



COTTAGE HOUSE BUILDING FORM REQUEST

LAST REVISED: MAY 15, 2019

#COTTAGE
SOLUTION FOR MISSING MIDDLE HOUSING
#ZONING

PURPOSE

Add a new building form, Cottage House to be allowed in all U & E neighborhoods in all combinations of SU, TU, RH & MU zone descriptions to create small, attainable homes.

COTTAGE HOUSES WOULD:

- >> Create fee simple lots, easier to finance and convey than ADUs or Tandems.
- >> Create a for-sale small attainable home option without complexity of non-conforming uses, joint use agreements or other complexities disliked by the mortgage industry.
- >> By creating more housing options in all SU zones, Denver will more evenly disburse density and attainable housing throughout the city. We can't solve our housing problems leaving so much of the city off limits.
- >> Create a better and more "in scale" and "in character" street scape than tear down McMansions or duplex/triplex as seen below.

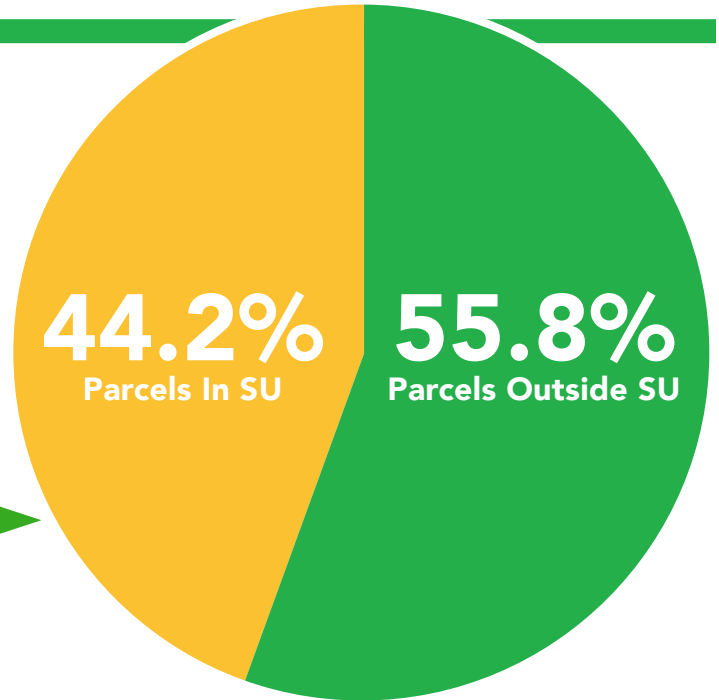


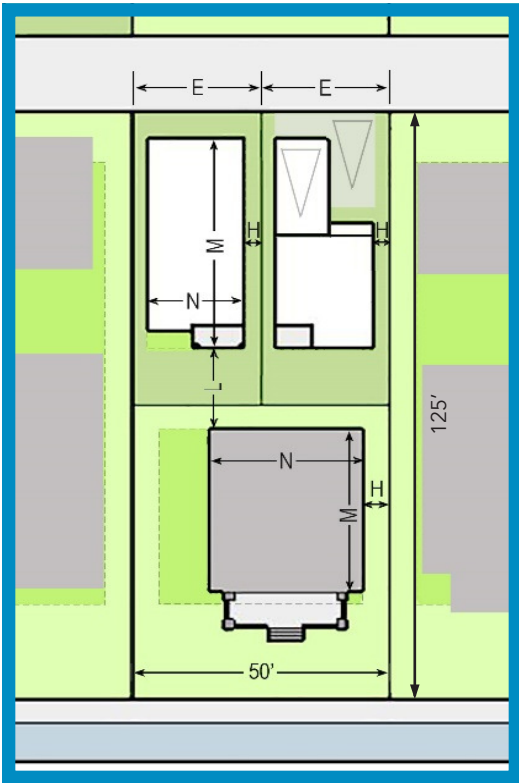
Figure 1A - Acreage Overview - Excludes DIA



Figure 1B (top) - View of a primary structure with a matching ADU in the lot behind it on Raleigh St. (from L&D Construction) vs McMansion (bottom)

REQUEST

>> Approve a minimum lot size of 25' x 62.5' (1,562 SF) in all SU zones. This is based on Denver's typical lot module of 25'x125', often combined into 50'x125' or 75'x125' lots. Anything larger would not result in a significant increase in buildable lots. See Figure 2A for a typical cottage lot layout on a 50'x125' lot.



