# Future Housing Coalition Toolkit

## Policy and Land Use Regulations


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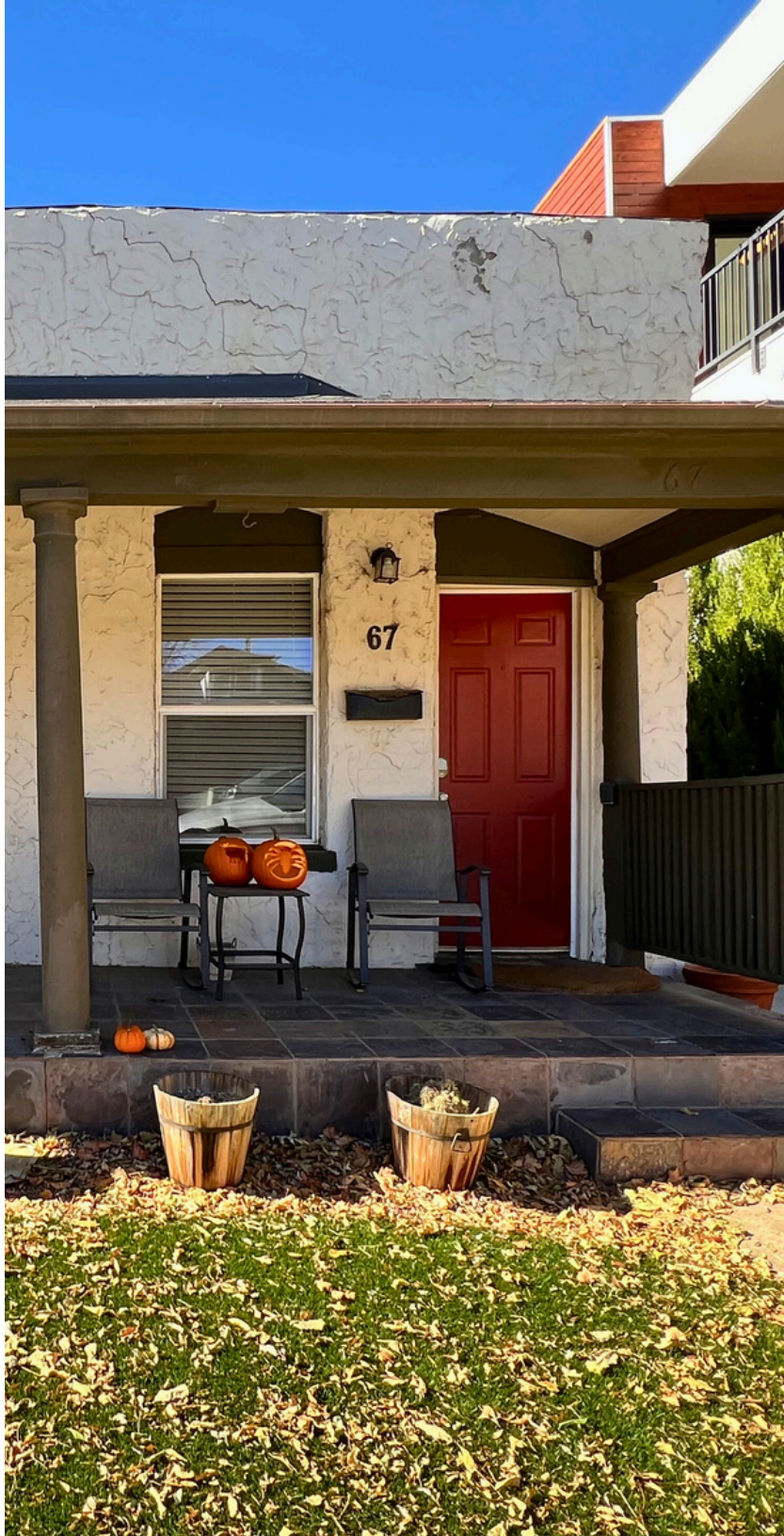


Twin Homes in Denver.
Source: C. Noto

# FOREWORD

## From the President & CEO, Civic Results

I am proud to introduce the Future Housing Toolkit, a resource designed to help Colorado communities expand housing choices and strengthen local economies. Across our state, the demand for housing that meets the needs of working families, older adults, and first-time homebuyers continues to grow. At the same time, communities are striving to preserve character, address infrastructure demands, and ensure long-term sustainability.

This toolkit is the result of thoughtful collaboration through the Future Housing Coalition (FHC) – a partnership of mayors, local leaders, housing experts, and community stakeholders. The initial report includes a Community Engagement Toolkit, a Policy and Land Use Regulations, and illustrative examples that showcase how missing housing can fit seamlessly into existing neighborhoods.

Our goal is simple: to equip local governments and partner organizations with practical tools to inform dialogue, foster trust, and move from concept to implementation. By supporting transparent engagement and providing clear policy pathways, we aim to help communities of all sizes expand housing opportunities for residents while maintaining the qualities that make each place unique.



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# FOREWORD

Future iterations of the toolkit will build on this foundation, adding resources such as a Developer Best Practices Guide and Financial Tools and Strategies designed to provide a list of innovative solutions that local governments can utilize and/or contribute to the funding of middle housing developments. These additions will focus on ensuring that middle housing serves households in the 80–120% AMI range – including teachers, healthcare and essential workers, and the public safety workforce – who are vital to the prosperity of every community.

While the FHC offers useful references, the toolkit is NOT intended to serve as a template for state legislation, but rather as a resource to help LOCAL governments identify approaches that best fit their own community needs.

This is just the beginning. As we continue to refine and add to the Future Housing Toolkit, I invite you – local leaders, community members, and partners—to use these resources, adapt them, share your experiences and send us examples. Together, we can create stronger communities, more resilient economies, and a future where every Coloradan has a place to call home.

With gratitude

Heidi K. Williams
President & CEO, Civic Results

# ACKNOWLEDGMENTS

Civic Results would like to express our deepest appreciation to everyone who helped make this work possible. Several people played an important role in the various stages of the drafting process, from brainstorming, providing expertise, reviewing drafts, and making recommendations for the toolkit content. These invaluable contributions helped us develop a practical guide to address missing middle housing in Colorado. We extend our appreciation to the individuals listed below for their valuable contributions. We apologize for any inadvertent omissions.*

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**The views expressed in this toolkit do not necessarily reflect the work or views of the individuals listed.*



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# CHAPTER 1
## Introduction

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# CONTENTS: CHAPTER 1

This chapter will provide an overview for the Policy and Land Use Regulations Tooklit.

## Key Components

Section 1: Background
Section 2: Methodology


Row Homes in Denver.
Source: C. Noto

# OVERVIEW

Cities across the United States are facing a range of housing challenges, including significant shortages and declining affordability. In addition, consumer demographics and preferences have shifted over the last half-century. Many adults are marrying later, achieving higher levels of education, having fewer children, and both parents are more frequently working outside the home. Housing prices have risen 45-55% in the last five years. These factors all make it less likely that young adults across the country can afford to purchase a home. Young adults are less likely to be able to afford to purchase a home. Adding middle housing provides the opportunity to increase the housing stock at varying levels of affordability. Additionally, middle housing is more environmentally friendly and supports walkable neighborhoods, which are highly desirable.

The housing crisis across the country is exacerbated by a lack of housing diversity, insufficient housing production, and rapidly rising housing costs. Increasing the supply of missing middle housing could directly address the lack of housing stock and diversity, the negative environmental impact of single-family zoning and subsequent unplanned growth, and housing affordability. There are various approaches that incentivize the construction of missing middle housing, and this toolkit will serve as a resource for exploring the different strategies to increase the production of middle housing in Colorado.

# OVERVIEW

## Future Housing Coalition

The Future Housing Coalition (FHC) is an initiative of Civic Results designed to address Colorado's complex housing challenges. In the October 2024 workshop, FHC brought together local elected officials, state officials, developers, planners, and industry leaders to collaborate on practical solutions. The findings from the workshop and subsequent work group meetings will culminate in the creation of a four-part policy toolkit, offering local governments clear frameworks and strategies to guide housing development in their communities. The four key outcomes for the toolkit are as follows:

- Policy and Land Use Regulations
- Community Engagement Tools and Resources
- Developer Best Practices Guide
- Financial Tools and Strategies

# OVERVIEW

## Using the Toolkit

This toolkit does not need to be read in a linear fashion. Each section can support local policymakers with their plan for the expansion of middle housing.

Chapter 1: Introduction
Chapter 2: Middle Housing Types
Chapter 3: Model Codes
Chapter 4: Case Studies - *Coming Soon*
Chapter 5: Policy Tools - *Coming Soon*
Chapter 6: Incentive Tools - *Coming Soon*
Chapter 7: Conclusion - *Coming Soon*

# METHODOLOGY


## Phase 1: Background Research

The initial phase was focused on background research. This included a review of academic literature, examples of middle housing types, best practices, successful model codes, and examples from other cities.

