

The Washington Post

Democracy Dies in Darkness

As cities rethink single-family zoning, traditional ideas of the American Dream are challenged

By **Haisten Willis** • Photos by **Jenn Ackerman**

June 27, 2019 at 5:30 a.m. CDT

When Nicole Valentine and her husband left Washington for Minneapolis in 1997, they said they were thrilled about their adopted city. The couple were able to buy a single-family house in a nice neighborhood within the city limits, and sent all three of their children to Minneapolis public schools.

“The American Dream has always been to own a home and raise your kids in a house with a yard,” said Valentine, a stay-at-home mom who lives in the Linden Hills neighborhood.

Now, she said, she worries the character of her neighborhood will be ruined in a few years.

In a dramatic move aimed at addressing the city’s lack of affordable housing, the Minneapolis City Council in December approved a plan, which, among other things, effectively eliminates single-family zoning. Under the plan, called Minneapolis 2040, duplexes or triplexes are now welcomed on lots previously allowing just one home, with no requirement to add additional parking.

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Valentine and many of her neighbors say it's too much, too fast.

“When I moved here, I loved that the city was so strict about setbacks and parking and saying no to developers,” she said. “Now, it seems that whatever developers want, the city finds a way for them to do it.”

According to the Minneapolis Area Association of Realtors, the median home price in the Twin Cities is \$258,900, out of range for many would-be buyers.

The council approved the rezoning plan 12 to 1, fueling debate across the country, with some fiercely criticizing the measure.

Meanwhile, some other landlocked expensive cities struggling to create housing for moderate-income residents are exploring whether to make a similar move.

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“We are never going to achieve generalized levels of affordable housing unless we take on single-family-home-only zoning,” said Laura Foote, executive director of San Francisco-based YIMBY Action, which advocates for increasing housing stock. “Upzoning is a necessary part of the puzzle.”

Across the country

Opponents envision bulldozers leveling owner-occupied single-family houses in favor of triplexes, forever altering neighborhood character.

But urban planners in Minneapolis say they hope the plan will lead to a more walkable, more affordable, more environmentally friendly and more inclusive city thanks to higher density and an added supply of housing stock.

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Moreover, Seattle recently approved a residential upzoning. Austin, Texas and Berkeley, Calif., have studied the idea and more could be soon to follow.

A bill making its way through the Oregon legislature would require larger municipalities across the Beaver State to allow duplexes, triplexes, fourplexes and other forms of “missing middle” housing for moderate-income families such as rowhouses and townhouses.

“Like many parts of the country, Oregon has a housing crisis,” said Oregon Rep. Tina Kotek (D-Portland), House speaker and the bill’s primary sponsor. “We need more supply as well as different types of supply when it relates to affordability. When you only allow for certain types of housing, it becomes a problem. This is about lifting the ban on what types of houses can be built in residential areas.”

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Since zoning in the United States is typically handled at the local level, the measure has drawn considerable blowback from municipalities across the state and groups such as the League of Oregon Cities. But Kotek said she sees it as easing a burden on Oregon cities, which often face harsh opposition to upzoning proposals.

“We have a statewide crisis, we need a statewide solution,” she said.

The issue is also driving discussion at the national level.

Presidential candidate and U.S. Sen. Elizabeth Warren (D-Mass.) has proposed the American Housing and Economic Mobility Act, which aims to reduce the cost of new housing in part by “creating incentives for local governments to eliminate unnecessary land use restrictions that drive up costs.”

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Representatives from her office confirmed that single-family zoning is among the land-use restrictions the act references, but would not agree to comment on the record about the bill.

For now, the debate over single-family housing will be waged mostly in large American cities facing crises in housing affordability.

