



Analysis of Webster Groves Proposition 1 on the August 3, 2021 Ballot

EXECUTIVE SUMMARY

The **Background** section of this memorandum provides an overview of the changes Ordinance 9145 made to the Zoning Code.

The **Analysis** section provides a variety of arguments why St. Louis REALTORS® supports Ordinance 9145 and advocates for a “no” vote on Proposition 1. First, by potentially spurring an increase in housing production, Ordinance 9145 should help to address the need for additional and more diverse housing options in Webster Groves. Second, there is a demand in the local housing market for the type of “missing middle” housing that could be developed in Webster Groves thanks to Ordinance 9145. Third, concerns about increased density are unfounded. Ordinance 9145 does not change permitted building mass and scale. Fourth, the memorandum provides support for and argument that increasing housing options does not prohibit single family development. The final issue in the memorandum addresses the equitable justifications for Ordinance 9145 and, more broadly, for increasing the diversity of housing options.

BACKGROUND

OVERVIEW OF ORDINANCE 9145

The A4 District in Webster Groves is a residential district with a minimum lot area requirement of 7,500 square feet.¹ In 2018, the City adopted Ordinance 9038, which revised and consolidated the use regulations of the Zoning Code into two “Use Tables,” one for Residential Districts (located at Section 53.100) and another for Commercial, Industrial, and Planned Districts (located at Section 53.159). The changes made by the 2018 amendments included the deletion of the former Section 53.071, which previously listed the permitted uses permitted in the A4 District, including the following:

Two family dwellings which comply with the minimum lot area per family, yard and parking regulations of the “A4” Seventy-Five Hundred Square Foot Residence District where forty percent (40%) or more of the frontage on the same side of the street between two (2) intersecting streets is occupied by either two-family or multiple dwellings.²

Under the current Zoning Code, two-family dwellings are currently permitted on any lot within the A4 district that meets the applicable dimensional and parking requirements.³

If it takes effect after a vote on Prop 1, Ordinance 9145 would add “single-family attached dwellings” as a permitted use in the A4 district and amend provisions of the Zoning Code relevant to “single-family attached dwellings” and “two-family dwellings” in the A4 zoning district. These changes are summarized below.

Revised Definitions of “Single-Family Attached Dwelling” and “Two-Family Dwelling” Ordinance 9145 would revise the definitions of “Single-Family Attached Dwelling” and “Two-Family Dwelling” as follows (strikeout text indicates words to be deleted; underlined text indicates words to be added):

- “Dwelling, Single-Family Attached” shall mean two (2) or more single-family dwellings, sharing common wall areas, each on its own individual lot, adjoined by a party wall.
- “Dwelling, Two-Family” shall mean a detached or semi-detached building designed for or occupied exclusively by two families living independently of each other in separate dwelling units adjoined by a party wall or fire-rated floor assembly on a single lot.

1. Zoning Code § 53.073(g).

2. See Ord. No. 9038, <https://www.webstergroves.org/DocumentCenter/View/7475/9038---Amending-Chapter-53>. See also [https://mo-webstergroves4.civicplus.com/DocumentCenter/View/6774/18-PC-01-Text-Amend-Uses-PC-Packet-June \(5/31/2018 staff memorandum including a redline version of Ord. No. 9038, which appears to be the version considered and adopted by the City Council, according to its’ October 16, 2018 meeting agenda: \[https://www.webstergroves.org/AgendaCenter/ViewFile/Agenda/_10022018-572\]\(https://www.webstergroves.org/AgendaCenter/ViewFile/Agenda/_10022018-572\)\). The 1/7/2021 version of draft Ordinance 9145 shows a strike out of the 40% frontage requirement limiting the location of two-family dwellings in the A4 district; however, it appears that this language had already been deleted from the Zoning Code in 2018.](https://mo-webstergroves4.civicplus.com/DocumentCenter/View/6774/18-PC-01-Text-Amend-Uses-PC-Packet-June%20(5/31/2018%20staff%20memorandum%20including%20a%20redline%20version%20of%20Ord.%20No.%209038,%20which%20appears%20to%20be%20the%20version%20considered%20and%20adopted%20by%20the%20City%20Council,%20according%20to%20its%20October%2016,%202018%20meeting%20agenda%3A%20https://www.webstergroves.org/AgendaCenter/ViewFile/Agenda/_10022018-572))

3. Presumably for that reason, the 4/6/2021 version of Ordinance 9145 does not include the same strikeout provision. See Zoning Code §§ 53.072, 53.073.

