

LITTLE TO MIDDLE HOUSING TYPES



COTTAGE HOUSING

The South Shore communities participating in this report were interested in understanding the extent to which their zoning bylaws enable or impede cottage housing development, one of the housing types studied in the first Living Little report. An assessment of participating towns' zoning bylaws with regards to accessory dwelling units is included alongside relevant content from the first report, replicated here for ease of access and shown as:

PHASE 1



OVERVIEW AND HISTORY

Cottage developments, also called pocket neighborhoods, are commonly identified by their walkable paths, shared green spaces, smaller clustered units, and detached parking spaces. Cottage developments can consist of single- and two-family houses, townhouses, or more urban apartment buildings. Cottages first appeared on the Cape Cod peninsula as a more permanent form of the self-built summer campgrounds used before WW II. In the late 1930s, these campgrounds came to be seen as “blight” by local authorities, and zoning laws were created to stop them. Today, many cottages are illegal under existing zoning laws, but they are tolerated and some, such as the 318 Victorian cottages in Oak Bluffs, were designated as a National Historic Landmarks by the U.S. Department of Interior.

Recently, a number of towns around the Commonwealth have updated their zoning to allow for cottage development. In Dennis, MA, the recent Seasonal Resort Community Zoning bylaw allows for small cottage clusters, while Concord, MA, has permitted new cottage developments through its Planned Residential Development (PRD) Zoning. Nationwide, the City of Langley, WA, was one of the first to adopt modern zoning for cottages in 1995. The City's Cottage Housing Development (CHD) code allows 4-to-12 small, detached cottages under 975 square feet to be built in single-family districts. Like other small housing options, CHD was a response to the nationwide demographic trend of decreasing household size, the need for increased affordable housing, and planning for developments that enhance walkability and sense of community..

POLICY EXAMPLES:

Concord, MA	Indianapolis, IN
Dennis, MA	Kirkland, WA
Wayland, MA	Langley, WA
Weymouth, MA	Phoenix, AR
Carmel, IN	Seattle, WA
Fairview, OR	Wheatridge, CO

PHASE 1

LAYOUT

PHASE 1



floors with shared green spaces
and detached parking

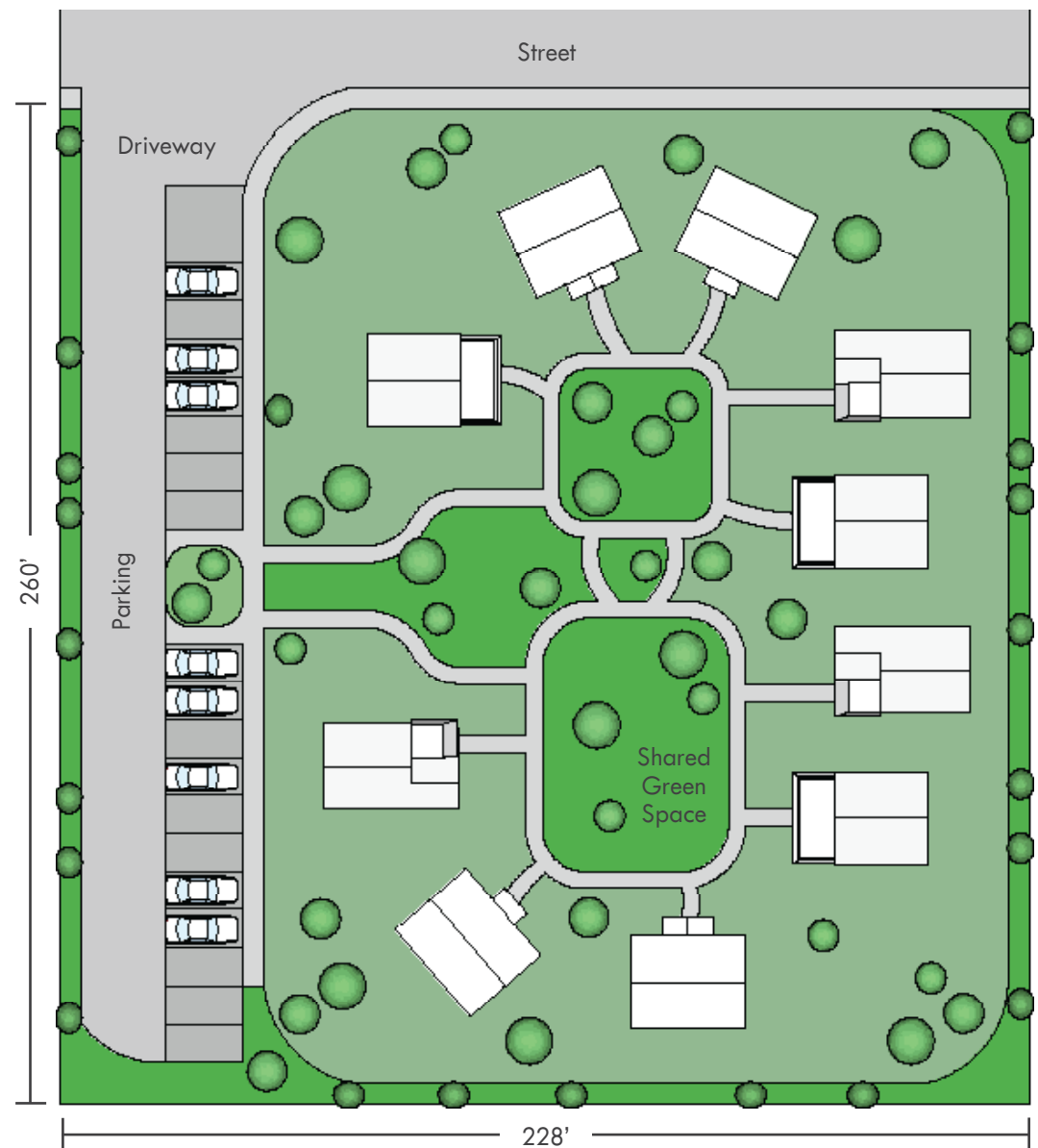
Potential occupants: One-to
four-person households

