FHC

FUTURE HOUSING COALITION

powered by Civic **Results**

COMMUNICATIONS TOOLKIT: INTRODUCTION



Figure 1: Cottage Courts in Colorado Springs, CO. 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 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 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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OVERVIEW

Future Housing Coalition (FHC)

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:

- Communication Tools
- Public Sector Resources
- Private Sector Resources
- Financing Options

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. The Communications Tooklit includes:

- Key Terms
- Frequently Asked Questions
- Examples of Middle Housing in Colorado

Each component is avaible as a pdf on the Civic Results website: civicresults.org/what-we-do/toolkits/.

BACKGROUND

Cities across the United States are facing a range of housing challenges, including significan 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.

Middle Housing

Middle housing creates more affordable, sustainable, and diverse housing options for a city or town's residents. Communities have a range of workforce needs, from those who work at executive levels and earn high incomes to those who provide support services that often receive low wages. All are needed for full-functioning communities. Housing is not only essential to quality of life, but it is also a major determinant of health and critical to a stable workforce. Middle Housing refers to both specific types of housing and the income of those living in it.



Figure 2: Examples of Middle Housing Types
Source: Sustainable Connections

Form

Middle housing is housing between detached single-family homes and high-rise apartmentbuildings on lots roughly the size of large single-family homes. These include a variety of types from duplexes to cottage courts to townhomes and several more in between. These types of housing were once widely popular, particularly in the early twentieth century before 1940, but their production decreased in the years following the rapid expansion of single-family homes, which, through new zoning laws, restricted or limited their development. For this reason, middle housing is often referred to as "Missing Middle Housing."



Figure 3: Diagram of the spectrum of Missing Middle Housing.
Source: OPTICOS Design, Inc.

Income

Middle housing supports people who make a middle income. Colorado's Middle Income Housing Authority considers middle income to be between 80% and 120% Area Median Income (AMI), or 140% AMI for rural resort areas. (Note: SB22-232 and revised by SB23-035 created the Middle Income Housing Authority).

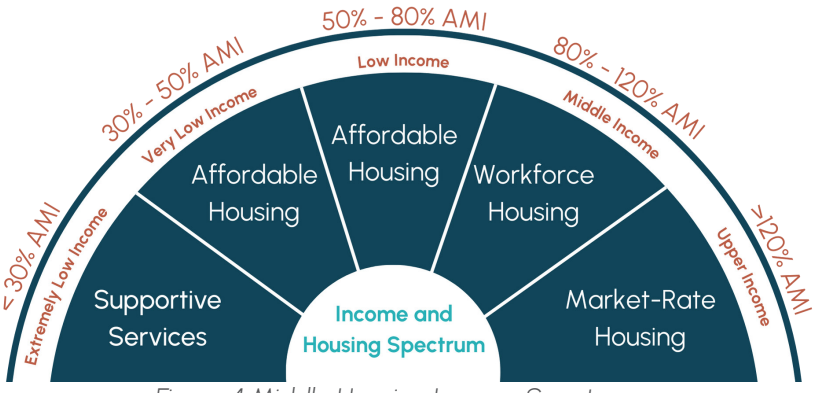


Figure 4 Middle Housing Income Spectrum
Source: Civic Results. Image developed from Camoin Associates.

Terms

There are many terms used to describe "middle housing," and they are often used interchangeably. For the purposes of this toolkit, we use the term middle housing to refer to 80% and 120% AMI. We also use the term affordable to describe housing that is attainable relative to a household's income. Below is a list of terms that overlap in use but can differ significantly in meaning depending on context:

- Affordable-by-design housing
- Attainable housing
- Clustered housing
- Compact housing
- Community workforce housing
- Distributed density housing
- Diverse housing types
- Economic mobility housing
- Employee housing
- Essential housing
- Housing for essential workers
- Housing for moderate-wage earners
- Human-scaled housing
- Income-aligned housing
- ncome-restricted housing
- Incremental density housing
- Low-rise multifamily
- Medium-density residential
- Middle-density housing
- Middle-income housing
- Missing Middle Housing
- Missing middle affordability
- Mixed residential types
- Mixed-income housing
- Moderate-income housing
- Naturally occurring affordable housing (NOAH)
- Neighborhood-scale housing
- Small-footprint housing
- Small-scale multifamily
- Workforce-affordable housing

HISTORY

Middle housing is slowly gaining more attention. Housing of this type was once wildly popular but from the 1920s to mid-50s became illegal to build in most communities through municipal zoning codes. 70 years later, it is now seeing a slow resurgence, if only in conversation. A recent study showed that "41% of tracts developed by 1950 increased in density by at least 0.5 units per acre during the 1950s while the equivalent share for 2000 to 2010 was only 11%." Following the rapid expansion into suburbs and the subsequent unplanned growth, middle housing declined and became outlawed in most places due to zoning.

