What is middle housing?

Between single-family houses and large apartment complexes, *middle housing* includes diverse options such as townhouses, duplexes, triplexes, fourplexes, courtyard buildings, cottage housing, mother-in-law units (accessory dwelling units), backyard cottages, and live/work lofts.

Townhouses



Cottage housing



Historic fourplex



Compatible

The form, scale, and density of middle housing can be similar to single-family houses, making them compatible with most residential neighborhoods. They also make use of existing infrastructure, such as roads and utilities.

Affordable

Middle housing types can be more affordable than singlefamily homes and a better fit for a variety of households with a range of household incomes. Like all housing, middle housing can be rented or owned.

Proven

Middle housing buildings are commonly found alongside single-family homes in neighborhoods built before 1940. After the 1940s, many residential areas were zoned exclusively for detached singlefamily houses on individual lots.

Middle housing offers housing at a scale between single-family houses on large lots and apartment units in larger complexes.



Single-family housing

- Larger units
- Low density
- More expensive per unit



Multifamily housing

- Smaller units
- High density
- Less expensive per unit

Middle housing is one of many efforts to address housing affordability in Pierce County.



HOUSING COSTS HAVE RISEN 3 TIMES FASTER THAN INCOMES OVER THE PAST 10 YEARS



1 IN 3 HOUSEHOLDS SPEND MORE THAN 30% OF THEIR INCOME ON HOUSING



ABOUT HALF OF RENTERS SPEND MORE THAN 30% OF THEIR INCOME ON RENT.



PEOPLE WITH LESS THAN 1.5 TIMES THE MEDIAN INCOME CAN'T AFFORD TO BUY THE AVERAGE HOME



About SSHA³P

SSHA³P is a 15-member, intergovernmental collaboration to create and preserve affordable, attainable, and accessible housing throughout our communities.

State law requires cities to allow greater housing diversity in existing neighborhoods.

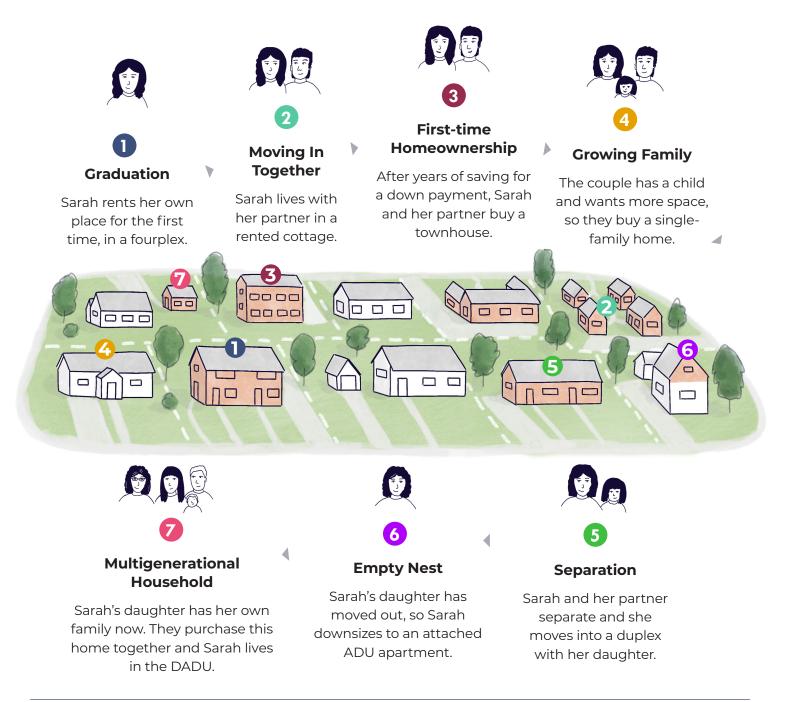
A group of cities in Pierce County have created the South Sound Housing Affordability Partners to address housing needs. These cities received a grant to study areas most suitable for middle housing. Information from this study will inform future updates to development regulations and zoning.

Middle housing helps meet our community's needs

Individuals and families in different life stages need a variety of housing types.

Middle housing can offer housing options that meet the needs of different households such as multigenerational households, single individuals, people who prefer not to maintain a large home and yard, or workers who want to live near their workplace. More options enable people to remain in their community, like a young family who needs to be close to relatives for support, someone experiencing hardship to stay near friends, a young adult starting out who wants to remain in the neighborhood they grew up in, or an older adult who prefers to downsize to a smaller home.