Ordinance 9145 would also define “Party wall” to mean “a wall forming part of a building and used for separation of adjoining dwellings or buildings occupied, constructed or adapted to be occupied by different households or businesses.”

Revised Side Yard Setback Requirements: Ordinance 9145 would revise and clarify the side yard setback requirements for *two-family dwellings* in the A4 district to state: “A two-family dwelling, constructed on a single lot (i.e. condominium, not fee simple), shall not be required to provide a side yard between dwelling units on the same lot.”

Similarly, Ordinance 9145 would provide side yard setback requirements for *one-family attached dwellings* in the A4 district:

A single family attached dwelling, in which each dwelling unit is constructed on its own individual lot (fee simple) with a party wall connecting the units, shall not be required to provide a side yard between adjoined dwelling units. No more than two (2) dwelling units may be adjoined in a single family attached dwelling.

Maximum Lot Coverage Standards for Single-Family Attached and Two-Family Dwellings: Ordinance 9145 would clarify that the maximum floor area ratio (“FAR”) applicable to a single-family detached dwelling also applies to a single family attached dwelling. It would also establish the following maximum FAR standards for two-family dwellings in the A4 District:

A maximum [FAR] for a two-family dwelling shall not exceed:

- A. For lots greater than 7,500 square feet but less than 10,000 square feet in area, 0.16 per unit;
- B. For lots 10,000 square feet or greater in area, 0.15 per unit or 1,600 square feet per unit, whichever is greater.⁴

Revised Use Table: The Use Table for Residential Districts located at Section 53.100 of the Zoning Code would be revised by adding single-family attached dwellings as a use that is “allowed with regulations”⁵ in the A4 District.

ANALYSIS

Issue: Ordinance 9145 can help to address the local need for affordable housing by spurring an increase in housing production and diversity of housing stock.

The City has pointed out that it is quickly losing housing stock that has traditionally provided its residents with relatively affordable options:

The City of Webster Groves looked at the zoning code change [Ordinance 9145] because it was seeing a loss in the diversity of size and types of housing within the community.

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- 4. Ordinance 9145, § 53.073(i). Existing Section 53.073(i) does not contain a maximum FAR for two-family dwellings.
 - 5. This presumably is a reference to the “A4” Dimensional Regulations of existing Section 53.073.

Smaller residential homes were being torn down and replaced with houses double the size or more. The change offers the following benefits to the community:

- it allows for additional opportunities to provide smaller scale housing within the community;
- the housing can be a mix of ownership or rental opportunities;
- additional options are available for those who wish to locate in Webster Groves or stay within the community.⁶

Those on the City Council who voted in favor of Ordinance 9145 have offered similar anecdotal evidence of the need in Webster Groves for more diverse housing in terms of size and price. Several Councilmembers who voted in support of Ordinance 9145 have posted videos on a City webpage explaining their support.⁷ Councilmember Arnold, for example, notes that the housing permitted under Ordinance 9145 is “much sought after” by people looking for smaller homes.⁸ Councilmember Alexander explains that it is increasingly difficult for moderate income people to afford homes in Webster Groves, including young families and seniors.⁹ Councilmember Bliss adds that Ordinance 9145 provides more options for families at all stages of their life and helps to break down zoning barriers to joining the community.¹⁰

The lack of affordable housing options in Webster Groves is mirrored by county-wide data. In St. Louis County, Missouri, the average home price has increased 50% between 2000 and 2016.¹¹ In 2015, 30% - 40% of households in the County spent more than 30% of their gross income on housing, the percentage at which a household is considered “cost burdened” by housing.¹²

