

FUTURE HOUSING COALITION TOOLKIT

Community Engagement

DRAFT

FOREWORD

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.

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

A two-story brick building with a balcony and a garden. The building is light-colored brick with a decorative cornice. The balcony has a dark railing and is furnished with a table and chairs. A blue umbrella is closed on the balcony. The garden in the foreground is lush with green plants and a path leads through it. A black fence is visible in the background.

CHAPTER 1

Introduction

CONTENTS: CHAPTER 1

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



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:

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

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:
Chapter 2:
Chapter 3:
Chapter 4:
Chapter 5:
Chapter 6:
Chapter 7:

BACKGROUND

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.

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 command lower 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.



Examples of Middle Housing.
Source: Sustainable Connections

BACKGROUND

Type

Middle housing is housing between detached single-family homes and high-rise apartment buildings 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".

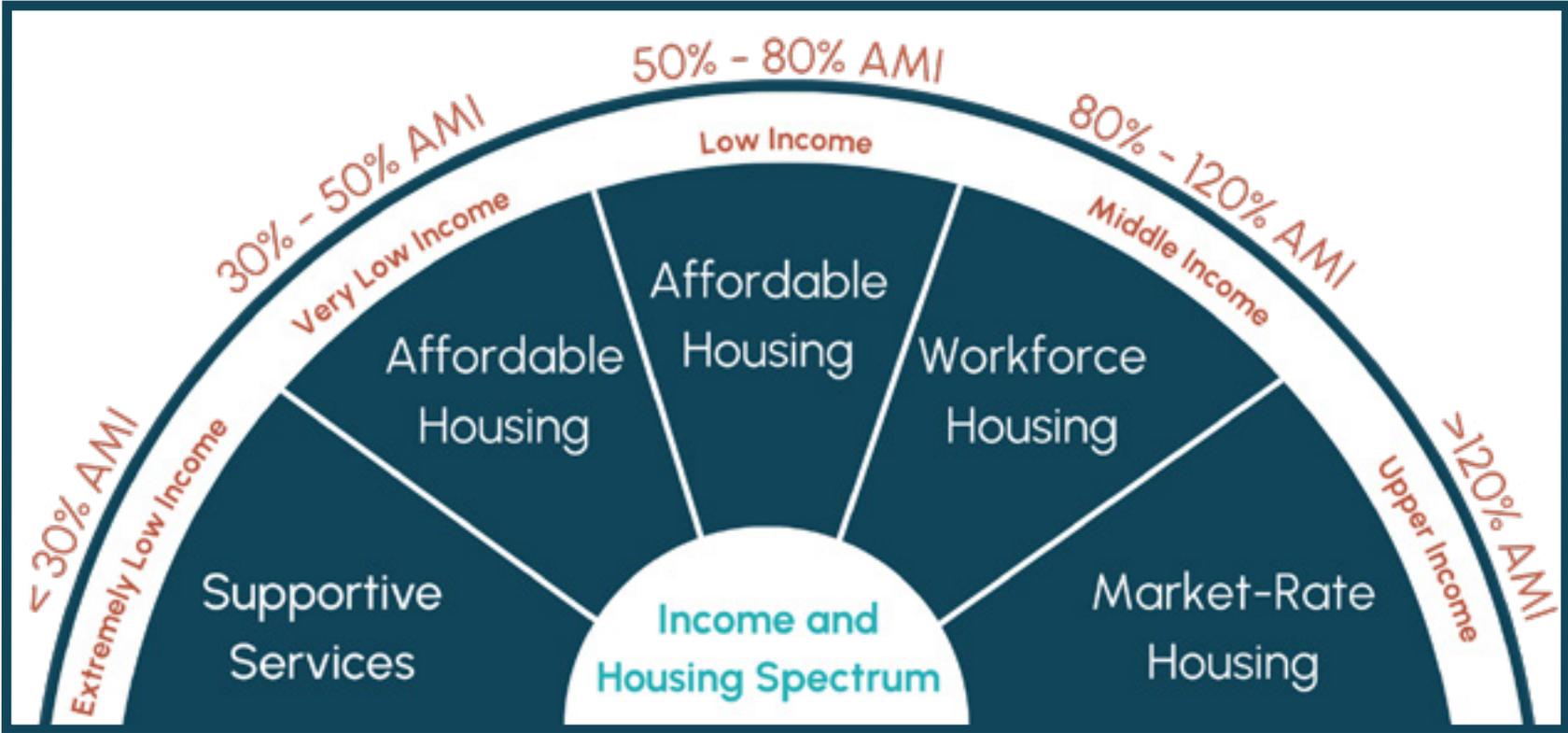


Diagram of the spectrum of Missing Middle Housing.
Source: Opticos Design, Inc.

BACKGROUND

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.)



Source: Image developed from Camoin Associates.

BACKGROUND

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

Income-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

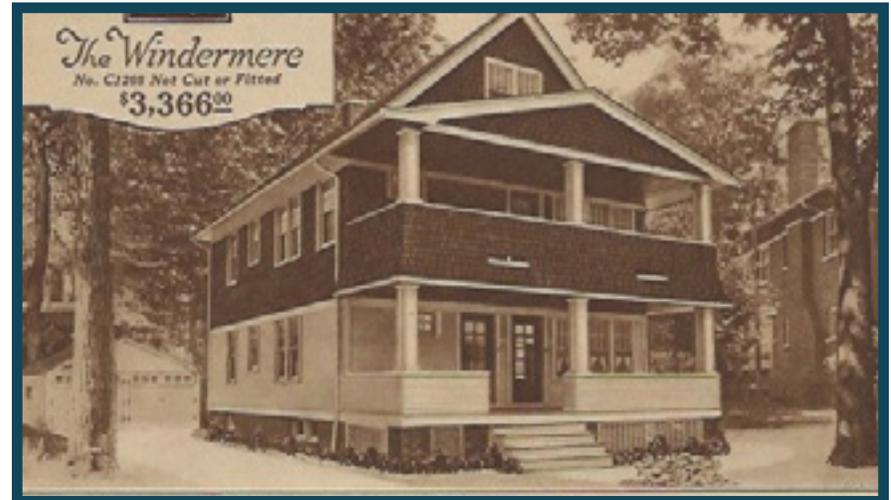
HISTORY

Middle housing is slowly gaining more attention. Housing of this type was once wildly popular but became illegal to build in most communities. 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 auto-dependency, 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, due to longer distances and larger service areas with fewer residents per area, resulting in a greater cost per individual or facility.



Top: 1927 Duplex Plans. Source: Sears, Roebuck and Co. Modern Home Catalog, p104 via [Internet Archive](#)

Bottom: "Buildings residences duplex" 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.

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



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

WHY DOES THIS MATTER NOW?

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 responding 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.

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.

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 (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.



