



MISSING MIDDLE HOUSING

CONTENTS

Background	1	Model Code Suggestions	3
History	1	More Tools & Resources	4
Benefits	2		

BACKGROUND

Many people who want to live in our cities are finding it harder and harder to find a home that fits their lives and budget. Allowing more “middle” home choices, such as duplexes and triplexes, in addition to single-family detached homes, can create more housing choices for Washington families in neighborhoods close to jobs, transit, schools, parks, and other amenities. Allowing middle housing types is not a new idea—it simply re-legalizes housing types that used to be allowed without question. One of the concerns often raised regarding middle housing is that it will negatively impact neighborhood character. However, because middle housing is house-scale, new homes will generally blend in to existing single-family neighborhoods.

HISTORY

WHY IS MIDDLE HOUSING “MISSING?”



“Missing middle housing” is a term coined by Opticos Design founder Daniel Parolek. These middle housing types are “missing” due to regulations and zoning that often forbid them from being built in our cities and towns. More than half of a typical Washington city’s residential areas—and those in large cities nationwide—allow only single-dwelling houses.

Since the 1940s, many municipal zoning codes, ordinances, and regulations across the United States have prioritized detached single-

family homes and mid- to high-rise apartment buildings. Excluding certain housing types was frequently done for a specific purpose: prioritizing single-family neighborhoods was a way for cities and towns to legally segregate communities. Because of this zoning, there was simply not enough housing to meet demand as cities grew, so prices rose. This resulted in those who were less affluent, often people of color, being excluded or pushed farther away from high-opportunity neighborhoods.



BENEFITS

- Duplexes, triplexes, fourplexes, sixplexes, stacked flats, townhomes, and courtyard apartments are more affordable than detached, single-dwelling houses because land costs, which account for a significant portion of a home's value, can be shared across several households.
- Construction costs for "plexes," stacked flats, townhomes and courtyard apartments are lower per square foot than taller apartment buildings.
- Because middle housing helps preserve wilderness areas and reduce vehicle miles traveled, it's an important strategy for carbon capture and for reducing carbon emissions, respectively.



AFFORDABILITY

Over 1.8 million more people are forecasted to live in our region by 2050 according to the Puget Sound Regional Council (PSRC). We need to build more affordable homes close to job centers and transit; the status quo is not sustainable when we consider both our region's climate change mitigation objectives and housing affordability goals. Middle housing is a more affordable homeownership and rental option for families and individuals looking to live in our urban areas.

We also know that every dollar counts. According to the National Association of Home Builders' priced out data for 2022,¹ for every \$1,000 increase in the price of a home in the Seattle/Bellevue/Tacoma market, 773 people are priced out.

Middle housing allows land costs to be shared, which is vital as land is extremely expensive in the Puget Sound region.

URBAN ZONING DENSITIES

MBACKS commissioned a study in 2019 to review residential zoning regulations in King, Snohomish, and Pierce counties.² We wanted to know which jurisdictions have minimum residential densities that fall below four dwelling units per acre; four dwelling units per acre is the planning standard for being considered "urban." This study looked only at designated urban growth areas (UGAs). The results were staggering:

- 58% of jurisdictions in the three-county region have neighborhoods that limit density to fewer than four dwelling units per acre.
- In King County alone, 74% of jurisdictions allow fewer than four units per acre.

Using our urban land efficiently is important for regional stewardship. Allowing and building middle housing will help our communities avoid environmental damage and costly sprawl. Furthermore, with many local jurisdictions working to update their comprehensive plans required by the Growth

¹ <https://www.nahb.org/-/media/05E9E223D0514B56B56F798CAA9EBB34.ashx#:~:text=The%20standard%20NAHB%20adopts%20for,of%20monthly%20gross%20household%20income>

² <https://mbaks.app.box.com/s/z4bl3jjnmpkh9cwe28onw8yhezlamer>



Management Act, this creates an opportunity to take a fresh look at their zoning and development regulations. Allowing more middle housing will enable cities and counties to better plan for a spectrum of housing choices so that current residents, newcomers, and future generations may find a home that best fits their lives.

