



# Mind the Gap: Addressing Middle Housing for a Livable Tomorrow

*Solutions to Deploy Today*

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COLORADO  
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LEAGUE



# What do you think "Missing Middle" Housing is?

# What is the Missing Middle?



## Official Definition

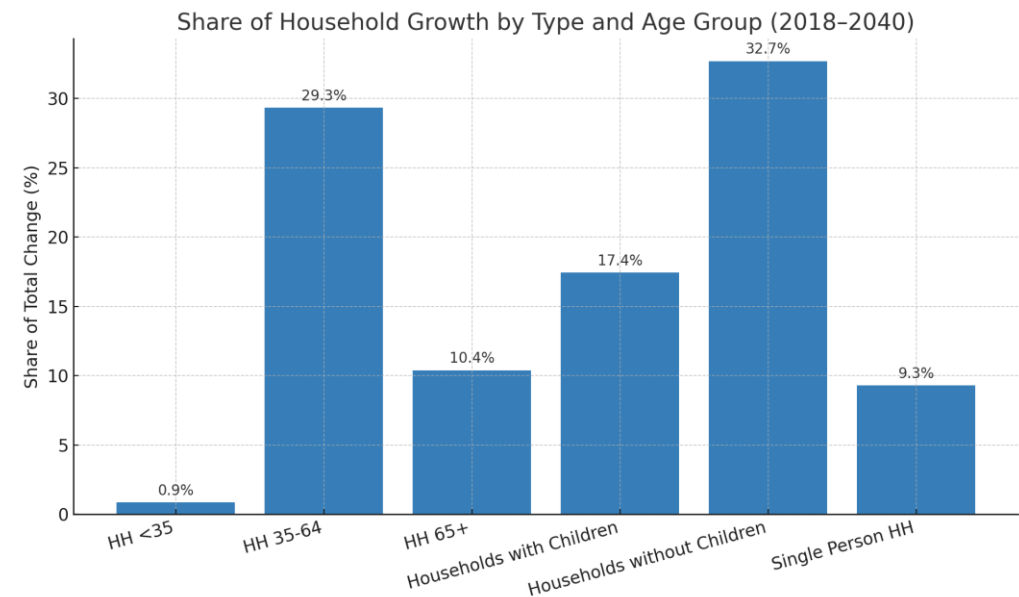
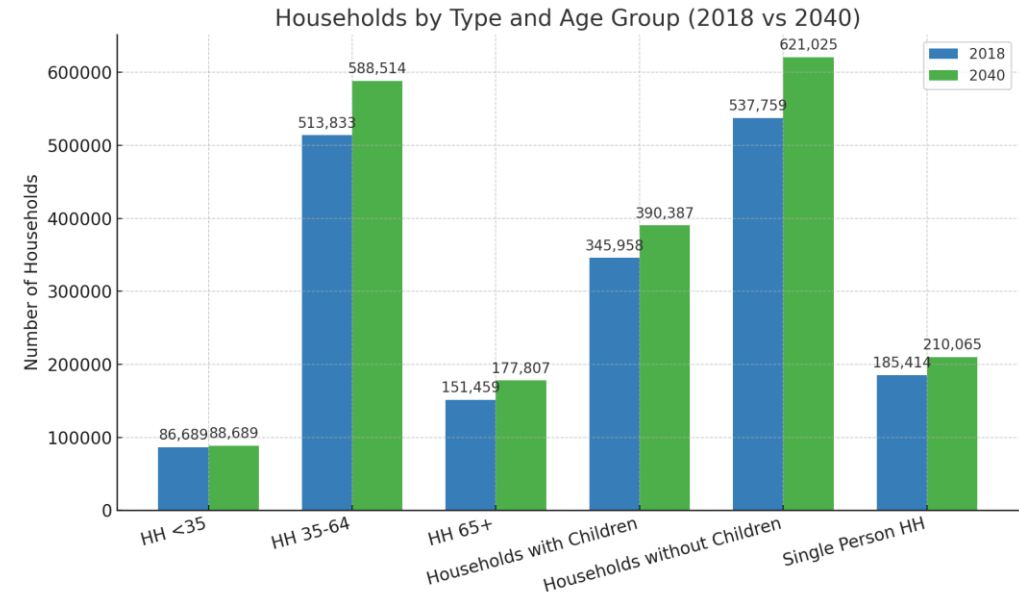
*“Missing Middle Housing is a range of multi-unit or clustered housing types that are compatible in scale with single-family homes and help meet today’s evolving housing demand.”*

