

# A GUIDE TO BUILDING A **BACKYARD COTTAGE**JUNE 2010









### A GUIDE TO BUILDING A BACKYARD COTTAGE | JUNE 2010

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**Josh Brower** Chair, Seattle Planning Commission



Diane Sugimura Director, Department of Planning and Development

The Seattle Planning Commission is pleased to provide this guide for creating attractive Backyard Cottages that are designed to fit well in their neighborhoods. The guide addresses the full range of issues associated with building a Backyard Cottage, from land use regulations to site planning to good design features. The guide also offers some examples of good Backyard Cottages, tips for working with building professionals, and ideas on estimating costs and finding financing. The Planning Commission strongly supports this type of housing as one of Seattle's housing choices. ""

Backyard Cottages are a small but important part of what makes Seattle livable and sustainable. They offer an option for renters and for homeowners seeking to remain in their present homes. This type of housing can be more affordable and helps reduce sprawl which addresses climate issues. The Department of Planning and Development is pleased to have collaborated with the Seattle Planning Commission in developing this guide for homeowners supporting good design, promoting neighborhood sensitivity, and offering practical suggestions for developing a Backyard Cottage.

## "...a small but important part of what makes Seattle livable and sustainable."

image courtesy Johnston Architects pllc ©Ben Benschneider



A GUIDE TO BUILDING A BACKYARD COTTAGE



image courtesy the City of Seattle

This guide was created to help residents explore possibilities for Backyard Cottages and offer advice and practical information on costs, the permit process, construction, and rental management, should you want to rent out your Backyard Cottage. By promoting affordability and good design, the goal of this guide is to expand housing choices for Seattle residents.

This is not intended to offer specific legal or technical advice, and should not be relied upon solely for such details. Property owners should always consult state and local laws to determine current, specific requirements applicable to their project and property. DPD staff are available and able to answer any specific questions you may have about your potential project.

#### WHAT IS A BACKYARD COTTAGE?

A Backyard Cottage is a small residential structure sharing the same lot as a house, but self-contained and physically separate from the primary house. In the Seattle Municipal Code (SMC) zoning provision, Backyard Cottages are referred to as "Accessory Dwelling Units, detached." They are also sometimes referred to as detached accessory dwelling units, granny flats, motherin-law apartments, and carriage houses. Backyard Cottages generally include a living room, sleeping area, kitchen, and bathroom and have a lockable entrance door. On some lots, a Backyard Cottage may be located in a side yard.





#### **REASONS TO BUILD A BACKYARD** COTTAGE

Because of their small scale, Backyard Cottages can create attractive and affordable rental opportunities for Seattle residents without changing the neighborhood or quality of life for other residents. They can provide greater financial flexibility for homeowners by letting them collect rent for a portion of their existing property or help accommodate larger or multigenerational families. Backyard Cottages also offer a new housing type to Seattle that is desirable, quiet, and compatible with other homes in single-family neighborhoods.

Backyard Cottages provide a surprising number of benefits to communities, homeowners, and renters. Although much of the attention given to Backyard Cottages revolves around their potential for increasing the supply of affordable housing opportunities, Backyard Cottages may also help to address other social issues, particularly those relating to housing options for the growing elderly population.

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#### **Community Benefits**

- Increase Supply of Affordable and Aesthetically Pleasing Housing: Backyard Cottages are one way communities can provide more affordable housing opportunities without the necessity of local government expenditures or subsidies. Backyard Cottages can be cost-effective housing to build because they do not require additional land or construction of additional public infrastructure.
- Encourage Better Housing Maintenance and Neighborhood Stability: Backyard Cottages can encourage better upkeep of existing housing since homeowners can apply a portion of the rental income to maintaining their property.

#### **Homeowner Benefits**

 Housing for Extended Family: Backyard Cottages can provide needed housing for young adult family members and young couples who are just getting started. Elderly family members can avoid both the emotional and financial costs of having to move into a nursing home. Another possible option to assist the elderly is for the elderly homeowner to build and move into the Backyard Cottage and rent out the main house to relatives or a tenant. This scenario allows the elderly homeowners to live their lives out on their property without the expense and maintenance of the larger home.

#### For more information see:

- CAM 116B Establishing a Backyard Cottage (Detached Accessory Dwelling Unit)
- CAM 606 Illegal Dwelling Units
- DPD DIRECTOR's RULE 7-83 Determining the Existence of a **Dwelling Unit for Purposes of Code Enforcement**
- DPD DIRECTOR's RULE 28-06 Attached vs. Detached as Applied to Accessory Structures and Uses
- Increased Property Value: The addition of a Backyard Cottage can increase the current and resale value of the property significantly. A secondary rental unit or "guest house" can be very attractive to potential buyers. Also, if financed through a mortgage on the property, the interest payments and some of the closing costs might be tax deductible. You should consult a tax professional if you have specific tax auestions.

 Additional Income from Rent: Backyard Cottages can provide homeowners with extra income to meet mortgage and maintenance costs. Young people and families buying their first homes as well as elderly homeowners living on fixed incomes might find additional rental income from Backyard Cottages particularly helpful.

#### **Renter Benefits**

• Moderately-Priced Rental Housing in Single-Family Neighborhoods: Backyard Cottages can be offered for reasonable rents since construction costs are often less than for conventional apartment projects.

Also, Backyard Cottages offer housing opportunities in single-family neighborhoods where some people may otherwise not be able to afford to live.

Living in a Backyard Cottage gives these households the opportunity to enjoy the amenities that many who live in single-family neighborhoods often treasure, including more privacy, a quieter environment, and less traffic congestion.1

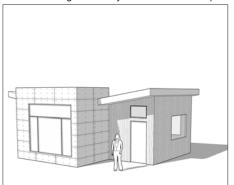
#### WHO CAN BUILD A BACKYARD COTTAGE?

In December, 2009 Seattle City Council adopted legislation to allow the construction of backyard cottages on eligible lots in single-family zones throughout the city. Prior to the December 2009 legislation, Backyard Cottages were permitted only in Southeast Seattle, where they were authorized by legislation in 2006.



image courtesy David Wike

image courtesy PLACE Architects pllc





#### You can build a Backyard Cottage if you meet the following requirements:

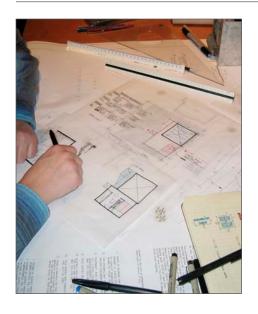
- You are a homeowner.
- Your property is located in a single-family residential zone (SF 5000, SF 7200 or SF 9600 zoned area).
- · Your lot is not in a Shoreline District.
- Your lot is at least 4,000 square feet in area.
- You or your property co-owner(s) will occupy either the main house or the Backyard Cottage as a permanent and principal residence.
- You or your property co-owner(s) plan to live in the main home or the Backyard Cottage for more than six months of each calendar year.
- You or your property co-owner(s) who live on the property have a 50 percent or greater interest in the property.

If you have any doubt about whether your property is in a zone that allows Backyard Cottages, you can research your property's zoning on the DPD website: www.seattle.gov/dpd.

You may also visit or contact DPD directly at their Public Resource Center (PRC).

City of Seattle **Department of Planning and Development** Seattle Municipal Tower, 20th floor 700 Fifth Ave. Suite 2000 Seattle, WA 98124

206 684-8467 or PRC@seattle.gov



If your property is large enough for a Backyard Cottage there are a variety of other issues you will need to think about. This guide addresses many aspects of the following considerations:

- Even if your lot is 4,000 square feet or greater, do you have extra space to spare?
- · How will your lot and neighborhood look with a Backyard Cottage?
- · How can the design of the Backyard Cottage maintain your privacy and that of your neighbors?
- Will you rent the unit? Who is your potential renter and how can you build the unit to meet the demands of your rental market?
- Do you have time to care for an additional unit?

- Converting a detached garage might save money. Can you convert an existing detached garage into a Backyard Cottage?
- Besides exterior and interior work, are you prepared for the cost and disruption of extending the sewer, water, and electrical connections?
- Do you want to have separate utility meters?
- How will your tenants access the Backyard Cottage? Can you use a side yard or alley for this purpose?
- Will you need to hire professionals to help you design and build the Backyard Cottage?

#### **PLANNING A BACKYARD COTTAGE: INITIAL CONSIDERATIONS**

In many ways, building a Backyard Cottage requires the same thought as any major investment in your home or property. Carefully consider your needs and finances to determine if a Backyard Cottage makes sense for you at this time.

The minimum lot size required to build a Backyard Cottage in Seattle is 4,000 square feet. The unit itself is limited to a total of 800 square feet. If your property already contains an Attached Accessory Dwelling Unit (or "mother-in-law" apartment) within the main house, you cannot also build a Backyard Cottage on your singlefamily residential lot.



**GETTING STARTED** 

## KNOW THE RULES: DEVELOPMENT STANDARDS FOR BACKYARD COTTAGES

The City of Seattle has specific development standards for Backyard Cottages. These standards are intended to make Backyard Cottages work with the city's small lots and compact neighborhoods, allowing additional housing that does not seem intrusive in an established neighborhood of single-family homes. You and your design professional will need to review the standards to design your Backyard Cottage.

The table to the right provides a summary of some of the City's standards for Backyard Cottages located in a single-family zone. There are exceptions and other conditions that may apply to your property. Consult Seattle Municipal Code 23.44.041 for the complete requirements. Contact DPD if you have questions.

	REQUIREMENTS	SPECIFIC	CATIONS			
SITE STANDARDS	Minimum lot size	4000 square feet (sf)				
	Minimum lot width	25 feet				
	Minimum lot depth	70 feet				
	Maximum lot coverage (including main structure)	Lots less the 5000 sf - 1000 sf + 15% of lot area Lots more than 5000 sf - 35% of lot area				
	Maximum rear yard coverage	40% of the area required for the rear yard				
HEIGHT	Lot width	Less than 30'	30' or greater up to 35'	36' or greater up to 40'	41' or greater up to 50'	50' or greater*
	Maximum structure height	12'	14'	15'	16'	16'
	Maximum height with pitched roof	15'	21'	22'	22'	23'
	Maximum height with shed or butterfly roof	15'	18'	19'	20'	20'
	Minimum Separation from Principal Structure	5 feet				
GROSS FLOOR AREA	Maximum Backyard Cottage gross floor-to-lot area ratio	800 sf, including garage or storage area.				
SETBACKS	Minimum front yard setback	Backyard Cottages are not allowed in the front yard				
	finimum side yard setback 5 feet to property line; 10 feet on corner lots					
PARKING	No parking space is required if located in a designated urban village or urban center. Otherwise, one parking space is required for the Backyard Cottage in addition to the required parking space for the principal house.					
Number of Backyard Cottages per lot	A lot can only have one accessory dwelling unit (either an ADU or a Backyard Cottage).					
Entrances	May not face the nearest side lot line or the rear lot line, unless there is an alley, or other public right-of-way, abutting on that side of the lot to maintain the neighbor's privacy.					
Windows	There shall be at least one operable window or exterior door approved for emergency escape or rescue.  The window must be operable from the inside. See CAM 303A, Common Seattle Residential Code Requirements (Life Safety Requirements).					
Owners	At least one of the property owners must occupy either the main house or the Backyard Cottage as their permanent and principal residence for at least six months of each calendar year. The owners are allowed to receive rent (from roommates or housemates) for the owner-occupied unit and must have 50 percent or greater interest in the property.					
Residents	Unless all residents of both units are related to each other, the total number of residents in both units may not exceed eight.					

<sup>\*</sup> Backyard cottages may also be built to the maximum height limits listed in this column if both of the following conditions are met: a) the Backyard Cottage is located on a lot with a rear lot line adjacent to an alley; and b) the width of the lot is 40 feet or greater.

#### **BE A GOOD NEIGHBOR**

An important part of being a good neighbor is discussing your plans with your neighbors, especially adjacent property owners. This can help you better understand how your Backyard Cottage can be designed to reduce the impact on your neighbor. In some cases, your neighbors may also be considering developing a Backyard Cottage, and you could coordinate the best placement and direction for both of you. Talking with your neighbors provides an opportunity to discuss the merits and trade-offs of different design approaches as well. Some issues you may want to discuss include:

- Parking: Parking standards for Backyard Cottages in Seattle have some flexibility. Although the location of your Backyard Cottage's parking must conform to City codes, the chosen spaces may still impact your neighbors.
- Construction: In some cases, your neighbors may have specific needs or schedules that will be affected by how you schedule your Backyard Cottage construction. You will want to discuss the schedule of your construction project, both in terms of start and finish dates and the times of day and days of the week that construction will take place.
- Light: Carefully consider placement of outdoor lighting and windows so that light emitted from the Backyard Cottage will not bother neighbors. In addition, ensure that light from the main house and neighboring houses will not disturb those living in the Backyard Cottage.
- · Solar Access: Access to the sun for gardens and yards is an important concern for neighbors. Placing a two-story unit close to your northern property line, for example, can shade a neighbor's yard significantly affecting the amount of sunlight in their home and yard.
- · Noise: You should carefully consider noise coming from construction, yards, and the Backyard Cottage itself. In planning the unit and its construction, take measures to reduce noise.



image courtesy the City of Seattle

· Views: In some of Seattle's neighborhoods, views of the water. mountains, woodlands, and other scenic features are important assets that are shared by neighbors. The placement of Backyard Cottages, particularly two-story buildings, should reflect an understanding that views are shared. Backyard Cottage placement, size, and roofline can impact your view and your neighbor's view.

