

Age-restricted Adult Housing Cottage Clusters Webinar ZRA-224

April 7, 2026 4:00 p.m.

What I will cover -

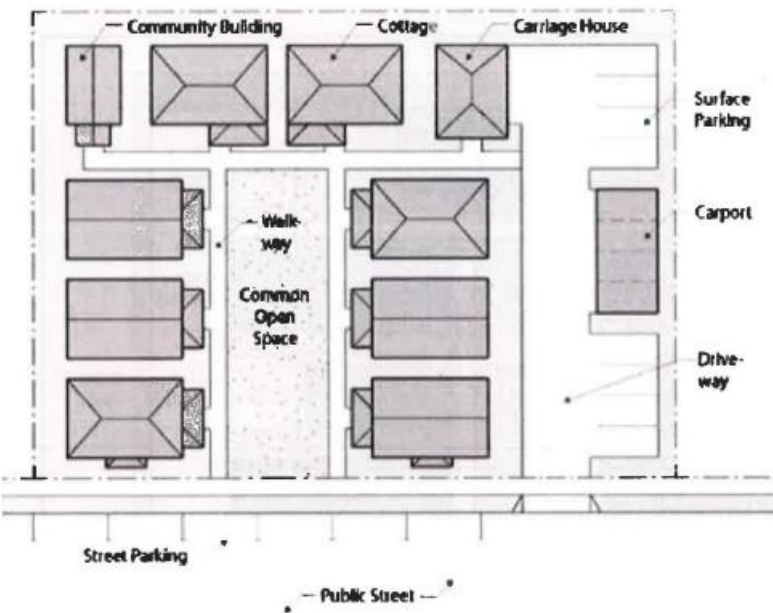
- What are Cottage Clusters
- HOMP and HoCo by Design
- What the County currently allows for ARAH
- What is Proposed with ZRA-224
- Overview of the Optional Design Process
- Examples of Cottage Cluster developments
- Submitted Questions
- Questions from the Chat

Why ZRA-224?

- To permit Cottage Cluster Age-Restricted Adult Housing developments allowing for an increased amount of affordable missing middle housing options and to align them with the broader goals of Howard County's General Plan, HoCo By Design and the County's Housing Opportunities Master Plan.

What is a Cottage Cluster?

- A grouping, including a common courtyard, of at least four detached dwelling units that have a footprint of less than 900 square feet



Who Benefits from ARAH Cottage Clusters?

- **Looking to Downsize** – Low maintenance, more manageable dwelling sizes
- **Middle-to-lower income tenants** – More units at an affordable price point
- **Independent Older adults** – Single-level aging in place options

Guiding Plans on Housing Policies

Housing Opportunities Master Plan (2021)

- Identifies the growing problem of housing affordability
- Suggests zoning changes to support “Missing Middle” housing

HoCo By Design – The County's General Plan (2023)

- Identifies a need for affordable “Missing Middle” housing options
- Recommends policies for where to locate and develop diverse housing types within infill
- Encourages adaptable housing options for older adults and persons with disabilities



ARAH's in Howard County Today

HoCo permitted forms of ARAH's presently

- Permitted as a Matter of Right
 - R-SI (Residential: Senior – Institutional)
 - POR (Planned Office Research)
 - PEC (Planned Employment Center)
 - CCT (Community Center Transition)
 - CEF (Community Enhancement Floating)*
 - PSC (Planned Senior Community)
 - TNC (Traditional Neighborhood Center)*

ARAH's in Howard County Today

HoCo permitted forms of ARAH's presently

- Permitted as an approved Conditional Use Petition
 - General ARAH: RC, RR, PGCC, R-20, R-12, R-SC, R-SA-8, R-H-ED, R-A-15, or R-APT. SFD, Single-family semi-detached, Multi-plex, SFA, Apt's
 - Multi-plex ARAH: R-ED, PGCC, R-20, R-12, R-SC, R-SA-8, R-H-ED, R-A-15, R-APT, B-1 or B-2
 - ARAH in B-1: SFD, Single-family semi-detached, multi-plex, SFA, Multi-family. Excluded Apt's

