

Swarthmore Development and Affordability Task Force

White Papers on Potential Solutions

Single-Family to Multi-Family Home Conversion

Summary

Converting large single-family homes into two or more units is a practical approach to increasing lower-priced housing stock without the need for additional land. As demographics have changed over the last century and household sizes have decreased, large homes have become less popular. Dividing a larger, more expensive home into multiple units allows smaller families to afford housing in a preferred neighborhood.

Large home conversions can often be accomplished within an existing building envelope or with a modest addition, thereby serving as a practical option for gentle densification in many types of neighborhoods and minimally disrupting neighborhood character. In addition, renovating an existing structure often has a lower environmental impact than demolition and new construction. These types of multi-family units are considered to be part of the “missing middle” of housing, falling between single-family homes and high density apartments with respect to form, scale, and affordability. However, they are often prohibited by zoning restrictions that have historically been connected to exclusionary zoning practices, rooted in biased attitudes that multi-family development will attract “less desirable” residents.

Data from the Philadelphia region show that households living in multi-family residences are smaller with fewer school-age children than those in other types of housing. Multi-family housing can be an important strategy to support “smart growth”: development that is thoughtfully planned to avoid sprawl and its associated negative consequences for the environment. Some states and local municipalities have identified transit-accessible zoning districts in which multi-family housing is permitted by right. Evidence shows that the presence of multi-family housing has no negative effect on neighboring property values.

Implementation

Swarthmore’s current zoning code allows conversion of a single-family home into a two-family home by owner-occupant only through special exception, with requirements for minimum lot size, minimum unit size, adherence to building codes and provisions for utilities. More conversions could be implemented through amendments to the zoning code. For example, Swarthmore might:

- Permit the creation of three, four, or five units from a single-family home

- Reclassify some or all single-family districts as multiple-unit residential districts, while regulating the minimum square feet of lot and per family unit size
- Relax setback and square-footage requirements to make more conversions possible
- Reduce parking requirement (from 1.25 to 1 space, or 0 spaces, per unit) within half a mile of train station

In Delaware County, conversions of large single family houses, including those that have been subdivided into rental units, are most commonly found in mature neighborhoods.

Swarthmore already has a number of homes that were converted from single- to multi-family before the borough’s zoning code was written in the 1970s. Some are owned by Swarthmore College and rented as faculty housing. The college recently received a special exception to permit two dwelling units inside one large house and has expressed interest in converting other properties currently zoned for single-family use into multi-family housing.

Other Community Examples

Cheltenham, PA: Cheltenham Township allows conversion of single-family homes into multi-family dwellings of up to three families in residential districts by special exception, under guidelines in Article VIII, Section 295-805 of their [zoning code](#).

Massachusetts: According to a 2004 list of municipalities, many towns allow conversion of single-family homes (or nonresidential buildings) into multi-family homes. Conversion into more than two units is often explicitly allowed and regulated, in some areas by right and in other areas by special permit. The full list of municipalities with examples of zoning ordinances can be found [here](#).

The “missing middle” is growing as a solution to the national housing affordability crisis. While not limited to conversions of single-family homes, the City of Minneapolis recently passed a policy allowing residential structures with up to three dwelling units — such as duplexes and triplexes — in every neighborhood of the city. Similarly, the state of Oregon passed legislation requiring cities over a certain size to allow two- to four-unit dwellings in all zones.

Benefits

- Minimum change in neighborhood character
- Does not require additional land
- Often more environmentally sustainable than demolition and new construction
- Additional units can provide rental income for owner-occupant

Considerations

- Practical and economic feasibility may be limited by structural constraints of a given building
- Design restrictions, parking requirements, and impact fees would need to be thought through
- Disincentives to reconversion of such buildings back to single-family homes might be added

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