeking more space.</i>
Cluster Size	Two to twelve cottages clustered around a common open space. <i>Site-specific considerations should be factored in when deciding the amount of cottage homes that make sense for the location and community.</i>
Height Limit	20-28 feet
Common Open Space	200-500 square feet per unit <i>The denser the project, the less open space that a project might have. Common open space can be coupled with minimizing setbacks.</i>
Distance Between Structures	Six to ten feet <i>Maximum footprint of cottage and common space should be emphasized for projects with high land cost. Design features can maximize privacy.</i>

VISUAL EXAMPLES OF COTTAGE HOUSING



Figure 1 Third Street Cottages.
Langley, Washington

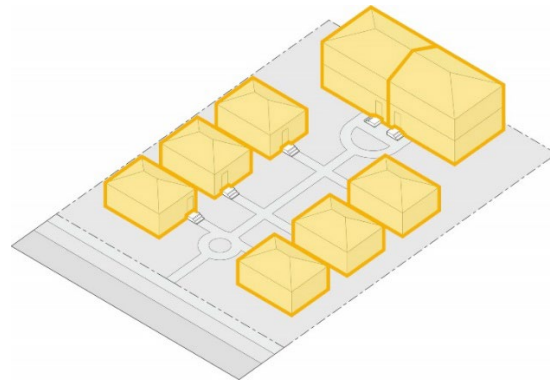


Figure 2 Front Loaded Cottage Housing Example
(Source credit: Opticos)



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*Figure 3 Danielson Grove by the Cottage Company.
Kirkland, Washington*

MORE TOOLS & RESOURCES

PLANNING & CODE RESOURCES—SEE WHAT OTHER CITIES HAVE DONE!

- [Missing Middle Housing/Opticos: Cottage Court Specifications](#)
- [Snohomish County: Cottage Housing Ordinance](#)
- [City of Kirkland: Cottage Housing Design Tips & Guidance](#)
- [The Housing Partnership: Cottage Housing in Your Community, A Guide to Drafting a Cottage Housing Ordinance](#)
- [National Association of Home Builders: Housing Options Expand as Lots and Homes Get Smaller](#)
- [Normandy Park: Municipal Code](#)