



MIDDLE HOUSING IMPLEMENTATION PLAN

Lowering Barriers to More Housing
Choices



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Prepared by Master Builders Association of King and Snohomish Counties

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OVERVIEW

On May 8, 2023, Governor Jay Inslee signed HB 1110 into law, which is a major reform to zoning in our state that will provide a greater number of people with more diverse housing choices. If properly implemented, this new middle housing law has the potential to add much needed housing supply to help the state reach its goal of adding 1 million new homes by 2044 while at the same time providing more affordable housing options.

The new law requires cities of certain sizes and locations to allow multiple dwelling units per lot that are middle housing types. HB 1110 defines "Middle housing" as *"buildings that are compatible in scale, form, and character with single-family houses and contain two or more attached, stacked, or clustered homes including duplexes, triplexes, fourplexes, fiveplexes, sixplexes, townhouses, stacked flats, courtyard apartments, and cottage housing."*

Cities subject to HB 1110 must implement its requirements no later than six months after the next periodic update to their comprehensive plans required under the Growth Management Act. For cities in the central Puget Sound region (within King, Kitsap, Pierce, and Snohomish counties), these updates are due by December 31, 2024. Therefore, they must implement HB 1110 by June 30, 2025.

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 home types is not a new idea—HB 1110 simply authorizes housing types that were previously allowed without question. One of the concerns often raised regarding middle housing is that it will negatively impact neighborhood character. However, the premise of HB 1110 is that the types of housing considered to be "middle housing" are of the size and scale that can blend into existing single-family neighborhoods.



Quadplex via Sightline Institute

BACKGROUND

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.

In the Puget Sound region, the demand for housing has continued to outpace supply, thanks in part to strong job growth. By 2050, the region is projected to grow by more than 1.8 million residents and 1.2 million jobs 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.

TRADE OFFS & FINDING BALANCE

Infill and middle housing contribute to the diversity of housing options and provide many benefits, highlighted below. This type of housing also comes with tradeoffs. For example, lots with middle housing cannot accommodate the same number of off-street parking spaces or trees as a typical single-family home. Cities must balance the need for more housing choices with the desire to have adequate parking and grow their tree canopy. This means adopting flexible policies, for example, that allow for the right trees in the right place. Cities can also leverage a neighborhood's proximity to transit to offset any reductions in off-street parking spaces.

Lowering barriers to middle housing will enable cities 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.

- Duplexes, triplexes, fourplexes, sixplexes, stacked flats, townhomes, and courtyard apartments are more affordable than detached, single-family 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 reducing carbon emissions.

For every \$1,000 increase in the median price of a home in the Seattle/Bellevue/Tacoma market, 856 people are priced out.

National Association of Home Builders [Priced-Out Estimates for 2023](#)



PROCESS AND MODEL CODE RECOMMENDATIONS

MBAKS' overarching suggestions for cities to implement middle housing is to keep it simple. The easier and more cost-effective it is to build middle housing, the more likely it is to be built, and the more attainable it will be for those looking for a place to call home. With the goal of facilitating more housing choices in mind, MBAKS recommends implementing local codes with the following features to streamline the review process:

PROCESS REFORMS TO STREAMLINE PERMITTING OF MIDDLE HOUSING

- Provide a [streamlined review process](#) that includes allowing concurrent review of construction/engineering plans with the proposed preliminary plat.
- Adopt a model home building permit ordinance allowing up to 13 building permit applications to be submitted and issued prior to final plat recording, or at a minimum, allow up to 13 building permit applications to be submitted and processed (but not issued) prior to final plat recording.
- Implement SEPA and planning-related actions¹ to facilitate housing supply, including middle housing.
- Reduce costs to create middle housing by waiving or greatly reducing permit fees and impact fees, utility connection fees, and street improvement requirements.
- Do not require design review for middle housing. If a city already has design review in place, ensure design review is based on meeting clear and objective standards, as required by [state law](#), within the shortest timeframe possible.
- Allow middle housing units to be independently metered by utilities.



