

What is Middle Housing?

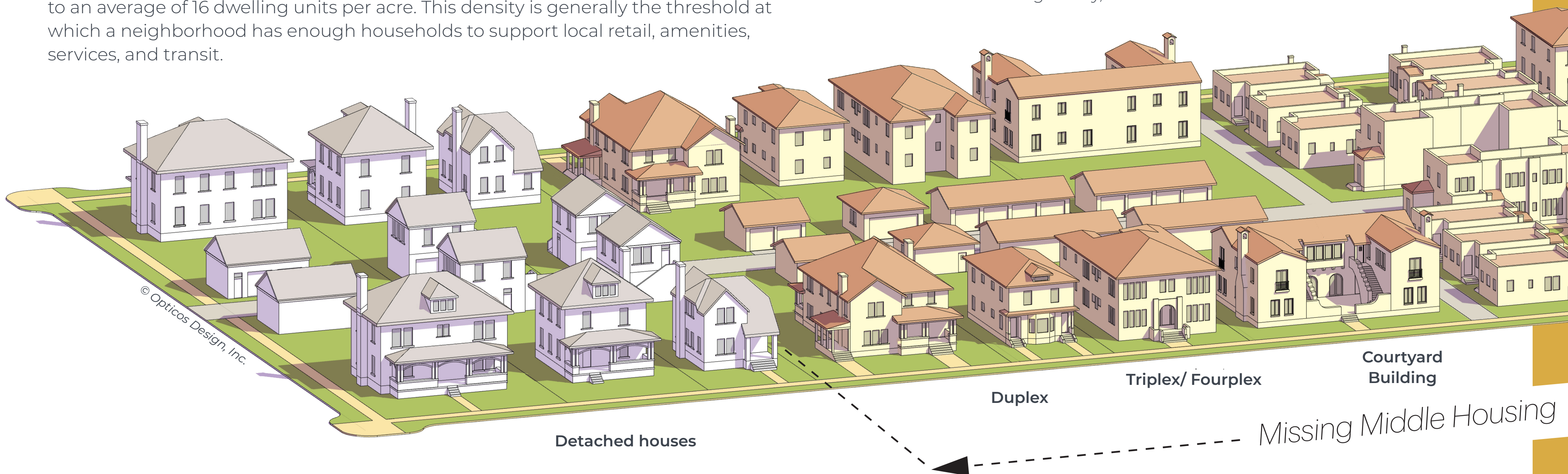
Middle Housing is a range of **house-scale building types** with **multiple units** that encourage **walkable neighborhoods**.

Dwelling Units: Not One Size Fits All

Middle Housing types have a "house-scale" width, depth, and height, enabling them to blend into detached housing neighborhoods without creating out-of-scale, bulky buildings. **Smaller dwellings provide a range of livable multifamily options, both for sale and rent, while maintaining a small-scale neighborhood character.** Due to the small footprint of Middle Housing types and the fact that they are usually mixed with a variety of other housing types such as detached houses, even on an individual block, their **perceived density is usually relatively low.** In other words, they do not look like dense buildings, but can serve to increase the density of the neighborhood to an average of 16 dwelling units per acre. This density is generally the threshold at which a neighborhood has enough households to support local retail, amenities, services, and transit.

66% say their community needs more diverse and affordable types of housing.

Source: Puget Sound Regional Council & Washington State Department of Commerce Statewide Housing Survey, December 2022



You have to look closely to notice Middle Housing. Although these have more than one unit, one may need to count mail boxes or utility meters to distinguish Middle Housing types from neighboring detached houses.



Image source: Opticos Design, Inc.

Characteristics of Middle Housing

Walkable Context

Middle Housing types work best in walkable neighborhoods, where not all trips may need to be by car. Buyers and renters of these housing types are willing to trade larger living spaces for possible proximity to services and amenities, or being in a residential neighborhood with more housing choices.

Creates Community

Middle Housing can create a strong sense of community through shared open spaces, and by adding more housing choices, enabling more diverse households from living within the same neighborhood.

Small-Footprint Buildings

Middle Housing building types typically have small-to medium-sized footprints, with a body width, depth, and height similar to detached houses, even though they have more than one unit. Their compatible form lets them blend easily into residential neighborhoods, providing a powerful infill tool to encourage more diverse, mixed-income neighborhoods.

Affordability by Design

Most Middle Housing types have smaller units but with interior layouts that are well-designed, usable and comfortable. Smaller-sized units and simpler construction can help keep costs down and serve a growing market of buyers and renters (such as those with household incomes that are 80% to 120% of Area Median Income) whose housing needs are not being met today.

Attract and Support Local Businesses

Middle Housing adds more housing for diverse households and encourages an active lifestyle with greater potential for pedestrian access to amenities. By adding a larger and more diverse customer base, Middle Housing helps support existing and new local businesses with more frequent foot-traffic.