## Or, put simply:

Smaller-scale housing like duplexes, triplexes, cottage courts, and townhomes that fit into existing neighborhoods and provide more options for people of different incomes and household sizes.

# Colorado's Changing Households and Changing Housing Needs

- Nearly 30% of households today are single adults.
- Demand is growing for smaller, flexible housing options that match modern living patterns.
- Traditional zoning still focuses on nuclear families, leaving a gap in available housing.



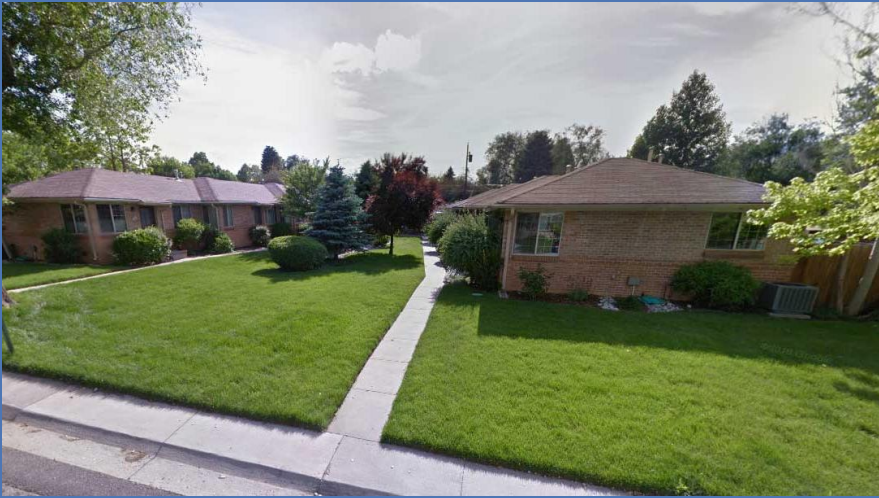




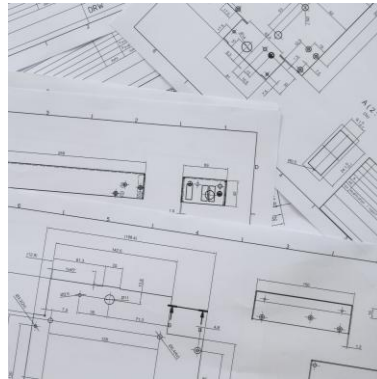
So, what are the barriers to  
Missing Middle Housing?



# Barriers to Middle Housing: Zoning



This home is an example of a use that is now a nonconforming use within a Denver neighborhood.



## **Zoning Misalignment**

Zoning misalignment creates hurdles for middle housing, often ignoring the middle types between single-family and large multifamily housing leading to many builders only building those two kinds of housing

## **Limitations of Traditional Zoning**

Euclidean zoning separates uses which limits middle-scale housing, preventing the integration of diverse housing types in neighborhoods.

## **Form-Based Zoning Advantages**

Form-based zoning focuses on building size and placement, facilitating the integration of middle housing like triplexes and cottage courts within neighborhoods.

# Barriers to Middle Housing:

## *Beyond* Townhome Setbacks and Lot Sizes

### Impact of Large Front Setbacks

Large front setbacks hinder walkable, human-scale frontages, reducing the attractiveness and functionality of townhome developments.