Suburban "sprawl" or "unplanned growth" is the expansion of low-density housing developments into rural areas surrounding cities. Unplanned growth creates dependency on cars, which consequently increases greenhouse gas emissions and energy usage, while depleting natural resources, including:

- Degradation of agricultural land;
- Increased water usage; and
- Water pollution resulting from lawn care and the use of harmful lawn care products.

Sprawl also comes with increased costs to serve and maintain for municipalities due to longer distances and larger service areas with fewer residents per area, resulting in a greater cost per individual or facility.



Figure 5: Duplex Plans.
Source: Sears, Roebuck and Co. Modern Home Catalog, p100 via Internet Archive



Figure 6: Buildings residences duplex" in Denver, CO circa 1910-1920, by Lillybridge, Charles S..
Source: History Colorado

WHY DOES THIS MATTER NOW?

Since the 1950s, family structures have changed. From a demographic standpoint, many adults are marrying later, achieving higher levels of education, having fewer children, and both parents are more frequently working outside the home. Nearly 30% of all households consist of just one person. In Colorado, in 2021, the average household size dropped to 2.46 people, reaching an all-time low. In fact, 64% of households in Colorado only have one or two people.

In terms of living preferences, in 2023 the National Association of REALTORS® surveyed 2,000 adults living in the 50 largest metropolitan areas and found a majority of respondents (53%) "would prefer to live in an attached dwelling (apartment, condo, townhome) rather than a detached single-family home if it meant they would have an easy walk to shops and restaurants." Furthermore, an increasing number of "younger generations" are seeking out housing within walking distance to nearby amenities.



Figure 7: Top Fastest-Growing Cities. Source: US Census Bureau 2023

Recent trends also show that as urbanization continues in the U.S., it is not just big cities experiencing an influx of residents. According to the United States Census Bureau, in 2023 all 15 of the top fastest-growing cities (by percent change) had existing populations of less than 150,000 people and 13 of those cities were in the South.

In 2023, the Colorado State Demography Office explained that since the Great Recession, housing unit growth has lagged behind population growth. According to Up for Growth, every state, including Washington, D.C., is underproducing housing, and in 2022, Colorado underproduced 105,000 housing units. In short, this means that Colorado did not produce enough housing units for its population. Additionally, between 2010 and 2020, Colorado's population grew by 14.8%, but the housing stock increased by only 12.6%. This mismatch in housing supply and resident population created a housing shortage and raised home prices, which has created an affordability crisis. In the first half of 2025, Colorado's population surpassed 6 million people, and the growth rate slowed. In fact,

according to 9News, "migration slowed significantly. For the first time since 2004, Colorado saw negative net domestic migration, with 12,100 more people leaving the state than arriving." Many factors, including high housing costs, contributed to this migration situation.

Colorado has also seen a decline in condominium construction. Condos serve as one of the most affordable owner-occupied housing types in Colorado. Peter LiFari, a Housing Fellow for the Common Sense Institute, explains, "since 2018, there has been 14 new apartments for every 1 new condo, while there was 1 new condo for every 1.25 apartments in the 6 years prior to 2009." Although demand for condominiums remains strong, class action lawsuits against for-sale multi-family housing developers have increased builders' insurance costs, discouraging construction of for-sale projects—particularly condominiums—and contributing to Colorado's affordability challenges. One potential approach is to revise Colorado's Construction Defects Laws (CDARA I and II), though the legislature has historically been cautious about making substantial changes.

By increasing the availability of middle housing, cities not only address the impacts of single-family neighborhoods, population growth, and affordability but also respond to resident preferences.

Affordability

With home prices increasing, middle housing can provide an affordable option for Colorado households. As of 2025, Colorado was the 10th least affordable state to live in. According to the US Department of Treasury, over the last two decades housing and rent prices have risen faster than income levels.

U.S. Department of Housing and Urban Development Housing (HUD) defines housing affordability as a household paying less than 30% of their gross income (income before taxes) towards housing costs. For renters, housing costs include rent and utilities. For homeowners, housing costs include mortgage payment (principal and interest), utilities, insurance

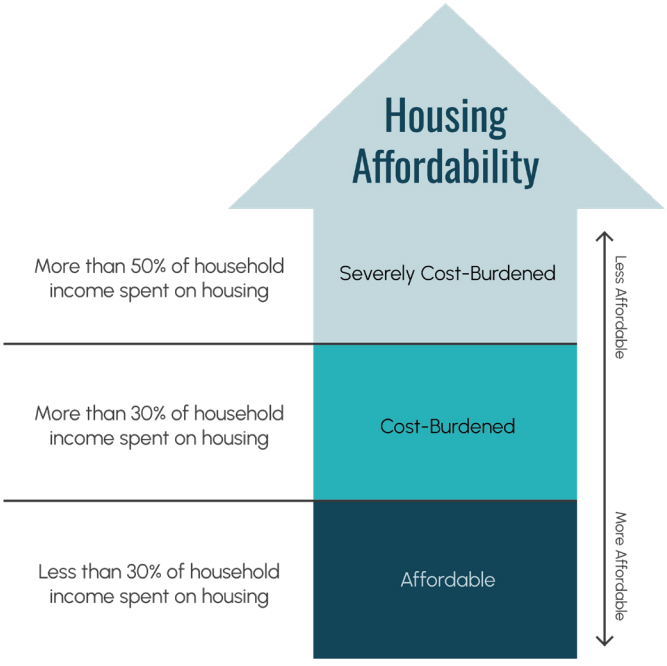


Figure 8: Top Fastest-Growining Cities. Source: US Census Bureau 2023

(homeowners and mortgage), and home owners association (HOA) fees/dues. According to the Colorado Housing & Finance Authority (CHFA), "nearly half of Colorado renters (46.8 percent) are cost-burdened, spending more than 30 percent of household income on housing costs.

As housing costs increase, fewer people can afford to enter the market, and those who do are generally older than previous generations. According to the National Association of REALTORS® 2025 Profile of Home Buyers and Sellers, "the share of first-time home buyers dropped to a record low of 21%" compared to 40% prior to 2008. Additionally, the median age of first-time home buyers increased to 40 years old, compared to 31 year old in 2013 and 29 in 1981.

Home ownership is one way Americans build wealth. Not being able to buy a home or buying later in life, can impact the amount of equity gained on the home. More than one in five Colorado homeowners (21.5 percent) are cost-burdened. In fact, in the United States, there is no state where a full-time worker can afford a two-bedroom rental home (paying less than 30% of their income) while making minimum wage.

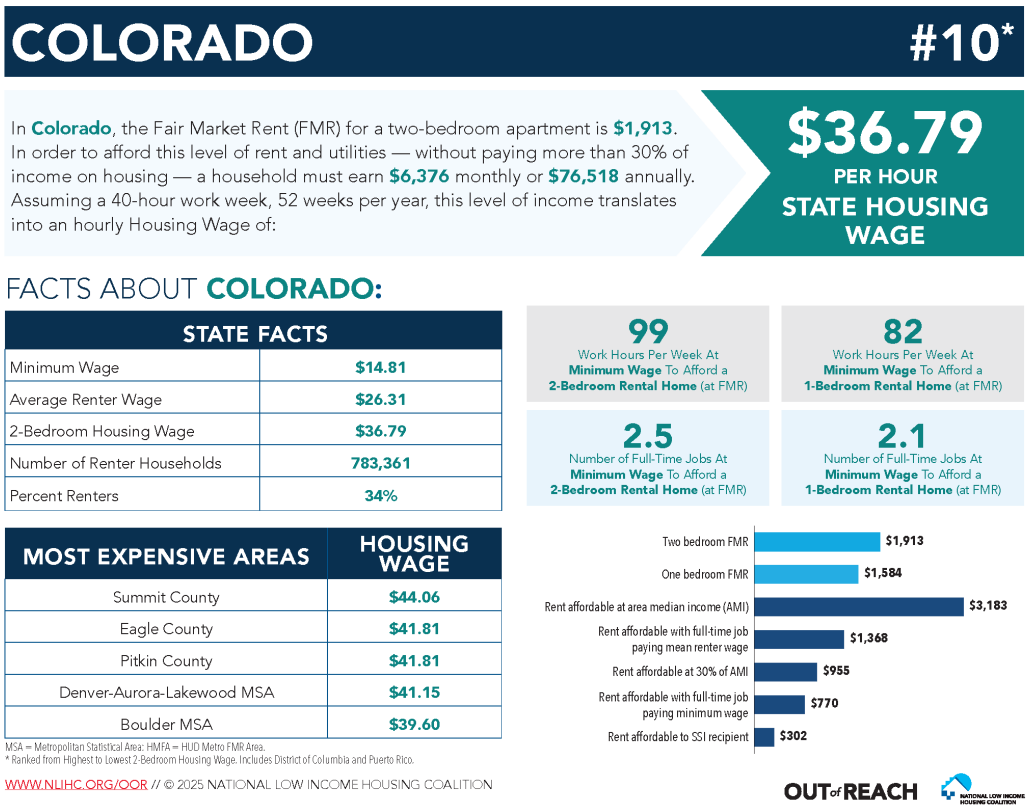


Figure 9: The National Low Income Housing Coalition created profiles for each state to demonstrate the "disparity between wages and the cost of rental housing."

This infographic shows, that in Colorado in order to afford a two-bedroom apartment at Fair Market Rent, a worker must make $36.79 per hour or work 99 hours per week at the current minimum wage.

Impacts of the lack of affordable and middle housing:

- Households have difficulty paying for groceries, bills and tend to skip out on medical care.
- Employers struggle to attract and retain talented workers.
- With declining migration into Colorado and a large aging population, "the labor market may face a growing talent shortfall, making it increasingly difficult to meet future workforce demands."
- Some residents are forced to live in suburbs to afford housing, resulting in longer commutes into cities and an increased reliance on cars and the use of fossil fuels.
- According to the US Government Accountability Office, in 2019, "a $100 increase in median rent was associated with a 9% increase in the estimated homelessness rate."

Aging

Colorado's population is also aging. From 2010 to 2020, Colorado's population was the second fastest-growing population over the age of 65 in the nation. As the baby boomer generation ages, this trend is expected to continue throughout the next decade. According to the Colorado Sun, "today, 1 in 6 Coloradans are over 65; by 2050, demographers expect 1 in 5 will be."

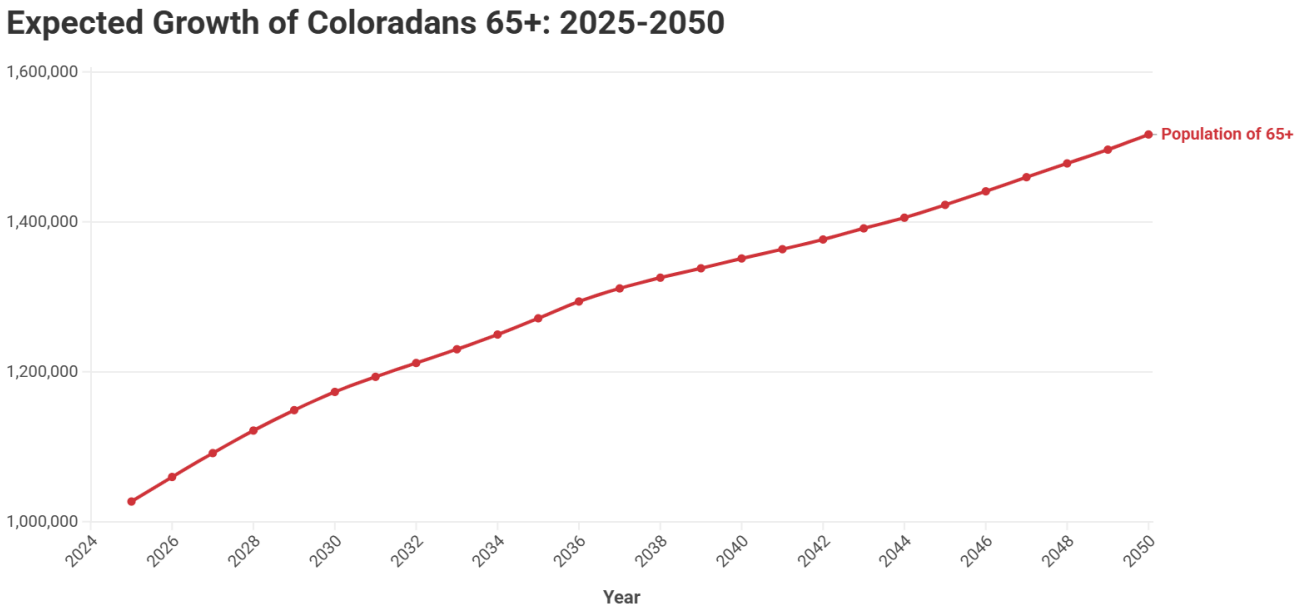


Figure 10: Expected population growth of Coloradans 65 and over
Source: CSI Colorado