¹ Where appropriate, adopt a subarea plan pursuant to RCW 43.21C.420 together with a planned action pursuant to RCW 43.21C.440(1)(b)(ii); Adopt a categorical exemption pursuant to RCW 43.21C.229(2) for [infill residential or mixed-use development](#); Adopt the [maximum allowable exemption levels](#) pursuant to WAC 197-11-800(1) for "minor new construction"



REGULATORY CHANGES TO FACILITATE MIDDLE HOUSING

- Allow middle housing on all lots zoned predominantly for residential use and rename single-family zones to “neighborhood residential” (or something similar) without reference to “single-family.”
- Cities with a population greater than 25,000 should allow all middle housing types, among those identified in [House Bill 1110](#), that are authorized on lots zoned predominantly for residential use.²
- Do not require undergrounding of utilities when doing so makes project financially infeasible.
- Adopt financial and/or regulatory incentives for property owners to renovate and convert existing single-family homes into middle housing.
- Adopt provisions allowing middle housing to be created for ownership through methods in addition to a condominium.
- Allow up to 12 units per lot and provide other incentives for condominium and townhome development. This would help leverage newly passed condo bills, which among other things, exclude buildings with 12 or fewer units that are no more than three stories³ from the definition of “multiunit residential building.”
- To incentivize development of cottage housing, allow: at least a two-for-one density bonus; cottages up to 1,750 square feet of net floor area, excluding attached garages; and reduced sideyard setbacks.
- Either eliminate mandated minimum parking requirements or significantly reduce parking requirements, especially near transit or in areas with available street parking.
- Allow greater use of private drive access without placing limits on number of homes that can be served by them, to increase flexibility for site layouts, to reduce costs, and to help facilitate more housing choices.
- Authorize an expedited process for dividing an existing lot into two separate parcels.



² This includes duplexes, triplexes, and fourplexes; fiveplexes and sixplexes; townhouses; stacked flats; cottage housing; and courtyard apartments.

³ As authorized under [Senate Bill 5792](#)



- Allow reduced private driveway widths of 10 feet.⁴
- Simplify design standards and architectural treatment requirements.
- Ensure that regulations and design standards are updated to facilitate, not inhibit, development of middle housing.
- Provide flexibility to manage the scale of projects through lot coverage and floor area ratio (FAR).⁵
- For cities with a population greater than 25,000, adopt setbacks recommended in [model ordinance](#).⁶
- Exclude items from the calculation of interior floor area as recommended in the model ordinance guidance.⁷
- Allow a maximum building height of 35 feet for middle housing.
- Consider adopting a form-based development code.
- Update local building codes to allow middle housing types with up to 6 units to be built under the International Residential Code.
- Adopt tree regulations based on a “canopy” approach as is used in Snohomish County rather than those based on retention of “significant” trees and replacement ratios for trees that are removed. This approach provides more certainty and objectivity in its application and has been [demonstrated to be successful](#) over the last 10 years in increasing tree canopy and retention of existing canopy.
- Ensure local codes and design standards for tree retention/replacement do not preclude development of middle housing on a lot or reduce the number of middle housing units that could be developed

TOOLS & RESOURCES

PLANNING INSIGHTS: PRACTICAL TOOLS

MBAKS: Housing Toolkit	mbaks.com/docs/default-source/documents/advocacy/issue-briefs/mbaks-housing-toolkit.pdf
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⁴ While the model ordinance recommends private driveways shall not be required to be wider than 12 feet, some jurisdictions, such as Seattle and Kirkland, currently allow for 10 feet.

