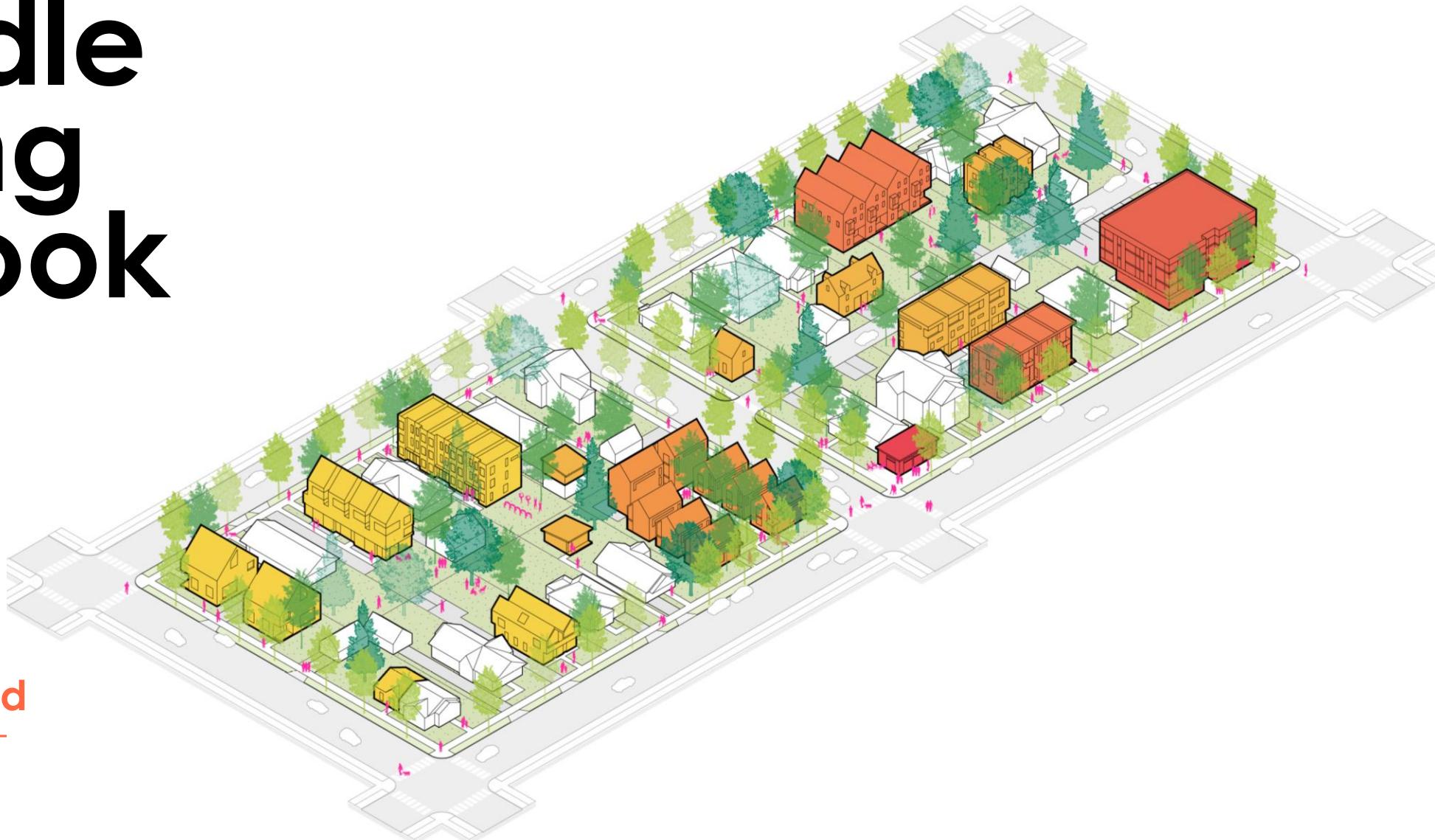


A Middle Housing Playbook



**Lessons Learned
and Looking Ahead**

Our Panel—



Brad Barnett, AICP
ASSOCIATE PRINCIPAL
MITHUN



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PLANNING DIVISION MANAGER
CITY OF TACOMA



Christy Osborn
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CITY OF KIRKLAND

Agenda

- **Introduction and Overview**
 - Defining Middle Housing
 - Middle Housing and HB110
 - Common Challenges and Considerations
- **Case Studies**
 - Home in Tacoma
 - Kirkland Middle Housing
 - Mountlake Terrace Middle Housing & HAP
- **Discussion/Q&A**

INTRODUCTION —

Middle Housing Overview—

“Middle housing” means buildings that are compatible in scale, form, and character with single-family houses and contain two or more attached, stacked, or clustered homes. (HB1110)



Middle Housing and HB1110—

- Requires 77 jurisdictions across WA to adopt development regulations allowing for middle housing on **all lots zoned predominantly for residential use**, including:
 - Allowing **middle housing types**
 - **Minimum unit per lot** standards
 - **Maximum parking** requirements
 - Requiring **administrative design review** if used
- Requires that any regulation for middle housing **cannot be more restrictive** than regulations for single family detached residences.



HB1110 Tiers—

HB1110 provides requirements for 3 Tiers of jurisdictions, organized primarily by population.

Tier 1 (75k+ pop.)

- **4 units per lot** (>1000 sf lot)
- **6 units per lot** within 1/4-mile walking distance of a **major transit** stop
- **6 units per lot** if at least 2 units are **affordable housing**
- Must allow **6 of 9 Housing Types**

Tier 2 (25k-75k pop.)

- **2 units per lot** (>1000 sf lot)
- **4 units per lot** within 1/4-mile walking distance of a **major transit** stop
- **4 units per lot** if at least 1 unit is **affordable housing**
- Must allow **6 of 9 Housing Types**

Tier 3 (Less than 25k pop.)

- **2 units per lot** (>1000 sf lot)
- No transit or affordable housing bonus
- Must allow **4 of 9 Housing Types**

HB1110 Housing Types—

Housing Types per HB1110

Tier 1 & 2 Cities (6 required)

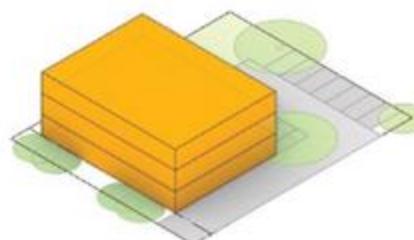
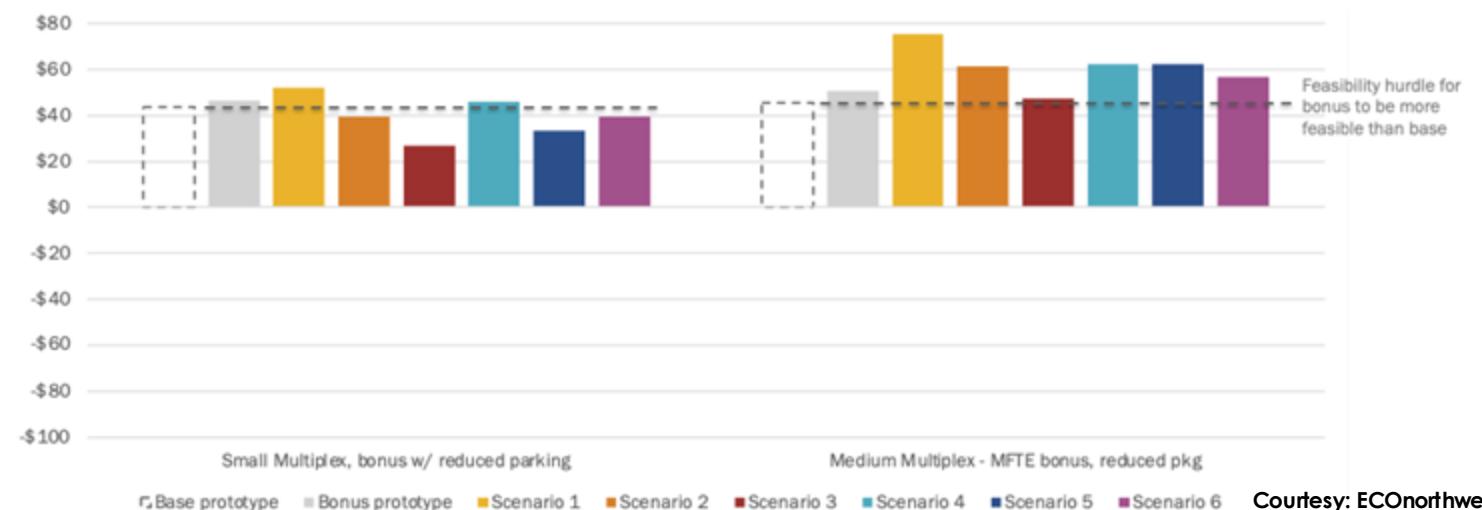
1. Duplexes
2. Triplexes
3. Fourplexes
4. Fiveplexes
5. Sixplexes
6. Townhouses
7. Stacked Flats
8. Courtyard Apartments
9. Cottage Housing

Definitions

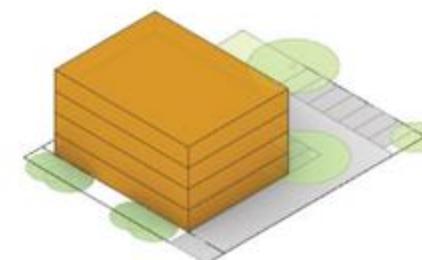
- **X-plex**: a residential building with x attached dwelling units
- **Townhouses**: buildings that contain 3+ attached units that extend from foundation to roof with a yard or public way on not less than 2 sides.
- **Stacked Flat**: dwelling units in a residential building of no more than 3 stories
- **Courtyard Apartments**: attached dwelling units arranged on two or three sides of a yard or court
- **Cottage Housing**: residential units on a lot with 20% common open space

Unique Challenges for Middle Housing—

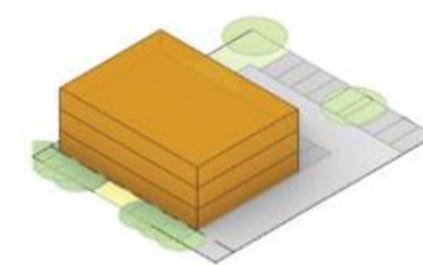
- Sensitive to dimensional requirements and existing lot sizes
- Parking drives housing type viability and site plan
- Small code changes = Big impact



