

COMMUNICATIONS TOOLKIT: FREQUENTLY ASKED QUESTIONS



Figure 1. Duplex in Lafayette, Zillow

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 toolkit includes communications and public sector components, and illustrative examples that showcase how missing middle 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.

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

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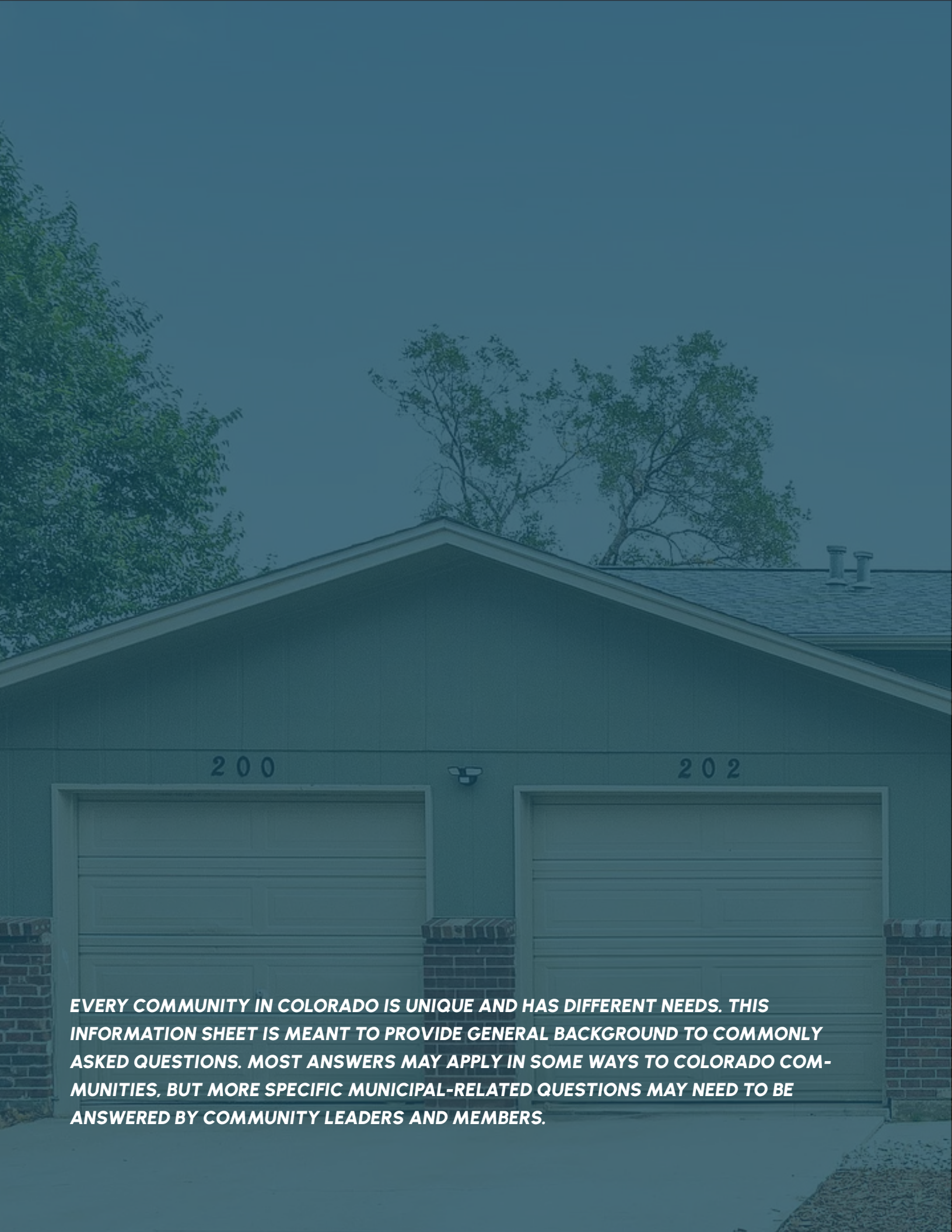
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EVERY COMMUNITY IN COLORADO IS UNIQUE AND HAS DIFFERENT NEEDS. THIS INFORMATION SHEET IS MEANT TO PROVIDE GENERAL BACKGROUND TO COMMONLY ASKED QUESTIONS. MOST ANSWERS MAY APPLY IN SOME WAYS TO COLORADO COMMUNITIES, BUT MORE SPECIFIC MUNICIPAL-RELATED QUESTIONS MAY NEED TO BE ANSWERED BY COMMUNITY LEADERS AND MEMBERS.

NEIGHBORHOOD CHARACTER & PROPERTY VALUES

Why should we allow more people to move here?

