NEIGHBORHOODS FOR ALL

Expanding Housing Opportunity in Seattle's Single-Family Zones

Fall 2018

Seattle Planning Commission

CONTENTS

About the Planning Commission

The Seattle Planning Commission advises the Mayor, City Council and City departments on broad planning goals, policies and plans for the physical development of the City. The Commission's work is framed by the Comprehensive Plan and its vision for Seattle into the 21st Century, and by a commitment to engaging citizens in the work of planning for and working to reach these goals.

The Seattle Planning Commission is an independent, 16-member advisory body appointed by the Mayor, City Council, and the Commission itself. The members of the Commission are volunteers who bring a wide array of expertise and a diversity of perspectives to these roles.

FOREWORD

A letter from the Chair:

The premise of this report is simple: allow more people to enjoy the many wonderful residential neighborhoods Seattle has to offer. Currently, almost half of the city's buildable land is reserved for single-family houses. This means that adding flexibility in these zones is a great opportunity to enhance livability and allow more housing choices for people in more parts of the city.

Seattle can be proud of our tradition as leaders in compassionate policy, from stepping up as a Sanctuary City for immigrants, to being among the first to adopt a $15/hour minimum wage. Seattle aspires to be a socially just city. However, when it comes to allowing everyone equal access to the many wonderful residential neighborhoods in the city, our practices are regressive. The exclusivity of single-family neighborhoods has been heightened as new growth in our population and economy drive up housing costs. Seattle's median home price in the third quarter of 2018, was over $750,000, making homeownership impossible for those with modest incomes.

Adding more flexibility to single-family neighborhoods is a solution that promotes both economic and racial diversity in our communities. Changes to single-family zoning, in conjunction with other equitable housing policies, could create more access for people of color who were historically prevented from owning homes in many neighborhoods due to redlining and other forms of racial discrimination. It is important to recognize the opportunities to further the City's long standing goals to promote racial equity through strategies in this report.

Over the past four years, the Seattle Planning Commission has worked alongside others to help implement and refine several of the recommendations of the City's Housing Affordability and Livability Agenda (HALA) Committee. (HALA produced 65 recommendations for the City in 2015). Many of those recommendations focused on increasing the amount of housing that can be provided in our urban villages, but that increase stops abruptly at the boundaries of these urban villages. This is why we must focus on opportunities in single-family zones to accommodate new neighbors and more people hoping to enjoy the prosperity and beauty of Seattle. The time is now to allow more people to live throughout the city, and ensure that we have neighborhoods for all.

Sincerely,

Tim Parham
Chair, Seattle Planning Commission

INTRODUCTION

Purpose of This Document

The intention of this document is to aid in shaping a broad range of policies, tools, and strategies that increase the availability of housing for more people throughout the city. The fundamental goal of this report is to encourage a return to the mix of housing and development patterns found in many of Seattle's older and most walkable neighborhoods. If you encounter unfamiliar terms while reading this report, please refer to the Glossary on page 45.

A Growing City

Overall, we are a growing country. Although we may not always see it, it is happening around us. According to the US Census, our country has increased by over 9.7 percent between 2000 and 2010, from 281 to 308 million. As of September 2018, our population is estimated to be over 328 million. This rise does not occur evenly throughout the nation, but does increase at a higher percentage in the southwest, and northwest, and includes people of all ages, abilities, and incomes.[1]

A high quality of life, natural beauty and growing economy continue to attract new residents to our city: Since 2010, Seattle has added more than 105,000 residents, surpassing 700,000 in 2017, making us one of the fastest growing U.S. cities.[2]

The 20-year vision for Seattle articulated in the Comprehensive Plan (Seattle 2035) is that of an equitable, sustainable, and livable city of healthy and resilient communities, where everyone benefits from Seattle's prosperity. As growth transforms Seattle's neighborhoods, the challenges of realizing this vision have become more urgent, and are steeped in the context of skyrocketing housing costs and increasing economic and racial disparity. Our great ambition to provide a high-quality of life for all residents is being undermined by escalating housing costs that push people out of the city and diminish the economic, cultural, and racial diversity in our neighborhoods.

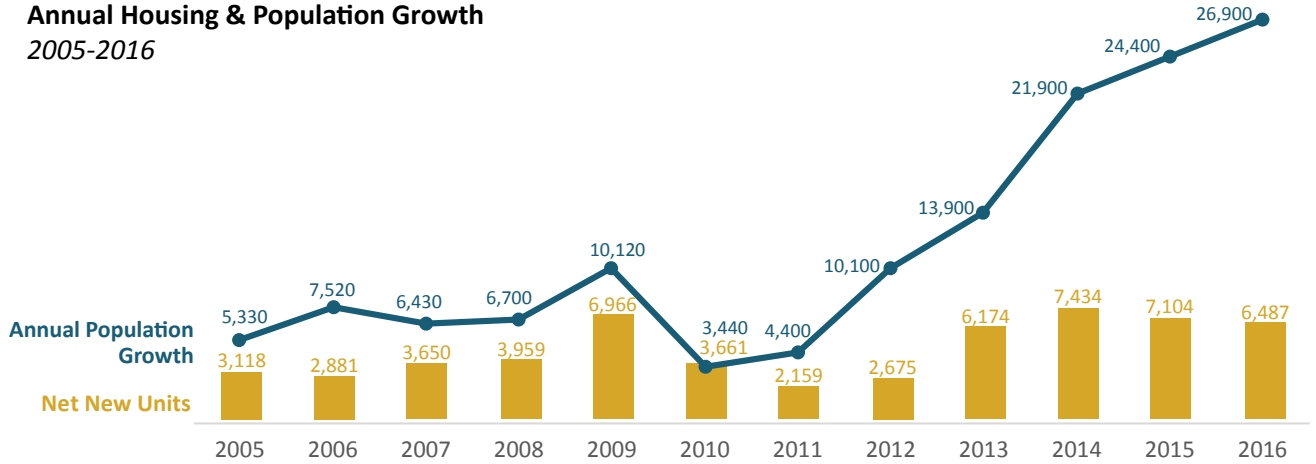
An Equitable City

Where people live impacts many aspects of their lives, including access to transportation, employment, healthy food, schools, cultural resources, health care, and open space.

Seattle, like many US cities, has been shaped by a history of systematic racial segregation facilitated by land use and real estate practices that restricted people of color from buying homes in many areas of the city. The impacts of redlining, racially restrictive covenants, and disinvestment remain today and perpetuate racial segregation in Seattle. As housing costs continue to escalate, long-term residents, small businesses, and cultural anchors in low-income communities, and communities of color are facing displacement.

The disparities in access to opportunities across Seattle and within neighborhoods were outlined in

Annual Housing & Population Growth
2005-2016



Sources: Washington State Office of Financial Management; SDCI Permit Data

the Growth & Equity Analysis[3] conducted by the Office of Planning and Community Development for Seattle 2035. Reducing these disparities requires a dual strategy of investing in long overlooked areas while opening opportunities to live in other areas by building more kinds of housing in more places.

The Seattle Planning Commission has consistently advocated for increasing housing choices across the city and within each neighborhood. Our previous reports on housing examine gaps and disparities in Seattle's housing market and highlight the need for more diverse and affordable housing options as essential ingredients to remaining a city for all.

How can we allow more people to call our neighborhoods home, while retaining and enhancing the qualities that so many find appealing? At the same time, how can we expand options for current homeowners who need additional sources of income to be able to afford their homes through many stages of life?

Bold Solutions for an Equitable Seattle

Seattle's popularity and existing zoning is resulting in the construction of large, expensive new houses at a time when more people need more affordable places to live. If we are to accommodate our growing population, our city must take a fresh look at the policies that regulate the types of housing allowed in all of our neighborhoods, and adapt them to align with the Comprehensive Plan's vision of vibrant communities that are economically diverse, and walkable, with affordable homes near parks, transit, jobs, and schools.

This is not just an issue of addressing the legacy of discriminatory housing and land use practices; it is about building an equitable Seattle for the present and future generations.

In the absence of vacant land, new housing must be integrated into the existing fabric of our neighborhoods. In our 2014 Family-Sized Housing report[4], we urged the City to allow a broader range of low-density housing in single-family neighborhoods. This report takes an in-depth look at this strategy with a renewed sense of urgency.

An example of low-density, multi-family housing; Garden Apartments in the Central District.

Photo: Lawton Gowey[5]

The 702 Trolley, in operation through the early 20th century, reflected a compact, active neighborhood character.

Part I of this report describes the key observations made by the Planning Commission as we reviewed the data and trends of housing in Seattle.

Part II outlines strategies for expanding housing options in neighborhoods currently zoned single-family while building on the characteristics that make Seattle unique.

In developing the strategies presented in Part II, we took cues from historic development patterns that produced residential neighborhoods with a variety of housing types. These neighborhoods demonstrate that offering a broader range of housing opportunities in single-family zones need not be at odds with retaining neighborhood character.

Seattle's neighborhoods that grew around streetcar stops as compact walkable centers incorporated a mix of commercial activity and housing, including single-family houses, duplexes, triplexes, small apartments, and corner stores. The cores of neighborhoods such as Wallingford, Queen Anne, and the Central District retain some of the mix of housing that was allowed in many areas until the 1950's and as late as the 1970's, when downzones made it illegal to build many types of multifamily housing in lower-density residential neighborhoods.

Expanding housing opportunities in single-family areas is necessary to uphold our obligation to provide accessible options for the next generation, as well as for the workers who provide services in the city, but can rarely afford to live here. Enabling more people to attain a place to live throughout Seattle will help to remove the barriers that once institutionalized racial segregation and continue to threaten the health of our communities and households.

The Seattle Planning Commission has approached this work with the hope of continuing this necessary and timely conversation about reexamining our land use policies. We hope that elected officials, City staff, and communities across Seattle will collaborate to find solutions that allow the widest possible range of households and families can call Seattle home.

The fundamental goal of this report is to increase housing choices by returning to the mix of housing and development patterns found in many of Seattle's older neighborhoods.

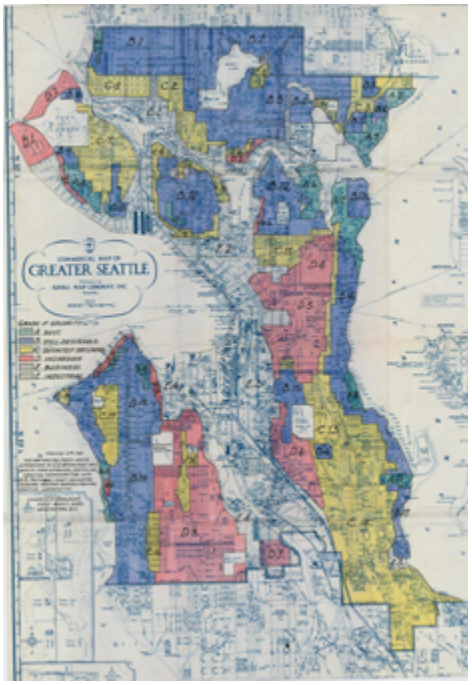
A BRIEF HISTORY OF ZONING IN SEATTLE[6]

1909 The first Building Ordinance in Seattle is published. The city is divided into "districts" to specify the construction type of new buildings, but not uses.

1920's Some residential areas begin establishing racially discriminatory covenants[7] to prevent people of color, and other ethnic and religious groups from buying houses. The Supreme Court validates the use of restrictive covenants in 1926, making them even more common.

1923 Seattle's first zoning ordinance is passed, which establishes two residential districts: one that allows detached, single-household structures, and another that allows apartments and other housing types. No minimum lot size is required.

1934 The Federal Housing Authority establishes a system of "redlining" certain neighborhoods when determining whether to approve a mortgage.[8] Generally, mortgages were denied in neighborhoods where households of color were predominant, undermining property values for African-Americans and Asian-American households. This practice worked to further segregate Seattle's residents along racial lines.



A 1936 redlining map shows where loans were prohibited. Source: Mapping Inequality[9]

1957 Seattle adopts a new Zoning Ordinance, which includes three categories of residential zones: single-family, duplex, and multifamily. It sets out strict development standards for minimum lot sizes. Whereas historic neighborhoods were platted with lots smaller than 5,000 square feet, the new regulations set a 5,000 square foot minimum lot size. Many duplex areas were rezoned to single-family.

1922 Zoning Commission Poster Source: Seattle municipal Archives

1960's & 1970's Successive changes to the land use code continue to downzone areas from multifamily and duplex to single-family as land use regulations in single-family areas become increasingly exclusionary.

1994 Accessory dwelling units are legalized.

Seattle's implements the Urban Village Strategy, which concentrates jobs, housing, and services into four categories of "urban villages."

2009 Detached accessory dwelling units are legalized for lots over 4,000 square feet. Restrictions make construction of these units challenging and costly to homeowners.

2011 An overhaul to the zoning code replaces the duplex zone with the "lowrise" zone, which allows townhouses, rowhouses, and apartments, and trades in lot coverage restrictions for floor area ratio.

TBD The proposed Mandatory Housing Affordability program triggers efforts, under way at this writing, to allow more density in some zones and expand the boundaries of some urban villages in exchange for a required contribution to affordable housing.

Current Single-Family Zoning in Seattle

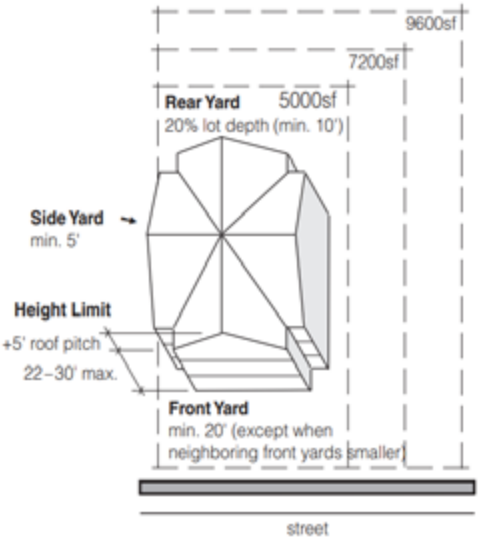
Zoning refers to the regulations that control the size of buildings and the kinds of uses that are allowed.

Seattle has three single-family zoning designations defined by the minimum lot size required for each detached house. The number in each of the names refers to the minimum lot size required; for example, SF 5000 means a single-family lot must be 5,000 square feet.