MODEL CODE SUGGESTIONS

MBAKS RECOMMENDS IMPLEMENTING CODE WITH THE FOLLOWING FEATURES:

- Rename single-family zoning to neighborhood residential zoning or more encompassing name
- Allow the following housing types in previously single-family zones:
 - Duplexes, triplexes, and quadplexes
 - Townhomes and rowhouses
 - Stacked flats
 - Cottage clusters
 - Courtyard apartments
- Allow accessory dwelling units (ADUs) in duplexes, triplexes, quadplexes, townhomes, and cottages
- Consider cluster development that can help maximize land, infrastructure, utilities, common areas, and open space
- No parking minimums or significantly reduced parking requirements, especially if near transit or available street parking
- No owner-occupancy requirement
- No limits on unrelated people living together
- No location requirements (i.e., restrictions on proximity to similar housing types)
- Prioritize missing middle housing by expedited permitting process
- Waived or greatly reduced permit and impact fees, utility connection fees, and street improvement requirements
- Simplify design standards and architectural treatment requirements
 - Avoid requiring variety in design elements, façade modulation, or articulated walls and roofs
- Flexible setback requirements including floor area ratio (FAR) and lot coverage
- Increase height limits by at least one full floor





- Flexible tree retention and replacement standards to allow variable tree species/size consideration, planting in groves, or a fee in-lieu that funds offsite planting
- Allow the ability to create independently metered utilities and the flexibility to access different utility hook-up points on the property
- Allow the housing product to be a subdivision, condo, rental, or individually

owned to provide homeownership opportunities, affordability, and choice

- Offer the same design flexibility, lowered fees, and streamlined permitting process to renovations to convert single-family homes into middle housing
- Offer grants or forgivable loans for property owners adding additional units to a single-family home
- Provide publicly accessible permitting data including timelines and homes built

MORE TOOLS & RESOURCES

PLANNING & CODE RESOURCES—SEE WHAT OTHER CITIES HAVE DONE!

- MBAKS: Housing Toolkit
 - mbaks.com/docs/default-source/documents/advocacy/issue-briefs/mbaks-housing-toolkit.pdf
- PSRC: Housing Innovation Program
 - psrc.org/hip
- Spokane, WA: Building Opportunity and Choices for All
 - <https://my.spokanecity.org/housing/building-opportunity/>
- Kirkland, WA: Cottage, Carriage, and Two/Three-Unit Homes Code
 - codepublishing.com/WA/Kirkland/html/KirklandZ113/KirklandZ113.html
- Olympia, WA: code and Missing Middle Project
 - ezview.wa.gov/Portals/_1976/Documents/Apartment-Adopted/Olympia%20Missing%20Middle%20Housing_Ordinance%207267.pdf
 - https://www.olympiawa.gov/government/codes_plans_standards/missing_middle.php



- Portland, OR: Residential Infill Project
 - portland.gov/bps/rip
 - sightline.org/2020/08/11/on-wednesday-portland-will-pass-the-best-low-density-zoning-reform-in-us-history
- Minneapolis, MN: code and 2040 comprehensive plan
 - www2.minneapolismn.gov/government/departments/cped/housing-policy-development/unified-housing-policy
 - minneapolis2040.com

ADU-SPECIFIC PLANNING & CODE RESOURCES

- MBAKS: ADU Ordinances by Jurisdiction



- mbaks.com/docs/default-source/documents/advocacy/issue-briefs/adu-ordinances.pdf
- AARP: ABCs of ADUs

- <https://www.aarp.org/livable-communities/housing/info-2019/accessory-dwelling-units-guide-download.html>

EDUCATIONAL RESOURCES

- Master Builder Magazine: Codifying Prejudice: A Local History of Racist Housing Policy
 - digital.nexsitepublishing.com/i/1289303-fall-2020/28
- Increasing Local Housing Supply Through Missing Middle Housing
 - <https://mrsc.org/Home/Stay-Informed/MRSC-Insight/September-2022/Increase-Housing-Via-Missing-Middle.aspx>