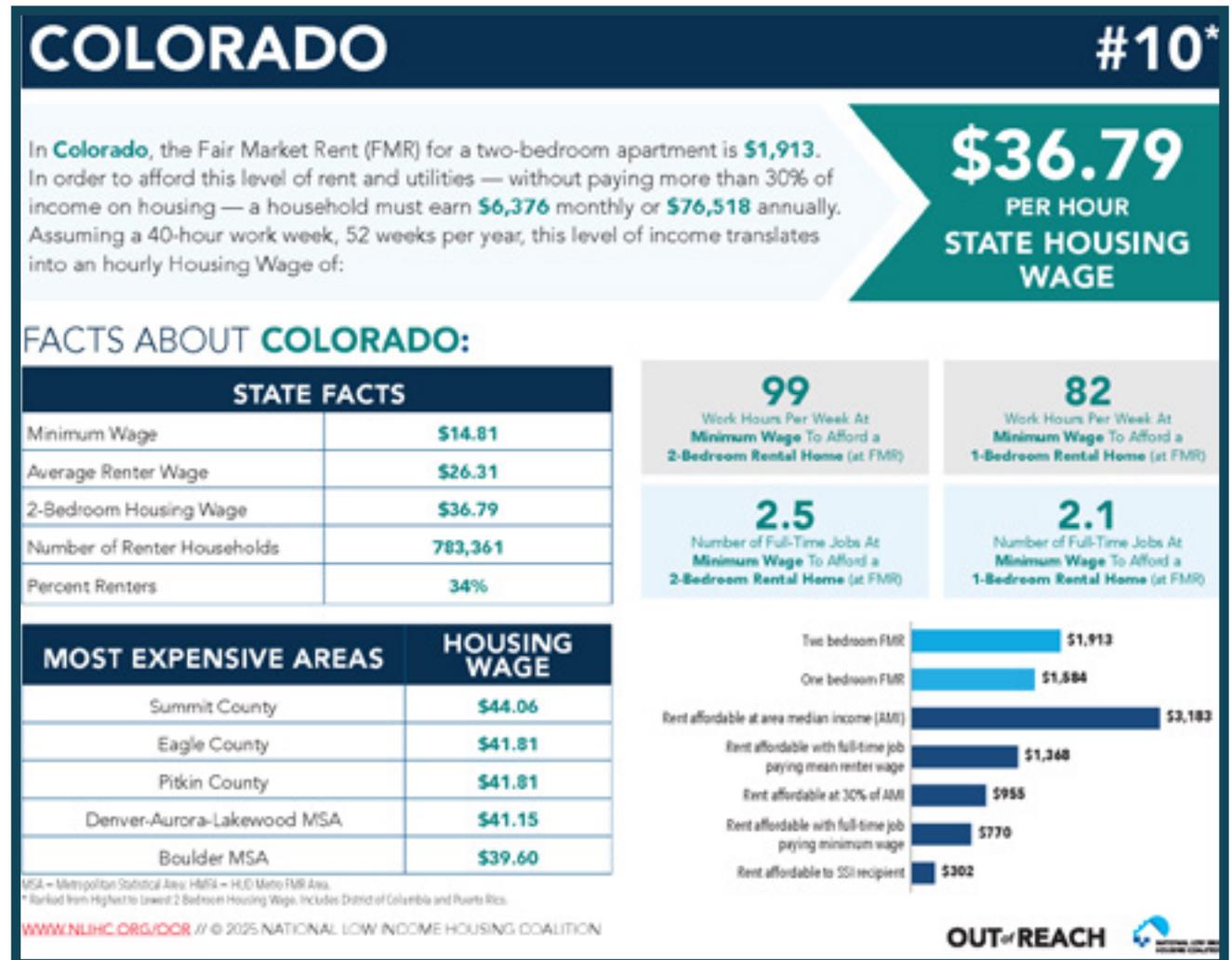
Source: Civic Results, developed from HUD

WHY DOES THIS MATTER NOW?

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.

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.



WHY DOES THIS MATTER NOW?

Impacts of the lack of affordable housing:

- Households have trouble paying for groceries, paying 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 further from work to afford housing, resulting in longer commutes, 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."
- Delays in homeownership impacts the amount of time available to build equity.
- Among other impacts.



WHY DOES THIS MATTER NOW?

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 is the driver of middle-class stability and intergenerational 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.



Mayor's Top Economic Challenges in 2022.
Source: Bipartisan Policy Center

WHY DOES THIS MATTER NOW?

Aging

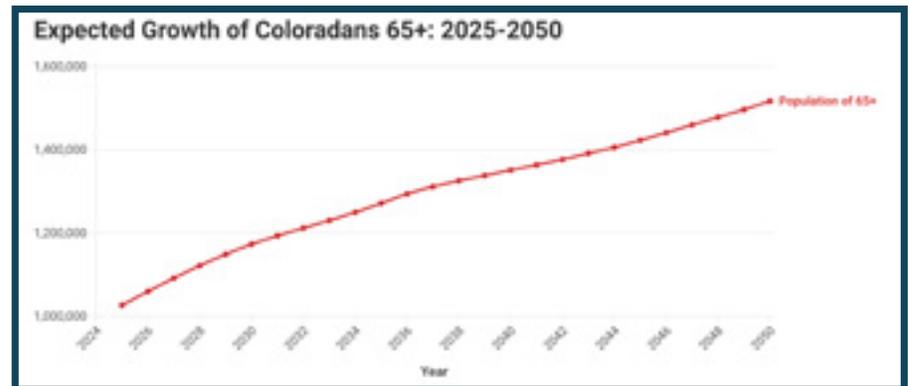
Colorado's population is also aging. From 2010 to 2020, Colorado's population was the second fastest-growing population over the age of 65 in the nation. As the baby boomer generation ages, this trend is expected to continue throughout the next decade. According to the Colorado Sun, "today, 1 in 6 Coloradans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

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, 34% of adults will need to modify their homes. 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. 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.

As baby boomers age, so too does Generation X and Millennials. Generation X and millennials are buying first and second homes, and Generation Z is entering the rental and homebuying market.

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.



Top: Expected growth of the population 65+ from 2024-2060

Source: Common Sense Institute, 2025

Bottom: Modifications needed in homes in order of older adults age in place.

Source: AARP

WHY DOES THIS MATTER NOW?

Recent research from the [Turner 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.”

Residents that live in attached structures tend to use about 40% less electricity and 50% less water than residents in low-density single-family detached 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, further reduce emissions and water use.

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

Colorado Homeownership Rates, by Race or Ethnicity						
	1990	2000	2010	2020	2030	2040
Total	62.0%	67.0%	65.5%	66.5%	66.0%	65.9%
White	65.1%	71.2%	70.4%	71.8%	71.8%	71.3%
Black	37.2%	46.3%	41.2%	37.2%	36.0%	35.7%
Hispanic	51.1%	52.8%	49.6%	52.9%	55.0%	57.5%
Other	47.0%	52.9%	54.9%	57.0%	56.8%	55.2%

National Homeownership Rates, by Race or Ethnicity						
	1990	2000	2010	2020	2030	2040
Total	65.0%	66.2%	65.1%	64.7%	63.6%	62.2%
White	70.1%	72.4%	72.2%	73.0%	72.5%	71.4%
Black	45.2%	46.3%	44.3%	41.9%	41.1%	40.6%
Hispanic	43.0%	45.7%	47.3%	49.0%	50.2%	51.3%
Other	53.7%	53.0%	54.3%	58.1%	57.9%	57.4%

Sources: Decennial censuses, the American Community Survey, and Urban Institute projections. Notes: values for 2020, 2030, and 2040 are projected values. The “Other” category includes Asians, American Indians, Alaska Natives, Native Hawaiians, other Pacific Islanders, and multiracial people.

Colorado Homeownership Rates, by Race and Ethnicity compared to National Rates.

Source: [Urban Institute](#)

WHY DOES THIS MATTER NOW?

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 FROM MIDDLE HOUSING?

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."

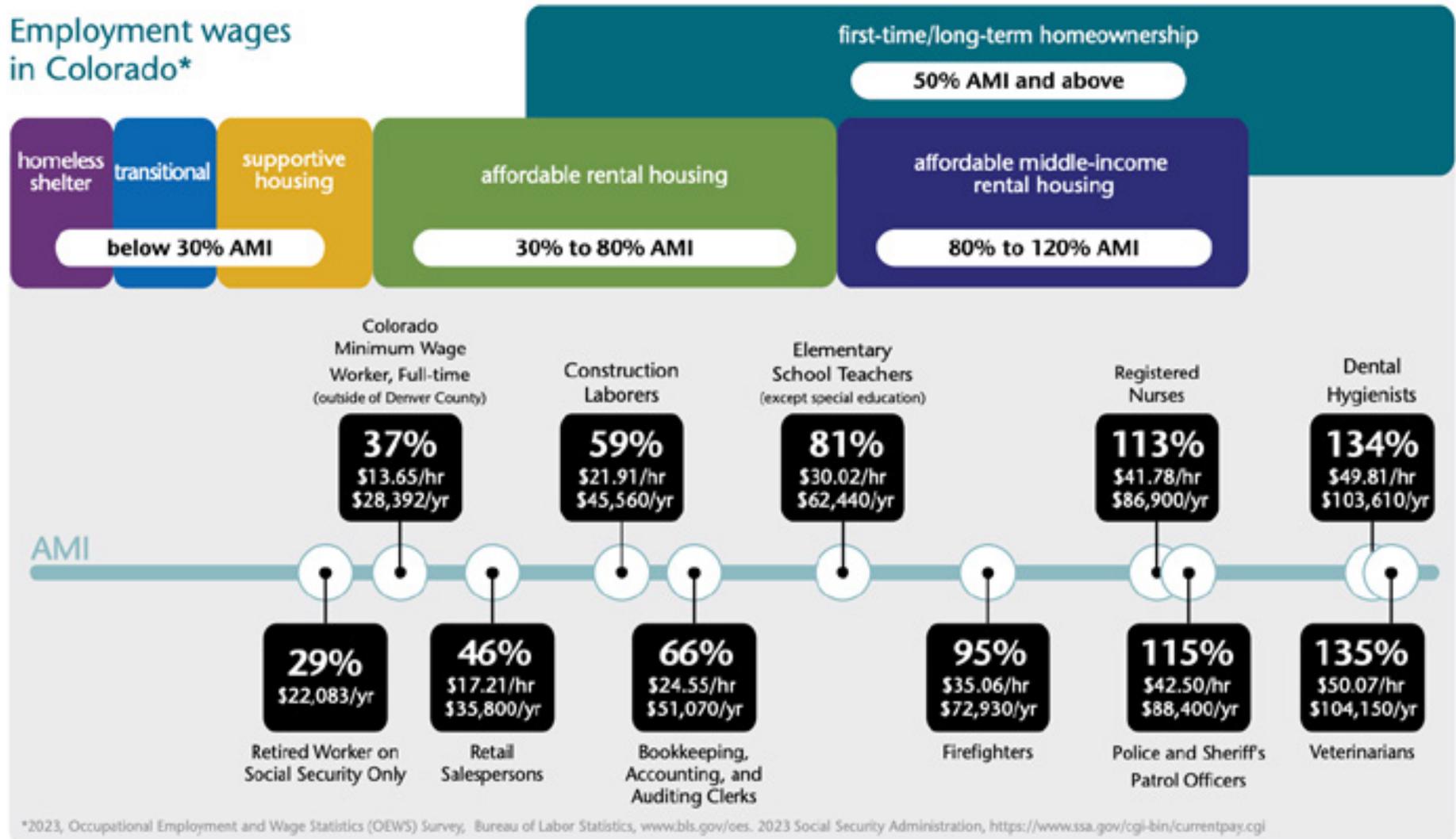
Even if you already own a home, middle housing can support you in many ways:

