Toward a New Preservation Framework: Balancing History, Density, and Cultural Continuity in Seattle's Central District

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A thesis
submitted in partial fulfillment of the
requirements for the degree of

Master of Urban Planning

University of Washington
2026

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Program Authorized to Offer Degree:
Department of Urban Design and Planning

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Abstract

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Cities across the U.S. have tried to address the ongoing housing crisis by upzoning to meeting rising housing demand while using historic district designations to preserve neighborhood character. But these approaches often result in further displacement of residents from marginalized neighborhoods. This research examines how ADUs and a new type of historic district could be tools to preserve marginalized neighborhoods, add housing, and prevent displacement of legacy homeowners (owned for 25 years or more). The research was conducted as a case study of the Central District, Seattle's most significant historically Black community. Using King County and City of Seattle property data, single-family homes were classified based on ownership tenure, home age, and presence of ADUs to evaluate development patterns, spatial distribution of legacy homeowners, and ADU development rates. Interviews with local community-based organizations provided insights into neighborhood perspectives on cultural preservation and ADU development patterns. The results of this research show that while ADUs provide several benefits, significant barriers exist to legacy homeowner development. To preserve the historic community and culture of this neighborhood while providing pathways to address development barriers, a new type of historic district, a "Legacy District", is envisioned. The Legacy District framework is rooted in Andrea Roberts' concept of the homeplace aesthetic and draws organizational inspiration from existing programs such as arts and culture districts, conservation districts, and the Covenant Homeownership Program.

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iv. Dedication

This thesis is dedicated to all my Central District neighbors who bring such culture and vibrancy to a neighborhood they have spent their lives crafting into a place to call home. It is my privilege to share this space with you. And in loving memory of Mary Miller, a lifelong family friend who showed me the meaning of chosen family.

Thanks

First and foremost, I would like to thank my husband, Derek, who has been my biggest supporter, cheerleader, and realist throughout this process. He constantly reminded me that there has never been an assignment I have failed to complete, and that I wasn't about to start now – a concept that I needed to continually hear. Of course, I must also recognize my dog, Zuko, who spent countless hours at my feet for strategic ear scritches and asked for "one attentions please" when I needed to take a break a moment.

To my committee, Manish Chalana, Dylan Stevenson, and Rico Quirindongo, your guidance throughout this process has been invaluable. You each pushed me to broaden my perspective and challenged me to dig deeper. And to Professor Holly Taylor for her help in clarifying the concept for this thesis.

To Phillip Carnell, thank you for your support in gathering the key datasets for this project. And to Nick Welch for giving me the opportunity to get into the weeds on the PAD program. To Gabe Leon, Sam Lynaugh, and Nate Sachs for all your GIS help. I still owe each of you a beer. And to Harriet Wright and Mitch Roers for being wonderful writing retreat companions. This work is so much more fun when it's done with friends.

To all the interview participants who shared their stories. Your insights showed me so many new facets to this research and I truly enjoyed learning about your experiences.

To Sudha Iyer, Avinash Ravi, and Tom Flicker for supporting me in my graduate school application. Especially to Su who was played a huge role in convincing me to take the leap back into school.

And finally, to my father, Roger, whose love of education has always inspired me to keep learning and to keep striving for new opportunities.

1. Introduction

Across the United States, marginalized neighborhoods have been reshaped by the forces of discrimination and gentrification (Lens, 2024). After decades of overreliance on single-family homes, many cities facing a well-documented housing crisis have upzoned existing single-family neighborhoods to permit increased housing development (Ellickson, 2020; Galster & Lee, 2021; Kuhlmann, 2021; Monkkonen, 2019). At the same time, a return to urban living by affluent residents is placing additional pressure on the existing housing stock (Hyra, 2015). The result for marginalized homeowners, especially those in historically Black neighborhoods, is often displacement (Hyra, 2015), leading to the dilution of the longstanding community that has historically occupied the area. As part of this process, older homes are often replaced with modern homes, townhomes, or apartments, resulting in the erosion of a neighborhood's historic fabric.

In response to upzoning pressures, some communities pursue historic district designation as a means of limiting these changes and preserving neighborhood character. This approach prioritizes preservation of the built environment but often discourages or prohibits redevelopment on underutilized lots, shifting needed housing density to other neighborhoods (Choi et al., 2025; Fein, 1985). This may result in increased property values within the historic district and the concentration of additional density in marginalized neighborhoods, further exacerbating gentrification pressures (Choi, 2025). For this reason, historic districts are often criticized as being exclusionary, with some calling it another form of NIMBYism1 (Choi et al., 2025; Cortright, 2017). Marginalized communities, however, may be excluded from the protections offered by historic districts due to unequal access to the time and resources required to pursue designation (Avrami et al., 2018).

At the same time, many cities are attempting to harness underutilized infill capacity by promoting the construction of accessory dwelling units (ADUs)2 in single-family neighborhoods. Planners often celebrate ADUs as promoting wealth generation, intergenerational living, and gentle density (Anacker & Niedt, 2023;

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[1] Not In My Backyard (NIMBY)

[2] The term ADUs in this study includes both attached ADUS (AADUs; e.g., converted basements) and detached ADUs (DADUs; e.g., converted detached garages or newly built structures separate from the primary structure).

Chapple et al., 2017; HUD, 2008; Office of Planning and Community Development (OPCD), 2023; Wielga, 2023); however, many homeowners lack the financial resources or technical knowledge to navigate the ADU development process (Chapple et al., 2017). These barriers are particularly pronounced for minority legacy homeowners3 who have owned their homes for decades but may lack the credit scores and cash reserves necessary to secure construction funding (Chapple et al., 2017).

As historic preservation practices have shifted from a focus on the protection of architecturally significant buildings to one that is inclusive of everyday/vernacular and values intangible heritage of the community (Murtagh, 2006; Roberts, 2019; Wagner & Portillo, 2024), novel approaches are being used to protect culturally significant places. While substantial research exists on ADUs and historic districts as separate topics, little scholarship engages them together, particularly the potential for ADUs to help preserve the cultural value of older neighborhoods by preventing both the demolition of historic housing stock and the displacement of legacy homeowners.

To fill this gap, this thesis will explore two primary research questions. First, in what ways can ADUs function as a tool for community preservation in historically marginalized neighborhoods? Second, how can traditional historic districts be adapted to better recognize and preserve the cultural continuity of legacy homeowners while also preventing their displacement in historically marginalized neighborhoods? This study seeks to inform ongoing discussions on balancing tension between historic preservation and the need for increased housing supply and expand discussions on preserving intangible cultural heritage. It also aims to provide insights to cities seeking to encourage infill ADU development in rapidly gentrifying neighborhoods.

Conducted as a case study of the Central District, Seattle’s most historically significant Black neighborhood (Veith, 2009), this research uses several analytical approaches to answer the research questions. Historic maps and census data are used to define the neighborhood’s historic boundaries and assess demographic and economic changes over time. Publicly available home ownership and ADU development data are used to evaluate the spatial distribution of legacy homeowners and historic building

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[3] Legacy homeowners are defined in this study as homeowners who have owned their home, or their families have owned the home, for at least 25 years.

stock. This data also allows for the comparison of ADU development rates between legacy and non-legacy homeowners. Then, existing local programs that aim to stabilize homeowners, preserve cultural continuity, and promote ADU development are reviewed as precedents. Finally, the research draws on interviews with organizations that support legacy homeowners through technical assistance, policy advocacy, and community-building efforts to illuminate local perspectives on neighborhood history and change, the perceived benefits and uses of ADUs, and barriers to ADU development.

Findings from this case study provide insights regarding the distribution and ownership patterns of historic homes, the current rates of legacy homeowner participation in ADU development, and, most importantly, the challenges legacy homeowners face in undertaking development projects and retaining ownership of their homes. Based on these findings, I propose establishing a new type of historic district that recognizes both historic homes and their legacy owners, with the aim of avoiding the unintended consequences often produced by traditional historic districts. I then propose using this historic district framework as a basis for targeting legacy homeowner assistance and stabilization programs, with direct investment justified by the public benefits generated through preservation of the community. While these findings are specific to Seattle’s Central District, this research offers a replicable framework to other cities seeking to incorporate an equity lens into their historic district designations and to increase development participation among minority homeowners.

2. Literature Review

Both academic literature and real-world trends show that gentrification and cultural loss go hand in hand. When this occurs, most historic preservation efforts focus on preserving either significant structures, typically high-styled in nature, or whole areas of residential properties as historic districts. In either case, the focus of the preservation efforts is on protection of the built environment, and these efforts may have negative unintended consequences such as increased property taxes due to higher property values. Today, novel methods of preservation are being pursued that highlight intangible cultural heritage. From arts districts to freedom colonies, these methods highlight the shift in preservation practice away from a focus on landmarks and districts and toward the appreciation of everyday environments and community histories.

ADUs as a tool for creating gentle density in cities with strained housing supply have also been well researched. However, past ADU research does not evaluate their ability to prevent displacement of longstanding homeowners or their impacts on historic districts. Even as historic districts in some cities have crafted policies for the incorporation of AUDs within their boundaries, scholarly research on their implications for legacy homeowner populations remains limited.

2.1 Background of Historic Preservation in the US

Preservation in the U.S. began in the early 19th century as a patriotic effort to preserve cites associated with the early history of our country (Murtagh, 2006). Efforts made by private individuals sought to establish "who we were, where we had been, and what we had achieved as a society" (Murtagh, 2006, p. 12). Emphasis was placed on venerating heroic American figures, such a George Washington through his estate in Mount Vernon, and on preserving the places where events that shaped our nation occurred, such as Independence Hall in Philadelphia where the Declaration of Independence and the U.S. Constitution were ratified (Murtagh, 2006).

In the late 19th century, historic preservation's focus expanded to include the recognition of the aesthetic value of the country's historic architecture (Avrami et al., 2018; Murtagh, 2006), giving rise to organizations such as the Society for the Preservation of New England Antiquities (SPNEA) (Murtagh, 2006, p. 17). While this latter view was already widely held in European circles (Fayez, 2024), the aesthetic value of a building would become one of the major criteria for preservation used in the U.S.

2.2 The Historic District Model of Neighborhood Preservation

In the early 20th century, the idea of aesthetics-driven preservation was implemented in the restoration of Colonial Williamsburg in 1926 (Murtagh, 2006). Outside of major buildings, such as the Capitol and the Governor's Palace, and the town monuments along Duke of Gloucester Street, much of the town retains everyday vernacular architecture. While Colonial Williamsburg showcases the preservation of an entire colonial town in a cohesive manner, it is a place frozen in time rather than a functioning neighborhood – a sort of outdoor museum (Murtagh, 2006). The first occurrence of the preservation of a working neighborhood was in 1931 when the city of Charleston, South Carolina designated a portion of its downtown as the first historic district (Choi et al., 2025; Murtagh, 2006). This was followed in 1937 by the creation of the Vieux Carré commission in New Orleans, formed to protect the original French Quarter. In both the Charleston and New Orleans cases, the rationale for protection leaned heavily on the unique architecture located within the designated areas (Avrami et al., 2018).

The passage of the National Historic Preservation Act (NHPA) in 1966 created the National Register of Historic Places and codified historic districts, setting the tone of preservation for the ensuing decades (89th Congress (1965-1966), 1966). Historic districts would go on to become one of the most widely used preservation approaches. This was welcomed as the historic district designation preserved everyday historic architecture in its original context, which to preservationists represented a "significant conceptual shift" (Tyler et al., 2009, p. 50). Another major turning point in historic preservation came in 1978 through the Supreme Court case of *Penn Central Transportation Company v. City of New York* which created the legal pathway for local historic preservation ordinances imposed on owners of designated historic properties (Tyler et al., 2009). These regulations provide state and local governments with the authority to approve or deny changes to properties, including their demolition. As a result, local designation became a stronger tool for preservation than national designation which includes few protections except against impacts from federal projects.

Today, preservation efforts remain highly local. Of the 100,117 places listed on the National Register of Historic Places, 67.8% (67,894) are designated as having only local significance with over 17.8% (12,111) of those being registered as historic districts (U.S. National Park Service, 2025). In the National Register, the category of "District" refers to a wide variety of places, including agricultural areas, parks, business districts, and historic downtowns. In their database, most residential neighborhoods are denoted by an area of significance called "Community Planning and Development", which "applies to areas reflecting important patterns of physical development, land division, or land use" (U.S. Department of the Interior, 2025; U.S. National Park Service, 2025). Today, there are over 4,600 historic districts with this label, a twofold increase from the 2,300 local districts in 2009 (Tyler et al., 2009; U.S. National Park Service, 2025). Of these, 43 are located in Washington state, with nine in Seattle. Of this nine, six are primarily residential areas, including Mount Baker, Wallingford, and Lake Washington Boulevard (U.S. National Park Service, 2025). However, none of the nationally registered historic districts with the Community Planning and Development area of significance in Seattle are locally designated (City of Seattle, 2026a).

2.2.1 The Benefits of Historic Districts

The rise of historic districts is indicative of the shifting tide in preservation away from a focus on the high-styled architecture toward an ethos that recognizes the value of everyday vernacular places (Tyler et al., 2009). The preservation of local districts makes history a part of everyday life, bringing value to both the residents and property owners as well as the public at large.

Historically designated neighborhoods, especially those designated at the local level where regulations on their form and maintenance are imposed, preserve the urban form of years past. As a result, property owners are incentivized to maintain or rehabilitate properties in these areas (Rocchi, 2015). This leads to better design and increased visual interest, all while keeping the property in use rather than frozen in time (Rocchi, 2015). For some cities, this may translate into more successful commercial areas or increased tourism dollars (Rocchi, 2015), exemplified in Seattle by the popularity of Pike Place Market and the Chinatown/International District, both nationally and locally registered districts.

Historic district designation also allows local stakeholders to shape their communities (Rocchi, 2015). Designation is often undertaken by local groups who seek to maintain the historic fabric of their neighborhoods. For example, the Wallingford neighborhood in Seattle was added to the National Register in 2022 after a concerted effort by local activists to preserve “one of the largest and most cohesive examples of early 20th-century architecture left in Seattle” (Historic Wallingford, 2024). Designation may also benefit these same local stakeholders by preserving the human-scale form of many neighborhoods while bringing the community together through the process (Rocchi, 2015).

One of the most commonly highlighted benefits of historic district designation is the associated rise in property values (Choi, 2025; Rocchi, 2015; Zhou, 2021). The controls placed by local planning commissions may provide stability to neighborhoods, ensuring changes are minimal while offering a sense of prestige that may lead to higher valuations (Choi, 2025). One study by Velma Zahirovic-Herbert And Swarn Chatterjee showed that property values for homes in historic districts rose by 5 to 8 percent and that nearby homes also rose marginally in a “spillover effect” (2012, p. 380).

Following designation, historic districts, along with other landmarked properties, become eligible for public grants and other incentives that promote the continued maintenance of designated structures. In Seattle, for example, this can take the form of tax incentives, financial assistance, and other types of support (Historic Seattle, 2026). Tax incentives include federal income tax credits for income-producing properties to be applied toward rehabilitation costs, reductions in property valuations to offset rehabilitation costs, and adjustments to property valuations to reflect “current use” instead of “highest and best use” (Historic Seattle, 2026). These properties may also be exempted from certain zoning codes, such as design standards and parking requirements, and building codes to provide owners flexibility in property maintenance and renovation (Historic Seattle, 2026).

Owners of landmarked properties also become eligible for financial assistance in the form of grants and loans, assistance that is not available from the government to most private landowners. In Washington, the Gift of Public Funds doctrine prohibits direct transfer of funds to private parties per the State Constitution (MRSC, 2026). MRSC quotes the *Japan Line v. McCaffree* court case from 1977, which stated that “the manifest purpose of these provisions in the constitution is to prevent state funds from being used to benefit private interests where the public interest is not primarily served.” These public interests may include activities which are a “fundamental purpose of the government” that creates a public benefit (MRSC, 2026).

Designation as a historic district codifies this public benefit, making the owners of properties in the district eligible for financial assistance (Seattle Department of Neighborhoods, 2026). Seattle cultural funding agency 4Culture expresses this sentiment on their website calling for applications to their Landmarks Capital fund, providing the following rationale for why historic preservation projects benefit the public:

> - *Your project will contribute to the long-term viability and use of the landmark property.*
> - *The landmark property has high visibility in the community, is accessible to the public, or is a part of historical programs or tours.*
> - *Investment in your landmark property will help promote economic activity in the neighborhood or have other positive impacts in your community.*
> - *Your project will contribute to the diversity of property types and histories represented in King County’s built environment. (4Culture, 2026).*

The fund provides grants of up to $100,000 to owners of designated historic landmark properties for renovation and rehabilitation. This grant is just one of many types of funding opportunities available to owners of historic properties (Historic Seattle, 2026).

2.2.2 The Critiques of Historic Districts

Despite the many benefits of historic district designation, they are not beyond criticism. Broadly, the practice is said to instill a contrived sense of history while depressing urban transformation (Hayden, 1994). Specific to this paper’s topic is the analysis of the widely varying inputs by and outcomes for marginalized groups. While the benefits of historic districts to higher income residents are clear, these same outcomes are often a double-edged sword for lower income residents, as increased property values can lead to gentrification and displacement (Choi, 2025). Additional critiques cite the practice as being exclusionary, including discussions of whose history gets preserved, who the decision makers are, and what the results are (Avrami et al., 2018).

In light of the growing housing crisis in the U.S., one of the most common critiques of historic districts is that they may be used to prevent new development (Choi et al., 2025; Fein, 1985). As older areas of a city are upzoned to accommodate additional density, residents in wealthy neighborhoods often push for historic district designation to ensure their neighborhood remains largely unchanged. This pushes the density required to accommodate the new housing units to other areas of the city, especially marginalized areas.

Some historic districts are reluctantly and cautiously allowing new development in the form of ADUs (City of Atlanta, 2026; City of Los Angeles, 2019; Denver Landmark Preservation, n.d.-a). When they are permitted, infill designs are regulated by the historic commission and are often expected to recreate the look and feel of the contributing historic structures in the district (Milojković et al., 2025). However, the poor quality of new construction relative to the original structures combined with the inability to distinguish authentic historic buildings from modern ones may result in negative perceptions about the area’s authenticity (Milojković et al., 2025). Additionally, the physical integrity of the neighborhood may be impacted by inappropriate renovations of contributing structures due to local building regulations which fail to appropriately apply authenticity principles, resulting in the loss of historic status for impacted buildings (Milojković et al., 2025).

2.2.3 Inequity in Designation and Outcomes

Several studies have examined traditional preservation practices, which include historic district designation, through an equity and inclusion lens, criticizing the designation process for its underrepresentation of marginalized communities (Avrami et al., 2018; Hayden, 1994; Lee, 2012). In theory, historic preservation is intended to serve the broader public good, as reflected in Justice Brennan's statement in the landmark Penn Central case that preservation enhances "the quality of life for people" (*Penn Central Transportation Co. V. New York City*, 1978). However, subsequent scholars have questioned who, exactly, benefits from these improvements in quality of life. As Erica Avrami et al. argue, this raises broader questions about who defines inclusion, what preservation success looks like, and how such success should be measured (2018).

The predominant focus on aesthetics in preservation has given rise to the "Not in My Back Yard" (NIMBY) movement, which uses arbitrary arguments about architectural integrity to combat unwanted development, especially in affluent neighborhoods (Avrami et al., 2018). Some even question whether the use of historic district designation in this way constitutes a new version of restrictive covenants. As an example, Eliason's article in The Urbanist, a Seattle-area online publication, characterized the previously discussed Wallingford example as a restrictive covenant because the designation process began in earnest after the City of Seattle stated they would not upzone designated local historic districts (2021). Although this particular designation effort ultimately failed in preventing upzoning, since the area was listed on the National Register rather than designated locally, exempting historic districts from upzoning tends to shift needed density elsewhere in the city, often into lower-income neighborhoods and communities of marginalized residents.

The process of nominating an area for designation is also cited as having equity issues. The requirements in terms of knowledge and time make the process cumbersome, and marginalized communities may not have the same access to the resources to attempt the process or to the decision-making power required to complete it (Avrami et al., 2018; Zhang, 2011). Additionally, previously segregated communities are often poorly maintained due to resource constraints, causing many to view them as “blighted” areas not worthy of preservation (Choi et al., 2025). As historic designation typically comes with financial incentives such as grants, tax credits, and the ability to sell development rights (TDRs), unequal access to the process directly leads to unequal distribution of these incentives (Avrami et al., 2018).

To understand the impact of socioeconomic characteristics on designation, Choi et al used a data-driven approach to assess whether a neighborhood’s historical redlining status was associated with its likelihood of being designated as a historic district (2025). They found that, in the late 20th century, local historic districts were more likely to be created in historically segregated and redlined neighborhoods. The authors suggest that this outcome may be due to the use of historic districts as a community redevelopment approach in the face of urban renewal efforts, providing an alternative to demolition. However, they also note that this study did not go so far as to evaluate the outcomes for the residents of those districts, including affordability and socio-spatial justice. Additionally, they note that this trend stabilized or reversed in the 21st century, with more districts now being created in wealthier areas.

This topic of unequal outcomes is frequently discussed, particularly as it relates to the impact of changes to socioeconomic neighborhood characteristics and increased property values resulting from historic district designation. A study conducted in 2025 showed that lower-income historic districts were more likely to see changes to racial makeup and income levels as compared to undesignated areas, a transition that was not replicated in moderate- to upper-income neighborhoods (Choi, 2025). These findings are consistent with those of other authors that highlight historic district designation’s potential to lead to gentrification and displacement for low-income residents (Choi, 2025; Zahirovic-Herbert & Chatterjee, 2012).

2.3 Alternative Models of Neighborhood Preservation

In response to the critiques of traditional preservation methods, which focused on the monumental and aesthetically significant, preservation practice has shifted toward the recognition of everyday, vernacular places. Several new models have been introduced that place increased importance on the societal value of everyday places with the aim of incorporating cultural and intangible heritage. Some of these models have been launched by local governments as tools for economic development while placing increasing emphasis on the intangible value of the arts, local culture, and community.

In her article, The Power of Place, Delores Hayden discusses how modest structures "represent the social and economic struggles of the majority of ordinary citizens" and argues that we should use these places as "ways to interpret historic urban landscapes as part of the flow of contemporary city life" (Hayden, 1994, p. 467). That flow of life includes continued growth and change that would be anathema to the typical preservation ethos. New models such as conservation overlay districts, arts and culture districts, legacy business districts, and the intergenerational preservation of freedom colonies seek to balance preservation with ongoing use, allowing places to accommodate new needs while maintaining historic character.

2.3.1 Conservation Districts

Conservation districts were created in the 1980s as an alternative to historic districts and are widely used by cities across the U.S. (Kuriyama & Ochsner, 2021; McClurg, 2011; Piona, 2016). Conceived of as a way to preserve neighborhood character, including both the physical and cultural aspects of a place, cities use an incentives-based approach to encourage developers to maintain character defining structures even while creating new buildings (Piona, 2016). This approach is often used in older neighborhoods where the structures may lack the architectural integrity required of local historic districts (Kuriyama & Ochsner, 2021; McClurg, 2011). Typically created using zoning overlays, some have called this approach "historic district-lite", as the city does not impose the same restrictions on physical changes in a conservation district as they do in a historic district (McClurg, 2011). Additionally, as conservation districts are strictly a local mechanism and not a National Register designation (Piona, 2016), conservation districts are not eligible for the same types of federal grants as historic districts.

Many conservation districts are created in response to widespread physical changes to an area or shifts in demographics, pushed forward by grassroots movements from concerned citizens (McClurg, 2011). The level of protection they offer varies significantly from city to city. In some areas, design review decisions in these districts are binding, while in some areas, they are simply used as guidelines (Kuriyama & Ochsner, 2021; McClurg, 2011). The administration of the districts also varies, ranging from neighborhood commissions to oversight by city planning or historic preservation departments (McClurg, 2011; Piona, 2016). The benefits of conservation districts include their flexibility and adaptability and the positive economic benefits, such as increases in residential property values, while increased administrative workloads and enforcement challenges are often cited as drawbacks (McClurg, 2011).

Unlike historic districts, which aim to preserve historic significance, conservation districts seek to preserve not just neighborhood-specific urban forms but also social character (Kuriyama & Ochsner, 2021). One example of a district that embodies this duality of purpose is the Pike/Pine Conservation Overlay District (PPCOD) in Seattle. In addition to protecting the auto-row-era structures of the early 20th century, the PPCOD aims to maintain the gritty grunge scene aesthetic of the 1990s and the neighborhood's role as Seattle's LGBTQ cultural hub (Chalana, 2016; Piona, 2016). Through incentives, the district seeks to protect the older buildings that provide affordable retail spaces to a wide array of small businesses that might otherwise be displaced by the high rents in new developments (Chalana, 2016). However, Chalana notes that since its founding in 2009, most of the new developments, many of which retained only the façade of the original building while gutting the interior, have included only high-end spaces that have forced out the eclectic local businesses the conservation district was created to protect. As a result, the people and establishments that gave the neighborhood its character, such as dive bars, affordable apartments, and spaces catering to the LGBTQ population have been lost.

While conservation districts have specifically been set up to offer flexibility to allow for the development needed in growing cities, without incentives specifically directed at the cultural aspects of the district, the goal of saving the social character of the neighborhood may not be achieved. The Pike/Pine example, which does not include any incentives for cultural spaces or programs and where numerous culture-defining establishments have closed in recent years, shows the impact this lack of focus on culture can have (Piona, 2016).

2.3.2 Arts and Culture Districts

Arts and cultural districts (ACDs) are a type of place-based local policy that encourages economic revitalization in culturally significant areas through investments in local arts and cultural amenities. Through financial incentives such as grants and tax credits, cultural institutions and the older buildings that house them are supported in an effort to attract artists, create jobs, and promote areas as tourist destinations

(Wagner & Portillo, 2024). This can often include the adaptive reuse of historic properties which in turn has been shown to boost property values (Wagner & Portillo, 2024). Geographic district boundaries are used to identify a city's cultural "hubs" and can be designated at local and state levels (Wagner & Portillo, 2024). Wagner & Portillo report that as of 2024, 18 states had enacted cultural district programs, including over 375 state-level districts (2024). As of February 2026, the Washington State Arts Commission has created 24 Creative Districts, including the Rainier Valley Creative District located in Southeast Seattle (WA State Arts Commission, 2026). In Seattle, the Arts and Cultural Districts program was enacted in 2014 and recognizes four districts, including the Central Area (City of Seattle, 2026c).

ACDs first began in the 1960s as an urban renewal strategy, with Lincoln Center cited as an early example (Loh et al., 2025). The use of this strategy grew rapidly in the early 2000s (Wagner & Portillo, 2024). Proponents saw this strategy as a way to address blighted areas while creating a "creative economy", but as with other urban renewal strategies, marginalized communities were often negatively impacted (Loh et al., 2025, p. 1).

Proponents of ACDs tout their impacts to "placekeeping and belonging" for local residents while others criticize their focus on aesthetics which may cause gentrification (Loh et al., 2025, p. 2). Though diversity and inclusion may be invoked during planning, the level of participation and decision-making by area residents during the ACD creation process may result in the over-emphasis of certain narratives or may prioritize the needs of visitors over locals (Ashley et al., 2022; Loh et al., 2025).

In terms of their efficacy, Wagner's report found that ACDs were successful in creating growth for arts and cultural businesses which saw an employment increase ranging from 2.6 to 3.2% as compared to similar businesses outside of the district, but that increase was not experienced by other types of businesses within the district (Wagner & Portillo, 2024, p. 668). On a positive note, the benefits to arts and culture businesses were not temporary but lasted for up to eight years after designation (Wagner & Portillo, 2024, p. 677). As the arts are the targets of the programs, this may be a positive outcome, even if the effect on the broader economy is less pronounced.

2.3.3 Legacy Business Programs

Like ACDs, legacy business programs aim to protect community culture by preserving local businesses that act as “cultural assets” for their city (Chan & Zhou, 2022; Muallem, 2024). The City of Boston, for example, defines a “Legacy Business” as one that “has been in the same spot in Boston for 10 or more years and adds to the culture, history, and community of its neighborhood. These businesses are seen as important parts of their neighborhood” (City of Boston, 2025).

The first legacy business program in the US began in San Francisco in 2015 to preserve long-standing community businesses (Morton, 2022). Unlike Boston, San Francisco requires businesses to have been active in the city for 30 years or more (City of San Francisco, 2026a). Today, over 30 US cities and counties have legacy business programs (City of San Francisco, 2026b). Benefits from being included in legacy business programs include tax breaks, targeted technical assistance, free legal and marketing support, loans, and grants (City of Boston, 2025; City of San Francisco, 2026a; Morton, 2022; Muallem, 2024). In some cases, like that of Washington, D.C., grants are targeted to specific neighborhoods and may be used for building out or renovating the business’s physical space (Morton, 2022, p. 3).

Though legacy business programs may often be billed as economic development, some authors emphasize the intangible cultural value of the businesses for their communities. In their article entitled “Legacy Business Programs: How a Trending Regulatory Tool Saves Small Businesses of Cultural Value”, Muallem notes that these legacy businesses “generate both social and economic good by preserving traditions and memories, driving tourism and foot traffic, and serving as part of their community's identity” (2024, p. 380). They go on to criticize the capitalistic practice of valuing property based on “highest and best use” when those calculations only include the purely economic aspects of cost and price, leaving out the cultural and social value of spaces that, in their terms, “make us human” (2024, p. 384). Similarly, in their research about the preservation of ethnic retail in Chinatowns in Vancouver, San Francisco, and Los Angeles, Chan and Zhou assert that “ethnic enterprises are beloved for their community functions far greater than merely for their goods and service” (2022).

