



CITY OF LAKE FOREST PARK PLANNING COMMISSION MEETING

Tuesday, December 09, 2025 at 7:00 PM

Meeting Location: In Person and Virtual / Zoom

17425 Ballinger Way NE Lake Forest Park, WA 98155

INSTRUCTIONS FOR ATTENDING THIS MEETING VIRTUALLY:

Join Zoom Webinar: <https://us06web.zoom.us/j/89040176232>

Call into Webinar: 253-215-8782 | Webinar ID: 890 4017 6232

The Planning Commission is providing opportunities for public comment by submitting a written comment or by attending the meeting in person to provide oral public comment.

HOW TO PARTICIPATE WITH ORAL COMMENTS:

If you are attending the meeting in person, there is a sign-in sheet located near the entrance to the room. Fill out the form and the presiding officer will call your name at the appropriate time. Oral comments are limited to 3:00 minutes per speaker. Oral comments are not being accepted via Zoom.

The meeting is being recorded.

HOW TO SUBMIT WRITTEN COMMENTS:

Written comments for public hearings will be submitted to Planning Commission if received by 5:00 p.m. on the date of the meeting; otherwise, they will be provided to the Planning Commission the next day. Because the City has implemented oral comments, written comments are no longer being read under Public Comments.

For up-to-date information on agendas, please visit the City's website at www.cityoflfp.gov.

AGENDA

1. CALL TO ORDER: 7:00 P.M. (confirm recording start)

2. PLANNING COMMISSION'S LAND ACKNOWLEDGEMENT

We'd like to acknowledge we are on the traditional land of a rich and diverse group of Native Peoples who have called this area home for more than 10,000 years. We honor, with gratitude, the land itself and the descendants of these Native Peoples who are still here today.

3. APPROVAL OF AGENDA

4. APPROVAL OF MEETING MINUTES

[A.](#) Approval of Meeting Minutes of November 18, Regular Meeting

5. MEETING DATES

6. PUBLIC HEARINGS

7. PUBLIC COMMENTS

The Commission is not accepting online public comments.** This portion of the agenda is set aside for the public to address the Commission on agenda items. However, the Commission may not respond to comments from the public. If the comments are of a nature that the Commission does not have influence over, then the Chair or presiding officer may request the speaker suspend their comments. **Comments are limited to a three (3) minute time limit.

8. REPORT FROM CITY COUNCIL LIAISON

9. OLD BUSINESS

[A.](#) Continued discussion for potential development regulation amendments- minimum street frontage requirements: Problem statements framing amendment purpose(s)

B. Continued discussion on questions regarding development community and affordable housing community guests invited to provide feedback to the Planning Commission

C. Planning Commission 2026 Work Plan for February 2026 City Council

[D.](#) Shared housing discussion

10. NEW BUSINESS

11. REPORTS AND ANNOUNCEMENTS

12. ADDITIONAL PUBLIC COMMENTS

13. AGENDA FOR NEXT MEETING

A. Next regular meeting scheduled for Tuesday, January 13, 2026

14. ADJOURN

Any person requiring a disability accommodation should contact city hall at 206-368-5440 by 4:00 p.m. on the day of the meeting for more information.

1 **City of Lake Forest Park – Planning Commission**
2 **Regular Meeting Minutes: November 18, 2025, 2025; 7:00-9:00pm**
3 **Hybrid Meeting Held in the Forest Room at City Hall and Virtually via Zoom**
4

5 **Planning Commissioners present:** Vice Chair Janne Kaje (via Zoom), Madlyn Larson (via Zoom),
6 Cherie Finazzo (via Zoom), John Drew
7

8 **Staff and others present:** Mark Hofman, Community Development Director; Lebo, City Council
9 Liaison
10

11 **Members of the Public present:** No members of the public present.
12

13 **Planning Commissioners absent:** Chair Sam Castic, Meredith LaBonte, David Klewen
14

15 **Call to order:** Vice Chair Kaje called the meeting to order at 7:00 PM
16

17 **Land Acknowledgement:** Cmr. Drew read the land acknowledgement.
18

19 **Approval of Agenda:** Cmr. Larson moved to approve the agenda. Cmr. Finazzo seconded, and the
20 motion to approve the agenda was carried unanimously.
21

22 **Approval of Meeting Minutes:** Cmr. Drew made a motion to approve the October 14, 2025,
23 Meeting Minutes, Cmr. Larson seconded and the motion to approve the minutes was carried
24 unanimously.
25

26 **Public Hearing:** No public hearing.
27

28 **Next meeting:** The next meeting occurs on Tuesday, December 9, 2025
29

30 **Public Comment:** No public comments.
31

32 **City Council Liaison Report:** Council member Lebo stated that the city council is reviewing the
33 Climate Element and is on track to be approved Thursday, November 20, 2025. Council member
34 Lebo also stated that the council is reviewing mid-annual adjustments for the city and that the
35 planning commission will not be affected.
36