Compatible with Detached Housing Neighborhoods

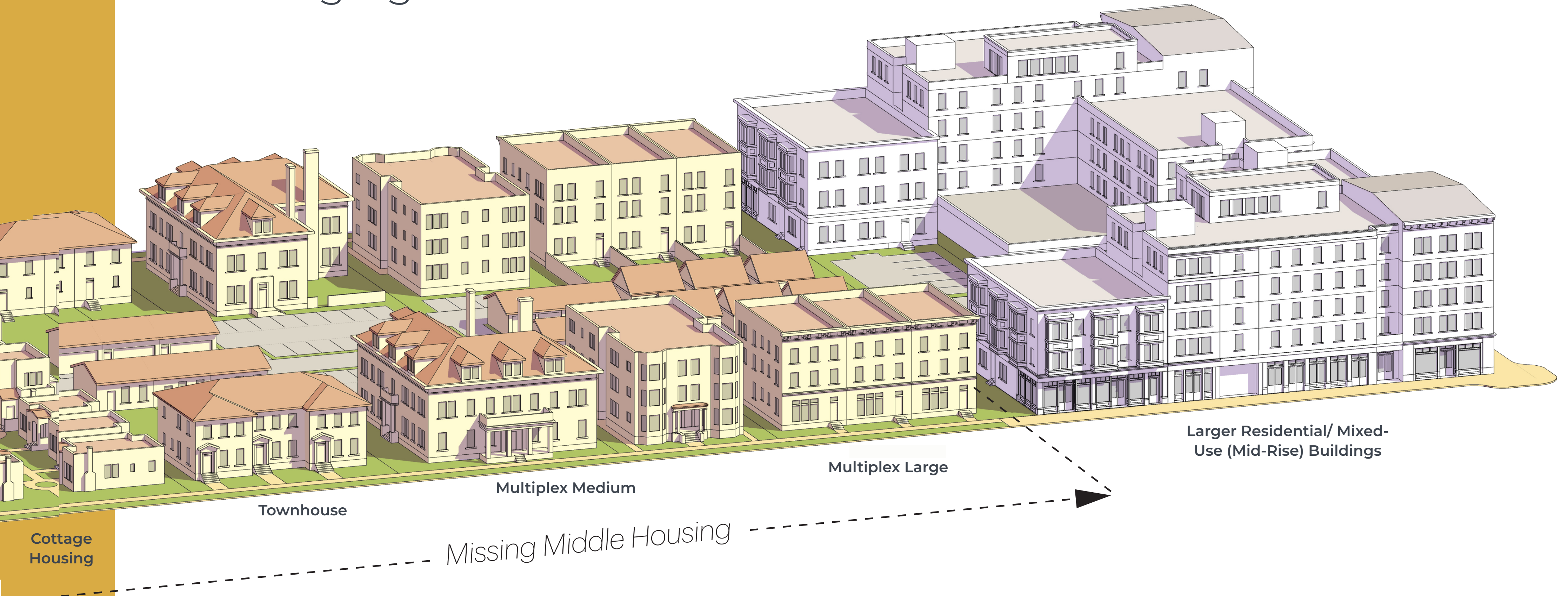
Middle Housing blends in well with detached housing neighborhoods due to their small scale and size. By adding more homes and families, a community can also better support local retail and services, quality transit and boost the local economy.

Suitable for Many People

Middle Housing types look and feel like a detached house, such as having direct entries from the street. They provide housing choices for demographic groups such as Millennials, Baby Boomers, seniors and others looking for walkable, age-friendly living at the neighborhood scale.

Middle Housing barriers

Restrictive **zoning codes**, incentives that favor building **detached houses**, inadequate **financing options** and **condominium liability laws** have made Middle Housing challenging to build.



Common Barriers to Middle Housing

“Nobody wants that anymore”

Since the 1950s, the single-family home has been marketed as the aspirational housing choice for everyone. However, the reality is that, due to changing lifestyles and household preferences, renters and homeowners want more diverse and attainable housing options.

“This project isn’t big enough”

Multifamily development is often associated with large apartment buildings or subsidized projects built by specialty developers. Frequently, Middle Housing projects are perceived to be too small to be economically viable in many housing markets.

“We tried it and it didn’t work”