- Property values may increase.
- Neighborhoods may become more walkable which decrease car usage, traffic/congestion, fossil fuel emissions and noise.
- If/when someone is ready to downsize, there will be options for them in their neighborhood/community. This enables older adults to age in place within 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 an aging adult wants to live near their children, middle housing will provide an opportunity to live in the same community. Alternatively, an adult child who wants to live in their parents' community will be able to afford a home in that community.
- Middle housing provides more options and choices for all community members.

This section begins to make a case of the importance of middle housing and provides background information on its benefits. The following section will provide examples of middle housing types in Colorado.

WHO BENEFITS FROM MIDDLE HOUSING?

Employment wages in Colorado*



The Housing Continuum with Selected Occupations
 Source: CHFA Housing Affordability Gap Report

FAQ Sheet for Addressing Common Concerns of Middle Housing



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.

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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.

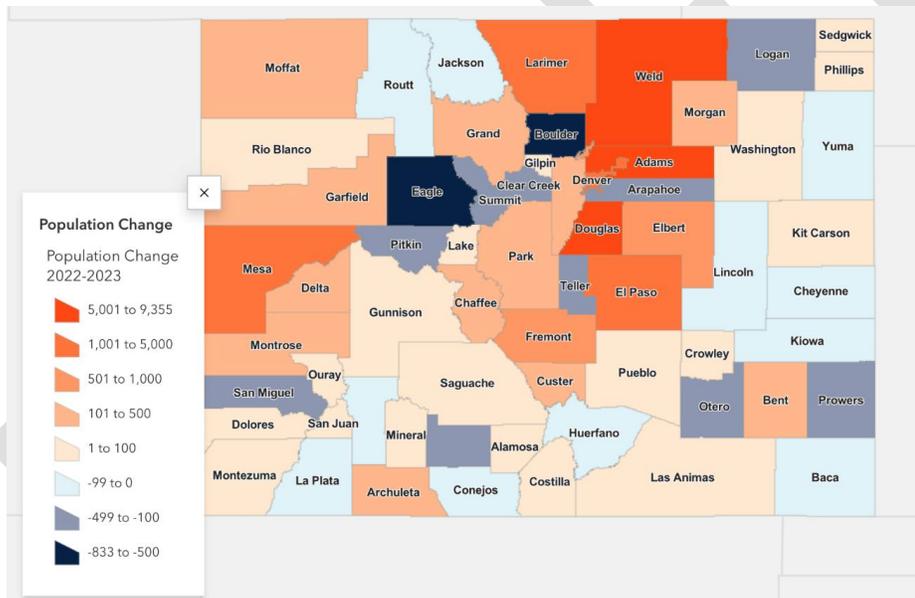


Figure 1: CO Population Change from 2022 - 2023. Source: DOLA

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 (about \$5,200 per person in the US) increase in income or \$8,775 in additional wages per worker.” 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 workplaces](#)” which “[reduces commute times, increases productivity, and stimulates local economies.](#)”

Will this change the look and feel of our neighborhood?

No. Middle housing is designed to “[fit seamlessly into existing residential neighborhoods.](#)” Developers follow local [zoning codes and design/development standards](#) to build middle housing that is [compatible](#) with the neighborhood. Most middle housing is built at the [house-scale](#), meaning that they are typically the same size as a single-family home. Essentially middle housing is built to look like single-family homes.



Figure 2: A fourplex in the City and County of Denver, designed to match the neighborhood context and look similar to a large single-family home. Source: [CCD](#)

Won't this ruin the character of my neighborhood, and will it clash with our 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.”



Figure 3: Various forms of middle housing designed in the architectural style of the neighborhood. Source: [Steuteville, 2023](#)

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: Example footprint of a triplex. Source: [Missing Middle Housing](#)

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 house provides more options and choices for all community members.

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 housing](#). By developing a more robust public transportation system, including first and last mile plans that local governments could develop access to public transportation and more walkable neighborhoods will [reduce the need for cars](#). People living in middle housing may not have cars or may have fewer cars. According to [Non-Profit Housing Association of Northern California \(NPH\)](#), “simply put, higher income households own significantly more vehicles than lower income households.” [Cities across the U.S. show](#) that density does not inherently cause more driving — in fact, it often leads to less. With the right land use policies, Colorado can grow without growing car dependency. One option to consider is reducing parking minimums near transit-oriented developments (TODs). This approach should be tailored to the unique needs of each community. While it may be effective in areas with strong transit access, it may not be suitable for more suburban and rural communities where car dependency remains high.

Isn't 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. 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 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.”

Water System: In Colorado, water access and water rights are at the forefront of many conversations. According to the [State Demographers 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 integrates [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.

Safety & Social Concerns

Will adding more renters make the neighborhood less safe?

Crime is complex and caused by a variety of factors. Some people will be renting a home, and others will be buying a home. There is a [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](#).

Won't this 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, [“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 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 rezoned, 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.

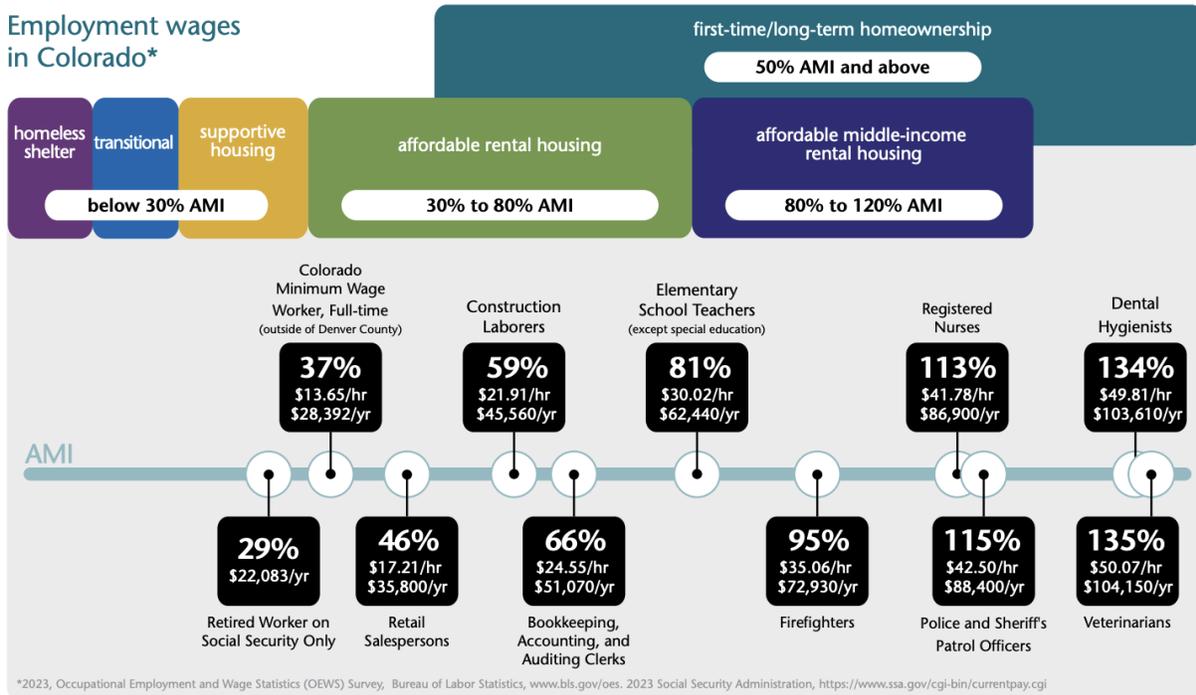
Do we have any say in what gets built here?

