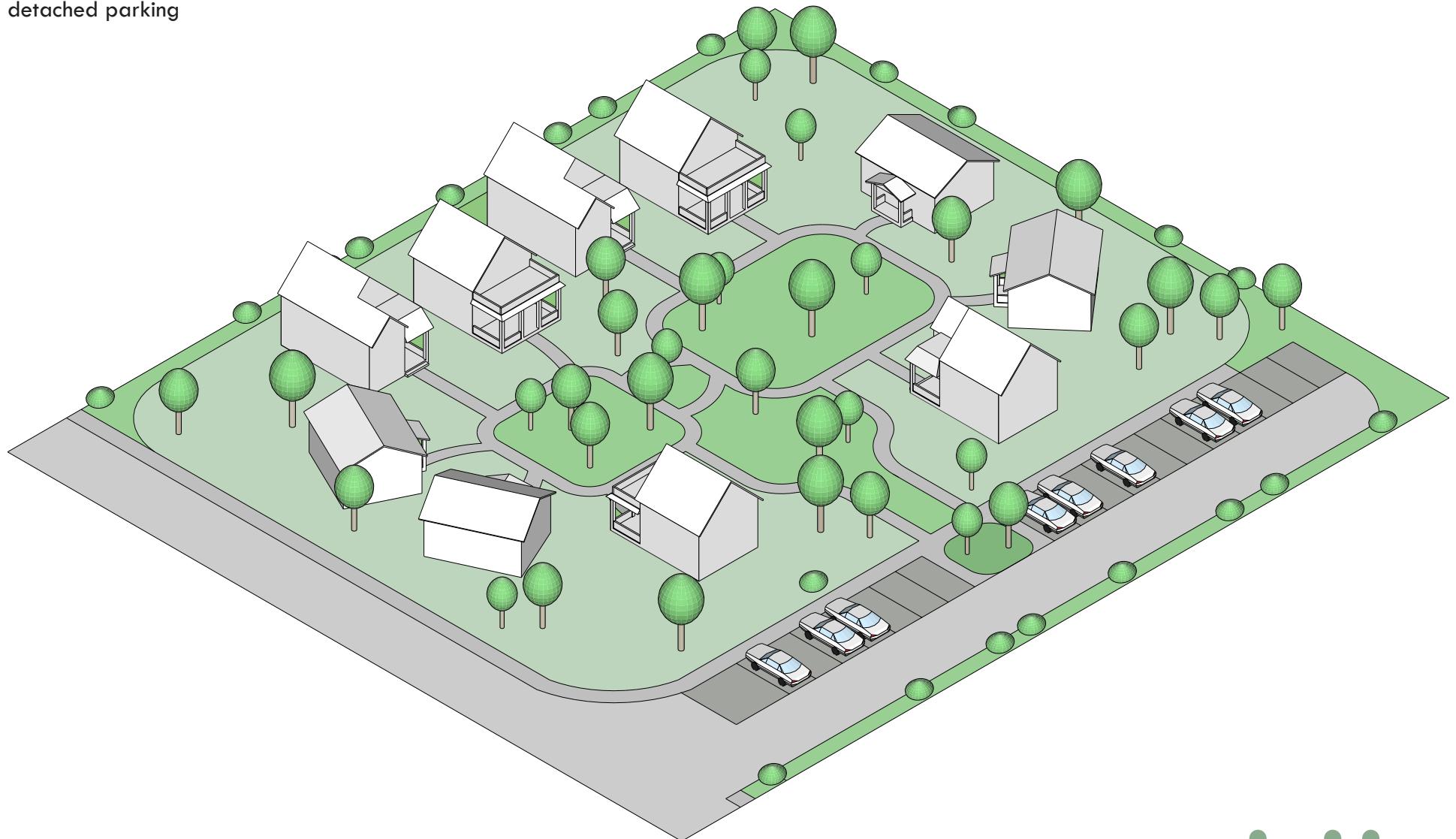




Photo via [Concord Riverwalk](#)