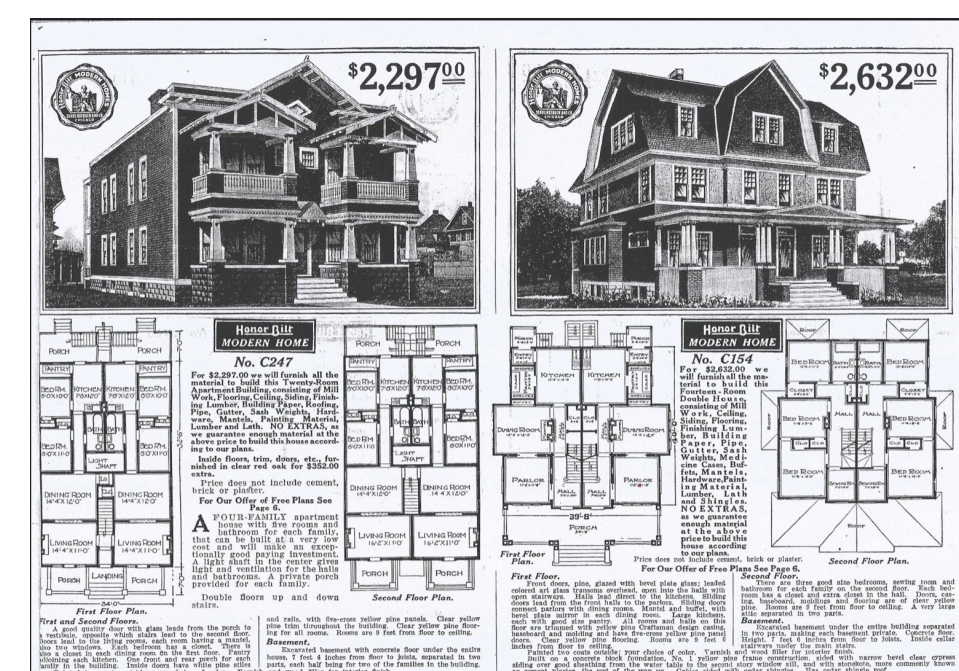
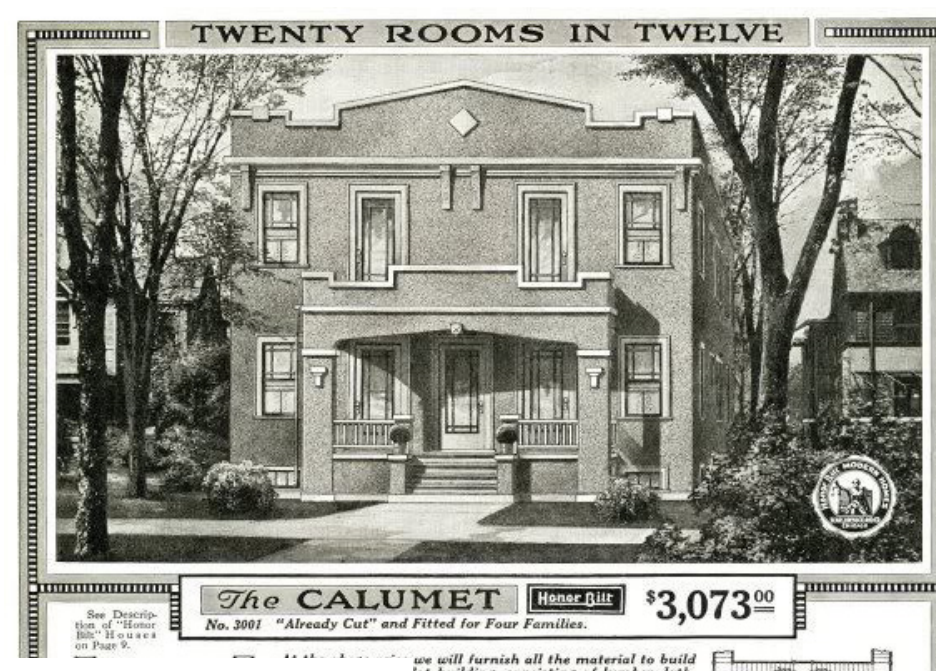
Middle Housing works best especially when located in walkable areas and in proximity to amenities and jobs. However, adequate planning and design can help make MH projects successful in other contexts as well.

“You can’t build that here”

Many residential zoning districts do not allow Middle Housing types at all or, if allowed, an uncertain discretionary process is required. Existing multifamily zones are usually better suited to larger-scale, denser housing.