- >> A condition of cottage lot approvals will be maintaining the existing home (not applicable for vacant lots). Detached garages or accessory buildings may be demolished. This can be guaranteed through a deed restriction on the existing unit at the time of cottage lot recordation, limiting the existing above grade area. **This will help prevent the current crisis of tear-downs and/or expansions of existing attainable homes currently taking place.** See Figure 2B below.
- >> New cottage units accessing with vehicular egress from alleys will have one off-street parking space for each DU.
- >> Existing units will require one off street parking space if there is an existing curb cut off the main street, or a waiver allowing on-street parking if there is no curb cut.
- >> Bulk Plane limitations will need to be amended for alley-accessed units.
- >> See Figure 2C (next page) for Cottage House Design Standards, set-backs, impervious cover, etc.

Figure 2A - Preserving Existing Cottage by Adding 2 More

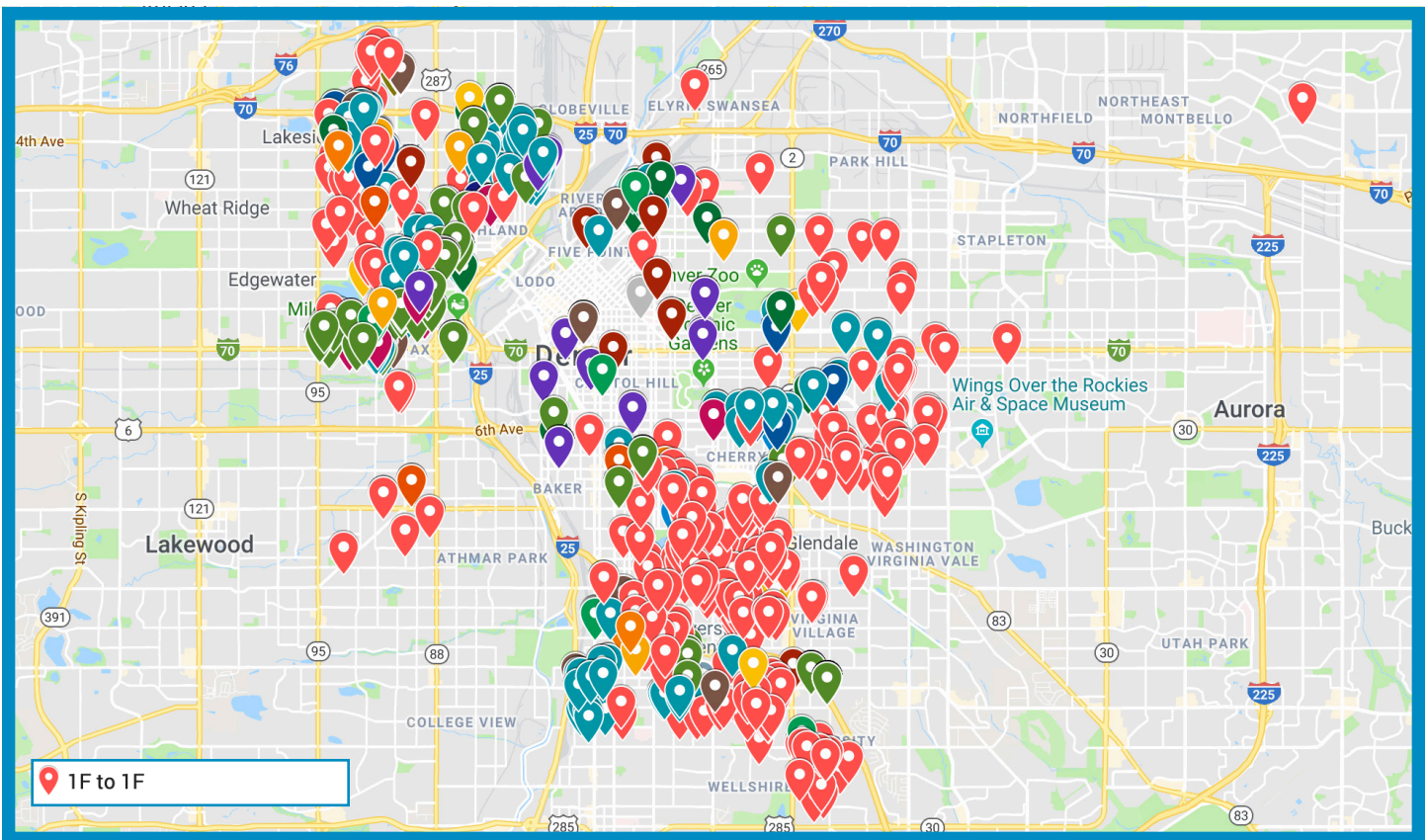


Figure 2B - Single Family "Scapes" Demolitions, 2016-2018

This additional building form would address the challenges of ADUs and Tandem Homes for meeting Denver’s small attainable housing needs.

Design Standards – Cottage Lots will be allowed in all U & E Neighborhood contexts, in all combinations of SU, TU, RH, & MU zone descriptions.

COTTAGE HOUSE

HEIGHT

	Stories (max)	2
A	Feet (max)	30'
C	Bulk plane Vertical Height at Side Interior and Side Street zone lot line in front and rear of zone lot depth	19'
	Bulk Plane Slope from Side Interior and Side Street zone lot line	45 deg.

SITING

ZONE LOT

	Zone Lot Size (min)	3,000 sf	4,500 sf	5,500 sf
E	Zone Lot Width (min)	25'	35'	50'
	Number of Primary Structures per Zone Lot (max)	2	2	3

SETBACKS AND BUILDING COVERAGE BY ZONE LOT WIDTH

		REAR PARCELS 30' OR LESS	REAR PARCELS GREATER THAN 30' AND UP TO 40'	FRONT PARCELS GREATER THAN 40' AND LESS THAN 75'