## DEFINITION

A pedestrian-friendly collection of one-to-two-bedroom houses ranging from one-to-two floors with shared green spaces and detached parking



POTENTIAL OCCUPANTS

One-to-four-person households



Photo via Ross Chapin



Photo via Ross Chapin



Photo via Ross Chapin

## OVERVIEW + 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.

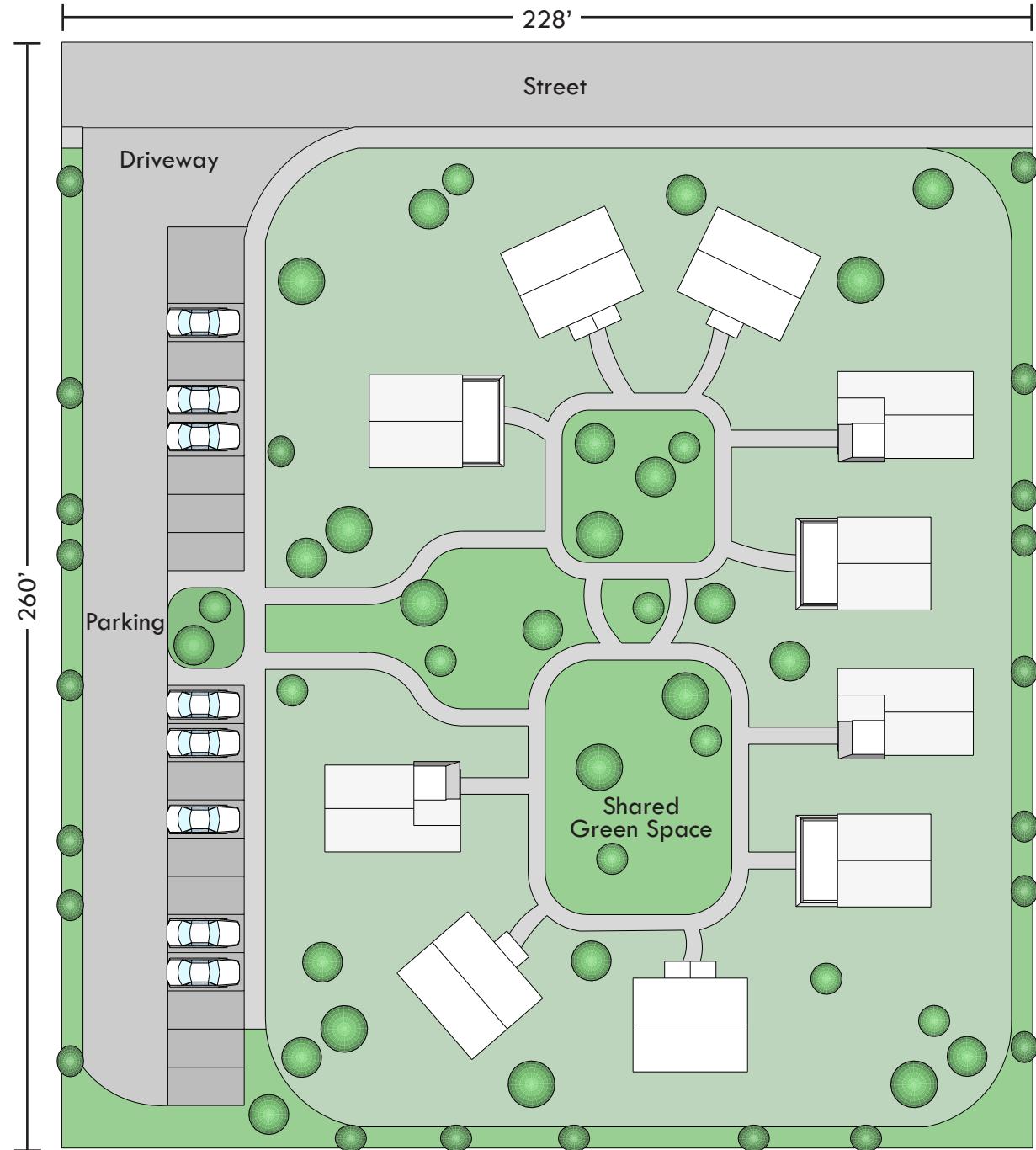
## FOUND IN

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

## GENERAL LAYOUT

Total SF	900 - 1,500 sf
Lot Size	<p>Depends on town's cottage zoning, density can be greater than 15 units per acre</p> <p>Generally developed under Planned Residential Development zoning</p>
Setbacks	10' between cottages
Unit Size	<p>Kitchen W: 8' L: 12'</p> <p>Bathroom W: 5' L: 8'</p> <p>Living Room W: 10' L: 16'</p> <p>Bedroom (1 - 2) W: 12' L: 10'</p>