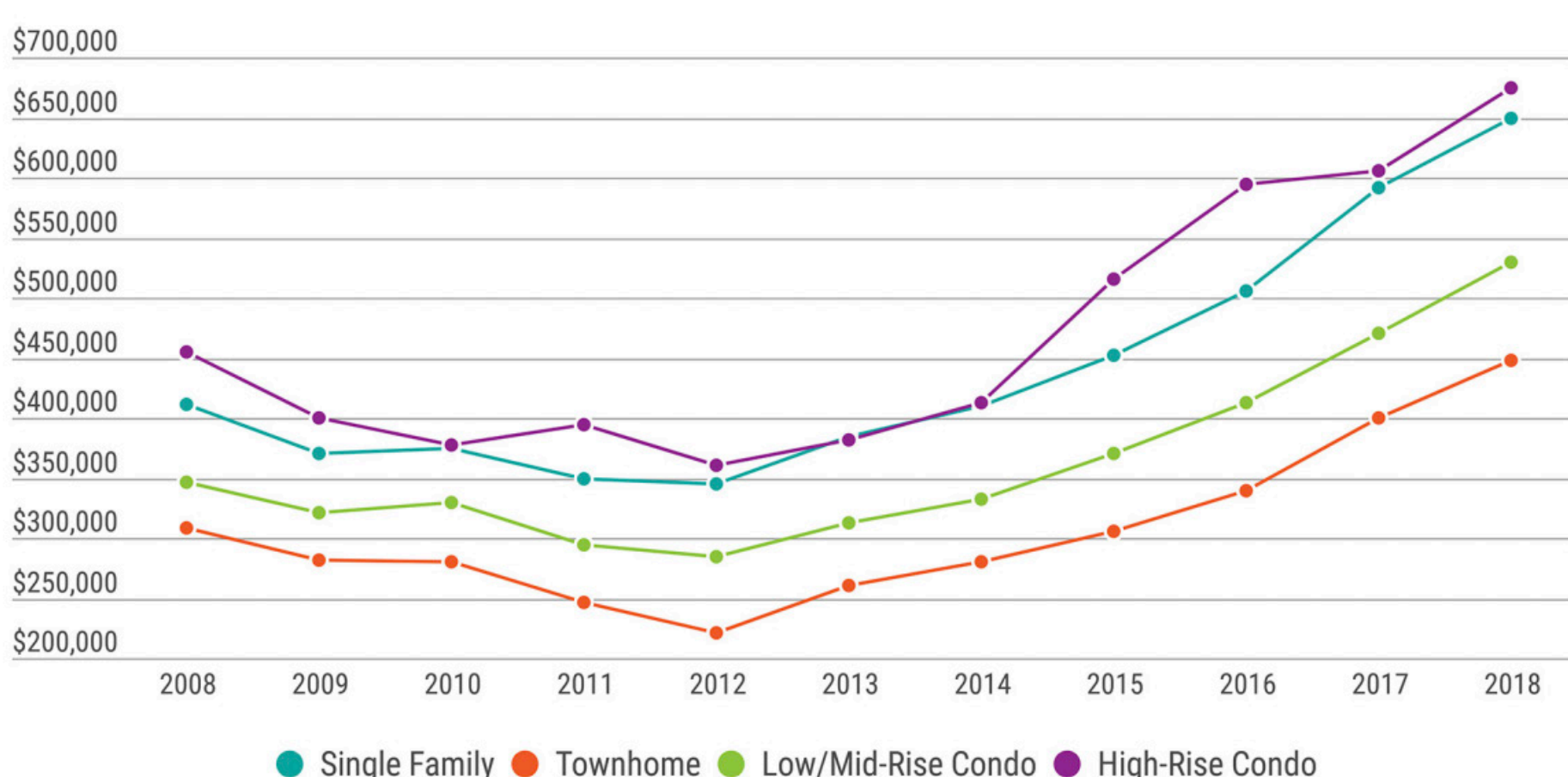
These Types Are Not New. We Just Stopped Building Them

These housing types used to be common in Washington state until municipalities by and large made them illegal during the post-war era by ratcheting up restrictive single-family zoning. Suburban sprawl became the main way cities grew, but with limited land, such low-density development is not sustainable. Municipalities started re-legalizing apartments and townhomes in most areas to compensate; however many small-scale multiplexes and apartment buildings became "missing" in most cities. This has contributed to the housing shortage and escalation in housing prices across the region.



We once knew how to deliver these types efficiently. Did you know that in the early 1900s you could buy one of these Middle Housing types out of a Sears & Roebuck catalog?

Median Sales Price by Housing Type, King County



Source: "Missing Middle" Housing in the Region, Puget Sound Regional Council, 2018

“Communities and organizations, including AARP, are realizing that Missing Middle Housing is important in helping neighborhoods thrive while providing housing choices as people age.”

— Dan Parolek
Principal, Opticos Design

Why do we need Middle Housing?