### Solution: Updating Building Codes

Revising codes to permit smaller setbacks for townhomes, especially on shared streets or courtyards, can improve buildable space and lower for-sale costs of homes. Implementing form-based standards, which focus on building placement and frontage quality rather than strict distance requirements, can enhance urban design and livability



# Barriers to Middle Housing: *Regulatory Complexity*

## Rising Costs and Risks

The complexity of regulations increases expenses and risks for small and local builders, hindering their ability to provide middle housing that is affordable and available for middle-income buyers.

## Trend Towards Rental Developments

These regulatory challenges have led to a shift towards developments focused on rentals rather than ownership opportunities, which often means that new residents might struggle to establish long-term ties in their communities.

## Simplifying Approvals and Cutting Red Tape

Cities can assist by streamlining the administrative review process for middle housing types, which would help decrease the time, costs, and risks associated with smaller developers.

	Share With the Regulatory Cost	Regulation as a Percent of Total Development Cost	
		Average When Present*	Average Across All Properties
Cost of applying for zoning approval	93.9%	3.4%	3.2%
Costs when site work begins (fees, required studies, etc.)	98.0%	8.7%	8.5%
Dev. requirements (layout, mats, etc.) beyond the ordinary	91.8%	5.8%	5.4%
Cost of land dedicated to the government or left unbuilt	51.0%	4.7%	2.4%
Fees charged when building construction is authorized	95.9%	4.6%	4.4%
Costs of affordability mandates (e.g., inclusionary zoning)	38.8%	6.9%	2.7%
Changes to building codes over the past 10 years	100.0%	11.1%	11.1%
Complying with OSHA/other labor regulations	93.9%	2.7%	2.6%
Pure cost of delay (if regulation imposed no other cost)	95.9%	0.5%	0.5%
<b>TOTAL COST OF REGULATION</b>	<b>100.0%</b>	<b>40.6%</b>	<b>40.6%</b>

\* The base is different for every percentage in this column, so the line items are not additive.

**Source:**  
AOBA Metro, *New Research Shows Regulations Account for 40.6% of Apartment Development Costs*.  
Retrieved from <https://www.aoba-metro.org/advocacy/at-issue-dc---new-research-shows-regulations-account-for-406-of-apartment-development-costs>





What are some solutions  
to those barriers?



# Removing Barriers to Middle Housing: Right-Sizing Parking

## High Parking Costs

A typical two-car garage can significantly increase housing costs, as much as \$60k for rowhomes making homeownership less attainable for many people.

## What can you do?

### Reduce Parking Requirements Near Transit

Reducing parking minimums near transit can encourage the use of public transportation and support walkable areas.