This lack of varied and affordable housing in Webster Groves and St. Louis County also reflects a national trend. Due to numerous demographic and economic factors, there are too few homes in the United States to accommodate the demand.¹³ For these reasons, “[r]ents are rising faster than incomes in almost every large market in the country” and demand for homes is at an all-time high.¹⁴ As one report notes, there is widespread agreement that the U.S. has a cumulative shortfall in housing production of over five million homes,¹⁵ while some estimates indicate the

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6. Webster Groves, Correcting Misinformation on the A4 Zoning Amendment, <https://webstergroves.org/DocumentCenter/View/9669/Correcting-Misinformation-on-the-A4-Zoning-Agreement>.
 7. See Webster Grove, Prop 1, <https://webstergroves.org/prop1>.
 8. Laura Arnold on Prop 1 (6/15/2021), <https://www.youtube.com/watch?v=xjeAuAzvRMw>.
 9. Karen Alexander on Prop 1 (6/15/2021), <https://www.youtube.com/watch?v=ZybOT2uShoo>.
 10. Pam Bliss on Prop 1 (6/17/2021), <https://www.youtube.com/watch?v=LYCaDSFVqnM>; See also, Emerson Smith on Prop 1 (6/15/2021), <https://www.youtube.com/watch?v=LB3isa7Q86o> (in favor of housing choice).
 11. See Up For Growth, Housing Underproduction in the U.S. Economic, Fiscal and Environmental Impacts of Enabling Transit-Oriented Smart Growth to Address America’s Housing Affordability Challenge, p. 6. https://www.upforgrowth.org/sites/default/files/2018-09/housing_underproduction.pdf (hereinafter “Housing Underproduction”) (Average Change in Home Prices by County, 2000-2016, stating: “It should be noted that housing values are one of the few economic indicators that are conventionally reported in nominal dollars. Reported home price changes over time do not account for inflation. As a point of reference, cumulative inflation from 2000 to 2016 was nearly 40%.”).
 12. Housing Underproduction, p. 6.
 13. NewDems, Missing Millions of Homes, Findings of the New Democrat Coalition Housing Task Force, https://newdemocratcoalition.house.gov/imo/media/doc/NDC%20Missing%20Millions%20of%20Homes_Housing%20TF%20Findings%20Report_June%202018.pdf (hereinafter “NewDems Report”).
 14. NewDem Report, pp. 3, 5. (“Housing is increasingly unaffordable because prices and rents are rising faster than wages because construction is not keeping up with demand.”).
 15. NewDems Report p. 6.

deficit is closer to 7.3 million.¹⁶ Between 2010 and 2016, only seven homes were built for every 10 new households formed. In contrast, between 1960 and 2000, the ratio was 11 housing units built for every 10 new households.¹⁷ Today, according to one observer, “[t]he key challenge in the housing market is a lack of supply.”¹⁸

As one report observed, “[w]ithout a fundamental shift in policies to support growth and address the persistent underproduction of units, we should expect the rate of housing production to decrease further from current levels as we head into the next down cycle.”¹⁹ Further, many have come to recognize that inclusionary housing and subsidy programs alone are not enough to address affordability barriers:

These have important but limited roles in solving unaffordability problems. In most communities, subsidized housing can only satisfy a small portion of needs, and although inclusivity requirements help the households that receive the below-market units, by increasing development costs they can reduce affordability for other households, many of which are equally deserving but less lucky when subsidized units are allocated.”²⁰