GENERAL LAYOUT:

Unit size	900 - 1,500 sf
Lot size	Depending on town's cottage zoning, density can be 15+ units/acre; Generally developed under Planned Residential Development zoning
Setbacks	10' between cottages
Unit interior	Kitchen: 12'x8' Bathroom: 8'x5' Living Room: 16'x10' Bedrooms (1-2): 12'x10'

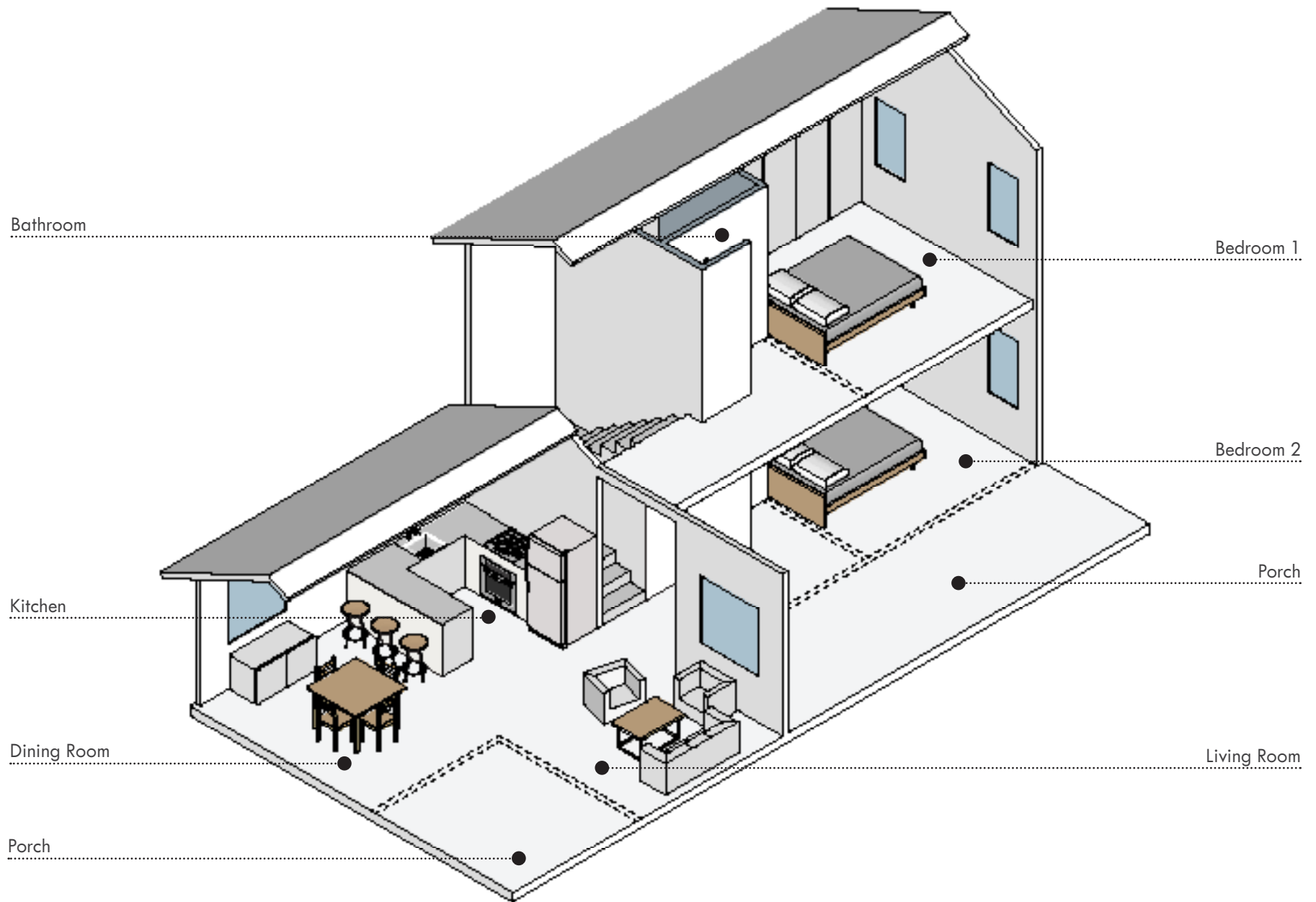
SITE PLAN LAYOUT:

PHASE 1

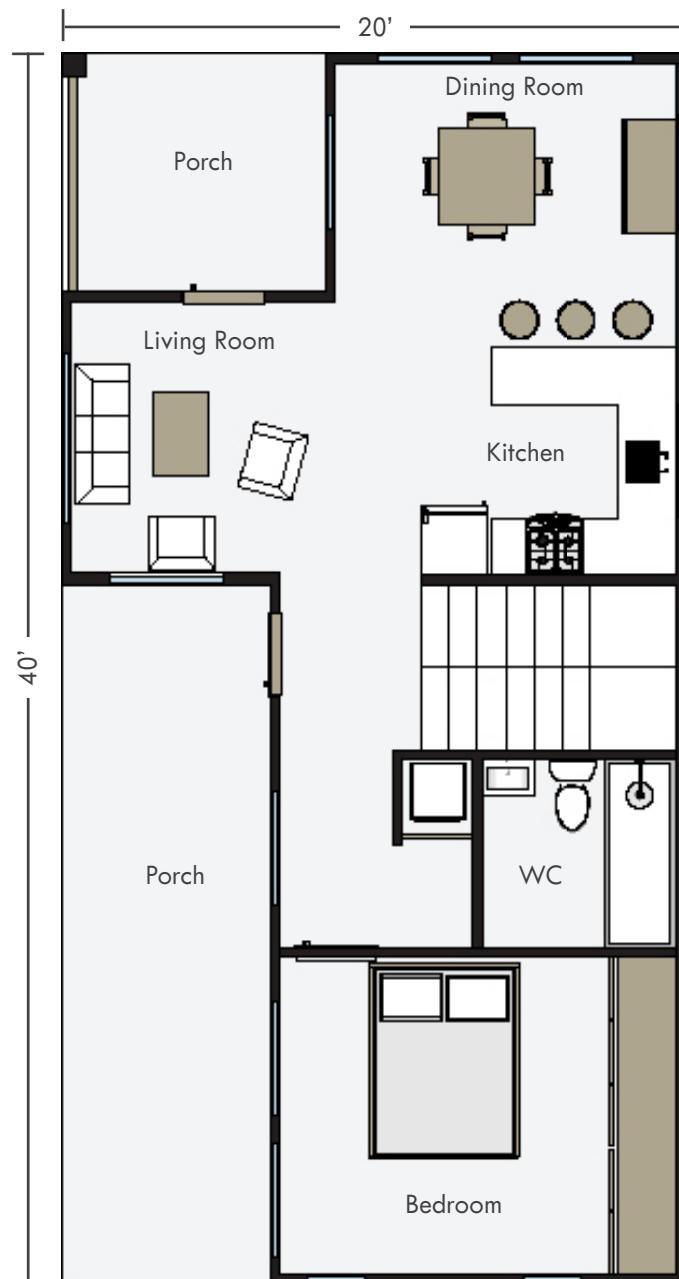


TWO-STORY FLOOR PLAN LAYOUT:

PHASE 1

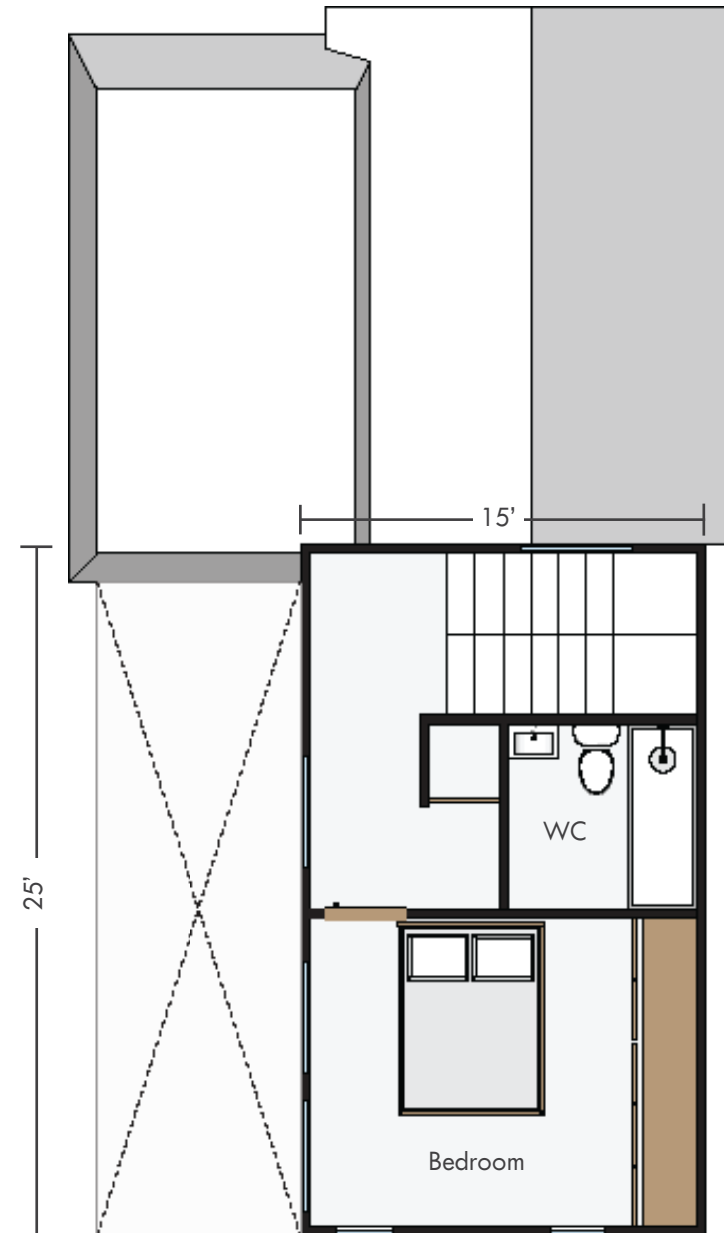


FIRST FLOOR:



SECOND FLOOR:

PHASE 1



BARRIERS

PHASE 1

Cottage Housing Developments (CHDs) are a smart growth strategy that has proven to be desirable to homebuyers, especially those that have recently formed households and those seeking to downsize, and financially feasible for developers. In spite of their success in the Commonwealth and the nation, CHDs continue to face regulatory, infrastructural, and educational barriers that restrict their development. The main regulatory barriers are zoning bylaws that restrict high-density clustered development. Similar to ADU barriers, neighbors and community members may be fearful of CHD's impacts on schools, traffic, and neighborhood character. Various communities around the Commonwealth and the nation have been able to overcome these barriers to successfully create compact, well-designed cottage housing developments.