Remember, your neighbor could build a Backyard Cottage in the future. If this happens, you would appreciate the same opportunity to discuss their project.



image courtesy PLACE Architects pllc

#### HIRING A PROFESSIONAL TO HELP

This manual includes prototypes of Backyard Cottages and suggests adaptations for various sites, neighborhoods, and architectural contexts. If you use these prototypes for your Backyard Cottage, remember you will still have site-specific conditions to accommodate, or you may want to customize the plans. You will also need to modify the plans for neighborhood compatibility. Or you may want to start from scratch and design your own unit. In any case, you will probably need to work with a qualified designer, builder, or engineer to make sure your project meets your needs as well as the City's permitting requirements.

Navigating the permitting process is just one of the many benefits of hiring a professional. In general, professionals help you save time by taking care of development challenges that arise during construction.

#### Types of Professionals

There are many types of professionals who can help you complete your project. Who are they and what do they do?

- General Contractor: Finds, manages and hires trade contractors to build a project according to the construction documents prepared by the architect or interior designer.
- Trade or Sub-Contractor: Trade contractors, also commonly known as sub-contractors, perform one specific type of construction service. Plumbers, electricians, painters, and carpenters are examples of trade contractors.
- Design/Build Firm: Provides both architectural design and construction services.2
- Architect: Designs your project to be structurally sound and develops construction documents that include a detailed floor-plan, sections, elevations, details and specifications that a contractor would use to build a project.
- Interior Designer: Selects finishes, fixtures, and furnishings and may design floor plans, particularly furniture placement plans. Creates interior designs that complement the work of an architect.
- Landscape Architect: Develops a design for your Backyard Cottage's exterior plantings and hardscape (patios, pergolas, sidewalks, and other exterior features).
- Specialty Consultants: A variety of consultants exist to help supplement the skills of the professionals listed above. These skills include knowledge about rainwater harvesting, solar energy, building material salvage, etc. These people may be referred to as "green" building specialists, universal design/accessibility experts, structural engineers, and others.





<sup>&</sup>lt;sup>2</sup> "Tips - Planning Your Project" Gardner/Fox. 7 July 2007. <www.gardnerfox.com/residential/tips.php>.

Now that you know the different types of professionals, you need to determine the types of professionals needed for your project. A Backyard Cottage project can be complex and will benefit from the knowledge and experience of an architect and general contractor, or a design/build firm. Choosing a professional is usually the first major decision you will have to make.



First things first, find a pool of candidates. Start your search by asking friends, family, and coworkers who have recent construction or even remodeling experience. Visit the websites of local architects and contractors. Then narrow the field of potential professionals to those who meet your personal criteria and budget. Keep in mind that professional service fees may vary considerably.

You'll need to verify for yourself if the professionals you are considering meet your requirements. The best method is to interview them to evaluate their education and experience. Reviewing a professional's experience is the key to identifying the right professional for your needs.

As you interview prospective professionals, consider the following:

#### • THEIR EXPERIENCE WITH BACKYARD COTTAGES:

Ask about specific training or experience with Backyard Cottages or other small building types. This training could include continuing education through design organizations.

#### THEIR EXPERIENCE WITH PROJECTS LIKE YOURS:

Look for direct experience in areas that are most important to you. Can the candidate identify past projects with clients who had priorities similar to your own? Ask for and check references from projects like yours.

#### THEIR PROJECT DOCUMENTATION

Ask to see specifications, or specs, from their previous jobs similar to yours. Specs are part of the architect's or draftsman's construction documents that specify how and with what materials a building should be constructed. In addition, specs define the role of everyone involved in a building project and describe in detail the materials to be used and the way in which they will be installed or applied. Architects usually take standard specifications and then further modify them for each job.

#### THEIR TRAINING AND CONTINUING EDUCATION:

Look for accessory dwelling unit books, information, and models when you visit their office. Inquire about subscriptions to design journals, or access to online design and construction resources.

#### • THEIR RATES AND PROJECT COSTS:

Ask about all of the potential service fees, permit costs and taxes.

It is important that a professional's designs and quality of work are agreeable to you. It is also helpful if they have experience in your community in the project review and development process. Often, professionals with local experience can better anticipate the types of technical and regulatory issues you will need to address. They can help you determine your needs, choose a design that suits you and your neighborhood, estimate costs more accurately, identify necessary technical studies, and administer construction more effectively.

#### Working with a Professional

Managing your relationship with the professional you hire is important to you and your project. Good and regular clear communication is the basis for a positive working relationship. While all of us hope we will work with professionals who are friendly, it is advisable to maintain a businesslike and respectful relationship in order to make sure you get exactly what you want.

Remember that the most successful projects include an actively involved client throughout the entire process. Maintain regular contact with your professional, and keep tabs on the project as it develops. Even with the best communication, plans can veer off track. Early identification and correction of problems will cost less and cause fewer disruptions, while keeping the project on its timeline.

#### Other Resources to Help You **Get Started**

There are a variety of books and other resources available online. at the Seattle Public Library, and in bookstores. The Appendix includes a list of some Backyard Cottage-related resources.



As you begin to plan your Backyard Cottage, you will want to think about the criteria that will determine its size, layout, location on your property, and your budget. Besides your housing and economic needs, these types of decisions will be affected by the City's zoning, building, and municipal code. A summary of the Backyard Cottage Municipal Code is included in the Getting Started section. A link to the complete Seattle Municipal Code for Backyard Cottages is included in the Appendix.

#### HOW BIG? WHAT WILL BE **INCLUDED?**

In Seattle, Backvard Cottages are allowed to be built to a maximum of 800 square feet (including garage or storage area). Besides the zoning ordinance requirements, you will want to think about who will live there and what amenities or design features should be included. You may want to build a Backyard Cottage that is intended as a rental unit or to make room for an elderly parent or grown child.

Each Backyard Cottage resident will have different needs. For example, making a unit accessible for wheelchairs by locating it at grade and providing wider doors and larger bathrooms adds to the diversity of units in Seattle and provides greater flexibility by anticipating the needs of a physically challenged person or an elderly parent.

Think about the needs of the person or people who will live in the Backyard Cottage. Will they need additional storage space? Is it important that they have access to a laundry room? Will you provide a deck or private outdoor space? If a family member is the tenant of the cottage, you may want them to have easy access the main residence.

#### WHERE TO LOCATE THE **BACKYARD COTTAGE ON YOUR** PROPERTY?

In addition to the neighborhood context issues discussed in the next section, you may have personal reasons to locate a Backyard Cottage on one part of the site instead of another. For example, if you are building the Backyard Cottage for use by a family member, you may want it close to the main house where they would have easier access to the main residence and could share outdoor spaces.

In addition to privacy issues, there may be physical design criteria that are important to you or unique to your site. You may be an avid gardener, making the location and design of your Backyard Cottage important in that it doesn't affect your garden. Your yard could have an Exceptional Tree (see Appendix for a definition) that has to be saved or a patio or deck that must be worked around.

By considering all site plan variables at once, you have a better opportunity to create a design that satisfies you, your neighbors, and vour future tenants.

image courtesy the City of Seattle



#### MORE ON PARKING:

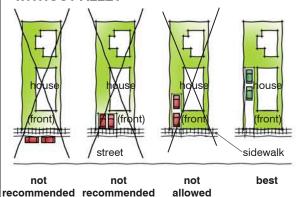
Unless you live in a designated urban village or urban center, where you are not required to provide parking for any type of accessory dwelling unit, you must provide one off-street parking space for your Backyard Cottage. A waiver may be granted if the site is too steep or the structure location makes it extremely difficult to provide (see CAM 117 Parking Waivers for Accessory Dwelling Units).

Because parking is a concern for many neighbors, it is important to ensure your Backyard Cottage tenant uses the off-street parking space as intended. In addition, ensuring your tenant knows about public and shared transportation opportunities in your neighborhood and providing a safe place for bicycle storage will help you be a good neighbor and make sure your Backyard Cottage doesn't contribute to neighborhood parking constraints.

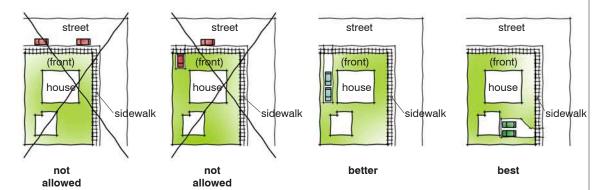
#### **Parking Considerations Diagram**

These drawings are not meant to supersede the Land Use Code and permitting requirements—they are for illustrative purposes only. Please refer to the Land Use Code for specific requirements or contact a permit specialist at DPD.

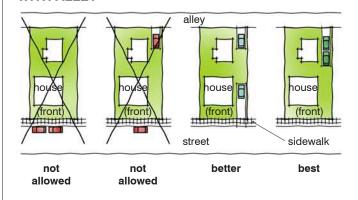
#### **WITHOUT ALLEY**



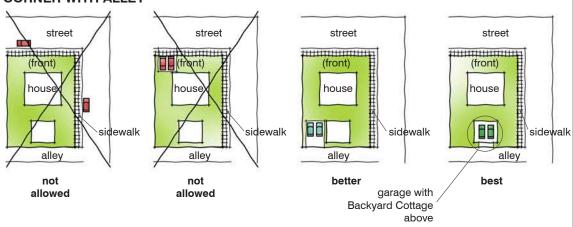
#### **CORNER WITHOUT ALLEY**



#### **WITH ALLEY**



#### **CORNER WITH ALLEY**



#### NEIGHBORHOOD COMPATIBILITY

Designing a Backyard Cottage that will fit your block and yard requires understanding your neighborhood's unique features and a more focused examination of your lot and your neighbors' lots.





Johnston Architects pllc

Jacqueline Koch



PLACE Architects pllc

There are several elements that will determine the fit of your new unit. These include placement on the site, orientation, outdoor spaces, architectural design, and privacy issues.

Seattle's single-family neighborhoods have a broad variety of architectural styles, block and lot patterns. By understanding the unique features of your neighborhood, you can plan a Backyard Cottage to preserve or enhance some of these features, which may include yard configurations, views, and landscape or architectural character. To make sure your Backyard Cottage is a good neighbor, you will want to talk to your neighbors, take a look around, and see how your Backyard Cottage can best fit your site and neighborhood.

Some Seattle neighborhoods have been designated as historic districts with special guidelines and review procedures to protect their character. You will need to consider these guidelines if your property lies within one of these districts.

As the property owner, you will want to consider the compatibility of the Backyard Cottage design with your home. Look to the roof form, window design, materials and colors, and other architectural features of your home that can be referenced in your Backyard Cottage, creating an aesthetic and visual connection between it and the main house.

#### **PRIVACY & NEIGHBORS**

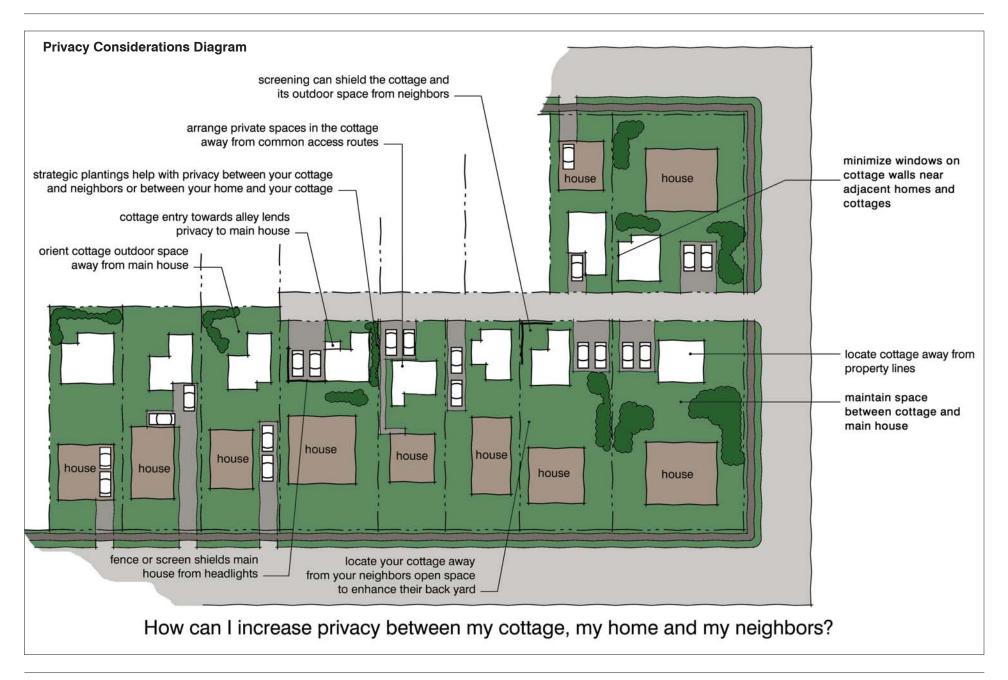
To respect your neighbors' privacy, you will need to think about how your Backyard Cottage is sited and designed. The views of private and shared spaces, noise levels, and location of entry routes used by tenants and parking spaces are important considerations. Each particular site will have its own set of issues.

