Future Housing Coalition Toolkit

Middle Housing Types in Colorado



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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 home buyers 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 toolkit includes communications and public sector components, 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.

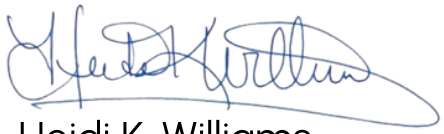
FOREWORD

Future iterations of the toolkit will build on this foundation, adding components for the Private Sector and Financing Options. 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

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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.*

Civic Results Team

Heidi Williams, President & CEO
Maggie Graves, Program Manager
Christina Noto, Program & Operations Assistant

Civic Results Board of Directors

Kasia Iwaniczko-MacLeod, Board Chair. Managing Partner, 5280 Consulting Group, Inc.
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Raymond Gonzales, President, Metro Denver Economic Development Corporation. Executive Vice President, Denver Metro Chamber of Commerce

FHC Steering Committee

Alison George, Former Director, Colorado Department of Local Affairs (DOLA) Division of Housing
Anthony Graves, Principal, Graves Civic Solutions. Former Managing Director of Partnerships & Innovation, University of Colorado Denver
Bev Stables, Legislative & Policy Advocate, Colorado Municipal League
Bill Mahar, Principal, Norris Design
Bud Starker, Former Mayor, Wheat Ridge. Former Chair, Metro Mayors Caucus (MMC), MMC Housing, Homelessness and Hunger Committee
Hilary Cooper, Director of Innovative Funding for Housing Programs, Colorado Office of Economic Development and International Trade
Kelly Flenniken, Executive Director, Colorado Counties, Inc.
Kevin Bommer, Executive Director, Colorado Municipal League
Lauren Cecil, Director of Government Affairs, Denver Metro Association of REALTORS®
Maria De Cambra, Executive Director, Colorado Department of Local Affairs (DOLA)

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

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FHC Steering Committee (Continued)

Marilee Utter, President Citiventure Associates, LLC. Board Secretary/Treasurer, Civic Results Board of Directors
Peter Lifari, CEO, Maiker Housing Partners. Housing Fellow Common Sense Institute
Peter Wall, Wall Kane Consulting
Rodney Milton, Executive Director, Colorado Urban Land Institute
Steve Conklin, Mayor, City of Edgewater. Former Chair, Denver Regional Council of Governments (DRCOG). Executive Committee Member Metro Mayors Caucus (MMC)
Ted Leighty, President & CEO Home Builders Association of Metro Denver and Colorado Home Builders Association

Contributors

Brian Rossbert, Executive Director, Housing Colorado
Don Elliott, Senior Consultant, Clarion Associates, LLC.
Jeannine Rustad, Director of Planning & Business Development Director, City of Aurora
Jenni Hall, Director of Community and Economic Development, Adams County Government
Laura Weinberg, Mayor, City of Golden

Policy and Land Use Work Group

Amy Schwartz, Vice President Social Responsibility and Community Partnerships, Oakwood Homes
Bev Stables, Policy Advocate, Colorado Municipal League
Don Elliott, Senior Consultant, Clarion Associates, LLC.
Greg Fisher, Long-Term Planning Manager, Denver Water
Jeannine Rustad, Director of Planning & Business Development, City of Aurora
Jenni Hall, Director Community & Economic Development, Adams County Government
Kelly First, Director of Community Development, City of Lone Tree
Michael Penny, City Manager, City of Castle Pines
Susan Wood, Project Manager, RTD

Private Industry Construction Work Group

Amy Schwartz, Vice President Social Responsibility and Community Partnerships, Oakwood Homes
Bill Mahar, Principal, Norris Design
Chrissy Faraci, Owner/Partner, DJCA
Jeannine Rustad, Director of Planning & Business Development, City of Aurora
Kelly Pickering, Founder, Addazu Homes
Marilee Utter, President Citiventure Associates, LLC. Board **Secretary/Treasurer**, Civic Results Board of Directors
Morgan Cullen, Director of Government Affairs, Home Builders Association of Metro Denver.

