

City of Kenmore



City of Kenmore - 18120 68th Avenue NE - Kenmore, WA 98028

Phone: 425-398-8900 - E-mail: cityhall@kenmorewa.gov

City of Kenmore Planning Committee Meeting Agenda

September 21 @ 7 p.m. via Zoom

Log-in Information for the Commission Meeting:

Please click the link below to join the webinar or copy and put this link in your address bar in your web browser:

<https://us02web.zoom.us/j/84584641453>

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US: +1 253 215 8782 or +1 669 900 9128 or +1 346 248 7799 or +1 646 558 8656 or +1 301 715 8592 or +1 312 626 6799

Webinar ID: 845 8464 1453

International numbers available: <https://us02web.zoom.us/j/84584641453>

If you have any questions or to confirm agenda items prior to the meeting, or if you require special accommodations, please email Rita Moreno at

rmoreno@kenmorewa.gov

1. CALL TO ORDER

2. CITIZEN COMMENTS

This is an opportunity to express your views on issues that are important to you and to the community. Please email comments to Rita Moreno at rmoreno@kenmorewa.gov by 5:00 p.m. on Tuesday, September 21, 2021. All comments received will be forwarded to the Planning Commission for consideration. You also may use the "raise hand" feature in Zoom during the Citizen Comment portion of the meeting or call in at the number listed above. A 3-minute comment limit applies.

3. APPROVAL OF MINUTES

- The September 14, 2021 Planning Commission Meeting Minutes will be ready for review and approval at the October 5, 2021 Planning Commission Meeting.

4. AGENDA ITEMS

- Housing Element: Missing Middle Housing

[Staff Memo](#)

[Attachment 1 - Missing Middle Housing Memo](#)

[Attachment 2 - Missing Middle Allowances in Other Jurisdictions](#)

[Attachment 3 - North Transit Stops](#)

[Attachment 4 - South Transit Stops 2](#)

[Attachment 5 - Cottage housing images](#)

[Attachment 6 - Tiny home villages images](#)

5. ADJOURNMENT

6. UPCOMING MEETINGS:

October 5, 2021, 7:00 p.m.



City Of Kenmore, Washington

Memorandum

Date: September 15, 2021

To: Planning Commission

From: Debbie Bent, Community Development Director
Lauri Anderson, Principal Planner

Regarding: Missing Middle Housing - Policy Discussion

As we've previously discussed, Missing Middle Housing or MMH is one way to create compact and walkable, transit-supportive neighborhoods while increasing the housing supply and providing a variety of smaller housing types and "starter homes." MMH responds to current and future demographic shifts—the growth in the share of single person households; a reduction in average family size; and an increase in the proportion of the elderly in the total population. MMH's efficient use of land, accompanied by the reduction in average per unit size, also yields environmental benefits.

Attachment 1 is the background memo you received in January on MMH. Attachment 2 is the comparison of MMH policies in other jurisdictions that was provided to you in March. City Manager Rob Karlinsey also has provided information about efforts in Walla Walla, Washington: <https://www.theurbanist.org/2021/07/28/walla-walla-a-washington-city-without-single-family-only-zoning/> and [You Need to Know About Walla Walla, Washington \(strongtowns.org\)](http://strongtowns.org). At your meeting on September 21, we will share a video about MMH and its role in addressing both housing affordability and community diversity.

The recent interest in building townhomes in Kenmore indicates that smaller housing types in walkable areas are marketable. Currently, the Kenmore Zoning Code allows townhomes in single-family zoning districts through a special permit review process and at least one application has been filed. In areas zoned for multistory commercial and multifamily uses, higher land costs generally would make MMH development economically infeasible. However, because of market forces, townhomes still are being proposed. Currently, Kenmore zoning does not address duplexes, triplexes or cottage housing.

As the Planning Commission considers MMH, the State and regional policy framework described below is important.

Growth Management Act (GMA) Policy Framework

The GMA, which directs the contents of comprehensive plans, supports consideration of MMH. Revisions to State law in the 2021 session included ESSHB 1220 which amended the requirements for the Comprehensive Plan Housing Element as follows:

(4) Housing. Plan for and accommodate housing affordable to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.

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The Housing Element is to:

(b) Include 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) Identify 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...

As you will recall, both VISION 2050 and the Countywide Planning Policies (CPPs) envision the use of MMH to address changing demographics and more affordable housing.

VISION 2050

VISION 2050 includes a number of statements supportive of MMH:

VISION 2050 calls for cities and counties to support the building of more diverse housing types, especially near transit, services, and jobs, to ensure all residents have the opportunity to live in thriving urban places.

Collectively, cities and counties must plan for a wider variety of housing types and densities, particularly moderate density housing, to ensure the region can accommodate new growth while minimizing displacement of existing residents.

Low- to middle-wage workers – such as teachers, health care professionals, retail workers, administrative personnel, police officers, and firefighters – who are essential to the economic and social vitality of a community, often cannot afford to live in the places where they work. As affordable housing options become scarce, households are forced to move farther from their jobs and communities, resulting in increased traffic congestion and transportation costs and fragmentation of communities. This spatial mismatch also leads to an inability of certain segments of the labor market to fill positions.

Policies and actions include:

Housing Choices to Reflect Changing Demographics

Moderate density housing, ranging from duplexes to townhomes to garden apartments, bridge a gap between single-family housing and more intense multifamily and commercial areas and provide opportunities for housing types that are inclusive to people of different ages, life stages, and income ranges.

MPP-H-9

- Expand housing capacity for moderate density housing to bridge the gap between single-family and more intensive multifamily development and provide opportunities for more affordable ownership and rental housing that allows more people to live in neighborhoods across the region.

H-Action-7

- Housing Choice: Counties and cities will update regulations and strategies to reduce barriers to the development and preservation of moderate density housing to address the need for

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housing between single-family and more intensive multifamily development, consistent with the Regional Growth Strategy.

Countywide Planning Policies (CPPs)

The CPPs, too, draw attention to MMH:

H-12

Identify sufficient capacity of land for housing including, but not limited to: income-restricted 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, duplexes, triplexes, and townhomes**.