EDUCATIONAL RESOURCES, CONTINUED

- Sightline Institute: This Is How You Slow-Walk into a Housing Shortage
 - sightline.org/2018/05/23/this-is-how-you-slow-walk-into-a-housing-shortage
- Seattle Magazine: Seattle's Ugly Past: Segregation in Our Neighborhoods
 - seattlemag.com/article/seattles-ugly-past-segregation-our-neighborhoods
- The Urbanist: How Seattle Designed Neighborhood Plans to Inhibit Inclusivity
 - theurbanist.org/2019/10/17/how-seattle-designed-neighborhood-plans-to-inhibit-inclusivity-part-2
- KUOW: Why Is Seattle So Racially Segregated?
 - kuow.org/stories/why-seattle-so-racially-segregated
- Richard Rothstein: The Color of Law
 - www.norton.com/books/The-Color-of-Law
- Economic Policy Institute: The Making of Ferguson: Public Policies at the Root of Its Troubles
 - epi.org/publication/making-ferguson
- New York Times: A Push for Zoning Reform in Connecticut
 - nytimes.com/2021/02/26/realestate/connecticut-zoning-reform.html

DISPLACEMENT PREVENTION RESOURCES

Displacement can be physical or economic. Communities around our region are addressing both types of displacement in a variety of ways. There are tools available to help preserve existing affordable housing and to help prevent or curb displacement:

- Center for American Progress: Localized Anti-Displacement Policies
 - <https://www.americanprogress.org/article/localized-anti-displacement-policies/>
- PSRC: Displacement Risk Mapping
 - <https://www.psrc.org/our-work/displacement-risk-mapping>
- Karen Chapple, UC Berkeley, and Anastasia Loukaitou-Sideris, UCLA: Anti-Displacement Strategy Effectiveness
 - mbaks.app.box.com/s/jwbwsx2zqntw8ywdn1nrki757w1f33i7



HOUSING SHORTAGE RESOURCES

- BERK: Seattle Market Rate Housing Needs and Supply Analysis
 - <https://www.seattle.gov/Documents/Departments/OPCD/OngoingInitiatives/HousingChoices/SeattleMarketRateHousingNeedsAndSupplyAnalysis2021.pdf>
- Up for Growth: 2022 Housing Underproduction in United States
 - <https://upforgrowth.org/apply-the-vision/housing-underproduction/>

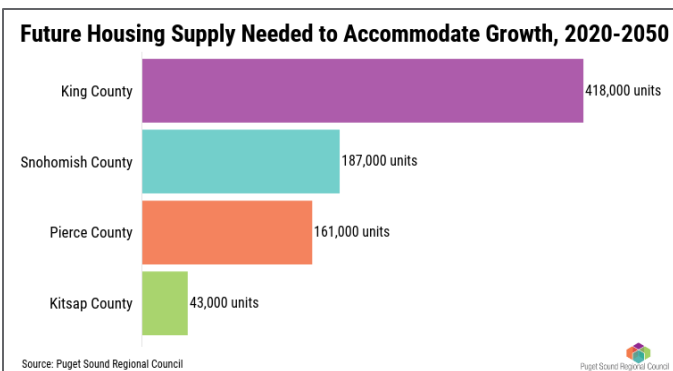
COMMUNITY ENGAGEMENT TOOLS

Get community buy-in for a range of housing types, affordability, and diverse neighbors.

- City of Bothell Middle Housing Outreach and Education
 - <https://www.bothellwa.gov/2018/Middle-Housing>
- Sightline Messaging Memos: how to talk about housing in your community
 - sightline.org/series/flashcards
- City of SeaTac Housing Action Plan: see how SeaTac does outreach
 - seatacwa.gov/government/city-departments/community-and-economic-development/planning-division/planning-projects-underway/housing-action-plan

MISSING MIDDLE HOUSING IN THE MEDIA

- Turner Center at UC Berkeley: Jumpstarting the Market for Accessory Dwelling Units: Lessons Learned From Portland, Seattle, and Vancouver
 - turnercenter.berkeley.edu/research-and-policy/more-adus
- KUOW: Townhomes Are Making Seattle More Affordable, New Study Finds
 - kuow.org/stories/redfin-study-shows-townhomes-are-making-seattle-more-affordable
- The Atlantic: The Housing Revolution is Coming
 - <https://www.theatlantic.com/ideas/archive/2022/10/california-accessory-dwelling-units-legalization-yimby/671648>
- New York Times: Whatever Happened to the Starter Home?
 - <https://www.nytimes.com/2022/09/25/upshot/starter-home-prices.html>
- Sightline Institute: When Is Seattle Going to Fix Microhousing?
 - sightline.org/2021/02/04/when-is-seattle-going-to-fix-microhousing
- The Olympian: Olympia City Council Passes Comprehensive Zoning Reform Ordinance
 - theolympian.com/news/local/article/247700135.html
- New York Times: Why Housing Policy Is Climate Policy
 - nytimes.com/2019/03/25/opinion/california-home-prices-climate.html
- KUOW: Spokane's Embrace of Missing Middle Housing Sets up Competition with Seattle