**Main Questions:**

- What defines middle housing?
- What types of housing are included in middle housing?
- Why is 'Missing Middle Housing' missing?
- Where does middle housing exist currently?
- What are the potential approaches to increasing the supply of missing middle housing?

# METHODOLOGY

## Phase 2: Case Studies

The second phase was gathering case studies based on research.

**Main Question:**
What cities are increasing middle housing production, what have their approaches been, and have they seen success?

In gathering case studies, the primary objective was to find the best approaches to increasing middle housing production. This meant that several case studies included large cities with the funds and resources to allocate to housing production. From there, the case studies transitioned to smaller-scale cities that are increasing their multi-family production.

## Phase 3: Interviews

The third phase included interviews with planners from example cities to gather additional details on their policies, incentives, and successes.

Due to the nature of the project, all interviews were conducted via phone call or Teams meeting. These were conducted as unstructured interviews and questions changed depending on the flow of the conversation.

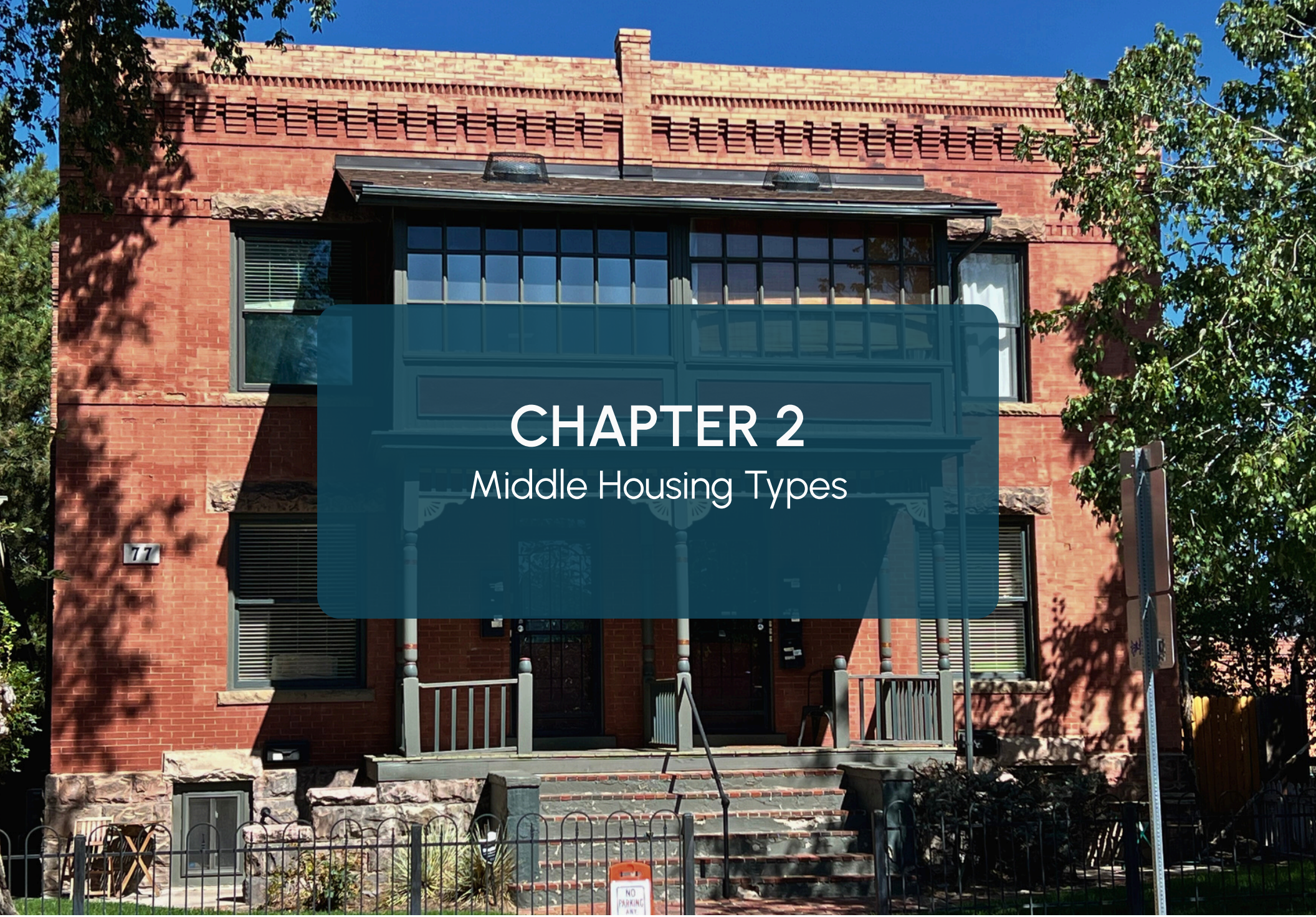
**Example Questions:**

- What policies have been implemented that have aided in middle housing production?
- What is the most common type of middle housing being produced in your city?
- What other incentives are there for the development of middle housing?
- What have been your biggest challenges in aiding missing middle production?

# METHODOLOGY

## Phase 4: Analysis

The fourth and final phase was analyzing the findings from the background research, case studies, and interviews to find common challenges, policies, and strategies in incentivizing missing middle housing production.



# CHAPTER 2

## Middle Housing Types

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# CONTENTS: CHAPTER 2

This chapter will define the varying forms of middle housing including descriptions of their physical appearance, and common specifications, requirements, and restrictions.

## Key Components



Fourplex in Denver.
Source: C. Noto

# OVERVIEW

Missing middle housing serves as a transition in both form and scale between large-lot, detached single-family residences and high-density apartment buildings. Middle housing is characterized by a diverse set of housing types from duplexes to multiplex apartments that support sustainable, walkable places. These housing types vary in density, form, size, and provide varying levels of affordability.


Diagram of the spectrum of Missing Middle Housing. Source: Opticos Design, Inc.

# OVERVIEW

These housing types exist across Colorado and in countless cities nationwide, where they are widely popular and highly valued. They can seamlessly integrate into many neighborhoods without changing their existing character.

In Colorado, developing for-sale units, such as condominiums and townhomes, is challenging due to the state's Construction Defect laws, which drive up builder insurance costs, making affordable and attainable multifamily ownership options difficult to produce.

This toolkit is not a fully exhaustive list and does not include some types of housing that assist with gradually increasing density. For example, while accessory dwelling units (ADUs) are not technically considered middle housing, they play an integral role in increasing density by increasing the number of dwelling units on a single lot.


Top: Live Work in Crested Butte. Source: Trulia
Bottom: Fourplex in Colorado Springs. Source: Redfin

# DUPLEX HOMES

## Overview

Duplexes are small 1-2.5 story dwellings arranged either side by side or one above the other with two street access points. They often have the appearance of a small to medium size house. Both units share a single lot and typically a yard as well. All other amenities such as living spaces, kitchens, entrances, and utility meters are separate.

Duplexes are often owned rather than rented and can potentially offer routes to homeownership at a lower cost than single-family homes. As cited in case studies and analysis, duplexes are among the most common and most widely desired types of missing middle housing.

Side-by-Side Duplex in Denver. Source: C. Noto

Stacked Duplex in Denver. Source: C. Noto

# DUPLEX HOMES

## Specifications

### Side-by-Side Duplex

| Lot | Front-loaded | Rear-Loaded |
|---|---|---|
| **Width*** | 55–75 feet | 40–70 feet |
| **Depth*** | 100–150 feet | 100–150 feet |
| **Area*** | 5,000–11,250 sq. ft. | 4,500–10,500 sq. ft. |
| | 0.11–0.26 acres | 0.10–0.24 acres |
| **Units** | | |
| **Number of Units** | 2 units | 2 units |
| **Typical Unit Size** | 600–2,400 sq. ft. | 600–2,400 sq. ft. |
| **Density** | | |
| **Net Density** | 8–17 du/acre | 8–19 du/acre |
| **Gross Density** | 6–13 du/acre | 7–14 du/acre |
| **Parking** | | |
| **Parking Ratio*** | | |
| **On-street Spaces** | 2–3 | 2–3 |
| **Off-street Spaces** | 1 per unit max. | 1 per unit max. |
| **Setbacks** | | |
| **Front*** | 10–25 feet | |
| **Side*** | 5–12 feet | |
| **Rear (main building)*** | 30–60 feet | |
| **Between Main and Accessory Buildings** | 10–20 feet | |
| **Building** | | |
| **Building Size** | | |
| **Width** | 28–55 feet | |
| **Depth** | 28–60 feet | |
| **Height (to eave)*** | 14–24 feet | |
| **Floors** | 1-2 stories | |