From a legal standpoint, some state and local governments do not allow public funds to be given to individual businesses (Morton, 2022). Generally, public funds may only be used when there is a public nexus for doing so. Depending on the local regulations, the preservation of community identity may be enough of a public nexus to justify individual grants (Muallem, 2024). In San Francisco, the funds for grants through its program were made available via a ballot initiative in 2015 that now provides the program over $1M for grants and program expenses per year (Morton, 2022). It should be noted that these same legal considerations will be applicable to businesses and organizations operating within arts and culture districts as well.

Another legal consideration of legacy business programs is potential denial of designation claims (Muallem, 2024). In structuring eligibility criteria, cities must be careful to ensure their methods for designating an establishment as a "Legacy Business" is not "arbitrary and capricious" (Muallem, 2024, p. 403). Muallem notes that this may be addressed by limiting who can nominate a business, such as in San Francisco where the mayor or the Board of Supervisors must nominate the business, or by not allowing the business themselves to nominate. Mullen also notes, however, that limiting who can nominate may lead to inequity in whose businesses are considered worth nominating.

2.3.4 Preservation from Inside – Freedom Colonies

Andrea Roberts' study of the preservation of African American "freedom colonies" in Texas illustrates how the cultural meaning embodied in a space can be centered in the preservation work, above and beyond that of tangible space itself. These rural homesteads founded across Texas between 1865 and 1920 by formerly enslaved people serve as "expressions of a continuous freedom struggle and diasporic search for home" (Roberts, 2019, p. 73). In her study, Roberts discusses how the rehabilitation of these places by the descendants of their original residents creates a link to their own intangible heritage. Through her assessment of two freedom colonies, Shankleville and Pleasant Hill, she examines the "homeplace aesthetic", which she describes as "a concept devised to capture the meanings, values, and tactics informing descendants' preservation of homesteads as nested anchors of racialized landscapes" (2019, p. 74). In doing so, she scrutinizes traditional preservation standards, argues for the inclusion of intangible heritage in our understanding of integrity and significance, and calls out the inadequacies of preservation and property systems that center whiteness.

In Roberts' piece, the conceptual framework of the homeplace aesthetic, which was crafted from concepts by theorist bell hooks, incorporates both the physical characteristics of the place and the intangible heritage of family stories and social memories. This includes seeing the homeplace as a space where blacks could create their identity, foster "cultural continuity" and live outside of the expectations of white society (Roberts, 2019, p. 74). While the concept of homeplace focuses on internal aspects of life, Roberts also situates the homeplace within the broader community through scholar Earl Lewis' concept of the homesphere. The homesphere encompasses the "physical reach, scale, and situatedness of the homeplace and freedom colony within the white world" (Roberts, 2019, p. 75), and notes that the acts of both resistance and assimilation played a part in obtaining legitimacy for the homesphere that is the freedom colonies.

In her scrutiny of the National Register criteria, Roberts calls out the emphasis placed on architectural features, criticizing their lack of consideration for social histories. She notes that many black owners are unable to maintain the physical spaces to a standard required by the preservation frameworks due to lack of knowledge, lack of funds, and unstable titles, all issues which also make them ineligible for grants to fund preservation work. Therefore, in freedom colonies where change is constant and much of the original physical fabric of these places has already been lost, Roberts argues that this change should be seen "less as a threat to integrity than as evidence of resilience" (Roberts, 2019, p. 76). She further contends that this resilience should be considered by the regulatory environment to be aspects of integrity and significance.

Expanding on the idea of intangible heritage, Roberts specifically calls out memories and stories as being valuable characteristics of freedom colonies. As she describes it, stories passed down from generation to generation create a type of continuity that goes beyond architectural style. Even the physical changes themselves, including the descendants' acts of preservation, are called out as an aspect of integrity, acting as a reminder of the importance of these places in giving formerly enslaved peoples and their descendants the agency to craft their own lives.

As a conclusion to this analysis, Roberts argues that preservation and systems of property ownership must evolve to recognize the agency and personal lives of those who created these landscapes. She suggests that National Register and local preservation authorities should expand their definitions of integrity and use alternative methodologies gleaned from a wide range of social sciences and humanities to identify places that exemplify the concept of the homeplace and homesphere. By documenting the stories and the memories that demonstrate the “freedom-seeking” activities of the residents, she argues, the integrity of the homeplace can be preserved. She also calls on preservationists to address issues of land retention, access, control, and estate planning that play a critical role in ensuring these places, and the memories they embody, remain in the hands of the descendants.

2.4 ADUs as a Solution for Density

ADUs are not a new concept in the U.S. In the early 20th century, before the suburban housing boom following World War II led to prohibitive zoning codes, granny flats and accessory apartments were common in single-family homes (HUD, 2008). In the late 1970s to 1990s, a renewed focus on urbanism and high-density urban growth led many cities and states to again permit ADUs in an effort to increase the supply of affordable housing. Today, 18 states have adopted laws allowing ADU development (Hamilton & Peterson, 2025). Of these, 10 have banned regulatory barriers to ADU development, such as owner-occupancy requirements, parking limitations, and by-right permitting (Hamilton & Peterson, 2025). Despite this resurgence in the allowance of ADUs, many cities have not seen the widespread adoption of this building type (Chapple et al., 2017).

2.4.1 Benefits of ADUs

The benefits of ADU are widely touted both in scholarly literature and among planning offices nationwide. It is argued that they increase affordable housing options, expand diversity of housing types and rental opportunities, allow seniors to age in place, and create an income-producing asset for homeowners (Anacker & Niedt, 2023; Chapple et al., 2017; HUD, 2008; OPCD, 2023; Wielga, 2023).

For homeowners, the relatively low cost of construction allows them to capitalize on unused land they already own (Chapple et al., 2017), increasing the effectiveness of this as a solution. In a 2017 study of ADUs in Vancouver, Seattle, and Portland, construction costs were shown to be approximately $156,000 per unit (Chapple et al., 2017). As a result of the low cost of construction, over 58% of homeowners surveyed in the study said they were able to rent the units at below market prices.

ADUs may also give homeowners, especially retired homeowners on fixed incomes, additional income, allowing them to cover rising property taxes or maintenance costs (Infranca, 2014). Downstream benefits of this include allowing the homeowner to age in place, providing homes for their young adult children, or providing a space for caregivers to live on site (Anacker & Niedt, 2023; Chapple et al., 2017; Wegmann & Chapple, 2014). Alternatively, seniors may be able to move into an ADU on their family's property where they can access caregiving support in a smaller, more navigable space (Anacker & Niedt, 2023; Chapple et al., 2017).

For renters, the affordability of ADUs has been shown to increase "place diversity" by increasing the rental options for lower-income renters in wealthier neighborhoods (Wegmann & Chapple, 2014, p. 318). As a result, these renters get access to better schools, safer neighborhoods, and better access to transit as a function of their location in urban infill areas (Wegmann & Chapple, 2014).

For cities, the potential for ADUs to provide much needed infill housing is enormous. Studies out of California suggest that ADUs could add up to 50% of the new housing capacity for that state in the next few decades (Wegmann & Chapple, 2014; Woetzel et al., 2016). With the prevalence of single-family zoning in the U.S., a similar outcome may be possible for many cities and states across the country.

2.4.2 Critiques of ADUs

Critics of ADUs frequently cite concerns about changes to neighborhood character, increased parking needs, and worsening crime rates (Anacker & Niedt, 2023; Infranca, 2014; Tanrisever, 2025). Opponents of ADUs are typically associated with the Not-in-My Back Yard (NIMBY) movement that often oppose measures to ease restrictions on ADUs or upzone inner city neighborhoods (Anacker & Niedt, 2023).

With their affordability, opponents express concerns about the changes to the neighborhood in terms of the make-up of the population, noting that these people may be "itinerant" or "sketchy" (Infranca, 2014, p. 63). They also express concerns that are associated with density, such as increased street parking and traffic and impacts to privacy (Anacker & Niedt, 2023; Tanrisever, 2025). Safety is also called out as a concern. Tanrisever's 2025 study showed that a higher concentration of ADUs led to "higher rates of parking citations, domestic violence reports, and illegal trash dumping complaints, suggesting that changes in density may contribute to local externalities”, noting how increased density may put a strain on local services (Tanrisever, 2025, p. 12).

Tanrisever’s study also concluded that concentrations of ADUs were associated with lower home values for neighboring properties, but this was found to predominantly occur in low- to middle-rent areas and may be explained by neighborhood externalities unrelated to ADUs (Tanrisever, 2025, p. 12). High-rent areas with large lot sizes, however, saw no negative effects on neighboring property values.

2.4.3 Barriers to ADU Development

The widespread adoption of ADUs by homeowners is hampered by several factors. For many, zoning and permitting requirements either exclude their lot from eligibility or create operational hurdles that homeowners are not willing to tackle (Chapple et al., 2017). Two other major issues include financing and a lack of technical knowledge on the parts of both the homeowner and the developer (Chapple et al., 2017).

Zoning and permitting regulations prevent ADU development on several fronts. In their 2017 study, Chapple et al. call out parking restrictions, lot size minimums and required setbacks as three such restrictions that suppress development (2017). Because zoning and permitting vary so widely from city to city, developers may not be able to create the economies of scale required to turn a profit. Chappel notes, however, that in Canada, provincial codes are based off the National Model Construction codes, decreasing variation which streamlines development.

Financing is often noted as a major barrier to ADU development (Chapple et al., 2017), with this being the most mentioned issue in Chapple’s study (34%). They found that the main source of funding, used by 40% of respondents, was cash borrowed against existing home equity. The study also showed that 30% of respondents used their own cash to fund development, with another 15% using personal non-cash sources such as credit cards. For low-income homeowners with little savings or reverse mortgages, this option may not be available. Interestingly, only 4% of the respondents in Chapple’s study borrowed against the expected income or value of the ADU itself, and those that borrowed against their own home’s equity typically did so from a local, rather than a national, bank. They noted that this likely points to a systemic failure in the financial products market to provide loans for this type of development.

Finally, many home developers are unfamiliar with or inexperienced in ADU development, making this type of construction a riskier prospect than typical development types (Chapple et al., 2017). Other types of skilled tradespeople or the homeowners themselves, who may have the skills to complete the construction, lack the knowledge of the applicable codes and requirements which could become issues during inspections (Chapple et al., 2017).

2.5 Programs for ADU Development

Programs aimed at promoting ADU development can also be found across the US. While many of these programs are targeted at low to moderate income homeowners, no existing ADU programs have been identified that are specifically geared toward legacy homeowners. For ADUs built in historic districts, some cities impose additional design, siting, and size requirements to ensure compatibility with the area's historic character, although access to resources that help homeowners navigate these requirements varies significantly, as discussed in more detail below.

2.5.1 ADU Development Support and Financing Programs

As ADUs have become legal in more cities, programs have been launched by cities to encourage more ADU development, especially for those who may lack the financial or technical ability to undertake development on their own (City of Boston, 2026; San Diego Housing Commission, 2026; West Denver Renaissance Collaborative, 2026). These programs typically provide support in four main areas: 1) forgivable, deferred, or low interest construction financing, 2) grants to cover pre-development costs, 3) technical assistance, and 4) fee waivers. These benefits, however, often come with restrictions on how the units may be used.

Table 1 below summarizes the examples noted in this section.

Table 1: Summary of ADU Support and Financing Program Examples

Jurisdiction	Financial Support	Technical Support	Restrictions
Boston, MA	Grants of up to $7,500 for technical assistance; 0% interest deferred loans up to $50,000	Virtual office hours to support Financial Assistance Program applications; ADU design and budget workshops	Grants and loans restricted to owner-occupants with less than $100,000 in financial assets and income restrictions
San Diego, CA	Loans of up to $250,000, Construction Loans – 1% interest, Permanent Loans – 4% interest for 15 years	ADU consultant to support pre-design, permitting, construction, vendor selection, project management, and leasing	Limited to owner-occupants with incomes up to 150% AMI
California	Grants of up to $40,000 for pre-development and closing costs	N/A	Does not cover construction costs; Limited to owners with incomes at or below 80% AMI for their county
Denver	Up to $85,000 in cost savings when working with SF+ ADU Program partners	Program partners provide pre-development, development, financing, project management, and counseling services at a reduced rate	Homeowner or renter must be at or below 80% AMI initially. Must rent at 80% AMI rates and no short-term rentals for 25 years. Homeowner finances construction costs.
Portland, OR	Waiver of system development charges	15-minute consults with city staff; Pre-application conferences	Units must be owner-occupied or rented month-to-month; no short-term rentals for 10 years
Marin County, CA	Up to $10,000 of development fees waived	N/A	For waivers of $5,000 or more, rental units deed restricted for low- to moderate-income renters

Construction financing amounts vary widely, ranging from as little as $10,000 up to $250,000. Some cities, like Boston and San Diego, require loan recipients to meet income eligibility requirements (City of Boston, 2026; San Diego Housing Commission, 2026), while most of the programs offer either low interest loans between 0% and 5% interest with deferred repayment. The terms of these loans typically require that the units be rented either at an affordable rate or be offered as Section 8 housing for 5 to 10 years (LA Más, 2026; San Diego Housing Commission, 2026), and they may not use the units as short-term rentals. There may also be requirements for owner occupancy or for owners above certain income thresholds to match public funds. For example, Boston's ADU Financial Assistance Program offers 0% interest deferred construction loans of up to $50,000 to low-income homeowners and provides grants of up to $7,500 for pre-development costs such as site feasibility studies and permitting to those in the loan program (City of Boston, 2026). However, Boston’s program does not provide technical assistance, and the homeowner must have a design ready for permitting.

California State also offered grants through the California Housing Finance Agency (CalHFA) of up to $40,000 for pre-development costs for low-income homeowners (California Housing Finance Agency, 2026). Like Boston, these grants were paid as a reimbursement, meaning the homeowner must pay out of pocket for pre-development costs such as design and permitting fees. As of 2023, all grant funds from the CalHFA program have been allocated and it is not known if additional funding rounds will be made available.

Many of these programs also come with technical assistance. San Diego, for example, provides access to an ADU consultant to support pre-design, permitting, and construction processes, aid in vendor selection, support project management, and assist with leasing (San Diego Housing Commission, 2026). In Denver, the West Denver Renaissance Collaborative, mentioned earlier, partners with non-profits and institutions to provide services including design assistance, financing referrals, and project management (West Denver Renaissance Collaborative, 2026). Homeowners who have owned a property with ADU-eligible zoning in the City or County of Denver for at least two years can save $45,000 to $55,000 on their construction, regardless of income. Income-eligible homeowners may save up to $85,000. All homeowners in the program must keep the rent amount under 80% area median rent and either the homeowner or the renter must earn at or less than 80% area median income (AMI), with these restrictions placed on the homeowner for 25 years, one of the longest restriction terms found in this research. For low-income homeowners unfamiliar with development, these services may provide the support they need to get started toward building an ADU.

Finally, some municipalities waive fees for ADUs to encourage development. Portland, Oregon offers development fee waivers in return for a 10-year binding agreement that the ADU will not be used as a short-term rental (City of Portland, 2026). In Marin County, California, fee waivers of between $1,500 and $2,500 are available to all homeowners, regardless of income restrictions (Marin County, 2026). If the homeowners agree to rent to low to moderate income renters, these amounts increase to $5,000 for renters earning 81%-120% AMI and $10,000 for renters earning below 80% AMI.

While these programs are helpful in spurring ADU development, their restrictions, especially requirements for paying pre-development costs up front and for matching loan funds, may keep ADU development out of reach for many low-income homeowners. Also, as construction costs rise in the US, even loans as large as $250,000 may not be enough to cover construction costs.

2.5.2 Programs to encourage and regulate ADUS in Historic Districts

While many cities across the U.S. have designated residential neighborhoods as historic districts, very few have specific criteria for the development of ADUs in those districts. Where there are criteria for historic districts, they typically restrict the size, height, placement, and lot coverage of the structure with specific consideration given to maintaining the visual primacy of the main residence (City of Atlanta, 2026; Denver Landmark Preservation, n.d.-b). They may also require that the structure conform to or reinforce the historic character of the neighborhood.

Three examples show the variety of approaches that cities take when crafting requirements for ADUs in historic districts. The first approach is the most specific, giving exact dimensions that the homeowner must comply with. In Atlanta, Georgia, ADUs in the Inman Park Historic District are limited to 1,200 square feet or 40 percent of the size of the principal residence, whichever is less, must be placed behind the primary structure, must not exceed 25 feet in height, and may not cover more than 25 percent of the back yard (City of Atlanta, 2026). It bears noting that the City of Atlanta has 22 Landmark and Historic districts (City of Atlanta, n.d.), each of which has their own requirements regarding ADUs which can only be found within the city's municipal code. In addition to these requirements, homeowners must obtain a "certificate of appropriateness" from the historic commission for all accessory structures within the district (City of Atlanta, 2026), however the code gives no definition of appropriateness which the homeowner may follow nor do they denote which agency is responsible for the review.

The second regulatory approach is less prescriptive, providing guidance on several aspects of the ADU's placement and design while still requiring that the homeowner obtain special approval for the changes. In Denver, Colorado, these types of recommendations are outlined in their guidelines for new buildings in historic districts, which says that an ADU's location and design "reinforce surrounding historic development patterns" and are "compatible with, and subordinate to, the primary structure and surrounding historic context" (Denver Landmark Preservation, n.d.-b, pp. 90–91). Here, specific guidelines for placement are excluded, replaced by recommendations that structures be "located[d] within the typical range of locations for garages and secondary structures in the surrounding historic context". In terms of design, the guidelines emphasize compatibility with the "primary structure and other historic accessory structures in the surrounding historic context", calling out height, mass, form, roof shape, and building components or details. They also provide guidelines for materials, noting that they should be "similar in scale, color, texture and finish to materials of the primary structure and to those seen historically in the district". After following these guidelines, homeowners in Denver's historic districts must go through a design review process with the Landmark Preservation board to obtain final approval.

Finally, the third regulatory approach is the broadest, providing the least amount of guidance and placing the fewest specific requirements on the ADU. In Los Angeles, California, no minimum or maximums are placed on size, either directly or as a percentage of the primary structure, lot size, lot coverage, or floor area ratio (City of Los Angeles, 2019). Instead, the ordinance includes vague language stating that ADUs must "comply with all applicable objective provisions" of the Historic Preservation Overlay Zone (HPOZ), as historic districts are called in Los Angeles. As with Atlanta, the specifics of these provisions are not outlined in the ordinance or referenced elsewhere on Los Angeles city websites. The clearest guidance actually comes from local ADU builder, Maxable, who notes that design requirements must be "historically appropriate" and that placement "not disrupt the historic view from the street" (V, 2025).

These examples illustrate that the regulatory environment for ADU development in historic districts is fraught with fragmentation, confusion, and a lack of clarity. Denver is the outlier in this case. In addition to the guidelines referenced above, they have created websites and a YouTube training series that walk homeowners through the process and requirements (Denver Community Planning and Development, 2024; Denver Landmark Preservation, n.d.-a). Without materials like these, and perhaps even in spite of them, the expanded requirements and reviews for ADUs in historic districts add further operational burden to an already complex process. This may discourage homeowners from building ADUs in these areas, especially marginalized homeowners who already struggle to do so, further limiting the potential for additional density and expanded housing types in historic districts.

2.6 ADUs and Historic Preservation

Though the impact of ADUs on historic character in local historic districts is already being regulated in cities like Denver and Los Angeles (see section 2.5.2), there are very few scholarly articles that evaluate the intersection of ADUs and historic preservation.

A 2019 study about the Central District neighborhood in Seattle, Washington called "Keep Your Habitat" explored the causes of displacement in the area and proposed options for preservation (Johnson, 2019). In this study, Johnson interviewed local residents about their willingness to rent space in their homes, finding that only half felt that renting space would be a good option and called out a lack of experience with managing rentals and completing property maintenance as a barrier (2019, p. 38).

Johnson does discuss ADUs when evaluating precedent programs, citing the West Denver Single Family Plus (WDSF+) initiative from the West Denver Renaissance Collaborative, which is part of the Denver Housing Authority (DHA) Planning & Data department (Johnson, 2019). This program aims to minimize displacement by adding ADUs to existing lots but does not specifically target legacy homeowners – see section 2.5.1 for more about this program. In their paper, Johnson did not directly evaluate how ADUs were being used at the time, how the interview respondents felt about ADUs, or what the barriers to their development might be. Johnson did, however, recommend the creation of "a program that assists homeowners with small scale redevelopment projects" (Johnson, 2019, p. 44). They also called out the skepticism many vulnerable residents feel in working with for-profit developers and suggested utilizing a partnership with a non-profit organization.

To date, there are no known scholarly articles on the efficacy of or blockers to the use of ADUs specifically as a tool for historic preservation. This gap includes the analysis of how policies governing ADUs may impact historically significant but undesignated neighborhoods, the attitudes of legacy residents to this type of development, and the effectiveness of programs aiming to spur ADU development, especially among marginalized homeowners. In addition, there are currently no known ADU development programs in the U.S. that prioritize legacy homeowners as targets for grants, loans, or technical assistance.

3. Methodology

This research uses a mixed-method case study approach of Seattle's Central District neighborhood to examine alternative approaches to historic districting that protect legacy homeowners from further displacement pressures, and to assess whether and how ADUs might serve as a tool to help longtime homeowners remain in their homes while preserving the original structures. Quantitative and spatial data was evaluated to understand historic demographic changes, distribution of historic building stock, and trends in home ownership and ADU construction. Precedent studies provided frameworks for future program design. Finally, qualitative interviews with local housing- and community-focused organizations revealed community perceptions about historic and cultural preservation priorities and ADU development.

For the purposes of this study, "legacy homeowners" are defined as people who have either owned, or their family has owned, a home continuously for at least 25 years. In Seattle, this date coincides with the beginning of the tech boom and the acceleration of Black homeowner displacement in the Central District. Though ideally, this definition would also include a racial component as, based on the population analysis in Section 4.2 and the neighborhood's historic context statement, the Central District's historic population was majority African American, city and county property ownership data does not include a racial datapoint. Therefore, we cannot confidently identify Black legacy homeowners and must rely on ownership tenure alone.

3.1 Historic Area Identification and Population Analysis

The first level of analysis in this study sought to establish the boundaries of the historic Central District, understand the historic population demographics, and evaluate how those demographics have changed.

Two sources were used to initially narrow down the boundaries of the historic neighborhood. These included the City of Seattle OPCD Central District map (OPCD, 2017) and the descriptions included in the Department of Neighborhoods' (DON) historic context statement (Veith, 2009).

Further consideration was given to the physical boundaries of the neighborhood and historic delineations created by financial institutions. Physical edges include I-90 to south and Madison Street to the north. To the east, redlining created a historic edge by excluding homeowners from areas on the eastern slope of the hill leading down to Lake Washington. Original redlining maps, called “Security Maps” created by the Home Owners' Loan Corporation (HOLC) in 1936 identify the edge along 29th to 33rd Avenue, depending on the area (Bowden, 1936).

These definitions of the area boundaries were then translated to census tracts to enable the evaluation of demographic data. The census tracts that most closely follow the boundaries are tracts 77, 79.01, 79.02, 87, 88, 89 and 90. Tracts 77, 79.01, and 79.02 make up the northern portion of the neighborhood but do extend north beyond Madison St. in some sections. Tracts 77 and 88 largely follow the redlining map boundaries to the east where the border runs along 31st Ave. Tracts 89 and 90 follow the curve of I-90 to mark the southern boundary of the neighborhood, however only the western half of tract 89 is within the original redlining maps. The eastern half of this tract was historically an affluent neighborhood, but the overall racial makeup of the tract was majority Black from the 1960 to the 1990 censuses and thus was included in neighborhood analyses.

Using these census tracts, changes to racial concentrations and income were analyzed to define the neighborhood’s historic era and evaluate trends of displacement. All data for racial trends and household income were sourced from the US Census – see Appendix 1 for each of the sources used. The racial percentage of the Central District was calculated using the sum of the total Black population in the six Central District census tracts divided by the total population in those tracts. For income, a weighted average was calculated by multiplying the median income for each Central District census tract by the total number of households for that tract and dividing by the total Central District households for that year. The specific number of Black households was not available by tract, so the number of total households for Seattle was multiplied by the Black population percentage to estimate the number of Black households for use in the weighted average calculation. The Census Place of Seattle was used for Seattle city values for all racial demographics. For income data, the Census Place of Seattle was used for 1990 to 2020. For 1970 and

1980, the Seattle-Everett area was used as Seattle alone was not available. No Seattle specific data for income was available for 1950 or 1960.

For home values, data from the City of Seattle's Displacement Risk Index was used (OPCD, 2026a). This data is available from 2003 to 2024 and lists the nominal sale price and number of sales for each census tract in Seattle by year. For Central District and Seattle values, which include more than one census tract, a weighted average nominal sale price was calculated using the number of sales in each census tract for that year as the weight.

3.2 Homeownership, Building Stock, and Development Data Analysis

Publicly available data from the King County Tax Assessor and from the City of Seattle's Open Data Portal was used to identify legacy homeowners, evaluate the age distributions of the neighborhood's historic building stock, and evaluate rates of ADU development. Though this data is publicly available on a parcel-by-parcel basis, I was supported by the data team from Seattle's Office of Planning and Community Development (OPCD), who were able to access the information in bulk and provided an analysis on owner-occupancy rates. Using this data, I created a combined dataset that included every single-family home in the Central District with key information, as described below. The combined dataset that resulted from my analysis of this data was then evaluated statistically using R Studio and mapped using ArcGIS to analyze spatial relationships.

3.2.1 Public Records Analysis of Homeowner Tenure, Building Age, and ADU Development

To create the relevant dataset for this analysis, three separate datasets provided by OPCD detailing single-family home sales, owner identification data, and parcels with ADU developments were merged with publicly available parcel data from the King County Assessor (Carnell & OPCD, 2026b, 2026c, 2026a). This resulted in a combined list of all single-family homes in Seattle, the date of their last sale, the age of the home, and if they have a completed ADU on the property. This data was filtered to include only those homes included in the seven census tracts identified in Section 3.1. See Appendix 2 for a detailed description of the data manipulation methods that were used to compile the combined dataset.

This data has two major limitations that must be called out. First, though older data regarding property sales is available in archival records, the King County Assessor's property sales database only records sales as far back as 1993. This prevents further analysis of home purchases that occurred more than 33 years ago (as of 2026), limiting our understanding of home purchasing trends in the 1950s to 1980s. Second, prior to the Y2K change in 2000, the King County Assessor hardcoded building ages for all buildings built in the 1800s to "1900". This was intended to prevent data issues at the turn of the century, but as a result, any analysis of home ages will be skewed. The original ages are still available via microfiche through the Assessor's archives but were not sought for this study.

3.2.2 Quantitative and Statistical Analysis

The combined dataset was then used to evaluate the historic building stock, identify legacy and non-legacy homeowners, and evaluate ownership rates and ADU development rates. As described in Appendix 2, each record was appended with additional categorical variables to facilitate quantitative analysis. This included grouping each home by the decade built, identifying each home as either legacy or non-legacy, grouping owners into ownership tenure groups, and adding a flag to denote homes with an ADU.

The ownership tenure groups each span five years of ownership, except for the last two groups. The penultimate group contains parcels in the 30-to-33-year range, as 33 years is the longest known ownership. The final group, the "Over 33 years" group, includes parcels where the last sale date prior to is unknown and therefore are believed to be prior to 1993. The five-year range was chosen to account for short-term market fluctuations, and this also allows for a cutoff at 25 years. This analysis resulted in eight tenure groups, as shown in

Table 2 below, and allows for the evaluation of ADU development trends.

Table 2: Ownership Tenure Groups

Ownership Tenure Groups	Legacy Homeowner
Group 1: 0 – 5 years	No
Group 2: 5 – 10 years	No
Group 3: 10 – 15 years	No
Group 4: 15 – 20 years	No
Group 5: 20 – 25 years	No
Group 6: 25 – 30 years	Yes
Group 7: 30 – 33 years	Yes
Group 8: Over 33 years	Yes

Next, the data was evaluated statistically by running a Welch's t-test in RStudio, evaluating the number of properties with finished ADUs for legacy versus nonlegacy homeowner parcels. The Welch's t-test compares the statistical difference between the means of two independent samples and was used to compare the rate of ADU production on legacy versus non-legacy parcels. One caveat must be made regarding this test, namely that the Welch's t-test assumes the samples are independent. While the parcels in the dataset are unique, it is possible that one owner can own more than one property, thereby making the sample not truly independent. An analysis of the taxpayer name showed that only 1.9% (76) of the 4,051 unique owners in the study area owned more than one property, with only six (0.15%) owning more than two. Therefore, the results are not expected to be impacted by this duplication of ownership.

3.2.3 Geospatial Analysis

The combined dataset identifies each parcel uniquely using the King County assessor's Parcel Identification Number (PIN) and includes latitude and longitude data, which was used to conduct a geospatial analysis using ArcGIS.