BARRIERS BY STAKEHOLDER

Town Officials

- Zoning Bylaws
- Water + Sewer Constraints
- Parking + Trash Disposal
- Fire Safety

Developers

- Zoning Bylaws
- Market Dynamics
- Financing

Community Concerns

- Neighborhood Character
- School Capacity
- Traffic



BARRIERS FOR TOWN OFFICIALS

PHASE 1

Zoning

In many suburban towns, clustered development is prohibited by zoning or requires a special permit. The higher density of cottage developments can be seen as excessive by towns accustomed to single-family dwelling units or larger lots. In Massachusetts, Planned Residential Districts (PRDs) provisions within a zoning bylaw can present an opportunity to create cottage developments. Outside the Commonwealth, some communities have gone further and created cottage development bylaws that are specifically designed to create these types of communities.

Water + Sewer

While the relatively high density of cottage developments makes this type of housing an example of smart growth design, it can also pose a burden on public water and sewer system. This is especially true in smaller towns and suburban communities that may rely on septic systems and limited public infrastructure. However, cottage houses generally have fewer bedrooms and therefore accommodate fewer people than typical single-family houses. In the town of Concord, MA, the developers of the Concord Riverwalk cottage development overcame infrastructure constraints by placing cottages with three bedrooms near the road and connecting them to the public sewer system, while a shared septic system was used for the units with one-to-two bedrooms.

Parking + Safety

The lower number of parking spaces required per dwelling unit in a CHD and their location away from the units is different from single-family housing units. Walking paths in CHDs may also not be large enough for emergency vehicles and garbage disposal vehicles. In this case, creative site plan design can ensure proper access to and from the units in the event of an emergency and for garbage disposal.



PARTNER TOWNS ZONING

Each of the participating towns has a residential cluster zoning district where cottage housing development could occur. While in many cases dimensional restrictions limit the efficacy of these bylaws to encourage cottage housing, these districts are more flexible than conventional zoning and could serve as a starting point for regulations that more readily facilitate cottage development.



- Large minimum lot sizes, particularly in Cohasset and Scituate, preclude small cottage clusters from being built on smaller lots where they may be appropriate. Cottage development need not be limited to large, neighborhood-size parcels; smaller groupings of only a few cottages on a smaller lot can be equally attractive and may be particularly suitable in areas close to village centers where smaller lots are historically more common.
- Density restrictions further limit how many housing units can be built and can prompt developers to pursue more conventional subdivision development. Cottage developments, which are designed to be compact and walkable, can comfortably accommodate densities much higher than those permitted in most of the partner towns' bylaws.
- A parking requirement of two spaces per unit, as required by half of the partner communities, is far easier to accommodate in a traditional subdivision development and could discourage developers from pursuing a more compact cottage site plan. On larger sites, this could be mitigated by flexibility in where the parking spaces are located.
- Some of the zoning districts considered here are Open Space Residential Development districts, which allow denser development on one portion of a site while reserving the remainder of the site as open space. While these districts share some goals with cottage housing, namely a compact development footprint, the intent differs in that an OSRD is more focused on open space preservation and does not necessarily permit more units that would otherwise be allowed in a conventional subdivision. OSRDs were considered in this analysis for purposes of comparison, but they are not necessarily the right mechanism to promote small-scale, incremental cottage development, and interested towns should consider a bylaw that enables cottages independent of OSRDs.
- Finally, four out of five towns limit the number of bedrooms in housing units, which conflicts with federal and state fair housing laws that protect families. With a clearly defined zoning vision, flexible dimensional requirements, and/or design guidelines, towns can encourage small-scale housing such as cottages without limiting the number of bedrooms.