** Varies based on context*

### Stacked Duplex

| Lot | Front-loaded | Alley-Loaded |
|---|---|---|
| **Width*** | 45–75 feet | 40–70 feet |
| **Depth*** | 100–150 feet | 100–150 feet |
| **Area*** | 4,500–11,300 sq. ft. | 4,000–10,500 sq. ft. |
| | 0.13–0.26 acres | 0.09–0.24 acres |
| **Units** | | |
| **Number of Units** | 2 | 2 |
| **Typical Unit Size** | 600–2,400 sq. ft. | 600–2,400 sq. ft. |
| **Density** | | |
| **Net Density** | 8–19 du/acre | 8–25 du/acre |
| **Gross Density** | 7–16 du/acre | 7–16 du/acre |
| **Parking** | | |
| **Parking Ratio*** | 1–2 per unit | 1–2 per unit |
| **On-street Spaces** | 1–3 | 1–3 |
| **Off-street Spaces** | 1 per unit max. | 1 per unit max. |
| **Setbacks** | | |
| **Front*** | 10–25 feet | |
| **Side*** | 5–12 feet | |
| **Rear (main building)*** | 30–60 feet | |
| **Between Main and Accessory Buildings** | 10–20 feet | |
| **Building** | | |
| **Building Size** | | |
| **Width** | 28–55 feet | |
| **Depth** | 28–60 feet | |
| **Height (to eave)*** | 20–24 feet | |
| **Floors** | 2-2.5 stories | |

** Varies based on context*

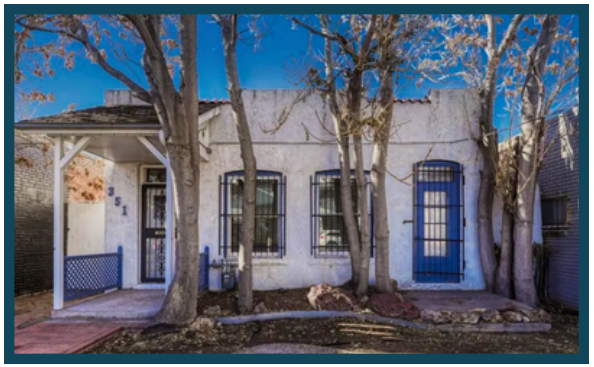
Top: Side-by-Side Duplex in Denver. Source: Redfin
Bottom: Stacked Duplex n Denver. Source: Movoto

Source: Missing Middle Housing

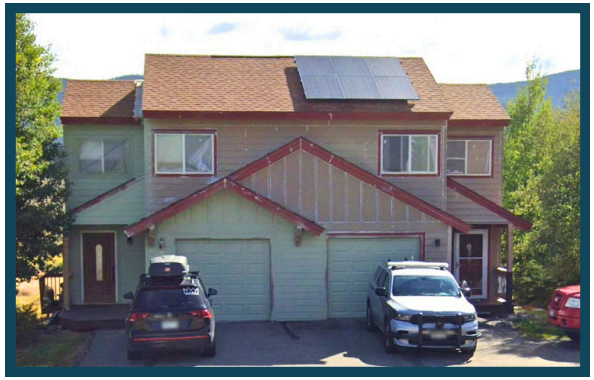
# DUPLEX HOMES

## Additional Duplex Examples

Side-by-Side



Stacked



Top: Fort Collins. Source: Redfin
Bottom: Grand Junction. Source: Trulia

Top: Pueblo. Source: Redfin
Bottom: Dillion. Source: Google Earth

Top: Denver. Source: Corcoran
Bottom: Golden. Source: Redfin

# TWIN HOMES

## Overview

Twin homes are like duplexes in that one building is made of two dwellings. However, there are some key differences between duplexes and twin homes. Unlike duplexes, twin homes are two identical homes on two different lots. The lot line runs along the shared wall effectively creating single family dwellings on separate lots with a side setback of 0 ft.

Twin homes allow independence on multiple fronts. Ownership is separate due to the separate lots; design and maintenance are also separate. Despite the dwellings being identical, the design and upkeep of the building exteriors are at the discretion of the owners.

Left & Right: Twin Home in Denver. Source: C. Noto

# TWIN HOMES

## Specifications

### Twin Home

| Lot | Front-loaded | Rear-Loaded |
|---|---|---|
| **Width*** | 40–75 feet | 40–70 feet |
| **Depth*** | 100–150 feet | 100–150 feet |
| **Area*** | 4,000–11,250 sq. ft. | 4,000–10,500 sq. ft. |
| | 0.11–0.26 acres | 0.10–0.24 acres |
| **Units** | | |
| **Number of Units** | 2 units | 2 units |
| **Typical Unit Size** | 600–2,400 sq. ft. | 600–2,400 sq. ft. |
| **Density** | | |
| **Net Density** | 8–17 du/acre | 8–19 du/acre |
| **Gross Density** | 6–13 du/acre | 7–14 du/acre |
| **Parking** | | |
| **Parking Ratio*** | | |
| **On-street Spaces** | 2–3 | 2–3 |
| **Off-street Spaces** | 1 per unit max. | 1 per unit max. |
| **Setbacks** | | |
| **Front*** | 10–25 feet | |
| **Street Side*** | 10 feet | |
| **Rear (main building)*** | 30–60 feet | |
| **Between Main and Accessory Buildings** | 10–20 feet | |
| **Building** | | |
| **Building Size** | | |
| **Width** | 28–55 feet | |
| **Depth** | 28–60 feet | |
| **Height (to eave)*** | 14–35 feet | |
| **Floors** | 1-2 stories | |

** Varies based on context*

Source: Missing Middle Housing

All: Twin Homes in Denver. Source: C. Noto

# TRIPLEX HOMES

## Overview

Triplexes are three dwellings either stacked one above another or side by side in the form of rowhomes. They vary in appearance from a tall singular house to a shorter and wider building. The stacked triplex will often have two ground floor entrances- one for the ground floor unit and a shared entrance for the two units above.

Triplexes are often rented units. The existence of shared outside areas such as lawns, patios, and gardens varies from triplex to triplex.

Side-by-Side Triplex in Wheat Ridge. Source: Redfin

Stacked Triplex in Boulder. Source: Trulia

# TRIPLEX HOMES

## Specifications

### Stacked Triplex

| Lot | Front-loaded | Alley-Loaded |
|---|---|---|
| Width* | 40–65 feet | 40–55 feet |
| Depth* | 100–150 feet | 85–150 feet |
| Area* | 4,000–9,750 sq. ft. | 3,400–8,250 sq. ft. |
| | 0.092–0.22 acres | 0.078–0.19 acres |
| **Units** | | |
| Number of Units | 3 | 3 |
| Typical Unit Size | 700–1,600 sq. ft. | 700–1,600 sq. ft. |
| **Density** | | |
| Net Density | 13–32 du/acre | 15–38 du/acre |
| Gross Density | 11–30 du/acre | 13–35 du/acre |
| **Parking** | | |
| Parking Ratio* | 1–2 per unit | 1–2 per unit |
| On-street Spaces | 1–2 | 1–2 |
| Off-street Spaces | 1 per unit max. | 1 per unit max. |
| **Setbacks** | | |
| Front* | 10–25 feet | |
| Side* | 5–12 feet | |
| Rear (main building)* | 5-30 feet | |
| Between Main and Accessory Buildings | 10–20 feet | |
| **Building** | | |
| Building Size | | |
| Width | 24–40 feet | |
| Depth | 40–55 feet | |
| Height (to eave)* | 30–45 feet | |
| Floors | 3-3.5 stories | |

** Varies based on context*

Source: Missing Middle Housing

Side-by-Side

Stacked

Top: Triplex in Denver. Source: C. Noto
Bottom: Triplex in Colorado Springs. Source: Kenna Real Estate

Top: Triplex in Arvada. Source: Homes.com
Bottom: Triplex in Boulder. Source: Trulia

# FOURPLEX HOMES

## Overview

Fourplexes consist of a singular building that houses four separate dwelling units. The appearance of fourplexes vary greatly but often take on the appearance of a medium-sized single-unit home with a main entrance.

Fourplexes are often owned by a single owner and units are rented. The existence of a front or back yard or other outdoor common spaces will vary by site and context. Generally, buildings with individual units for sale and jointly owned common space are considered condominiums.