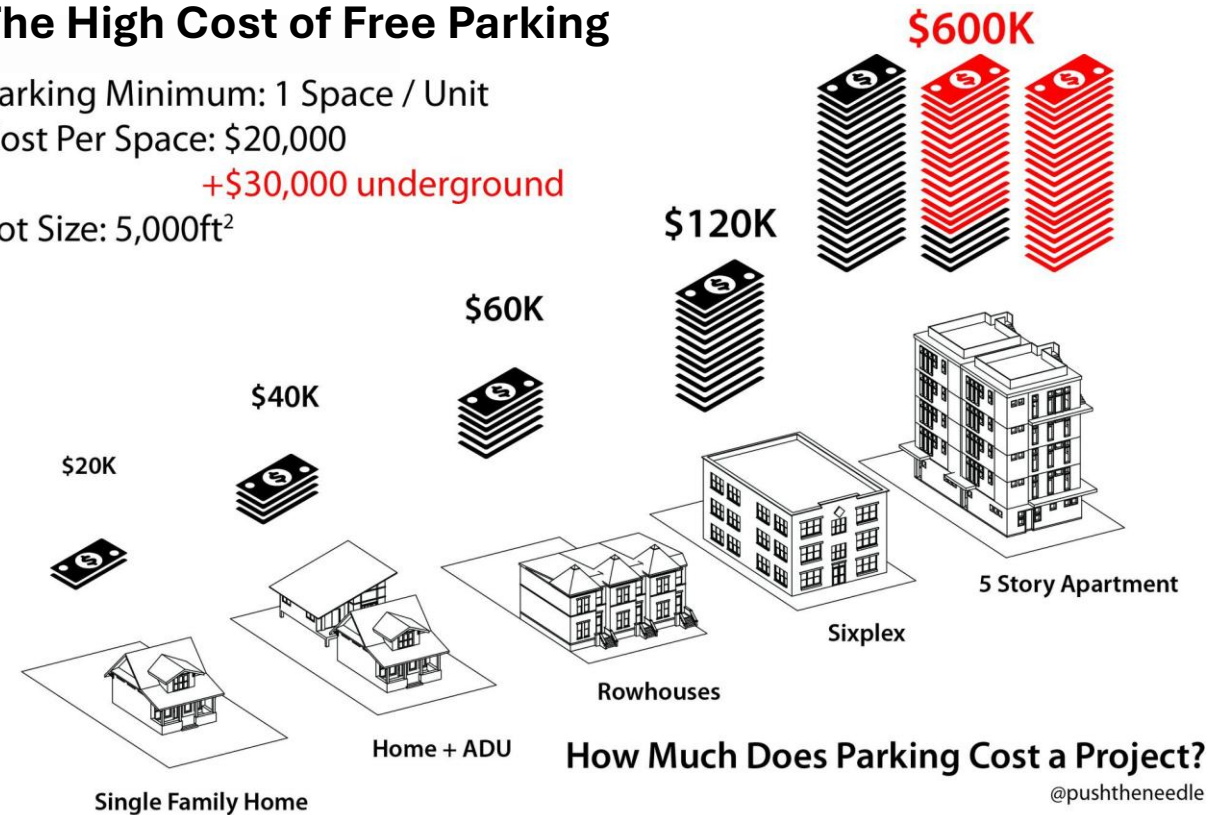
## The High Cost of Free Parking

Parking Minimum: 1 Space / Unit

Cost Per Space: \$20,000

+\$30,000 underground

Lot Size: 5,000ft<sup>2</sup>



# Removing Barriers to Middle Housing:

## *Creating* Community Support

### Barriers:

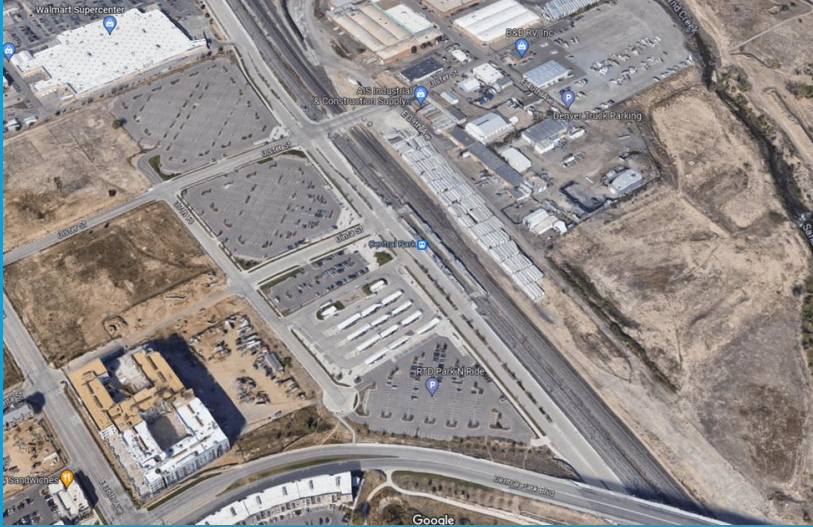
- Terms like “*density*” and “*upzoning*” can create fear or confusion and trigger opposition.
- Positive framing focuses on “*more housing options*” or “*neighborhood-scale housing*” that blends into existing communities.
- Using form-based zoning helps shift the conversation from numbers and units to building form, design, and fit within the neighborhood.

### Opportunity:

- Adopt everyday, friendly terms like “*more home choices*,” “*affordable*,” and “*middle housing*” instead of technical jargon.
- Avoid language that alienates concerned neighbors, such as “units,” “housing supply,” or even “apartments.” Focus on solutions that provide options for all household types, especially for sale options.







