

We strengthen communities

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# Frequently Asked Questions about Middle Housing

The document provides information about middle housing and the middle housing grant program funded in the 2023-2013 biennium. This document does not incorporate or address the requirements of House Bill E2SHB 1110, which applies to certain cities after June 2025.

## What is “middle housing”?

Middle housing (sometimes referred to as “missing middle” housing) refers to several housing types that fit between single family detached houses and large multi-family buildings. Middle housing includes duplexes, triplexes, fourplexes, cottage housing, courtyard apartments, townhouses and stacked flats.

Prior to World War II, middle housing types, such as courtyard buildings and row houses, were common in many cities across the country. The GI Bill, federal mortgage insurance, highway construction and other factors fueled nationwide suburbanization. A detached house was marketed as the American dream, which in turn, helped lead many communities to adopt zoning ordinances that prohibited anything but detached houses in residential zones.

The lower end of the middle housing spectrum includes smaller building types such as duplexes, triplexes, fourplexes, small courtyard apartments and cottage housing. Because they are compatible in scale, form and character with typical detached houses, these lower scale middle housing types can fit well into most residential neighborhoods.

Some larger size middle housing types, such as three or four story multiplexes, can fit especially well along commercial corridors with proximity to transit or as transitional forms and uses between commercial and mixed use corridors and lower scale residential uses.

## What are some advantages of middle housing?

Middle housing types can be either renter or owner occupied. Because of their smaller size and use of less land, middle housing types are less expensive to build, heat, and maintain than a typical detached house. This increases home ownership opportunities for people who cannot afford the cost of a larger detached house. Home ownership is a gateway to building household and generational wealth.

Providing more housing through middle housing types can address the broader need that exists in the State of Washington for more housing units, housing choices and options to address issues like rising housing costs, displacement and homelessness.

More housing choices and options means that moderate-income workers like firefighters, health care workers, and teachers may be able to afford to live close to work in the communities they serve.

The smaller size of middle housing responds to changing demographic trend towards more people living alone or in households without children. In 2022, about 29% of all US households were one-person households.

Allowing middle housing will also provide property owners with more flexibility in how they use and build on their own land. Homeowners may wish to add rental units to their properties to offset the costs of homeownership, enable them to age in place or to accommodate multi-generational housing needs.

Additionally, allowing middle housing in low density residential zones will be a step toward reducing the type of exclusive single family zoning that has historically contributed to both higher housing costs and the exclusion of underrepresented populations in many neighborhoods.

## Why is middle housing called “house-scaled” and what will middle housing look like?

The term “house scale” means that the height, width and overall mass of middle housing types is very similar to the dimensions of most detached homes. For example, a house with 3,600 square feet of floor area on a 10,000 square foot lot is typical in many cities. A triplex on the same lot, with the same combined building dimensions, could accommodate three times as many households by providing three small units of 1,200 square feet each. With carefully written design and development standards, middle housing types like duplexes, triplexes, fourplexes and cottage housing, can fit into the context of lower density residential neighborhoods of detached houses.

Small and medium middle housing types fit easily into most residential areas because they are very similar to the size and look of existing detached houses. Those that are slightly larger (but still “house scale”) can be located in selected residential areas near or adjacent to higher-intensity areas such as mixed-use centers, transit nodes, commercial corridors and within or on the edges of downtowns, thus providing transition to detached and small middle housing.

1. How are Comprehensive Plan housing policies, including those related to middle housing, implemented by local regulations?

Under the Growth Management Act (GMA) comprehensive plans include goals, policies and supporting narrative and analysis. GMA requires that development regulations not only be consistent with comprehensive plans, but actually implement them.

Several important GMA comprehensive plan housing element requirements were added in 2021 by Engrossed Second Substitute House Bill 1220 (E2SHB 1220). For instance, the GMA State Planning Goal for Housing (RCW 36.70A.020(4)) was amended to read:

*“4. Housing. Plan for and accommodate housing affordable to all economic segments of the population…”*

The current goal significantly strengthens the previous goal, which was to “Encourage affordable housing…”. E2SHB 1220’s replacement of the prior verb “encourage” with the more active verb “accommodate” signals the legislative intent that plans and regulations are to provide more than just passive encouragement.