## SITE PLAN LAYOUT

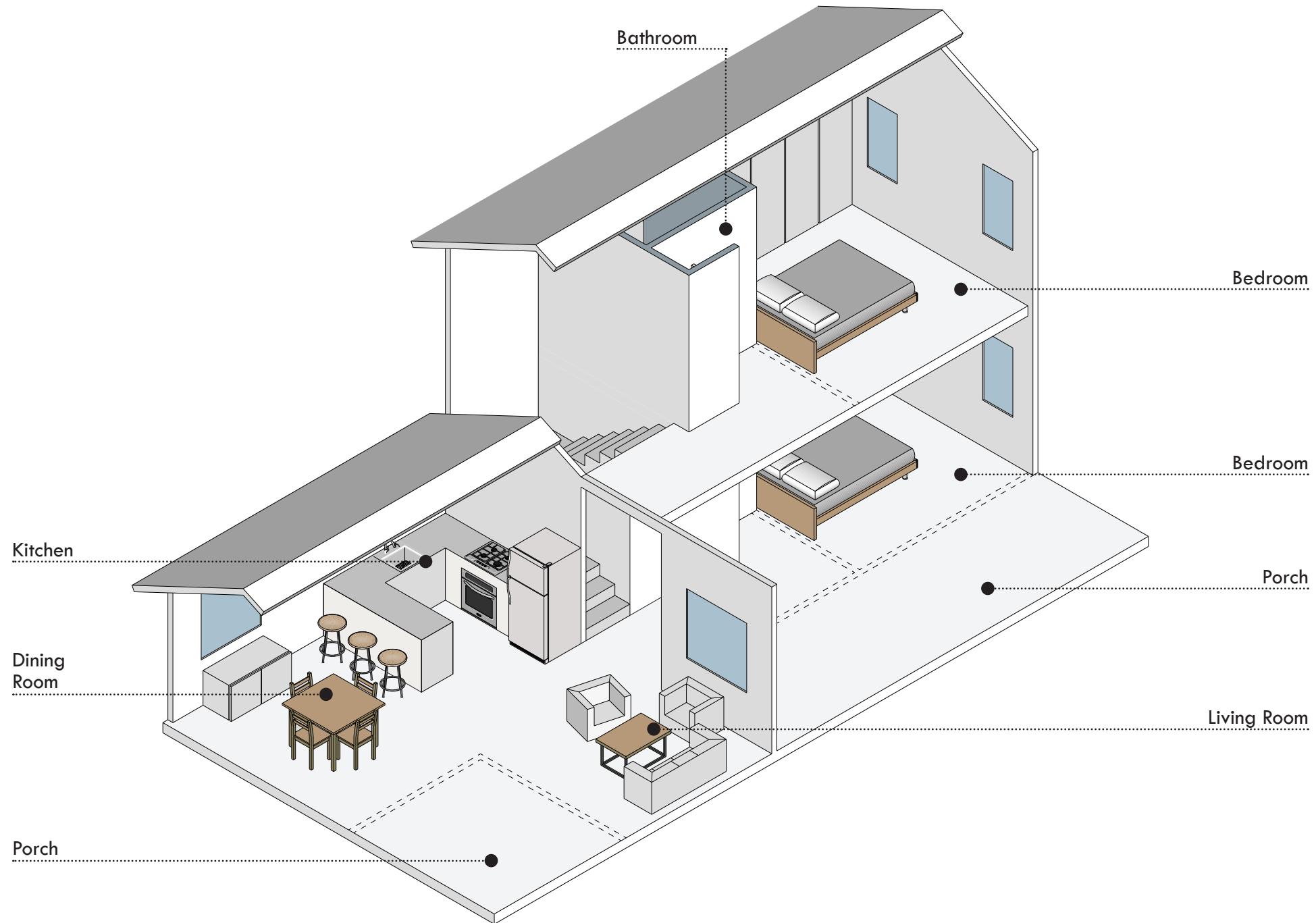


# TWO-STORY LAYOUT

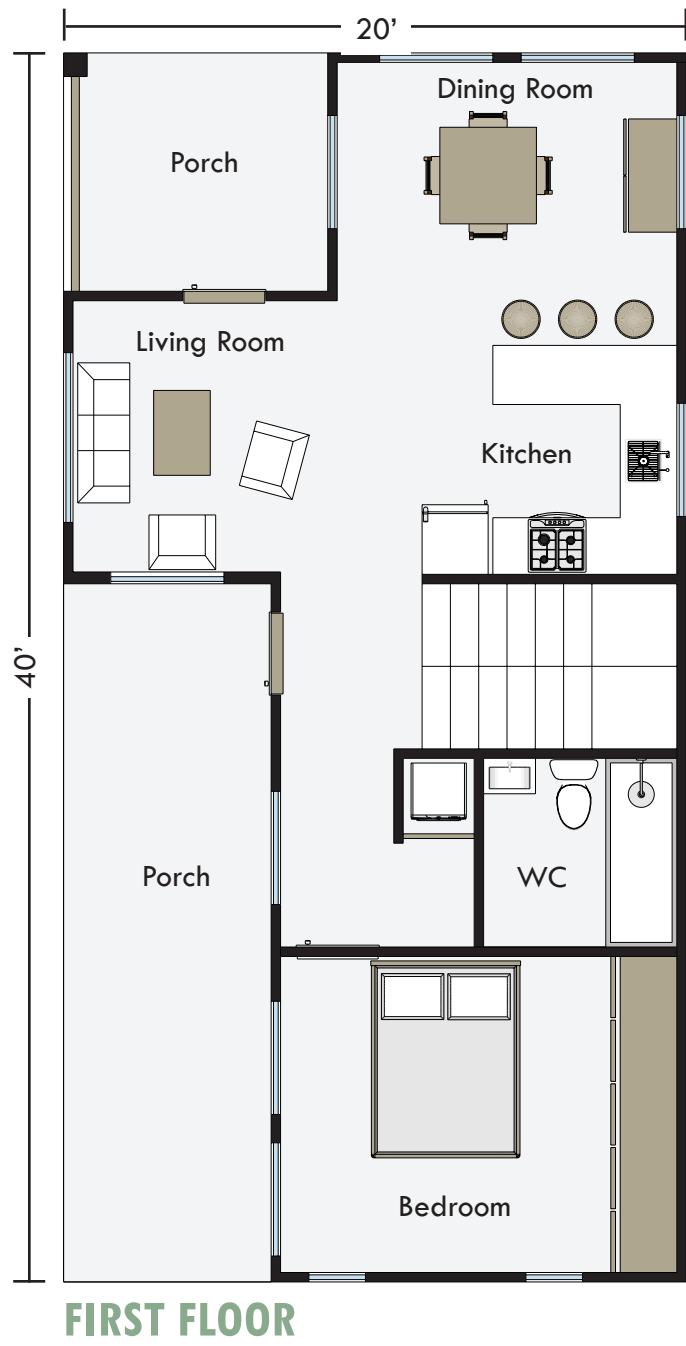


Photo via Concord Riverwalk

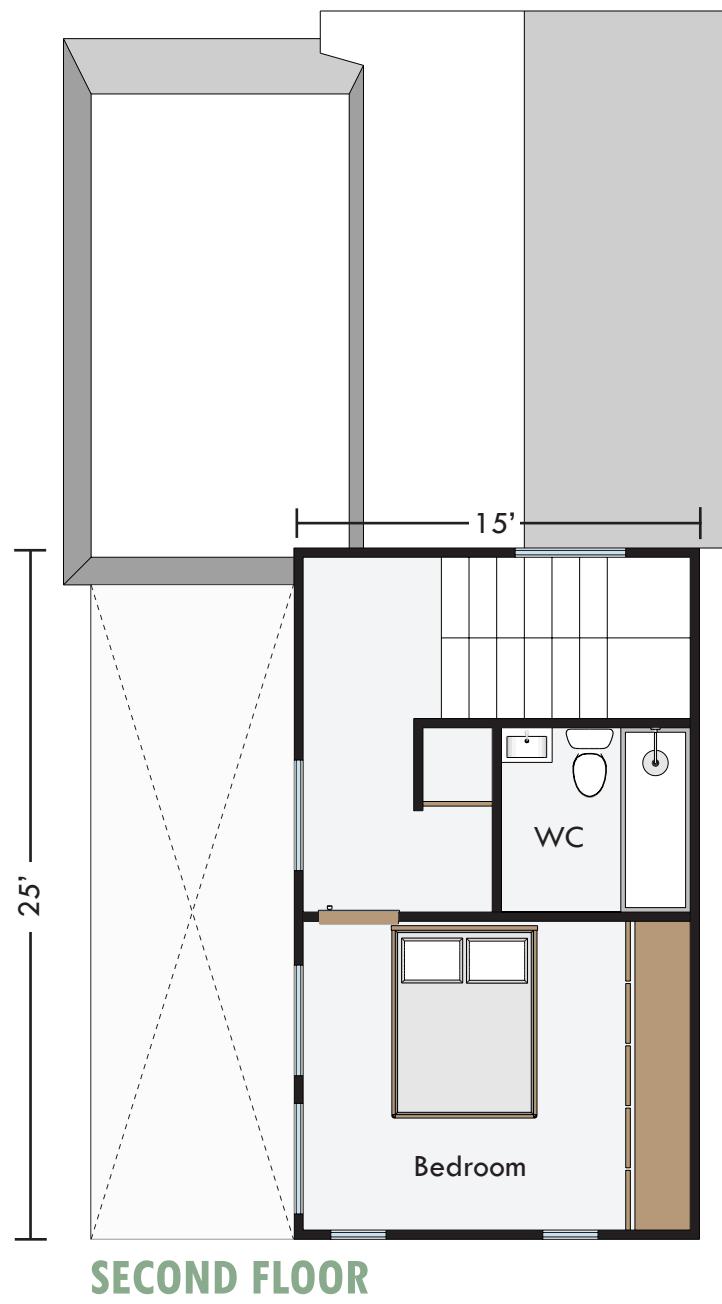
## TWO-STORY LAYOUT



## TWO-STORY LAYOUT



FIRST FLOOR



SECOND FLOOR



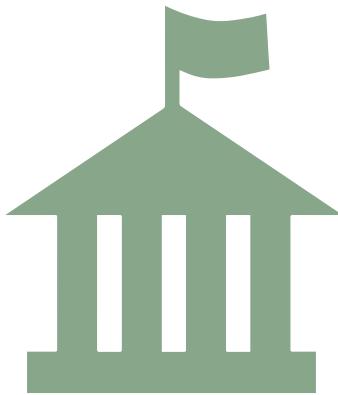
# BARRIERS

Photo via Ross Chapin

## BARRIERS

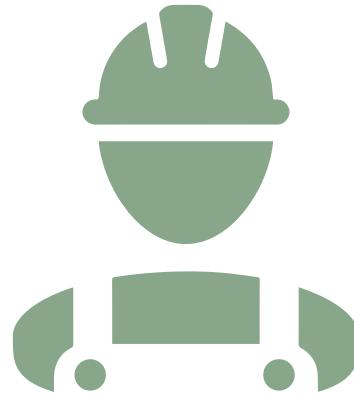
Cottage Housing Developments (CHDs) are a smart growth strategy that has proven to be desirable to homebuyers, especially those that have recently formed households and those seeking to downsize, and financially feasible for developers. In spite of their success in the Commonwealth and the nation, CHDs 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