F	Primary Street, block sensitive setback required	yes	yes	yes
F	Primary Street, where block sensitive setback does not apply (min)	10'	20'	20'
G	Side Street (min)	3'	5'	5'
H	Side Interior for all structures (min one side/min combined)	3'/6'	3'/6'	3'/6'
I				
J	Rear, for Front Parcels (% of lot depth (min)	50%	50%	50%
K	Rear, for Rear Parcels	5'	5'	5'
L	Minimum separation between Primary Structures (Front/Back)	15'	15'	15'
	Building Coverage per parcel, including all accessory structures (max)	50%	50%	37.5%

PARKING PER ZONE LOT WIDTH

	Parking and Drive Lot Coverage in Primary Street Setback (max)	50%*	50%*	50%*
	Vehicle Access	From Alley; or Street access allowed when no Alley access available		
	Minimum Parking Spaces Required (ea. unit)**	1	1	1

DESIGN ELEMENTS

BUILDING CONFIGURATION

M	Overall Structure Width (max)	19'	27'	36'
N	Overall Structure Length (max)	42'	42'	42'
	Attached Garage Allowed	1. Shall not be located closer to the minimum Primary Street setback line than the Primary Street facing façade(s) comprising at least 65% of the total width of the primary structure enclosing the primary use. 2. May follow the Detached Garage building form Side Street, Side Interior and Rear setbacks		
	Rooftop and/or Second Story Decks	Not Permitted		

STREET LEVEL ACTIVATION

O	Pedestrian Access, Primary Street	Guest and trash access from front to back of lot will be required
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ADDITIONAL NOTES:

*Not applicable if existing to remain

**Waived for front unit, if no curb cuts allowed

1. Zoned Lot with existing home on it, home must remain

2. Each primary structure must have its own conveyable, financeable, independent lot, subject to certain common area easements (i.e. walkways, mail, trash)

Figure 2C - Cottage House Design Standards

ADU CHALLENGES

>> Not universally allowed in Denver.

