Report 4: Missing Middle Housing

Zoning, Design + Policy Recommendations

MISSING MIDDLE HOUSING
SACRAMENTO

City of Sacramento
Missing Middle Housing Study

May 2024

OPTICOS

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What's Inside?

CHAPTER 1

Executive Summary

In this chapter

1.1 What is the Missing Middle Housing Study?

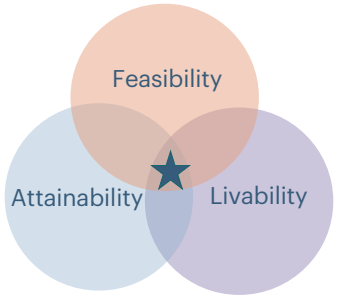
Increasing access to more attainable, lower-cost housing has become a priority for many cities across the US, including Sacramento. This study is part of a broader effort to address this urgent housing problem and explore potential solutions.

The Missing Middle Housing (MMH)* Study is an effort to examine how MMH could be implemented in Sacramento through thoughtful development and design regulations. The study's findings will help the city to respond to the growing demand for housing choices, walkable living, and the growing need for attainable housing at all income thresholds.

MMH is not a new concept. These small-scale, multi-family housing types were common in many American towns and cities before the 1940's. Sacramento too has a wide range of MMH types within its housing stock, including approximately 3,560 duplexes, triplexes and fourplexes, in addition to cottage courts, small courtyard buildings, live-work units and many others.

By encouraging MMH citywide, Sacramento can expand housing choice and attainability to meet the current and future needs of its residents.

Key criteria to assess MMH *are attainability, livability, and market feasibility. The success of MMH depends on all three being met.*



***Note**:
For purposes of brevity, this report uses "MMH" as an abbreviation for Missing Middle Housing.

CLOSER LOOK

What Is Missing Middle Housing?

Missing Middle Housing is a range of house-scale building types that contain more than one housing unit, have small building footprints, and are typically no more than two and a half stories in height.

MMH types are "middle" in form and scale between that of small single-family houses and larger apartment buildings, enabling them to blend into existing residential neighborhoods.

With smaller units, MMH can provide housing at price points attainable to many middle-income households.

MMH types have important design characteristics, such as building orientation, small unit sizes, shared open spaces, and active frontages, that differentiate these types from other small multi-family development. For more information, refer to Report 1: Missing Middle Housing Informational Report.

Why is the MMH Study being done?

- **To advance City Council-approved 2040 General Plan key policies.** The City of Sacramento's 2040 General Plan and Climate Action and Adaptation Plan promote the development of a greater variety of housing types and sizes in all existing and new growth communities. The MMH Study was initiated to gain a better understanding of the benefits and challenges of allowing a greater array of housing types, conduct technical analysis and in-depth community outreach to craft recommendations for the citywide implementation of MMH.
- **Develop Sacramento-specific solutions.** The MMH Study aims to understand existing conditions and research case studies and best practices to recommend solutions that are Sacramento-specific. The study's focus is on MMH but should be considered as part of a broader community discussion on housing solutions and other housing-focused strategies and planning efforts by the City to deliver more housing choices.
- **Provide more local control over outcomes.** Recent policy direction and legislation from the state focuses on meeting long-term goals such as increasing housing supply and affordability across jurisdictions. State laws often enable local jurisdictions to respond with local as well as supplementary policies to achieve these housing goals. As long as minimum requirements are met, local regulations help to achieve statewide objectives while still allowing the policies and process to be informed by the local context and community input. Sacramento's MMH strategy is an opportunity for a collaborative process between the City and residents to shape a local MMH option, tailored specifically for Sacramento's existing conditions and context.

> The City shall promote the development of a greater variety of housing types and sizes in all existing and new growth communities to meet the needs of future demographics and changing household sizes.
>
> **LUP-6.3 Variety of Housing Types, 2040 General Plan**
> *Sacramento City Council, February 27, 2024*

Study Methodology

The MMH Study follows a sequence of analysis steps to provide context-sensitive recommendations for enabling MMH citywide. Analysis findings and recommendations are in the form of four key reports:

- **Report 1: Missing Middle Housing Informational Report**
- **Report 2: Missing Middle Housing Attainability + Livability Analysis**
- **Report 3: Displacement Assessment Toolkit**
- **Report 4: Missing Middle Housing Zoning, Design + Policy Recommendations** (this document)

Desired Outcomes

The desired outcomes of the MMH Study are aligned to meet these City objectives:

- **Increase housing supply and choice,**
- **Provide attainable housing options,**
- **Allow small-scale, incremental local housing development that can be financed by the average homeowner,**
- **Provide economic opportunity for passive retirement income,**
- **Create opportunities to house inter-generational households,**
- **Reduce racial and socioeconomic disparities reinforced by single-unit zoning, and**
- **Allow the housing market to respond to the downward trend in average household size.**

For more information visit: https://www.cityofsacramento.gov/community-development/planning/housing/missing-middle-housing

1.2 How This Report Informs the MMH Study

This report, the last of four reports that are key deliverables of the MMH Study, summarizes the zoning, design, and policy recommendations for implementing Missing Middle Housing in Sacramento.

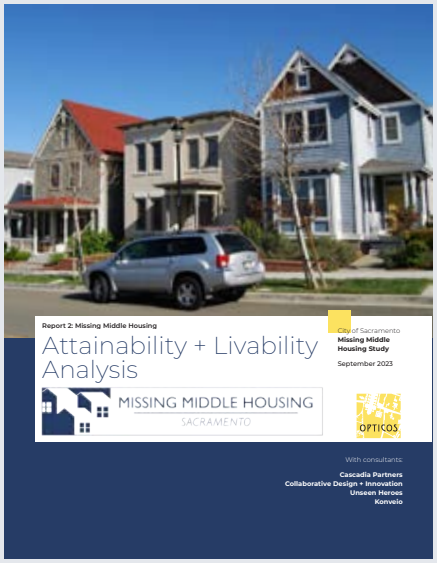
The recommendations in this report build on the preceding analysis of the MMH Study, summarized in Reports Two: Attainability and Livability Analysis, and Report Three: Displacement Assessment Toolkit.

Community input has been foundational to the MMH Study. The recommendations presented in this report have been proposed, adjusted and finalized to reflect community priorities and address concerns, over the course of two years of extensive outreach and engagement with diverse groups of local stakeholders.

The recommendations, developed with City Council direction and in parallel to the drafting of the 2040 General Plan, support Sacramento's pro-housing policies and will help meet its housing goals in several ways:

- **Boost housing production** through the enabling of more diverse housing types, removing density caps on parcels and switching to Floor Area Ratio (FAR) as a standard to regulate development.
- **Ensure neighborhood compatibility** of the new MMH types through built form standards that will

Missing Middle Housing (MMH) Study Reports
One through Four, from left to right



regulate building size and scale as well as privacy concerns and the provision of trees and open space.

- **Advance housing attainability** by incentivizing the production of smaller units in MMH building types over larger single-family homes, through strategies such as the sliding FAR scale. Allowing smaller lot sizes will increase homeownership opportunities, particularly entry-level.
- **Encourage builders to provide regulated affordable units** in their projects by introducing a local bonus program targeted at small-scale MMH building types.
- **Set in place a 3Ps policy framework to "produce", "preserve" and "protect"** housing availability to owners and renters at all income levels and minimize potential displacement through anti-displacement strategies and programs.
- **Lay the foundation for next steps** such as further streamlining the entitlement process, zoning updates and related regulatory steps.

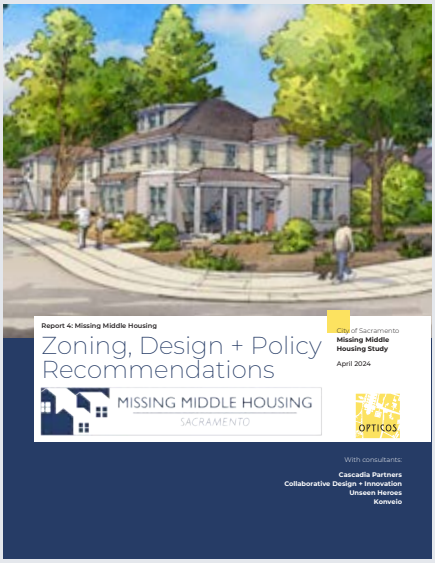
Implemented in the R-1, R-1A, R-1B and R-2 zoning districts, the MMH recommendations will apply to most residential areas in Sacramento, with the potential to be expanded to include other zoning districts of the city. The recommendations are envisioned to function as a toolkit for Sacramento to increase housing access and choice for its current and future residents.

The 3Ps Framework

Produce Housing

Preserve Affordable Housing

Protect Residents



Next Steps

The MMH Study will officially conclude with the publication of Reports Three and Four in early May 2024. Previously, Report One was published in December 2022 and Report Two in September 2023.

Following the study's completion, City staff will begin work on an ordinance to implement the recommendations from the study to help facilitate the development of MMH in Sacramento. The ordinance may not include all the recommendations described in this report, but will certainly address the most important barriers identified in the MMH Study.

Staff anticipates the adoption of this ordinance by late summer of 2024 and will be prepared to begin accepting discretionary site plan and design review applications for MMH by the fall of 2024.

1.3 How This Report is Organized

This report summarizes the recommendations for implementing Missing Middle Housing (MMH) in Sacramento. The recommendations are informed by the findings from Report 2 (MMH Attainability and Livability Analysis) and Report 3 (Displacement Assessment Toolkit) of the Missing Middle Housing Study, and have been refined with sustained community input for over two years.

Ch 1

Executive Summary
An overview of the report's organization and key findings from each of the report chapters.

Ch 2

Approach for MMH Recommendations
An explanation of how MMH will be implemented, in alignment with the 2040 General Plan.

Ch 3

Recommended Regulatory Updates
A detailed description of built form and related regulatory changes for MMH to be successful.

Ch 4

Attainability Recommendations
A discussion of recommendations to produce, preserve and protect attainable housing.

Ch 5

MMH Capacity Analysis
A citywide analysis assessing the potential of MMH to increase housing capacity in Sacramento.

Chapter Two: Approach for MMH Recommendations

Community feedback has been fundamental in shaping the MMH recommendations. This chapter provides a snapshot of engagement milestones, feedback received, and how the MMH recommendations have been developed in alignment with the policies and implementing actions of the recently adopted 2040 General Plan.

Outreach for the MMH Study, conducted over two years, was broadly divided into Phase One: Information Sharing and Gathering and Phase Two: Solutions and Recommendations. Outreach activities ranged from in-person small group conversations, open houses, community events, to online questionnaires, virtual workshops and other forms of digital outreach. Phase One feedback from residents, builders and elected officials highlighted broad support for MMH, along with concerns about potential challenges which were addressed in the MMH recommendations and shared with the community in Phase Two and subsequently refined with community input.

1. What could MMH look like in Sacramento?

2. Will MMH be lower-cost and attainable?

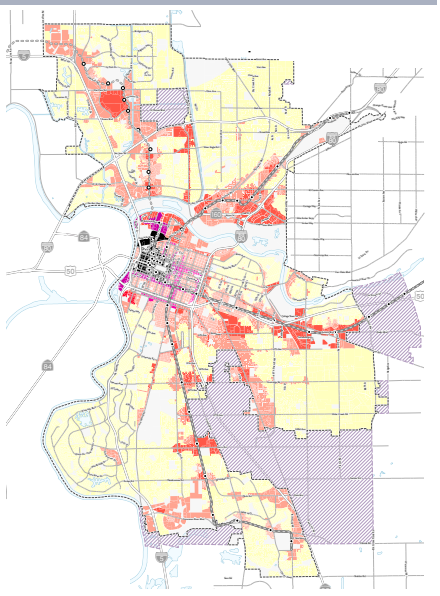
3. How can the City promote homeownership and address potential displacement?

Built form recommendations
to ensure compatibility with existing neighborhoods.

Attainability recommendations
to incentivize production of both attainable and regulated affordable housing.

Anti-displacement strategies
to address displacement pressures, create new homeownership opportunities and preserve existing affordable housing.

Chapter Two also outlines how MMH will be permitted in the R-1, R-1A, R-1B, and R-2 zoning districts as an overlay, subject to FAR limits set by the 2040 General Plan, the sliding FAR scale, and standards to regulate built form, scale, massing and open space.



Above: Phase Two outreach *shared the MMH recommendations, structured to address three key questions.*
Right: 2040 General Plan Maximum FAR map
In response to community input, the General Plan unlocks housing opportunities citywide by removing density caps and allocating FAR standards based on walkable access to transit and amenities.

KEY TAKEAWAYS

Community engagement summary

- **32 hours** of small-group meetings.
- **36 hours** of Open Houses and meetings.
- **490+** responses to Workshop One questionnaire.
- **150+** attendees at Workshop Two community event.
- **300+** responses for Workshop Two draft recommendations.
- **70+** speakers at City Council Workshops.

Support for MMH

- **69%** think MMH can increase housing opportunity.
- **70%** of those with MMH experience rated it as good or excellent.
- **53%** of respondents were highly interested in MMH.

Concerns about MMH addressed in the recommendations

- Building size and scale
- Attainability for residents
- Open space and trees
- Waste collection

Chapter Three: Recommended Regulatory Updates

This chapter presents zoning, design and policy solutions to existing barriers to MMH in the R-1, R-1A, R-1B, and R-2 zoning districts and related standards, as identified in Report Two.

Chapter Three summarizes the barriers to MMH identified in the preceding analysis and addresses them by proposing specific updates to the R-1, R-1A, R-1B and R-2 zoning district standards and other sections of the Sacramento City Code, as well as to the Citywide Infill Housing Design Standards. The chapter begins by organizing the recommendations according to their relative importance for enabling MMH. It also contains a graphic summary of the intended benefits, as well as a table that lists all recommended updates and indicates which standards would be affected. The recommendations are then described in detail by topic, explaining why the relevant parameters are important to get right, what updates are being proposed, and what the benefits of these changes could be.

Above: Visualizing the Benefits of Updates
The recommendations are intended to work together to generate multi-unit dwellings at a scale that aligns with the surrounding neighborhood—while also bringing benefits in terms of usable open space, tree canopy, and frontage that promotes a sense of community among neighbors.

Right: Open Space, Setbacks, and Trees
Allowing open space to overlap setbacks when shade trees are included incentivizes tree preservation and sharing of open space.

KEY TAKEAWAYS

Key topics for recommendations:

- **Units per lot** is a key barrier for MMH.
- **Minimum lot sizes** can be reduced to promote homeownership.
- **Setbacks and projections** can be adjusted to provide more space for new units.
- **Bulk control** can be adjusted to enable MMH while ensuring human-scale infill.
- **"House-scale" massing** can be achieved through simple standards.
- **Open space and tree planting/preservation** can work together to maintain tree canopy.
- **Waste collection** can be modified for MMH.
- **Driveway and parking lot design** should reflect the scale of MMH projects.
- **Ground floor design** can help activate the streetscape.
- **Frontage design** can promote healthy interaction between residents and the neighborhood.

Chapter Four: Attainability Recommendations

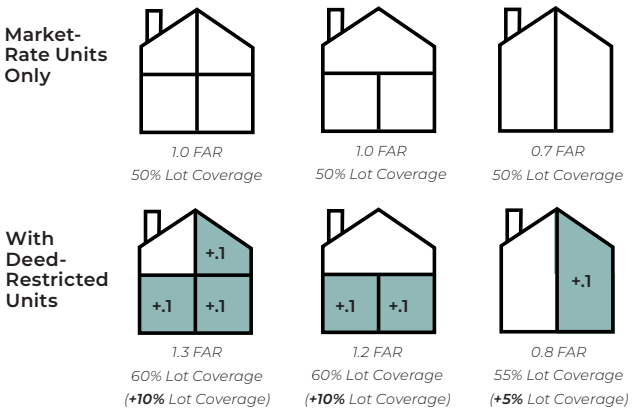
This chapter introduces the 3Ps framework as a policy structure to address Sacramento's housing crisis, and describes how the MMH recommendations and related pro-housing policies contribute to the 3Ps - "produce housing", "preserve affordable housing" and "protect residents" from unintended negative impacts.

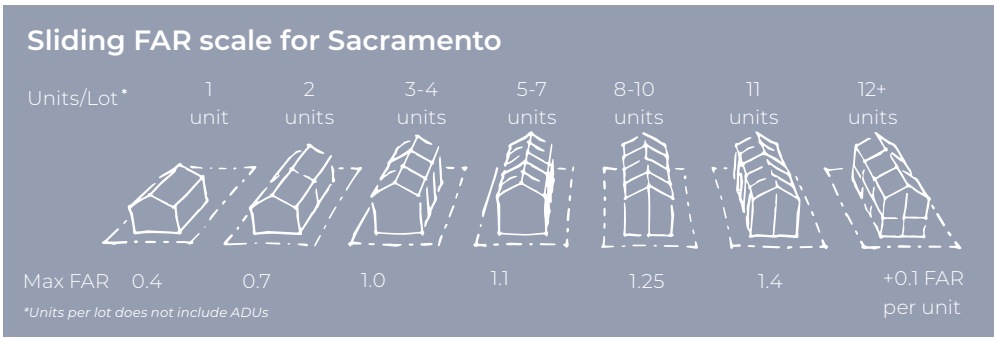
Chapter Four outlines the range of recommendations proposed to advance housing attainability and prevent displacement using the "3Ps" framework that is intended to protect, preserve, and produce enough housing for all residents regardless of income levels. While the these recommendations focus on how to produce more housing, they build on the preservation and protection strategies discussed in the Displacement Assessment Toolkit that aims to minimize potential displacement in vulnerable communities. Among the key strateges is the innovative "sliding FAR scale" approach that rewards the development of smaller, more attainable housing with extra FAR for additional units built on the lot. To encourage deeper affordability, a local bonus program is proposed targeted at two to four-unit MMH projects, that will provide additional FAR and lot coverage allowance in exchange for providing long-term deed-restricted affordable housing units.