Requirements for front yards, rear yards, side yards, height, and lot coverage create the "building envelope" in which a house may be built. Larger lots have larger building envelopes.

Seattle's Single-Family Zone Designations
Data: City of Seattle

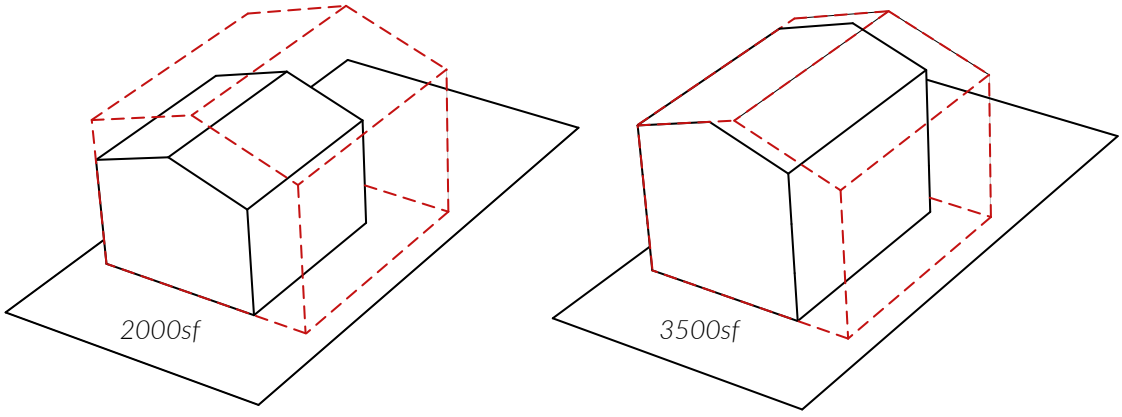
Single-Family Zone Regulations on Size and Height



Legend

- *9600 sq. ft. single-family lot size*
- *7200 sq. ft single-family lot size*
- *5000 sq. ft single-family lot size*

Zoning regulations allow many lots to be developed with much larger structures than currently exist. A house of up to 5,250 square feet could be built on a 5,000 square-foot lot. The diagrams below depict a 2,000sf house, and 3,500sf houses with red frame showing 5,250 size allowed by current zoning.
Image: Carolyn McGunagle



SUMMARY OF OBSERVATIONS

The observations presented here frame the challenges and opportunities related to expanding access to single-family zones, and they shape the strategies presented in Part II.

OBSERVATION 1

The large portions of Seattle that are restricted to one house per lot are quickly becoming more expensive, excluding many people.

- The cost of housing in areas zoned single-family continues to rise.
- Rising housing costs impact existing and future residents.
- As larger, more expensive houses replace smaller ones, neighborhood character is changing despite single-family zoning.
- Despite Seattle's growth, some areas of the city have fewer residents than in 1970.

OBSERVATION 2

The range of housing types is constrained by the amount of single-family zoning.

- Seattle lacks a range of housing types that can accommodate a broad spectrum of households.
- A small amount of Seattle's land allows multifamily residential.

OBSERVATION 3

Single-family zoning limits opportunities for housing types that are inclusive to people of different ages and life stages.

- Seattle has a changing population with a wide range of housing needs, yet housing policies preserve almost half of Seattle's land for one housing type.
- Expanding housing choice in single-family zones requires more than accessory dwelling units and backyard cottages.

OBSERVATION 4

Many of Seattle's most walkable and sought-after neighborhoods were built before single-family zoning and minimum lot sizes existed.

- Standards established in the 1950's are preventing new development from creating the diverse, walkable, and livable urban neighborhoods that once prevailed in Seattle.

OBSERVATION 5

Current zoning does not promote equitable access to public amenities and assets.

- Single-family zoning limits households within walking distance to parks and schools.
- Current zoning perpetuates the legacy of redlining, racial covenants, and disparities in homeownership.

OBSERVATION 6

The benefits and burdens of growth have not been distributed equitably throughout Seattle.

- Most growth has been concentrated in a small portion of Seattle.
- Areas zoned single-family are shielded from accommodating new households.
- Restricting housing in areas where property values are high shifts development pressure to areas already threatened by displacement.

OBSERVATION 7

Seattle needs strategies to grow more complete & walkable neighborhoods.

- Seattle's current single-family zoning allows one type of development which does not offer the variety and density to grow walkable, transit-friendly neighborhoods.

SUMMARY OF STRATEGIES

The strategies presented in Part II focus on expanding housing options, and are a menu of short-term and long-term policy and code changes for further exploration.

STRATEGY 1

Evolve Seattle's growth strategy to include residential areas across the city.

a. Expand all established urban villages to 15-minute walksheds from frequent transit.

b. Promote the evolution of Seattle's growth strategy to grow complete neighborhoods outside of urban villages.

c. Establish new criteria for designating and growing new residential urban villages shaped around existing and planned essential services.

STRATEGY 2

Create a zoning designation that promotes the intended physical form and scale of buildings while being more equitable and inclusive.

d. Rename "Single-Family" zoning to "Neighborhood Residential."

STRATEGY 3

Foster a broader range of housing types in areas with access to essential components of livability.

e. Establish a designation that allows more housing types within single-family zoned areas near parks, schools, and other services.

f. Develop design standards for a variety of housing types to allow development that is compatible in scale with existing housing.

g. Revise parking regulations to prioritize housing and public space for people over car storage.

STRATEGY 4

Retain existing houses while adding housing types that allow more people to live in every neighborhood.

h. Allow the conversion of existing houses into multiple units.

i. Allow additional units on corner lots, lots along alleys and arterials, and lots on zone edges.

j. Incentivize the retention of existing houses by making development standards more flexible when additional units are added.

k. Provide technical and design resources for landowners and communities to redevelop and maintain ownership.

STRATEGY 5

Encourage more compact development on all lots.

l. Reduce or remove minimum lot size requirements.

m. Create incentives for building more than one unit on larger than average lots.

n. Limit the size of new single-unit structures, especially on larger than average lots.

STRATEGY 6

Ensure new housing supports greater household diversity.

o. Retain and increase family-sized and family-friendly housing.

p. Remove the occupancy limit for unrelated persons in single-family zones.

"As Seattle grows, its housing supply grows and adapts to meet the needs of all households, regardless of color or income, including families with children, seniors, and people who have a disability. Our growing city does not force people from their homes; they are able to stay in their neighborhoods, with their established community resources and cultural institutions. **Throughout the city, quality housing options exist for people of all backgrounds.**"

Seattle 2035
Comprehensive Plan[10]

PART I. OBSERVATIONS

Context: Data & Trends

Photo: Schemata Workshop

A Craftsman-style Duplex in Seattle

OBSERVATION 1

The large portions of Seattle that are restricted to one house per lot are quickly becoming more expensive, excluding many people.

The cost of housing in areas zoned single-family continues to rise.

Home values for detached houses have risen more than 12% from 2016—twice as fast as the national average—and more than 78% since the low price point in 2012.[11]

As of August 2018, the median home price for in Seattle is $753,600--an increase of over $100,000 from February 2017.[12]

There has been recent reporting on the cooling of the housing prices in Seattle, which is a welcome market correction. However, despite modest shifts year to year, housing prices overall are expected to grow in the long-term.[13]

Rising housing costs impact existing and future residents.

High housing prices are causing Seattle to lose households with middle- and low-incomes, while the number of high income households has increased.

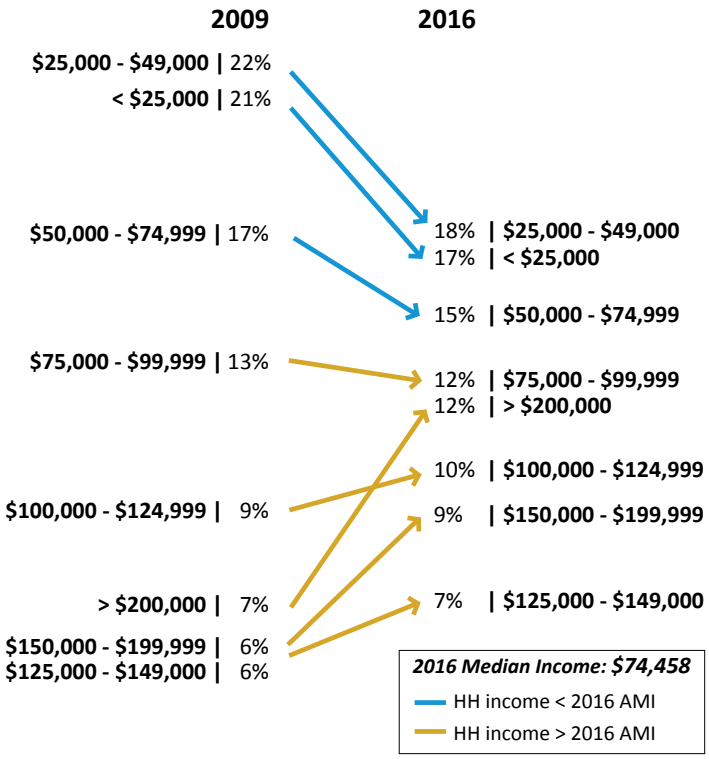
Children who grew up in Seattle neighborhoods may not be able to afford to live in the city as adults, should they choose to.

Current homeowners who bought before skyrocketing land values have gained equity though they may have limited income. Rising property taxes may force them out of their homes.

Renters in Seattle are more likely to have lower incomes and higher housing-cost burdens, making the challenge of saving for a down payment or accumulating wealth increasingly difficult as rents continue to rise.

Change in Distribution of Household Income

Source: 2016 American Community Survey 5-Year Estimates



In aggregate, the number of households citywide with incomes over $75,000 increased by approximately 50% from 2010-2015, while all other groups decreased.

1 in 5 single-family houses are renter occupied.

Only 20% of single-family units are renter occupied, and renters tend to have lower incomes than owners.

Source: 2016 American Community Survey 5-Year Estimates

As larger, more expensive houses replace smaller ones, neighborhood character is changing despite single-family zoning.

Seattle's current single-family zoning code came into being in the 1950's. In the almost 70 years since, Seattle has changed and evolved, and is facing new urban issues and pressures. Policies meant to preserve aesthetic and physical form--part of a neighborhood's "character"--are contributing to the increase in housing costs and the decline of economic diversity of Seattle's single-family zones.

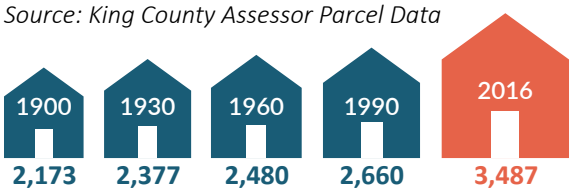
Even under current zoning, the physical character of neighborhoods is changing as existing houses are replaced with larger, more expensive ones, as allowed by today's land use code.

Given the limit of one house per lot, these regulations create economic incentives to tear down smaller, older houses and build larger, more expensive structures. The average size of newly constructed detached houses in 2016 was 3,487 square feet, more than 1,000 square feet larger than the average for the first two-thirds of the last century.[15]

As noted above, neighborhoods are changing even in the absence of zoning reform. With the average house price climbing well out of reach for all but high income households, neighborhoods are losing economic diversity as would-be neighbors are pushed out of the city.

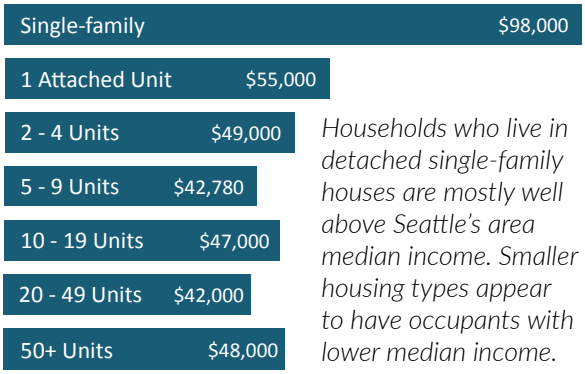
Change can happen as it is now, by replacing bungalows with much larger houses, or through moderate code changes that allow our neighborhoods to accommodate more housing and families.

Average Size of New Houses by Year Built
Source: King County Assessor Parcel Data



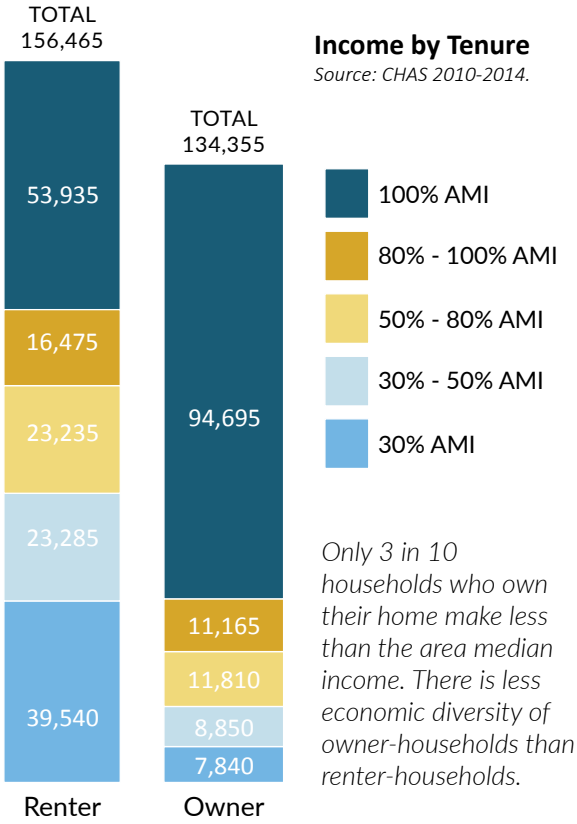
The average size of detached houses in Seattle has grown over 1,000 sq. ft. from the early 1900's when the Craftsman-style bungalow was in its heyday.[14]

Median Household Income by Unit Type
Source: 2015 American Housing Survey; Seattle Metro Area



Households who live in detached single-family houses are mostly well above Seattle's area median income. Smaller housing types appear to have occupants with lower median income.

Income by Tenure
Source: CHAS 2010-2014.



Only 3 in 10 households who own their home make less than the area median income. There is less economic diversity of owner-households than renter-households.