See how middle housing options work for Sarah, from early adulthood through raising a family and aging.



Different households need different types of housing

Middle housing is typically less expensive than detached singlefamily houses. It offers a range of unit sizes that suit various family sizes and life stages.

Detached accessory dwelling unit





An older individual Working part-time as an accountant and receiving Social Security payments, her combined income is \$50,000. She can afford to rent an ADU with a monthly rent of \$1,500.

Townhouse development with four units





A young family One parent works as a pharmacy tech and the other works as a high school teacher. Their combined income is \$120,000. They can afford a \$530,000 townhouse that's big enough for their growing family.

Growing communities need more housing

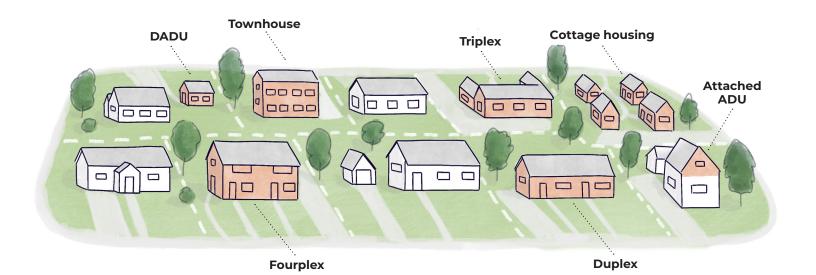
For decades, growth in jobs and new households has outpaced new homes, leading to the shortage we're experiencing now. Current regulations limit the types of development in residential areas, which restricts homebuilders' ability to create a variety of housing options in response to market needs.

Allowing more housing in our existing neighborhoods can increase the housing supply, make efficient use of existing infrastructure, and help protect our parks and open and ecologically sensitive areas.

Increasing the supply and variety of housing provides options that are affordable and attainable to households across a range of incomes.

What does allowing middle housing mean for my neighborhood?

Rezoning to allow middle housing will bring gradual changes to existing neighborhoods.



Your home

Allowing middle housing does not require any changes to existing homes. Zoning changes to allow middle housing provide property owners more choices about how to remodel or redevelop the housing on their property.

Any changes must meet city requirements for parking minimums, set back requirements, height maximums, and other regulations.

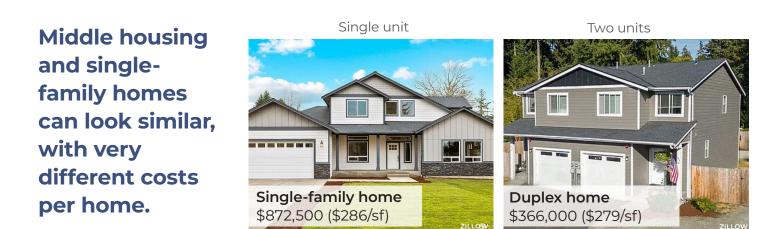
Neighborhood improvements

Investment into existing neighborhoods can improve infrastructure that benefits everyone, such as adding sidewalks, transportation improvements, and neighborhood-based amenities and services.

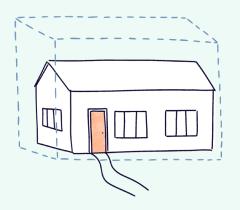
Your property value

Changing zoning to allow for middle housing does not decrease the property value of existing homes.

Property values are based on the condition and size of your land and structure(s), as well as market conditions. Allowing middle housing is associated with potential land value increases on lots that are suitable for redevelopment.



Existing homes in your neighborhood are likely smaller than the maximum size allowed. Whether middle housing is allowed or not, larger buildings are likely in the future.



Many existing houses, especially older homes, are smaller than the development code currently allows.

Property taxes

New development and investment can make your neighborhood more desirable. This could result in higher market value for your home and the land underneath it, which may result in a larger property tax bill.

Depending on market conditions, these changes may not happen within the next 30 years. Developers build large singlefamily homes that are close to the maximum size allowed.

Property tax relief

Washington state offers property tax relief programs to senior citizens, disabled persons, households with limited income, widows, and widowers of veterans. A household at risk of losing their home due to property taxes may be eligible for property tax exemptions or relief.

Contact the Pierce County Assessor's Office for more information.



Allowing middle housing means more than one unit can be built in the same amount of space.

Incremental change

Cities that have allowed middle housing have seen incremental change in neighborhoods. Though the variety of new housing has increased, the amount of middle housing has increased modestly. Most of the new housing is still single-family or apartment units.