>> Requires homeowners to be builder/developers. Processing approvals, managing construction, etc. See *Figures 3C and 3D* (next page).

>> Real Estate brokers note appraisal challenges to substantiate value (main house/ADU combo).

>> ADUs do not provide a for-sale option, absent creating a separate non-conforming lot that mortgage lenders may require to have written correspondence from City guaranteeing the non-conforming unit can be rebuilt in order to get a conforming loan.

>> Requires homeowners to have sufficient equity in the home or cash resources to support financing. <https://bit.ly/2ZBEaHe>

>> Every city in the US that has tried ADUs has failed to achieve the volumes they were hoping for due to these issues. Portland is the leader in the US, and while the looming expiration of a fee waiver caused ADU permits to reach an all-time high of 600 per year, observers think the long run average will be lower. <https://bit.ly/2GD2ola>
<https://bit.ly/2vj4sQC>

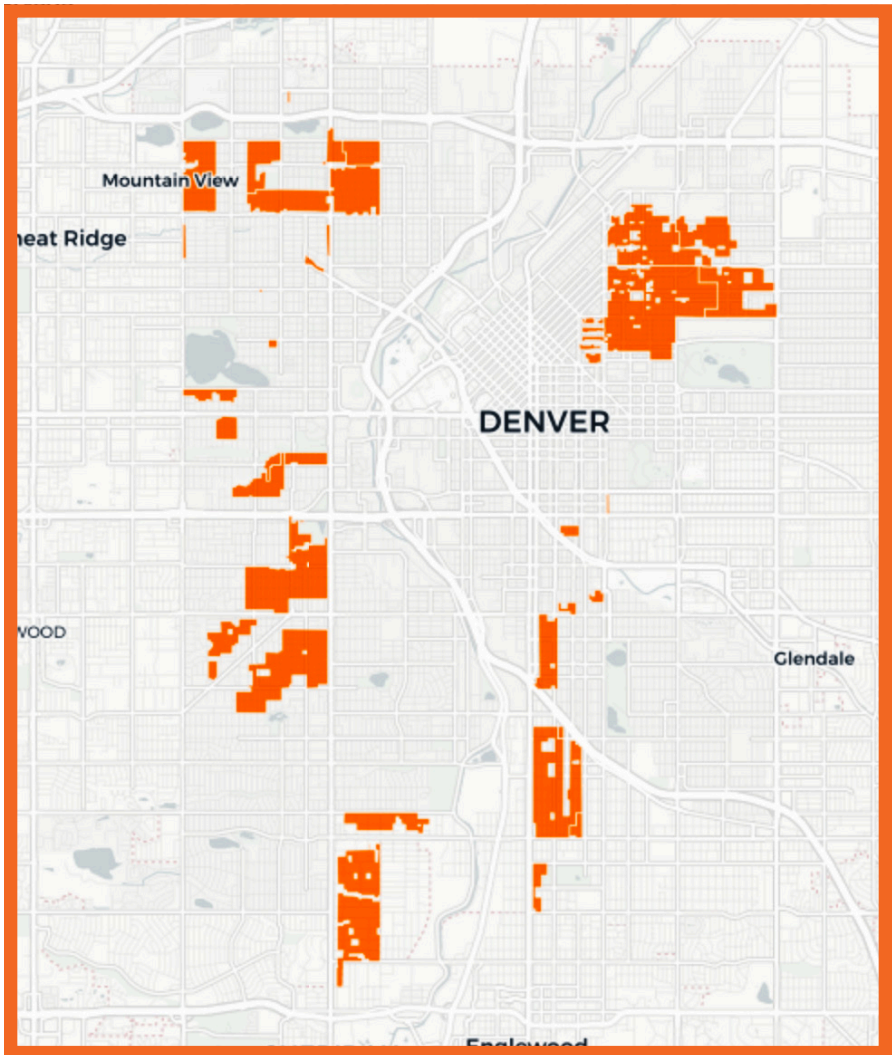


Figure 3A - Areas that allow ADUs (from Denverite, Megan Arellano)