37 **Old Business:**

38 **Continued discussion for potential development regulation amendments- minimum street**
39 **frontage requirements: Problem statements framing amendment purpose(s)**

40 Vice Chair Kaje discussed his proposal to strike three sections of the municipal code that require the
41 75 ft. street frontage requirements for new lots. Vice Chair Kaje also discussed his reasonings for
42 these edits.
43

44 The commissioners discussed possible unintended consequences of removing the street frontage to
45 the code. Vice Chair Kaje requested for city staff to research unintended consequences of removing
46 the street frontage provision. Mr. Hofman stated that a basic analysis can be performed but there are
47 limitations to resources for city staff.

1 **Discussion on questions regarding development community and affordable housing**
2 **community guests invited to provide feedback to the Planning Commission**

3 Mr. Hofman provided the recommendation of inviting more community members to the meetings
4 to bring in different perspectives. The commissioners discussed possibly reviewing the questions
5 that are proposed by Chair Castic before the meeting with community members to maximize time.
6

7 **New Business:**

8 **Planning Commission 2026 Work Plan for February 2026 City Council**

9 Mr. Hofman reviewed the items in the 2025 Work Plan that the commission completed. The
10 commissioners also discussed how to tackle issues and where commissioners can apply their skills to
11 move topics forward.
12

13 **Shared housing discussion**

14 Cmr. Drew discussed the topic of shared housing and stated he would produce a written material for
15 the next meeting.
16

17 **Reports and Announcements:** Council member Lebo announced that he will not be the liaison for
18 next year. The planning commission expressed their gratitude for his work.
19

20 **Agenda for Next Meeting:** Discussion on minimum street frontage, 2026 Work Plan, and outreach
21 stakeholder key questions.
22

23 **Adjournment:** Cmr. Larson made a motion to adjourn the meeting, Cmr. Finazzo seconded, and
24 the motion was carried unanimously. Vice Chair Kaje adjourned at 8:55 PM.
25

26 APPROVED:

27 _____
28 Sam Castic, Planning Commission Chair
29

Memorandum

To: Lake Forest Park City Planning Commission
From: Madlyn Larson
Date: October 10, 2025
Subject: Proposed Amendments to Residential Side Yard Setback Requirements

Background

Lake Forest Park’s residential neighborhoods are valued for their mature landscaping, sense of privacy, and human scale. The current zoning code for residential lots establishes side yard setbacks as follows:

“Side yards: A minimum combined width of fifteen (15) feet, not less than five (5) feet on either side, measured from the property line to the nearest point of the building.”

This standard provides flexibility for home siting, allowing one side yard to be narrower than the other as long as the total width meets the 15-foot minimum. However, as new construction and redevelopment trends have shifted toward larger structures on all parcels in our city, the code’s flexibility has led to instances of unintended negative impacts on adjacent property owners, environment factors and neighborhood character.

Problem Statement

Several challenges have emerged under the current setback standard:

1. **Overcrowding and Loss of Privacy:** Homes sited just five feet from a side property line can create long tall walls in close proximity to neighbors, reducing access to light and air and diminishing privacy and opportunities for maintaining or increasing tree canopy.
2. **Construction and Maintenance Conflicts:** When a structure is placed within five feet of a property line, there is effectively no room for construction access or future maintenance without infringing on a neighboring property. This creates practical and legal difficulties for homeowners, contractors, and neighbors alike.
3. **Incompatible Scale and Visual Impact:** Continuous two-story façades within close proximity to property lines can overwhelm adjacent homes and disrupt the neighborhood’s visual rhythm and character.

These conditions create more than aesthetic concerns—they affect how both residents use and enjoy their property. When one home is built too close to the property line, it effectively removes usable space, light, and privacy from the neighboring lot while offering little benefit to the overall community. This proximity also constrains future maintenance

and tree preservation, as there is no practical space for access without crossing property lines. Over time, these patterns can reduce flexibility for both property owners and undermine the city’s goals for sustainable, livable neighborhoods with healthy vegetation and room for natural growth.

Proposed Action

To address these concerns, the following amendments are recommended to replace the existing side yard setback language:

Proposed Code Revision – LFPMC §[X].XX.XXX Side Yard Setbacks (Residential Lots)

- A. Minimum Combined Width:** The total combined width of side yards shall be not less than fifteen (15) feet.
- B. Minimum Individual Side Yard:** Each side yard shall be a minimum of seven and one-half (7.5) feet in width, except as provided in subsection (C).
- C. Preferred Distribution:** Where lot width allows, each side yard shall be no less than ten (10) feet in width to achieve a distribution that provides for increased privacy, overcrowding and maintenance access.