Generally, household sizes are decreasing. Individuals are having [fewer kids and those that are having children, are having them at an older age](#). When people cannot afford to live in a community, they migrate to an area that is more affordable. For communities to maintain their population, new households must be motivated to move into the area. According to the [Colorado State Demography Office](#), in 2023 of the 64 counties:

- 23 counties declined in population
- 24 counties experienced net-out migration, led by Arapahoe, Eagle, and Boulder
- 35 counties are in a phase of natural decline – meaning there were more deaths than births.

Allowing middle housing in communities will help to make those communities more [affordable](#), [accessible](#) and [environmentally sustainable](#).

The [Local Housing Solutions](#) explains that middle housing supports more “vibrant,” “walkable,” and “inclusive” neighborhoods. Middle housing supports [multigenerational households](#) and [older adults](#) ready to downsize from their large single-family homes, both of which allow older adults to age in place and/or near their families and communities. It also provides access to homes for [young working professionals](#) and [essential workers](#) (such as teachers, nurses, and first responders), [people with disabilities](#), and [first-time homebuyers](#). Providing diverse housing options allows individuals to move into a community, fostering economic growth and sustaining local economies by attracting and retaining professionals in the workforce.

The [National Low Income Housing Coalition](#) explains, “increasing access to affordable housing bolsters economic growth,” and “... researchers estimate that the growth in GDP between 1964 and 2009 would have been 13.5% higher if families had better access to affordable housing. This would have led to a \$1.7 trillion increase in income or \$8,775 in additional wages per worker.” According to

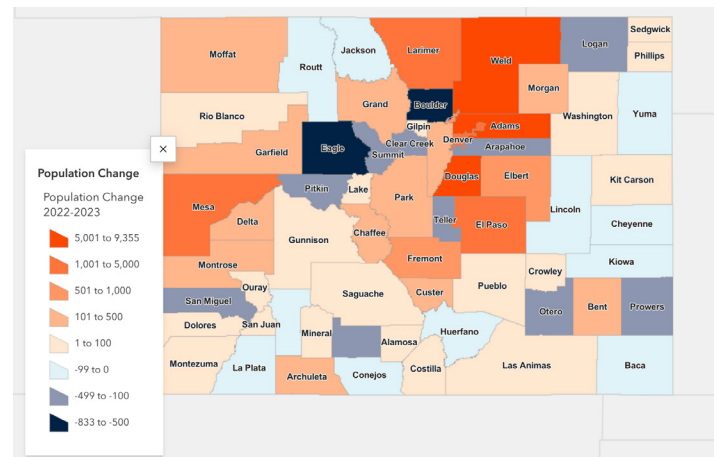


Figure 2: Colorado Population Change from 2022 - 2023
Source: DOLA

[Habitat for Humanity of the Charlotte Region](#), affordable housing also creates “stability for families, which in turn bolsters spending power. When residents spend less on housing, they have more disposable income for groceries, health care, and education, generating additional jobs in affordable housing through local commerce.” It enables workers to live near their place of employment which reduces commute times, lowering fossil fuel emissions, and [increasing productivity](#).

Will this ruin the character of my neighborhood, and will it clash with single-family homes?

No. Middle housing is designed to be [compatible](#) with the current housing stock. For example, if a community has a specific architectural style, then the middle housing will be built in that style. Additionally, this development increases housing supply “[without the need for additional infrastructure or further sprawl](#)!”

Do we have enough space in our neighborhood for more units?

Yes. Many single-family homes are built on large lots that can accommodate accessory dwelling units (ADUs) and other forms of middle housing. Generally, middle housing is built at a [house-scale](#) with multiple units. Therefore, if the lot is large enough for a single-family home, it is large enough for middle housing.



Figure 4: Various forms of middle housing designs in the architectural style of the neighborhood.
Source: [CNU](#)

