

# Finding the Missing Middle



An opportunity to complete the spectrum of housing options in Tampa Bay



## What is the “Missing Middle”?

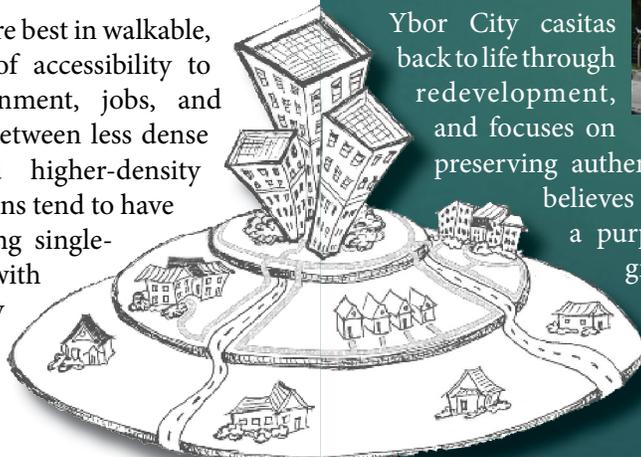
The Missing Middle is a term coined by architect Daniel Parolek that is used to describe multi-unit, low-rise housing that is comparable in scale to single-family homes.<sup>1</sup> It encompasses a variety of styles, including shotgun, skinny, duplex, triplex, fourplex, courtyard apartment, bungalow court, townhouse, multiplex, and live/work units. Typically there are multiple households that live in a building, shared space or compact area, offering an alternative from the standard single family or mid-rise/high-rise condominium and apartment options.

## Why are we talking about it?

The Missing Middle not only provides alternative housing options for people within a community, but also has a lower price per square foot when compared to single-family detached dwellings. As single-family home prices rise in Tampa Bay, affordable housing is becoming harder to find. Missing Middle housing attracts a diverse group of people ranging in age and income. It prevents urban sprawl caused by single-family, large lot developments that tend to push people further and further away from jobs, services, and entertainment.

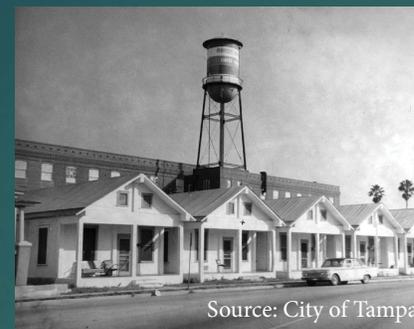
## Where does it go?

Missing Middle types of housing are best in walkable, urban areas with a high level of accessibility to transportation options, entertainment, jobs, and services. They serve as a bridge between less dense residential neighborhoods and higher-density areas. Because some housing options tend to have a similar size footprint to existing single-family homes, they blend in well with the surrounding lower-density communities. Some types also function very well in mixed-use environments.



## Reflecting on the Past in Tampa Bay

In Ybor City, shotgun style houses, known as casitas, were built in the late nineteenth and early twentieth century as workers’ housing near the cigar factories. Casitas



Source: City of Tampa

provided workers with an affordable place to live within walking distance of their jobs. This is a prime example of early Missing Middle housing, as narrow lots accommodated more homes and

workers close to the factory. A new challenge arose for this type of housing in the mid-twentieth century as development shifted to more car-centric, large lot, suburban neighborhoods. The Missing Middle focuses on creating higher density living in more accessible areas, capturing the early twentieth century mentality that people should be able to travel by foot to their desired destination.

Developer Michael Minberg has brought numerous historical Ybor City casitas back to life through redevelopment, and focuses on



preserving authentic character and charm. He believes Missing Middle housing served a purpose in the past and serves a growing need in the future by allowing people to live, work, and play in the same area.

# Missing Middle Housing Styles



**Courtyard Apartments**

The courtyard apartment style has multiple units that share a courtyard and typically face each other.