The 2021 Housing Element amendments also made specific reference to middle housing types (using the term “moderate density housing”) as follows:

*“(2) A housing element ensuring the vitality and character of established residential neighborhoods that:*

*(a) …*

*(b) Includes a statement of goals, policies, objectives, and mandatory provisions for the preservation, improvement, and development of housing, including single-family residences, and within an urban growth area boundary,* ***moderate density housing options including, but not limited to, duplexes, triplexes, and townhomes;***

*(c) Identifies sufficient capacity of land for housing including, but not limited to, government-assisted housing, housing for moderate, low, very low, and extremely low-income households, manufactured housing, multifamily housing, group homes, foster care facilities, emergency housing, emergency shelters, permanent supportive housing,* ***and within an urban growth area boundary, consideration of duplexes, triplexes, and townhomes****; …"* ***(emphasis added)***

Jurisdictions are required to address these middle housing requirements by their next required GMA periodic update deadline. This includes in both comprehensive plans and development regulations. For the eighty-two cities and four counties in the Central Puget Sound region, that deadline is December 31, 2024. [Growth Management Periodic Updates - Washington State Department of Commerce](https://www.commerce.wa.gov/serving-communities/growth-management/periodic-update/)

## Where is middle housing already happening?

Middle housing was common in city neighborhoods across the United States, especially prior to WWII. Many of these middle housing types, built decades ago, are still part of many attractive and popular neighborhoods, such as the South Hill neighborhood in Spokane and the Maywood Hill neighborhood in Bothell. In recent years a number of Washington cities have amended their development regulations to facilitate middle housing in single-family residential neighborhoods. These include Bothell, Kirkland, Olympia, Spokane, Walla Walla, Wenatchee, Pasco and Ridgefield.

The zoning regulations of some cities nominally allow middle housing in their single family neighborhoods. However, many such codes discourage or effectively preclude middle housing by requiring time-consuming, unpredictable and costly public hearings, such as conditional use permits, and the opportunity to appeal locally unpopular projects to city councils. Such process requirements tend to politicize the permit process and add delay, cost and risk to those wishing to construct middle housing. To remove this barrier to middle housing, the review and approval of such projects should be subject to the same administrative process that applies to detached houses.

## Why should local jurisdictions plan for middle housing?

Apart from meeting statutory requirements, there are practical reasons for local governments to plan for middle housing. The Washington State Department of Commerce estimates that the state needs to add 1.1 million homes over the next 20 years to accommodate projected growth. In the four-county Central Puget Sound Region alone, Commerce estimates the need for over 600,000 units by 2044. The Puget Sound Regional Council recently estimated that enabling middle housing could potentially add up to 200,000 units to the housing supply, which is a significant percentage of the overall need.

Middle housing has other tangible benefits as well. It can offer a more sustainable and climate-resilient city by providing housing closer to employment, transit, and amenities, reducing long commutes and vehicle miles travelled, lowering greenhouse gas emissions and urban heat islands.

Middle housing also supports the regional economy by increasing attainable workforce housing. Employers can better attract employees when more attainable housing options exist, especially in proximity to the workplace. It also contributes to the viability of neighborhood-scale businesses by enabling more customers and employees to live close to businesses that offer goods and services.

## People that need affordable housing won’t be helped by middle housing. How will middle housing even be affordable?

Middle Housing may not be affordable to households at lower income brackets but it can be attainable for people at the moderate income brackets. Housing for lower income households generally can only occur with subsidies such as funding help from a non-profit group or a governmental agency at the federal, state, county, or city level. However, middle housing can be built by the private market and provide options for people in the moderate income bracket. Actual costs will vary by jurisdiction, in large part based on the land cost within each community.

Most cities and counties need both subsidized housing to meet the needs for lower-income households and other types of housing for households of moderate income levels.

## Is middle housing more affordable than a detached house?

Middle housing is less expensive to build, heat and maintain than single family detached housing. A middle housing unit uses less land area than a detached house. Each individual unit of a middle housing building type is typically smaller (generally 800 to 1,200 square feet per unit) in square footage than a detached house (often 2,500 to 3,500 square feet each). Other cost factors include the price of the land, specific housing type (e.g. a duplex vs a fourplex vs a townhouse), whether it is new construction or a remodel, amount of required on-site parking and local regional and sub-regional market conditions.

