

Housing Affordability for Local Workers, Seniors, and Veterans: Who's a Cottage Homeowner or Resident?

The Issue: Some opponents claim that cottage housing will attract the “wrong people” or bring in outsiders. These claims misrepresent who cottage homes are designed for, and ignore the severe housing shortage facing people who already work and live in Georgetown.

The Fact: Cottage homes are intended for local workers, young adults and new graduates, seniors on fixed incomes, and veterans who need modest, attainable places to live. These groups are already part of our community, but many can no longer afford rising rents or large-lot homes.

Cottage Homes Support the People Who Keep Georgetown Running

Cottage housing provides dignified, modest homes for:

- Local workers such as teachers, tradespeople, retail workers, restaurant employees, health-care staff, municipal workers, and others who support the daily life and residents of Georgetown.
- Young adults and new graduates including people raised in Georgetown who want to stay close to family but cannot afford \$2,000+ monthly rents.
- Seniors and older residents on fixed incomes who need to downsize but want to remain in town, near doctors, grocery stores, church, and family.
- Veterans, many of whom prefer small, low-maintenance homes and community-oriented neighborhoods.

These are our neighbors, family members, and coworkers. Cottage housing helps ensure they are not priced out of the town they love and support.

Why Georgetown Needs Cottage Homes

Housing costs in the region have risen far faster than incomes. As Dr. Sharon Pitcher noted in her public letter to Georgetown's Council, apartments marketed as "affordable" now start around \$2,000 per month, which is far beyond what many working people, seniors, and single parents can reasonably pay.

As a result:

- Long-term residents struggle to remain in Georgetown
- Employers face worker shortages because staff cannot live near their jobs
- Young adults leave town for cheaper markets
- Seniors have few downsizing options

Cottage homes address these gaps by offering right-sized housing at a modest price point, without requiring subsidies or taxpayer funding.

Stability, Not Transience

Opponents sometimes suggest cottage homes will be “temporary” or “unstable.” In reality:

- The more than 30 cottage communities across the United States show long-term residency patterns
- Stable design and on-site management support consistent, responsible homeownership and tenancy
- Smaller homes create affordability without lowering standards

Cottage homes will strengthen community stability by giving people a foothold in Georgetown rather than forcing them to relocate or reside in unsafe share housing.

The Bottom Line

Cottage homes are designed for the people who are already part of Georgetown. The workers who keep our community running, the young adults who want to build a future here, the seniors who want to stay near family, and the veterans who deserve dignity and stability.

These decent people are our neighbors, not “outsiders,” and cottage housing gives them a fair chance to remain in the town they love and support every day.

There are more than 35 comparable cottage housing developments across the United States. The oldest opened in 2003. Cottage housing is normal, safe, and mature.