Above: 3Ps Framework *proposed for Sacramento.*

Right: Local MMH Bonus *program to promote deed-restricted affordable units.*

Below: Sliding FAR Scale *to incentivize production of more attainable housing.*





KEY TAKEAWAYS

Key recommendations:

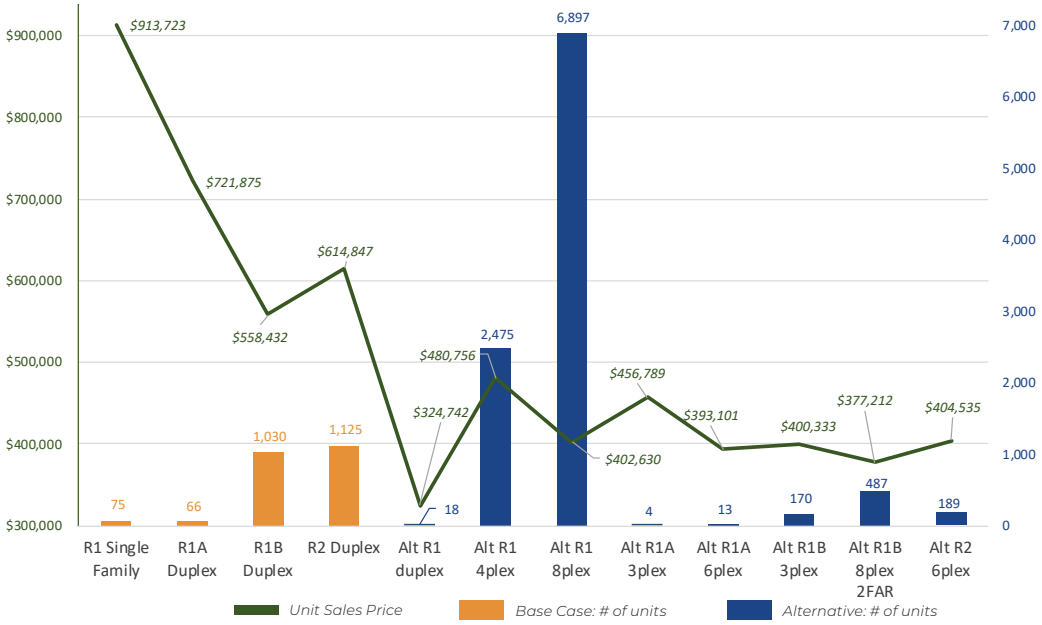
- **The 3Ps framework** can be an effective structure to enact pro-housing policies, paired with preservation and protection strategies to minimize potential displacement.
- **3Ps | Produce** In 2022, an income of $302,000 needed for a 4-person household to afford a single-family home is nearly 300% of Sacramento's AMI. For new housing to be attainable to middle-income households, more housing with smaller units is needed. Key strategies to incentivize this include the sliding FAR scale, coupled with the local bonus program.
- **3Ps | Preserve** Recommended strategies to preserve the city's existing supply of Naturally Occurring Affordable Housing (NOAH).
- **3Ps | Protect** Recommended programs to protect the City's vulnerable tenants and homeowners from potential displacement.

Chapter Five: MMH Capacity Analysis

This chapter presents analysis that estimates the potential increase in housing capacity citywide by comparing an existing conditions scenario with an alternative implementing the MMH Study's recommendations.

Chapter Five provides an overview of scenario modeling as a tool to understand the implications of policy decisions, and then illustrates the potential increase in housing capacity citywide by comparing a Base Case scenario with an Alternative implementing the MMH recommendations including the sliding FAR scale. Each scenario model uses typical lots and applicable regulations in the R-1, R-1A, R-1B and R-2 zoning districts, current development costs and achievable rents and/or sales prices within different sub-markets to compare housing that could feasibly be built under existing zoning versus the proposed changes, and price points at which the units would enter the housing market. The Alternative scenario significantly out-performed the Base Case in total potential housing production, housing attainability, redevelopment opportunities, as well as lower overall risk of potential displacement. These findings demonstrate the capacity of the proposed recommendations to help Sacramento meet its housing goals through MMH.

Unit Sales Price and Unit Counts by Building Type



Market Feasible Capacity

Base Case	*Alternative*
+1,638	**+8,400**

Share of Replaced Housing on Owner-Occupied Lots

Alternative

61%

Units Built for Every Unit Replaced

Base Case	*Alternative*
3.3	**5.5**

Average Unit Price

Base Case	*Alternative*
$602,378	**$420,148**

Share of Housing Replacement in Low Vulnerabilty Areas

Alternative

88%

Comparing Scenarios

on key metrics of housing production, attainability and displacement risk.

KEY TAKEAWAYS

Comparing the Base Case and Alternative Scenarios:

- **Significant increase in potential new housing** of 8,400 units in the Alternative scenario versus 1,600 in the Base Case.
- **More attainable units** in the Alternative than the Base, due to a shift from predominantly detached single-family to MMH with smaller individual units.
- **Replacement housing seen** in addition to new housing, indicating the need for anti-displacement measures and incentives for naturally occurring affordable housing.
- **Opportunities for homeowners** as R-1 lots become available in areas with high owner-occupancy, accounting for 61% of replacement units.
- In the alternative scenario, **88% of the development occurs in Low Vulnerability, High Opportunity areas** that also have existing infrastructure and other resources.

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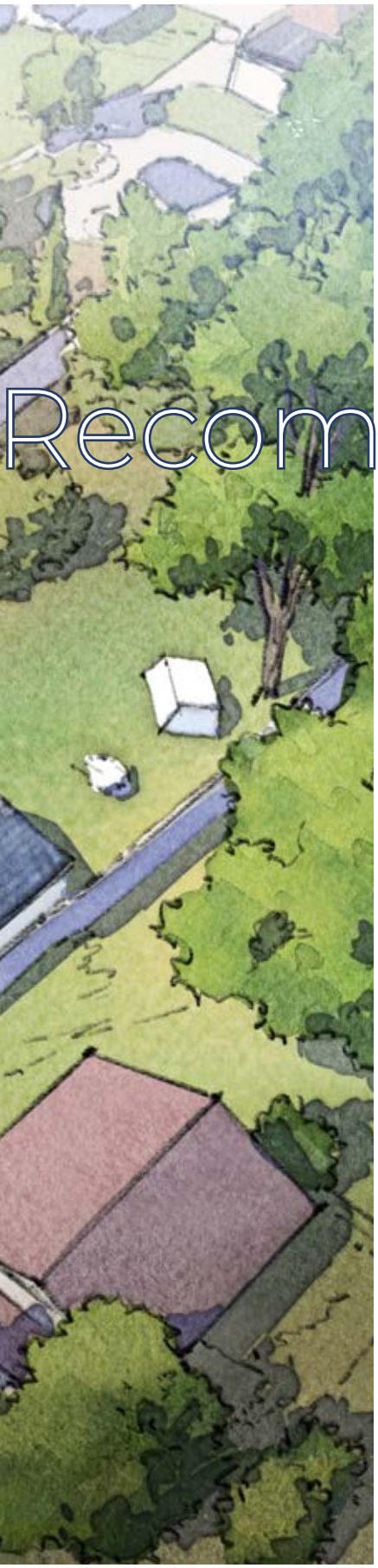


CHAPTER

2

Approach for MMH Recommendations

In this chapter

2.1 What We Heard From the Community

Community feedback has guided the Missing Middle Housing study and has played a key role in shaping the recomendations.

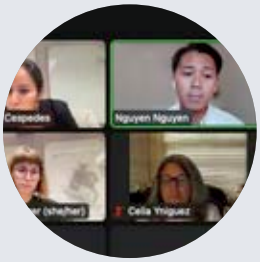
Outreach Strategy and Timeline

Community feedback has been key to shaping the course of the Missing Middle Housing (MMH) Study at all stages. The outreach can be broadly categorized into two phases: **Phase One: Information Sharing and Gathering, and Phase Two: Solutions and Recommendations**.

Phase One was focused on communicating what the MMH Study was aiming to do, benefits of MMH and best practices. It involved actively listening to the community to understand concerns, viewpoints, and potential challenges to implementing MMH in Sacramento. In Phase Two outreach, the team shared draft recommendations for MMH and received broad feedback that helped to refine the recommendations.

Key outreach events are listed in the graphic below, and a summary of outreach participation and feedback is provided on the facing page.

May 2022

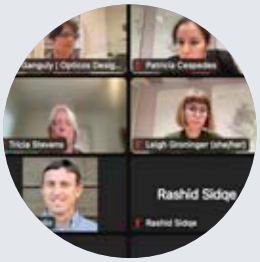


Interviews with Mayor + City leaders

Jun 2022

Neighborhood Small-Group Meetings

Sep 2022



Meetings with Housing Policy Working Group + Community Ambassadors

Oct 2022

Workshop One Open House + Presentations

> Missing Middle Housing provides homebuilders with a practical way to address changing market and demographic trends - diversifying their portfolios and communities in the process."

Amy Albert
Editor-in-Chief, Professional Builder

32
Hours of Neighborhood Small-Group Meetings

36
Hours of Community Open House + Meetings

490+
Responses to Workshop One Questionnaire

150+
Attendees at Workshop Two Community Event

300+
Comments for Workshop Two Draft Recommendations

70+
Speakers at Workshops with City Council

Oct-Nov 2022

Workshop One Online Questionnaire

Oct 2023

Workshop Two Community Event + Zoom Webinars

Oct-Nov 2023

Self-Guided Online Workshop

Oct-Nov 2023

Workshops with Planning Commission + City Council

How Has the Outreach Feedback Been Used?

The initial outreach as part of Phase One yielded nearly 500 comments. Analysis revealed that there was broad acceptance of the fact that MMH could increase housing opportunities and attainability in Sacramento. Many participants had favorable experiences of living in MMH and many were interested in building MMH, typically homeowners looking to accommodate extended family or to build generational wealth.

The community was also asked about any concerns they had regarding MMH. These concerns ranged from the scale and size of the new housing types to potential impacts on neighborhood built form, open space, trees, street parking and trash collection. There were also concerns about which communities may benefit more from MMH and the potential displacement of residents in other communities.

The feedback directly informed the design testing process that followed the Phase One outreach. The team developed built form and regulatory standards for MMH to ensure that these housing types would physically fit on existing lot sizes, would be financially feasible to build at attainable price points, and would have built form standards to ensure compatibility with existing neighborhood scale and form.

The preliminary recommendations that resulted from the design testing were shared with the community as part of the Phase Two outreach, organized under three themes:

- What could MMH look like in Sacramento?
- Will MMH be lower cost and attainable?
- How can the City promote homeownership and address potential displacement through MMH?

Phase Two outreach enjoyed high levels of community participation at both the in-person community event as well as an online workshop that received nearly 300 comments. The recommendations were also presented to the Planning and Design Commission as well as the City Council, and the cumulative feedback helped to shape the final MMH recommendations.

For more information on the engagement events and feedback received, please visit www.sacramentommh.konveio.com.

Workshop Feedback

Key takeaways from Phase One outreach

69%
think MMH can increase housing opportunity

70%
of those with experience living in MMH rated it as good or excellent

53%
were highly interested in building MMH

Key concerns

- Building design: size and scale
- Attainability for residents
- Availability of street parking
- Open space and trees
- Waste collection

50%
of those interested would use MMH for supplementing income or to house family

Phase Two outreach was focused on three key topics that that emerged from the Phase One outreach. Preliminary recommendations to address each topic were shared with the community and received broad support.

1. What could MMH look like in Sacramento?

>> Built fom recommendations to ensure compatibility with existing residential neighborhoods.

2. Will MMH be lower-cost and attainable?

>> Recommendations to incentivize the production of both attainable and regulated affordable housing.

3. How can the City promote homeownership and address potential displacement through MMH?

>> Strategies to address displacement pressures, create new homeownership opportunities and preserve existing affordable housing.

2.2 Relationship to the 2040 General Plan

Implementation strategies for MMH in Sacramento are aligned with the policies and implementing actions of the 2040 General Plan.

What strategies in the 2040 General Plan are aimed at increasing housing opportunites in Sacramento?

The 2040 General Plan employs several strategies to remove barriers and streamline housing production and increase the diversity and attainability of housing in Sacramento.

One of the key strategies is to **remove maximum density limits, and rely instead on maximum Floor Area Ratio** (FAR) as a standard to regulate the amount of building square footage that can be constructed on a parcel. FAR is a more reliable metric than density to determine the maximum "building envelope" on a given parcel. It provides more clarity on what can be constructed, and when accompanied with standards to control the building's massing and siting on the parcel, can yield additional housing units without creating an abrupt change in the built form and scale of a neighborhood.

This strategy enables Missing Middle types within the four single-unit and duplex residential zones (R-1, R-1A, R-1B, and R-2), and the recommendations in this report include development standards that are targeted to control the overall scale and form of MMH, and produce attainable units.

One of the most important recommendations proposed by the Missing Middle Housing study, that is now an adopted 2040 General Plan policy, is a **sliding FAR scale**, by which a single-unit dwelling in the single-unit and duplex dwelling zones would be allowed a maximum FAR of 0.4, or 2,000 sq. ft. of net building area, whichever is greater and **increments of additional building area would be granted proportionally to the number of units proposed** on a given parcel. The implementation of a sliding FAR scale is a key step to ensure that the production of smaller, more attainable units is incentivized, while disincentivizing the production of larger, expensive single-unit dwellings.

In addition, the 2040 General Plan's implementing action LUP-A.2 **Local Bonus Program** would incentivize MMH projects with four or less primary units to include long-term, regulated affordable units.

Sliding FAR Scale

Source: 2040 General Plan Land Use Element, Figure LUP-5

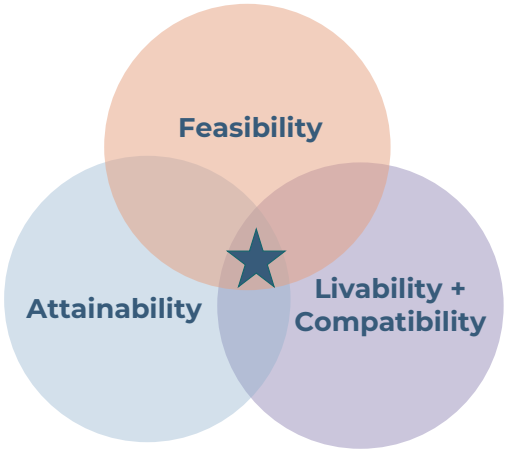
Related 2040 General Plan Policies and Implementing Actions

LUP-3.2 Sliding Floor Area Ratio Scale. Additional building area may increase proportionally to the number of units proposed on a lot, consistent with Figure LUP-5, up to the maximum FAR established by Map LUP-6.

LUP-3.3 Allowed Net Building Area. The City shall permit up to 2,000 square feet of net building area per lot or the maximum allowed by the Sliding FAR Scale (Figure LUP-5), whichever is greater.

LUP-3.4 Exemption from Sliding Floor Area Ratio Scale for Remodels and Additions. Remodels and additions to existing single-unit, duplex, and neighborhood-scale multi-unit dwellings are exempt from the limits established by the Sliding Floor Area Ratio Scale (Figure LUP-5).

LUP-A.2 Local Bonus Program. The City shall amend the Planning and Development Code to establish a local bonus program for development projects providing regulated affordable housing, including those with less than 5 units that would not qualify under the state density bonus law (CA Govt Code Sections 65915-65918).



Three criteria to assess the success of MMH in Sacramento

The City shall promote the development of a greater variety of housing types and sizes in all existing and new growth communities to meet the needs of future demographics and changing household sizes.

LUP-6.3 Variety of Housing Types, 2040 General Plan

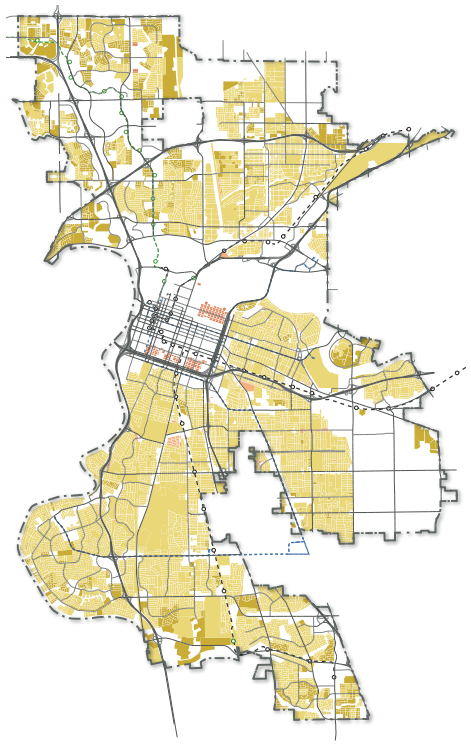
Sacramento City Council, February 27, 2024

2.3 How will Missing Middle Housing be implemented?

Missing Middle Housing will be allowed in R-1, R-1A, R-1B and R-2 subject to maximum **FAR limits** and MMH built form standards.

Where Will Missing Middle Housing Be Allowed?

The initial recommendation for MMH was to identify "MMH tiers" across Sacramento that related to the context types identified in the citywide analysis (described in Report Two: Attainability and Livability Analysis), with different intensities of MMH allowed in each tier. However, in response to community feedback and City Council direction in November 2023, this approach was adjusted to tie in with the City's transition to using Floor Area Ratio (FAR) to regulate development in accordance with the 2040 General Plan.