The orientation of the Backyard Cottage is an important visual privacy consideration—for yourself, your neighbors, and your future tenant. The location on the lot, the entry, porches, private or shared outdoor spaces, window placement, and distance from your neighbors' property lines should be considered when designing your unit. You will need to consider views into neighboring houses and backyards, as well as from the neighbors into the unit. You will also want to consider how your Backyard Cottage might impact your neighbor's view or backyard privacy.

#### **PRIVACY & THE MAIN HOUSE**

Privacy between the main house and the Backyard Cottage should also be part of your design plan. Besides views from windows, there are other considerations including the use of rear and side yard spaces, entry pathways, and the parking location for the Backyard Cottage. When designing your Backyard Cottage, plan which parts of the yard will be exclusively for the tenant's or homeowner's use, and which parts will be shared. These areas can be defined with landscaping, gardens, paving and other screening devices.

The way someone enters the Backyard Cottage can have impacts on privacy as well. Plan the site to limit the routine use of private yard areas or the need to pass by private rooms to enter the Backyard Cottage. The location of parking can also have an impact on where tenants walk and determines who the noise and headlight glare from after-hour departures and arrivals can affect. Alley lots and corner lots provide more flexibility in terms of locating Backyard Cottage parking away from the main house.





#### **GREEN DESIGN**

Green building is an approach to design that aims to capture long-term environmental and cost-saving benefits. These benefits include lower energy and water consumption, a more durable structure, and a healthier living environment. Benefits during construction can include reduced construction and demolition waste, improved worker health, and enhanced protection of existing site amenities, including surface water quality.

Since green building requires an informed client, designer, and builder, it's important to start early to determine what you want and what resources you need.

Begin your research by visiting DPD's City Green Building Program website at www.seattle.gov/dpd/greenbuilding. Explore the Residential section of the site to find specific resources as well as potential incentives for conservation activities.

In general, green building can be broken into two categories: **Design Strategies** and **Construction Practices.** 

#### **Design Strategies**

Design is a powerful tool, and the more you understand the design implications of your decisions, the more likely you'll be happy with the final result. Just as energy inefficiency, inconvenience, and poor indoor environmental quality can inadvertently be built into a building, careful design can avoid them. Aim for designs that exhibit the following characteristics.

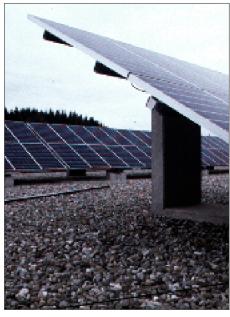


#### **Healthy:**

Designs that allow appropriate ventilation, control for moisture, reduce the likelihood of mold, and provide access to daylight and views are not only more pleasant to live in, they also help protect the health of occupants. Additional healthy homedesign strategies include minimizing or even eliminating the use of carpet (carpet acts as a sink for toxins and allergens, and can retain moisture that leads to mold growth), specifying easy-to-clean surfaces (waterresistant and solid surface materials that can wipe clean with a damp cloth without the use of irritating and toxic materials), and installing dirt-catching walk-off mats at entries.

Selecting materials with healthy characteristics is another important healthy house strategy. Look for materials low in volatile organic compounds or VOCs (materials that easily convert to gas at room temperatures and can be irritating or even toxic to occupants). Lowand zero-VOC paints, finishes, and adhesives are now commonly available. Avoid materials with added formaldehyde and other compounds of concern. And remember that while reusing building materials is beneficial from the natural resource standpoint, be aware of hazards from lead on old painted surfaces.

image courtesy PLACE Architects pllc



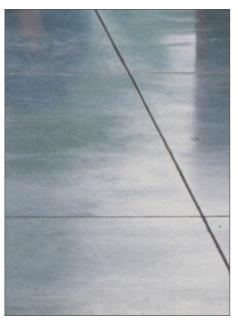


To further reduce the use of non-renewable energy sources, homeowners can install solar electric (photovoltaic) and solar hot-water systems. Design can also help take advantage of passive solar techniques, such as strategic window placement or providing floors and walls that capture and store heat.



#### Water Conservation:

Saving water in the home and landscape reduces bills and helps keep water in our local streams for fish. High efficiency fixtures, clothes washers, and dishwashers all contribute to water savings. Natural lawn and garden practices further reduce water use. And finally, rainwater harvest systems can capture this precious resource on site and put it to use to water plants or even flush toilets.



#### **Efficient Materials Use:**

A hallmark of green design is using materials for multiple purposes—A concrete slab that acts as structure as well as the finish floor. Additionally, advanced framing techniques, such as spacing wood framing at 24 inches on center rather than 16 inches. reduces the amount of materials needed for structural purposes.

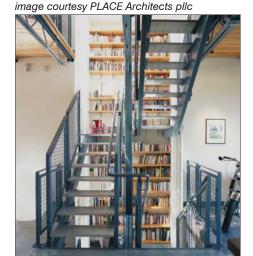




#### Efficiently Sized:

Backyard Cottages are by definition small. Use design approaches to make the best use of space and keep the footprint as small as practical. Strategies include minimizing the use of hallways and other transitional spaces, creating flexible, open-plan designs, and maximizing the use of space by combining functions.

A GUIDE TO BUILDING A BACKYARD COTTAGE







#### **Durable:**

Every construction project has environmental impacts. By designing for durability, those impacts occur less frequently and the impact over time is reduced. Durability is affected by both design choices and materials selection.

Durable design elements include sufficient roof overhangs (24 inches is recommended in the rainy Pacific Northwest), "rain screen" siding that allows moisture and wind-driven rain to escape, appropriate drainage around the home, keeping landscape plants at least 12 inches from the home, and providing adequate ventilation throughout the whole house.

Materials selection and specification are also keys to durability. Pair

materials with similar life spans so that one element doesn't wear out before the rest. For example, pair stainless steel deck screws with recycled plastic composite lumber.

Durability is key in a Backyard Cottage, especially when being built as a rental space. Durable products and design details can help keep maintenance costs low. Commercialquality products tend to be better constructed and more durable than standard quality products. A good proxy for a product's durability is its warranty length. Upfront investment in quality can reap long-term benefits: remember replacement involves not only purchasing the replacement product but also installing it, which can be both costly and disruptive.

#### Timeless:

A design often becomes outdated before it physically wears out. Identifying designs with staying power can help reduce the likelihood that your Backyard Cottage becomes dated before its time. Backyard Cottage designs that respect the era of your home's original architecture tend to withstand the test of time. although contrasting elements can be tastefully done as well.

Designs that can weather changes in use patterns do not require as many costly and resource-intensive modifications over time. For example, the use of universal design principles can build flexibility into a space in terms of usability, reducing the need for door widening, surface modification, or ramp installation when either the user's needs, or the user, change. One way to identify timeless designs is to look at design books and home magazines that are five to ten years old or older. If the design still looks fresh today, it's likely it will years from now.

#### image courtesy PLACE Architects pllc

#### **Construction Practices**

As green building encourages new approaches to the design process, it can do the same with construction. The construction process itself has environmental impacts, and these can be reduced or eliminated by new approaches.



#### **Protect Site and Storm Water** Quality:

When building your Backyard Cottage, make sure your project follows best management practices described in Seattle's surface water quality protection code to eliminate the downstream impacts of construction. Beyond this. it's possible to rehabilitate your site by amending soils with compost, eliminating invasive plant species, and introducing drought-tolerant and native plants. Additionally, you may be able to capture and infiltrate stormwater on site with porous paving surfaces and landscape features such as rain gardens.

Protect existing trees, and if possible, use them to screen your Backyard Cottage from neighbors for additional privacy.



#### Maximize Salvage and

**Recycling:** There are many practical ways to reduce construction waste and maximize recycling on a job. King County produces an excellent Contractor's Guide available at www.metrokc.gov. Use it as a resource on your project and require your contractor to follow a waste reduction and recycling plan.

Keep materials clean and dry. Leaving building materials exposed to the elements can damage or even destroy materials or introduce unwanted moisture into the home during construction—leading to mold and other problems down the road. Be sure you have a sheltered space to store materials before they're used, and order materials as you need them to avoid storage issues in the first place.



### **Protect Indoor Environmental Quality:**

Ensuring proper ventilation, maintaining low moisture levels, and sealing air distribution systems during construction helps to protect a home's indoor environment down the road and the health of workers during construction.

Of course, specifying healthy and nontoxic materials in the first place helps reduce potential hazards.

image courtesy Karen L Braitmayer Studio Pacifica, Ltd



#### **UNIVERSAL DESIGN**

Incorporating universal design into your Backyard Cottage design can further strengthen its sustainability, aesthetic appeal, and ease of access. The intent of universal design in building is to make your Backyard Cottage more usable for as many people as possible at little or no extra cost. Universal design benefits people of all ages and abilities and provides a level of accessibility for people with disabilities without having to make special accommodations.



images courtesy Karen L Braitmayer Studio Pacifica, Ltd



The key element to universal design is usability for individuals with a wide variety of abilities. Whether you are considering building a Backyard Cottage for rental use or to accommodate a family member, using universal design principles can make the unit more useful and habitable.





image courtesy Karen L Braitmayer Studio Pacifica, Ltd



#### It is easy to incorporate universal design principles in housing.

height of electrical outlets, including cabinets with pull-out shelves, or kitchen counters at several heights in design:

- Smooth ground surfaces for entrance ways; no stairs
- Wide interior doors and hallways
- Lever handles for opening doors rather than twisting knobs
- Light switches with large flat panels rather than small toggle switches
- Buttons on control panels that can be distinguished by touch
- Bright and appropriate lighting, particularly task lighting
- Ramp access



image courtesy flatpak

#### PREFABRICATED DESIGNS

There are many more innovative options to consider when siting a Backyard Cottage on your property. While many homeowners will likely go the traditional route of working with an architect or contractor to build a Backyard Cottage, others might consider prefabricated, panelized, or modular Backyard Cottages.

In recent years, the term prefab has begun to take on a new meaning. By definition, prefab (prefabricated) homes are manufactured in sections in a factory and shipped to the building site for full assembly. Today's home buyers are beginning to embrace prefab as a way to achieve better quality housing, environmental advantages, and more recently, extensive design flexibility.

#### Prefab design offers some advantages:

#### • CONSISTENT QUALITY:

Prefab homes are built under controlled and precise conditions, undergoing standardized inspection before leaving the factory.

Factories ensure precise fitting of components and protection from weather damage during construction. As sections are shipped from the factory to the building site, they are built to tolerate long highway journeys.

#### • ENVIRONMENTAL ADVANTAGES:

Assembly-line construction generates much less waste than onsite construction. Also, the waste products in factories are typically reused or recycled instead of discarded at the site. Prefab homes are often more energy-efficient, due to tighter construction (including insulation and electrical wiring).

Prefab homes themselves are not necessarily cheaper than traditionallybuilt homes, but reduced onsite labor and less wasted material translate into reduced labor and material costs.

#### • FASTER CONSTRUCTION:

Precision components engineered to fit together can be easily and quickly assembled onsite-more so than a sitebuilt house. This reduces time and error common in onsite building.

#### Panelized vs. Modular

Panelized and modular homes are often confused or equated under the name of "prefab."



image courtesy PLACE Houses IIc

A panelized home is made of pre-built, two-dimensional, finished panels that are numbered and assembled at the site. Like modular homes, the process allows for fast assembly and less onsite labor. Panelized homes are a step between site-built and modular homes.



image courtesy HIVE Modular

A modular home is like building blocks: Fully-constructed, finished, threedimensional boxes are assembled in a factory and shipped to the site where they are stacked or connected. They generally have finished interiors, and are shipped with cabinets, plumbing, drywall, and doors already installed. Finished modular homes are generally made up of two to four modules.