Sometimes referred to as “filtering”²¹ or the “supply effect,”²² some housing advocates believe that the creation of more market-rate units, even if too expensive for lower- and middle-income households, “make nearby housing more affordable by increasing availability and relieving pressure on the existing housing stock.”²³ A “research roundup” published by the UCLA Lewis Center for Regional Policy Studies in February 2021 examined six recent working papers on the effect of market rate development on neighborhood rents. The analysis observed that five of the six papers reviewed found that an increase in market-rate housing makes nearby housing more affordable across the income distribution of rental units, while one paper found mixed results.²⁴ In these papers, the “supply effect” was found to outweigh the potential impact of the “amenity effect” or “demand effect,” where new development is found to make areas more desirable and therefore less affordable. While concerns about low-income tenant displacement are real, strategies to address that problem “probably involve[] policies that are not directly related to the total quantity of housing.”²⁵ “The most viable method for reducing the cost of housing is to make more of it available.”²⁶

Ordinance 9145 is an important step towards increasing the supply and diversity of housing options available in Webster Groves. Increased development of single-family attached and two- family dwellings will presumably increase the stock of housing available for a lower price point than a detached single-family home. Because of the “supply effect,” it can also have a positive

16. Housing Underproduction, p. 9.

17. Housing Underproduction, p. 8.

18. Romina Ruiz-Goiriena, Biden’s infrastructure plan calls for cities to limit single-family zoning and instead build affordable housing, USA Today (4/14/2021) <https://www.usatoday.com/in-depth/news/nation/2021/04/14/zoning-biden-infrastructure-bill-would-curb-single-family-housing/7097434002/> (hereinafter Ruiz-Goiriena).

19. Housing Underproduction, p. 7.

20. Todd Litman, Victoria Transport Policy Institute, A Recipe for Achieving Real Housing Affordability (4/21/2021), <https://www.governing.com/community/a-recipe-for-achieving-real-housing-affordability> (hereinafter “Litman”).

21. Litman.

22. UCLA Lewis Center for Regional Policy Studies, Research Roundup: The Effect of Market-Rate Development on Neighborhood Rents (2/17/2021), <https://www.lewis.ucla.edu/research/market-rate-development-impacts/> (hereinafter “UCLA Review”).

23. Id., p. 4.

24. Id., p. 3.

25. Id., p. 17.

impact on the low- to moderate-income housing market. As the UCLA research review observes:

Perhaps most important is that this whole discussion – of what happens when new development arrives in a neighborhood where many lower-income people live – could be largely avoided if we built new housing mostly in higher-income, higher-resourced communities. Development in more affluent places, where fewer residents are precariously housed, could allow more people access to opportunities and alleviate demand pressures elsewhere in a region. *But such development rarely happens now, because zoning prevents it.*²⁷

By expanding housing options in the A4 district, Ordinance 9145 eliminates a zoning barrier to varied housing production. Of the over 5,500 lots now zoned A4, fewer than 50 are currently developed with a two-family residence.²⁸ Ordinance 9145 makes it possible for the private market to increase the supply of housing in desirable neighborhoods, which can play a key role in keeping housing affordable.²⁹

Our position: The latest research shows that reducing barriers to housing production can have a marked effect on making more affordable housing available. Put simply, there is a need for additional and more diverse housing options in Webster Groves, and Ordinance 9145 is an important step towards addressing that need.

Issue: Ordinance 9145 could help to increase the supply of “missing middle” housing, by providing housing choices to meet market demand.

The “Missing Middle Housing,” a term coined by architect and urban designer Dan Parolek, consists of “a range of house-scale buildings with multiple units—compatible in scale and form with detached single-family homes—located in a walkable neighborhood.”³⁰ These types of housing (e.g., duplexes, fourplexes, cottage courts, and courtyard buildings) are deemed “missing” because since the mid-1940s zoning regulations have largely banned or severely restricted their development in single-family residential districts and neighborhoods. They are in the “middle” because “they sit in the middle of a spectrum between detached single-family homes and mid-rise to high-rise apartment buildings, in terms of form and scale, as well as number of units and often, affordability.”³¹

Although the idea of a detached, single-family home is commonly equated with the “American Dream,”³² the history of development patterns in the United States and the evolution of zoning regulations tell a more nuanced story. Mid-range, multifamily housing in established neighborhoods is not a new type of housing. Nor is it a source of negative externalities:

[T]hese types of buildings from the 1920s and 30s are beloved by many who have lived in them. Ask around, and your aunt may have fond memories of living in a fourplex as a child, or you might remember visiting your grandmother as she grew old in a duplex with

26. Housing Underproduction, p. 22.

27. UCLA Review, p. 17.

28. City of Webster Groves, Presentation from December 7, 2020 Plan Commission meeting, slide 4.

29. UCLA Review, p. 17.

30. Opticos Design, Missing Middle Housing, <https://missingmiddlehousing.com/>; see also Congress for the New Urbanism, Missing Middle Housing, <https://www.cnu.org/our-projects/missing-middle-housing>.

31. Opticos Design, Missing Middle Housing, <https://missingmiddlehousing.com/about>.

32. Haisten Willis, WASHINGTON POST, Downsizing the American Dream: The new trend toward ‘missing middle housing’ (2/14/2019), https://www.washingtonpost.com/realestate/downsizing-the-american-dream-the-new-trend-toward-missing-middle-housing/2019/02/13/0f6d0568-232b-11e9-81fd-b7b05d5bed90_story.html (hereinafter “Willis”).

neighbors nearby to help her out. And today, young couples; teachers; single, professional women; and baby boomers are among those looking for ways to live in a walkable neighborhood, but without the cost and maintenance burden of a detached single-family home. Missing Middle Housing helps solve the mismatch between the available U.S. housing stock and shifting demographics combined with the growing demand for walkability.³³

A 2019 report compiled for the National Association of Home Builders (NAHB) found that when local zoning codes are targeted at increasing the production of missing middle housing, development of these market rate units can increase both housing diversity and affordability.³⁴ The NAHB report also found that the “market responds favorably to well-designed, smaller-unit buildings that fit within a single-family neighborhood.”³⁵ It also found that the demand for missing middle housing stretches across both income and generational spectrums:

[T]he demand for walkable neighborhoods is strong. Many Baby Boomers and retirees do not want to stay in their empty nester single-family homes or move to traditional retirement communities. Millennials seek to blend their urban wants with suburban needs as they age. Millennials and Boomers both want to live in communities where they can live, work, and play. Further, millennials are willing to have less space in in favor of more flexible working situations. Retirees are looking for greater accessibility, and multigenerational households are also on the rise.³⁶

A recent survey by NAR found that one in five individuals living in a detached single-family home would prefer to live in an attached home in a walkable community with a shorter commute.³⁷ Conversely, only one in ten would prefer to move from an attached home in a walkable community to a detached home.³⁸

Supporters of Ordinance 9145 (i.e., opponents of Prop 1) note that “Webster lacks the housing diversity wanted and needed by today’s families.”³⁹ These same opponents of Prop 1 created a website that includes several arguments for maintaining Ordinance 9145. The group, self-identified as “Webster Neighbors,” notes that those looking to downsize as they age are stuck with a choice between an apartment building or senior living, even though a community can and should offer a range of housing options in between.⁴⁰ As many have observed, and as data from NAR and NAHB show, there is a market demand for housing in the “middle,” and Ordinance 9145 allows the development of at least one type of housing in that range.

Our position: Efforts such as Ordinance 9145 are necessary to address the social and economic needs of the community. Data show that the “missing middle” housing is desirable to individuals and the community as a whole. Increasing housing options can lead to more vibrant, walkable, and diverse communities—attributes that are valued by individuals at numerous stages of life.

33. Opticos Design, Missing Middle Housing, <https://missingmiddlehousing.com/about>.

34. The National Association of Homebuilders (NAHB) Diversifying Housing Options with Smaller Lots and Smaller Homes, p. 5 (June, 2019) <https://www.nahb.org/-/media/NAHB/advocacy/docs/top-priorities/housing-affordability/nahb-2019-small-homes-research-report.pdf> (hereinafter “NAHB Report”).

35. NAHB Report, p. 7.

36. NAHB Report, p. 5.

37. NAR, 2020 Community and Transportation Survey, <https://www.nar.realtor/reports/nar-community-and-transportation-preference-surveys>.