First, the location of legacy homeowners and ADUs was mapped. All homes were plotted using their latitude and longitude values. This was overlaid with a census tract shape file (U.S. Census Bureau & King County, 2026) to isolate data to the Central District and display each census tract's boundaries. Using the Ownership Tenure variable, the points were filtered to show only legacy homeowner parcels (groups 6, 7, and 8). Next, an additional layer was added to display parcels with ADUs, filtering the data for an ADU flag equal to 1.

Next, the spatial distribution of legacy homeowners was evaluated using ARGCIS's clustering tool, which shows concentrations of points. For this analysis, the datapoints were again filtered to include only legacy homeowner parcels.

Finally, the location and age of each single-family home was mapped to facilitate the evaluation of the historic building stock. Using the graduated colors setting, the home age value in the dataset was grouped into thirteen discreet bins to correspond to the home's decade of construction and assigned a different color in a light-to-dark color range, with dark colors indicating the oldest homes.

3.3 Selection of Local Programs for Precedent Study

Several programs have been initiated by local and state government agencies and independent nonprofit organizations to preserve the culture of the Central District and to support its homeowners. The programs selected as precedents for this study were chosen based on their availability to and impact on legacy homeowners in the Central District in the areas of housing, homeowner stabilization, community land preservation and wealth generation, cultural preservation, and ADU development. Analysis of these programs uncovers a variety of frameworks for legally defensible eligibility criteria targeting programs toward impacted groups, identifies where the support exists and where the gaps remain, and highlights ways that community culture is being preserved today.

3.4 Interviews

Finally, five interviews were conducted in March and April 2026 with representatives from local mission-driven organizations that operate within the study area. See Appendix 3 for the list of interview questions. These questions were used as a starting point and adapted for relevance to each organization.

Four of the five were one-on-one interviews conducted virtually and recorded and transcribed by the system (i.e. Zoom or Teams). The fourth interview was conducted in person with voice recording and transcribed using the transcription tool in Microsoft Word. Excerpts from the transcripts were then coded to seven concepts and twenty-six codes using Taguette. See Appendix 4 for the resulting codes. Finally, the coded excerpts were synthesized into four main themes which are discussed in Section 4.7.

The interviews lasted 1-2 hours each and focused on the following areas of inquiry:

- Background & Relationship to the Neighborhood – How the organization, or the representative being interviewed, came to be associated with the neighborhood and how they relate to it today.
- Neighborhood History, Culture & Identity – Impressions about the neighborhood's history, culture, and identity, including the role that historic homes play in creating the neighborhood's character.
- Perceptions of Neighborhood Change – Perceptions about the changes that have occurred to the neighborhood since its height as a majority African American area, including both positive and negative changes.
- Awareness & Understanding of ADUs – Perceptions about the community's awareness of ADUs as a development option and their understanding about the regulations and processes surrounding ADU development.
- Experience with ADU Development – Perceptions of homeowners' interest in developing their lots and pursuing ADU construction, barriers and challenges to development, and perceived benefits and drawbacks of ADUs.
- ADUs, Preservation, & Neighborhood Impact – Perceptions about the potential impact of ADUs in preventing displacement, encouraging displaced residents to return, and preserving neighborhood character.

Five organizations were selected for inclusion in the study based on their mission alignment with anti-displacement efforts, homeowner and community support, and property development support and based on their primary location in or substantial operational presence within the study area boundaries. One representative from each organization was interviewed, with one exception where a legacy homeowner was interviewed alongside Caleb Jackson from Resource Equity. The homeowner is currently working with Resource Equity on the development of two DADUs on their property. Their name has been withheld to protect their privacy. Outside of their capacity as representatives for their respective organizations, three of the five participants (Jackson, Salisbury, and Wokoma) also have deep personal ties to the Central District neighborhood. The participants included:

Table 3: Interview Participants

Participant Name	Participant Title	Organization Name	Organization Background
Caleb Jackson	Co-Founder and Executive Director	Resource Equity	Non-profit homeowner support and education organization providing counseling, mentorship, and development support serving King and Snohomish counties
Inye Wokoma	Co-Founder	Wa Na Wari	Arts and culture organization located in the Central District that fosters ownership and community belonging through arts, historic preservation, and connection (Wa Na Wari, 2026a)
Chukundi Salisbury	Founder	Black Legacy Homeowners (BLHN)	Non-profit organization founded in the Central District and now operating throughout the Seattle-Tacoma region that support Black Legacy Homeowners to achieve and preserve home ownership, create generational wealth, build community (Black Legacy Homeowners, 2026)
Leah Martin	Architect and Partner	Allied8	Architecture firm that works with legacy homeowners throughout Seattle on a reduced cost basis, with experience redeveloping lots in partnership with homeowners
Bambi Chavez	Homeownership Policy Manager	Housing Development Consortium (HDC)	Non-Profit organization focused on advancing affordable housing in King County and Washington State and lead partner in the Black Home Initiative (BHI) policy network

4. Case Study Findings - Seattle’s Central District

Located immediately east of downtown, the Central District is Seattle’s most significant historically Black community. Also called the Central Area, it is an assemblage of smaller neighborhoods that have been home to multiple races and cultures, originally including Seattle’s Jewish population (Veith, 2009).

The “Great Migration” of African Americans from the rural south to the industrial north and west following World War I brought an influx of Black residents to the Seattle area, with the Black population increasing by 466% from 1900 to 1910 (Taylor, 1994, p. 56). This rapid change in racial makeup led many white residents to push for greater housing segregation, using racially restrictive covenants, redlining, and other discriminatory housing policies to push Black residents out of white neighborhoods (Dowling et al., n.d.; Kindig, n.d.; Taylor, 1994, p. 82). The result was the concentration of Black residents in two areas, the Yesler-Jackson area close to the waterfront and in East Madison (Taylor, 1994, p. 82). As these spaces merged, they created two major corridors of black cultural, economic, and political life along 23rd Avenue and between Yesler and Jackson Streets (Taylor, 1994, p. 82).

Through the 1930s, the population of the Central District, especially in the residential area along Jackson Street, included a wide variety of races with a heavy concentration of Asian residents (Taylor, 1994, p. 86). After World War II, Seattle's Black population boomed again, with the majority of these new residents funneling into the Central District (Taylor, 1994; Veith, 2009).

By the 1970s, more than 70 percent of the neighborhood's residents were African American, and the district supported a dense network of Black-owned businesses, churches, civic organizations, and cultural institutions (Chase et al., 2021). This racial concentration fostered a strong sense of social cohesion and place-based identity, reinforced through civil rights organizing, the arts, and community engagement (Quirindongo, 1999). The Central District also offered Seattle's Black population a chance at home ownership. In the 1970s, there were approximately 2,500 Black homeowners (Johnson, 2019).

In the 1990s, crumbling buildings, increases in crime and drug abuse, and struggling businesses spurred many middle-income residents to seeks better conditions in the suburbs (Quirindongo, 1999). This led to the creation of community development corporations, government-sponsored organizations that acquired property for redevelopment into commercial, retail, and housing projects, achieving mixed results (Quirindongo, 1999). Through the 2000s, shifts in the job market away from manufacturing and into the finance and tech sectors fueled a return of white residents to the area, driving additional displacement of Black residents from the Central District (Langlois, 2024).

As of 2024, Seattle's population has grown to 780,992 (U.S. Census Bureau, n.d.-a), up 38.6% from 563,374 in 2000 (U.S. Census Bureau, n.d.-q), and the King County Growth Management Planning Council (GMPC) estimates that Seattle will need to add 112,000 housing units by 2044 to keep up with rising demand. Meanwhile, the Central District's Black population has dwindled to just 14.8% (U.S. Census, see

Appendix 1) despite the neighborhood overall continuing to densify following successive rounds of upzoning by Seattle's Office of Planning (Langlois, 2024). As a result, older single-family homes from the early 1900s are being replaced with multifamily structures (Veith, 2009), including $1M+ three- and four-story townhomes. The value of the adjacent detached homes have skyrocketed, growing 278% since 2003 (OPCD, 2026a), resulting in increased property taxes that place a significant financial strain on low- and fixed-income owners.

Meanwhile, many of the businesses and cultural institutions that framed the community's cultural identity have been lost. In a video called "On the Brink" produced by Cascade PBS, longtime Central District residents reminisce about the loss of Black-owned businesses including body shops, beauticians, and cleaners that gave Black residents a "feeling of security" (Cascade PBS, 2019). Former Seattle SuperSonics basketball star Donald "Slick" Watts recalls taking visiting players like Michael Jordan and Magic Johnson to Helen's Diner, located on Union Street near 23rd Avenue. Several other interviewees in the program recall the diner, opened by Helen Coleman 1970, as being a cultural touchstone for the neighborhood serving soul food and creating community connections. They describe it as a place where everyone, including Ms. Helen, knew you by name. The restaurant closed in 1983. Similarly, interviewees mourn the loss of major institutions like Liberty Bank, the first Black-owned bank in Seattle which closed in 1988. However, though these institutions "held on for decades", as the Black population declined, they could no longer remain in operation (Cascade PBS, 2019). Interviewees in this program often return to the loss of family homes, either their own or those of their neighbors, when describing the upheaval in the neighborhood. Positioned as centers of both family and community life, the inability of residents to maintain ownership of these homes is seen as a loss of cultural heritage and continuity.

Despite this rich history, the Central District has not been formally designated as a historic district, either locally or nationally, providing no protection through traditional preservation routes. However, other types of initiatives exist to preserve both the tangible and intangible heritage of the area. This study therefore positions the Central District as an illustrative case study of a neighborhood where the impacts of gentrification on the residential population are directly responsible for losses of historic character and cultural cohesion.

The results of my research as they relate specifically to the Central District are outlined below. I first identify the neighborhood and evaluate how it has changed over time. Then I evaluate the historic stock of area homes to understand the development pattern for the neighborhood. Next, I highlight existing programs aimed at preserving the cultural heritage of the Central District, supporting its homeowners, and creating development opportunities, which will act as precedents for future programs. This is followed by an analysis of legacy homeowners, including evaluations of their ownership of the existing housing stock and their spatial distribution, and an evaluation of the rates of ADU development among legacy homeowners as compared to non-legacy homeowners. Finally, I synthesize the themes that emerged from the stakeholder interviews to better understand community perspectives on cultural preservation, homeowner stabilization, and ADU development.

4.1 Neighborhood Identification

The sources identified in Section 3.1 all describe the boundaries of the Central District differently. The City's Historic Context Statement alone includes four separate definitions of the area, noting that the neighborhood "has never existed as a political entity separate from the City of Seattle" and was not originally created as a single development area (Veith, 2009, p. 3). The map in Figure 1 shows how the various methods used to describe the neighborhood boundaries overlap.

Based on these definitions, the boundaries of the neighborhood could be defined as Madison Street to the north, 31st Avenue to the east, I-90 to the south, and 15th Avenue and Rainier Ave to the west. However, as census tracts 77, 79.01, 79.02, 87, 88, 89 and 90 closely follow the neighborhood boundaries described above, they were used throughout the remainder of the case study to facilitate the analysis demographic and economic trends. Note that tract 79.01 and 79.02 was previously one tract, Tract 79 and has been split into two tracts starting in 2020.

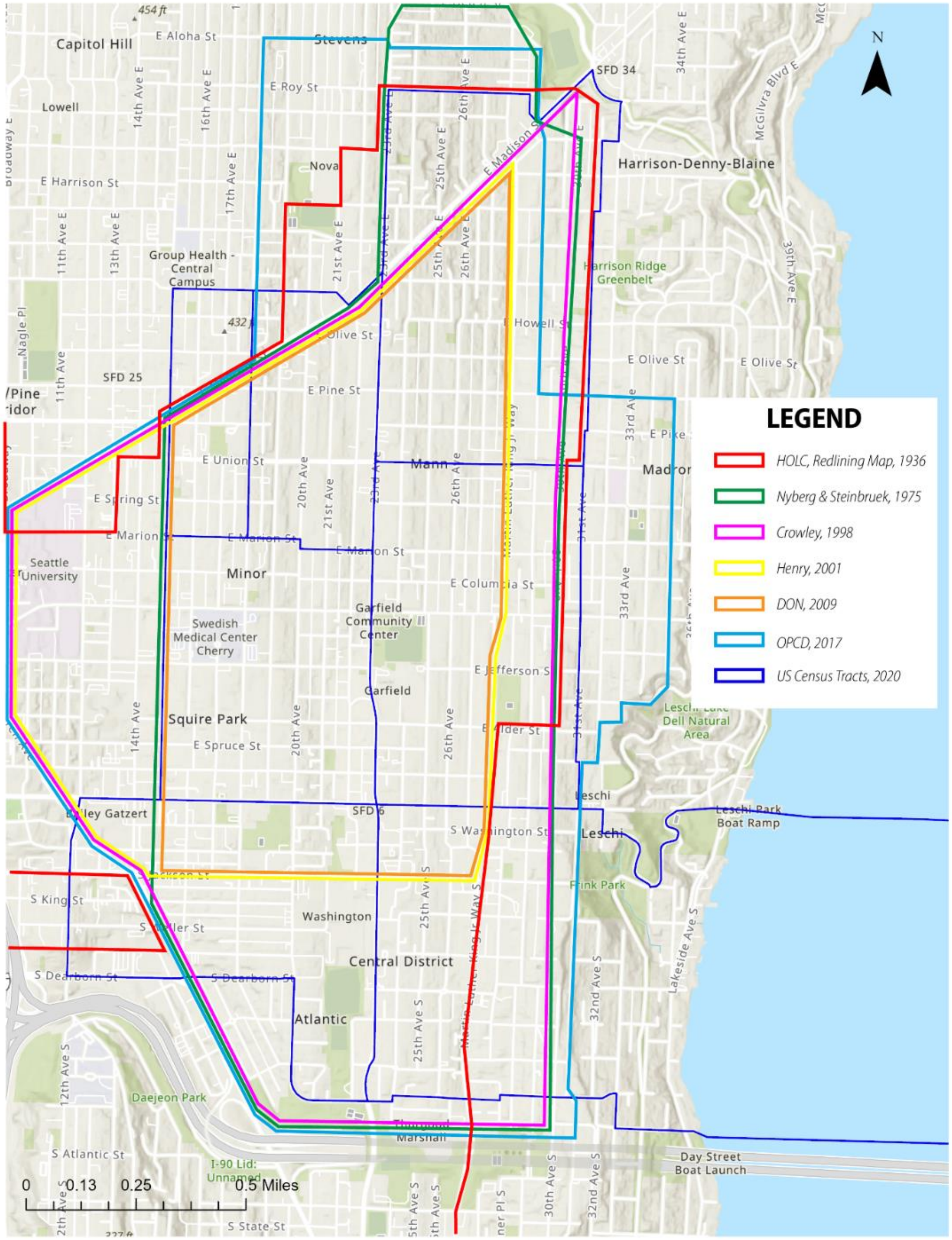

Figure 1: Overlapping Definitions of Neighborhood Boundaries

Sources: (Bowden, 1936; OPCD, 2017; Veith, 2009; US Census)

4.2 Demographic and Economic Change

Using Census data for the identified tracts, trends in racial concentrations, median household income, and single-family home prices were tracked over time. To place the results in the appropriate context, one must compare these changes to neighboring areas and to Seattle as a whole. The most relevant neighboring census tract is Tract 78, which extends east from the edge of the Central District into Madison Valley and toward Lake Washington. In 1970, this neighborhood had a 50.2% Black population but was one of the first areas to gentrify. Additionally, this tract includes the area between 31st Avenue and 35th Avenue. In interviews for previous work, 35th Avenue was highlighted as the redline used in practice to deny African Americans mortgages (L.-E. McKinney, personal communication, February 6, 2026). Homes to the west of 35th Avenue, which included 31st to 35th Avenues, were open to Black families while homes to the east were restricted.

The demographic analysis shown in Figure 2 shows the steep decline in the African American population from its peak of 73.4% in the 1970 Census to its present 14.8% as of the 2020 Census. As a comparison, the overall Black population of Seattle was 9.5% in 1980, increasing to a peak of 10.1% in 1990 and falling back to 7.0% by 2020. Meanwhile in Madison Valley, the Black population of Tract 78 also peaked in 1970 at 50.2%, falling steeply to 7.0% in 2020 to equal the Black population in the city as a whole.

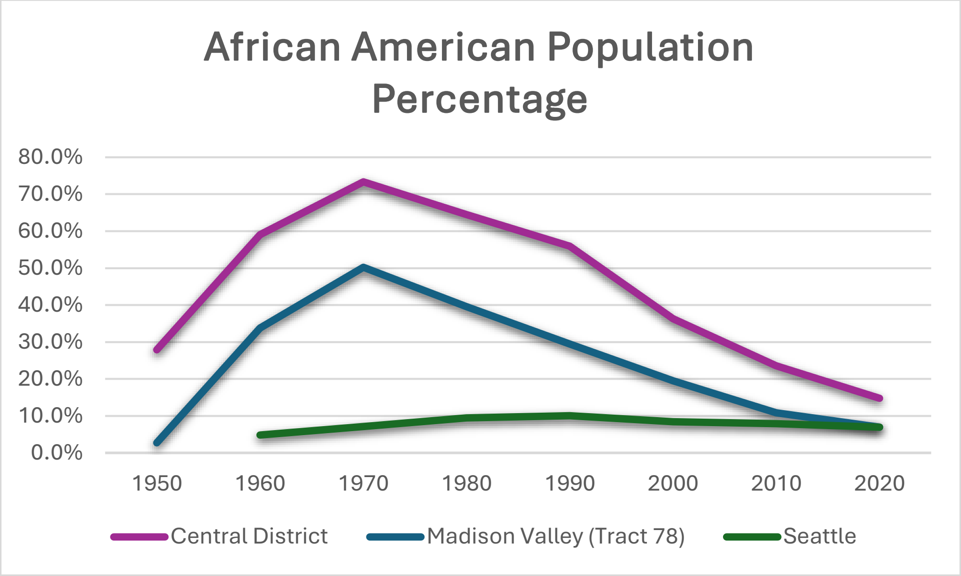

Figure 2: African American Population by Decade

Source: US Census, See Appendix 1

In terms of median household income, Central District households saw incomes rise from $8,835 in 1970 to $98,730 in 2020 (+1,017%). Comparatively, Seattle saw income rise from $11,821 in 1970 to $97,185 (+722%) while Madison Valley (Tract 78) saw an increase from $13,690 to $166,611 (+1,117%) – see Figure 3 below. Comparing these values to the changes in population above, we see that the sharp increase in income corresponds to the decline in the Black population in the Central District. Since 1970, the Central District income trailed that of Seattle overall, but as of 2020, the income for the Central District and the city are nearly identical.

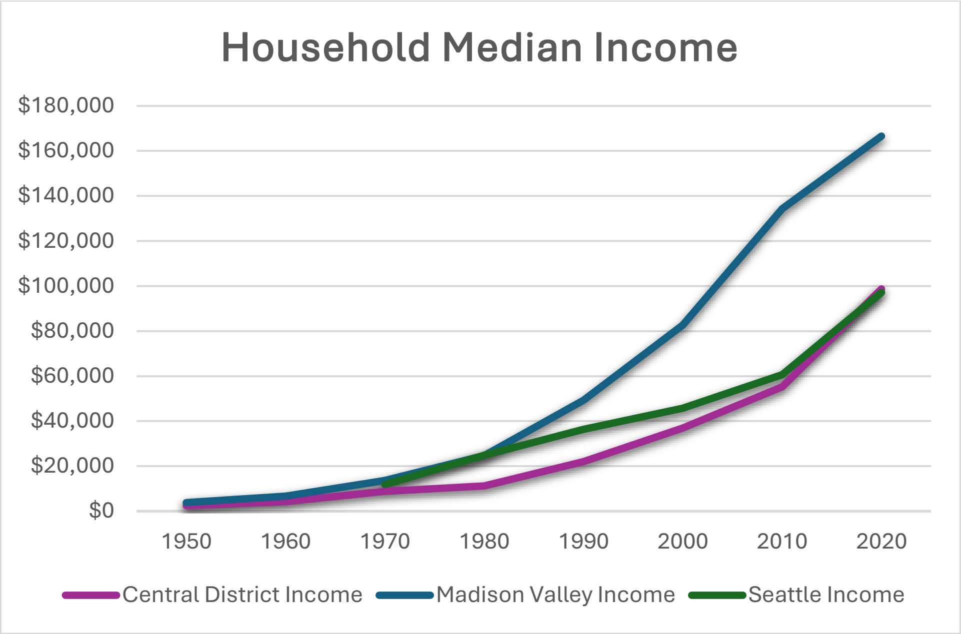

Figure 3: Household Median Income by Decade

Source: US Census, See Appendix 1

When we isolate the values for Black residents, a different picture emerges4 - see Figure 4 and Source: US Census, See Appendix 1

Table 4 below. In 2000, the median household income in Seattle was $45,736, rising to $97,185 by 2020. Comparatively for Black households, median income in 2000 was only $32,042, increasing to

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[4] Income data by race did not become available until 2000.

$46,467 in 2020. In the Central District, median household income for all households was $36,879 in 2000, increasing to $98,730 in 2020 while for Black Central District households, income went from $29,295 in 2000 to only $55,268 in 2020. This shows that while the city at large, and especially the incoming households gentrifying the area, benefitted from the tech industry boom, residents of the Central District were largely left out of this growth.

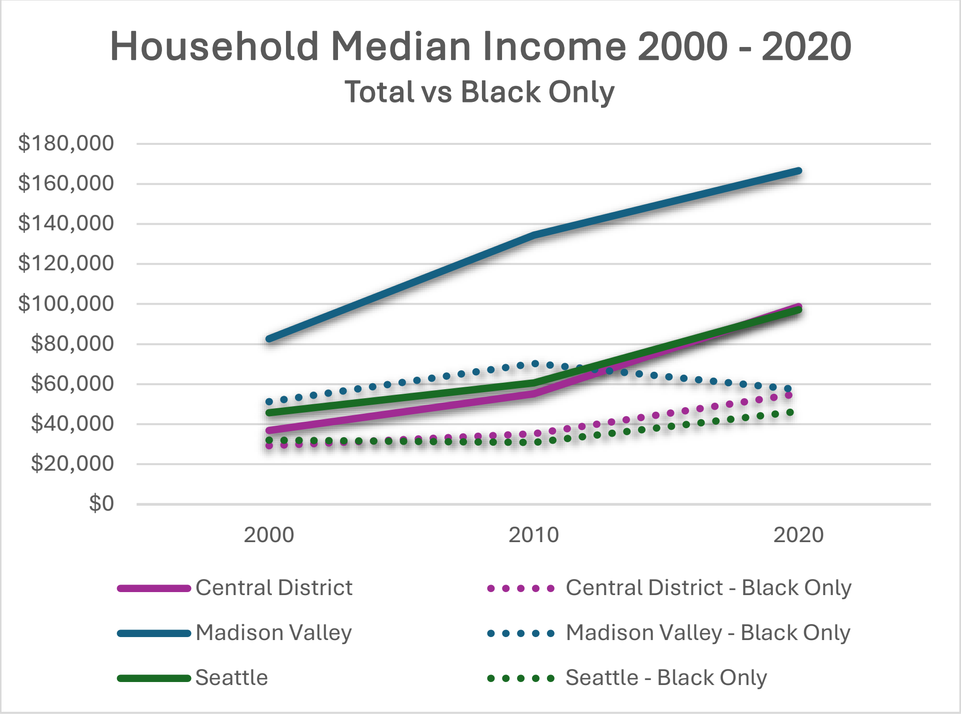

Figure 4: Household Median Income – Total vs Black Only – 2000 to 2020
Source: US Census, See Appendix 1

Table 4: Median Household Incomes – Total vs Black Only – 2000 to 2020

	2000	**2010**	**2020**	**2000 – 2020 Growth Rate**
Seattle	$45,736	$60,665	$97,185	112.5%
Seattle – Black Only	*$32,042*	*$30,899*	*$46,467*	*45.0%*
Central District	$36,879	$55,270	$98,730	167.7%
Central District – Black Only	*$29,295*	*$35,209*	*$55,268*	*88.7%*
Madison Valley	$82,635	$134,327	$166,611	101.6%
Madison Valley – Black Only	*$51,250*	*$70,329*	*$57,264*	*11.7%*

Source: US Census, See Appendix 1

Appendix 2

With the increase in salaries and the shift toward preferences for urban living, and due to the impact of successive rounds of upzoning in the neighborhood, home prices have risen to levels that are out of reach for many Seattleites, let alone legacy residents. As part of its Displacement Risk Index, Seattle's Office of Planning and Community Development (OPCD) has tracked detached single-family home prices from 2003 through 2024 (OPCD, 2026a). Single-family detached home prices, shown in Figure 5, in the Central District have risen 278% from $353,688 in 2003 to $1,337,861 in 2024. Comparatively, home prices in Seattle overall have risen 240% from $345,799 to $1,177,378 in 2024 while Madison Valley increased 219% from $589,000 in 2003 to $1,877,500 in 2024. As a result, residents have faced significant pressures from increasing property tax bills, predatory developers, and predatory lenders, factors which will be covered in more depth when analyzing the interviews.

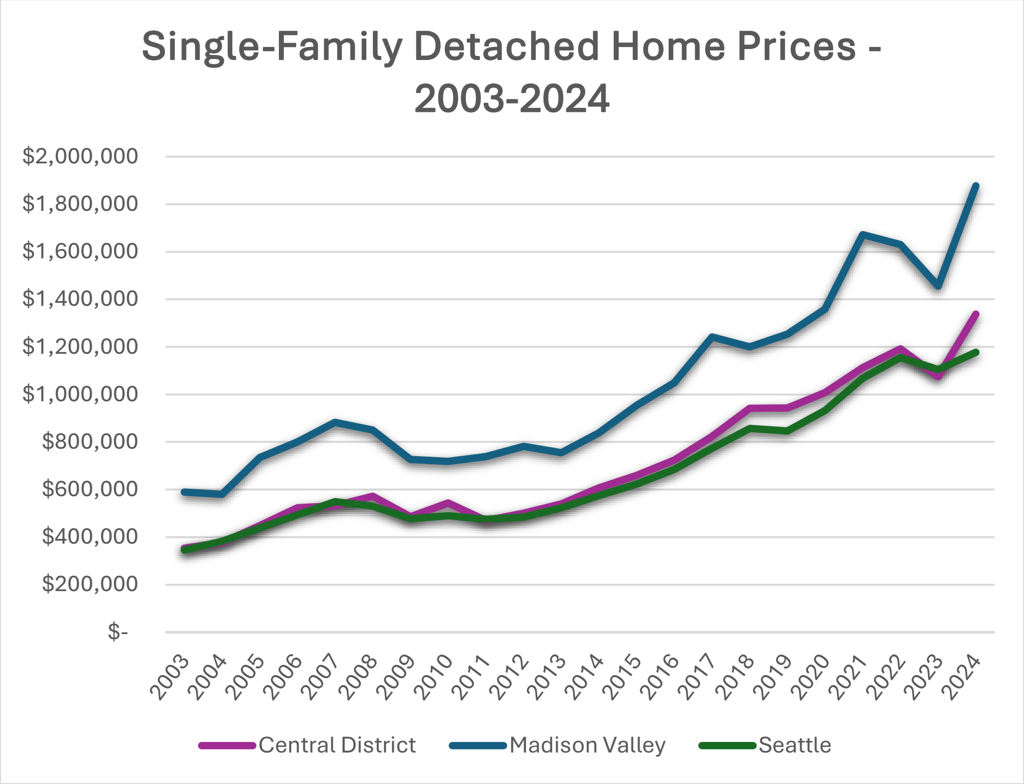

Figure 5: Single-family Detached Home Prices - 2003-2024
Source: (OPCD, 2026a)

4.3 Analysis of Historic Building Stock

The Central District's historic building stock is a physical representation of the development patterns that shaped the area and reflects the vibrant urban form that was experienced by residents during its peak as the cultural and social center of Seattle's Black community from the 1950s through the 1970s.

Per Veith's Central Area context statement, platting in the area began in 1875 and was largely complete by 1912 (2009, p. 15). He describes this work as having "almost entirely fixed the pattern of development in the Central Area by the second decade of the 20th Century" (2009, p. 15). It is no wonder, then, that over half (53.7%) of the homes remaining in the study area were built before 1930 (2,176 homes), as shown in

Table 5**Error! Reference source not found.**. Veith also notes that the first areas platted “encompassed roughly 40 blocks from 10th Avenue to 20th Avenues between Cherry and Union streets (2009, p. 15).

The oldest homes in the neighborhood were typically in the Queen Anne style (Veith, 2009). In the early 20th Century, builders employed new styles including classic boxes, Prairie style, and Craftsman bungalows (Veith, 2009). These styles still dominate the area, but because of upzoning, many of these historic homes are being demolished and replaced with modern structures, especially townhomes.

Today, the average home age based on the available data is 79 years. This result, however, is skewed due to data modifications made by the King County Assessor in preparation for Y2K which saw all dates prior to 1900 changed to “1900” in the parcel database. Therefore, the actual average age is likely older than 79 years. Over half of the Central District’s current homes were built before 1930 (53.7%). Homes built before 1980, i.e., through the neighborhood’s cultural peak, make up 67.4% (2,731 homes) of the current stock.

