

Middle Housing Development Quick Guide

Learn more at cob.org/infill-housing-toolkit



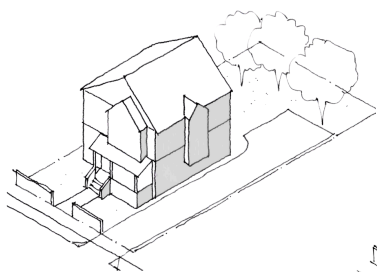
Planning and Community Development Department

What is middle housing?

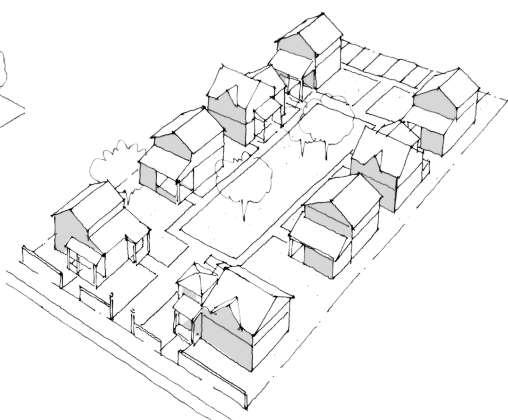
At one end of the housing spectrum are single-family homes. At the other end are larger scale multi-family buildings, such as mid-rise and high-rise apartments. Middle housing describes home types at various price points and scales between those two ends of the spectrum. You can learn how middle housing supports our community's housing needs and climate goals at cob.org/middle-housing.

Bellingham's middle housing development and design standards apply to eight small housing forms that use limited space:

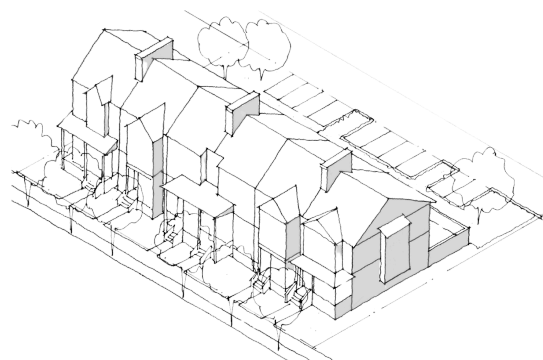
Small Lot



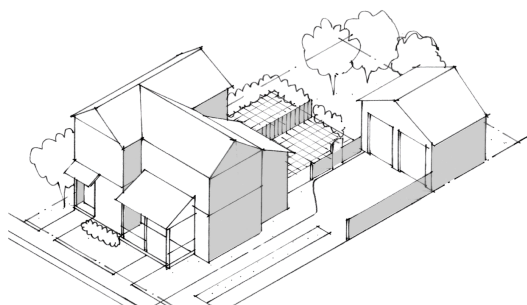
Cottage



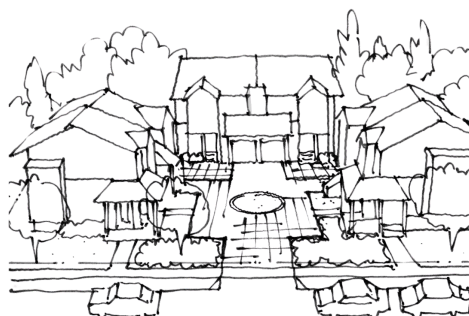
Townhouse



Duplex/Triplex/Fourplex



Garden/Shared Courtyard



In addition to these eight forms, there are other types of middle housing with different development rules, such as [Accessory Dwelling Units \(ADUs\)](#).

Middle Housing Regulations at a Glance

Below you will find an overview of current middle housing development and design standards. Additional details can be found in [Interim Middle Housing Ord. 2025-12-032](#), [Bellingham Municipal Code \(BMC\) 20.28.050](#), and at cob.org/infill-housing-toolkit.

To discuss feasibility of your project, please contact the Permit Center at (360) 778-8300 or permits@cob.org.