38. Id.

39. Webster Neighbors, Vote No Prop 1, <https://www.websterneighbors.org/>.

40. Id.

Issue: Concerns that Ordinance 9145 will result in increased density can be countered by pointing out that permitted building mass and scale will not be changed.

“Neighborhood character” and combating congestion are often cited as reasons for maintaining strict control in single-family zoning districts. When discussing efforts to promote missing middle housing, Mr. Parolek told the *Washington Post*: “I can’t imagine a single neighborhood in the country where people will get excited about the term ‘density.’”⁴¹ Due to the negative connotations often associated with terms like “density,” “upzoning,” and “multifamily housing,” Parolek suggests that advocates use terms like the “missing middle” to frame the discussion.⁴²

In response to the argument that more housing units create undesirable higher density and congestion, advocates of missing middle housing should focus on the fact that missing middle housing options (e.g., duplexes, fourplexes, cottage courts, and courtyard buildings) can be built at a low “perceived density.”⁴³ When two-family dwellings and other types of missing middle housing are added to an existing neighborhood, they are mixed with existing buildings and provided on the same scale—i.e., the new buildings look like a single-family home, not like a higher density building.⁴⁴ An added benefit to the increase in housing units is that the resulting density may reach the level needed to support neighborhood amenities such as transit options and neighborhood-serving local business (typically about 16 dwelling units per acre).⁴⁵

Ordinance 9145 would not change the lot size, building height, front yard and rear yard setback requirements, intensity of use, or parking standards of the A4 District. Importantly, Ordinance 9145 clarifies that the same FAR limitation applies to both single-family attached and single-family detached dwellings. It also establishes a FAR limit for each unit in a two-family dwelling equal one-half of what is allowed for a single-family dwelling.⁴⁶ In other words, from a FAR standpoint, Ordinance 9145 would require that a single-family attached dwelling or a two-family dwelling in the A4 District be no larger than a detached single-family dwelling. It simply clarifies that the side yard setback requirements would not apply to the “side yard” between dwelling units connected by a party wall in a two-family or single-family attached dwelling, but otherwise remain unchanged.⁴⁷ In short, a two-family dwelling or attached single-family dwelling built under Ordinance 9145 would not vary in mass or scale from any single-family dwelling built under the existing Zoning Code.

Our Position: The types of housing addressed by Ordinance 9145 – single-family attached and two-family dwellings – will have little effect on the perceived density of the A4 district. By keeping attached single-family and two-family dwellings subject to the same lot coverage and dimensional requirements as single family detached dwellings, neighborhood appearance should not be significantly altered.

Issue: Increasing housing options does not equate to a ban on single family development.

Examples from Oregon, Minnesota and elsewhere have led, in some instances, to sensationalized

41. Willis.

42. Id.

43. Missing Middle Housing, created by Opticos Design, What are the characteristics of Missing Middle Housing? <https://missingmiddlehousing.com/about/characteristics>.

44. Id.

45. Id.

46. Ordinance 9145, § 53.073(i).

47. Ordinance 9145, § 53.073(c).

and misleading headlines, that a community has “banned” single-family zoning.⁴⁸ In no jurisdiction, however, have zoning reforms aimed at increase missing middle housing *prohibited* single-family development. Importantly, Ordinance 9145 does not do away with single-family zoning or make single-family homes non-conforming. Detached single-family dwellings are and will remain a permitted primary use in the A1, A2, A3, and A4 Districts.⁴⁹ Two-family dwellings and single-family attached dwellings would remain a prohibited use in the A1, A2, and A3 Districts.⁵⁰

Our position: It is important to counter any misleading arguments about Ordinance 9145 banning single-family zoning, as it simply makes it possible for single-family attached and two-family dwellings to be added to the palette of housing options in the A4 District. Ordinance 9145 is not a “ban” on single-family zoning or single-family homes.

Issue: There are equitable reasons for increasing housing options.