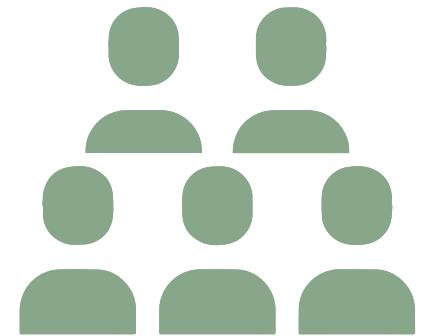
#### TOWN OFFICIALS

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



#### DEVELOPERS

- Zoning Bylaws
- Market Dynamics
- Financing



#### COMMUNITY CONCERN

- Neighborhood Character
- School Capacity
- Traffic

# BARRIERS FOR TOWN OFFICIALS

## ZONING + INFRASTRUCTURE

The greatest difficulties faced by town officials interested in CHDs are zoning restrictions and infrastructure constraints, especially in suburban communities with limited water and sewer systems.

Parking, trash disposal, and fire safety in CHDs may be accommodated differently than in typical single-family housing developments.



### 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.

## PROJECT PARTNER TOWNS: ZONING

The 5 project partner towns have a variety of residential districts in their bylaws where cottage cluster or pocket neighborhood development could occur. Stoughton's Flexible Development zoning allows a variety of housing typologies to be built, and the maximum density allowance is not overly restrictive for CHDs. The remaining four towns have more restrictions on the types of development allowed, but the zoning could be modified to make it easier to build cottage clusters.

	FOXBOROUGH			MEDFIELD	MEDWAY	SHERBORN	STOUGHTON
Zoning	Open Space Residential Development	Planned Development Housing	Innovative Residential Development	Multi-Family Dwelling Development	Open Space Residential Development	Planned Unit Development	Flexible Development
Year Updated	2015		2013		2017		
Area	20,000-30,000 sf	200 acres		30,000 for 3 DUs + 8,000 per additional DUs	10 or more acres		10 or more acres
Frontage (ft)	50	100		96	50		
Front (ft)	35			30			
Side (ft)	15			20			
Rear (ft)	30			50			
Stories	2.5			2.5			
Height (ft)	35			35			
DUs Permitted		1 for every 40,000sf		30,000 for 3 DUs + 8,000 per additional DUs			1 DU + the number allowed under underlying zoning
Typologies	Single family			Single, two- and multifamily			Up to 3 attached units
Bedrooms		No more than 10% with 3+ bedrooms					
Parking (per DU)	2			2			2
Open Space (% of total)	45%	25%			50-60%		20%
Water Supply							
Sewage Disposal							
Design			Relief provided for shared driveways + extended dead-end roads				
			*Underlying zoning dictates requirements				