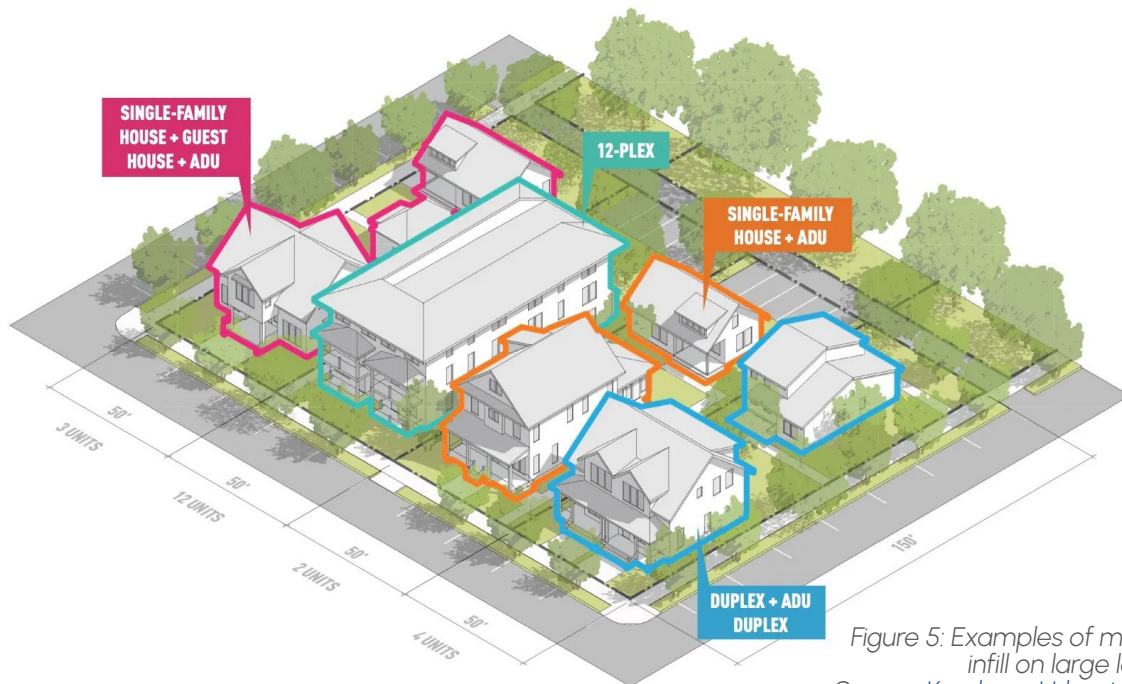


Figure 5: Examples of middle housing infill on large lots
Source: [Kronberg Urbanists + Architects](#)

Could this type of housing hurt my property value?

No.

- According to [Gregory John Burke](#), Architect, "several studies have shown the value of the single-family home is more likely to be improved by having the Missing Middle building next door."
- The NAHB Report: Diversifying Housing Options by [OPTICOS](#) found that typically, ADUs increase property values over time.
- [SSHAP](#) explains that middle housing "investment into existing neighborhoods can improve infrastructure that benefits everyone, such as adding sidewalks, transportation improvements, and neighborhood-based amenities and services" and "property values are based on the condition and size of your land and structure(s), as well as market conditions. Allowing middle housing is associated with potential land value increases on lots that are suitable for redevelopment."
- [The Center for Housing Policy](#) explained, "to 'summarize the summaries' — the vast majority of studies have found that affordable housing does not depress neighboring property values, and may even raise them in some cases. Overall, the research suggests that neighbors should have little to fear from the type of attractive and modestly sized developments that constitute the bulk of newly produced affordable housing today."

How does this help me if I already own a home?

Even if someone already owns a home, middle housing can support them in many ways:

- Property value may [increase](#);
- The neighborhood may become more [walkable](#) which decreases car usage traffic/congestion and fossil fuel emissions;
- If/when someone is ready to [downsize](#), there will be options in their neighborhood/community. This allows for older adults to [age in place](#) in their current communities;
- Middle housing [supports the local economy](#) and public services like schools and hospitals;
- Middle housing developers are usually required to [invest in the current infrastructure](#);
- Middle housing [supports various stages of life](#). If someone has an aging parent who wants to live near them, middle housing will provide them with an opportunity to live in the community. On the other hand, an adult child who wants to live in their parent's community will be able to afford a home rather than live in their parents' basement or spare bedroom;
- Middle housing provides more options and choices for all community members.