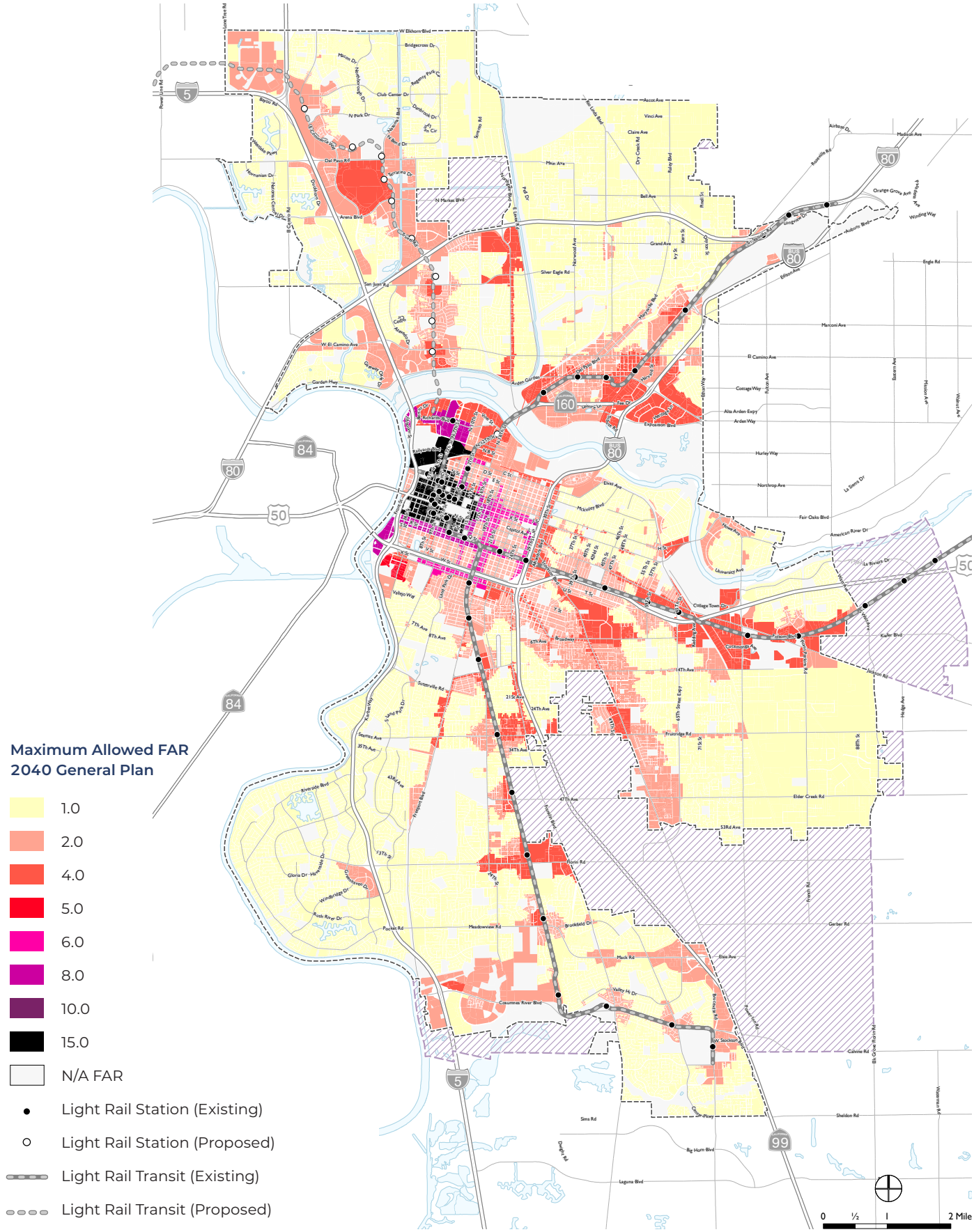
Zoning Districts Targeted for Initial MMH Implementation

R-1 R-1B

R-1A R-2

Missing Middle types will be **permitted in the R-1, R-1A, R-1B, and R-2 residential zones as an overlay, with the intensity of development of the MMH types controlled by the FAR limits that apply on that specific parcel**, as shown on the Maximum FAR map (Map LUP-6 of the General Plan) on the facing page. The sliding FAR scale, as discussed in Section 2.2, will help to determine the number of units within the building envelope allowed by the applicable FAR.

The maximum allowed FARs were adjusted as part of the Phase Two outreach to allow greater development intensity within half a mile of high frequency transit, encouraging more housing. The sliding FAR scale builds on this, creating incentives for builders to consider a higher number of smaller, more attainable housing units rather than fewer larger, and more expensive ones.


Maximum Allowed FAR
2040 General Plan
1.0
2.0
4.0
5.0
6.0
8.0
10.0
15.0
N/A FAR
Light Rail Station (Existing)
Light Rail Station (Proposed)
Light Rail Transit (Existing)
Light Rail Transit (Proposed)
0
½
1
2 Mile

How Will Missing Middle Types Be Regulated?

While providing more housing is a fundamental goal of the MMH Study, it also strives to ensure that the new housing is attainable to middle-income households and that the new MMH types accommodate additional units while reducing built form impacts within existing neighborhoods.

The recommendations described in Chapters Three and Four of this report seek to advance these goals.

Chapter Three details out regulatory changes that will be required to enable Missing Middle in the R-1, R-1A, R-1B and R-2 residential zoning districts. These recommendations include built form standards that have been developed specifically to address community concerns about potential scale and massing impacts of MMH.

The recommendations serve several objectives:

- they identify barriers in the current regulations that must be addressed to enable MMH types,
- they ensure that future MMH types complement the existing form and scale of the neighborhoods where they will be permitted, and
- they support the sliding FAR scale to promote the production of smaller, more attainable housing units.

It is important to note that while the initial implementation of MMH is targeted for the R-1, R-1A, R-1B and R-2 zoning districts, larger MMH types can also be part of the housing solution for other residential and mixed-use zoning districts in the city, such as R-2A, R-2B, R-3, R-3A, R-4, R-4A, R-5, RO, RMX, C-1, C-2, and C-3. Many of these zoning districts are found along corridors and centers and already allow higher-intensity housing by-right. Further, many of these areas are within half a mile of a transit stop, and are allowed an FAR of 2.0 or more under the 2040 General Plan, which enhances the potential of such parcels to support larger residential and mixed-use buildings under current market conditions.

MMH can be part of the solution for such contexts, to add housing variety and to transition in scale and height to adjacent lower-scale neighborhoods. But the MMH types in such developments would ideally be larger MMH types for reasons of market viability - buildings that are taller and have larger footprints than the typical "house-scale" MMH types being considered for Sacramento's R-1 and R-2 neighborhoods.

To meet Sacramento's housing needs and for housing development to be feasible and attainable, housing of all types must be considered. Larger MMH solutions for these zoning districts could be part of a future study. The illustration on the facing page shows an example of how a mix of larger and typical MMH types can be used in the transformation of an underutilized corridor site into a mixed-housing neighborhood.

Housing attainability is the focus of the recommendations in Chapter Four, which provide guidance for policies and programs based on the three P's framework for housing attainability: Produce, Preserve and Protect.

Illustrative Example: Transformation of Corridor Opportunity Site

Source: Modesto Housing Plan, City of Modesto

These illustrations show a hypothetical transformation of an underutilized commercial parcel along McHenry Avenue in Modesto, California. As a first step, Courtyard Buildings and Live/Work types line McHenry, while the existing parking lot and retail buildings remain in place.

As a second step, a new street and block network replaces the surface parking lot and aging retail buildings. A new pair of one-way streets perpendicular to McHenry provide addresses that face a green space rather than facing directly onto McHenry. Fourplexes face this green, while the rear street includes a mixture of Fourplexes and Townhouses. Along McHenry, larger MMH and mixed-use buildings line the street, taking advantage of the street's visibility and access.


Existing Conditions


Near-Term Transformation


Long-Term Transformation

CHAPTER

3

Recommended Regulatory Updates

In this chapter

3.1 Regulatory Analysis + Summary of Barriers

Not all standards need updating, but this analysis reveals major and minor barriers to building Missing Middle Housing in Sacramento.

As Report Two explains in greater detail, the R-1, R-1A, R-1B, and R-2 zoning districts were analyzed by modeling Missing Middle Housing (MMH) types on typical Sacramento lot sizes, comparing the results with what would be allowed under existing standards. This process revealed which standards pose the most significant barriers to these types, which standards impose obstacles on a conditional basis, and which standards do not significantly inhibit MMH types. These findings are summarized below.

Primary Barriers to MMH

Certain existing standards are major barriers, effectively preventing MMH from being built on existing lots without either requesting deviations or outright rezoning. In order to enable MMH throughout Sacramento, these are the standards that must be changed first:

- Maximum Dwelling Units per Lot
- Bulk Control Standards
- Driveway Width and Placement

Secondary Barriers to MMH

While these standards may not be deal-breakers in and of themselves, they can create barriers to MMH when applied in combination. Infill projects have limited site area and resources available, and the more that is needed to fulfill these standards, the less is available for the homes themselves:

- Minimum Lot Size
- Front Setback Standards
- Required Open Space
- Required Parking
- Parking Lots and Tree Shading
- Recycling and Trash Standards
- City Impact Fee Deferral Program
- City's Condo Conversion Program

Standards that Allow MMH

MMH can successfully comply with these standards, which need minimal to no change for the purpose of enabling diverse housing types:

- Floor Area Ratio (FAR)
- Side and Rear Setback Standards
- Tree Protection Standards
- Privacy Standards

Barriers to MMH in "Single-Unit and Duplex Zones"

This study's scope was limited to the R-1, R-1A, R-1B, and R-2 zoning districts, because although Missing Middle Housing types are designed to be similar in scale to single-unit houses, these four districts allowed the construction of single-unit and duplex dwellings only. The R-1 zoning district is distributed across multiple contexts in Sacramento, and the analysis revealed differences in regulatory barriers depending on which building types a site in a given context could be expected to support. For example, side setbacks and lot size minimums were obstacles to fourplexes and cottage courts in suburban contexts, whereas front setback standards were found to be more limiting for multiplexes in neighborhoods closer to Central City.

Key

- ● Highest priority recommendations for enabling MMH
- • Recommendations to facilitate MMH development
- ✓ Minimal to no change recommended

Note:

The majority of R-1A lots are in more recently-developed contexts and facilitate the building of townhouses and detached houses on small lots; R-1B lots are mostly narrow and located close to Central City. Therefore, differences among context types were less relevant to these zones than to R-1.

** Corresponds to R-1 located in the Low-Scale Residential Context Type identified in Report Two: Attainability + Livability Analysis.*

*** Corresponds to R-1 located in the Transitional and Compact + Connected Context Types identified in Report Two: Attainability + Livability Analysis.*

Summary of Regulatory Analysis for MMH by Zone and Relevant Context Type(s)

	R-1*	R-1A	R-1 **	R-2	R-1B
Max. Number of Units (du/lot)	●	●	●	●	●
Max. FAR	✓	✓	✓	✓	✓
Min. Lot Size	•	●	•	•	•
Max. Lot Coverage	✓	✓	✓	✓	✓
Min. Front Setback	•	•	●	●	•
Min. Side Setback	•	✓	✓	✓	✓
Min. Rear Setback	✓	✓	✓	✓	✓
Max. Height	✓	✓	✓	✓	✓
Bulk Control Standards	●	●	●	●	●
Min. Open Space	•	•	•	•	•
Required Parking	✓	✓	✓	✓	✓
Driveway Standards	●	●	●	●	●
Parking Lot Tree Shading Standards	✓	✓	•	•	•

3.2 Zoning, Design + Policy Recommendations

Updates to specific standards can remove barriers to MMH and open up new possibilities for housing in Sacramento neighborhoods.

What this Section Contains

The recommendations on the following pages respond directly to the barriers summarized in the previous section, with specific recommendations intended to remove specific regulatory obstacles. Just as certain regulations pose major barriers while others pose minor barriers, some updates are more important for enabling MMH—as discussed on the following page.

The recommendations are in the form of updates to existing standards, including relevant sections of the City Code as well as the Citywide Infill Housing Design Standards. All are designed to work together to enable neighborhood-scale multi-unit dwellings on infill lots. The full suite of recommended updates is shown in Tables 3.2A-3.2D, with certain updates illustrated and discussed in greater depth on the following pages.

How the Recommendations Have Been Developed

The themes and content of the recommendations have been formulated in response to the analysis described in Report Two, community feedback, and input from the City. The goal is not merely to eliminate the barriers to MMH, but to do so in a way that aligns with the community's priorities regarding what a successful implementation of MMH in Sacramento would look like. Additionally, these recommendations are informed from close coordination with City staff in various departments.

Overall, the approach is a targeted one that seeks to change only what is needed to enable good-quality MMH, without adding additional obstacles that could impede delivery of the housing that Sacramento needs.

Built form recommendations *presented in this section are agnostic with respect to architectural style, allowing for a wide range of expressions that fulfill basic principles of neighborhood-compatible built form.*

Top Priority Recommendations to Enable MMH

1

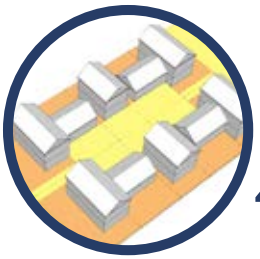
Allow Multiple Units per Lot

2

Allow Narrower Driveways for MMH

3

Allow House-Scale Buildings Without Added Second-Story Setbacks



4

Allow Smaller Lots for Smaller Homes

5

Allow Projections into Front Setbacks in Exchange for Frontage Benefits

6

Allow Open Space to Use Setback Areas in Exchange for Providing Tree Canopy

Prioritizing Updates to Standards

All the recommendations in the following section will support MMH, but they range from essential steps to less crucial details. Identifying top priorities can help focus the City's energy on the updates that will have the greatest impact. The key recommendations for enabling MMH in Sacramento, in rough order of importance, are:

- **Units per Lot.** Allow more than a single-unit or duplex dwelling on each lot, with FAR allowances calibrated to increase with the number of units per lot.
- **Driveway Design.** Allow narrower driveways for MMH and limit how much buildable area the driveway must occupy.
- **Bulk Control.** Allow house-scale buildings without added second-story setbacks.
- **Min. Lot Size.** Allow smaller lots for smaller homes.
- **Front Setbacks + Projections.** Allow projections into front setbacks in exchange for frontage benefits (front porches and trees shading the sidewalk).
- **Open Space + Tree Planting/ Preservation.** Allow open space to incorporate setback areas in exchange for planting and/or preservation of shade trees.

How the Recommendations Work Together

Outcome of Recommendations

- **Open Space** incorporating front and side street setbacks can serve as a functional, usable area shared by residents.
- **Shade Tree** within setback is preserved, enabling the setback to count toward required open space. This incentivizes the preservation of trees that have the greatest benefit to the surrounding neighborhood.
- **Driveway** is allowed to be as narrow as ten feet, rather than the 24 feet that would otherwise be required for a multi-unit dwelling.
- **Projection in Front Setback** allows for more living space while respecting the pattern set by surrounding buildings.
- **Porch Frontage** complements the projection into the front setback and encourages neighbors to interact.
- **Shared Waste Bins** enable residents to use only the bins they need, reducing the on-site area devoted to waste bins.
- **Modified Bulk Control** allows modest two-story buildings to be built wherever one-story buildings are allowed—even on narrow lots.
- **Dormers** help create additional living space within the roof form.
- **Number of Units** is greater than what would previously have been allowed, and the new multi-unit buildings still fit well within the scale of the neighborhood. This provides more people the opportunity to live in Sacramento's communities.

Recommended Regulatory Updates

The specific updates recommended in this chapter can be broken down according to which parts of the standards will be affected. For ease of reference and to set the stage for implementation, the recommendations are tabulated here and discussed in detail later on.

Table 3.2A covers *zone-specific changes* to the standards for the R-1, R-1A, R-2, and R-1B zoning districts. These updates will enable neighborhood-scale multi-unit dwellings in these zones and also modify development standards to enable smaller homes on smaller lots.
Table 3.2B covers *built form regulations specific to MMH*, to ensure that new multi-unit housing types can integrate well with existing neighborhoods.
Table 3.2C covers *changes to other related sections of the City Code* to ensure that new housing of all types aligns with Sacramento's policy priorities.
Table 3.2D covers changes to the *Citywide Infill Housing Design Standards*, to eliminate barriers to MMH and ensure that new infill housing relates well to the public realm.

Table 3.2A: Recommended Zone-Specific Updates to Sacramento, CA City Code (§ 17.204)

Regulation	R-1	R-1A	R-1B	R-2
Max. Units per Lot	Allow multi-unit dwelling as a permitted use, subject to special use regulations for neighborhood-scale multi-unit dwellings (see Table 3.2B). No limit on density or number of units per lot.			
Max. Height	[No change]	[No change]	[No change]	[No change]
Max. Lot Coverage	50% or 800 sf, whichever is greater.	50% or 800 sf, whichever is greater.	60% or 800 sf, whichever is greater.	50% or 800 sf, whichever is greater.
Max. FAR	Increase allowable FAR as more units are provided (see Chapter Two for more information).			
Min. Lot Area	Reduce minimum lot area to 1,200 sf.	Reduce minimum lot area to 1,200 sf; remove "per dwelling unit."	Reduce minimum lot area to 1,200 sf.	Reduce minimum lot area to 1,200 sf; remove "per duplex unit."
Min. Lot Width	Reduce min lot width to 16', plus 4' on each side that abuts a detached single-unit dwelling. Reduce min lot width for corner lots to 31'.	Reduce min lot width to 16', plus 4' on each side that abuts a detached single-unit dwelling. Reduce min lot width for corner lots to 31'.	Reduce min lot width to 16', plus 4' on each side that abuts a detached single-unit dwelling. Reduce min lot width for corner lots to 31'.	Reduce min lot width to 16', plus 4' on each side that abuts a detached single-unit dwelling. Reduce min lot width for corner lots to 31'.
Lot Depth	No min.; no change to max. lot depth of 160'.	No min.; no change to max. lot depth of 160'.	No min.; no change to max. lot depth of 160'.	No min.; no change to max. lot depth of 160'.
Min. Front Setbacks	For non-infill situations (§ 17.204.240.A.3), reduce minimum setback to 12.5'.	For non-infill situations (§ 17.204.340.A.3), reduce minimum setback to 12.5'.	For non-infill situations (§ 17.204.440.A.3), reduce minimum setback to 12.5'.	For non-infill situations (§ 17.204.540.A.3), reduce minimum setback to 12.5'.
Min. Side Setbacks	[No change]	[No change]	[No change]	[No change]
Min. Rear Setbacks	Allow 4' min. rear setback for lots under 2,900 sf or abutting a public alley.	Allow 4' min. rear setback for lots under 2,900 sf or abutting a public alley.	Allow 4' min. rear setback for lots under 2,900 sf or abutting a public alley.	Allow 4' min. rear setback for lots under 2,900 sf or abutting a public alley.