# PROGRESSIVE COTTAGE HOUSING ZONING BYLAWS

	CONCORD, MA	DENNIS, MA	KIRKLAND, WA	LANGLEY, WA
Zoning	Planned Residential Development	Seasonal Resort Community	Cottage Homes	Cottage Housing
Year Updated		2010	2017	2014
By Right or Special Permit	Special Permit	By Right	By Right	Design Review
Lot Area	Min. 4 times the min. of underlying district	5 acres	None	11,616sf (0.3 acres)
Lot Coverage			50%	40%
Maximum Building Area		900 sf	1,500 sf	1st Fl: 650sf for 50% min. DUs 800sf for 50% max. DUs  Total: 1.5 area of 1st fl or 975sf, whichever is less
Setbacks (ft)		10	Front: 20 Other: 10	Front: 10 Rear: 10 Side: 5
Height (ft)		25 (1.5 stories) Sloped roof	18 for 1 story 25-27 otherwise	18 25 with pitch roof
Density	2 times the max. of underlying district		2 times the allowed in the underlying zoning Min. 4 max. 24 units	1 DU per 2,904sf 15 units per acre Min. 4 max. 12 units
Common Space			400 sf per DU Private space encouraged	400 sf per DU 50% of DUs abut All DUs 60ft walking distance from common space Cottages abutting on at least 2 sides  1 1/4 per DU on-site Screened from direct street view
Parking		1 per DU	DUs 700 sf: 1 space per unit DUs 700 - 1,000 sf: 1.5 spaces per unit Units over 1,000 sf: 2 spaces per unit Must be provided on the subject property	Parking between structures is allowed when located toward the rear of the principal structure and served by an alley or private driveway Parking cannot be located in the front yard Can be located between a structure and the rear lot line or a side lot line
Design	DUs should be clustered Mix of: - number of bedrooms - price or rental rates single-, two-, and multifamily	Landscaping + buffering along lot lines Open deck, max 12 ft deep	Covered porch min. area of 64 sf per unit, min. Min. 7 ft on all sides	Subject to design review
Incentives	Increased density if 10% of units are affordable			
Ownership Type			Subdivision Condominium Rental/Ownership	

## BARRIERS FOR DEVELOPERS

One of the greatest barriers faced by developers of Cottage Housing Development (CHD) is maneuvering through local zoning and permitting requirements that may slow down or completely halt the project's development. Oftentimes, developers have to get buy-in from town officials and the greater community to successfully build a CHD, especially when zoning needs to be revised and neighbors are concerned about project impact.

For example, the developer of the Concord Riverwalk project met with the Planning Board and town officials to introduce the idea of CHDs prior to submitting any plans for permitting. The developer also brought a leading CHD architect to answer any design questions from the Planning Board. In addition, the developer conducted extensive outreach to the community and met with the abutting property owners to ensure the project would be a good fit. In the Town of Dennis, MA, the developers of the Heritage Sands CHD worked closely with town officials over several years to create the Seasonal Resort Community Zoning District that allows cottages to be built in town. The developers and their architecture team also held town forums to ensure neighbors and the greater community were heard and that any concerns could be addressed prior to the project's development.

**NEW ZONING MAY NOT BE  
NECESSARY FOR COTTAGE HOUSING,  
BUT ONGOING CONVERSATION  
WITH TOWN OFFICIALS AND  
COMMUNITY MEMBERS ARE.**



# CASE STUDIES

Photo via [Architect Magazine](#)

# CONCORD RIVERWALK CONCORD, MA

## BASIC FACTS

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

## PRE-DEVELOPMENT

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.

## COMMUNITY OUTREACH

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.

## INFRASTRUCTURE

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.

## FINANCING + AFFORDABILITY

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.

# CONCORD RIVERWALK SITE PLAN



Image via Stamski and McNary

# HERITAGE SANDS

## DENNIS, MA

### BASIC FACTS

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

### PRE-DEVELOPMENT

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.

### COMMUNITY OUTREACH

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.

### DESIGN + INFRASTRUCTURE

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 leaching and a common tank and sewer facility were built behind the pool and community building.

### AFFORDABILITY

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.