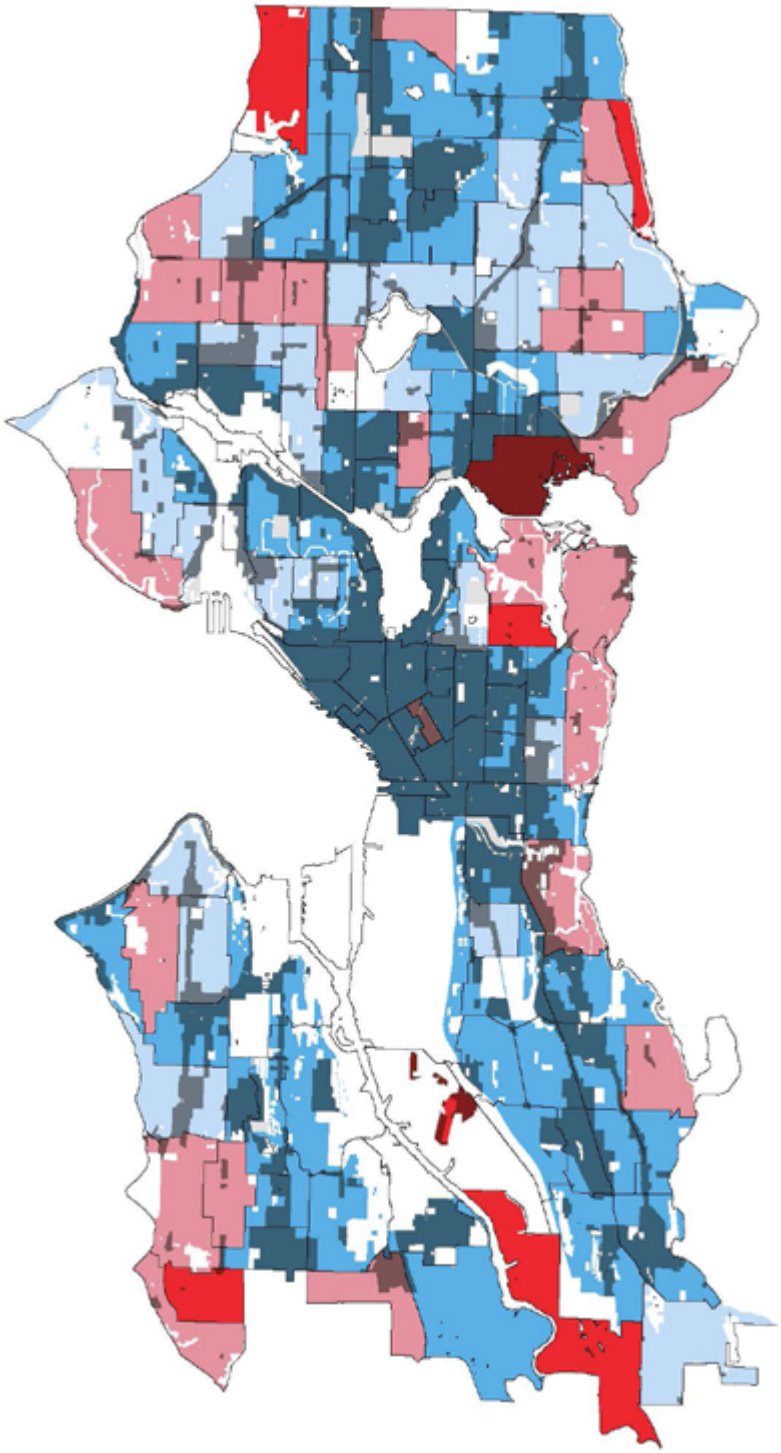
Despite Seattle's growth, some areas of the city are losing population.

Single-family zoning that allows only one house per lot has resulted in unequal growth in Seattle. Although the city has added more than 180,000 residents since the 1970's, some areas of the city have actually declined in population. Those areas primarily consist of single-family zoning on large lots; areas that gained population tend to have more multifamily and commercial zoning that allow a mix of uses.

The average household size has declined from 2.5 persons in 1970[16] to 2.12 in 2015.[17] The typical size of new single-family houses meanwhile, has grown, meaning fewer people may be living in larger houses with empty bedrooms. Some could be retrofitted into separate units to accommodate additional households, if permitted by zoning.

Population Change by Census Tract

Source: 2016 American Community Survey, City of Seattle[18]



Percent Population Change

- > 15% decline
- 0% - 15% decline
- 1% - 15% increase
- > 15% increase

Uses Allowed

- Housing prohibited
  Includes industrial zones, parks and open space, and cemeteries.
- Multifamily Housing Allowed
  Includes land zoned for lowrise, midrise, highrise, and commercial

Census tracts that have lost population tend to be those that are largely zoned for large-lot single-family, and have the higher land values.

OBSERVATION 2

The range of housing types is constrained by the amount of single-family zoning.

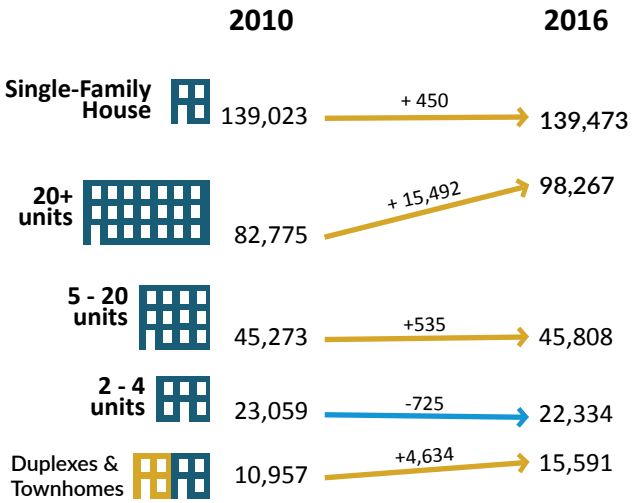
Seattle lacks a range of housing types that can accommodate a broad spectrum of households.

Seattle's existing housing stock falls largely into two categories: high-cost detached houses in lower density areas, and apartments in buildings with 20 or more units, generally in the city's densest areas and along arterial roads with heavy traffic. Potential buyers are limited in the types of housing for sale, and renters have fewer options for units in smaller-scaled buildings in residential areas.

Seattle lacks small-scale multi-unit housing options often referred to as "the missing middle."[19] These multifamily developments have smaller unit footprints and share the cost of underlying land, offering a way to introduce affordable housing choices into areas where they are currently illegal. These housing types would make opportunities for walkable urban living more accessible to a broader range of incomes and address the changing needs and desires for a range of households through many life stages.

Change in Number of Units by Building Type

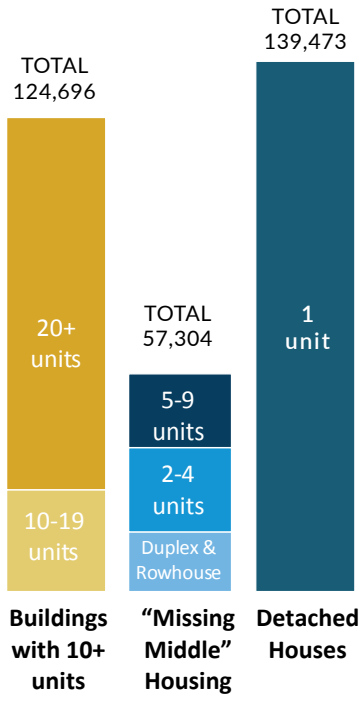
Source: 2016 American Community Survey 5-Year Estimates



Units by Building Type

Source: 2016 American Community Survey

The majority of housing in Seattle is either single-family houses or apartments in large buildings. Most new units are in large buildings and attached homes such as row houses, while the number of small apartment buildings has declined.



A small amount of Seattle's land currently has or allows a mix of housing types.

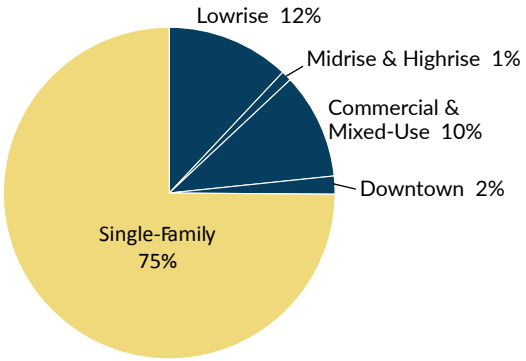
Small-scale multifamily housing is restricted to about 12% of Seattle's land zoned to allow residential uses. Not only does this limit the *number* of row houses, duplexes, and small apartments, but it also limits *where* in the city these units can be built.

There are several ways that the percentage of single-family land can be calculated. When looking at all of the land in Seattle that can have residents, roughly 75% of that available land is reserved for single-family lots.* Even the most conservative calculation (which includes streets and other land uses) shows that 35% of all of Seattle's land is currently in use as single-family lots. While calculating it that way produces a substantially different number, 35% is still almost three times as much as the 12% in use as commercial, mixed-use, and multifamily.

This means that households with the economic resources to afford a detached house can choose to live in a much wider range of locations than those who cannot afford a single-family house, or prefer a different housing type.

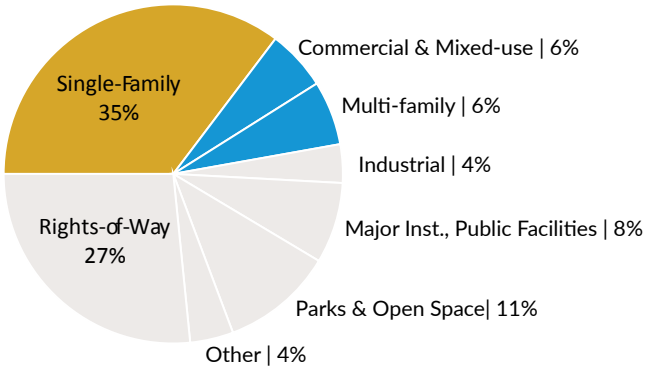
**Analysis uses net parcels of zoning categories that allow residential uses. Excludes right of ways, Industrial zones, City-owned open space, and Major Institutions.*

Distribution of Zoning that Allows Residential Uses
Data: City of Seattle[21]



Three-quarters of all the land that Seattleites can live on is zoned for single-family.

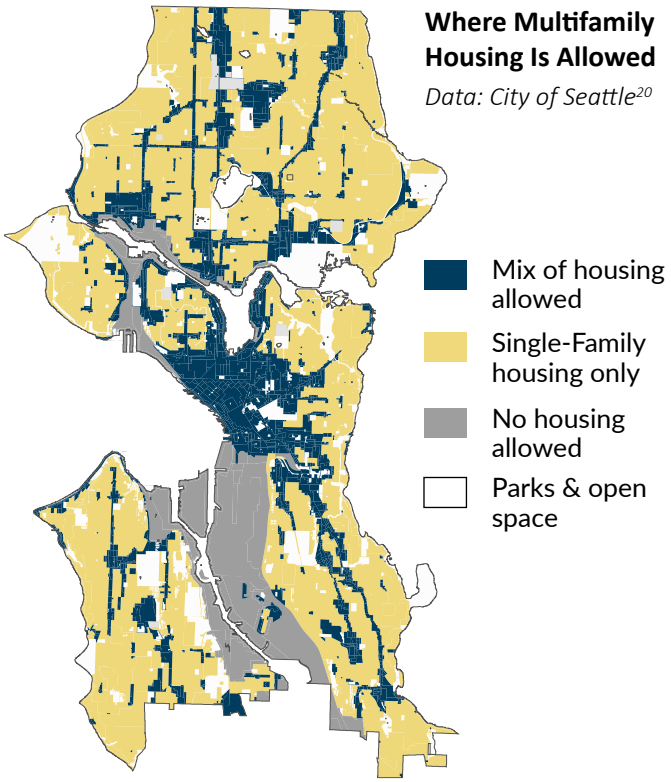
Distribution of Gross Acres by Land Use
Data: City of Seattle[22]



"Land use" refers to how land is currently being used, while "zoning" describes the range of uses that are allowed.

*If **all** of Seattle's land is considered, including rights-of-way, parks, and industrial lands, over a third is in use as single-family parcels. Only 6% is multifamily (lowrise, midrise, highrise) and 6% is commercial or mixed-use.*

Where Multifamily Housing Is Allowed
Data: City of Seattle[20]



Households who cannot afford, or want a more affordable option are limited to the areas of the city shaded blue--those zoned for a mix of housing, including multifamily housing.

OBSERVATION 3

Single-family zoning limits opportunities for housing types that meet the needs of people at different ages and life stages.

Seattle has a changing population with a wide range of housing needs, yet almost half of Seattle's land is reserved for one housing type.

The largest and most rapidly growing segment of Seattle's population is people 25-34 years old. Young families looking for entry-level homeownership opportunities may be priced out of detached houses or may not want the upkeep of a large house, but may need more room than a one-bedroom apartment or a small condo.

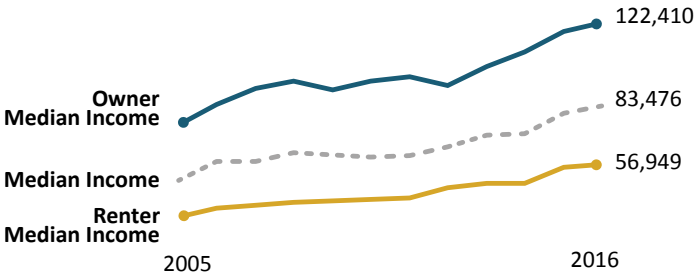
The total number of households with children has grown since 2010. Retaining families will require more family-friendly housing at more price points across the city, especially near schools and parks.

The number of households with adults over 65 is also growing. This includes empty nesters who may be looking to downsize from a house but want to stay in the neighborhood, have a front door, or age in place.

The percentage of households with no vehicle available grew 6% from 2009-2015. Compact and mixed-use development is allowing more Seattleites to live in walkable neighborhoods and to use transit, car-sharing, and bicycles instead of owning a car.

Median Income by Household Tenure

Source: 2016 American Community Survey 1 Year Estimates



As of 2016, owner median income was higher than renter median income in Seattle, with a difference in income of $65,461.

BENEFITS OF A DIVERSE HOUSING SUPPLY

When making housing choices, residents consider many factors including price, size, and proximity to employment, transportation, schools, cultural amenities, and everyday services. A neighborhood with diverse options can support individuals and families with a wide spectrum of incomes at all stages in their life cycle.

