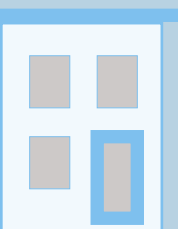


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# IS THE MIDDLE MISSING?



A Guide to Expanding Options for Utah Homebuyers and Renters

MIDDLE HOUSING STUDY PART II:  
**WHAT IS THE MIDDLE, AND WHERE IS IT?**

DECEMBER 2021

# MIDDLE HOUSING STUDY PART II: WHAT IS MIDDLE HOUSING, AND WHERE IS IT?

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## INTRODUCTION

“Missing Middle Housing” refers to housing that occupies the “middle” ground between single-family homes on large lots and large apartment complexes. It can encompass a variety of multi-unit housing buildings that are house-scale, facilitate neighborhood walkability, accommodate changing demographics and preferences, and are available to people with a range of incomes. Because it is scarce in some communities, it is referred to as the “missing middle.”

Middle housing offers the potential to increase the supply of housing, but at a scale that is not objectionable to most neighbors and in a manner that can improve upon neighborhoods. There are obstacles to increasing this type of housing, though they are not insurmountable. This guide explores Utah’s housing challenges, the significance of middle housing in addressing those challenges, Utahns’ design preferences, and obstacles and opportunities for increasing the supply of middle housing.

The guide is separated into four parts. The first part examines Utah’s housing problem and introduces middle housing as one means of addressing it. This part (Part II) examines the prevalence of middle housing in the four largest Utah counties and the relevant development trends.

## MIDDLE HOUSING OVERVIEW

The term “Missing Middle Housing” was coined by architect Daniel Parolek who defines it as “a range of multiunit or clustered housing types, compatible in scale with single-family homes,” that:

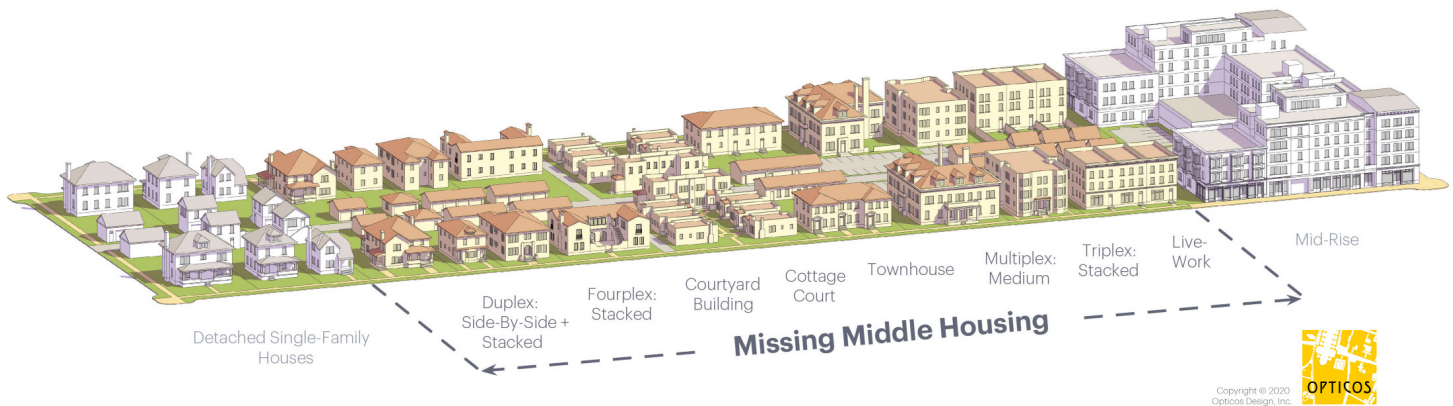
- Meet the need for more housing choices at different price points.
- Help meet the growing demand for walkable urban living.
- Respond to shifting demographics.<sup>1</sup>

The main characteristic of middle housing is that it has more housing units than a single-family detached home, but that it has fewer housing units than a large apartment complex. However, it is important to note that the definition of middle housing is not set in stone. Duplexes, triplexes or fourplexes would typically be middle housing, but so could



### KEY FINDINGS OF THIS REPORT

- Middle housing offers an important response to Utah’s need for more housing choices at a variety of price points, to the growing demand for walkable communities, and to the increasing number of households with fewer and older people.
- While middle housing might take the form of a duplex, a six-unit townhome or a 12-unit apartment, the number of units alone is an oversimplification of middle housing, which depends on the neighborhood and is defined by multiple characteristics.
- In Davis, Salt Lake, Utah and Weber counties, about 14% of housing units are middle housing. This suggests that there may be room to expand these options – especially in light of high costs, changing preferences and shifting demographics.
- In Utah’s four largest counties, townhomes are the most common type, followed by small multiplexes (duplexes, triplexes and fourplexes).
- Middle-housing development has shifted over time. Most of Utah’s small multiplexes were built between the early 20th century and the 1980s, but since 2000, townhomes have become the predominant middle-housing type.
- The amount, proportion and types of middle housing vary significantly within counties, with some localities bringing in a wider diversity of housing types.