Fourplex in Denver. Source: C. Noto

Fourplex in Colorado Springs. Source: Trulia

# FOURPLEX HOMES

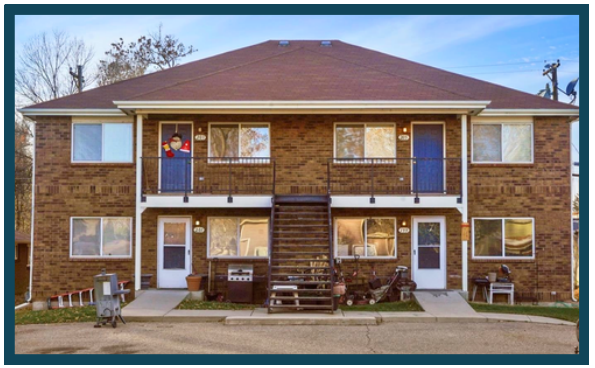
## Specifications

### Stacked Fourplex

| Lot | Front-loaded | Alley-Loaded |
|---|---|---|
| Width* | 50–75 feet | 45–65 feet |
| Depth* | 100–150 feet | 100–150 feet |
| Area* | 5,000–11,250 sq. ft. | 4,500–9,750 sq. ft. |
| | 0.11–0.26 acres | 0.10–0.22 acres |
| **Units** | | |
| Number of Units | 4 | 4 |
| Typical Unit Size | 500–1,200 sq. ft. | 500–1,200 sq. ft. |
| **Density** | | |
| Net Density | 18–29 du/acre | 21–35 du/acre |
| Gross Density | 14–22 du/acre | 15–25 du/acre |
| **Parking** | | |
| Parking Ratio* | 1-2 per unit | 1-2 per unit |
| On-street Spaces | 2–3 | 2–3 |
| Off-street Spaces | 1.5 per unit max. | 1.5 per unit max. |
| **Setbacks** | | |
| Front* | 10–25 feet | |
| Side* | 5–12 feet | |
| Rear (main building)* | 30–60 feet | |
| Between Main and Accessory Buildings | 10–20 feet | |
| **Building** | | |
| **Building Size** | | |
| Width | 34–56 feet | |
| Depth | 32–60 feet | |
| Height (to eave)* | 20–28 feet | |
| Floors | 2-2.5 stories | |

** Varies based on context*

Source: Missing Middle Housing



Top: Fourplex in Lakewood. Source: Trulia
Bottom: Fourplex in Greely. Source: Homes.com

Top: Fourplex in Loveland. Source: Homes.com
Bottom: Fourplex in Colorado Springs.
Source: Kenna Real Estate

# MULTIPLEX HOMES

## Overview

Multiplexes, sometimes referred to as grand houses or mansion apartments, are detached structures that house anywhere from 5 - 12 dwelling units. Multiplexes can vary in look but often have the appearance of a middle to large single-family home.

Multiplexes are often rental units, though the inclusion of features like front yards, back yards, or shared outdoor spaces varies by site and context.


8 Unit Multiplex in Colorado Springs. Source: Kenna Real Estate

6 Unit Multiplex in Fort Collins. Source: Homes.com

# MULTIPLEX HOMES

## Specifications

### Medium Multiplex

| Lot | Front-loaded | Alley-Loaded |
|---|---|---|
| **Width*** | 95–120 feet | 75–100 feet |
| **Depth*** | 100–150 feet | 100–150 feet |
| **Area*** | 9,500–18,000 sq. ft. | 7,500–15,000 sq. ft. |
| | 0.22–0.41 acres | 0.17–0.34 acres |
| **Units** | | |
| **Number of Units** | 5–12 units | 5–12 units |
| **Typical Unit Size** | 500–1,200 sq. ft. | 500–1,200 sq. ft. |
| **Density** | | |
| **Net Density** | 12–55 du/acre | 14–70 du/acre |
| **Gross Density** | 10–50 du/acre | 12–63 du/acre |
| **Parking** | | |
| **Parking Ratio*** | 1-1.5 per unit | 1-1.5 per unit |
| **On-street Spaces** | 3–4 | 3–5 |
| **Off-street Spaces** | 1.25 per unit max. | 1.25 per unit max. |
| **Setbacks** | | |
| **Front*** | 10–25 feet | |
| **Side*** | 5–12 feet | |
| **Rear (main building)*** | 30–60 feet | |
| **Between Main and Accessory Buildings** | 10–20 feet | |
| **Building** | | |
| **Building Size** | | |
| **Width** | 50–80 feet | |
| **Depth** | 35–75 feet | |
| **Height (to eave)*** | 25–40 feet | |
| **Floors** | 2-2.5 stories | |

** Varies based on context*

Source: Missing Middle Housing

Top: 7 Unit Multiplex in Pueblo. Source: Redfin
Bottom: 5 Unit Multiplex in Pueblo. Source: Redfin

Top: 5 Unit Multiplex in Denver. Source: C. Noto
Bottom: 5 Unit Multiplex in Colorado Springs. Source: Redfin

# TOWNHOMES / ROWHOMES

## Overview

Townhomes, like duplexes, are individual units that are placed side-by-side. What separates townhomes from duplexes are the multiple dwellings. Townhomes can range from 2 units to 16 units.

Townhomes are traditionally owner-occupied and characterized by their narrow, street-facing entrances, often with a small set of stairs and occasionally oriented around a shared courtyard. However, Colorado's Construction Defect laws are increasingly impacting home builders, driving up insurance costs and making for-sale townhome projects more risky—resulting in more townhomes shifting to rental products or, more likely, not being built at all.

Townhomes in Fort Collins. Source: Realtor.com

Townhomes in Denver. Source: Realtor.com

# TOWNHOMES / ROWHOMES

## Specifications

### Townhome

| Lot | Front-loaded | Alley-Loaded |
|---|---|---|
| Width* | N/A | 18–25 feet |
| Depth* | | 85–120 feet |
| Area* | | 1,530–3,000 sq. ft. |
| | | 0.04–0.09 acres |
| **Units** | | |
| Number of Units | N/A | 1 |
| Typical Unit Size | | 1,000–3,000 sq. ft. |
| **Density** | | |
| Net Density | N/A | 11–25 du/acre |
| Gross Density | | 10–22 du/acre |
| **Parking** | | |
| Parking Ratio* | N/A | 1–3 per unit |
| On-street Spaces | | 1–2 |
| Off-street Spaces | | 2 per unit max. |
| **Setbacks** | | |
| Front* | | 10–25 feet |
| Side* | | 0–12 feet |
| Rear (main building)* | | 30–60 feet |
| Between Main and Accessory Buildings | | 10–20 feet |
| **Building** | | |
| Building Size | | |
| Width | | 18–25 feet |
| Depth | | 35–55 feet |
| Height (to eave)* | | 25–40 feet |
| Floors | | 2–3.5 stories |

** Varies based on context*

Source: Missing Middle Housing

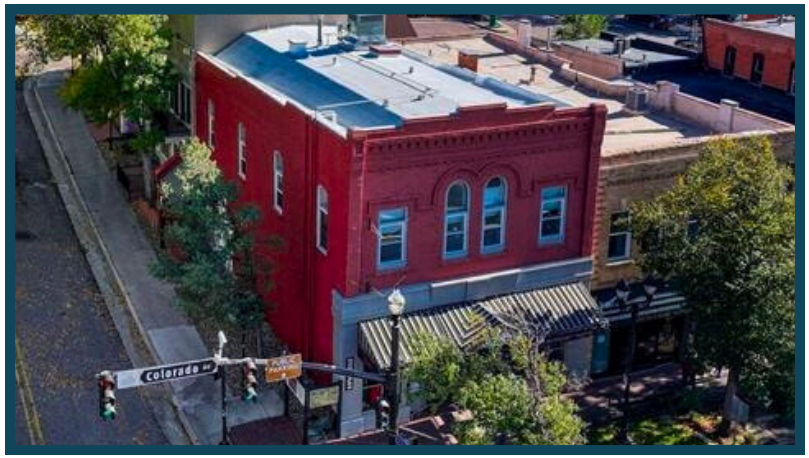
Top: Townhomes in Louisville.
Source: KGA Studio Architects
Bottom: Townhomes in Thornton. Source: Redfin

Top: Townhomes in Lakewood. Source: Zillow
Bottom: Townhomes in Broomfield. Source: Redfin

# LIVE-WORK HOMES

## Overview

Live-Work units combine residential with commercial or other non-residential uses. This type of housing includes dwelling units above or behind a fire-separated ground floor space that can accommodate different uses other than residential. Both the non-residential space and the dwelling units typically have separate ground floor entrances. The first floor or the non-residential portion often has a higher height minimum than the residential units. These units are typically rented spaces.




Live-Work Homes in Colorado Springs. Source: Kenna Real Estate


Live-Work Homes in Boulder. Source: Homes.com

# LIVE-WORK HOMES

## Specifications

### Live-Work

| Lot | Front-loaded | Alley-Loaded |
|---|---|---|
| Width* | N/A | 18–25 feet |
| Depth* | | 85–120 feet |
| Area* | | 1,530–3,000 sq. ft. |
| | | 0.04–0.07 acres |
| **Units** | | |
| Number of Units | N/A | 1 |
| Typical Unit Size | | 1,000–3,000 sq. ft. |
| **Density** | | |
| Net Density | N/A | 14-29 du/acre |
| Gross Density | | 11–20 du/acre |
| **Parking** | | |
| Parking Ratio* | N/A | 1–3 per unit |
| On-street Spaces | | 1-2 |
| Off-street Spaces | | 2 per unit max. |
| **Setbacks** | | |
| Front* | | 10–25 feet |
| Side* | | 0–12 feet |
| Rear (main building)* | | 30–60 feet |
| Between Main and Accessory Buildings | | 10–20 feet |
| **Building** | | |
| Building Size | | |
| Width | | 18–25 feet |
| Depth | | 35–55 feet |
| Height (to eave)* | | 25–40 feet |
| Floors | | 2-3.5 stories |

** Varies based on context*

Source: Missing Middle Housing


Top: Live-Work Homes in Julesburg.
Source: Realtor.com
Bottom: Live-Work Homes in Denver.
Source: C. Noto

Top: Live-Work Homes in Pueblo.
Source: Realtor.com
Bottom: Live-Work Homes in Denver.
Source: Google Earth

# COTTAGE / BUNGALOW COURT HOMES

## Overview

Cottage or Bungalow Courts are a group of small and detached individual units encircling a shared court that is visible to the street. The number of units can vary from court to court, but typically ranges from 5 - 10 units. These units are usually built on a single lot, but can be owned separately. The small size of these structures could potentially remove a barrier to entry into homeownership options.