Not only will this demographic change be felt in the workforce, but it will also be felt in the housing market. Generally, older adults want to age in place (remain in their homes/communities rather than moving into a care facility). To age in place, older adults will need to modify their homes or relocate to more accessible ones. Unfortunately, these modifications are often expensive. Increasing middle housing options would allow for older adults to remain in their communities by downsizing AND aging in place.

As baby boomers age, so too do Generation X and Millennials. Generation X and Millennials are buying first and second homes, and Generation Z is entering the rental and homebuying market. Expanding homeownership options for older adults to downsize creates greater housing mobility, freeing up larger homes for young families seeking space to raise their children.

The Economy

Middle housing is a critical engine for regional economic growth because it bridges the gap between luxury high-rises and expensive single-family homes. For a local economy to thrive, it requires a diverse workforce, from service industry staff to tech professionals. However, job growth is often capped by housing capacity. If a region's housing market is inaccessible to the average worker, companies face higher recruitment costs and must pay significant wage premiums just to offset the cost of living, which may lead them to relocate. By increasing density through middle housing, cities can better support workers, ensuring that a robust labor pool can live near employment centers. This creates a virtuous cycle: stable housing leads to lower turnover, increased local spending, and a more resilient tax base. In 2022, Boston University Initiative on Cities surveyed 118 mayors about their economic priorities for their cities, "an overwhelming majority (81 percent) selected housing costs as one of their top two challenges." This is why organizations emphasize that middle housing is a workforce development tool.

Homeownership

Beyond the immediate labor benefits, middle housing can serve as the essential "entry point" to the American Dream, providing a scalable pathway for families to transition from renting to owning. Because middle housing types typically have smaller land costs per unit, they act as attainable starter homes in neighborhoods where detached single-family houses have become prohibitively expensive. This is particularly vital in the current market, where the average age of a first-time homebuyer has climbed to a record high of 40, compared to 31 year old in 2013 and 29 in 1981. By

delaying homeownership by a decade, young families lose out on roughly $150,000 in equity growth, which has historically been a driver of middle-class stability and inter-generational wealth. Middle housing may shorten that timeline, allowing families to start building equity sooner, which can eventually be leveraged for future upgrades or passed down to the next generation.

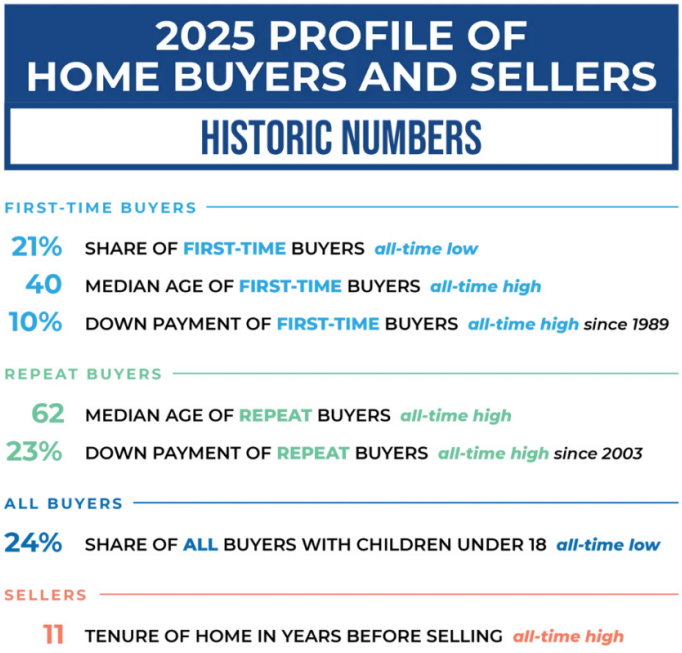


Figure 11: 2025 Profile of Home Buyers and Sellers
Source: National Association of REALTORS®

Sustainability

Colorado can be a leader in addressing the climate crisis. In fact, Colorado passed Greenhouse Gas Planning Standard in 2021, the first policy in the country that required "the state's Department of Transportation and regional Metropolitan Planning Organizations to estimate the emissions of proposed highway projects and reject projects that fail to decrease emissions over time." Innovative climate policies can help Colorado be at the forefront of both climate and housing policy. Addressing missing middle housing will support the state's climate goals.

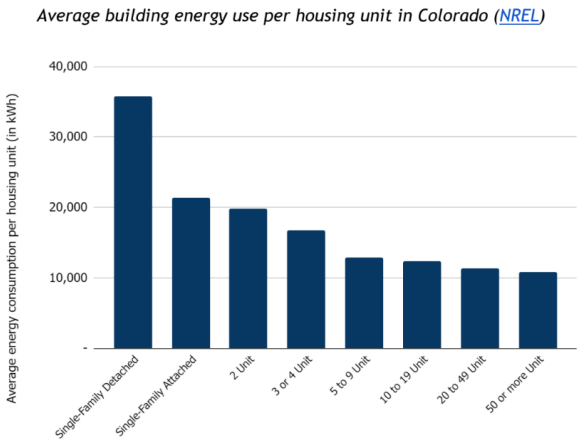


Figure 12: Average building energy use per housing unit in Colorado
Source: Colorado Energy Office

Recent research from the Terner Center at UC Berkeley showed that "building infill housing in existing communities and building denser housing types—such as apartments and fourplexes—tends to reduce climate pollution. These types of housing help use energy, land, and materials more efficiently, systemically reducing climate pollution throughout the lifecycle of a building." This is supported by the American Economic Association, which found that a single percentage point increase in the share of detached housing units leads to a 1.5% increase in per-capita on-road carbon dioxide emissions due "private passenger transportation."

Generally, residents that live in middle housing use less water than single-family homes. The National Renewable Energy Laboratory (NREL) found "in Colorado, average household energy demand is 70% less for multifamily housing compared to single-unit detached dwellings." Furthermore, the Colorado Energy Office explains, "Water conservation: Compact housing design uses less water per unit. A study of Colorado water customers found that small single family lots use 22% less water outdoors than typical single family lots, small multi-family use 63% less, and higher density multi-family uses 86% less."

Expanding middle housing in urban centers and promoting transit-oriented development (TOD) can reduce sprawl, support walkable neighborhoods, and lower fossil fuel use. To maximize these benefits, public transportation must also be strengthened—particularly with first- and last-mile solutions that enable suburban households to access transit and further reduce emissions.

Equal Opportunity

While the Fair Housing Act and Colorado's Fair Housing Act work to address the harms and impacts of housing discrimination, people of color, especially Black Coloradans, still face barriers to owning a home. According to the Colorado Sun, "after 50 years, the homeownership gap between white and Latino Coloradans narrows. But for Black Coloradans, it's widened." In fact, "about 48% of white residents can afford to buy the typical home in Colorado, compared with 30% of Black residents and 32% of Latino people." These gaps are caused by a variety of factors, but their impact remains significant and prevents housing stability. By increasing middle housing options, addressing past inequalities and providing housing opportunities for all Coloradans that were once unattainable.

WHO BENEFITS?

Middle housing supports all community members. Every municipality is unique, so the benefits may vary depending on the specific community's needs. Allowing middle housing in an area will help to make communities more affordable, accessible, economically and environmentally sustainable. Local Housing Solutions explains that middle housing supports more "vibrant," "walkable neighborhoods," and "inclusive neighborhoods." Middle housing also supports multigenerational households or 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. It also provides homes to young professionals, essential workers such as teachers, nurses, and first responders, as well as individuals with disabilities and first-time homebuyers. Allowing people to move into a community creates economic growth and sustainable local economies by attracting and retaining professionals. Additionally, it enables "workers to live near their workplaces" which "reduces commute times, increases productivity, and stimulates local economies."



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 13: Housing Continuum
Source: CHFA

Even if someone already own a homes, middle housing can support communities in many ways:

- Property values may increase.
- Neighborhoods may become more walkable which decrease car usage, traffic/congestion, fossil fuel emissions and noise.
- 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 provides more options and choices for all community members.

Support for middle housing is one piece to help address the affordability crisis in Colorado.