Table 5: Historic Building Stock by Decade

Decade Built	# of Homes	% of Homes	Average Age
1900	1,270	31.4%	122
1910	387	9.6%	112
1920	519	12.8%	101
1930	48	1.2%	93
1940	147	3.6%	81
1950	153	3.8%	73
1960	66	1.6%	61
1970	141	3.5%	50
1980	213	5.3%	42
1990	342	8.4%	31
2000	352	8.7%	21
2010	283	7.0%	12
2020	130	3.2%	4
Total	**4,051**	**100.0%**	**79**

Source: (Carnell & OPCD, 2026b; City of Seattle & King County Assessor, 2026)

While the number of homes built in each decade reflects overall development patterns in the area, the data does not indicate whether newer homes replaced older structures or were constructed on previously vacant land. Further research could be conducted to evaluate the age of homes being demolished during redevelopment. Despite these limitations, the data does show fewer homes remaining from the 1930s and 1960s. It is possible that construction rates were lower during these periods as the 1930s followed the Great Depression and the 1960s coincided with the period of urban renewal when public projects led to the demolition of homes in this area (Veith, 2009).

Spatial analysis of the current building stock reveals distributions that reflect the original pattern of development. The map in Figure 6**Error! Reference source not found.** shows this distribution, using graduated colors to indicate age.

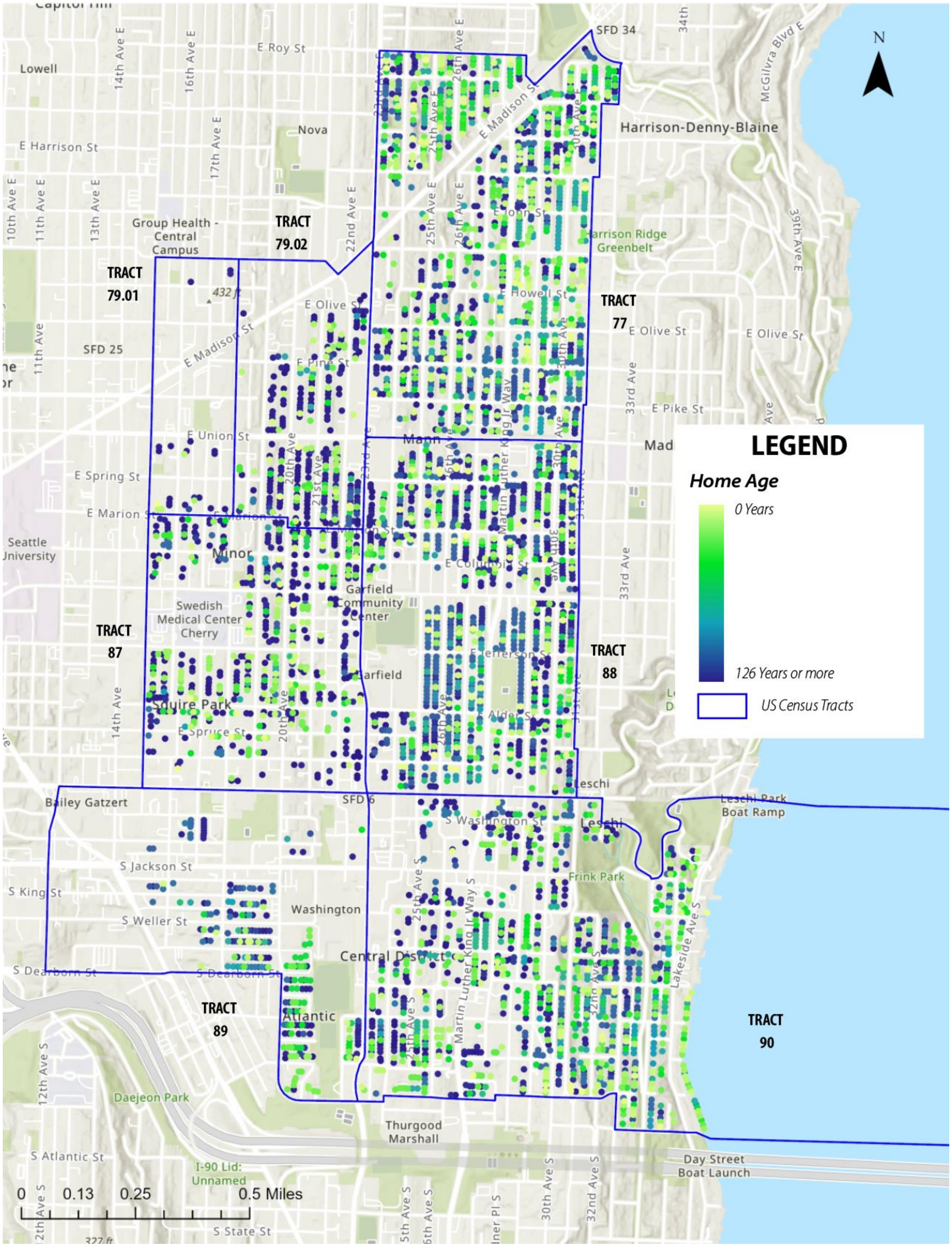

Figure 6: Spatial Distribution of All Homes by Age

Source: (Carnell & OPCD, 2026b; City of Seattle & King County Assessor, 2026)

The oldest homes in the neighborhood remain clustered between Union and Cherry Streets, as noted by Veith, with development having moved east from the original plats. There are also clusters west of 23rd Avenue both north of Union Street and between Cherry and Jackson Streets. The next wave of home building occurred in the area east of Garfield High School on 23rd Avenue and north of Yesler Way. As will be covered in Section 4.5, this area also features a large cluster of legacy homeowners.

4.4 Precedent Study of Existing Local Programs

Several programs exist today that aim to stabilize legacy homeowners, preserve the Central District’s culture, and promote small-scale and community developments. Many of the programs below overlap with one another, creating an interwoven support structure operated through governmental and non-profit channels. These programs provide valuable precedents for the creation of future programs at the intersection of housing, culture, and preservation.

4.4.1 Historic Central Area Arts and Cultural District

In December 2015, the City of Seattle established the Historic Central Area Arts and Cultural District which aims to “preserve the area’s African American legacy”, “sustain the cultural physical identity and sense of place”, and “support artistic creation in the area” (City of Seattle, 2026b). Through national grants, public funding, and partnerships with local organizations, including the Africatown Land Trust, direct funding for arts and culture projects are awarded to local artists and cultural organizations (City of Seattle, 2026b; HCAACD, 2026).

In the adopted resolution that established the Arts & Cultural Districts program in 2009, the City Council referenced the “significant economic benefits arts and cultural uses in the city and the region and their contributions to employment growth” and proposed the following policy language:

> *Allow for the designation of areas as cultural districts, to protect, enhance, and perpetuate the cultural identity of the area. Recognize that cultural designations help protect significant resources and qualities that distinguish these resources, and encourage stability, rehabilitation, restoration and planned development; Allow regulations and incentives to be adopted specifically for a designated cultural district. Allow adopted guidelines or regulations to modify, exempt, or supersede the standards of the underlying zone to encourage arts and cultural uses. (Seattle City Council, 2009).*

By outlining the public benefit of these districts, the City Council created a program that may award public funds to individuals or organizations in support of bringing vibrancy and public interest to the area while stabilizing the recipients (City of Seattle, 2026b). This demonstrates a legal framework for identifying the public nexus of intangible cultural assets which may be used to develop arguments for preservation programs aimed at legacy homeowners.

4.4.2 Black Home Initiative & the Covenant Homeownership Program

The Black Home Initiative (BHI) is a regional effort focused on increasing Black homeownership in the Puget Sound region by addressing the systemic barriers created through decades of discriminatory housing practices, including redlining, racially restrictive covenants, and inequitable access to credit (Black Home Initiative (BHI), 2026). By 2028, BHI seeks to create pathways for 1,500 new low- and moderate-income Black homeowners across South Seattle, South King County, North Pierce County, and Thurston County (BHI, 2026). Rather than operating as a single organization, BHI functions as a collaborative volunteer network among philanthropy, government, lenders, nonprofit housing organizations, and community advocates to tackle both demand-side and supply-side barriers to ownership, with a strong focus on influencing housing policy through legislative and regulatory reforms (BHI, 2026).

In 2023, BHI partnered with Washington State legislators to pass the Covenant Homeownership Act which established the Covenant Homeownership Program. This first-in-the-nation program supports homeownership for those affected by generations of systemic and discriminatory policy practices by Washington State. The program offers down payment and closing cost assistance to first-time homebuyers that meet eligibility requirements (Washington State Housing Finance Commission (WSHFC), 2026). The framework for these eligibility requirements came out of a study required by the act and released by the National Fair Housing Alliance in 2024 (National Fair Housing Alliance, 2024). This study “confirmed that state institutions played both active and passive roles in perpetuating housing discrimination against a range of marginalized groups” and that “impacts of that discrimination are still felt today in the lower homeownership rates and net worth of many of those groups” (WSHFC, 2026).

The eligibility requirements include the following:

- *Household income at or below 120% of the Area Median Income (AMI).*
- *First-time homebuyer.*
- *The homebuyer or their parent/grandparent/great-grandparent lived in Washington state before April 1968.*
- *The person who lived in Washington before April 1968 is Black, Hispanic, Native American/Alaska Native, Native Hawaiian or other Pacific Islander, Korean or Asian Indian.* (WSHFC, 2026)

These criteria aim to recognize the impacts of state-sanctioned discriminatory practices that occurred prior to the passage of the Fair Housing Act in 1968 and the lasting impact these practices had on descendants of families who were denied the same opportunities as other groups to amass generational wealth (National Fair Housing Alliance, 2024).

While the Covenant Homeownership Program focuses on first-time low-to-moderate income homeowners, the stability of existing homeowners is also a desired outcome of BHI (BHI, 2026). BHI is the implementation of a comprehensive Seven-Point Plan that consists of seven distinct focus areas, one of which is Sustaining Existing Homeowners (BHI, 2026). Affecting change for legacy homeowners has revolved around increasing post-purchase education, homeownership counseling, foreclosure prevention, and home repair resources, as well as assistance with property tax exemption enrollments and estate planning and succession support (BHI, 2026). Housing production is another one of the seven focus areas, and BHI advocates for capacity-building and pre-development funding for community-based organizations and mission-driven developers who seek to add to the affordable homeownership housing supply (B. Chavez, personal communication, April 9, 2026).

4.4.3 Black Legacy Homeowners

Black Legacy Homeowners network (BLHN) is a Seattle-based community organization committed to preserving Black homeownership and preventing displacement in the city's historically Black neighborhoods, with a particular focus on the Central District (Black Legacy Homeowners, 2026). The organization was formed in response to the rapid gentrification and demographic transformation of the neighborhood, where rising property values, escalating taxes, speculative real estate practices, and intergenerational wealth vulnerabilities have contributed to the loss of long-held Black family homes. Rooted in the lived experiences of Central District residents and legacy homeowners, BLHN works to ensure that Black families who established and sustained the neighborhood's cultural and social fabric are able to remain in place and transfer property across generations rather than being pressured into forced sales.

BLHN's work centers on homeowner retention through education, advocacy, and direct support (Black Legacy Homeowners, 2026). The organization helps legacy homeowners navigate challenges such as property tax burdens, estate planning and title transfer issues, home maintenance needs, and predatory acquisition practices. A key aspect of its mission is countering speculative development pressure by equipping homeowners with knowledge about the true value of their properties and the options available to them beyond selling. As described in an interview with founder Chukundi Salisbury, BLHN positions itself as "the opposite of predatory developers," providing trusted community-based guidance to homeowners who may otherwise be vulnerable to repeated purchase solicitations or exploitative financial arrangements (personal communication, April 6, 2026).

In the Central District, BLHN also plays a significant role in community preservation and anti-displacement policy advocacy (Black Legacy Homeowners, 2026). The organization partners with initiatives such as the Black Home Initiative, the Central District Community Preservation and Development Authority, and city-led anti-displacement efforts to shape policies that sustain Black homeownership. The organization emphasizes the urgent need to retain existing Black homeowners as anchors of neighborhood identity and intergenerational wealth illustrating how housing advocacy can function as a form of cultural preservation.

4.4.4 Africatown

The Africatown Community Land Trust (ACLT) is a Seattle-based nonprofit founded in 2016 to "acquire, develop, and steward land" for the benefit of the Black community, particularly in Seattle's Central District (Africatown Community Land Trust (ACLT), 2026). ACLT aims to combat displacement by creating pathways for community ownership, affordable housing, economic development, and culturally affirming spaces.

Originally launched to address housing needs, ACLT took on projects that provided both affordable housing and cultural continuity. In 2019, they partnered with other community-led organizations to develop the Liberty Bank Building, an apartment complex boasting 115 affordable housing units built on the site of the former Liberty Bank, the first Black bank in Seattle (Community Roots Housing, 2026). In 2024, they added the Africatown Plaza to this same block, bringing an additional 126 units of affordable housing to the neighborhood alongside new retail and public spaces that feature community-centered designs (ACLT, 2026). These initiatives were designed to restore Black presence in the neighborhood and create “a sense of belonging, place and permanent shelter” (ACLT, 2026).

As a land trust, ACLT holds land permanently for the benefit of the community rather than developing the land and selling it on the open market. Development is accomplished through renewable ground leases that allow ACLT to retain ownership of the land while other entities own the structures (Gabobe, 2019). ACLT, however, takes the traditional land trust model and uses it to advance cultural preservation and racial equity to sustain a historical sense of place for Black Seattleites (ACLT, 2026).

4.4.5 Nehemiah Initiative

As their website states, “even faith institutions aren’t safe from displacement” (Nehemiah Initiative, 2026). Black churches in Seatle also face rising property taxes, and as residents leave the area, their congregations are impacted. But Black churches have one major tool to employ in the fight to create affordable housing – land. The Nehemiah Initiative was created to help churches “turn that land into housing, lasting wealth, and ministry feature that root justice, stabilize communities, and reclaim housing as a human right” (Nehemiah Initiative, 2026). Their work builds upon the idea of “Beloved Community” coined by Martin Luther King, Jr. and recognizes the important role Black churches play in local public life (Nehemiah Initiative, 2026).

Through their work, which includes development initiatives, funding grants, and studio work conducted with students at the University of Washington, the Nehemiah initiative aims to create a sustainable future for both the church and their community (Nehemiah Initiative, 2026). As a model for preservation, this work shows how land owned by Black-led institutions can be employed to prevent or reverse cultural erasure through the creation of housing and the preservation of historic community spaces.

4.4.6 Central District Community Preservation and Development Authority

The Central District Community Preservation and Development Authority (CDCPDA) was established in 2019 through state legislative action (CDCPDA, 2026a). A quasi-governmental entity, the CDCPDA notes that their primary mission is to promote economic development, preserve cultural heritage, and support local businesses. In practice, the CDCPDA was formed to acquire the Seattle Vocational Institute (SVI) property located at 22nd Avenue South and South Jackson Street (CDCPDA, 2026b). Originally known as the Seattle Opportunities Industrialization Center (SOIC) and now called the McKinney Center for Community and Economic Development, the building has been a center for job training since its completion in 1974. The CDCPDA plans to continue this mission of "driving economic empowerment for African American, other minority, and historically underserved communities in Seattle's Central District" (CDCPDA, 2026b). Today, the McKinney Center acts as the Community HUB for the Black Legacy Homeowners organization, providing a physical space for their advocacy and educational events (Black Legacy Homeowners, 2026).

As a public development authority, the CDCPDA exists to own and operate property for the benefit of the community. Though this organization only owns a single property today, the opportunity exists for it to acquire other properties in the Central District.

4.4.7 Wa Na Wari

Wa Na Wari is a Black-led cultural institution and community land stewardship project that operates out of a fifth-generation Black-owned family home in Seattle's Central District (Wa Na Wari, 2026a). The organization was founded in 2019 by local artists and community organizers including Inye Womoka, whose ancestors first purchased the home where the organization is located today (I. Wokoma, personal communication, March 27, 2026). Its mission is to "create space for Black ownership, possibility, and belonging through art, historic preservation, and community connection" (Wa Na Wari, 2026a). Through free exhibitions, performances, screenings, workshops, oral history projects, and public gatherings, Wa Na Wari repurposes domestic space as a site of cultural fellowship and collective memory, demonstrating how Black homeownership can be leveraged as a form of cultural preservation (Wa Na Wari, 2026a).

For Wa Na Wari, the use of the home as a cultural organization created a lifeline for stabilizing the elder owner's income and for preserving generational ownership of the home for Wokoma's family (I. Wokoma, personal communication, March 27, 2026). The home serves as both a physical landmark and a living cultural space where Black creativity and belonging are continuously produced. This approach expands traditional historic preservation frameworks by centering intangible heritage, including storytelling, artistic expression, and neighborhood memory. Rather than preserving the building as a static artifact, Wa Na Wari's work shows how ongoing activation of a space can be used to preserve cultural landscapes.

A central extension of this preservation work is Wa Na Wari's CACE 21 (Central Area Cultural Ecosystem, 21st Century) project. CACE 21 is a community-based research project designed to create additional capacity in the community for policy advocacy that would bring about more cultural spaces like Wa Na Wari that are adapted from family homes (Wa Na Wari, 2026b). By studying the structural barriers to retaining Black-owned homes and cultural spaces, the project aims to generate actionable policy proposals in areas like zoning, permitting, and taxation that will allow Black homeowners to convert some or all of their homes into "micro-cultural spaces," (Wa Na Wari, 2026b). Through this model, homeowners can provide artistic infrastructure and reinforce neighborhood social ties in a way that responds to community needs while providing financial stabilization for the homeowner.

In this way, Wa Na Wari's work demonstrates how preservation can function as a form of anti-displacement infrastructure, one that protects memory, supports ownership, and creates the conditions for cultural continuity to persist in the face of urban change.

4.4.8 ADUniverse

Though not aimed directly at the Central District, the City of Seattle's ADUniverse portal provides homeowners with a wealth of knowledge to support the development of new ADUs (OPCD, 2026b). These resources include a step-by-step development guide, an interactive map that provides an initial feasibility analysis for a specific address, as well as several DADU plans that have been pre-approved by the Seattle Department of Construction and Inspections (SDCI).

While each of these resources are meant to simplify the development process, thereby spurring additional ADU development, the program details describe the numerous steps one must complete before a homeowner can break ground. These include licensing a pre-approved plan from the designer or engaging a designer to create a custom plan, preparing a site plan that shows the ADU on their specific lot, and completing an application for permit review (OPCD, 2026b). For homeowners using one of the pre-approved plans, OPCD estimates the permit review process may take 2-6 weeks.

This program demonstrates the high levels of complexity faced by homeowners who choose to undertake development, not to mention the significant costs that must be incurred at each stage to fund pre-development costs such as design and permitting fees. For example, the Cedar Cottage plan by CAST Architecture featured in the pre-approved plan gallery estimates between $7,500 and $11,250 in upfront costs which do not include evaluations for tree removal or stormwater management and permit fees (OPCD, 2026b). For legacy homeowners that are financially struggling to remain in their homes, a theme explored in the Section 4.7, these costs likely prohibit even initial exploration of potential development opportunities.

4.5 Evaluation of Legacy Homeowners

The combined dataset of all single-family homes identified 1,253 legacy homeowners within the census tracts associated with the Central District. As outlined in the methodology, these homes have been owned by the original owner or their descendants for at least 25 years. This data further reveals insights into legacy ownership of the historic building stock and their spatial distribution within the neighborhood.

Reviewing ownership rates by ownership tenure groups, as shown in

Table 6 below, we see that legacy homeowners own 30.9% of all single-family homes in the Central District, and nearly half (48.9%) of the homes have traded hands within the last 15 years. Among legacy homeowners, the largest tenure group is the Over 33 Years group. While this is a function of this group containing significantly more years than the five-year intervals used for the other groups, it does indicate that nearly a fifth of the homeowners in the Central District have been in place since the early 1990s or before.

Table 6: Ownership by Ownership Tenure Group

Ownership Tenure	**# of Homes**	**% of Total**
0-5 Years	786	19.4%
5-10 Years	666	16.4%
10-15 Years	532	13.1%
15-20 Years	392	9.7%
20-25 Years	422	10.4%
Total Non-Legacy	***2,798***	***69.1%***
25-30 Years	315	7.8%
30-33 Years	138	3.4%
Over 33 Years	800	19.7%
Total Legacy	***1,253***	***30.9%***
Total	**4,051**	**100.0%**

Source: (Carnell & OPCD, 2026b, 2026c)

Looking at the historic building stock, the data shows that legacy homeowners own 36.5% of homes built before 1980. Within the cohort, 79.6% of all legacy-owned homes were built before 1980. Table 7**Error! Reference source not found.** below shows ownership rates both as a percentage of total homes in that decade (% of Decade) and as a percentage of all homes (% of Total). In terms of age, legacy-owned homes skew older, averaging 88 years compared to a non-legacy average of 75 years.

Table 7: Proportion of Legacy vs Non-Legacy Owners by Decade Built

Decade Built	**# of Homes**	**Legacy Owners**	**% of Decade**	**% of Total**	**Non-Legacy Owners**	**% of Decade**	**% of Total**
1900	1,270	447	35.2%	11.0%	823	64.8%	20.3%
1910	387	117	30.2%	2.9%	270	69.8%	6.7%
1920	519	177	34.1%	4.4%	342	65.9%	8.4%
1930	48	18	37.5%	0.4%	30	62.5%	0.7%
1940	147	58	39.5%	1.4%	89	60.5%	2.2%
1950	153	72	47.1%	1.8%	81	52.9%	2.0%
1960	66	33	50.0%	0.8%	33	50.0%	0.8%
1970	141	76	53.9%	1.9%	65	46.1%	1.6%
1980	213	76	35.7%	1.9%	137	64.3%	3.4%
1990	342	108	31.6%	2.7%	234	68.4%	5.8%
2000	352	45	12.8%	1.1%	307	87.2%	7.6%
2010	283	12	4.2%	0.3%	271	95.8%	6.7%
2020	130	14	10.8%	0.3%	116	89.2%	2.9%
Total	**4,051**	**1,253**	**30.9%**	**30.9%**	**2,798**	**69.1%**	**69.1%**

Source: (Carnell & OPCD, 2026b, 2026c; City of Seattle & King County Assessor, 2026)

A spatial analysis shown in Figure 7 maps homeowners in graduated colors based on tenure group. The initial hypothesis was that legacy homeowners would cluster spatially, signaling historic settlement patterns and pockets of social cohesion, however legacy homeowners were generally found to be widely distributed throughout the neighborhood. The most significant areas of concentration are found to the south and east of Garfield High School, in the corridor between Union Street and Cherry Street, and in the northeast corner of the neighborhood north of Harrison Street, as shown in Figure 8.

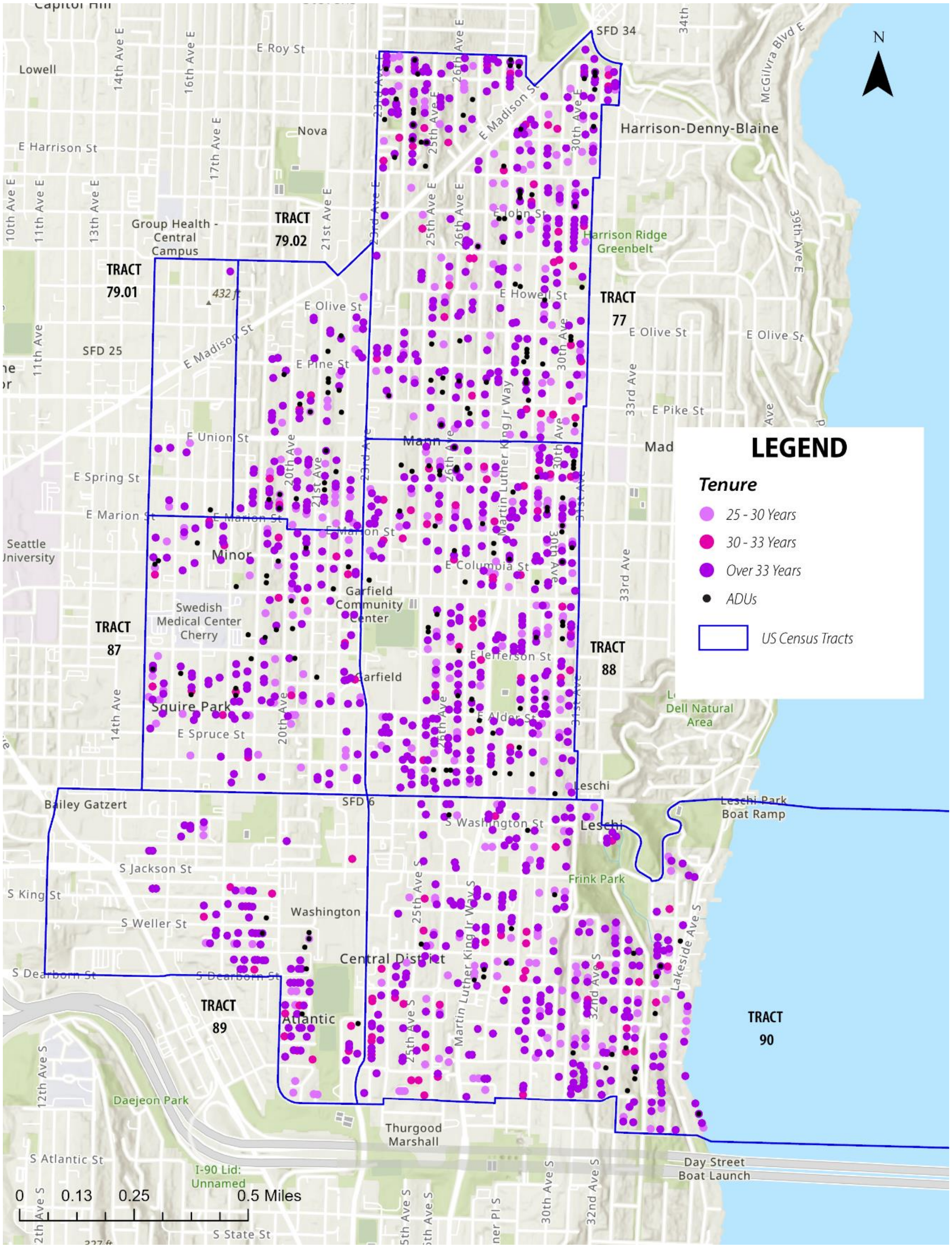

Figure 7: Spatial Distribution of Legacy Homeowners and ADUs

Source: (Carnell & OPCD, 2026a, 2026b, 2026c; City of Seattle & King County Assessor, 2026; U.S. Census Bureau & King County, 2026)

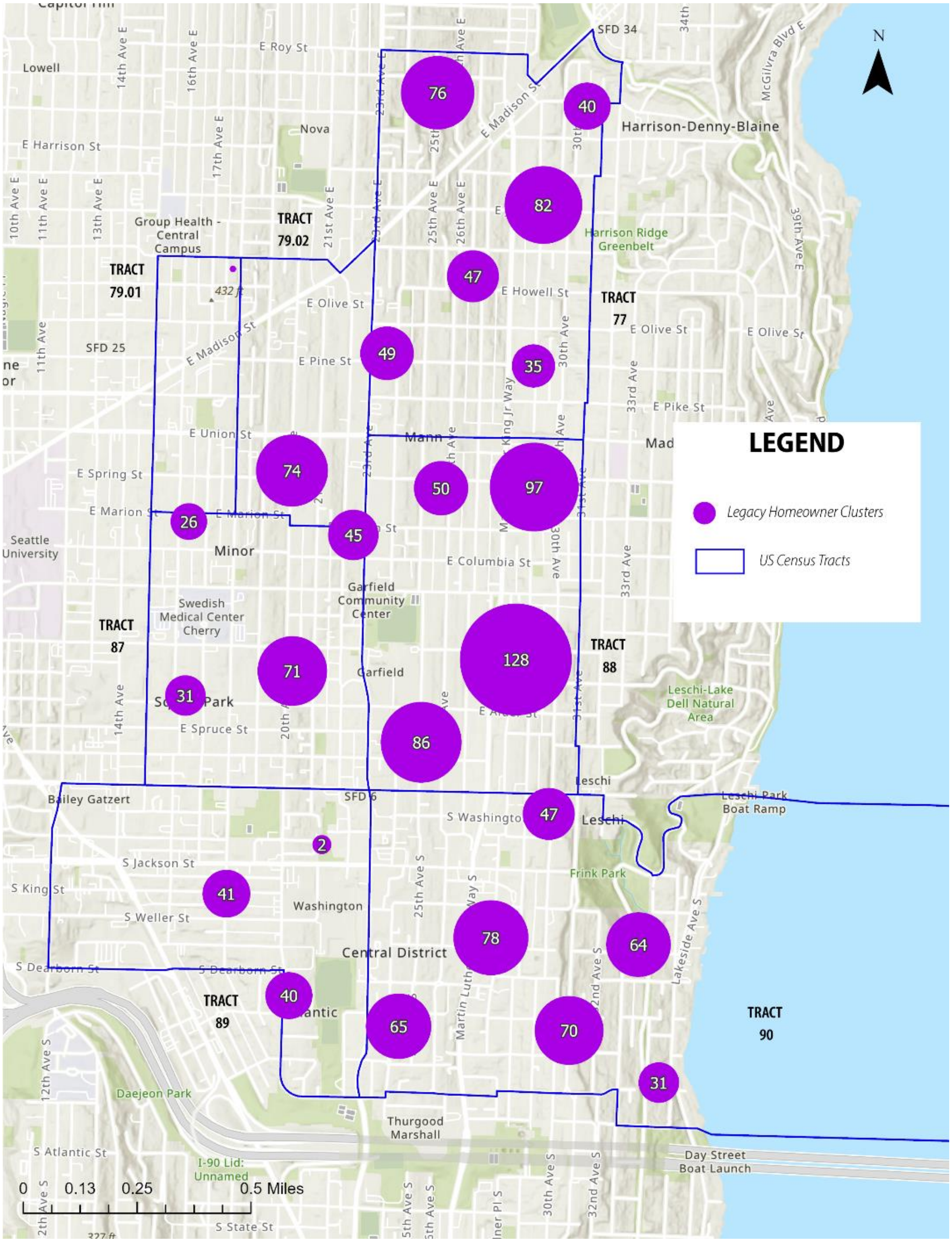

Figure 8: Legacy Homeowner Clusters

Source: (Carnell & OPCD, 2026b, 2026c; City of Seattle & King County Assessor, 2026; U.S. Census Bureau & King County, 2026)

4.6 Evaluation of ADU Development Rates

ADU development rates were found to vary significantly between legacy and non-legacy homeowners. Only 2.2% of legacy-owned lots contain an ADU as compared to 5.6% of non-legacy lots. The results of the Welch's two-way T-test show that this difference is statistically significant, with a p-value of 1.749e–08. Figure 7 above overlays the location of ADUs on the spatial map of legacy homeowners, showing this gap visually.