Missing Middle Housing term created by Daniel Parolek/Image © Opticos Design, Inc./For more info visit [www.missingmiddlehousing.com](http://www.missingmiddlehousing.com).

buildings with 12 or even 19 units, depending on scale and location. However, the number of units is an oversimplification of middle housing, which is defined by multiple characteristics. Typical types of middle housing are as follows:

- Duplexes (side-by-side or stacked)
- Triplexes (stacked)
- Fourplexes (stacked)
- Courtyard buildings
- Bungalow courts (or cottage courts)
- Medium-sized multiplexes or mansion apartments
- Townhouses
- Live/work units (housing combined with retail or commercial storefronts)

Naturally, a discussion around density arises when examining middle housing. Some might suggest that middle housing is somewhere around 14 or 18 units per acre. Compare this to a typical suburban single-family neighborhood with four to eight units per acre, or a historic Utah neighborhood with 10 or 14 units per acre. However, context is important, and density itself does not accurately capture middle housing. For example, if a multi-unit building is house-scale – with height and width corresponding to the surrounding neighborhood – it can be described as middle housing, regardless of density.

Furthermore, middle housing might consist of multiple, small single-family detached homes on one lot as in the case of a cottage court; or it might consist of several attached live/work spaces, which include retail space on the ground floor and living space stacked above or in back. Whatever the case, the key is scale and compatibility. Middle housing should fit in with neighboring homes, whether in urban areas, small city centers, residential or mixed-residential areas, or suburbs.

### MIDDLE HOUSING IN UTAH - VISUALLY

Developers have built and are building numerous dwellings in Utah that are considered middle housing. This housing assumes a variety of forms and aesthetics. Photos of middle housing are included throughout this installment of the study.

Thanks to Jake Young for several of the photographs.



As to scale, middle housing is typically not more than two to three stories above ground level. However, if a neighborhood is filled with squat one-story homes, compatibility might mean staying at two stories or lower; in a city-center neighborhood with an abundance of five-story buildings, three or more stories might still be considered middle housing. Further, 12 units along a transit station in a 2.5-story building might be middle housing, while the same building in a mostly single-family suburb neighborhood might be far outside of the surrounding scale.

In order to reach this scale, middle housing units are typically smaller than the average single-family detached home. Often, they are much smaller – maybe 500 or 1,000 square feet instead of 2,000 or 3,000. This not only keeps the building envelope small, but it might help keep prices and rents down.

Orientation on a residential lot is also important. Middle housing architecture should front the street and have an architectural connection to the street. In vibrant neighborhoods, the streets and sidewalks are of particular importance to the character of the community. Having a strong relationship between the building and the streetscape might be critical.





However, street connectivity is not always so important. Middle housing is often to scale with single-family homes in terms of height, width and depth. A 40-foot-wide townhome building that is 90-feet deep with four or five side-access units might be middle housing in one neighborhood, while that same building with a 90-foot-wide street-facing orientation might not fit the neighborhood elsewhere if the surrounding homes are only at 30 feet.

It is also important to note that some large, single-family homes have become middle housing over time, having been divided into multiplexes. This transition has been seen around universities and other such areas where market demand pushed densities higher. Other homes were converted from middle housing to single-family homes; these could theoretically transition back. And some middle housing is disappearing due to zoning for commercial and mixed use – or to be torn down and converted into large single-family homes or luxury townhouses.

### **Different Price Points**

Middle housing is one approach to addressing Utah’s housing problem, with its potential to provide housing in different price points, including more attainable homeownership and rental costs. See Part I for a more in-depth discussion.





### Walkable Urban Living

There is a growing demand for walkable neighborhoods. Envision Utah’s 2015 *Your Utah, Your Future* survey of more than 50,000 people found that Utahns did not place much importance on “Ensuring there are plentiful neighborhoods that are mostly just single-family homes on large lots.” Instead, they were more interested in communities that are “designed around walking, transit, short drives, and diverse housing (single family homes on a variety of lot sizes, townhomes, apartments, condominiums, mother-in-law apartments, etc.).”<sup>2</sup> Furthermore, in explaining their overwhelming support of these more walkable communities, the top concerns were:

- Improving how convenient it is to get around without a car (public transportation, walking, biking).
- Limiting traffic congestion.
- Minimizing how much land we develop for homes and businesses.
- Making sure daily services and amenities (work, shopping, parks, etc.) are close to where people live.

Middle housing can be compatible with each of these characteristics. For instance, improving public transportation and fostering nearby services and amenities can come with increasing density enough to justify the proximity of daily services and necessities.

And a National Association of Realtors survey found that Americans in areas with higher walkability enjoy higher quality of life.<sup>3</sup> The survey found a strong demand for walkability from people of all ages. This was particularly true with Americans older than 55. Utah’s shifting demographics may result in a higher demand for walkability.





### Shifting Demographics

As noted in Part I, Utah saw the highest population growth in the nation between 2010 and 2020, at 18%.<sup>4</sup> That growth will continue, with population expected to increase by 93% from 2015 to 2065.

This growth will change the demographic make-up of the state. Utah's median age is projected to increase from under 31 years of age to over 38.<sup>5</sup> Part of that increase is due to a declining fertility rate.<sup>6</sup> As a result, households will on average be smaller (having fewer people), potentially demanding smaller homes. This follows the national trend in which households are becoming smaller, with one-to-two person households now accounting for more than 60% of all households.<sup>7</sup>

In addition, there will be more 65-plus Utahns. The share of 65-plus Utahns is expected to double by 2065, from 10 percent of the state's population to 20 percent.<sup>8</sup>

With smaller-sized households and more 65-plus Utahns, middle housing – which tends to be smaller than single-family housing – could provide a sensible option for many householders. This is particularly true given some older Americans' preferences. A national 2018 survey found that older Americans prefer smaller, lower-maintenance homes.<sup>9</sup>

This creates a need for more options. And small multiplexes might be particularly appetizing for older Americans. Middle housing options include both side-by-side or stacked orientation. A side-by-side, two-story home might be preferred for some because it provides for ground-floor access, delineated yard space, and no worry about hearing upstairs neighbors. However, stacked options may work for less-mobile people who do not want to navigate stairs; they might live in a ground floor unit while renting out upper floors as an extra income source.



