

Homeownership in the 15-Minute Neighborhood

URBDP 507 Spring 2023
June 8, 2023



UNIVERSITY *of* WASHINGTON



Image: Seattle Globalist

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Community

Facilities
Local organizations



Equity

Opportunity
Affordability



Security

Safe streets
Healthy environment



Proximity

Access
Connection



Enjoyability

Happiness
Quality of life

The Five Pillars of a 15-Minute Neighborhood

The Urban Villages Strategy and the 15-minute Neighborhood

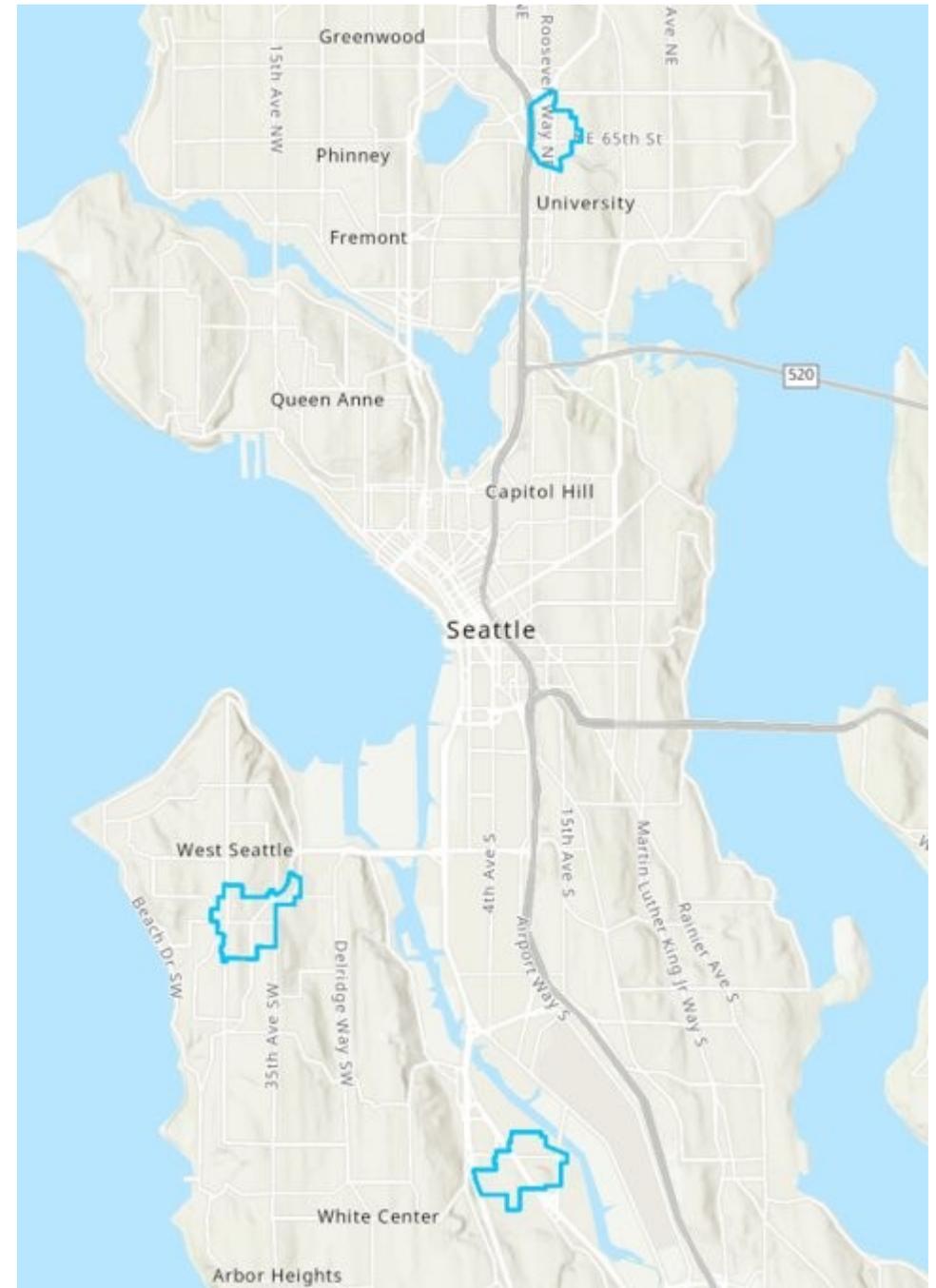
Rent v. Homeownership Prices

Median House Price

- **South Park:**
\$ 560,000
- **Roosevelt:**
\$ 895,000
- **W Seattle Junction:**
\$760,000

Median Rent Price (1 Bedroom)

- **South Park:**
\$ 1,375
- **Roosevelt:**
\$ 1,835
- **W Seattle Junction:**
\$ 1,850





Where Will We Live?

Seattle's zoning and land use codes prevent homeownership opportunities which the city desperately needs.

The Urban Village strategy:

- Focuses growth in a small percentage of the city
- Prioritizes rental opportunities over homeownership
- Disproportionately affects low-income households and households of color

Rico Quirindongo

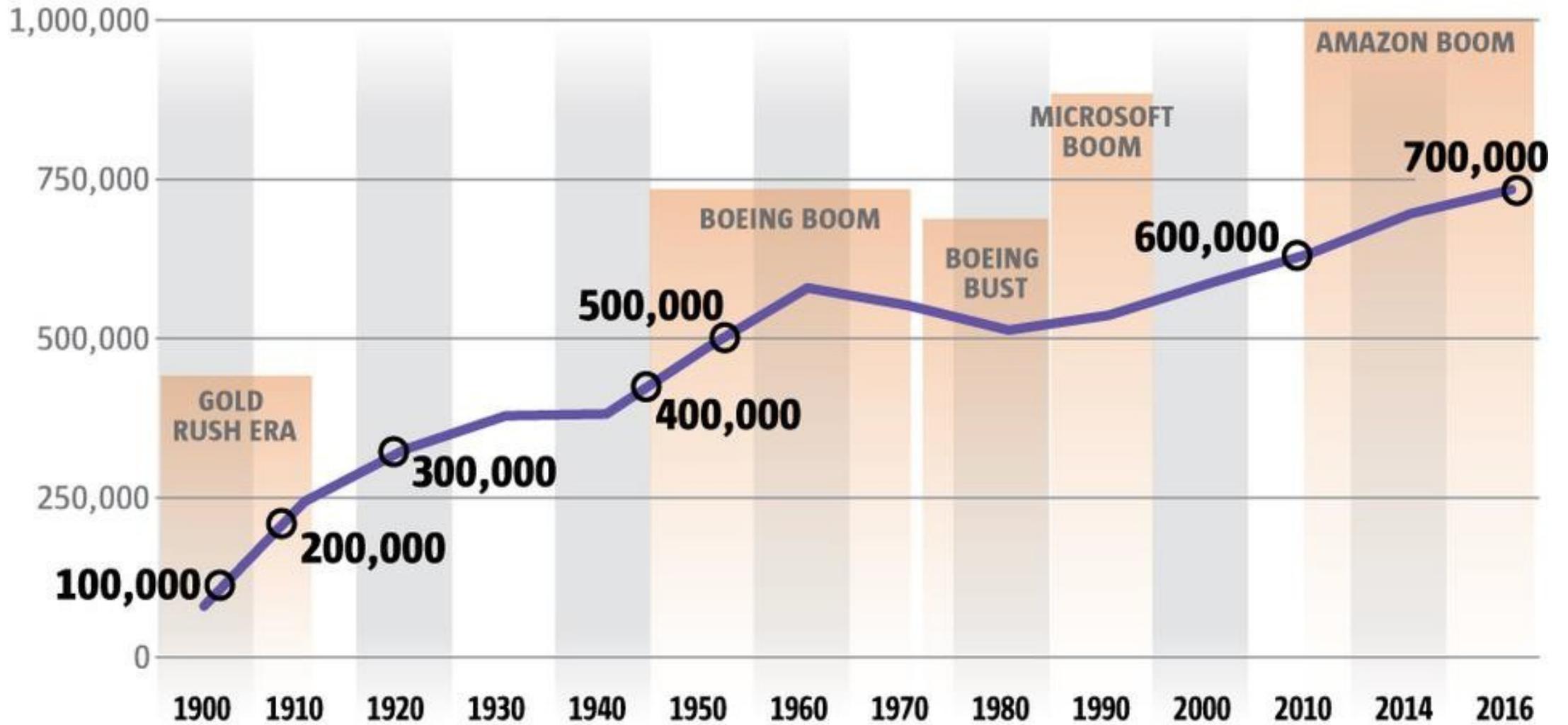
Acting Director, City Of
Seattle Office Of Planning
and Community
Development

“Rental housing costs remain a severe burden for thousands of residents and **the lack of homeownership opportunities are forcing many people to look outside the city when purchasing a home.** We must also reduce displacement pressures on Black, Indigenous, and other people of color who have borne too many of the negative impacts of population and economic growth.”

June 23, 2022

Population Growth in Seattle

1900-2016



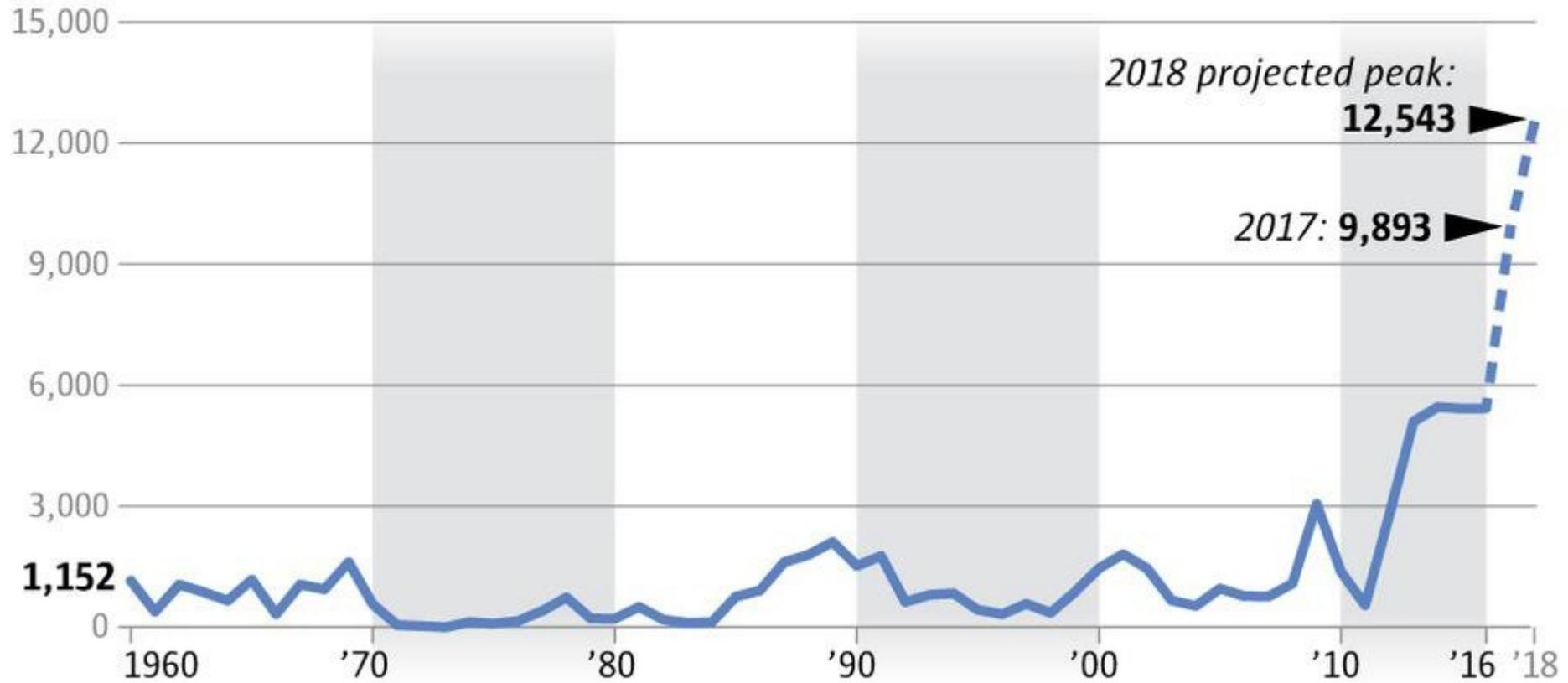
Source: U.S. Census Bureau

THE SEATTLE TIMES

Seattle's apartment boom

More apartments are set to open in Seattle this decade than in the previous 50 years combined.

