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## Bay Area cities want to end single-family home zoning, but will it create more housing?

[J.K. Dineen](#) Feb. 28, 2021 Updated: Feb. 28, 2021 1:44 p.m.

The national movement to eliminate exclusionary single-family zoning is picking up steam in the Bay Area as cities explore the benefits of getting rid of a land use policy designed to keep people of color and working class families out of certain neighborhoods.

Last week, the city councils in Berkeley and South San Francisco took steps to end single-family zoning, with Berkeley promising to get rid of it within a year and South City initiating a study as part of its general plan update. After the Berkeley vote, Council Member Terry Taplin, one of the authors of the resolution, called it a [“historical moment for us in Berkeley.”](#)

But while the movement to allow multifamily buildings in zones previously limited to single-family homes is being embraced as a correction of past discriminatory policies — Sacramento, Oregon and Minneapolis have passed such laws — the question of whether it will actually increase housing production is a lot more complicated, according to builders and architects.

In particular, building “fourplexes” — the four-unit building type that has been promoted as a more democratic, sustainable and affordable alternative to the single-family homes — is challenging in fully built out urban centers such as San Francisco, Oakland and Berkeley, where vacant land is scarce and expensive, construction costs high and lots are small.

In San Francisco, Supervisor Rafael Mandelman has proposed looking at allowing fourplexes in single-family zoned neighborhoods on corner lots and near transit stations. But builders say the city is home to a combination of factors that make fourplexes a tricky proposition. San Francisco has the third smallest lot sizes in the United States — averaging 2,700 square feet — which doesn’t allow much room to shoehorn four units. And vacant lots are rare, as are “tear downs,” small and outdated homes that don’t have much value.

Sean Kieghran, president of San Francisco’s Residential Builders Association, said he supports getting rid of single-family only zoning but doesn’t think it will result in many new units. Kieghran said that building fourplexes requires either two staircases or a staircase and an elevator, which takes up too much of the site.

And, unless the city streamlined the process of building a fourplex on a single-family lot, builders would run into too many bureaucratic obstacles, Kieghran said. “With how long it takes to get through planning and fire and DPW and all the other red tape it’s not likely we are going to see anybody building fourplexes anytime soon,” he said.

Before the late 1960s, San Francisco developers regularly built two-, three-, and four-unit buildings. Stacked flats were the bread and butter of San Francisco’s housing stock. But in the late 1960s and 1970s a series of laws changed that, and the majority of the city, especially the west side, was rezoned to prohibit anything but single-family homes.

One of the few architects to design fourplexes on single-family sized lots in the last few decades is Daniel Solomon, who has worked on three such projects. One of those is at 247 27th Ave., a quartet of svelte townhomes that rise like matchsticks to a roof-deck with views of the Golden Gate Bridge and beyond. The building blends into a block that is pretty typical of the Richmond District — there are single-family homes, stacked flats with two or three units, and larger apartment buildings on the corner.

“These are nifty little projects, but they won’t make a big dent in the housing need,” Solomon said. “That zoning is a tool to create housing production is a widely held and completely fallacious idea. Just because something is permitted doesn’t mean it happens. It’s very hard to find a vacant lot or tear down at a price that would work.”

He said the fourplexes he designed and built were profitable, but barely. And they took as much time to design and execute as the 100-unit complexes his firm, Mithun, is known for.

“You would need to find a developer willing to take a risk on a minuscule profit and an architect who enjoys brain damage,” he said. “They are complicated little projects. It’s the absolute opposite of economy of scale.”

While lots are bigger in the East Bay, there are still plenty of obstacles, according to Tom Anthony, a veteran Oakland builder. Land is expensive, neighbors unreceptive to development, and current requirements — 12-foot driveways, open space requirements, parking minimums — would make four units impossible unless it’s a large lot.

And the projects would be expensive — four 1,250-square-foot units would likely cost more than \$2.25 million, not including land, taxes, loan interest and other fees.

The key will be making it easy and not piling on fees, according to Victoria Fierce of East Bay For Everyone, a pro-housing group. She pointed to an Oakland developer who wanted to do a fourplex on a vacant lot, but the fees — \$24,000 per unit plus a \$50,000 administrative fee for doing a multifamily building — made it too costly.

Advocates of fourplexes argue that the buildings can help house “the missing middle,” households who earn too much to qualify for subsidized housing. To hit the missing middle in San Francisco, the units would have to be affordable to households making between 80% to 120% of area median income, which for a family of four is between \$102,500 and \$153,700 a year.

Opponents to the upzoning fear that it could lead to displacement. South San Francisco Mayor Mark Addiego said developers could target small single-family rentals that provide some of the city’s more affordable housing.

“I am fearful that the first houses to be gobbled up by developers might be that 60- or 70-year-old little rental on a fair sized lot that can be had for \$700,000 or \$800,000,” he said. “The part of town that is under risk is downtown, the oldest housing stock we have and some of the best values for families.”

The model might work best in more suburban communities with larger lot sizes and less expensive land, said Peter Cohen of the Council of Community Housing Organizations. He said cities getting rid of single-family zoning should focus on who these units will be serving and how they will help solve the region’s affordable-housing crisis.

“If the underlying premise of the movement around ending single-family zoning is that it’s going to make housing more affordable, my question is how? How is it going to make housing more affordable? What is the affordability strategy?”

*J.K. Dineen is a San Francisco Chronicle staff writer. Email: [jdineen@sfchronicle.com](mailto:jdineen@sfchronicle.com) Twitter: [@sfjkdineen](https://twitter.com/sfjkdineen)*

ONE OF MANY COMMENTS:

1 day ago

"... of getting rid of a land use policy designed to keep people of color and working class families" This opening statement invokes the current anti-racist climate to artificially add merit to its case. It implies a bad intention where one does not necessarily exist. Today's zoning creates single-family houses for

those who can afford them, whatever their color or job description. Back when most of those laws were written, there were blue collar neighborhoods and "colored" neighborhoods where people owned their homes. No doubt there were redlining and racist covenants back then, but they should be long gone by now, and if not, they should be corrected immediately. The problem today is scarcity and price, not racism or job snobbishness. I'm in favor of fixing the scarcity and price problems, but leave the racist boogiemans out of it. There is nothing to stop a person of any color from buying a house that they can afford in San Francisco or the surrounding area.