Across three of Utah's four biggest counties, around 14% of homes are middle housing.

**Figure 1: Middle Housing Inventory, Davis, Salt Lake, Utah and Weber Counties**

	Davis	Salt Lake	Utah*	Weber
<b>Single family detached homes</b>	<b>75%</b>	<b>61%</b>	<b>68%</b>	<b>70%</b>
Middle housing				
2 to 4 units	2%	4%	8%	5%
5 to 12 units	1%	3%	1%	2%
Townhomes	7%	5%	8%	7%
13 to 19 units	1%	1%	1%	1%
<b>Middle housing total (+/-)**</b>	<b>11%</b>	<b>13%</b>	<b>17%</b>	<b>15%</b>
<b>20+ units</b>	<b>12%</b>	<b>25%</b>	<b>15%</b>	<b>12%</b>
<b>Mobile/manufactured homes</b>	<b>3%</b>	<b>2%</b>	<b>&lt;1%</b>	<b>3%</b>

\* Comparisons between Utah County and the other counties on this table should be made with caution as the data sources and methodology are different. Please note that all condominiums in Utah County are included with "20+ units."

\*\* This is an estimate, given that some portion of these homes may technically not be considered middle housing, while some portion of the less-dense 20+ unit buildings may be considered middle housing.

Note: Columns may not add to 100% due to rounding.

Sources: Wasatch Front Regional Council and Mountainland Association of Governments. Utah Foundation calculations.

## MIDDLE HOUSING INVENTORY

Is Utah actually missing middle housing?

Using housing inventory data from the Wasatch Front Regional Council, the Utah Foundation found that in Davis, Salt Lake and Weber counties, an estimated 13% of residential units are middle housing.<sup>10</sup> Weber County's proportion is a bit larger and Davis County's proportion is a bit smaller.

The Utah Foundation also analyzed data from the Mountainland Association of Governments, finding that an estimated 17% of residential units in Utah County are middle housing.

A plurality of these middle housing units are townhomes, followed by small multi-unit structures (duplexes, triplexes and fourplexes), buildings with five to 12 units, and finally buildings with 13 to 19 units.

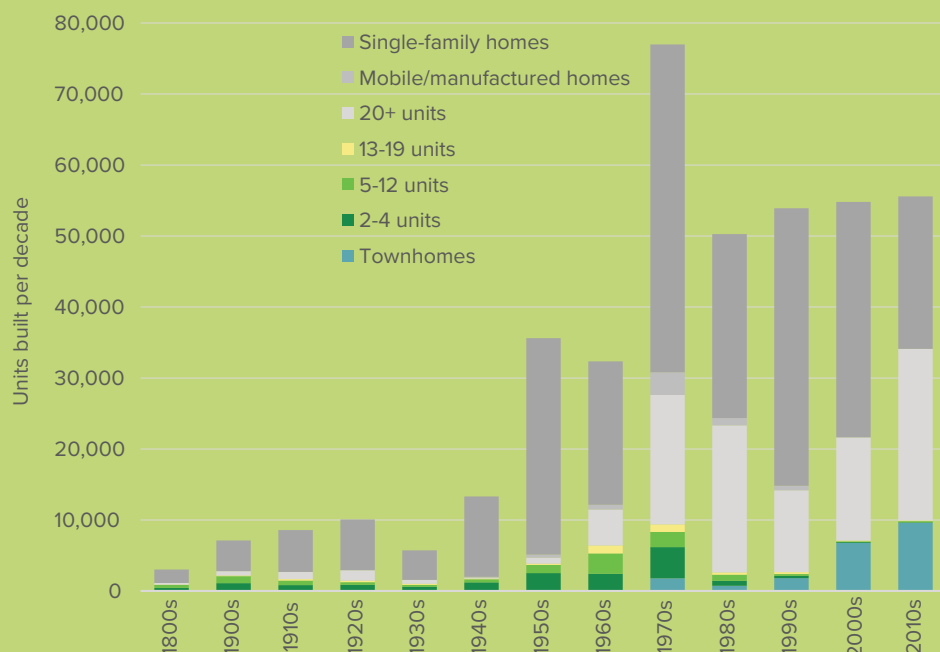
In addition, as calculated by Salt Lake County Regional Development, about 2% of housing units in Davis, Salt Lake and Weber counties (about 13,000 homes) have 20 or more units, but are not very dense buildings or are in groups of smaller buildings; some portion of these could be considered middle housing.<sup>11</sup>

The proportion of middle housing (around 14% across the four largest counties) suggests that that there may be room to expand these options to meet the evolving needs of the population; middle housing offers an important response to Utah's need for more housing choices offered at a variety of price points, growing demand for walkable communities, and the increasing number of households with fewer and older people. Allowing for more middle-housing development would help determine whether a larger middle-housing market exists.

