IS THE MIDDLE MISSING?

A Guide to Expanding Options for Utah Homebuyers and Renters

MIDDLE HOUSING STUDY PART III:
UTAHNS’ DEVELOPMENT PREFERENCES

JANUARY 2022
MIDDLE HOUSING STUDY PART III: UTAHNS’ DEVELOPMENT PREFERENCES

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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 less objectionable to most neighbors and with strong design quality 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. The second part examines the prevalence of middle housing in the four largest Utah counties and the relevant development trends. This part (Part III) focuses on current development practices and preferences.

KEY FINDINGS OF THIS REPORT

- Housing development is changing; for example, in Salt Lake County, single-family detached development is becoming less common (24% of new units in 2020), while middle housing is on the increase (32%), and larger multifamily units are taking up the lion’s share of new development (44%).

- Utah Foundation survey respondents prefer single-family detached housing, but they offered positive responses to some small middle housing with the appearance of a single-family home.

- Utahns’ preference for the appearance of single-family homes suggests that middle housing will meet with greater acceptance if developed in a manner that mimics the style and scale of single-family dwellings.

- Nearly three-quarters (72%) of survey respondents say that style is the most important factor (other than housing type) in their housing preferences, followed by scale — or the size compared to other homes (64%). Topping the list for open-ended comments is having lower density (35%).

- Half of survey respondents prefer housing of similar prices (47%) and similar types (50%) in their neighborhoods, but not far behind are people who prefer housing with a variety of prices (36%) and a variety of types (42%) — which includes middle housing.

- Most survey respondents (60%) support more affordable housing options in their neighborhoods, with 38% strongly supporting more options. About 18% of respondents oppose more affordable housing options, while 22% are neutral.

- To address affordability issues, about 46% of survey respondents would accept middle housing in their neighborhoods; 33% of respondents oppose middle housing, and the remainder are neutral.

- Expanding homeownership opportunities is an important component to any development strategy focused on middle housing. Homeownership is correlated with wealth; the median homeowner net worth is $255,000, while the median renter net worth is $6,300. However, in 2020, the share of renters priced out of Utah’s median-priced home jumped to 73%, from 63% the year before.
HOUSING PREFERENCES

Shifts in New Construction

New housing is less likely to be single-family detached than housing built in past decades. In Salt Lake County, according to an analysis of residential housing permits, only 24% of new housing units in 2020 were single-family detached. Meanwhile, the new residential units in categories that could be considered middle housing make up a whopping 32% – far greater than the county’s existing inventory. Larger multifamily developments take the lion’s share of the new housing units, at 44%. (See Figure 1.) Though a small portion of those larger multifamily devel-
opments could also be considered middle housing, depending on the context, it is impossible to tell for certain from the available data.

This same trend – though perhaps not as dramatic – appears in Davis, Utah and Weber counties. In Utah County, for instance, all but one year in the 21st century saw more than half of the new housing units as single-family detached. During the past decade, larger apartment complexes have been taking up an increasing share. (See Figure 2).

Washington County has not moved away from the dominance of single-family detached housing in the same way. However, even there the county has seen an uptick in larger apartment complexes.

See figures for Davis, Washington and Weber counties in Appendix A.

Is the recent shift from single-family homes what Utahns want?

Research on Preferences

Some researchers have suggested that Millennials and Baby Boomers are becoming more interested in smaller yards with more walkable neighborhoods. However, the pandemic might have had some (short-term or lasting) influence on Americans’ desires. In the early months of the pandemic, surveys suggested that families with children in school are more interested in detached homes with larger yards. And in fact, most Americans who have either recently purchased a home or are considering a purchase prefer single-family detached housing over other housing types. Only about 15% would prefer single-family attached housing – which is often considered middle
Millennials are now a big part of the housing demand overall, accounting for over half of all home-purchase loan applications nationally.\(^4\) Indeed, a recent national survey found that 89% of homebuyers would prefer a single-family home with a longer commute over a unit in a triplex with a shorter commute.\(^5\) But in the face of increasing prices, more Americans are broadening their home searches to include attached housing.