## HERITAGE SANDS SITE PLAN

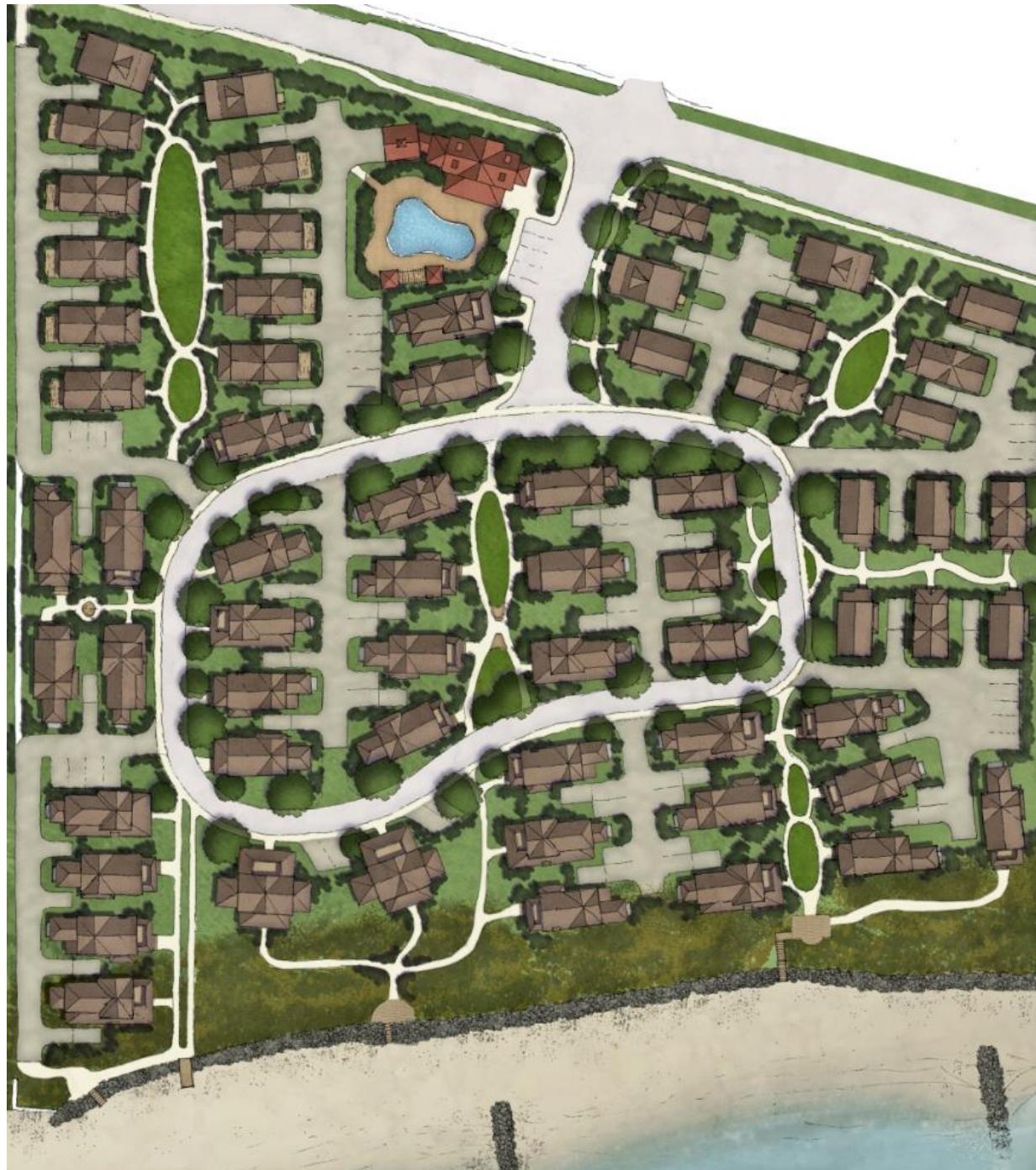


Image via MAPD Conference 2016

# COTTAGE HOUSING ZONING

## HAMILTON, MA

### BASIC FACTS

POPULATION	8,136 (2012-16 ACS)
HOUSEHOLDS	2,754 (2012-16 ACS)
LOT AREA:	1-to-5 acres
DENSITY:	Max. 4.5 units per 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

### OVERVIEW

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.

### WHAT WENT WRONG?

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.

### AFTERMATH

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.