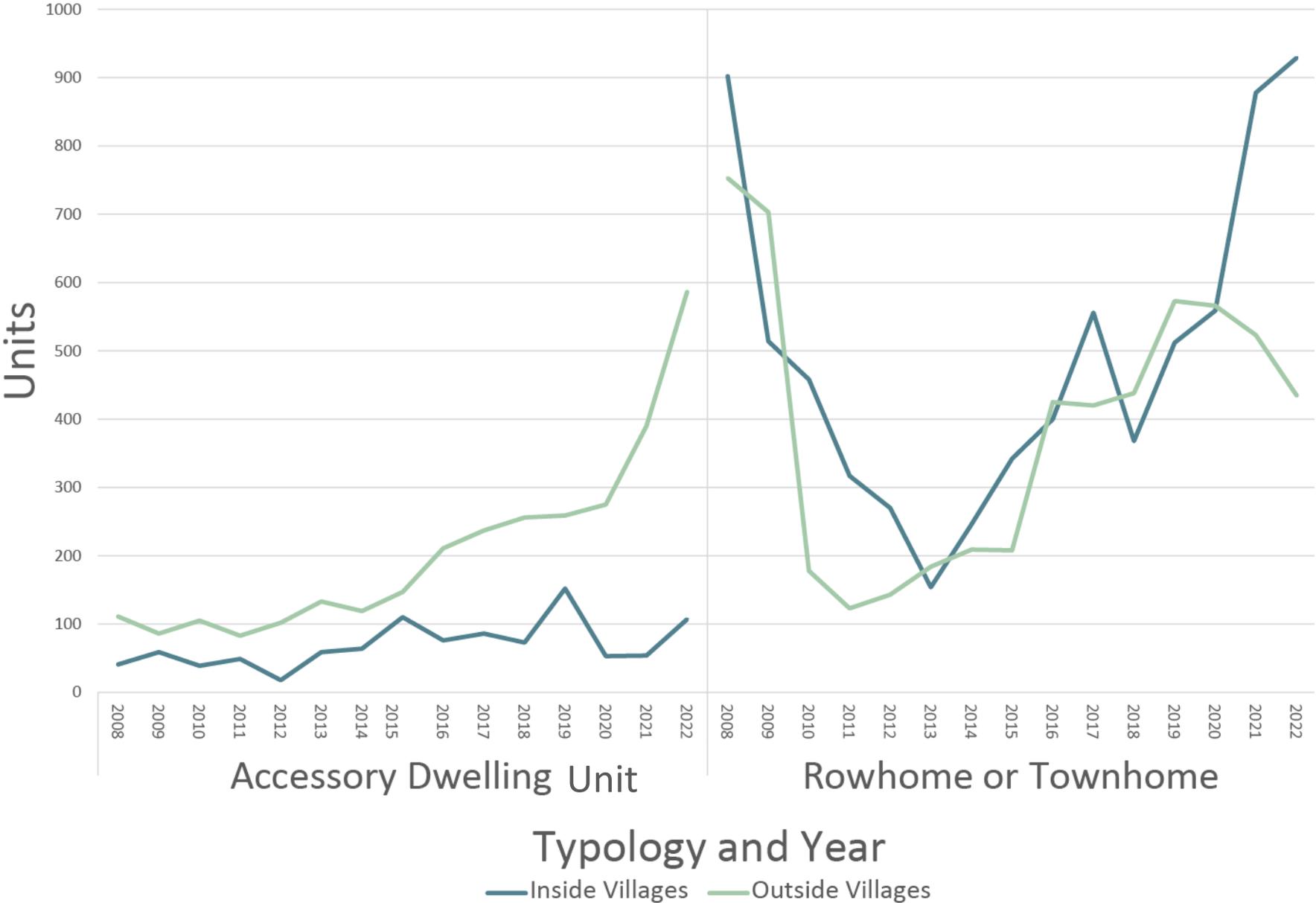
NUMBER OF APARTMENT UNITS OPENED



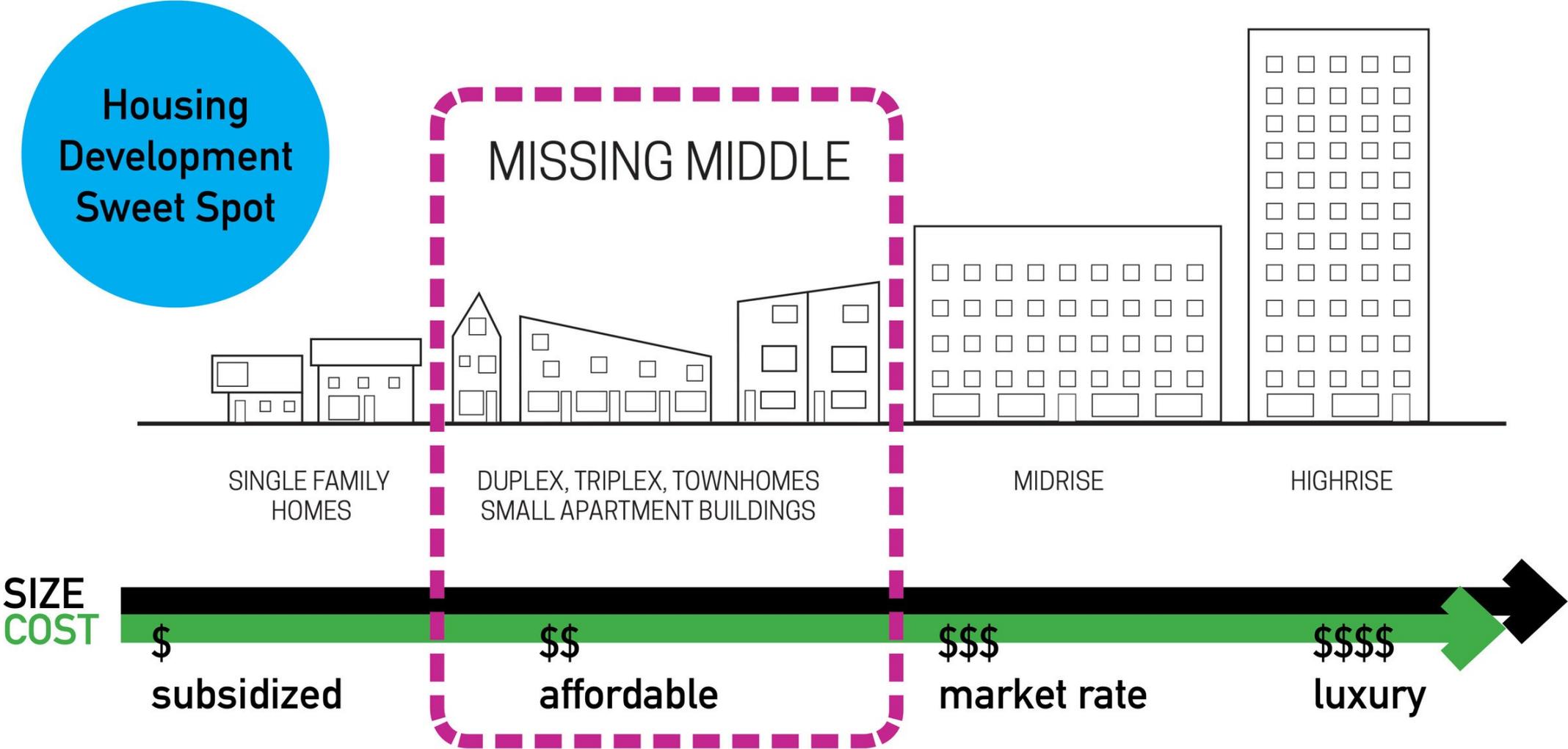
Source: Dupre & Scott

EMILY M. ENG / THE SEATTLE TIMES

"Missing Middle" Completions By Year (Housing Units)



What is Missing Middle Housing?



A Missing Middle Housing Sampler



1. COTTAGE COURT



2. SIDE-BY-SIDE DUPLEX



3. STACKED DUPLEX



4. FOURPLEX



5. SIXPLEX



6. EIGHTPLEX



7. COURTYARD



8. TOWNHOUSE



9. LIVE/WORK

©OPTICOS DESIGN, INC.

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

Comparing House Prices & Sizes



Detached house

\$950,000

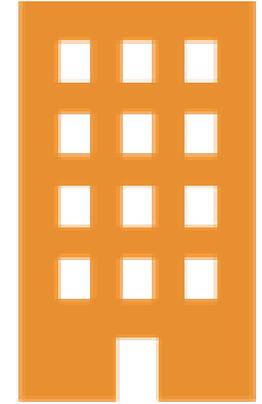
236% of AMI for a family of 3



Townhouse

\$740,000

184% of AMI for a family of 3



Condo / co-op

\$500,000

130% of AMI for a family of 2

Median sales price (2021)

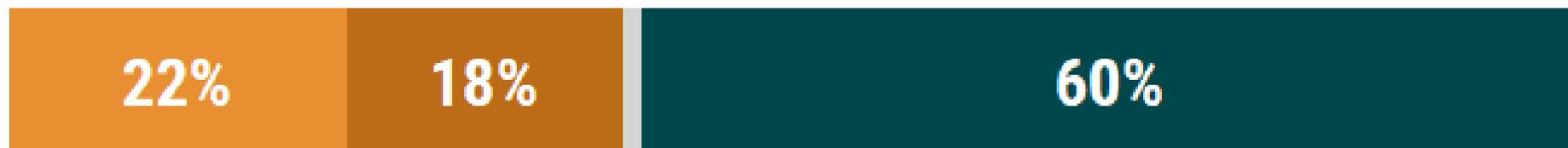
Household income at which costs are affordable

Source: King County Department of Assessments

Housing cost burden among renters

Race of householder

White alone, non-Hispanic householder



Householder of color



Black or African American householder



cost burden

30-50% of household income spent on housing costs

severe cost burden

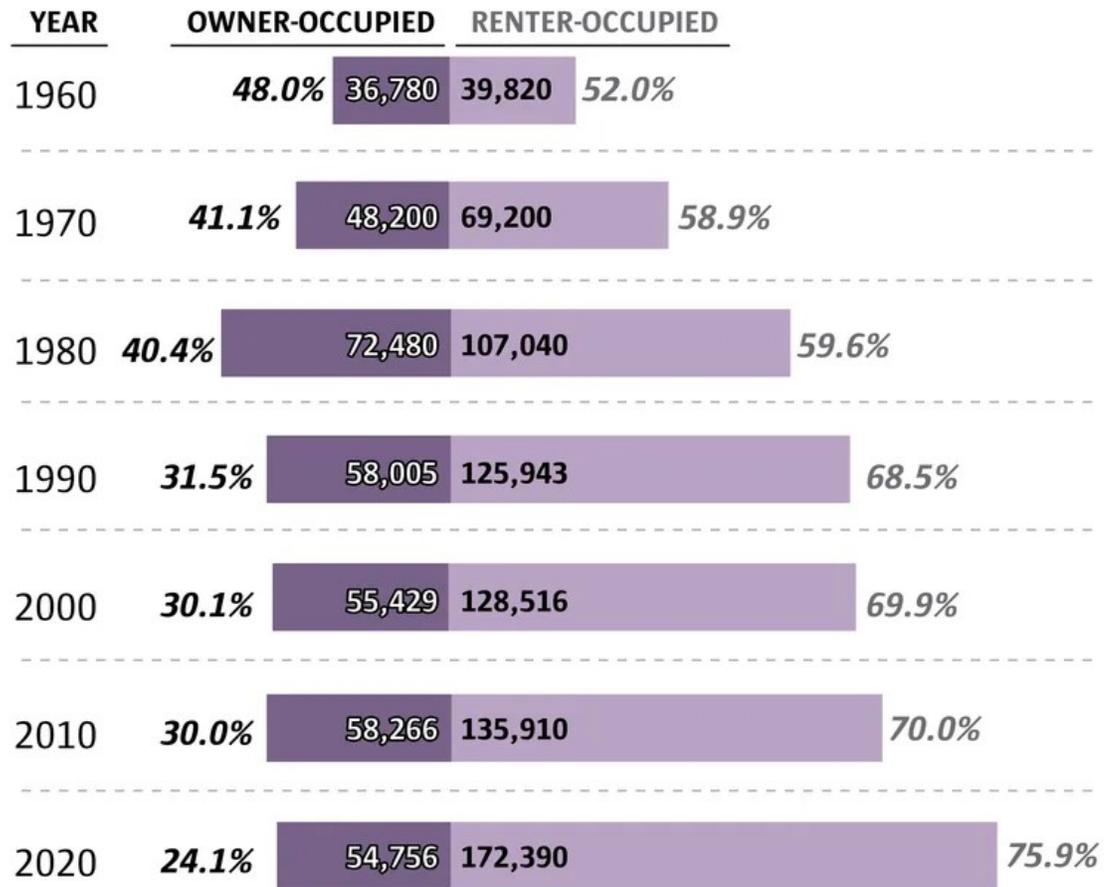
>50% of household income spent on housing costs

not cost burdened

Source: Comprehensive Housing Affordability Strategy 2014-18

Declining rate of young homeowners

The rate of homeownership among people under age 35 in King County has been steadily dropping since 1960. In 2020, only 24% of under-35 households were owned homes.

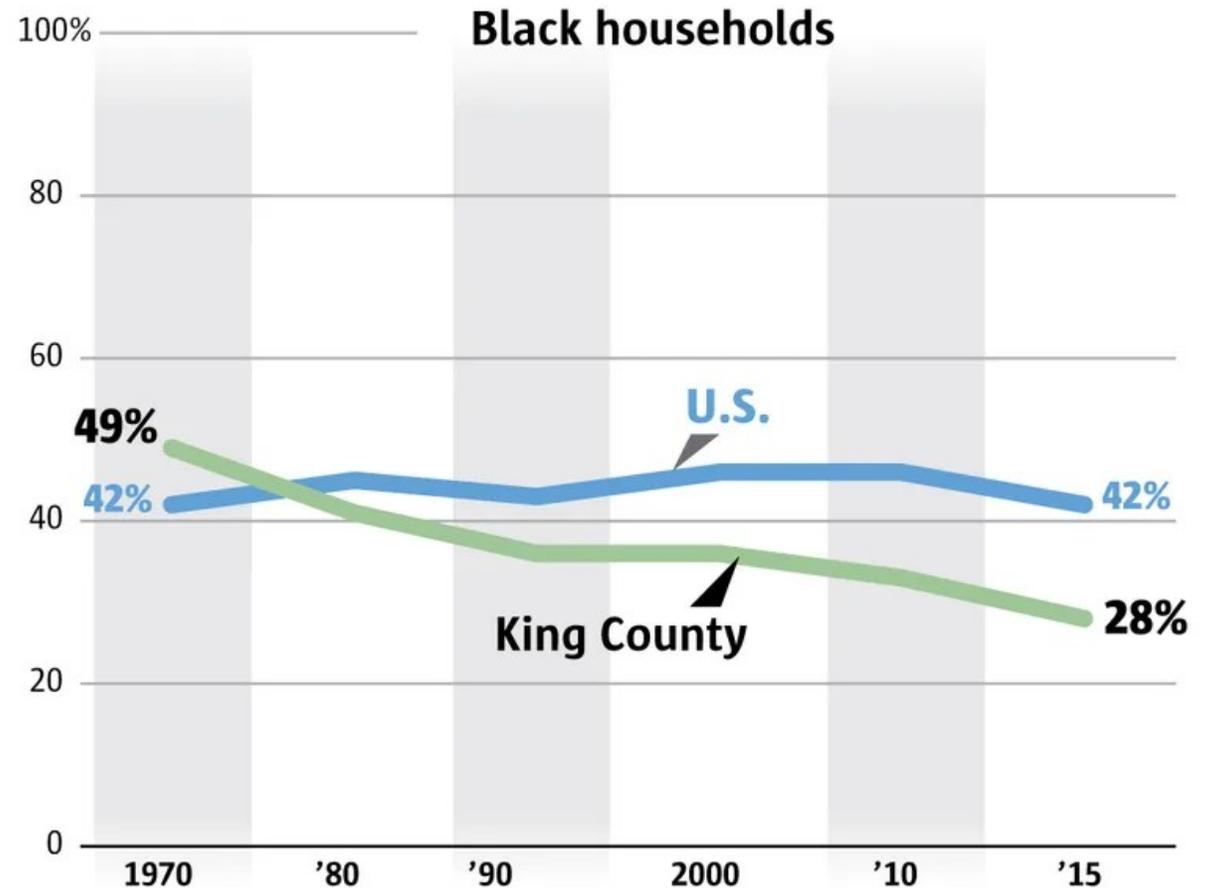


Source: U.S. Census, IPUMS-USA

Reporting by GENE BALK, graphic by MARK NOWLIN / THE SEATTLE TIMES

Black homeownership plummets in King County

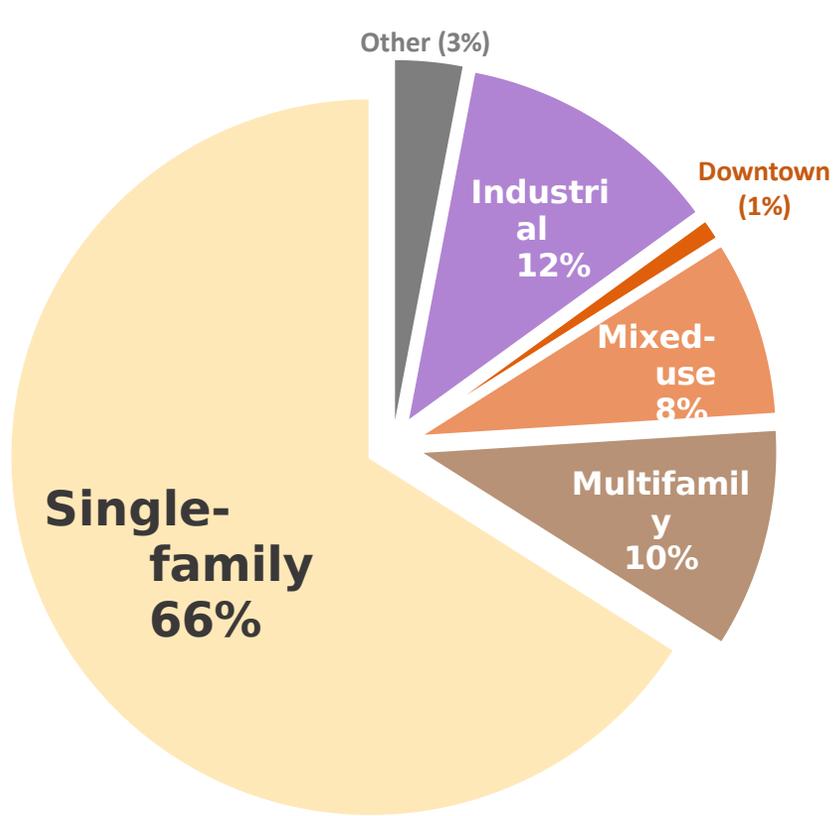
The homeownership rate for black families in King County has declined by 45 percent since 1970, when slightly less than half were homeowners. Nationally, the rate has declined since the Great Recession but remains about the same as it was in 1970.



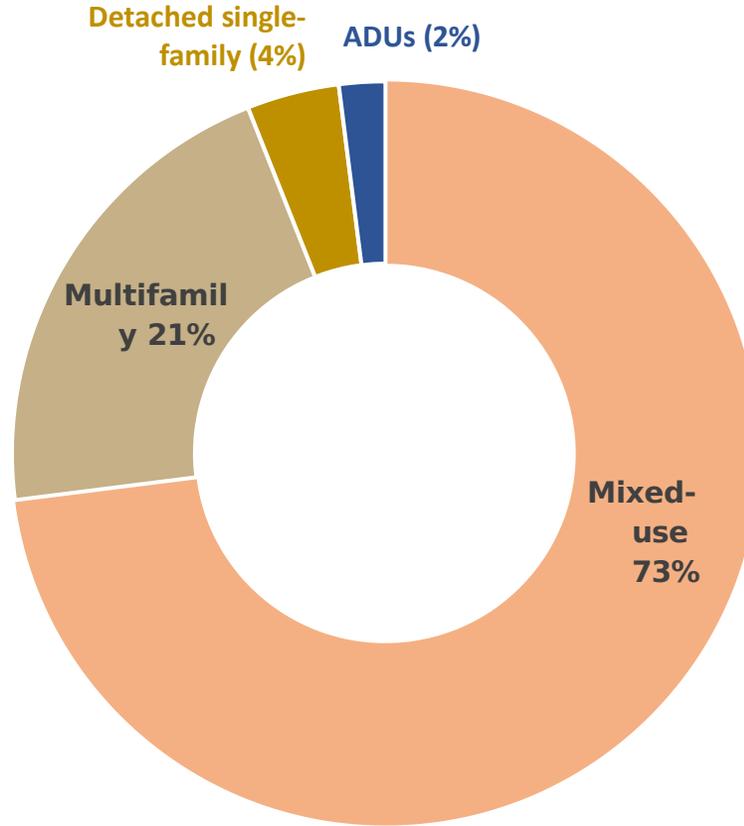
Sources: U.S. Census and IPUMS-USA

MARK NOWLIN / THE SEATTLE TIMES

What's Driving Housing Costs in Seattle?