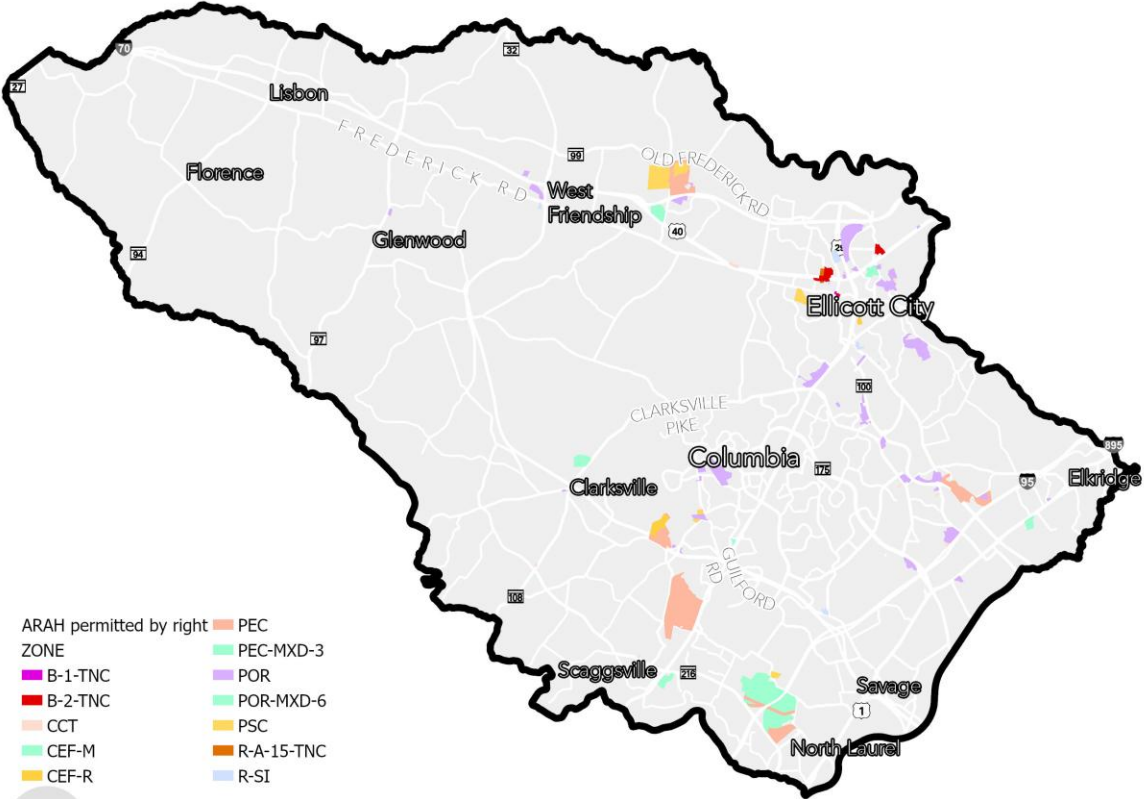
ARAH's Conditional Use

Typical Conditional Use Processing Costs:

- Petition- \$2,500
- Petition Signs- \$50 per poster
- Advertising- \$398 (Baltimore Sun) and \$770 (Washington Post)
- Attorney fees – TBD
- Engineering fees – TBD
- Time – 3-5 months (Priceless)

Where are ARAH currently allowed?

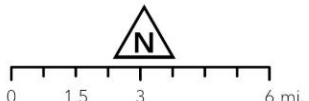
Districts permitting ARAH by right



Age-restricted Adult Housing is currently permitted by-right in the following zoning districts:

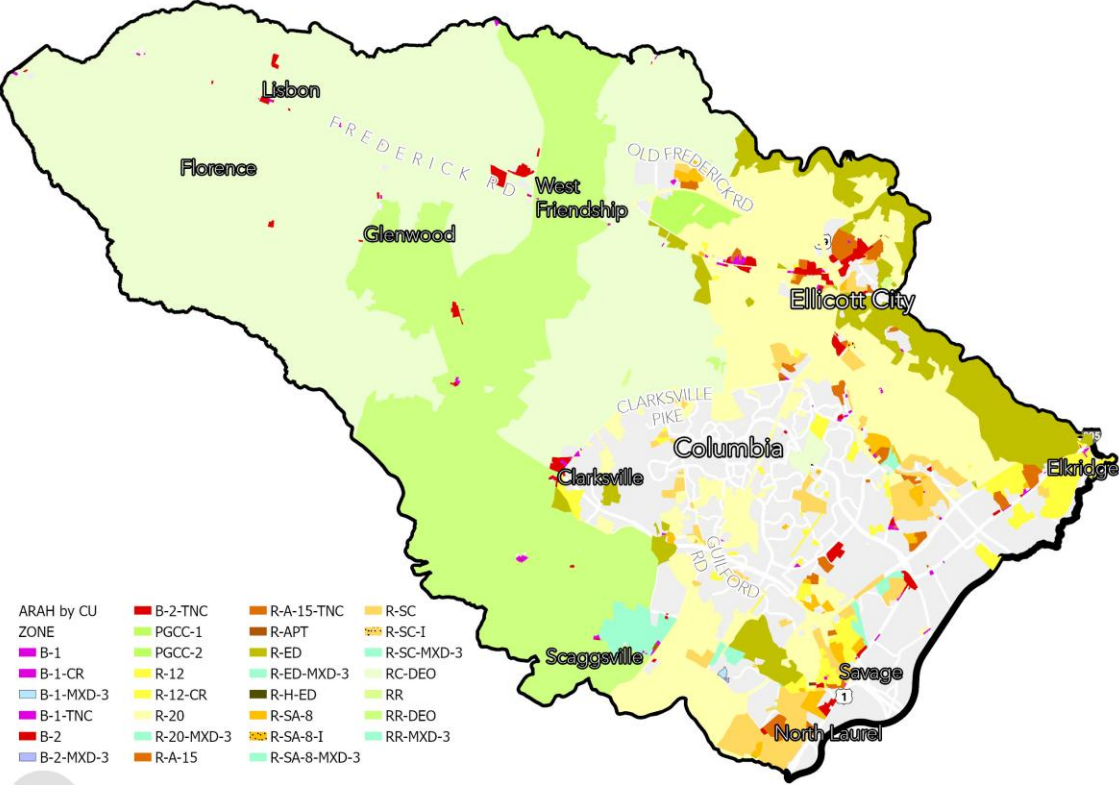
- Permitted Zoning Districts:
R-SI, POR, PEC, CCT, CEF, PSC, TNC

 Roadways
 County Boundary



Where are ARAH currently allowed?