Evaluating differences among tenure groups, we see that ADUs are most likely to be located on parcels that have been owned for between 20 and 25 years or less than 15 years and least likely to be located on parcels owned for between 30 and 33 years.

Table 8: ADU Development Rates by Ownership Tenure

Ownership Tenure	# of Homes	Homes with ADU	Development Rate
0-5 Years	786	46	5.9%
5-10 Years	666	38	5.7%
10-15 Years	532	29	5.5%
15-20 Years	392	18	4.6%
20-25 Years	422	27	6.4%
Total Non-Legacy	***2,798***	***158***	***5.6%***
25-30 Years	315	10	3.2%
30-33 Years	138	0	0.0%
Over 33 Years	800	18	2.3%
Total Legacy	***1,253***	***28***	***2.2%***
Total	**4,051**	**186**	**4.6%**

Source: (Carnell & OPCD, 2026a, 2026b, 2026c)

Interestingly, the data shows 17 legacy homeowner parcels where the age of the home is 10 years or less. This may occur either because the homeowner significantly remodeled the home, resulting in a resetting of the Year Built value by the King County Tax Assessor, or because the homeowner demolished and replaced the home. Four of these homes (23.5%) contain an ADU, demonstrating that ADUs are being included in new construction by legacy homeowners at a higher rate than they are adding them to existing properties. As an example, one legacy homeowner who has owned the property for over 33 years demolished the original building in 2023 and built a new 3,940 square foot home in 2024 that included a basement ADU of 920 square feet.

Shifting the analysis to examine ADU rates based on the year the home was built, shown in Table 9, we see that homes built in 2020 or later are by far the most likely to have an ADU at 33.1% compared to the overall rate of 4.6%. The uptick in development rates starting in 2000 is likely a function of changes in land use regulations, as the City of Seattle made attached ADUs legal in 1994 and detached ADUs legal in 2010, with further legislation adopted in 2019 to remove regulatory barriers and the launch of ADUniverse following in September 2020 (OPCD, 2026c).

Though the data does not indicate the date the ADU was added to the property, these results suggest that ADUs are being added to new properties more frequently than to older, existing properties. This could be due to new homes adding ADUs during construction of the primary structure or home siting that leaves larger backyards to accommodate future infill development. Further research into this topic could evaluate the causes for these disparities.

Table 9: ADU Development Rates by Home Age

Decade Built	# of Homes	% of Homes	Average Age	Homes with ADUs	Development Rate
1900	1,270	31.4%	122	44	3.5%
1910	387	9.6%	112	7	1.8%
1920	519	12.8%	101	18	3.5%
1930	48	1.2%	93	1	2.1%
1940	147	3.6%	81	1	0.7%
1950	153	3.8%	73	2	1.3%
1960	66	1.6%	61	2	3.0%
1970	141	3.5%	50	6	4.3%
1980	213	5.3%	42	8	3.8%
1990	342	8.4%	31	13	3.8%
2000	352	8.7%	21	19	5.4%
2010	283	7.0%	12	22	7.8%
2020	130	3.2%	4	43	33.1%
Total	**4,051**	**100.0%**	**79**	**186**	**4.6%**

Source: (Carnell & OPCD, 2026a, 2026b, 2026c; City of Seattle & King County Assessor, 2026)

4.7 Emergent Themes from Community Stakeholders

The five interviews conducted with representatives from local stakeholder organizations revealed a deeper understanding about the forces impacting legacy residents in the Central District, and about how the community views cultural continuity, the potential role of ADUs, and barriers to homeowner-led development. These themes highlight the interplay between the historic significance of the neighborhood and the modern challenges faced by homeowners as Seattle continues to densify. Although participants expressed concerns related to cultural preservation, the most substantive conversations across all five interviews centered on displacement pressures and, more significantly, the systemic barriers limiting homeowners' ability to participate in development.

4.7.1 Struggling to Remain in a Neighborhood Shaped by Discrimination

When asked to reflect on the Central District's historic role within the city, three of the five interview participants noted the area's critical importance to Seattle's African American community. However, they also emphasized the discriminatory practices that led to the concentration of African Americans in this area. Both C. Jackson and B. Chavez underscored that the forces of redlining and racially restrictive covenants left African Americans with little choice as to where to live. As B. Chavez put it, they "could not live anywhere else". She also highlighted that even when buying in the area, predatory practices by real estate agents and lenders often led to inflated home prices and extremely unfavorable loan terms. Participants emphasized this point to frame the following discussions about gentrification and displacement in the historic context through which the neighborhood formed.

When considering modern challenges facing the area's population, participants repeatedly pointed to rising costs as a major factor driving displacement, with property taxes being the most cited cost impacting residents. Participants highlighted how successive rounds of upzoning and a return to urban living by white residents were drivers of increased property values, and thus increased property taxes. Importantly, they noted that the upzones were leveled on areas where the existing homeowners were the least equipped to navigate the redevelopment process, limiting their availability to participate in vehicles for wealth creation.

Property tax policies and calculation methods received significant attention during interviews. The inability of seniors to pay rising property taxes, which are a function of the land's increasing development potential among other factors, on fixed incomes was frequently raised. As stated by C. Jackson's client, "you have to be rich to be able to pay the taxes, because they're not charging you by what your property is. They're charging you by what it could be." All of the non-profit organizations surveyed offer support services to help seniors qualify for existing senior homeowner tax exemptions offered by King County (King County Assessor, 2026), however they noted that these exemptions may be lost if the homeowner's income exceeds the eligibility threshold. After the senior homeowner passes, they noted that descendants inheriting the home become responsible for the full value of the property taxes and, if the taxes were deferred instead of exempt, they may also be responsible for repayment of deferred taxes with interest which could result in the descendent being placed in a forced sale situation. B. Chavez specifically called out the low enrollment rates for the senior tax exemption program, with less than 30% of eligible seniors enrolled, suggesting that further education and support is required to ensure legacy homeowners are aware of and can take advantage of this policy. Beyond property taxes, participants cited increasing maintenance costs, especially relevant for those living in older homes. While these costs may not force an exit, participants noted that homeowners may feel that purchasing a new home without these considerations, even if that home is outside of the neighborhood, may be a better option than their current situation.

This concept, that many exits are not so much forced as they are chosen, was often repeated during interviews. Reasons for these selective exits included a desire to be close family who could not afford to live in the neighborhood, to take advantage of what they thought to be a good offer for their property, to take advantage of a safer, more suburban lifestyle, or because of feelings of alienation within the community. Instead of moving into neighborhoods directly south of the area, including Beacon Hill, Mount Baker, and Rainier Valley which were also historically Black neighborhoods, participants noted that people were most likely to resettle in areas outside of the Seattle city limits, such as Federal Way, Renton, or Shoreline, where prices were significantly lower and adult children may have moved. I. Wokoma of Wa Na Wari put it succinctly, saying that "your most reliable support network is moving further afield", making these areas an attractive choice, especially for aging community members.

Selective exits often were chosen in the face of predatory practices by developers. For residents who bought the home in the 1940s or 1950s, large cash offers may seem like a great option to provide stability for your family. I. Wokoma described this type of situation by saying:

> *"[My grandfather] paid $7,000 for the house that I'm living in now, right. So, if someone comes along 30, 35 years later and offers you $250,000, you're like, wow, that's great. That's a lot of insurance. Why not?"*

These choices, however, were often made with imperfect information. Unlike developers who have professional insight into the value of these lots given the current development capacity allowed by updated zoning, legacy homeowners lack both knowledge of the lots' value and experience in negotiating contracts that result in fair outcomes. The overarching impressions expressed by participants is that developers "take advantage of" unsuspecting homeowners, wearing them down with offers until they can no longer refuse. As described by C. Jackson's client, "either you take some money and go, or you gonna go and just drown". As property values continue to rise, this can leave homeowners who chose to sell questioning this choice. I. Wokoma continued his earlier statement, saying:

> *"You know, hindsight is 20-20. So, when your house goes from being worth $250,000 cash purchase one year to being half a million dollars in two years, I mean, you start to wonder, did I do the right thing? Was there an immediate affordability issue that caused them [to sell] or did it seem smart?"*

In addition to financial pressures, cultural losses and a dwindling concentration of population have made many Black legacy homeowners now feel like outsiders in their own neighborhood. C. Salisbury of BLHN recounted a story of a legacy homeowner who was denied entry onto their own block during a block party under the guise that it was "only for people that live here", the newer residents being unaware that the woman had lived in that location for decades. The loss of this sense of community was frequently highlighted by participants. As a result, participants note that many residents have left to look for community elsewhere, while others, like the members of the Black Legacy Homeowners group, have chosen to stay and fight to keep their homes.

4.7.2 Preserving Local Culture through Intergenerational Stability

Across the interviews, participants consistently reflected on the erosion of long-standing social networks and the loss of cultural presence due to the continued displacement of community residents. In these reflections, they reframe preservation as a method of stabilizing families, culture, and community relationships, with preservation of the physical structures occupying a secondary and conditional role. Throughout, they highlight the interplay between the built environment and the intangible cultural heritage it embodies, while exploring ways to sustain that culture through intergenerational stability.

In defining the historic community and their relationship to it, participants with personal connections to the neighborhood described themselves and their lived experiences in relation to specific locations throughout the neighborhood. These placed-based identities are rooted both in centers of community life, such as where they attended high school or church, as well as in residential landmarks, such as specific family homes. C. Jackson's client mourned the loss of a "tight knit" community where neighbors looked out for each other and their children. He recalled wandering around the neighborhood as a child, using specific driveways as markers for when he'd gone too far, saying:

> *"We didn't have nothing, but we had homes. And if I went past this driveway over here, the neighbor would whoop me. And then they would take me back [to my grandfather's house] and I'd get another whoopin' […] But again, you knew you were safe. You knew you weren't supposed to be doing nothing. And if there was something wrong or, kids getting kidnapped, that don't happen because all the families, everybody knows who everybody is."*

C. Salisbury similarly lamented that now these neighbors "might be the only Black person left" on their respective blocks. Along with this population loss, the participants noted the negative impacts on community institutions, especially Black churches whose members may now need to travel significant distances to continue to attend.

These identities were accompanied by a sense of pride in their community. Community itself is more broadly defined as a dense web of social relationships, intergenerational familiarity, and collective support. I. Wokoma defined it as a "shared identity". Participants consistently portray the Central District community as a place where relationships extended across households and generations, where residents knew one another by name, and where support systems were embedded in daily interactions. Though this framing of community is relational rather than spatial, losing spatial proximity to those with whom one enjoys a strongly held relationship directly impacts their ongoing ability to maintain those relationships.

When comparing the historic community to the current day, participants expressed a sense of sadness due to the loss of this community. In addition to more concrete losses, such as interpersonal support systems, I. Wokoma described losing the feeling of living in a "fully actualized" community, where one is welcomed to fully participate is the social, political, and economic aspects of the neighborhood. Where once there was a community full of opportunities to spontaneously connect with friends and family outside of the home, today he finds these opportunities scarce. In explaining this feeling of actualization, his lived experience is intricately linked to the physical spaces in the neighborhood. He describes it by saying:

> *"You don't really need to generate a reason [to go out]. There's always something that's happening that is a natural part of your life. Particularly when you have a very rich combination of family, friends, social colleagues […] you might go from one place to another and just decide to stop, maybe driving by someplace and you weren't thinking about stopping and going into the restaurant, or the bar, but you saw somebody you knew hanging out outside, so you stopped to say hi."*

Today, reasons for connection must be created rather than emerging organically. These experiences of loss have led to creation of new community organizations, including Wa Na Wari and BLHN. On this topic, C. Salisbury described BLHN as a place where community members can find a sense of safety and fellowship in the presence of those with a shared history. Jackson's client describes this period as a time of rebuilding, saying:

> *"I was realizing like, man, we had a really, really close-knit community. And now, it's starting to redevelop itself with the different organizations in the city and the things that we're trying to do, which is preserve community and preserve the culture of the people that are here and that are the foundation of this community. So, I think that right now we're in that rebuild stage."*

At the same time, participants did not dismiss the built environment altogether. Rather, they positioned family homes as both places of intergenerational cultural continuity and as embodiments of historic building practices and construction quality that no longer exist. Homes that have remained in the family for decades, in the face of increasing displacement pressures, are represented as a type of living history. These places may house elder family members that have personally witnessed the neighborhood change around them or hold the memories of their legacies. They are described as anchors of family stability and community belonging.

The value of the home is viewed by participants not in purely financial terms, but rather as the place one calls home and as a function of the community connections it can support. I. Wokoma reflected on this, saying:

> *“We can build things that are going to sustain and continue to hold communities across multiple generations. And so, if you’re holding communities across multiple generations […], we understand that the health of our nation is only gonna be as healthy as our individuals, our families and our communities, and on up the chain. And so, we need places that are gonna be around to make sure that these places are coherent and sustainable and ongoing.”*

He also views his home’s 100+ year history as a testament to the care and craftsmanship that went into its building, a home that was “created to endure”. On this topic, he highlights major changes to the labor market since the home was built, pointing out that many of the ornate hardwood inlays found in his home would be financially infeasible in today’s new construction, saying:

> *“There’s an intersection between the durability, the aesthetics architecturally, and what it meant for the style to be built. Then there’s the history of labor. Because that’s not just a stylistic thing. What this floor tells me is that at one point, it was economically viable for someone to spend their time making all of these measurements on all these little cuts.”*

C. Salisbury of BLHN acknowledged that many residents value the historic character of existing homes and expressed concern that poorly designed infill may fail to complement the primary structure or neighboring homes. However, he emphasized that physical preservation should not override homeowner agency, stating:

> *“I think [the choice to keep the original home or redevelop it] is up to each person. I think folks ought to be able to do what’s good for them and their property. If they don’t want to do any improvements and they just want to age in place, they should be able to*

> *do that. We’ve had members in the community that have torn down their house and [re]built because it was more important for them to stay in the neighborhood.”*

These discussions of preservation also included critiques of traditional planning methods. B. Chavez of HDC commented that historic preservation has, in many contexts, become “a new kind of tagline for NIMBYism” and is being turned into another tool to “diminish the possibility of development”. She also raised the question so often found in equity-focused scholarly literature (Avrami et al., 2018) of whose version of history is being preserved. Along these same lines, L. Martin of Allied8 viewed preservation efforts as an avenue for tax breaks. She noted that some of the most meaningful preservation work occurs through supporting small cultural institutions and helping homeowners remain in place through adaptive strategies such as incremental development, reframing preservation as upstream intervention that addresses displacement pressures before they result in community loss.

Viewed collectively, the participants’ perceptions about preservation reveal a consistent conceptual shift. Preservation is understood primarily as the stabilization of social, familial, and cultural systems, with the physical environment valued as a supporting framework rather than the central object of intervention. The built form matters, but its significance is in achieved through its support of community continuity. Preservation of a historic house without its associated intergenerational memory represents an incomplete preservation outcome. For the participants, authentic preservation must necessarily include ensuring that family homes remain with the family, sustaining the living communities that make the place historically meaningful. For the Central District, whose historic significance is derived from this very community, the two cannot be separated and remain historically accurate.

4.7.3 Potential Roles for ADUs in Combating Displacement and Strengthening Community

When discussing ADUs and infill development, participants identified many of the benefits recognized in scholarly literature, including the potential to generate stabilizing income, support aging in place, and provide intergenerational housing for family members. However, participants’ perspectives extended beyond these practical and financial advantages, often framing ADUs as tools for advancing broader personal and community aspirations.

Responses reflected a widespread community awareness around the opportunity presented by ADUs, but often this was viewed as opportunity available only to other groups that have the resources to execute. Among homeowners who pursue development, C. Jackson estimated that roughly 35% do so proactively as a wealth-building strategy, while the other 65% pursue development out of necessity, as a means of remaining in their homes. The homeowner working with Jackson echoed this sense of necessity, noting that in the absence of financial need, his grandfather would much rather have his backyard back than go through a stressful development process.

Viewing ADUs from a purely financial perspective was criticized by I. Womoka, who offered an alternative viewpoint of ADUs and family homes as “community asset[s]”. For Wokoma, ADUs and small-scale development offer space for community members to launch small businesses, host community engagement events, and provide community-centered support. Examples he offered included maternal health and doula practices, childcare, corner stores, and emergency housing for community members. He framed the value of the space as the “ability to take care of others,” emphasizing that its greatest potential lies in the homeowner’s flexibility to determine how it is used in service of community needs. Given this perspective, Wokoma cautioned that if programs and policies are designed solely around the financial value of ADUs, the resulting solutions will be similarly limited in scope.

In terms of combatting rising housing costs, maximizing development on infill lots is seen as a key strategy for increasing the housing supply in land-constrained Seattle. While small-scale, backyard developments may be more achievable for individual homeowners, L. Martin and B. Chavez both pointed to recent legislative changes that now allow four to six units on all single-family lots. These zoning changes unlock greater redevelopment opportunities for homeowners, creating a situation where simply adding one or two ADUs in a backyard no longer captures the full development potential of a residential lot. Martin is currently working with homeowners to develop several mid-sized projects, but she underscored that tackling this scale of development typically requires homeowners to have professional support. However, she does still view ADUs as a practical and cost-effective option due to ability to leverage existing site infrastructure, such as water and electrical service, bringing down the overall development costs.

4.7.4 Systemic Barriers to Homeowner-Led Development and the Role of Trust

The most substantive theme across these interviews was the numerous barriers faced by legacy homeowners who seek to develop their properties. Accounting for 41% of all coded segments, this theme encompassed three major concepts. Participants consistently identified structural barriers, along with policy and market gaps, as key blockers to development. The interviews also underscored the critical role of trust in shaping homeowners' ability to navigate the development process.

Lack of knowledge was by far the most consistently emphasized barrier identified by participants. Before considering development, many homeowners are simply trying to remain in their homes, but participants noted that they are often not aware of the support programs and estate planning options available to them. Chief among these is the senior tax exemptions offered by King County, as evidenced by the low (less than 30%) enrollment rate noted by B. Chavez. Property trusts were also a frequently cited topic, with participants flagging trusts as a vehicle for the protection of intergenerational wealth. Even so, they noted that many homeowners do not understand the difference between a trust and a will, nor do they know how to transfer their home into a trust. In response, four of the five organizations interviewed (Black Legacy Homeowners, Wa Na Wari, Resource Equity, and the Housing Development Consortium) offer tax and estate planning education to try and bridge this gap.

Participants also highlighted that many homeowners lack awareness of their home's current market value and the full development potential of their property, putting them in a weaker negotiating position when seeking financing or interacting with developers. This is exacerbated by the predatory practices of some developers who seek to profit from this information asymmetry. C. Jackson called out the recent zoning changes allowing greater density which many residents are not aware of, saying that offers from developers to unsuspecting homeowners may seem like a good offer compared to the owner's perceived value of the property.

For homeowners that do attempt to undertake development, Jackson's client cautions that "it's not an easy or short process". Indeed, the complexity of the process, especially without professional support, was identified as a major barrier. Recognizing the individualized nature of each homeowner's project, participants suggested that high levels of support are often needed to enable homeowners to execute. L.

Martin recalled a client that largely approached the process on their own, with minimal support from her, noting that the woman's ADU development took seven years to complete. She suggests that without culturally competent support from someone like Jackson, many legacy homeowners would be unable to complete the process. At the same time, C. Salisbury noted that many homeowners do not have connections to these types of resources.

The development process is so complex that even financial institutions often do not understand the rules, according to Jackson and his client. Most banks prefer to work on development types that they have lent successfully to before. Jackson's client spent countless hours proving to the banks that what he was trying to build was legally allowed and walking them through his own personal financial situation, which includes non-salary sources of business income.

Jackson's client's experience brought up two particular barriers to development that often go overlooked: time and capacity. Between applying for grant programs, contacting and educating lenders, sourcing required documents, and learning the ins and outs of the development process, he reports having lost 45 pounds due to stress. Similarly, Martin's client told her that they'd contacted 20 other architects before Martin agreed to help her. This point was especially important to Jackson's client: homeowners must have the capacity to push past repeatedly being told "no". However, Jackson's client saw a silver lining in having gone through the development process, namely that it provided learning experience that has taught him the fundamentals of real estate development and estate planning. He now uses this knowledge to help others in his community.

Financial barriers to development also could not be overlooked. Lacking strong credit scores and liquid savings, homeowners may be unable qualify for conventional loans. As was the case for Jackson's client, predatory reverse mortgages leave many homeowners without home equity to pull from. Participants note that this leaves many homeowners unable to pay for costly pre-development expenses such as design and permitting, let alone construction costs. As pointed out by B. Chavez, both Black Home Initiative and the Covenant Homeownership Program are attempting to counteract the systemic barriers faced by the Black community that impact their ability to develop intergenerational wealth. When intergenerational wealth is lacking, family members cannot help one another become first-time homebuyers or contribute to the costs of property redevelopment.

While some grant and loan programs do exist that can augment traditional financing, participants report that they bring their own levels of complexity. These are described as ranging from simply knowing that the programs exist to having the knowledge and capacity to navigate the arduous application processes.

Building on the barriers described throughout the interviews, participants consistently emphasized that these challenges stem from and are reinforced by existing policies and market gaps. At the same time, these policies can be a key tool for change, especially, as noted by B. Chavez, when they are co-created in partnership with the community.

Planning policies and regulatory complexity were often discussed, with particular attention paid to zoning and development fees. Participants called out that upzoning regularly occurred in previously redlined areas, putting displacement pressure on already marginalized groups. Without communication of zoning changes to homeowners, they are placed at a further disadvantage when negotiating with developers and lenders.

Development fees imposed by the city also impact feasibility. Mandatory Housing Affordability requirements, created to advance affordable housing in Seattle, requires commercial and residential developers to either provide a number of affordable units or contribute to the Seattle Office of Housing's affordable housing development fund (City of Seattle, 2026d). While this program does not currently apply in Neighborhood Residential (NR) zones, areas upzoned to Low-Rise (LR) or higher are likely to incur this cost. Notably excluded, however, are local historic districts which are zoned using a designation that exempts them from the MHA program. Other development costs, such as required water and sewer upgrades and connections, were also a topic of conversation among participants who noted that ADUs may remain preferable options to larger developments as incur these costs less often. Considered broadly, though these fees are applied citywide and impact all property owners, they may be working at odds with the city's goals of creating more infill housing, and due to more frequent upzoning in marginalized areas, they are more likely to impact homeowners of color.

Participants also called out the complexity of the ADU development process as required by the city to be a blocker to development. For organizations like BLHN that support homeowners in multiple jurisdictions, C. Salisbury noted that the requirements often vary widely between cities. He notes that though Seattle provides support in the form of education and pre-approved plans on its ADUniverse site (OPCD, 2026b), this type of support is not universally available in other cities.

Misalignment between policy goals and outcomes was a common topic of discussion. B. Chavez recalled impacts to the senior tax exemption as Social Security payments have increased, causing some homeowners to lose eligibility. She noted that the income limits have been adjusted to account for this but called out that additional complexities remain. For example, descendants of homeowners who inherit homes may be responsible for back taxes, so BHI is working on a policy to provide flexible payment options to the inheritor. She also noted that the qualifications for the Covenant Homeownership program were increased from 80% AMI to 120% AMI to account for the fact that even when younger homebuyers are making a greater income, they lack the intergenerational wealth that would fund the downpayment for a home. These types of adjustments show the importance of aligning policy language and criteria with the specific needs of the communities they are intended to serve.

Gaps in the financial market and the lack of availability of public funds were also identified as challenges to development by participants. The most common of these was the lack of specific financial products to fund ADU construction. L. Martin noted that ADUs still remain a “novel” form of construction with which banks have not yet become comfortable. Both she and C. Jackson called out the need to educate lenders on the legality of the structures. She sees community development financial institutions (CDFIs), mission-driven banks that provide capital to underserved communities (U.S. Department of the Treasury, 2026), as having a role to play in filling this gap. Outside of lending for specific construction projects, participants called out that public funds are needed to support programs like the Covenant Homeownership Program, which provides grants and downpayment assistance to new homeowners, and nonprofits like Wa Na Wari and Black Legacy Homeowners that provide education to close the knowledge gaps outlined above.

Even when public funding is available, participants noted that its distribution is constrained by legal limitations, principally the Gift of Public Funds doctrine. L. Martin argued, however, that the definition of public benefit should be expanded as it fails to capture the true benefit to the government of stabilizing homeowners. She also noted that during the pandemic, this doctrine was set aside when Attorney General Bob Ferguson (now Governor) declared the pandemic a statewide crisis, arguing that housing displacement could similarly be viewed as a crisis.

When discussing the development of new policies, several participants stressed the need for community participation in the draft process. Reflecting on the work of the Black Home Initiative, B. Chavez describes an “iterative, multi-year” process that brings a multitude of voice to the table. But she warns that it is necessary to set expectations with communities about the slow pace of the political process to avoid further damage to trust among historically marginalized groups. C. Jackson cautioned that when designing a policy for a specific group, only that group truly understands their needs, and without placing the right focus on that group, the resulting program or policy may be taken advantage of by other groups with more time and financial capacity. I. Wokoma also cautioned that new policies should minimize restrictions on homeowners’ use of any developed ADUs, allowing them the flexibility to respond to the evolving needs of their community.

Beyond all these barriers, the hardest one to overcome, cited in every interview, is trust. Trust as a concept, including the need for individualized and culturally competent support, accounted for 11% of all coded excerpts and 27% of the excerpts in this theme. After decades of discrimination and predatory practices by lenders and developers, participants underscore the lack of trust Black legacy homeowners have towards these institutions. They are reported as being weary of government programs and expect developers and lenders to be focused on profits at their expense. B. Chavez noted that these are “communities who have had extraction as a norm”. Jackson’s client put it bluntly, saying,

> *”I think that most people, Black folks and Americans in general, they don’t trust the government. So, when you’re playing with somebody’s home and their money, that’s just an unimaginable trust right there”.*

Participants also called out a major underlying reason why trust is so important – namely that each person’s situation is individual. From their financial situation, to the specifications of their property, to what they hope to accomplish through development, there’s no one size fits all approach. Reflecting on all the times he had to educate lenders as to his specific situation, Jackson’s client lamented that he “can’t rely on anybody to tell me the truth”, adding “besides Caleb”. This addendum highlights that while most homeowners require support through the development process, it needs to come in the form of culturally competent professionals, ideally from the homeowners’ own community. As described by Jackson’s client:

> *“ Within [the development] process I was just thankful to meet someone like Caleb and to meet all the community organizations that support because I'm very outgoing when it comes to trying to find a solution to keep my grandpa safe and in his home. I wanted to do real estate and development, but I didn't think that it was possible for me to do it in [my] situation at all. It wasn't an option until I met Caleb. So, I would see Caleb at all the meetings about community housing. And then they give you options, creative options on how we can accomplish that goal. So it's not like - Oh, you're going to lose your house. This is what you need to do - It's, what would you like to happen? You know, would you like to live here and stay here? Would you like to move? Would you like to try to find out the best way to get that done?”*

L. Martin, who has worked with Jackson on local projects, agrees, recalling:

> *“I tried for years to work with Black legacy homeowners directly myself. And I just couldn't make it work. Because ultimately, even though I became quite close with some of these homeowners, and they did trust me to some extent, that deep, deep trust - it wasn't there. […] It took somebody like Caleb to come along and put his finger on it and say, I can really help here.”*

5. Toward a New Preservation Framework

Amid a growing housing crisis, cities across the U.S. face multiple competing priorities: meeting rising housing demand while preserving the character of historic neighborhoods and preventing further displacement of marginalized residents. Cities have responded to housing shortages by adding density through upzoning while residents, typically more affluent ones, have sought historic district designations to prevent these zoning changes from impacting their neighborhoods. Though these approaches address the first two priorities, they often add fuel to the fire of displacement in marginalized neighborhoods.

Seattle typifies this dilemma. With a geographically constrained land mass, a growing population, and 112,000 new homes needed by 2044 (OPCD, 2025), Seattle’s Office of Planning and Community Development is upzoning neighborhoods citywide, recognizing that infill development is required to meet these housing demands. Meanwhile, affluent homeowners in areas like Wallingford have attempted, unsuccessfully, to use National Register designation to forestall upzoning in hopes that their historic character will be spared.