The Cottages at Mesa Ridge in Fountain. Source: Zillow

Vassar School Bungalows in Denver. Source: Denverite

# COTTAGE / BUNGALOW COURT HOMES

## Specifications

### Cottage Court

| Lot | Front-loaded | Alley-Loaded |
|---|---|---|
| Width* | 115–160 feet | 100–150 feet |
| Depth* | 100–150 feet | 100–150 feet |
| Area* | 11,500-24,000 sq. ft. | 10,000–22,500 sq. ft. |
| | 0.26-0.55 acres | 0.23–0.52 acres |
| **Units** | | |
| Number of Units | 5–10 | 5–10 |
| Typical Unit Size | 500–800 sq. ft. | 500–800 sq. ft. |
| **Density** | | |
| Net Density | 13-38 du/acre | 19–44 du/acre |
| Gross Density | 10-20 du/acre | 15–31 du/acre |
| **Parking** | | |
| Parking Ratio* | 1-2 per unit | 1-2 per unit |
| On-street Spaces | 5-7 | 5-7 |
| Off-street Spaces | 1 per unit max. | 1 per unit max. |
| **Setbacks** | | |
| Front* | 10–25 feet | |
| Side* | 5–15 feet | |
| Rear (main building)* | 5–15 feet | |
| Between Main and Accessory Buildings | 5–10 feet | |
| **Building** | | |
| Building Size | | |
| Width | 18–24 feet max. | |
| Depth | 24–36 feet max. | |
| Height (to eave)* | 12–18 feet max. | |
| Floors | 1-1.5 stories (Rear-most building sometimes 2 stories) | |

** Varies based on context*

Source: Missing Middle Housing

Top: The Cottages at Sand Creek in Colorado Springs. Source: Zillow
Bottom: The Cottages at Peak View in Colorado Springs. Source: Zillow

Top: The Cottages at Erie in Erie. Source: Zillow
Bottom: Bungalow-style home in Englewood. Source: Redfin

# COURTYARD BUILDING HOMES

## Overview

Courtyard buildings are distinct from cottage courts because they are not made up of individually detached units. Courtyard buildings are detached structures that take the form of a medium to large building and house multiple units. The number of units varies but typically ranges from 5 - 25 units. These units face a center courtyard that is typically perpendicular to the street. Each unit typically has its own courtyard facing entrance or shares an entrance with up to around 3 units depending on the height, size, and layout of the courtyard building.


Left & Right: Courtyard Building Homes in Denver. Source: C. Noto

# COURTYARD BUILDING HOMES

## Specifications

### Courtyard Building

| Lot | Front-loaded | Alley-Loaded |
|---|---|---|
| **Width*** | 100–135 feet | 85–125 feet |
| **Depth*** | 110–150 feet | 100–150 feet |
| **Area*** | 11,000–20,250 sq. ft. | 9,350–18,750 sq. ft. |
| | 0.25–0.46 acres | 0.21–0.43 acres |
| **Units** | | |
| **Number of Units** | 6-25 | 6-25 |
| **Typical Unit Size** | 500–1,300 sq. ft. | 500–1,300 sq. ft. |
| **Density** | | |
| **Net Density** | 26–60 du/acre | 33–70 du/acre |
| **Gross Density** | 21–56 du/acre | 24–61 du/acre |
| **Parking** | | |
| **Parking Ratio*** | 1–2 per unit | 1–2 per unit |
| **On-street Spaces** | 3–6 | 3–6 |
| **Off-street Spaces** | 1 per unit max. | 1 per unit max. |
| **Setbacks** | | |
| **Front*** | 10–15 feet | |
| **Side*** | 5–12 feet | |
| **Rear (main building)*** | 10–20 feet | |
| **Between Main and Accessory Buildings** | 10–20 feet | |
| **Building** | | |
| **Building Size** | | |
| **Width** | 50–100 feet | |
| **Depth** | 40–80 feet | |
| **Height (to eave)*** | 20–40 feet | |
| **Floors** | 1-3.5 stories | |

** Varies based on context*

Source: Missing Middle Housing

Top: Courtyard Building in Denver.
Source: Google Earth
Bottom: Courtyard Building in Denver.
Source: Cornerstone

Top: Courtyard Building in Aurora. Source: Zumper
Bottom: Courtyard Building in Lakewood.
Source: Rent Cafe

# CHAPTER 3
## Model Codes

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powered by Civic Results

# CONTENTS: CHAPTER 3

This chapter highlights middle housing codes from Oregon and Washington as examples. In Colorado, however, most municipalities operate under home-rule authority, and state statute identifies land use as a matter of local control.

**While the FHC offers these model codes as useful references, the toolkit is NOT intended to serve as a template for state legislation, but rather as a resource to help LOCAL governments identify approaches that best fit their own community needs.**

## Key Components



Duplex in Bend, OR.
Source: Google Earth

# OVERVIEW

Model codes are tools used to implement code amendments and provide guidance for standards and requirements. They typically involve examples of code compliant structures as well as diagrams, applicability, and other considerations. The model codes from Washington and Oregon are specific to the legislation passed but can provide a guide for local jurisdictions to implement middle housing legislation to meet their specific needs.

The FHC is not proposing state interventions. These case study model codes are intended to serve as resource to help local governments identify approaches that best fit their own community needs.

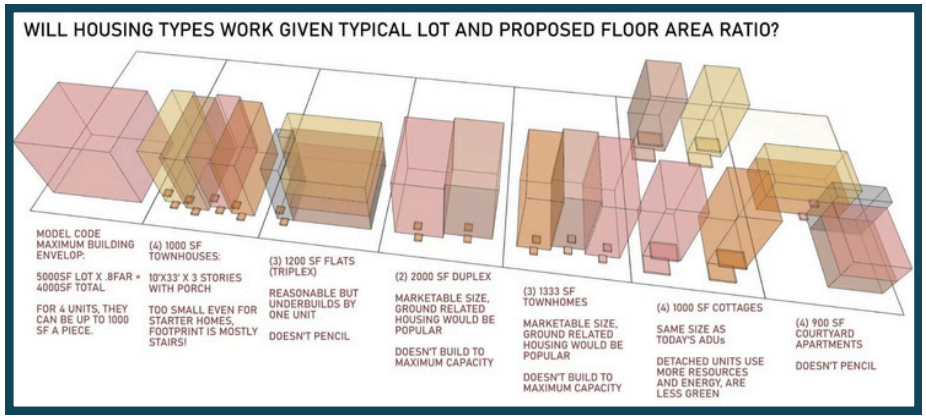



Diagram showing the feasibly various middle housing types based on lot size and floor area ratio (FAR)
Source: CAST architecture