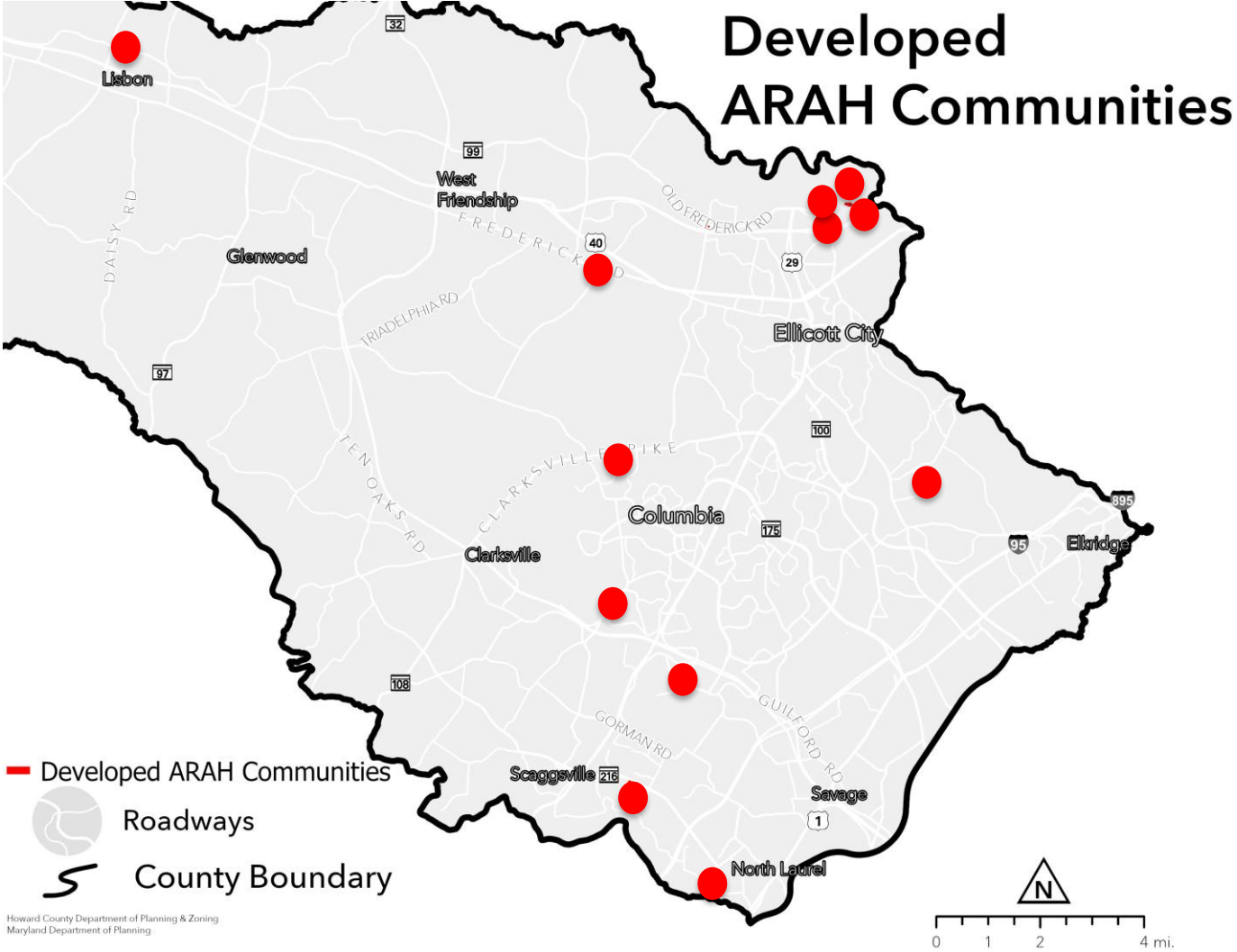
Districts that permit ARAH by C.U.



Age-restricted Adult Housing permitted by Conditional Use in the following zoning districts:

- Permitted Zoning Districts: RC, RR, R-ED, PGCC, R-20, R-12, R-SC, R-SA-8, R-H-ED, R-A-15, R-APT, B-1, B-2,

Where are ARAH currently allowed?