Current zoning in Seattle
(total gross acres)



New housing by building type
(2006-2017)

Detached houses

\$975,000

Median sales price (2023)

\$250,000

Annual income needed

Rental apartments

\$1,886

Average 1-bedroom rent (2023)

\$62,800

Annual income needed

Seattle Home for Sale in Georgetown



2 bed, 1 bath
\$899,950

Built in 1906
1820 sf
\$494 price/sf





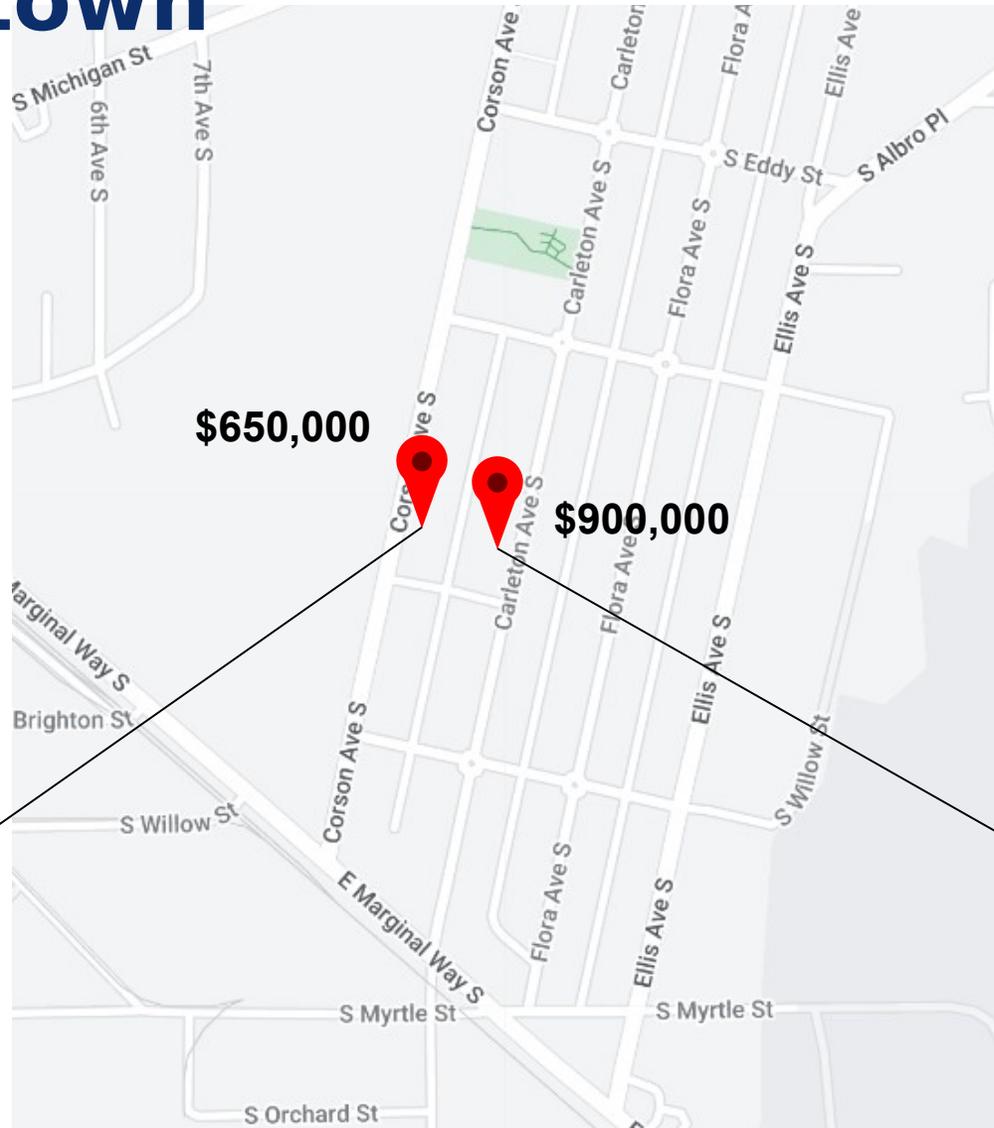
Seattle Home for Sale in Georgetown

3 bed, 1 bath
\$650,000

Built in 2017
1405 sf
\$463 price/sf

Seattle Homes for Sale in Georgetown

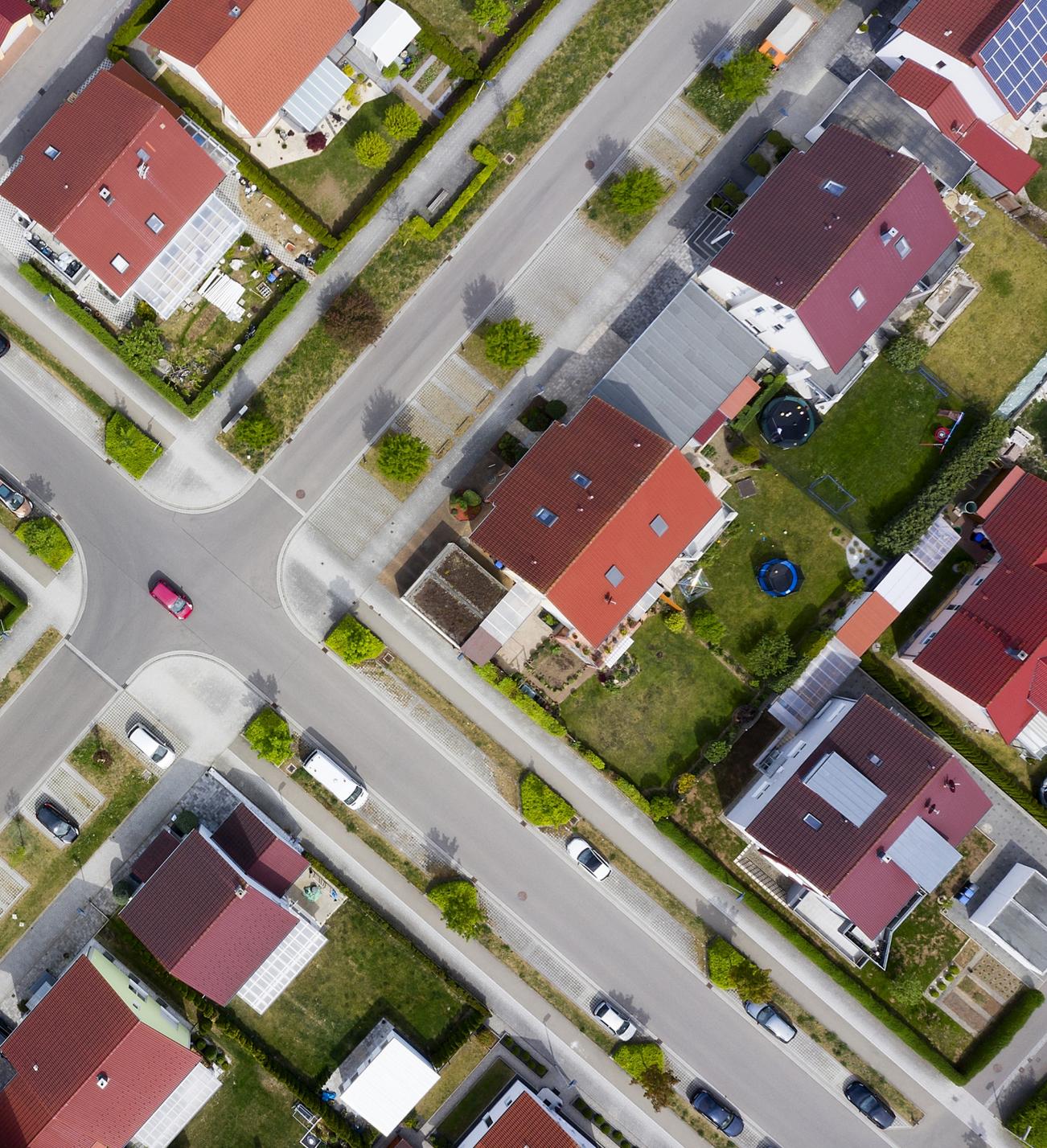
6652 Corson Ave S Unit B



6653 Carleton Ave S



Zoning Effects on Housing



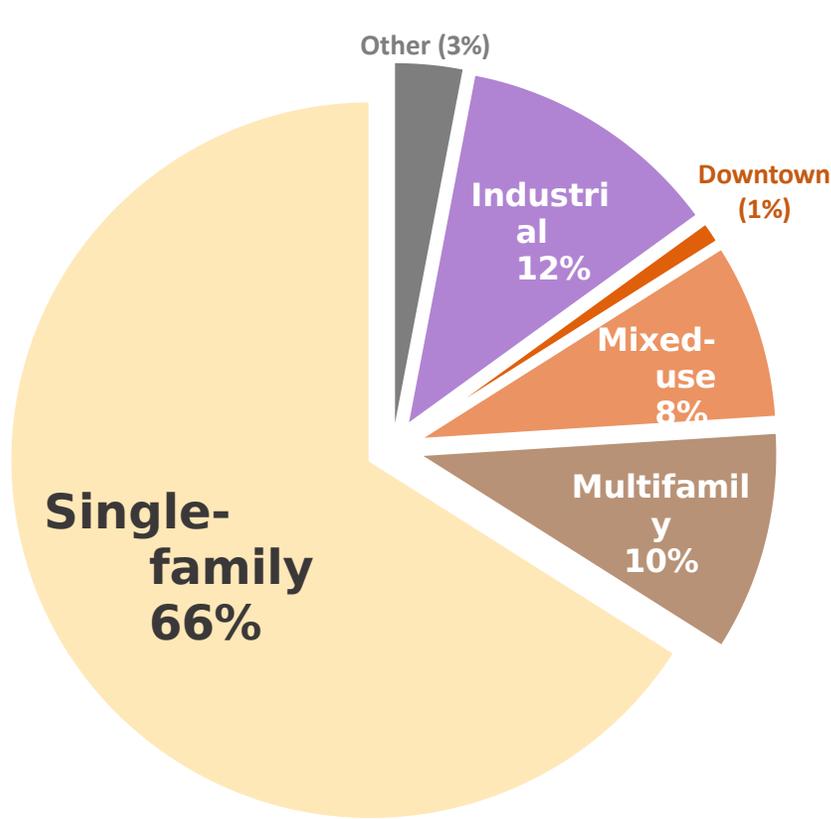
Arbitrary Lines

M. Nolan Gray

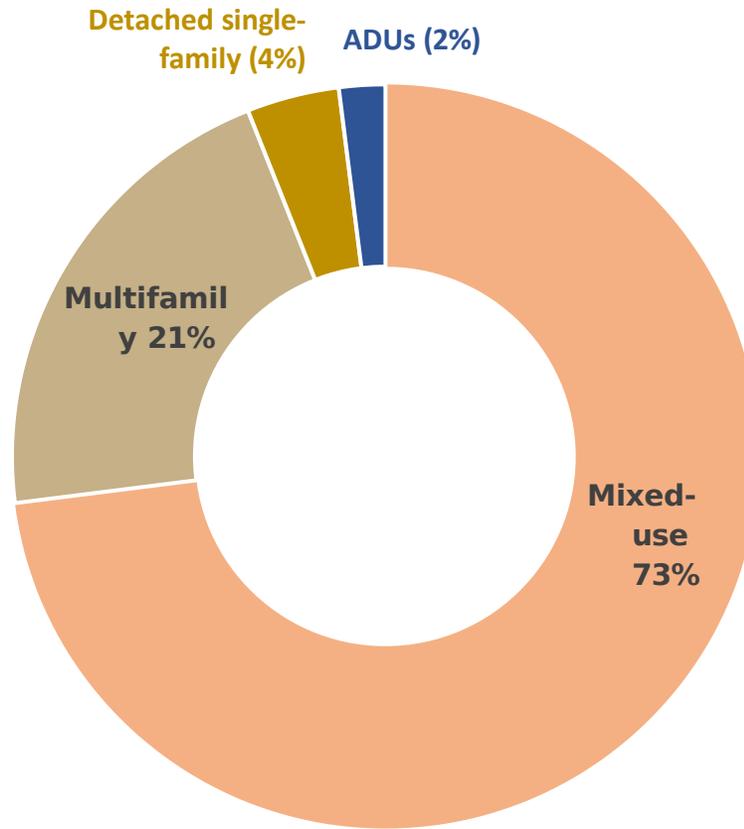
“As a result, many coastal housing markets now operate in a context of permanent housing crisis...

In built-out cities along the coasts, zoning makes redevelopment much more difficult, such that many municipalities have effectively stopped building altogether. **New York City, for example, built fewer new units in the recovery boom of the 2010s than it did in the Great Depression of the 1930s.”**

How Does Zoning Affect Housing in Seattle?



Current zoning in Seattle
(total gross acres)



New housing by building type
(2006-2017)

Within Urban Villages:
57% of zoning
is Neighborhood
Commercial (2023)

NC3

Neighborhood Commercial 3

Larger pedestrian-oriented shopping districts that provide a wide range of goods and services to the surrounding neighborhood and a larger community or region. Compatible uses include housing, offices, and business support services. Characterized by intense pedestrian activity, varied business and lot sizes, and good transit service.

Typical Land Uses

Supermarkets, restaurants, offices, hotels, clothing shops, business support services, and residences that are compatible with the area's mixed-use character.

Building Types

Single purpose commercial structures, office buildings, multi-story mixed-use and residential structures. Non-residential uses typically occupy the street frontage.

Street-level Uses

Same as NC2 zone.



Illustration: Val Thomas

Street-level Non-residential Design

Same as NC1 zone.

Street-level Residential Design

Same as NC1 zone.

Maximum Size of Commercial Use

No size limits for most uses; 25,000 sf for wholesaling, light manufacturing and warehouse uses.

Parking Location

Same as NC1 zone.

Parking Access

Same as NC1 zone.

Land use:

“Compatible with the area’s mixed-use character”

Building types:

“Non-residential uses typically occupy the street frontage”

LR3

Lowrise 3

Areas characterized by multifamily housing types in existing moderate-scale multifamily neighborhoods with good transit service along arterial street and near commercial zones. Most appropriate within Growth Areas¹.

Seattle's Low-Rise Zoning

Cottage Housing



Individual cottage house structures are arranged around a common open space; 950 square feet (sf) is the maximum size allowed for each cottage.

Rowhouse



Rowhouses are attached side by side along common walls. Each rowhouse directly faces the street with no other principal housing units behind the rowhouses. Rowhouses occupy the space from the ground to the roof. Units can not be stacked.

Townhouse



Townhouses are attached along common walls and occupy the space from the ground to the roof. Units can not be stacked. Townhouses may be located behind other townhouses as seen from the street.

Apartments



Multifamily housing that is not cottage housing, rowhouses, or townhouses is considered apartments. Apartment units may be stacked.