D. Structures Within Seven and One-Half Feet of a Side Property Line:

1. The portion of any structure located within seven and one-half (7.5) feet of a side property line shall not exceed twenty-five (25) linear feet in length, measured parallel to that property line.
 2. Any second story or upper-level wall located within seven and one-half (7.5) feet of a side property line shall be stepped back a minimum of three (3) feet from the ground-floor wall plane.
 3. Exceptions may be granted where architectural articulation, window placement, or roof variation demonstrably reduces visual bulk and preserves privacy.
-

Rationale

The proposed revisions aim to balance homeowner flexibility with the broader goals of neighborhood livability and compatibility. Specifically, they would:

- **Improve construction access and property maintenance** by encouraging greater clearance from side property lines.
- **Reduce massing impacts** by limiting long, unbroken wall planes near property lines and requiring upper-story step backs.
- **Encourage equitable spacing** between homes by favoring a more balanced distribution of setbacks on both sides of a lot.

- **Support long-term livability and sustainability** by maintaining adequate space for trees, vegetation, and natural light between homes.



Written Comment--November 18, 2025, Planning Commission Special Meeting

From Arthur Lachman <artlachman@lawasart.com>

Date Mon 11/17/2025 11:52 AM

To Mark Hofman <mhofman@cityofflp.gov>

To: Lake Forest Park Planning Commission
Mark Hofman, Community Development Director

Re: Agenda Item 9A

While it is true that the R-10, R-15, and R-20 zones contain street frontage requirements not in the other residential zones, I notice that the R-9.6 and R-7.2 zones contain lot width requirements that aren't contained in the R-10, R-15, and R-20 zones. See LFPMC 18.21.040 ("The minimum required width of a lot in an RS-9.6 zone shall be 70 feet."); LFPMC 18.22.040 ("The minimum required width of a lot in an RS-7.2 zone shall be 60 feet."). The maximum allowed impervious surface area is also less in the R-15 and R-20 zones than in the other zones. I wonder if one or both of these differences might inform the reasoning behind the street frontage provisions in the lower density zones. It seems that they should be researched and taken into account in making a recommendation to the Council regarding street frontage requirements. It also seems that development regulation changes should be evaluated thoughtfully and carefully, after considering all relevant matters, including the purposes of specific zoning requirements, the potential consequences of proposed changes (including environmental and public works impacts), the legislatively mandated need for higher densities, the availability of the unit lot subdivision process, and basic fairness and consistency across the zones and the city as a whole.

Thank you,
Art Lachman
18409 29th Ave NE
Lake Forest Park, WA 98155
206-295-7667

RE: November 18 Planning Commission

From Janne Kaje <jkaje@comcast.net>

Date Tue 11/18/2025 1:20 PM

To Mark Hofman <mhofman@cityofflp.gov>

Cc srcastic@gmail.com <srcastic@gmail.com>

📎 1 attachment (1 MB)

Frontage provision memo REV 11.18.2025.pdf;

Mark and Sam – I have attached a one-page recommendation regarding the frontage provision. As CM Lebo recommended, I tried to present succinct justification. The longer memo is attached to the one-pager.

Janne

From: Mark Hofman <mhofman@cityofflp.gov>

Sent: Monday, November 17, 2025 12:22 PM

To: srcastic@gmail.com; jkaje@comcast.net; meredithlabontelfp@gmail.com; John Drew <johnpdrew@outlook.com>; Cherie Finazzo <L8155t@comcast.net>; madlynlarson@gmail.com; David Kleweno <dkleweno@outlook.com>; Jon Lebo <jlebo@cityofflp.gov>

Cc: Elizabeth Talavera <etalavera@cityofflp.gov>

Subject: November 18 Planning Commission

Planning Commissioners,

Please see attached the agenda packet for the 7pm, Tuesday, November 18 meeting.

Commissioner LaBonte has indicated she will be unavailable for the meeting but I believe we still have an available quorum.

Thank you



Mark Hofman, AICP | Community Development Director

City of Lake Forest Park

17425 Ballinger Way NE | 206-957-2824

www.cityofflp.gov

November 2025 – proposal to amend LFPMC regarding minimum street frontage in zones RS-20, RS-15, and RS-10

As described in greater depth in a February 2025 analysis by vice-chair Kaje (attached), the frontage provision bans creation of new lots in three zones if they lack 75 ft. of public street frontage. In most cases, this has the effect of banning ‘flag’ or ‘hockey-stick’ lots if the parent lot has less than 150 ft. of existing street frontage. The city’s common, historic development pattern that features many large, narrow lots, means that numerous properties are directly affected. In an analysis of 98 existing lots across two neighborhoods, the frontage code alone would preclude up to 25 additional, otherwise allowable lots.