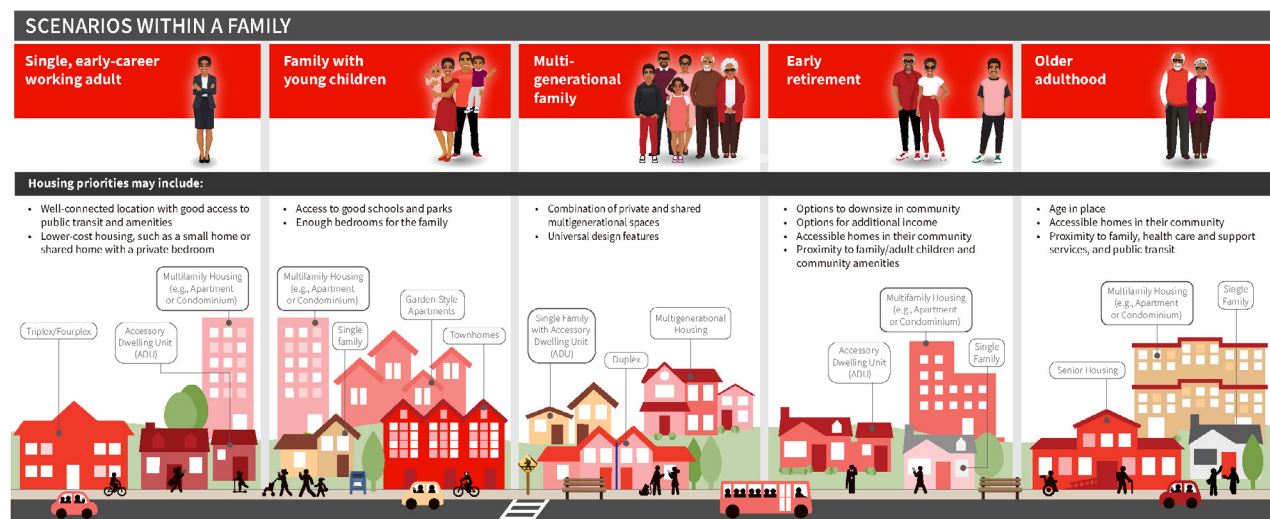


Figure 6: This illustration shows the various housing needs for different stages of life.

Source: [AARP](#)

PARKING & TRAFFIC

Where will all the extra cars park?

Many factors impact parking. Generally middle housing in urban areas [does not need the same number of parking spaces](#) as suburban single-family homes. By developing a more robust public transportation system, including first and last mile plans, local governments support better access to public transportation and more walkable neighborhoods which will [reduce the need for cars](#). In December 2019 the Regional Transportation District (RTD) of Metro Denver published a [parking analysis](#) of metro Denver. They found that "at market-rate properties, 40% of parking spaces go unused at peak, while income-restricted properties provide 50% more parking than used." People living in middle housing may not have cars or may have fewer cars. According to [Non-Profit Housing Association of Northern California \(NPH\)](#) and "simply put, higher income households own significantly more vehicles than lower income households."

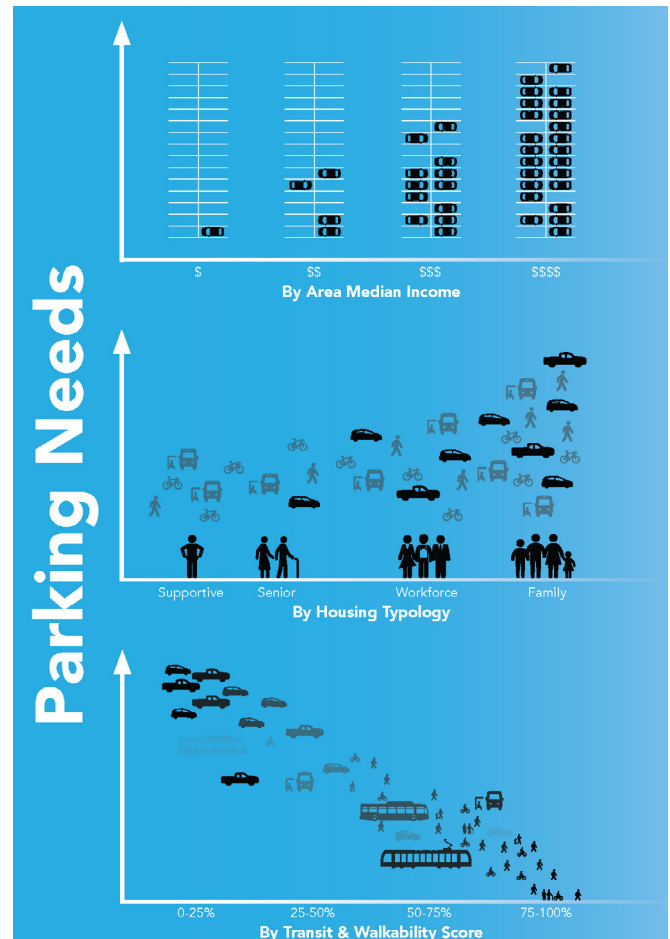


Figure 7: Factors that impact parking need.
Source: [Shopworks Architecture & Fox Tuttle](#)

Is this going to make traffic worse on our local streets?

Middle housing generally promotes more walkable neighborhoods. When middle housing is built near transit, many people will use [transit rather than driving](#). Researchers, [Robert Cervero and G.B. Arrington](#) found that "vehicle trip rates of transit-oriented housing projects were particularly low in metropolitan Washington, D.C. and Portland, Oregon, both known for successful TOD planning at the regional and corridor levels. Trip rates also generally fell as neighborhood densities increased." Researchers at the [Joint Center for Housing Studies Harvard University](#) explained, "on average, apartment residents own fewer cars than single-family homeowners: the latter average two cars per household compared with only one for the former. Beyond that, single-family housing generates more automobile trips per household."

SCHOOLS & INFRASTRUCTURE

Will our schools be able to handle more families moving in?