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?

A common question is, “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.



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.

DRAFT

Key Terms Relating to Middle Housing



Accessory Dwelling Unit (ADU) - is a smaller, secondary housing unit on a property that already has a residential unit. ADUs are built for several reasons including increasing property values, adding affordable housing, and/or providing a private space for family members like adult children or gaining parents. ADUs are sometimes called secondary suits, accessory apartments, granny flats, in-law suit, backyard cottages, carriage house, among others. ADUs may be attached or detached from the primary structure. [AARP](#) has some helpful information about ADUs.



Figure 1: Various Types of ADUS. Source: [APA](#)

Adaptive Reuse vs Retrofit vs Rehabilitation - Adaptive reuse, retrofitting, and rehabilitation all refer to construction related to existing buildings.

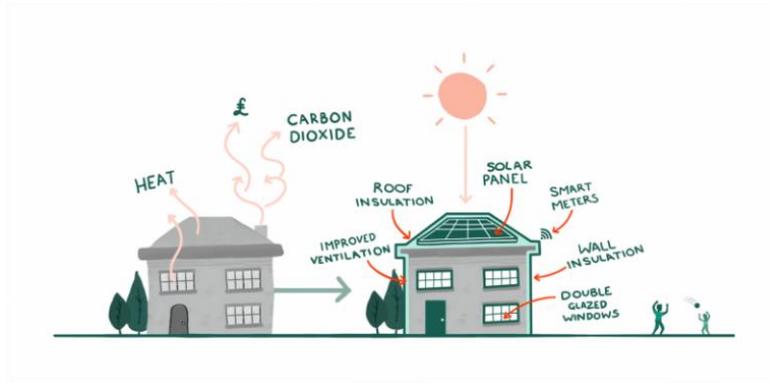
Adaptive Reuse – “is the practice of refurbishing an existing building for a new purpose.”

Figure 2:Caption: Pancratia Hall in Denver was a dormitory that was converted into affordable housing. Source: [Denverite](#)



Retrofit – is the process of renovating an existing building to improve its energy performance.

Figure 3: Examples of different types of retrofitting. Source: [Building Energy Experts](#)



Rehabilitation – is the process of renovating and restoring older (or deteriorating) buildings and properties. This term is often associated with historic buildings.



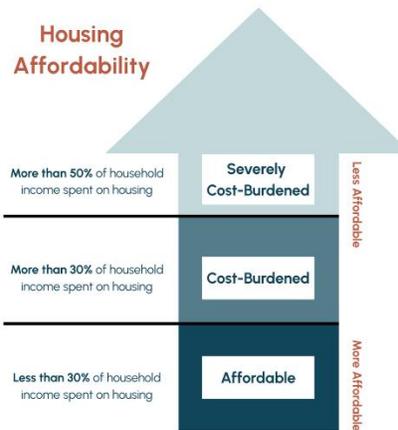
Figure 4: Example of rehabilitation of a home. Source: [Business Insider](#)

Affordability - Housing affordability is when a household pays less than 30% of their gross income (income before taxes) towards housing costs (including utilities).

Cost-Burdened - is spending more than 30% of a household's gross income on housing costs (including utilities).

Severely Cost-Burdened - is spending more than 50% of a household's gross income on housing costs (including utilities).

For example, [Arvada's Draft Consolidated Housing Plan 2025-2029](#) explains that over half (52%) of all Arvada renters are cost burdened. Twenty-eight percent of renters are severely cost burdened.



Age in Place – is when an older adult lives in their own home or smaller homes in their communities while they age.

Area Median Income (AMI) - AMI is the median (midpoint or middle) income of a region. This means 50% of households earn more than at the midpoint, and 50% earn less than at the midpoint. This is calculated by the size of the household. AMI is determined yearly by the Department of Housing and Urban Development (HUD).

The Colorado Department of Local Affairs ([DOLA](#)) explains, AMI “accounts for the typical income in a specific housing market and compares needs across markets/ regions.”

The [Eagle County Housing and Development Authority](#) explains that AMI is important because it...

- “Determines Housing Affordability: It establishes benchmarks for affordable housing.
- Qualifies for Housing Programs: Many housing assistance programs use AMI to determine eligibility.
- Sets Rent Limits: It helps in setting rent limits for affordable housing units.”

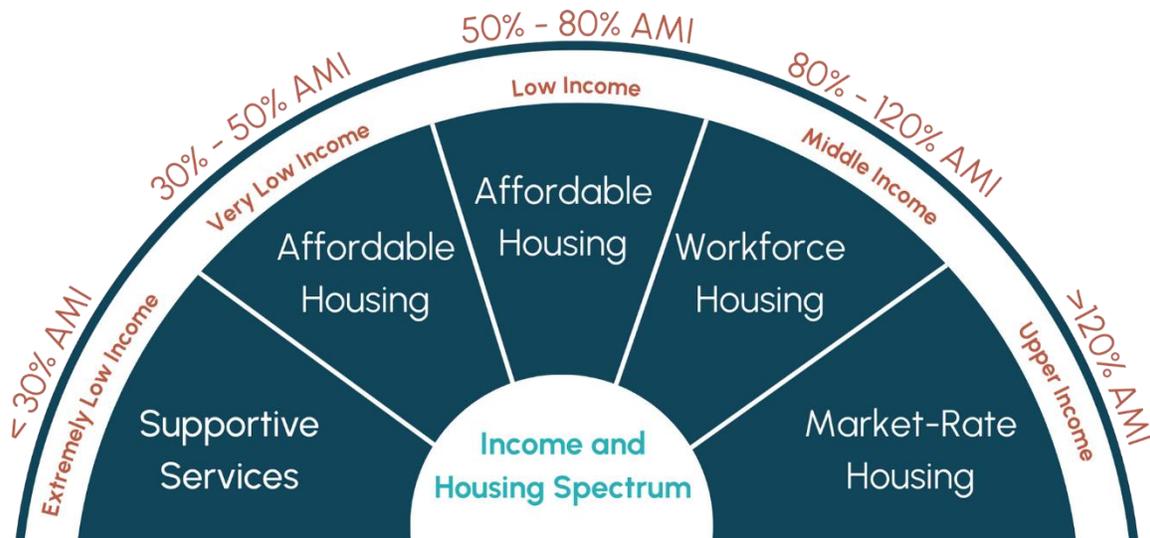


Figure 5: Income Housing Spectrum. Source: Image developed from Camoin Associates.

To understand AMI better, below is an example:

- If a 1-person household makes \$58,000 per year:
 - In 2025, the AMI (100%) in Douglas County is \$98,100 for a 1-person household. The \$58,000 income would be roughly 60% of the AMI.
 - In 2025, the AMI (100%) in Lake County is \$73,100 for a 1-person household. The \$58,000 income would be roughly 80% of the AMI.
- If a 3-person household makes \$75,000 per year
 - In 2025, the AMI (100%) in Douglas County is \$126,100 for a 3-person household. The \$75,000 income would be roughly 60% of the AMI.
 - In 2025, the AMI (100%) in Lake County is \$94,000 for a 3-person household. The \$75,000 income would be roughly 80% of the AMI.
- If a 6-person household makes \$73,000 per year
 - In 2025, the AMI (100%) in Douglas County is \$162,600 for a 6-person household. The \$73,000 income would be roughly 45% of the AMI.
 - In 2025, the AMI (100%) in Lake County is \$121,300 for a 6-person household. The \$73,000 income would be roughly 60% of the AMI.