NUMBER OF DETACHED ADU'S PERMITTED BY YEAR IN DENVER

2010	2011	2012	2013	2014	2015	2016
2	6	8	20	12	17	18

Figure 3B - Number of Detached ADUs Permitted by Year in Denver (from Denver Community Planning and Development)

COTTAGE HOUSE PERMITTING AND CONSTRUCTION PROCESS



Homeowner contacts surveyor to create Cottage Lots



City records new Cottage Lots



Homeowner sells lot to builder



Builder processes and constructs "missing middle" cottage



Builder sells or rents to happy new residents

Understand the Zoning Code & Other Requirements

- Check A:** Is the site zoned for an ADU or tandem house?
Check B: Does the site meet the minimum requirements?

X If No:

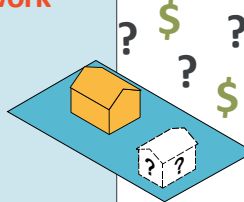
- For Check A:**
Investigate potential Rezoning
For Check B:
Research possibility of Variance

✓ If Yes to both:
Start the process

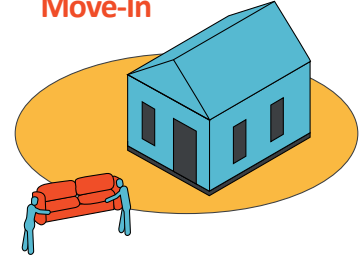
Preliminary Work 4-6 weeks

- Meet with financing agencies/banks
- Establish ADU Goals, Needs, & Concepts

Hire a Project Team:
Site Surveyor, Architect,
Structural Engineer,
Contractor



Move-In



Design & Permitting 4-6 months

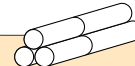
Architect creates initial concept drawings



- Project team coordinates design, building systems, & schedule
- Conduct site evaluation: utilities, soils evaluation, & survey



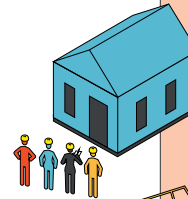
- Design drawings refined w/ homeowner & project team guidance.
- Construction documents completed



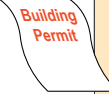
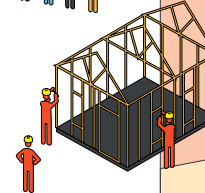
Submit Permit Application
to Development Services at **Webb Building**
201 W Colfax Ave, Denver, CO

Construction 4-6 months

Final Inspections



Construction



- Obtain Building Permit
- Hire a contractor/builder

- Complete requested changes to drawings by Development Services Staff.
- Resubmit Permit

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Figure 3C - Cottage House Permitting & Construction Process

Figure 3D - ADU Permitting & Construction Process (from 2018 WDRC)

TANDEM HOME CHALLENGES

- >> Only approved in a small portion of the city.
- >> Most locations that in theory allow Tandem Homes will not in practice due to lot coverage ratios, setbacks, etc. that prevent building.
- >> Rear tandem homes must comply with street visibility/offset requirements.