The size of schools is shrinking every year. In January 2025, the [Colorado Sun](#) reported that “more than 100 Colorado school districts have declining enrollment.” When enrollment declines, so too does funding. Funding cuts can negatively impact the quality of schools. Generally, underfunding leads to [worse outcomes](#) for students because class sizes are larger, fewer advanced classes are offered, and fewer resources are available. In some cases, schools are forced to close due to declining enrollment. For example, in [November 2024](#), “the Denver Public Schools (DPS) Board of Education voted unanimously on Thursday to close seven schools and cut grades at three schools in an effort to address the negative effects of declining enrollment.” Schools need more families to move in to prevent declining numbers, funding cuts and to increase the tax base.

Are our sewer systems, water systems, and electrical grid ready for higher density?

Each municipality has different infrastructure and community needs. With proper planning, utility systems may be able to accommodate increased density. It is necessary to evaluate the existing infrastructure in order to understand capacity.

Sewer System: Yes. In 2025, [Welcoming Neighbors Network](#) conducted research on the impact of middle housing on sewer capacity. This case study reviewed four cities (Portland, Nashville, South Bend, and Charlottesville) that increased their middle housing supply and its impact on their cities' sewer systems. The study found that:

- Adding middle housing to existing neighborhoods can actually save on infrastructure costs;
- Adding middle housing in existing neighborhoods disperses the impact of growth on sewers;
- Middle housing is an incremental way to grow, giving cities time to adjust to meet infrastructure needs;
- Neighborhood sanitary sewers—which carry wastewater from homes' drains and toilets—tend to be big enough to handle additional homes;
- Cities can enact policies to free up sewer capacity and reduce the sewer impacts of new homes, helping existing sewers serve more people; and
- Engineers can embrace growth in existing neighborhoods and use it to make infrastructure more functional and financially sustainable.

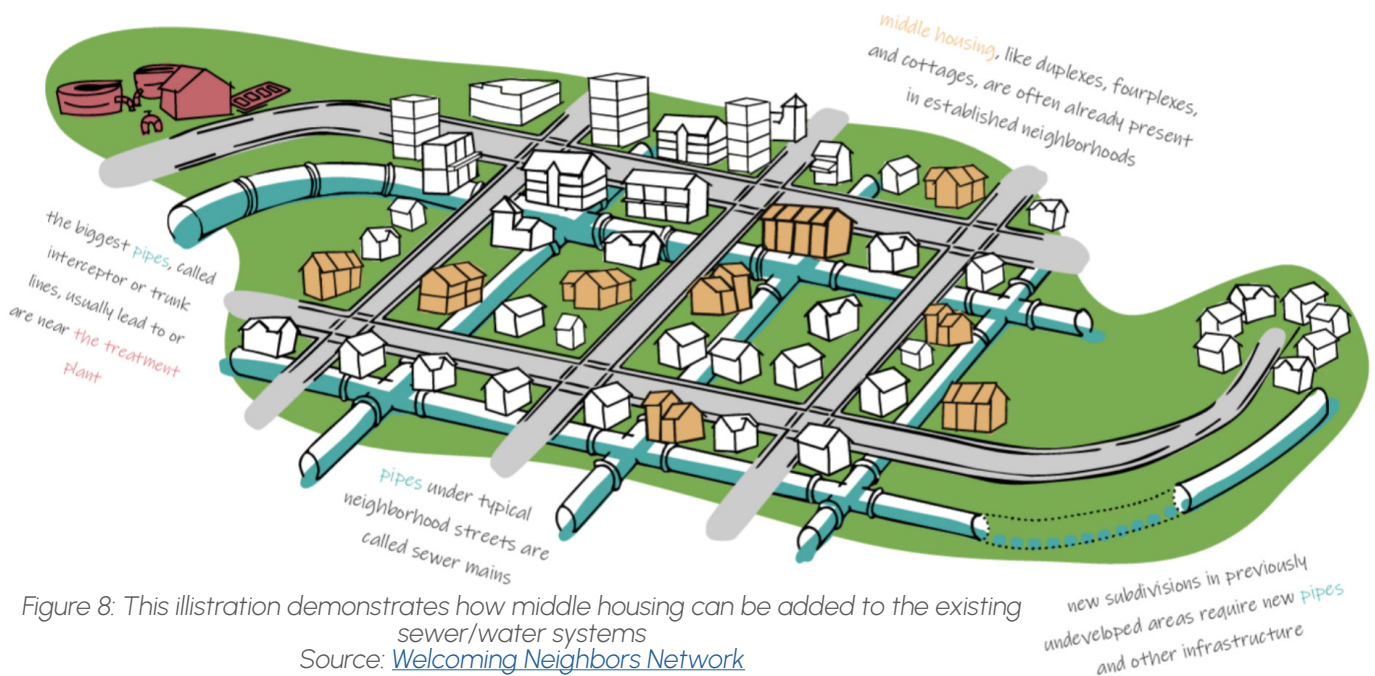


Figure 8: This illustration demonstrates how middle housing can be added to the existing sewer/water systems

Source: [Welcoming Neighbors Network](#)

Water System: In Colorado, water access and water rights are at the forefront of many conversations. According to the [State Demography Office](#) by 2050, the population of Colorado is expected to grow to 7.4 million people. With this population increase, communities will need to address increased water demand regardless of middle housing development. According to [Colorado State University Extension](#), "between 40% and 50% of annual domestic water use in Colorado (about 318 billion gallons a year) is used to water landscaping." Therefore, apartments and housing with smaller yard/lot sizes, generally use [less water per capita](#). New developments are also built in alignment with [updated codes](#) related to water and integrate [new technology](#) that better conserves water use.