The Central District neighborhood is unique within Seattle for being the historic home for the city's Black population. Even among other formerly majority Black neighborhoods in the city, such as Beacon Hill or Rainier Valley, the Central District holds a special place in the history of the Black lived experience in Seattle. Memories of events such as the Civil Rights Movement in the 1960s are preserved today by elder homeowners who were present and by descendants who carry their stories forward. But with the Black population falling to just 14.8%, these memories and the overall Black culture of the neighborhood are at risk of being lost completely.

Over the last 40 years, families who have lived in the neighborhood for decades have chosen to leave, often because they could not afford the increasing property taxes and maintenance costs or to be closer to adult children who could not afford housing nearby. Although their properties are zoned for additional density that could generate rental income or provide housing for family members, the barriers to development often make these opportunities infeasible. Lacking the time and knowledge to develop, many choose to take offers from developers and leave. This may mean a sizable windfall for the family due to significant home value appreciation, but their lack of knowledge about the true market value may mean they leave with less than the property is truly worth.

Today, those legacy homeowners that do remain are spatially dispersed, leaving many feeling isolated and like outsiders in their own community. The loss of a feeling of belonging makes community cultural centers particularly important for maintaining cultural cohesion. As demonstrated by the case of Wa Na Wari, historic family homes can serve a dual purpose by providing space for this vital cultural infrastructure. However, for these spaces to continue thriving, they require an active resident population to sustain them, making efforts to prevent further displacement of the historic community particularly important.

Despite the recent zoning changes allowing more primary structures, ADUs can still play an important role in addressing the three competing priorities of housing, preservation, and anti-displacement. Because they are typically smaller than principal dwelling units, ADUs are often a more feasible form of development for individual homeowners, both in terms of fitting within existing site constraints and requiring lower overall construction costs. Their size also allows the homeowner to retain the existing home and, with thoughtful design, have little impact on the architectural character of the neighborhood. With the income they provide, or as space for family or community housing, these units can play a stabilizing role that provides the opportunity for future wealth generation, a sentiment reiterated by the interview participants in this research. The interview participants also highlighted the value in developing ADUs for uses that extend beyond housing, filling gaps in small-scale, neighborhood-oriented services, such as childcare, and acting as incubators for small businesses.

However, as this research shows, legacy homeowners are statistically less likely to add an ADU to their property than their non-legacy neighbors. The interviews revealed that the largest barriers to development, beyond access to capital, are lack of knowledge, execution capacity, and trusted professional guidance. The importance of trust in this equation cannot be understated. Under constant barrage by predatory developers, and after hearing “no” repeatedly, homeowners need a credible source to turn to who make them feel that their individual needs are being considered and that they are not being pressured to move forward more quickly than they are prepared to.

It is also important to discuss the lens through which legacy homeowners view their family homes. The value they place on their homes is not purely financial, as is most often discussed when considering development potential, nor is it centered on architectural aesthetics or as indicators of urban development patterns, as viewed from a preservation perspective. Instead, the value is derived from being a physical embodiment of culture, a living container for shared history, and a tool for community care. In a modern world where nearly everything is disposable, they value the ongoing utility of a house well built. They are places where the care employed by craftsmen tells the story of a time when our society valued beauty and stability more than they valued speed or efficiency. Viewed through this lens, traditional preservation practices that focus solely on the physical structures without actively connecting them to the ongoing presence of the historic community fail to capture their full significance.

To date, the unique history of Seattle’s Central District has not been recognized through formal historic preservation methods, despite boasting some of the oldest homes in the city which tell a clear story about the area's development. Doing so, however, risks further gentrification and displacement for its legacy residents. At the same time, government-sponsored programs that aim to support the Central District's legacy homeowners are often stunted by the Gift of Public Funds doctrine, limiting the government's ability to fund programs that provide benefits directly to individual homeowners.

Therefore, I propose a new type of local historic designation: a "legacy district" (LD). A LD is a primarily residential area with defined geographic boundaries where the historic designation includes both vernacular homes and their legacy homeowners. Rather than base this designation on architectural integrity, the LD designation highlights cultural heritage and community continuity alongside the physical structures. By including legacy homeowners in the designation criteria, the LD reflects the intertwined significance of both the home and the homeowner and aims to prevent further displacement of marginalized residents. By codifying the community's contribution to the city's identity and cultural history, the city can unlock the use of public funds to support the maintenance of the legacy-owned homes, stabilize legacy homeowners, and preserve the neighborhood's unique heritage.

5.1 Establishing the Legacy District Concept

A Legacy District is distinct from and expands on the traditional historic district model. Whereas traditional historic districts center the physical, including "sites, landscapes, structures, or objects, unified by past events or aesthetically by plan or physical developments" (U.S. National Park Service, 2026), LDs broaden this definition to include both the residents and the intangible culture of the area. Additionally, while historic districts can be found in a wide array of area types, including commercial, military, and agricultural areas, LDs are primarily residential, though they likely also include the commercial hubs of the neighborhood.

The conceptual framework for LDs is firmly rooted in Andrea Roberts' concept of the homeplace aesthetic (2019), as described in Section 2.3.4 and in more detail below, and features four key pillars. First, LDs prioritize the maintenance of legacy buildings, with a primary focus on homes. Second, LDs center the retention and support of legacy homeowners, whose continued presence and preservation efforts shape the community's culture. Third, LDs support existing and new community-based organizations and initiatives that advance cultural preservation, community building, and anti-displacement work. Finally, LDs create pathways for descendants of former residents to return to the community and foster opportunities for individuals who seek to create new legacies.

From a functional perspective, the LD draws its operational model from several programs including arts and culture districts, conservation districts, and the Covenant Homeownership Program. The LD borrows concepts for aspects such as eligibility, district creation, and governance that tie this new model to existing, proven precedents that have already passed legal, political, and operational scrutiny. Then, with the creation of the LD having codified the public benefit of community preservation, incentives, grants, and other programmatic benefits may be allocated to homeowners and organizations within the LD to further its protection and preservation.

To place this concept in more concrete terms, this chapter also outlines a proposed Central District Legacy District (CDLD). The proposed CDLD defines boundaries and eligibility criteria, describes possible incentives and benefits, and visualizes the homesphere created by overlaying the LD with the other community and cultural assets of the neighborhood.

5.1.1 Conceptual Framework

The vernacular identities of marginalized neighborhoods like the Central District exemplify the “continuous freedom struggle and diasporic search for home” that are core aspects of the “freedom colonies” explored by Roberts in her 2019 paper on the topic (2019, p. 73). Like the formerly enslaved peoples who founded the freedom colonies, early Central District residents, many of whom arrived in Seattle as part of the Great Migration in the early 1900s, created a vibrant community in the only area where they were free to purchase property (Taylor, 1994). The resulting neighborhood is a living example of “African American placemaking” that demonstrates the tactics employed by its residents to at once assimilate into a white city while carving out a unique Black landscape for themselves (Roberts, 2019, pp. 73, 75).

Throughout the neighborhood’s history, this population has faced ongoing challenges, first in building a community and now in maintaining what is left of it. The homes that remain in the hands of legacy homeowners embody bell hooks’ concept of the “homeplace”, serving as anchors of cultural meaning and tangible expressions of identity for both the community who remain in the Central District and those who have left. These homes act as social and cultural institutions that are hubs for Black self-determination and belonging, including spaces like the Wa Na Wari house where prior generations built stability for their families and current generations are continuing the legacy by nurturing community culture. This transformation of uses demonstrates what Roberts describes as “the desire to maintain self-sufficient space” (Roberts, 2019, p. 91).

The LD concept also aligns with Earl Lewis’ notion of the homesphere, which Roberts includes in her discussion of the homeplace aesthetic. As a collection of homes situated within a geographic district that contains other historic and cultural spaces, and as a distinct area situated within majority-white Seattle, the LD encapsulates this layered environment. Within the boundaries of the LD, community spaces like churches and high schools, cultural landmarks such as libraries and historic sites, and nodes of economic and community life create a depth of cultural history.

As these homes pass down to new generations, actions taken by legacy homeowners’ to preserve, maintain, and modify the homes create Roberts’ “homeplace aesthetic”. She describes this term as “the meanings, values, and tactics informing descendants’ preservation of homesteads of racialized landscapes” (2019, p. 74). In terms of meanings and values, this may include sentiments such as those expressed by I. Wokoma during our interview that positioned the quality of older construction and the incorporation of stylized ornamentation such as wood inlays as representations of how much these homes were valued by their early inhabitants. And as legacy homeowners struggle to remain in their homes in the face of rising costs and displacement pressures, tactics such as adding revenue generating ADUs, show how current owners are still fighting to retain the places they call home.

These types of actions by descendants represent two of her “categories of negotiation” for creating the homeplace aesthetic; defining integrity through memory and intangible heritage and addressing preservation’s “white gaze” (2019, pp. 90–91). Through rehabilitation, infill development, and novel uses like the Wa Na Wari cultural space, legacy homeowners are continuously updating their surroundings while maintaining memory and cultural heritage. Though the physical spaces may change, and though these changes may not meet traditional preservation standards, the curation of these spaces by intergenerational actors creates an ongoing expression of integrity. And through organizations like Black Legacy Homeowners, the community supports each other through knowledge sharing in an effort to save homes and create safe spaces where they can live fully actualized lives rooted in their own cultures. In this way, the agency demonstrated by legacy homeowners through home maintenance and renovation and through their preservation of home ownership in the face of gentrification represent a type of “cultural genealogy of resistance” (Roberts, 2019, p. 91).

The creation of an LD that incorporates the intangible cultural heritage and expanded definition of integrity into its framework by excluding architectural standards and including ownership tenure fulfills Roberts’ third negotiation category of “contesting preservation standards” (2019, p. 90). Roberts implores preservationists to create new eligibility pathways for formal designation that reflect the homeplace aesthetic and prioritize the intangible heritage created by ongoing preservation. By including vernacular homes in conjunction with their legacy owners, the LD incorporates both the physical landscape as well as the stewardship of intergenerational memory into a single designation.

As with the freedom colonies, the Central District neighborhood, and the homeplaces it contains, remains a key source of place-based attachment for descendants, regardless of where they currently live. For example, during the interview, C. Jackson’s client, who had been away from the area for an extended period, described his grandfather’s house as “home base”, a place he could always return to. Even for those who no longer live in the area, the LD represents a formal recognition that the neighborhood remains a locus of identity for descendants and creates pathways for those descendants to reestablish roots. Even for those who are not direct descendants of former homeowners, the neighborhood represents a sort of cultural home for Seattle’s Black community. C. Salisbury noted that several homeowners that were new to the neighborhood asked to be given a “Black Legacy Homeowners” yard sign, because, as they said to him, “I’m starting my own legacy”. The LD concept aims to create pathways for all of these definitions of legacy, with the ultimate aim of both protecting the existing legacy homeowners while providing opportunities to grow the population of cultural legacies.

5.1.2 Operational Model

The operational and governance model for LDs pulls from several existing precedents, repurposing proven practices that strengthen the foundation for this new district type.

Like traditional historic districts, the LD has defined spatial boundaries that correspond to historic development patterns and emphasizes the protection of buildings that contribute to the cultural heritage of the neighborhood. However, LDs divert from this traditional model by focusing on vernacular homes of legacy homeowners rather than calling out only those structures that display specific architectural aesthetics.

Uniquely, LDs do not designate buildings alone but instead designate historic homes and their legacy homeowners together. Rather than using a rolling number of years which will continue to expand eligibility to neighborhood newcomers, eligibility criteria to qualify for the district are modeled on the Covenant Homeownership Program (CHP) which set eligibility dates based on a specific year tied directly to historic events. This strategy ensures that the eligible population remains centered on the historic population of the neighborhood during its cultural peak.

Also modeled on the CHP and drawing from Roberts' homeplace aesthetic framework that recognizes the contributions of descendant generations, the LD seeks to expand eligibility to descendants of those who left the neighborhood and wish to return or to members of the community who want to lay down new roots in the area. Like the CHP, this may involve recognizing individuals whose relatives lived in the district before the cutoff date but who do not currently own property in the neighborhood. The criteria here are left intentionally vague, however, to allow the community to create its own definition of eligible descendants or qualifying new owners.

The inclusion of descendants, both current and returning, in addition to original owners recognizes the impact of discrimination on displacement and generational wealth while promoting intergenerational cultural continuity and shared memory. Additionally, these criteria do not rely on race and will include anyone who lived in the area during that time to ensure the LD does not discriminate.

In terms of district creation and definition as a form of cultural preservation that provides a broader public benefit, the LD model is backed by the existing practice of arts and culture districts (ACDs). On the City of Seattle's Arts & Culture Districts program webpage, they state that "the city's mission in creating these districts is to ensure that the organizations and individuals that give these unique neighborhoods their verve remain healthy and vibrant for future generations" (City of Seattle, 2026c). LDs extend this mission by ensuring that homeowners who are the stewards of generational memories and cultural practices may also remain stable and vibrant.

In Seattle, ACDs are created by a coalition of community members who jointly define the district (City of Seattle, 2026c). Similarly, LDs will be proposed by a coalition of legacy homeowners and community stakeholders that have the cultural background to define what makes that specific district culturally valuable. Allowing the community to define its own version of legacy is critical to this process. As C. Jackson's client noted during interviews, "Only we can do that. Nobody else knows who "them" is besides us. You have to be them to know who "them" is."

Once created, homeowners meeting the eligibility criteria would be enrolled in the district. To the extent possible, the city should make every effort to auto-enroll eligible homeowners using publicly available data. However where that data is unavailable or inaccurate, the LD model draws from legacy business programs which provide pathways for eligible businesses to self-register (City of San Francisco, 2026a). Arduous self-registration processes could create a barrier especially for marginalized homeowners who lack the knowledge or capacity to navigate the process, so the program should provide resources to ensure all eligible homeowners can be included.

Finally, LDs pull from conservation districts in structuring the governance model (Chalana, 2016). Rather than require reviews or permits for modifying or demolishing the primary structure, the district will be managed through positive incentives that encourage retention of the primary structures and homeowners. Potential incentives could include property tax abatement, financial and design guidance for historically accurate property rehabilitation, and financial and technical assistance for completing infill developments like ADUs. Section 5.1.3 covers these incentives and others in more depth.

While these incentives do aim to preserve the original structure, they should provide flexibility to ensure restrictions do not become burdensome on homeowners. Additionally, if a previously eligible homeowner does decide to fully redevelop their home or sell the property to an ineligible third party, they and the property would no longer be designated in the LD. This tradeoff ensures maximum flexibility for legacy homeowners without impacting their ability to capitalize on their land's value while recognizing that the evolution of the neighborhood by the historic community is, in itself, a form of cultural continuity. Giving the legacy homeowners the agency to determine the fate of their properties is necessary to address historic harms that diminished their choices regarding housing and allow access to the creation of generational wealth.

Though several of these programs share similarities and may work in concert with LDs, the LD's focus on stabilization and retention of legacy homeowners is unique and innovative. Arts and Culture Districts are the most closely related, with substantial overlaps in terms of scope, goals, and stakeholders that could make their combination a natural fit. Developing the LD as a component of an ACD could streamline the policy framework and increase program efficacy without having to create an additional organization. However, as their areas of focus are different, it could be beneficial for these programs to remain independent and specialized.

5.1.3 Benefits and Incentives of Legacy Districts

Legacy Districts offer benefits for both the neighborhood's legacy population and the city as a whole. For the city, LDs protect the buildings and people that give historic neighborhoods their distinctive character, while preserving that character for future generations. As with ACDs, the preservation of this culture and the promotion of neighborhood vitality create a public benefit for all the city's residents. With this public benefit firmly established, the program can provide support to maintain historic structures, stabilize legacy homeowners, and bring descendants back to the neighborhood while providing opportunities to reinforce cultural foundations for the legacy population.

For the preservation of legacy structures, LDs provide incentives for homeowners to make historically accurate improvements and to maintain the historic structures, while providing flexibility to make changes that are meaningful to the current owners. These incentives could be financial, in the form of grants or loans for design, maintenance, and renovation costs or support-based, with technical assistance covering selection of materials, design and permitting support, and project management. For homes that carry specific historic value, it could also include support for drafting landmark nomination forms.

In service of legacy homeowner stabilization, incentives could include financial benefits, support for infill development projects, and policy changes. Financially, this could look like waiving or reducing property taxes for LD homeowners, especially for those making below a threshold AMI, or applying current use valuation methodologies to lower taxable property value. Lowering taxes could also serve to increase the financial feasibility of infill development. When a descendant inherits a home in the LD, policy changes could also ensure that property taxes do not immediately reset to a rate that is unsustainable and forces them to sell.

As this research shows, for legacy homeowners who do want to pursue infill development, whether as ADUs or new primary units, culturally competent support will be critical to their success. Cities can provide this support to help LD homeowners capitalize on their property's increased opportunity value while maintaining the historic character of the district. As with the maintenance of the historic homes, grants or loans can be made available to LD homeowners to cover pre-development and development costs. These grants may require covenants from the homeowner that protect the public benefit of the LD, including promises to retain the primary structure for a period of years and to retain family ownership of the structure. Should the developments be intended for housing, the public agency making the grant may require that the resulting homes be leased at rates affordable to low-income renters, thereby providing an additional public benefit. We saw in the interviews, however, that many homeowners may intend to use ADUs for purposes other than housing, such as for small business development, childcare, or cultural spaces. These uses may still be in line with the public benefit of the LD as they advance the preservation of the legacy community. Critically, local governments should strive to maintain the owners' flexibility and autonomy over the use of the space to the extent possible.

From a policy perspective, it may be possible to exempt homeowners in the LD from policies that quell development or impact cultural continuity. In terms of development, this could include waiving MHA fees for LD homes in low rise zones to make infill development more financially feasible. When sourcing renters for the resulting units, this could include exempting properties in the LD from Seattle's First-In Time regulations that require "landlords to offer a rental agreement to the first qualified applicant who provides a complete application" (City of Seattle, 2026e). While this regulation does not apply to ADUs, should the homeowner decide to build additional primary structures on their land, it would allow them to reserve those units for members of their family or community, thus furthering the goals of the LD to preserve the community and provide opportunities for descendants to return to the area.

Finally, LD could also provide opportunities to fund organizations in the area or to create new outlets for celebrating the cultural heritage of the neighborhood. This could include providing grants to breathe new life into community cultural centers, such as churches, schools, and non-profit organizations, and to create pathways for economic development. The LD could be used to develop new tourism offerings that highlight the area's historic past and to bring new legacy-owned businesses to the area.

5.1.4 Example – Central District Legacy District

To illustrate the LD as a concrete example, this section outlines a proposed Central District Legacy District (CDLD).

The CDLD would be created by a coalition of legacy homeowners and local organizations who would define the boundaries and cutoff dates, define rules around descendant or new resident eligibility, and formally request creation of the district from the city. Organizations like Black Legacy Homeowners, Wa Na Wari, the Africatown Land Trust, and others would be encouraged to represent their members and to lead the efforts.

First, the committee would set the boundaries of the district. These may be defined using the definitions in Section 4.1, i.e., Madison Street to the north, 31st Avenue to the east, I-90 to the south, and 15th Avenue and Rainier Ave to the west. Next, eligibility dates would be defined using the historic context of the neighborhood. For the CDLD, cutoff dates may be 1979 for the home's construction date and 2000 for the legacy homeowner's purchase date. The 1979 date for homes is meant to reflect the built form that would have been recognizable during the neighborhood's peak in the 1970s. The ownership cutoff date represents the point in the neighborhood's history with the most precipitous drop in Black population, i.e., the late 1990s and early 2000s fueled by Seattle's tech boom, though one could argue that this too should be 1979 as that date is prior to the first major population declines in the 1980s.

Once created, the CDLD would work in tandem with the organizations involved in its creation and with other programs and districts that already operate in the area. This could include the Historic Central Area Arts & Cultural District (HCAACD) and the Central District Community Preservation and Development Authority (CDCPDA), joining forces to preserve community culture and expand resources to local artists, businesses, and homeowners alike. As discussed above, an argument could be made to combine the

CDLD with the HCAACD given the overlaps in their goals of preserving community culture. Regardless of the final structure chosen, the interplay between the CDLD and the existing community-based organizations already serving the neighborhood will be critical to its success in preserving cultural heritage and memory.

Homeowners in the district may see changes to their tax rates, new tax forgiveness or reduction programs, or have their valuations reset based on the current use. They may be eligible for new grants that support property maintenance and renovation. And they could be eligible for programs to support them in advancing infill developments, such as OPCD's innovative new program, the Partnership for ADU Development (PAD), which aims to bridge the gap to ADU development for lower-income and legacy homeowners by providing technical support and covering a large portion of the construction costs (Dapiaoen, 2026). Descendants hoping to return to the area could receive priority consideration for rental units or downpayment assistance to purchase a home in the area. Additionally, funding for overlapping programs to connect legacy residents to cultural resources could see new art installations, education programs for legacy homeowners, and spaces to come together as a community.

Combined with the other existing programs, the CDLD would create a comprehensive web that, for the first time, includes explicit protections for the legacy homeowners. The map in Figure 9 visually represents the overlap in these programs. Here we see how the CDLD encapsulates the legacy homes, designated City of Seattle and National Register landmarks, nodes of community and commercial activity, and existing organizations, revealing the breadth of cultural meaning that may be brought together. In addition to the formally recognized HCAACD, the area supports 27 City of Seattle landmarks (City of Seattle, 2026f) and five National Register designated places (U.S. National Park Service, 2025), including the Douglass-Truth Library (City of Seattle) and Mount Zion Baptist Church (National Register). Community hubs at 23rd and Union, which include the Africatown-developed Liberty Bank building and the Midtown Plaza development, 23rd and Jackson, and Garfield High School, along with a number of local parks are major areas of social cohesion and economic development for Black businesses. Also located in the area are homeowner support and cultural organizations including the Black Legacy Homeowners Network, which hosts programs in the historic McKinney Center building owned by the CDCPDA on Jackson, and Wa Na Wari, which operates out of a legacy-owned historic home on 24th Avenue. These resources, along with the legacy homeowners and the community members that give them life, come together to form the homesphere that is the Central District.

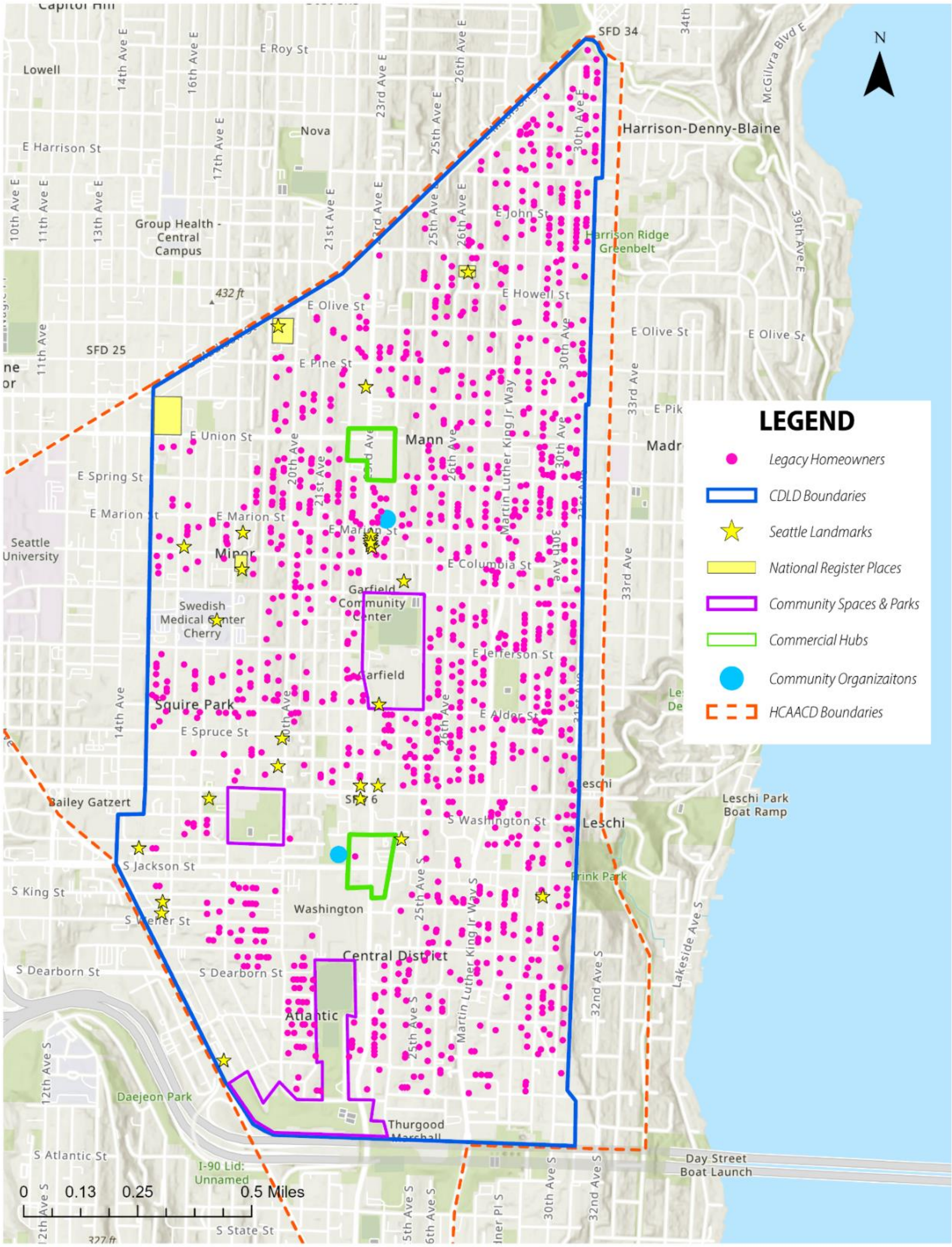

Figure 9: Central District Legacy District and Overlapping Community Assets

Source: (Carnell & OPCD, 2026b, 2026c; City of Seattle, 2026f; City of Seattle & King County Assessor, 2026; U.S. National Park Service, 2025)

5.2 Limitations & Future Research

One of the most impactful limitations of this study is the lack of data on the race of the homeowner. Since this is not captured in public data, it was not possible to determine if legacy homeowners were part of the Black community. Additionally, we do not have any data on sales before 1993. As this area was still 56% Black as of 1990, it can be assumed that the majority of homeowners from this and preceding period were Black, but we are unable to confirm this. Knowing the race of the homeowner could allow for more detailed analysis of ADU development rates.

The ADU development rates in this study also did not account for feasibility on a parcel-by-parcel basis. Feasibility may be impacted by several factors including lot size, existing lot coverage, and topography. Excluding lots whose features make them infeasible for infill development would provide a more accurate account of development rates.

While this research evaluated the perceptions of the community about the benefits of ADUs, further research is needed to determine if there are actual long-term impacts to ADU construction. This could include a longitudinal analysis of the rates of ownership retention among legacy homeowners who have constructed ADUs versus those who have not. Additional studies in this area may also evaluate the various uses being employed within ADUs. As this study showed, legacy homeowners may find value from using ADUs as small business locations or cultural centers rather than purely for housing. A study of these uses may include the benefits gained by the community when small scale organizations are available to provide a wider range of services than might otherwise be possible in residential areas.

Furthermore, though I initially intended to interview individual homeowners, the number of potential participants was limited as organizations were hesitant to provide me, as a white academic woman without existing ties to these organizations, direct access to marginalized homeowners who are often the target of predatory practices or are asked to contribute significantly to studies without compensation. This hesitancy speaks directly to the lack of trust expressed repeatedly in the interviews. While the organizations that were interviewed represent a wide variety of viewpoints, both in terms of their organization’s mission and area of focus and the interviewee’s personal connections to the neighborhood, viewpoints captured directly from homeowners could surface new themes and experiences that were not captured here.

Finally, in terms of policy, the impact of upzoning on displacement and ADU development rates in the Central District is an area of possible future study. As all residential lots may now support four to six units, additional development opportunities may increase displacement pressure if legacy homeowners are not able to take advantage of larger development projects. Additional studies may also evaluate if Seattle is seeing a shift away from ADU development toward the development of more primary structure due to the increased density allowed by these new regulations.