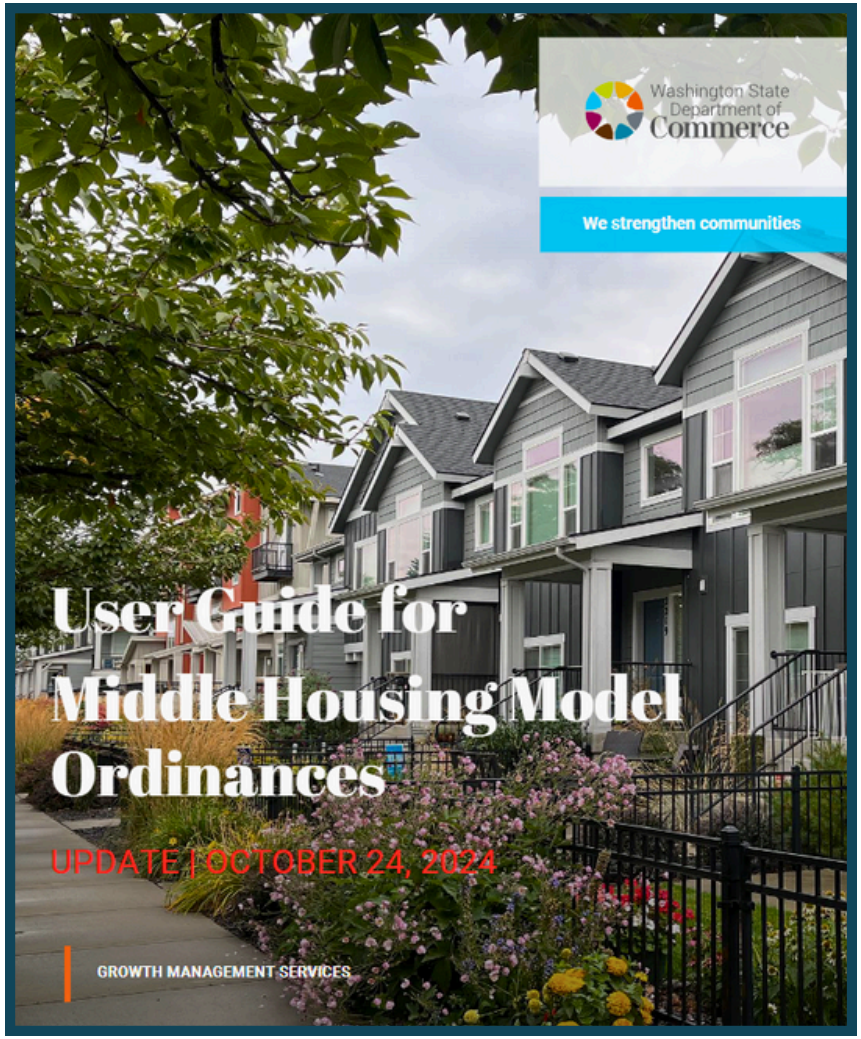
# WASHINGTON

## Background

Washington has multiple resources for middle housing including model codes, infill guidance, pro forma guides, design standards toolkit, and more. In 2023, the Washington State Legislature passed House Bill 1110 which legalized increasing middle housing in areas zoned for residential use, specifically for detached single family housing. There are three tiers broken up into two model codes. The first model code includes both Tier 1 and 2 cities; Tier 1 populations over 75,000, and Tier 2 populations between 25,000 and 75,000 . The second model code includes Tier 3 cities with populations under 25,000 located within a county of more than 275,000. Additionally, there is a detailed user guide for the model ordinances.


Source: Washington Department of Commerce

# User Guide for Middle Housing Model Ordinances




Source: Washington Department of Commerce

The User Guide for Middle Housing Model Ordinances addresses the housing crisis and provides additional background on 2023-2024 House Bill 2321, which modified some requirements and added the definition of "transit stop." The guide also explains the benefits of middle housing and other general considerations. The user guide has six chapters and an appendix:

1. Introduction
2. Model Ordinances and Annotations
3. Additional Considerations
4. Integration with Other State Law Requirements
5. Affordable Housing
6. Alternative Compliance
7. Appendix A - Middle Housing Pro Forma Assumptions

## The Two Model Ordinances

| Standard | Tier 1 and 2 Cities Model Ordinance (1) | Tier 3 Cities Model Ordinance (2) |
|---|---|---|
| **Middle Housing Types** | All nine middle housing building types are permitted on all lots zoned predominantly for residential use* | Duplexes, stacked flats, courtyard apartments, and cottage housing are permitted on all lots zoned predominantly for residential use** |
| **Base Unit Per Lot Density** | Tier 1 - 4 units per lot***<br>Tier 2 - 2 units per lot*** | 2 units per lot*** |
| **Additional Unit Per Lot Density** | Tier 1 - 6 units per lot when near major transit or when at least 2 affordable housing units are provided***<br>Tier 2 - 4 units per lot when near major transit or when at least 1 affordable housing unit is provided*** | No additional units per lot required Floor Area Ratio |
| **Maximum Lot Coverage** | Lot coverage maximum is higher than the Tier 3 Model Ordinance and is based on unit per lot count | Lot coverage maximum is lower than the Tier 1 and 2 Model Ordinance |
| **Minimum Setbacks** | The minimum rear setback is less than in the Tier 3 Model Ordinance | The minimum rear setback is higher than in the Tier 1 and 2 Model Ordinance |
| **Design Standards** | Design standards are included. Less standards are included in Tier 1 and Tier 2 cities than for Tier 3 cities (e.g., there are no standards in Tier 1 and Tier 2 for covered entries and window/door transparency) | Design standards are included. More standards are included in Tier 3 cities than for Tier 1 and 2 cities. |

## The Two Model Ordinances (Continued)

* RCW 36.70A.635(5) requires a Tier 1 and Tier 2 city to allow "at least" six of the nine middle housing types. The model ordinance for Tier 1 and Tier 2 cities allows all nine to avoid pre-judging which middle housing types the jurisdiction intends to allow in the event the model ordinance goes into effect for jurisdictions that do not meet the statutory deadline to adopt middle housing regulations.

** RCW 36.70A.635 requires a Tier 3 city to allow all middle housing types that accommodate two units per lot, meaning duplexes, stacked flats, courtyard apartments, and cottage housing.

*** RCW 36.70A.635(1) uses the phrase "at least" when describing these unit per lot standards. Cities can allow higher unit per lot densities.

(1) Tier 1: Cities with a population of at least 75,000. Tier 2: Cities with a population of at least 25,000 but less than 75,000.

(2) Tier 3: Cities with a population less than 25,000, located in a county with a population of more than 275,000, and in a contiguous urban growth area with the largest city in the county

Source: Washington Department of Commerce, pp.15-16

# OREGON

## Background

In 2019, Oregon passed House Bill 2001 which requires cities with a population between 10,000 and 25,000 that are not within the metro's jurisdiction to allow duplexes on each lot or parcel that is zoned for residential use that already allow detached single-family dwellings. This bill also requires cities with a population greater than 25,000 allow all middle housing types in areas zoned for residential use that already allow detached single-family dwellings. Additionally, this bill requires that those cities also allow duplexes on each lot or parcel zoned for residential use that already allow detached single-family dwellings.

The Large Cities Middle Housing Model Code user's guide and Medium Cities Middle Housing Model Code user's guide state that cities may develop their own standards in compliance with the bill but that the model code may provide additional guidance for those meeting those standards. Cities that do not choose to prepare their own standards or adopt the required code amendments are then required to adopt and apply this model code.

The FHC is not proposing state interventions. These case study model codes are intended to serve as resource to help local governments identify approaches that best fit their own community needs.

# Medium Cities Middle Housing Model Code

Duplex in the City of Lake Oswego, OR.. Source: City of Lake Oswego

The Medium Cities Middle Housing Model Code applies to cities with a population between 10,000 and 25,000 that are not within Metro's jurisdiction.

There are nine distinct sections in this 7-page code:

1. Purpose
2. Definitions
3. Applicability
4. Relationship to other regulations
5. Permitted uses and approval process
6. Development standards
7. Design standards
8. Duplex conversions
9. Figures

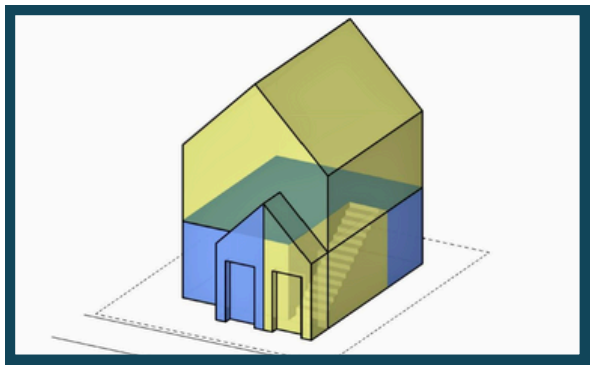
## Medium Cities Middle Housing Model Code (Continued)

There are four definitions in the second section: detached single family dwelling, duplex, lot or parcel, and zoned for residential use. Restrictions for this code include building duplexes on lots or parcels that are zoned for anything other than residential and the creation of more than two dwelling units on one lot or parcel. Where there are conflicts with other standards or codes, this code takes precedent. Design standards for duplexes in this code must meet the same standards that apply to detached single family dwellings. Any design standards that apply only to duplexes and not detached single family homes are not compliant. Duplex conversions, where a detached single family dwelling is converted into two separate dwelling units, is allowed so long as it complies with the standards laid out in the applicability section.

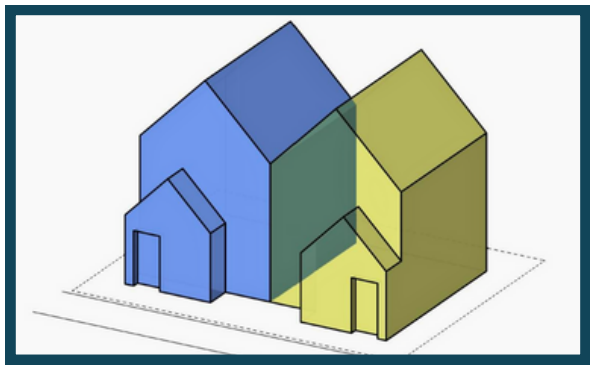
The final section, included on the next page, the code includes illustrative examples of code compliant duplex configurations.