Average Permit Time by Zoning Type (1990-2020)

**Residential
Small Lot**



222 days

**Lowrise
Residential 3**



195 days

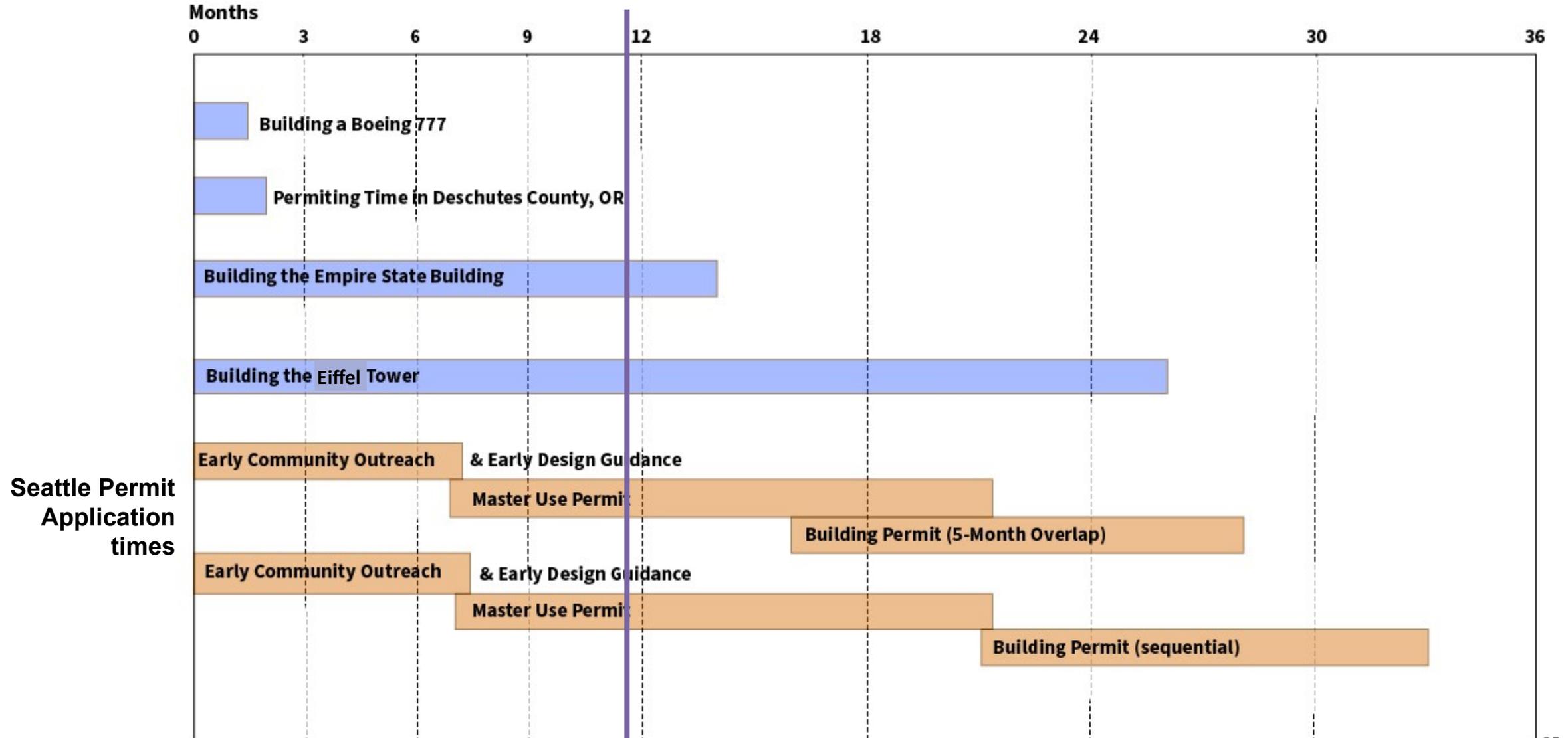
**Neighborhood
Commercial 3**



308 days

Comparison of Seattle's Permitting Timeline

85% of MUP in Tacoma are issued in in 46 weeks or less



Housing Production in June 2022 - June 2023

West Seattle Junction Urban Village

Two Projects are missing middle projects

**Project Permits
Pending**

**Projects Permits
Approved**

**Project Completed In
The Last Year**



Other Roadblocks to Construction

Permitting Time

Design Review

Water and Sidewalks Regulations

Environmental Review & Impact Fees



OPCD One Seattle Plan

Planning for Growth: Exploring New Approaches

"Fostering **more complete neighborhoods** across the city to provide more residents with walkable access to shopping, services, amenities, and transit"

"**Supporting a greater variety of housing options** in more neighborhoods to increase access to parks and schools as well as **more affordable family-size homes and homeownership opportunities**"

"**Developing new tools to support communities** facing displacement pressures and ensure that access to homes and jobs is more racially and economically inclusive"

Case Study: Walla Walla Zoning Reform

Zoning Reform Creates New Model for Smart Growth in Walla Walla, Washington

How the rural city eliminated single-family-only zoning, legalized ADUs, and relaxed parking minimums to promote housing diversity.

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INNOVATIONS ZONING



Changes to Walla Walla Zoning Code (2018)



- **2017: Planning Department, City Council begin bid for zoning reform**
- **Area experiencing massive growth, housing gap analysis shows 3,700 units short**
- **Narrow down 3 residential single-family zones to "Neighborhood Residential", allows for up to 75 units per acre within existing standards**
- **Zoning change encourages more middle-class housing for students, older adults, low-income people**

Case Study: “Home in Tacoma” Project

Home in Tacoma

Finding housing that is affordable has become harder, especially for the 40 percent of Tacoma residents who are housing cost burdened and it's getting harder. Housing not only meets our need for shelter—it also connects us with family, friends, community, transportation, employment and more, which matters to our health, wellbeing and prosperity.

What We've Done: Vision + policy direction (Phase 1)

To meet our housing affordability goals it is essential for us to make space for diverse housing types and take actions to manage growth and combat displacement.

To address this need, Phase 1 policies call for the City to:

- Promote a range of housing options in Tacoma's neighborhoods
- Expand regulatory and incentive-based affordable housing tools
- Establish an anti-displacement strategy to help lower-income residents stay in growing neighborhoods
- Promote access to housing and wealth-building, particularly for people of color
- Expand Tacoma's Multifamily Tax Exemption program

Getting Housing Growth Right: Zoning and implementation (Phase 2)

Housing is about building great neighborhoods for people of all incomes, ages and backgrounds.

The next phase of public engagement will consider:

- Zoning changes to allow diverse housing types citywide
- Design standards updates to ensure that infill housing complements neighborhoods
- Actions to ensure infrastructure and services are adequate to support growth
- Actions to address the potential demolition of viable structures
- Actions to create green, sustainable and resilient housing
- Actions to promote housing that is physically accessible
- Improvements to City permitting and processes
- Education and technical support for housing developers and the public

Upcoming Rezoning in Tacoma

Low-scale Housing



House & ADU(s)



Duplex, triplex



Small lot house



Cottage housing

Low-scale Housing (in some circumstances)



Fourplex



Small multifamily

Mid-scale Housing



Townhouses



Medium multifamily

Washington State Legislation & Citywide Context



State Law HB 1110

- Cities with population >75,000 must allow 4 units on residential lots
- 6 units within .5 miles of major transit OR 2+ affordable units
- Does not apply to critical areas or binding site plan ordinances
- Must adopt 6 of 9 housing typologies – does not include ADUs

State Law - HB 1110

- Upzones entire city, cannot be targeted locations
- Lots can be subdivided to 1,000 SF
- Must update zoning by June 2025



NR3 Development

- ~.85 FAR
- 35% Lot Coverage
- 35 foot Height Limit
- 5 foot Side Setbacks



RSL Development

- .75 FAR
- 50% Lot Coverage
- 35 foot Height Limit
- 5 foot Side Setbacks



Lot Sizes in Seattle Residential Zones

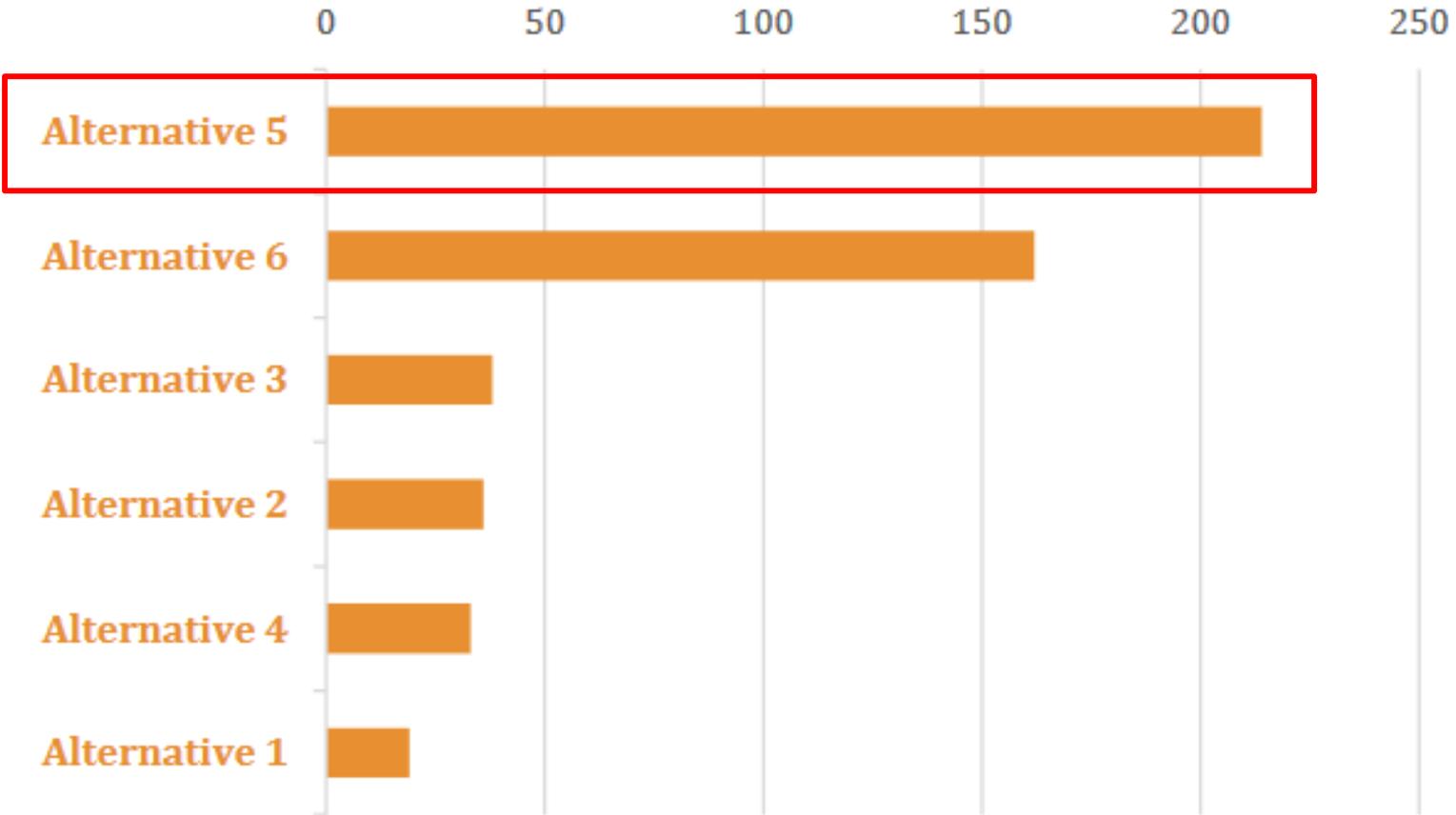
Zone	Mean Lot Size (SF)	Modal Lot Size (SF)	10th, 25th, 50th, 75th, and 90th percentiles (SF)
NR1	8882	9600	6450, 7850, 9600, 10162, 10800
NR2	7680	7200	6000, 6950, 7650, 8450, 9700
NR3	5278	5000	3550, 4100, 5050, 6100, 7250
RSL	5225	5000	3300, 4000, 5050, 6000, 7400

Recommendations

One Seattle Plan: Alternative 5

Public Support for Alternative 5 or Beyond

Exhibit 1. Relative Number of Comments on Alternatives



Possible Strategies from One Seattle Plan

Alternative 5 -

Combined

Implement a combination of other strategies and consider smaller changes such as:

- Expanding the boundaries of 7 urban centers and village to a 10-minute (1/2-mile) walkshed around frequent transit
- Designating Ballard as an urban center
- Designating the NE 130th Street station area as an urban village

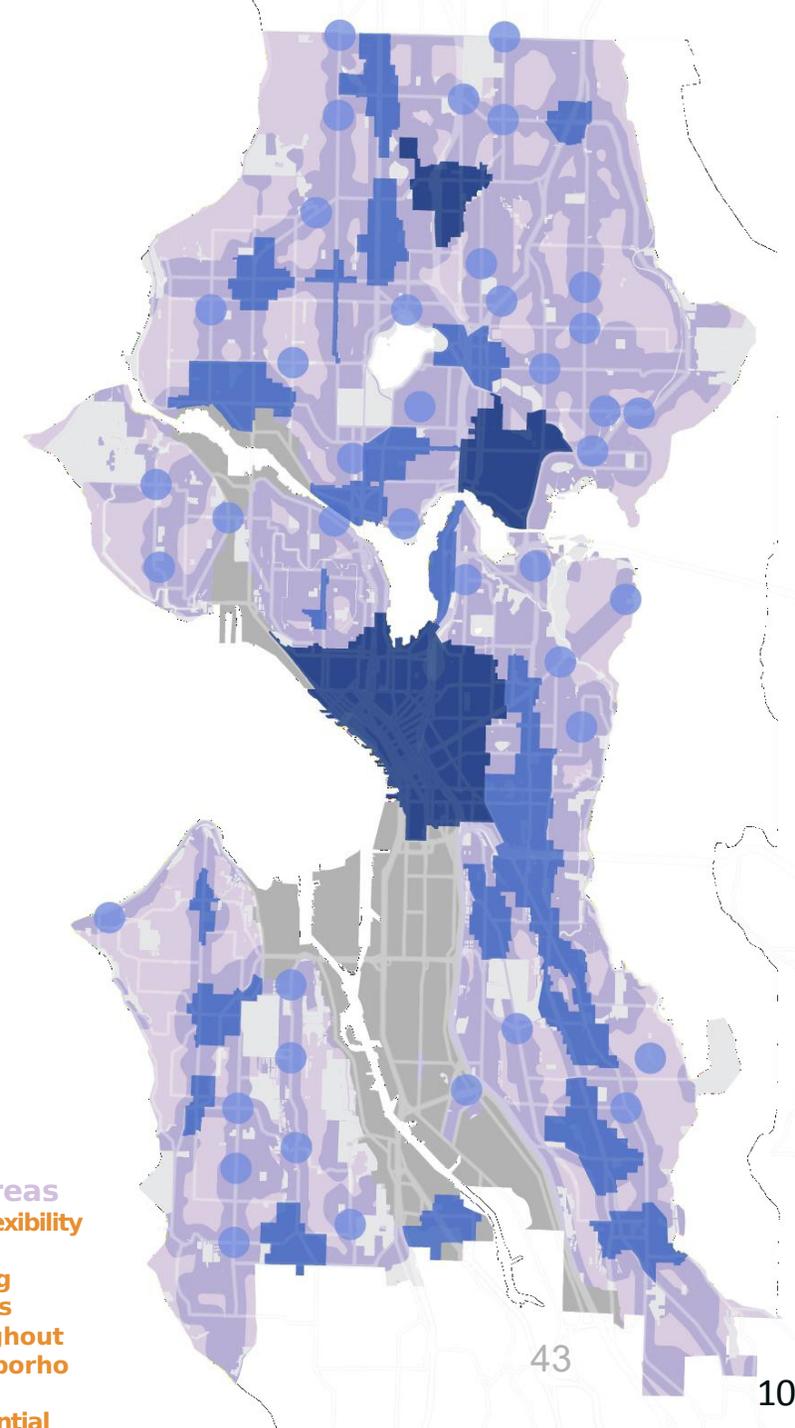
urban center
Regionally designated neighborhoods with diverse mix of uses, housing, and employment

urban village Areas with a wide range of housing types and transit, amenities, and jobs

neighborhood centers Places with diverse housing and mixed uses to support complete neighborhoods

corridors New flexibility for housing choices and other uses near transit and open space

NR areas New flexibility for housing choices throughout Neighborhood Residential



Possible Strategies from One Seattle Plan

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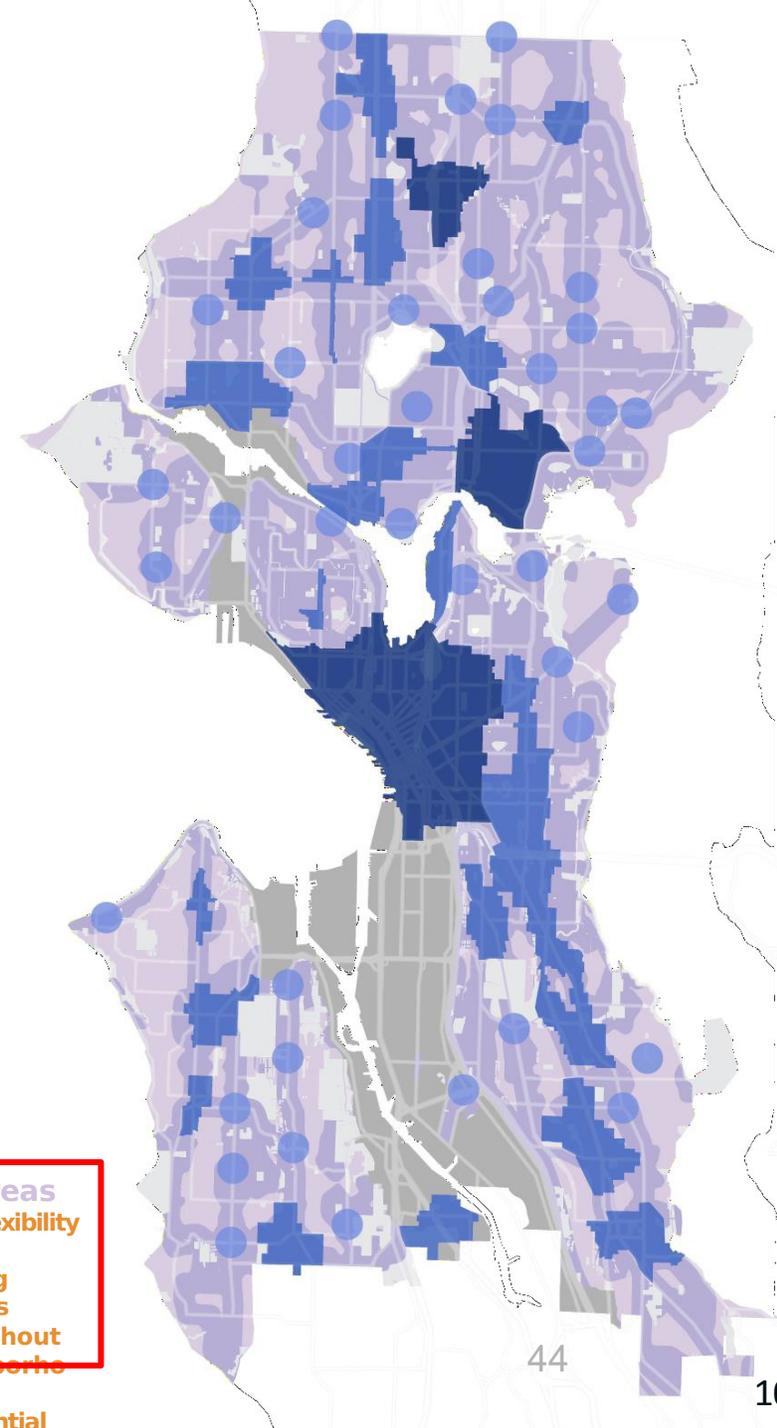
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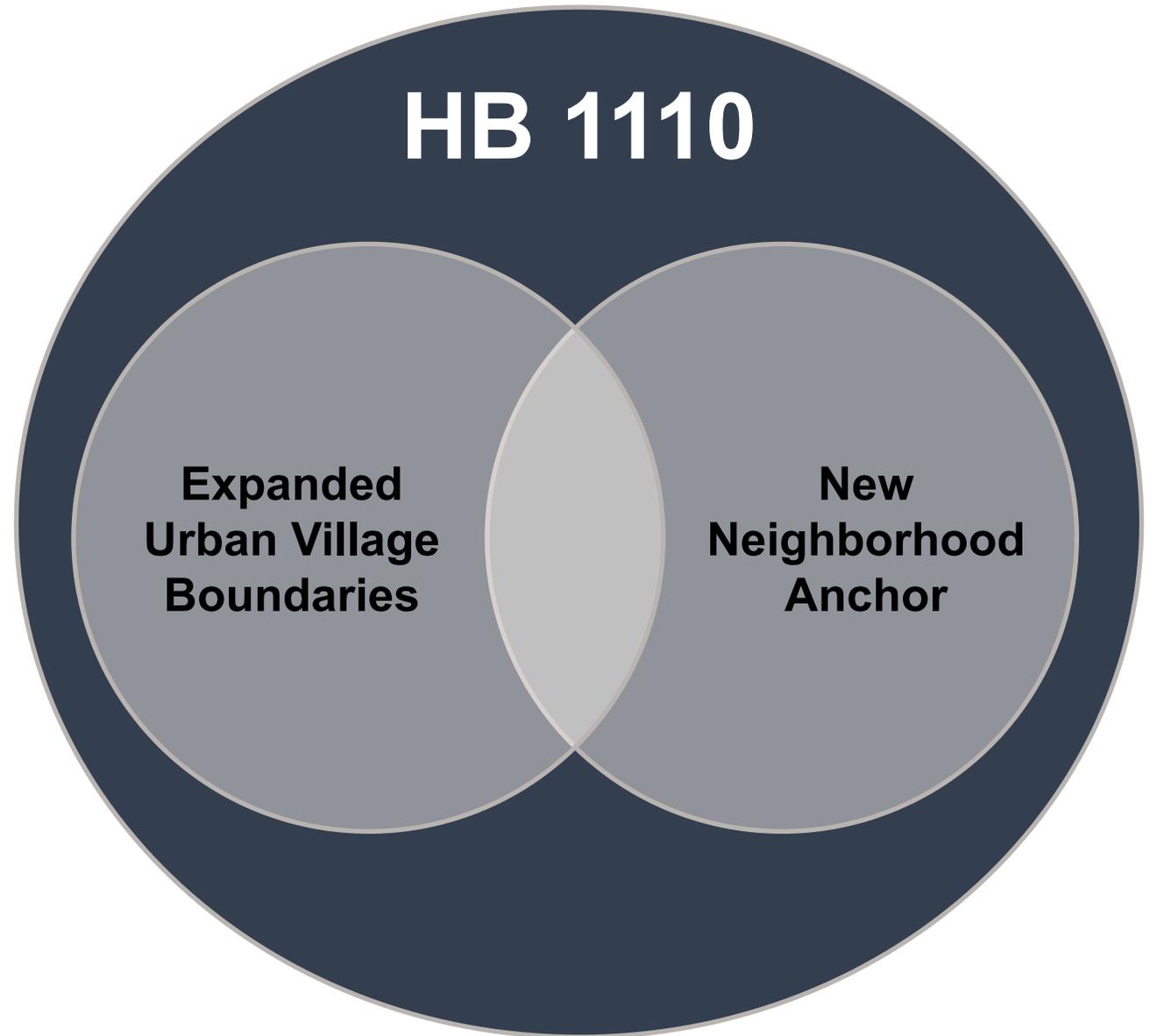
corridors
New flexibility for housing choices and other uses near transit and open space

NR areas
New flexibility for housing choices throughout Neighborhood Residential



Recommendation Overview

- Additive Zoning
- Interpreting HB 1110
- Urban Village expansion strategies
- Neighborhood Anchor strategies



Euclidean Zoning Model

	A	B	C	D	E	F	G
Single Family Residential							
Low-density Residential							
Medium-density Residential							
Small-scale Commercial							
High-density Residential							
Large-scale Commercial							
Industrial							

Additive Zoning Model

	A	B	C	D	E	F	G
Single Family Residential	Green						
Low-density Residential	Green	Green	Green	Green	Green	Green	Red
Medium-density Residential	Green	Green	Green	Green	Green	Red	Red
Small-scale Commercial	Green	Green	Green	Green	Red	Red	Red
High-density Residential	Green	Green	Green	Red	Red	Red	Red
Large-scale Commercial	Green	Green	Red	Red	Red	Red	Red
Industrial	Green	Red	Red	Red	Red	Red	Red

Seattle Case Study

Irwin's Neighborhood Bakery and Cafe is a mixed-use building in a single-family zone. This is only possible due to the building's historic status. An additive zoning model would allow for more buildings like this.



HB 1110

Make 4plex
development
feasible on
~4000 sq ft lots

Use RSL as a
good foundation

Reduce side
setbacks,
remove FAR limit

Keep height and
lot coverage

Change density
limit to 1 unit per
1000 sq ft, or
remove it entirely



Neighborhood Residential Re-envisioned

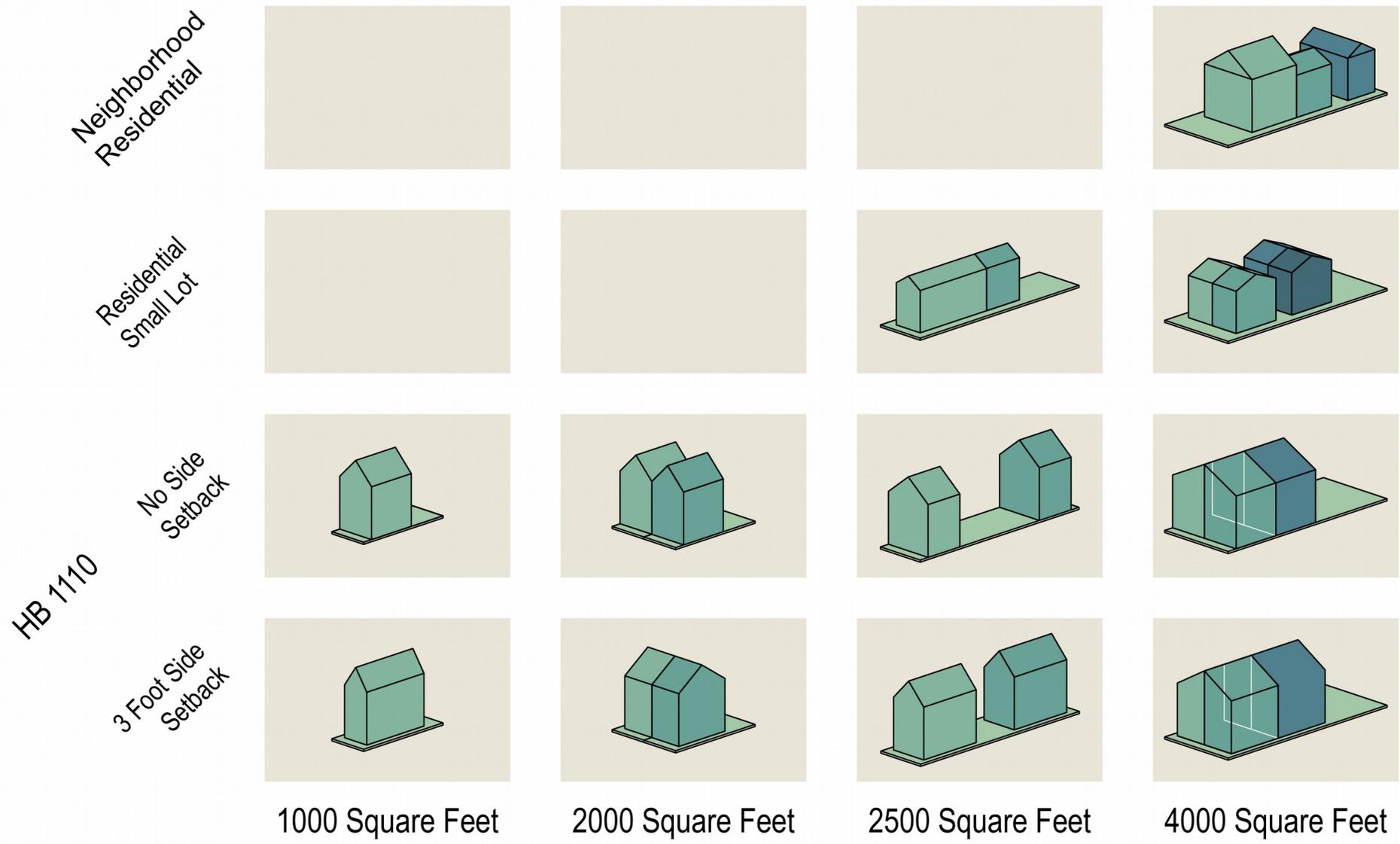
1.5 FAR

50% lot coverage

35 ft height limit

No side setbacks, no
parking mandates

HB 1110 Concepts vs. Neighborhood Residential and Residential Small Lot



Pre-Approved Plans



SOUTH BEND NEIGHBORHOOD INFILL

Pre-approved, ready-to build housing

South Bend Neighborhood Infill | Small Apartment



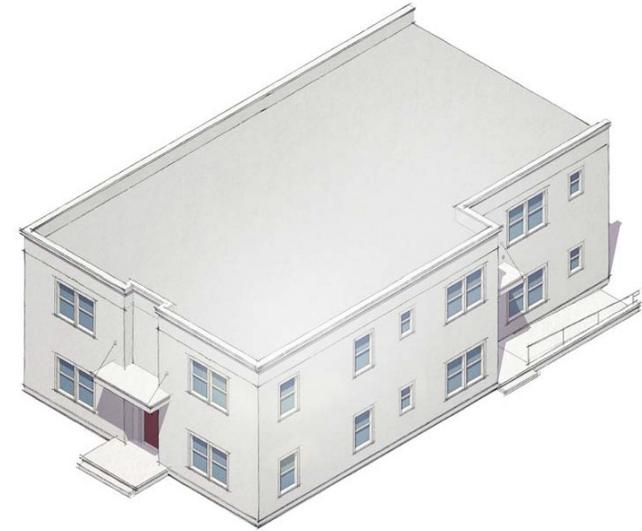
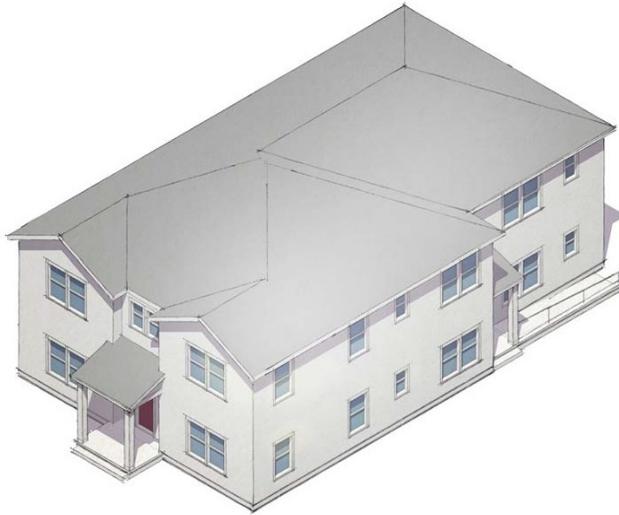
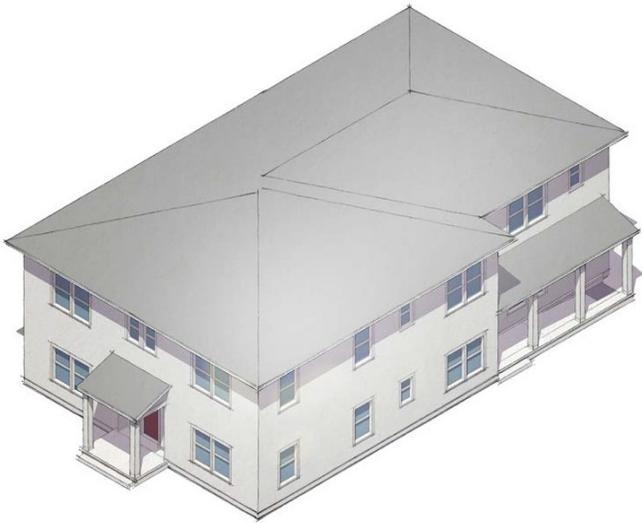
Option A



Option B



Option C



FAR Necessary for Redevelopment

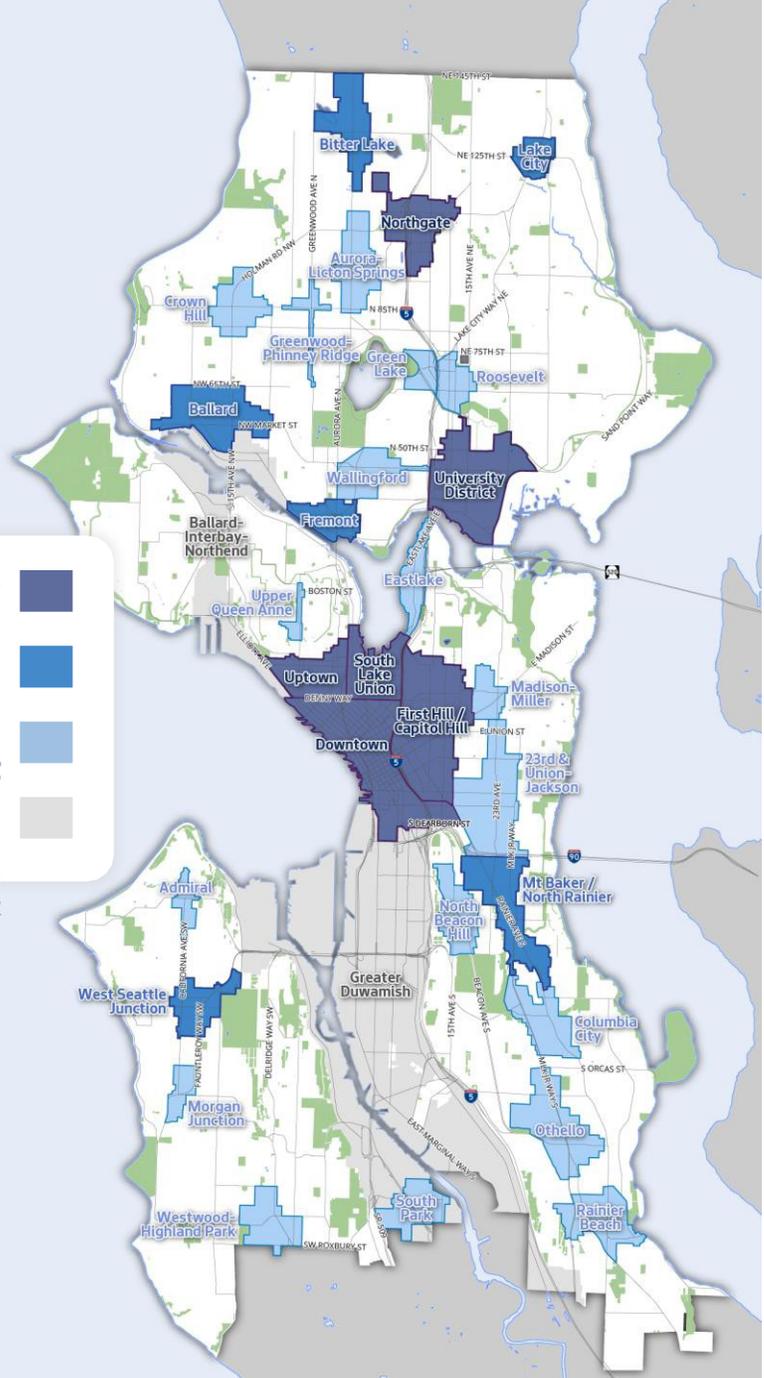
(5000 square foot lot)





Expanding Urban Village Boundaries

Urban Center
 Hub Urban Village
 Residential Urban Village
 Manufacturing & Industrial Center



urban center
 Regionally designated neighborhoods with diverse mix of uses, housing, and employment



urban village
 Areas with a wide range of housing types and transit, amenities, and jobs



smaller nodes
 Places with diverse housing and mixed uses to support complete neighborhoods



corridors
 Additional housing growth in Neighborhood Residential zones near frequent transit and amenities



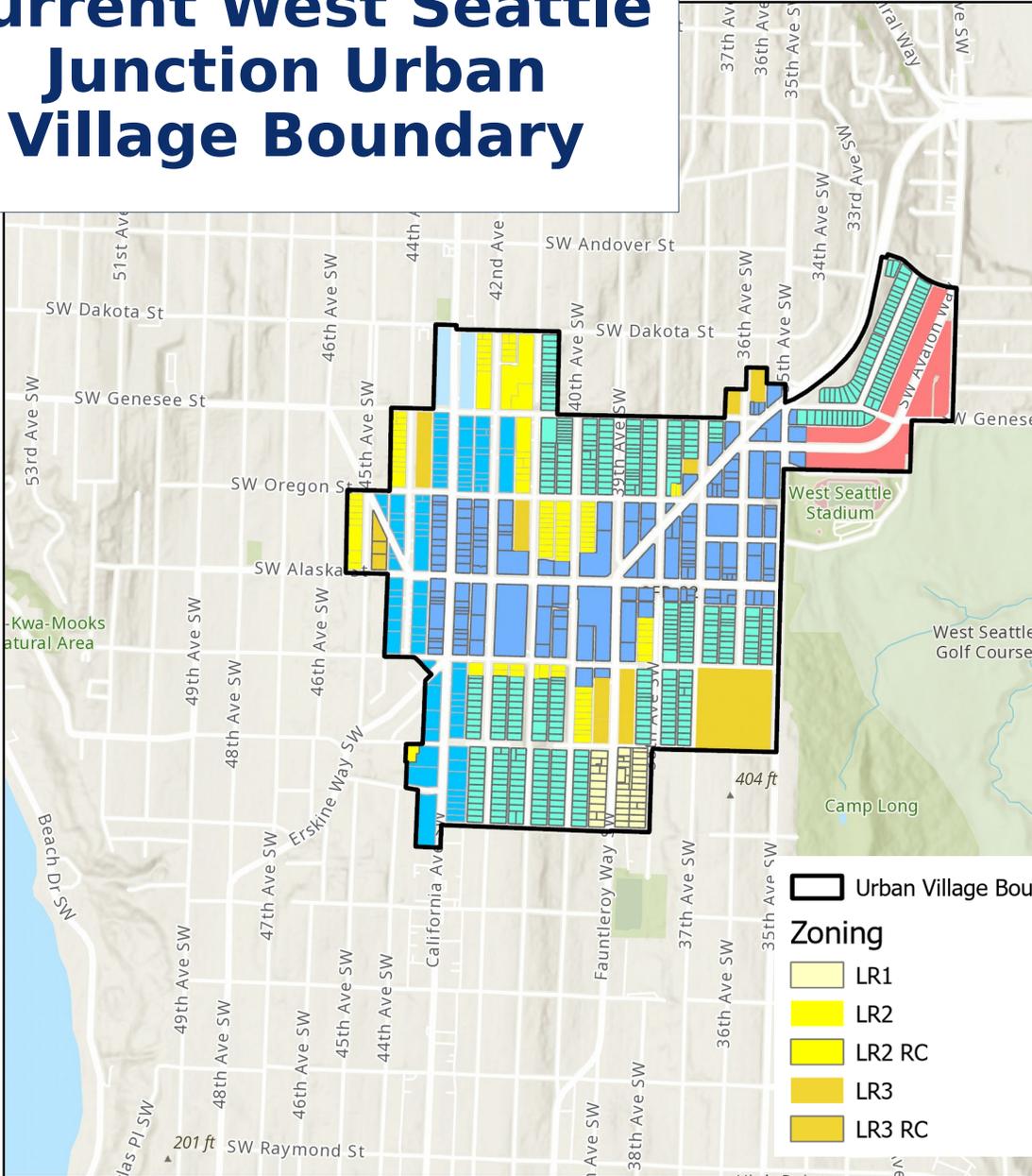
Neighborhood Residential areas
 New flexibility for housing choices and other uses throughout Neighborhood Residential areas



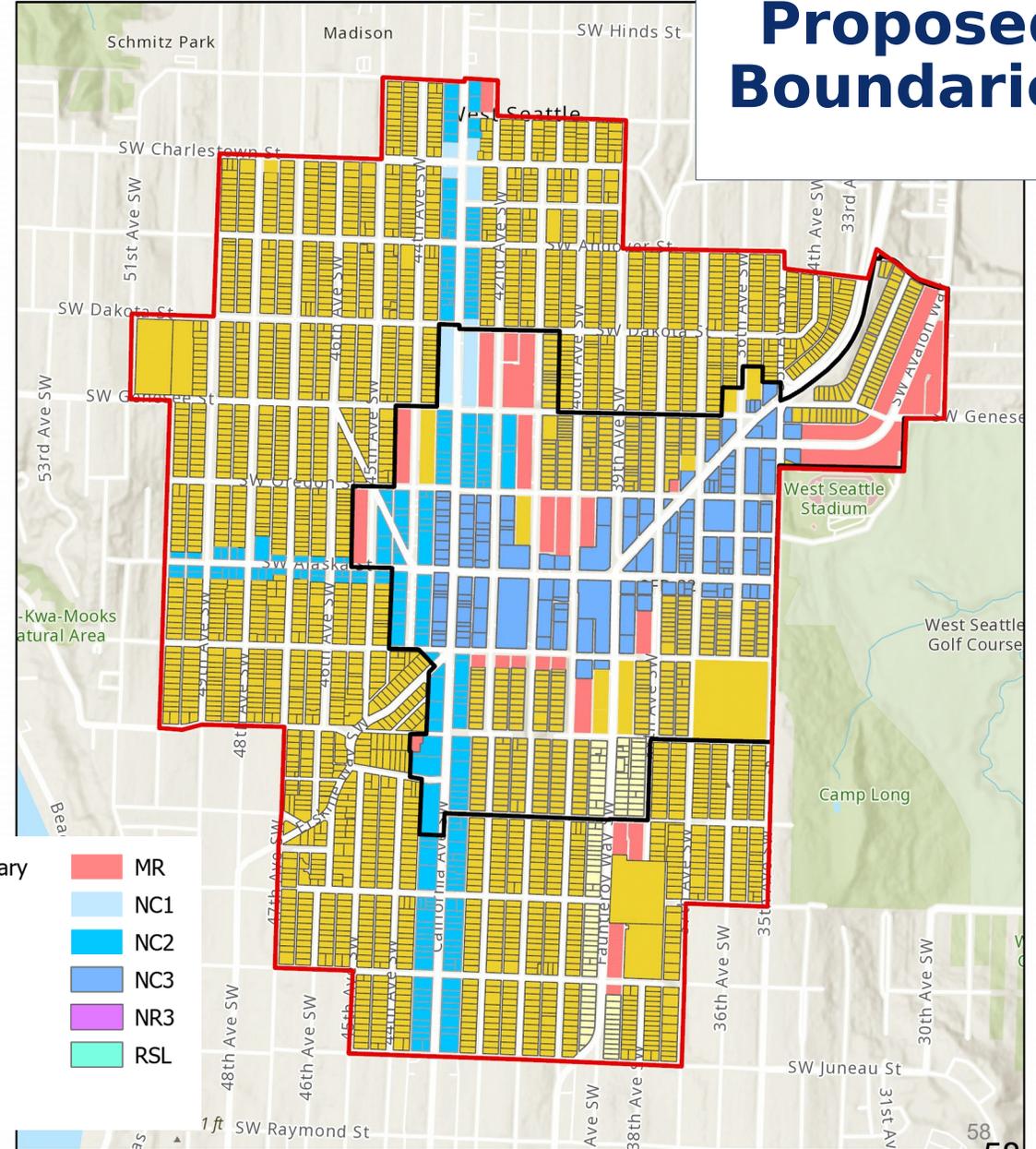
Image used courtesy of Nick Welch

Image used courtesy of Nick Welch, OPCD

Current West Seattle Junction Urban Village Boundary



Proposed Boundaries



Seattle's Low-Rise Zoning

Cottage Housing



Individual cottage house structures are arranged around a common open space; 950 square feet (sf) is the maximum size allowed for each cottage.

Rowhouse



Townhouse



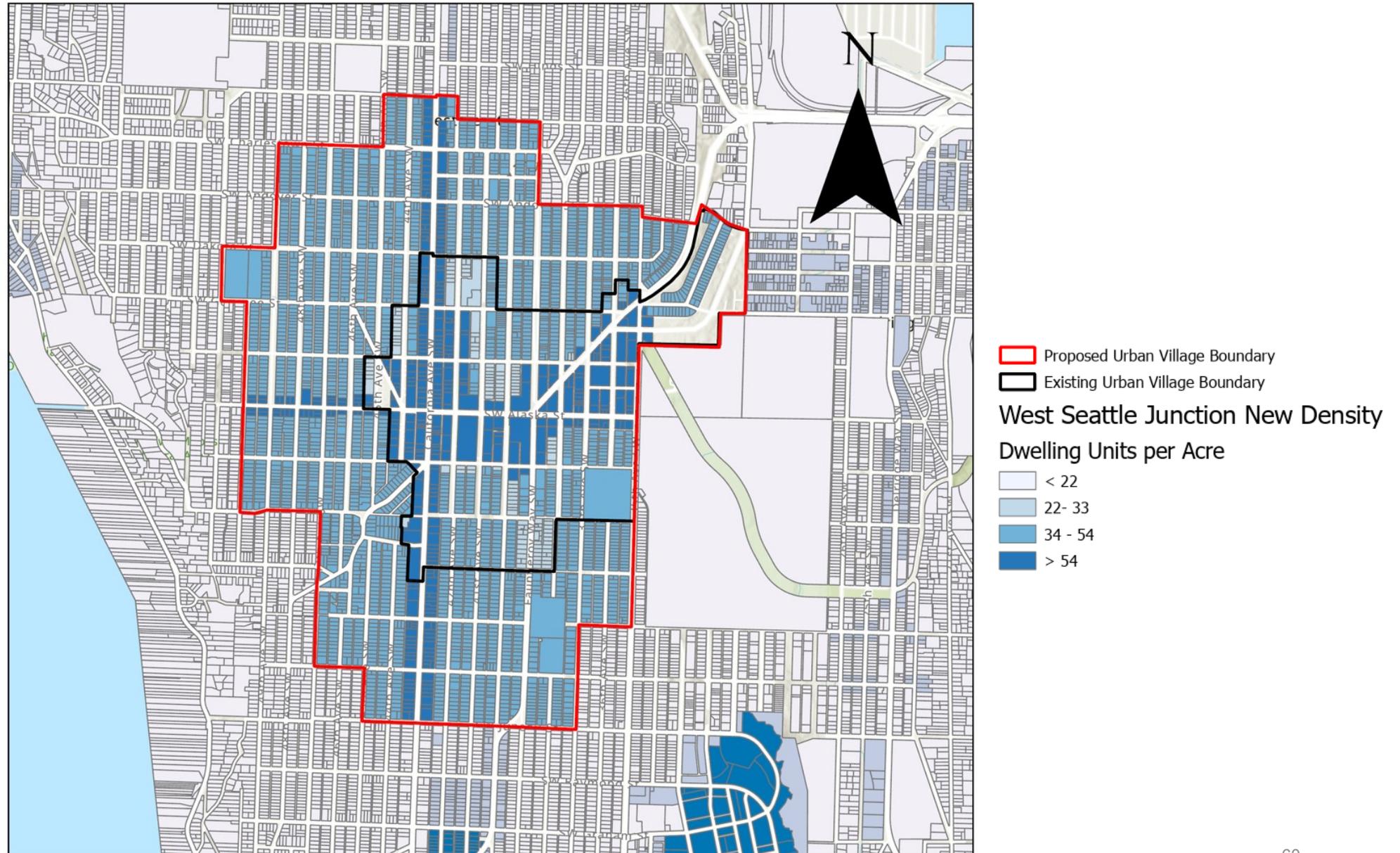
Apartments



Multifamily housing that is not cottage housing, rowhouses, or townhouses is considered apartments. Apartment units may be stacked.

	Broad Neighborhood Residential Changes	Corridors	Neighborhood Anchors	Urban Villages	Urban Centers
Detached home	X	X			
Duplex, triplex, and fourplex	X	X	X		
Townhouse and rowhouse	X	X	X	X	
Sixplex/3-story stacked flats	X	X	X	X	
4- to 5-story building		X	X	X	X
6- to 7-story buildings			X	X	X
8- to 12-story buildings				X	X
Highrise buildings (above 12 stories)					X

West Seattle Junction: Dwelling Unit Density





Apartment buildings could host street-level businesses, bringing service and interest to neighborhoods.

Moderate-scale multifamily buildings provide affordable and walkable housing options, including for young and elderly residents.

Moderate-scale apartment buildings create a smooth transition between single-family homes and denser main street areas.

Envisioning the Expanded Neighborhoods

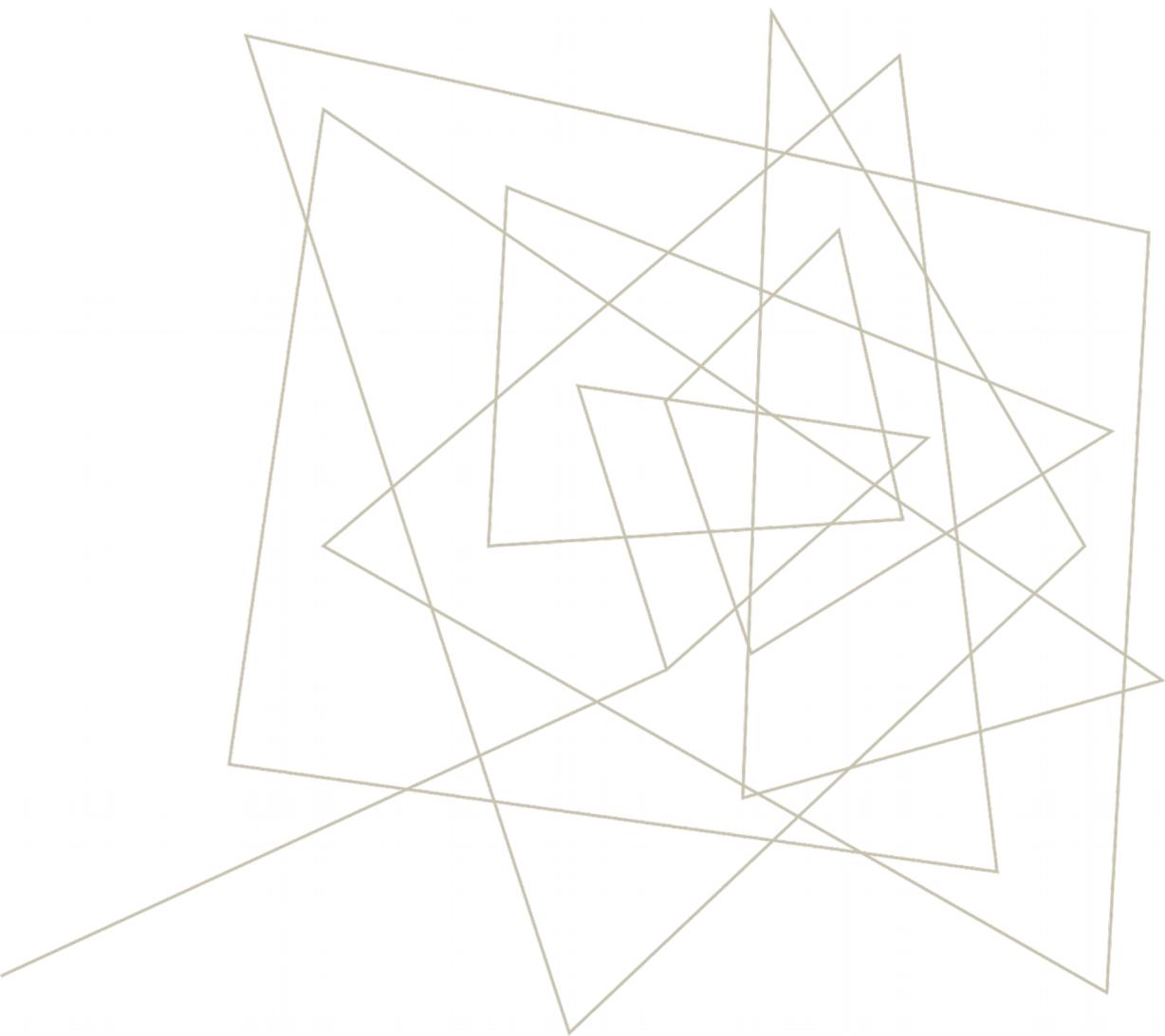
Expand Urban Village Boundaries to match the 15 to 20 minute walksheds

Consolidate RSL, LR1, and LR2 zoning to compensate for changes made by HB1110

Increase percentage of Low Rise Zoning to a minimum 50% of land use

Maintain a minimum of 15% land use as Neighborhood Commercial zone

Additive zoning model



New Neighborhood d Anchors

Urban Center



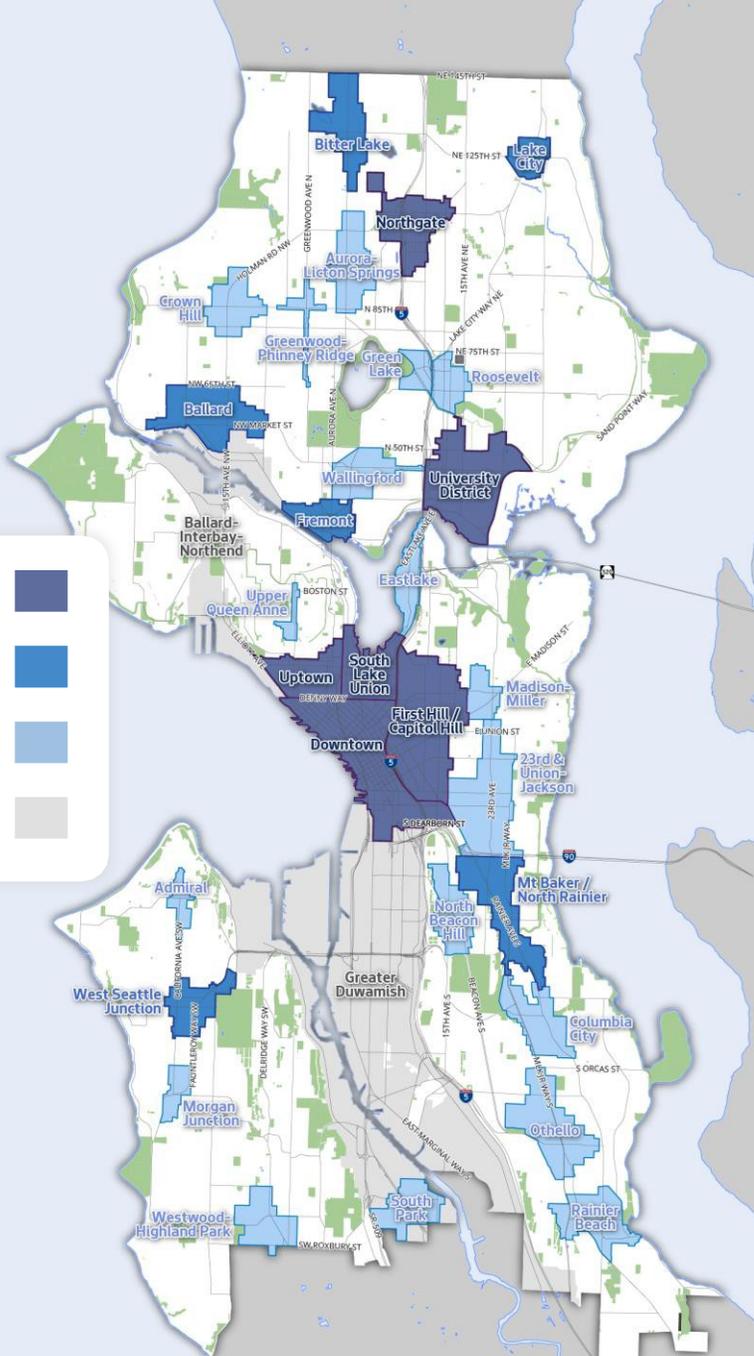
Hub Urban Village



Residential Urban Village



Manufacturing & Industrial Center



urban center

Regionally designated neighborhoods with diverse mix of uses, housing, and employment



urban village

Areas with a wide range of housing types and transit, amenities, and jobs



smaller nodes

Places with diverse housing and mixed uses to support complete neighborhoods



corridors

Additional housing growth in Neighborhood Residential zones near frequent transit and amenities

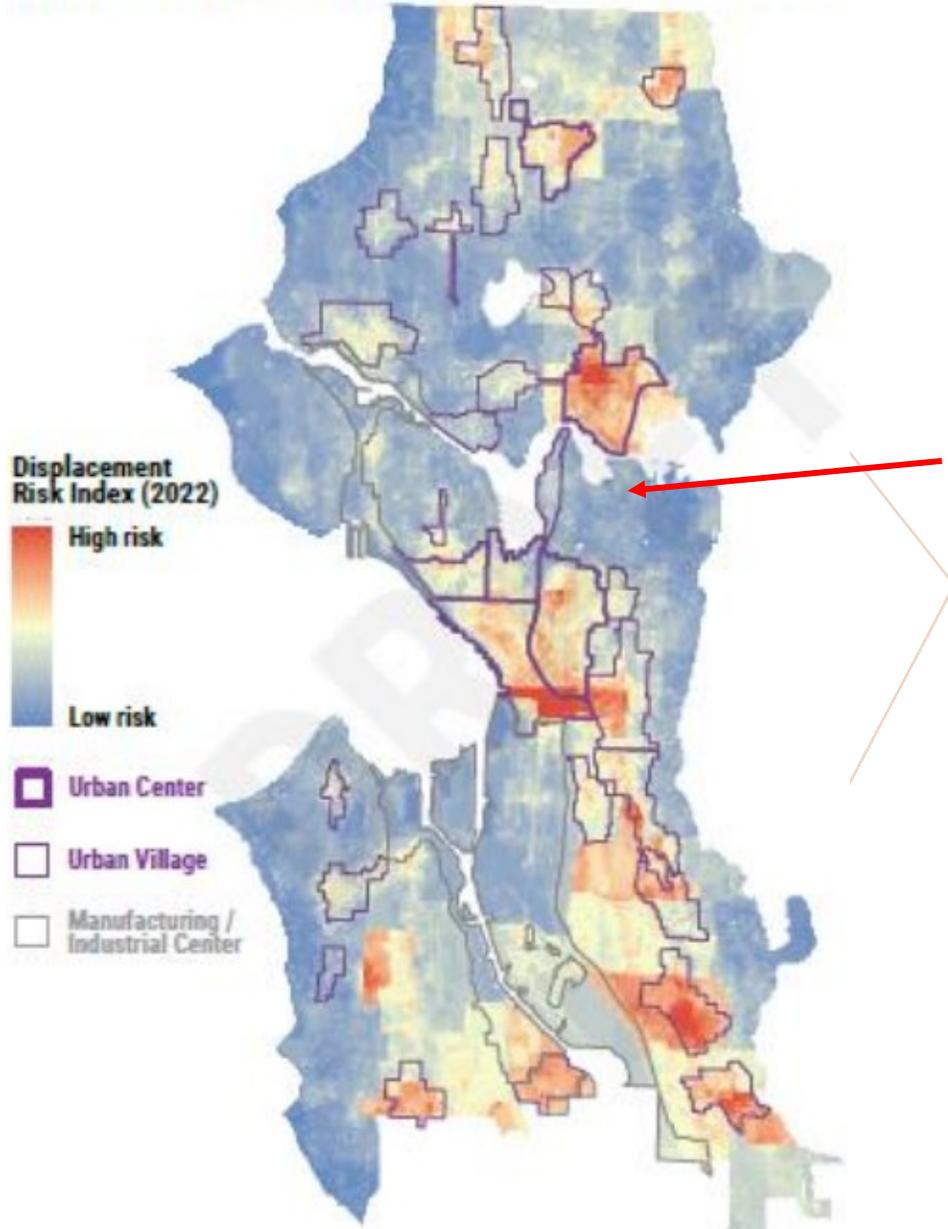


Neighborhood Residential areas

New flexibility for housing choices and other uses throughout Neighborhood Residential areas