A variety of unit types and formats increase the available housing suitable for a range of households, including singles, couples, and families, and makes it possible to respond to changing family needs. Accessory dwelling units can give homeowners more options for sharing their homes and having additional income. Smaller format housing, such as cottages, duplexes, or courtyard apartments can make it easier for older adults to remain in their neighborhood, or provide a more affordable option for a small household. These options may make it easier for multi-generational families and established communities to stay in place and to live near each other or near cultural anchors and resources. When located in areas that have streets with lower traffic volume, and access to schools and parks, these housing types offer a family-friendly housing type at a lower price than a detached house.

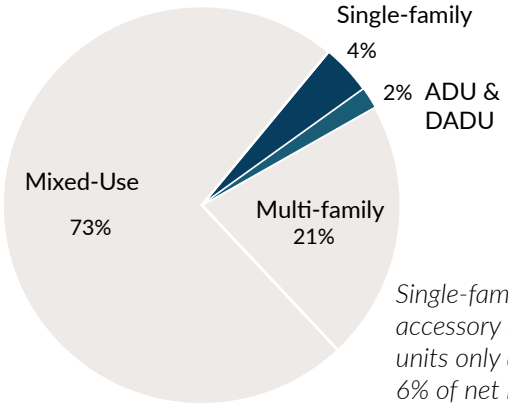
Expanding housing choice in single-family zones requires more than in-law apartments and backyard cottages.

Accessory dwelling units (including in-law apartments and backyard cottages) are critical to diversifying housing types and providing additional income for homeowners facing rising property taxes or retirement. However, strict regulations and construction costs thwart homeowners' desire to create them.

Seattle has allowed in-law units and backyard cottages for years, but fewer than 2% of lots have one.[23] Fewer than 1,600 in-law unit have been created since they were legalized in 1994. Similarly, since backyard cottages became permissible in 2009, only 579 had been built as of this writing.[24] Although construction and permitting of accessory dwelling units has increased in recent years, they account for fewer than 2% of new units built from 2010-2016.

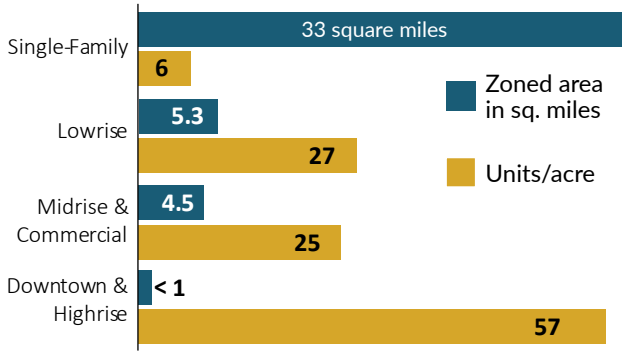
Even with the adoption of more relaxed regulations, a City study estimated that only up to 3,330 accessory dwelling units would be built citywide over the next 10 years.[25] While ADUs are a critical component in providing a range of housing types, loosening regulations will only put a small dent in the amount and variety of housing that Seattle needs right now. The severity of Seattle's housing crisis demands bold actions and policies ensuring that everyone has access to housing.

Net New Units by Type 2006-2017
Source: SDCI Permit Data 7/14/2017



Single-family units and accessory dwelling units only account for 6% of net new units from 2006-2017.[26]

Density by Zoning Designation
Source: City of Seattle, SDCI



The number of units per acre in single-family zones is much lower than other zones, meaning that fewer people live on more land in a significant portion of the city. Even if an ADU was built on every single-family lot, the density per acre would still be half that of lowrise zones.

THE "MISSING MIDDLE"

"Missing Middle" refers to a range of multifamily housing types such as duplexes and courtyard apartments that are compatible in scale with single-family houses. These housing types are integrated into many pre-1940's neighborhoods in Seattle, and are a key component for growing walkable neighborhoods.

Source: Opticos Design, Inc.

OBSERVATION 4

Many of Seattle's most walkable and sought-after neighborhoods were built before single-family zoning and minimum lot sizes existed.

Standards created in the 1950's are preventing new development from creating the diverse, walkable, and livable urban neighborhoods that once prevailed in Seattle.

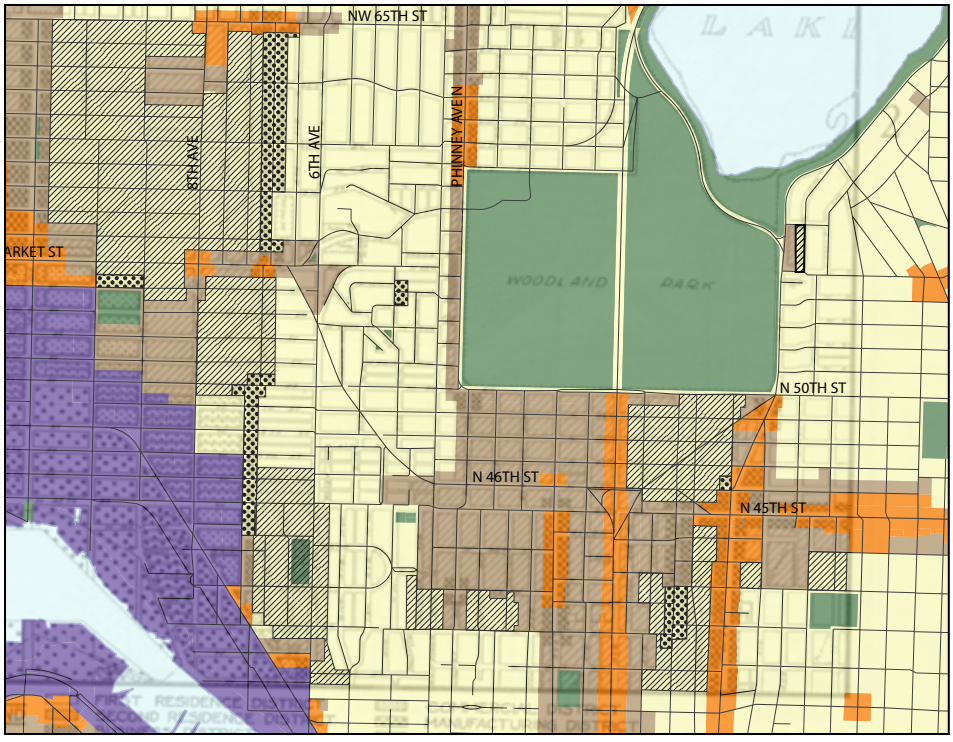
Historically, Seattle permitted a rich mix of buildings in areas currently zoned for stand-alone houses on larger lots where communities grew around streetcar stops and commercial nodes. Small lot houses, duplexes, triplexes, and small apartments built prior to 1957 remain in single-family zones, but building them is illegal today. These buildings allow a wider spectrum of households to live in neighborhoods that have since become affordable only for high-income households.

Many of Seattle's older neighborhoods prized for their livability such as Wallingford, Queen Anne, the Central District, among others have both lots that are smaller than the minimum currently required, and multifamily housing in the form of duplexes, triplexes, and small apartments.

As is evident from examples in neighborhoods across Seattle, not only do small-scale multifamily buildings fit seamlessly within predominantly single-family areas, they helped shape them into the walkable, sought-after neighborhoods they are today.

Comparing 1923 Zoning Ordinance to Current Zoning

Sources: Seattle City Clerk, City of Seattle



1923 Zoning Ordinance

- Current single-family zones zoned for multifamily in 1923
- Current single-family zones zoned for commercial in 1923

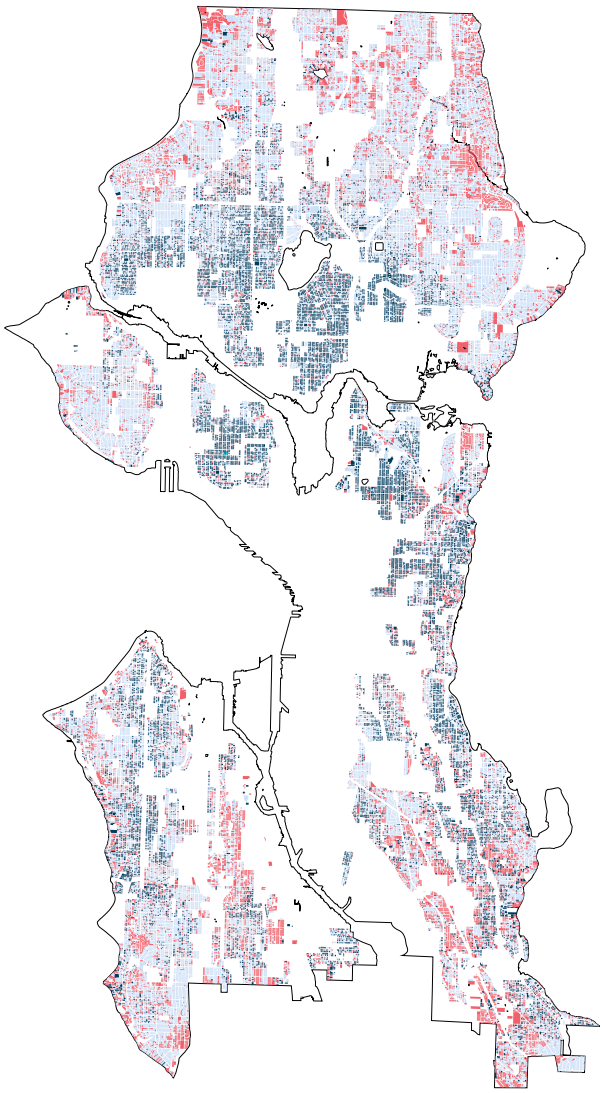
Current Zoning

- Industrial
- Commercial/Mixed-Use
- Multifamily
- Single-family

Many areas within today's single-family zones were zoned as "Second Residence District" in 1923 (hatched), which allowed multifamily housing. Many of these remain today, but could no longer be built.

Single-Family Zoned Lots by Year Built[27]

Data source: King County Assessor Parcel Data

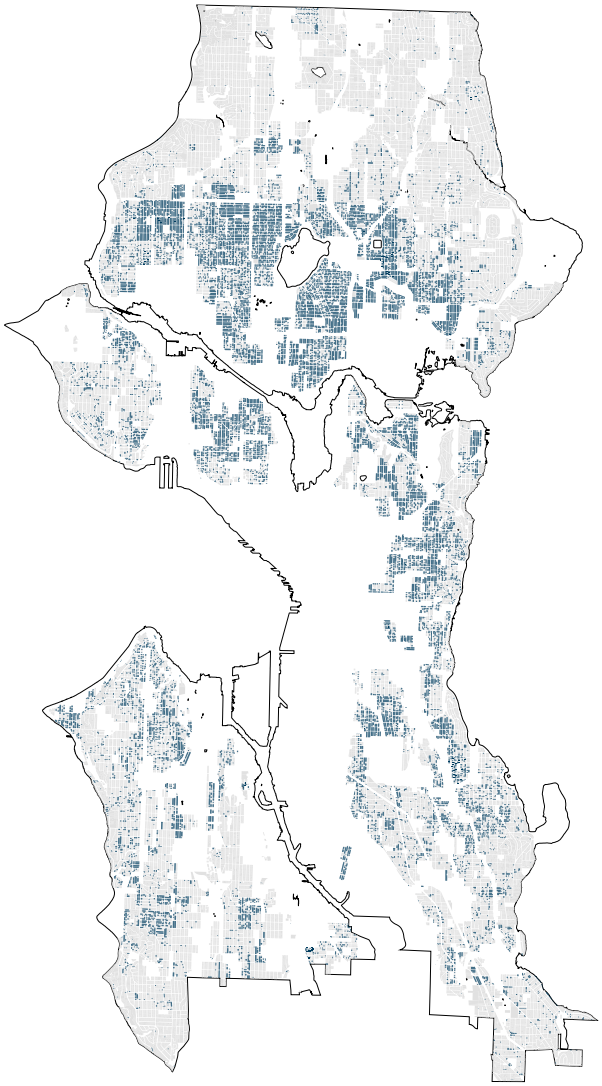


Over 75% of houses in areas currently zoned for Single-Family were built before minimum lot sizes were established in 1957; of those, approximately 25% were built before 1923, when single-residence zones that prohibited multifamily housing were established.

Neighborhoods with the highest proportion of lots built out before single-family zoning was established tend to be those that are revered for their walkability and have a mix of unit types including duplexes, triplexes, and small apartments.

Single-Family Zoned Lots Smaller than 5,000 Square-Feet[28]

Source: King County Assessor Parcel Data



Single-Family Zoned Lots

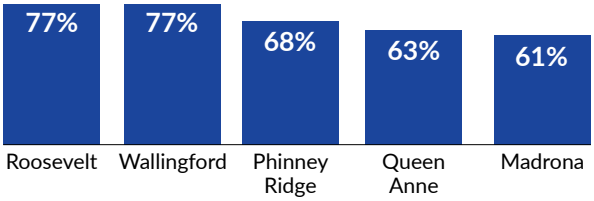
Smaller than 5,000 square feet

Larger than than 5,000 square feet

Over a third of lots zoned for single-family are smaller than the required 5,000 minimum allowed under current zoning regulations. Neighborhoods with the highest proportion of smaller lots tend to be those that were built during the early part of the 1900's.

Percent of Single-Family Lots < 5,000 Square Feet

For select neighborhoods



OBSERVATION 5

Current zoning does not promote equitable access to public investments.

Single-family zoning limits the number of households that can be within walking distance of parks and schools.

Zoning restrictions constrain the number of households that can live within walking distance of services that are located in single-family zones, such as schools and parks. The high cost of buying in to a single-family zoned area restricts access to cultural and essential services on the basis of income.

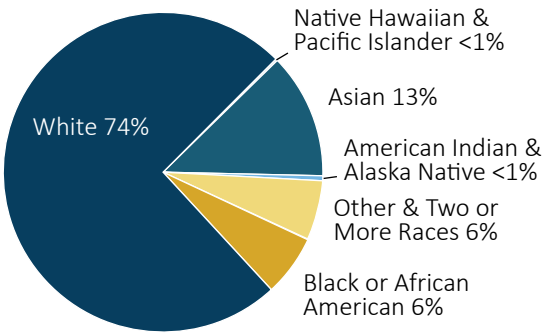
Housing types and tenures vary along racial lines, illustrating the citywide economic segregation that creates disparities in the ability for households to access essential services, including transportation and sidewalks, employment, health care, schools, and open space. This compounds the challenges already facing disadvantaged households in obtaining the resources they need to thrive.

Current zoning perpetuates the legacy of redlining and disparities in homeownership.

