



Middle Housing, Anchorage, Alaska

AARP Livable Communities Technical Advisors Program

ECONorthwest
ECONOMICS • FINANCE • PLANNING

Fall 2023
Jen Cannon, Becky Hewitt
ECONorthwest

Presentation Outline

- **Part I: Get to Know Middle Housing**
- **Part II: Making Middle Housing Work in Your Community**



Source: ECONorthwest, City of Redmond



Part I: Get to Know Middle Housing

What is Middle Housing?

“Middle housing” encompasses a range of housing types with multiple units that are more similar in scale to single-detached homes rather than apartment buildings



Image Credit: ECONorthwest

Why is Middle Housing Missing?

In many communities, middle housing has been missing due to regulatory obstacles that do not allow this housing in residential zones. A movement is growing to re-legalize middle housing to provide more diverse options.

Townhomes



<https://www.cookinlethousing.org/properties/51-Townhome-185-Ridgeline-Loop-Alaska-99501-1-Bedroom-1-Bathroom-USD910/>

Cottage Cluster



Source: ECONorthwest



Middle Housing is already here... Find examples in your community!

For tips, see AARP and Opticos Design, *Discovering and Developing Missing Middle Housing*, 2022
(<https://www.aarp.org/livable-communities/housing/info-2022/missing-middle-housing-download.html>)

Local Examples of Middle Housing

Middle housing can be designed to blend with existing neighborhoods



Source: Triplex in Anchorage's Spenard neighborhood built by Cook Inlet Housing Authority in 2022, Sightline, <https://www.sightline.org/2022/08/24/can-anchorage-bring-back-the-triplex/>



Source: Duplex at the Cook Inlet Housing, Alaska, <https://www.cookinlethousing.org/properties/51-Townhome-185-Ridgeline-Loop-Alaska-99501-1-Bedroom-1-Bathroom-USD910/>

Local Examples of Middle Housing

Middle housing can be designed to blend with existing neighborhoods
(examples in the broader region, north of Anchorage)

Fourplex



Source: Zillow

Fourplex





ADUs



Triplex



Six-Plex



Townhomes



Cottage Homes



Duplex



Fourplex



Middle Housing examples from other areas



Townhouses

Source: Becky Hewitt, ECONorthwest

Duplexes



Sources: ECONorthwest, Sightline

Fourplex



Source: Jen Cannon, ECONorthwest

12-plex



Source: Becky Hewitt, ECONorthwest

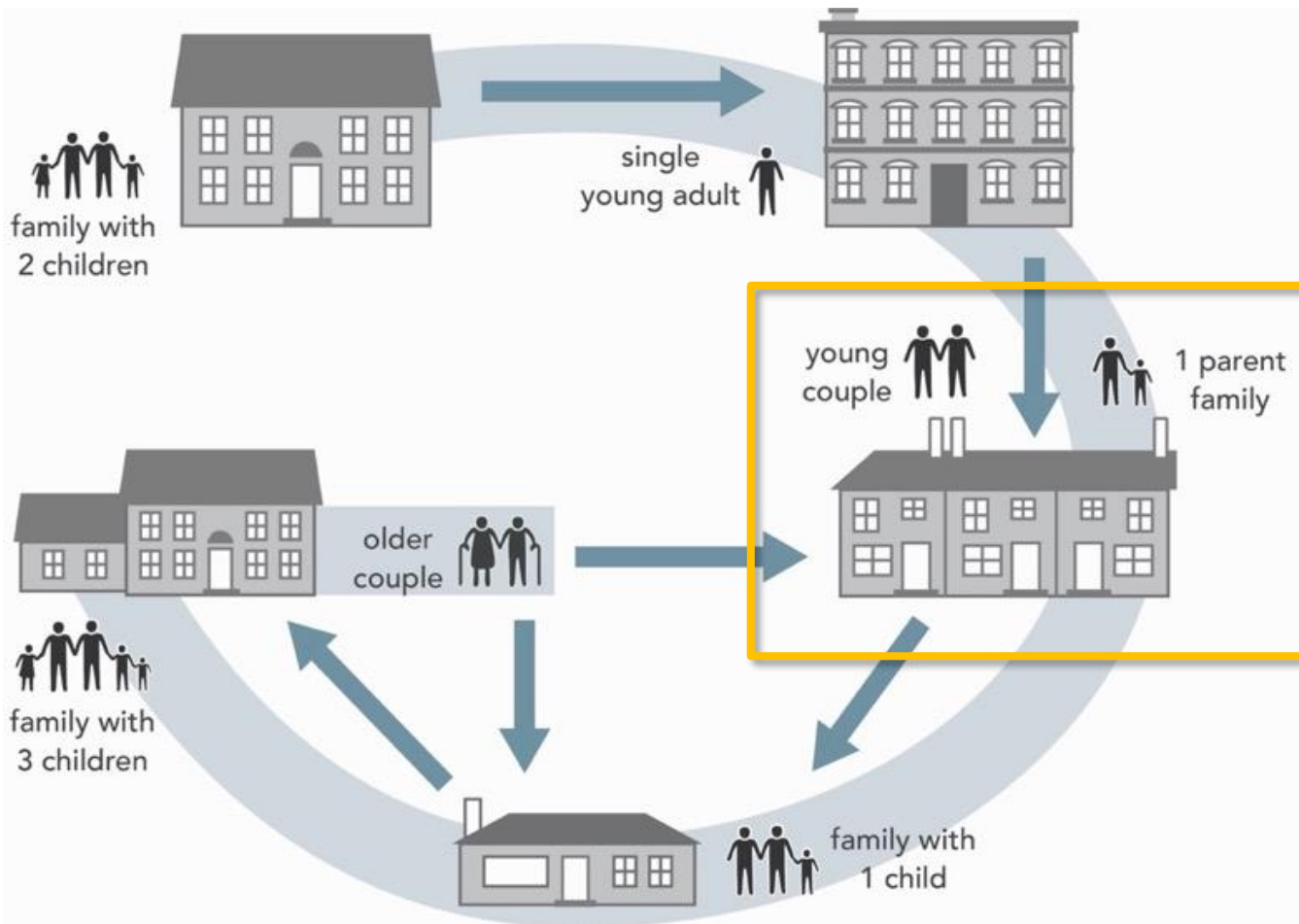
Why encourage middle housing?

