



Missing Middle Housing Solutions



**MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION**

What you will learn:

What is missing middle housing

Why missing middle housing is necessary

How to review and analyze existing housing stock

Determine where and what kind of housing is needed

Ways to incorporate different housing into your community

Missing Middle housing is a solution that is gaining traction nationally, and can enrich your community, by providing a broader range of housing for all of your residents. The term ‘missing middle housing’ describes a range of multiple family or cluster housing types that are compatible in scale with single-family housing, and can be seamlessly blended into single family districts or utilized for transitional neighborhoods around the central business district or commercial nodes. Most municipalities no longer zone for this medium density housing, but allowing for these units provides many benefits to a community.

Missing Middle Housing provides more units on less land than single-family detached housing, which increases housing supply. The smaller units in the Missing Middle Housing spectrum provide residents with a lower overall cost than they would find in single-family, detached homes on the same property. Its proximity to commercial areas also helps to enliven downtowns and commercials by providing a built in consumer base.

To thrive, communities must strengthen the policy linkages between housing and transportation, job centers, and social services, and put in place the land use plans and regulatory solutions to create a more connected and prosperous region. Communities need an adequate supply of housing close to employment, public transportation, and public facilities like libraries, parks, and public schools.

Housing stock must include affordable and accessible for-sale and rental units, in a variety of types and styles, to ensure community economic, cultural and demographic diversity. Communities must develop that housing stock without sacrificing sound regulations to protect the environment and public health.

Published by the
MICHIGAN ASSOCIATION OF PLANNING
Summer 2020
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Photo Credit: Jill Bahm

State laws that may also apply:

Michigan Housing Law, 1917

Elliot-Larsen Civil Rights Act, 1976

Persons with Disabilities Civil Rights Act, 1976

Michigan Zoning Enabling Act, 2006

Michigan Planning Enabling Act, 2008

The demands for new, market-rate housing units must be balanced with the preservation and creation of units at various price points and sizes. Analysis of current and predicted demographics is necessary to plan and zone for an adequate supply of housing. Regulatory and programmatic tools can address the demographic changes posed by new immigrants, aging baby boomers, the changing composition of households and a need to keep and attract educated and skilled millennials and “gencen” populations.

The term Missing Middle Housing was coined in 2010 by Dan Parolek, to highlight ways to provide more housing and more housing choice in sustainable walkable places. The housing “types” include duplexes, fourplexes, cottage courts, and courtyard buildings. They provide diverse housing options and support locally-serving retail and public transportation options. This type of housing was a fixture in neighborhoods built before 1940, but were replaced by a more suburban

housing development pattern after World War II. What do Missing Middle building types have in common? A walkable context, small foot print buildings, lower perceived density, smaller well designed units, fewer off street parking spaces, simple construction, and a “sense of community” by design. Each of these elements can contribute to a housing solution that is more affordable to both consumers and builders. While Missing Middle Housing can be both market rate and attainable, the model provides an opportunity to add affordable units to a municipality’s housing stock.

While in more affluent areas, the medium density, missing middle housing may not be affordable for many, it will be more affordable than exclusively single family detached houses. Along with adding more affordable housing to a community, missing middle housing simply provides more choices for residents and prospective residents.



TERMS:

“Workforce” housing generally refers to housing that is affordable to workers *and* close to their job.

Employees commuting long distances can be problematic for employers. Long commutes increase stress and financial hardship for employees.

Affordable housing refers to housing that is less than 30% of a household’s income.

Attainable refers to housing costs that are affordable for households between 80-120% of area median income.

Duplex refers to a multi-family home that has two units in the same building. These two units always share a common wall, but the floor plan can vary. Units can be arranged either side by side or stacked on top of one another, each occupying an entire floor or two of the building.

Triplex refers to three individual dwelling units combined into one building, with the individual units sharing one or two common walls. Each unit of a triplex has its own kitchen, bathroom(s), living room, separate doors to the outside, and its own address or unit number.

Fourplex or Quadplex refers to a multifamily property with four attached units under one roof.

Cottage Court refers to a group of small (1 to 1.5-story), detached structures arranged around a shared court visible from the street. The shared court is an important community-enhancing element and unit entrances should be from the shared court. It replaces the function of a rear yard.

Courtyard Building refers to a medium-to-large sized (1 to 3.5-story) detached structure consisting of multiple side-by-side and/or stacked dwelling units oriented around a courtyard or series of courtyards. The courtyard replaces the function of a rear yard and is more open to the street in low intensity neighborhoods and less open to the street in more urban settings. Each unit is accessed from the courtyard and shared stairs each provide access for up to 3 units.

Townhouse refers to a small-to medium-sized attached structure that consists of 2 to 16 multi-story dwelling units placed side-by-side. Entries are on the narrow side of the unit and typically face a street or courtyard. The street façades have entrances and avoid garages.