Table 3.2B: Recommended Special Use Regulations for Neighborhood-Scale Multi-Unit Dwellings

Regulation	Recommendation
Projections into Setbacks	Specified structures may project into a required front- and/or street side-yard setback up to 5 feet or 40% of the required depth of the setback, whichever is greater, if the following criteria are met: a. A front porch with at least 6' clear depth and 8' clear width is provided; b. For corner lots, at least one existing or newly planted shade tree is incorporated within the street side-yard setback; c. The projection does not encroach into any public utility easement or other public easement of record; d. The projection does not prevent the planting of adequately sized trees in the front and street side-yard setback areas. *Allowed Projections:* A one- or two-story volume not to exceed 50% of the corresponding façade width, and/or a one-story porch (covered or uncovered). *Prohibited Projections:* Garages shall not project into the front- or street side-yard setback.
Bulk Control Standards	*Side Planes and Roofline Planes:* The side planes of the envelope begin at grade along the side property lines and rise to a height of 16'; at this point, the envelope slopes inward from each side at a 45 degree angle to form the roof line planes that continue inward until the roofline planes intersect or the maximum height for the zone is reached, whichever occurs first. This requirement does not apply along common-wall or zero lot lines. *Front Plane:* The front plane of the envelope starts at grade along the front setback line and rises directly vertical and perpendicular to the front property line to a height of 20 feet; at this point, the envelope slopes away from the front property line at a 45-degree angle until it reaches the intersection of the roofline planes or the maximum height for the zone, whichever occurs first. *Dormers:* Dormers and other extensions are allowed up to an aggregate length equal to 60% of facade width on each side of the structure that is outside of the base building envelope. Dormers shall meet the following requirements: a. The side wall of dormers shall be setback at least 4 feet from the edge at the gable ends. b. The face of the dormers shall be setback by at least a foot from the building's main wall below. c. The roof pitch of dormers shall be at a 3:12 pitch at a minimum. d. The total window area, including trim, shall be at least 50% of the area of the dormer front wall. These standards are not applicable to single-unit and duplex dwellings. Single-unit and duplex dwellings, as well as dwellings located in historic districts, shall comply with bulk control standards as provided in the Citywide Single-Unit Dwelling and Duplex Dwelling Design Guidelines.

Recommended Regulatory Updates (Cont'd)

Table 3.2B: Recommended Special Use Regulations for Neighborhood-Scale Multi-Unit Dwellings (Cont'd)

Regulation	Recommendation
Building Footprint Standards	Within the first 40' from the front lot line, limit width of building volumes to the largest width(s) of building(s) on adjacent lot(s), or 55', whichever is greater.
Open Space Requirements	Increase required open space per unit (currently 100 sf/du) to 125 sf/du for each primary unit beyond the first two. Open space area may overlap with required setback areas (front, side, and/or rear) If open space measures at least 10' x 20' and at least one shade tree (existing or new) is incorporated. For multi-unit dwellings within the Central City SPD, apply open space standards of § 17.444.050.
Recycling and Solid Waste Disposal Regulations	Allow the sharing of larger garbage and recycling front loaded bins for up to four primary dwelling units on the same parcel as long as minimum capacities and on-site storage requirements for garbage, recycling, and organics are met and receptacles are serviced weekly. Exempt receptacles serving lots < 52' wide with rear alley access from the enclosure requirements of § 17.616.040 if collection service is provided along the alley.

Table 3.2C: Recommended Updates to Sacramento, CA City Code for All Housing (Titles 12, 17, and 18)

Regulation	Recommendation	Reference
Tree Removal Permitting	Allow administrative, staff-level adjustments to setback standards to avoid tree removal. No other changes to tree removal permitting are recommended.	§ 12.56.050
Commercial Driveway Requirements	Redefine 10' wide "residential driveway" as serving up to 9 parking spaces per lot for single-unit, duplex, or multi-unit dwelling(s). Redefine 24' wide "commercial driveway" as serving 10 spaces or more, or for commercial or office use(s).	§ 17.108.040 + § 17.108.190
Driveway Restriction	Specify that the required 5' offset of a driveway from a property line applies only where the driveway meets the right-of-way, and not deeper within the lot.	§ 17.508.040(J)
Parking	Reduce required street frontage length per on-street parking space from 24’ to 22’.	§ 17.608.060(A)
Tree Planting Requirements	Require at least one tree in the front and street side-yard setback areas or parkways for every 50 feet of street frontage to shade the public sidewalk and ROW. Existing trees that are preserved or trees planted within common open space in the front or street side-yard should count towards this requirement.	§ 17.612.010
Paving	Exempt neighborhood-scale multi-unit dwellings from barrier requirements.	§ 17.612.020(A)
Tree Shading	[No change]	§ 17.612.040
Condominium Conversions	Revise City's Condominium Conversion Program to facilitate rent-to-own housing products.	§ 17.716.050
Impact Fee Deferral	Allow deferral of City fees on projects with 3 to 4 units (See section 18.52.010(H)).	§ 18.52.010(H)
Affordable Housing Programs	To support long-term housing affordability, establish a Local Bonus Program to incentivize affordable units in neighborhood-scale multi-unit dwellings. Consider additional measures to preserve existing affordable housing and protect tenants (see Chapter 4 of this report for more information).	Title 17, Division VII

Table 3.2D: Recommended Updates to Citywide Infill Housing Design Standards	
Design Standard	**Recommendation**
Building/Parking Buffer (4-2)	Require 6' min. landscaping and 4' min. walkway only between buildings and "paved parking areas serving five or more spaces."
Privacy Standards (2-5, 17-2)	Specify which techniques may be used to satisfy the intent of standards 2-5 and 17-2: e.g., frosted glass, higher sills, criteria for "screening," offsetting windows from adjacent building's windows, etc.
Townhouse Variation (18-3)	Allow a change in exterior material to substitute for the setback variation required for townhouses/ rowhouses.
Ground Floor Standards (New Section within "Site Design Principles")	Require 15' to 25' minimum depth of habitable space from the front facade for MMH. Require doors and/or windows to comprise at least 15% of the ground floor facade. Allow a maximum of 10' of wall length between doors and/or windows on ground-floor facades. Require residential ground floors to be elevated 6" min. above the sidewalk grade.
Frontage Standards (New Section within "Site Design Principles")	Consider regulating building frontage through a set of frontage types, with distinct dimensional standards, that applicants must apply to primary entrances. Whether or not frontage types are applied, require a space adjacent to each primary entrance that is marked by a change of level and/or enclosure and that provides shelter from the elements, sufficient lighting, window(s) from the interior, and enough space for people to sit or stand outside the path of travel while in view of the street. (Note: All of the applicable parameters will need to be defined objectively, such as through specific dimensional standards).

Units Per Lot

At a Glance	
Missing Middle Housing is defined as house-scale buildings with multiple units, but for the most part the zones in question limit buildings to a single primary unit—with a few locations allowing up to two primary units per lot. This automatically rules out many MMH types, such as the classic fourplex.	
Max. Units: Existing Standards	
R-1	1 Primary (2 Primary on corner lots)+ 2 ADUs
R-1A	1 Primary + 2 ADUs
R-1B	1 Primary + 2 ADUs
R-2	2 Primary + 2 ADUs
Max. Units: Recommendations	
All	Allow multi-unit dwellings in the R-1, R-1A, R-1B, and R-2 zones, subject to applicable FAR allowances (as shown on the 2040 General Plan Maximum FAR diagram, Figure LUP-5) and special use regulations, with the number of units determined by the sliding FAR scale as described in Chapter Four of this report. Allow ADUs according to existing City standards.

To enable MMH in the appropriate contexts, zoning must **allow multiple units** on residential lots.

Why Is This Important?

Throughout most of Sacramento, only one primary unit is allowed per lot. This makes it impossible to build Missing Middle Housing on the majority of lots in the city and limits housing choices for residents.

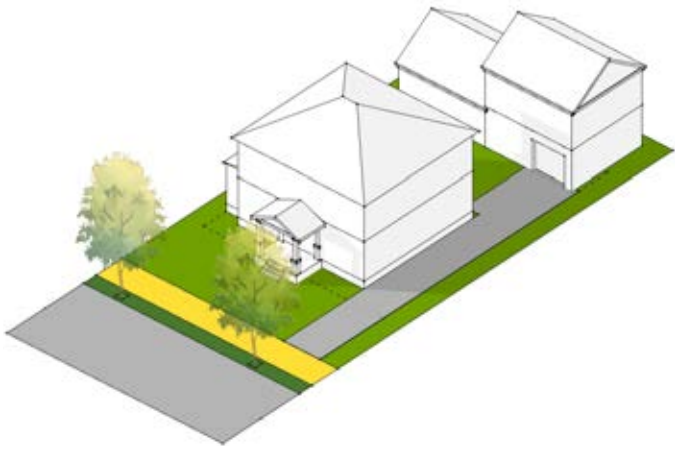
What Needs to Change?

- Allow multi-unit dwellings in the R-1, R-1A, R-1B, and R-2 zoning districts, subject to applicable FAR limits and with special use regulations to ensure that the added housing will be built in a form that complements the neighborhood.
- Regulate dwellings by form only, without imposing further limits on the number of dwelling units.
- Continue allowing ADUs according to existing standards.

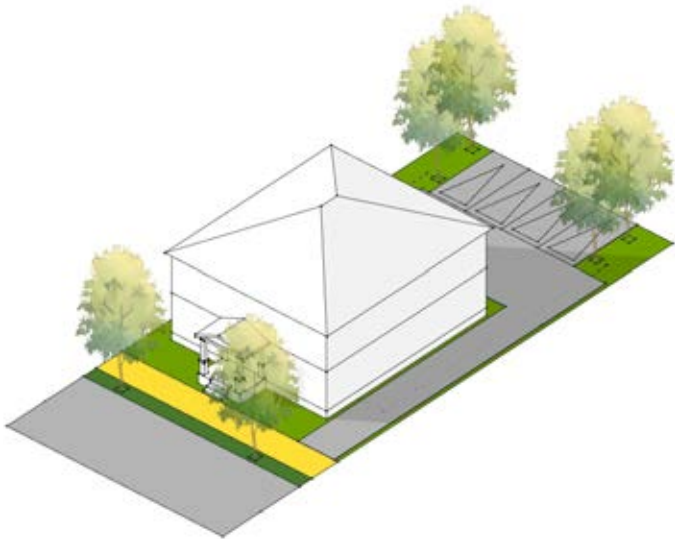
What Are the Benefits?

By allowing neighborhood-scale multi-unit dwellings in what are currently single-unit and duplex zones, Sacramento will unlock the potential for vast areas of the City to play a role in meeting the demand for new housing. Removing restrictions on the number of dwelling units per lot, while leveling the economic and regulatory playing field between single-unit and multi-unit housing, will enable builders to respond to residents' preferences in terms of not only where they would like to live, but also what form their homes should take. Smaller units within easy walking or biking distance of key destinations and neighborhood amenities will become a much more viable possibility.

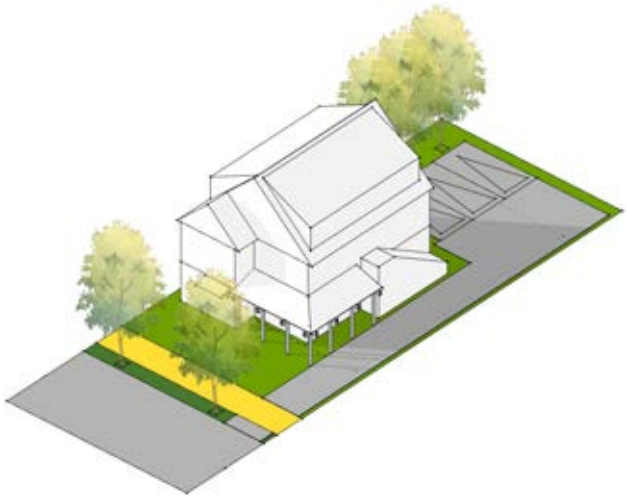
Moreover, spreading this flexibility broadly across the city means that Sacramento will be equipped to respond to changing conditions as they come. This approach sets the stage for a model of growth that balances the needs of all.



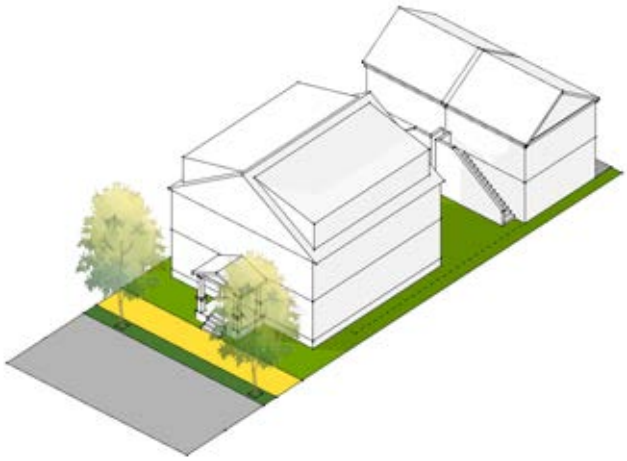
Above: A single-unit house with two ADUs on a 60' x 105' lot (allowed by existing regulations).



Above: A fourplex on a 60' x 105' lot (prohibited by existing regulations).



Above: A triplex on a 50' x 100' lot (prohibited by existing regulations).



Above: A sixplex with two ADUs on a 50' x 100' lot (prohibited by existing regulations).

Minimum Lot Sizes

At a Glance	
Adjusting minimum lot sizes could enable smaller types, such as townhouses and cottages, to be built and sold more widely.	
Min. Lot Area: Existing Standards	
R-1	5,200 sf; 6,200 sf corner
R-1A	2,900 sf/du
R-1B	3,200 sf
R-2	5,200 sf; 6,200 sf corner. Per duplex unit: 2,600 sf; 3,100 sf corner.
Min. Lot Area: Recommendations	
All	1,200 sf
Min. Lot Width: Existing Standards	
R-1	52'; 62' corner
R-1A	20' (25' when abutting R-1); 38' corner
R-1B	40' interior or corner
R-2	52'; 62' corner/duplex
Min. Lot Width: Recommendations	
All	16', plus 4' on each side that abuts a detached single-unit dwelling; 31' corner
Lot Depth: Existing Standards	
R-1, R-2	100' min.; 160' max.
R-1A, R-1B	80' min.; 160' max.
Lot Depth: Recommendations	
All	No min.; no change to max. lot depth of 160'

Allowing smaller buildings on smaller lots can encourage **more attainable housing options** in neighborhoods.

Why Is This Important?

High land and construction costs are limiting ownership opportunities for middle-income earners. Homes on individual lots are easier to build and sell than condominium units—especially in California—but existing minimum lot width/depth and area regulations limit builders' ability to offer the types of smaller homes on smaller lots, such as townhouses and cottages, that would be more attainable for middle-income buyers.

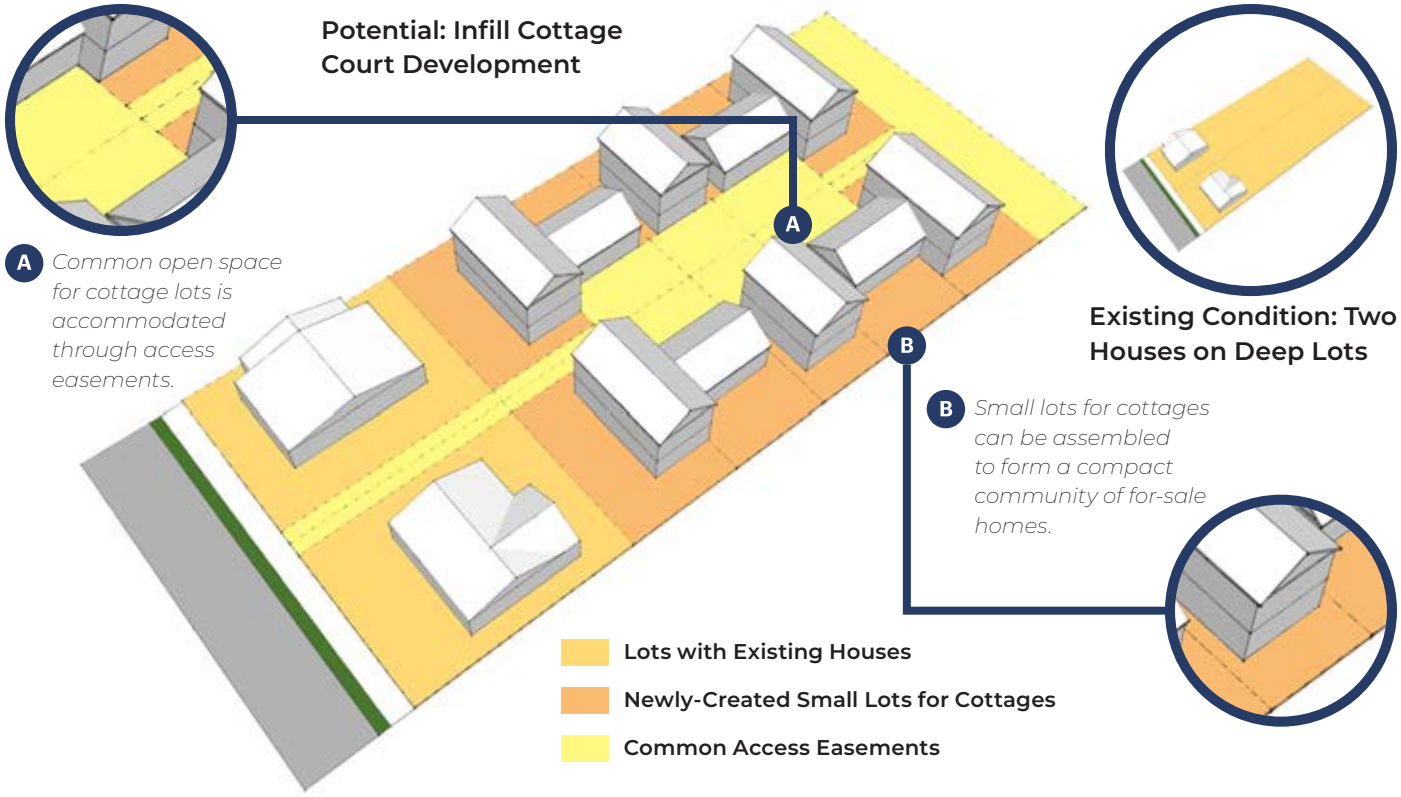
What Needs to Change?