Utah's middle housing development has shifted over time as preferences and land use ordinances have changed. In Salt Lake County, most small multiplexes were built in the 1950s through

**In Salt Lake County, townhomes have come to dominate the middle housing portion of new development.**

**Figure 2: New Housing Unit Types in Salt Lake County, by Decade**



Source: Wasatch Front Regional Council. Utah Foundation calculations.

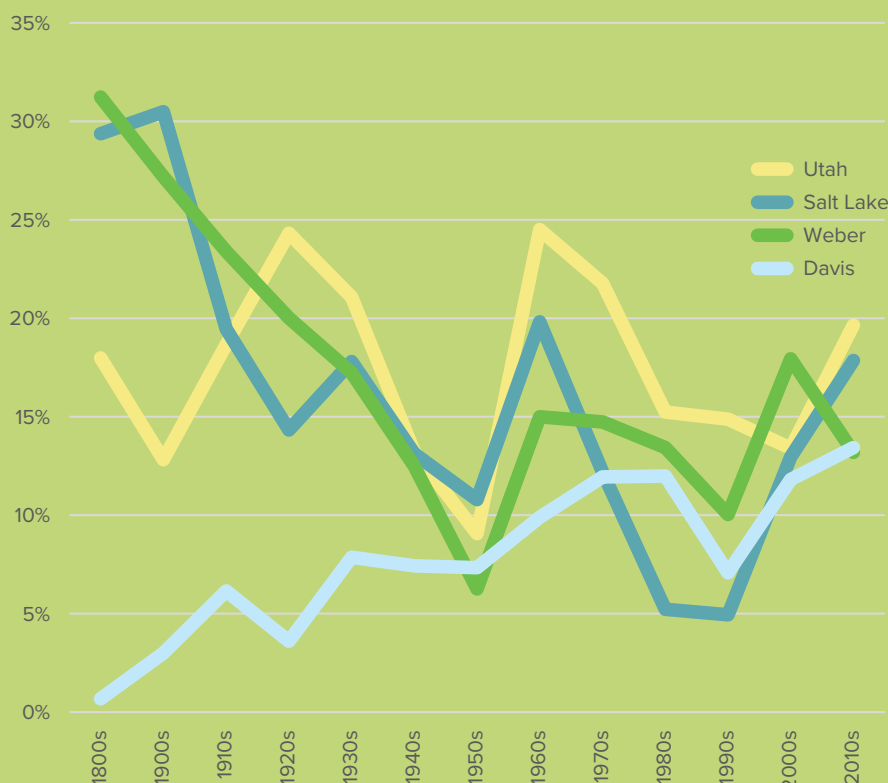
the 1980s. But since 2000, the county has seen almost no small multiplex development. Instead, townhomes became the predominant middle-housing development. (See Figure 2.)

Davis, Utah and Weber counties saw a similar shift toward townhomes during the past two decades. See Appendix A for housing-types figures of these three counties by decade.

Salt Lake and Weber counties saw a downward trend in middle housing development during the 20<sup>th</sup> century. (See Figure 3.) In fact, Salt Lake County saw the lowest development of middle housing of the state's four largest counties during the 1980s and 1990s. Utah County was more stable in its middle housing development over the century, while Davis County saw a slight increase. Since the 1990s, the four counties as a group have seen a general trend upward, primarily through townhome development.

**Salt Lake and Weber counties saw a 20<sup>th</sup> century downward trend of middle housing development.**

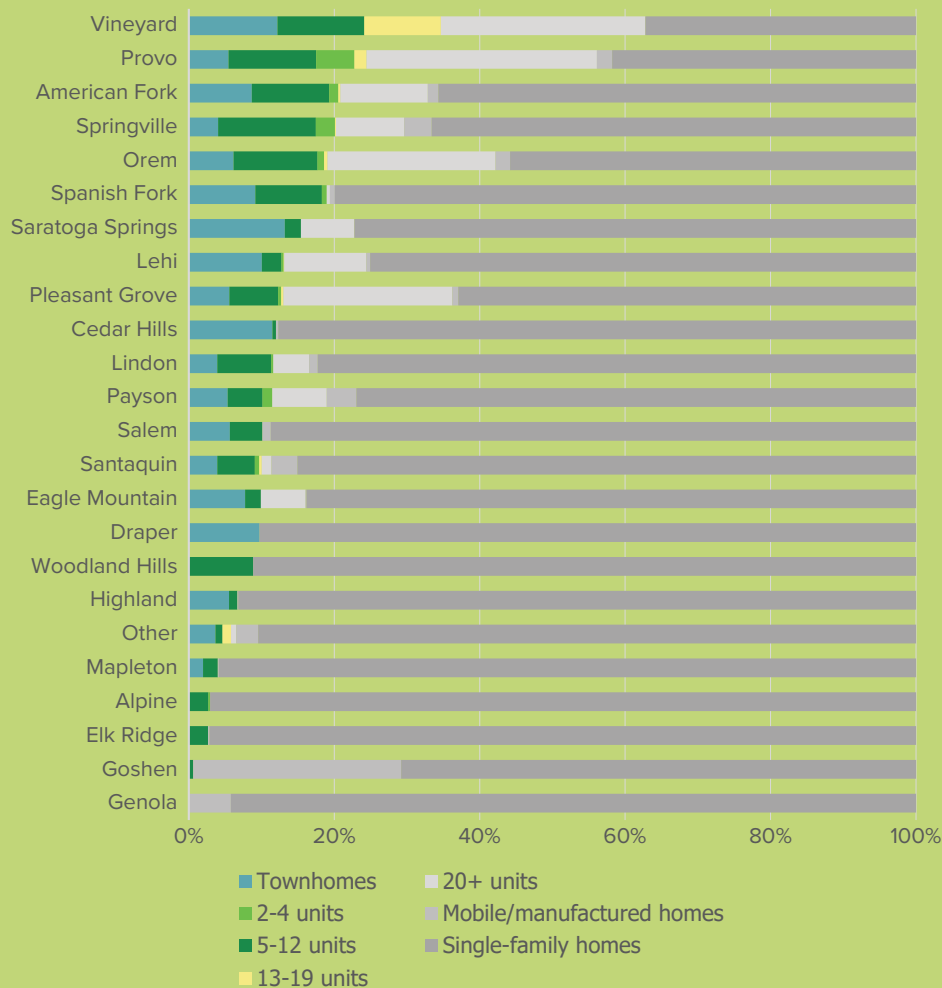
**Figure 3: New Middle Housing Unit Proportions by County, by Decade**