These factors, along with the increase in the supply of market rate housing created by enabling middle housing, can make housing available at lower cost than single family detached housing. This makes middle housing more attainable to moderate income households (above 80% of the area’s median income).

Middle housing also provides the opportunity to implement diverse housing configurations that can accommodate multi-generational households. Downsizing seniors, “empty-nesters” and small families who may also be drawn to middle housing near or in the same neighborhood where they have always lived.

Additionally, research indicates that building “middle-priced” housing increases long-term regional affordability through a process called filtering. This means that; as new market-rate housing is built, higher-income people move there, leaving behind decent but older housing stock for those with lower-incomes.

## Does middle housing “pencil”?

The development industry has answered this question in the affirmative. Middle housing is now being built in communities across the State that have amended their zoning codes to allow these housing types. Examples are the cities of Spokane, Walla Walla and Kirkland. Statewide and regional organizations of builders and realtors have stated that there is a market demand and that the private sector will respond if more cities allow middle housing types.

The feasibility and production of housing, including middle housing, depends on the “four L’s” - lumber, labor, lending and land. The first three variables are outside the control of state and local governments, however, the fourth - “land” - is squarely within the purview of local governments. Cities in particular can influence and control the feasibility of housing through their development regulations (e.g., permitted uses, development standards and permit processes) and the public infrastructure they build and maintain (e.g., roads, utilities).

As noted above cities are directed by the GMA housing goal to “plan for and accommodate… a variety of housing types…” The GMA housing element directs cities to include plan policies to “include…mandatory provisions for moderate density options including, but not limited to, duplexes, triplexes, and townhouses.”

Adoption of middle housing development regulations, standards and processes is a way to remove barriers to implementing the GMA housing goal and provide the described moderate density housing types.

## If allowed how soon would middle housing actually be built?

It is easier to project the potential for middle housing development over the long term rather than over the short term. Assuming zoning reforms to city development regulations, the Puget Sound Regional Council has estimated that up to 200,000 middle housing units could be built in the four county region (King, Pierce, Snohomish and Kitsap counties) by the year 2044. This could average approximately 10,000 units of housing each year. While this would be a significant boost to the region’s housing supply it would be spread over eighty two cities in four counties.

Experience to date has shown that communities that have passed middle housing legislation have found that it is being developed modestly and gradually. Part of the reason for this is the small number of builders that have experience in developing this type of housing. This is expected to change gradually over time if more jurisdictions allow middle housing and more builders gain familiarity constructing this housing type.

## Can a city still use design standards for middle housing?

A city may choose to continue using design guidelines and design review boards for certain project permits (e.g., commercial development) but should not do so for middle housing. Permit review for middle housing would be similar to that of large-lot detached housing in most communities, which depends on objective design standards reviewed through an administrative permit process.

Some design guidelines could be re-written to serve as objective design standards, without creating barriers to middle housing. The standards should be clear and objective, without the need for interpretation or be subject to inconsistent application.

## Will middle housing be available as a rental or ownership product? Will lots with middle housing be subdivided?

Middle housing can be delivered by a builder to the market as either a rental or home ownership product. A lot may or may not be subdivided depending on the housing market the property owner or builder is catering to, as well as on local development regulations which establish standards for lot size and other standards.

Should a jurisdiction wish to encourage and facilitate home ownership, a local government may adopt development regulations that are commonly called “unit lot subdivision”. Unit lot subdivision development regulations allow for fee-simple ownership of each individual parcel, along with co-ownership of any shared spaces (such as a driveway) within the “parent parcel”. Unit lot subdivisions provide a simpler way to subdivide land for middle housing units, compared to a condominium process.

Alternatively, middle housing can be an ownership product by creating a condominium ownership. This is somewhat costly and time-consuming but is still an option.

## Does middle housing benefit the builder more than our residents?

Many builders, especially for small scale infill projects, are small businesses who construct only a few homes at a time. Like many small businesses, builders take risk and must compete with other builders to succeed.

In constructing homes, builders must find land and negotiate sales prices with property owners, who themselves are seeking the highest price to sell their land. Builders also must compete for labor and trade workers, including subcontractors, and pay wages in a competitive market that currently sees a shortage of labor. The outcome is that the builders must be able to sell their product in a competitive environment against other builders, and existing housing for sale on the market.