- Allow a minimum lot size of 1,200 square feet across R-1, R-1A, R-1B and R-2 zoning districts.
- Across all four zoning districts, reduce minimum lot width to 16 feet, plus four feet on each side that abuts a detached single-unit dwelling—or 31 feet on corner lots.
- Do not regulate minimum lot depth. Maintain existing maximum lot depth of 160 feet across all four zoning districts.
- Allow for at least 800 square feet of lot coverage on all lots to enable small-lot housing types.

What Are the Benefits?

Smaller homes on smaller lots will promote housing attainability and **increase homeownership opportunities**, particularly at the entry-level.

These updates also provide for the construction of "cottage courts" in which the individual cottages are owned by different buyers, **expanding the range of choices** for people looking to buy a home.



MMH Help Reduce Barriers to Homeownership Over Time

Homeownership is a critical wealth-building tool that helps residents resist displacement pressures. Creating more opportunities for attainable ownership housing could allow more renters to transition into owning a home. MMH has a role to play in this effort. It is financially feasible to build for-sale Missing Middle types at much lower price points than typical detached single-unit homes. This is largely due to more efficient use of land and smaller unit sizes. By enabling opportunities for more attainable homeownership, it is possible that MMH could help existing renters transition to homeownership and resist potential displacement.

Setbacks + Projections

At a Glance	
Front setbacks for infill development must match those of neighboring houses, limiting the building footprint. To fit additional units, allowable projections into setbacks should be increased.	
Front Setback: Existing Standards	
All	20' or match setback of neighboring building(s)
Up to 20% of the building width and/or a one-story porch may project up to 20% into the front setback.	
Front Setback: Recommendations	
All	12.5' or match setback of neighboring building(s)
Up to 50% of the building width may project into the front and/or street side setback(s) up to 5 feet or 40% of the setback, whichever is greater, if:	
a. A front porch at least 6' deep and 8' wide (clear) is provided;	
b. On corner lots, the street side setback incorporates an existing or newly planted shade tree;	
c. The projection does not encroach into any public easement;	
d. The projection does not prevent tree planting in the front- and street side-yard setbacks.	
Garages shall not project into the front setback.	
Rear Setback: Existing Standards	
R-1, R-1B, R-2	15' min.; 5' when rear lot line abuts a public alley
R-1A	5' min.
Rear Setback: Recommendations	
All	No change, except 4' min. for lots < 2,900 sf or when rear lot line abuts a public alley

Limited projections into front and/or street side setbacks can provide much-needed additional floor area for MMH.

Why Is This Important?

Sacramento uses the front setbacks of neighboring structures to regulate the placement of new buildings. In certain neighborhoods, these setbacks take up a large portion of the lot depth, making it difficult to accommodate the necessary living space, parking, and open space for additional units without encroaching into the setback.

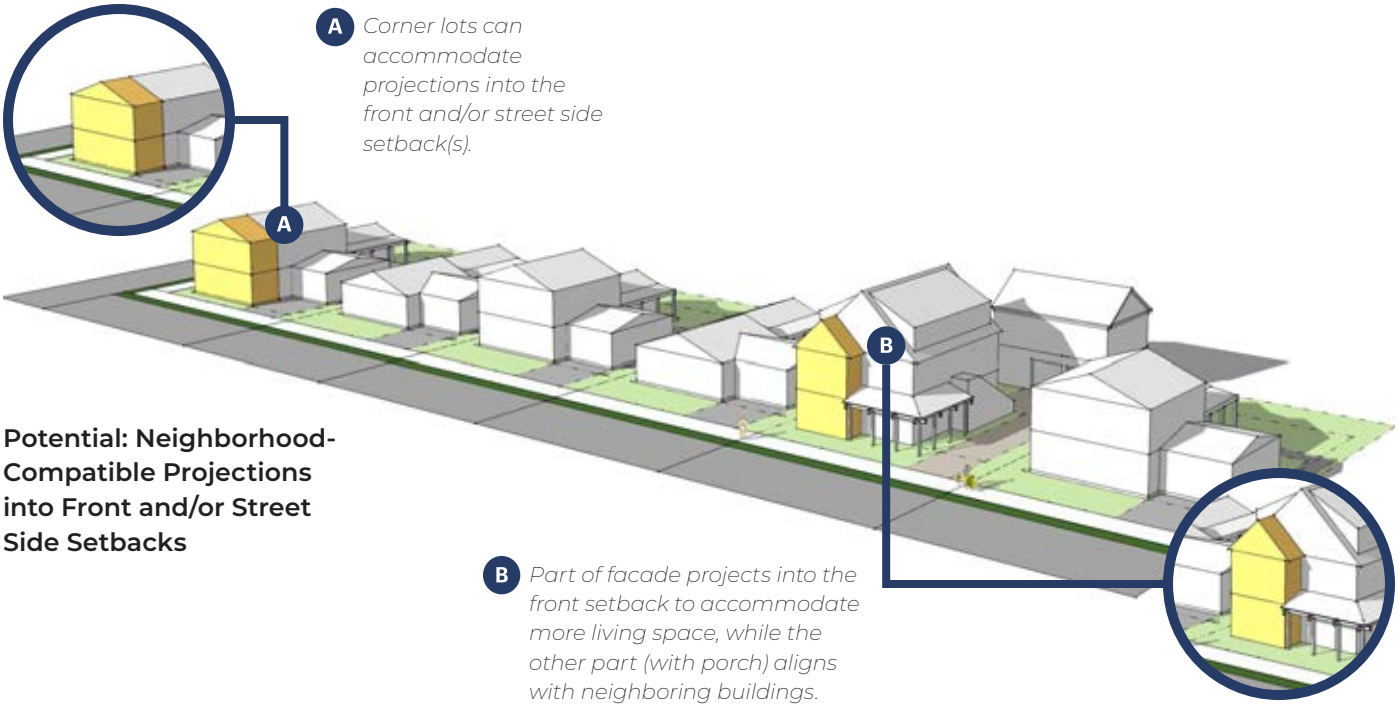
One way to enable more units on these lots is to allow building volumes to project into the setback(s) in a way that enhances rather than detracts from the streetscape. Sacramento's existing standards allow for such projections to a limited extent, but adjustments to the standards could make them more meaningful for MMH.

What Needs to Change?

- **Reduce the default minimum front setback.**
- Maintain requirement for infill buildings to align with neighboring buildings, but **allow projections into front and/or street side setback(s)** for a portion of the façade if **frontage amenities** are provided, such as a six-foot-deep front porch, new shade tree, etc.
- Provide **greater incentives for planting trees** in the street side-yard setback.
- Allow a **four-foot minimum rear setback** for lots under 2,900 square feet or if the rear lot line abuts a public alley.
- Allow a **change in exterior material** to substitute for the setback variation required for townhouses/rowhouses in the Citywide Infill Housing Design Standards (Standard 18-3).

What Are the Benefits?

- These recommendations incentivize interesting facade design, shade along the sidewalk, and active frontages with street facing entrances that **foster everyday interaction** with neighbors. This helps to build a **sense of community** and **enhances safety.**



Potential: Neighborhood-Compatible Projections into Front and/or Street Side Setbacks

A "Street Wall" With Depth

In general, matching building setbacks along the streetscape helps create a sense of coherent "walls" framing an "outdoor room"—but the principle is not rigid. Allowing a certain portion of the facade to project closer to the street than the adjacent facades adds interest, while the non-projecting portion maintains the link with the neighboring buildings. The same principle is at work with one-story porches that project forward off the wall to which they are attached, creating a transitional zone between street and building.

Bulk Control

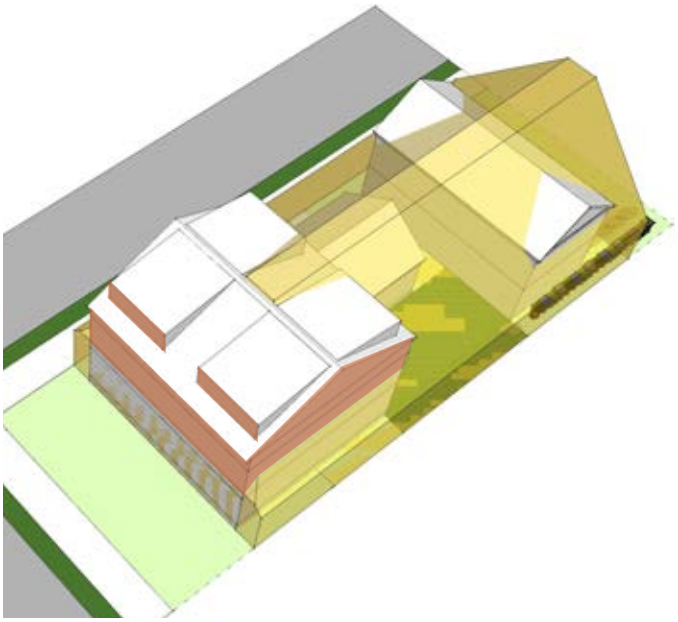
At a Glance	
Bulk control regulations in Sacramento state that, with limited exceptions, the building must be contained within a "base building envelope" defined by planes that rise vertically from a given starting point—the side property lines for the side planes and the front setback line for the front plane—to a specified height (see below) before angling inward at 45° until they intersect another plane or reach 35' high, whichever occurs first.	
Existing Standards	
Side Plane Height	12'
Front Plane Height	14'
Extensions Outside Base Building Envelope:	
Dormers and Other Extensions: Max. 40 sf of front profile and 15 feet aggregate length on each side of the structure.	
Recommendations	
Side Plane Height	16'
Front Plane Height	20'
Extensions Outside Base Building Envelope:	
Dormers and Other Extensions: Max. 60% of length of facade below on each side of the structure.	
Roof Gables: Allowed above volumes within the base building envelope.	
Projections into Setbacks: As outlined in the previous spread.	

For ages, MMH types such as **duplexes, fourplexes and ADUs** have existed comfortably alongside **single-unit houses**.

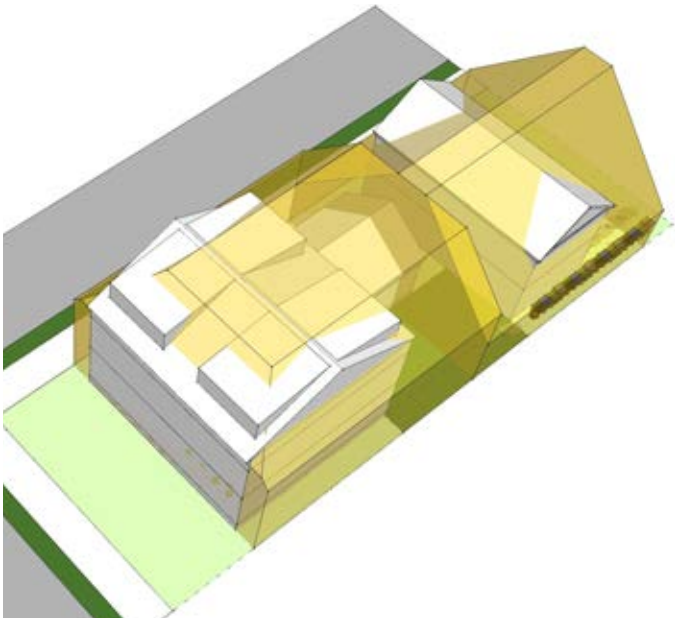
Why Is This Important?

Sacramento's existing bulk control standards require greater setbacks for higher building volumes, effectively reducing the amount of floor area available for upper stories relative to the buildable ground-floor footprint.

Many MMH types are two-story structures, often with units on the second story stacked above similar units on the ground floor. The floor plans for these units are highly efficient to enable the building to fit on the same size lot as the neighboring houses, with little margin for further reduction. Because of these characteristics, changing the layout of the upper story relative to the lower is not a simple (or inexpensive) matter. To effectively enable MMH, standards must allow the second story floor plate to match that of the first. Elements above the second story and integrated with the roof (gables, dormers, etc.) typically do not challenge the building's "house-scale" appearance.



Left: Under existing bulk control standards, this 2.5-story fourplex could not be built, because the second story extends outside the envelope and the dormers and side gables exceed the front profile allowance.



Right: Modified bulk control standards enable this type by placing the full second story within the envelope and allowing the roof form (including dormers) to extend outside the envelope.

What Needs to Change?

- Implement **modified bulk control for MMH with more than three units** that restricts massing only above the second story.
- Maintain existing bulk control standards for single-unit and duplex dwellings.
- Allow exceptions for townhouses and semi-detached dwellings where one unit adjoins another.
- Allow certain features to extend outside the bulk control envelope to a limited degree, including dormers and gables.
- No changes are proposed to the current height limits and side and rear setback requirements.

What Are the Benefits?

Adjusting the bulk control standards to remove restrictions at the second story and below will re-enable the two-story MMH types that were historically built in Sacramento's neighborhoods (e.g., stacked duplexes, fourplexes, and courtyard apartments) and will allow builders to deliver new units in a more cost-effective manner.

"House-Scale" Massing

At a Glance

Limiting the width of street-facing building volumes enables even larger buildings on consolidated lots to reflect the scale of the surrounding homes.

Existing Standards

Bulk control only regulates building massing along the edges of the lot, rather than within it (Single-Unit Dwelling and Duplex Dwelling Design Guidelines).

Facades longer than 100 feet shall be designed with surface and height breaks of at least two feet in height or two feet in depth (Citywide Infill Housing Design Standards).

Not less than 40% of the length of a building façade shall be treated with elements such as roof dormers, hips, gables, balconies, wall projections and porches to break up the mass of building facades (Citywide Infill Housing Design Standards).

Recommendations

Within the first 40' from the front lot line, limit width of building volumes to the largest width(s) of building(s) on adjacent lot(s), or 55', whichever is greater.

Even buildings on larger lots can present a "house-scale" appearance by coordinating massing with the streetscape.

Why Is This Important?

A key priority for ensuring that multi-unit dwellings fit well within neighborhoods characterized by single-unit houses is maintaining a "house-scale" presence along the street. MMH types designed to fit on individual infill lots tend to maintain this scale by default, since the width of the lot limits the width of the building.

Other types, such as courtyard buildings and cottage courts, use a different strategy to maintain this scale despite being built on the equivalent of two or more house-sized lots: even though the buildings may be wider toward the rear, the street-facing portions are no wider than a common house. The space between these street-facing house-scale portions can be used for common open space, such as a forecourt which leads to the entrances of the various units.

This aspect is not covered by Sacramento's existing bulk control standards and so would need to be regulated supplementally.

What Needs to Change?

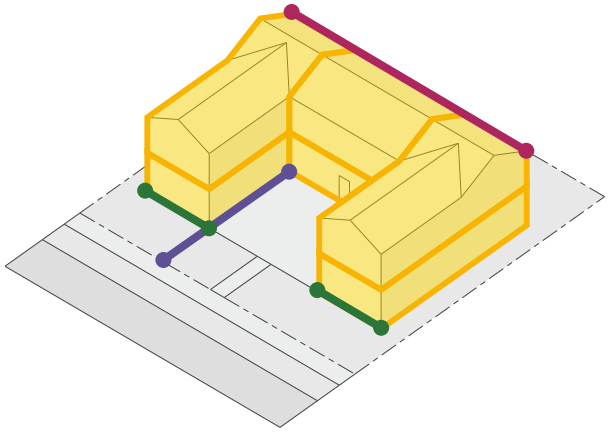
- Within the first 40 feet from the front lot line, **limit width of building volumes** for neighborhood-scale multi-unit dwellings to the largest width of building(s) on adjacent lot(s), or 55 feet, whichever is greater. The diagram on the facing page illustrates how this standard could influence the form of a building.

What Are the Benefits?

Using this simple method, even larger buildings on consolidated lots can reinforce a "house-scale" environment, reflecting the scale of the surrounding homes—a goal that cannot necessarily be achieved by the bulk control standards as written. This opens up opportunities for even more units within the neighborhood than the smaller building types alone could provide.

Building Width vs. Scale at the Streetscape

The building volumes that adjoin the public realm have the greatest impact on how the building is perceived.



Width of Street-Facing Volumes (18')

Overall Width of Building (67')

Depth from Front Lot Line (40')

Courtyard Housing in Sacramento

The Central City is home to prime examples of neighborhood-scale courtyard buildings, such as the building shown to the right. The narrow, two-story wings, separated by a small forecourt, belie the fact that the lot's resultant density comes to over 80 dwelling units per acre.

Open Space + Tree Planting/Preservation

At a Glance
Allowing MMH development to use required setbacks as open space, provided that shade trees are incorporated and minimum length/width dimensions are met, would incentivize tree preservation and promote better use of limited space on infill lots.
Existing Standards
100 sf/du or per multi-unit dwelling standards.
Width or depth must measure at least 20' for common open space (3' for private open space).
Open space cannot include required setback area.
Recommendations
125 sf/du for third unit and each additional unit.
Central City SPD standards continue to apply to projects within the Central City SPD.
Open space may overlap with required setback areas, provided that the space measures at least 10' x 20' and a shade tree (existing or new) is incorporated.

Under modified standards, MMH can readily provide **quality, usable open space** that incorporates shade trees.

Why Is This Important?

Developing MMH types involves balancing the needs of the building footprint, parking, street frontage, and open space. Thoughtful site design can assign appropriate space for each, but restrictions on where each element may be located can make the process more challenging.