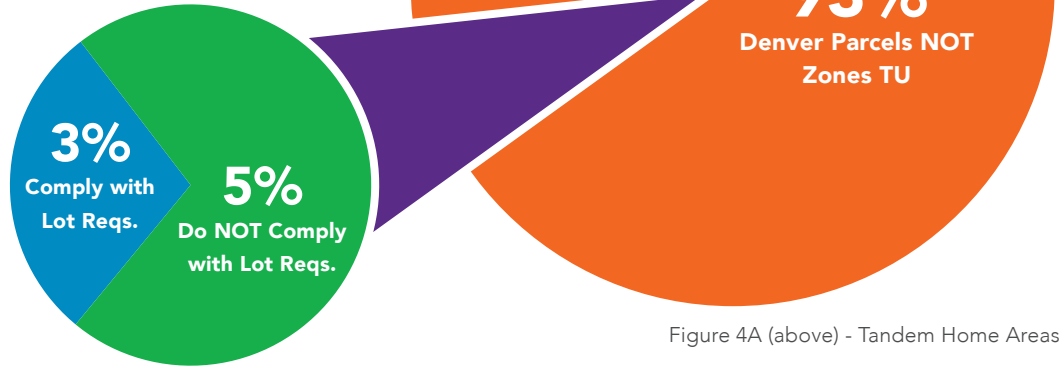


Figure 4A (above) - Tandem Home Areas

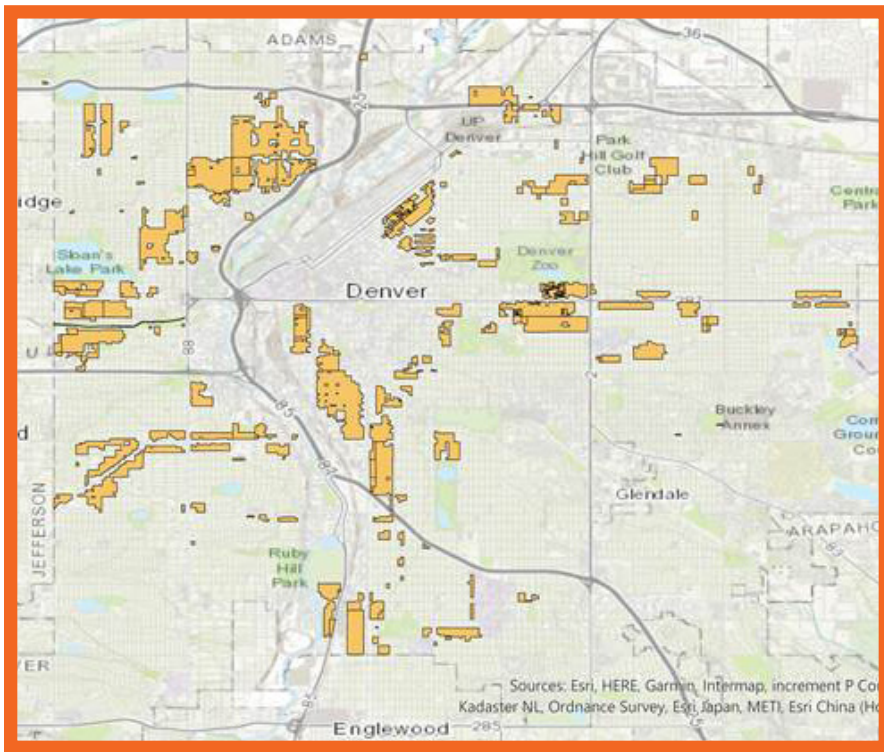


Figure 4B - Parcels Zoned TU



Figure 4C - 74 Acres Zoned U-TU-C.

Only 7% of Denver’s lots are zoned TU. Over half of those lots do not comply with minimum lot width requirements for tandem homes. When considering the additional site requirements (eg. max coverage ratio, positioning of the primary structure on the lot, parking requirements, rear structure street visibility/offset requirements) it becomes apparent that that tandem home compliant lots in Denver are exceptionally rare.

A case study of FID 2141 west of Harvard Gulch Park highlights the low construction rates of tandem homes that TU produces. The FID is comprised of 74 acres zoned U-TU-C. Of the 361 homes that lie within its boundaries, only 3 are rear lot tandem homes. That’s a turnover ratio of .8%. Applying that ratio universally, we would expect to only find 136 tandem homes in all of Denver.