- Smaller unit sizes, more housing choices
- Potential for multigenerational housing
- Generally lower-cost than new detached housing
- Integrates with single-family homes and existing neighborhoods
- Potential for greater socioeconomic integration within neighborhoods
- Expand housing supply in areas with little available land



Who Might Choose Middle Housing?

Households seeking smaller homes, lower cost housing in desirable areas, more environmentally sustainable housing, and multigenerational housing



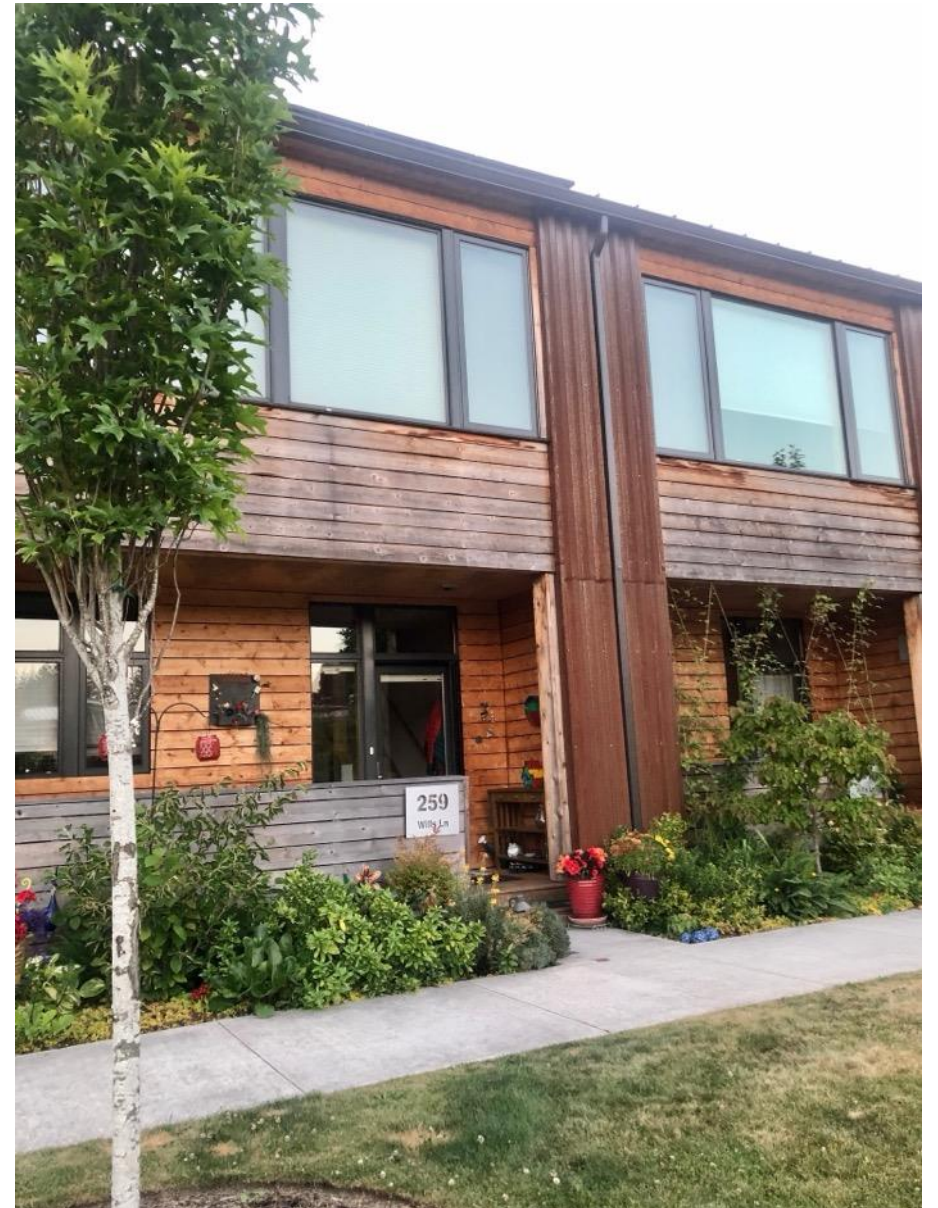
- **Seniors** seeking lower-maintenance housing
 - Needs: Accessibility / Universal Design
- **Younger Households and First-time Homebuyers**
 - Needs: Attainable pricing, homeownership supports
- **Single-Person and Single-Parent Households**
 - Needs: Smaller units, rental and ownership options

Downsizing Through Middle Housing

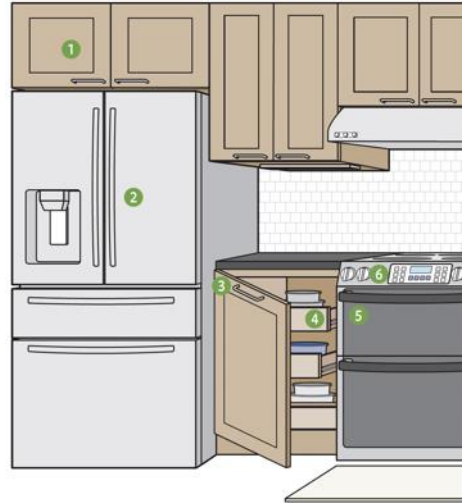
Benefit of lower maintenance housing and yard care



Row Homes, Condos, and Small Housing on Bainbridge Island, WA.
Source: ECONorthwest (Jen Cannon)



Middle Housing + Accessibility Features= Multigenerational Flexibility



Accessibility Features:

- **Accessibility (ADA):** Federal law requires fourplexes and above to include accessible units
- **Visitability (everyone can visit):** Example: Portland incorporated select Visitability requirements associated with zero/one step entry, hallway widths, first floor bathroom access
- **Provide technical assistance for Universal Design** (especially with retrofits)