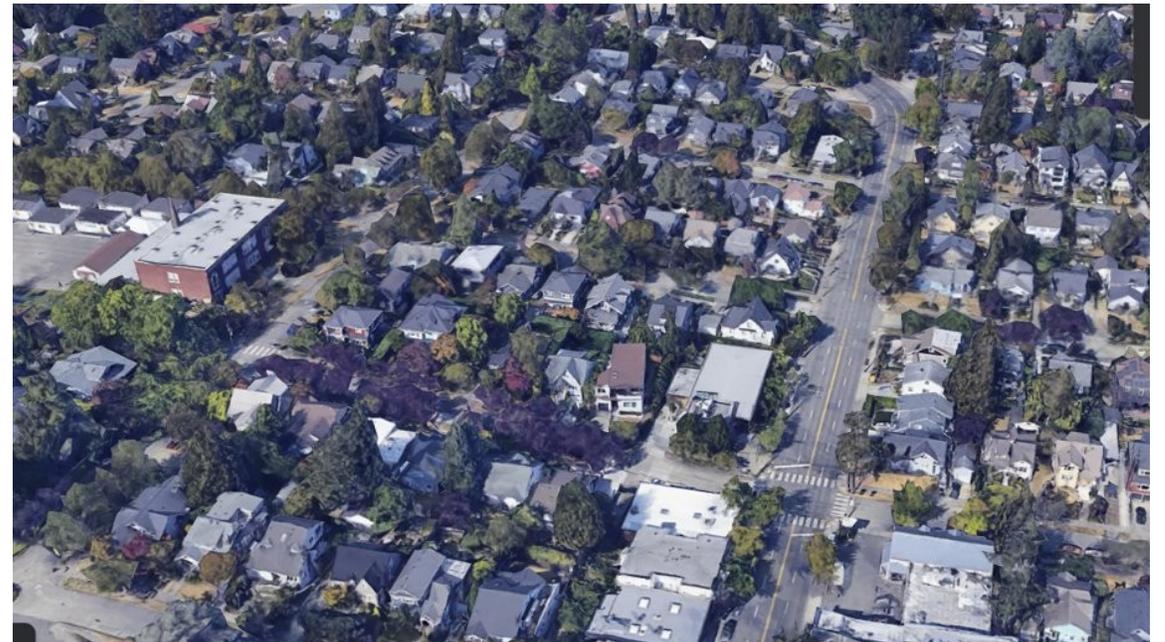


Preliminary Displacement Risk Index update

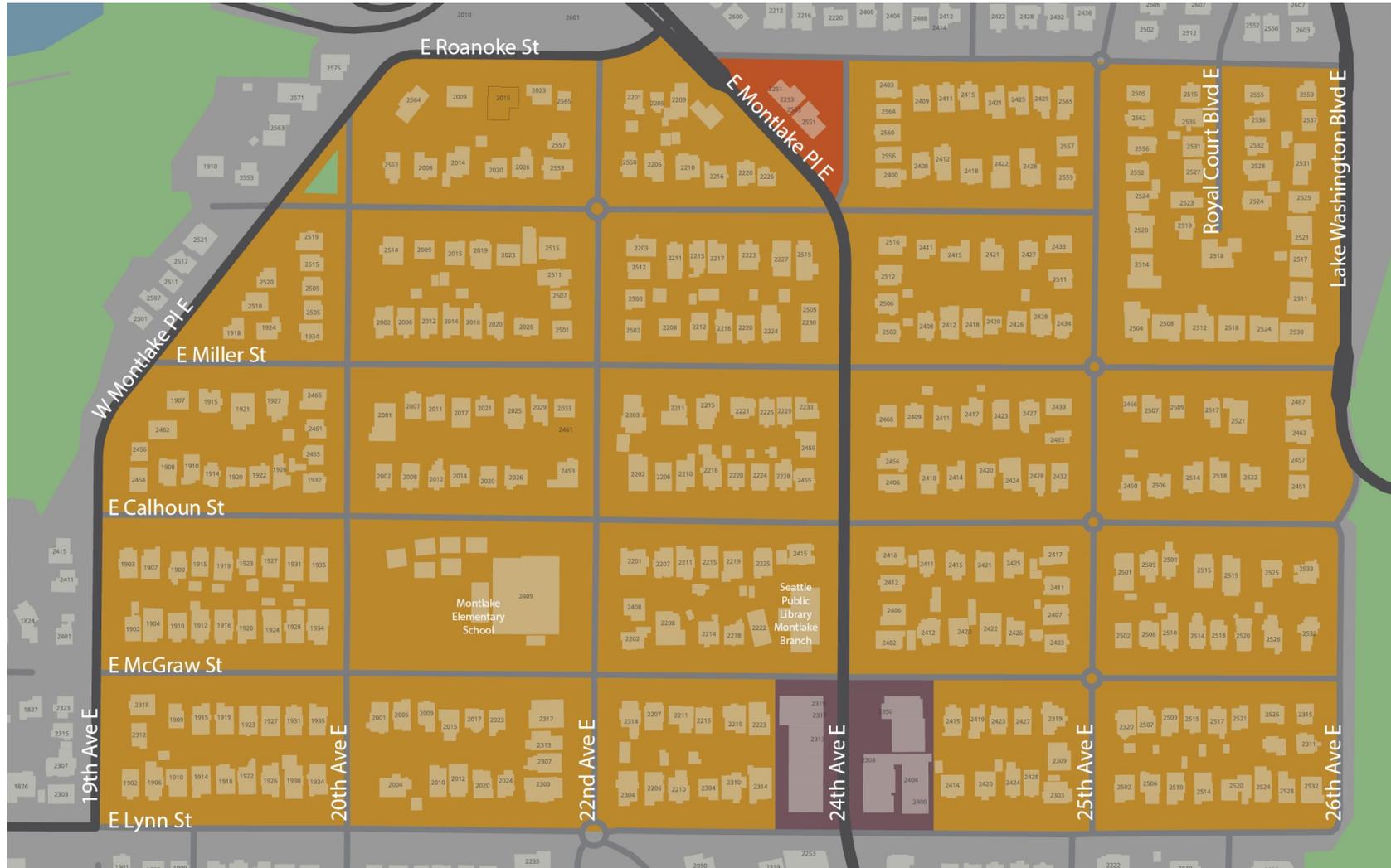


New Neighborhood Anchors Based on OPCD's proposed Alternative #5: Combined

Case Study: Montlake



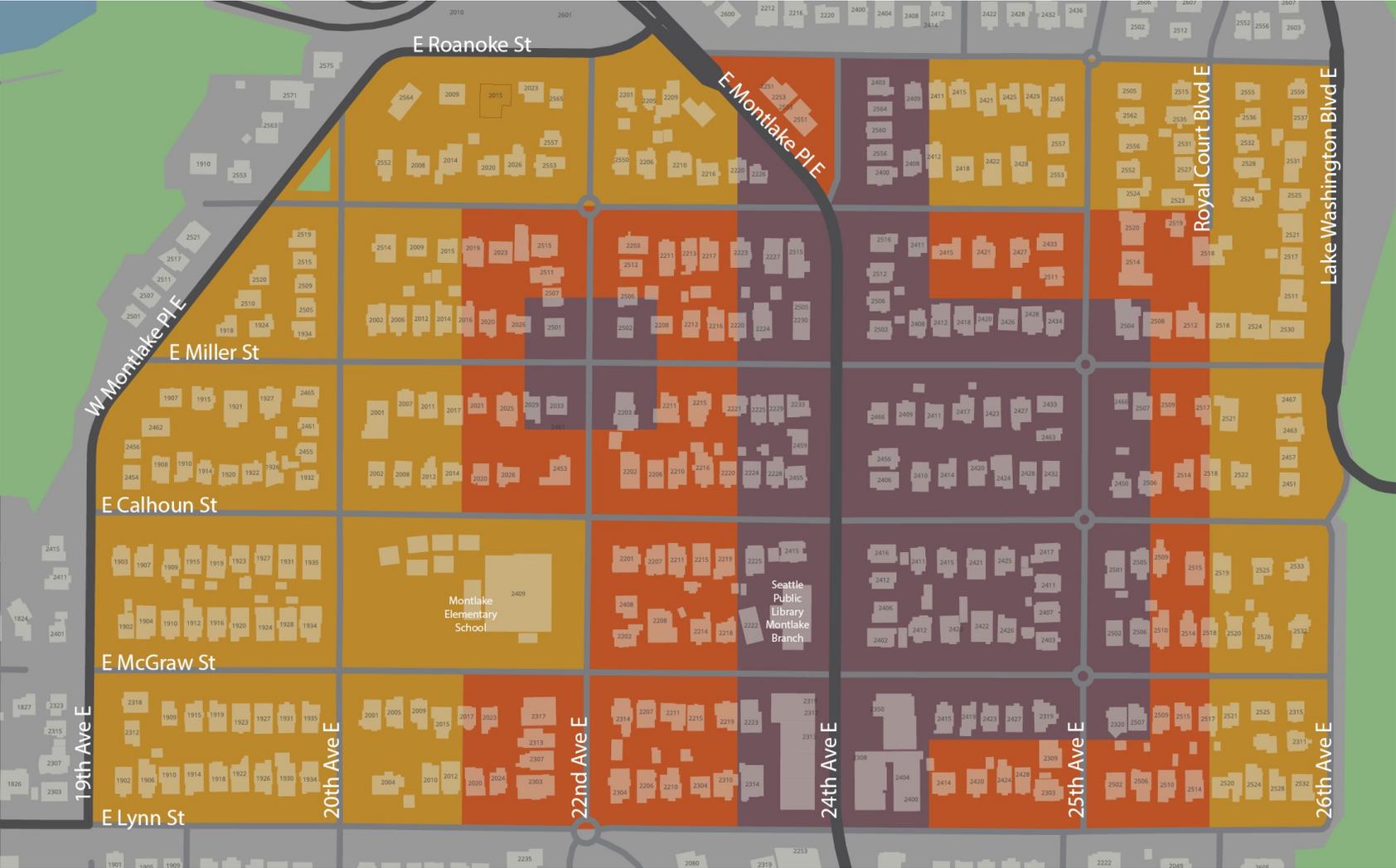
Montlake: Current Zoning



Legend

-  Neighborhood Residential 3
-  Lowrise Residential 2
-  Neighborhood Commercial 1

Montlake: Proposed Zoning for New Neighborhood Anchor

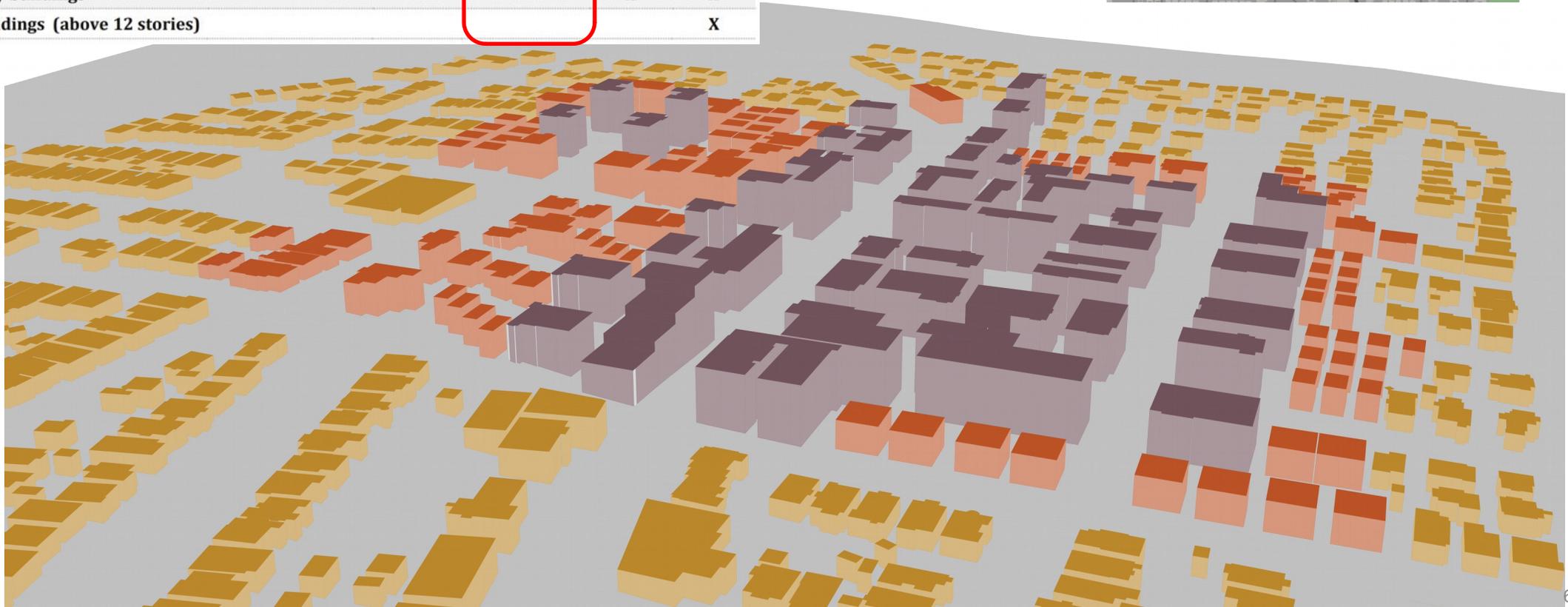


- Legend
- Neighborhood Residential
 - Lowrise Residential
 - Neighborhood Commercial

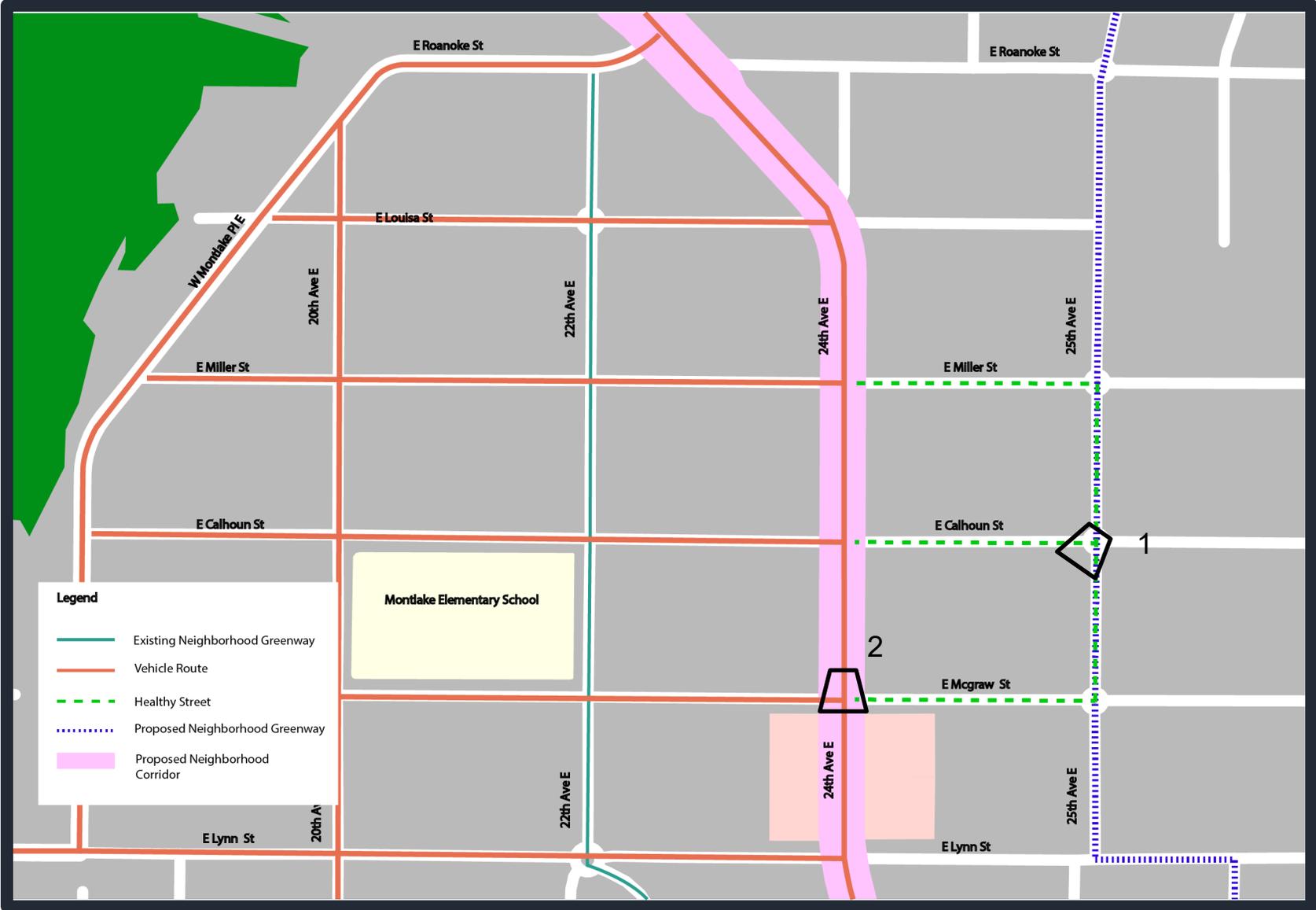
Montlake: Proposed Zoning for New Neighborhood Anchor

	Broad Neighborhood Residential Changes	Corridors	Neighborhood Anchors	Urban Villages	Urban Centers
Detached home	X	X			
Duplex, triplex, and fourplex	X	X	X		
Townhouse and rowhouse	X	X	X	X	
Sixplex/3-story stacked flats	X	X	X	X	
4- to 5-story building		X	X	X	X
6- to 7-story buildings			X	X	X
8- to 12-story buildings				X	X
Highrise buildings (above 12 stories)					X

- Neighborhood Residential
- Lowrise
- Neighborhood Commercial



Montlake: Circulation Diagram



E McGraw St and 24th Ave E (current)



E McGraw St and 24th Ave E (proposed)



E Calhoun St and 25th Ave E (current)



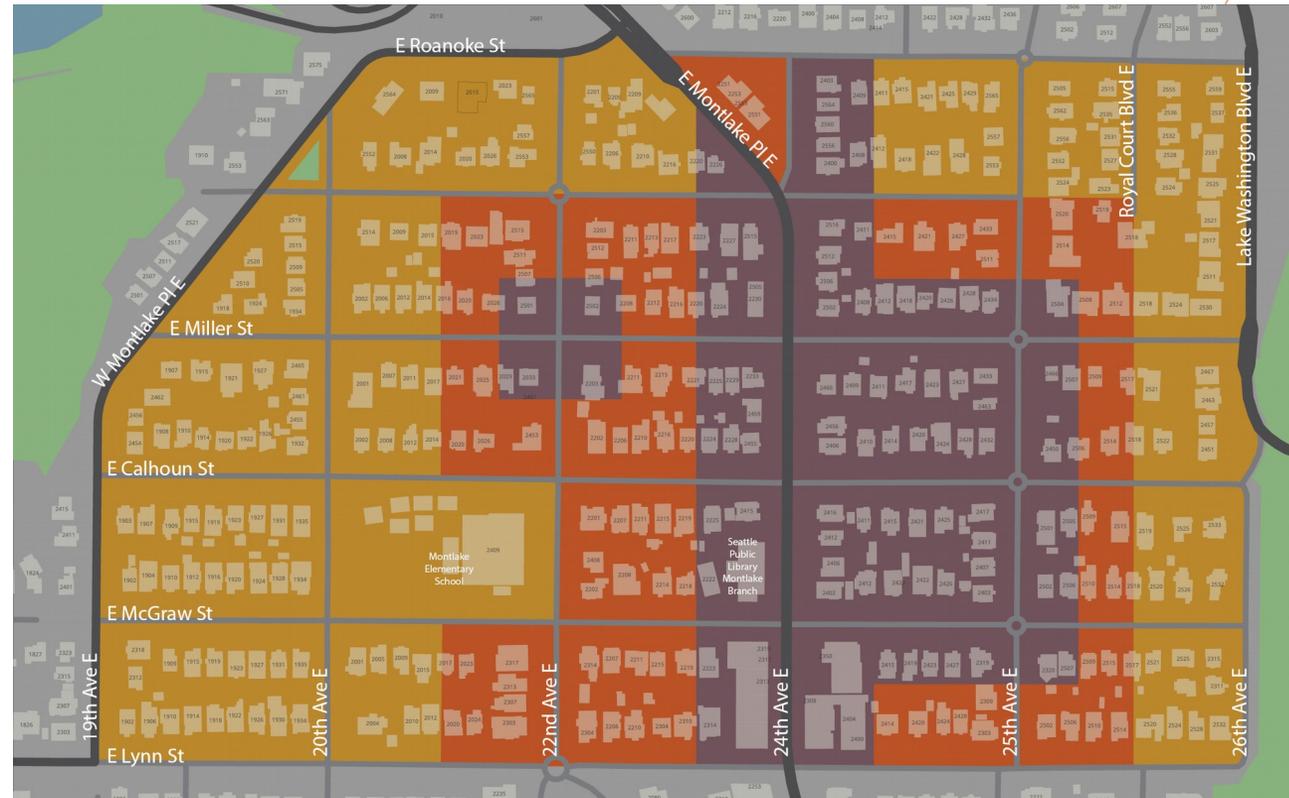
E Calhoun St and 25th Ave E (proposed)



General Recommendations for New Neighborhood Anchors

Promote dense home ownership near the main street with Lowrise Residential zoning and pedestrianized streets.

Center the neighborhood around a main street with Neighborhood Commercial zoning and traffic calming measures



Legend

- Neighborhood Residential
- Lowrise Residential
- Neighborhood Commercial

Recommendations



Thank
you