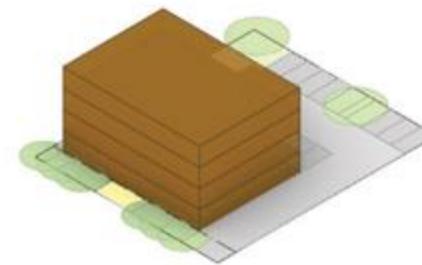
SMALL MULTIPLEX
1:1 PARKING RATIO



SMALL MULTIPLEX
REDUCED PARKING



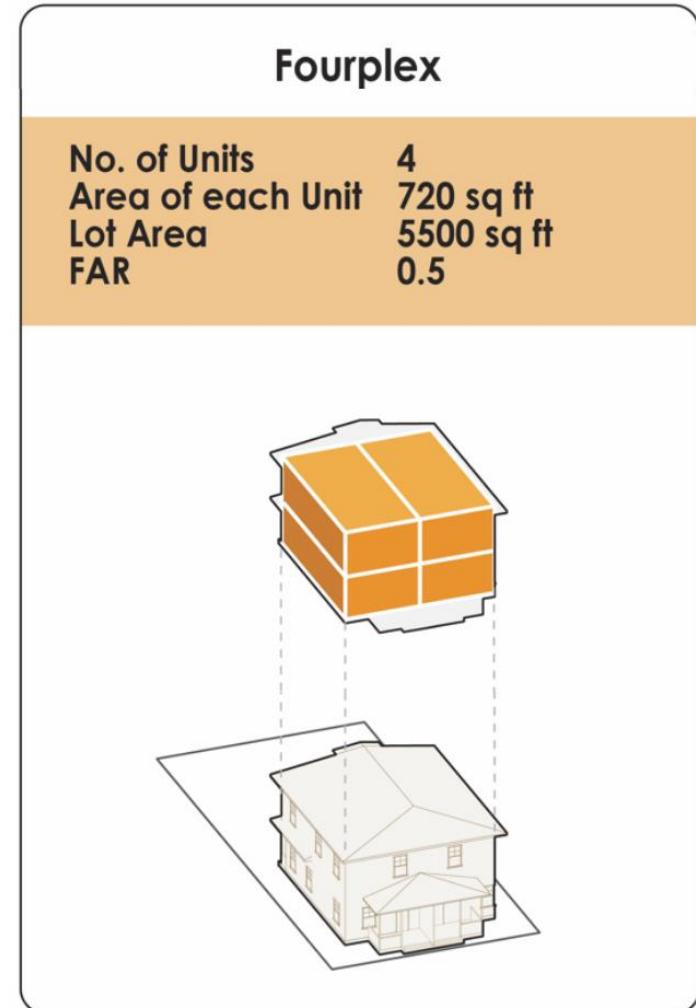
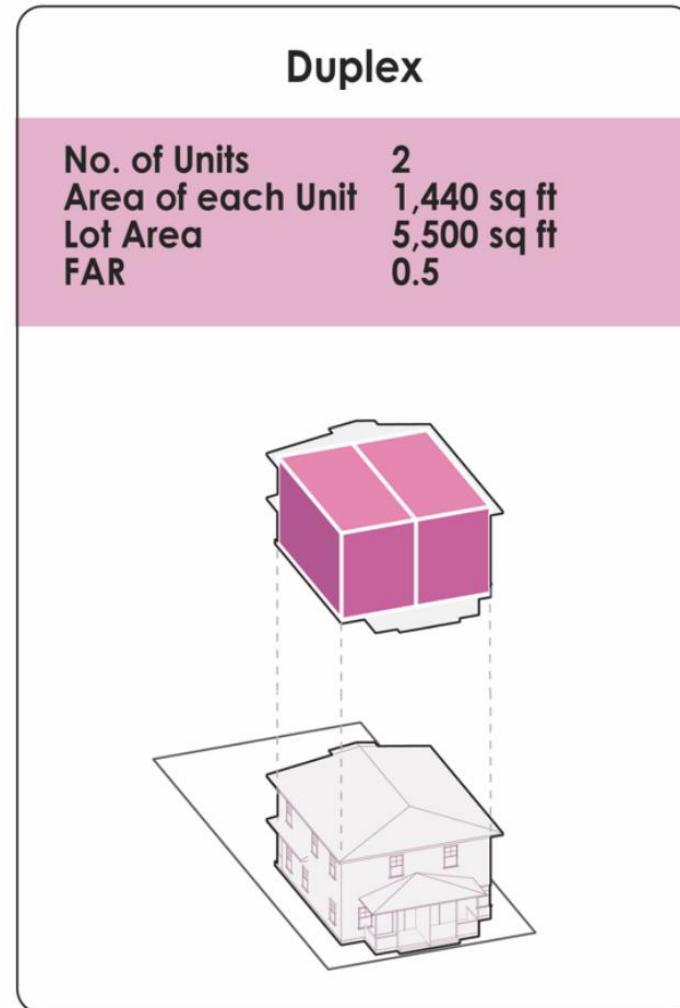
MEDIUM MULTIPLEX
1:1 PARKING RATIO



MEDIUM MULTIPLEX
REDUCED PARKING

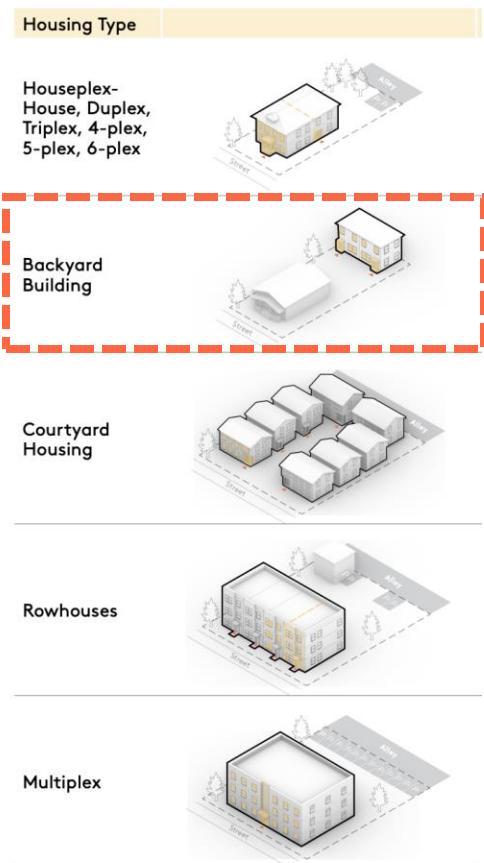
Key Considerations—

- **Regulatory Approach**
 - Unit Density
 - Development Intensity (FAR)
 - Bulk/Form-based
 - Typology

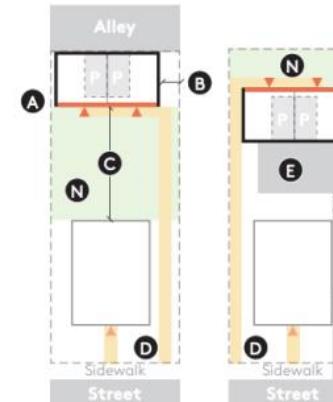


Key Considerations—

- **Regulatory Approach**
 - Unit Density
 - Development Intensity (FAR)
 - Bulk/Form-based
 - Typology



Backyard Building Design Standards



(4) Building Placement

A **Building Orientation*** May orient to a backyard, alley, or a street on a corner lot based on site conditions.

B **Setbacks** 0' rear setback from alley. Refer to District Standards TMC 13.06.020.F.

C **Separation Between Buildings On Same Site** 10' 6' if building height of both buildings is less than 25' or existing tree is retained.

(5) Access and Parking

D **Pedestrian Access** Sidewalk or pedestrian path required from street.

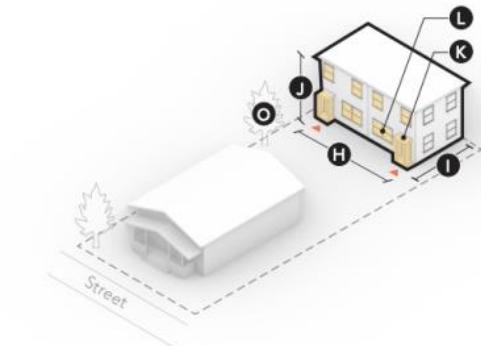
Limited to access from an alley or existing driveway if exists. Prohibited between building and street. Prohibited within front setback. Garages must be setback 20' from lot line. Refer to Site Development Standards TMC 13.06.090.C for vehicle and TMC 13.06.090.G for bike parking ratios.

E **Parking**

Max number: 1 per 12,000 SF of lot area shared with street-facing buildings. Required to be shared with driveways serving street-facing buildings, or must occur from alley if one exists. Refer to Site Development Standards TMC 13.06.090.C.

F **Driveway**

G **Habitable Space*** N/A



(6) Building Size

H **Building Width** UR-1 and UR-2: 40' max
UR-3: 75' max

I **Building Depth** 40' max

J **Height Limits** Refer to District Standards TMC 13.06.020.F.

(7) Building Articulation

Covered entries required:
3' deep min
Single unit entry: 20 SF min
Shared entry: 30 SF min

K **Covered Entry*** 15% transparent to street if one exists.
10% transparent to alleys. Placement should endeavor to provide privacy from adjacent units.