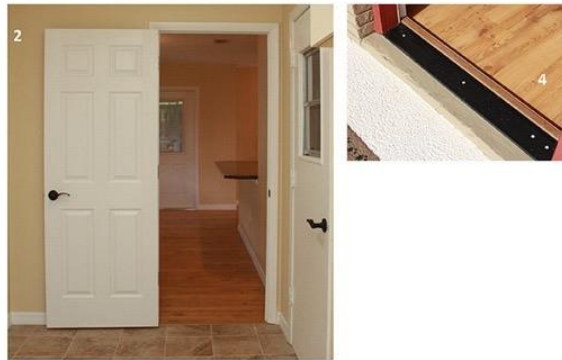
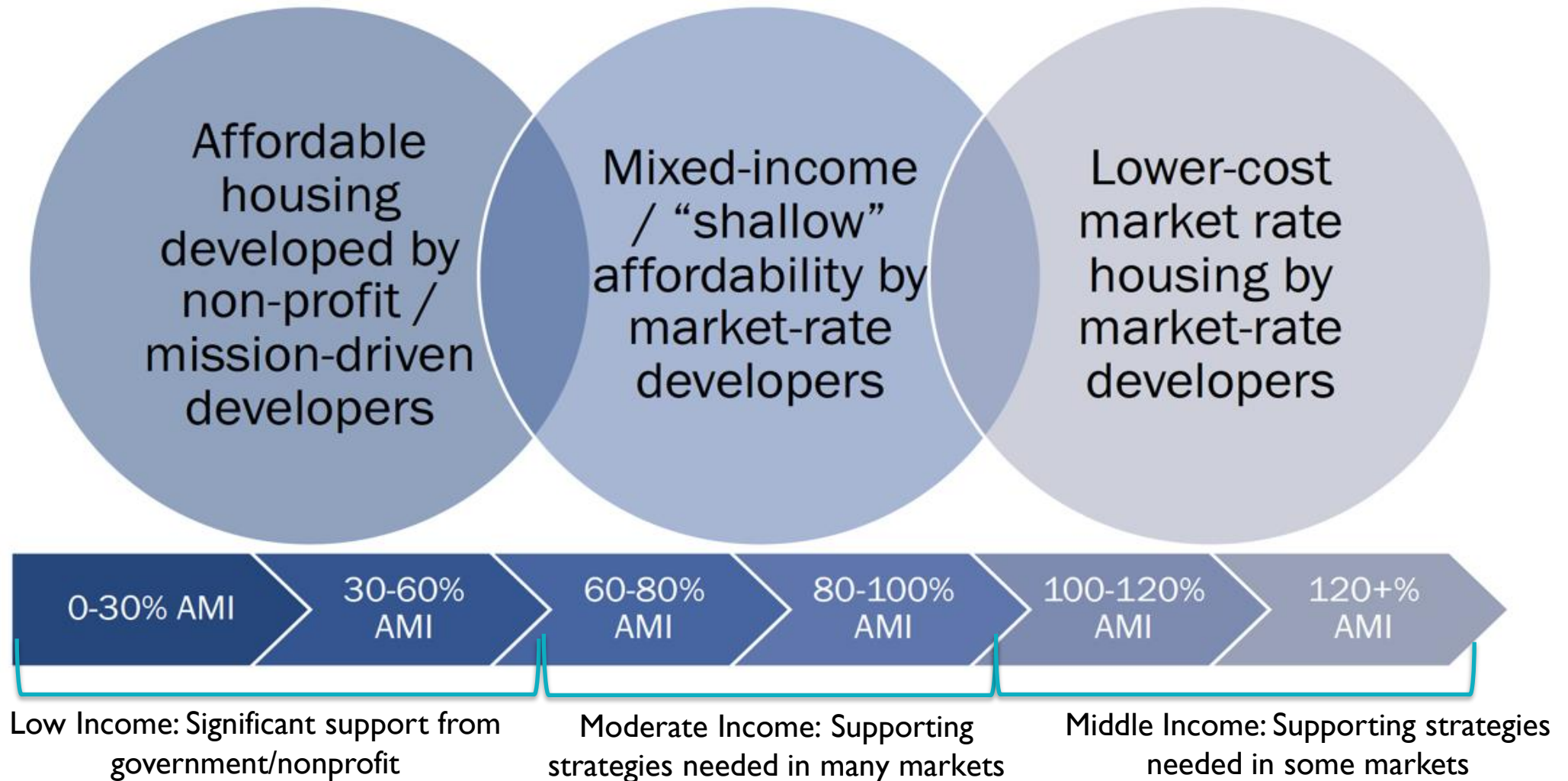


Image Credit: Top AARP HomeFit Guide and bottom Jeff Young Photography, <https://www.aarp.org/livable-communities/housing/info-2020/homefit-guide-download.html> and <https://www.aarp.org/livable-communities/housing/info-2015/home-fit-renaissance-slideshow.html>.

Universal Design Standards and Supportive Programs: [AARP HomeFit Guide](#) (for existing housing) and [AARP Home-sharing and Housing Cooperatives Guide](#); Department of Housing and Urban Development, Supplement to Notice of Fair Housing Accessibility Guidelines: Questions and Answers About the Guidelines, https://www.hud.gov/program_offices/fair_housing_equal_opp/disabilities/fhefhasp; U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity and U.S. Department of Justice Civil Rights Division, Joint Statement of the Department of Housing and Urban Development and the Department of Justice: Accessibility (Design and Construction) Requirements for Covered Multifamily Dwellings Under the Fair Housing Act, April 13, 2013, <https://www.hud.gov/sites/documents/JOINTSTATEMENT.PDF>.