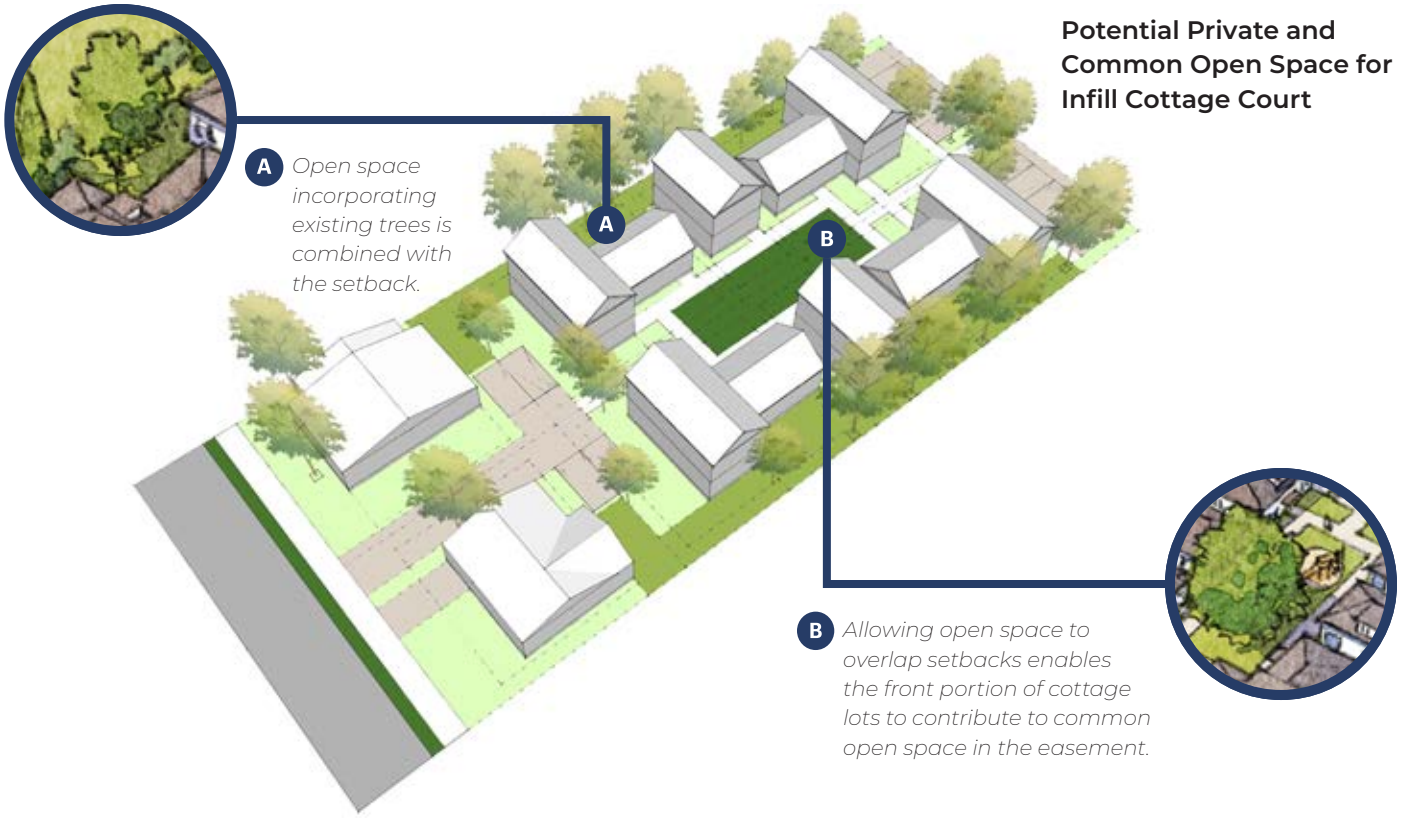
What Needs to Change?

- For more than three units, **increase required on-site open space** to 125 square feet for each unit beyond the first two.
- **Allow setback areas to count** toward required open space If resulting open space measures at least **10 feet by 20 feet** and incorporates one or more acceptable **shade trees**—existing or new.
- Provide for administrative deviations (which can be processed at the staff level) from setback standards for the purpose of **protecting existing trees**.

What Are the Benefits?

Allowing MMH development to utilize required setbacks as common or private open space when incorporating shade trees and meeting minimum dimensional requirements would be a valuable use of site area which might otherwise be wasted. This would enable such projects to dedicate more of the site to open space than would otherwise be possible and would also incentivize the preservation of existing trees.

These recommendations encourage **more functional, shared open space** and **promote tree preservation** and the **planting of new trees,** providing shared benefits for residents as well as neighbors. It also achieves this through administrative means, **streamlining** the development process.



Potential Private and Common Open Space for Infill Cottage Court

MMH + Shared Open Space

One important benefit of Missing Middle Housing is the ability of residents to have their own space while sharing their home environment with a limited number of close neighbors. Shared open space can provide an ideal setting for neighbors to get to know each other, cultivating the bonds through which they can offer support and help each other as needs arise.

Waste Collection

At a Glance

Standards should not require more trash receptacles than the households actually need. Shared cans and/or bins may be a better solution for MMH.

Existing Requirements

For residential structures with 4 or fewer primary dwelling units, each unit must have its own garbage and recycling cans. However, one can for organic waste may be shared among units on the same property. ADU(s) may share bins with the primary unit(s).

Commercial trash requirements, triggered at 5+ units (not counting ADUs), require front-loaded garbage and recycling bins.

Recommendations

For residential structures containing up to four primary dwelling units, MMH may share front loaded bins for garbage and recycling.

To promote a **beautiful neighborhood**, it is important to consider how waste will be collected for MMH types.

Why Is This Important?

One concern about allowing multiple units on typical residential lots is that the trash receptacles required for these units will overwhelm the streetscape. City regulations need not result in this scenario. In many cases, requiring multiple trash receptacles for multiple units results in more receptacles than the households actually need, and sharing bins may be a better strategy. City regulations should enable such sharing of receptacles.

What Needs to Change?

- Allow the **sharing of garbage and recycling front-load bins** for up to four primary dwelling units on the same parcel as long as minimum capacities and on-site storage requirements for garbage, recycling, and organics are met, and the property is serviced weekly.

What Are the Benefits?

Shared receptacles can streamline waste collection and avoid detracting from the streetscape.

Driveway Design

At a Glance

MMH types—being similar in size to single-unit houses and built on similar lots—do not need driveways optimized for two-way traffic, which in most cases cannot fit. Driveway standards for MMH should align with those for single-unit dwellings.

Existing Standards

Any development with more than two primary units requires a 24' wide "commercial driveway."

Recommendations

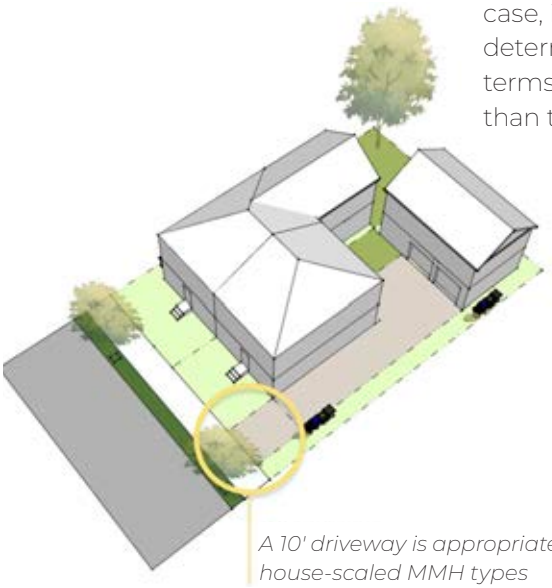
Redefine 10' wide "residential driveway" to serve up to 9 parking spaces per lot for residential uses.

Redefine "commercial driveway" to serve 10 spaces or more.

To enable MMH, the same narrow driveways must be allowed for MMH as for single-unit houses.

Why Is This Important?

Existing standards require a 24-foot wide driveway for three or more primary units on a parcel, but most infill lots are not wide enough to fit such a driveway alongside a house-scale MMH building. The result is that triplexes and fourplexes are prohibited from being built on these lots. The code must recognize that not all buildings with more than two units require a driveway optimized for two-way traffic—and in any case, it would make more sense to determine driveway standards in terms of the number of cars rather than the number of units.



A 10' driveway is appropriate for house-scaled MMH types

What Needs to Change?

- Redefine residential/commercial driveways based on **number of on-site parking spaces** rather than number of housing units. Residential driveways (10-foot wide min.) should be allowed for up to nine parking spaces.
- Allow a "residential driveway" for small MMH types and explore ways to **reduce required minimum driveway width** for larger MMH types.
- Specify that the required 5-foot offset of a driveway from a property line (§ 17.508.040(J)) applies only where **the driveway meets the right-of-way**.

What Are the Benefits?

Applying "residential driveway" standards in lieu of "commercial driveway" standards will allow MMH on narrow infill lots. For larger multi-family projects that need to accommodate regular two-way traffic, "commercial driveway" standards would continue to apply.

Parking Lot Design

At a Glance
Required parking is often a barrier to MMH, but Sacramento has already taken steps to address this. Certain development standards, however, are still oriented more toward large apartment complexes than house-scale infill projects. To support MMH and better reflect the needs of infill sites, these standards should be modified to align with the standards for single-unit and duplex dwellings.
Existing Standards
Parking lots for multi-unit dwellings must separate paved areas from non-paved areas with a barrier (curb, bollards, etc.).
6' min. landscaping and 4' min walkway required between buildings and paved parking areas.
At least 50% of parking area must be shaded by trees.
Recommendations
Reduce required street frontage length per on-street parking space from 24' to 22' curb length.
For MMH (as for single-unit and duplex dwellings), no barrier required between paved areas and non-paved areas.
Require landscaping and walkway only between buildings and paved parking areas serving 5+ spaces.
No changes to required number of parking spaces or to tree-shading requirements for parking lots.

In most cases, existing parking standards enable MMH—but small changes to development standards could help.

Why Is This Important?

The natural place for MMH is on individual lots in neighborhoods that also contain single-unit dwellings. The size of these lots means that development standards written for large apartment complexes often demand too much space for a small site to accommodate. In general, parking design for MMH should be treated more like parking design for the neighboring single-unit houses and duplexes. Even small changes to landscape buffers or the curb space counted for on-street parking can make the difference between a project meeting its parking requirements or not.

What Needs to Change?

- Reduce required street frontage length per on-street parking space from 24 to 22 feet.
- Exempt neighborhood-scale multi-unit dwellings from paving requirements of § 17.612.020.A.
- No change is needed to the tree shading requirements for parking lots in § 17.612.040; in Sacramento, planting and preservation of trees should be prioritized over parking spaces.
- Require a minimum six feet of landscaping and a minimum four-foot walkway only between buildings and "paved parking areas serving five or more spaces."
- With the adoption of the 2040 General Plan, the city has eliminated minimum off-street parking citywide. This policy direction will be further explored through the Revisions to Vehicle and Bicycle Parking Requirements Study, currently underway.

Above: Small, simple parking lots shaded by trees *work well for Missing Middle types.*

What Are the Benefits?

MMH types in walkable neighborhoods don't require as much parking as suburban houses and apartment complexes—generally needing only one space per unit or less. The 2040 General Plan adopted on February 27, 2024, no longer requires new or existing development to provide off-street vehicle parking spaces.

The low volume of vehicles means that the resulting small parking lots can be treated essentially the same as parking areas for single-unit and duplex dwellings, avoiding the need for complex and costly protective features like landscape buffers, curbs, or bollards. Shade trees can be planted or preserved according to how they fit into the site plan.

Depending on vehicle length and placement, common infill lots (≈ 60' wide) could accommodate up to *two* parked vehicles along the adjacent curb instead of one, even when a driveway is included.

Ground Floor Design

At a Glance
Regulating aspects such as ground floor habitable space and transparency can promote homes that help residents better connect with their neighborhood.
Existing Standards
Duplex and multi-unit buildings on a site perimeter are to be oriented to the adjacent public street by providing windows from living rooms, dining rooms, kitchens, and bedrooms windows, porches, balconies and entryways or other entry features along the street.
Publicly visible walls containing blank areas of greater than 400 square feet are prohibited.
Recommendations
Depth of habitable space from the front facade for MMH: 15' to 25' min.
Doors and/or Windows as Percentage of Ground Floor Facade: 15% min.
Wall Length Between Doors and/or Windows on Ground Floor Facade: 10' max.
Residential Ground Floor Finish Level: 6" min.

Ground floor **height, habitable space depth, and transparency** can help support walkable, active neighborhoods.

Why Is This Important?

Ground floor space at the front of the building that is livable, beyond merely providing access to upper stories, activates the public realm and creates a pedestrian-oriented environment. This requires that interior space be habitable for a certain minimum depth from the front facade. Garages—and the remnant spaces left over when a garage occupies the majority of the ground floor—are poorly suited to fulfill this role.

Prominent windows and doors are especially important along ground floor façades. Entrances and visual links between the interior spaces and the sidewalk contribute to a sense of cohesion and safety along the street. Blank wall areas should be minimized on front façades; side street façades can accommodate blank wall areas if necessary. In some contexts, textured finishes, materials, or architectural elements (e.g., canopies) can be expected along blank wall areas.

For residences near the sidewalk, elevating the ground floor level can provide some privacy from the street. Even a six inch rise—which, per ADA standards, can be ascended by a six foot long ramp without requiring handrails—can make a difference.

What Needs to Change?

- Require **15 to 25 feet minimum depth of habitable space** from the front facade for MMH.
- Require **doors and/or windows** to comprise at least 15 percent of the ground floor facade.
- Allow a maximum of **10 feet of wall length between doors and/or windows** on ground-floor facades.
- Require residential ground floors to be **elevated at least 6 inches** above the sidewalk grade.

What Are the Benefits?

Regulating for ground floors that engage with the public realm helps residents to connect with their neighbors and increases safety.

Privacy + Connection

In urban environments, a critical theme of ground floor design is striking the appropriate balance between privacy and connection with the outside neighborhood. Various techniques have been used to manage this trade-off. For example, front setbacks, elevated ground floors, and raised frontages such as stoops and porches are all ways of privileging the view outward to the street over the view inward from the sidewalk. Low walls or fences also delineate the private realm while maintaining a visual link with the street.

Frontage Design

At a Glance
Regulating building frontage at entrances helps to ensure a well-functioning transition between the public and private realms.
Existing Standards
Locate structures so that entries, porches and balconies face a street, alley, or common open space of at least 10' in width.
The main entrances to residential buildings shall face the adjacent roadways and/or open space features.
Pedestrians shall have a path of travel a minimum of 4' wide and ADA compliant from the principal building entrances to the street.
Recommendations
Consider regulating building frontage through a set of frontage types, with distinct dimensional standards, that applicants must apply to primary entrances.
Create a set of objective standards to ensure that adjacent to each primary entrance is a space that provides:
a. A change of level and/or enclosure;
b. Shelter from the elements;
c. Lighting sufficient to illuminate the space;
d. One or more windows from the interior;
e. Enough space for people to sit or stand outside the path of travel while in view of the street.

Clear, distinct entryways with room for socializing create a more convivial and welcoming streetscape.

Why Is This Important?

Frontages help buildings (and their occupants) transition between the public realm and the private realm, while providing a sense of security and safety. In addition, frontages provide an indoor-outdoor space where people can pause or rest—whether conversing, reading, greeting passersby, opening umbrellas, waiting for their hosts or for a ride, etc. The interface between a building and the public realm it faces is key to balancing privacy and connection, owing to the frontage's dual role as a boundary between the public and private realms as well as a seam and visual link connecting them.

These observations demonstrate the benefits of a space which is not completely private, but not completely public; one that is open to the street, but also sheltered, and separate from the main paths of travel; one that provides occupants with a range of options regarding how close of a connection with the outside world they are seeking at any given time.

What Needs to Change?

- Consider regulating building frontage through a set of **frontage types**, with distinct dimensional standards, that applicants must apply to primary entrances.
- Whether or not frontage types are applied, require a space adjacent to each primary entrance that is marked by a **change of level** (e.g., elevated terrace/stoop) **and/or enclosure** (e.g., recessed entry/forecourt) and that provides **shelter** from the elements, sufficient **lighting**, **window(s) from the interior**, and enough space for people to **sit or stand** outside the path of travel while in view of the street.

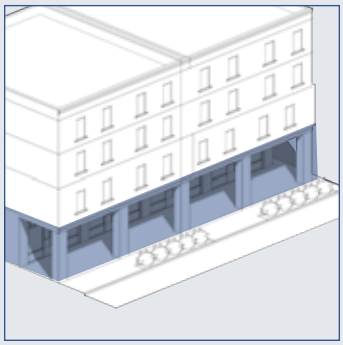
What Are the Benefits?

The frontage types listed here, while not an exhaustive list of possibilities, have served as distinct and reliable means of linking the public and private realms. Any frontage that meets the objectives discussed here will effectively facilitate interaction among residents and neighbors.

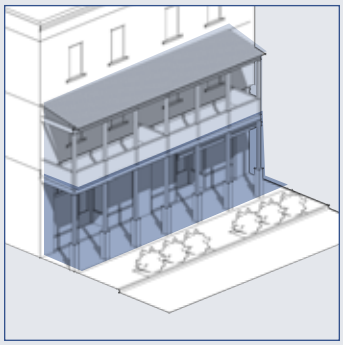
Frontage Types

Objective Standards for Frontage Types

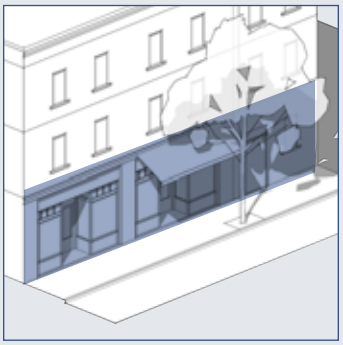
The frontage types shown here, when used in form-based standards, constitute a palette of options from which applicants are required to select for any given entrance, depending on the context. Each type has dimensional standards for its defining elements, as well as necessary supplemental standards to ensure that it functions as intended.