Proposal: strike LFPMC 18.16.40, 18.18.40 and 18.20.40

- 18.16.040

~~The minimum street frontage in an RS-20 zone shall be 75 feet along a public street right-of-way. (Ord. 773 § 3, 1999)~~
- 18.18.040

~~The minimum street frontage in an RS-15 zone shall be 75 feet along a public street right-of-way. (Ord. 773 § 3, 1999)~~
- 18.20.040

~~The minimum street frontage in an RS-10 zone shall be 75 feet along a public street right-of-way. (Ord. 773 § 3, 1999)~~

Justification:

Housing supply. Allowing lots to subdivide per their existing zoning will increase housing availability over time, without changing the essential character of neighborhoods as reflected in minimum lot size.

Equity. Changes in state law compel cities to permit higher housing densities in all zones. However, due to the frontage provisions in LFPMC, neighborhoods with the largest existing lots will absorb less than their fair share of future growth.

Fairness. A property and its subdivision potential represent a wealth asset to the owner. With the exception of professional investors/developers, few homebuyers review obscure provisions in a subdivision code when buying a home. Absent a defensible public purpose for the frontage rule, denying homeowners the opportunity to capture wealth from their property through subdivision seems unfair, even if such limitations were present in code at the time of purchase.

February 25, 2025

To: City of Lake Forest Park Planning Commission
Mark Hofman, Community Development Director

Cc: John Lebo, City Council Liaison to Planning Commission

Re: Development code discussion regarding street frontage requirements in zones RS-20,000, RS-15000 and RS-10000

At the regular Planning Commission meeting on February 11, which focused on development code revisions to address Middle Housing, I again raised my concern with street frontage provisions in our existing code that reduce the city's capacity for new housing in our least-dense neighborhoods. Specifically, I urged the Commission to recommend striking street frontage requirements found in sections 18.16.040, 18.18.040, and 18.20.040 that curtail subdivision that would otherwise be allowed by the zoning code. The code provision applies only to the city's lowest density residential zones where minimum lot size is defined as 20,000, 15,000 or 10,000 square feet.

18.20.040 *The minimum street frontage in an RS-10 zone shall be 75 feet along a public street right-of-way. (Ord. 773 § 3, 1999) [same language in the other two zones]*

The Commission concluded that it did not sufficiently understand the implications of the code and thus were not comfortable recommending its removal. Commissioners also wanted to understand if this provision affected just a few properties in the city or if this was a more significant issue. This memo strives to address both of these questions.

How does the code provision affect development potential?

Under ordinary zoning rules, a property can be divided (usually through a short plat process) if the property is large enough that any resulting lots will also meet the minimum lot size for the zone. So, in the RS-15000 zone for example, a parcel that measures 50,000 square feet (well over an acre) could be subdivided into three lots so long as they are at least 15,000 square feet each.¹

The frontage code provision creates a significant additional hurdle to subdivision by requiring that each parcel have 75 ft of frontage on a public street right-of-way. The code essentially eliminates the possibility of what are commonly called "flag lots" or "hockey sticks". The image below shows parcels of this kind from one of the city's RS-15000 neighborhoods, but where the subdivision occurred prior to the code amendment in 1999². In each case, the driveway is the only street frontage, and measures roughly 15-20 feet. This would not be allowed today.

¹ Note that this memo does not attempt to address other aspects of development code that may restrict subdivision, such as availability of adequate utilities.

² These specific lots were created prior to the city's annexation of the neighborhood in question and measure less than 15,000 square feet, but both are still large lots that measure over 10,000 square feet.



Figure 1: Flag lots on 23rd Ave NE near Perkins.

Lots like these exist all over the city, in part because the city's unique topography and numerous creek ravines led to a development pattern that features many lots that are long and narrow. As shown in the example further below, it is very common to see large lots that have just 100 ft of street frontage but are 400 ft in depth, resulting in lots measuring roughly one acre in size (100 x 400 = 40,000)³.

Is this a significant limitation on development in Lake Forest Park?

I analyzed parcel sizes and street frontage in a few of the city's affected areas and found that the magnitude of the effect of the code provision varies by neighborhood, but it is definitely significant. I recommend that the city utilize GIS expertise to evaluate it for the whole city in affected zones. This is not a particularly challenging task for someone with training in GIS.

Case 1: RS-20000 area within the city's original town boundary.

³ One acre measures 43,560 square feet

Using publicly available data from King County's iMap, I downloaded the parcel sizes of a neighborhood bounded by 35th Ave NE, 40th Ave NE, NE 182nd St. and Ballinger Way. With a few exceptions, this area of roughly 45 properties is zoned RS-20000.



Figure 2: Excerpt from city's annexation history map.