A 2015 Envision Utah survey found that Utahns value other choices for the community in general. “Limiting how many apartments, townhomes, and low-income people/renters are in my community” was far less of a priority (only 13%) than both “Providing a full mix of housing types (townhomes, duplexes, apartments, single family homes with a variety of yard sizes, mother-in-law apartments, etc.)” (27%) and “Improving the ability for those with lower incomes to live in desirable neighborhoods, improving opportunity for them and their children” (23%).\(^6\) And reducing the amount of spending on housing and transportation costs was also more important to Utahns than limiting housing types.\(^7\)

In fact, 81% of Utahns were willing (including one-third “very willing”) to accept a variety of housing types beyond just large-lot single-family detached housing – such as middle housing and mother-in-law apartments – in an effort to increase affordability. Only 7% of Utahns were “not at all willing.”\(^8\)

While Americans seem to prefer homes with more bedrooms than in decades past,\(^9\) single-family home lot sizes for new construction have been shrinking.\(^10\) One developer suggested that changing consumer preferences are driving this decrease, as many homeowners are seeking smaller lots since they require lower maintenance. For example, his company built 350 units of single-family detached housing in a Kaysville development with three lot sizes. The best-selling of these were the small lots. In response, his newer developments are three-story, single-family cottage-court style housing in Daybreak and Layton on small lots – about 4,000 to 5,000 square feet. This is equivalent to about one-tenth of an acre, which is similar to historic neighborhood lot sizes – and in keeping with middle housing. Another developer told the Utah Foundation that many customers are satisfied with public space rather than individual yards.
Utahns prefer developments that look like single-family homes, rejecting a garage-heavy row of attached houses.

Figure 3: Most and Least Chosen Residential Building (Other than Large Apartment Complexes); Question: “Please click on the picture(s) that would make a good addition to your neighborhood (within a five-minute walk from your house)”

Most Chosen Residential Building          Least Chosen

Source: The Utah Foundation Middle Housing Survey.

The Utah Foundation Development Preference Survey

The Utah Foundation recently undertook a survey of Utahns to gain a deeper understanding of their housing preferences – particularly regarding middle housing. The survey generally asked respondents to focus at the level of “neighborhood” instead of “community,” because middle housing is often meant to harmonize with individual neighborhoods. The survey clarified that “neighborhood” referred to the area within a five-minute walk from the respondent’s home.

Our survey asked respondents to look at pictures of a variety of residential buildings, requesting that they consider which would “make a good addition” to their neighborhoods. Houses that looked like single-family detached units topped the list. In each category, those without visible garages were most accepted. Large, multifamily buildings were least accepted. (See Figure 3.)

The Utah Foundation then asked respondents which factors were important in deciding preferences for their neighborhoods. For most respondents, single-family appearance topped the list of positive influences. Being a large multifamily building often had a negative influence. (See Figure 4.)

Older respondents (55+) are more likely than younger respondents to indicate that the appearance of a single-family home is a positive attribute – 89% compared to 79% (ages 35-54) and 66% (ages 18-35). Higher-income respondents (earning $75,000+) are more likely than their peers to indicate that the appearance of a single-family home is a positive attribute – 85% compared.
Style seems to be most important for Utahns when considering housing preferences.

**Figure 5:** Question: “Which other factors were important in choosing the picture(s)?”

<table>
<thead>
<tr>
<th>“Important”</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Style</td>
<td>72%</td>
</tr>
<tr>
<td>Scale (size compared to other homes)</td>
<td>62%</td>
</tr>
<tr>
<td>Setback from the road</td>
<td>35%</td>
</tr>
<tr>
<td>Other (open-ended)</td>
<td>17%</td>
</tr>
</tbody>
</table>

Source: The Utah Foundation Middle Housing survey.

Density leads among other factors that influence Utahns’ preferences.

**Figure 6:** Question: “Which other factors that were important in choosing the picture(s)?” – Other Open-ended Responses

<table>
<thead>
<tr>
<th>“Important”</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower density</td>
<td>35%</td>
</tr>
<tr>
<td>Design</td>
<td>21%</td>
</tr>
<tr>
<td>Green space</td>
<td>11%</td>
</tr>
<tr>
<td>Affordability</td>
<td>10%</td>
</tr>
<tr>
<td>Commute (traffic, parking, etc.)</td>
<td>7%</td>
</tr>
<tr>
<td>More housing supply</td>
<td>6%</td>
</tr>
<tr>
<td>Familiarity</td>
<td>5%</td>
</tr>
<tr>
<td>Greater density</td>
<td>4%</td>
</tr>
<tr>
<td>Year of construction</td>
<td>3%</td>
</tr>
</tbody>
</table>

Source: The Utah Foundation Middle Housing survey.

Utahns seem to prefer neighborhood housing price and type homogeneity, though many like a variety of prices and types – including middle housing.