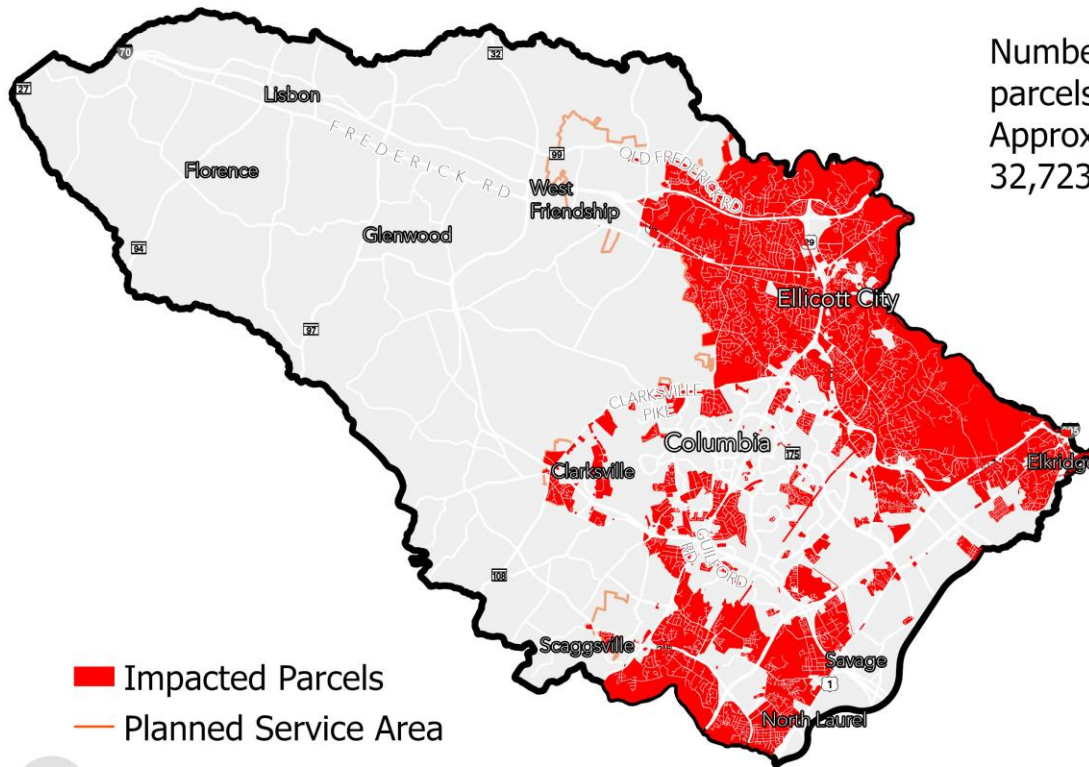


Established Age-restricted Adult Housing communities

- 12 existing approved via C.U. ARAH developments within the County

Where would ZRA-224 allow ARAH Cottage Clusters?