PARTNER TOWNS ZONING

	COHASSET	DUXBURY	HINGHAM	NORWELL	SCITUATE
Zoning District	Residential Cluster District	Residential Conservation Cluster (RCC) Development	Flexible Residential Development (FRD) – SP in Residential A, B, and C	Open Space Residential Design (special permitting process) – by-right in any district, Village Overlay District	Residential Cluster District
Year Updated	1981	2017		2011	1986
Special Permit Granting Authority	PB	PB w/ criteria 540.3	PB in Residential Districts A, B, and C	PB	NA
More Than One Structure Permitted on a Lot	Single-family separate, multifamily together	One structure by right. Multiple by special permit	By special permit	No	Yes
Permitted Housing Types	Multifamily (30% max)	Single-family, two-family, and three-family	Single-family or two-family	Board review	Same as R-3
Bedroom Limitation	2	2 (multi-family)	No more than 15% of units can be 3-bedroom		2
Other Review	Joint or separate review by Board of Health, Design Review Board, Conservation Commission, and other boards deemed appropriate by PB	Subdivision Control Law – Board of Health	Two public hearings – One for the special permit and one for the definitive plan; Town boards and agencies submit written recommendations to PB within 35 days of preliminary application	Other boards review and report to PB	Preliminary plan and definitive plan
Minimum Lot Size (sf)	10 acres	½ the square footage required in underlying district	3 acres	½ acre	Cluster Zoning – minimum 20 acres. [Cottages only on lots of 5,000 or part of a Cottage Court]
Other density requirements	Min 30 ft between individual structures	[Max du - (Applicable land area x .75) divided by minimum lot area of zoning district. No more du than allowed in conventional subdivision]	Restricted to what's allowed under a conventional subdivision increased by 135% with AH provisions for additional units	Five acres for total project (can be waived if contiguous open space available)	Cluster – one unit per ten thousand square feet of lot area; Cottages max unit size of 1,400 GFA
Frontage (ft)	30-foot minimum width between open land and between each group of clustered buildings. 30 feet between structures. Underlying setbacks apply	50 feet	50	No less than 50	All buildings 60 feet buffer from project boundaries
Font yard (ft)		15	15	25	
Side yard (ft)		½ underlying	15	10	Buildings 35 feet apart
Rear yard (ft)		½ underlying	15	10	
Stories		Underlying	2 ½	2 ½ (underlying)	1.5 (cottage)
Height (ft)	35	Underlying	35	34 (underlying)	20 (cottage)
Parking	General regulations. 2 spaces per du	Determined by Zoning Officer	2 spaces per du in garages and/or driveways	1 per one-bed, 2 per two+-bed	Underlying, planning board can reduce to 1 per one-bed, 1.5 per two-bed, and 2 per three-bed
Open space requirement	25%	60%	40%	50%	Land not devoted to dwelling units as a condition of special permit



COTTAGE HOUSING

CASE STUDIES

CONCORD RIVERWALK CONCORD, MA

Population

19,432 (2012-16 ACS)

Households

6,758 (2012-16 ACS)

Year Built

2011

Housing Units

13

Unit Mix

5 three-bedroom, 8 two-bedroom units

Unit Size

1,340 - 1,760 sf

Lot Size

3.7 acres

Open Space

50%

Parking

12 garage units, detached and clustered
16 designated surface spaces

Zoning

Planned Residential Development

Ownership

Homeowners Association

Sales Price

\$600,000 - \$780,000/unit, 2016

The Concord Riverwalk development process is a prime example of cottage housing development (CHD). The project was led by Dan Gainsboro, the founding principal and owner of real estate company NOW Communities. Gainsboro's interest in community development and his service on the Town of Concord's Planning Board were two of the factors that led him to develop this project. Prior to starting any work on the project, Gainsboro organized an informal advisory board for feedback regarding land planning and approval processes. Gainsboro's board included Ross Chapin, the principal architect of Ross Chapin Architects, a design studio that specializes in pocket neighborhoods based out of Washington state, and a leader in CHD.

Once Gainsboro identified a parcel for development, he and Chapin connected with Concord's town officials to present the idea of CHD and address any design questions. According to the Town, Gainsboro carried out extensive outreach to the community, including meeting with abutters to ensure that the project's design addressed their concerns. Gainsboro brought Chapin to public forum meetings to answer design questions and provide more technical information about the process. After sustained community outreach, residents voiced their support for the project.

One of town officials' greatest concerns with this project was how it would address basic infrastructure provision, parking, and fire safety. Town officials state that the Town's limited sewer capacity was sufficient for all of the housing units to the public system. To overcome this, the units with fewer bedrooms were accommodated in the rear part of the lot and connected to a septic system, while those with a greater number of bedrooms were located near the street and connected to the public sewer system. To ensure fire safety, Gainsboro held early discussions with the local fire department and ultimately designed an access drive large enough for emergency vehicles, which also functions as a public access grass path to the Assabet River behind the project. The limited amount of parking in the project can't always accommodate visitors, but it's unusual for there to be no open spaces.