Figure 3: Zoning map. Light blue is RS-20000. Light green is RS-10000.

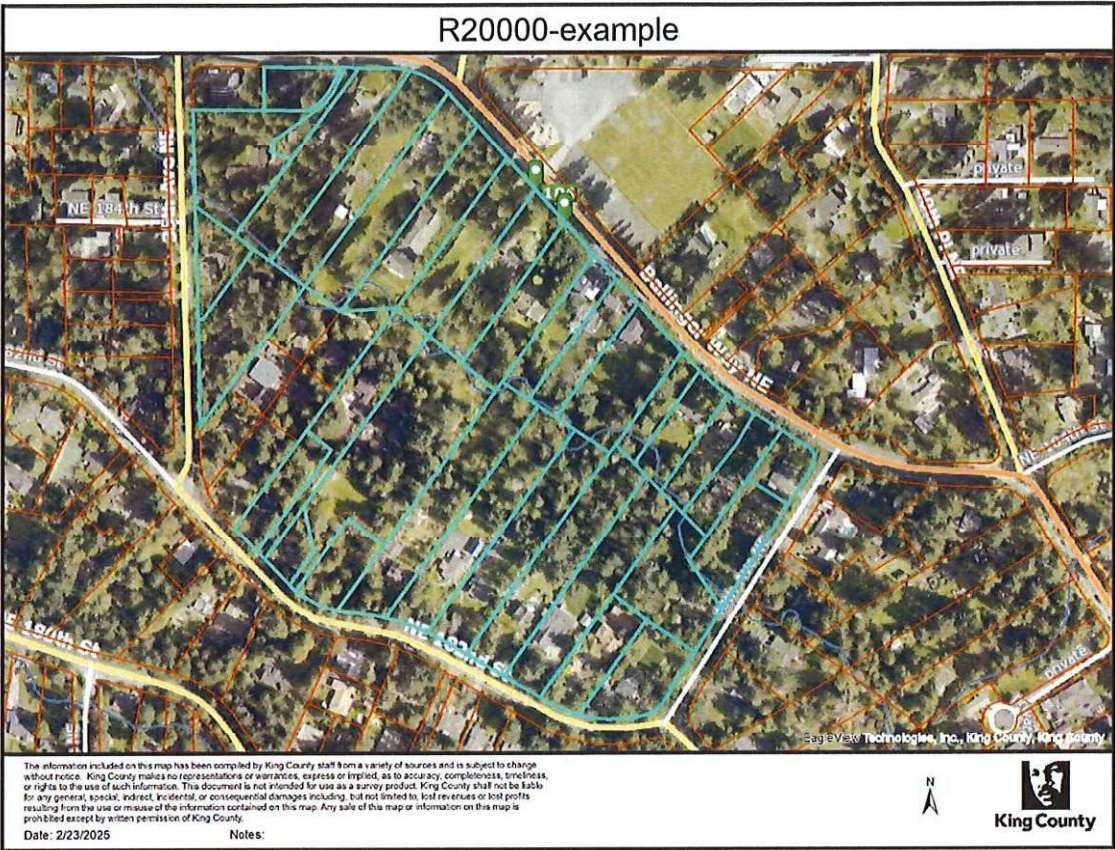


Figure 4: Properties included in the analysis

I identified all parcels that were at least 40,000 square feet in size and thus have potential for subdivision based simply on the zoning for the area. I then measured the street frontage for those lots to determine if a subdivision is possible given the street frontage provision. Most of the lots in this area have street frontage of roughly 100 ft.

Results:

Number of parcels zoned RS-20000	34
Parcels greater than 40,000 sq. ft.	17
Potential # of total lots (existing plus new) if these parcels were fully subdivided	38
Potential lots with added frontage provision	19
Lost development opportunity (lots)	19

Of the 17 lots with potential for subdivision, only two are unaffected by the frontage provision. Put another way, 88% of the lots in this neighborhood that could potentially be subdivided based on their size are unable to do so. This also results in a significant reduction in property value for owners who may well be unaware of the frontage provision.

Case 2: RS-15000 area in the city’s northwest corner.

I completed a similar analysis in the city’s northwest corner, an area that features a broad mix of parcel sizes despite the zoning. In fact, more than 50% of the parcels in this RS-15000 zone are smaller than 10,000 square feet in size.