Where in Bellingham is middle housing allowed?	All areas that allow residential development (except for the Lake Whatcom watershed), including areas zoned residential single and residential multi, and in urban villages
Number of middle housing units allowed per lot – maximum density	Usually, up to four units are allowed per lot. Up to six per lot are allowed when the property is within half a mile walking distance of a major transit route, or at least two units are affordable housing. Sometimes properties contain enough land area to support multiple lots based on the Zoning Table minimum lot size.
Maximum building floor area allowed per lot size (referred to as floor area ratio) For the total floor area count, we include all existing and proposed building floor area on the property (including ADUs and garages).	<p style="text-align: center;">Number of units Total floor area max</p> <p style="text-align: center;">1 unit 60% of the lot size or 1,200 sq/ft, whichever is more permissive</p> <p style="text-align: center;">2 units 80% of the lot size</p> <p style="text-align: center;">3 units 100% of the lot size</p> <p style="text-align: center;">4 units 120% of the lot size</p> <p style="text-align: center;">5 units 140% of the lot size</p> <p style="text-align: center;">6 or more units 160% of the lot size</p>
Usable space (for leisure or recreation) – min	At least 100 sq/ft of private usable space is required for each unit (no part of this area can be less than five feet wide or long). Private usable space must be directly accessible from the dwelling unit, and be separated from shared spaces or paths and other units through use of landscaping and/or fencing.*
Permits required	A design review land use permit and building permit (must have an approved land use permit prior to building permit issuance); some projects also require additional permits - contact the Permit Center for more information
Design standard details	Additional design standard details can be found at cob.org/infill-housing-toolkit
Height – max	35’ under height definition #1, or 20’ under height definition #2 (see definitions at cob.org/building-height-calculation)
Setback from property line (diagram on page 4)	<p style="text-align: center;">Front: 10’ min, 20’ max</p> <p style="text-align: center;">Rear: 10’ min</p> <p style="text-align: center;">Corner lot side flanking: 10’ min, 20’ max</p> <p style="text-align: center;">Alley: 0’</p>
Parking – min	None required, but if it’s added electively, it must meet all applicable parking standards**
Open space – min	30% of lot

Middle Housing Regulations at a Glance

Permitting process	A Type I permit process is used for middle housing projects of six units or fewer (learn more at cob.org/infill-housing-toolkit)
Landscaping – min	A minimum Green Factor score of 0.3 is required
Street trees – min	One tree per every 40 feet of frontage is required along all streets, private lanes, and common pedestrian corridors.
Subdivision of land	Middle housing units are not required to be on separate lots. However, if subdividing is chosen, it requires a subdivision land use approval . When middle housing units are proposed as part of a land division, they don't need to meet development standards individually as long as the subdivision as a whole meets those standards.
Street improvements	All abutting streets are required to be improved with curb, gutter and sidewalk across the full frontage of the land being developed. Each property is unique and exceptions might be available – check with the Permit Center to learn more.
Vehicle access from an alley	For lots abutting an alley, vehicular access shall be taken from the alley and not from abutting streets.

*Private usable space may be consolidated and provided as common usable space with minimum average dimensions of 10' x10' unless required otherwise in subsection (5)(d) of the Interim Middle Housing Ord. 2025-12-032. Common usable space may include common pedestrian corridors.

**Parking standards for middle housing are found in BMC 20.12.010, BMC 20.28.050, Interim Middle Housing Ord. 2025-12-032 and Interim Design Review Ord. 2025-12-034. These include: Parking cannot be located between the dwelling unit(s) and the street or lane except as allowed in BMC 20.28.050; The maximum driveway width is 12 feet for infill units and single-family dwellings when the driveway crosses a pedestrian facility; Garages and carports must be set back at least four feet from the street face of the dwelling unit (front wall of the residence) facing the street; The width of the garages and driveways accessing a street or lane shall be proportionally less than the width of the dwelling unit.



See middle housing in Bellingham.

See examples of different types of middle housing that can be found throughout Bellingham.



cob.org/middle-housing-tour

Middle Housing Setback Requirements

This diagram shows the minimum distances middle housing units must be set back from property boundaries.