Helping Meet a Range of Housing Needs

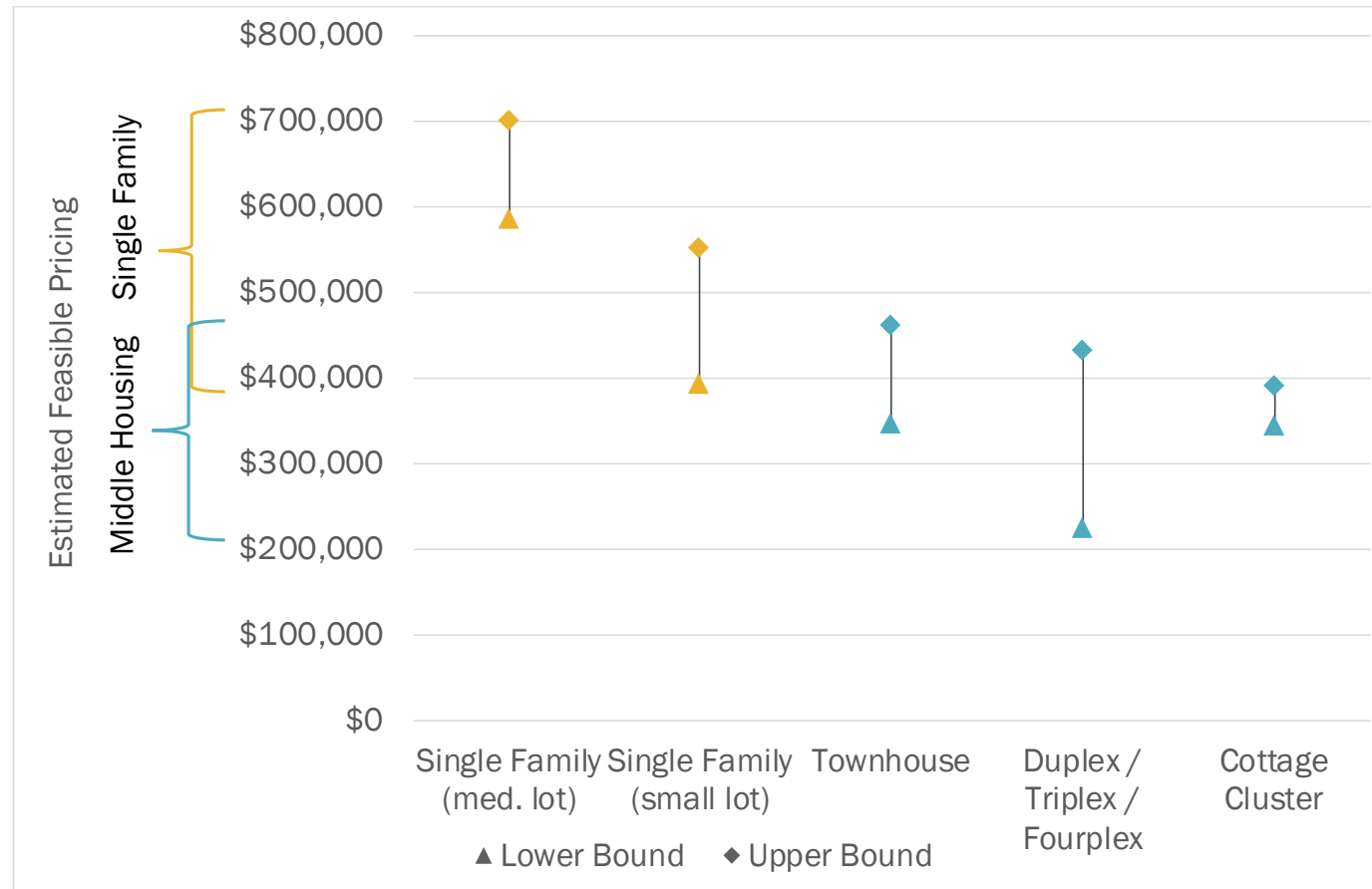


Middle housing development tends to be affordable for 70-120% AMI in many housing markets

AMI: Area Median Income or Median Family Income is used to help comprehend housing affordability by looking at how much different income levels can afford in housing costs. Each year, the U.S. Department of Housing and Urban Development (HUD) uses data from the US Census to define an area's Median Family Income (MFI) based on family size (2022 values are provided below). The MFI benchmark helps determine eligibility for HUD housing programs (often including rent-restricted housing) and supports the tracking of different housing needs for a range of household incomes.

Middle Housing tends to be more affordable than single-detached

Example: Middle Housing Pricing Compared to Single-Family Detached Housing (Washington County, OR)



Estimated market pricing by housing type for Washington County, Oregon (2021). Credit: ECONorthwest



MIDDLE HOUSING TRIVIA

1. Which of the following best defines middle housing?

- A. Housing located in the middle of a city
- B. Housing with middle quality appliances
- C. Diverse housing with more than one housing unit but fewer units than apartment buildings that is similar in scale to single-detached homes

Correct Answer Q1:

C. Diverse housing with more than one housing unit but fewer units than apartment buildings that is similar in scale to single-detached homes

2. Can you Spot the Middle Housing?



2. Answers



Duplex



3. Can you Spot the Middle Housing?



Duplex



Duplex

Quadplex



Cottage
Housing

4. Can you Spot the Middle Housing?



ADU



Multi-generational Housing

Source:
<https://www.castlehomes.com/remodeling-your-home/the-multi-generational-home/>

ADU

Thank you!
Any Questions or Comments?