The price a builder will seek for their product will reflect this competitive environment, including whether the housing market has high or low demand at a particular moment in time and the availability of existing and new homes available for sale. A high profit margin, a profit at all, and even staying in business as was seen during the Great Recession, is no certainty.

Most of us live in homes that were constructed by builders. That has given many households the opportunity to build generational wealth through equity in their homes. Builders also employ construction and trade workers and pay wages in a competitive market. The building industry itself creates employment benefits for those in financial services, real estate, house products (e.g., furniture) and much more. There is a great

deal of economic benefit that results from the work of builders.

We all benefit from the production of housing and adding more housing to the housing stock to address the State’s needs. A December 2022 Statewide Washington State Department of Commerce/Puget Sound Regional Council (PSRC) survey found that Statewide, 76% of the respondents indicated that they are either directly affected or know someone who is affected by housing costs and availability in Washington. Middle housing responds to this concern.

## What are some of the organizations that support middle housing?

A variety of non-profit organizations have expressed support for adoption of state and local laws that would enable a greater supply of middle housing.

AARP (formerly the American Association of Retired Persons) is the nation's largest nonprofit, nonpartisan organization dedicated on issues affecting those over the age of 50. AARP has indicated that walkable, small- to mid-sized housing that is affordable for middle income households cannot be found because it no longer exists in many places.

AARP supports middle housing because it provides for size and affordability options that people of all ages - including older adults - very much need but often cannot find. The middle housing type can enable family members to live with or near one another while having their own space or residence.

The League of Women Voters of Washington State is a nonpartisan political organization that encourages the informed and active participation of citizens in government. In 2023 the League of Women Voters of Washington State testified in support of a Middle Housing Bill before the State legislature.

Likewise, the Habitat for Humanity Seattle – King County & Kittitas Counties, expressed its support for the 2023 Middle Housing Bill. Habitat for Humanity Seattle – King County & Kittitas Counties is dedicated to eliminating substandard housing locally and worldwide through constructing, renovating and preserving homes, advocating for fair and just housing policies and providing training and access to resources to help individuals and families improve their shelter conditions.

## How will open space be addressed in middle housing development?

Like other land uses, middle housing is subject to setback, maximum height, maximum lot coverage and other development standards adopted by the local jurisdiction. For smaller “house scaled” middle housing building types like duplexes, triplexes, fourplexes and cottage housing, setback, height and lot coverage requirements may be sufficient to address open space, much as they do for detached houses.

Larger middle housing types may have their own unique open space requirements in addition to setbacks and maximum lot coverage. This might include a requirement for a common shared courtyard open space area. The local jurisdiction determines through its code requirements what type and how much open space is to be provided.

## How will middle housing affect tree canopy?

The effect of middle housing on tree canopies will depend on the regulations a local jurisdiction has in place for tree retention and replacement. In order to fit the context of a single-family neighborhood, tree regulations for middle housing would be the same as for detached single family development.

Some middle housing types, such as cottage housing and courtyard apartments, are well-suited to the placement of trees in commonly shared grounds. If required, these trees and associated landscaping can be maintained and protected through easements and covenants.

In addition, jurisdictions should consider planting or protecting trees along the street in public rights of way, in designated open space areas, and on other publicly owned land. Communities that wish to address tree canopy issues comprehensively typically do so through a comprehensive urban forestry management program that addresses tree canopy priorities associated with all activities, not just housing development.

## How does middle housing help respond to climate issues?

Middle housing supports sustainable and resilient development practices by providing infill housing closer to employment, transit and amenities, thereby promoting walkability and transit-oriented development. These factors lower greenhouse gas emissions and urban heat islands.

Middle housing types also use less energy than typical detached houses due to the configuration of relatively small living spaces with shared walls and/or floors. Middle housing types are smaller by design and require less energy to heat and cool, making them more energy efficient.

## Can existing water and sewer infrastructure handle the additional units that middle housing will bring to our community?

Not only does the GMA require jurisdictions to address housing element requirements in their comprehensive plans and development regulations, it also requires to adopt and update a capital facilities plan to address such needs as water, sewer and transportation.

The capital facilities element is to inventory existing capital facilities and forecast future needs for facilities based on projected growth. A financing plan to provide the facilities over a six-year and 20-year time horizon is required.