H-16

Adopt inclusive planning tools and policies whose purpose is to increase the ability of all residents to live in the neighborhood of their choice, reduce disparities in access to opportunity areas, and meet the needs of the region's current and future residents by:

- a. providing access to affordable housing to rent and own throughout the jurisdiction, with a focus on areas of high opportunity;
- b. **expanding capacity for moderate density housing throughout the jurisdiction, especially in areas currently zoned for lower density single-family detached housing**, and capacity for high-density housing, where appropriate, consistent with the Regional Growth Strategy;
- c. evaluating the feasibility of, and implementing, where appropriate, inclusionary and incentive zoning to provide affordable housing; and
- d. providing access to housing types that serve a range of household sizes, types, and incomes, including 2+ bedroom homes for families with children and/or adult roommates and accessory dwelling units, efficiency studios, and/or congregate residences for single adults.

Kenmore's residential growth targets for the 20-year planning period were set in the CPPs. Analysis shows that the City currently has enough residential capacity to meet its 20-year targets. MMH housing, therefore, is being considered for reasons other than the need to provide additional capacity to meet the City's growth targets.

Reasons to support MMH

MMH, placed in walkable neighborhoods close to transit supports the City's GMA responsibilities. MMH:

- Provides more housing options and recognizes demographic changes
- Increases housing supply (addressing the housing shortfall that is contributing to the increased cost of housing)
- "Thickens" the community – uses land more efficiently
- Supports environmental sustainability and efforts to address climate change
- Supports transit
- Is consistent with regional goals (and potential future legislation)

In Kenmore, currently, nearly 24% of households are a "householder living alone" and 31% of households are married couples with no children. A demographic trend toward smaller

household sizes is expected to continue over the 20-year planning period, making smaller housing units more practical.

The form and scale of MMH (duplexes, triplexes, cottages) could fit well into single-family neighborhoods, providing “gentle” density, while offering opportunities for downsizing seniors, singles, and smaller households. Staff recommends that the discussion of MMH be expanded to also include consideration of smaller single-family houses on smaller residential lots, and tiny home villages—additional ways to build more “starter homes” and support homeownership for those with lower incomes.

Community Survey Results

The statistically-valid Community Survey made clear that the Kenmore community wants a welcoming and inclusive community but is generally opposed to changes that would allow more people to live in Kenmore, with concerns expressed about traffic congestion and tree preservation. The most support from the community was voiced for housing solutions that keep the status quo, meaning preserving existing single-family neighborhoods, preserving existing affordable housing, and keeping apartment development downtown.

The community also acknowledged that a range of housing types is important. Sixty-four percent of respondents thought that having a community with various housing options that are affordable to people at different income levels is important. Fifty-four percent of respondents support smaller housing types in existing residential neighborhoods as a way to help with housing affordability. Only 32% of respondents, however, support smaller lot sizes as a potential approach and almost half of respondents were unsure if building more housing can actually help with housing affordability.

State, regional and Countywide goals, of course, require that Kenmore consider a place for MMH. Growth will occur in the City over the next 20 years and the goal is to manage that growth in a way that will preserve the community vision while meeting our regional responsibilities.

MMH in Kenmore

Given that the community is concerned about growth, traffic and tree preservation, but also is interested in a variety of housing types, including smaller units, is there a way to keep the feel of single-family neighborhoods while allowing new housing types? What if duplexes and/or triplexes were limited in size to mimic the form and scale of nearby single-family residences? What if smaller lots were permitted, but only with smaller houses? What if duplexes, triplexes, or smaller lots with smaller houses were located within walking distance of transit to offer an alternative to driving? Are there incentives that could permit smaller single-family lots with reduced housing footprints and/or cottage housing in exchange for tree preservation?

On September 21, staff recommends that the Planning Commission begin discussions about how and where MMH might be appropriate in Kenmore. Following are a series of policy questions to get that discussion going.

Policy Questions

1. Question: Does the Planning Commission have concerns about Missing Middle Housing? What are those concerns?

Identifying concerns will help us determine regulatory approaches that could minimize or allay those concerns.

2. Question: What approaches or strategies could minimize those concerns and maximize neighborhood compatibility?

A variety of regulatory approaches could be taken to tackle land use issues of concern. Preliminarily, does the Planning Commission have suggestions in this regard?

3. Question: Where could MMH fit in Kenmore? What types of MMH are appropriate?

➤ Duplexes or Triplexes

Duplexes or triplexes would provide two or three new rental or condominium units but could also allow an owner to rent a unit(s) to finance the building purchase and build equity.

Options (all options assume form and scale controls, but no lot size changes)

A. Throughout the City

Pros

- Allowing duplexes or triplexes throughout the City provides opportunities for future residents to live in any of Kenmore's desirable neighborhoods.
- This approach would permit the greatest increase in new small-scale housing development.

Cons

- This approach could allow new development in areas far from services and transit.
- Displacement of residents in older, existing buildings could occur with new construction.

B. On corner lots in single-family neighborhoods

Pros

- Allowing duplexes or triplexes on corner lots provides opportunities for future residents to live in any of Kenmore's desirable neighborhoods.
- This approach would permit a moderate increase in new small-scale housing development.
- Corner lots face two streets—minimizing the impact of this housing type on a single street frontage

Cons

- This approach could allow new development in areas far from services and transit.
- A lesser amount of displacement could occur if older, existing buildings were torn down to build new structures.

C. In a specific area or zoning district that permits MMH

Pros

- This approach could limit duplexes or triplexes to areas closer to services and transit.
- These housing types could be focused near HCT station areas, where compact, mixed use development and transit-supportive densities are expected.
- This approach would permit a moderate increase in new small-scale housing development.

Cons

- This approach limits the location of new smaller-scale housing and does not provide opportunities in all of Kenmore's desirable neighborhoods.
- The existing single-family neighborhoods chosen for this change would see the most impact (it would not be shared throughout the community). See Attachments 3 and 4 for maps of areas within ¼ and ½ mile of frequent transit service.
- Displacement could occur.

➤ Cottage Housing

Cottage housing allows a single development of small-scale detached dwelling units around a central courtyard. (See Attachment 5 for images of cottage housing.) These smaller units have proven to be highly desirable in other communities, responding to changing demographics and providing a community feel.