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Appendix

Appendix 1: Census Data Sources

Unless otherwise noted, the following census designations were used:

Central District – Tracts 77, 79.01, 79.02 (or 79 combined), 87, 88, 89, 90; 1970 to 2020
Tracts J0001000, K0003000, K0005000, J0003000, P0001000, Q0001000; 1960
Tracts J0001, K0003, K0005, J0003, P0001, Q0001; 1950
Madison Valley – Tract 78; 1970 to 2020, Tract J0002000; 1960, Tract J0002; 1950
Seattle – Census Place of "Seattle"

Population (Total and by Race):

Year	**Data**	**Source**
1950	1950 Census; Race - Black	By Tract: (U.S. Census Bureau, n.d.-u) City of Seattle: Unavailable
1960	1960 Census; Race - Black	By Tract: (U.S. Census Bureau, n.d.-v) City of Seattle: (U.S. Census Bureau, 1971)
1970	1970 Decennial Census on 2010 Geographies; Race – Black	By Tract: (U.S. Census Bureau, n.d.-w) City of Seattle: (U.S. Census Bureau, 1971)
1980	1980 Decennial Census on 2010 Geographies; Race – Black	By Tract: (U.S. Census Bureau, n.d.-x) City of Seattle: (U.S. Census Bureau, 1982b)
1990	1990 Decennial Census; Race – Black	By Tract: (U.S. Census Bureau, n.d.-y) City of Seattle: (U.S. Census Bureau, 1992)
2000	2000 Decennial Census; Race – Black or African American Alone	(U.S. Census Bureau, n.d.-r)
2010	2010 Decennial Census; Race – Black or African American Alone	(U.S. Census Bureau, n.d.-s)
2020	2020 Decennial Census; Race – Black or African American Alone	(U.S. Census Bureau, n.d.-t)

Household Income:

Year	**Data**	**Source**
1950	Median Household Income No City of Seattle or Race Data Available	(U.S. Census Bureau, n.d.-n)
1960	Family Income for Families and Unrelated Individuals No City of Seattle or Race Data Available	(U.S. Census Bureau, 1962)
1970	Average Family Income Families – Median Income No Race Data Available	By Tract: (U.S. Census Bureau, n.d.-b) City of Seattle: (U.S. Census Bureau, n.d.-c)
1980	Median Household Income (In 1979 Dollars) Families – Median Income No Race Data Available	By Tract: (U.S. Census Bureau, n.d.-k) Seattle/Everett SRSA: (U.S. Census Bureau, 1982a)
1990	Median Household Income in 1989 Dollars By Race: Black or African American Alone Householder Median Household Income	By Tract and by Race: (U.S. Census Bureau, n.d.-l) Seattle: (Bureau, n.d.)
2000	Median Household Income in 1989 Dollars By Race: Black or African American Alone Householder	(U.S. Census Bureau, n.d.-m)
2010	Median Income in the Past 12 Months	(U.S. Census Bureau, n.d.-o)
2020	Median Income in the Past 12 Months	(U.S. Census Bureau, n.d.-p)

Number of Households:

Year	**Data**	**Source**
1950	Households No City of Seattle or Race Data Available	By Tract: (U.S. Census Bureau, n.d.-g)
1960	Head of Household No City of Seattle or Race Data Available	By Tract: (U.S. Census Bureau, 1962)
1970	Count of Families No City of Seattle or Race Data Available	By Tract: (U.S. Census Bureau, n.d.-d)
1980	Households No City of Seattle or Race Data Available	By Tract: (U.S. Census Bureau, n.d.-h)
1990	Households All Households;	By Tract: (U.S. Census Bureau, n.d.-i) Seattle: (U.S. Census Bureau, 1992)
2000	Households	(U.S. Census Bureau, n.d.-j)
2010	Households	(U.S. Census Bureau, n.d.-e)
2020	Households	(U.S. Census Bureau, n.d.-f)

Appendix 2: Detailed Data Manipulation Methodology

This appendix details the specific data manipulations and analysis conducted to create the combined dataset of all single-family parcels in the Central District, including their last sale date, date built for the home, and the presence of ADUs on each parcel.

The first data set provided by OPCD ("Property Sales" dataset) included a list of all recorded single-family transactions through 2025 that occurred from 1993 or later (Carnell & OPCD, 2026c). The data available online from King County is only available through 1993 in bulk, but older sales data is available on a parcel-by-parcel basis in locally held archives. Therefore, if a single-family parcel did not have a sale since 1993, it was not included in the dataset. For this research, I extracted a subset of this data that included only the most recent sale for each parcel, denoted uniquely by the Parcel Identification Number (PIN). Any sales with a $0 sale price were excluded from the most recent sale date calculation as they were not arm's length sales but instead indicate a transfer to family or loved ones which would continue to meet the definition of "legacy" homeownership as defined in this study.

The second dataset provided by OPCD ("Owner Occupancy" dataset) included a unique list of all single-family parcels in Seattle with an analysis of their potential to be owner occupied (Carnell & OPCD, 2026b). By comparing the parcel address with the taxpayer's address on the most recent tax bill, and after resolving small discrepancies between the parcel and taxpayer addresses, such as street or city misspellings and typos in address numbers or zip codes, Phillip Carnell from OPCD's data team identified each parcel with one of six designations. Three designations indicated the properties were not likely owner occupied: "NA", "No – Owner in Other Seattle Zip", and "No – Owner outside Seattle". One designation, "Unknown – Tax PO Box", failed to make a determination due to the tax bill being sent to a P.O. Box. Two designations indicated that the property is likely owner occupied: "2025 Sr. Property Exemption" and "Tax Address Similar". For the purposes of this research, the "2025 Sr. Property Exemption" and "Tax Address Similar" designations were coded as "Owner Occupied" while all others were coded as "Not Owner Occupied" to account for uncertainty.

The third dataset provided by OPCD ("ADU/DADU" dataset) included a list of all parcels that have either an issued or a final building permit for an ADU or DADU through 2025 (Carnell & OPCD, 2026a). While this dataset is available publicly from the Seattle Open Data portal, the unique identifier in the public dataset is the permit number rather than the PIN. OPCD overlaid this data spatially with parcel data to create a new dataset that includes PIN, allowing for direct comparison with the sales and ownership data listed above. The dataset, which includes all ADU and DADU permits issued in 1990 or later, distinguishes between "Type of Dwelling Unit" (ADU or DADU) and "Permit Stage" (Issued or Finaled), and provides a count of the number of units constructed. A Permit Stage of "Permit Issued" means that the ADU or DADU was permitted for construction but has not yet received its final certificate of occupancy, while "Permit Finaled" means the certificate of occupancy has been delivered. For this research, only Finaled permits were included.

I combined all three of these datasets into a single dataset, using the Owner Occupancy dataset as a base as it included all unique single-family parcels, including those that had no record of sales.

From the Property Sales sheet, the date of the last arms-length sale was added to the combined dataset. Any parcel without a record or without an arms-length sale were given a date of "1/1/1900" to indicate they had not sold since 1993.

The last sale date was then converted into two variables to allow for more meaningful analysis. The first is a binary yes or no variable called "Legacy Homeowner". Using a calculated field called Years Since Sale that compares the last sale date to the current date (3/15/2026 was the current date of the analysis), any parcel with a Years Since Sale value of 25 or more was flagged as "Yes" in the Legacy Homeowner field. All parcels with a Years Since Sale value of less than 25 years received a "No" value.

The second variable is "Ownership Tenure" which places parcels in groups based on length of ownership. Each tenure group spans five years of ownership, except for the last two groups. The penultimate group contains parcels in the 30-to-33-year range, as 33 years is the longest known ownership. The final group, the "Over 33 years" group, includes parcels where the last sale date prior to 3/15/1993 or is unknown and therefore are believed to be prior to 1993. The five-year range was chosen to account for short-term market fluctuations, and this also allows for a cutoff at 25 years. This analysis resulted in eight tenure groups, as shown in

Table 2 in Section 3.2.2, and allows for the evaluation of ADU development trends.

Next an ADU flag was added to the combined dataset to indicate the presence or lack of an ADU on each parcel. The data for this field was pulled from the ADU/DADU dataset, using the Finished ADU/DADU field. Any parcel with a value equal to or greater than 1 in the Finished ADU/DADU field was given a 1, with all other parcels given 0. The 1 indicates that one or more ADU or DADU has been completed on the property and 0 meaning no ADUs or DADUs have been constructed. This binary was used instead of the total number of units because we are evaluating the ability of homeowners to develop ADUs.

Then, from the King County Tax Parcel dataset (City of Seattle & King County Assessor, 2026), which is publicly available and includes all King County parcels uniquely identified with a PIN, the Census Tract, Land Use Code (Single Family or Vacant), Zoning Code, and Year Built fields were pulled into the combined dataset. It should be noted that the earliest year built listed in the dataset is 1900 due to a policy implemented by the King County Assessor in preparation for Y2K which changed all Year Built dates from the 1800s to “1900”. The Year Built field was then converted into two variables: Age Category and Home Age. The Age Category converted the year built into value for the decade in which the home was built, rounding down. For example, homes built in 1939 were listed with the decade as 1930. The Home Age variable was created as a calculated field by subtracting the year built from 2026.

Finally, I removed all homes that were outside of the Central District census tracts identified in Section 3.1 to create a more manageable dataset. The data was then filtered to exclude parcels where the Land Use Code was listed as Vacant or the age of the home was 0 years, which also indicated a vacant lot. This resulted in a total of 4,051 records for single-family homes in the Central District census tracts.

Appendix 3: Interview Questions for Organizations

- Please tell me a little about yourself, the organization you work for, and its mission.
- How long has this organization been operating?
- How would describe the organization's connection to the neighborhood?
- When you think about the history of this neighborhood, what stands out to you?
- How would you describe the culture or character of the neighborhood? What would you say people like the most / least about living in the neighborhood?
- How has the neighborhood changed over the last 10-20 years? What changes have felt positive? What changes have been difficult or concerning?
- What challenges do you see residents facing in terms of trying to remain in their homes?
- How do you feel that the neighborhood views the increased density that has been allowed through upzoning? Is it viewed as a threat, an opportunity, both, something else?
- How do you feel the original single-family homes contribute to the neighborhood's character?
- What proportion of longtime residents do you think have considered building ADUs on their property? What do think is most compelling about building ADUs? What do you think are the most common reasons not to pursue building ADUs?
- What proportion of longtime residents do you think have considered building ADUs on their property? What do think is most compelling about building ADUs? What do you think are the most common reasons not to pursue building ADUs?
- For those that have considered building ADUs, can you please describe some of their experiences? What was easy about the process? What was hard or a barrier? What were the outcomes - were they able to build the ADUs?
- How do you think residents feel about ADUs being built nearby?
- Do you think ADUs could help long-term residents stay in the neighborhood? Have you seen any examples of this occurring?
- What concerns do you think residents have about building ADUs on their property?
- How do you feel that ADUs do or don’t fit with the historic look and feel of the neighborhood? Do you think the design of ADUs should reflect the look of the neighborhood?
- Do you think that ADUs could have a meaningful impact on maintaining the culture of the neighborhood? If so, in what ways?
- What additional research has your organization done about neighborhood preservation, resident retention, homeowner-led development, ADUs, or other topics related to these issues?

Appendix 4: Thematic Interview Codes

Theme	Concept	Code	Definition
Forces Impacting the CD	Discrimination, Gentrification & Displacement Pressures	Financial Pressures	Financial reasons for leaving including increasing tax bills, maintenance costs, inheritance costs at death; Rising value of homes and pressure from newcomers to sell
		Predatory Practices	Developers and lenders using predatory practices to deprive homeowner of fair market value
		Historic Harms	Historic pressures such as racial covenants and redlining that originally shaped the Central District and contributed to ongoing neighborhood issues that depressed home values
		Zoning Pressures	Increases in the allowable density leading to increased land values
		Emotional and Cultural Displacement	Loss of a sense of belonging, culture, or cultural practices as a result of displacement
		Homoewner Loss & Selective Exits	Loss of Black homeowners either due to situations forcing their hands or deciding to leave the area because they believe the alternative is a better choice.
Cultural Preservation & Intergenerational Stability	Cultural Preservation	Cultural Continuity / Living Heritage	Shared cultural practices, oral histories, beliefs, values, and places across generations (or loss thereof). Ability to continue engaging with those shared histories.
		Critique of Traditional Preservation	Critique of the unintended consequences of traditional preservation practices
		Community Connection and Fellowship	Preserving opportunities for community connection and fellowship; availability of safe spaces; defining who that community is
		Place-based Identity	Sense of personal meaning and identity created by a deep emotional attachment to a specific home or geographic location
	Intergenerational Stability, Legacy, & Support	Maintain Generational Ownership / Create Generational Wealth	Transfer of property ownership among family members (e.g., grandparents or parents to children) to create generational wealth
		Prevention of Forced Sales	Prevention of the necessity to sell to cover expenses, such as repayment of reverse mortgages or back taxes; preventing foreclosure
		Family & Community Housing / Intergenerational Living	Use of a home for housing multiple generations of a family, either successively or concurrently; Ability to house community members
		Place-based Continuity	Enduring connections between the community and their local environment, maintaining a sense of home; preventing displacement before it begins; bringing people back to the community

Theme	Concept	Code	Definition
Potential Roles for ADUs	Benefits, Uses, and Critiques of ADUs	Wealth Generation and Stabilization	Ability to rent or sell ADU to generate income and prevent forced sales; ability to capitalize on unrealized equity or land value
		Intergenerational Housing	Ability to use ADU as housing for family members
		Aging in Place / Anti-Displacement	Allowing senior homeowners to remain in their homes, either in the ADUs or in the main structure
		Alternative Uses for ADUs / Views of Value	Uses for ADUs beyond housing; Non-market driven concepts of home value
		Development Opportunity	The potential development opporutnity of the land based on current zoning, above and beyond adding ADUs. Critique that the land could hold more units if fully redeveloped.
		Incremental Development	Infill development of unutilized land as opposed to full redevelopment of parcel. Creation of additional housing supply through gentle density.
Barriers to Homeowner-Led Development	Structural Barriers	Financial Constraints	Lack of cash, home equity, credit scores, or ability to obtain loans to fund ADU development costs
		Process Complexity	Complexity of regulations (e.g., permitting, zoning), financing process, and development process
		Knowledge and Connection Gaps	Lack of technical knowledge about regulations, available financing options, development process, etc.; Lack of connections to providers that can help
		Capacity Limitations	Lack of time or expertise to manage the development project or resulting rental units; Emotional capacity to handle multiple "no"s
	Trust and Support	Distrust of Developers	Feelings that developers have alterior motives in approaching homeowners and will scam them
		Distrust of Institutions	Feeling that institutions (e.g. universities, governments) will be extractive when sourcing information from them or not accurately reflect the community
		Need for Culturally Competent Support	Feeling that organizations and governments need to understand the specific needs and struggles of the community
		Need for Individualized Solutions	The need to deeply understand each homeowners own needs and desires (e.g., keep existing home or not) and develop with those in mind
	Policy or Market Gaps	Policy blockers to new development	Ways in which policy - either for ADUs specifically or development generally - put blockers in the way of new development
		Lack of targeted financing tools	Lack of loans or public funds aimed at development of ADUs, especially those that adequately consider future rental value
		Anti-Displacement & Repair Policy	Policies that acknowledge the discrimination and harm that has led to displacement or other negative effects (e.g. low homebuying rates) and attempt to counteract the effects
		Need for Technical Assistance	The need for more supprt from the city or government to understand the rules and requirements of development
		Policy Misalignment	Misalignment between policy goals and the actual outcomes; disproportionate impact on marginalized communities. Includes preservation-focused policies and practices.

Appendix 5: Thesis Defense Presentation

University of Washington
Master of Urban Planning

May 2026

Toward a New Preservation Framework:

Balancing History, Density, and Cultural Continuity in Seattle's Central District

Presented by: **Sarah Mills**
Committee Chair: **Manish Chalana**

Introduction

HOUSING CRISIS
Cities face competing priorities:

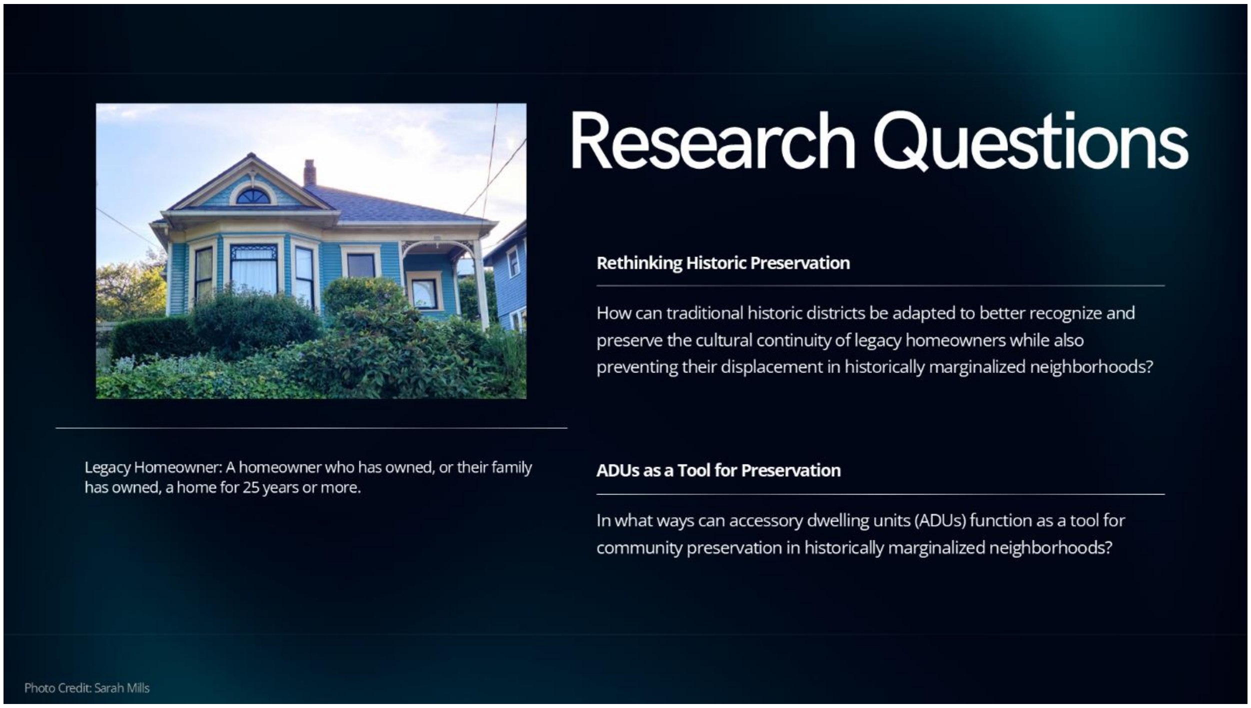
1. Meet Housing Demand
2. Preserve Historic Neighborhoods
3. Prevent Displacement Of Marginalized Residents

IN RESPONSE
Cities try to address these issues by:

- A Add Density / Upzoning
- B Historic District Designations

CONSEQUENCES
These strategies may lead to:

- ! Increased Housing Costs
- ! Displacement of Marginalized Residents



Research Questions

Legacy Homeowner: A homeowner who has owned, or their family has owned, a home for 25 years or more.

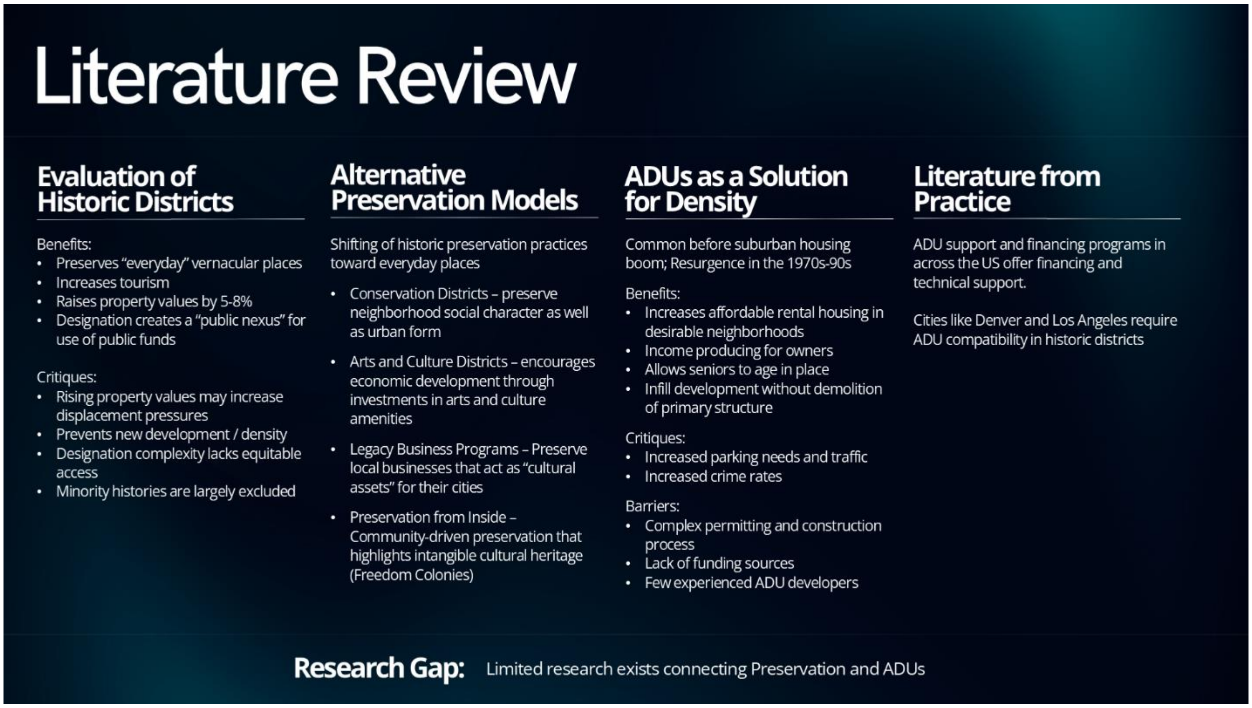
Rethinking Historic Preservation

How can traditional historic districts be adapted to better recognize and preserve the cultural continuity of legacy homeowners while also preventing their displacement in historically marginalized neighborhoods?

ADUs as a Tool for Preservation

In what ways can accessory dwelling units (ADUs) function as a tool for community preservation in historically marginalized neighborhoods?

Photo Credit: Sarah Mills



Literature Review

Evaluation of Historic Districts

Benefits:
- Preserves "everyday" vernacular places
- Increases tourism
- Raises property values by 5-8%
- Designation creates a "public nexus" for use of public funds

Critiques:
- Rising property values may increase displacement pressures
- Prevents new development / density
- Designation complexity lacks equitable access
- Minority histories are largely excluded

Alternative Preservation Models

Shifting of historic preservation practices toward everyday places

- Conservation Districts – preserve neighborhood social character as well as urban form
- Arts and Culture Districts – encourages economic development through investments in arts and culture amenities
- Legacy Business Programs – Preserve local businesses that act as "cultural assets" for their cities
- Preservation from Inside – Community-driven preservation that highlights intangible cultural heritage (Freedom Colonies)

ADUs as a Solution for Density

Common before suburban housing boom; Resurgence in the 1970s-90s

Benefits:
- Increases affordable rental housing in desirable neighborhoods
- Income producing for owners
- Allows seniors to age in place
- Infill development without demolition of primary structure

Critiques:
- Increased parking needs and traffic
- Increased crime rates

Barriers:
- Complex permitting and construction process
- Lack of funding sources
- Few experienced ADU developers

Literature from Practice

ADU support and financing programs in across the US offer financing and technical support.

Cities like Denver and Los Angeles require ADU compatibility in historic districts

Research Gap: Limited research exists connecting Preservation and ADUs

Methodology

Case Study: Seattle's Central District (CD) Neighborhood	Method
Define the Historic Neighborhood	Compared neighborhood boundary definitions from multiple governmental and community sources
Determine Period of Historic Significance	Evaluated US Census racial demographics and household income data; City of Seattle report on detached home values
Identify All Single-Family Homes	Compiled a list of all CD single-family homes with owners, year built, last sale date, and ADUs using King County and City of Seattle data
Evaluate Ownership and ADU Development Rates	Grouped homeowners by tenure to analyze ownership distribution of historic housing and ADU development rates
Evaluate Spatial Distributions & Development Patterns	Mapped homes by homeowner tenure, ADUs, and historic building ages with ArcGIS
Understand Existing Precedent Programs	Reviewed existing programs that support homeowners, build community, preserve culture, and encourage ADU development
Understand Local ADU & Preservation Perceptions	Reviewed existing programs and interviewed representatives from community stakeholder organizations

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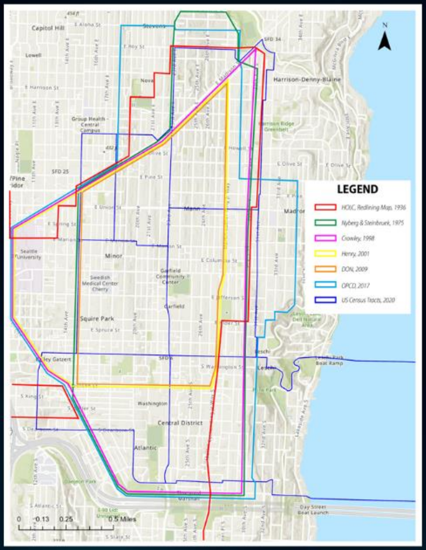
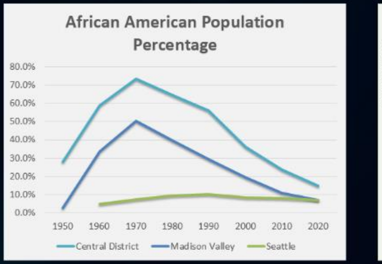


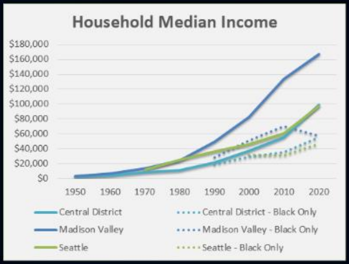
Varying Definitions of Neighborhood Boundaries

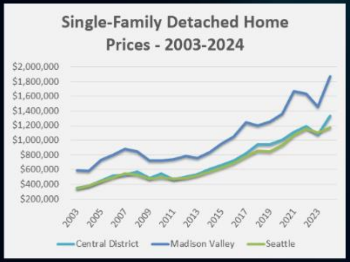
The Central District

- Seattle's most significant historically Black community
- Shaped by redlining, racially restricted covenants, and other discriminatory practices
- Heart of Seattle's civil rights movement
- Once supported a dense network of Black-owned businesses, churches, civic organization, cultural institutions
- No formal historic designations

Demographics & Economics







African American population peaked at **73.4%** in **1970s**

Sharpest decline in 1990s

Since 2000, African American incomes in the CD have risen **89%**

In 2020, African Americans in the CD made **44% less** than the neighborhood average

Home prices in the CD have risen **278%**

In Seattle overall, prices have risen 240%

Sources: Population and Income – US Census; Home Prices – City of Seattle Displacement Risk Index

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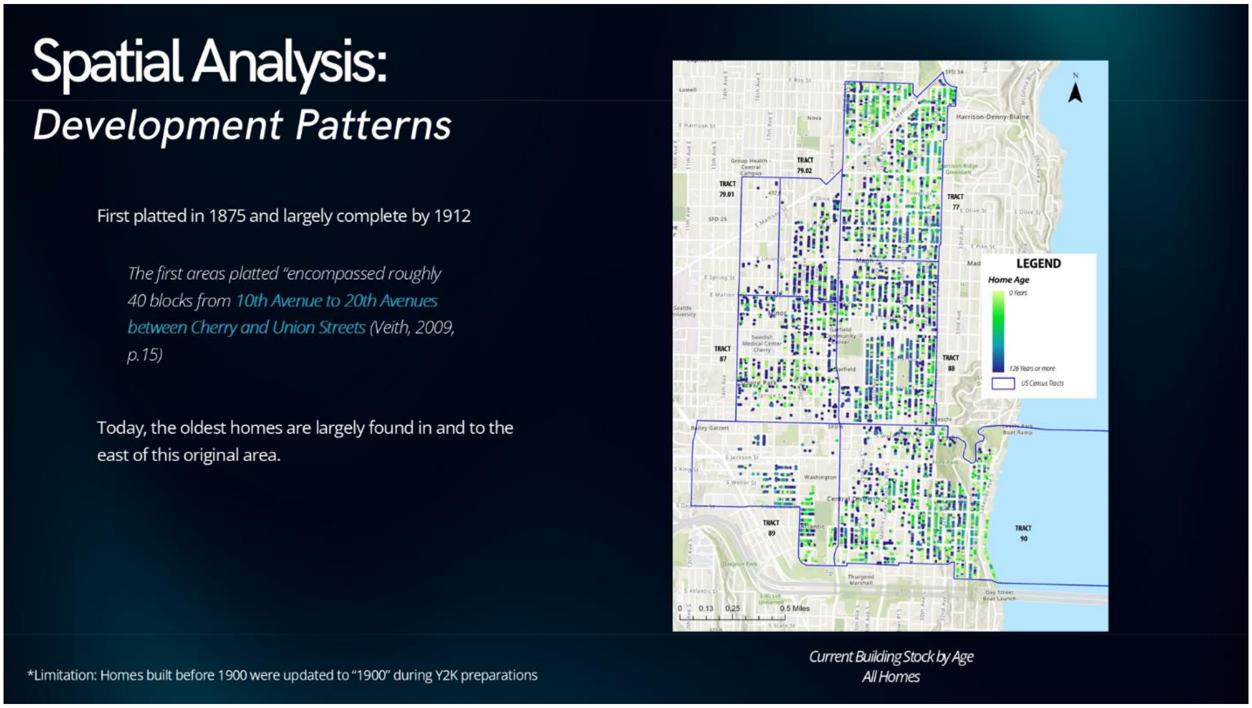
Methodology: Home Data

Method	Dataset	Criteria & Limitations
Appended list of all unique CD single-family detached homes with:	King County Assessor Parcel Data	Land Use Type = Single-Family
• Last Sale Date	King County Assessor Sales Data	Included only arms length sales; Only sales from 1993 or later available in database
• Year Built	King County Assessor Parcel Data	Homes built before 1900 were updated to "1900" by Assessor's Office in preparation for Y2K
• Census Tract	King County Assessor Parcel Data	Census Tracts 77, 79.01, 79.02, 87, 88, 89, 90; Tracts largely align with neighborhood boundaries
• ADU Flag	City of Seattle ADU Development Data	Binary "Yes" or "No" to indicate that one or more ADUs have been completed; "Finaled" ADUs only
• Ownership Tenure	N/A: Calculated	Segmented homeowners into 5-year groups based on length of ownership; Final two groups (30-33 years and 34 years or more) other than 5 years due to sales data limitations



Spatial Analysis:

Development Patterns

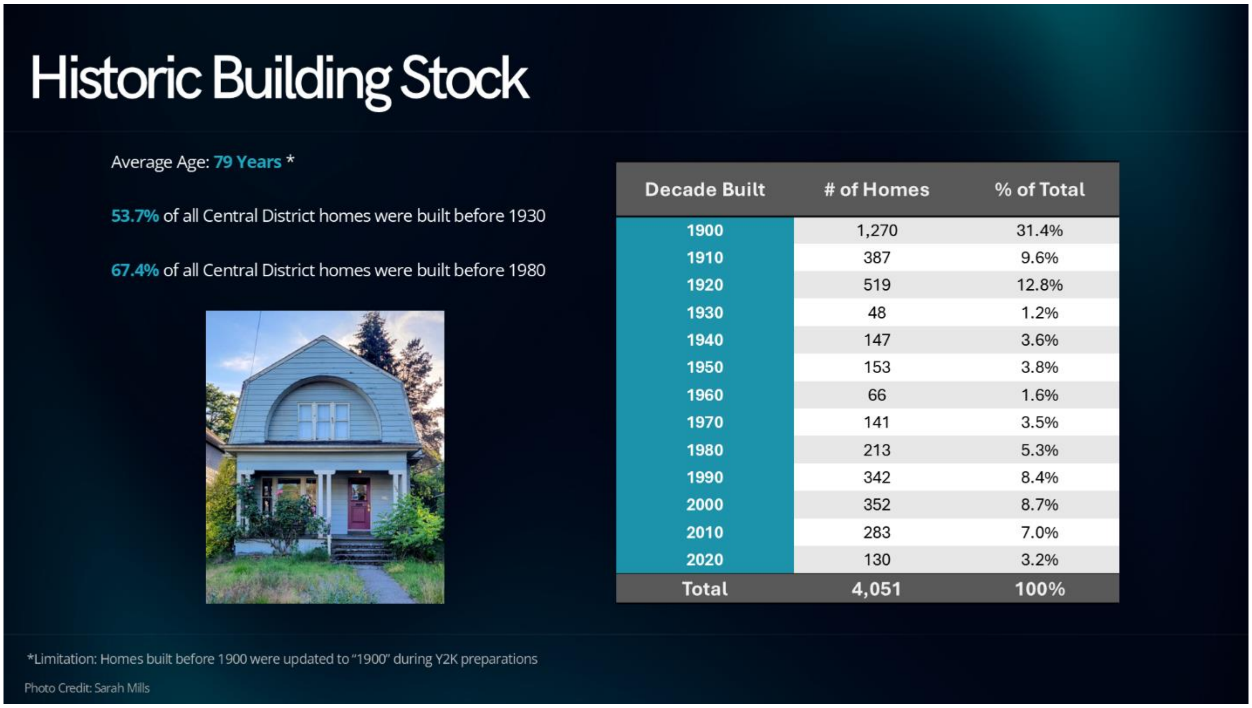
First platted in 1875 and largely complete by 1912

> *The first areas platted "encompassed roughly 40 blocks from 10th Avenue to 20th Avenues between Cherry and Union Streets (Veith, 2009, p.15)*

Today, the oldest homes are largely found in and to the east of this original area.