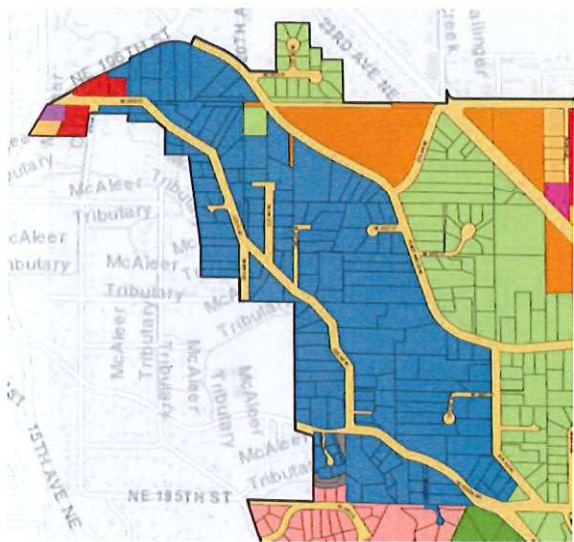


Figure 5: RS-15000 zone (dark blue) bounded roughly by 23rd Ave NE/Lago Place, Forest Park Drive and Perkins.

Results:

Number of parcels zoned RS-15000	64
Parcels greater than 30,000 sq. ft.	5
Potential # of total lots (existing plus new) if these parcels fully subdivided	13
Potential lots with added frontage provision	7
Lost development opportunity (lots)	6

The frontage provision has less of an effect in this neighborhood compared to Case 1, in large part because there simply are not many lots that are big enough to be subdivided given the zoning. However, of the 5 affected properties, 4 (80%) have their development potential reduced by the frontage provision.

In summary, based on a review of just 98 properties in two neighborhoods, I calculated a reduction of 25 potential lots due solely to the frontage requirement. While the two cases were very different from each other, the impact appears significant if extrapolated to the whole city. Subdivisions occur slowly over time, but in the long term those 25 lots in theory provide capacity for at least 50 dwelling units (if all were hypothetically built with duplexes), or perhaps more if developed with ADUs or potentially other middle housing types.

What was the purpose of the code provision in the first place?

The code provision speaks for itself – it was intended to prevent subdivision of the city’s largest residential lots despite the zoning code. But why? One reading is that city leaders, on the heels of several recent annexations, sought to preserve what they saw as the essential character of Lake Forest Park – specifically, large lots with single-family homes – without regard for the rapid growth of population and housing needs in the region. The city potentially could have accomplished this instead by zoning these neighborhoods with even larger minimum lots sizes. But the city chose what feels a bit like a back door approach that largely goes unnoticed until a property owner attempts to exercise their property rights to subdivide a lot. Ironically, from a streetscape perspective, a flag lot arrangement looks much more like a traditional residential street in Lake Forest Park because the additional homes are not as visible to the street. Yet, on a lot that subdivides using the frontage rules, the street views will usually appear twice as “dense” because all homes are likely visible and closer to the street.

A more generous reading would be that city leaders were extremely concerned about impacts on the natural environment, particularly near creek ravines and wetlands. In the 1990’s, critical area protections and tree removal rules were much weaker than they are today, so some of that concern may have been warranted. With modern critical area and tree protections in place, that reading of the justification for the code is far less defensible, especially when considered in the context of tradeoffs with other valid governmental objectives like addressing the housing shortage.

How is this related to Middle Housing?

The city’s zoning choices alone place significant limits on the potential development of housing given the very large minimum lot sizes in most of Lake Forest Park compared to other communities in our area. Thus, whether the city lands on meeting just the minimum Middle Housing requirements from the state (e.g., allowing a duplex on any lot) or opts for more innovative solutions to encourage a broader suite of housing types, the frontage provision adds an extra constraint that is hard to justify as meeting any meaningful public purpose. One of the state legislature’s clear directives was to address historic inequities in land use. Red-lining and race-based covenants were common in our area not so long ago. While the street frontage requirement is not about race, it is at least partly about preserving a privileged status quo for some residents while pushing new housing capacity almost exclusively into areas that are already much more dense.

There is a second type of inequity at play here, which is the effect on property value of a seemingly arbitrary frontage requirement. A parcel with subdivision potential is inherently more valuable upon resale than an otherwise identical one that does not (e.g., consider a case where one has 155 ft of street frontage while the other has 145 ft.). For most homeowners in the U.S., their property is their most valuable personal asset, whether for enabling future mobility, funding retirement or facilitating intergenerational wealth transfer. Having that value significantly reduced by a code provision that lacks any clear public benefit appears unjust.

Janne Kaje, vice-chair
Lake Forest Park Planning Commission

Home Sharing Preliminary Analysis

Lake Forest Park Planning Commission

December 9, 2025

1. What is Home Sharing?

Home sharing is the evolution of the old practice of having roomers. It is when a homeowner and a renter (not related by blood or marriage) live together in the same home, each having private space but sharing some common areas, often arranged through a matching program. It is a low-cost way to quickly provide affordable housing without increasing density. It is gaining momentum as a means for regions to provide affordable housing in their communities.