Douglas County 2025 Income Limits

AMI Levels By Household Size	AMI	2025 Income Limits							
		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
	120%	117,720	134,520	151,320	168,120	181,680	195,120	208,560	222,000
	110%	107,910	123,310	138,710	154,110	166,540	178,860	191,180	203,500
100% AMI or the midpoint	100%	98,100	112,100	126,100	140,100	151,400	162,600	173,800	185,000
	90%	88,290	100,890	113,490	126,090	136,260	146,340	156,420	166,500
	80%	78,480	89,680	100,880	112,080	121,120	130,080	139,040	148,000
	70%	68,670	78,470	88,270	98,070	105,980	113,820	121,660	129,500
	60%	58,860	67,260	75,660	84,060	90,840	97,560	104,280	111,000
	55%	53,955	61,655	69,355	77,055	83,270	89,430	95,590	101,750
A 1-person household income of \$58,000 would be roughly 60% of AMI	50%	49,050	56,050	63,050	70,050	75,700	81,300	86,900	92,500
	45%	44,145	50,445	56,745	63,045	68,130	73,170	78,210	83,250
	40%	39,240	44,840	50,440	56,040	60,560	65,040	69,520	74,000
	30%	29,430	33,630	37,830	42,030	45,420	48,780	52,140	55,500
	20%	19,620	22,420	25,220	28,020	30,280	32,520	34,760	37,000

A 3-person household income of \$75,000 would be roughly 60% of AMI

A 6-person household income of \$73,000 would be roughly 45% of AMI

Lake County 2025 Income Limits

AMI Levels By Household Size	AMI	2025 Income Limits							
		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
	120%	87,720	100,320	112,800	125,400	135,480	145,560	155,400	165,480
	110%	80,410	91,960	103,400	114,950	124,190	133,430	142,450	151,690
100% AMI or the midpoint	100%	73,100	83,600	94,000	104,500	112,900	121,300	129,500	137,900
	90%	65,790	75,240	84,600	94,050	101,610	109,170	116,550	124,110
	80%	58,480	66,880	75,200	83,600	90,320	97,040	103,600	110,320
	70%	51,170	58,520	65,800	73,150	79,030	84,910	90,650	96,530
	60%	43,860	50,160	56,400	62,700	67,740	72,780	77,700	82,740
	55%	40,205	45,980	51,700	57,475	62,095	66,715	71,225	75,845
	50%	36,550	41,800	47,000	52,250	56,450	60,650	64,750	68,950
	45%	32,895	37,620	42,300	47,025	50,805	54,585	58,275	62,055
	40%	29,240	33,440	37,600	41,800	45,160	48,520	51,800	55,160
	30%	21,930	25,080	28,200	31,350	33,870	36,390	38,850	41,370
	20%	14,620	16,720	18,800	20,900	22,580	24,260	25,900	27,580

A 3-person household income of \$75,000 would be roughly 60% of AMI

A 6-person household income of \$73,000 would be roughly 60% of AMI

Source: CHFA 2025 Income Limit and Maximum Rent Tables for All Colorado Counties

By-Right Development - is development that does not require discretionary approval. This right is granted to the property owner in the zoning code. For example, if someone owns land zoned for single-family housing, they can build a single-family home without requiring a special permitting process.

Community Engagement - is the process of including community members in the planning process. This can include informing, consulting, involving, collaborating, and/or empowering. There are various techniques for community engagement which are determined on the goal/needs of the community and project.

Conditional Use Permits (CUP) – “allows property owners to use their buildings in ways that are not otherwise permitted within the zone in which the property is located.” This could include permitting a school or church in an area that is zoned as single family residential. CUPs allow for exceptions to the zoning through a specific process.

Contextual Zoning - requires that new buildings meet the existing neighborhood character. This includes setbacks, building materials, and height requirements.

Cumulative Zoning – creates a hierarchy of uses with single-family at the top.

For example:

- “An industrial zone may allow industrial, commercial, and residential uses.
- A commercial zone may permit commercial and residential uses but not industrial uses.
- A residential zone, being the most restrictive, typically permits only residential uses.”

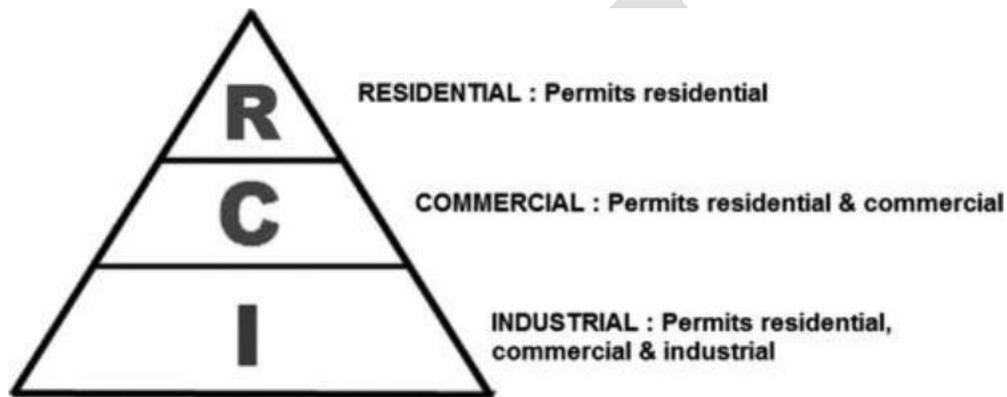


Figure 6: Visualization of Cumulative Zoning. Source: [Hirt, 2012](#)

Density Bonuses - incentivize the development of affordable units. [Local Housing Solutions](#) explains that density bonuses allow “developers to build more units than would ordinarily be allowed on a site by the underlying zoning code, in exchange for a commitment to include a certain number of below-market units in the development.”

Figure 7: Visualization of Density Bonuses. Source: [San Francisco Planning](#) (Left), [MSCR](#) (Right)

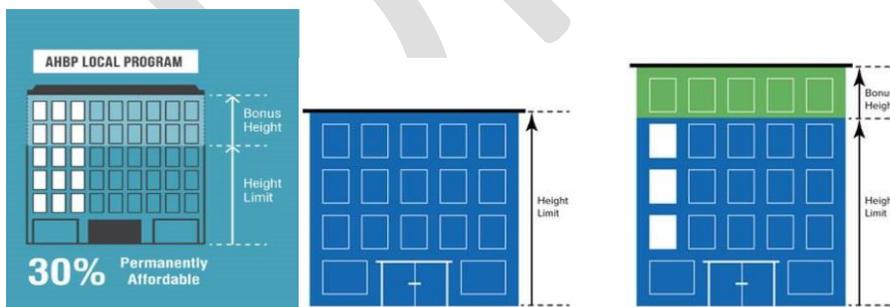


Figure 8: Source: *City and County of Denver*



Design Review – is a formal process to confirm that a development meets the design standards set by a city.

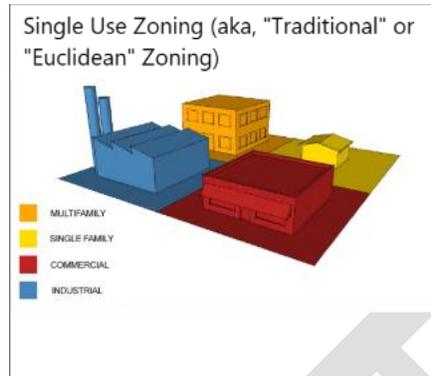
Design Standards – are formal guidelines for development related to the design of a project.

Downzoning – is the opposite of upzoning. It is the rezoning of land to allow fewer intensive uses.

Euclidean Zoning - or exclusionary zoning is the most common type of zoning in the United States. It is a type of zoning based on permitted land uses. Each type of land use is segregated from the other (Carrie Makarewicz, pp4, slide 21). For example, land zoned as single family, can only have single family homes, and land zoned as commercial can only have commercial buildings.

This type of zoning was upheld as constitutional in the 1926 landmark Supreme Court case *Village of Euclid v. Ambler Realty Co.*, where the Court recognized zoning as a legitimate exercise of a community’s police power to protect public health, safety, and welfare. Single-family residential zoning prohibits the construction of middle housing on designated land.