ZRA-224 Impacted Parcels

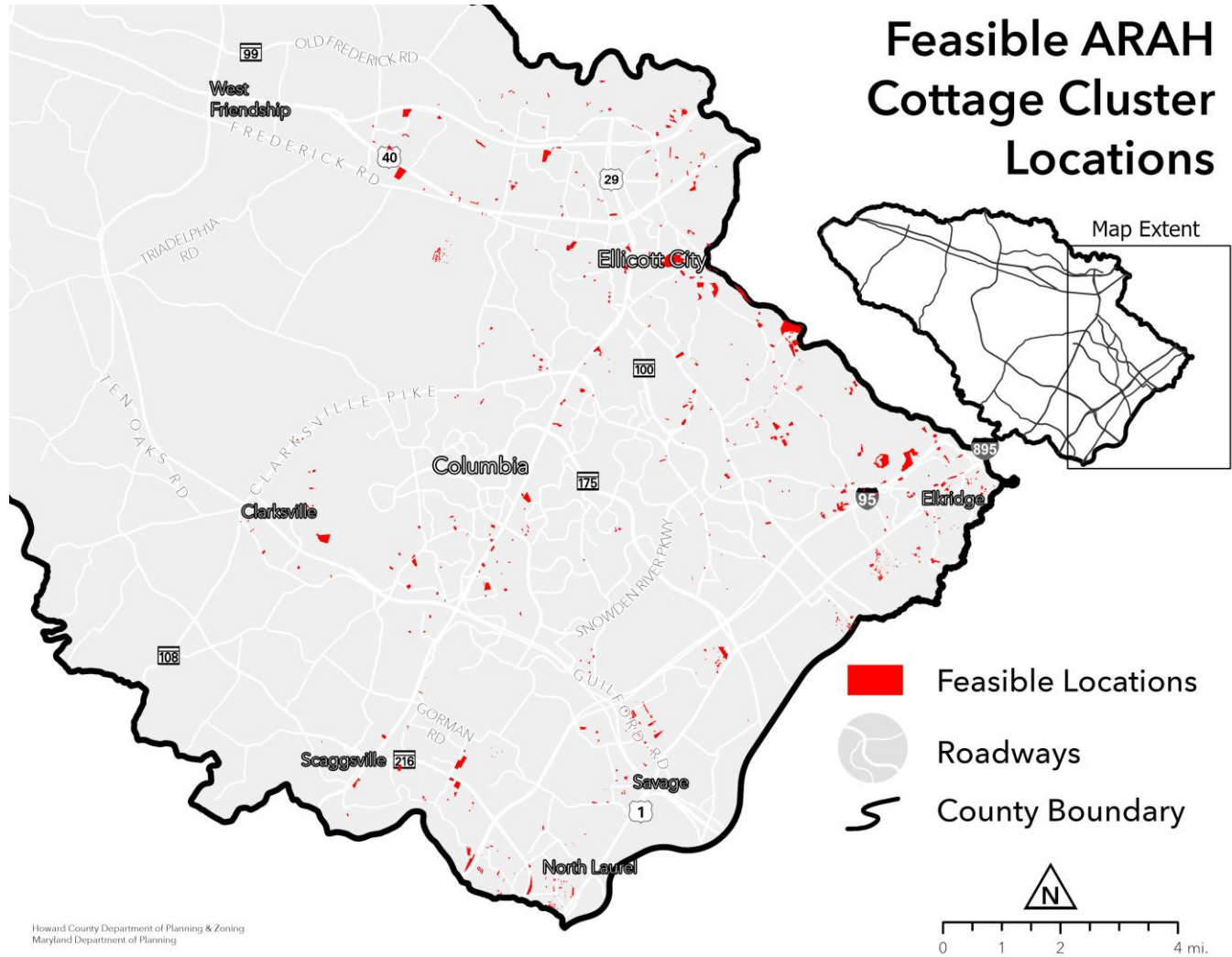


Number of impacted parcels: 55,651
Approximate acreage: 32,723 acres

ARAH Cottage Clusters would be permitted in the following zones:

- Within the following districts:
- R-ED, PGCC, R-20, R-12, R-SC, R-SA-8, R-H-ED, R-A-15, R-APT, B-1 Or B-2
- 32,723 acres (Red)
 - Within the PSA
 - Minimum lot size of 20,000 gross square feet

Where would ZRA-224 allow ARAH Cottage Clusters?



- Feasible locations for ARAH Cottage Cluster developments
- Underimproved/unimproved
 - Approximately 921 parcels

Zoning Districts Updates for ARAH Cottage Clusters

| Current Regulations: | RC | RR | R-ED | R-20 | R-12 | R-SC | R-SA-8 | R-H-ED | R-A-15 | R-APT | PGCC | B-1 | B-2 |
|-----------------------|----|----|------|------|------|------|--------|--------|--------|-------|------|-----|-----|
| General ARAH | C | C | | C | C | C | C | C | C | C | C | | |
| Multi-plex ARAH | | | C | C | C | C | C | C | C | C | C | C | C |
| ARAH in B-1 | | | | | | | | | | | | C | |
| ZRA 224 Updates | | | | | | | | | | | | | |
| ARAH Cottage Clusters | | | P* | P* | P* | P* | P* | P* | P* | P* | P | P* | P* |

P* = "Permitted by-right if within an approved ODP"

C = "Conditional Use"

ZRA-224 Proposal

- Adds a new definition for Cottage Clusters
- Amends the definition for Optional Design Projects
- Amends the permitted by right uses within the PGCC district to include Cottage Clusters
- Creates a new subsection in the Supplemental regulations and establishes criteria for ARAH Cottage Clusters within an Optional Design Project
- Adds Cottage Clusters to the ARAH parking regulations

ZRA-224 Proposal

- A parcel must be developed using the ***Optional Design Project process***
- The parcel is within the Planned Service Area for public water and sewer
- The property is zoned R-ED, PGCC, R-20, R-12, R-SC, R-SA-8, R-H-ED, R-A-15, R-APT, B-1 or B-2 Districts
- The minimum development area is 20,000 gross square feet
- The maximum development area is 10 gross acres
- The cottage cluster dwellings are limited to Age-Restricted Adult Housing
- Requires D.A.P. review prior to Site Development Plan phase

Optional Design Project

What is an Optional Design Project?

- An alternative development proposal where the developer and DPZ draft the permitted uses, land use regulations, design and other characteristics, subject to approval from the Planning Board
- Currently utilized via the CR (Commercial Redevelopment) district Sec. 121.1 of the HoCo Zoning Regulations

Optional Design Project Process

- Owner of parcel zoned CR having a minimum lot size of 1 acre or 3 acres if a motor vehicle fueling facility is proposed may apply for an ODP
- Prior to filling a formal application, the ODP plan shall be presented to DAP for evaluation
- The application must include a plan which depicts all existing natural and current development features, and all proposed structures, uses, setbacks, landscaping, architectural elevations, etc.

Optional Design Project Process

- The Owner shall provide a written justification that:
 - How the proposal conforms with the CR Overlay
 - How the proposal will enhance the surrounding community
 - How the proposal will benefit the County that is greater than conventional development
- Once submitted, DPZ will review the proposal
- Once DPZ accepts the submission, a formal meeting will be scheduled with the applicant to go over the proposal

Optional Design Project Process

- Once DPZ determines that the proposal is suitably in conformance with the purpose of the CR overlay, the Petitioner may schedule an SRC review meeting
- Once the Petitioner has indicated to DPZ that they wish to pursue the ODP proposal, a Planning Board hearing date will be scheduled.
- During the Planning Board hearing, the Board may:
 - Approve the ODP as proposed
 - Approve the ODP with revisions or amendments
 - Deny the ODP proposal