Home sharing:

- Adds affordable housing without building anything
- Supports seniors aging in place
- Helps stabilize local workforces
- Is extremely low cost to start and operate
- Creates social connection and reduces loneliness
- Expands available housing quickly (no construction timelines)

2. Several recent articles have appeared in the Seattle Times

[A solution to King County's housing challenges might be in our homes](#) - Oct. 6, 2025 – cites that “it costs about \$400,000 to build one unit of permanent supportive housing, according to King County. The average rent for a one-bedroom apartment in the county is now a shockingly high \$2,293.” The article goes on to say that “to help fill that gap outside of King County, a growing number of home-share organizations have emerged to help match people with rooms to rent to people seeking housing.”

[Why Seattle-area homeowners keep vacant rooms instead of renting out](#) - Sep. 28, 2025

describes how, in the midst of the Seattle-area housing shortage, hundreds of thousands of vacant rooms in big houses sit untapped as many homeowners are either reluctant to have a housemate or unsure about how to go about it because they don't have the advice and matching guidance that home share organizations provide.

[Data shows a growing number of empty bedrooms in Seattle-area homes](#) - April 7, 2025 by “FYI Guy” Gene Balk writes that as rents went up in Seattle over the past decade, the size of apartments moved in the opposite direction. To counter the rising cost of housing, a lot of

renters downsized into microunits and studio apartments. Seattle had the highest percentage of single room housing units of any major U.S. city. But in an ironic twist, he estimates that 238,000 bedrooms sit empty as the number of “empty nest” homes increase.

[More women are sharing their homes as they grow older](#) – Washington Post article reprinted in the Seattle Times Jan. 26, 2025 cites a growing number of senior women who are housing cost burdened. The article reports that older women feel this economic stress more keenly, because they have less saved for retirement than men. The article discusses how two primary concerns, compatibility and safety, are addressed in home sharing.

3. Characteristics of Home Sharing Programs

Those needing affordable rent far outnumber those offering to share their homes and this is a fundamental challenge that home share programs attempt to address. Even though home share prohibitions are rare, homeowners are uncertain whether it is legal or appropriate. They may also worry about managing rent payments and contracts or agreements. Finally, the prospect of an incompatible renter is far different if that person is living with you in your home.

Home share programs share some common characteristics to address these challenges:

- By providing a matching service often including criminal background checks for both the homeowner and those housed, credit checks, references, and counseling services
- By providing templates for home share agreements which can often be customized to suit the homeowner’s needs. Agreements may reduce or waive rent for needed services.
- Programs often charge a one-time fee for both the homeowner and home seekers. Homeowners are also often charged a small placement fee. The private service, [Nesterly](#), also collects and manages rent payments, charging homeowners a 2.5% monthly fee.
- Programs track effectiveness by monitoring the number, length, and financial characteristics of placements. They may also survey participants.
- Cities support these programs with non-profit grants, private contracts and are often responsible for communicating and informing their residents about the programs.

4. The Problem of Housing Affordability in the Greater Seattle Area

Housing affordability is a pressing issue nationally and is particularly troublesome in high costs areas such as Greater Seattle. [A 2024 Pew Research Center report](#) cited a recent survey which found that “69% of Americans said they were ‘very concerned’ about the cost of housing, up from 61% in April 2023”. Creating housing affordability in Lake Forest Park will require a multi-faceted approach.

5. The Potential of Home Sharing in Lake Forest Park

5.1 Lake Forest Park Has a Larger Share of Seniors

A large and growing segment of seniors makes home sharing more feasible. At 18%, Lake Forest Park has a larger share of residents over 65 than [King County as a whole \(14%\)](#). [Between 2020 and 2040, King County's population of people aged 60 and above is projected to grow by 44 percent, from approximately 456,000 to 658,000](#). For many seniors, aging in place means staying in their existing home if possible. The Lake Forest Park 2024 Comprehensive Plan Update states on page 131 that:

Lake Forest Park residents are older than regional and statewide averages. This can introduce compounding challenges to housing affordability. As shown in Figure II-18, older households earn considerably less than younger households in Lake Forest Park. Nonetheless, most older households are homeowners, as shown in Figure II-19 on the following page. Given the rising housing prices in the city discussed further under "Housing Market Conditions" later in this report, these households would likely be unable to afford their current housing units if they had to buy them today and may also face challenges if they need or wish to move and stay within the community.

5.2 Home Sharing Can Provide Affordable Housing for Lake Forest Park Workers and Students.

For those who work in Lake Forest Park, the high cost of housing may preclude living near their work. This is particularly true of single individuals that may work in our city. [The Bureau of Labor Statistics cites average salaries](#) of \$46K for food preparation workers and \$62K for sales and related workers in Washington State. The average rent for a one bedroom apartment in LFP was \$1,574 [in December 2025](#). Only four one-bedroom homes between 750-1250 square feet [sold recently in Lake Forest Park](#) (all condos). The average selling price was \$361K.