Figure 9: Visualization of Euclidian Zoning. Source: [Neighborhood Space](#)



Floor Area Ratio (FAR) -- is a zoning tool that controls the size of buildings in relation to the parcel of land.

$$\text{FAR} = \text{Gross Floor Area} / \text{Parcel Size}$$

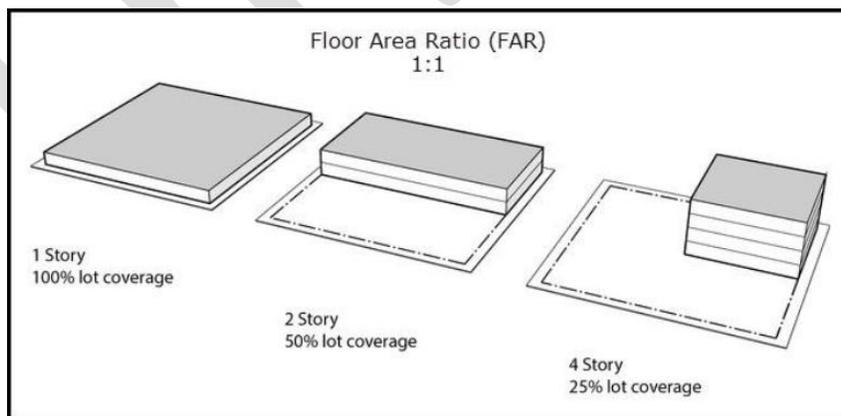
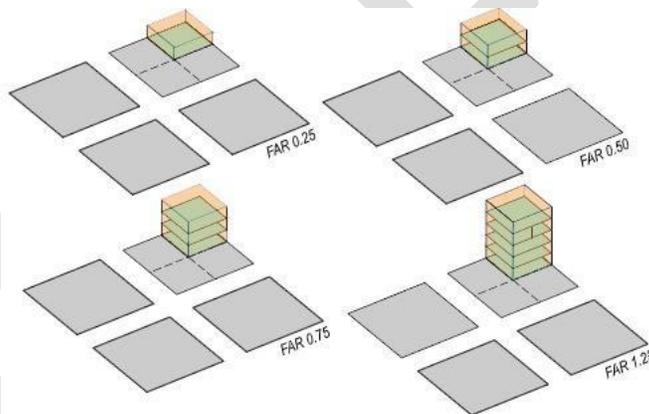


Figure 10: Figure 11: FAR Visualization. Source: [Matthew Lehman Real Estate](#) (Top), [Strong Towns](#) (Bottom)

Form Based Codes – instead of only regulating land uses like Cumulative and Euclidean based codes, form-based codes focus on building “form” or design and land use. Carrie Makarewicz (ppt4, slide 12) explains, “it focuses on forms of buildings and their locations within the city and in relation not the street pattern and activity patterns or desires.” Form based codes allow for mixed uses, including middle housing in neighborhoods. Many middle housing advocates argue for more form-based codes.

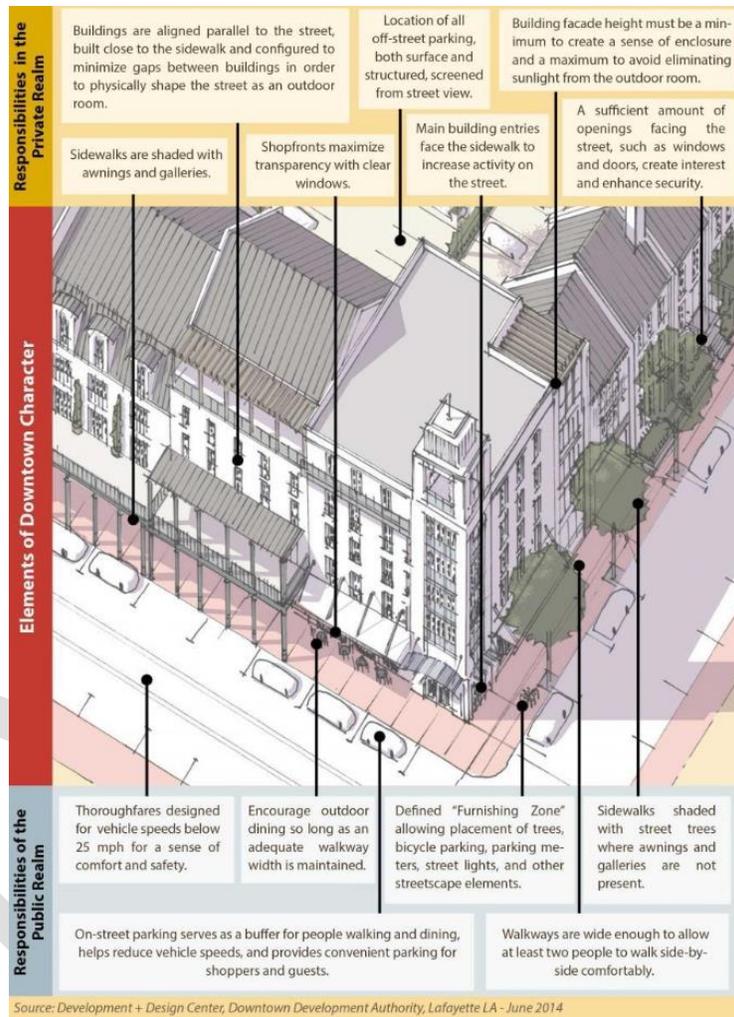


Figure 12: Examples of Form Based Codes. Source: [Public Square](#).

Height Limits – set restrictions on the maximum height of a building. Height limits can be imposed for many reasons including preserving views, as well as the look and feel of neighborhoods. Height limits can also restrict density.



Figure 13: Building height standards. Source: [Montgomery County Department of Permitting Services](#)

Housing Supply vs. Housing Stock - Housing supply and housing stock have various definitions and are sometimes used interchangeably. For the purposes of this toolkit, we will use the following definitions:

Housing Supply – is the number of residential units **available** for sale or rent in a specific housing market. This housing market could refer to a neighborhood, city/town, county, region, state, country, etc.

Factors that impact housing supply include but are not limited to:

- Interest Rates
- Economic conditions
- Public Policies (land use regulations, zoning, etc.).
- Economic Growth
- Mortgage Availability & Rates
- Population/ Population Change
- Demographic change
- Higher Incomes
- Unemployment
- Interest rates
- Home prices
- High rents
- Economic conditions

- Location
- Construction Costs

Housing Stock - is the total number of residential units, occupied or vacant in a specific area.

Infill Development - refers to new construction on already developed land. This development is “within unused and underutilized lands within existing development patterns,” by developing vacant land, reusing existing buildings and/or demolishing existing buildings for new construction.

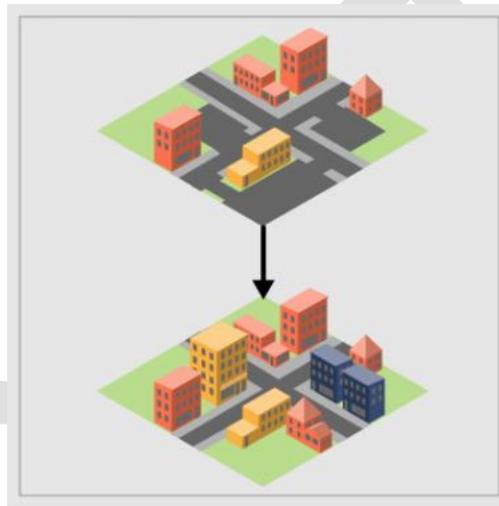


Figure 14: Example of Infill Development. Source: [NH Housing Toolbox](#)



Figure 15: Example of infill development in Edmonton, Canada. Source: [Infilled Monton](#)

Land Use – refers to the activities that occur on specific land. Common land use categories include:

- Residential: land designated for housing
- Commercial: land designated for business and economic activities
- Industrial: land designed for manufacturing, processing, or storage of raw materials
- Agricultural: land designated for farming and livestock
- Recreational: land designed for activities (i.e., parks)

Large Lot Minimums – sets a minimum lot size for development. This can ensure that all developments have access to public infrastructure like water and sewer access. On the other hand, it can be used to maintain the “social and economic exclusiveness of an area” (Caves & Cullingworth, 361). Large lots can also create [affordability issues](#) because large lots generally increase the price per square foot and encourage building larger homes.



Figure 16: Lot Sizes and Density. Source: [Mid Coast NSW](#).

Linkage Fee Programs – are sometimes called impact fees and are alternative ways to fund affordable housing. Market-rate development (commercial, office, housing, etc.) is linked to affordable housing production by charging a fee to market-rate development. [The revenue generated from fees is then used to fund affordable housing.](#)



Figure 17: Linkage Fees. Source: [City and County of Denver](#)

Lot Coverage – is the percentage of property that may be covered by development.

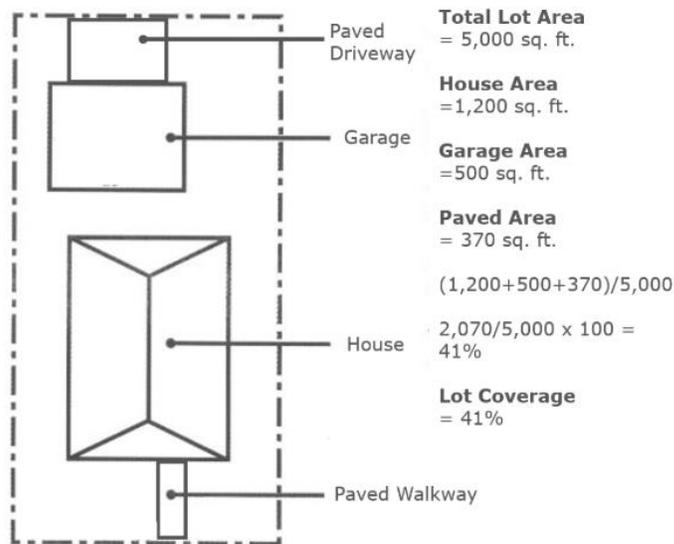


Figure 18: Sample Lot Coverage Circulation. Source: [Covington, KT Neighborhood Development Code](#).

Mixed- Use Zoning - “allowing two or more additional land uses on a parcel” (Caves & Cullingworth, 362). For example, this could look like having a barber on the first floor (commercial use) and apartments on the second and third floors (residential use). [Mixed-use development can:](#)

- “Foster community due to the availability of several activities and spaces in the area;
- Provide a range of housing options;
- Support the use of public transportation, walking and [rolling (scooters, bikes, skateboard, etc.)] rather than cars which can “reduce traffic congestion and improve air quality by bringing residents closer to jobs, neighborhood retail, and other sources of trips;
- Generate new tax revenue while using fewer public infrastructure resources.”

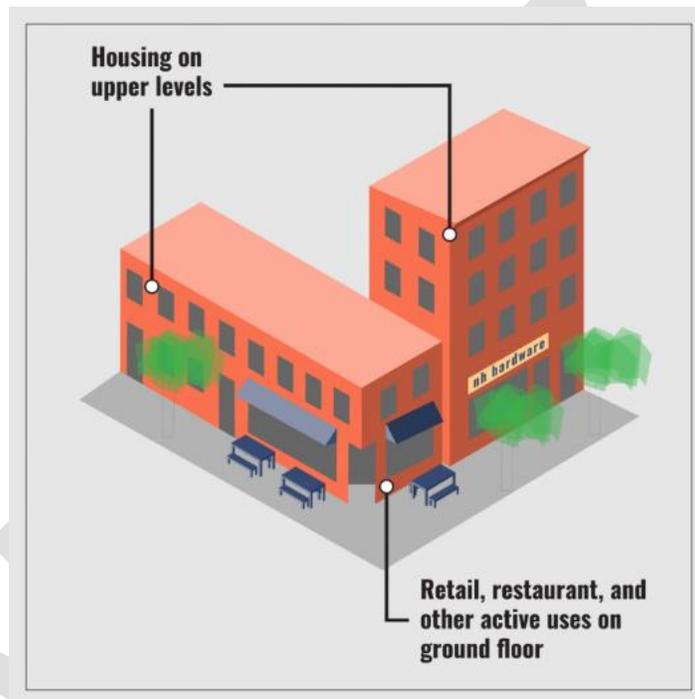


Figure 19: Example of Mixed-Use Development. Source: [NH Housing Toolkit](#)

Colorado Springs, for example, has [6 mixed-use zone districts](#). These districts permit (allow for) residential and commercial uses. Each district has specific [dimensional standards](#) to align with the context of the neighborhood.

[Alarado Business Park](#) in Estes Park is a mixed-use building with Jimmy Johns restaurant and Estes Park Health Urgent Care on the ground floor and residential units on the remaining floors.



Figure 20: Photo of Alarado Business Park in Estes Park. Source: [Saunders](#)

Bradburn Village is a 125-acre mixed-use community in Westminster. According to Continuum, [Bradburn Village](#) has “750 residential units including townhomes, live/work units and row house apartments, all within a short walk of Bradburn’s village core with 100,000 square feet of shops, restaurants, offices and a newly opened Whole Foods Market.”



Figure 21: Aerial view of Bradburn Village, CO. Source: [Homes.com](#)

Middle Housing - Middle housing can refer to a specific income range and housing type.

Middle Housing refers to the housing that is between detached single-family homes and high-rise apartment buildings. These include a variety of housing types which include:

- Duplexes
- Cottage courts
- Townhomes
- Triplex
- Fourplex
- Multiplex (can include condominiums or rental)
- Live-Work

These housing types were once widely popular but have decreased since the rapid expansion of single-family homes restricted or limited their development. Middle housing is often referred to as "Missing Middle Housing" for this reason.



Figure 22: Middle Housing Spectrum. Source: [Opticos Design](#)

[Colorado’s Middle Income Housing Authority](#) considers middle income to be between 80% and 120% AMI, or 140% AMI for rural resort areas. (Note: [SB22-232](#) and revised by [SB23-035](#) created the Middle Income Housing Authority.)

Overlay Zones – are special/additional zoning requirements related to natural resource protection or development guidance in addition to the base zoning code.

Examples:

- [Wildfire Hazard Overlay District](#), Douglas County
- [Geological Hazard Overlay District](#), Weld County
- [Streamside Overlay](#), Colorado Springs
- [Floodplain Overlay District Overview](#), Jefferson County
- [Old Town Neighborhood Overlay District](#), Lafayette
- [South Sloan’s Lake Design Overlay](#), Denver

Parking Minimums – regulate the number of parking spaces for new construction. This number is determined by the type of development. Zoning codes may require a specific number of parking spaces per dwelling unit or square foot. Generally, [parking minimums are viewed as a barrier to developing affordable housing](#) and [drive up the cost of development](#). But, if there is not reliable public transportation, then it is difficult to reduce parking.



Figure 23: Cost of parking compared to lot size. Source: Push the Needle

Residential Density – “number of housing units (such as houses, apartments, or condos) within a specific area, usually measured per acre.” Zoning codes and requirements impact the density of an area.

Types of Density:

- **Low Density** – few housing units per acre. Generally, housing units are single-family homes.
- **Medium Density** – more housing units per acre. Generally, housing units are a mix of single-family homes and middle housing.
- **High Density** – many housing units per acre. Generally, housing units are large apartment complexes / high-rise buildings.
- **Gentle density** - is used when discussing the density increase caused by middle housing. The [Brookings Institute](#) explains, “gentle density also enables better matching between the size of one’s house and the size of one’s household.”

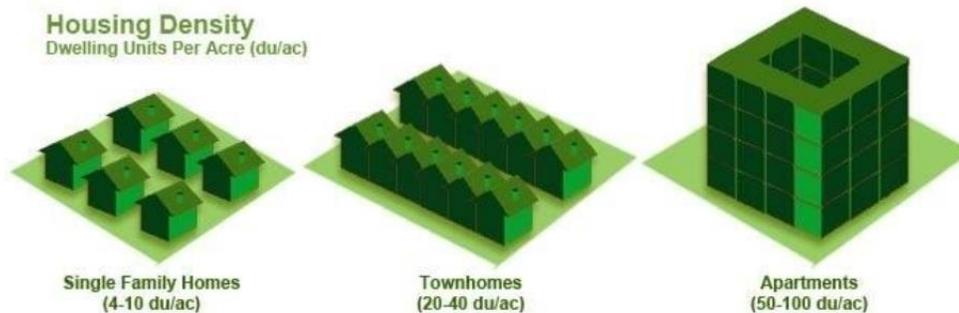


Figure 24: Housing Density and Dwelling Units Per Acre. Source: [Livable Communities Coalition](#).

Setbacks – are the required distance from the property line to a structure on the property (fences, buildings, etc.). There are different requirements for front, side, and rear setbacks. Setbacks can impact roof pitch, chimneys, decks, windows, and other structures.

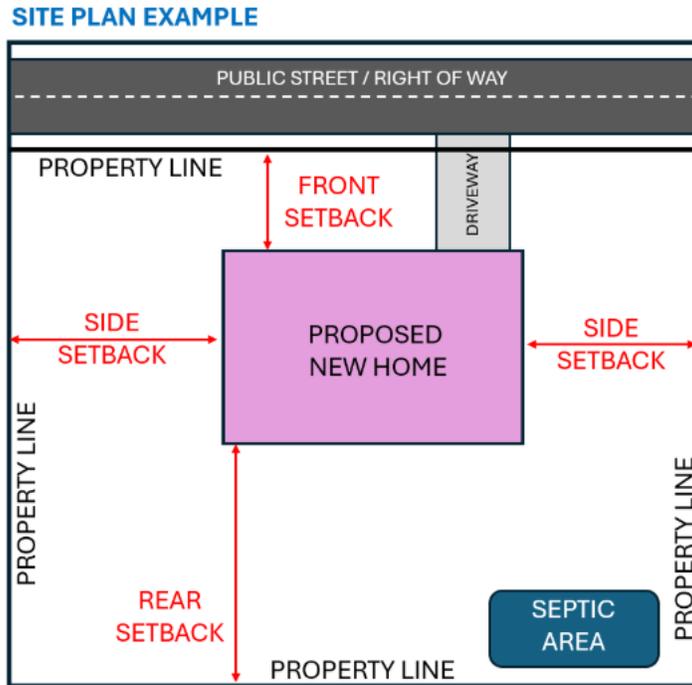


Figure 25: Example site plan with setbacks. Source: [City of Sandord, NC](#).

Single Family Zoning – differs by city and state but is generally defined as “residential land zoned for detached single-family homes” (Caves & Cullingworth, 353).



Figure 26: Aerial view of single-family housing. Source: [Luskin School of Public Affairs, UCLA](#).

Spot Zoning – is the rezoning of a small area or specific parcel of land that is different and incompatible from the surrounding area. This is considered controversial and even illegal because it generally benefits the property owner and harms the surrounding properties.

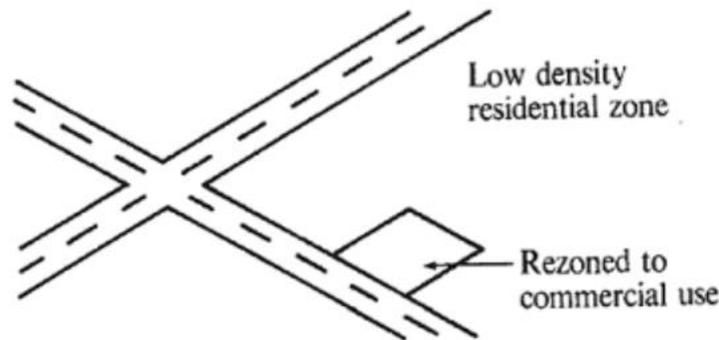


FIG. 181. SPOT ZONING

Figure 27: Diagram of Spot Zoning. Source: [CRP 2110 Creating Innovative Cities and Regions](#)

Starter Homes – are generally smaller and affordable homes for first-time home buyers.

[Examples](#) are condominiums, townhomes, paired housing, and multiplex homes).

Transit Orientated Development (TOD) - is a mixed-use neighborhood development strategy near transit facilities. The [Federal Highway Administration](#) explains “the potential benefits of TODs may include:

- Increased land values;
- New prime retail spaces for businesses to attract customers;
- Increased higher-density development and up-zoning;
- Increased foot traffic and visibility to customers for businesses;
- New development subsidies to improve and maintain community infrastructure.

Upzoning -- updating zoning codes to allow for greater density. This could include increasing height, story, ADU (Accessory Dwelling Unit) and Floor Area Ration (FAR) allowances. Upzoning does not ban single-family zoning. Instead, it allows multifamily housing to be built in zones that were initially single-family.

Protentional Benefits of Upzoning:

- Increased density
- Housing affordability
- Increased diversity
- Increased housing supply

Variance: is a “[request to deviate from current zoning requirements](#)” based on [use or areas/dimensions](#). For example, this could be a request to exceed the maximum height requirements or reduce the number of parking spaces required. Variances can provide flexibility, create [economic benefits](#), and support community development. Each municipality has a different process for requesting a variance. In Colorado, to receive a variance, property owners must prove hardship without negatively impacting the public good or changing the intent of the zoning code. ([C.R.S. 30-28-118](#))

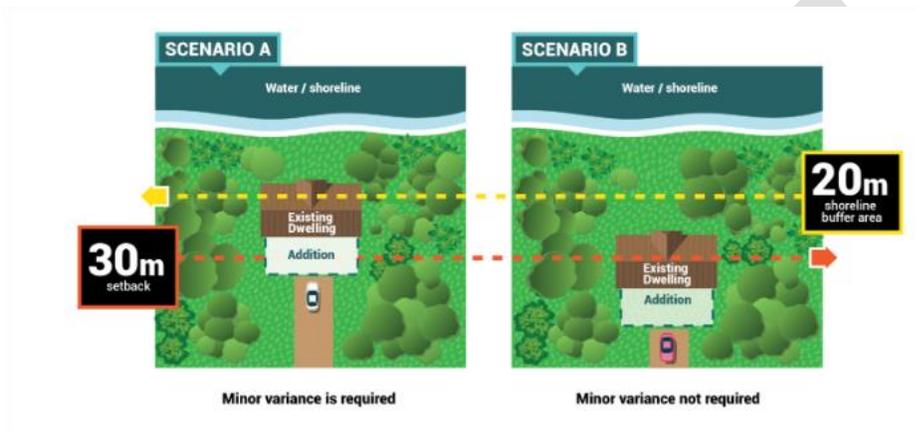


Figure 28: Scenario for a variance. Source: [Greater Grand Sudbury](#)

Zoning – “is the division of an area into zones within which uses (e.g. residential, retail/commercial, open spaces/parks, institutional uses, and industrial uses) are permitted as set out in the zoning ordinance” (Caves & Cullingworth). This includes site [layout requirements](#) (e.g. [maximum building coverage and minimum lot size](#)), [requirements for structures](#) (e.g. [height structure and maximum stories](#)), and [procedures](#) (e.g. [appeal process](#)). Each city has a unique zoning code. Zoning codes are made up of zoning text and zoning maps.

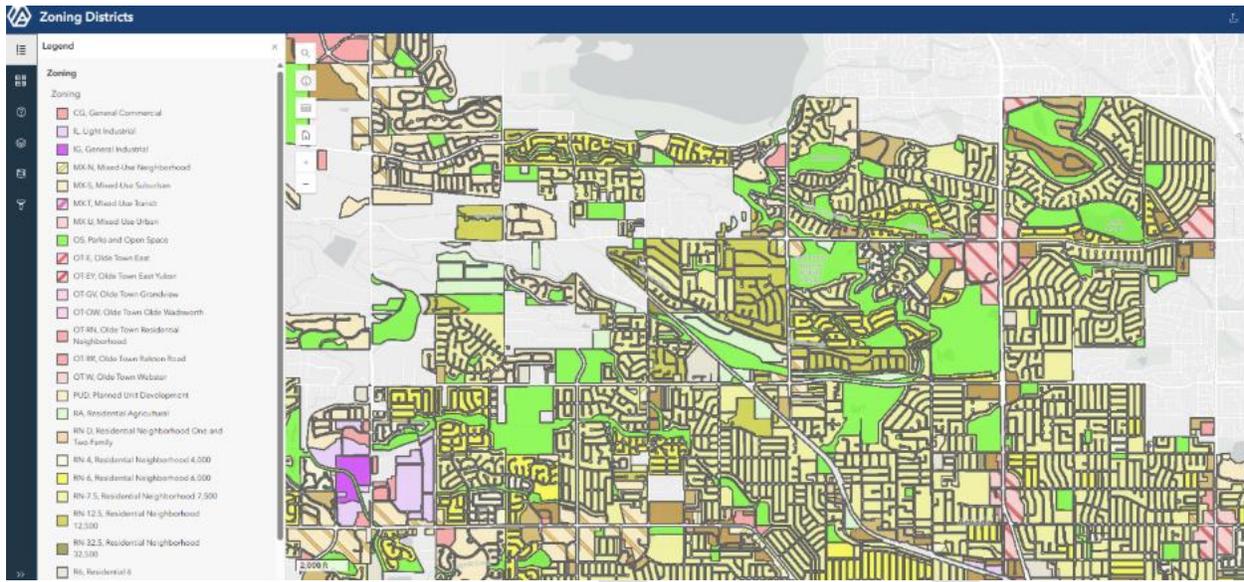


Figure 29: Example of Arvada, CO Zoning Districts. Source: [Arvada](#)