Electrical Grid: Generally, yes. Many of the challenges that the electrical grid faces are due to the [aging and outdated infrastructure](#). In order to meet the needs of new technology and renewable energy, much of the [grid must be updated](#). These grid upgrades will also support the [increased demand](#) from middle housing. Middle housing is usually more energy efficient than single family homes:

- Single-family households tend to use [more electricity](#) than multi-family households per household. For example, according to the [Rocky Mountain Institute](#), in Denver, "single-family homes — the most inherently expensive kind of housing, which, on average, uses 64 percent more energy

per occupant than attached and multifamily options." Additionally, the [Joint Center for Housing Studies at Harvard University](#) found that, "on average, single-family homes are 2.5 times bigger than multifamily units. As a result, people living in detached single-family units also consumed significantly more energy per household – and per person – than people living in any other type of structure. In 2015, average household energy consumption in detached single-family homes was 94.6 million BTU (British Thermal Unit), more than double the usage by households living in units in larger multifamily buildings (excluding energy used in common areas)."

- More density, rather than urban sprawl (building in the suburbs), is more [energy efficient](#).
- New homes are built with [new technologies](#) and [updated codes](#) making them more energy efficient.

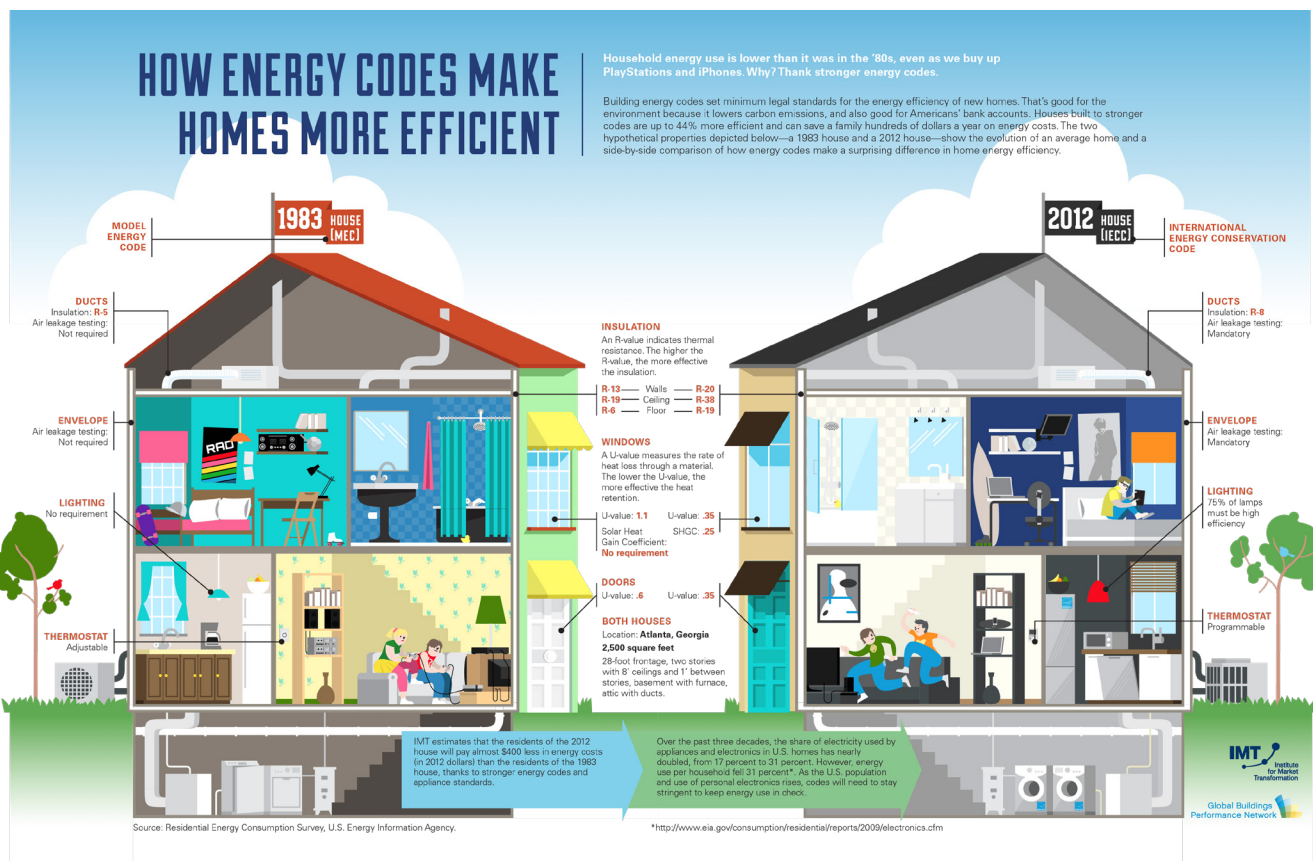


Figure 10: Energy efficiency features compared between homes built in 1983 and 2012.
Source: [Institute for Market Transformation](#)

SAFETY & SOCIAL CONCERNS

Will adding middle housing make the neighborhood less safe?

No. Crime is complex and caused by a variety of factors. Some people will be renting, and others will be buying a home. There is an false [stereotype](#) that renters pose a threat to their communities, but in reality, housing stability and affordability can mitigate crime. Researchers at [University of California, Irvine](#) found that there is not a link between affordable housing and crime.

Will middle housing attract people who don't care about our community?