*Hyde Park in Tampa, FL*



**Townhouse**

The townhouse style offers attached units side by side, requiring less space for multiple units.

*Trinity, FL*



**Triplex & Fourplex**

The triplex and fourplex style has three or four units respectively, and allows for a higher density within a standard lot size.

*Palma Ceia in Tampa, FL*



**Multiplex**

The multiplex style typically has five to nine units.

*Grand Central in St. Petersburg, FL*



**Shotgun & Skinny**

Shotgun and skinny homes are both smaller in width and longer in length. The lots are narrower than typical lots, and the houses can be closer together.

*Ybor City, FL*



**Duplex**

The duplex style has two attached residential units within a similar sized footprint of a standard single family home.

*Old Northeast in St. Petersburg, FL*



**Cottage Court**

Cottage courts are standalone houses but share a central courtyard. They typically face one another and allow for more density.

*Dunedin, FL*



**Live/Work**

The live/work style of housing typically has commercial on the first floor of the building and residential units above.

*Oldsmar, FL*

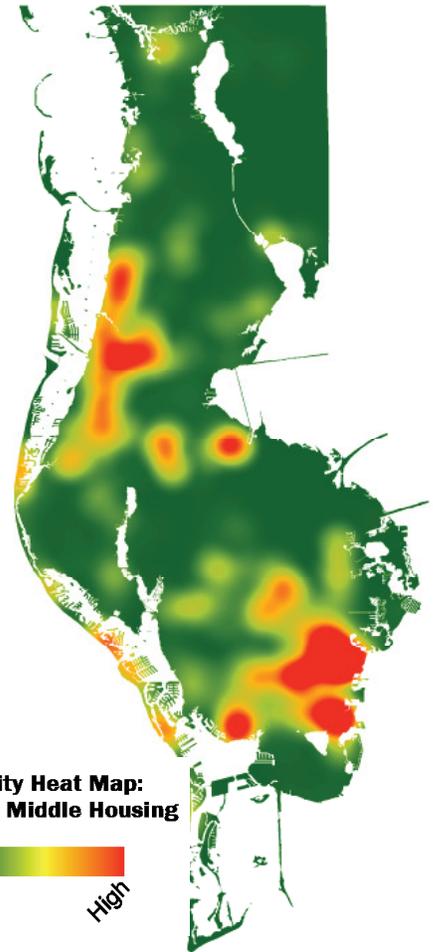
## Who does it serve?

Missing Middle housing helps create urban, walkable neighborhoods with smaller residences located in close proximity to daily destinations, while serving a broad market: first-time home buyers, smaller families, couples, retirees looking to age in place, adults with disabilities, car-free households, and many others. Several local communities have identified Missing Middle housing as a viable option to provide a wider selection of choices across many income levels because of its appeal to different types of home buyers, lower associated entry costs, and traditional architectural style.

## Missing Middle Housing Profile for Pinellas County

As seen in the heat map on the right, the majority of Missing Middle housing types are located in our historically denser neighborhoods like Dunedin, Gulfport, St. Petersburg, Clearwater, and Largo. In density and scale, Missing Middle housing falls in between lower-density single-family neighborhoods and denser multifamily buildings, with design elements that encourage walking, biking, and transit use. This development pattern is ideal for providing transitional zones between denser mixed-use areas—particularly those served by transit—and surrounding lower-density neighborhoods. Appropriate locations include on the perimeter of downtowns or town centers; adjacent to commercial corridors; between single-family neighborhoods and denser multifamily areas; or on collector roadways that serve as borders between single-family neighborhoods.