Options (all options assume form and scale controls)

A. Throughout the City

Pros

- Allowing cottage housing developments throughout the City would provide smaller scale housing opportunities in all of Kenmore's desirable neighborhoods.
- Cottage housing increases density while retaining the form of single detached dwelling units.

Cons

- This approach could allow denser new development in areas far from services and transit.

B. In a specific zoning district that permits MMH

Pros

- This approach could limit denser development to areas closer to services and transit.
- These housing types could be focused near HCT station areas, where compact, mixed use development and transit-supportive densities are expected.

Cons

- This approach limits the location of new smaller-scale housing and does not provide opportunities in all of Kenmore's desirable neighborhoods.

➤ Townhouses

Townhouses presently are permitted in the City's single-family zones either on lots in a subdivision or short subdivision designed for townhouse units or through a conditional use permit.

Options

A. Retain existing regulations

Pros

- Allows for public review of the townhouse proposal, either through the platting process or the conditional use permit

Cons

- Existing rules have not resulted in a significant number of new housing units. Public review adds time and uncertainty to the permit review process.

B. Eliminate platting requirement and conditional use permit. Allow townhomes throughout single-family zoning with no special review.

Pros

- Could encourage more townhome development.

Cons

- There would be no public review of the proposal, either through the platting process or the conditional use permit.

C. Modify existing regulations to allow for reduced review for projects of a certain size and scale.

Pros

- Would allow for public review of larger proposals but encourage new development at a smaller scale.
- Incentivizes smaller scale townhouse development in single-family zones.

Cons

- Eliminates public review of smaller scale townhouse projects.

➤ Smaller lots with smaller single-family houses

One approach to development of small-scale "starter" homes is to allow smaller lots with a restriction on house size to avoid large houses on small lots.

Options (all options assume maximum house size restrictions)

A. Allow smaller minimum lot sizes in single-family zones through the platting process, with special approval criteria

Pros

- Allows more small-scale single-family housing units.
- Allows for public review of the proposal.
- Adds development controls through the approval criteria.

Cons

- With appropriate development controls in place, staff could identify no cons to this approach.

B. Rezone portions of the City to reduce the minimum lot size.

Pros

- Increases housing supply while retaining the form of single detached dwelling units on individual lots.
- Does not require a special permit review process, reducing development costs and increasing certainty.
- Zoning standards could be developed to address any concerns.

Cons

- The existing single-family neighborhoods chosen for this change would see the most impact (it would not be shared throughout the community).

➤ Tiny home villages

Another approach to development of small single-family homes is to allow tiny home villages. Tiny homes are very small-scale, often-moveable, housing units (see images in Attachment 6). If the units are set on permanent foundations, a tiny home village is similar to cottage housing but at a lower price point. If the tiny homes are not on permanent foundations, the village is similar to an RV park with on-site connections to utilities and an expectation for more permanent placement—similar to a manufactured housing community.

Tiny home villages are sometimes proposed as a way to address housing for the homeless, with communal bathrooms and kitchen facilities and access to services.

Options

A. Allow this use through the conditional use permit review process with special approval criteria.

Pros

- Allows public review of the proposal.
- Adds development controls through the approval criteria.
- Increases more affordable housing stock.
- Can contribute to efforts to house the homeless.

Cons

- House style is a significant departure from typical new housing stock.
- If the units are not on a permanent foundation, tenure is not ensured.

Attachments

Attachment 1: Missing Middle Housing Paper

Attachment 2: Missing Middle approaches in other jurisdictions

Attachment 3: Proximity to transit in north Kenmore

Attachment 4: Proximity to transit in south Kenmore

Attachment 5: Images of cottage housing

Attachment 6: Images of tiny homes

MISSING MIDDLE HOUSING

Introduction

Missing Middle Housing (MMH) refers to housing units that are mid-density options between detached single-family homes and mid-rise apartments. Proponents of Missing Middle Housing options characterize them as “gentle density” and “gentle” infill housing strategies—compatible in scale and character with detached single-family homes while still increasing the density of residential neighborhoods in accord with urban growth mandates.



THIS IMAGE MAY ONLY BE USED WITH ACCOMPANYING ILLUSTRATION ATTRIBUTION TO OPTICOS DESIGN, INC.

MMH housing types include: duplexes, triplexes, and fourplexes; accessory dwelling units; townhouses; courtyard apartments; bungalow courts or cottage housing; multiplexes; and live/work units.

Architect Daniel Parolek of Opticos Design coined the term Missing Middle Housing in 2010. The “missing” section of the title denotes this housing option’s current status. Up to the 1940s, MMH types constituted a significant share of the nation’s housing stock (Wegman, 2006). The subsequent disappearance of MMH in new construction, it is argued, was facilitated by the erection of zoning barriers to MMH and the financial incentivization of detached single-family units over other housing types.

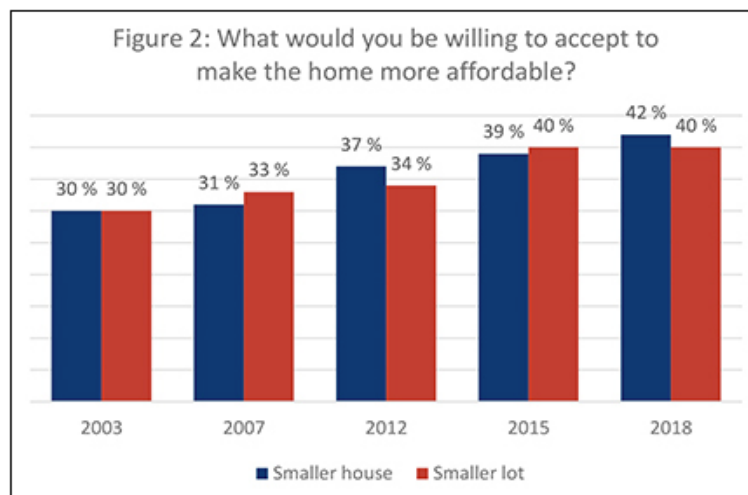
The National Housing Act of 1934 created the Federal Housing Administration (FHA) which implemented programs to stimulate the home-construction industry after the conclusion of World War II. The FHA’s focus aligned with the popular image of the American dream--the detached single-family house (Monroe, 2001). The FHA is “credited with helping to increase the national homeownership rate from under 40% during the Great Depression to almost 67% [in 2001]” (Monroe, 2001). As of 2001, the FHA insured about 18% of mortgages made in a particular year, most of which were granted to homebuyers purchasing a detached single-family unit (Monroe, 2001). Other New-Deal era institutions were also created with the mandate of expanding ownership of single-family houses, typically detached units. Freddie Mac and Fannie Mae continue to negotiate conventional loans and lack unique financial instruments for non-conventional housing types. The non-availability of financing is one cause of the lack of production of MMH housing types (Chapple, 2018).