No, people generally care about the communities that they live in. [Place attachment](#) is "an emotional bond between people and their environments." Many people feel attached to their homes and neighborhoods. Additionally [researchers found](#), "people's homes and local communities often become part of their identities, especially if they spend a lot of time in the community and know other people in the community." Creating community in a neighborhood also [creates social connections](#) for residents.

What if this increases noise or disrupts the quiet of our area?

Middle housing creates gentle density rather than high density. Many of the people who live in middle housing are younger families, working professionals or older adults who are ready to downsize. These same people care about noise in a community and want quiet time as well. New homes are often built with materials that can [insulate sound better](#) than older homes. Furthermore, the same noise ordinances that current community members have to follow will be in place for new residents.

DESIGN, DEVELOPMENT & PROCESS

Will these new buildings actually fit in with our neighborhood's design?

Yes. Middle housing is designed to ["fit seamlessly into existing residential neighborhoods."](#) Developers must follow the local zoning codes and laws set by the city. And if the zoning code does not have certain design requirements, they can be put in place.

Are developers going to cut corners or build cheap and ugly homes?

No. Developers are required to follow the zoning regulations and laws set by the city and state. The municipality's permitting process will ensure that plans follow the law. Designs must be approved and align with [existing development codes](#). After construction is complete, many cities and towns require a final inspection and issue a certificate of occupancy BEFORE people can move in. Cities may need to consider implementing a more robust enforcement mechanism if current code enforcement is insufficient.

Why weren't we notified about this?

Depending on the stage of the development process a community is in, the first notification will likely come as a community meeting to garner support for the development. If the project needs to be re-zoned, there will be a notification for that. Notices are sent within a certain radius of the proposed project. Notifications and information become available as the development process continues. Check your local government website to determine the best way to receive notifications. i.e., social media, email or text.

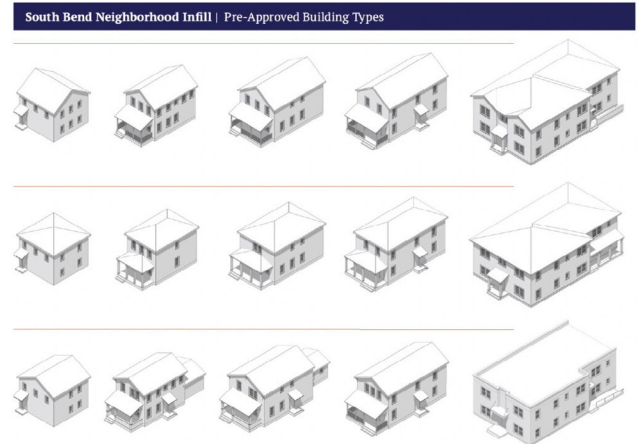


Figure 11: Pre-approved building plan designed to align with neighborhood character in South Bend, IN.
Source: [Harvard University Graduate School of Design](#)