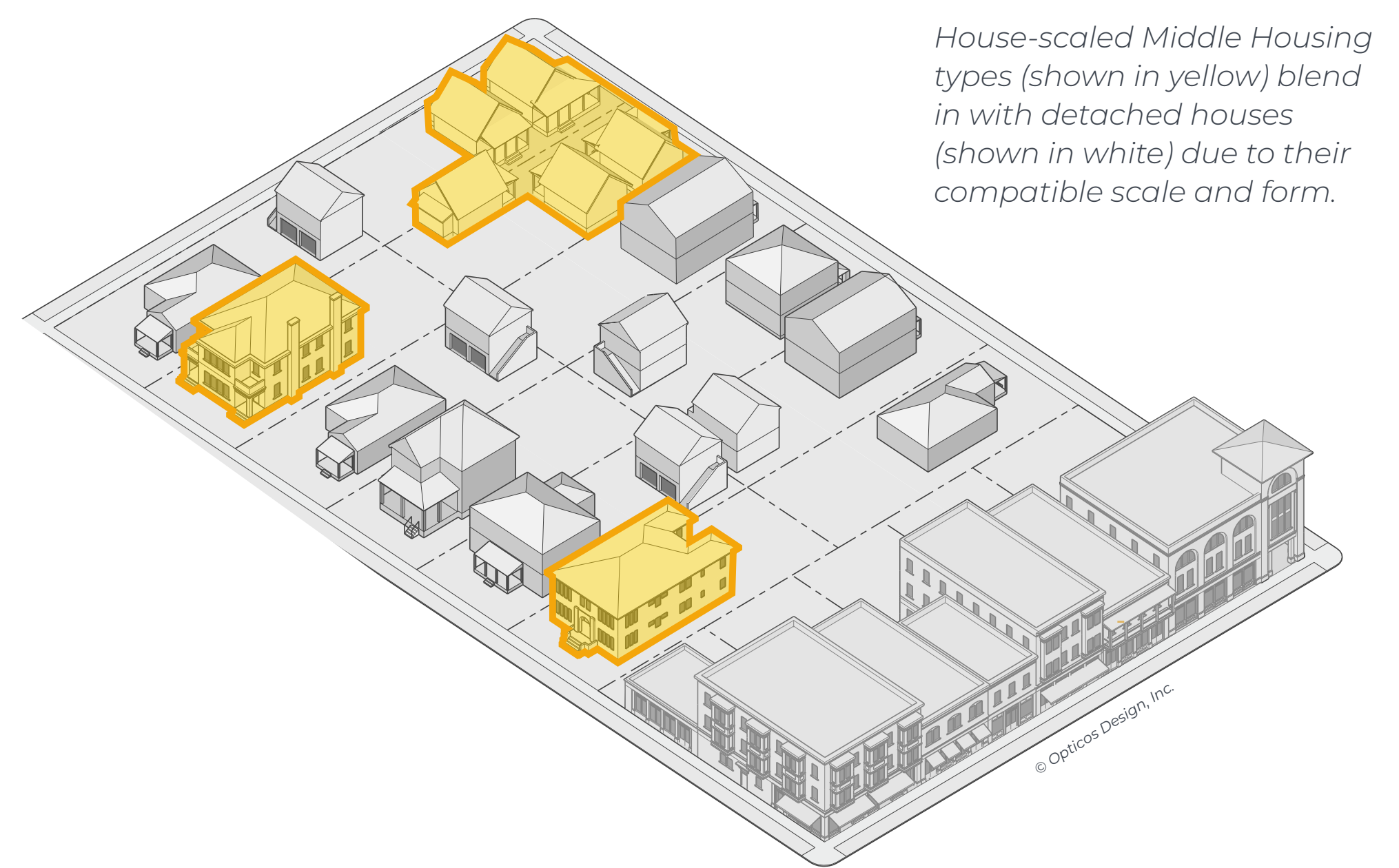
Middle Housing can **add housing while respecting the built form and scale of existing neighborhoods.** This can help address the significant gap in housing supply and affordability in the region.

Meeting Current + Future Housing Needs

There is a growing demand for more affordable housing options, as well as diverse housing types that can meet the needs of varied households. Middle Housing can deliver more attainable housing options given the smaller unit sizes they provide. They also allow flexibility for households across life stages and changing housing needs. Puget Sound Regional Council's analysis of King County assessor data found that Middle Housing types tend to be more affordable than either detached housing or higher density housing options.



Residential neighborhood with a mix of detached houses and Middle Housing types
Image source: Google Earth



House-scaled Middle Housing types (shown in yellow) blend in with detached houses (shown in white) due to their compatible scale and form.

49% of Puget Sound region residents say they find it difficult or very difficult to find affordable housing that meets their needs.

Source: Puget Sound Regional Council & Washington State Department of Commerce Statewide Housing Survey, December 2022

What the Puget Sound Region Has Now

It is getting increasingly difficult for people living and working in the central Puget Sound region to afford housing. Today, 46 percent of the region's households pay at least 30 percent of their income towards housing, and 60 percent of these cost-burdened households are moderate to low-income households.

59%
of the existing ~1,727,919 housing units are detached housing.
Source: American Community Survey 2018

25%
of households have incomes less than \$50,000.
Source: American Community Survey 2018

46%
of households spend > 30% of their income on housing.
Source: American Community Survey 2018

40%
of residents are renters. Rents increased by 50% from 2010-2020.
Source: American Community Survey 2018

89,000 11%	73,000 9%	113,000 14%	186,000 23%	349,000 43%
0-30% AMI Rental:	30-50% AMI Rental:	50-80% AMI Rental:	80-125% AMI Rental or Home Ownership:	Above 125% AMI Market Rent and Home Ownership
public support needed in all markets	public support needed in most markets	incentives needed in many markets Home Ownership: subsidy or incentives needed in many markets	incentives or zoning flexibility needed in some markets	

Anticipated Future Housing Need by Income Group, 2020-2050
Source: Regional Housing Needs Assessment, January 2022

What the Puget Sound Region Will Need

Puget Sound has a population of **4,330,800** (US census, 2021). According to the Puget Sound Regional Council, this region is projected to continue adding new residents at a rate of about **1.1 percent per year.**

1.6 million
new residents projected by 2050, which translates to a need for
810,000
new homes needed by 2050 to meet population growth.
Source: American Community Survey 2018

19,000
average annual new housing units built over the past decade.
30,000
new homes needed per year to meet 2050 targets.
Source: American Community Survey 2018

What people said...