Is there any land in your community that resembles this? Could it be used for housing?

# Unlocking Opportunity Land for Middle Housing

- Many mountain communities struggle with limited land for new housing.
- A possible solution is to rezone mixed-use and commercial areas for residential development, enabling middle and social housing projects.

## **Opportunity:**

- Cities can rezone mixed-use and commercial zones to allow for townhomes and triplexes, revitalizing unused retail spaces.
- Launch an “Opportunity Land” initiative to identify underused sites for middle housing development.

# Innovation: Modular & Factory-Built Housing

- Partnering with local organizations like BSVD/Boulder/Habitat for Humanity helps cities develop affordable middle housing on small infill lots.
- Standardized codes ensure these homes meet quality standards and streamline approval processes.

## Opportunity:

- *Amend local regulations to permit modular and factory-built homes that meet state or universal standards and establish expedited permitting for these projects to encourage affordable infill housing.*

BUILDING

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## A Modular Factory Coming to Boulder Presents Perks for All Involved

Through a partnership between the city of Boulder, Boulder Valley School District, and Flatirons Habitat for Humanity, the facility will have the ability to build up to 50 modular homes a year.

3 MIN READ





# What impact do large minimum lot sizes have on the price of housing?



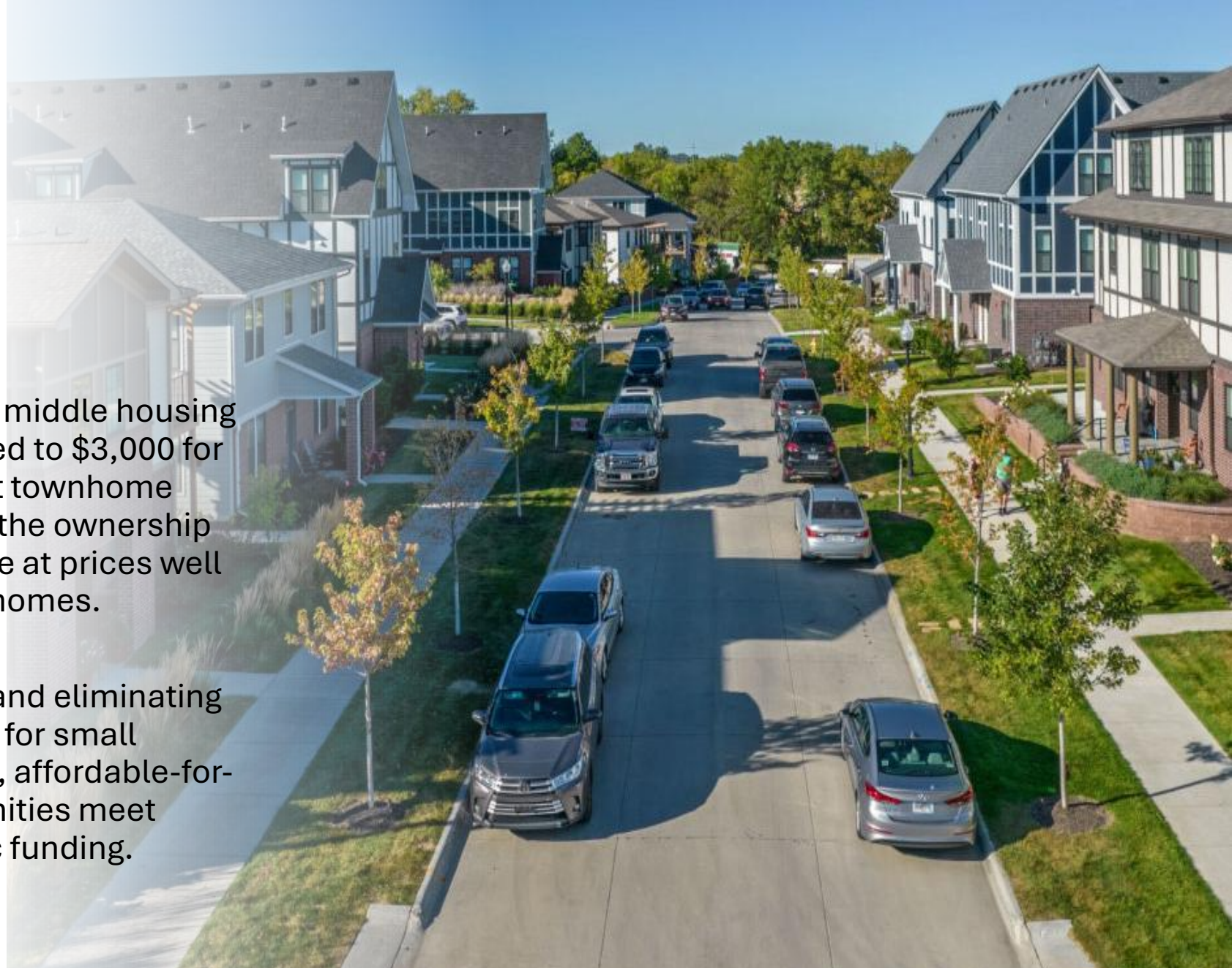
# Affordability by Design, *not* *Subsidy*