ODP Plan Analysis

- Site Description
- Permitted Uses
- Setbacks
- Site Improvements
- Environmental considerations
- Landscaping
- Stormwater Management
- Forest Conservation
- Adequate Road Facilities

Optional Design Project Process

- The Planning Board will issue a Decision and Order containing its formal decision of the ODP proposal

Montevideo Example

(This is the only project where this has been used for development)

- PB-420 approved (2017) the B-1-CR designation for 7136 and 7650 Montevideo Road
- Planning Board hearings on Jan 5, 2017, March 2, 2017, and June 1, 2017
- Required DAP review and approval
- Required SRC. review and approval
- The Planning Board had to determine that the ODP accomplished the purpose of the CR Overlay district, pursuant to Sec. 121.1.H.8

Planning Board Criteria

- Redevelopment that benefits the surrounding residential and business areas by creating and enhancing well designed centers that help create a vibrant marketplace.
- The encouragement of the most favorable arrangement of building, parking, vehicle circulation, pedestrian circulation, public areas, landscaped areas and other site features based on the physical site characteristics and the character of the surrounding developments. This arrangement is subject to and required to meet the design standards of the Route 1 Manual.
- The provision of creative high-quality architectural and site design that minimizes isolated buildings or pad sites and presents a positive image along or near the U.S. Route 1 corridor.

Planning Board Criteria

- The development of a mixture of commercial land uses based on market conditions, the site characteristics, and the current or intended future character of the surrounding developments.
- The encouragement of projects which involve the assembly and redevelopment of the greatest number of adjoining properties, and the discouragement of smaller projects that obstruct the assembly and redevelopment of adjoining properties.

Proposal

To amend the Zoning Regulations as follows:

Supplemental Regs.: New Section 128.0.R.4. "Cottage Cluster Age-Restricted Adult Housing Utilizing The Optional Design Project"

- The Cottage Cluster dwellings are limited to Age-restricted adult housing. The petition must include copies of proposed deed restrictions or covenants that establish how the age restrictions required under the definition of Age-restricted adult housing will be implemented and maintained.
- The petition shall establish how the age restrictions required under the definition of this use will be implemented and maintained over time. If the development will not be a rental community under single ownership, an entity such as a condominium association or homeowners association shall be established to maintain and enforce the age restrictions in addition to county enforcement of zoning regulations.

Proposal

To amend the Zoning Regulations as follows:

Supplemental Regs.: New Section 128.0.R.4. "Cottage Cluster Age-Restricted Adult Housing Utilizing The Optional Design Project"

- The landscape character of the site must blend with adjacent residential development. To achieve this:
 - a) Grading and all landscaping shall retain and enhance elements that allow the site to blend and be compatible with adjacent residential development.
 - b) The project shall be compatible with adjacent residential development by providing either:
 - i. An architectural transition with buildings near the perimeter that are similar to neighboring dwellings in scale, materials and architectural detail as demonstrated by architectural elevations or renderings submitted with the petition, or
 - ii. Additional buffering along the perimeter of the site, through retention of existing forest or landscaping, enhanced landscaping, berms or increased setbacks.

Proposal

To amend the Zoning Regulations as follows:

Supplemental Regs.: New Section 128.0.R.4. "Cottage Cluster Age-Restricted Adult Housing Utilizing The Optional Design Project"

- The optional design plan and the architectural design of the building(s) shall have been reviewed by the Design Advisory Panel, in accordance with Title 16, Subtitle 15 of the Howard County Code, prior to the submission of the Site Development Plan to the Department of Planning and Zoning. The petitioner shall provide documentation with the petition to show compliance with this criterion.
- All open space, common areas and related improvements shall be managed and maintained by a common entity, either the owner of the development, a condominium association, or a homeowners association.
- Loading and trash storage areas shall be adequately screened from view.

Proposal

To amend the Zoning Regulations as follows:

Supplemental Regs.: New Section 128.0.R.4. "Cottage Cluster Age-Restricted Adult Housing Utilizing The Optional Design Project"

- The development shall include a common courtyard scheme where the dwelling units shall be oriented uniformly around. The common courtyard size shall be a minimum of 250 square feet per dwelling unit surrounding the area. The courtyard and other open space or open area shall provide amenities such as pathways, seating areas and recreation areas for the residents, and shall be protective of natural features.
- A 20% MIHU Requirement will be imposed if a development will contain any constructed amenity areas including gyms, pools, sports courts, clubhouses or other constructed outdoor recreation facilities. The minimum size of a constructed amenity area shall be at least 500 square feet.