The Puget Sound Regional Council and Washington State Department of Commerce conducted a **Statewide Housing Survey** in December 2022. Below are some key findings:

Survey Findings: Current Housing



Housing costs are the top issue for most respondents

39% of respondents named housing costs as a top concern, compared to traffic and transportation (8%)

77% say rents are too high

75% say it costs too much to buy a home

83% say more reasonably priced housing is needed in their communities

78% say they want more housing options in their communities for seniors, teachers, firefighters, childcare workers, and health care workers



Housing is hard to find

49% find it difficult or very difficult to find affordable housing that meets their needs

74% have experienced difficulty finding or affording housing

76% are directly impacted or know someone affected by housing costs and availability

Survey Findings: Middle Housing



People Support "Middle" Housing

58% agree that Middle housing should be allowed in detached housing zones if these buildings meet all of the standards of the zone

66% say their community needs more diverse and affordable types of housing



People prefer new housing in walkable neighborhoods

74% would prefer new housing to be in walkable neighborhoods near town centers rather than further from existing centers



Displacement + discrimination exist

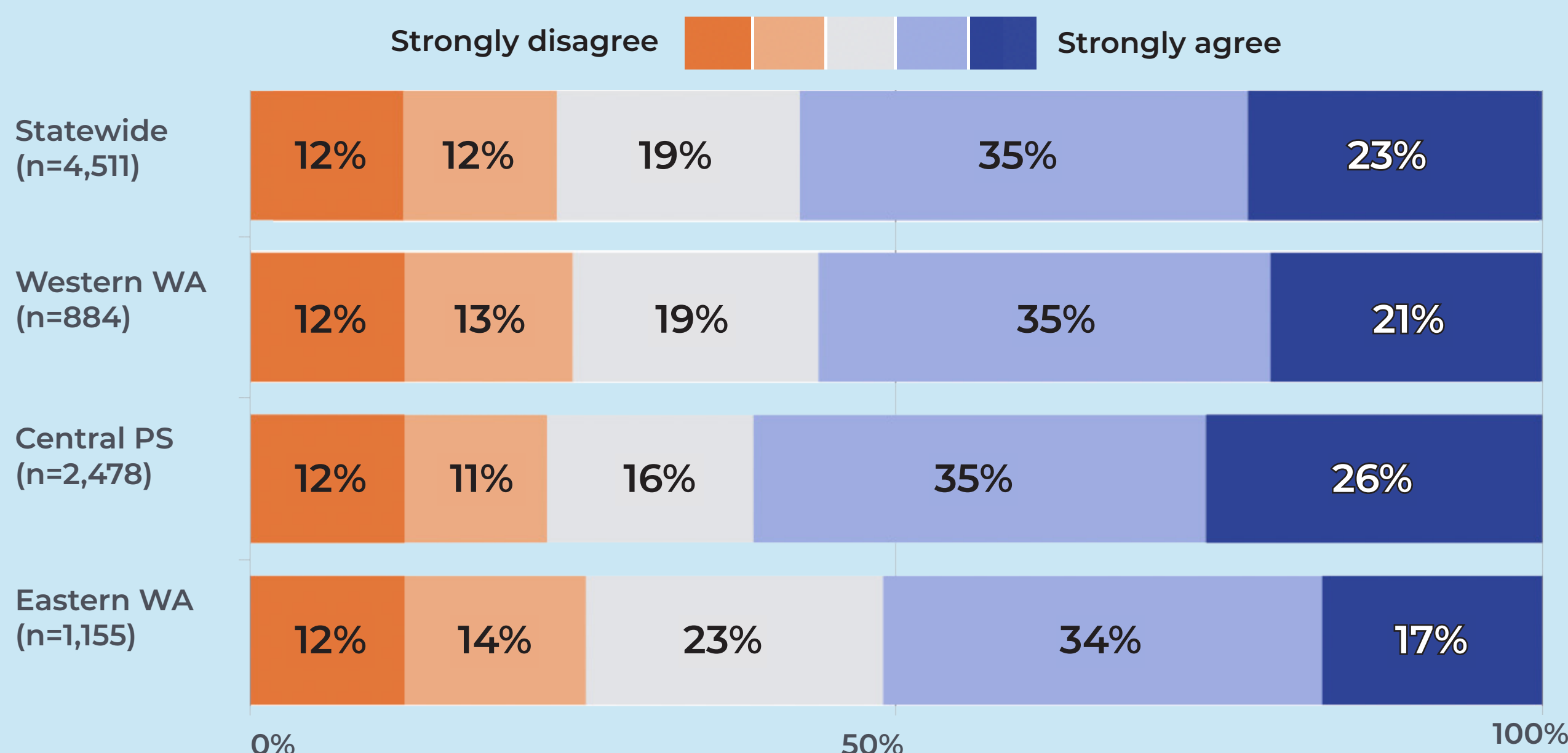
8% have experienced threats of eviction or foreclosure

7% have experienced discrimination in housing

14% have been forced to move due to high housing costs, eviction or foreclosure

Statewide and within key regions, over half of respondents agree that Middle Housing, such as Triplexes, should be allowed in detached-housing zones.