⁵ Allow the following FAR at a [minimum](#):

Unit density on the lot	Minimum floor area ratio (FAR)
1	0.6
2	0.8
3	1.0
4	1.2
5	1.4
6	1.6

⁶ Street or front: 15 feet, except 10 feet for lots with a unit density of three or more; Street or front, garage door (where accessed from a street): 20 feet; Side street: Five feet; Side interior: Five feet, and zero feet for attached units internal to the development

⁷ Exclude the following from calculation of interior floor area: Cottage housing developments meeting the standards of Section 8 of the [model ordinance](#) for cities with a population greater than 25,000; Unoccupied accessory structures, up to a maximum equal to 250 square feet per middle housing unit; Basements, as defined by the city’s development regulations; Unenclosed spaces such as carports, porches, balconies, and rooftop decks



<p>Department of Commerce: Middle Housing in Washington Resources</p>	<p>https://www.commerce.wa.gov/serving-communities/growth-management/growth-management-topics/planning-for-middle-housing/</p>
<p>Department of Commerce: User Guide for Middle Housing Model Ordinances</p>	<p>https://deptofcommerce.box.com/s/dip01jnz8i0o2eeuy9v8n39kcm1uc4mk</p>
<p>MRSC: Missing Middle Housing</p>	<p>https://mrsc.org/explore-topics/housing-homelessness/housing/middle-housing</p>
<p>PSRC: Housing Innovation Program</p>	<p>psrc.org/hip</p>
<p>Spokane, WA: Building Opportunity for Housing</p>	<p>https://my.spokanecity.org/projects/shaping-spokane-housing/building-opportunity-for-housing/</p>
<p>Bothell, WA: Middle Housing Update</p>	<p>https://www.bothellwa.gov/2018/Middle-Housing</p>
<p>Kirkland, WA: Cottage, Carriage, and Two/Three-Unit Homes Code</p>	<p>codepublishing.com/WA/Kirkland/html/KirklandZ113/KirklandZ113.html</p>
<p>Portland, OR: Residential Infill Project</p>	<p>portland.gov/bps/rip</p>



HOUSING SHORTAGE RESOURCES

Department of Commerce: Washington state will need more than 1 million homes in next 20 years	https://www.commerce.wa.gov/news/washington-state-will-need-more-than-1-million-homes-in-next-20-years/
Up for Growth: 2023 Housing Underproduction in United States	https://upforgrowth.org/apply-the-vision/2023-housing-underproduction/

COMMUNITY ENGAGEMENT TOOLS

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

Sightline Messaging Memos: How to talk about housing in your community	sightline.org/series/flashcards
Coalition for More Housing Choices Local Housing Snapshots	https://www.morehousingchoices.org/housing-snapshot
Opticos: Puget Sound Regional Missing Middle Zoning Toolkit & Resources	https://opticosdesign.com/work/regional-missing-middle-zoning-toolkit-educational-resources/

MIDDLE HOUSING IN THE MEDIA

Sightline Institute: How the Washington Legislature Burst the Housing Abundance Dam	https://www.sightline.org/2023/05/08/how-the-washington-legislature-burst-the-housing-abundance-dam/
The Spokesman-Review: Spokane permanently relaxes regulations allowing more multiplexes and development flexibility	https://www.spokesman.com/stories/2023/nov/22/spokane-permanently-relaxes-regulations-allowing-m/
KUOW: Townhomes Are Making Seattle More Affordable, New Study Finds	kuow.org/stories/redfin-study-shows-townhomes-are-making-seattle-more-affordable



New York Times: Whatever Happened to the Starter Home?	https://www.nytimes.com/2022/09/25/upshot/starter-home-prices.html
New York Times: Why Housing Policy Is Climate Policy	nytimes.com/2019/03/25/opinion/california-home-prices-climate.html

HOUSING CHOICES FOR EVERYONE VIDEO SERIES

Full video series	youtube.com/playlist?list=PL9FDzjJcR6pWl1PacvKGBLMJFS7b28fLO
Backyard Cottages video	youtu.be/k2eoCtfGFmM
Microhousing video	youtu.be/n6fWvtvz5NE
Mixed-Use Apartments Video	youtu.be/NyjpgOPQzoE
Modest Condos video	youtu.be/pUY515N3oYw

LOOK BOOK: MIDDLE HOUSING IMAGES

Sightline Institute: Missing Middle Homes Photo Library	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