Now, responding to the problems of affordability and sprawl, communities are revisiting MMH. Much MMH is compact and land-efficient resulting in densification and the creation of moderately affordable housing. MMH is being promoted as part of a strategy to create compact and walkable mixed-use neighborhoods. It is the hope that MMH may increase density such that transit and locally serving commerce/retail become viable. The densification of single-family neighborhoods accompanied by the reduction in average per unit size also yields significant environmental benefits. And this is especially so should the goals of walkability and increased transit use be accomplished to any significant degree.

Promotion of MMH is also congruent with current demographic shifts—growth in the share of single person households; a reduction in average family size; and an increase in the proportion of the elderly in the total population. These shifts support the diversification of the housing stock. The relative decline of the prototypical nuclear family renders its attendant housing choice, detached single-family residences, no longer fit for fulfilling all housing needs. “While only 20 percent of American households are nuclear families, for example, the housing market largely remains fixated on their needs” (AARP, 2018). Fifty percent of the U.S. housing stock is detached single-family residences located on large lots (Mich, 2017). But single-family development’s limitations in supplying affordable and appropriate housing to all are stimulating a critical reappraisal of zoning codes around the country.

Shifts in Public Opinion towards MMH

MMH proponents argue that an increasing market demand among millennials for compact urban living in walkable and amenity rich neighborhoods prefigures a reversion to MMH (Parolek, 2012). The desire among the elderly to remain in age-diverse neighborhoods provides further support (AARP, 2018).

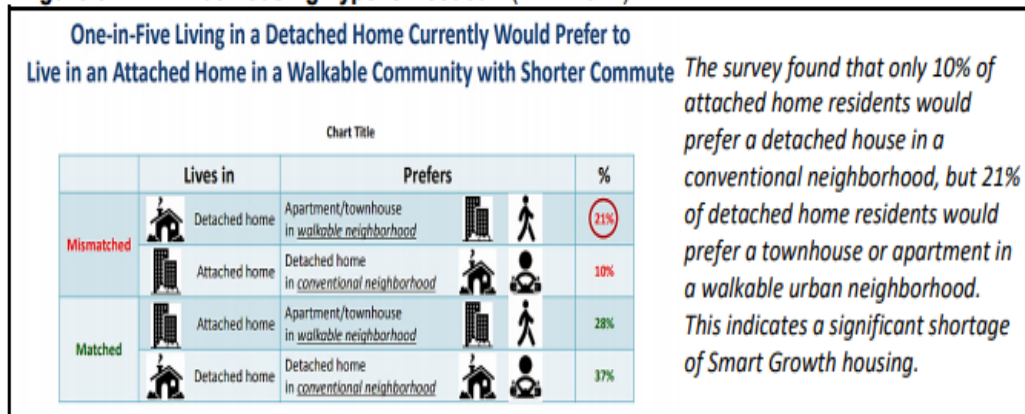


Survey performed by National Association of Home Builders (NAHB), 2018

A survey by NAHB asked respondents about house and lot size tradeoffs to address housing affordability. They summarized the results stating, “Buyers are increasingly willing to sacrifice the size of the home and lot in order to achieve affordability” (NAHB, 2018).

The annual survey performed by the National Association of Realtors showcases the growing consumer preference for walkable housing options. This survey found that 21% of those who lived in a detached home would prefer to live in an apartment/townhouse in a walkable neighborhood as compared to 10% of those who live in an apartment/townhouse that would prefer to live in a detached single-family residence.

Figure 3 What Housing Type is Needed? (NAR 2017)



Mich summarized the survey data relating to the mismatch between MMH demand and supply as follows: “demand for attached housing types ranges from 34-39% while supply (using Census American Housing Survey estimates) of the same is 30% nationwide.

AARP regularly gauges elderly opinion on housing choices to inform AARP’s housing policy. Their 2018 AARP Home and Community Preferences Survey recorded that 77% of those aged 50 plus wish to remain in their current neighborhoods for as long as possible. This number rose to 86 percent for those above the age of 65. AARP warns that “most homes in the United States are not designed for aging in place, stating that only about one percent of U.S. housing is elderly appropriate. AARP has identified “Bring Back Missing Middle Housing” as a “rallying cry for a wider menu of housing options”.

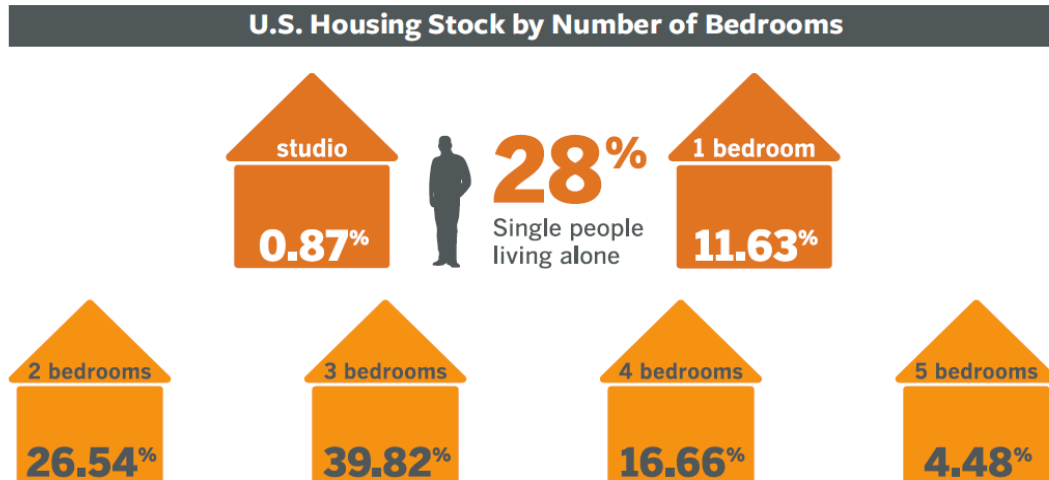
Issues MMH May Address

Demographic/Housing Mismatch

As mentioned earlier, larger housing units are oversupplied relative to demographic housing demand. According to AARP (2018), the largest single demographic in the U.S. is single

ATTACHMENT 1

adults who live alone: 28% of total households. The second largest demographic is couples without children. The traditional nuclear family is only the fourth largest demographic. A visual comparison of U.S. housing stock to the single adult demographic is provided by AARP here:



These numbers don't reflect the 32.1 percent of 18 to 34-year-olds that live with parent(s) at home (AARP, 2018). AARP does not provide an explanation for this unprecedented pattern. It is plausible that chronic rises in housing and rent prices coupled with the long-lasting financial strain of contemporary student loans induces university students and young professionals to economize by living with their parents.

Continuing with demographic bases that argue for a greater focus on MMH is information provided by AARP: Homes suitable for aging in place are compact, require little maintenance, lack stairs, and are wheelchair accessible. Information from the 2018 American Community Survey found that households with one or more persons 65 and older made up more than 25 percent of the households in Kenmore.

Overall, average household size has been decreasing. The 1960 census reports the average household size in King County as 3.2. ACS sampling estimates that in 2018 Kenmore's average household size was 2.57. Contributing to this trended decline in household size are the "increasing numbers of single-person households, decreasing family size preferences, and high divorce rates."

According to AARP analysis, in 1950 the average square footage of new single-family homes was 983, whereas this has increased to 2,571 in 2017 despite the reduction in average household size.

Housing Affordability Crisis

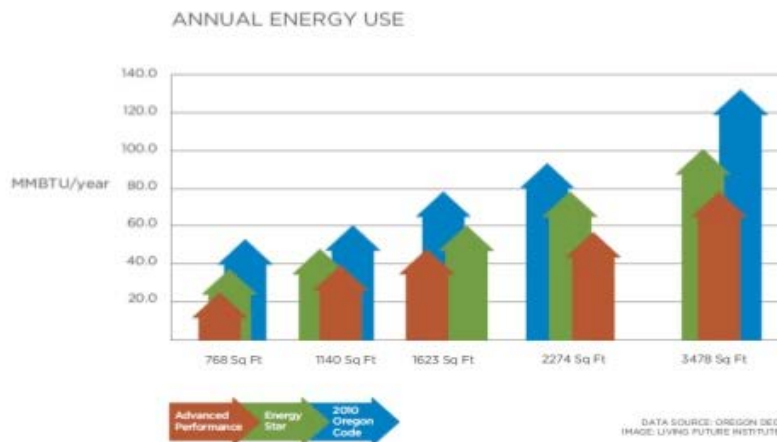
There exists a well-documented shortage of affordable housing in Washington state. The Washington Growth Management Act (1990) requires cities to facilitate the creation of affordable housing. The King County Countywide Planning Policies assign Kenmore residential growth targets and require that the City accommodate affordable housing. MMH is another axis by which Kenmore's housing stock can be enlarged to help satisfy these requirements.

More recently, HB 1923 was passed by the Washington State legislature and signed into law by Governor Jay Inslee. HB 1923 provided funding of up to \$100,000 for cities that voluntarily selected action measures to produce affordable housing (Bicknell, 2019). Several of the "menu options" available to cities to qualify for state funding were ways of promoting MMH types, including authorization of duplexes, triplexes, and courtyard apartments in single-family zoned areas; or authorization of duplexes on each corner lot within all single-family zoned areas." (Bicknell, 2019). HB 1923 was supported by a bi-partisan coalition of politicians seeking to address housing affordability in Washington State. MMH is now recognized as a tool for affordable housing generation at the state level.

Environmental Sustainability

MMH tends to be smaller and more land-efficient than single-family detached residences (Montgomery, 2018). Research by the Oregon Department of Environmental Quality (DEQ) found that building smaller homes was among the best practices to reduce the lifetime carbon and energy impacts of single-dwelling housing (DEQ, 2016). The DEQ then recommended that regulatory code be tailored to increase production of cottage clusters, corner duplexes, accessory dwelling units, and internal house divisions to produce environmental benefits. The following DEQ graphic illustrates the correlative relationship between dwelling size and energy use.

Building Small **is** a green building strategy



Community Cohesion

Several variations of MMH possess communal spaces that advocates claim “stimulate social interaction, promote safety and security, and create a sense of community for young and old alike” (Montgomery, 2018). This claim of communal vibrancy is also attached to the neighborhood level in areas experiencing MMH developments. MMH promotive policy is envisioned as densification aimed at achieving walkable, mixed-use communities like those described by urbanist Jane Jacobs: “The more successfully a city mingles everyday diversity of uses and users in its everyday streets, the more successfully, casually (and economically) its people thereby enliven and support well-located parks that can thus give back grace and delight to their neighborhoods instead of vacuity.” And on walkability’s importance, “Not TV or illegal drugs but the automobile has been the chief destroyer of American communities.”

Historical Existence of MMH

Cities that experienced high-growth patterns in the late 19th century and early 20th century relied heavily on MMH to house their increasingly large workforces (Wegmann, 2006). Much of the MMH currently available was constructed during that period before land-use legislation prohibited numerous MMH types (Badger & Graham, 2015). MMH is virtually nonexistent in

new construction; “between 2% and 5% [of newly constructed housing is MMH] in most large metros” (Mich, 2017).

Emily Badger and Christopher Ingraham made use of 2014 American Community Survey results to tabulate the housing makeup of large American cities in their 2015 housing analysis for the Washington Post. This analysis measured the proportional preponderance of different types of housing, including MMH types; The categories: single unit attached, two units, three or four units, and five to nine units all correlate to different variations of MMH.

Their research showed that several older cities exhibit large residual concentrations of MMH stock. Over 50% of Philadelphia’s housing stock is composed of MMH (Badger & Ingraham, 2014). Commenting on this data in his doctoral dissertation, Mich found that “Philadelphia, Baltimore, and Washington, D.C. are marked by large percentages (25-60%) of attached single-family units - townhouses, rowhouses, and the like - while 20-30% of occupied units in Boston, Milwaukee, and Chicago are in 2-4 unit structures” (Mich, 2017). Mich extended his analysis to encompass the national housing market. He found the exceptional result that missing middle housing provides more housing nationwide as compared to large multi-family apartment buildings: 18.7% to 13.2% (Mich, 2017).

Regulatory Barriers to MMH

MMH requires a zoning code that allows its development in single-family residential neighborhoods. The high cost of multi-family zoned land results in developers electing to build large/midrise apartment buildings to maximize per unit profit. MMH is not practicable as a competitive alternative on multi-family residential land from the developer’s perspective; it does not offer high enough returns. “Missing Middle housing is often just as risky as high-density development projects to build and maintain, yet these projects yield much lower returns over the long run” (City of Montgomery, 2018). Missing Middle Housing is considered “risky” because the market for it is not well established, it requires higher initial investments than detached single-family houses, and the increased length of its construction projects relative to detached single-family houses make them less predictable from a developmental perspective.

Beyond making the use, itself, allowable in single-family neighborhoods, other common regulatory barriers to MMH housing include “off-street parking minimums, dimensional limits, [and] setback requirements,” (Mich, 2017). A private-sector stakeholder focus group which assisted the City of Montgomery’s MMH research identified the regulatory barriers that pose the greatest deterrent effect: “parking requirements; building height limitations; structure setback requirements; [and] lot coverage ratios” (Montgomery, 2018).

Modern building codes have been written in relation to the bifurcation of the U.S. housing market into low- and high-density typologies. Multi-family building and fire codes are “aimed at larger multi-family structures” (Mich, 2017). As multifamily development, some MMH categories are required to install fire protections not required in single family residences, even though lower-density MMH has more in common with single family residences than high-rise apartments. The high cost of compliance with strict building codes that regulate MMH types

as if they were high-rise apartment buildings is that “costs [are increased] beyond what is financially feasible for developers” (Mich, 2017).

There exist available solutions to the economic challenges posed by restrictive building codes and utility regulation costs. Using accessory dwelling units as an example, the State of Washington’s building code amends the definition of dwelling units so that a building which contains an attached ADU and a dwelling unit are together categorized as a single-dwelling unit thereby lowering the cost of compliance for fire-safety separations, etc. The Northshore Utility District now allows attached ADUs to make cost-effective indirect water/sewer connections to the main. And Kenmore’s impact fee waiver makes ADU development significantly more financially accessible.

Regulatory Paths Forward

City of Olympia

The City of Olympia has developed a comprehensive missing middle housing program that is a possible model for Kenmore to consider. Regulatory burdens to MMH types deemed most relevant to the city included cottage housing, duplexes, townhouses, triplexes & fourplexes, and courtyard apartments, among others. Amendments were adopted in 2018.

Although the regulations were ultimately invalidated by a GMA hearings board for inconsistency with provisions in Olympia’s Comprehensive Plan, the Board stated that Olympia’s “goal of infilling is necessary, laudable and achievable.” The increase in density established by the MMH reforms conflicted with PL 14.3 of Olympia’s Comprehensive Plan, “Preserve and enhance the character of existing established low-density neighborhoods. Disallow medium or high-density development in existing Low-density Neighborhood areas...” (GMHB, 2019). Kenmore’s code reform must determine the extent to which the Comprehensive Plan is consistent with regulatory promotion of MMH.

City of Tacoma

Tacoma’s Residential Infill Pilot Program was created to sponsor the development of four Missing Middle Housing types within the City, with each unique type limited to a maximum of three projects (City of Tacoma, 2016). Tacoma decided to include accessory dwelling units, two-family housing, small multi-family housing, and cottage housing in their Pilot Program.

Such a pilot program is a potent vehicle to test new housing concepts and determine their compatibility with the local urban framework. Also, it may allay citizens’ concerns about missing middle housing categories and provide a means to gauge/activate support for the concept. The challenges and successes experienced over the duration of the program can be refined into insights that may inform forthcoming code creation planning segments. “Once staff and Council know the best of what is possible, we will be able to create code and design guidelines that will encourage consistent, good-quality projects of these types” (City of Tacoma, 2016).

ATTACHMENT 1

John Owen, an award-winning urban designer selected to participate in Kenmore's 2019 MMH discussion panel (https://www.youtube.com/watch?v=DU9zU52_BoA), cautioned the City of Kenmore not to view neighborhoods as opponents in their goal of leveraging MMH to increase the diversity of housing options and stock of affordable housing in the city. Mr. Owen commented that a pilot program akin to Tacoma's is an excellent way to involve the public in the MMH code-tailoring process.

ATTACHMENT 1

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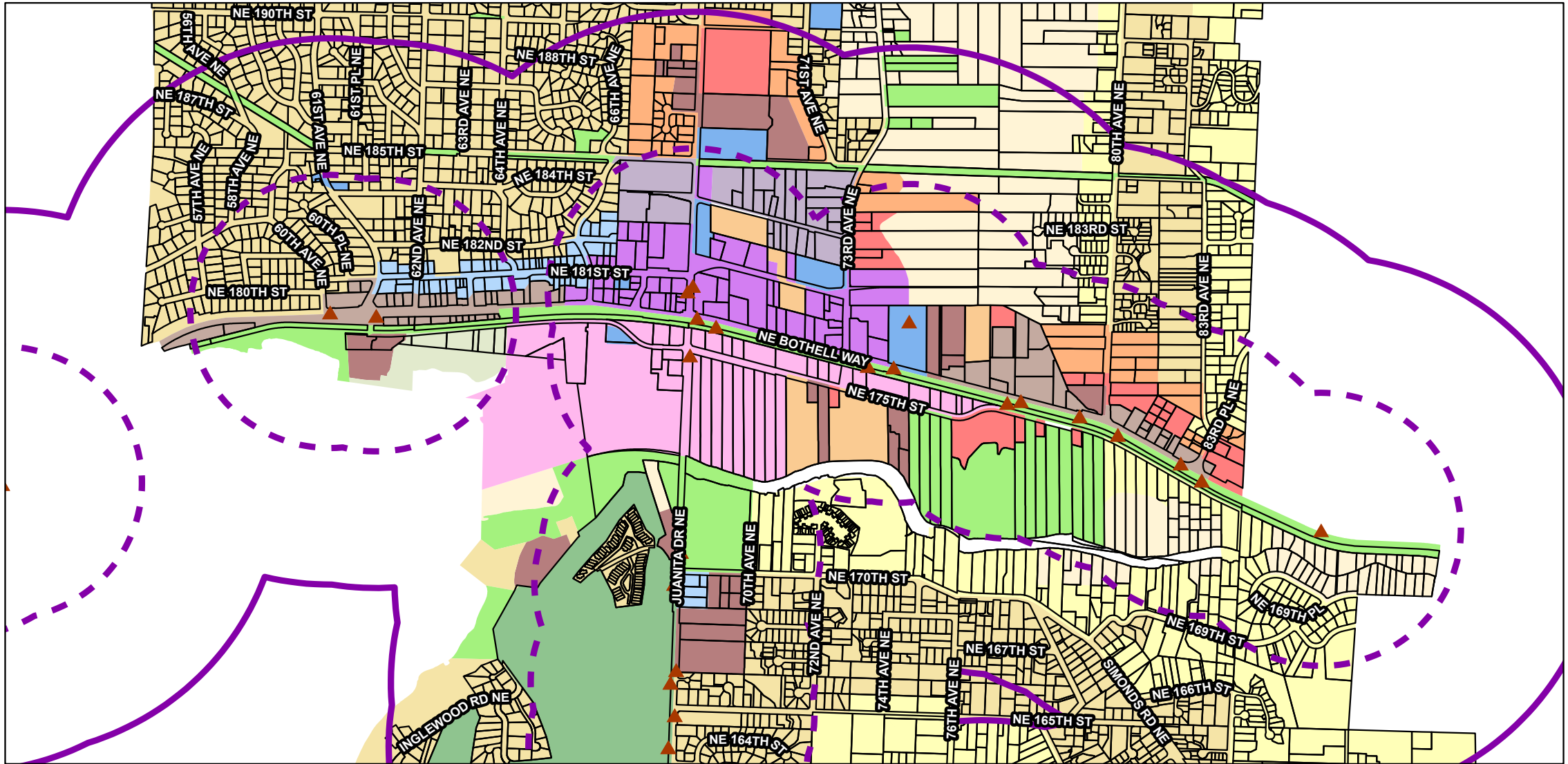
ATTACHMENT 2

Missing Middle Allowances in Other Jurisdictions (duplexes, triplexes, townhouses, cottage housing)

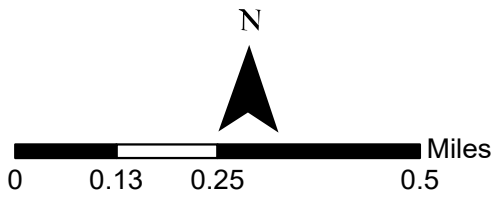
	Allowed in single-family zoning districts	Unit types permitted	Permanent allowance or demonstration project	Design standards	Review process	Other
Kenmore	Yes	Townhouses	Permanent	No	Conditional use permit	
Bothell	Yes	Duplexes on corner lots	Permanent	No	Building permit only	
Kirkland	Yes	Duplexes, triplexes and cottage housing	Permanent, but started as a demonstration project	Yes	Building permit only	
Redmond	No					Considering actions to support Missing Middle housing as part of a new Housing Action Plan
Shoreline	Yes	Townhouses and duplexes	Permanent	Yes	Building permit only	
Olympia	Yes	Townhouses, duplexes and triplexes	Permanent	Yes	Building permit only	
Seattle (generalized)	No	Townhouses, duplexes, triplexes, and cottage housing	Permanent	Yes	Building permit only	Created new zoning district, "Residential Small Lot" or RSL
Tacoma	No	Considering duplexes, triplexes, townhouses, and cottage housing	"Residential Infill Demonstration Project" began in 2016			Considering new zoning district, "Low Scale Residential"