Both private market practices, and public housing policies discriminated against African Americans, and other household of color, preventing them from buying homes in neighborhoods that had received public investments. That discrimination is compounded by the marginalization of racial and ethnic groups that has resulted in decades of under-investment in areas that are home to communities of color.

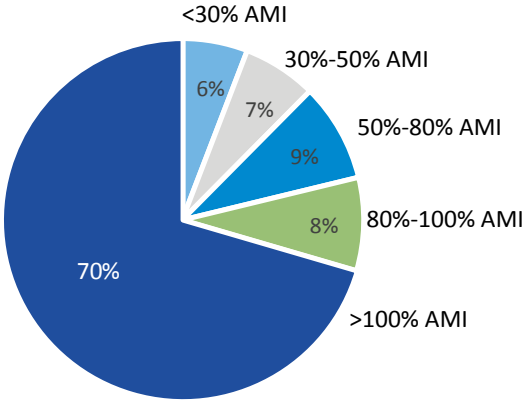
The impacts of this systematic and institutional racial discrimination persist today in the spatial segregation of communities of color.

Distribution of Owner Households by Race
Source: 2016 ACS 5 Year Estimates



The vast majority of homeowners in Seattle are white, while less than a third of owners are of households of color.

Income of Owner-Households
Source HUD CHAS 2011-2015



The majority of owner-households in Seattle earn greater than 100% total AMI (area median income).

Although Seattle has diversified overall, many neighborhoods with a high level of public investment that were subject to restrictive covenants have seen few changes in racial composition.[29]

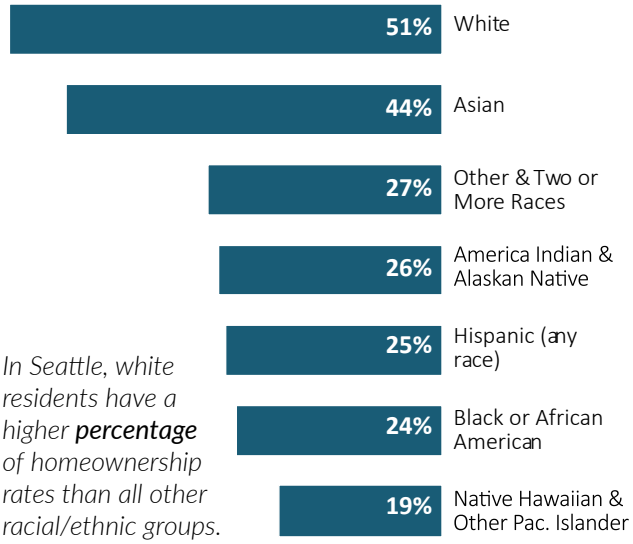
The racial disparities in homeownership that are present today are a consequence of discriminatory housing policies that put households of color at an immediate and enduring disadvantage because they were denied opportunities to gain equity through homeownership.

White households that were not disadvantaged by these policies were able to start acquiring home equity many years earlier and pass this wealth on to subsequent generations.

The growing economic exclusivity of detached housing in single-family zones contributes to disparity along racial lines by continuing the legacy of excluding all but those who have the economic resources to buy homes.

Homeownership Rates by Race & Ethnicity

Source: 2016 American Community Survey 5 Year Estimates



*In Seattle, white residents have a higher **percentage** of homeownership rates than all other racial/ethnic groups.*

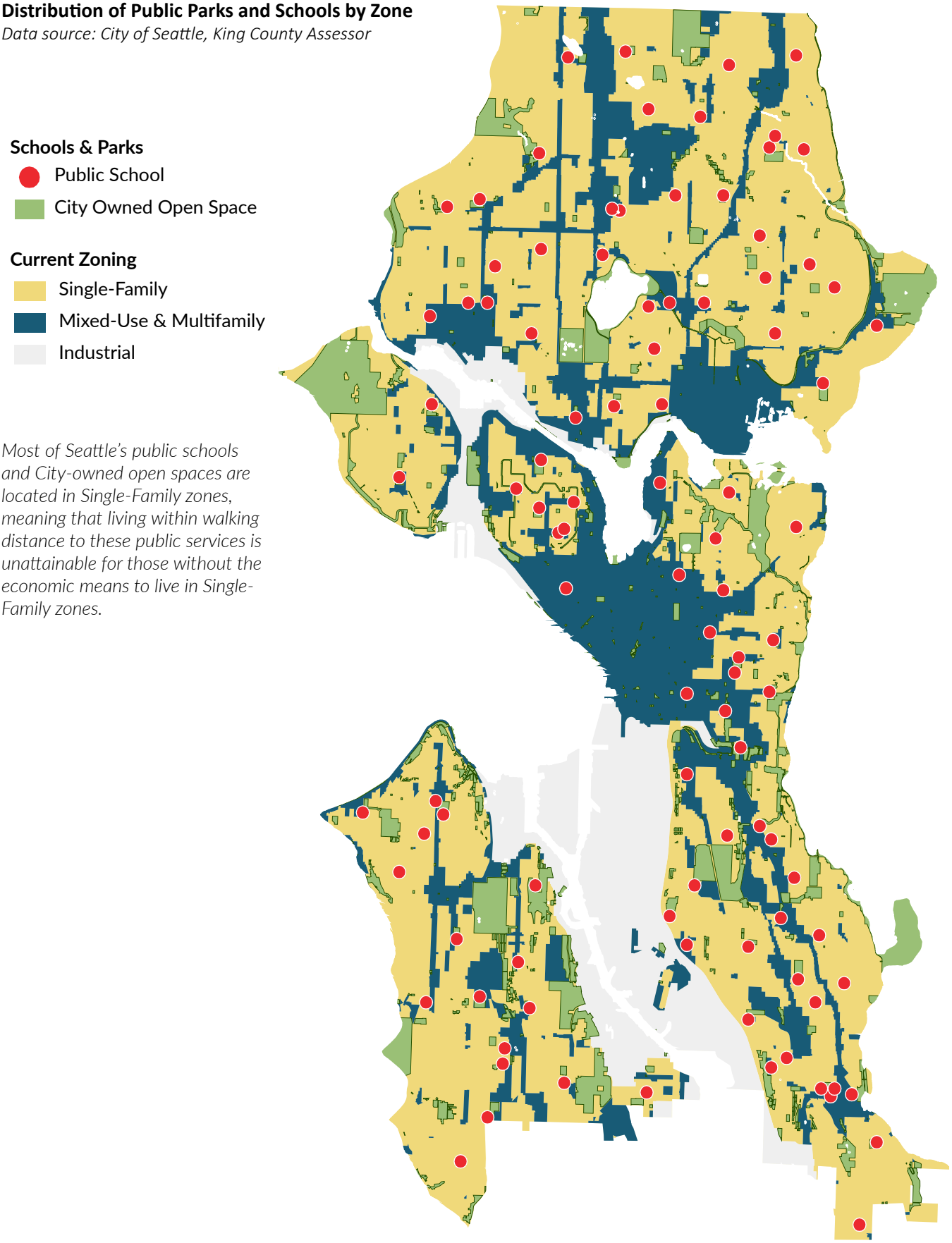
"Seattle has been shaped by its history of racial segregation and the economic displacement of communities of color."

- Seattle Comprehensive Plan

EXCLUSIVE HOMEOWNERSHIP AS A DRIVER OF INEQUITY

The wealth that homeowners build in the form of equity can be passed to the next generation, and is often instrumental in making investments for their children's futures, including helping with a down payment for a first home, funding higher education, or starting a new business. Whereas homeowners pay mortgages and build equity, renters gain no equity. Over generations, the disparities grow as homeowners continue to gain wealth while renters and lower-income households facing rising rents find it harder to accumulate the wealth needed to make significant investments in their future.

Distribution of Public Parks and Schools by Zone
Data source: City of Seattle, King County Assessor



Most of Seattle's public schools and City-owned open spaces are located in Single-Family zones, meaning that living within walking distance to these public services is unattainable for those without the economic means to live in Single-Family zones.

OBSERVATION 6

The benefits and burdens of growth have not been distributed equitably throughout Seattle.

Most growth has been concentrated in a small portion of Seattle.

Since 2006, over 80% of Seattle's growth has occurred in urban villages and centers[30] that make up less than a quarter of Seattle's land. Urban villages have seen significant change and new construction, while most areas of the city have seen little physical change.

In addition, Seattle's land use policies require higher intensity zones (such as commercial, or mixed use) to incorporate a transition in scale to single-family zoning, further reducing the opportunity for housing in amenity-rich neighborhoods.

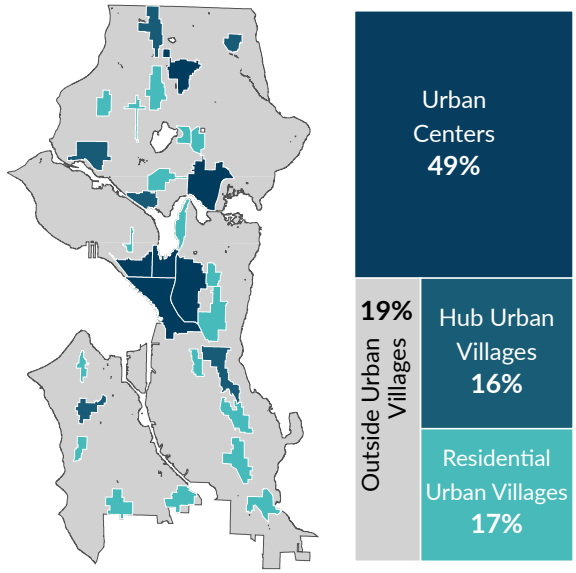
Areas zoned single-family are shielded from accommodating new households.

Only 5% of all new net units in Seattle from 2010 - 2017 were built in areas zoned single-family, even though almost half of Seattle's parcel acres are zoned single-family.[31]

Many of those areas are near transit, and have benefited from public investments such as sidewalks, parks, and schools; however, strict zoning has precluded them from absorbing growth through more housing.

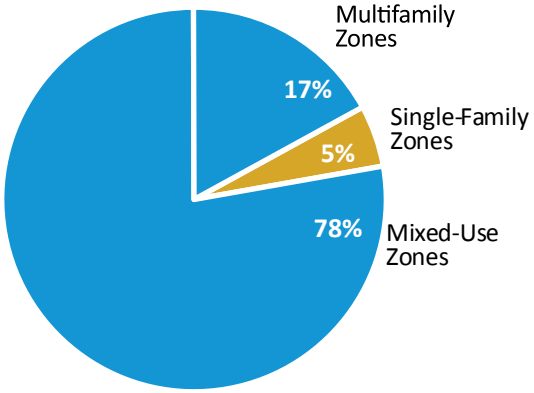
Where Seattle's Growth Has Occurred 2006 -2017

Source: City of Seattle Urban Center & Village Growth Report, 4/5/2018



Unit Growth by Zone Designation 2010 - 2017

Source: City of Seattle Zoning Permit Report, 1/9/2017[32]



Only about 5% of the 35,300 units built in Seattle from 2010-2017 occurred in single-family zones.

Restricting housing options in single-family areas is increasing development pressure on lower-cost areas already threatened by displacement.

Potential home buyers who are priced out of high-cost, single-family areas seek options in neighborhoods with more attainable prices, spurring displacement of existing residents, small businesses, and cultural anchors. As an example, Seattle's 2017 Fair Housing Assessment noted that "Blacks went from being close to 60% of the Central Area/Squire Park population in 1990 to less than a quarter in 2010, at a great cost to the cultural fabric of these communities."

While current zoning shields residents of high property value neighborhoods from growth and change due to the financial barrier of entry, residents in lower-cost neighborhoods must hope that political activism and anti-displacement strategies will keep their communities and cultural anchors intact. This system gives clear political advantage to a portion of the population--more affluent, mostly white homeowners--in having more power to decide what Seattle looks like, how it grows, and where residents can live.

"Areas where people of color make up a smaller share of the population include neighborhoods that are dominated by single-family zoning; areas near shorelines and farther from interstates and highways; and close-in neighborhoods--largely, areas where housing costs tend to be the highest."

- 2017 Joint Assessment of Fair Housing

Photo: NWMLS

A duplex in Wallingford.

Photo: NWMLS

A triplex in Columbia City.

OBSERVATION 7

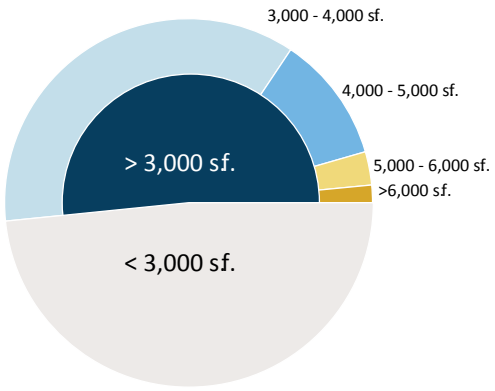
Seattle needs strategies to grow more complete & walkable neighborhoods.

One-house-per-lot zoning prevents building walkable neighborhoods that can be served by transit.

Restricting density to one unit per large lot makes it impossible to achieve compact neighborhoods with the population to support nearby businesses and frequent transit. When residents cannot walk to everyday needs and transit, they have to use cars for most trips, contributing to congestion, pollution, and sprawl. However, single-family zoning precludes the ability to incrementally add a mix of uses and density necessary to support walkability and transit across more areas of the city.

As we grow, our shared vision of Seattle as a sustainable, livable home for all kinds of people depends on allowing every resident to live within walking distance of essential services and transit.

Size (Sq. Ft.) of Houses Built from 2010-2016
Source: King County Assessor



From 2010-2016, over half of all new detached houses were over 3,000 square feet, meaning that most new housing in single-family zones is even more expensive and exclusive.

Walkable Neighborhoods and Carbon Emissions

Seattle's Climate Action Plan identifies sources of carbon emissions that can be reduced by creating more walkable neighborhoods, and sets ambitious goals for 2030. Changes to Seattle's single-family zoning could support those goals.

"...the growth of transit-oriented communities [can] increase mobility for our growing population, improve access to multiple modes of transportation, and create and support appealing destinations. "

-Seattle Climate Action Plan, 2012

PART II. STRATEGIES

Expanding Housing Opportunities Across Seattle

Photo: Schemata Workshop

A character-compatible Duplex in Seattle

Seattle's strategy of directing growth and development to urban villages served by transit was put in place 25 years ago. The rapid changes in population and land values since then - and especially this decade - have created a need to rethink the role of single-family zones in the growth strategy.