Sources: Mountainland Association of Governments and Wasatch Front Regional Council. Utah Foundation calculations.

The share of middle housing varies from city to city, with fast-growing Vineyard taking the lead in Utah County.

**Figure 4: Housing Unit Types in Utah County, by City**



Source: Mountainland Association of Governments. Utah Foundation calculations.

Middle housing development within counties is distributed unevenly across cities and towns. For example, in Utah County, the fast-growing Vineyard has surpassed the mature cities in its proportion of middle housing. In fact, it has the smallest proportion of single-family homes in the county, a characteristic often reserved for mature cities. (See Figure 4.)

In Weber County, most of the small multiplexes are in Ogden. Ogden also has the greatest number and proportion of larger middle housing – five to 12 units and 13 to 19 units. However, two smaller communities with more-recent middle housing development – Harrisville and South Ogden – have a greater proportion of middle housing overall, mostly townhomes.

**Middle housing development within counties is distributed unevenly across cities and towns.**



As with Weber County, more mature Salt Lake County communities tend to have a larger proportion of small and medium-sized multiplexes, while cities with more recent growth spurts have a larger proportion of townhomes – such as Bluffdale, Herriman, South Jordan and Draper.

In Davis County, even in cities with the largest percentage of middle housing, the proportion remains below one-quarter of all housing units. See Appendix B for housing type figures for Davis, Salt Lake and Weber counties by city.

Wasatch Front Regional Council housing inventory data also provides for a visual distribution of middle housing inventory. More mature urban areas have the most varied and dense middle housing, while high-growth suburban areas see an abundance of townhome development in larger blocks. See the map in Appendix C for the distribution of middle housing.



## CONCLUSION FOR PART II

Middle housing offers an important response to Utah's need for more housing choices at a variety of price points, to the growing demand for walkable communities, and to the increasing number of households with fewer and older people. This installment in the middle housing study examines the prevalence of middle housing in the four largest Utah counties and the relevant development trends.

While middle housing might take the form of a duplex, a six-unit townhome or a 12-unit apartment, the number of units alone is an oversimplification of middle housing, which depends on the neighborhood and is defined by multiple characteristics.

Looking at Davis, Salt Lake, Utah and Weber, the proportion of middle housing varies from county to county, but not wildly. Across all four counties, about 14% of housing units are middle housing, with Utah County at the high end and Davis at the low. The comparatively low proportion of middle housing suggests that there may be room to expand these options – especially in light of high costs, changing preferences and shifting demographics.

In Utah's four largest counties, townhomes are the most common type of middle housing, followed by small multiplexes (duplexes, triplexes and fourplexes). Townhomes are particularly predominant in certain newly developing communities such as Harrisville, Bluffdale and Herriman.

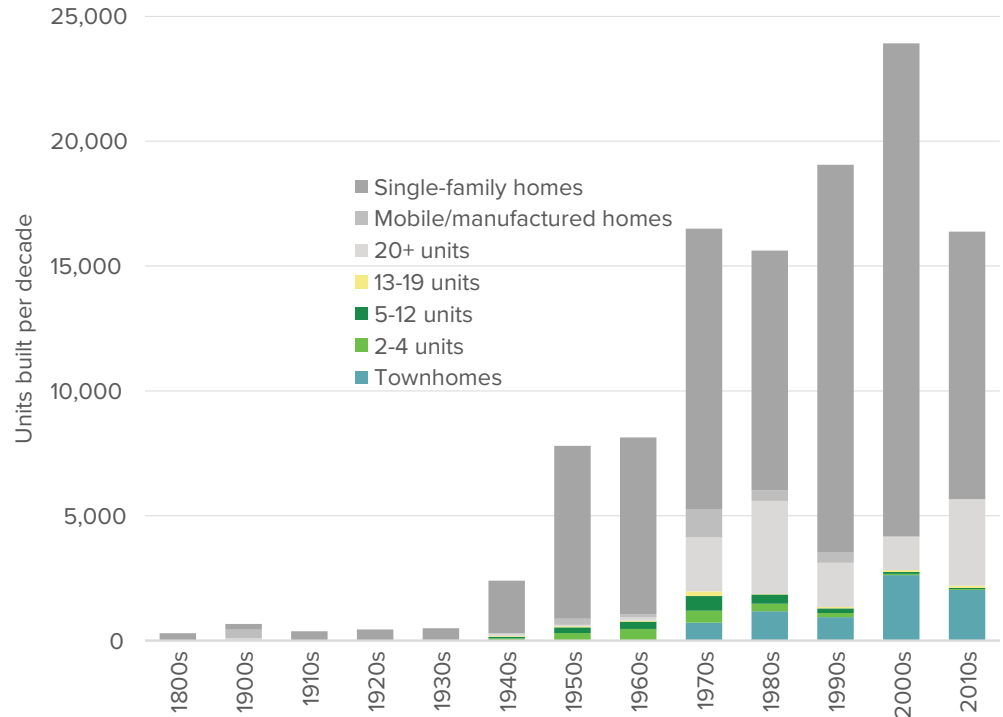
Middle-housing development has shifted over time. Most of Utah's small multiplexes were built between the early 20<sup>th</sup> century and the 1980s, but since 2000, townhomes have become the predominant middle-housing type. Following a decline, there has been a general upward trend across the four largest counties since the 1990s.