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Portland



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Boise



Images Source: ECNorthwest

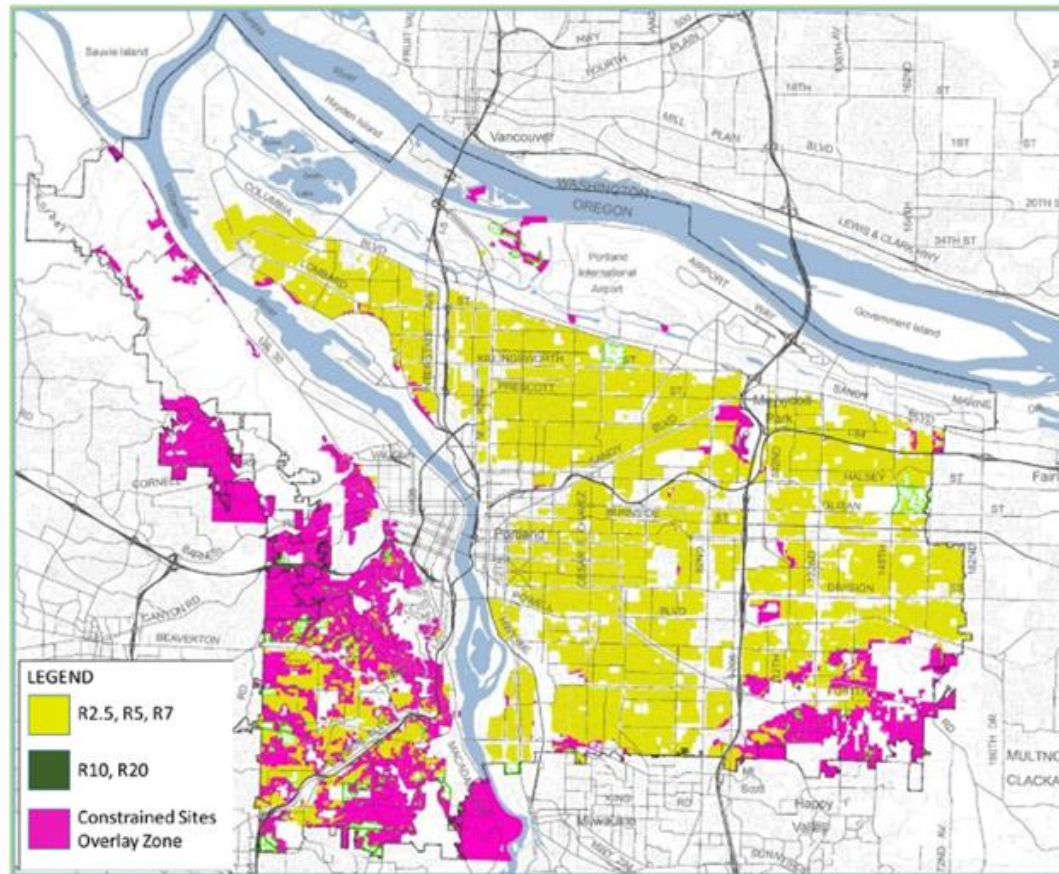
Part II: Making Middle Housing Work in Your Community

Where does Middle Housing belong?



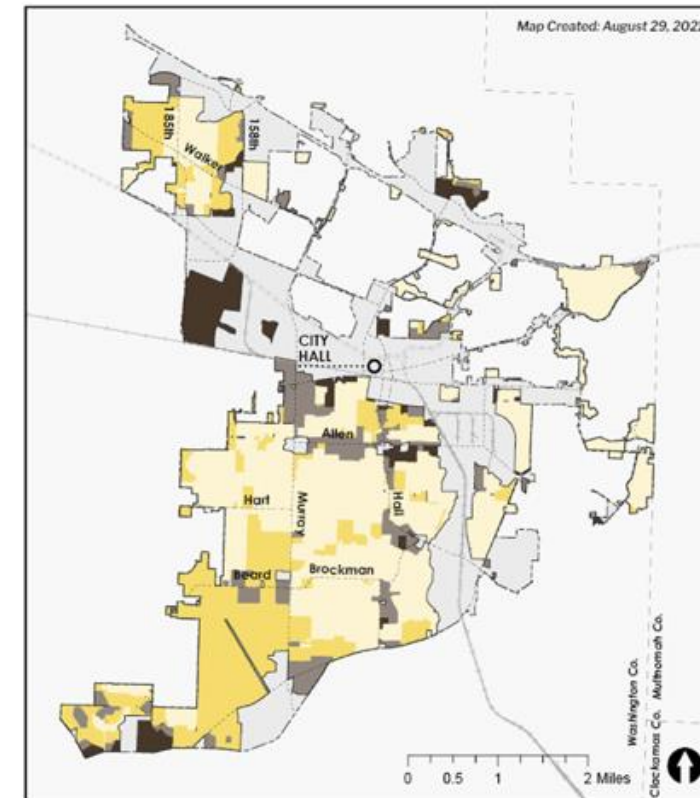
Portland, OR, allows duplexes (but not other middle housing) in areas subject to flooding, landslide, or wildfire hazards, and on streets that are not publicly maintained

Beaverton, OR varies development standards for middle housing (and other housing types) based on context with three different zones



Legend

- MR (Multi-unit Residential)
- RMA (Residential Mixed A)
- RMB (Residential Mixed B)
- RMC (Residential Mixed C)



What does it take to support Middle Housing?

Middle Housing Specific Regulations

Create definition(s) for middle housing and treat it differently from larger apartment buildings



Example Triplex Definitions:

- **“Triplexes”** contains three primary housing units on 1 lot that share a common wall or floor or ceiling (Portland, OR).
- **Two/Three-Unit Home** – A structure containing two (2) dwelling units or three (3) dwelling units, designed to look like a detached single-family home (Kirkland, WA).

What does it take to support Middle Housing?

Middle Housing Specific Regulations

Focus on building scale,
don't sweat the density



Cedar St - 15 units/acre

Source: City of Burlington, Vermont

The Palette of Missing Middle Housing Types:



Duplex Side-by-Side:

2 units; Density: 8-20 du/ac



Duplex Stacked:

2 units; Density: 11-37 du/ac



Cottage Court:

3-10 units; Density: 18-44 du/ac



Fourplex:

3-4 units; Density: 15-35 du/ac



Multiplex Small:

6-10 units; Density: 39-61 du/ac



Multiplex Large:

7-18 units; Density: 44-70 du/ac



Courtyard Building:

6-25 units; Density: 54-70 du/ac



Townhouse:

1 unit; Density: 14-28 du/ac

Opticos Design Inc.

What does it take to support Middle Housing?

Middle Housing Specific Regulations

Too much parking  not enough room for housing

- Smaller units need less parking
- Walkable areas need less parking
- Driveways take away street parking



What does it take to support Middle Housing?