L **Transparency/ Windows & Openings*** N/A

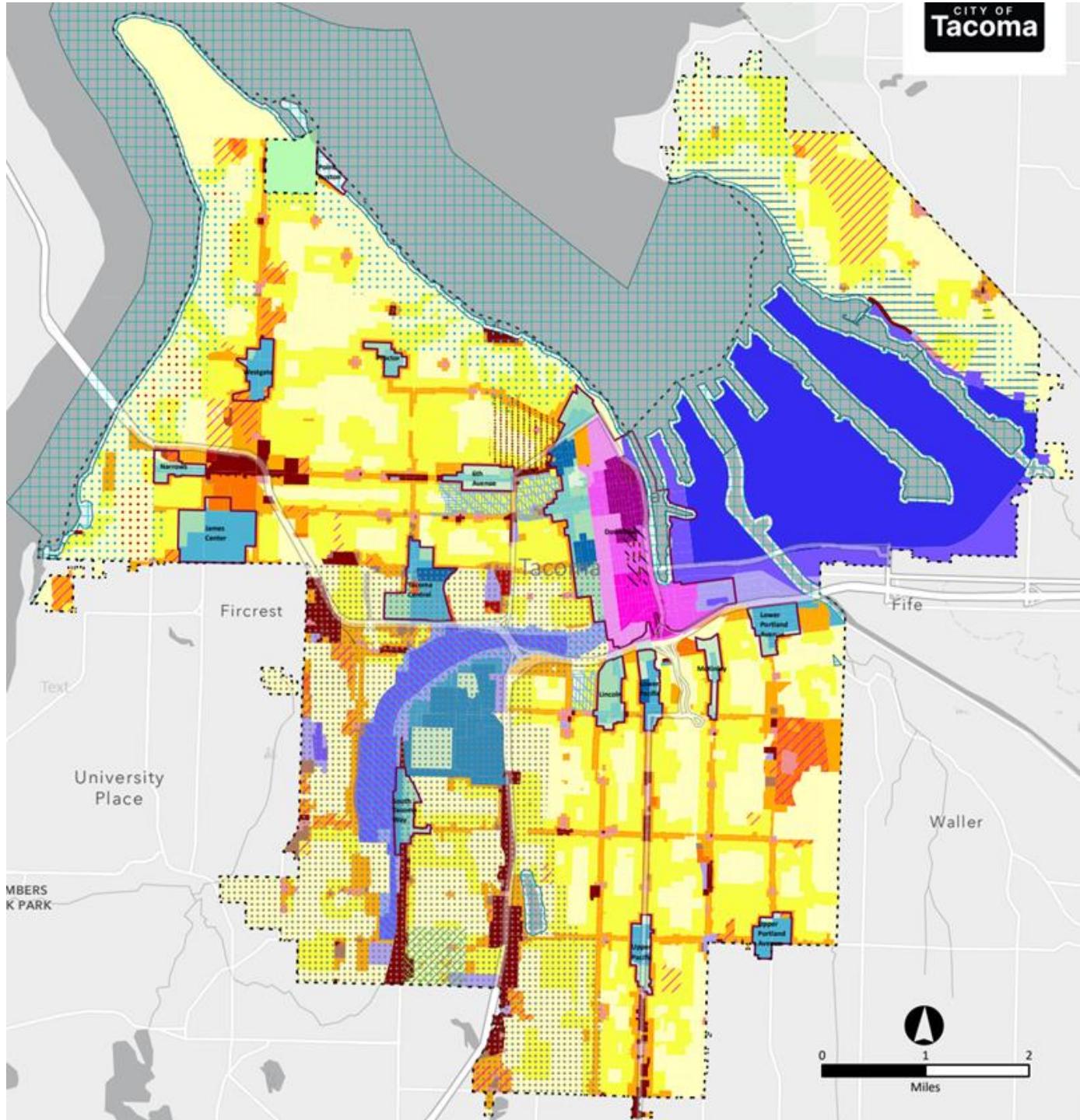
(8) Open Space

N **Amenity Space*** Private, common or mix.
Refer to District Standards TMC 13.06.020.F.

O **Tree Credit** Refer to District Standards TMC 13.06.020.F.

Key Considerations—

- **Regulatory Approach**
 - Unit Density
 - Development Intensity (FAR)
 - Bulk/Form-based
 - Typology
- **Zoning Integration**
 - Modify existing base zones
 - New base zone(s)
 - Overlay zone(s)



Key Considerations—

- **Regulatory Approach**
 - Unit Density
 - Development Intensity (FAR)
 - Bulk/Form-based
 - Typology
- **Zoning Integration**
 - Modify existing base zones
 - New base zone(s)
 - Overlay zone(s)
- **Code Cross-Referencing**
 - Parking
 - Landscape & Tree
 - Utilities
 - Stormwater
 - Street Improvements



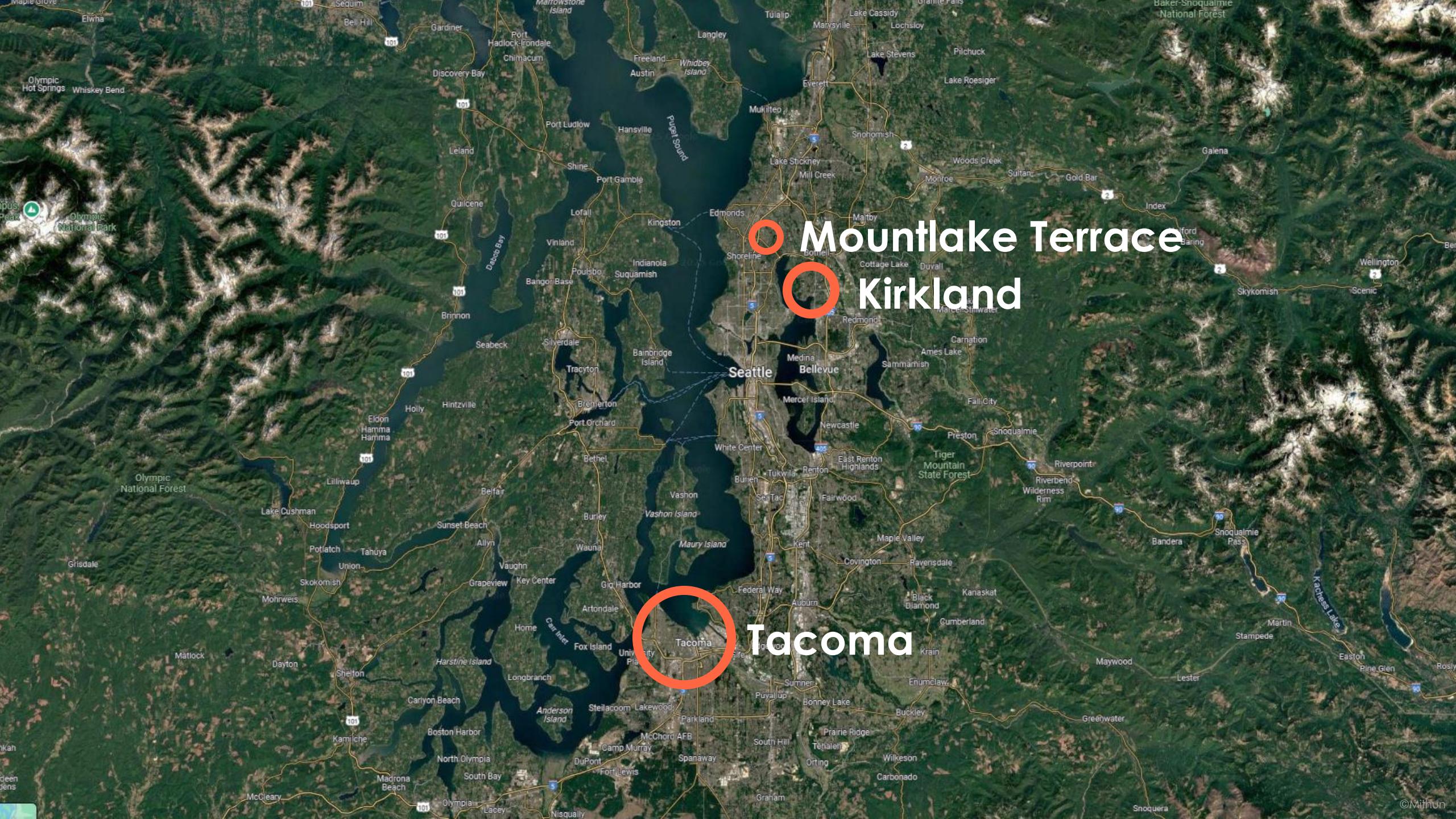
TREE CREDITS

Tacoma aims to increase tree canopy coverage to 30% by 2035. The new landscaping code prioritizes tree retention and addition of new trees with canopy coverage "credit" based on zone and available street frontage.

LEGEND

■ EXISTING TREES

CASE STUDIES—



Mountlake Terrace
Kirkland

Tacoma

Home in Tacoma—Connection to Overall Housing Strategy

AHAS Objectives

Objective 1:

More homes for more people

Objective 2:

Keep housing affordable and in good repair

Objective 3:

Help people stay in their homes and communities

Objective 4:

Reduce barriers for people who often encounter them

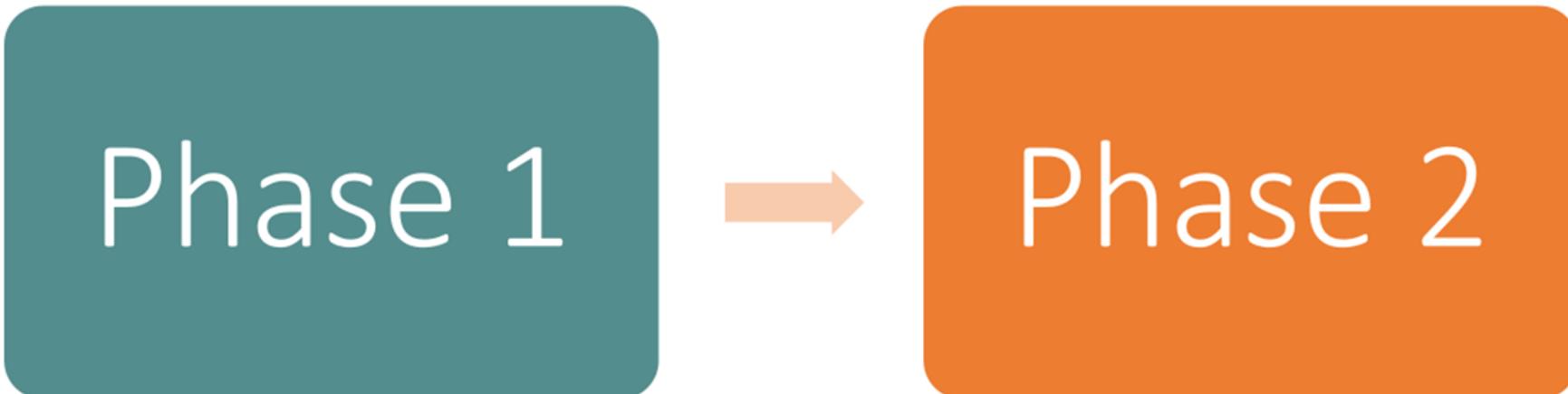
Home In Tacoma

Updating Tacoma's housing rules to promote housing supply, choice and affordability

- Residential zoning and standards
- Affordable housing regulatory tools
- Actions to support growth



Home in Tacoma—Policy and Code Phases



- Completed in December 2021
- Enacted changes to housing growth strategy and code actions
- Adopt new Future Land Use Map with Low-Scale and Mid-Scale residential zones

- 2022-Project initiation and scoping
 - Consultant selection, benchmarking, initial stakeholder engagement
- 2023- Develop preliminary zoning and standards framework
 - Align with state legislation
 - Round 1 and 2 engagement
- 2024- Planning Commission Public Hearing, Round 3 engagement

Home in Tacoma—Overhaul of Residential Zoning



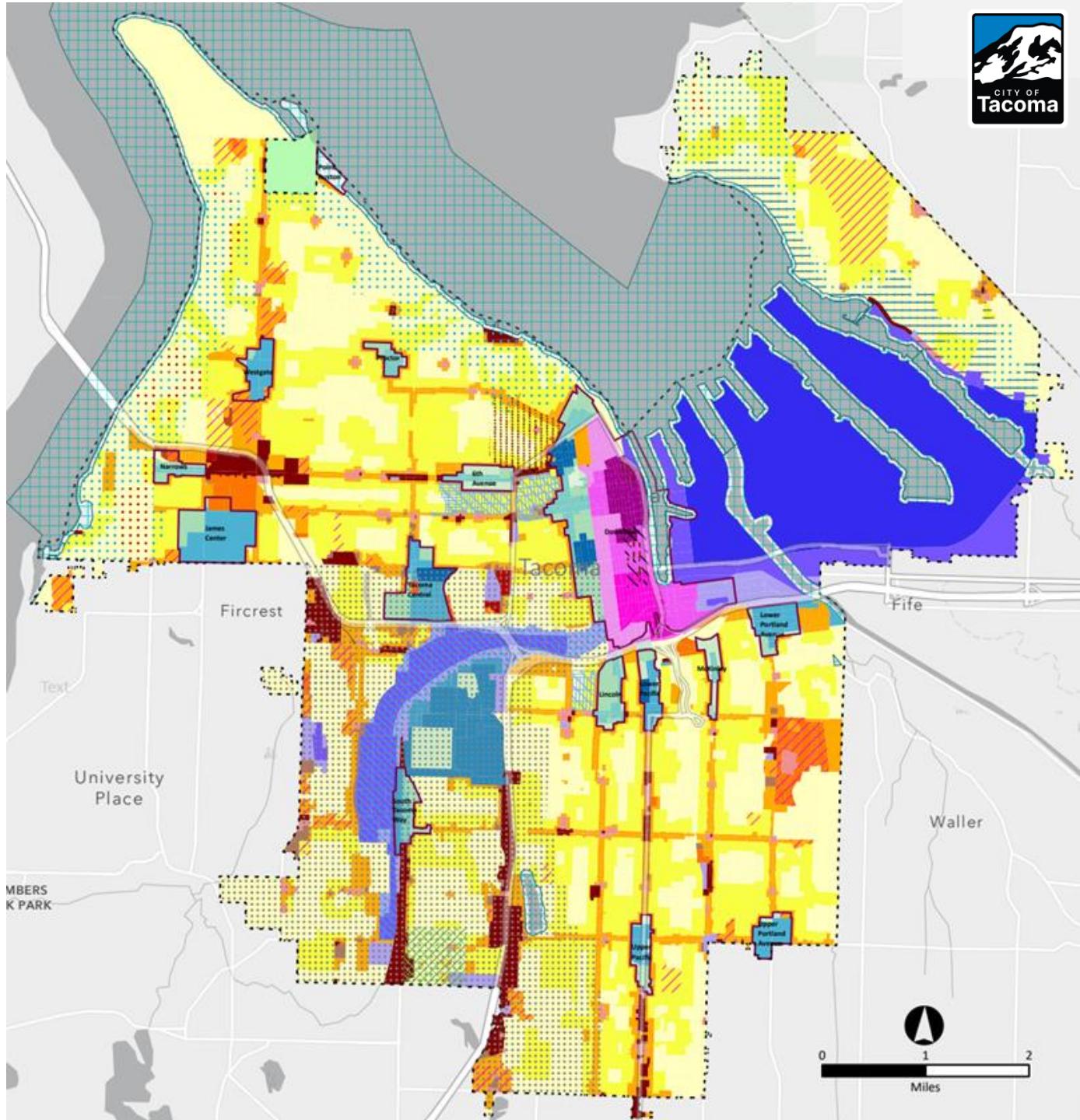
Three new Residential Zones

- Low-scale Residential
 - **UR-1** 4 units per lot
 - **UR-2** 6 units per lot
- Mid-scale Residential
 - **UR-3** 8 units per lot
- Bonus densities for affordable units
- Density assumes a typical 6000 sf lot; 4 units + 2 bonus allowed on pre-existing lots

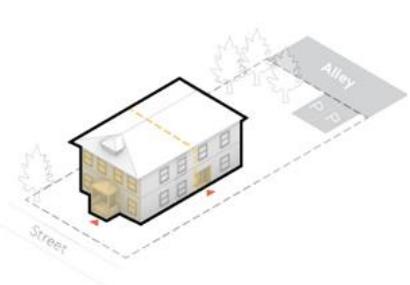
UR-2 and UR-3 in walkable areas

- Near “complete neighborhood features”
- Near major transit stations

Form-based code defines allowed housing types, with design standards that dictate FAR, heights and setbacks



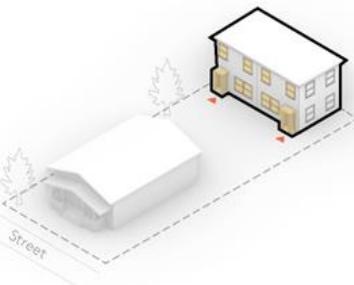
Home in Tacoma—Form Based Code and Housing Types



Houseplex

A single building with up to 6 units which is generally the size of a single-unit house, includes an entry from the street and a backyard

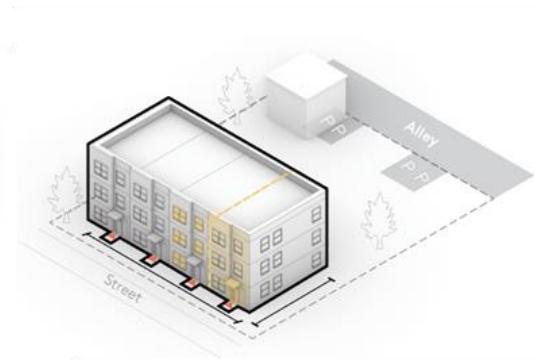
Allowed in UR-1/2/3



Backyard Building

A building located behind another structure at the rear of a lot, which may contain a garage

Allowed in UR-1/2/3



Rowhouse

A multi-story building with access to the street from a front door; it is always attached to 2 to 5 other Rowhouses, which together create a "Rowhouse Cluster"

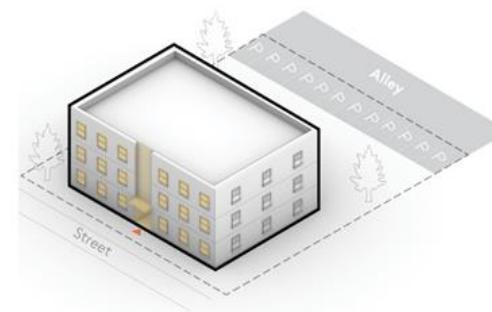
Allowed in UR-1/2/3



Courtyard Housing

A group of detached or attached units arranged around a shared courtyard which is a shared social space taking the place of private back yards

Detached Courtyard Housing is allowed in UR-1/2/3. Attached is allowed in UR-2/3



Multiplex

A medium building consisting of 7 or more stacked units with the appearance of a large house or a small apartment building

Allowed only in UR-3

***Note: Single-unit houses are considered Houseplexes and are allowed in all zones**

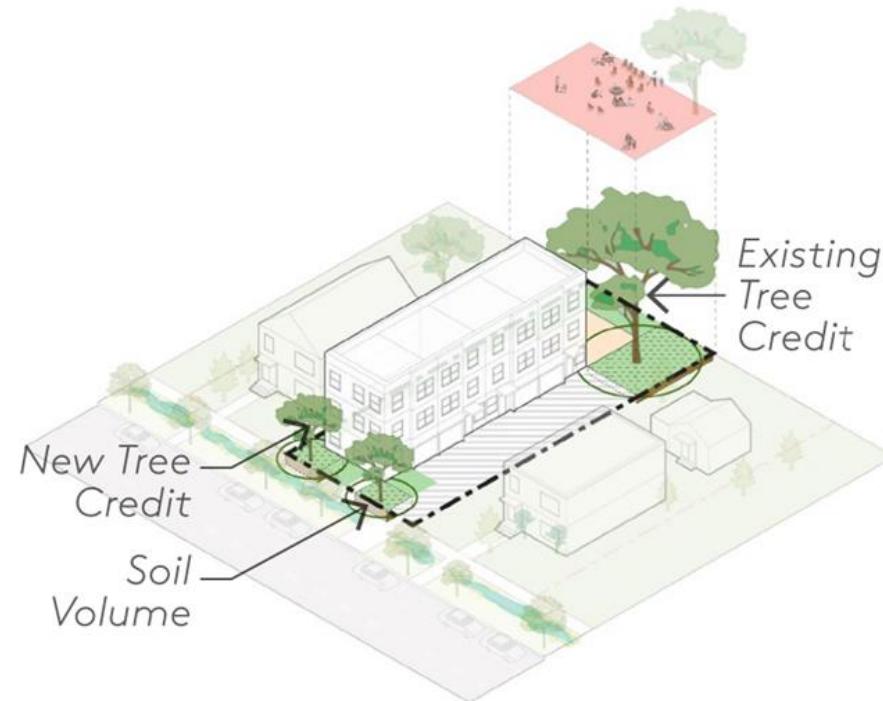
Home in Tacoma—Affordability Bonuses

- Bonuses to support construction of both rental and ownership affordable housing
- Market analysis showed middle housing is financially feasible and will increase affordability and choice
- Affordability requirements based on economic study and maximizing the number of affordable units
- 3-year review of affordability program

	UR-1	UR-2	UR-3
Voluntary or Mandatory?	Voluntary		
Length of Affordability	50 years		
Fee in lieu (based on Consumer Price Index) (currently \$10,000 per bonus unit) <i>(*Fee goes to the Housing Trust Fund)</i>	\$62,000 per unit	\$62,000 per unit	\$72,000 per unit
Number of Units	2 bonus units (or 20%)	2 bonus units (or 20%)	20% of total units
Affordability requirement: Area Median Income (AMI)	80% AMI rental, 100% AMI ownership Bonus 2: 60% AMI rental, 80% AMI ownership	80% AMI rental, 100% AMI ownership Bonus 2: 60% AMI rental, 80% AMI ownership	70% AMI rental, 100% AMI ownership Bonus 2: 60% AMI rental, 80% AMI ownership

Home in Tacoma—Amenity Space and Trees

- Planting and retaining trees, or paying Tree Credit Fees, is required for all development
- Extra protections for very large trees (24" DBH) and Canopy Loss Fee for removing trees of a certain size
- Flexibility for City use of mitigation fees
- Flexibility for planting trees off-site
- Flexibility on certain standards (setbacks, height, parking) to support tree retention



	UR-1	UR-2	UR-3
Amenity Space	10% of lot area	7.5% of lot area	5% of lot area
Tree credits (canopy equivalent)	<ul style="list-style-type: none">• Baseline: 30%• Bonus 1: 25%• Bonus 2: 20%• Floor: 10%	<ul style="list-style-type: none">• Baseline: 25%• Bonus 1: 20%• Bonus 2: 15%• Floor: 10%	<ul style="list-style-type: none">• Baseline: 20%• Bonus 1: 15%• Bonus 2: 10%• Floor: 10%

Additional standards can be found in the [Urban Forest Manual](#)

Home in Tacoma—Additional Features

- Non-residential uses (neighborhood retail and personal services)
- Ownership Incentives
 - Townhomes allowed in all zones
 - Unit Lot Subdivision
 - Reduced lot size allowances - 2,500 sq. ft. in UR Zones
 - Flexibilities in standards
- Regular monitoring and adjusting (especially for incentives)
- Permitting support and training
- New streamlined permitting process for 6 units or less
- Fee waivers for affordable and sustainable projects
- ADU preapproved designs



Home in Tacoma—Resources

- Home In Tacoma Website
- Interactive Zoning map
- Updated code
- Development and Design standards
- Topic summary/tip sheets (Zoning, housing types, parking, affordability, trees/landscaping, unit lot subdivision, non-residential uses, ADUs)
- Updated Urban Forest Manual
- New Solid Waste Manual





A Middle Housing Playbook – Kirkland's Experience

Adam Weinstein

Planning and Building Director, City of Kirkland

Middle Housing (HB 1110 & ESHB 2321)

Purpose: Requires cities include middle housing types at minimum densities in predominately residential zones.

Gaps include:

- Density: 4 to 6 du/lot.
- Housing Types: Must allow 6 of 9 housing types.
- Limited development and design standards.
- Lowers on-site parking requirements.
- Reduced minimum lot sizes.

Housing Types
Duplex
Triplex
Fourplex
Fiveplex
Sixplex
Townhouse
Stacked flats
Courtyard apartment
Cottage housing

Phased Implementation

During the Comprehensive Plan update:

- The community emphasized their strong desire for involvement.
- The community indicated a strong desire to see/consider planning options.
- Future zoning changes necessitate robust community engagement.

Minimum Compliance

Due to limited time to implement new state housing requirements, the city will first aim to meet the minimum requirements in the initial code amendments. This involves less public engagement.

Optimization

A future phase of code amendments will optimize residential zoning to increase housing supply and diversity. This will involve more public engagement.

What we heard from the public



1. Support for phased approach to code updates.
2. The City is advocating for more density than the State requires.
3. Support for defining housing types in zoning code, but the City should not allow all 9 everywhere.
4. The City's affordable housing options go beyond what the State requires.
5. New affordable housing requirements would make middle housing development infeasible.

Preliminary Thinking About Inclusionary Zoning

- WAC 365-196-870 authorizes inclusionary zoning, but new requirements must be paired with new development allowances (higher densities, heights, etc.)
- Phase 1 would entail new development allowances in lower-density zones
- Current inclusionary program is not equitable – many apartment buildings are subject to program but single-family development is exempt in most cases
- Primary goal could be to foster equity in existing inclusionary program
- Pioneer or other provisions could reduce impact on middle housing



Why consider new affordable housing requirements now?

- State law authorizes affordable housing requirements only with increases in development allowances.
- Address Kirkland's critical affordable housing gap.
- Applies a fair application of affordable housing requirements (56% of zoned area are currently exempt from any inclusionary requirement).
- Increasing affordable housing opportunities and funding (through contributions to Housing Trust Fund).

Approach to Affordable Housing Requirement Options



Ensure Consistent Treatment Across Housing Types

Amend the inclusionary zoning program to cover all housing types, ensuring consistent requirements and promoting a diverse range of affordable housing options.

Foster Middle Housing Production

Sustain and enhance regulations to encourage the robust production of middle housing units, facilitating accessible homeownership for moderate-income households and bridging the housing affordability gap.

Utilize Value from New Density Allowances

Leverage value from new density allowances under HB 1110 to support affordable housing development, ensuring growth contributes to affordability and equity in the community.

Affordable Housing Requirement and Options (February 2025)

	Option 1: State Req.	Option 2: Apply Existing KZC 112 Req. (4+ unit)	Option 3: Apply KZC 112 Req. (1+ unit)	Option 4: Apply KZC 112 Req. (1+ unit / modified AMI)
Minimum Unit Application	5+ (2 affordable up to 6 units)	4+	1+	1+
Affordable Requirement	60% AMI (renter- occupied) 80% AMI (owner- occupied)	10% Affordable at: • 50% AMI (renter- occupied) • 100% AMI (owner- occupied)	10% Affordable at: • 50% AMI (renter- occupied) • 80% AMI (owner- occupied)	10% Affordable at: • 50% AMI (renter- occupied) • 100% AMI (owner- occupied)
Optional Size Exemption (Units ≤ 1,000 sq. ft)	N/A	Yes	Yes	Yes



PC Consolidated Comments on New Affordable Housing Option

- Use Option 4 affordability and minimum unit application
- Units less than 2,000 square feet (or 1,700 square feet) are excluded from the requirements
- Goes into effect with adoption of Phase 2 allowances (optimization)

Options: March 18

Affordable Housing Options: Explore affordable housing options 3 and 4, with a focus on:

- Smaller projects (starting at 1 unit)
- Incentives (regulations that make it easier to develop middle housing)
- Clear inclusionary requirements
- Exempt smaller housing units and additions to existing homes
- Ensure that requirements do not overly constrain new projects
- Consider options for vesting or delaying affordable housing code implementation.



PC Guidance Option: Affordable Housing (April 2025)

Minimum Unit Application: 1 unit or more

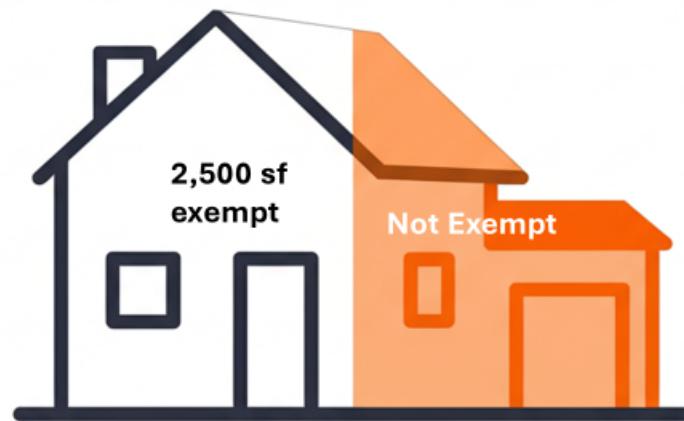
Affordable Requirement: 10 percent affordable or payment in-lieu at 50 percent AMI (rental) or 100 percent AMI (owner-occupied)

Size Exemption: Housing units of up to 1,700-2,000 square feet would be exempt. Exempting most middle housing.

Renovations and Rebuilds: Exempt from inclusionary requirements.

Delayed Effective Date: Adoption in Phase 1 with delayed effective date. Allow existing, in-progress projects to avoid new inclusionary requirements.

PC Recommended Draft Affordable Housing Code (May 2025)



Removes existing affordable housing requirements in KZC 113.40.

Adds new affordable housing requirements to KZC 112 for low density zones:

- Sets a start date of June 30, 2026
- Applies to all new residential development except for:
 - The first 2,500 square feet of a dwelling unit.
 - Additions and/or alterations that do not add more than 100% of the existing square footage to the dwelling unit.
 - 10% of all unit(s) shall be affordable.
 - PC recommends payment in-lieu calculation methodology

Adopted Ordinance (June 2025)

- Flat Fee Structure: \$15 per square foot, applied only to the portion of a new home above 2,000 square feet. (Example: a 2,001 sq. ft. home pays \$15.)
- Delayed Implementation: The fee will take effect January 1, 2027, allowing time to plan and adjust.
- Exemptions for Remodels/Rebuilds: Homes that are remodeled, altered, or rebuilt—without more than 100% added square footage—are exempt from the fee.
- January 2028 Impact Review: The City will evaluate whether the fee is affecting housing development in low-density zones and make policy changes if needed.
- Future Methodology Review by June 30, 2026, including:
 - Deferring fee payment until later in the process (e.g., at closing)
 - Exempting garages and non-heated storage areas
 - Crediting square footage of homes being replaced
 - Raising the square footage exemption threshold
 - Ensuring City Council approval for how collected fees are used

Affordable Housing Payment In Lieu based on average size single- family home in 2024.

Average sized home: 3,512 sq. ft.

1.	Land Acquisition (one-quarter of lot priced of a 10,000 sq. ft. lot equaling \$1,594,598)	\$398,650
2.	Hard Costs*	\$324,999
3.	Soft Costs**	\$258,748
4.	Total development costs (sum of rows 1 to 3)=	\$982,397
5.	Affordable home price for a median-income household	\$490,600
6.	Difference between rows 4 and 5 (fee in lieu of one affordable unit)=	\$491,797
7.	Fee for required affordable unit (10% or 0.1 unit)=	\$49,180
8.	Fee per sq. ft. of 3,512 sq. ft. home (row 7 divided by 3,512)=	\$14.00
9.	Fee after 2,000 sq. ft. $[(3,512 - 2,000) \times \$15.00 \text{ as adjusted}]$ =	\$22,680

*Cost to construct a prototypical affordable housing unit and one-quarter of site development costs.

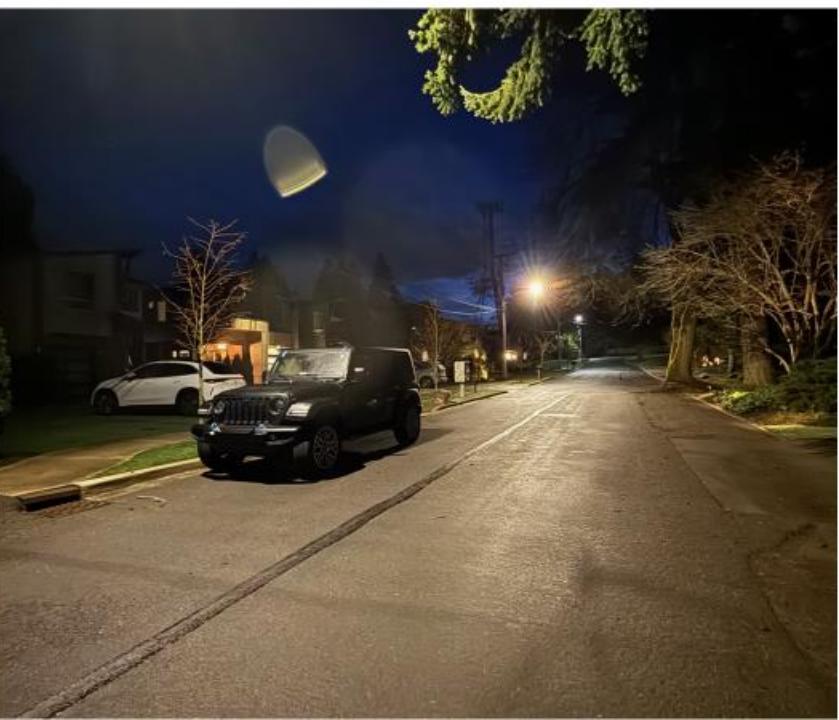
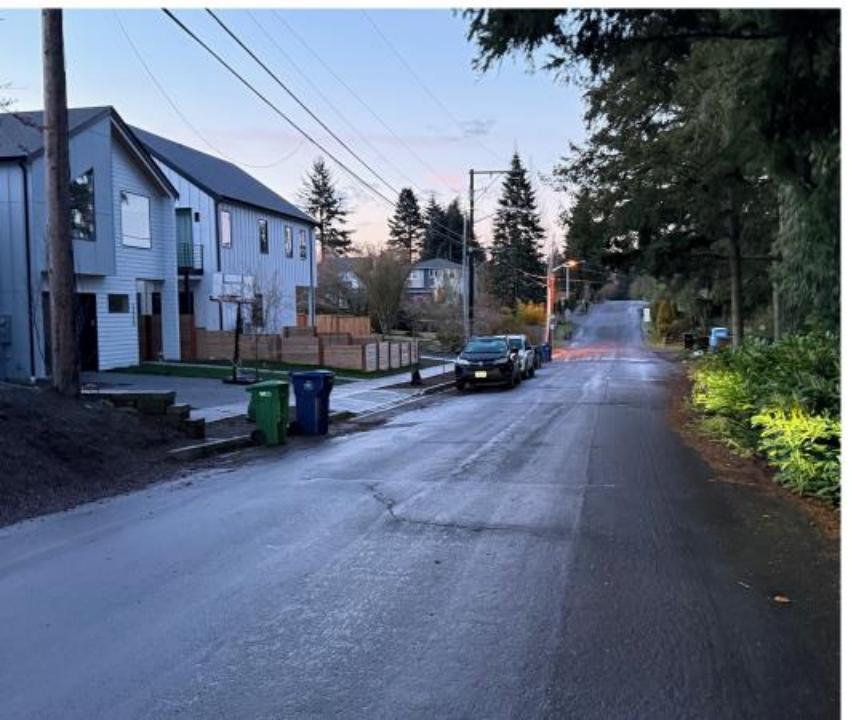
**Costs associated with architect, engineer, designer, insurance, permit fees, taxes, marketing, etc.

Issued New Single-family Permits (2024)



Total: 220 (includes cottages and DADUs \geq 1,200 sq. ft.)

	Conditioned or artificially lighted space
Size Range:	1,200 to 9,700 sq. ft.
Average Size:	3,512 sq. ft.
Median Size:	3,670 sq. ft.





Mountlake Terrace Middle Housing

Christy Osborn

Director Community &
Economic Development
Department

Process Recommendations—

Recognize Paradigm Shift

- Pre-planning is essential—Comprehensive Plan, supplementary regulations, look beyond focusing on densities only
- Everyone on the bus, bring community, developers, planning commission and decision makers early in the process

Incentive Based Approach

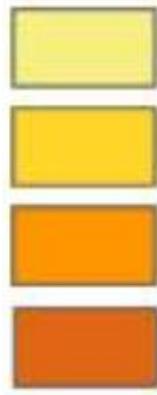
- Look for additional ways to incentivize assets your community would like, i.e. tree retention, pedestrian accessibility, housing types etc.

Include Development Feasibility Analysis

- Likely outcomes, have honest conversations
- Road test and amend where needed, what is working, what is not working

Official Zoning Map—

Final refinements to zoning map
to implement Comprehensive
Plan Vision 2044

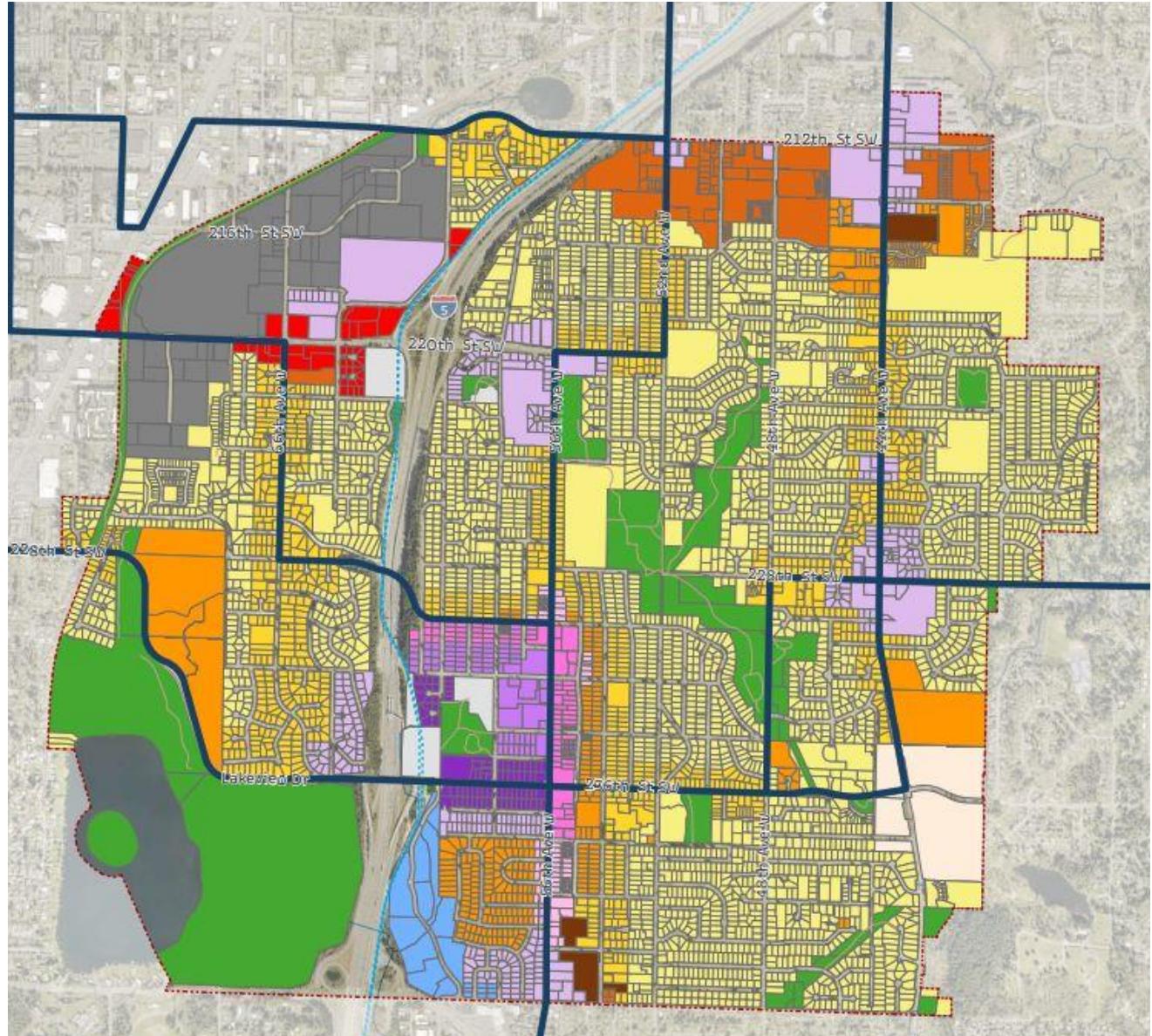


Residential 1 (2 units/lot)

Residential 2 (4 units/lot)

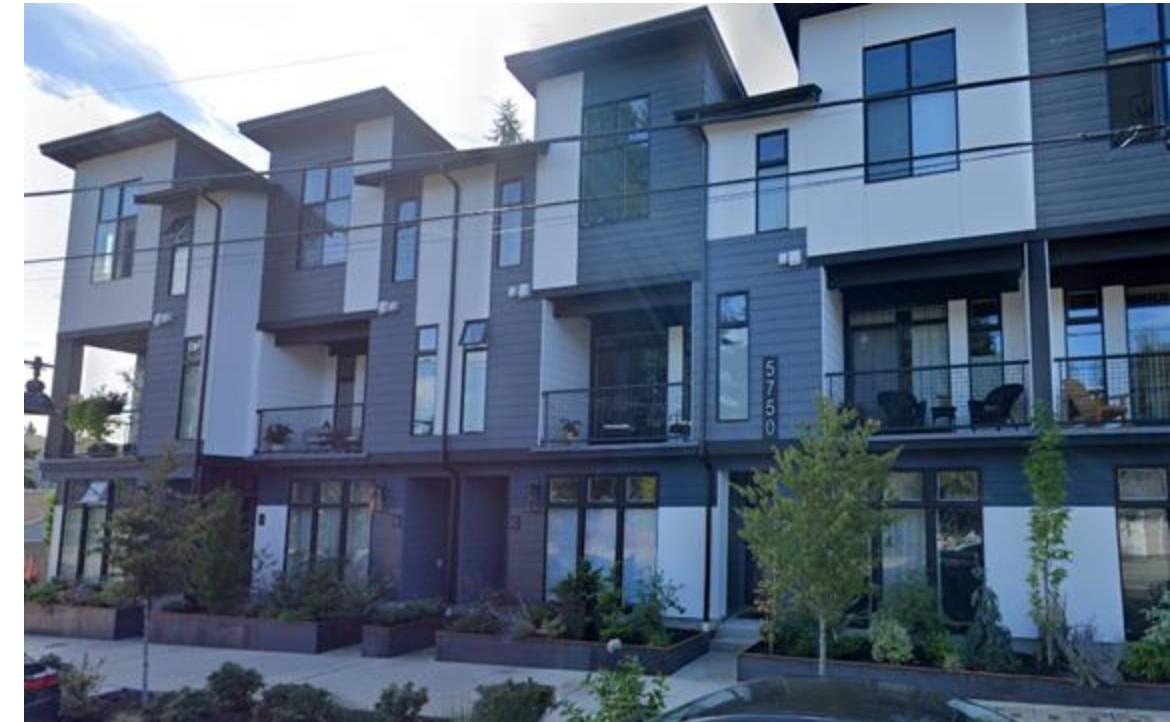
Residential 3 (no max)

Residential 4 (no max)



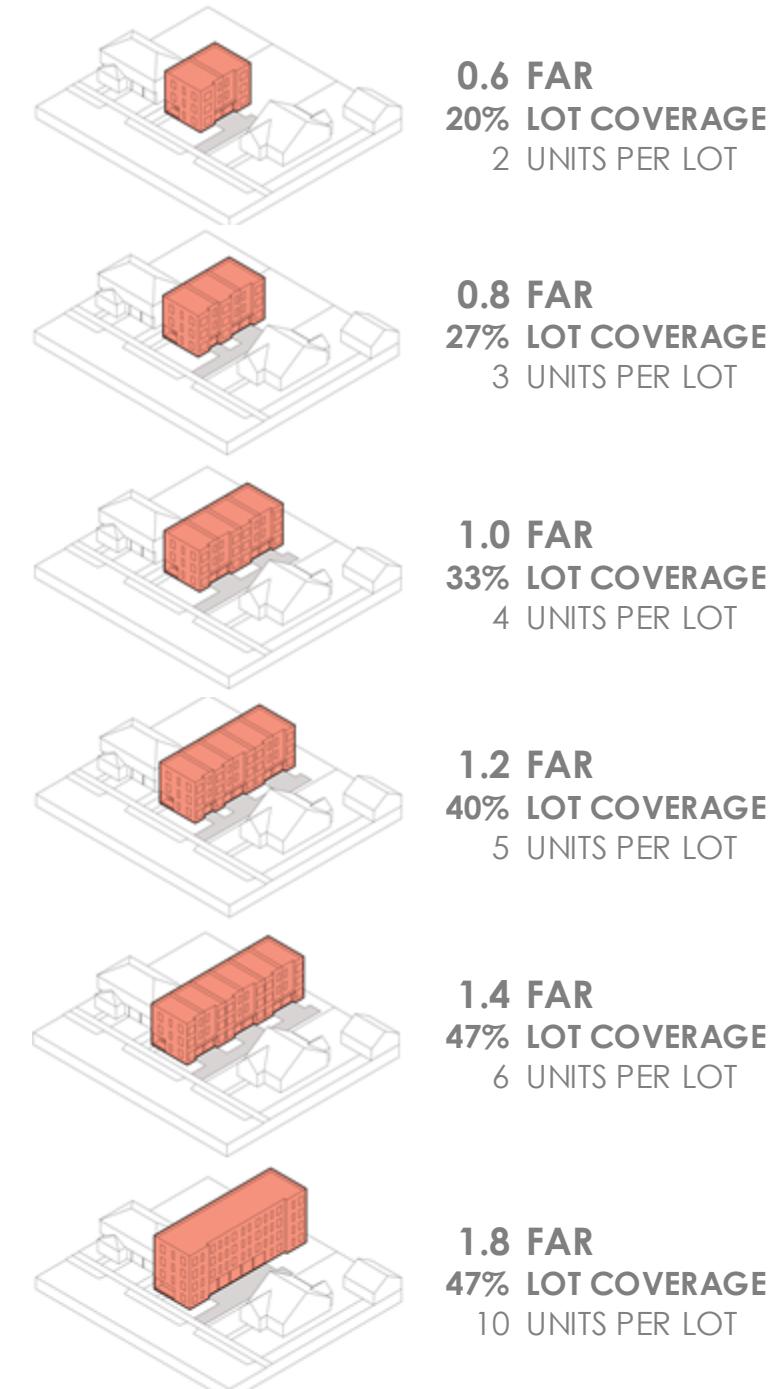
Residential District Standards—

- Updated chapter regulates development standards in R-districts
- Incorporates former single family, townhouse, and multifamily districts
- Adds new development bonus program
- Complies with HB 1110
- Updates ADUs for HB 1337 compliance
- Updates outdoor open space requirements



Proposed Lot Coverage & FAR Standards

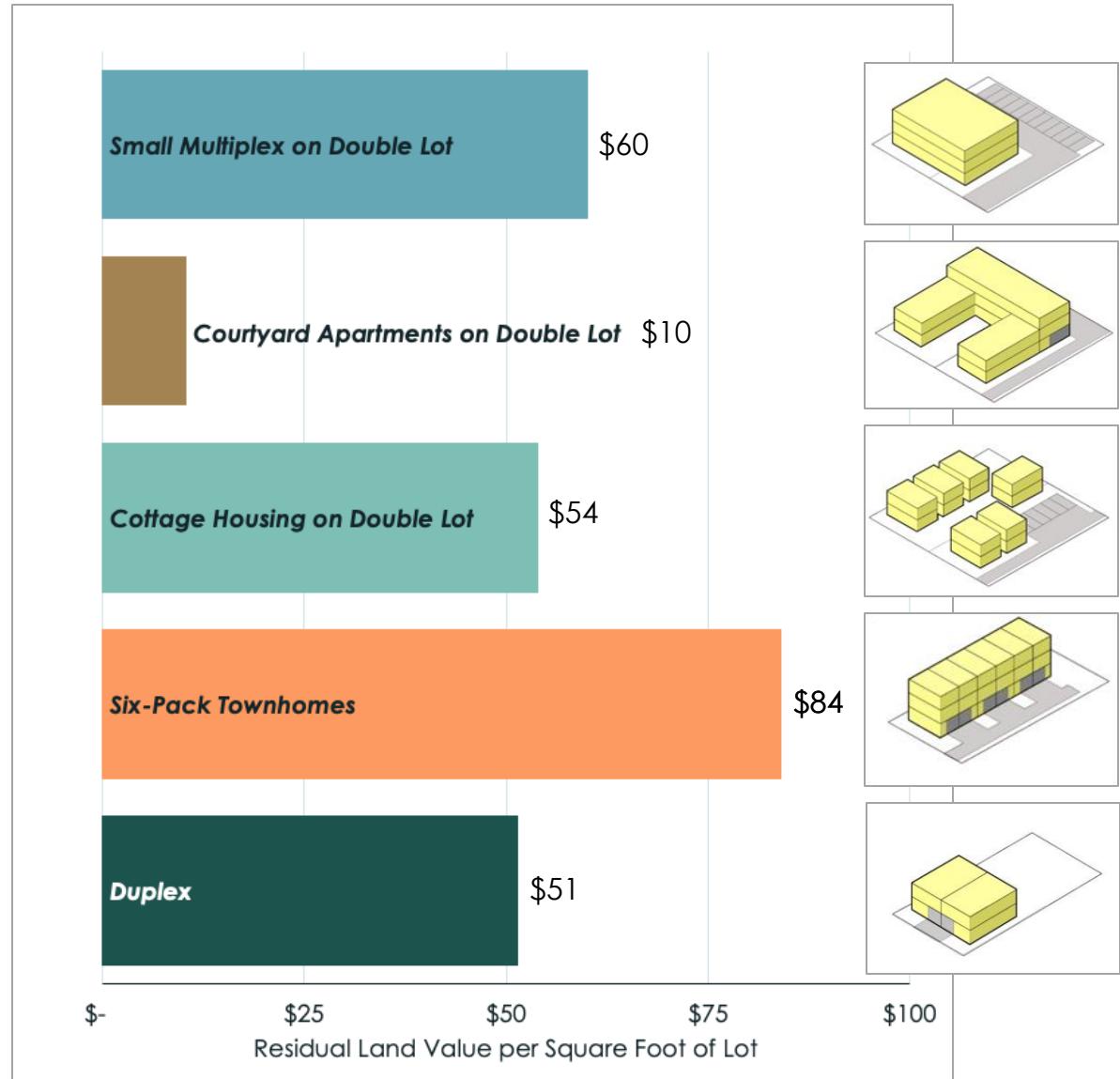
	R-1 R-8400, R-7200	R-2 R-4800	R-3 RML	R-4 RMM
Lot Coverage by Structures (including ADUs)				
Maximum Lot Coverage (percent of lot area)	45%	50%	60%	65%
Additional Lot Coverage for Bonuses	+5% Lot coverage bonuses are not cumulative.			
Floor Area Ratio (FAR)				
Maximum Floor Area Ratio (FAR)	1 unit: 0.5 2 units: 0.6	1 unit: 0.5 2 units: 0.6 3 units: 0.8 4 units: 1.0	1 unit: 0.5 2 units: 0.6 3 units: 0.8 4 units: 1.0 5 units: 1.2 6+ units: 1.4	
Additional FAR for “Stack” Housing Form Type	+ 0.5			
Maximum FAR for Affordability Bonus MTMC 19.30.045.C	3 units: 0.8 4 units: 1.0	5 units: 1.2 6 units: 1.4	1.8	2.4
Additional FAR for other Bonuses in MTMC 19.30.045	On site tree retention: +0.1			
	Sustainability Certification: +0.1			
	Alleys: +0.2			
	Midblock Connections, Half block: +0.2, Full block: +0.4			
	Improved Parking Courts: +0.1			
	Shared driveways: +0.1			



Development Feasibility Analysis—

To ensure proposed code amendments support middle housing feasibility, we:

- Modeled over a dozen **middle housing test fits** based on Mountlake Terrace's existing lots, development patterns, and proposed standards
- Conducted a **pro forma analysis** and sensitivity testing of each test fit using local market data to identify feasibility trends, assess potential incentives for bonuses, and calibrate proposed standards
- Interviewed **local real estate professionals** to validate analysis results, identify potential barriers to development, and get feedback on draft code



Selected test fit and pro forma analysis results

Accessory Dwelling Units—

- Two ADUs may be allowed on any lot, except in critical areas
- Must comply with R-district standards
- Size & Scale: 200 to 1000 SF. Adding ADUs may increase total floor area on the lot by:
 - 1 ADU: 1000 SF
 - 2 ADUs: 2000 SF
- Garage conversions allowed
- Parking & street improvements not required



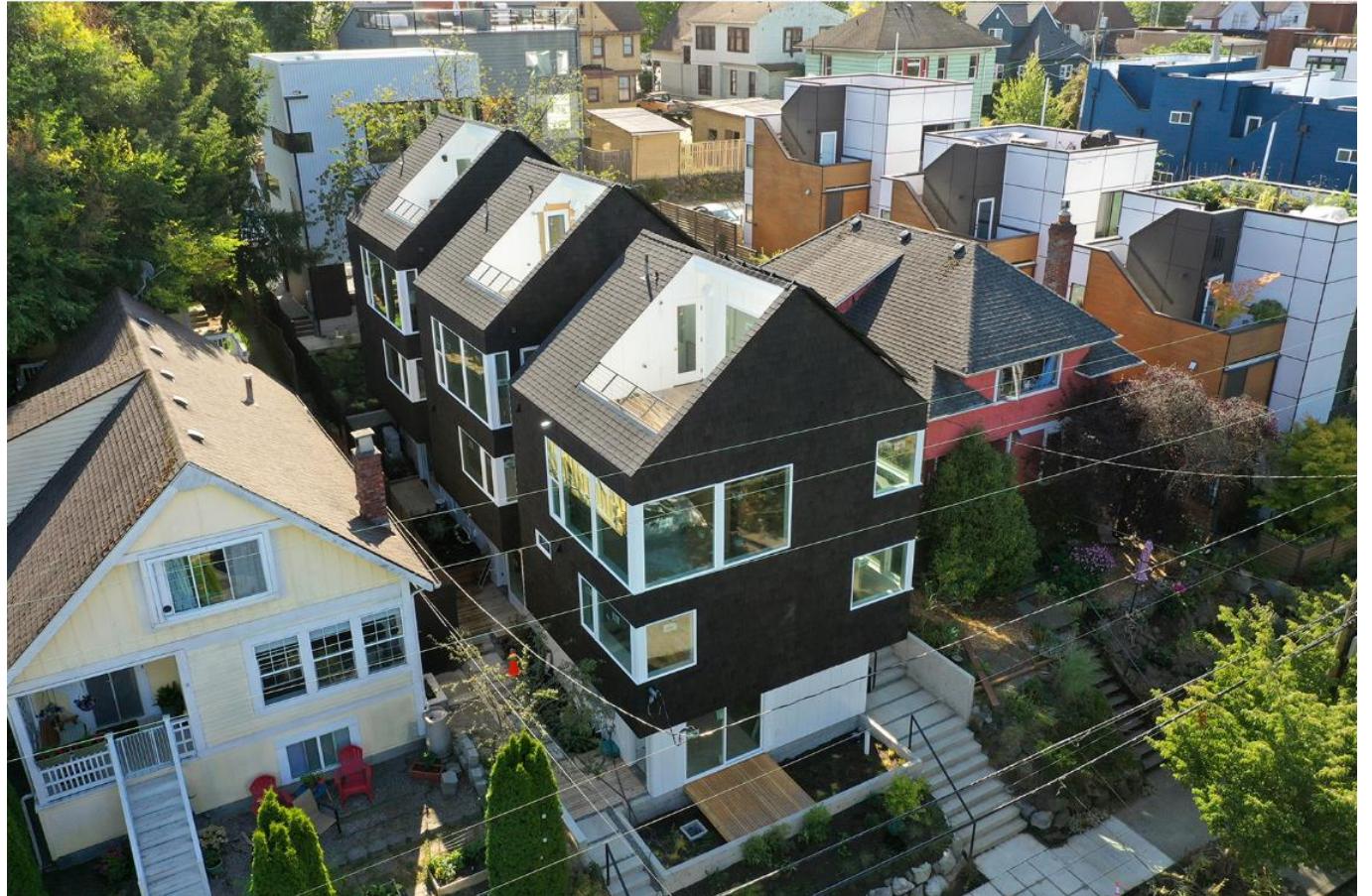
Residential Affordability Incentive Program—

- New chapter sets compliance requirements for affordability bonus program, including:
 - Terms
 - Project eligibility
 - Application procedure
 - Approval criteria
 - Annual compliance review
- Conforms with HB 1110



Development Bonuses—

1. Affordable housing
2. On-site tree retention
3. Sustainability certification
4. New alleys
5. Midblock Connections
6. Improved Parking Courts
7. Shared driveways



Connection Bonuses—

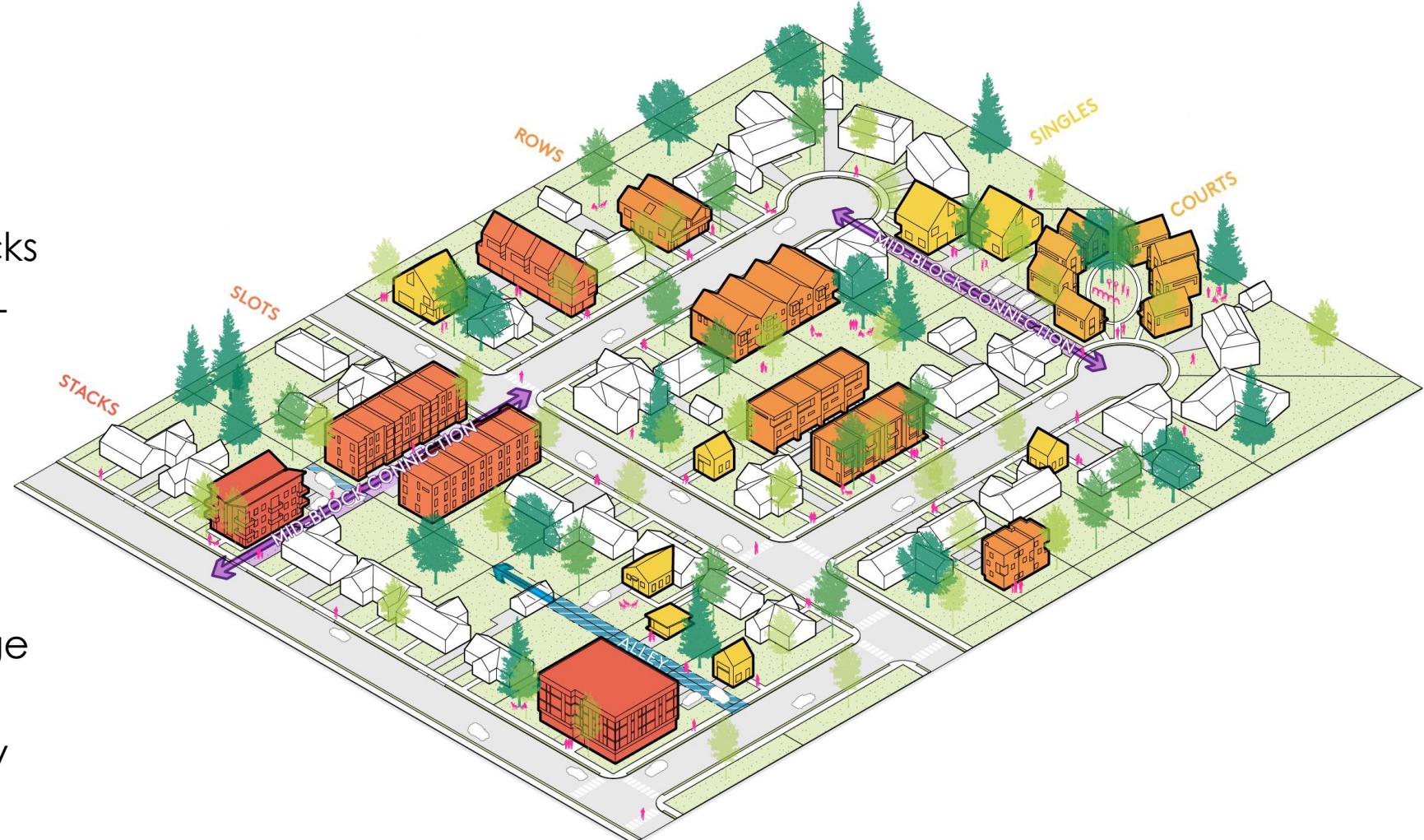
Bonuses for motorized or non-motorized **Midblock Connections**

Connections. Options include:

- connecting across long blocks
- connecting streets or cul-de-sacs
- extending streets

Bonuses for **Alleys** (or partial dedications) to:

- consolidate parking, garbage & service at rear of lots
- reduce conflicts with primary pedestrian zones
- support walkable & active streets



Residential Design Standards—

- New chapter regulates residential design, including:
 - General residential design standards
 - Housing Form Type design standards
 - Design standards for public benefits earning development bonuses
- Uses clear & objective language and includes dimensional standards
- Uses good & bad precedent images
- Does not dictate style



Housing Form Type Standards—

HB1110 & COMMON HOUSING TYPES



Singles



Slots



Rows

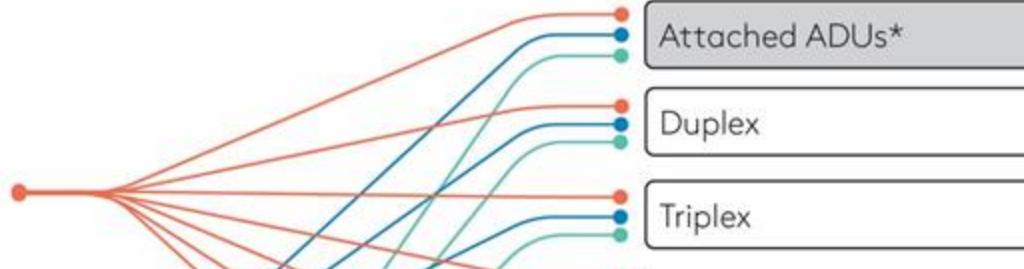
SINGLES



Single Family House*

DADUs + Backyard Units*

SLOTS



Attached ADUs*

Duplex

Triplex

Fourplex

Fiveplex

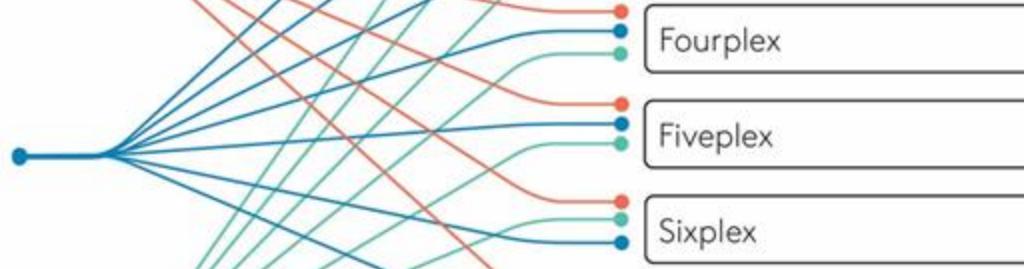
Sixplex

Townhouse

Stacked Flats

Multiplex*

ROWS



STACKS



Courtyard Apartments

Cottage Housing

COURTS



* Not an HB1110 housing type



Stacks



Courts

Off-Street Parking & Loading—

- Amended chapter incorporates and updates residential parking standards to comply with HB 1110 & HB 1337
- 1 stall per unit is typical, with exceptions per state bills
- Updated driveway standards to promote walkability, safety and street parking, and to support middle housing development
- Bicycle requirements included



Discussion—