51-61% agree that Middle Housing such as Triplexes should be allowed in detached-housing zones.



Middle Housing benefits

Middle Housing can **increase home-ownership** and empower residents to build **generational wealth** for their families.



Increase Housing Options

Middle Housing responds to shifting household demographics with housing choices for many groups: downsizing families, singles, first-time home buyers, co-living/co-housing communities and multi-generational households.



Increase Local Home-Ownership

Housing costs are at an all-time high due to the housing shortage. Allowing Middle Housing will provide more housing to address this unmet demand and expand housing access by allowing smaller, lower-cost housing types regionwide.



Increase Housing Access

Historically, Middle Housing provided lower-income households opportunities to attain quality living. With increasing housing costs, Middle Housing can reduce racial and socio-economic disparities reinforced by detached housing zoning.



Support Neighborhood Regeneration

Middle Housing supports diverse neighborhoods that foster a sense of community. It provides ways for local residents, builders and civic leaders to reinvest in their neighborhoods, create new housing and add value.



Strengthen Local Economy

Middle Housing can support small local businesses, incubators, corner grocery stores, home offices and other neighborhood-serving uses that add resilience and create centers of community activity.



Enhance Economic Opportunity

Middle Housing can provide opportunities for passive income and help build generational wealth. It allows small-scale, incremental local housing development that can be financed by the average homeowner.



Lessen Climate Impact

Smaller homes typical of Middle Housing have a smaller carbon footprint than larger homes. Middle Housing also promotes sustainability by providing housing closer to transit, amenities and employment, reducing the climate impacts of long commutes.



Promote Healthy Living

Middle Housing reinforces walkability and an active lifestyle with its proven health benefits for all ages. Middle Housing types support diverse lifestyles and aging-in-place, creating strong communities with long-term residents.

Who can this help?

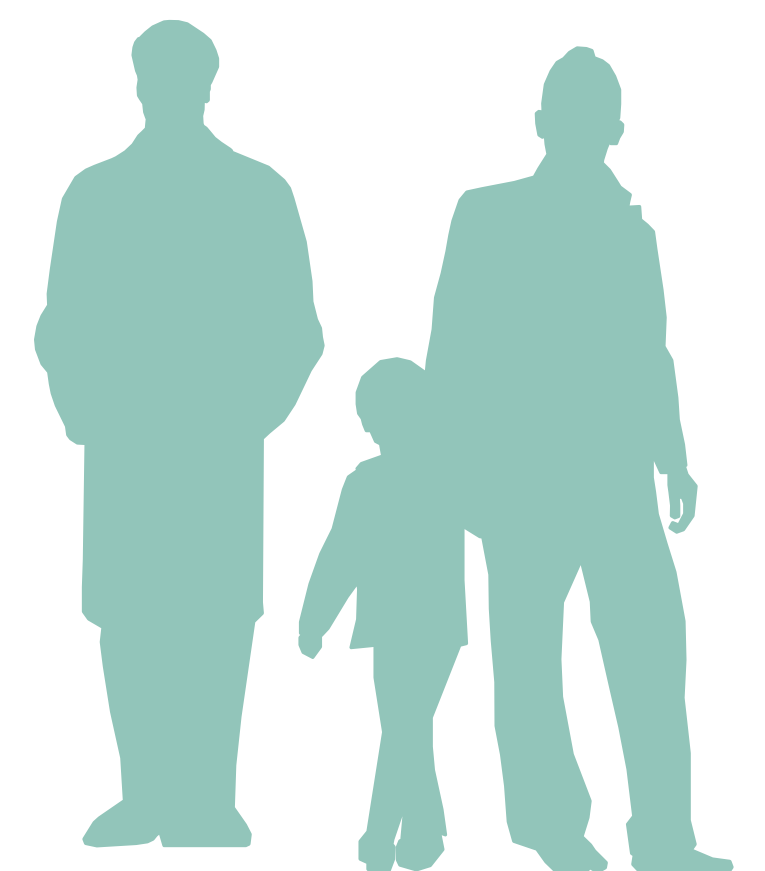
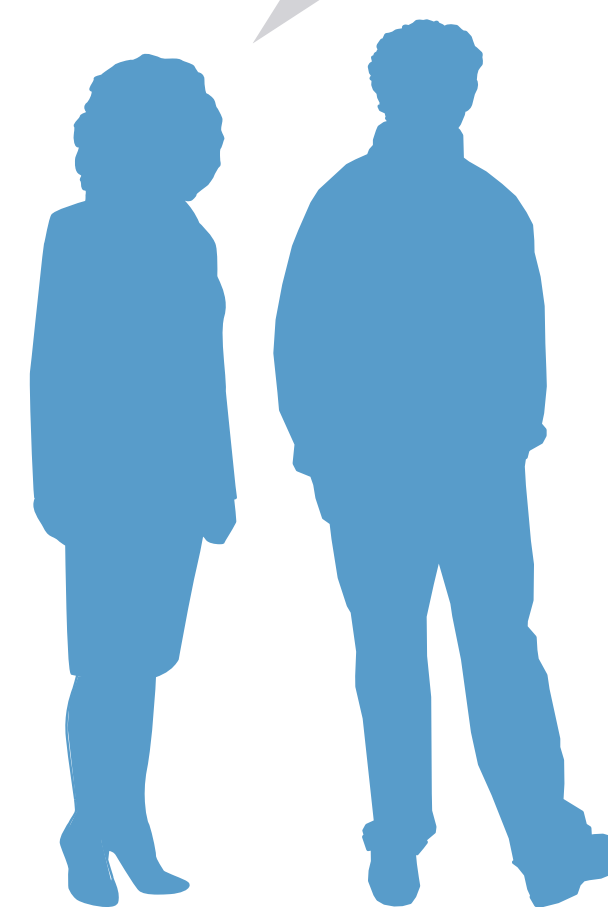