One of the main difficulties Gainsboro enumerated was getting the support of investors who were not familiar with the concept and saw it as a risk, despite the popularity of these projects with homebuyers. In regards to affordability, the condo ownership structure and the houses' small design has resulted in relatively stable prices when compared to traditional single-family houses.

HERITAGE SANDS DENNIS, MA

Population

14,067 (2012-16 ACS)

Households

6,933 (2012-16 ACS)

Year Built

2015

Housing Units

63

Unit Mix

One- to three-bedroom cottages

Unit Size

900 - 1,350 sf

Lot Size

8 acres

Parking

1 space per cottage

Zoning

Seasonal Resort Community

Ownership

Homeowners Association

Sales Price

\$550,000 - \$1,250,000/unit, 2018

The site of Heritage Sands sits was previously as the Grindell's RV Park, a successor of tourist campgrounds existed around town since the 1930s. Camps are allowed to continue operating, despite new trailer parks being prohibited in 1965. However, existing camps were labeled "non-conforming," and could not receive municipal sewer or septic support, leading to failing cesspool infrastructure in addition to overcrowded conditions. From 2009 to 2010, the Dennis Economic Development Committee and municipal officials held community discussions on a new Seasonal Resort Community Zoning District for campgrounds around Dennis. In 2010, the new zoning was approved, allowing the development of Heritage Sands, the first oceanfront cottage community in more than 50 years.

In 2010, following severe sewage challenges in the RV Park and a newly approved zoning bylaw, Grindell's owner and principal of MS Ocean View, LLC, Mark DeWitt, teamed with real estate developer and president of CapeBuilt Development, LLC, Rob Brennan, to redevelop the property. The team collaborated with the Town's Select Board, Town Manager, other municipal boards and committees, the local business community, and year-round and seasonal residents during the project's development.

As with other pocket neighborhoods, Heritage Sands had to overcome difficulties of compact design, parking, fire safety, and sewage. The site plan was designed to visually and physically allow access to the water by creating numerous common spaces, which also served to increase a sense of community within the project. Other community amenities, such as the clubhouse and pool, were placed in the area furthest from the water to make up for the distance to the ocean.

Fire lanes were created by designing a 24-foot two-way entrance and a 16-foot one-way loop around the development. These brought the project in compliance with the fire code while preserving walkability and green spaces. The site had no access to municipal sewer so the green spaces were utilized for high-pressure leeching and a common tank and sewer facility were built behind the pool and community building.

In 2014, the cottages went on the market for approximately \$350,000 (\$366,252) adjusted for inflation). In 2018, units for sale on Zillow ranged from \$550,000 for a 1-bedroom to \$1,250,000 for a 3-bedroom.

COTTAGE HOUSING ZONING HAMILTON, MA

Population

8,136 (2012-16 ACS)

Households

2,754 (2012-16 ACS)

Lot Area

1 to 5 acres

Density

Max. 4.5 units/acre

Gross Floor Area

800 - 1,500 sf

Bedrooms

Max. 2

Building Height

25 ft

Setbacks

10 ft

Dwelling Units

4 to 18

Open Space

500 sf per DU, min. of 3,000 sf

Parking

2 spaces per cottage

At 2017 Town Meeting, the residents of Hamilton rejected a proposed Cottage Housing Zoning Bylaw that would have allowed cottage housing development in town under specific conditions. The bylaw was a culmination of five years of discourse, including discussions with residents and town surveys to gauge support. In addition, the town's 2004 Master Plan recommended the development of smaller, more affordable housing types that could balance the primarily large, single-family homes in the community. Despite this and a 2016 community survey that showed 66% of 704 respondents in support of cottage zoning, the measure was downvoted by 284 to 8 at Town Meeting.

According to Town officials, there was ongoing support for the bylaw prior to Town Meeting, including from the Board of Selectmen, the Planning Board, and real estate developers in town. Residents that supported the bylaw were invited to Town Meeting, but the setting might have scared supporters despite the extensive community discussion and outreach. The community pushback against density was due partly to fear of newcomers and a potential increase in the school-age population. Residents also voiced concerns about excessively dense clusters cropping up in town, as well as changes in the town's character.

This experience made town officials skittish about introducing new residential zoning that encourages density. It also led the Planning Board to seek funding to update the town's master plan to focus on residential growth that the community would accept. Town officials believe that the community's ultimate response to the proposed bylaw resulted in housing developers taking their business to different communities where cottage development is more feasible.