Proposal

To amend the Zoning Regulations as follows:

Supplemental Regs.: New Section 128.0.R.4. "Cottage Cluster Age-Restricted Adult Housing Utilizing The Optional Design Project"

- Bulk requirements:
 - a) Maximum height: Principal structures.....20 feet
 - b) Minimum structure and use setbacks from project boundary.....50 feet
 - c) Minimum structure and use setbacks from a public street right-of-way.....25 feet
 - d) Minimum distance between principal structures.....8 feet
 - e) Minimum structure setback from interior roadway or driveway for units with garages20 feet
 - f) the cottage cluster dwelling unit shall have a footprint of less than or equal to 900 square feet

Proposal

To amend the Zoning Regulations as follows:

Supplemental Regs.: New Section 128.0.R.4. "Cottage Cluster Age-Restricted Adult Housing Utilizing The Optional Design Project"

- The maximum density shall be as follows:

| Zoning District | Maximum Units Per Net Acre |
|--------------------------|----------------------------|
| R-ED, R-H-ED, PGCC, R-20 | 9 |
| R-12 | 10 |
| R-SC | 11 |
| R-SA-8 | 12 |
| R-A-15, R-APT | 20 |

Proposal

To amend the Zoning Regulations as follows:

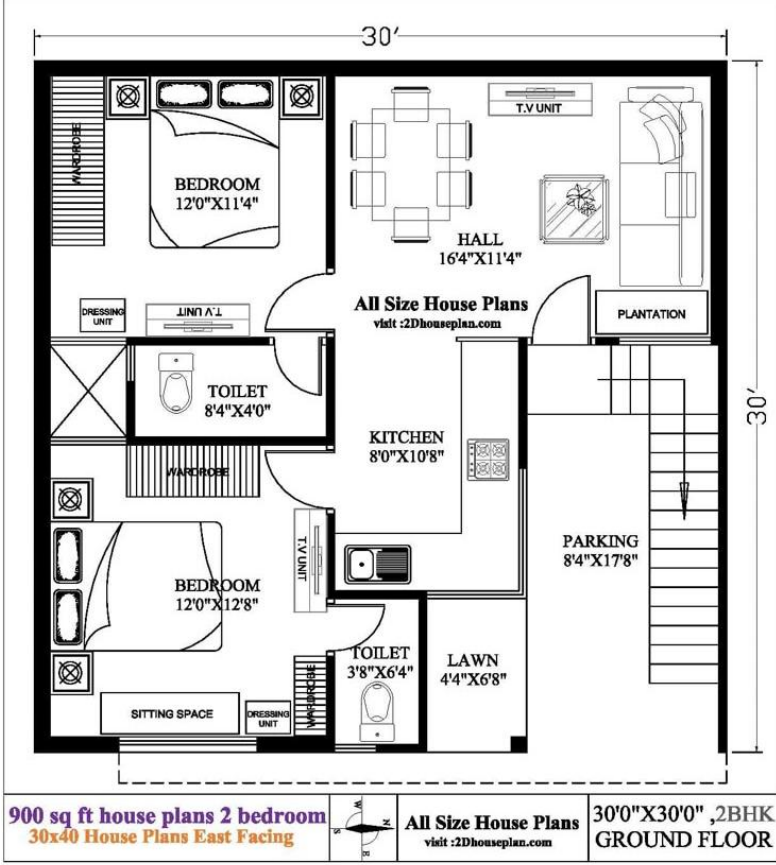
Supplemental Regs.: New Section 128.0.R.4. "Cottage Cluster Age-Restricted Adult Housing Utilizing The Optional Design Project"

- No accessory structures or uses shall be permitted within the development, except those amenity areas constructed for the community.
- From the Department of Planning and Zoning guidelines that identify required, recommended and optional features. The petition shall include descriptions of the design features of proposed dwellings to demonstrate their appropriateness for the age-restricted population. The material submitted shall indicate how universal design features will be used to make individual dwellings adaptable to persons with mobility or functional limitations and how the design will provide accessible routes between parking areas, sidewalks, dwelling units and common areas.

Examples of Cottage Cluster Dwellings



Examples of Cottage Cluster Dwellings



What our neighbors are doing

- Anne Arundel: Tiny house/cottage cluster community developments
- Montgomery County: min 320sf ADU
- Frederick County: ADUs/tiny homes
- Baltimore County: min 320sf Tiny Home on Wheels in mobile home parks

Resources

Link to Zoning Regulation Amendment (ZRA):

<https://www.howardcountymd.gov/planning-zoning/zoning-regulations>



Next Steps

Planning Board – Thursday, April 9, 2026,



Submitted Questions



Submitted Questions

What is the ownership structure? Is it condo, co-op, rental only?

Ownership structure would be determined by the developer or community association.

Is it strictly an affordable housing option or will high end options also be encouraged (or discouraged)?

The legislation is aimed to provide missing middle affordable housing options.

Will it require a new zoning classification? Would its use be an overlay zone?

No new zoning classifications, these developments would be permitted through an Optional Design Project within these zones: R-ED, PGCC, R-20, R-12, R-SC, R-SA-8, R-H-ED, R-A-15, R-APT, B-1, B-2.

Are there plans to widen its use to families, single-parents, etc? Would that option create a beneficial co-habitation choice for residents?

This legislation is for Age-restricted Adult Housing developments for people 55 years or older. Children younger than 18 may not reside in the units for more than 90 days per calendar year.

Submitted Questions

How does this fit into recommendations of HoCo by Design?

The General Plan's Dynamic Neighborhood Chapter is supportive of providing attainable and diverse housing options. It emphasizes creating more diverse housing options through the County, increasing housing affordability, and ensuring there are housing options for older adults, disabled populations, and those with special needs. DN-1, DN-12, DN-13, QBD-4.

Why do we only have an acreage maximum and no minimum?