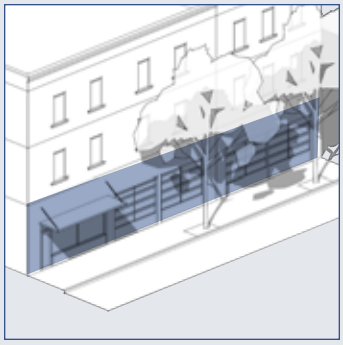
Arcade



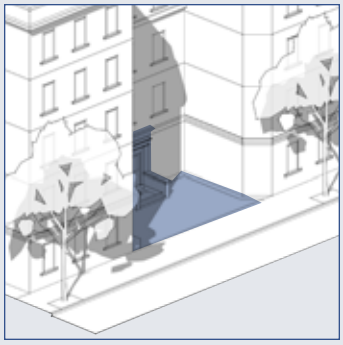
Gallery



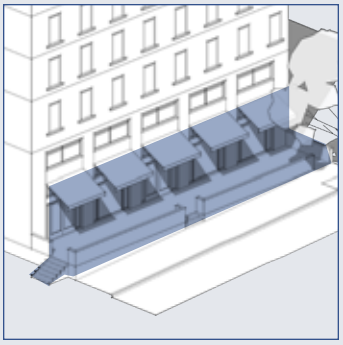
Shopfront



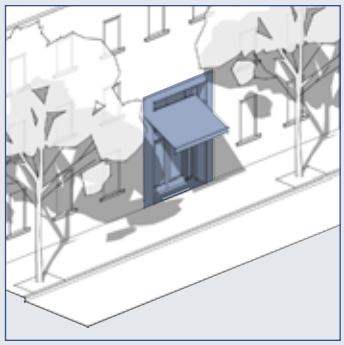
Maker Shopfront



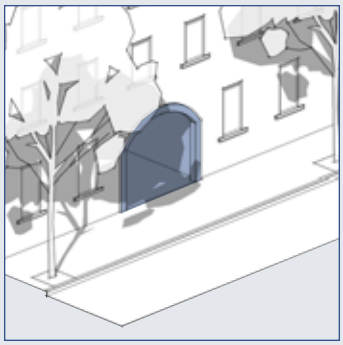
Forecourt



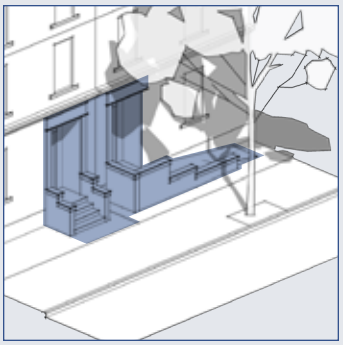
Terrace



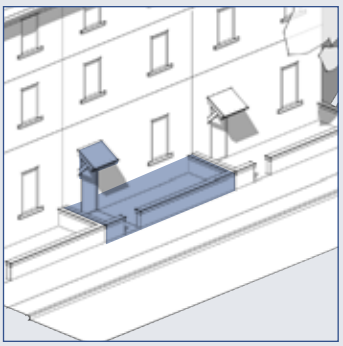
Common Entry



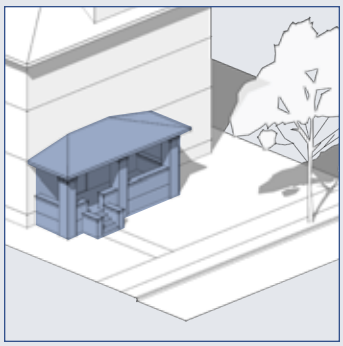
Gateway



Stoop



Patio



Porch

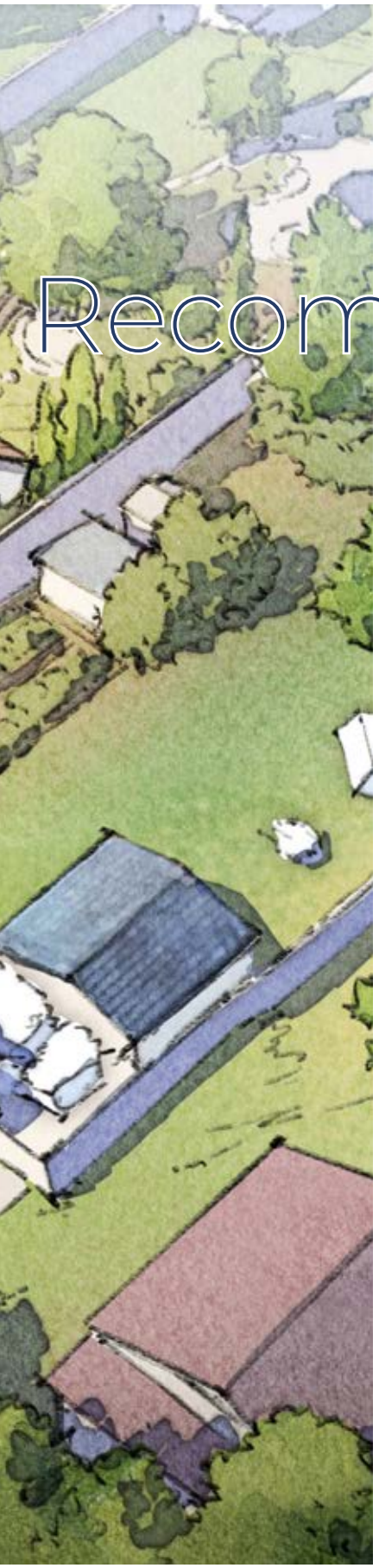
A Vision for New Housing in Sacramento

The Difference MMH Can Make

Sacramento can take steps to meet its housing needs by building more attainable housing types that do not require subsidy, such as accessory dwelling units, duplexes, triplexes, fourplexes, courtyard communities, and small homes on small lots. These MMH types are not regulated affordable housing, but by naturally being lower in cost than single-family products, can help to house many of Sacramento's middle-income residents and add to the City's overall supply of housing. These MMH types are not only more attainable rental options but could also provide opportunities for entry-level homeownership.

Although opening up formerly exclusive neighborhoods to more diverse housing types will not solve housing and social disparities among Sacramento's communities on its own, it would signify a big step towards equity and inclusivity, or at least, remove a significant barrier to achieving that goal. MMH can also help to create a more sustainable city by providing housing closer to employment, transit, and amenities, reducing greenhouse gas emissions and air pollution—in addition to incentivizing smaller homes with commensurately smaller carbon footprints.

That these goals can be achieved by once again allowing modest, neighborhood-scale multi-unit dwellings to be built within new and existing neighborhoods, on a lot-by-lot basis, is a testament to Sacramento's capacity to solve seemingly intractable problems when many hands are empowered to participate in the solution.



CHAPTER

4

Attainability Recommendations

In this chapter

4.1 Housing Preservation, Protection, and Production

The shortage of attainable and affordable housing burdens the most disadvantaged in Sacramento. The Missing Middle Housing study directly addresses this shortage and is part of a larger effort to repair the housing market and minimize the potential displacement of those most at risk.

To address these issues, Sacramento is using a "3Ps" framework adopted by other California cities that is intended to protect, preserve, and produce enough housing for all residents regardless of income levels. This chapter will explain how the Missing MIddle Housing study and other complementary policies fit within this framework.

The production of new housing, especially more attainable and affordable housing, directly addresses the housing shortage that leads to displacement. Allowing and encouraging Missing Middle Housing is a critical aspect of housing production.

Preserving existing affordable housing is the second element of the 3Ps framework. Sacramento has a number of strategies already in place to preserve both subsidised and market-rate affordable housing.

These and other strategies worthy of exploration are outlined in this chapter as well as in Report Three of the Missing Middle Housing Study, "Displacement Assessment Toolkit".

Strategies that protect current residents from displacement comprise the third element of the anti-displacement framework described in Report Three. These strategies specifically target disadvantaged residents to help prevent their displacement. They are intended to stabilize neighborhoods and ensure that existing residents benefit from future improvements.

The 3P's framework provides a useful lens when crafting policies to address the housing crisis. All three elements work together to address the challenges presented by today's housing market.

The 3Ps Framework:

Produce Housing

Preserve Affordable Housing

Protect Residents

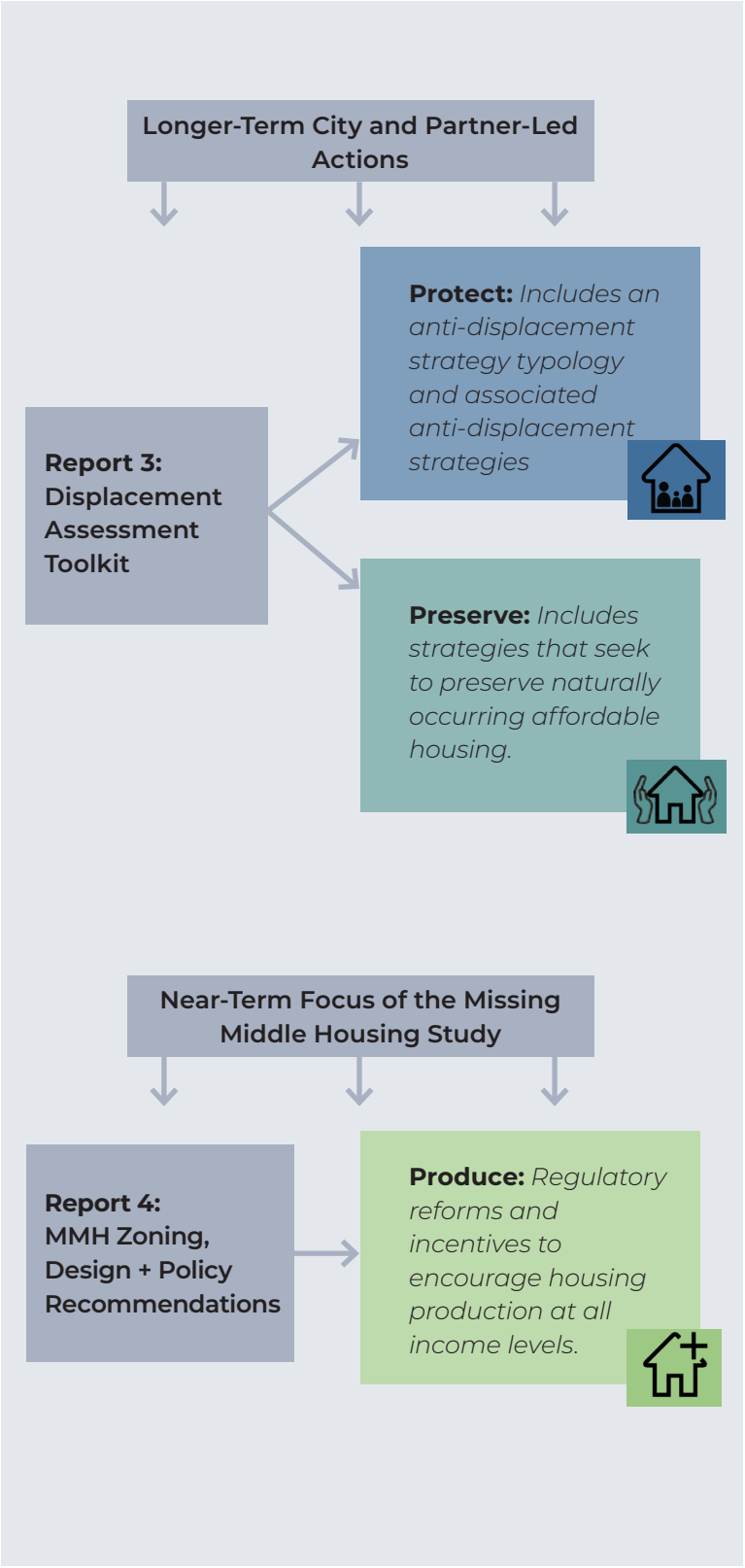
The Role of Pro-Housing Policies

The majority of the recommendations in Report Four (this report) are pro-housing policies. They are intended to reduce barriers to the development of more attainable Missing Middle Housing. As pro-housing recommendations, they fall within the "produce" category of the 3Ps framework.

We know pro-housing policies alone won't solve the housing crisis. Policies that encourage builders to increase housing supply can have unintended side-effects that increase development pressure and can lead to displacement in vulnerable communities. Such strategies must be paired with preservation and protection strategies in order to minimize potential displacement pressures.

Report Three, the Displacement Assessment Toolkit, provides an anti-displacement lens that maps the location of neighborhoods with higher-than-average shares of households that are vulnerable to displacement. It also includes a menu of tenant and homeowner protections as well as housing stock preservation strategies. Together, the recommendations in these two reports form a balanced 3Ps approach to solving Sacramento's housing challenges.

The pro-housing policies in this document are the near-term focus of the Missing Middle Housing Study. In the longer term, the City and its partners should adopt additional preservation and protection focused policies to provide a truly balanced 3Ps solution to the City's housing crisis.



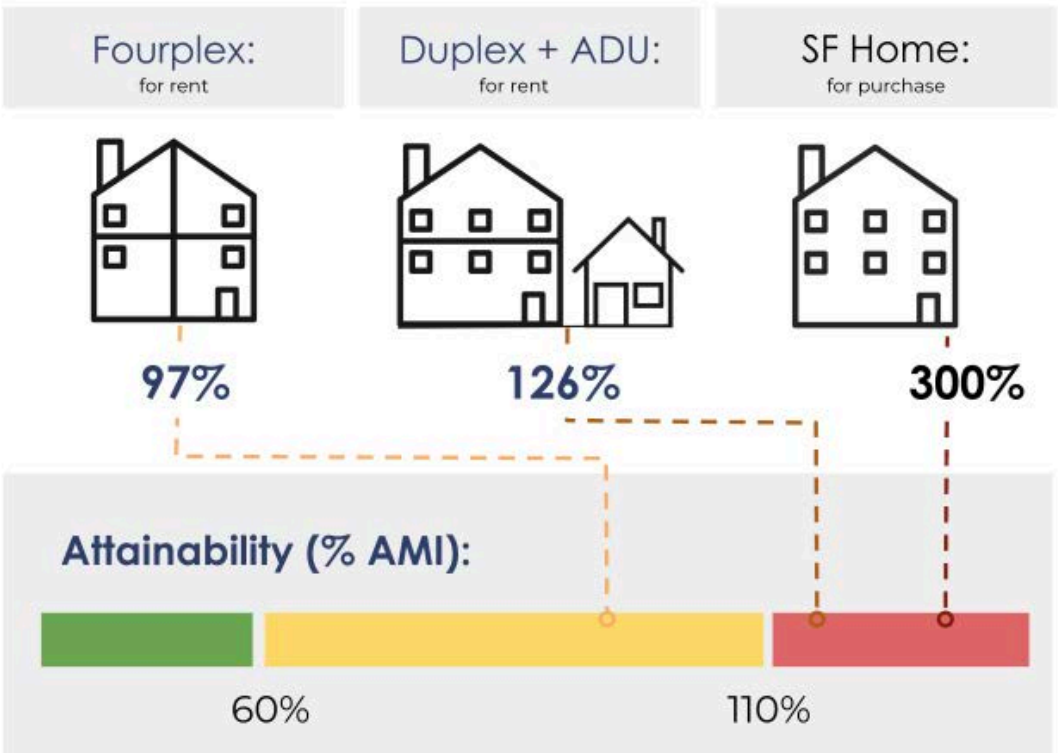
4.2 Producing More Attainable Housing

In today's housing market, many middle- and low-income households find it difficult to obtain reasonably priced housing. In many regions, including Sacramento, single-family homes still make up the majority of housing stock, but they are becoming increasingly unaffordable. Missing Mddle Housing (MMH) has the potential to provide a more attainable alternative to the detached single-family model.

The area median income (AMI) for a four-person household in Sacramento was $102,200 in 2022. For a newly constructed single-family home, the annual mortgage costs would require an income of $302,000 to be attainable to a four-person household – **nearly 300 percent of Sacramento's AMI**.

MMH can provide smaller, less expensive housing that is more attainable to many more Sacramento residents. Generally, as units per lot increase and individual housing sizes decrease, housing becomes more attainable to more households.

By allowing a duplex on the same lot, the income required to be attainable is reduced by more than half (126 percent AMI), while a fourplex on the same size lot would require less than a third (97 percent AMI) than the income needed for the single-family home.



Leveling the Playing Field for Middle Housing

Missing Middle Housing (MMH) has the potential to unlock new opportunities for attainable housing in Sacramento, but simply allowing it is not enough. Builders can still earn a high return on detached single-family homes and permitting such units is much more straightforward. So how do we encourage more builders to build these MMH types?

A sliding FAR scale is an innovative solution that utilizes Sacramento's current zoning and rewards the development of smaller, more attainable housing for the City's residents. FAR stands for Floor-to-Area Ratio – essentially the total amount of building space compared to the size of the lot.

The sliding FAR scale is tied to the number of units that are produced, with additional FAR allowed for each new housing unit constructed on the lot. While more building space is permitted, the sliding scale ensures that the overall effect is the production of smaller units that are more attainable to more residents of Sacramento.

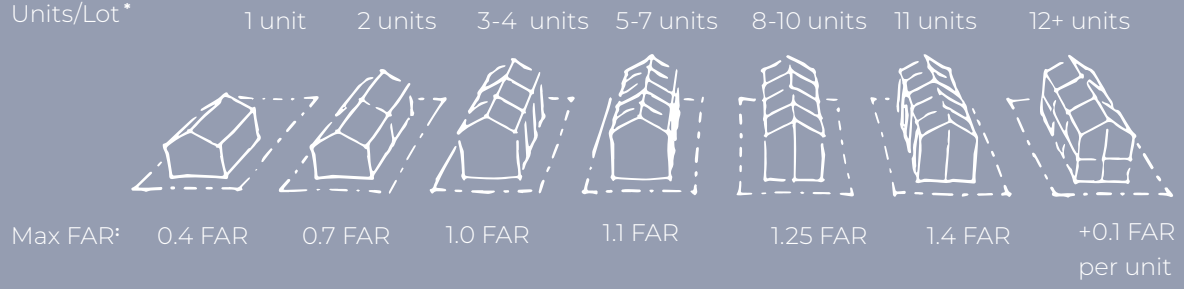
With the increasing costs of land, allowing more units on a lot also means that land costs can be more easily recouped on a per unit basis. This translates to lower rents and sales prices and thus greater attainability.

As we saw in the the previous example, a fourplex on the same lot provides units that are within reach of four-person households making the 2022 area median income in Sacramento, $102,200. With each additional unit, attainability is extended to even more residents with lower household income.

To ensure neighborhood compatibility, design standards still apply to buildings using the sliding FAR Scale. This will ensure that residents continue to enjoy the livability benefits of Sacramento's residential neighborhoods.

CLOSER LOOK

How does the sliding FAR scale work?



Units per lot does not include ADUs

Toward Attainability for All

An important benefit of Missing Middle Housing and FAR sliding scale, is their ability to create more broadly attainable market-rate housing. However, incomes are not evenly distributed among Sacramento's racial and ethnic groups.

As the table below shows, median annual household incomes vary widely between racial and ethnic group heads of household in Sacramento. For example, both Asian and White heads of household have the highest incomes of approximately $90,000 while Black or African American heads of household earn more than a third less on average (roughly $57,000). Households headed by other people of of color also make significantly less on average, roughly 20 percent less.