We are retirees. We need a small home, close to the community amenities we need. We prefer not to drive. It'll be great to stay in the same neighborhood so we can keep seeing our friends.

We are friends sharing housing. We're looking for walkable housing options close to transit and amenities. We can't afford to buy a detached house and would prefer to not drive all the time.



We are a young couple. We don't have kids and don't need much space. We would like to be near amenities and maybe start a home-office.



We are a small family. We're looking for a starter home with some open space for our young child and dog. We're interested in co-living as a way to reduce housing costs.

What does Middle Housing look like?

Middle Housing includes a palette of **house-scale, attainable housing types** that fit the physical character of existing and new residential neighborhoods.

Palette of Middle Housing types

As shown below, Middle Housing types can be grouped into three categories based on building heights and massing. The Puget Sound Middle Housing Toolkit will provide objective standards for Small, Medium and Large (up to 3 stories) Middle Housing types. If cities desire to enable 4-story Large Middle Housing types, they can choose to modify their existing standards or prepare additional standards to enable these types.



"Small" and "Medium" Middle Housing

"Small" and "Medium" Middle Housing types are those that are equal to or similar to the size of a typical house in height, building footprint, and overall form. These buildings typically have a maximum height of two and a half stories (two stories with compatible space in the attic).

Below are two general approaches to integrate Middle Housing into neighborhoods:



Distributed Throughout a Block of Detached Houses

Through gentle intensification, Small and Medium Middle Housing types such as Duplexes, Triplexes, Cottage Housing, Fourplexes and Courtyard Building Medium can be easily integrated into a neighborhood of detached houses, blending in well due to their house-scale size and form.



Transition from a Mixed-Use Corridor to a Residential Neighborhood

Small and Medium Middle Housing types can create great transitions in scale and massing between busier mixed-use corridors and quieter detached housing neighborhoods.

"Large" Middle Housing

Large Middle Housing (Large MH) is the category of Middle Housing buildings that are taller (3-4 stories) and slightly wider and deeper than typical Middle Housing types. These types, such as larger Courtyard Buildings and Multiplexes can still fit on the sizes of lots typically seen in detached-housing neighborhoods. Large MH is different from typical 3 to 4-story apartment blocks because the building scale and form are carefully articulated to fit in with surrounding buildings. In other words, due to their design, they can be a **good transition** between areas with larger residential and mixed-use buildings and areas with Small and Medium Middle Housing types as well as detached houses.

Large MH can also be used strategically in areas that are adjacent to existing or planned centers and transit hubs, as well as in higher-intensity residential and mixed-use neighborhoods. Large MH can also be considered in areas with higher land costs, since these types can be more financially feasible and can

provide more attainable units.

Strategic application of Large Middle Housing:

- Suitable for areas where a greater degree of change is happening or desired;
- Can help transition from larger-scale buildings in transit-oriented and other mixed-use centers to smaller-scale buildings within neighborhoods; and
- Can be used within regional mixed-use centers to augment more intense development.

Characteristics of Large Middle Housing include:

- Higher lot coverage and/or deeper building footprints than typical Middle Housing; and
- Includes rear setbacks and reduced building heights along the rear for sensitive transitions to adjacent lower-intensity neighborhoods.



Typical Middle Housing (Small + Medium)
Located within and along edges of low-to-moderate intensity neighborhoods.



Large Middle Housing
Located along higher-intensity corridors and edges of centers and neighborhoods where more housing is desired.

Middle Housing: regional examples

Duplex Side-by-Side

Source: Washington State Department of Commerce



Duplex Stacked

Source: Washington State Department of Commerce



Cottage Housing

Source: Washington State Department of Commerce



Triplex

Source: City of Snohomish, Washington



Fourplex

Source: Washington State Department of Commerce



Multiplex Small

Source: Google Maps Streetview



Multiplex Small

Source: Washington State Department of Commerce



Multiplex Medium

Source: Sightline Institute



Courtyard Building Small

Source: Google Maps Streetview



Courtyard Building Medium

Source: Kaizer Rangwala via www.flickr.com



Townhouse

Source: Washington State Department of Commerce



Pocket Neighborhood

Source: Sightline Institute