- **Rent and Ownership Comparisons**

Prairie Queen shows how unsubsidized middle housing can deliver rents around \$995, compared to \$3,000 for larger units nearby. New small-footprint townhome models achieve similar affordability on the ownership side, giving buyers a chance to purchase at prices well below those of detached single-family homes.

- **Zoning's Role**

Allowing middle housing types by right and eliminating public hearing review makes it possible for small developers to build these unsubsidized, affordable-for-sale homes efficiently, helping communities meet housing needs without relying on public funding.





# Households Are Changing:

## *Housing that works for everyone*



### Adapting for Aging Neighbors

- Many older adults want to stay in their neighborhoods but need accessible, housing options that fit changing lifestyle needs.
- Middle housing forms like cottage clusters, stacked flats, and accessible ground-floor units offer options for changing families.
- **Opportunity for your community:**
- Updating local housing codes to allow these flexible housing types in all residential districts so residents can age in place.



Putting this to  
work in your  
community

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# Minor Code Changes That Deliver Major Results

- Administrative approvals and clear permitting pathways—like Aurora’s red tape reduction ordinance—can be adopted in months and immediately reduce barriers for small and middle housing projects.
- ADU reforms offer a proven example: modest process changes have already led to 30–50% increases in buildout without lengthy code rewrites.

## Opportunity for your community:

- *Cities can act now by adopting fast-track administrative approvals, reducing lot size minimums, and simplifying ADU permits. These small code adjustments deliver more housing choices with minimal delay.*

## A new Colorado law opens the doors wider for ADUs. Here’s what it does – and doesn’t do.

More availability of accessory dwelling units will boost the region’s scarce housing stock



AUGUST 12, 2024 12:33 PM



2 view of the exterior of an accessory dwelling unit. (University of South Florida)



# Keeping *Local Homes* for *Local Workers*

## Main points:

- Simple deed restrictions, such as resale caps or primary residency requirements, can be implemented quickly to help ensure housing stays affordable for local workers.
- Communities like Winter Park and Summit County use these tools to limit investor purchases and protect long-term housing stability.

