

# HOUSING AFFORDABILITY STRATEGIES: LAND USE PRACTICES Cottage Zoning

Across the United States, our households are shrinking: where large families were once the norm, small families and single-person households are increasingly common. For these small households, traditional single family homes simply just don't fit.

Retirees, empty-nesters, young couples, or singles in search of a home often face a limited range of choices: in single-family neighborhoods, homes are often too big for their budgets, needs, or lifestyles. Condominiums, on the other hand, may not offer the privacy, location, or the amenities of a traditional neighborhood.

up of small, single-family homes clustered together around a commons area, often with shared parking. Generally less than 1,000 square feet in size, they offer the privacy and character of a single family home, with the lowmaintenance aspect of а condominium. Their smaller size translates into lower costs, and the



Cottage housing developments an attractive choice for homebuyers looking for the "not so big house"—provide an alternative to both multifamily and traditional single-family homes. These developments—usually located in existing neighborhoods—are made compact design helps increase the housing supply while limiting the consumption of land.

While some cottage homes or projects can be developed by-right or under standard planned unit development language, cottage

### **Policy Pointers**

- Ordinances may allow up to two cottages in place of each single family home that could be built under existing zoning. In higher density areas, this might be reduced to 1.5 or 1.75 cottages per house.
- Size may be restricted by height and bulk, square footage, and lot coverage. Cottages generally range from 600-1000 square feet in size; for larger cottages, the total square footage is often divided between two floors.
- Design standards can ensure that cottage housing is compatible with existing neighborhoods. But, be sure to balance design needs with affordability considerations, as excessive and inflexible design regulations can add to the cost of development.
- Regulations may encourage the use of alleys and shared parking in order to maximize small development sites. Screening or fencing may be required for any shared parking.
- Limiting the number of cottage developments within a certain radius can help ensure that the density and scale of developments fit the character of the neighborhood.

#### **COTTAGE ZONING**

**In Practice** 

Cottage zoning regulations were first adopted in Seattle, Washington. Their success led to other cities quickly following suit.

#### The City of Langley,

Washington adopted cottage zoning regulations in 1995. The ordinance allows cottages as a conditional use, with twice the density that would normally be allowed. Half of the homes in a cottage development must be 800 square feet or less, and the remainder can be no more than 975 square feet total, for both one- and two-story homes. Parking is screened from the street, and all homes are adjacent to a common area. These regulations were used to create a successful cottage development as infill in an existing neighborhood in 1998; the project has served as a model for how cottage housing can work.

## **Regulatory Barriers To Cottage Housing**

Local zoning ordinances are often biased toward larger homes or traditional residential developments. You may want to review your ordinance to see if it prohibits cottage housing or similar projects with regulations such as:

- Large minimum lot sizes •
- High minimums for square • footage.
- Inflexible standards for • setbacks and parking
- Large acreages required for • planned unit developments
- Lack of incentives or density • flexibility for the use of PUD options
- Lengthy review procedures • with subjective criteria

Household Size and Home Size in the U.S., 1970-2005 Average Household Size (# of people) 3.5 2,500 Median Home Size (in square feet) 3 2,000 2.5 1,500 2 1.5 1,000 1 - Household Size 500 0.5 Home Size

1990 Household size data from US Census; home size data from the National Association of Home Builders

1995

zoning regulations recognize that smaller homes can be treated differently than large single-family homes. Ordinances may allow these small homes to be built in higher densities than the community's regulations would normally allow, and they may grant extra flexibility in setbacks, lot coverage requirements, or parking. Usually, cottage housing developments are offered as a conditional special or use in districts, residential with extra requirements that guarantee the character of the homes fits well with neighborhood. the surrounding These design requirements are particularly important when considering higher densities-which may be opposed in some

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1970

1980

1985

neighborhoods. Carefully designed regulations can lessen any negative impacts of higher density.

2005

2000

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But while conditional use and design requirements can ensure high quality homes, it's important for regulations to include enough flexibility to allow opportunities for these projects in a situations. variety of Rigid requirements can limit the potential for cottage housing on some sites that might otherwise work, and may raise the costs of construction, reducing the affordability that's gained from the smaller size and shared-site features.

Housing Policy & Outreach in Antrim-Benzie-Grand Traverse–Kalkaska-Leelanau Counties

## communityhousingchoices

Community Housing Choices is a New Designs for Growth program intended to further the housing policies of the New Designs for Growth Guidebook, and is administered by the Northwest Michigan Council of Governments (NWMCOG). The goal of Community Housing Choices is to ensure sufficient housing choices for the region's workforce, using education, collaboration, and advocacy to promote the adoption of land use and economic tools that will contribute to livable, vibrant communities. Community Housing Choices is designed to assist governments, nonprofits, developers, businesses, and citizens initiate proactive housing strategies in our communities.

This series of best practice resources serves as an extension of housing policies identified in the New Designs for Growth Guidebook. For more information on the Guidebook, please visit the website at www.newdesignsforgrowth.com, or call (231) 929-5000.

#### www.communityhousingchoices.org