## Code Compliant Duplex Configuration Illustrations

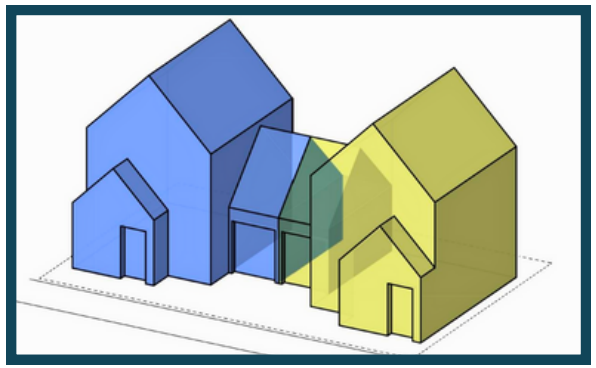
### Stacked



### Side-by-Side



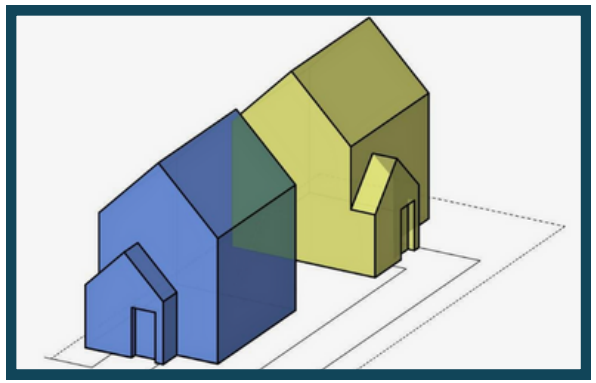
### Attached by Garage Wall



### Attached by Breezeway

### Detached Side-by-Side

### Detached Front and Back



Source: Medium Cities Middle Housing Model Code, pp.4-7

## Large Cities Middle Housing Model Code

Triplex in Portland, OR. Source: Jeff Mapes / OPB

The Large Cities Middle Housing Model Code applies to cities with a population over 25,000.

There are 5 distinct chapters in this 33-page code:

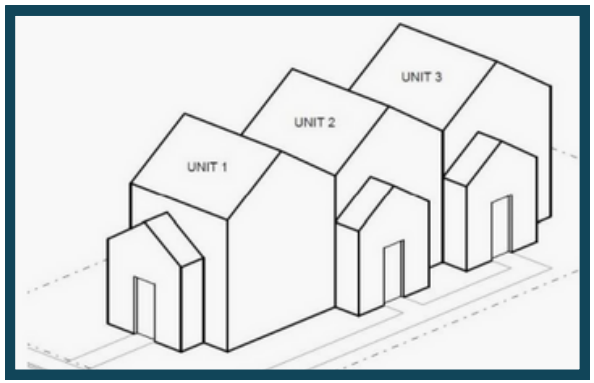
1. Combined Standards for All Middle Housing
2. Duplexes
3. Triplexes and Quadplexes
4. Townhouses
5. Cottage Clusters

This code features design standards and examples for each type of middle housing listed above.

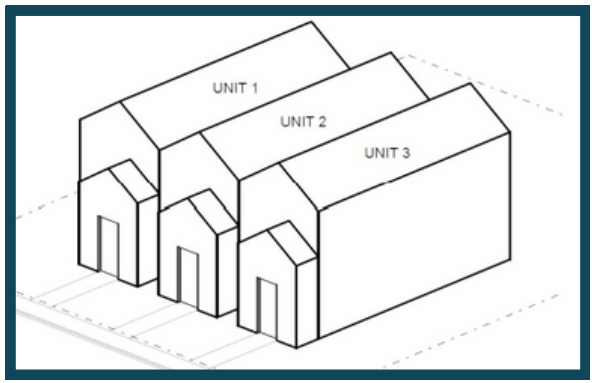
## Chapter 1: Combined Standards for All Middle Housing

This chapter includes five sections; purpose, definitions, applicability, relationship to other regulations, and examples. This model code includes a vast array of definitions for terms used in the code relating to missing middle housing types, site specific development standards, and zone types. This is followed by applicability and exceptions. In terms of relationships to other regulations this code takes precedence over other standards applicable to middle housing development.

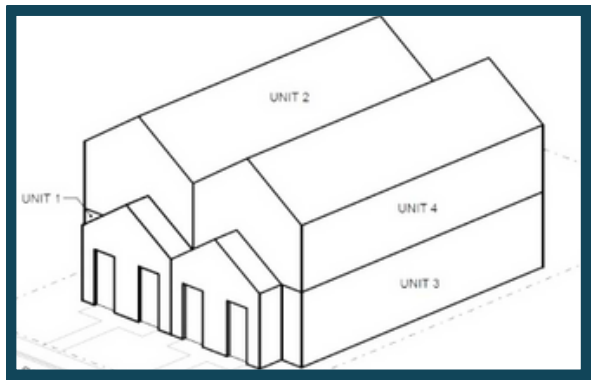
### Attached Triplex Front and Back




### Attached Triplex Side-by-Side




### Stacked Quadplex

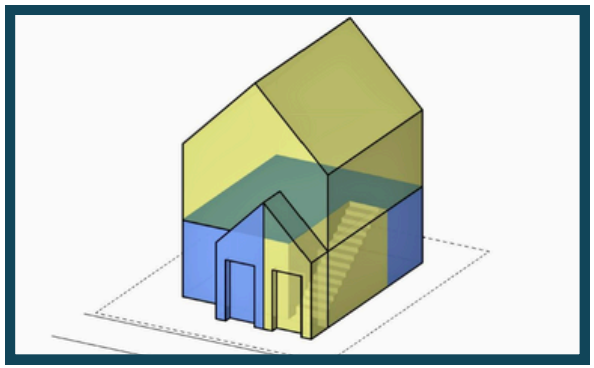



Source: Large Cities Middle Housing Model Code, p. 8

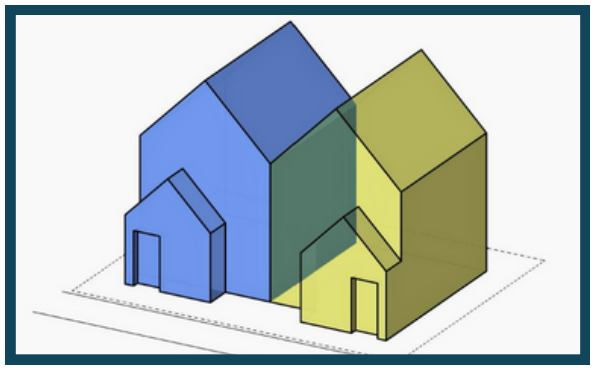
## Chapter 2: Duplexes

This chapter covers regulations for duplexes including permitted uses and approval processes, development standards, design standards, and duplex conversions. Duplexes are subject to the same approval process and development standards as detached single-family dwellings unless those standards directly conflict with this code.