Financing Tools And Options Work Group

Bob Munroe, Owner, RMM Advisors, LLC.
Carl Koelbel, President &CEO, Koelbel & Co.
Jeff Romine, Economic Vitality Director & Economist, City and County of Broomfield
John Lucero, Founder & Principal, Lucero Development Services
Kelly Pickering, Founder, Addazu Homes
Neal Drobenare, Senior VP of Acquisitions, NHP Foundation
Shak Powers, Regional Project Manager, Region 9 Economic Development District

Community Engagement Materials Work Group

Ben Fulton, Development Policy Analyst, Adams County
Don Elliott, Senior Consultant, Clarion Associates, LLC.
Jenni Hall, Director Community & Economic Development, Adams County Government
Jim Licko, Founding Partner GFM, Center Table
John Stoll, Long Range Planning, Adams County
Kelly Pickering, Founder, Addazu Homes
Maria Ciano, Executive Director, Douglas County Housing Partnership
Shak Powers, Regional Project Manager, Region 9 Economic Development District
Susan Wood, Project Manager, RTD

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ACKNOWLEDGMENTS

Other Contributors

Arin DeGroff, Housing Navigator, Douglas County Housing Partnership
Carrie L. Makarewicz, Associate Professor & Department Chair, University of Colorado Denver Urban and Regional Planning Department
David Pardo, Technical Founder, woodhaus
Jack Becker, Founder & Principal at Grounded Solutions
Jack Suva-Urwin, Research Assistant, University of Colorado Denver Urban and Regional Planning
Jennifer Steffel Johnson, Assistant Teaching Professor, University of Colorado Denver Urban and Regional Planning Department
Kristina Higgins, Candidate, University of Colorado Denver Master of Urban and Regional Planning & Master Urban Design
Mark Schenberger, Research Assistant, University of Colorado Denver Urban and Regional Planning
Sheila Lynch, Director of Regional Planning and Development, DRCOG

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MIDDLE HOUSING TYPES IN COLORADO

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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

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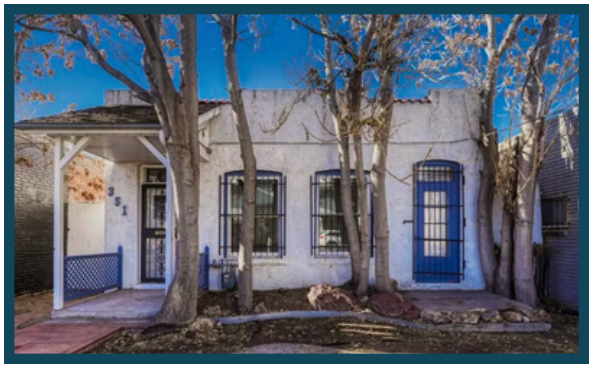
DUPLEX HOMES

Additional Duplex Examples

Side-by-Side

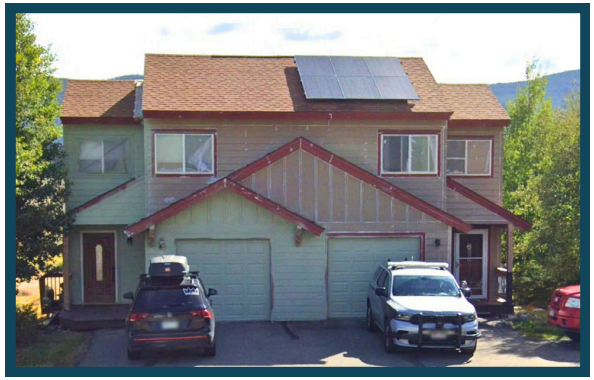






Stacked







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

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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

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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

