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To: Wisconsin Rapids Planning Commission

From: Tim Schwecke, AICP

Subject: Wisconsin Rapids zoning code rewrite project - Cottage Housing



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We are all familiar with the kind of housing we see in a typical residential neighborhood. Newer single-family homes typically have a rather large footprint with a 2-car garage; and at the other end of the spectrum we see apartment buildings ranging from 3 or 4 units to 30 or more.

There is a wide variety of housing options that exist between the ends of the spectrum. This type of housing is often referred to as the "missing middle" because it either doesn't exist in a community or at best represents a small fraction of the total housing mix.

Cottage housing is one type of housing that exists between the spectrum ends that can help fill in the gaps to satisfy potentially unmet demand.

What is Cottage Housing?

Cottage housing is a well-designed cluster of smaller, high-quality housing units that front on one or more common areas.

A cottage housing development could occur in a greenfield setting or as an infill/redevelopment project.

Housing units are generally single-family units, although duplex units could be incorporated as well. This housing type generally appeals to singles, couples, and small families.

Review procedure Some communities allow cottage housing by right in certain areas, while others require review on a case-by-case basis.

Ownership. Housing units are individually owned. The form of ownership will depend on how the developer sets up the project. If the developer subdivides the land into individual lots, each of the lot owners share ownership of common areas and are jointly responsible for the maintenance and upkeep of these area. Sometimes a homeowners association is established as the means to accomplish that function.



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Alternatively, a developer could develop the project as a condominium, where individual owners own their own unit plus the common elements. A condominium association is responsible for the overall care and maintenance of common elements.

Number of units in a project Most codes establish a minimum number and a maximum number of units that are allowed in a cottage cluster. A typical requirement is 4 minimum /12 maximum.

Separation between developments Municipalities, especially those that allow cottage housing by right in their zoning code, establish a minimum separation requirement between projects. A separation of 1,000 feet is quite common.

Maximum floor area in a dwelling unit Housing units in a cottage housing project are smaller than what is normally found in a community. One and two-bedroom units are most common. Because they are comparatively small, the challenge is to create floor plans that focus on creating high-quality living spaces that are functional and adaptable.

Most communities establish an upper limit for floor area that can range from 900 square feet up to 1,500 square feet. By way of comparison, a typical two-car garage is about 570 square feet. Building small can help developers keep their costs down and provide an affordable housing option for an under-served market.

Housing density Because housing units are smaller, it is possible to increase the overall density while blending in with the surrounding area. A target density of 7 to 14 units per acre is common.

Common areas The amount and placement of land set aside for common areas is a key consideration in the overall design of cottage housing. Housing units characteristically front on a common area. Some projects incorporate a common gathering area or work/storage area.

Parking Parking is limited in many cottage housing projects. It is typically clustered in one or more areas so that all residents have easy access to their cars and the shared garages are screened from view. Shared parking structures are most common although a private garage could be utilized if the project adjoins or incorporates an alley.

Architecture Developers proposing a cottage housing project characteristically work closely with an architect to establish a common architectural theme for the project. Architectural treatments and exterior building materials are described so that the project when fully developed looks like an integrated whole, rather than disparate house plans. To ensure the approved theme is fully implemented, individual homes must be reviewed and approved so the theme is maintained from house to house.

Building features Covered front porches are a common design element, and often are required. For example, some codes require a minimum area of 80 square feet.

Yard setbacks The distance between dwelling units is relatively small (10 feet) compared to a traditional single family zoning district. However, the building setbacks on the perimeter of the project closely match or mirror the standards of the adjoining zoning districts.



Building heights Homes are typically one or one-half stories. Depending on the nature of adjoining land uses, two-stories may be appropriate.

Why Cottage Housing?

Changing demographics and shifts in the local and national economy directly affects housing supply/demand and the composition of a locale's housing stock.

Although there are many demographic shifts that affect housing, there are two in particular having profound impacts. First, the number of people living in a housing unit has been declining for the last 50 years or more. This correlates to a reduction in family size, an increase in unmarried individuals, and an aging population. From a practical viewpoint, this means that a community will need an increasing number of housing units to house the same number of residents. The second demographic factor is the aging of our population and the increasing number of empty nesters.

Smaller homes are becoming more appealing for empty nesters that don't need or want a typical single-family house. For many young professionals a smaller house is a lifestyle choice and/or an economic necessity.

Although cottage housing is often times affordable housing, it's important to recognize that smaller housing units does not automatically mean cheap. Quite to the contrary, cottage housing tends to incorporate high-quality building materials and design features.

Applicability to Wisconsin Rapids

Cottage housing was initially developed in Washington State by a group of design professionals and developers working in cooperation with local units of government. Cottage housing is not a common housing type in Wisconsin, and there is an obvious reason for that. Local zoning regulations as a rule don't allow this type of housing.

Whenever something is new there will and should be lots of questions to work through. The first cottage housing project will undoubtedly be highly scrutinized - only because it will be the first in this class of housing. This oversight should be welcomed and anticipated.

Does the City of Wisconsin Rapids want to include cottage housing as a development option in the zoning code?

If yes, the following recommendations should be observed:

- Establish development standards without being overly prescriptive. Cottage housing needs to make sense in the local real estate market and for the homeowner.
- Standards should be easy to understand.
- Create a special section in the zoning code that is dedicated to cottage housing requirements rather than putting various standards and requirements throughout the code.
- Be ready to revise adopted requirements as the community and developers gain more experience.