## Opportunity for your community:

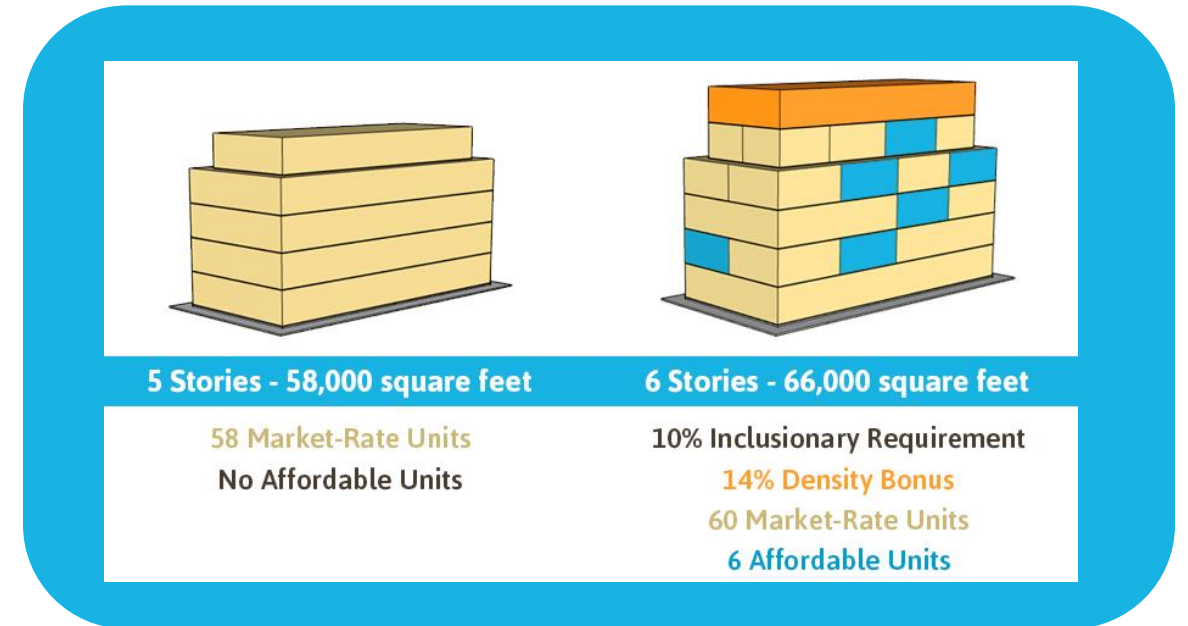
- *Cities can act now by adding deed restrictions to new workforce housing approvals, requiring primary residency, or using resale caps to keep homes within reach for local families.*



# Incentives That Make Inclusionary Zoning *Work for Everyone*

- Inclusionary zoning (IZ) works best when paired with meaningful incentives like added height, density, or parking flexibility.
- Bonus-based IZ systems ensure that projects remain viable while delivering affordable units on-site—not just through off-site fees.

*Example:* Boulder combines administrative approvals with IZ incentives, making 100% affordable projects easier to permit and build.



Well-designed bonus systems create win-win outcomes—more homes, more affordability, and more certainty for builders and communities alike.



# Putting it all Together: *from Barriers to Action*



## **Local Tools for Workforce Housing (Mountain Towns)**

Mountain towns show how deed restrictions, primary residency rules, and resale caps can protect housing for local workers without major code overhauls. These tools are quick to implement and keep homes in local hands.



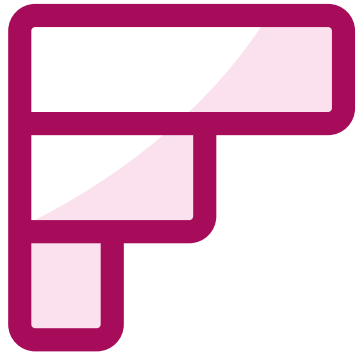
## **Code Reform (Boulder)**

Boulder demonstrates how reducing minimum lot sizes, streamlining ADU permitting, and allowing cottage courts by right can quickly create more housing choices. These reforms can be adopted through simple code updates without full rezoning.



## **Process Simplification (Aurora)**

Aurora highlights the power of cutting red tape. Administrative approvals and fast-track permitting help smaller projects succeed by lowering costs and speeding up timelines.



**Which solution will you implement  
in your community to support  
middle housing?**

# *Let's Keep the Conversation Going...* **Our Contact Information:**




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**Want a copy of these slides or additional resources?**

Email [Michael@wwfdlaw.com](mailto:Michael@wwfdlaw.com)



# THANK YOU!

Still curious about Missing  
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Email us your questions!



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