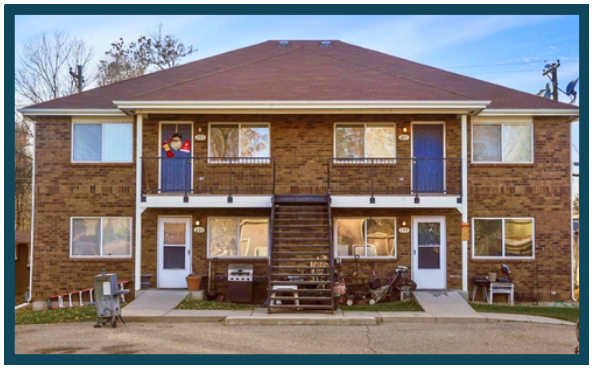
Stacked Fourplex

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

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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

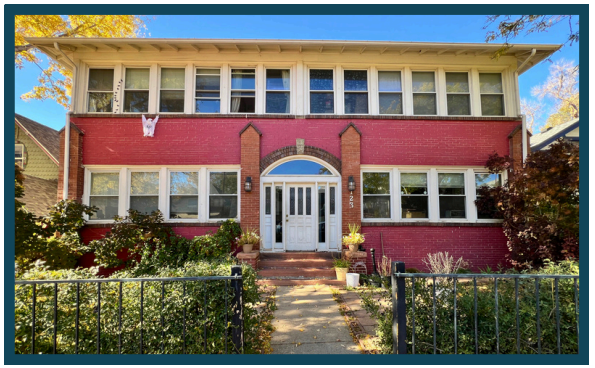
Medium Multiplex

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

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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

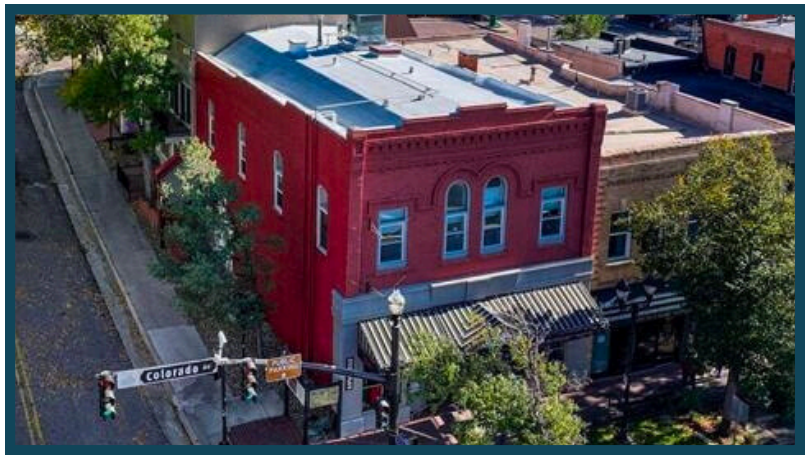
Top: Townhomes in Lakewood. Source: Zillow
Bottom: Townhomes in Broomfield. Source: Redfin

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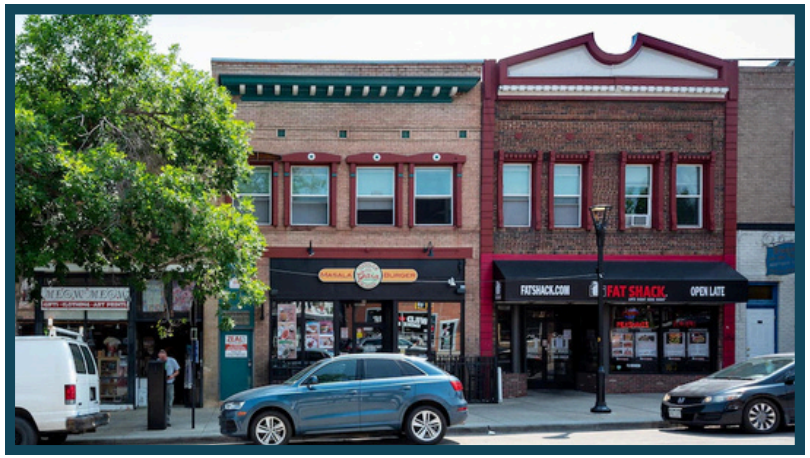
LIVE-WORK HOMES

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

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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

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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

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