Middle Housing Specific Regulations

Middle Housing doesn't need special separation from existing homes

- Takes up too much space on lot
- Not needed given similar scale

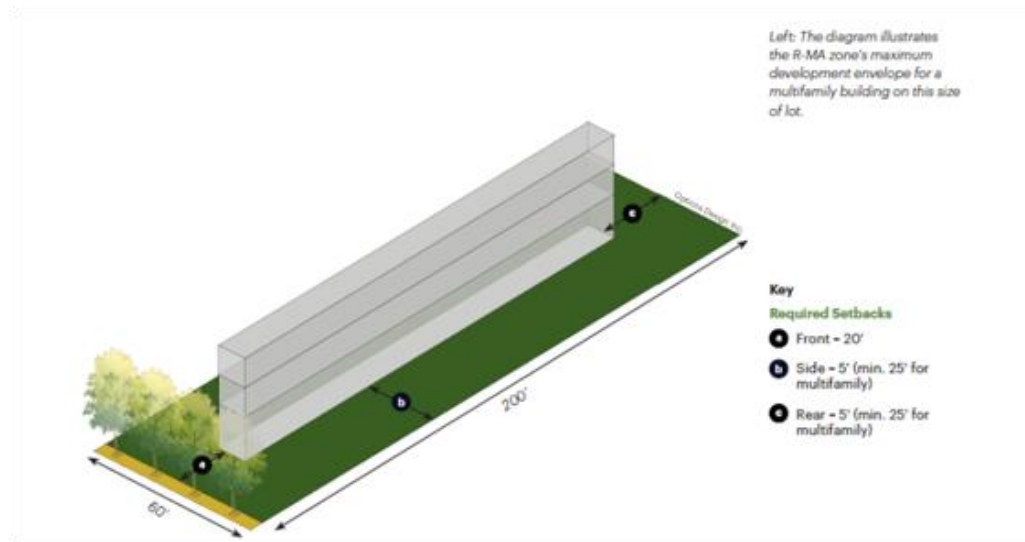


Image credit: Opticos Design

What does it take to support Middle Housing?

Middle Housing Specific Regulations

Tailored, straightforward standards to address common design issues

- Scale / bulk / shape
- A “friendly” face to the street
 - Window(s) and entrance(s)
 - Limits on garage doors
 - Features for visual interest

Note: Holding middle housing to a higher standard than single-detached housing will tend to mean less middle housing will be built

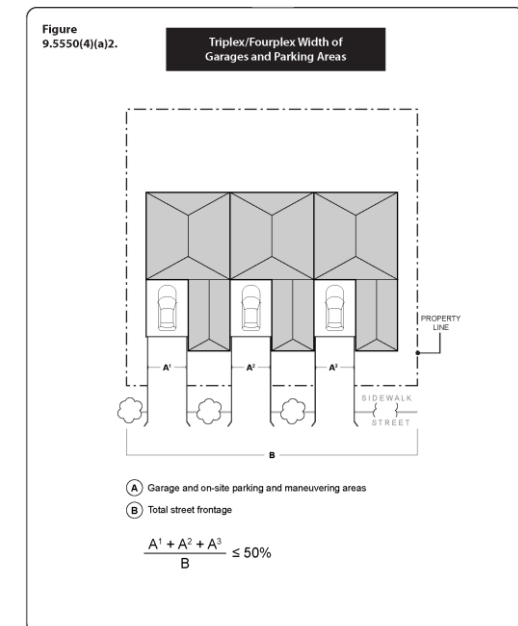
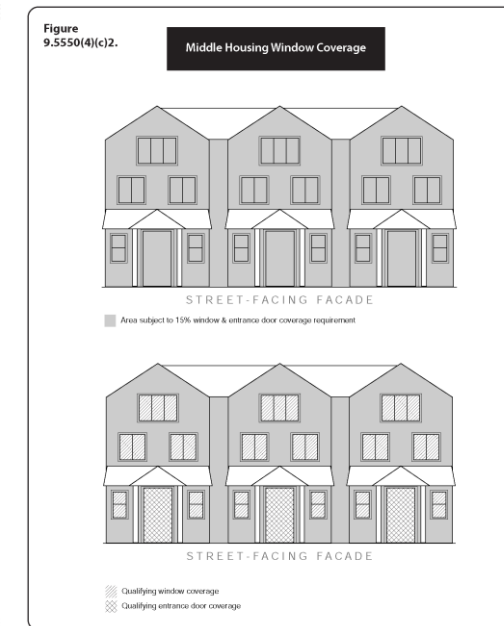


Image Credit: [City of Eugene Development Code](#)

What does it take to support Middle Housing?

A clear pathway to approval

Middle Housing doesn't need an extra review process if standards are clear and objective

- Creates uncertainty
- Slows housing production
- Adds cost



Image credit: San Mateo County

What does it take to support Middle Housing?

A clear pathway to approval

Newer and smaller developers may need help navigating new rules

- Easy to find online information, examples for applying regulations
- Visual aids, training, handouts
- Up-front information on typical review times, permitting checklists

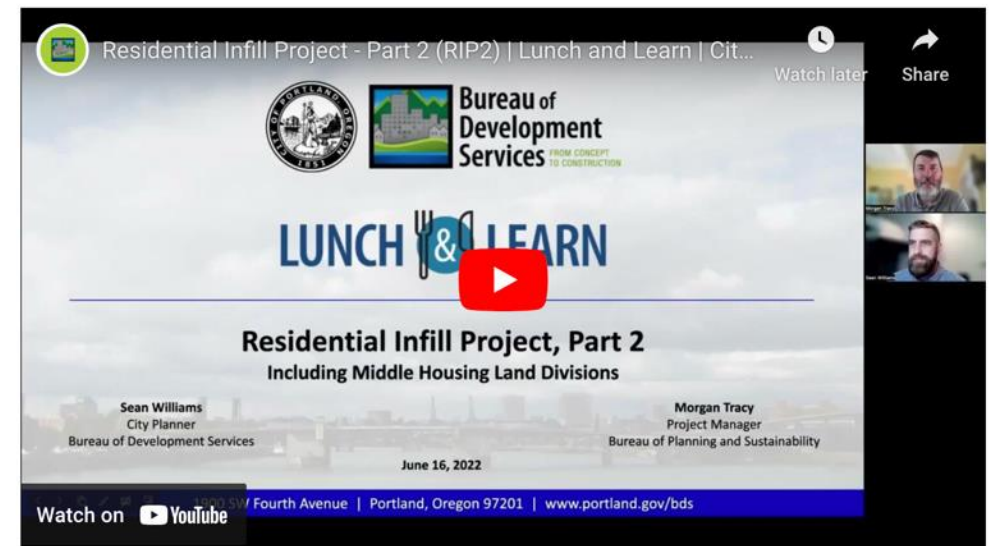
Residential Infill - Lunch and Learn Q&A

Information

The following questions were asked during the Residential Infill Lunch and Learn presentations on June 10 and 22, 2021. Some questions were answered at the end of the presentations. All questions and answers are listed below.