In the United States, the “rate of homeownership has been consistently above 71% for white Americans, just above 41% for Black Americans, 45% for Latino Americans and 53% for Asian Americans.”⁵¹ It is incumbent on policy makers to ask and understand why the rate of homeownership varies so significantly by race, especially because home ownership was and likely still remains “the most important wealth-building tool for middle-class families.”⁵²

It is well-recognized that structural racism, including “decades of systemic redlining practices, where financial institutions limited mortgage loans and housing insurance to residents in specific geographic areas” prevented untold numbers of non-white families from entering the homeownership market.⁵³ A growing number of academics and researchers are drawing a direct line between these explicitly racist efforts and how zoning practices have continued their effect:

Zoning and other related local laws have been used since their inception to exclude black Americans, immigrants, and other people of color from white neighborhoods, parks and pools, schools, and, ultimately, from access to wealth, opportunity and safety.⁵⁴

The Supreme Court invalidated explicitly racist zoning practices in 1917 in the case *Buchanan v. Warley*.⁵⁵ Many single-family only districts, some research shows, were adopted to the achieve the same goals as the practices prohibited in that case. Neighborhoods marked as “Best” on Residential Security Maps (commonly known as redlining maps) produced by the Home Owners’ Loan Corporation (HOLC) often remain zoned as single-family only. For example, “[i]n St. Louis, of the areas graded ‘Best’ in the 1930s, 75% of land is still zoned exclusively single-family”⁵⁶ today.

48. NAHB, Why a “Ban” on Single-Family Zoning Should Be a Good Thing, <https://www.nahb.org/-/media/NAHB/advocacy/docs/industry-issues/land-use-101/state-local-affordability/why-ban-on-single-family-zoning-should-be-a-good-thing.pdf>

49. Zoning Code § 53.0100.

50. *Id.*

51. Ruiz-Goiriena.

52. NewDems Report, p. 12.

53. Ruiz-Goiriena.

54. See Sarah J. Adams-Schoen, Dismantling Segregationist Land Use Controls, ZONING AND PLANNING LAW REPORTS, volume 43, number 8, in September 2020 (hereinafter “Adams-Schoen”), and article cited therein.

55. Adams-Schoen, p. 3-4.

56. Mike Kingsella, Up for Growth, The Legacy of Redlining Lives on Today Through Exclusionary Zoning, <https://www.upforgrowth.org/news/legacy-redlining-lives-today-through-exclusionary-zoning>. Zoning Code § 53.073(g).

The after-effect of redlining, one report recently found, is a “major factor in the wealth gap between black and white families in the US. A homeowner in an area once redlined by the government has gained 52% less in personal wealth generated by property value increases over the past 40 years than a homeowner in an area with a better historical rating.”⁵⁷

Although the link between zoning practice and racial inequity has been studied and documented, local political actors rarely have community support to change exclusionary zoning practices.

By creating more housing opportunity in a district that has effectively acted as a single-family-only district due to restrictions on two-family dwellings and the ban on attached single-family housing, Ordinance 9145 would be a step toward increasing the diversity of housing options in the A4 District.

Our position: The Association should consider arguing that, through Ordinance 1945, the City would be taking a step towards counteracting historically inequitable housing practices, by creating more housing opportunity in a district that has effectively acted as a single-family-only district due to the pre-2018 restriction on the location of two-family dwellings and the prohibition on attached single-family housing. Inequity in the housing market is a national problem that touches every community, and is one that must rely at least partially on local action such as Ordinance 9145.

57. World Economic Forum, The legacy of ‘redlining’. How earlier urban zoning reinforces racial segregation (7/3/2020), <https://www.weforum.org/agenda/2020/07/how-redlining-remains-a-source-of-racial-injustice/>; citing Redfin News, Redlining’s Legacy of Inequality: \$212,000 Less Home Equity, Low Homeownership Rates For Black Families (6/11/2020), <https://www.redfin.com/news/redlining-real-estate-racial-wealth-gap/>.