**Figure 7:** Question: “In your neighborhood, which do you prefer”

<table>
<thead>
<tr>
<th>“Prefer”</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing that is similar in price.</td>
<td>47%</td>
</tr>
<tr>
<td>Housing with a variety of prices.</td>
<td>36%</td>
</tr>
<tr>
<td>Doesn’t matter.</td>
<td>17%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>“Prefer”</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing types that are all the same.</td>
<td>50%</td>
</tr>
<tr>
<td>Variety of housing types (including middle housing)*</td>
<td>42%</td>
</tr>
<tr>
<td>Doesn’t matter.</td>
<td>8%</td>
</tr>
</tbody>
</table>

* “Variety of housing types, such as blending single-family housing with house-scale attached housing (like duplexes, triplexes and small townhome developments).”

Source: The Utah Foundation Middle Housing survey.
In terms of heterogeneity of housing costs, younger respondents (ages 18-35) prefer more variety than respondents overall. When considering housing types, younger respondents like more difference than do respondents overall. Lower-income respondents also like more diversity in housing types.

We then asked respondents whether they support more affordable housing options in their neighborhoods. Most people do (60%), with 38% strongly favoring more options. About 18% of respondents oppose more affordable housing options, while 22% are neutral.

Our survey asked specifically about respondents’ level of support for a variety of housing options to help reduce housing costs – not just in their own neighborhoods but community-wide. Though residents prefer middle housing in their own neighborhoods to large multi-family, it is not the most favored option as a broad community strategy; most people favor more housing in downtown areas and along transit lines. Also more popular are accessory dwelling units (or mother-in-law apartments) added to single-family homes and smaller-lot single-family housing. (The favorability of apartments “in your city” is the weakest. (See Figure 8.)

Lower-income respondents prefer smaller lots sizes (35% compared to 28% of all respondents) and more apartments (22% compared to 14% of all respondents).

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**Figure 8: Question: “To help bring the overall cost of housing down, please indicate your level of support for each of the following.”**

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Strongly Oppose</th>
<th>Oppose</th>
<th>Neutral</th>
<th>Favor</th>
<th>Strongly Favor</th>
</tr>
</thead>
<tbody>
<tr>
<td>More housing units in downtown areas and along transit lines</td>
<td>5%</td>
<td>5%</td>
<td>20%</td>
<td>34%</td>
<td>36%</td>
</tr>
<tr>
<td>Additional mother-in-law apartments added to single family homes</td>
<td>2%</td>
<td>8%</td>
<td>24%</td>
<td>33%</td>
<td>34%</td>
</tr>
<tr>
<td>More smaller-lot single-family housing</td>
<td>6%</td>
<td>13%</td>
<td>22%</td>
<td>32%</td>
<td>27%</td>
</tr>
<tr>
<td>More middle housing*</td>
<td>13%</td>
<td>20%</td>
<td>22%</td>
<td>23%</td>
<td>23%</td>
</tr>
<tr>
<td>More apartments in your city</td>
<td>25%</td>
<td>19%</td>
<td>25%</td>
<td>20%</td>
<td>12%</td>
</tr>
</tbody>
</table>

* More house-scale attached housing (like duplexes, triplexes and small townhome developments) blended in with other housing types.

Source: The Utah Foundation Middle Housing Survey.
The Utah Foundation next asked about economic preferences for characteristics that are often seen in and around single-family neighborhoods or middle housing developments. We asked respondents whether they would pay “a little more” or “a lot more” for housing if it had certain characteristics. Top choices include having parks and trails nearby and having more sidewalks and places to take walks. These are in keeping with middle housing. However, rounding out the top three is having a larger yard, which is more characteristic of suburban single-family housing. And having a larger home with more rooms is also a priority.

Higher income respondents say that they would be more likely to pay a lot more for a larger home (28%, compared to 20% of all respondents). Older respondents are less likely to want larger homes or yards. About 42% say they would not pay more for a larger home, compared to 30% of respondents generally, and 38% would not pay more for a larger yard, compared to 26% of respondents generally. The preference for smaller homes with smaller yards aligns with middle housing development. However, older respondents are also more likely to indicate that they would not pay more for nearby stores (58% compared to 49%), or living nearby jobs (48% compared to 39%).

Overwhelmingly, survey respondents report that they live in residential neighborhoods (68%). However, when asked about “the ideal setting of your next home,” Utahns say they are less interested in these residential neighborhoods (down 25 percentage points from 68% to 43%) in lieu of small towns (up 15 points from 9% to 24%) and rural areas (up 10 points from 4% to 14%). The proportion of respondents are the same (17%) for those who live in and whose ideal next home would be located in a “city or suburban area near a mix of offices, apartments and shops” – which can closely align with middle housing development.