Current Building Stock by Age
All Homes

*Limitation: Homes built before 1900 were updated to "1900" during Y2K preparations



Historic Building Stock

Average Age: **79 Years** *

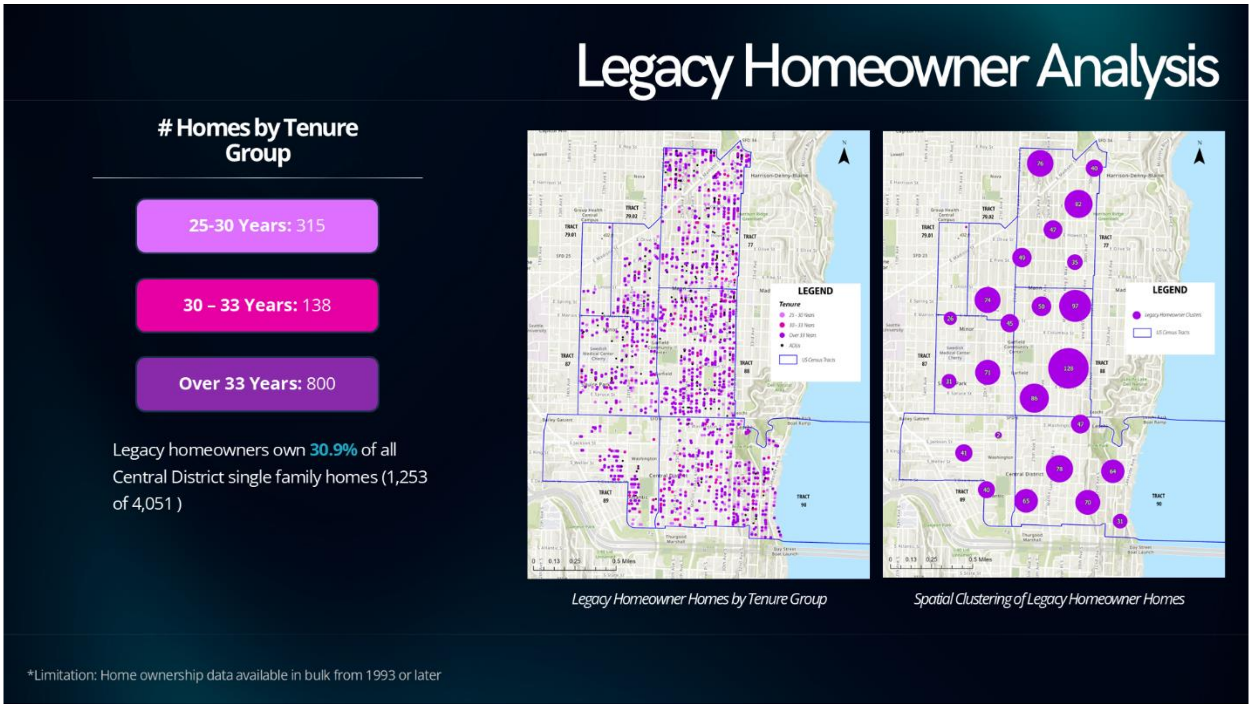
53.7% of all Central District homes were built before 1930

67.4% of all Central District homes were built before 1980

Decade Built	# of Homes	% of Total
1900	1,270	31.4%
1910	387	9.6%
1920	519	12.8%
1930	48	1.2%
1940	147	3.6%
1950	153	3.8%
1960	66	1.6%
1970	141	3.5%
1980	213	5.3%
1990	342	8.4%
2000	352	8.7%
2010	283	7.0%
2020	130	3.2%
Total	**4,051**	**100%**

*Limitation: Homes built before 1900 were updated to "1900" during Y2K preparations

Photo Credit: Sarah Mills



Legacy Homeowner Analysis

Homes by Tenure Group

25-30 Years: 315

30 – 33 Years: 138

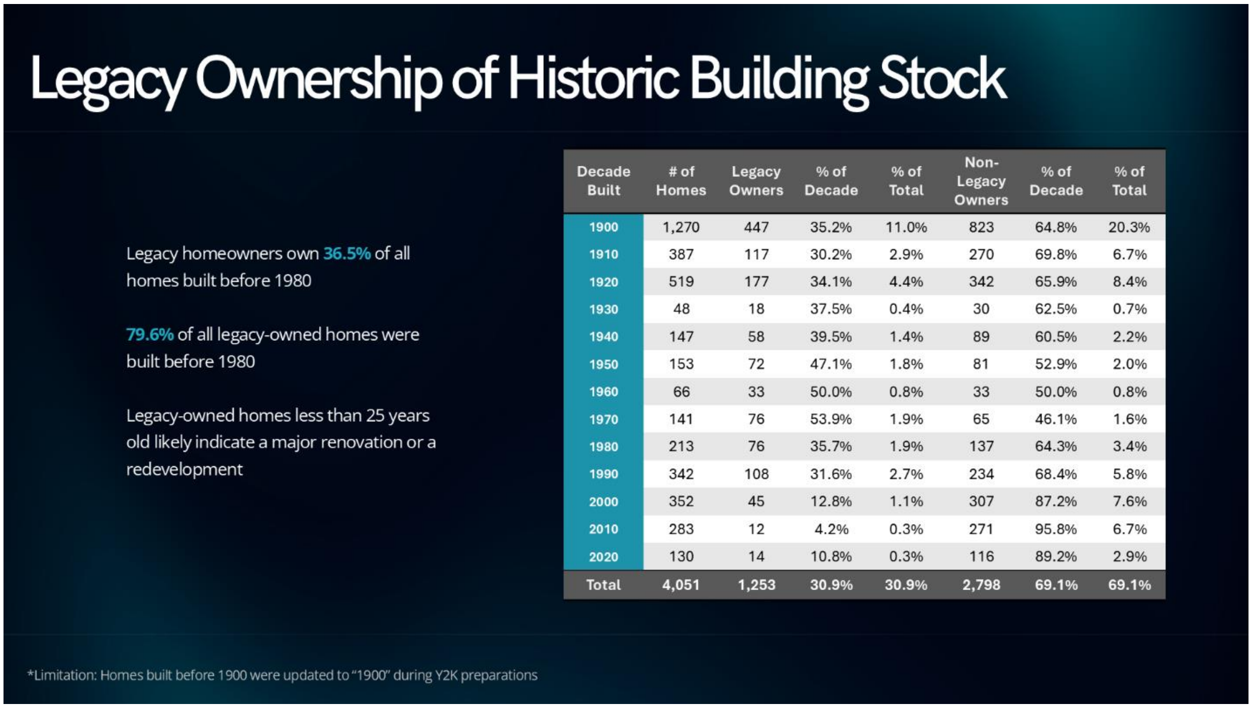
Over 33 Years: 800

Legacy homeowners own **30.9%** of all Central District single family homes (1,253 of 4,051)

Legacy Homeowner Homes by Tenure Group

Spatial Clustering of Legacy Homeowner Homes

*Limitation: Home ownership data available in bulk from 1993 or later



Legacy Ownership of Historic Building Stock

Legacy homeowners own **36.5%** of all homes built before 1980

79.6% of all legacy-owned homes were built before 1980

Legacy-owned homes less than 25 years old likely indicate a major renovation or a redevelopment

Decade Built	# of Homes	Legacy Owners	% of Decade	% of Total	Non-Legacy Owners	% of Decade	% of Total
1900	1,270	447	35.2%	11.0%	823	64.8%	20.3%
1910	387	117	30.2%	2.9%	270	69.8%	6.7%
1920	519	177	34.1%	4.4%	342	65.9%	8.4%
1930	48	18	37.5%	0.4%	30	62.5%	0.7%
1940	147	58	39.5%	1.4%	89	60.5%	2.2%
1950	153	72	47.1%	1.8%	81	52.9%	2.0%
1960	66	33	50.0%	0.8%	33	50.0%	0.8%
1970	141	76	53.9%	1.9%	65	46.1%	1.6%
1980	213	76	35.7%	1.9%	137	64.3%	3.4%
1990	342	108	31.6%	2.7%	234	68.4%	5.8%
2000	352	45	12.8%	1.1%	307	87.2%	7.6%
2010	283	12	4.2%	0.3%	271	95.8%	6.7%
2020	130	14	10.8%	0.3%	116	89.2%	2.9%
Total	**4,051**	**1,253**	**30.9%**	**30.9%**	**2,798**	**69.1%**	**69.1%**

*Limitation: Homes built before 1900 were updated to "1900" during Y2K preparations

ADU Development

Ownership Tenure	# of Homes	Homes with ADU	Development Rate
0-5 Years	786	46	5.9%
5-10 Years	666	38	5.7%
10-15 Years	532	29	5.5%
15-20 Years	392	18	4.6%
20-25 Years	422	27	6.4%
Total Non-Legacy	**2,798**	**158**	**5.6%**
25-30 Years	315	10	3.2%
30-33 Years	138	0	0.0%
Over 33 Years	800	18	2.3%
Total Legacy	**1,253**	**28**	**2.2%**
Total	**4,051**	**186**	**4.6%**

Legacy homeowners are statistically less likely to have an ADU on their property, with only a **2.2% ADU development rate**.

Of the 17 legacy-owned homes less than 10 years old (i.e., rebuilt), **23.5% include an ADU**

*Limitation: Home ownership data available in bulk from 1993 or later

Photo Credit: Sarah Mills

Local Program Precedents

Covenant Homeownership Program

Provides downpayment assistance to first-time homebuyers impacted by historic housing discrimination

Criteria tied to dates associated with the Fair Housing Act (1968) , race, and income

Black Legacy Homeowners

Community organization founded in the CD to preserve Black homeownership and prevent displacement

Provides education, advocacy, and direct support

CD Arts & Culture District

Provides grants, public funding, and partnerships to:
- Preserve African-American legacy
- Sustain cultural physical identity and sense of place
- Support artistic creation

Wa Na Wari

Black-led cultural institution and land stewardship project in the CD

Operates out of the founder's inherited family home, owned since the 1952

ADUniverse

Provides resources to guide homeowners through the ADU development process

Includes pre-approved ADU plans to reduce permitting time and complexity

Photo Credit: Seattle Medium

Methodology: Interviews

Method

Conducted five, 1–2-hour interviews with local mission-driven organizations

Organizations operate within the study area

Organizations operate

Interviews were held in person (1) and virtually (4) with one representative from each organization

One homeowner constructing an ADU joined the interview with Resource Equity

Recorded transcripts were system transcribed (Teams, Zoom, Word) and human edited

Inductive coding resulted in seven concepts and 26 codes

Areas of Inquiry

Organizational and personal background & relationship to the neighborhood

Impressions about neighborhood history, culture & identity, including role of historic homes

Perceptions of neighborhood change since height of historic significance

Community awareness & understanding of ADU

Experience with and perceptions of ADU development including challenges and barriers, benefits and drawbacks

Perceptions of ADU potential in preserving neighborhood character, preventing displacement

Participants

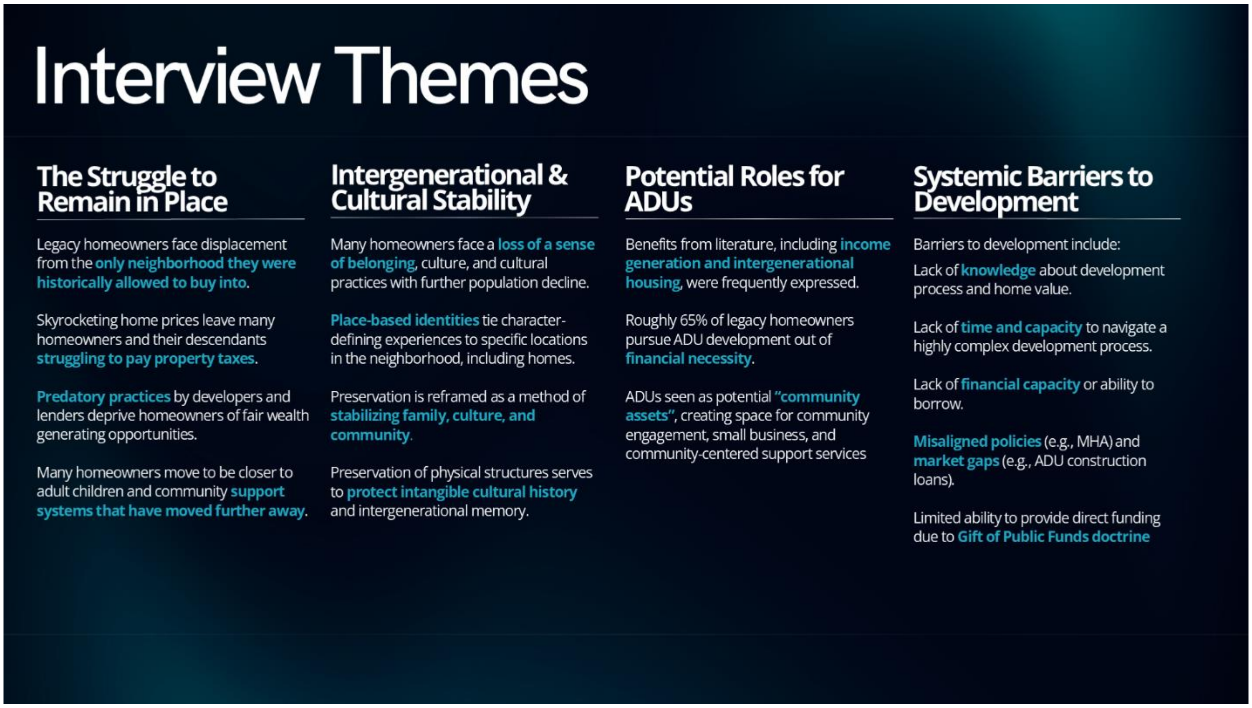
Caleb Jackson | Co-founder| **Resource Equity**: Non-profit homeowner support, education, and development services

Inye Wokoma | Co-Founder | **Wa Na Wari**: Community arts and culture organization located in historic Central District home

Chukundi Salisbury | Founder| **Black Legacy Homeowners**: Non-profit support organization advancing legacy homeowner stabilization

Leah Martin | Architect and Partner| **Allied8**: Architecture firm working with legacy homeowners on infill developments

Bambi Chavez |Homeownership Policy Manager | **Housing Development Consortium**: Non-Profit organization advancing affordable housing in King County



Interview Themes

The Struggle to Remain in Place

Legacy homeowners face displacement from the **only neighborhood they were historically allowed to buy into**.

Skyrocketing home prices leave many homeowners and their descendants **struggling to pay property taxes**.

Predatory practices by developers and lenders deprive homeowners of fair wealth generating opportunities.

Many homeowners move to be closer to adult children and community **support systems that have moved further away**.

Intergenerational & Cultural Stability

Many homeowners face a **loss of a sense of belonging**, culture, and cultural practices with further population decline.

Place-based identities tie character-defining experiences to specific locations in the neighborhood, including homes.

Preservation is reframed as a method of **stabilizing family, culture, and community**.

Preservation of physical structures serves to **protect intangible cultural history** and intergenerational memory.

Potential Roles for ADUs

Benefits from literature, including **income generation and intergenerational housing**, were frequently expressed.

Roughly 65% of legacy homeowners pursue ADU development out of **financial necessity**.

ADUs seen as potential **"community assets"**, creating space for community engagement, small business, and community-centered support services

Systemic Barriers to Development

Barriers to development include:

Lack of **knowledge** about development process and home value.

Lack of **time and capacity** to navigate a highly complex development process.

Lack of **financial capacity** or ability to borrow.

Misaligned policies (e.g., MHA) and **market gaps** (e.g., ADU construction loans).

Limited ability to provide direct funding due to **Gift of Public Funds doctrine**

Critical Insights

Three primary conditions are necessary to encourage ADU development:

Trust

After decades of discrimination and predatory practices, Black legacy homeowners **lack trust in governmental and financial agencies**.

Homeowners expect developers and lenders to **profit at their expense**.

Trust must be gained with homeowners before any programs will be successful.

Support

Each homeowners' situation is different, requiring **individualized support** that addresses their own needs and goals.

Culturally competent support, especially from the homeowners' own community, is needed to overcome trust barrier

Flexibility

Flexibility of use will allow homeowners to be **responsive to changing community needs**

Uses beyond housing can support cultural needs and **contribute to belonging**

ADUs as Preservation

In what ways can accessory dwelling units (ADUs) function as a tool for community preservation in historically marginalized neighborhoods?

Stabilize legacy homeowners

Add infill housing while preserving the original home

House family and community members

Provide space for community, small business, and cultural uses

BUT...

This research shows that legacy homeowners **lag in ADU development rates**, indicating an opportunity to increase development on legacy parcels

Legacy homeowners **need financial and technical support** to engage in development

Gift of Public Funds doctrine limits government ability to provide **direct financial support** to individual homeowners without a **"public nexus"**

Photo Credit: ADUniverse

Program Proposal:

Legacy Districts

Photo Credit: Sarah Mills

Combining built form and community stability to protect historic neighborhoods

Goal: **Preserve historic homes** owned by legacy homeowners or their descendants and **stabilize the homeowners**

Impact: **Codify public benefit** of community preservation; **unlock public funding** opportunities

Built Before 1980

Preserve the built form that would have been present through the height of the neighborhood's cultural significance in the 1970s

Purchased in 2000 or Before

Support family ownership for homes acquired prior to the dot-com bubble and rise in neighborhood gentrification and displacement

Home & Owner Retention

If the home is demolished or ownership is transferred outside of the family, the home is no longer eligible

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Legacy Districts

Conceptual Framework

Freedom Colonies

Founded by former enslaved people in Texas, 1865 - 1920

"Expressions of a continuous freedom struggle and diasporic search for home"

⌂ Homeplace | bell hooks

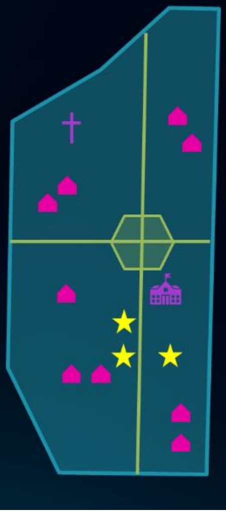
Homesteads serve as anchors of cultural meaning, vehicles for expressions of identity

Physical space is a social and cultural institution grounded in Black self-determination and belonging

Homeplace Aesthetic | Andrea Roberts

Bridges the physical landscape and the intangible heritage of memory through preservation actions

Preservation by descendants maintains "intergenerational attachment to place"; represents curated, ongoing expressions of integrity



Homesphere | Earl Lewis

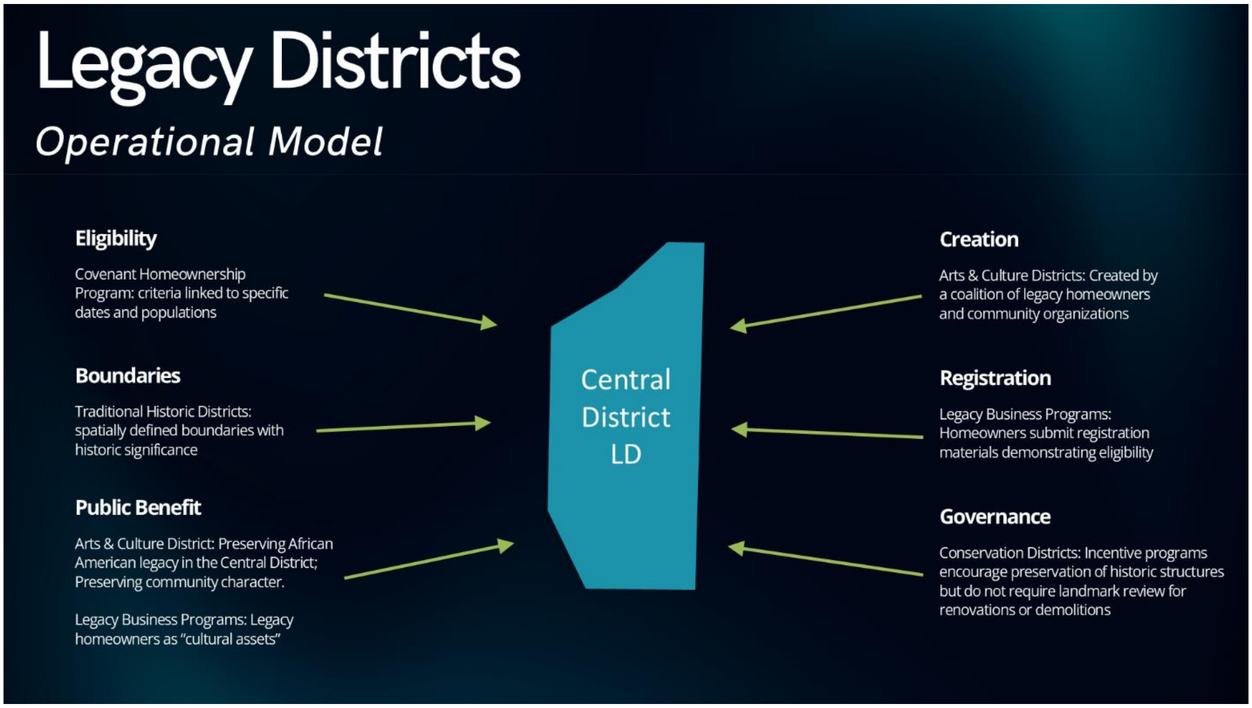
The physical situation of the homeplace within the white world

Layered physical environment encapsulating the home, the neighborhood, the Black community, and larger governmental entities

Gains legitimacy through both resistance to and assimilation with white world

Homesphere includes:

- ▮ Neighborhood
- ⌂ Homes
- ⛪ † Community Spaces
- ★ Cultural Landmarks
- ⬡ Community Nodes



Legacy Districts

Operational Model

Eligibility

Covenant Homeownership Program: criteria linked to specific dates and populations

Boundaries

Traditional Historic Districts: spatially defined boundaries with historic significance

Public Benefit

Arts & Culture District: Preserving African American legacy in the Central District; Preserving community character.

Legacy Business Programs: Legacy homeowners as "cultural assets"

Central District LD

Creation

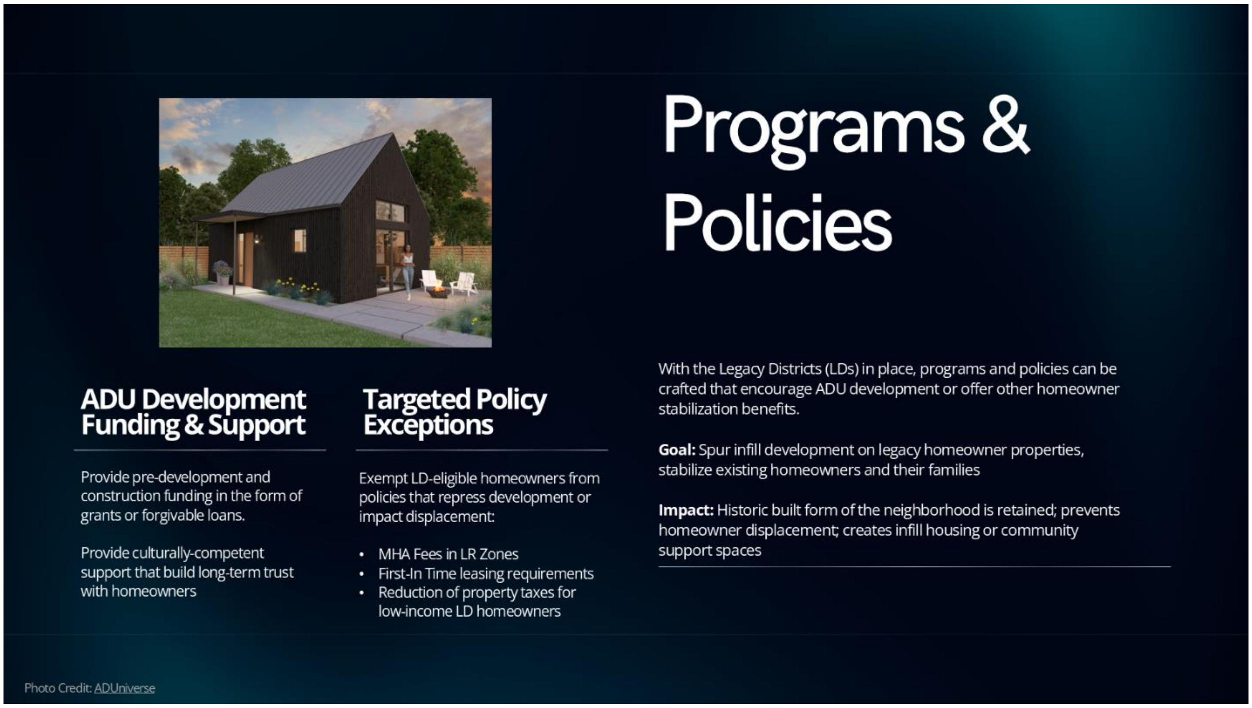
Arts & Culture Districts: Created by a coalition of legacy homeowners and community organizations

Registration

Legacy Business Programs: Homeowners submit registration materials demonstrating eligibility

Governance

Conservation Districts: Incentive programs encourage preservation of historic structures but do not require landmark review for renovations or demolitions



Programs & Policies

ADU Development Funding & Support

Provide pre-development and construction funding in the form of grants or forgivable loans.

Provide culturally-competent support that build long-term trust with homeowners

Targeted Policy Exceptions

Exempt LD-eligible homeowners from policies that repress development or impact displacement:

- MHA Fees in LR Zones
- First-In Time leasing requirements
- Reduction of property taxes for low-income LD homeowners

With the Legacy Districts (LDs) in place, programs and policies can be crafted that encourage ADU development or offer other homeowner stabilization benefits.

Goal: Spur infill development on legacy homeowner properties, stabilize existing homeowners and their families

Impact: Historic built form of the neighborhood is retained; prevents homeowner displacement; creates infill housing or community support spaces

Photo Credit: ADUniverse