While the two building methods may appear quite similar, there are significant differences between modular and panelized homes that may affect your decision, based on your goals and values. Modular homes are quick, costeffective solutions for Backyard Cottages. While they can also offer some opportunities for customization, it is generally more economical and timely to keep designs standard. Though panelized homes may take slightly longer to construct and be more expensive than modular homes (depending on size and design), they are ideal if you want more control over design or are building on varying terrain. The final decision comes down to your personal circumstances, priorities, and goals.3

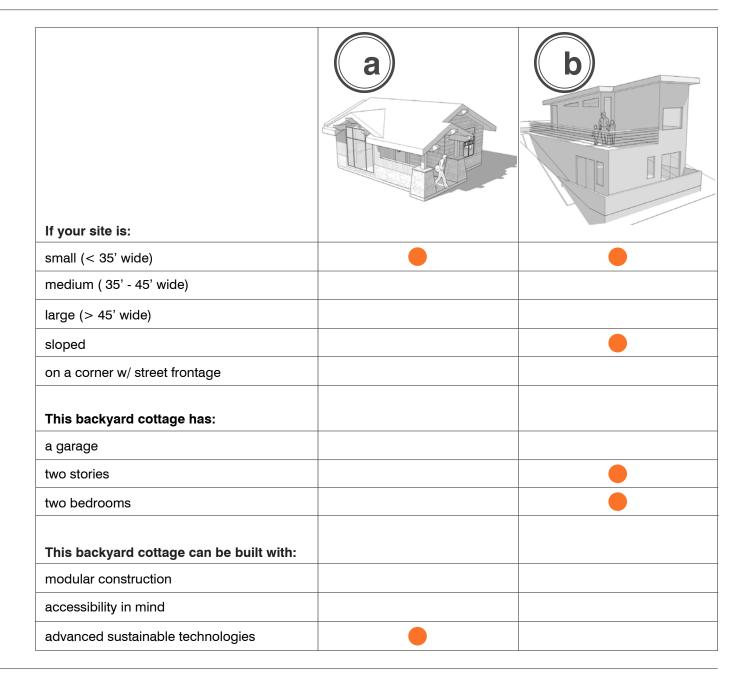
Consider issues like shipping costs, the ease and speed of construction, overall cost, the ability to customize the plans, design and dimensions, and the choices of finishes, interior layouts, and exterior windows, ability to adapt for your site and topography, and whether or not you can obtain the financing.

#### INTRODUCTION

This section includes a range of Backyard Cottage design prototypes intended to help homeowners choose configuration, site planning, style and design features based on individual needs, financial resources and site conditions.

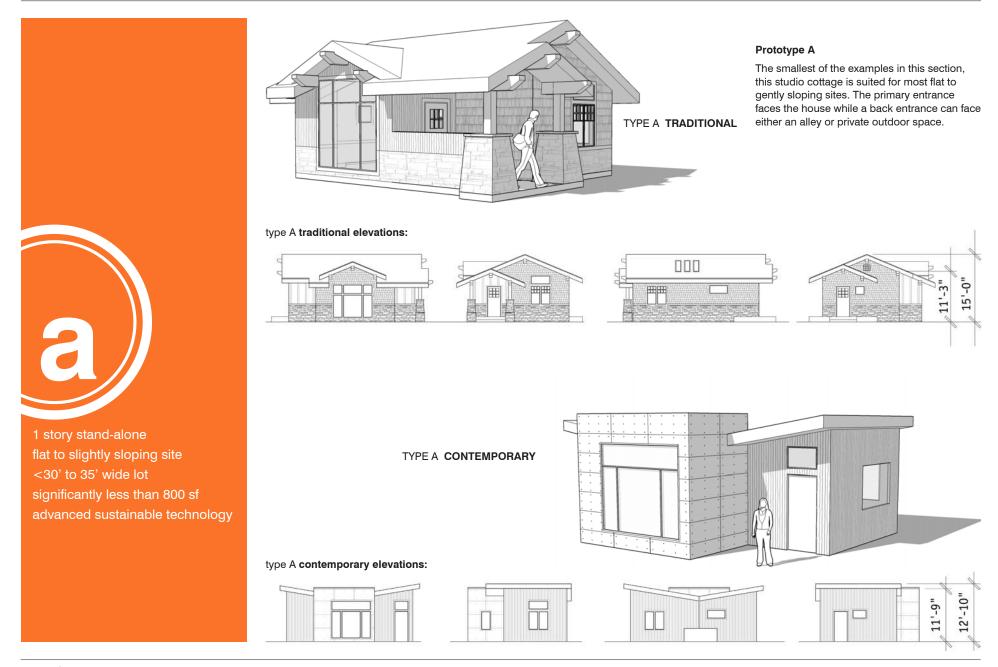
The prototypes suggest how universal, green, pre-fabricated and modular design features may be incorporated in the design of a Backyard Cottage. Each floor plan shows traditional and contemporary versions illustrating how it may fit with the primary structure and the surrounding neighborhood character.

The prototypes are conceptual and based on typical site conditions encountered in Seattle. Layout and placement of actual Backyard Cottages will need to be modified depending on the homeowner's specific site conditions. All prototypes are consistent with the City of Seattle's Zoning and Land Use Code at the time of publication. Design of an actual backyard cottage will still be subject to permit and approval.

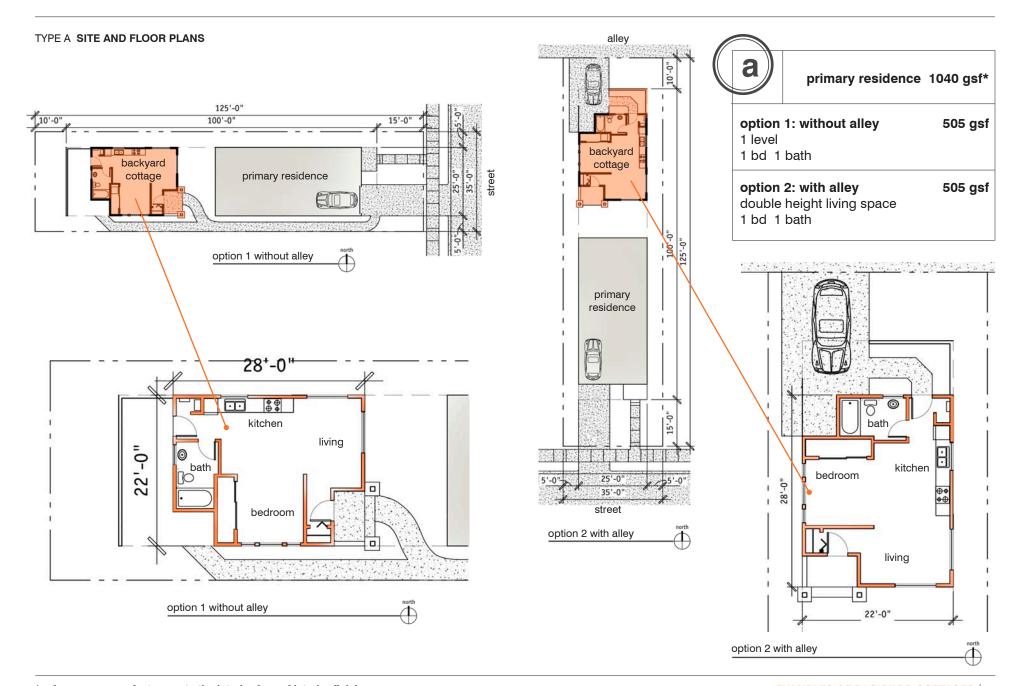


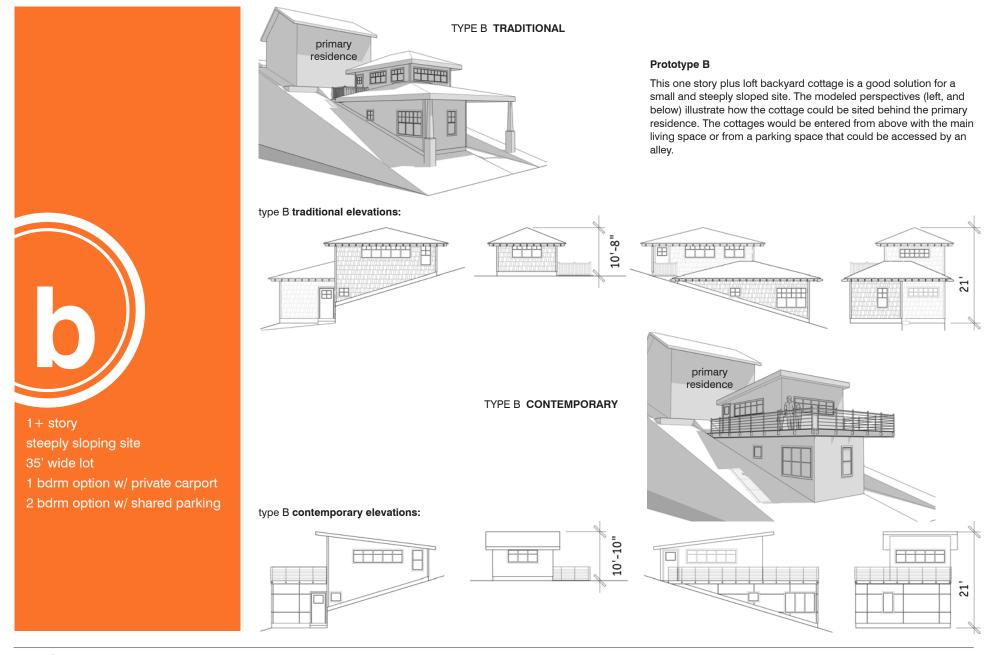
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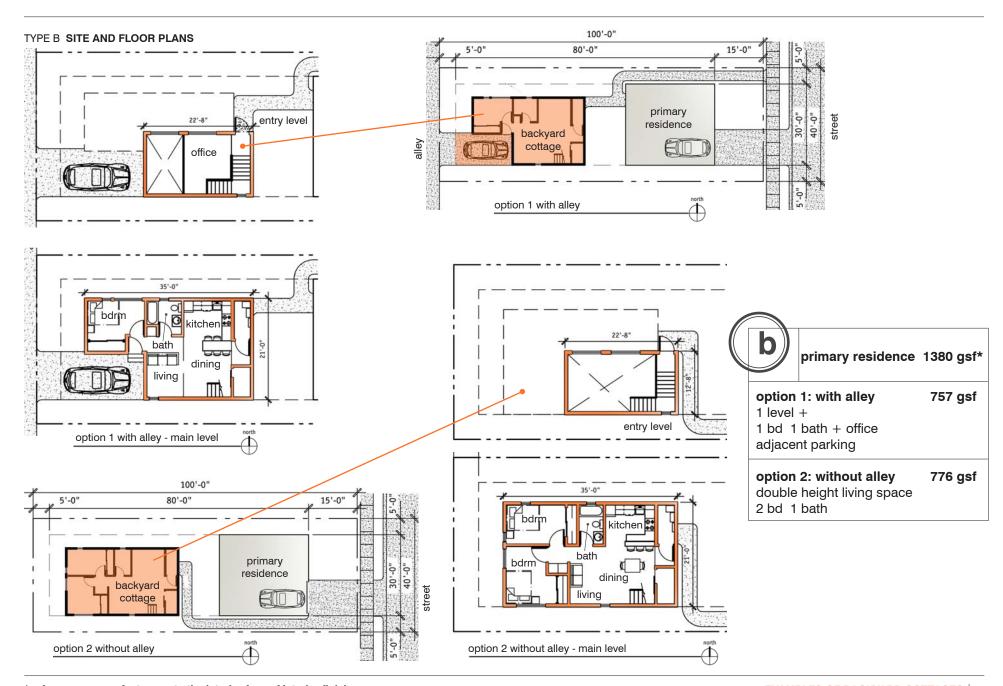