Most survey respondents say they live in single-family detached housing (72%). However, when asked about the type of housing they would choose in their ideal setting, that decreased 12% points to 60% in favor of single-family detached with accessory dwelling units or “mother-in-law” apartments (jumping from 8% to 25%). The proportion of respondents is the same (9%) for those who live in and whose next home would be middle housing. Fewer people would opt for apartments (7% to 3%).
MIDDLE HOUSING AND OWNERSHIP

A benefit of middle housing is that it opens ownership opportunities for a wide variety of people, whereas larger apartments tend to concentrate wealth in the hands of those with the resources to own large developments. And homeownership is correlated with wealth; the median homeowner net worth was $255,000, while the median renter net worth was $6,300. However, in 2020, the share of renters priced out of Utah’s median-priced home jumped to 73% from 63% the year before.

Smaller lots are becoming more ubiquitous in new residential development, seeking to bring down the cost of housing, thereby reaching a broader market of buyers. However, middle housing could open access to ownership for an even greater number of Utahns, including those priced out of the small-lot single-family detached housing market.

Middle housing can be individually owned in the case of a twin-home, townhome or condominium. Ownership opportunities are also available in owner-occupied duplexes and multiplexes, with owners leasing out the remaining units to the other occupants — significantly subsidizing their ownership costs.

But how is a twin-home different than a duplex, or a four-unit townhouse different than a fourplex? It has to do with platting. In the case of single-ownership of units, there is one residential lot for each of the twin-homes or each of the four units in the townhouses. The owner of a townhome owns all the space vertically, from dirt to roof. A stacked multiplex has to be “condo-ized,” where the owner owns the living space with a shared ownership of the building and lot.

Small multifamily buildings work well for owner-occupied housing, though they also may be used exclusively as rental housing. And there might be undue pressure toward

GOVERNING DESIGN

In 2021, the Utah Legislature passed House Bill 1003, Government Building Regulation Amendments, which reduced the power of cities and towns to regulate the design of new, one- and two-family homes, blocking requirements regarding:

- Exterior building color.
- Type or style of exterior cladding material.
- Style or materials of a roof structure, roof pitch, or porch.
- Exterior nonstructural architectural ornamentation.
- Location, design, placement, or architectural styling of a window or door, including a garage door.
- The number or type of rooms.
- The interior layout of a room.
- The minimum square footage of a structure.

The stated intent of the legislation was to reduce home prices. However, some observers told the Utah Foundation that, while it might reduce the cost to builders and thereby increase their profit margins, it might not reduce costs to buyers and renters in a high-demand market.

The merits and limitations of design standards are a matter for debate, and in some cases they may inject subjectivity, delays and cost increases into the building process. On the other hand, they are an attempt to deal with a crucial component to successful development: good design. The nation’s urban landscapes are replete with poorly designed and poor-quality middle housing from decades past. This has led to the premature decline of such developments, causing loss of tax base to local governments and sullying the reputation of these housing types. It has also produced a reluctance among potential neighbors to countenance their development nearby.
rental housing in the middle market. First is the difficulty in building condos. (This is addressed in Part IV.) Another – as suggested by a Wasatch Front developer – is that cities and counties might see triplex and fourplex owners as not having the managerial and maintenance skills to keep the housing in good repair, whereas larger apartment complex owners might be more likely to hire maintenance personnel to keep the properties in order. And finally, small multiplexes are very popular as a housing type for real estate investors, easily outbidding a household looking for a single investment opportunity. A real estate agent with whom the Utah Foundation spoke suggested that duplexes, triplexes and fourplexes are attractive to a wide range of purchasers, from people interested in owner-occupied supplemental income to out-of-state real estate investors. Given the financial resources of investors seeking to purchase small rentals, middle housing development could simply result in added rental housing to Utah, without many owner-occupants. And while this rental housing is certainly needed, it would not help create homeownership wealth for a broader range of Utah households.

CONCLUSION FOR PART III

Housing development is changing; for example, in Salt Lake County, single-family detached development is becoming less common, while townhomes are on the increase, and larger multifamily units are taking the lion’s share of new development. Other large counties are also seeing single-family homes take up a decreasing portion of new development.

However, single-family housing still rules in Utahns’ hearts. A recent Utah Foundation survey found respondents prefer single-family detached housing. While some small middle housing receives positive responses, Utahns prefer those with the appearance of a single-family home. This suggests that middle housing should be developed in a manner that blends seamlessly within single-family neighborhoods.

