

Middle Housing

Add Middle Housing near transit and in current neighborhood residential zones.

How Does Legalizing Middle Housing Support Black Homeownership?

- Banning modestly priced middle housing types puts home ownership further out of reach.
- A lack of affordable ownership options disproportionately harms Black families that have been denied opportunities to build intergenerational wealth.
- Single-family detached-house-only zoning was originally conceived as way to exclude Black families, and that zoning continues to segregate neighborhoods today.
- Legalizing middle housing will both increase the number of ownership options and lower their cost.
- Census data show that today in Washington, a Black homeowner is 70% more likely than a non-Black homeowner to live in middle housing.
- Allowing more middle housing also addresses root cause of most displacement: prices and rents driven skyward by a widespread shortage of homes.



In communities across Washington, outdated zoning laws are crushing the dream of home ownership, disproportionately harming Black families that have been systematically excluded from opportunities to build intergenerational wealth. One action Washington lawmakers can take to reverse this harmful trend is to legalize “middle housing.”

Middle housing is a variety of home choices like triplexes, cottages clusters, townhouses and rowhouses. These kinds of mid-size homes ensure a range of options at more affordable price points, giving people [more ownership opportunities](#) close to jobs, shops, family, and schools.

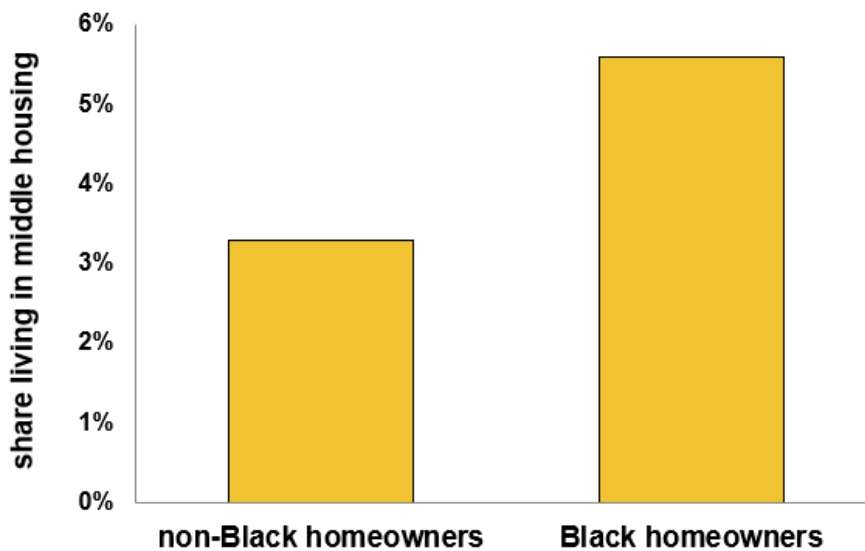
Historically, many cities banned middle housing to exclude Black Americans, and today those bans [continue](#) to [segregate neighborhoods](#) by [race and class](#). This [exclusionary zoning](#), together with the [federally-sanctioned practice of redlining](#), robbed Black families of wealth building through home ownership. [Re-legalizing middle housing](#) will help correct that historic injustice.

Under the [status quo zoning](#) that pervades Washington’s residential neighborhoods, only the most expensive kind of home is legal to build: [a stand-alone house with a big yard](#). In many communities, the high prices of these homes---[high prices mandated by law](#)---put them out of reach of first-time buyers.

Legalizing middle housing will both [increase the availability of for-sale homes, and lower their cost](#). Washington has an [acute shortage of affordable for-sale homes](#) because the vast majority are large-lot houses, as decreed by zoning. Middle housing is [less expensive](#) than detached houses because the homes are smaller and [use less land](#).

Because it has lower capital barriers to entry, the small amount of middle housing that's currently allowed to exist is creating a path to Black homeownership. In Washington, a Black homeowner is 70% more likely than a non-Black homeowner to live in middle housing.

In Washington, where middle housing is allowed to exist, it's disproportionately useful as a path to Black homeownership.



Source: 2001-2020 American Community Survey (IPUMS USA)

Allowing more than just one home per lot will also [help fix the root cause](#) of Washington's housing crisis: a statewide [shortage of homes](#). Prices propelled skyward by the shortage not only put ownership out of reach, but also are the primary cause of displacement by [economic eviction](#). Also, the city of Portland projected that legalizing fourplexes would [reduce physical displacement](#) caused by the demolition of existing low-cost houses.

Middle Housing Bill History

- [HB 1782](#) (2022)
- [HB 1157](#) (2021)
- [SB 5269](#) (2021)
- [HB 2789](#) (2020)