In contrast, home sharing rates can be significantly less, particularly if services for the homeowner are also provided.

Home sharing is an attractive option for students as an off-campus option. Students at UW Seattle and UW Bothell have quick connections to Lake Forest Park using transit and the Burke-Gilman trail.

5.3 Home Sharing Can Facilitate Creation of Middle Housing

Home share programs can prompt development of ADUs since they can provide matching services and guidance that enable homes owners to successfully rent their spaces. However, if a bathroom or kitchen is not shared the arrangement may be subject to the Washington State Landlord/Tenant Act.

6. Home Sharing Examples Outside Washington State

There are many home share programs worldwide. [HomeShare International](#) provides a directory of international programs. The [National Shared Housing Resource Center](#) is a network of independent non-profit home sharing programs across the United States. Their goals are to raise awareness of the benefits of home sharing, encourage best practices and cross learning among programs, and to foster the development of new home sharing programs. However, they do not coordinate individual placements.

[Oregon has a statewide home share program](#) started in 2021 that can be used by residents throughout the state. Additionally, their online matching service, [HomeShare Online](#) can now be used outside Oregon. They list [454 matches and 8,000 Oregonians served. Additionally, they provide compelling rationale for the program on their website.](#)

HomeShare Oregon is funded by grants from foundations and Multnomah County and from individual gifts. Major funding was provided by a \$150K grant from CareOregon.

7. Programs Within Washington State

Washington State doesn't have a statewide program or any state government guidance or incentives easily discoverable. However, there are several regional programs in Washington State detailed below.

7.1 Senior Services for South Sound

Founded in 1973, [Senior Services for South Sound](#) provides a broad set of senior services beyond home sharing. Services include nutrition programs, transportation services, health and wellness, education, and others.

Senior Services for South Sound started a home share program in 2019 with funding from Olympia, Tumwater, and Lacey. The program serves residents of those cities but does not have an online matching process. [Executive Director Brian Windrope explains the organization's Home Share program at a June 17, 2025 Olympia City Council meeting](#) and notes that there are 25 active placements housing 50 people at an average rent of \$600.

7.2 Bellingham Home Sharing Program Pilot

The City of Bellingham started a home sharing pilot program in September of this year, using the private service [Nesterly](#). According to Taylor Littrell, Bellingham Development Specialist, the pilot program is expected to last two to five years. The city pays Nesterly \$55,000 per year, but Ms. Littrell indicated that pricing is based on population (Bellingham population is nearly 100,000). Their financial support is to pay for access to the platform for residents of Bellingham and Whatcom County, but they do not cover fees for renters.

Although the program is aimed at senior homeowners, Bellingham expects many of the renters to be college aged. They are currently evaluating partnerships with Western Washington University and other local colleges.

Bellingham has actively spread awareness of the program through marketing and outreach. The first listing was posted in September. The program currently has four active listings, but no placements have been made yet.

Ms. Littrell indicated that the city has been in contact with representatives from Clallam County and she says they plan to bring Nesterly to their community soon.

7.3 Spare Room

There is no apparent data on whether home sharing is already occurring in Lake Forest Park and, if so, to what extent though anecdotal evidence suggests that it is.

Residents and home seekers have used Craig's List and NextDoor to post home sharing opportunities, but the guidance and services provided by dedicated companies like Nesterly and HomeShare Online are absent

A matching services [Spare Room](#) is specifically designed to coordinate home sharing placements but doesn't provide the individual guidance, background checks, or agreement templates that other services provide. Though they provide general articles on their site, these details are left up to the homeowners and renters.

This simple approach may be preferable for some. A recent search finds [370 listings for the Seattle area](#) and a [search for 98155 zip code](#) yields four properties.

8. Issues For Further Exploration

- Programs in Washington State are relatively new, so success measures are not yet available. Further analysis of the effectiveness of these programs is advised.
- It appears that home sharing is largely exempt from the Washington State Residential Tenant/Landlord Act RCW 59.18 by a 2025 amendment, however clarification should be sought.

- Home sharing may increase a homeowner's insurance by 5-10% and roomers/boarders may be required to carry renter's insurance. Though insurance impacts appear to be far lower than those of a true landlord/renter scenario. These costs and other factors that may discourage homeowners should be explored further since demand seems to far outstrip supply.
- The roles, responsibilities and costs of the two main software providers supporting home sharing in our region ([Nesterly](#) and [HomeShare Online](#)) should be investigated.
- It appears that Lake Forest Park defines single family in a broad way that doesn't preclude home sharing but further analysis of ordinances that either encourage or discourage home sharing should be evaluated.