ATTACHMENT 2

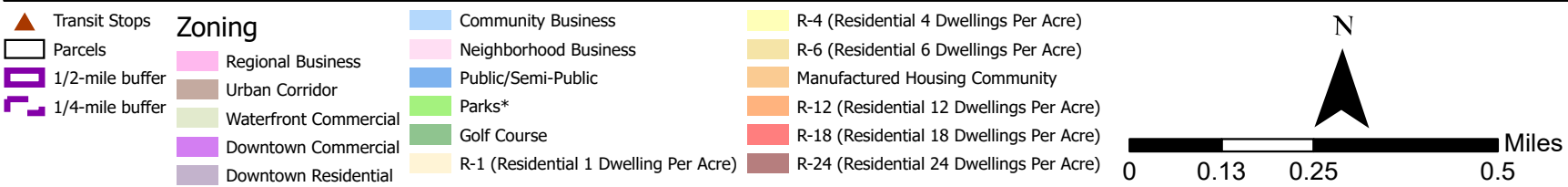
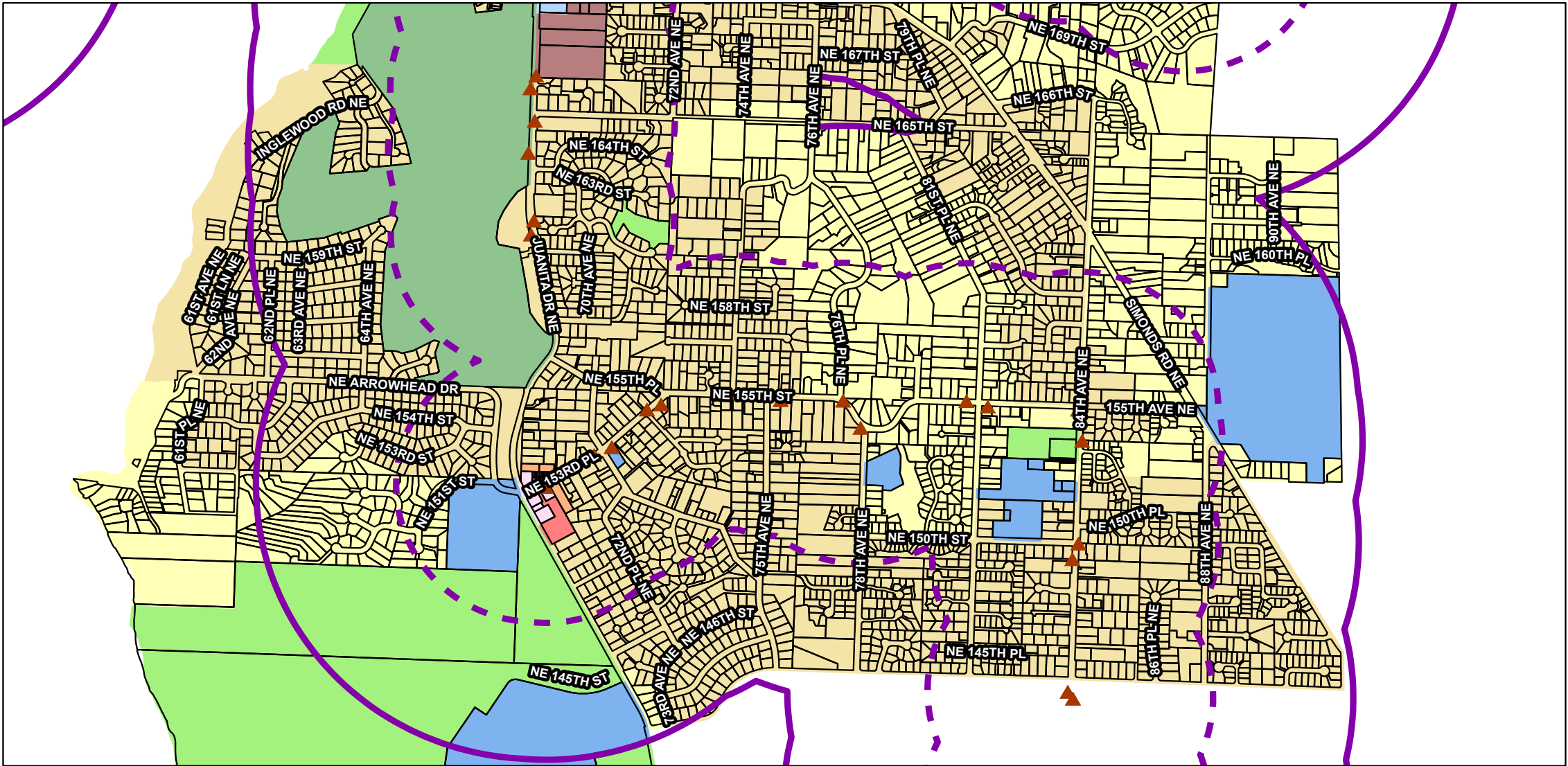
	Allowed in single-family zoning districts	Unit types permitted	Permanent allowance or demonstration project	Design standards	Review process	Other
State of Oregon (generalized)	Yes	Duplexes must be allowed in low density residential zones in all cities with more than 10,000 residents. Townhouses, triplexes, fourplexes, and 4-unit cottage housing must be allowed in all cities greater than 25,000 residents or in the metro area	Permanent	Not specified. Cannot “discourage” development	Not specified. Cannot “discourage” development	Requirements must be put in place in 2021/2022
State of Washington	Incentivized	Townhouses, duplexes, triplexes, and cottage housing encouraged; no SEPA or Growth Management Hearings Board appeals allowed if regulations adopted by April 2023				Mandatory Missing Middle bill in 2020 session (6536) did not pass. House Bill 1232 is currently in the House Rules Committee and would require consideration of duplexes, triplexes, and townhomes in the Housing Element.



- | | | | |
|-------------------|-----------------------|---------------------------------------|--|
| ▲ Transit Stops | Zoning | Community Business | R-4 (Residential 4 Dwellings Per Acre) |
| ▭ Parcels | Regional Business | Neighborhood Business | R-6 (Residential 6 Dwellings Per Acre) |
| ▭ 1/2-mile buffer | Urban Corridor | Public/Semi-Public | Manufactured Housing Community |
| ▭ 1/4-mile buffer | Waterfront Commercial | Parks* | R-12 (Residential 12 Dwellings Per Acre) |
| | Downtown Commercial | Golf Course | R-18 (Residential 18 Dwellings Per Acre) |
| | Downtown Residential | R-1 (Residential 1 Dwelling Per Acre) | R-24 (Residential 24 Dwellings Per Acre) |

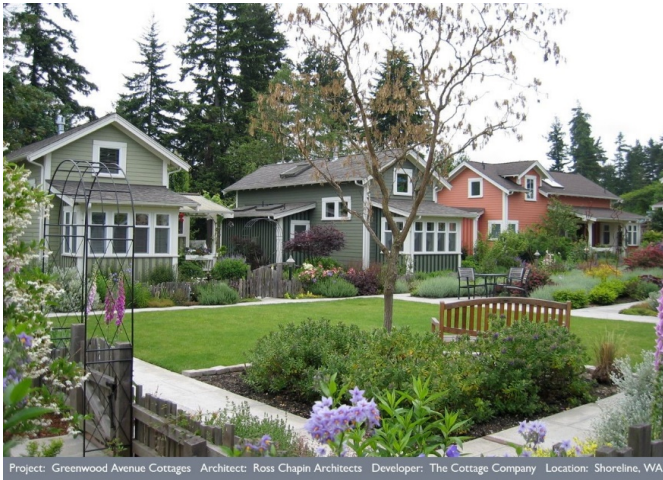


Transit Stops Buffer SR-522



Transit Stops Buffer
Juanita/155th/84th

ATTACHMENT 5



ATTACHMENT 6