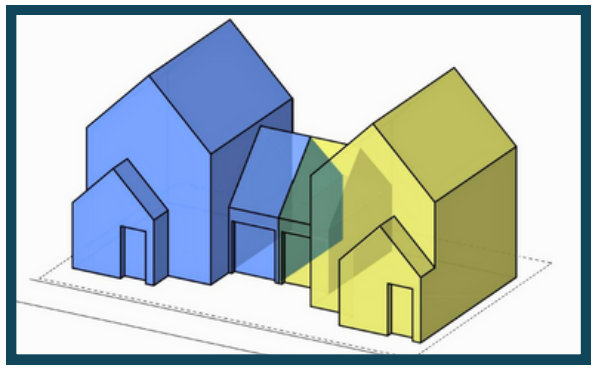
Stacked



Side-by-Side



Attached by Garage Wall

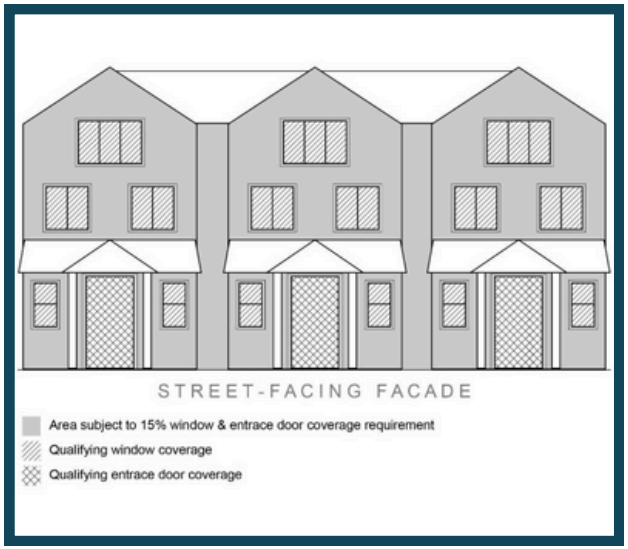


Source: Large Cities Middle Housing Model Code, p. 7

## Chapter 3: Triplexes and Quadplexes

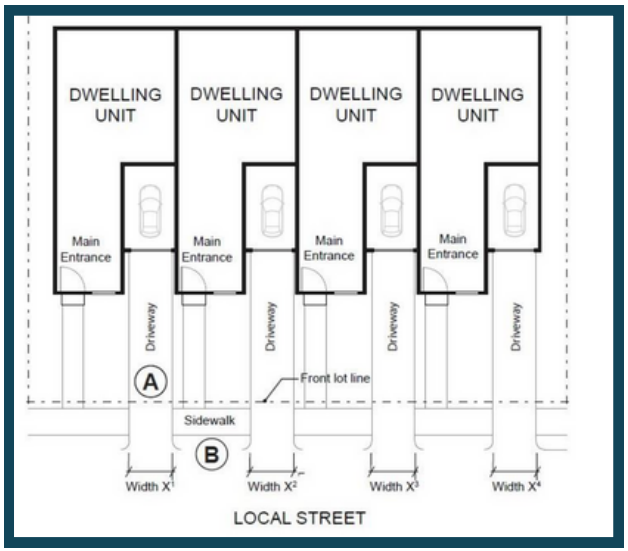
This chapter covers the same ground as chapter 2 for triplexes and quadplexes. The standards for triplexes and quadplexes are not the same as detached single-family dwelling and duplexes. These standards are laid out in detail and with visual examples in this chapter and additionally include standards for parking, entry orientation, windows, garages, and driveway approaches. This chapter ends with conversions to triplexes and quadplexes which are allowed provided the conversion does not result in non-conformance with the standards laid out in this code.

### Window Coverage Design Standards




Source: Large Cities Middle Housing Model Code, pp. 15, 18

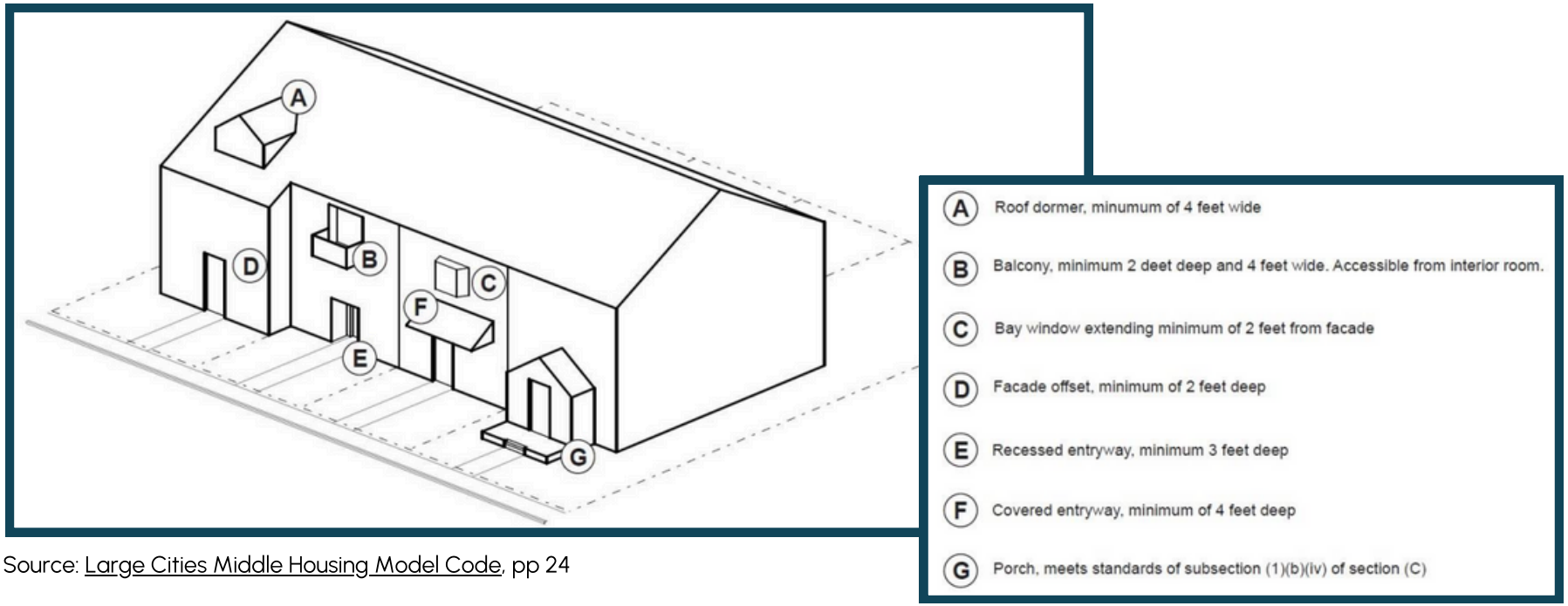
### Driveway Approach Width + Separation on Local Street



## Chapter 4: Townhouses

Like chapter 3, this chapter includes development standards that are laid out in detail and include some visual examples. The standard that differs from the previous chapter is the unit definition for townhouses. Unlike the chapter 3 there is no conversion section for townhouses.

### Townhouse Unit Definition

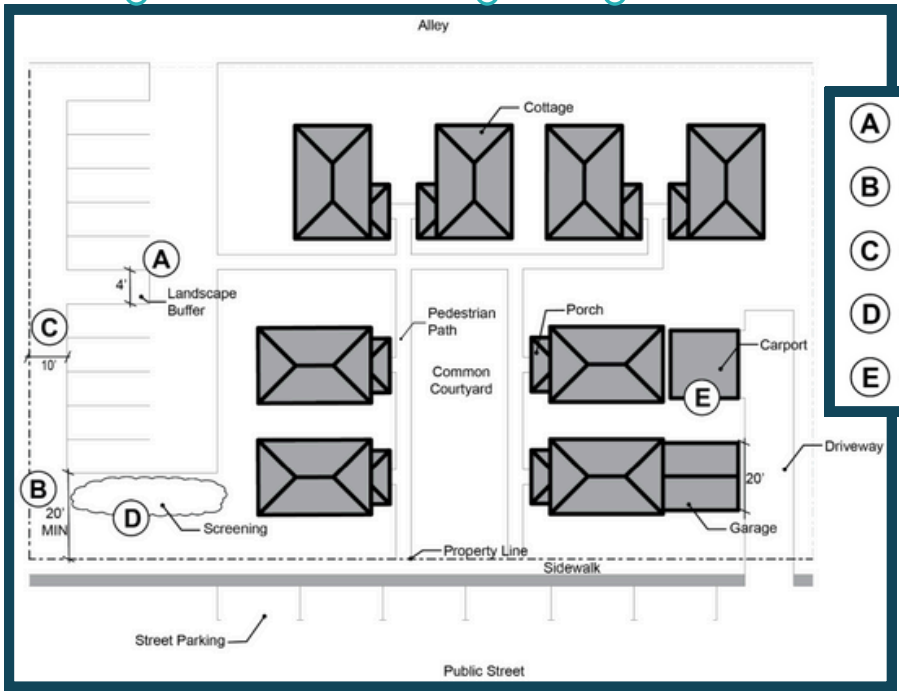



Source: Large Cities Middle Housing Model Code, pp 24

## Chapter 5: Cottage Clusters

Like chapters 3 and 4, this chapter includes development standards that are laid out in detail and include some visual examples. The standards that differ from the previous chapters include, standards for cottage orientation, community buildings, clustered parking, existing structures and common courtyard design standards for cottage clusters. Like the chapter 4 there is no conversion section for cottage clusters.

### Cottage Cluster Parking Design Standards




A Parking allowed in clusters of up to 5 spaces. Clusters separated by minimum 4 feet of landscaping.

B No parking or vehicle area within 20 feet from street property line (except alley).

C No parking within 10 feet from other property lines (except alley). Driveways and drive aisles permitted within 10 feet.

D Screening required between clustered parking areas or parking structures and public streets or common courtyards.

E Garages and carports must not abut common courtyards. Garage doors for individual garages must not exceed 20 feet in width.

Source: Large Cities Middle Housing Model Code, pp 33

# CHAPTER 4

## Case Studies

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# CONTENTS: CHAPTER 4

COMING SOON

Duplex in Denver
Source: C. Noto


# CHAPTER 5
## Policy Tools

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FUTURE HOUSING COALITION
powered by Civic Results

# CONTENT: CHAPTER 5

COMING SOON

Multiplex in Greeley.
Source: Homes.com

# CHAPTER 6
## Incentives

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FUTURE HOUSING COALITION
powered by Civic Results

# CONTENT: CHAPTER 6

COMING SOON


Duplex in Denver.
Source: C. Noto


# CHAPTER 7
## Conclusion

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FUTURE HOUSING COALITION
powered by Civic Results

# CONTENT: CHAPTER 7

COMING SOON

Rowhome in Denver
Source: C. Noto