The amount, proportion and types of middle housing vary significantly within counties, with some localities bringing in a significantly wider diversity of housing types and a higher proportion of missing housing overall. For instance, in Utah County, Vineyard and Provo stand out as having both the highest amount and a broader mix of middle housing types.

The next installment in this study will draw from recent Utah Foundation surveys to explore Utahns' development preferences.

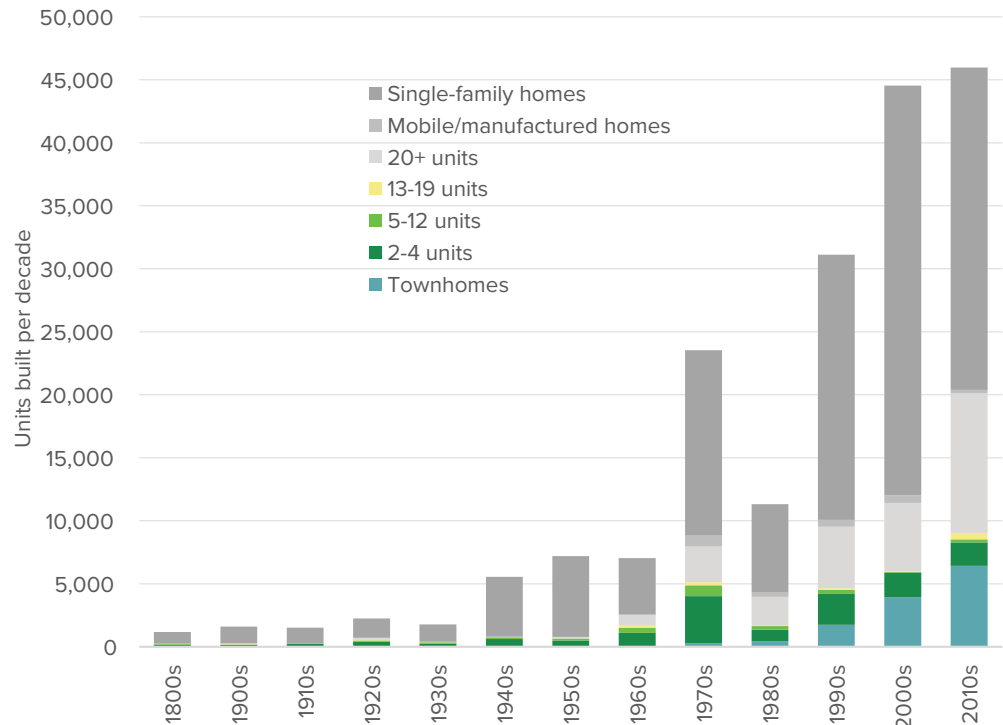
## APPENDIX A: HOUSING DEVELOPMENTS OVER TIME

Figure A1: New Housing Unit Types in Davis County, by Decade



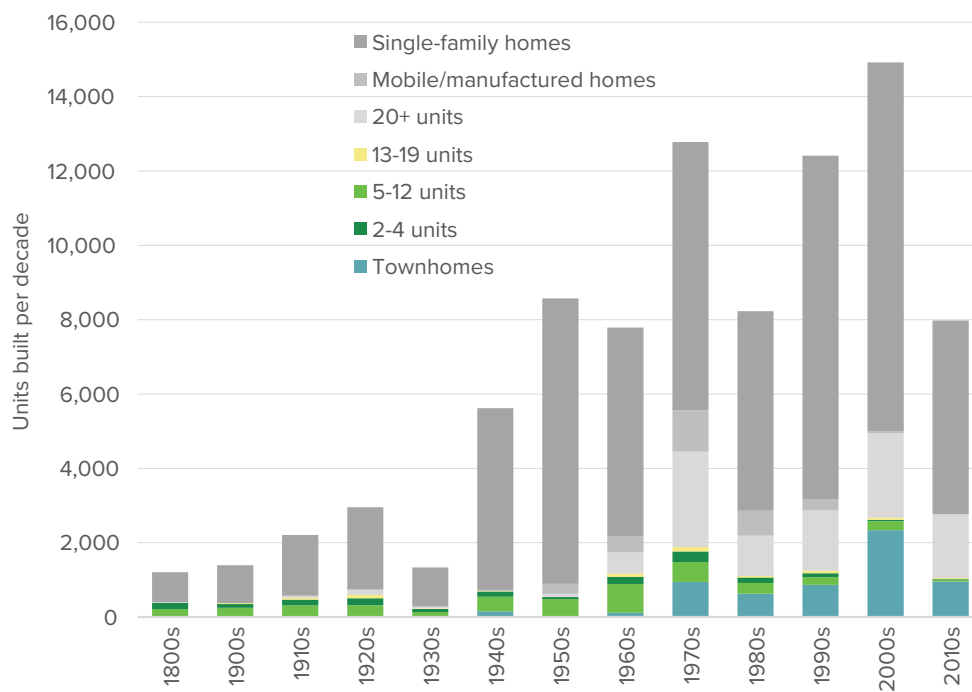
Source: Wasatch Front Regional Council. Utah Foundation calculations.