When considering if a missing middle housing element is right for your community, take an overall look at your housing policies and approaches, and consider these planning principles:

- Centrally-located municipal offices and libraries near housing areas makes access to these civic places convenient.
- Parks should be spread throughout a community so they are accessible to all residents. Some residents may not be able to drive, cannot afford a personal vehicle or simply wish to incorporate exercise into daily activities.
- Use data to determine the range of incomes in your community when determining housing supply and demand.
- According to the Census ACS 1-year survey, the median household income for Michigan was \$54,909 in 2017.
- With a goal to target housing costs at 30% of household income, attainable monthly housing costs in Michigan should be between \$1,098 and \$1,657. For homeowners, this includes mortgage payments, insurance, taxes and utilities. For renters, housing costs include rent and utilities.
- In addition to housing costs, it is important to consider transportation costs, typically the second highest household expense after housing.
 - The Housing and Transportation Affordability Index by the Center for Neighborhood



Source: Oxnard Renaissance

Technology offers resources aimed at exploring the affordability of a community's housing stock. The recommended standard of affordability is that housing and transportation costs together are less than 45% of household income.

- Strategies to increase density and/or allow new housing types are better tolerated by a community when its existing neighborhoods are strengthened and maintained.

- Is the local housing stock attainable, affordable and accessible?
- Are there both for-sale and rental units?
- Does the location of housing areas support options in the local transportation network?

Questions to Ask:

- Are there employment centers and/or local businesses that need workforce housing nearby?
- Is there sufficient housing near public schools to support consistent enrollment into the future?
- Is housing available near other public facilities, including libraries, municipal facilities and parks?
- Is public transportation and/or non-motorized travel close to housing to support commuting to work, going to school and running errands?

Where to get Answers:

- Survey local businesses about average wages and number of employees as well as whether they feel their employees live close enough to workplaces.
- Review Census data on commuting patterns to see inflow and outflow of commuters.
- Evaluate population by age group to assess where families live.
- Review age of housing – new housing tends to attract young families
- Talk to your building inspectors: Assess home maintenance and ability of homeowners to repair and renovate homes. Ensure that homes can be renovated or expanded to meet needs of today's homeowners.

Resources:

Michigan Chapter, American Planning Association's Housing Policy. Adopted by the MAP Board of Directors, August 12, 2016.

Fair Housing Center of Western Michigan

Congress for the New Urbanism

Missing Middle Housing by Daniel Parolek

Michigan Economic Development Corporation

National Association of Home Builders

The Michigan Association of Planning offers a mini-workshop on housing for communities interested in more information on this topic.

Strategies to Provide a Variety of Housing:

In many communities, there are no housing options between detached single-family homes and mid-rise apartment buildings, here are some ways to add options:

- Review how many residential zoning districts your community has. Is there enough variety in lot or parcel size/setbacks/density/height to provide different types of housing?
- Review current lot coverage and setback standards. Are they too restrictive? Remember that massing of a home on a site can be addressed through building and design standards. Making accommodations for access and one-floor living can enable older residents to stay in their homes longer.
- Consider permitting accessory dwelling units.
- Consider allowing medium density housing which has a lower perceived density, such as duplex, tri-plex, quad-plex, attached single family/townhomes, and cottage courts.

In a community's downtown or commercial core areas, consider medium to higher density "missing middle" housing. Concentrate density and larger scale development in specific areas that may already have more intense development and where existing conditions provide opportunity. A variety of medium to higher density units, in a variety of housing styles, also provides a transition between the downtown or commercial node to the single family districts beyond.

- Permit greater building heights with upper story step backs, if necessary.
- Reduce minimum floor area requirements.
- Remove or reduce parking requirements.

- Form based standards can address appearance and the impact of new buildings on the public realm.
- Map out new districts appropriate for missing middle housing, and amend the zoning ordinance to allow them.

Next Steps:

- Have open discussions in your community with benefits in mind: attracting and keeping residents who will be engaged in community neighborhoods and civic life
- Based on the resources and strategies outlined above, understand the housing needs of your community
- Understand concerns and apply zoning standards to mitigate those concerns (traffic, parking, and ownership typically are chief concerns)
- Amend the zoning ordinance to provide housing choices that are affordable, accessible, and manageable, regardless of age
- Finally, strive to include renters in community conversations, wherever they live. Renters may be your neighbors, your children, your parents, or even you.

This tear sheet was developed by the Michigan Association of Planning (MAP) for the Michigan Economic Development Corporation (MEDC). The Michigan Association of Planning is a 501 c 3 organization, dedicated to promoting sound community planning that benefits the residents of Michigan. MAP was established in 1945 to achieve a desired quality of life through comprehensive community planning that includes opportunities for a variety of lifestyles and housing, employment, commercial activities, and cultural and recreational amenities.