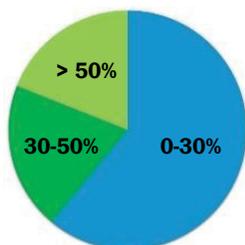
Density Heat Map:  
Missing Middle Housing



In 2016, Tampa Bay had the **fourth highest** population growth in the nation<sup>2</sup>

Over **77%** of Pinellas County's households are **without children**, yet almost **half** of the housing stock is detached single-family<sup>3</sup>

Missing Middle housing containing "2-9 units" accounts for only **13%** of the housing stock in Pinellas County<sup>4</sup>



Percent of Income Paid for Housing  
(Pinellas County)

**39%** of households are cost burdened and pay more than **1/3** of their income on rent or mortgage costs<sup>5</sup>

## Missing Middle Statistics

By 2070, the amount of undeveloped land in Florida is projected to **shrink** by **15%**<sup>6</sup>

Statewide 2010 Baseline



**Redevelopment** has become a strategy used by many developers to meet the demand for housing<sup>7</sup>

The current demand for walkable living choices exceeds the supply by **20-35%**<sup>8</sup>

# Toolkit for Missing Middle Housing

## Density and Design

Missing Middle housing can be thought of as a bridge between dense, downtown areas and more suburban single-family neighborhoods. Density and design are very important when trying to incentivize this type of development: how many units are allowable, and how these units should relate to existing neighborhoods. The Missing Middle fits into existing neighborhoods exceptionally well because the size, scale and aesthetic are typically compatible with the surrounding housing types, even though they have much higher densities than traditional single-family homes.

## Spotlight Development: Hayes Park Village

A public/private development located in the City of Oldsmar, called Hayes Park Village, has captured a variety of housing options with a central courtyard space for its residents. The neighborhood, developed by John Bews in partnership with the City, is part of a planned unit development and allows skinny homes to be placed on smaller lots, while not detracting from the aesthetics of the community. The shared spaces are utilized frequently by the residents that live there.



The developer came up with a plan that took into account the parking, utility, and setback requirements, but kept the small community feel. Oldsmar staff worked with John's team to establish this successful project.



## Zoning

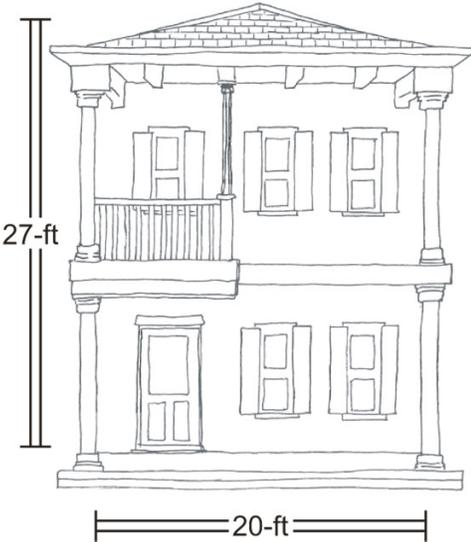
Common zoning practices regulating height, setbacks, and lot dimensions are important when regulating this type of housing for existing neighborhoods. Missing Middle housing types can pose challenges because they don't fall into traditional zoning or land use categories; they are typically too dense for single-family neighborhood zoning districts, but not large enough in scale for multifamily zoning, where regulatory factors and the real estate market encourage larger and denser developments.

Amending or rewriting zoning regulations to allow for higher densities, narrower lots, smaller setbacks, and higher floor area ratios help to encourage Missing Middle housing by eliminating the need for multiple variances, which can complicate the permitting process and discourage this type of development. However, raising permitted densities might have unintended consequences by encouraging developments which are out of scale for many traditional single-family neighborhoods. For this reason, many cities use a form-based approach to preserve neighborhood characteristics when raising densities. Examples of various approaches are included on pages 6-7.

## Form Based Codes

A city can designate a form-based zoning district where the structure and form of the building is the primary focus, and only certain housing types are allowed. Form-based codes become part of the guiding regulations by which developers have to abide, and are subject to design requirements such as building setbacks, widths and heights. By specifying exactly what types of housing can be built, form-based codes allow higher densities while allowing single-family neighborhood character to be preserved. A form based code may also require desired design characteristics like shared green spaces, courtyards, and rear-loading parking.

## Missing Middle House Dimensions Seen in Tampa Bay



**Hayes Park Village**



**Glencairn Cottage**



**Ybor Casita**

### Parking

Missing Middle housing is designed to encourage walking, biking, and transit use, decreasing the need for vehicle parking. Parking should be approached with flexibility, where opportunity for community interaction at street-level is the focal point and vehicle parking is less emphasized. Typically, these types of housing allow for one space per unit in rear-loading garages via alleyways which also accommodate trash collection and pickup, with additional parking either on-street or behind homes. Missing Middle developments often use land saved from excess parking to create common green areas and courtyards, prioritizing quality of life over parking.

### Utilities

The placement of public utility infrastructure for electricity, phone, cable, internet, potable water, wastewater and stormwater can have a big impact on Missing Middle developments, both functionally and aesthetically. Creative placement of utilities including undergrounding utilities and stormwater vaults, and the addition of sustainable features (such as reclaimed water and solar panels) is often desired. These can require developers to undergo lengthy negotiations with local governments and utility companies, adding time and cost to these projects. Local governments can encourage Missing Middle housing by allowing narrower utility easements and more flexible placement of infrastructure, during the site plan approval and platting processes.

## Spotlight Development: Glencairn



Glencairn, developed by Carl Krave, is a development built in the City of Dunedin and a pioneering example of Missing Middle housing. It incorporates both skinny home and bungalow courtyard housing options.

The developer was inspired by the Cottage Company developments in the late 1990s. He found an opportunity in Dunedin and worked with the City staff to achieve a very successful pocket neighborhood. The homes were sold quickly once built, and the residents have had no turnover. The shared courtyard between homes offers a peaceful, small community feel.

## How does the Countywide Plan address the Missing Middle?

Although the scale of Missing Middle housing is compatible with single-family neighborhoods, and the impact of an individual development on a given neighborhood street may not be large, the density in units per acre is higher than typical for a low-density neighborhood. Countywide Plan Map categories that best support Missing Middle housing include Residential Medium, Residential High, and the Neighborhood Center subcategory of Activity Center, which range from 15 to 30 units per acre and are targeted for locations that offer multiple modes of transportation. Missing Middle housing is also appropriate at the edges of the more intense subcategories of Activity Centers and Multimodal Corridors, where they can serve as a transitional area between high density/intensity urban uses and surrounding lower-density neighborhoods.



## Other Cities Recognize the Missing Middle

While some Missing Middle developments have been built in Pinellas County, each required a time-consuming, expensive process requiring many variances for setbacks, parking, utility easements, and other current zoning regulations. The developers highlighted in this study described their projects as “labors of love” that most in the industry would consider too onerous, with too little return on investment, to pursue. A number of communities around the country have addressed these issues by crafting zoning regulations that allow and incentivize missing middle housing by right. Examples are described below.

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### City of Santa Barbara, California

In 2013, the City of Santa Barbara adopted the Average Unit-Size Density Incentive Program, designed to encourage construction of smaller, more affordable residential units near transit and within walking and biking distance of commercial areas. The pilot program allows more housing units to be built per acre as unit size decreases. Other development incentives include reduced parking requirements, and flexibility in building setbacks and location of required open space. Rental housing developments or employer-sponsored housing are also allowed to have additional density in certain areas of the City. Projects must go through a design review process to ensure compatibility with the size and scale of the surrounding neighborhood.

The pilot has been successful, encouraging growth in both apartment complexes in commercial and multifamily areas, and individual housing units in single-family neighborhoods. As of July 2017, a total of 541 units had been approved under the program. A housing task force has been created to monitor the effects of the program, including conducting an annual survey of residents of the new housing to determine if workforce and commuting goals are being met. More information is available at [http://www.santabarbaraca.gov/services/planning/mpe/aud\\_program.asp](http://www.santabarbaraca.gov/services/planning/mpe/aud_program.asp).

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### City of San Diego, California

The City of San Diego adopted a small-lot subdivision ordinance in 2016 “in order to provide a space-efficient and economical alternative to traditional single dwelling unit development... [in] pedestrian-friendly developments that are consistent with the neighborhood character.” The new provisions will allow a revival of bungalow courts, a historically popular style of housing built in the city from the 1920s to the 1940s. The regulations allow a larger parcel zoned for multifamily development to be subdivided into detached single-family homes, while retaining the same density and setbacks of the pre-subdivided lot. Houses built on the subdivided land may have no more than three bedrooms each. Parking requirements are reduced for smaller unit sizes and in designated transit areas. The ordinance can be downloaded from [http://docs.sandiego.gov/council\\_reso\\_ordinance/rao2015/O-20483.pdf](http://docs.sandiego.gov/council_reso_ordinance/rao2015/O-20483.pdf).



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## City of Cincinnati, Ohio

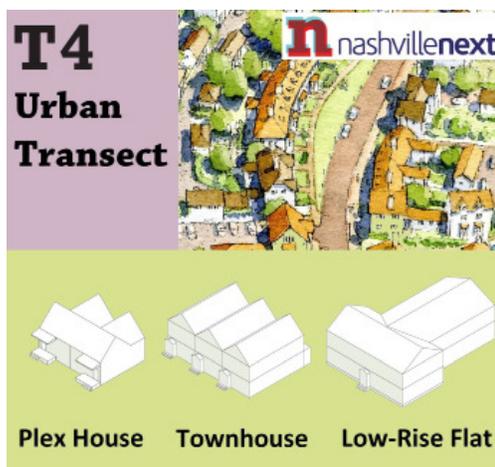
The City of Cincinnati adopted its comprehensive land use plan, Plan Cincinnati, in 2012. The plan identified walkable “centers of activity,” including the downtown and 10 urban neighborhoods, which are governed by a form-based code adopted in 2013. The remainder of the city is governed by a conventional zoning code.

Cincinnati’s form-based code allows for a variety of housing types (e.g., cottage courts, duplexes and small multiplexes) in predominantly single-family neighborhoods, while preventing larger-scale multifamily structures of the same densities from being built in those locations. The form-based code sets forth a comprehensive, citywide approach to building footprint, mass and scale based on transect. However, neighborhood residents are encouraged to participate in establishing “regulating plans” designating the transects that will govern their areas. More information is available at <http://www.cincinnati-oh.gov/planning/plan-cincinnati>.



## City of Nashville & Davidson County, Tennessee

In 2015, the consolidated city-county government of Nashville and Davidson County adopted a comprehensive land use plan, NashvilleNext, implemented by a combination of conventional zoning districts and form-based urban design overlays tailored to specific neighborhoods and districts. The plan recognizes Missing Middle housing by name, and has been successful in encouraging it, particularly in areas governed by the urban design overlays. These form-based codes provide standards for diverse housing types such as rowhouses, stacked flats, and courtyard cottages. Transect-based policy allows sufficient densities by supporting rezonings that accommodate these housing types, but constrains building size and scale to prevent the construction of larger multifamily buildings in predominantly single-family neighborhoods.



In areas governed by conventional zoning standards, some residential zoning districts also allow for Missing Middle housing by permitting up to two housing units to be constructed per lot. Detached accessory dwelling units may also be permitted within certain residential districts. This has encouraged a trend of tall, skinny houses mixed within single-family neighborhoods. With fewer design standards in these zoning districts, some residents have objected that these houses are not in character with surrounding residences. In response, the zoning code has recently been revised to add contextual overlay districts, which limit the height of new houses relative to their widths and the dimensions of surrounding houses. More information can be found at <http://www.nashville.gov/Government/NashvilleNext.aspx>.

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310 Court Street  
Clearwater, FL 33756  
[forwardpinellas.org](http://forwardpinellas.org)

For questions or comments regarding this publication,  
contact the Forward Pinellas office at 727-464-8250.