Figure A2: New Housing Unit Types in Utah County, by Decade



Source: Mountainland Association of Governments. Utah Foundation calculations.

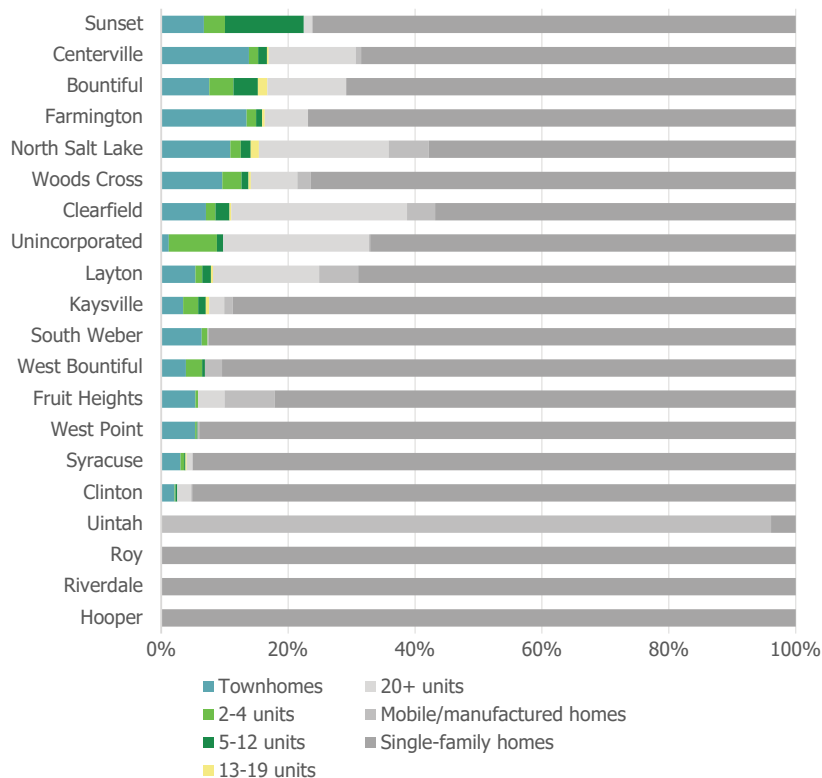
Figure A3: New Housing Unit Types in Weber County, by Decade



Source: Wasatch Front Regional Council. Utah Foundation calculations.

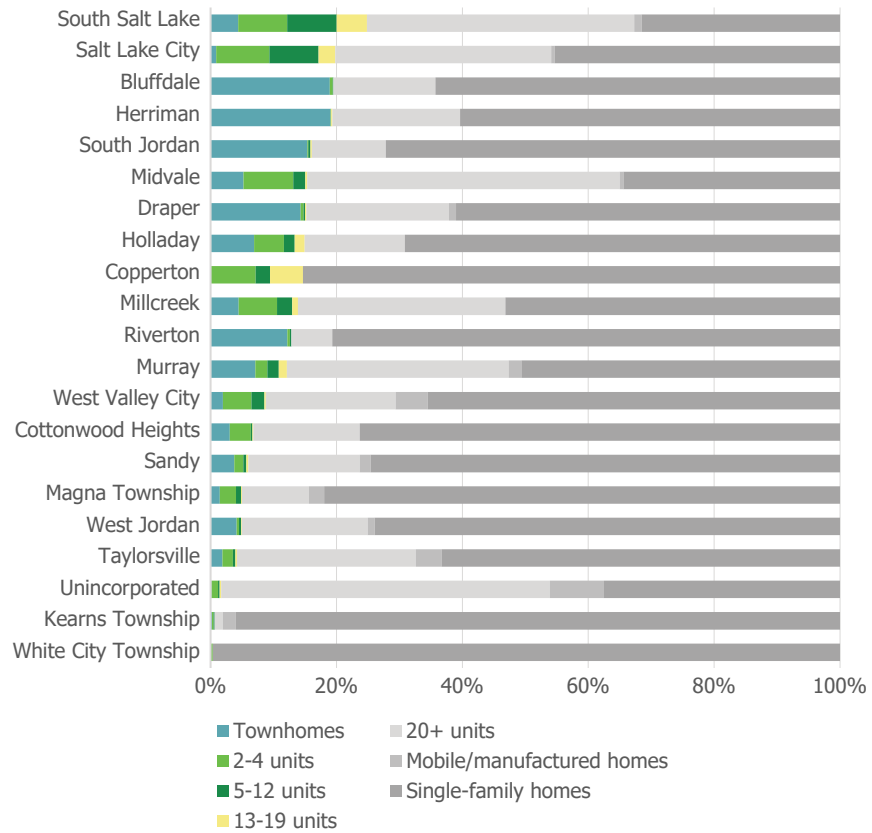
## APPENDIX B: HOUSING TYPES AT THE LOCAL LEVEL