- <https://www.kuow.org/stories/spokane-s-embrace-of-missing-middle-housing-sets-up-competition-with-seattle>
- New York Times: Cities Start to Question an American Ideal: A House With a Yard on Every Lot
 - [nytimes.com/interactive/2019/06/18/upshot/cities-across-america-question-single-family-zoning.html](https://www.nytimes.com/interactive/2019/06/18/upshot/cities-across-america-question-single-family-zoning.html)
- Strong Towns: 5 Ways to Make the Missing Middle Less Missing
 - [strongtowns.org/journal/2019/7/19/5-ways-to-make-the-missing-middle-less-missing](https://www.strongtowns.org/journal/2019/7/19/5-ways-to-make-the-missing-middle-less-missing)
- Sightline Institute: Who Would Live in “Missing Middle” Housing? The Middle Class
 - [sightline.org/2019/02/13/who-would-live-in-missing-middle-housing-the-middle-class](https://www.sightline.org/2019/02/13/who-would-live-in-missing-middle-housing-the-middle-class)
- Los Angeles Times: California Won’t Meet Its Climate Change Goals Without a Lot More Housing Density in Its Cities
 - [latimes.com/politics/la-pol-ca-housing-climate-change-goals-20170306-story.html](https://www.latimes.com/politics/la-pol-ca-housing-climate-change-goals-20170306-story.html)

MISSING MIDDLE HOUSING IN THE MEDIA, CONTINUED

- NPR: Facing Housing Crunch, California Cities Rethink Single-Family Neighborhoods
 - [npr.org/2021/03/13/973770308/facing-housing-crunch-california-cities-rethink-single-family-neighborhoods](https://www.npr.org/2021/03/13/973770308/facing-housing-crunch-california-cities-rethink-single-family-neighborhoods)
- CAL Matters: What Could the End of Single-Family Zoning Mean for California’s Affordable Housing Crisis?
 - [calmatters.org/housing/2021/08/california-housing-podcast-zoning-bill](https://www.calmatters.org/housing/2021/08/california-housing-podcast-zoning-bill)
- Mercury News: Berkeley to End Single-Family Residential Zoning, Citing Racist Ties
 - [mercurynews.com/2021/02/24/berkeley-to-end-single-family-residential-zoning-citing-racist-ties](https://www.mercurynews.com/2021/02/24/berkeley-to-end-single-family-residential-zoning-citing-racist-ties)
- Livabl_: LA Tackles Housing Crisis With Streamlined ADU Design and Permitting Process
 - [livabl.com/2021/03/la-streamlined-adu-process.html](https://www.livabl.com/2021/03/la-streamlined-adu-process.html)

HOUSING CHOICES FOR EVERYONE VIDEO SERIES

- Full video series
 - [youtube.com/playlist?list=PL9FDzjJcR6pWl1PacvKGBLMJFS7b28fLO](https://www.youtube.com/playlist?list=PL9FDzjJcR6pWl1PacvKGBLMJFS7b28fLO)
- Backyard Cottages video
 - youtu.be/k2eoCtfGFmM
- Microhousing video
 - youtu.be/n6fWvtvz5NE
- Mixed-Use Apartments video
 - youtu.be/NyJzqOPQzoE
- Modest Condos video
 - youtu.be/pUY515N3oYw



LOOK BOOK: MISSING MIDDLE HOUSING IMAGES



- Sightline Institute: Missing Middle Homes Photo Library
 - [flickr.com/photos/sightline_middle_housing/](https://www.flickr.com/photos/sightline_middle_housing/)
- Missing Middle Housing: The Types Gallery
 - missingmiddlehousing.com/types
- AARP Missing Middle Housing Types Photo Gallery
 - aarp.org/livable-communities/housing/info-2020/slideshow-missing-middle-housing.html