Aesthetics and scale are important to Utahns. Three-quarters of survey respondents say that style is the most important of other factors in their housing preferences, followed by scale – or the size compared to other homes. Topping the list for open-ended comments is having lower density.

That said, many Utahns are open to more variety in their neighborhoods, assuming it’s well designed and well-scaled. While half of survey respondents prefer housing of similar prices and similar types in their neighborhoods, not far behind are people who prefer housing with a variety of prices and a variety of types – including middle housing. Most survey respondents (60%) support more affordable housing options in their neighborhoods, with 38% strongly favoring more options. About 18% of respondents oppose more affordable housing options, while 22% are neutral. To address affordability issues, about 46% of survey respondents would accept middle housing in their neighborhoods; 33% of respondents oppose middle housing, and the remainder are neutral.

Expanding homeownership opportunities is an important component to any development strategy focused on middle housing. Homeownership is correlated with wealth; the median homeowner net worth is $255,000, while the median renter net worth is $6,300. However, in 2020, the share of renters priced out of Utah’s median-priced home jumped to 73%, from 63% the year before. Middle housing may bridge the gap by expanding the number of lower-cost ownership options.

The next installment in this study will explore obstacles and opportunities for increasing the supply of middle housing.
Figure A1: Residential Dwelling Unit Permits by Type, Davis County

Note: In this figure, “middle housing” data include units labeled as condominiums, which includes middle housing and larger developments.

Source: Ivory-Boyer Construction Database. Utah Foundation calculations.

Figure A2: Residential Dwelling Unit Permits by Type, Washington County

Note: In this figure, “middle housing” data include units labeled as condominiums, which includes middle housing and larger developments.

Source: Ivory-Boyer Construction Database. Utah Foundation calculations.
Figure A3: Residential Dwelling Unit Permits by Type, Weber County

Note: In this figure, “middle housing” data include units labeled as condominiums, which includes middle housing and larger developments.

Source: Ivory-Boyer Construction Database. Utah Foundation calculations.
ENDNOTES

1 James Wood, Dejan Eskic, DJ Benway, Kathryn Macdonald-Poelman, Housing Affordability: What Are Best Practices and Why Are They Important?, November 2020, p. 2, https://gardner.utah.edu/wp-content/uploads/Best-Practices-Dec2020.pdf. The authors state that “From 2000 to 2009, multifamily units accounted for only 27% of all new residential units in Utah, but from 2010 to 2019 the share of multifamily units increased to 44%, and in the last three years, it climbed to nearly 50%.”


7 Envision Utah, Your Utah Your Future, Survey Results for Transportation & Communities, 2015, p. 55, https://yourutahyourfuture.org/images/Vision_PDFs/Transportation_and_Communities_YUYF_Vision.pdf. Question: “Please indicate each outcome’s relative importance by allocating 100 points across all outcomes. The more points you allocate to a given outcome, the most important it is to you to achieve that outcome.”

8 Envision Utah, Your Utah Your Future, Survey Results for Transportation & Communities, 2015, p. 55, https://yourutahyourfuture.org/images/Vision_PDFs/Transportation_and_Communities_YUYF_Vision.pdf. Question: “Please indicate each outcome’s relative importance by allocating 100 points across all outcomes. The more points you allocate to a given outcome, the most important it is to you to achieve that outcome.”

9 Envision Utah, Your Utah Your Future, Survey Results for Transportation & Communities, 2015, p. 56, https://yourutahyourfuture.org/images/Vision_PDFs/Transportation_and_Communities_YUYF_Vision.pdf. Question: “Please indicate your willingness to make each trade-off in order to increase the housing mix in Utah. Outcomes: Many types of housing to maximize affordability for many income levels. Less socioeconomic segregations. More opportunities for lower-income people.”


11 The average lot size in Salt Lake County for new construction had decreased by more than half from over 13,000 square feet in 1980 to over 6,000 in 2010 (from 0.30 acres to 0.14 acres). Envision Utah, Your Utah Your Future, Survey Results for Transportation & Communities, 2015, p. 26, https://yourutahyourfuture.org/images/pdfs-doc/Results_Release_Transcom_final.pdf.

12 Question: “Please click on the picture(s) that would make a good addition to your neighborhood (within a five-minute walk from your house).”

13 Question: “In your neighborhood, do you support more affordable housing options.”


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Special thanks to the following for providing project-based support: