

MIDDLE HOUSING & ADU GUIDEBOOK

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INTRODUCTION



Overview

In 2025, Kenmore City Council adopted new regulations allowing the construction of a variety of “middle housing” types and accessory dwelling units (ADUs) throughout a large area of the city’s single-family zones.¹ This was in response to two state-mandated house bills passed by the Legislature in 2023 (HB 1110 and HB 1337). The objective of these bills is to require cities and counties planning under the Growth Management Act (GMA) to allow for a wider variety of housing types other than detached single-family housing, which is currently the predominant housing type in the city of Kenmore.

Purpose of this Guidebook

This guide was created as a resource to help property owners and developers understand the background of middle housing and ADUs, as well as understand the permitting process with the City of Kenmore. Note that this guidebook is for informational purposes only and does not replace or supersede Kenmore Municipal Code (KMC). For specific code requirements for middle housing and ADUs, please review Chapter 18 KMC.



¹ See Figure 1, Chapter 18.21.034.B of Kenmore Municipal Code



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MIDDLE HOUSING

DUPLEX

Two attached units side by side or stacked

TRIPLEX

Three attached units side by side or stacked

FOURPLEX

Four attached units side by side or stacked

TOWNHOUSE

Owned unit sharing walls, typically two or more stories side by side and individual entries

STACKED FLAT

No more than three stories, each floor separately rented or owned

COURTYARD APARTMENT

Attached units arranged on two or three sides of a yard or court

COTTAGES

Individual or clustered small homes around a shared yard or court that do not exceed 1,500 sq. ft.



What is Middle Housing?

“Middle housing” is a term used to describe residential development that is more dense than traditional single-family housing but is less dense than a midrise apartment building.

What Types and Where Middle Housing is Permitted in Kenmore?

A variety of middle housing types are permitted in R4 & R6 Zones (with exceptions), including duplexes, triplexes, fourplexes, cottage housing, courtyard apartments, stacked flats, and townhouses.



Duplex



Triplex



Fourplex



Stacked Flats



Courtyard Apartments



Townhouses



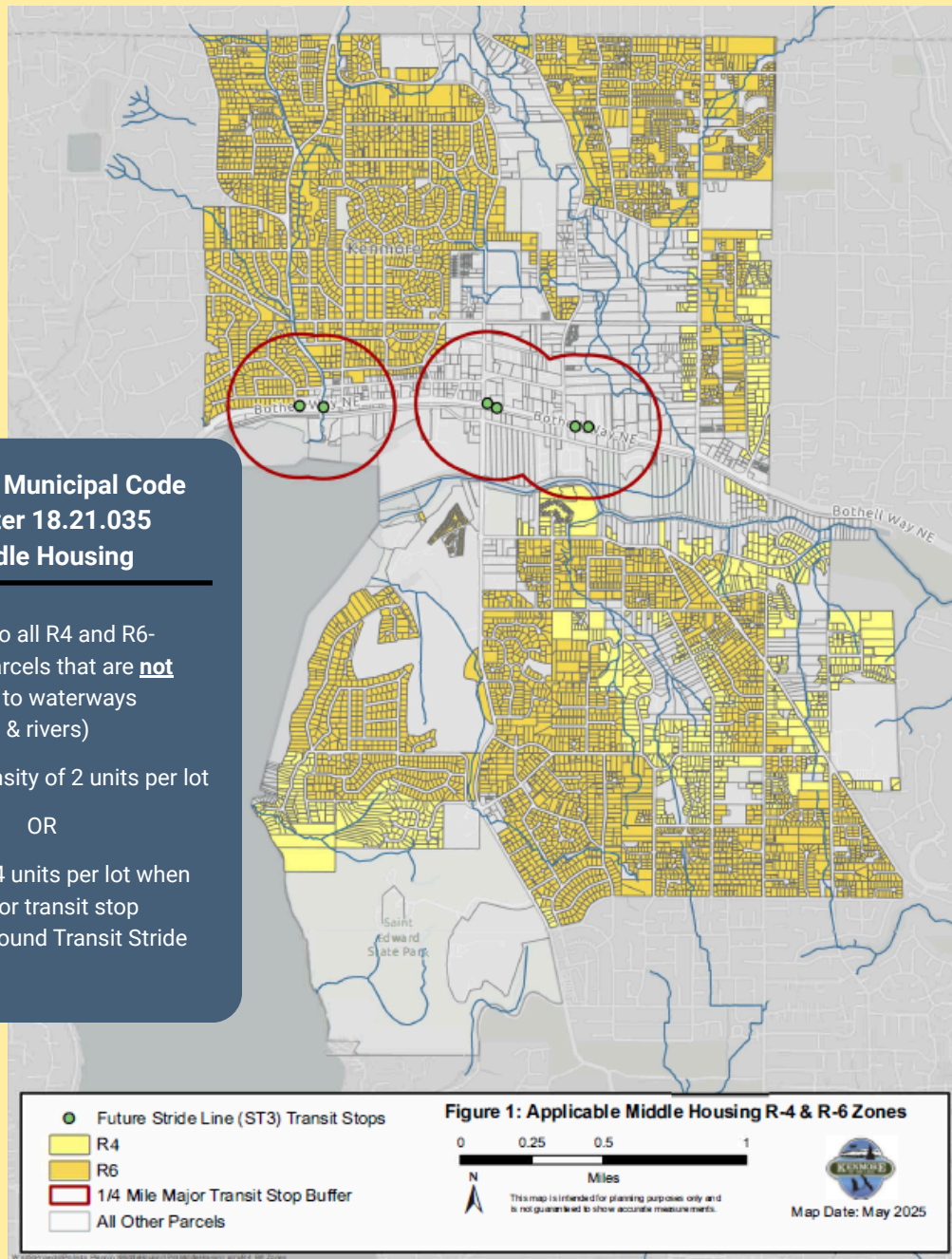
Cottages



MIDDLE HOUSING CODE

Kenmore Municipal Code Chapter 18.21.035 Middle Housing

- Applies to all R4 and R6-zoned parcels that are **not** adjacent to waterways (streams & rivers)
- Base density of 2 units per lot
- OR
- At least 4 units per lot when near major transit stop (future Sound Transit Stride S3 Line)



The City of Kenmore now allows middle housing types and multiple housing units on all lots zoned predominantly for residential use (subject to conditions).

DUPLEXES, TRIPLEXES, & FOURPLEXES



Duplex example
Source: Opticos Design

Duplexes, triplexes, and fourplexes are homes divided into two, three, or four separate units within one building. The units can be next to each other or stacked on different floors, and each has its own entrance and full living space. Reference [KMC 18.21.035](#) for specific provisions relating to middle housing. These uses are permitted in specific R-4 and R-6 areas as defined in [KMC 18.21.035\(B\)](#).



Triplex example
Source: Opticos Design



Fourplex example
Source: Opticos Design

TOWNHOUSES

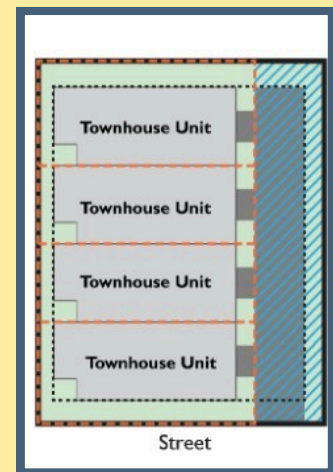
As defined by KMC 18.20.835.B, **townhouses** are one-family, ground-related dwelling attached to one or more such units or to a nonresidential use in which each unit has its own exterior, ground-level access to the outside, no unit is located over another unit, and each unit is separated from any other unit by one or more vertical common walls. Typically the units are multi-story.



Townhouse example (Seattle)



Townhouse example (Bellevue)



Townhouse example (Commerce)

COTTAGES

As defined by KMC 18.20.832.A, **cottages** consist of residential units on a parent lot with a common open space that either: (1) is owned in common; or (2) has units owned as condominium units with property owned in common. They are typically arranged around a shared open space such as a courtyard, garden, or walkway. Parking may be located on the side or rear of the cottages.

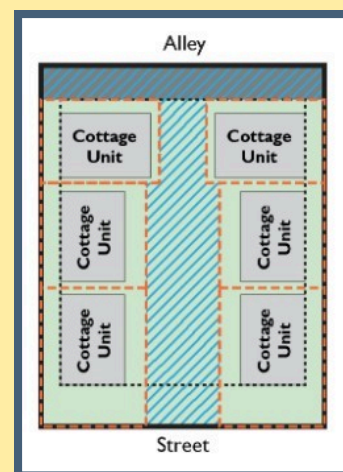


Conover Commons (Redmond)

Source: The Cottage Company



Cottages example (Bainbridge Island)



Cottage layout example (Commerce)

STACKED FLATS

As defined by KMC 18.20.832.G, **stacked flats** consist of residential units in a building no more than three stories in which each floor may be separately rented or owned.



Source: CAST Architecture



Source: MSRC



Source: The Urbanist

COURTYARD APARTMENTS

As defined by KMC 18.20.832.B, **courtyard apartments** are attached dwelling units arranged on two or three sides of a yard or court. They may be one or multiple stories in height.



Source: Opticos Design



Source: Opticos Design

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ACCESSORY DWELLING UNITS

ATTACHED ADU

Built within or physically connected to a single-family home

DETACHED ADU

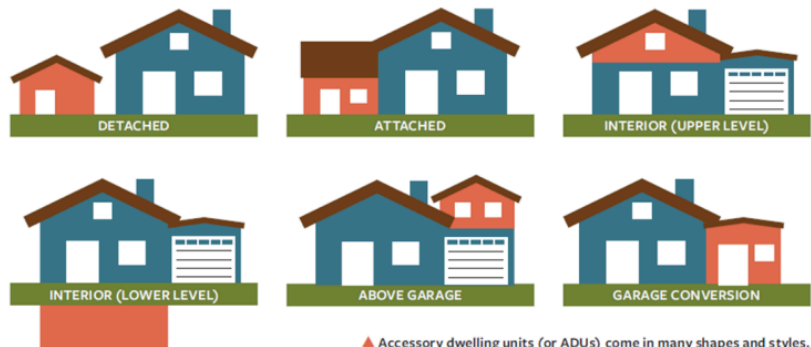
Located in a separate structure from the main home, such as a converted garage or a new standalone building

ADU vs. ACCESSORY BUILDING

ADUs include full living facilities, such as a kitchen, and may be occupied by non-family members. Accessory buildings, by contrast, cannot include cooking facilities or serve as living spaces. These may include structures such as sheds, barns, art/hobby studios, or playhouses.



An **Accessory Dwelling Unit (ADU)** is a small, independent home located on the same property as a main single-family house. As the name suggests, it's secondary in size and importance to the main residence. ADUs, often called "mother-in-law apartments" or "granny flats," are commonly used for extended family or as rental units. Each ADU includes the essentials for daily living, such as a kitchen, bathroom, and sleeping area. ADUs can be built within an existing home (**attached**), or located in a separate building (**detached**), such as a converted garage or a new detached structure.



▲ Accessory dwelling units (or ADUs) come in many shapes and styles. Source: *The ABC of ADUs*, AARP



ADU REGULATIONS - AT A GLANCE

- Up to 2 units per lot (attached or detached)
- Permitted in any zone allowing single-family
- No minimum lot size required
- Must meet bulk development standards (see [KMC 18.21.030](#))

Maximum size of ADUs

Attached:

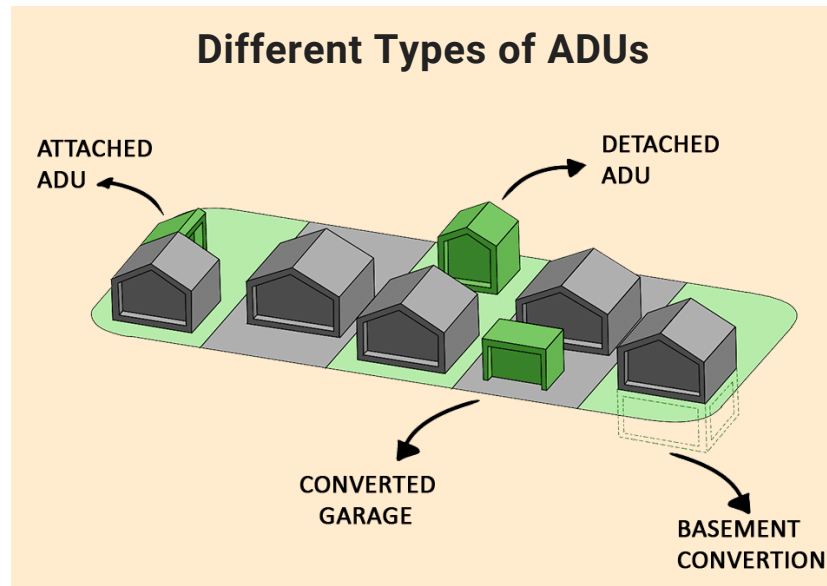
- 1,000 square feet (sf)

Detached:

- Lots \geq 6,000 sf: 17% of lot area up to 1,500 sf maximum
- Lots $<$ 6,000 sf: 1,000 sf

- Detached ADU maximum height: 35 feet, not exceeding one story over detached garage or two stories built at ground level

- No off-street parking is required



Source: REMOCA General Contractors, Inc.

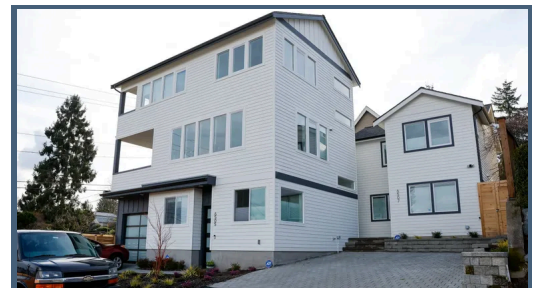
For more specific code requirements, see [KMC Chapter 18.73.100](#)

Home with an attached ADU and a detached ADU - 3 units

Home with a detached ADU - 2 units



Source: Sightline



Source: Seattle Times

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AFFORDABLE HOUSING REQUIREMENTS



Affordable Housing in R-4 and R-6 Zones

In 2025, Kenmore City Council adopted new affordable housing requirements for all new residential housing developments of **4 units or more in the R4 and R6 zones.**

The State of Washington allows cities to incorporate affordable housing requirements as long as they are accompanied by other regulatory zoning code amendments or incentives. (RCW 36.70A.540(3))

The City collaborated with A Regional Coalition for Housing (ARCH) staff to develop the affordable housing regulations. The following sections summarize the affordable housing section of KMC 18.77.043.



	Requirement	Notes/Details
General Requirement	10% of new residential units ($\geq 1,750$ sq. ft.) must be affordable or pay a fee-in-lieu	Very low-income ($\leq 80\%$ AMI) if renter-occupied; Low-income ($\leq 50\%$ AMI) if owner-occupied
Exemption	Projects vested at land use by Dec. 31, 2025 are exempt if consistent with pre-June 1, 2025 rules	No affordable housing required under older regulations
Applicability	Projects submitted after May 31, 2025	Must comply with new affordable housing requirements



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AFFORDABLE HOUSING REQUIREMENTS



Affordable Housing in R-4 and R-6 Zones

Smaller Developments (Fewer than 10 dwelling units)

	Options / Fees	Administration
Requirement	Developer may either: 1. Provide one affordable unit on-site, or 2. Pay fee in lieu of fractional unit	- Fee set by City Council in development fee schedule - Based on difference between market and affordable costs in Kenmore; Fractional affordable units cannot be rounded down to zero
Fee Adjustments	Annually: Adjusted by Seattle CPI (Wage Earners & Clerical Workers) Every 2 years: May be reset based on updated housing data	No special agreement needed; handled like other development fees
Use of Fees	Deposited and used per city's affordable housing policies (KMC 18.77.045)	



Larger Developments (10 or more dwelling units)

Requirement	Rounding Rule
Must include 10% affordable units or pay fee-in-lieu	Rounded according to KMC 18.30.020(D) .



For more specific code requirements, see [KMC Chapter 18.77.043](#)
 *The Fee Schedule can be found [here](#).



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FAQS



Is Middle housing a new thing?

Before World War II, middle housing was a common and naturally integrated part of neighborhoods alongside single-family homes. While a few examples remain in Kenmore today, current zoning regulations no longer allow these types of homes to be built. Currently, about 95% of the city’s residential land is zoned exclusively for single-family housing. At the same time, the average single-family home size has grown from under 1,000 square feet in 1950 to about 2,500 square feet in 2017—driving up costs and limiting housing choices. Allowing more middle housing would expand options and better serve the diverse housing needs of people who live or wish to live in Kenmore.

