Missing Middle Housing: Responding to the Demand for Walkable Urban Living

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The mismatch between current U.S. housing stock and shifting demographics, combined with the growing demand for walkable urban living, has been poignantly defined by authors such as Christopher Nelson¹ and Chris Leinberger,² and most recently the Urban Land Institute’s publication, What’s Next: Real Estate in the New Economy.³ Now it is time to stop talking about the problem and start generating immediate solutions! Are you ready to be part of the solution?

Unfortunately, the solution is not as simple as adding more multi-family housing stock using the dated types of housing that we have been building. Rather, we need a complete paradigm shift in the way that we design, locate, regulate, and develop homes. As What’s Next states, “it’s a time to rethink and evolve, reinvent and renew.”⁴ “Missing middle housing,” such as duplexes, fourplexes, bungalow courts, mansion apartments, and live-work units, are a critical part of the solution and should be a part of every architect’s, planner’s, real estate agent’s, and developer’s arsenal.

work units, are a critical part of the solution and should be a part of every architect’s, planner’s, real estate agent’s, and developer’s arsenal. They are classified as missing because very few of these housing types have been built since the early 1940s due to regulatory constraints, the shift to auto-dependent patterns of development, and the incentivization of single-family home ownership.

Missing middle housing can achieve medium-density yields and provide high-quality, marketable options between the scales of single-family homes and mid-rise flats. They are designed to meet the specific needs of shifting demographics and are therefore a key component to a diverse neighborhood. And they can meet the market demand for walkable urban living.

Following are eight defining characteristics of missing middle housing:

1. **Walkable Communities**

   Probably the most important characteristic of missing middle housing types is that they need to be built in urban areas that are walkable. Buyers or renters of these housing types are choosing to trade larger suburban housing for smaller homes without yards to maintain and that are close to services and amenities such as restaurants, markets, and work. Linda Pruitt of the Cottage Company, who is building creative bungalow courts in the Seattle area, says the first thing her potential customers ask is, “What can I walk to?” This criteria becomes very important in her selection of lots and project areas, as is it for all missing middle housing.

2. **Medium Density but Lower Perceived Densities**

   Missing middle housing typically ranges in density from 16 dwelling units/acre (du/acre) to 35 du/acre, depending on the building type and lot size. But it’s important not to get too caught up in the density numbers when thinking about missing middle housing. Due

   ![Image](https://via.placeholder.com/150)

   This courtyard housing project in Santa Fe, NM incorporates six units on a ¼-acre lot (24 du/acre) in a form that is compatible with adjacent single-family homes. Image courtesy of Opticos Design.
to the small footprint of the building types and the fact that they are usually mixed with a variety of other building types, they do not look like dense buildings.

With a combination of these housing types, a neighborhood can reach a minimum average of 16 du/acre. This figure is generally used as the threshold at which a neighborhood can support public transit and main streets where walkable retail and services become viable.

3. Small Footprint and Blended Densities

As mentioned above, a common characteristic of these housing types are small- to medium-sized building footprints. The largest of these types of homes, the mansion apartment or side-by-side duplex, may be about 40-50 feet wide, which is comparable to a large estate home. This makes them ideal for urban infill, even in older neighborhoods that were originally developed for single-family homes but have been planned and often zoned to evolve with slightly higher intensities. A courtyard housing project in the Westside Guadalupe Historic District of Santa Fe, New Mexico incorporates six units and a shared community-room building onto a one-quarter-acre lot (Figure 1). The buildings are designed to be one room deep to maximize cross ventilation/passive cooling and to relate well to the existing single-family homes.

4. Smaller, Well-Designed Units

One of the most common mistakes architects and builders new to the urban housing market make is trying to force suburban unit types and sizes into urban communities. The starting point needs to be smaller unit sizes, but the challenge is creating small spaces that are well-designed, comfortable, and usable. However, smaller unit sizes can help developers keep their costs down, improving the pro-forma performance of a project, while making the housing available to a larger group of buyers or renters at a lower price point.

5. Off-Street Parking Does Not Drive the Site Plan

The other non-starter for missing middle housing is providing too much parking on site. A lot of parking isn’t needed since these units are being built in a walkable urban context. The buildings become very inefficient from a development potential or yield standpoint and shift neighborhoods below the 16 du/acre density threshold if large parking areas are provided or required. There should be no more than one off-street parking space per unit. A good example is newly constructed mansion apartments in the new East Beach neighborhood in Norfolk, Virginia. For less stringent off-street parking requirements to work, on-street parking must be available adjacent to the units. Similar to a way that traversing a large, unattractive parking lot impacts marketability of a multi-family housing unit, too much parking forced onto a smaller sight can also impact marketability by compromising the curb appeal and/or the quality of the residents’ frequent experience of the procession from the car into the home.
6. Simple Construction

The days of easily financing and building complicated, expensive Type-I or II buildings with podium parking are behind us. Simpler, more cost-effective construction is needed in many locations. What’s Next states, “affordability—always a key element in housing markets—is taking on a whole new meaning as developers reach for ways to make attractive homes within the means of financially constrained buyers.” Because of their simple forms, smaller size, and Type V construction, missing middle housing can help developers maximize affordability and returns without compromising quality by providing housing that is simple and affordable to build.

7. Creating Community

Missing middle housing creates community through the integration of shared community spaces, as with courtyard housing and bungalow courts, or simply from the proximity they provide to a larger social community within the neighborhood or building. This is an important aspect of this type of housing, particularly within the growing market of single-person households (which are nearly 30% of all households) that want to be part of a community. This has been especially true for single women, who are a strong market for missing middle housing, especially courtyard housing and bungalow courts.

8. Marketability

The final and maybe the most important characteristic of these housing types, in terms of market viability, is that they are very close in scale and provide a similar experience to single-family homes. For example, occupants enter from a front porch facing the street versus walking down a long, dark corridor to get to a unit. This makes the mental shift of living in a single-family home versus a missing middle housing type much less drastic than making a shift to living in a large mid-rise or high-rise building. This combined with the fact that many baby boomers likely grew up in similar housing types in urban areas, or had relatives that did, enables them to easily relate to these housing types.
This paper is a call for architects, planners, and developers to think outside the box and to begin to create immediate, viable solutions to address the mismatch between the housing stock and what the market is demanding—homes within vibrant, diverse, sustainable, walkable urban neighborhoods. Missing middle housing is an important part of this solution and should be integrated into comprehensive and regional planning, zoning code updates, transit-oriented development strategies, and the business models for developers and builders who want to be at the forefront of this paradigm shift.

The market is waiting. Will you respond?

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