Washington, D.C., is one of many metro areas that have become prohibitively expensive, with Bright MLS statistics showing the District’s median home sales price reached \$601,000 in May. To combat this, D.C. Mayor Muriel E. Bowser (D) has called for 36,000 new housing units in the District by 2025, of which 12,000 would be rent-assisted affordable housing. She has also challenged her colleagues who lead neighboring governments to create 240,000 new units across the region over the same time frame.

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The District rezoned its single-family housing in 2016 to allow for accessory dwelling units — known colloquially as mother-in-law suites — though it's only processing 40 to 80 permits in a year in a city with 360,000 housing units, according to Andrew Trueblood, director of the D.C. Office of Planning. Further upzoning isn't currently on the table, but city leaders are studying ways to continue to provide housing that's affordable, both for poorer residents through rent subsidies and for those closer to the area median family income (MFI).

According to the U.S. Department of Housing and Urban Development, MFI in the District was \$117,200 for a household of four in 2018.

“If we can bend the curve toward more production, what that means is we can begin lowering the cost of housing,” Trueblood said. “If we can work with our builders and our land owners to create more housing that's family friendly and middle-income friendly, we think they can both make returns and also get housing targeted toward the income levels that really need it.”

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Less dependency on cars

In Minneapolis, much of the opposition has come from residents who already own single-family homes. A related factor, springing from the debate over income and density, has been race and the role that single-family housing plays in keeping housing segregated.

A 2016 study from the Metropolitan Council, a planning agency for the Twin Cities region, found that white households were three times more likely than black households to own a home. Even when controlling for age, immigration profile, English skills, gender balance, migration pattern, disability status and level of education, white families were more than 50 percent more likely to own homes than black families.

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By easing zoning restrictions to create smaller, more affordable housing units throughout the city, Minneapolis leaders hope to ease that gap. Proponents also argue that having duplexes and triplexes mixed in with single-family homes will increase both income diversity and racial diversity within city neighborhoods.

“The reason we got to this point is not just because we’re running out of land that’s walkable and urban,” said Christopher Leinberger, a professor at George Washington University’s Center for Real Estate and Urban Analysis. “People are recognizing the social equity and justice of single-family neighborhoods.”

One of the major goals of Minneapolis 2040 is to create more housing in the city, where more than half of all land is zoned for single-family detached homes, and decrease dependence on cars. Supporters question whether simply adding more units will drive prices down if the units are targeted toward high earners, and whether adding density is going to alleviate traffic or encourage more residents to walk.

“There is this fantasy that if they make it really hard to drive and park, people will stop using cars,” said Constance Pepin, a semiretired training consultant and 35-year resident of Minneapolis. “We have an inferior bus system here, and a lot of different demographics need cars to get around.”

Removing parking requirements and allowing multiple units on a single lot are both designed to reduce construction costs. Opponents characterize it as a giveaway to developers eager to make a profit off tearing down homes in favor of triplexes.

Remi Stone, executive vice president of the Builders Association of Minnesota, points out that Minneapolis 2040 does not ban construction of single-family houses but merely allows for two or three units per lot. In a city like Minneapolis, which has little undeveloped land, she said it will allow more housing and help create naturally occurring affordable housing.

“Minneapolis 2040 takes out the NIMBY [not in my backyard] component that is really difficult to deal with in a fully developed community,” said Stone, who has represented developers since 1996. “Change is hard and zoning decisions can become very political. Rather than focusing on what is good housing policy, you can end up with decisions based on emotions.”

Still, Stone said it’s way too early to tell what effect the re-zoning will have in Minneapolis.

Teardowns of older homes already take place, typically in favor of large new “McMansion” houses. Still, they fear the pace of teardowns will greatly increase with two or three units allowed on just one lot.

Leinberger, the George Washington University professor, said he doesn’t see teardowns as a problem so long as there is significant demand.

“As our central cities have become more desirable places to live, single-family zoning has acted as an artificial constraint on the market, mandating that neighborhoods stay the same no matter what changes in the economy around them,” he said. “If we’re a capitalist society, then the market should get what it wants.”