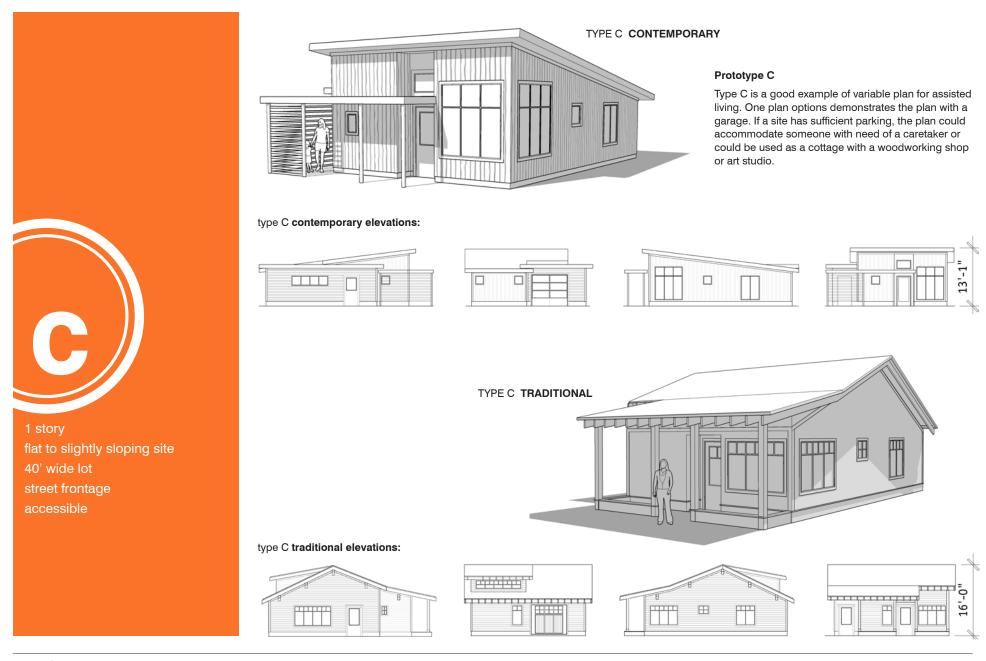
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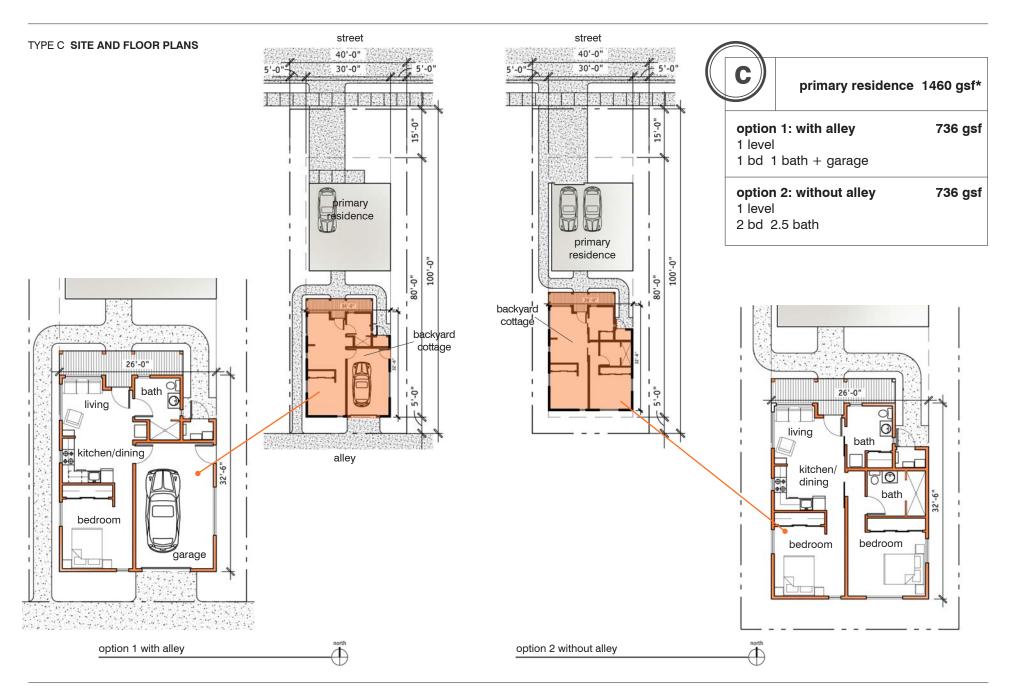


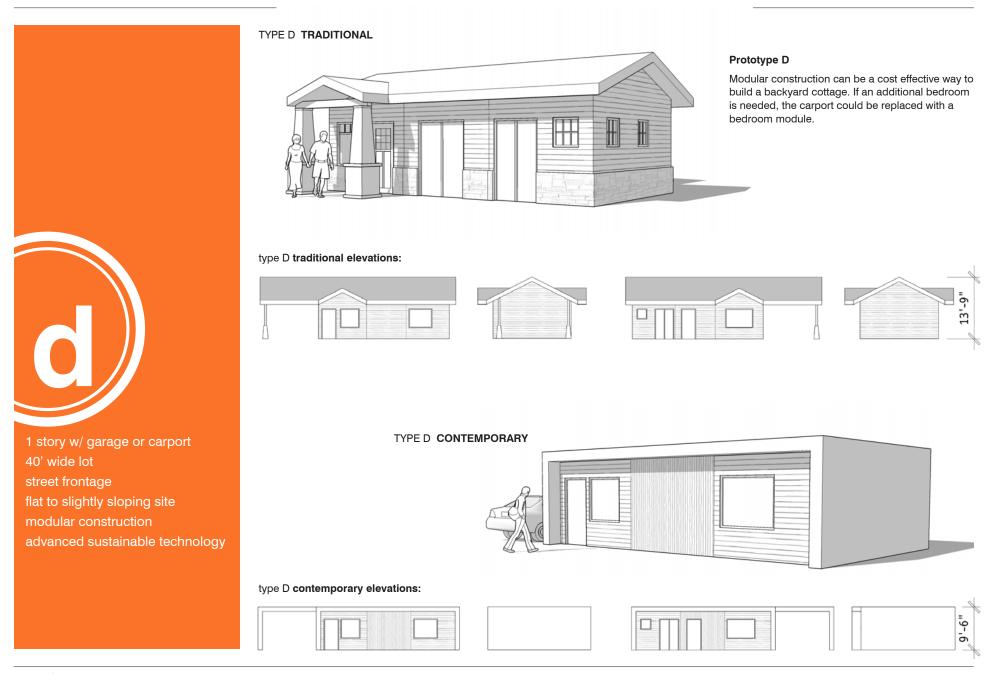
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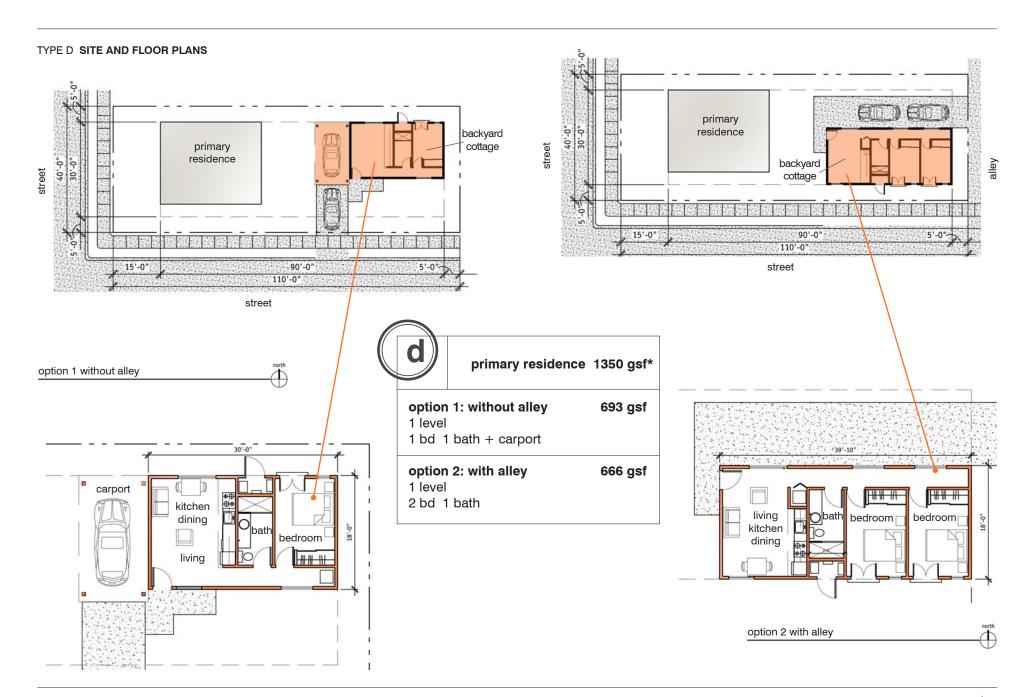


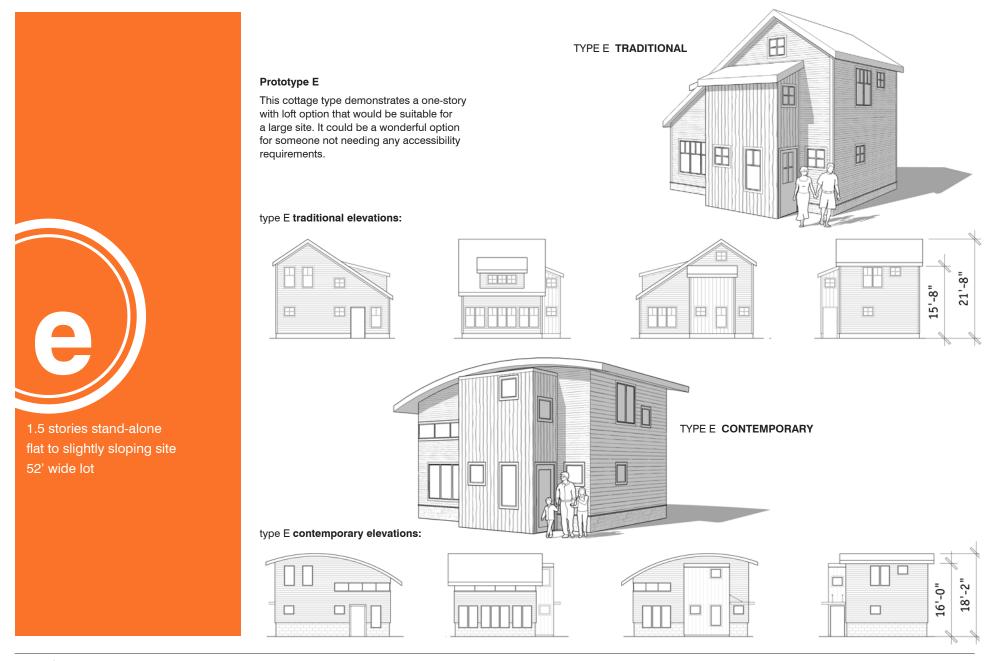
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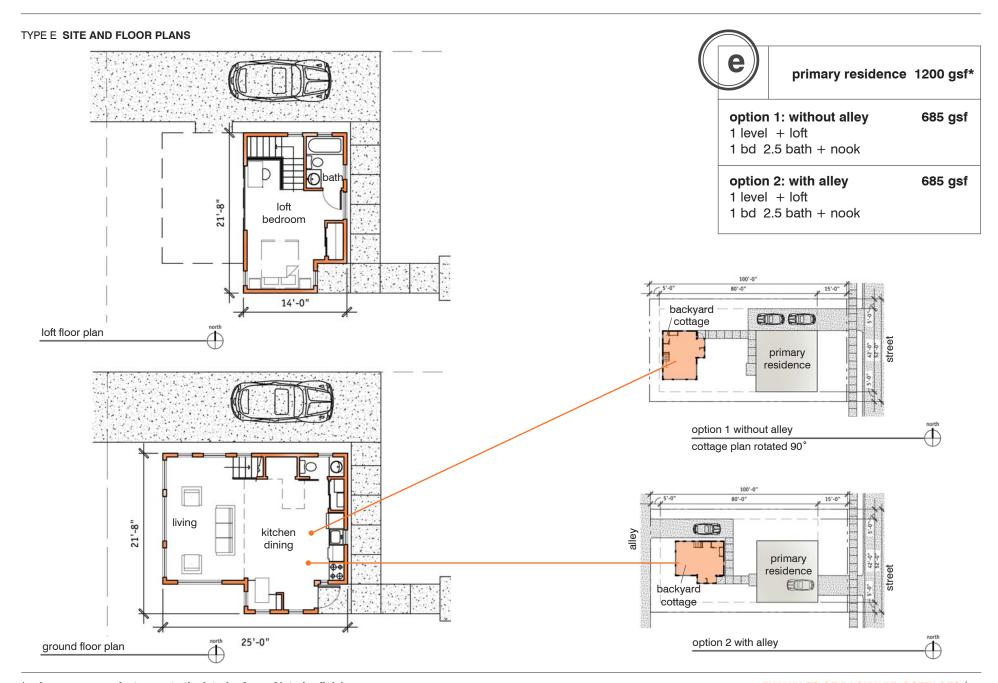


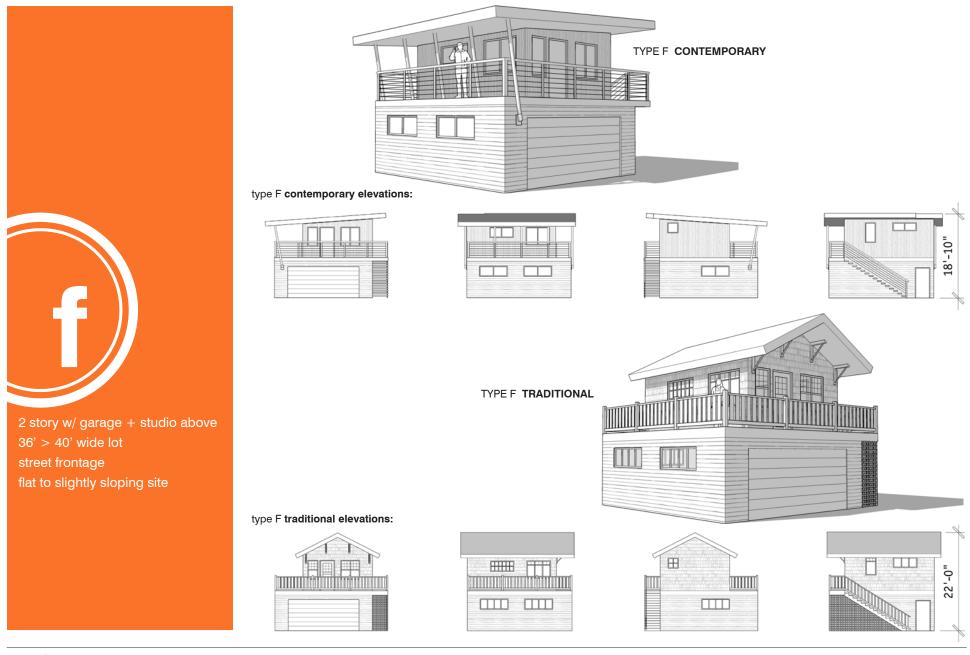
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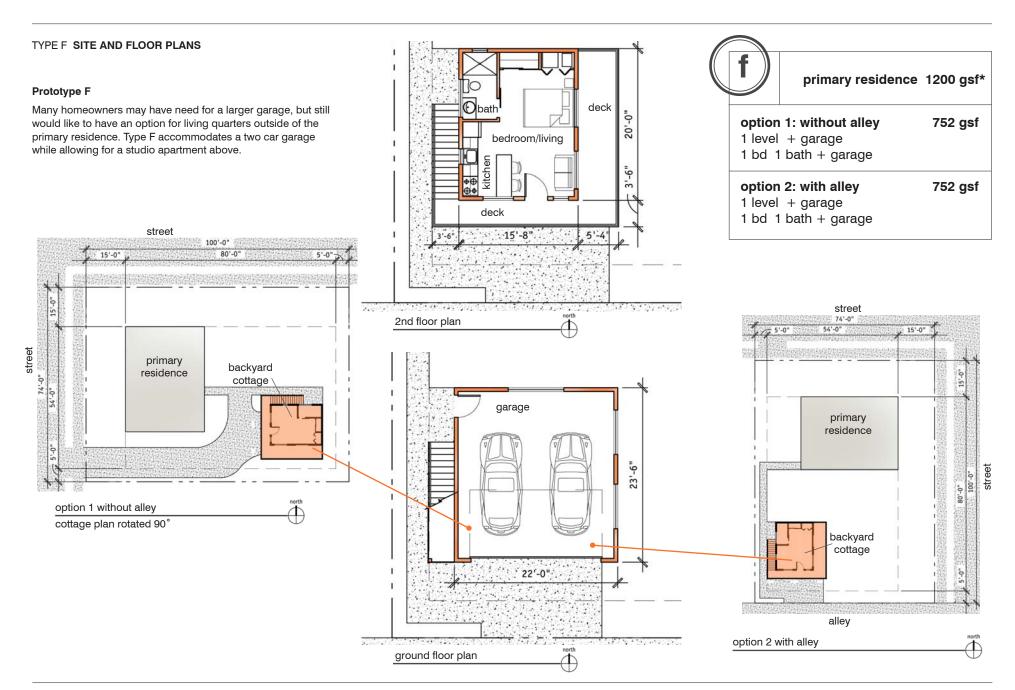


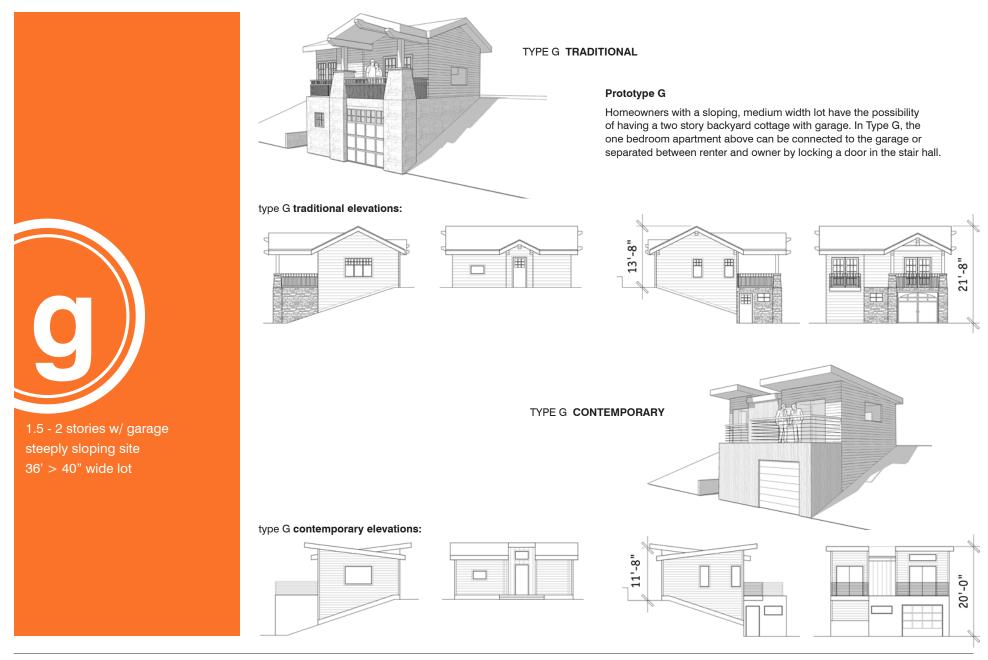
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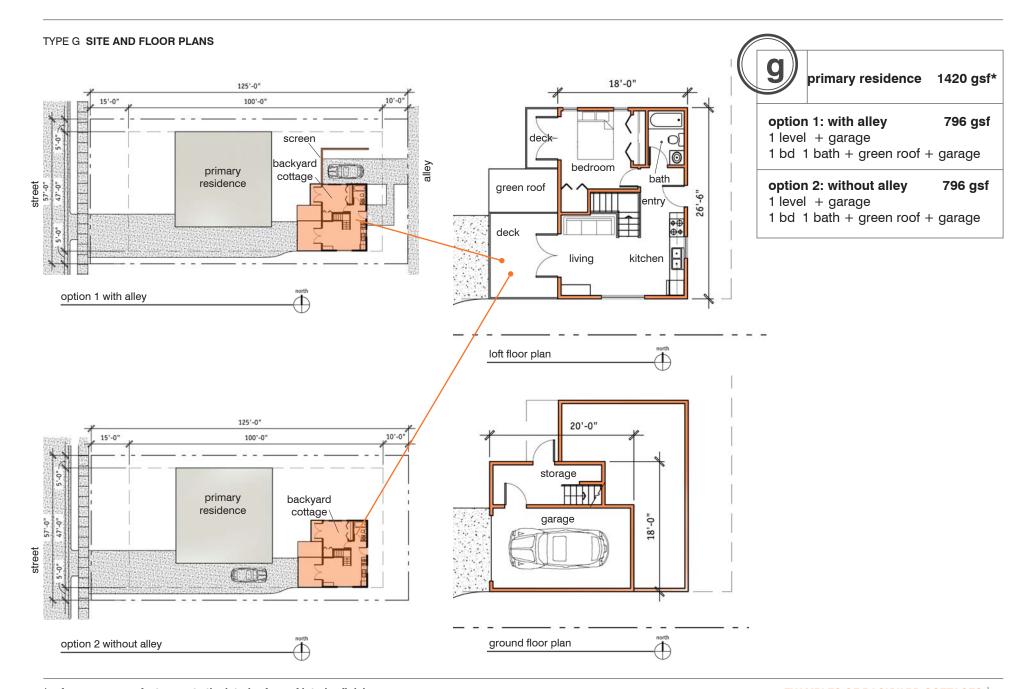




image courtesy PLACE Architects pllc

Unless you are a contractor, architect, or developer, you may not have gone through the process of building a house. As the property owner, you will likely be working with a general contractor, architect or design professional (see the Getting Started Section of the guide on how to hire a professional).

You also may choose to act as the general contractor yourself and manage subcontractors. This section provides a summary of how to select a professional, what to include in your construction contract, and what happens during the inspection phase.

## HOW TO WORK WITH A CONTRACTOR

For your Backyard Cottage project you will most likely want to work with a general building contractor or professional. One of the best ways to select a licensed professional is to get recommendations from friends who have had success in hiring a good contractor for their own projects.

You should ask two or three contractors to bid on your Backyard Cottage. All bids should be based on the same set of plans and specifications. Contractors should bid on the same materials, appliances, carpeting, windows etc., and bids should also include the contractor's profit, overhead and liability insurance.

Discuss the bids in detail with each contractor, and make sure you understand the reasons for any variations in price between one bid and the others. Watch out for any bid that is substantially lower than the others. A very low bid may indicate that the contractor has made a mistake or is not including all the work.



Make sure to ask the contractor for a business address and telephone number, and verify them. A contractor who operates out of the back of a pick-up truck with a cellular telephone may be difficult to find to complete a job or fix something that has gone wrong after the last bill is paid.

Ask the contractor for local references, and call them to see if they were satisfied with the contractor's work. If possible, go out and look at finished projects.

In addition to talking with other customers, you may want to obtain references from material suppliers, subcontractors, and financial institutions to determine whether the contractor is financially responsible.

image courtesy Johnston Architects pllc





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In Washington, all contractors requires a Washington Contractor's Registration License. Ask to see the contractor's license and some additional form of identification. The name on the license should be the same as the name of the contractor or business name under which the contractor is working. Call the Washington State Department of Labor & Industries' Specialty Compliance Services Information Line at 1-800-647-0982 to verify the information.

Ask the contractor if the company is insured against claims covering workers' compensation, property damage, and personal liability in case of accidents. Ask to see a copy of the certificate of insurance, or ask for the name of the contractor's insurance carrier and agency to verify that the

You may want to ask the contractor to have you named as an additional insured on the policy. This may afford you and your property an extra level of protection if things go wrong on your project. You may choose to work with a contractor even if they are not insured but be aware that if the contractor does not have insurance and a worker is injured on your property, you may be the one billed for medical expenses.

#### THE CONSTRUCTION CONTRACT

Make sure you have a written contract in place with your contractor and do not sign anything until you completely understand what you are signing. One of the best ways to stop problems before the job begins is to create a detailed and complete contract. Get all oral promises in writing, and spell out exactly what the contractor will and will not do. If you intend to do some of the work yourself or hire another contractor to do it, this also should be written into the contract.

Be as specific as possible. Be sure the financial terms of the contract are clear. The contract should include the total price, when payments will be made and whether there is a cancellation penalty or liability for not completing the contract on time.

Make sure your contract includes everything you feel is important to the job, including complete clean-up and removal of debris and materials, and special requests like saving scrap lumber for firewood or protecting existing landscape features during construction. Also give instructions regarding pets, children, or areas where materials may not be stored. It is perfectly reasonable and legal for you to add or modify things in a contract offered to you by a contractor.

You can do so by attaching a written exhibit or addendum to the contract, and referencing the attachment in the body of the contract.

After the contract is signed and work has begun, your contractor may offer suggestions that will change your original ideas for the work. There may also be added costs associated with the change order. Always use a signed change order if you add or delete work, substitute materials or equipment, or change the completion date. It is very important to have all change orders signed by all parties to the contract, before the extra work is started.



#### **OTHER CONSIDERATIONS**

Remember that in some cases your neighbors may have needs that cause you to consider how you schedule your Backyard Cottage construction. You may want to discuss the schedule of your construction project, both in terms of start and finish dates and the times of day and days of the week that construction will take place.



Your Backyard Cottage project will require permits to be issued by the Department of Planning and Development and a series of inspections to ensure that the project is being built according to plans you submitted for the permits. These inspections also verify that your project is complying with building, plumbing, mechanical, and electrical codes.

You as the property owner are ultimately responsible for calling for building inspections. The contractor is most always the one to do so, but you should always check the building permit (which must be posted on site) to ensure that necessary inspections have been performed in the correct order.

## STEPS TO ESTABLISH A BACKYARD COTTAGE (DETACHED ACCESSORY DWELLING UNIT)

1. Complete a Preliminary Application Form. This form can be found online at www.seattle.gov/dpd (*Publications, Forms, Building Permit Forms, #25*) or obtained in person at the DPD Applicant Services Center (ASC):

20th floor of Seattle Municipal Tower 700 Fifth Ave, Suite 2000 Seattle, WA 98124 (206) 684-8850

This form is used to research the history and conditions of a development site, to verify that the provided legal description matches the site, to assign addresses, and to collaborate with other City departments early in the application process.

2. Complete a Pre-Application Site Visit Form. This form is part of the Preliminary Application Form and is required for all construction that involves a ground disturbance. If you are constructing a Backyard Cottage on the ground, DPD will perform a site visit a few working days after you submit the Site Visit Form.

During the site visit, a Site Inspector will verify field conditions and identify additional submittal requirements based on site observations.

Field conditions include, but are not limited to:

- Steep slopes
- Wetlands
- Drainage patterns / soils
- Large trees
- Existing structures
- Street / curb dimensions

Design considerations include but are not limited to:

- Location of existing slopes relative to proposed construction
- Location of existing structures relative to proposed construction

- **3. Schedule an intake appointment.** Before your intake appointment you will need to prepare two copies of a plan set. If you are converting an existing structure, each of the two plan set copies must include the following items:
- DPD coversheet
- Site plan (including the main house and the Backyard Cottage)
- Floor plan (including the main house and Backyard Cottage)
- Energy calculations (for any new space that will be heated)

However, if your Backyard Cottage involves constructing an entirely new structure or building an addition to an existing structure, you must include two copies of additional items (below) to create a full plan set:

- Framing plans
- Foundation plans
- Building Sections
- Architectural and structural details\*

Above all, your Backyard Cottage plans must clearly identify where new work will be done. The following resources can give more information on plan requirements. They can be found in the ASC or online at www. seattle.gov/dpd (Publications, Client Assistance Memos (CAMs)):

- CAM 103, Site Plan Requirements
- CAM 106, General Standards for Plans and Drawings
- CAM 116B, Establishing a Detached Accessory Dwelling Unit
- CAM 303, Applicant Responsibilities and Plan Requirements for Single Family and Two-Unit Dwelling Units
- CAM 303A, Common Seattle Residential Code Requirements
- 4. Complete an Application to Establish an Accessory Dwelling Unit (ADU or Detached ADU) form and an Accessory Dwelling Unit Owner Occupancy Covenant. The Accessory Dwelling Unit Owner Occupancy covenant form must be recorded and filed with King County.

If you are unable to meet the Backyard Cottage (Detached ADU) parking space requirement, see CAM 117, *Parking Waivers for Accessory Dwelling Units*. You may be able to obtain a waiver.

**5. Bring your application materials to the ASC for screening.** If your materials are complete, you will be able to schedule an *intake appointment*. The wait time between scheduling and attending an intake appointment is variable depending on volume and the seasonal nature of construction.

(continued)

<sup>\*</sup>As necessary and as needed. This may include a foundation close-up, window schedule, or shear wall schedule. Shear walls withstand lateral loads from wind and earthquakes. Thus a shear wall schedule examines the use of ply-wood, sheetrock, and nail spacing.

## 6. Pay a permit and plan review fee based on the total cost of the project.\*\*

During intake your permit application and plans will be screened for completeness and reviewability. You will be notified during the intake appointment or by mail of any plan corrections and / or decisions on waiver requests.

- If DPD determines that your plans are complete and review ready, 75% of the permit fees will be due during the intake appointment. You must pay the permit fees in order for your application to be accepted. If your plans require minor corrections only, you may have the opportunity to make plan corrections during intake.
- If your plans do not conform to code, and are not review ready, or are otherwise incomplete, you may need to redesign your plans so that they conform to code and then reschedule the intake appointment.
- Once your application is accepted, it will be routed for review by assigned plans examiners. Target times for completion of all initial reviews depend upon the complexity of the project and vary seasonally. Following the initial reviews, any required corrections will be sent to you by mail. You will need to pick up your plans from the routing library, make the necessary changes and return them for further review.

Your notarized Certification of Owner Occupancy form will be recorded with the King County Department of Records and Elections where it will become part of the title records for your property.

7. Once your plans are approved, your permit will be issued at the DPD Permit Issuance Desk in the ASC.

- 8. A "post-permit" site inspection is required before the ground breaking if your plan involves any ground disturbance. This is to determine erosion control measures and other such related environmental factors listed in #2. An appointment for your inspection can be made by phone as soon as your permit is issued.
- 9. If you are building a new structure or an addition, you must call the DPD **Regulating Construction Program at** (206) 684-8950 to schedule the following required inspections. These inspections will be ongoing as the work is performed:
- Foundation\*\*\*
- Framing
- Insulation
- 10. When all the work is complete, a building inspector will conduct a final **inspection.** Electrical and plumbing work must be finalized first. When the final inspection approval is granted, a tenant may occupy the unit.
- 11. If your Backyard Cottage requires new electrical work, you will need a separate electrical permit from DPD. Your electrical contractor must apply for the permit. Otherwise, you may apply directly at the ASC if you plan to do the work yourself.

If plumbing work is also necessary, you will need a plumbing permit from the Seattle/ King County Health Department, which is currently located at the ASC. For information on plumbing permits, call (206) 684-5198.

The electrical and plumbing work will require additional inspections as the work is performed.

If you are not adding floor area or breaking ground, you do not need a Pre-Application Site Visit or a "post-permit" site inspection. For example, in the case of a new second story addition with no expansion of the existing floor area, neither is required.

## PERMITTING A PREFABRICATED **BACKYARD COTTAGE**

Most Backyard Cottages will likely involve converting an existing structure or garage. However, many people may elect to construct an entirely new structure or even purchase a prefabricated Backyard Cottage.

For a description of prefabricated structures, see the Prefab Design section.

If you are purchasing a modular structure, you will need to follow a special permitting process. See CAM 305, Factory-Constructed Structures for Residential and Commercial Use for further instructions.





## **SELLING A LOT WITH A BACKYARD COTTAGE**

The new purchaser of a home with a legally established Backyard Cottage must abide by the Accessory Dwelling Unit Owner Occupancy Covenant, or take the required actions to discontinue use. Check with DPD for more details when selling a home with a Backyard Cottage.

image courtesy PLACE Architects pllc



## **BACKYARD COTTAGES BUILT WITHOUT A PERMIT**

If the DPD receives a complaint about an illegal backyard cottage or accessory dwelling unit, the department may inspect and cite the owner with a Notice of Violation. The owner will be required to legalize or eliminate the illegal unit. In addition, the owner may be subject to penalties.

<sup>\*\*</sup>A Fee Calculator is available online at www.seattle.gov/dpd (Under Permits: How do I, chose Calculate Permit Fees, Fee Estimator) The calculator is adjusted yearly.

<sup>\*\*\*</sup>In the case of interior alterations only: If new interior walls or partitions are being added or a previously unheated space is being converted to living space, there will be inspections for the new framing and insulation, but not the pre-existing foundation.



image courtesy PLACE Architects pllc

#### COSTS TO CONSIDER

As with any development project, you want to be able to anticipate the costs of your Backyard Cottage project. There are several ways to look at these costs. If the intent of your Backyard Cottage is to increase your income, you will want to make sure the Backyard Cottage rent covers the costs of all or some of your monthly mortgage payment. If you are building a Backyard Cottage for other reasons, you will have to weigh the benefits with your own economic situation and family needs.

Regardless of your motivation, you will want to design a Backyard Cottage that meets your budget. One of the common pitfalls of any development project is to not accurately anticipate costs or understand the types of costs.

#### **Hard Costs**

- Demolition
- Site preparation
- Utilities
- Construction (materials and labor)
- Landscaping

#### **Soft Costs**

- Financing (second mortgage or construction loan)
- Professional design and engineering services
- Planning
- Building permits
- Development fees
- · Utility hook up fees

Start by identifying costs with fixed fees. For example, you can find out what development fees you will need to pay to the City by contacting the appropriate City department. Then, a contractor, architect, or an estimating book can give you a range of construction costs on a square-foot basis for Seattle. These figures can provide you with a ballpark number to use for estimating. You should also check on types and amounts of financing that might be available to you before you start.

Even for *hard costs*, you may be surprised to find out that you do have some control over your bottom line. The following list explains some issues you, your contractor and/or architect might consider:

- Lower Construction Costs: Garage conversions can be an affordable way to utilize an existing structure to create a Backyard Cottage. Single-story at-grade units are also cost effective if you have room on your lot. If you build a Backyard Cottage above parking then you have to consider the cost of the garage. Two-story units can save yard space and have smaller foundations and less roof area, but tend to have higher structural costs and require the added cost (and lost usable square footage) of building stairs.
- Parking: For any Backyard Cottage type you will need to consider the cost of parking.
   Is it covered in a garage? Do you need to expand your driveway or build a new one? Will you access the Backyard Cottage from an alley?
- Access to Utilities: Planning your site to have easy access to utilities can save money by avoiding digging long utility trenches.
- Utility Meters: Utility meters and connections can be a big initial cost. Providing separate gas and water connections is complex and expensive, but could be an option if this is important to you. Seattle City Light does recommend installing a separate electricity meter, and makes this process simple and inexpensive for homeowners. On the other hand, sharing a meter can save money, but you will have to consider how to share the cost of utilities with your tenant if you are going to rent out your unit. Installing separate meters has been shown to encourage tenants to conserve energy and water by maintaining a connection between resource use and cost.
- Materials: The choice of building materials is a cost item over which you have some control. However, you can see from the cost ranges summary in the following pages that you might not save as much as you might think. Basic planning decisions can make a bigger difference in cost savings. Keep in mind that the size of your Backyard Cottage and the grade of materials you use will significantly impact total costs.
- Labor: The cost of labor can be a big variable. Are you going to do part of the work yourself? Will you be your own contractor? Should you be your own contractor? Carefully evaluate your skills and experience to determine what level of work you should take on yourself. Often, what looks like a money-saving strategy can result in a costly, emergency fix when you get in over your head.
- Time: Regardless of the budgeting approach you take for your Backyard Cottage, a common item is the cost of time. The longer the project takes, the longer you pay on your construction loan without rental income. Sometimes trying to make the construction costs cheaper by doing it yourself and not hiring a contractor extends the construction period, which in turn increases the soft costs.

## **FINANCING OPTIONS**

Current laws and practices for home financing are changing and it is important to have a clear picture of your options. Financing a Backyard Cottage can be done several different ways, depending upon the total cost of the improvements and the individual circumstances of the homeowners. It is important to fully understand any loans or financing options. A knowledgeable loan officer might be able to help explain financing options but it is important to remember that most make a commission from your business. You need to make sure you understand the details and the pros and cons for any of the available financing options such as Equity Loans and Lines of Credit, First Mortgage Refinance and Renovation Loans.



image courtesy David Wike

image courtesy the City of Seattle



# **COST ESTIMATING WORKSHEET** This worksheet is intended to help you calculate preliminary costs for designing and building a backyard cottage. construction (lobor)

SOFT COSTS

construction (labor)	
site preparation	\$
foundation	\$
framing	\$
electrical	\$
plumbing	\$
HVAC	\$
finish carpentry	\$
landscaping	\$
<u>materials</u>	
concrete and paving	\$
framing	\$
floor surfaces	\$
roofing	\$
interior finish	\$
exterior siding	\$
windows and doors	\$
appliances	\$
electrical	\$
plumbing	\$
HVAC	\$
landscaping	\$
financing	\$
design and engineering	\$
permits	\$
survey	\$
utilities hook-up	\$
TOTAL ESTIMATED COSTS	\$

If you decide to rent out your Backyard Cottage you are taking on the role of landlord. The landlord-tenant relationship is governed by many local, state and federal laws, and new landlords need to familiarize themselves with these laws and follow them closely. Following is a list of resources that you may find helpful.



- WASHINGTON STATE LAWS:
   RCW Chapter 59.12 and RCW Chapter 59.18
- CITY OF SEATTLE ORDINANCES:
   SMC Chapter 7.24; SMC Chapter 14.08; and SMC Chapter 22.200, particularly SMC Sections 22.206.150-190
- DPD's LANDLORD-TENANT INFORMATION: www.seattle.gov/dpd/Publications/Landlord Tenant
- MOST 600 SERIES CAMS ARE FEATURED ON THE PREVIOUS PAGE, BUT SEE ALSO:

CAM 607, Seattle's Rental Agreement Regulation Ordinance: web1.seattle.gov/DPD/CAMs/CamList.aspx

- WASHINGTON STATE BAR ASSOCIATION'S LANDLORD-TENANT PAGE: www.wsba.org/media/publications/pamphlets/landlord-tenant.htm
- WASHINGTON STATE LEGISLATURE'S RESIDENTIAL LANDLORD-TENANT ACT: apps.leg.wa.gov/RCW/ (Title 59 Landlord-Tenant)
- WASHINGTON STATE APARTMENT ASSOCIATIONS: www.clarkcountyrentalassociation.org/assoc.htm
- RENTAL HOUSING ASSOCIATION OF PUGET SOUND: www.rha-ps.com
- OLYMPIC RENTAL ASSOCIATION: www.olympicrental.com

#### **SELECTING A TENANT**

Selecting a tenant, having a solid rental contract, and managing the landlord-tenant relationship are important matters. A methodical selection process may help you avoid problems down the road. After all, now that you have a Backyard Cottage you will also have a new individual or household living with you on your property. Here are some suggestions to ease the transition into your new job as a landlord:

## 1. Use a Written Rental Application:

Find out the history of the individual(s) you are considering as a tenant using a good application which gives you access to verifiable information. You may want to contact a rental housing association or consult legal counsel for guidance. Make sure you have forms that were designed specifically for Washington, and are up-to-date and reflect the latest laws and practices.

## 2. Screening Process:

The goal is to attract responsible and honest applicants. Develop written, fair criteria that you will use to judge all applicants. Apply the criteria consistently to all applicants. Also, let the applicant know that you intend to do a background check. You are allowed to charge a reasonable fee to recover the costs of screening each individual on the application.