On this page

- [Residential Infill Resources](#)
- [Residential Infill Development Standards](#)
- [Residential Infill Options](#)
- [Residential Infill Phase 2 and other Regulations](#)



Source: City of Portland (<https://www.portland.gov/bds/residential-infill-project/lunch-and-learn-qa>)

Make Middle Housing Work for Your Community

**If you want...
Affordable, Accessible, or
Sustainable Housing**

Consider incentives like:

- More units or building area
- More building height
- Fewer parking spaces required
- Financial incentives



Image Credit: Propel Studio
(<https://www.propelstudio.com/project/aging-in-place-cottage-cluster>)

Make Middle Housing Work for Your Community

If you want...

More opportunities for lower-cost homeownership

Consider...

Allow dividing the land under middle housing to avoid the need for condominiums



Image Credit: Becky Hewitt, ECONorthwest

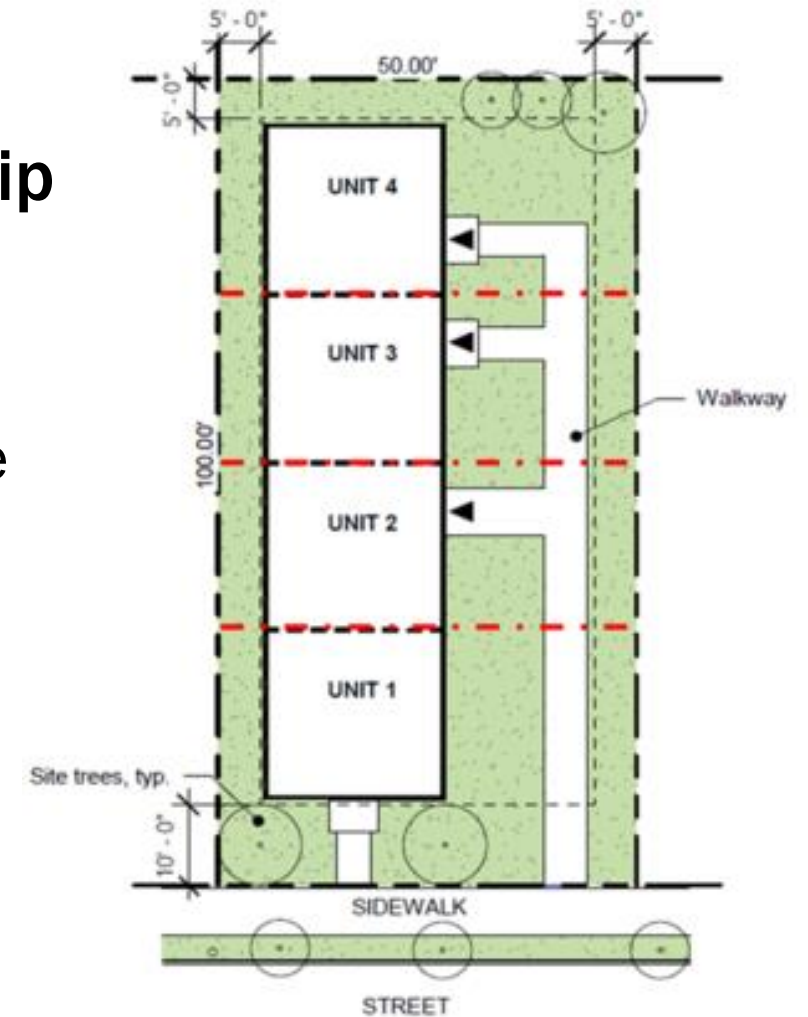


Image Credit: City of Portland
(<https://www.portland.gov/bds/zoning-land-use/land-use-review-fees-and-types/middle-housing-land-divisions>)

How does Middle Housing get built?