The GMA capital facilities plan requirement addresses growth associated with all housing types, not just middle housing. Middle housing does not mean that a jurisdiction will be accepting more growth. It simply means that a portion of the population and housing unit targets for the coming 20 years will be met in the form of middle housing types.

Like any new development, middle housing may be required to pay impact fees or connection fees to help compensate for the cost of improvements to existing infrastructure. New development must also mitigate stormwater runoff per the local stormwater management requirements.

## What will the impact of middle housing be on available street parking?

As with any use, parking requirements will need to consider context (e.g., proximity to local amenities and transit and the availability of on-street parking). Also important will be the likely traffic generation given the typical household sizes of middle housing. Not as many people are likely to live in a small middle housing unit as in a typical larger single family dwelling and may not on average have as many vehicles. For this reason, some local jurisdictions have reduced off-street parking requirements for middle housing. In many locations, vehicle parking needs can be at least partly met on the street.

Right-sizing off-street parking to meet actual needs is important because parking is expensive and consumes lot area. It is estimated that the cost of each parking stall ranges from $30,000 on grade to $90,000 in structure, while the amount of land required for on grade parking can be as much as 350 square feet. Added cost for parking will affect the price point of each middle housing unit and trying to accommodate too much parking on site will make it infeasible to accommodate a viable number of units.

Reduced parking also provides additional space on the property that can go towards site amenities such as decks, patios, landscaping and trees.

## How can I get involved in discussing changes to middle housing policies and development regulations in my community?

The Growth Management Act emphasizes early and continuous public participation in the development and amendment of comprehensive land use plans and development regulations. Local jurisdictions have processes to provide public notice and inform the public of plan and development regulation amendment proposals.

Amendments to comprehensive plans and development regulations also include a public hearing, typically before the planning commission and sometimes also before the city/county council.

You should contact the local jurisdiction for further information about their public participation procedures and for ways you may get involved.

## Will allowing middle housing make single-family homes in my community illegal?

Allowing middle housing as a permitted type in a zoning district will not make single-family homes in that zoning district illegal. Expanding housing choices for those living in our State does not mean reducing the choice for those who wish to build, remodel or live in detached single-family homes.

## Will middle housing solve all of our housing needs?

The extent of housing need in the State is so great that no one strategy alone will solve all housing needs. It will take a concerted effort involving the implementation of a range of strategies to address the housing crisis the State faces.

Both the private and public sectors will need to deliver housing, each serving different types of needs. The private market typically will deliver housing for those at moderate to higher income levels; public sector assistance is usually needed to deliver housing for those at the very low end of the income scale through

incentives, subsidies, funding and coordination with non-profit and other housing developers.

Middle housing should be seen as one of many strategies needed to address Statewide housing needs. A primary reason more and more Washingtonians cannot find homes they can afford is the underproduction of housing that has occurred for at least a decade.

Middle housing provides a housing type and choice that has been missing from the housing stock for decades and will allow for more efficient use of land in our communities. Middle housing allows the private market, in particular, to deliver this housing type as part of an overall response to addressing housing needs.

## Can middle housing lead to gentrification and displacement? Will middle housing displace existing affordable housing?

Gentrification is a process of neighborhood change where higher-income and higher-educated residents move into a historically marginalized neighborhood, housing costs rise and the neighborhood is physically transformed through new higher-end construction and building upgrades. The outcome is the displacement of vulnerable residents.

Gentrification is caused by many factors that go beyond a housing type. A core driver of gentrification is a strong demand for central city living by more affluent households, which in turn drives up housing prices in central city neighborhoods. Certain types of public investment in marginalized neighborhoods may also contribute to gentrification by making the area more attractive to live, especially by wealthier households.

But gentrification can, and has occurred, regardless of whether middle housing is or is not allowed.

In preparing their comprehensive plans and development regulations, the GMA Housing Element now requires that jurisdictions identify areas that may be at high risk of displacement and also adopt anti-displacement policies. The need for such policies is substantiated by the 2022 Puget Sound Regional Council/Washington State Department of Commerce Statewide housing survey that found that 14% of the respondents were forced to move in the last five years due to costs, eviction, or foreclosure.

Middle housing can help mitigate displacement. One strategy to minimize displacement is to expand the housing stock. Expansion of the housing stock allows more opportunities for households of all incomes to find housing they can afford, while also addressing rising housing costs that leads people to move or experience foreclosures and evictions.