Seattle's Comprehensive Plan establishes goals and policies aimed at ensuring a variety of housing for households of all income levels in a manner that promotes equitable access to opportunity across the city for current and future generations. However, our regulations have not evolved in keeping with that vision.

The pages that follow are intended to show some of the options we have for change that can bring new opportunities to areas currently zoned exclusively for one-house-per-lot without radically altering the form and scale of those neighborhoods. We explore how a range of small-scaled multi-unit and clustered housing types can help meet Seattle's growing need for more small-scale and family friendly housing.

Allowing more housing in single-family zones, especially in high-cost areas, is critical for stemming the rapid increase of displacement in Seattle's most vulnerable communities. What we need are more types of housing in more places for more people.

STRATEGY 1

Evolve Seattle's growth strategy to include residential areas across the city.

A. Expand all established urban village boundaries to 15-minute walksheds around frequent transit.

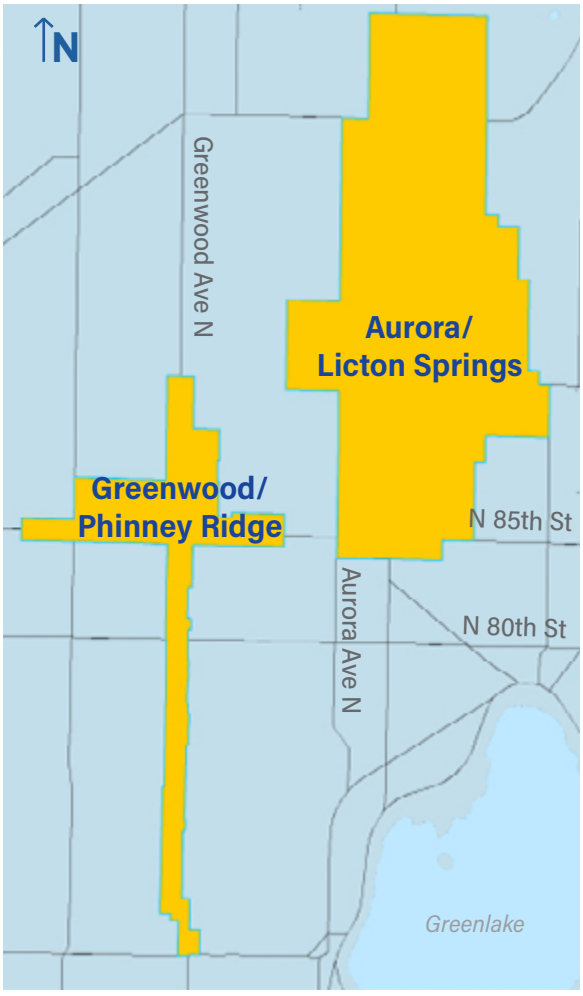
The intent of the urban village strategy is to build on successful aspects of the city's existing urban fabric by concentrating growth in areas with transit, services and amenities. Several of Seattle's urban villages have very narrow boundaries, which limits the number of households with access to these services and amenities. At the same time, tight restrictions on growth in adjacent zones prevents creation of more neighborhoods that support better transit and local business districts.

Distributing more development capacity to areas with low displacement risk and high access to opportunity may more effectively direct growth to areas with existing resources, and ease development pressure on areas with a high risk of displacement. This is vital for providing housing choices for those who would otherwise not be able to live in these high cost areas.

ACTIONS & CONSIDERATIONS

- Remove the requirement for frequent transit to expand urban villages, understanding that increases in density and transit service are mutually dependent and must happen concurrently and incrementally.

- Widen existing narrow urban village boundaries where they do not adequately leverage transit, services, and amenities. Examples include Aurora-Licton Springs, Queen Anne, Greenwood/ Phinney Ridge, Admiral, and the east portion of Wallingford.



Examples of some of the current Urban Villages that could be expanded to include frequent transit walksheds.

B. Establish new criteria for designating and growing new residential urban villages shaped around existing and planned essential services.

Seattle's growth strategy creates a chicken-and-egg situation: an area generally needs to meet the definition of a frequent transit node to become or expand an urban village and add density, yet the density necessary to support frequent transit is challenging to achieve without establishing or expanding an urban village.

Many residential areas across Seattle are within walking distance of small commercial districts and other essential services. Allowing moderate increases in the number of households could enable these areas to receive frequent transit service.

ACTIONS & CONSIDERATIONS

- Identify places that have existing commercial hubs and encourage incremental growth in these places to support future transit improvements.
- Establish smaller, less intense urban villages located around existing commercial cores. This could include portions of Magnolia, Wedgwood, Montlake, Madison Park, Sandpoint/Laurelhurst, and Seward Park.

Photo: SDOT

Photo: Map Data 2018 Google

Photo: Map Data 2018 Google

Examples of commercial hubs outside of existing Urban Villages in Seattle.

C. Promote the evolution of Seattle's existing growth strategy to foster complete neighborhoods that put every household within walking distance of goods and services.

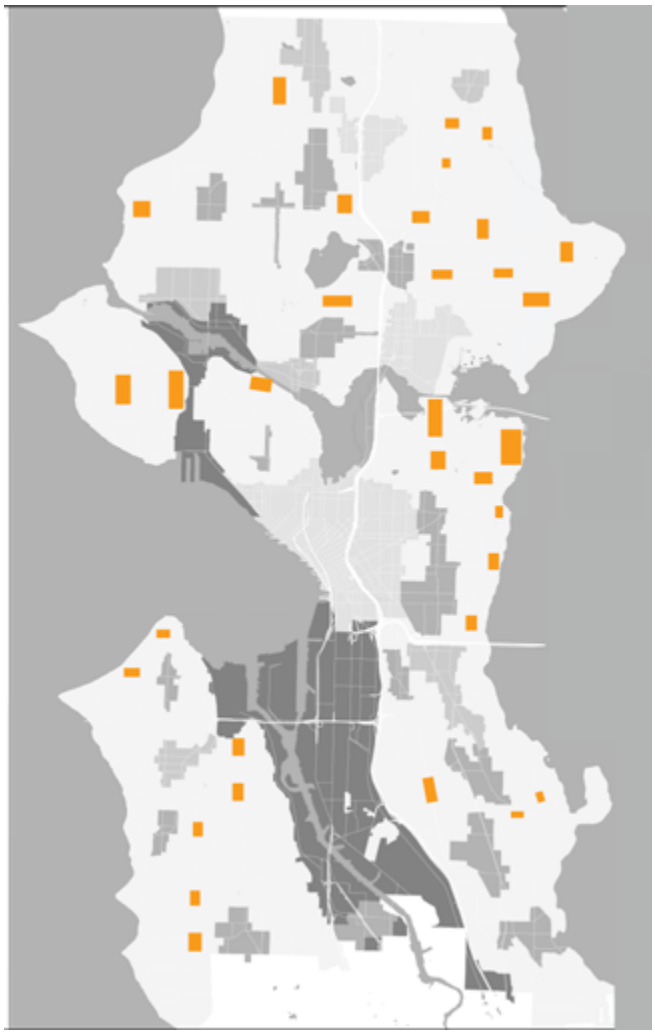
For nearly 25 years, Seattle's urban village strategy has successfully linked growth with transit to foster complete neighborhoods where everyday services and goods are within walking distance, reducing our dependency on automobiles. Fully realizing this vision requires growing more complete neighborhoods across the city that can be connected by transit. A strategy of allowing more homes near parks and schools would ensure that communities can grow around public investments that contribute to livability. Such a strategy will also expand the availability of homes that are attainable and affordable for a range of household types.

ACTIONS & CONSIDERATIONS

- Expand existing urban villages to encompass parks, schools, and nearby smaller commercial hubs.
  a. Explore expanding the urban village strategy to include an additional, small-scale urban villages, or "urban hamlets", allowing moderate increases in density around existing small commercial nodes or within a certain distance of parks and schools.

- Foster new neighborhood commercial nodes in areas of the city that are currently not within walking distance to an existing node, especially near parks and schools.
  a. Allow limited commercial uses on major corridors, near parks and schools or corner lots zoned for residential uses, similar to "Residential-Commercial" zoning; or,
  b. Allow commercial uses on corner lots in residential zones where such activity has been located in the past.

Opportunities for walkable "Urban Hamlet" locations in Seattle



Urban Centers & Hub Urban Villages

Industrial

Opportunities for "Urban Hamlets" in small existing mixed use areas

The above graphic was generated by reviewing areas designated as Pedestrian Zones, and identifying overlap with existing small scale commercial activity. This is a rough approximation of areas of opportunity, and should be refined.

STRATEGY 2

Create a zoning designation that promotes the intended physical form and scale of buildings while being more equitable and inclusive.

D. Rename single-family zoning to "Neighborhood Residential."

The label of 'Single Family Zone' is a misnomer, as individuals and roommates can live in a house together without being a family. Changing the name of the zone to Neighborhood Residential would more accurately reflect the character of the zone, while not suggesting only families can live there.

ACTIONS & CONSIDERATIONS

- Create several categories of "Neighborhood Residential" zoning that allow different mixes of housing types based on the existing form and scale of a neighborhood, including the predominant lot sizes, building typologies, and other contextual features. For example, one designation may allow row houses and small apartments, while areas that have predominantly larger lot sizes may allow cottage and courtyard housing.

Photo: NWMLS

A duplex in Magnolia, showing the potential scale of multifamily structures.

Photo: Map Data 2018 Google

A larger single-family home adjacent to a smaller single-family home, showing the existing variety of scales.

Photo: PCRI

A Modern, small-scale triplex.

STRATEGY 3

Foster a broader range of housing types in areas with access to essential components of livability.

E. Establish a designation that allows more housing types within single-family zoned areas near parks, schools, and other services.

Many areas currently zoned for single-family are within walking distance to schools, parks, transit, and other commercial uses. Allowing incremental infill of "missing middle" housing types in these areas will allow more households to access these services, build support for business districts and improved transit, all while maintaining desired residential scale.

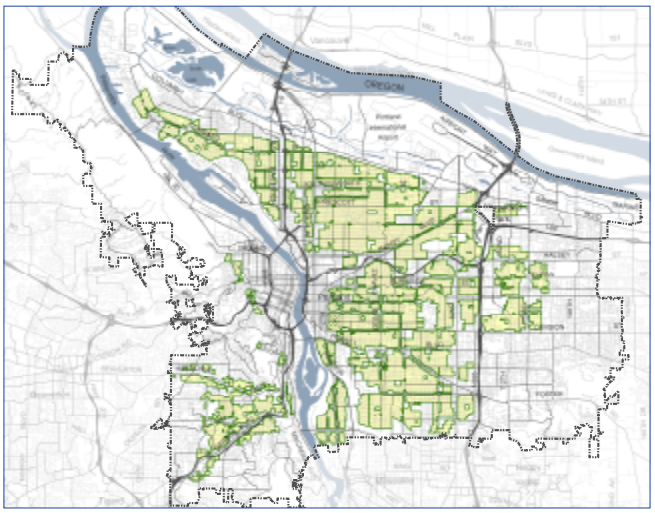
ACTIONS & CONSIDERATIONS

- Establish criteria for an overlay designation that factors in proximity to essential components of livability. These factors could include proximity to transit, parks, schools, and other services and cultural amenities.

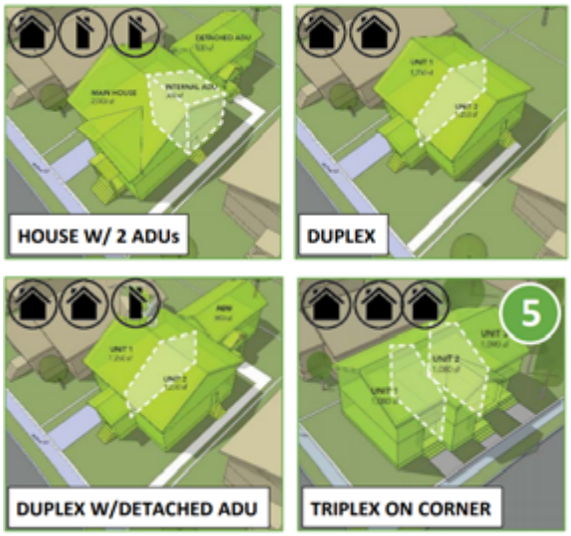
PORTLAND'S RESIDENTIAL INFILL PROJECT

The City of Portland is growing rapidly, and is experiencing similar housing shortages and affordability challenges as Seattle. To help address these issues, City officials are proposing a new "Additional Housing Options Overlay Zone" that would allow duplexes, triplexes, and more accessory dwelling units in areas with frequent transit, services, employment, schools, and parks. The proposal includes incentives for accessible units, affordability, and historic preservation. In addition, the proposal includes limitations on the size of houses that would also apply to new duplexes and triplexes. The Portland City Council is scheduled to consider the proposal in November, 2018.

The proposed Housing Options Overlay in Portland, OR



Housing types allowed in Portland's proposed overlay



F. Develop design standards for a variety of housing types to allow development that is compatible in scale with existing housing.

As is evident by the variety of multifamily buildings already present in Seattle's single-family zones, new housing types can be incorporated seamlessly into existing neighborhoods. Ensuring that new development is compatible in scale requires creating development and design standards for specific allowable housing types.

ACTIONS & CONSIDERATIONS

- Define and develop building typologies and design standards. Explore standards for the following building types: small lot houses, duplexes, triplexes, quadplexes, row houses, courtyard housing comprised of both attached and detached units, and small apartment buildings.

- In the development and design standards, include considerations and incentives for affordability, family-friendly units, tree preservation and planting, accessibility, and retaining existing structures.

G. Revise parking regulations to prioritize housing for people and open space over storage for cars.

Requiring parking on site takes away space that could be used for additional housing or open space. Prioritizing the automobile in this way is counter to our sustainability and climate goals. While driveways and garages could still be allowed, people would not be required to provide space for cars over housing or space for trees--especially if they choose not to own a car.

ACTIONS & CONSIDERATIONS

- Remove or reduce parking requirements in single-family zones.

- Allow parking in front setbacks if garages are converted to units.

Photo: HDR

A courtyard apartment has single story and two-story units that face a shared courtyard that is open to the street.

Photo: NWMLS

A single-story quadplex is compatible in scale with the surrounding houses, and activates the street with multiple stoops and entries.