There is a minimum development size is 20,000 square feet.

With one parking space per unit, how will this affect neighborhood street parking when a cluster of homes might have car ownership beyond one vehicle per home?

The calculation for parking is based on 1.3 cars per unit. If there are 4 units, 6 off-street spaces would be required. In comparison single-family detached only requires 2.5 off-street spaces per unit.

Submitted Questions

How do we uphold the age requirements to ensure families with younger children don't move in and cause hidden density for school overcrowding?

Current ARAH Regulations already indicate how age requirements will be upheld. The cottage cluster dwellings are limited to age-restricted adult housing. The petition must include copies of proposed deed restrictions or covenants that establish how the age restrictions required under the definition of age-restricted adult housing will be implemented and maintained.

Will an existing structure still have to remain? Or can an investor come and buy a property, tear down the existing home, and build one of these communities at will?

No, an existing structure does not have to remain on the site and can be torn down should an investor or developer choose to do so. The legislation defines cottage clusters as a grouping, including a common courtyard, of at least four detached dwelling units that have a footprint of less than 900 square feet.

Submitted Questions

APFO test for schools and infrastructure?

Age-restricted adult housing does not require APFO schools testing, as not students will be generated from these developments. These developments would be subject to APFO roads and housing allocation testing.

How does the homeowner's association requirement work for a cluster community inside of a neighborhood that does not have an HOA?

The petition shall establish how the age restrictions required under the definition of this use will be implemented and maintained over time. If the development will not be a rental community under single ownership, an entity such as a condominium association or homeowners association shall be established to maintain and enforce the age restrictions in addition to county enforcement of zoning regulations.

How does this affect existing properties that have agreements not to build upon or expand due to environmental protection agreements signed when part of said existing property was previously sold for development?

You would not be able to construct upon environmentally protected land, these covenants will still be in place.

Submitted Questions

What area within the county is being considered for these?

These developments would be permitted through an Optional Design Project within these zones: R-ED, PGCC, R-20, R-12, R-SC, R-SA-8, R-H-ED, R-A-15, R-APT, B-1, B-2.

Can there be any units with garages?

This will vary how the development is constructed, but garages would be counted towards the overall 900 square feet.

Can there be a stipulation for self sufficiency and ability to contribute to the common good.

More clarity would be needed to address this question.

Would this be an HO-6 insurance policy situation and treated like a condo where all exterior maintenance is covered?

This would be determined by each individual development.

Submitted Questions

Will a focus group be invited, concerns of the group be acknowledged, and will the builder pay attention or build whatever they had in mind from the get-go?

With any plans a pre-submission meeting with DPZ would be required, as outlined in the County Code.

Will this be quality construction or a glorified shed design?

The optional design plan and the architectural design of the Building(s) shall have been reviewed by the Design Advisory Panel, in accordance with title 16, subtitle 15 of the Howard County code, prior to the submission of the Site Development Plan to the department of planning and zoning. The petitioner shall provide documentation with the petition to show compliance with this criterion.

If these are at ground level, what steps will be taken to protect from cold, dampness and insect infestation? Will there be supplemental heated flooring?

This would be dependent on the Developer, these would be subject to current building codes maintained by DILP.

Submitted Questions

Will kitchens be designed for practicality and safety? i.e. no placement of microwaves above stove surfaces?

The development shall incorporate universal design features from the Department of Planning and Zoning guidelines that identify required, recommended and optional features. The Petition shall include descriptions of the design features of proposed dwellings to demonstrate their appropriateness for the age-restricted population. The material submitted shall indicate how universal design features will be used to make individual dwellings adaptable to persons with mobility or functional limitations and how the design will provide accessible routes between parking areas, sidewalks, dwelling units and common areas.

Will utilities be placed toward the interior so that outdoor temps do not affect piping?

This would be dependent on the Developer, these would be subject to current building codes maintained by DILP.

Will there be proper storage? If 900 sq. ft. is the max, reconsider and increase to 1000 sq. ft.

The overall size of the unit may be expanded; community structures may also be provided within the development.

Submitted Questions

On what land will these be constructed; next to a highway, over a landfill, the usual places elders are pigeonholed?
Distant from immediate needs such as a grocery and post office?

This depends on where the developer chooses to build cottage cluster communities. These developments would be permitted through an Optional Design Project within these zones: R-ED, PGCC, R-20, R-12, R-SC, R-SA-8, R-H-ED, R-A-15, R-APT, B-1, B-2.

Would the 10,000 sq.ft. septic reserve area size still be required for a home under 900 sq.ft.?
At this time, these communities will be limited to the Planned Service Area.

Would it be more of a shared septic reserve area for 1-4 homes?
At this time, these communities will be limited to the Planned Service Area.

Do you have examples of cottage clusters that use private systems?
This would be the first of its kind for Howard County, we have no examples at this time.

Submitted Questions

Would the county be responsible for the maintenance of the system (or the cottage clusters HOA)?
At this time, these communities will be limited to the Planned Service Area.

What advantages or disadvantages do you see the county permitting office or the environmental health department have in allowing cottage clusters to be developed on a private system?
At this time, these communities will be limited to the Planned Service Area.