Infill Development



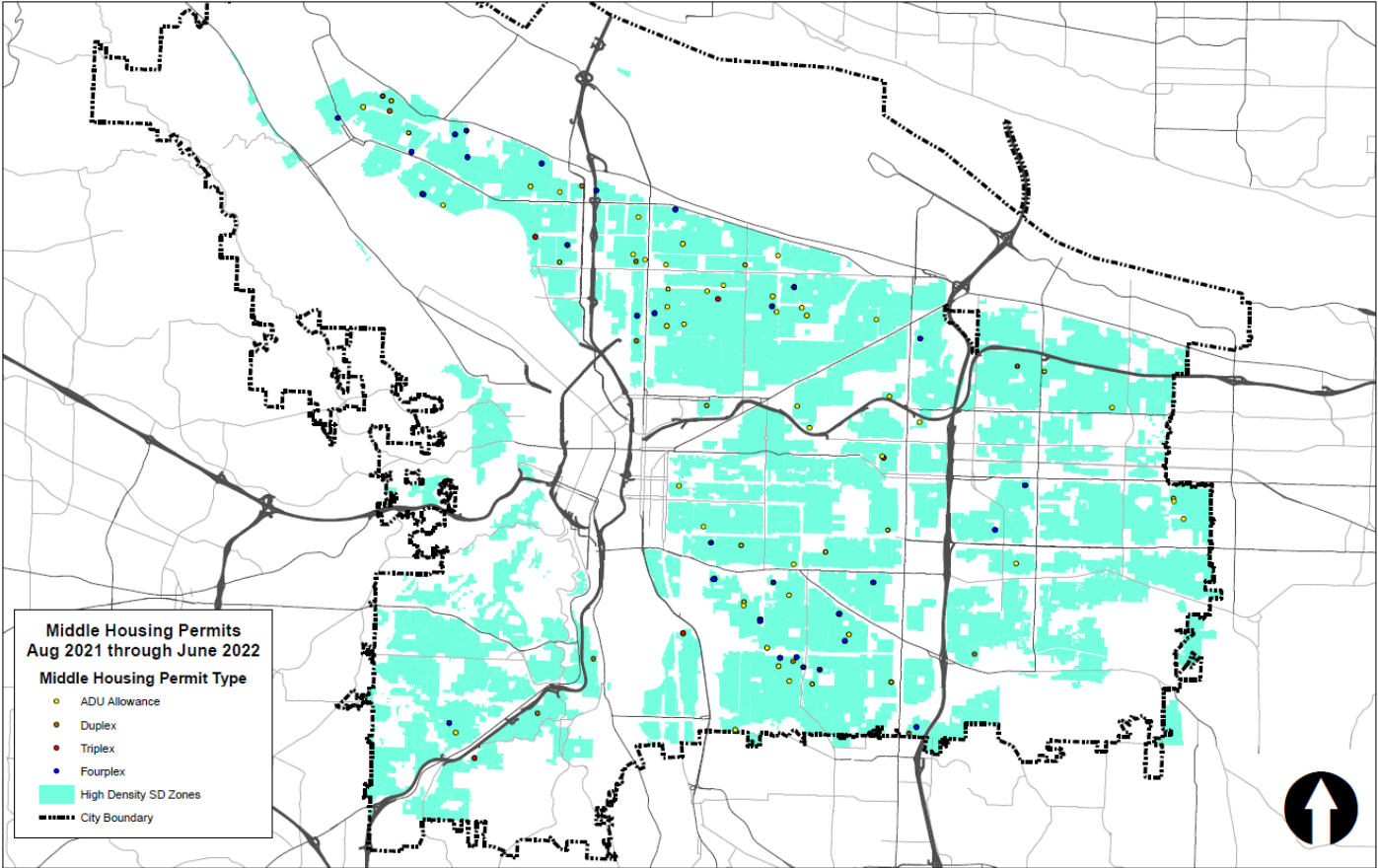
Conversions and Additions



New Housing Development

How does Middle Housing get built?

Middle Housing development in existing neighborhoods will be incremental, not an overnight change



Example: permits for Middle Housing development in Portland, Oregon, Year 1 after “Residential Infill Project” code reform

Source: City of Portland

AARP Middle Housing Resources:

- Main page: www.aarp.org/livable-communities/housing/info-2020/missing-middle-housing.html
- Photo examples: www.aarp.org/livable-communities/housing/info-2020/slideshow-missing-middle-housing.html
- Webinar: www.aarp.org/livable-communities/housing/info-2019/missing-middle-housing-webinar.html

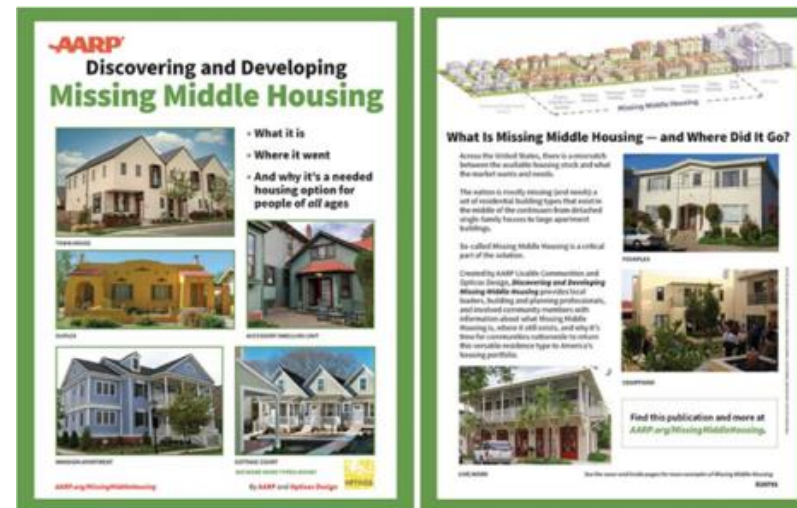


Source: <https://www.aarp.org/livable-communities/tool-kits-resources/info-2020/enabling-better-places.html>

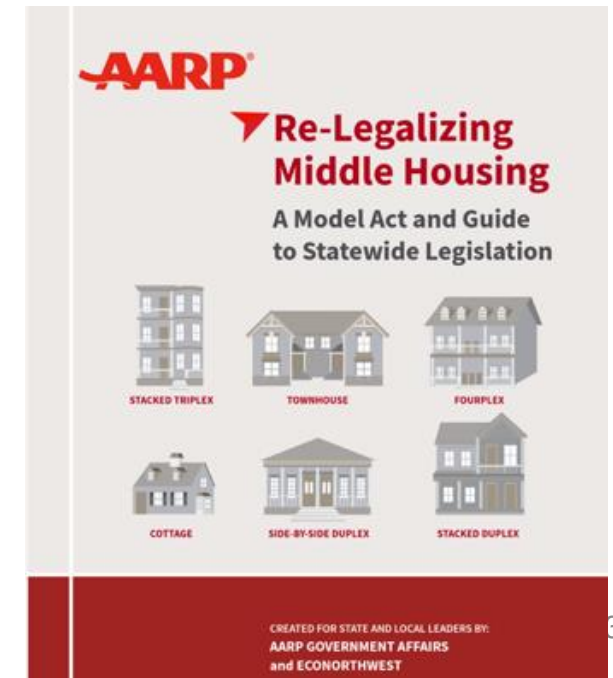
Check out the Free Guide for Re-Legalizing Middle Housing Created by AARP and ECONorthwest:

www.aarp.org/livable-communities/housing/info-2023/missing-middle-housing-model-act-state-legislation-guide.html

Middle Housing Local Best Practice Guide releasing in 2024



Source: <https://www.aarp.org/livable-communities/housing/info-2022/missing-middle-housing.html>



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