## 3. Credit Check:

You can use the information submitted on the rental application to request a credit check on each tenant who will be signing the contract. A credit check can be obtained from any one of three different credit reporting agencies, and will be useful in helping you make a decision on to whom to rent your Backyard Cottage. Be sure to consult state law requirements (RCW 59.18.257) prior to conducting this check. You can also contract this out to a screening agency.

#### 4. Applicant References:

You might want to talk to previous landlords and confirm that your applicant actually rented from that person before. You can also call the applicant's employer to verify the employment information on the application is correct.

## 5. Making a Decision:

Use a process that is simple, legal, and fair. Washington and federal fair housing guidelines and civil rights laws are designed to protect the way applicants are screened and to make sure that all qualified applicants feel equally invited to apply. The purpose of these laws is to prevent discrimination on the basis of issues that are unrelated to a person's qualifications to be a good tenant. Nothing in these laws forbids you from setting screening guidelines for issues that relate to tenant compliance with your rental agreement, and applying them equally to all applicants.

The Open Housing Ordinance (SMC Chapter 14.08. Section 14.08.020) defines discrimination as: any conduct, whether by single act or as part of a practice, the effect of which is to adversely affect or differentiate between or among individuals or groups of individuals, because of race, color, creed, religion, ancestry, national origin, age, sex, marital status, parental status, sexual orientation, gender identity, political ideology, participation in a Section 8 program, the presence of any disability or the use of a trained dog guide or service animal by a disabled person.





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#### **RENTAL AGREEMENTS**

You should strongly consider having a written rental agreement. There are various types of rental agreements such as month-to-month, lease for a specific term of time, and lease for a specific term that automatically terminates at a specific time. Leases for over a year generally are prohibited by state law. A written agreement will help landlord and tenant understand their rights and obligations, and creates an even playing field from the start. Rental agreements or leases should be as clear and concise as possible, and spell out all expectations and responsibilities for each party.

In addition to a rental agreement, Seattle landlords must provide tenants with the following:

#### 1. INFORMATION FOR TENANTS (SEATTLE LANDLORD TENANT LAWS):

This must be given to all prospective tenants at the time of application. However, since this publication is subject to change, it is a good practice to give it to your tenant annually.

www.seattle.gov/dpd/Publications/Landlord Tenant (under Rights & Responsibilities of Landlords and Tenants)

#### 2. MOVE-IN INSPECTION CHECKLISTS:

If you collect a security or damage deposit from a tenant, you and your tenant must complete a move-in and inspection checklist, obtain the tenant's signature, and provide the tenant a copy. Use the form during move-out to assess damage and security deposit return. The Washington State Attorney General can provide you with a checklist. Access the Washington State Attorney General website and then look for landlord-tenant information.

#### 3. INFORMATION ON PROTECTING YOUR FAMILY FROM LEAD IN YOUR HOME:

#### www.epa.gov/lead

(go to Basic Information, then Additional Resources at the bottom of the page)

#### 4. INFORMATION ON MOLD:

See RCW 59.18.060 (12) for State Requirements Go to www.doh.wa.gov/ehp/ts/IAQ/Got Mold.html for questions about mold.

#### 5. SMOKE DETECTION DEVICES:

A written notice is required stating that the unit is equipped with a smoke detection device pursuant to RCW 48.48.140

#### CONTACT INFORMATION FOR CITY-RELATED DEPARTMENTS

Questions regarding your Backyard Cottage can be answered by staff at these agencies. The following contact information is provided for your convenience.

## **Department of Planning and Development**

700 5th Ave, Suite 2000 Seattle, WA 98124-4019 (206) 684-8850 www.seattle.gov/dpd

## **Fire Department**

Fire Station #10 301 2nd Ave South Seattle, WA 98104 (206) 386-1400 www.seattle.gov/fire

## **Puget Sound Energy (Gas)**

10885 NE 4th St Bellevue, WA 98009 (425) 452-1234 www.pse.com

## **Seattle City Light (Electric)**

700 5th Ave, Suite 3300 Seattle, WA 98124-4023 (206) 684-3000 www.seattle.gov/light

#### Seattle Public Utilities

(Water, Drainage & Wastewater Utility, & Solid Waste) 700 5th Ave, Suite 4900 Seattle, WA 98124-4018 (206) 684-3000 www.seattle.gov/util

#### **USEFUL RESOURCES**

The City's web resources can provide useful information for planning, designing, and leasing your Backyard Cottage.

City of Seattle Backyard Cottage page:

www.seattle.gov/DPD/Planning/Alternative Housing Choices/ DetachedADUs/default.asp

DPD's Landlord-Tenant Information:

www.seattle.gov/dpd/Publications/Landlord Tenant/default. asp#Rights

DPD's Green Building:

www.seattle.gov/dpd/GreenBuilding

Permit Fee Estimator:

www.seattle.gov/dpd/About/Fees

Seattle's Single-Family Residential Zones:

www.seattle.gov/dpd

Seattle Municipal Code: Accessory Dwelling Units:

## www.seattle.gov/dpd

- \* Codes
- \* Land Use Code
- \* Search Seattle Municipal Code

CAM 116b, Establishing a Detached Accessory Dwelling Unit (Backyard Cottage):

www.seattle.gov/dpd

## **GLOSSARY OF TERMS AND RELATED DEFINITIONS**

There are a number of terms used when discussing planning, designing, and developing Backyard Cottages. The following pages include some of the more important ones.

image courtesy PLACE Architects pllc



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Accessory Dwelling Unit (ADU): A residential dwelling unit located within an owneroccupied single-family structure or within an accessory detached structure on the same lot as an owner-occupied single family dwelling unit. An ADU is intended to house a person or household and is a separate, complete housekeeping unit with a separate entrance, kitchen, sleeping area, and full bathroom facilities, which is an attached or detached extension to an existing single-family structure.

Alley: A roadway not designed for general travel and primarily used as a means of access to the rear of residences and business establishments.

Conditional Use: A permit that is only granted with the consent of the Department of Planning and Development, and not as of

Duplex: A single structure containing two dwelling units, neither or which is an accessory dwelling unit.

Dwelling: A building or part of a building, containing living, sleeping, housekeeping accommodations, and sanitary facilities for occupancy by not more than one household as living accommodations independent from any other household.

Easement: A grant by a property owner to specific persons or to the public to use land for a specific purpose or purposes, such as gaining access to a lake or park.

Exceptional Tree: A tree that because of its unique historical, ecological, or aesthetic value constitutes an important community resource; it is designated by the Director of DPD according to standards established in the Seattle Municipal Code.

Green Building: Use of environmentally appropriate and resource-conserving materials and techniques.

Gross Floor Area: The total area of a building measured by taking the outside dimensions of the building at each floor level intended for occupancy or storage.

Household: Considered to be any number of related persons living together, eight or fewer people living together or a combination of related and non related people living together as long as that number does not exceed eight.

Loft: A space directly beneath the roof structure raised above the main floor which opens into interior space.

Lot: A measured parcel of land having fixed boundaries and designated on a plot or survey. Platted or unplatted parcel or parcels of land abutting upon and accessible from a private or public street sufficiently improved for vehicle travel or abutting upon and accessible from an exclusive, unobstructed permanent access easement. A lot may not be divided by a street or allev.

Off-street Parking Space: An area for the parking of one vehicle within a parking facility or parking area, exclusive of driveways, ramps, office, and work areas and not within the public right-of-way.

Primary Residence: A residential use on a lot legally established as the principal use of the

Project Permit: A land use or environmental permit or license required from the local government for an action, including but not limited to building permits, subdivisions. binding site plans, planned unit developments, conditional uses, shoreline substantial development permits, site plan review, permits or approvals required by critical area ordinances, and site-specific rezones authorized by a comprehensive plan or subarea plan.

Property Line: A line of record that divides one lot from another.

Setback: The required distances between every structure and the lot lines of the lot on which it is located.

Single-family Dwelling Unit: A detached structure containing one dwelling unit and having a permanent foundation. The structure may also contain an accessory dwelling unit.

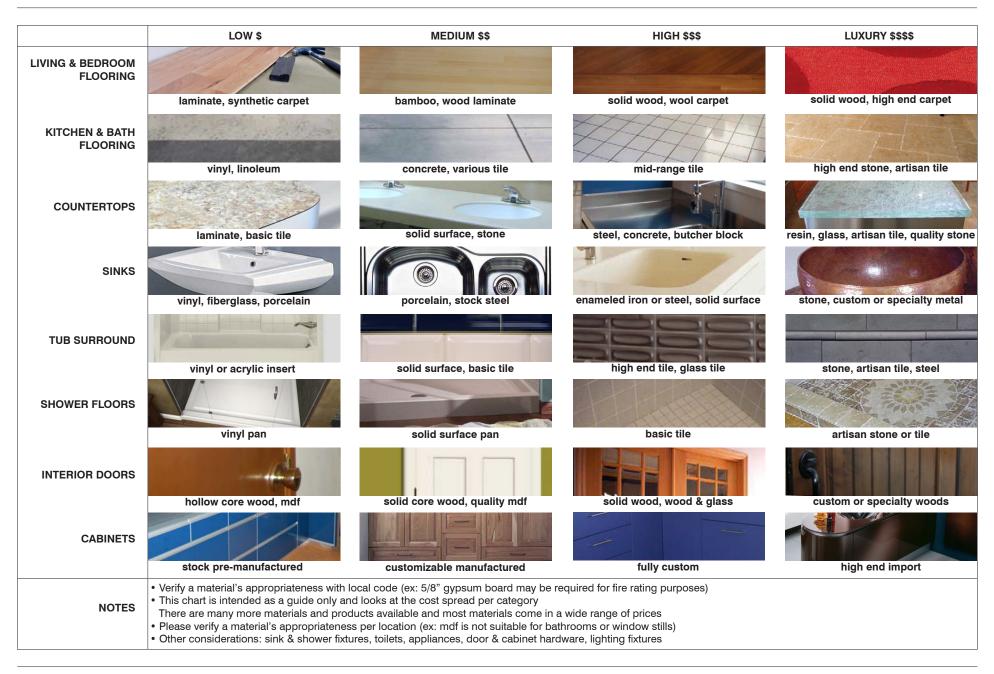
Single-family Zone: A residential neighborhood, where only freestanding homes on separate lots are allowed. Other types of buildings, such as businesses or apartment complexes, may not be built in a single family zone. The three single-family zones (SF 5000, SF 7200, and SF 9600) vary by the minimum lot size required for each home.

Universal Design: The intent of universal design is to simplify life for everyone by making products, communications, and the built environment more usable by as many people as possible at little or no extra cost. Universal design benefits people of all ages and abilities.

Variance: Waiver from planning code requirements due to hardship of the applicant.

Zoning: A term used in urban planning for a system of land-use regulation derived from the practice of designating permitted uses of land based on mapped zones which separate one set of land uses from another. Zoning is the legal mechanism by which the Department of Planning and Development regulates the use of land in the City.

Zoning Ordinance: A City designated regulation pertaining to a portion of the Official Land Use Map and within one of the land use classifications.





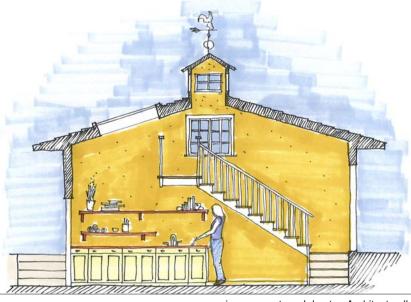




image courtesy PLACE Architects pllc image courtesy Johnston Architects pllc

image courtesy PLACE Architects pllc

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#### PHOTOGRAPHY & IMAGERY CREDITS - AS NOTED

Some photography previously published in:

The Green Home Remodel Series City of Seattle, Sustainable Building Program

Evaluation of the 1998-2001 Demonstration Program for Innovative Housing Design City of Seattle, Department of Design, Construction & Land Use

## **THANKS TO:**

Diane Sugimura, Director, Department of Planning and Development Adrienne Quinn, Director, Office of Housing

## We would also like to thank the Seattle Planning Commission for their consistent support of this project;

Linda Amato

Josh Brower

Mahlon Clements

Tom Eanes

Jerry Finrow

Chris Fiori

Colie Hough-Beck

Mark Johnson

Martin Kaplan

Kay Knapton

Amalia Leighton

Chelsea Levy

Leslie Miller

M. Michelle Mattox

Kevin McDonald

Kirstin Pennington

Steve Sheehy

Tony To

## Special Thanks to:

The City of Santa Cruz, California and their award-winning *Accessory Dwelling Unit Development Program*. Their publications have served as inspiration for our work. In particular we would like to thank Carol Berg, City of Santa Cruz Housing and Community Development Manager, for her insights and thoughts on the effectiveness of their publications. Visit www.ci.santa-cruz.ca.us/pl/hcd/ADU/adu.html for more information.