Who lives in Middle housing?

Middle housing offers an attainable option for people who want to live—or remain—in Kenmore but cannot afford to buy or maintain a single-family home. It can be especially suitable for middle-income earners such as teachers, mechanics, grocery managers, and first responders who may find these housing types more affordable. Middle housing also appeals to seniors looking to downsize, smaller households and young adults entering the housing market. Additionally, service workers and others with lower incomes may benefit from access to rental options in desirable neighborhoods. Currently, more than one-quarter of Kenmore residents rent their homes.

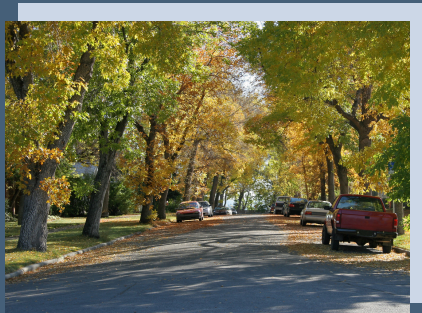
How does Middle housing support diversity, equity, inclusion and accessibility in Kenmore?

Historically, single-family zoning shaped where people could live, often limiting housing choices for lower-income residents and communities of color. While those policies and restrictive covenants are no longer legal, their effects can still be seen today.

By allowing more middle housing, Kenmore has the opportunity to create a more inclusive and welcoming community—one where a wider range of people can access the city’s excellent schools, parks, and amenities. This approach supports Kenmore’s ongoing commitment to diversity, equity, inclusion, and accessibility. For more information, see [Kenmore’s DEIA webpage](#).



5 FAQS



Is Middle housing the same thing as affordable housing?

Not necessarily. Middle housing refers to the size of the dwelling, not its cost. Middle housing (duplexes, triplexes, cottage housing) is typically less expensive than a traditional single-family home, but these may or may not fit strictly into the affordable housing definition. Architect Daniel Parolek coined the term “Missing Middle” housing. His research has found that “Missing Middle” housing types are typically affordable for households with incomes at 60% of area median income or higher; as result, Parolek suggests that “attainable housing” may be a more appropriate term for describing “Missing Middle” housing. (Missing Middle Housing, by Daniel Parolek, page 53).

How does Middle housing help with housing affordability?

Housing prices are high because there aren’t enough homes or enough variety in housing types. Most options today are either apartments or single-family houses, with little in between. Adding more homes—and more choices like middle housing—can help balance supply and demand, which over time helps keep housing costs more stable. Middle housing is also generally more affordable than single-family homes.

Will the tree canopy be protected?

Yes. The City already has substantial tree preservation regulations in place. The City’s regulations would not change with allowing for new Middle housing. Given the proposed limitations on building size, the new structures should have no more impact on the tree canopy than would a new single-family residence. As with any new development, existing trees may be removed, but strict and substantial replacement rules apply.

Will my neighborhood change quickly or dramatically?

No. Even with update to Kenmore’s zoning regulations, rapid or large-scale changes in land use are unlikely and will take many years. Experience in other cities shows that interest typically grows slowly as homeowners and builders adapt to new options.

Establishing opportunities for middle housing now ensures that Kenmore can gradually expand housing choices in the future, rather than missing out as available land becomes limited. The Planning Commission recognizes that this is an incremental step and is recommending policies to support and encourage middle housing over time.

Why is the region focused on providing Middle housing?

In 2023, the State Legislature passed House Bills 1110 and 1337 to require both middle housing and accessory dwelling units. Also, multicounty planning policies in Puget Sound Regional Council’s VISION 2050 and King County Countywide Planning Policies all support consideration of Middle housing in their plans and directives. Kenmore must, therefore, consider opportunities for Middle housing in the city.

Can ADUs be restricted to be owner occupied or from being turned into condos?

No. State law prohibits owner occupancy for a primary residence or ADU. Also, ADUs may not be prohibited from being turned into a condominium or the condo from being sold.





kenmorewa.gov/middlehousing