Figure B1: Housing Unit Types in Davis County, by City



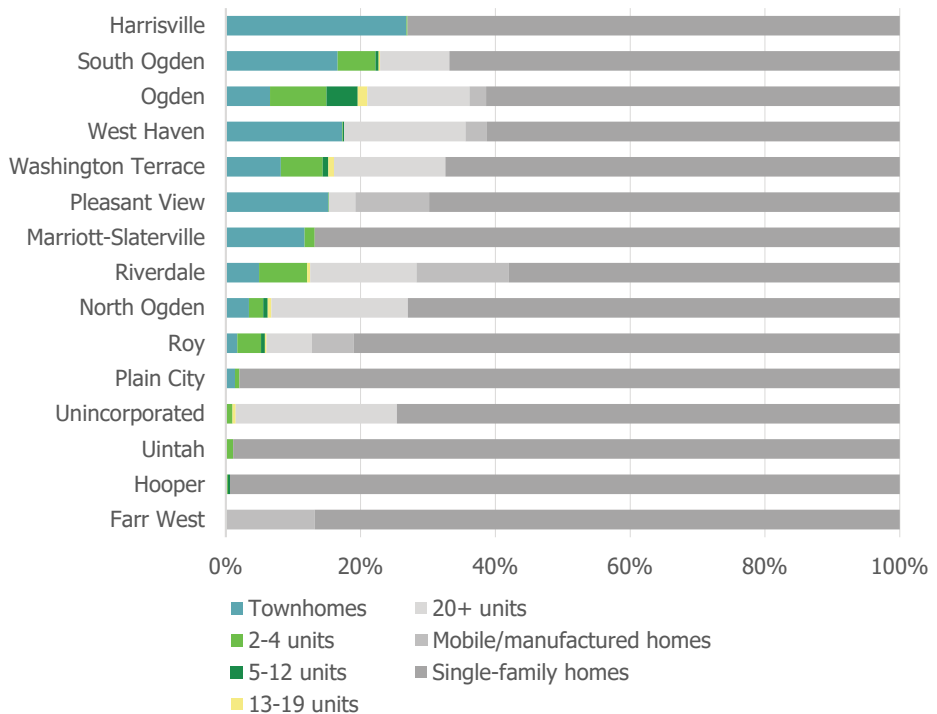
Source: Wasatch Front Regional Council. Utah Foundation calculations.

Figure B2: Housing Unit Types in Salt Lake County, by City



Source: Wasatch Front Regional Council. Utah Foundation calculations.

Figure B3: Housing Unit Types in Weber County, by City



Source: Wasatch Front Regional Council. Utah Foundation calculations.



## ENDNOTES

- 1 Daniel Parolek with Arthur C. Nelson, “Missing Middle Housing: Thinking Big and Building Small to Respond to Today’s Housing Crisis,” Island Press, 2020.
- 2 Envision Utah, Your Utah Your Future, 2015, [https://yourutahyourfuture.org/images/Vision\\_PDFs/Transportation\\_and\\_Communities\\_YUYF\\_Vision.pdf](https://yourutahyourfuture.org/images/Vision_PDFs/Transportation_and_Communities_YUYF_Vision.pdf).
- 3 The 2020 NAR Community Preference Survey, Americans’ preferences are shifting amid COVID-19 impacts, [www.nar.realtor/on-common-ground/the-2020-nar-community-preference-survey](http://www.nar.realtor/on-common-ground/the-2020-nar-community-preference-survey).
- 4 U.S. Census Bureau, *2020 Census: Percent Change in Resident Population for the 50 States, the District of Columbia, and Puerto Rico: 2010 to 2020*, April 27, 2021, [www.census.gov/library/visualizations/2021/dec/2020-percent-change-map.html](http://www.census.gov/library/visualizations/2021/dec/2020-percent-change-map.html).
- 5 Pamela S. Perlich, Mike Hollingshaus, Emily R. Harris, Juliette Tennert & Michael T. Hogue, Utah’s Long-Term Demographic and Economic Projections Summary, July 2017, p. 1, <https://gardner.utah.edu/wp-content/uploads/Projections-Brief-Final-Updated-Feb2019.pdf?x71849>.
- 6 Ibid.
- 7 RCLCO, *Attainable Housing: Challenges, Perceptions, and Solutions*, April 25, 2019, [www.rclco.com/publication/attainable-housing-challenges-perceptions-and-solutions/](http://www.rclco.com/publication/attainable-housing-challenges-perceptions-and-solutions/).
- 8 Pamela S. Perlich, Mike Hollingshaus, Emily R. Harris, Juliette Tennert & Michael T. Hogue, Op. Cit.
- 9 RCLCO, *2018 Housing and Community Preference Survey*, [www.rclco.com/publication/2018-housing-and-community-preference-survey/](http://www.rclco.com/publication/2018-housing-and-community-preference-survey/) and <https://public.tableau.com/app/profile/rclco/viz/2018HousingandCommunityPreferenceSurvey/2018HousingandCommunityPreferenceSurvey>.
- 10 For this analysis, we included all townhomes (which are typically six or fewer units), units in buildings (“condos,” “duplexes,” “mixed condo/th,” “mixed th/pud” and “apartments”) of less than or equal to 19 units.
- 11 Salt Lake County Regional Development calculations of Wasatch Front Regional Council data. Note, these are buildings with greater than 19 units, but under a density of units per acre of 14, as apartments are mostly likely to be 18 units per acre or higher.



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