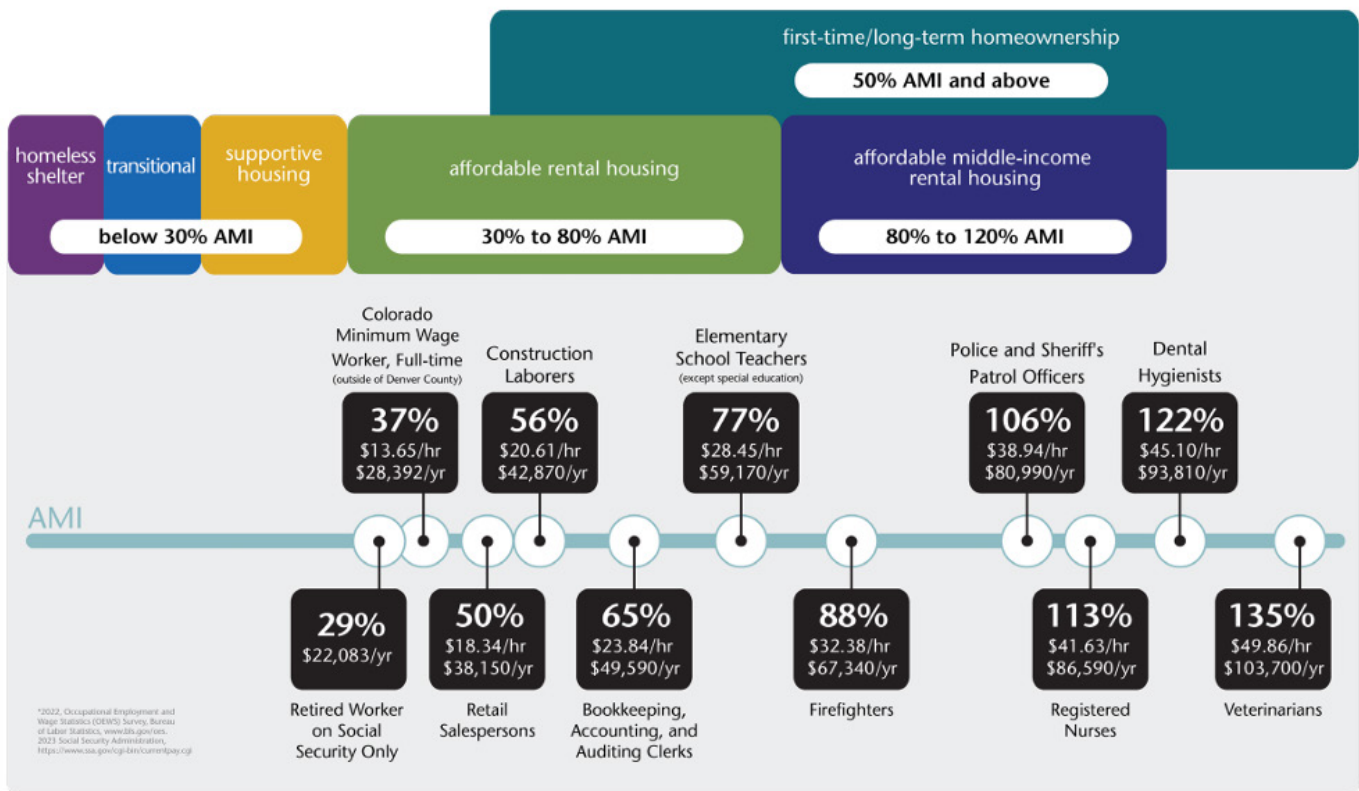
Do we have any say in what gets built here?

Yes. Each town/city has a different process for public comment. Public meetings and other public forums related to specific developments projects or middle housing are opportunities to voice concerns. Some cities have active neighborhood associations that are involved in developing design guidelines. Other cities allow constituents to add ballot initiatives. If changes in the zoning code need to take place, most cities have a process for community comments. Check your local government website to determine the process for your community input.

CLARIFYING MISCONCEPTIONS

What kind of people are going to move in?

The reality is that every community is different, and there is no single profile of a middle housing resident. Middle housing typically serves households earning between 80% and 120% of the Area Median Income (AMI). This range includes essential professionals such as teachers, nurses, firefighters, and government staff, as well as first-time homebuyers and older adults looking to downsize. Because each community has unique needs, populations, and job opportunities, the mix of residents will vary, but middle housing is designed to support working families and individuals who are already part of the community.



Source: 2022, Occupational Employment and Wage Statistics (OEWS) Survey, Bureau of Labor Statistics, <https://www.bls.gov/oes/>.
2023 Social Security Administration, <https://www.ssa.gov/cgi-bin/currentpay.cgi>

Figure 12: The Housing Continuum with employment wages in Colorado
Source: [CHFA](#)

Why can't people live somewhere else if they can't afford a house here?

People who work in a community should be able to live in that community. If a person works in a community but lives somewhere else, that means they need to commute to their job. Depending on the transportation systems in a community, the worker may need to drive, which burns fossil fuels and can create more traffic on the road. This also adds additional costs to the household that may already be housing burdened.

Isn't this going to change who lives in our neighborhood?

It depends on the neighborhood, but middle housing is designed for people making 80% and 120% of the AMI. Middle housing will allow teachers and nurses to live in their communities. It will also allow older adults to downsize into a home that has a first floor walk in shower and doesn't have stairs. Building more middle housing creates more opportunities for both current and new residents.