Photo: Rick Mohler

This contemporary duplex features a large front yard with trees, stoops, and strong roof lines that continues the existing streetscape patterns.

STRATEGY 4

Retain existing houses while adding housing types that allow more people to live in every neighborhood.

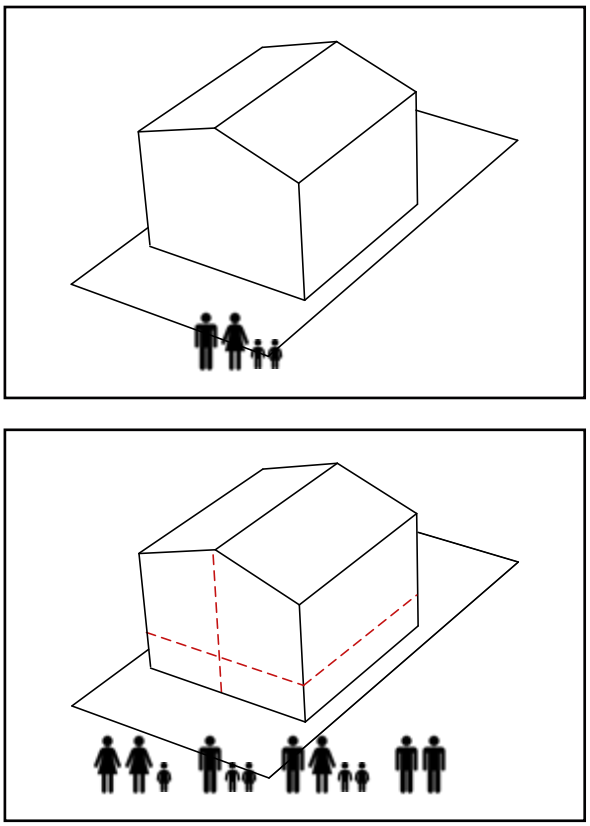
H. Allow the conversion of existing detached houses into multiple units

Seattle already has many large houses that have been subdivided into multiple units to create duplexes, triplexes, and small apartment buildings while retaining the exterior visual appearance.

Accommodating more people within existing houses is an effective strategy that makes neighborhoods more accessible and uses existing resources more sustainably. In addition, it is likely to slow the demolition of existing housing that plays a significant role in establishing neighborhood's physical and architectural character.

ACTIONS & CONSIDERATIONS

- Ensure family-sized units remain by requiring at least one unit of two- or three-bedrooms.
- Reconfiguring existing houses into multiple units may require additional circulation to meet building code. Allowing some exceptions to the land use code, including lot coverage or floor area ratio (FAR), may increase the feasibility of converting existing houses into multiple units.



The same size building that accommodates a household of four could accommodate four households of varying sizes. Image: Carolyn McGunagle

I. Allow additional units on corner lots, lots with alleys, lots along arterials, and lots on zone edges.

Seattle's existing single-family regulations determine allowable development capacity using only two metrics – lot area and lot width. However, the type of lot and where it is located should also be considered when determining the development capacity of a parcel. For example, corner and alley lots provide the opportunity for multiple points of entry to the parcel while a lot in the middle of a block with no alley has access only from the street side. In addition, corner lots and lots with alleys simply have more space around them than lots in the middle of the block without alleys. This should allow for more bulk and scale.

Lots along arterials and zone edges are also opportunities for more development capacity. Arterials are generally wider than typical residential streets allowing for more bulk and scale. The increased scale of development also provides a transitional buffer between the arterial and the houses behind it. Increased capacity along zone edges can provide more and varied housing while yielding better urban design outcomes because it can provide a transition between larger multifamily buildings and detached houses.

ACTIONS & CONSIDERATIONS

- Allow by-right at least one additional unit and additional development capacity for corner lots, lots with alleys, lots abutting arterials, and lots adjacent to more intensive zones.
- Provide increased development capacity on corner lots and lots with alleys. Adding more porches and front doors along the street can enhance the pedestrian experience. Incentivizing new homes along alleys can transform a largely underutilized city resources into a new, pedestrian friendly environment.

CORNER DUPLEXES

Portland, OR, currently allows duplexes and attached units on corner lots and single-family lots adjacent to other zones. Allowing additional units in these instances provides more units where their appearance and impact is compatible with the surrounding houses.

Photo: Seattle Dream Homes

A corner duplex in Seattle.

J. Incentivize the retention of existing houses by making development standards more flexible when additional units are added.

Preserving existing buildings is an effective strategy to reduce the carbon footprint of new construction. Allowing for flexible setbacks and lot coverage would make it easier to add additional units on a lot or to subdivide without requiring demolition of the existing house.

This strategy could be incentivized by allowing additional development capacity (through increased FAR) if the existing house is retained. Additional flexibility such as increased allowable height and reduced setbacks would make this strategy more feasible in a wider variety of conditions.

K. Provide technical and design resources for landowners and communities to redevelop and maintain ownership.

Seattle is currently considering strategies to incentivize the development of backyard cottages throughout the city. These may include: using a geographic information system (GIS) databases to inform homeowners that their parcels are particularly suitable for expanded development, creating pre-approved plans, expediting the permitting process, and educating homeowners regarding potential financing strategies.

These strategies could be expended to include the development of small-scale multi-family projects as well.

ACTIONS & CONSIDERATIONS

- Employ a GIS database to inform homeowners if their parcel is particularly well suited to expand development.
- Create pre-approved plans for duplex and triplex development.
- Expedite the permitting process for homeowners seeking to accommodate additional units on their parcels.
- Connect landowners and communities with financial resources to support self-development and ownership retention.
- Expand property tax exemptions for low-income households.

PHILADELPHIA LONGTIME OWNER OCCUPANTS PROGRAM (LOOP)

Philadelphia started LOOP, a real estate tax abatement program for homeowners who have seen their property taxes triple from one year to the next. Eligibility is dependent on income and the homeowner having lived in their home for at least 10 years.

Photo: City of Philadelphia

Row houses in Philadelphia.

STRATEGY 5

Encourage compact development of detached houses on all lots.

L. Reduce or remove minimum lot size requirements.

Until 1957, Seattle did not have minimum lot sizes for single-family zones, and many older neighborhoods had more houses built on smaller lots. Those houses of a smaller scale have more porches and front doors facing the street, thus enhancing the pedestrian experience.

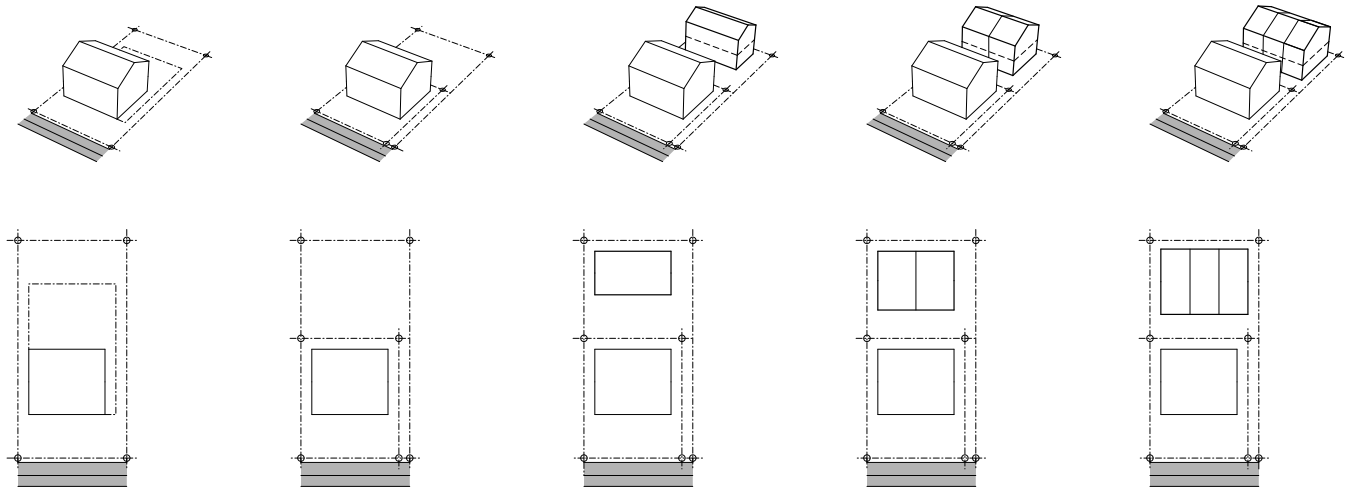
In contrast, requiring large lots makes housing more expensive and result in lower densities that do not support transit and walkable neighborhoods. These requirements limit the options current homeowners have to extract value from their land by building more units or subdividing land to sell a portion of it or another home.

A smaller lot size requirement would provide the opportunity for homeowners to subdivide larger lots. This strategy would provide an alternative to selling the entire house and lot, which supports the needs of older adults and lower-income households who are struggling to keep up with increasing property taxes. Ultimately, it would allow more people to live in single-family neighborhoods; would increase access to home ownership; and could provide an existing homeowner with much needed income to age in place.

ACTIONS & CONSIDERATIONS

- Reduce the minimum lot size to 2,500 square feet; or
- Remove minimum lot size requirements and establish design standards and FAR to regulate the scale of a building to the lot.

Infill Options for 5000 Sq. Ft. Lot
Image: Carolyn McGunagle



Current lot condition 2100 Sq. Ft. existing house

Lot subdivision (2) 2500 Sq Ft lots

2100 Sq. Ft. existing house with 1400 Sq. Ft. tandem house

2100 Sq. Ft. existing house with 1900 Sq. Ft. tandem duplex

2100 Sq. Ft. existing house with 2400 Sq. Ft. tandem triplex

M. Create incentives for building more than one unit on larger than average lots.

Requiring or incentivizing more than one unit on large lots will ensure that land is used more efficiently while supporting walkable neighborhoods. Incentivizing accessory dwelling units in new construction will make it easier for households to adjust and accommodate their future needs.

ACTIONS & CONSIDERATIONS

- Implement a requirement for new development on lots over 5,000 square feet to include a minimum of two units, allowing accessory dwelling units to count towards the requirement; or
- Establish a base FAR for all parcels to limit the allowed size of a single-unit dwelling. The FAR could be increased as additional units are included.

N. Limit the size of new single-unit houses, especially on larger than average lots.

Current single-family zoning only allows one principal unit per lot, so small homes are often demolished and replaced with much larger houses that sell for more money and contribute to unsustainable development patterns.

Reducing the allowed size and scale could reduce the incentive to replace existing houses with larger, more expensive houses while ensuring that moderate, family-sized units are provided.

ACTIONS & CONSIDERATIONS

- Establish a lower base FAR for single-unit houses on lots over 4,000 square feet
- Allow additional FAR for accessory units
- Do not exempt additions to existing structures unless additional units are provided

Photo: Map Data 2018 Google

Existing zoning regulations would allow many lots to be developed with much larger structures than currently exist. A new 3,400 square foot house, at left, could add another 1,800 square feet under current zoning.

STRATEGY 6

Ensure new housing in every neighborhood supports greater household diversity.

O. Retain and increase family-sized and family-friendly housing

The Seattle Planning Commission has consistently advocated for more family-sized and family-friendly housing in Seattle as an essential ingredient to retaining families. To ensure that changes to single-family zoning do not reduce family-sized units, infill strategies should be designed to encourage a range of housing sizes and features that readily accommodate a family. For example, courtyard housing locates a central play space within sight of the surrounding units for easy supervision.

ADDITIONAL CONSIDERATIONS

- Create a formal definition of "family-sized" and adopt family-friendly design guidelines or elements.
- On lots with more than one unit, require at least one two- or three-bedroom unit.
- Incentivize retaining or developing developments with "family-friendly" features by allowing additional FAR or flexible development standards
- Develop standards for housing typologies that are family-friendly, such as courtyard housing.

P. Remove the occupancy limit for unrelated persons in single-family zones

An occupancy limit for unrelated persons (with no associated limit for related persons) penalizes roommates or non-nuclear families, and makes it challenging to repurpose large, old houses as apartments. Zoning should only regulate the density and building form, not the relation of the inhabitants.

TORONTO'S FAMILY-FRIENDLY DESIGN GUIDELINES

In 2015, the City of Toronto initiated a study to explore how new multifamily residential buildings could better meet the needs of households with children. The result of the study was a set of guidelines, entitled "Growing Up", address three scales of design: building, neighborhood, and unit. The guidelines focus on creating functionality, community, and space for social interactions and play.

Photo: Seattle Municipal Archives

Brighton Playfield, Seattle.

Photo: Schemata Workshop

Photo: Seattle Dream Homes

Photo: NWMLS

Photo: NWMLS

Photo: Map Data 2018 Google

Conclusion

The Seattle Planning Commission recognizes that many residents will regard the recommendations in this report as controversial and some will find them unwelcome. We do not make them lightly. A number of Commission members are themselves residents of neighborhoods currently zoned single-family and well understand the appeal of the traditional form, particularly of older neighborhoods. The intent of this report is to draw from and maintain the pattern and scale of these neighborhoods while creating more options for current and future owners and renters.

Seattle aspires to be a socially just city.

This core value is stated unequivocally in the "Race and Social Equity" section of the introduction to the Seattle 2035 Comprehensive Plan. Social justice mandates an equitable distribution of resources, be it access to housing, employment, education, transportation, parks, and other public assets.

Today's single-family zoning is an obstacle to our City's value of Race and Social Justice.

Rooted in discriminatory policies, single-family zoning was used as a tool to exclude people of color and modest economic means from access to land and wealth building opportunities. That outcome, intended or not, persists today, when the average price of a house has surpassed $753,000 as of August 2018.

Equitable, resilient, and vibrant cities require communities that are inclusive and stable.

Providing a greater variety of housing types throughout Seattle at a wider range of prices will ease some of the economic exclusivity while increasing diversity in neighborhoods throughout the city. Providing more housing options that allow neighborhoods to remain in a community through many life stages fosters increased neighborhood stability and minimizes disruption to families. Providing housing that is flexible and adaptable to changing household needs, abilities, and economic conditions will help older adults age in place while leveraging the equity value in their property.

Allowing for more housing opportunities in high-cost areas with high access to opportunity will help more people benefit from Seattle's growth and success.

Allowing for increased housing opportunities citywide, not only in the small portion of the city zoned multifamily, will ensure that all neighborhoods participate in accommodating new neighbors as the city grows.

The current trajectory in many single-family areas is toward greater economic exclusion.

This trend has negative effects both on housing affordability and environmental sustainability. The opposite would be true were the same lot and building envelope used to house more than one household.

Providing additional housing in areas with existing infrastructure, services, and amenities make better use of our public investment.

It also reduces development pressure on undeveloped land in outlying areas, and supports the viability of more robust transit service throughout the city and region.

Some of Seattle's most sought after neighborhoods were built with a mix of uses, housing types, and level of density proposed in this report, though they are prohibited by current regulation.

The recommendations in this report would allow for the gradual, incremental reintroduction of historic building patterns while helping to preserve them even as we welcome more residents of all incomes, ages, and races.

Photo: Al X on Unsplash

GLOSSARY

Access to opportunity: Living within walking distance or with transit access to services, employment opportunities, amenities, and other key determinants of social, economic, and physical well-being.

Accessory dwelling unit: A housing unit that is in addition to the primary residence on a site. An accessory unit may be attached to or detached from the primary residence.

Affordable housing: Informally, the term affordable housing is used to describe a home where a household can afford rent or mortgage costs and still have sufficient remaining income for basic needs like transportation, food, and healthcare. Formally, affordable housing is defined in the Land Use Code as "a housing unit for which the occupant is paying no more than 30 percent of household income for gross housing costs, including an allowance for utility costs paid by the occupant."

AMI: The area median income (AMI) is the household income for the median — or middle — household in a region. Each year, the Department of Housing and Urban Development (HUD) calculates the median income for every metropolitan region in the country for purposes of determining the eligibility of applicants for certain federal housing programs.

Backyard cottage: A detached accessory dwelling units (DADUs).

Buildable land: Defined by the Washington Community, Trade and Economic Development department as, "This includes both vacant land and land thought to be under-developed (more units could be added) and redevelopable (demolition and reconstruction)."[33]

Complete community: A community that strives to meet the needs of its diverse residents locally, thereby reducing the need to commute and minimizing environmental impacts while enhancing livability.

Covenant (legal): An agreement commonly attached to the deed of a home or other form of property. Although racial covenants are no longer legally enforceable, they were common during the in the 1920's and 1930's. Covenants included language promoting segregation, forbidding certain people from living in a neighborhood. This primarily targeted people of color, and Jewish people, but at times included Catholics, and certain European immigrant groups.

Comprehensive plan: Comprehensive plans must show that each city has enough land with the right zoning to absorb the growth that is expected to occur over the next twenty years. Cities must also plan for the housing, transportation, water, sewer, and other facilities that will be needed. The GMA requires that plans be consistent with other plans in the region. In this region, other plans include Vision 2040 and the King County County-wide Planning Policies.

Design standards: The Seattle Residential Code (SRC) provides minimum requirements for design and construction of single-family houses, duplexes, and townhouses with no more than three stories and with separate entrances. Seattle has adopted the 2015 International Residential Code, with amendments specific to our jurisdiction.

Disadvantaged: (of a person or area) in unfavorable circumstances, especially with regard to financial or social opportunities.

Displacement: The involuntary relocation of current residents or businesses from their current

residence. This is a different phenomenon than when property owners voluntarily sell their interests to capture an increase in value. This analysis addresses both physical (direct) and economic (indirect) displacement. Physical displacement is the result of eviction, acquisition, rehabilitation, or demolition of property or the expiration of covenants on rent- or income-restricted housing. Economic displacement occurs when residents and businesses can no longer afford escalating rents or property taxes. Cultural displacement occurs when people choose to move because their neighbors and culturally related businesses have left the area.

Displacement Risk: The *2016 Seattle Growth and Equity Analysis* evaluated the risk of displacement that marginalized populations face. The Displacement Risk Index combines data about demographic factors, like the share of an area's population who are people of color or have low incomes, with physical factors that can precipitate or contribute to displacement pressure, like proximity to frequent transit, services, and job opportunities (Seattle 2016).

Duplex: A residential building divided into two units.

Equitable: A solution or outcome where resources are allocated according to each community or community member's level of need.

Essential component of livability: Those components needed for livable, and well-functioning communities including open space, comfortable and safe sidewalks and bikeways, housing affordable to a mix of income levels, and opportunities and activities for the people who live and/or work in the neighborhood. See also "transit community."

Family-friendly and/or family-sized: Housing units with two or more bedrooms including additional features critical for families, i.e., spaces where family members can gather for meals and other activities, and where children can play and engage in other activities such as homework; easy access to outdoor play and recreation space; and sufficient storage space. Family-friendly buildings or complexes provide access to outdoor recreation space suitable for children where adults can appropriately supervise and easily view children; and/or common outdoor space within the development.

Floor Area Ratio (FAR): The gross floor area of a building divided by the total area of the site. For example, a twenty-thousand-square-foot building on a site with an area of ten thousand square feet has a floor area ratio of 2.0. This applies regardless of the building's height, so the building could have five stories of four thousand square feet each or two stories of ten thousand square feet each.

Growth Management Act (Chapter 36.70A RCW): An act adopted in Washington State in 1990, that requires state and local governments to develop plans for managing their growth, and protecting natural resource lands and critical areas.

Housing cost burden: Percentage of households with income below 80% of area median income (AMI) that are cost burdened (paying > 30% of income on housing)

Multi-family housing: Freestanding buildings composed of two or more separate living units.

Neighborhood character: The unique look and feel of a particular area within the city. This is a subjective concept— one that varies not only by neighborhood but also by each person's view of that neighborhood.

Redlining: The term "redlining" refers to the practice of using a red line on a map to delineate the area where financial institutions would not invest. Redlining is the practice of denying or limiting financial services to certain neighborhoods based on racial or ethnic composition without regarding the residents' qualifications or creditworthiness.

Single-family housing: Stand-alone structures on a parcel of land containing only one primary living unit.

Social equity: Everyone has fair and unbiased access to the resources necessary to meet their fundamental needs and fully participate in the life of their community.

Sustainable: Conserving an ecological balance by avoiding depletion of natural resources.

Transit node: A point in a network or diagram at which lines or pathways intersect or branch.

Transit-friendly: Development which is oriented towards and integrated with adjacent transit. The development incorporates accessibility and connectivity and is a multi-use mix of dense development that generates significant levels of transit riders.

Urban village: Areas designated in Seattle's Comprehensive Plan for future growth. These are generally areas that include long-standing neighborhood business districts along with zoning that can accommodate further development. The three types of urban villages in Seattle are urban centers, hub urban villages, and residential urban villages.

ENDNOTES & TECHNICAL NOTES

1 Jason Levine. Births, Deaths, and Migration Transform Communities. August, 2017. https://www.census.gov/library/stories/2017/08/changing-nation-demographic-trends.html

2 Gene Balk. 114,000 more people: Seattle now Decade's fastest-growing big city of U.S. The Seattle Times

3 Seattle 2035 Growth & Equity: Analyzing Impacts on Displacement and Opportunity Related to Seattle's Growth Strategy. City of Seattle Office of Community Planning and Development, May 2016. < https://www.seattle.gov/Documents/Departments/OPCD/OngoingInitiatives/SeattlesComprehensivePlan/FinalGrowthandEquityAnalysis.pdf>

4 The Planning Commission released Affordable Housing Action Agenda in 2008, followed by Housing Seattle in 2011 and Family-Sized Housing in 2014.

5 *Seattle Now & Then: Section Lines on Wallingford Hill*. 8 October 2011. https://pauldorpat.com/2011/10/08/seattle-now-then-section-lines-on-wallingford-hill/

6 Seattle-specific dates and information from "Researching Historic Land Use and Zoning", from the Seattle Municipal Archives. < https://www.seattle.gov/cityarchives/search-collections/research-tips-and-tools/researching-land-use-and-zoning>

7 A covenant is a legally enforceable "contract" imposed in a deed upon the buyer of a property. Owners who violate the terms of the covenant risk forfeiting the property. Racially restrictive covenants refer to contractual agreements that prohibit the purchase, lease, or occupation of a piece of property by a particular group of people, usually African Americans. "Historical Shift from Explicit to Implicit Policies Affecting Housing Segregation in Eastern Massachusetts." The Fair Housing Center of Greater Boston. < http://www.bostonfairhousing.org/timeline/1920s1948-Restrictive-Covenants.html>

8 The term "redlining" refers to the practice of using a red line on a map to delineate the area where financial institutions would not invest. Redlining is the practice of denying or limiting financial services to certain neighborhoods based on racial or ethnic composition without regarding the residents' qualifications or creditworthiness. "Historical Shift from Explicit to Implicit Policies Affecting Housing Segregation in Eastern Massachusetts." The Fair Housing Center of Greater Boston. < http://www.bostonfairhousing.org/timeline/1920s1948-Restrictive-Covenants.html>

9 Robert K. Nelson, LaDale Winling, Richard Marciano, Nathan Connolly, et al., "Mapping Inequality," American Panorama, ed. Robert K. Nelson and Edward L. Ayers. Accessed June 7, 2018. <https://dsl.richmond.edu/panorama/redlining/#loc=12/47.5570/-122.3764&opacity=0.8&city=seattle-wa&text=bibliograph>

10 Seattle 2035 Comprehensive Plan: Managing Growth to Become an Equitable and Sustainable City. P. 95.

11 According to the Case-Shiller Index as of September 2017.

12 According to Northwest Multiple Listing Service, comparing February 2017 to August 2018 for median price home sales, including town homes, in Seattle.

13 Mike Rosenberg. Seattle Home Prices Drop By $70,000 in Three Months as Market Continues to Cool. Seattle Times. September, 2018. https://www.seattletimes.com/business/real-estate/seattle-home-prices-drop-by-70000-in-three-months-as-market-cooldown-continues/

14 Staff analysis using King County Assessor data. The data used only includes houses that are still in existence on single-family lots, sorted by the original build date. Houses with additions in square footage

were classified by the year in which the addition was completed. Single-family houses on lots with other zoning designations weren't included. The average size of older houses could be skewed to a larger number than was actually the case, as many smaller houses may have been demolished or added-on to.

15 Analysis based on King County Assessors data. Only detached houses in single-family zones were included in the analysis. Only still existing houses are included in the data.

16 2016 US American Community Survey 5-Year Estimates. Historic household size from City of Seattle Housing Market Analysis <http://clerk.seattle.gov/~ordpics/115018_Doc%203%20-%20Community%20Profile%20-%20Housing%20Market%20Analysis.htm>

17 2016 American Community Survey 5-Year Estimates

18 US Census, Brown University Longitudinal Tract Data Base. 1970's census data obtained from the Longitudinal Tract Data Base.

19 According to Opticos, the "Missing Middle is a range of multi-unit or clustered housing types compatible in scale with single-family homes that help meet the growing demand for walkable urban living. These types provide diverse housing options along a spectrum of affordability, including duplexes, fourplexes, and bungalow courts, to support walkable communities, locally-serving retail, and public transportation options." http://missingmiddlehousing.com/

20 Analysis uses net parcels, which does not include right of ways. Excludes: Industrial zones, City-owned open space, and Major Institutions. Source: City of Seattle Current and Future Land Use, 5/25/2017. <https://www.seattle.gov/Documents/Departments/OPCD/Demographics/AboutSeattle/Citywide%20Existing%20and%20Future%20Land%20Use%20Report%202017.pdf>

21 Analysis uses net parcels, which does not include right of ways. Excludes: Industrial zones, City-owned open space, and Major Institutions. Source: City of Seattle Current and Future Land Use, 5/25/2017. <https://www.seattle.gov/Documents/Departments/OPCD/Demographics/AboutSeattle/Citywide%20Existing%20and%20Future%20Land%20Use%20Report%202017.pdf>

22 City of Seattle Current and Future Land Use Report, 4/26/2018. Analysis uses all city land, including right-of-ways, open space and parks.

23 Accessory Dwelling Unit Environmental Impact Study, City of Seattle May 2018.

24 Accessory Dwelling Unit Environmental Impact Study, City of Seattle May 2018.

25 Accessory Dwelling Unit Environmental Impact Study, City of Seattle May 2018 .

26 The number of single-family houses built includes those built in zones other than single-family.

27 Included approximately 128,000 single-family zoned lots. Lots for which no year built date was available were not included. Also excluded from this analysis: lots not zoned single-family; lots owned by: Seattle Public Schools, Seattle City Departments (SPL, FAS, DPR, SCL, King County Waste Water; Washington Department of Transportation; US Army, US Government; US Department of Commerce; WS DOT Real Estate Services; BNSF; Sound Transit; and Seattle Housing Authority. Land owned by private schools and private institutions (i.e. churches) was included in the analysis, as these parcels could be reasonably be developed with housing should the current use change.

28 This analysis included approximately 132,000 single-family zones lots. Excluded from this analysis: lots not zoned single-family; lots owned by: Seattle Public Schools, Seattle City Departments (SPL, FAS, DPR, SCL, King County Waste Water; Washington Department of Transportation; US Army, US Government; US Department of Commerce; WS DOT Real Estate Services; BNSF; Sound Transit; and Seattle Housing Authority. Land owned by private schools and private institutions was included in the analysis, as these parcels could be reasonably be developed with housing should the current use change.

29 2017 City of Seattle and Seattle Housing Authority Joint Assessment of Fair Housing. <http://www.seattle.gov/Documents/Departments/HumanServices/CDBG/2017%20AFH%20Final.4.25.17V2.pdf>

30 City of Seattle Urban Center/Village Growth Report, April 15, 2018. Data through 1st Quarter 2018. <https://www.seattle.gov/Documents/Departments/OPCD/Demographics/AboutSeattle/UCUV_Growth_Report.pdf

31 Parcel acres do not include city-owned open space or rights of way.

32 Mixed-Use category includes commercial, neighborhood commercial, downtown, major institutions and multiple zones. Multi-family includes lowrise, midrise, and highrise. http://www.seattle.gov/dpd/cs/groups/pan/@pan/documents/web_informational/p2607938.pdf

33 The Washington Community, Trade and Economic Development department. Buildable Lands Program: 2007 Evaluation Report – A Summary of Findings. 2007. https://deptofcommerce.app.box.com/s/fi-jcezy8e5yqkzzgtn3jluf35gcx0blg

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Acknowledgments

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Additional Thanks

Mike Bergstrom, Jason Kelly

Image Credits

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Carolyn McGunagle
GoogleMaps
HD Estates
NWMLS
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PCRI Seattle Dream Homes
Schemata Workshop
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