This difference in incomes translates to more difficulty finding attainable housing for non-white heads of household. Sacramento is very diverse; a majority of its households are headed by people of color, so broadening the attainabilitiy of housing matters. While market-rate MMH brings a broad spectrum of households closer to attainable housing, it alone is not the solution. Additional city incentives and regulations are needed in order to bridge Sacramento's racial wealth gap and make Middle Housing attainable for all racial and ethnic groups.

Note: data is based on households of all sizes, unlike AMI calculations on previous pages, which were based on four-person households.

Head of Household Race	*Black or African American*	*Native American, Native Hawaiian, Pacific Islander*	*Hispanic White (no other race)*	*Other, Two or more races*	*Asian*	*White*
*Median Annual Household Income**	*$57,400*	*$72,200*	*$72,500*	*$71,800*	*$90,100*	*$89,400*
SF Home Cost Burden	*198%*	*157%*	*157%*	*158%*	*126%*	*127%*
Duplex Cost Burden	*61%*	*48%*	*48%*	*48%*	*39%*	*39%*
Fourplex Cost Burden	*46%*	*36%*	*36%*	*37%*	*29%*	*29%*
ADU Cost Burden	*40%*	*32%*	*32%*	*32%*	*26%*	*26%*
% of Sacramento Households	*13%*	*2%*	*7%*	*21%*	*17%*	*41%*

*Median Annual Household Income in 2022 inflation adjusted dollars (5-year ACS Census data)

Encouraging Deeper Affordability

Local Bonus Program

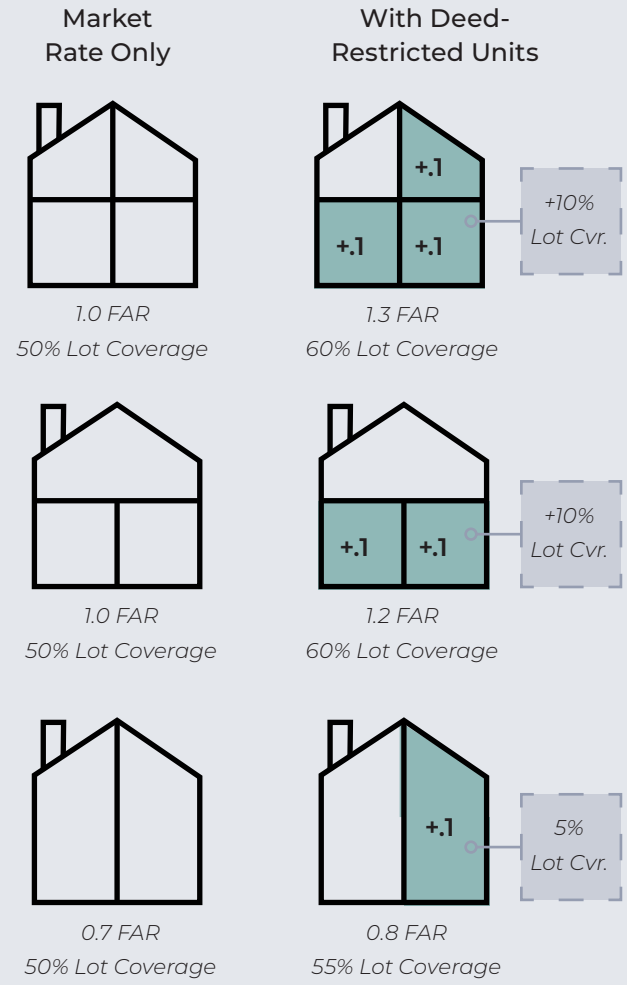
One way to encourage deeper affordability in MMH is through a local bonus program. Currently the State of California offers a density bonus program for projects with five or more primary units. A Sacramento-specific bonus program would instead focus on projects with four or fewer primary units.

How Could it Work?

The purpose of such a program would be to encourage builders to include deed-restricted units in MMH projects. This would work by providing an FAR and lot coverage bonus to a project in exchange for one or more units affordable at 60 or 80 percent[1] of area median income (AMI), with a long-term deed restriction of 10 years. For each deed-restricted unit included in a project with four or fewer primary units, an additional 0.1 FAR and 5 percent lot coverage[2] would be granted. For example, a fourplex with four market-rate units would be allowed up to 1.0 FAR and 50 percent lot coverage, but a fourplex with three deed-restricted units would be allowed up to 1.3 FAR and 60 percent lot coverage.

How Attainable Might Units Be?

The deed-restricted units in a local MMH Bonus project would be limited to rents affordable to households earning between 60 and 80 percent of AMI. Given an 800 square-foot unit in a fourplex, 80 percent of AMI would equate to a unit affordable to a two-person household earning $64,850. This income is much closer to those of Sacramento's Black or African American, Hispanic, and Native American households. (*Source: 2022 HUD Income Limits, Sacramento-Roseville-Arden-Arcade, CA)*



A local bonus program targeted at 2-4 unit projects could allow builders to opt into including units at 80% of AMI in their projects. This would produce housing much closer to the price points required of Sacramento's Black or African American, Hispanic, Native American and low-income households of other races.

1. Depth of affordability (60 or 80% of AMI) dependent on unit size
2. Maxium 10% Lot Coverage Bonus

New Homeownership Opportunities: AB 1033

Source: Chronogram.com
Pam MacRae/Sighline Institute

AB 1033 allows homeowners to sell ADUs like condos.

CLOSER LOOK

How does AB 1033 benefit sellers and buyers?

AB 1033 enables jurisdictions to allow the sale of ADUs separately from primary residences, much like a condominium. Jurisdictions that opt into the new law will expand homeownership opportunities for a broad range of household types, from young singles to retirees on fixed incomes.

Since condominiums share ownership of land, they tend to be less expensive than homes on private lots. This, coupled with the smaller size of most ADUs, will provide a compact and more attainable housing option for many households. AB 1033 also benefits property owners by providing an additional option for monetizing their land through a for-sale ADU condo.

Sources: LA TIMES. 2023. A-new-law-allows-homeowner-to-sell-adus-like-condos-boosting-homeownership-heres-how-ab-1033-works.

Other Production Strategies

Condo Conversion

Sacramento currently allows rental units to be converted to condos for sale but with some constraints to protect renters. Because detached single-family homes are out-of reach for many households, condo conversion provides traditional and rent-to-own homeownership opportunities, allowing a broader range of households to build wealth through homeownership.

Ministerial Approvals for Lot Splits

California law allows single-family lots to add an additional unit and/or to be split through ministerial approval – that is without the need for a council hearing. This simplification of the process encourages the creation of more housing. The law includes protections for renters.

Impact Fee Reduction

Sacramento also encourages the production of housing by eliminating or reducing fees for projects that produce more units (higher density) and includes affordable units. Both the Mixed Income Housing Ordinance (2015) and the Reduced Impact Fee Affordable Dwelling Unit program (2018) have reduced or eliminated city-controlled impact fees for projects that provide deed-restricted affordable units. This reduction in fees reduces the overall costs of a project, making it more likely that a project meeting the qualifications is financially feasible and will be built.

Impact Fee Deferral

Sacramento already provides impact fee deferrals to project with 5+ units, which allow builders to pay fees near the end of the construction process. Extending such a program to three and four-unit projects could provide a marginal, but important benefit to small-scale builders of MMH.

Maintain Existing Housing Supply

The approval of MMH projects should not result in fewer dwelling units on a parcel than previously existing.

Source: Redfin

Source: https://gomultitaskr.com/sb-9-explained/

Source: City of Sacramento: Help Me Reduce the Cost of Development

Sources: Chapple, Loukaitou-Sideris. 2021. Anti-Displacement Strategy Effectiveness. 2022. Oregon Housing Production Strategy Program - List of Tools, Actions, and Policies.

4.3 Preserving Existing Housing

Nationwide, the largest supply of affordable units are existing single-family and multi-family rental units that operate without a subsidy. Often called naturally occurring affordable housing (NOAH), they are typically older units that are often owned by local landlords that rent to lower-income households. These units are particularly valuable to preserve because they serve lower-income households that cannot afford newer and more expensive units.

Sacramento has restrictions within many of its production strategies that protect existing rental housing. These include condo conversions and ministerial approvals of infill housing. The following strategies could be explored to supplement and further preserve this valuable resource.

24% of single-family homes in Sacramento are occupied by renters.

Of these 28,500 homes, a third are owned by trusts, likely many held by family members for an elderly homeowner. When the property passes fully into a family's ownership, it may be sold, potentially reducing NOAH stock.

Strategies should be explored to incentivize many of these properties remaining part of the affordable housing stock.

CLOSER LOOK

What is Naturally Occurring Affordable Housing?

Naturally occurring affordable housing (NOAH) refers to existing rental properties that are affordable without public subsidies. These properties are generally older housing stock and are often owned by local community members, including retirees that are supplementing fixed-incomes to family trusts that are building intergenerational wealth.

As older housing stock, NOAH can require repair, and when it is sold, it can be susceptible to redevelopment. Programs that provide low-interest loans for repair in exchange for affordability restrictions is one option for preserving NOAH. The cost of preserving a NOAH unit is typically a fraction of the cost of new housing. [1]

Housing Stock Preservation Strategies

There are an array of strategies that promote the preservation of naturally occurring affordable housing. They can be directed at the owner, the renter, or as a combination of financial strategies.

- **Affordable Housing Acquisition Fund.** Dedicate funds toward the purchase and renovation of NOAH. Bringing this housing into public ownership ensures its continued availability as a source of affordable housing.
- **Weatherization and Repair Funds.** Making weatherization and repair funds available to NOAH properties can allow landowners to provide much needed repairs in exchange for affordability restrictions. Energy costs decrease for low-income tenants, and neighborhoods are improved.
- **Housing Rehabilitation Codes.** Codes designed to reduce the costs of renovating and rehabilitating existing buildings, thereby facilitating the continued availability and habitability of older rental housing and owner-occupied homes.
- **Affordable Housing Preservation Inventory.** One of the first steps to creating a comprehensive strategy for preservation is to inventory the affordable housing stock. The extent to which NOAH contributes to a city's affordable housing stock is often not well documented or understood.[1] An inventory can help pinpoint more effective strategies for preservation.
- **Maintain Affordable Housing Supply.** The City should take steps to prevent demolition of units that are subject to an affordable housing regulatory agreement.

Source: "Can Zoning Save Naturally Occurring Affordable Housing (NOAH)"? by the American Planning Association.

[1] Kling et al. 2021. Preserving the largest and most at-risk supply of affordable housing. McKinsey & Company. Other sources: Chapple, Loukaitou-Sideris. 2021. Anti-Displacement Strategy Effectiveness. 2022. Oregon Housing Production Strategy Program - List of Tools, Actions, and Policies.

4.4 Protecting Residents

Protecting residents is the ultimate goal of a housing security framework. Both the approaches of producing housing and preserving housing protect vulnerable residents by improving their prospects of obtaining and keeping affordable housing.

The strategies under the protecting-residents approach directly target vulnerable residents. Sacramento's Renter's Helpline is a good example. Similarly, laws like Sacramento's Tenant Protections and Relief Ordinance, which requires "just cause" for evictions, have demonstrated significant success at preventing displacement.

The MMH study identifies where vulnerable residents currently live. Academic research has identified indicators that can put residents at greater risk for displacement.

Report Three of the Missing Middle Housing Study, the Displacement Assessment Toolkit, identifies vulnerable communities through these indicators and measures the level of change occurring in their neighborhoods.

High Vulnerability, Low Change

Neighborhoods with a high proportion of residents vulnerable to displacement but not yet experiencing gentrification.

High Opportunity, Low Vulnerability

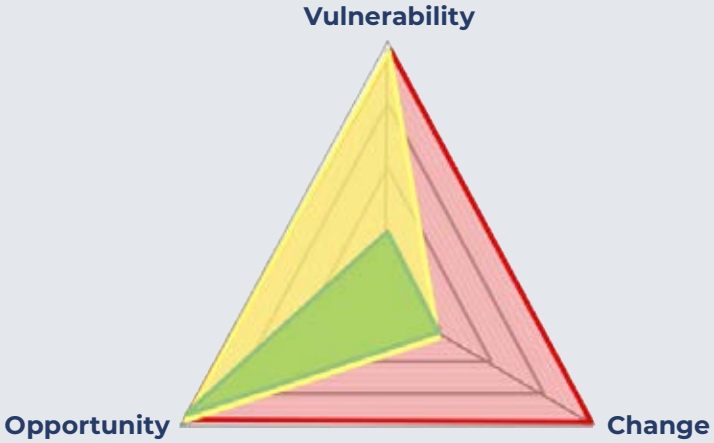
Neighborhoods with a low proportion of vulnerable residents and high quality urban amenities.

High Vulnerability, High Change

Neighborhoods with high proportions of vulnerable residents who are actively experiencing gentrification.

Three types of Sacramento neighborhoods

The Displacement Assessment Toolkit identifies three distinct neighborhood typologies that will inform the implementation approach of MMH in Sacramento.



Tenant and Homeowner Protection Strategies

While producing more attainable housing like MMH is a vital strategy for regional housing security, it should be paired with strategies that preserve housing and ultimately protect vulnerable residents. Some of the strategies that can directly protect residents from displacement include:

Community Control of Land
Community Land Trusts (CLTs) and similar policies give tenants control of the land they reside upon and offer collective ownership. Vacant or tax delinquent properties can be acquired for CLTs to develop affordable housing.

Foreclosure Assistance
Studies have shown that modest financial assistance and financial counseling are often successful in keeping low-income homeowners in their homes.

Property Tax Relief for Income-Qualified Homeowners
Property tax relief can be provided by capping the tax amount as a share of a homeowner's income. Lower-income renters may also get tax relief by treating some portion of their rent as attributable to property taxes and then providing an income tax credit to offset tax increases.

Homebuyer Opportunity Limited Tax Exemption Program (HOLTE)
In programs such as Oregon's HOLTE program, single-unit homes (including townhomes and condominiums) receive a ten-year property tax exemption on structural improvements as long as income limits and other requirements are observed.

Protect Tenants
Prevent demolition of existing dwelling units subject to a rental agreement or lease effective within the prior 365 days.

Source: Sacramento Community Land Trust, sacclt.org

Source: HUD: Avoiding Foreclosure

Source: Seniorsite.org: California Property Tax Relief for Seniors

Sources: Chapple, Loukaitou-Sideris. 2021. Anti-Displacement Strategy Effectiveness. 2022. Oregon Housing Production Strategy Program - List of Tools, Actions, and Policies.

CHAPTER

5

MMH Capacity Analysis

In this chapter

5.1 Missing Middle Housing Capacity Analysis

The Impact of Zoning

Sacramento's zoning regulations define the **"what"** and **"where"** of real estate development. By regulating things like parking, allowed uses, and building heights, zoning defines **what** can be built. By mapping different land use districts across the city, zoning also decides **where** certain types of development are allowed. If Sacramento enables and encourages MMH, could policy changes lead to increased housing production?

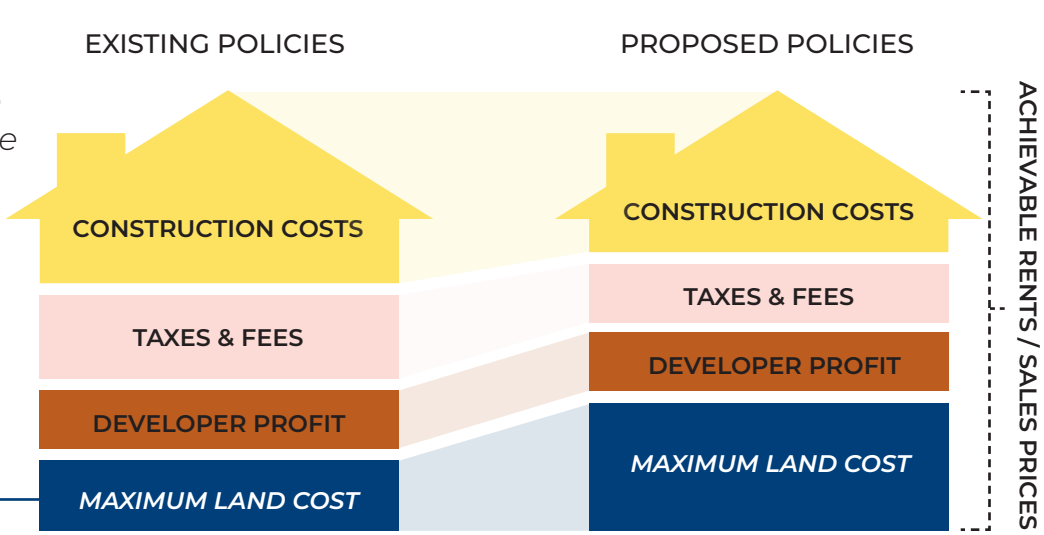
Residual Land Value (RLV)

To understand how much housing proposed changes could unlock, an economic model was used, called a **residual land value** analysis, or **RLV.** RLV helps us understand the maximum land price a builder can afford based on fixed assumptions about construction costs, fees, taxes, and profit. If the maximum price a builder is willing to pay for land is known, it's possible to estimate what kind of housing can be built in different areas of the city.

Market Feasible Capacity

The result of the RLV analysis is not a forecast of future housing production. Rather, it is an estimate of zoned housing capacity on lots where development is feasible given current market conditions. It does not take into account the rate of absorption driven by population growth or the potential for market conditions to change in the future.

If proposed policies lower development costs, they can make development possible in more areas of Sacramento.



Measuring Impacts With Policy Scenarios

Scenarios are packages of regulatory changes that represent a distinct policy direction. By running scenarios through a RLV analysis, we can better understand if a new zone change or incentive is likely to provide more opportunities for housing.

Two scenarios were modeled to test the impact of proposed MMH reforms: a "Base Case" and an "Alternative." For each scenario, the building type most likely to be built under current or proposed zoning was financially modeled for Sacramento's single-unit and duplex dwelling residential zones: R-1, R-1A, R-1B, and R2.

Each building was modeled on a prototypical lot for each zone using regulations such as setbacks and lot coverage. Current construction costs and other financial inputs such as taxes, land costs, and impact fees were also considered. Finally, the analysis took into account the achievable rents and/or sales prices within different Sacramento submarkets.

With these elements, it was possible to understand how many housing units could feasibly be built under existing zoning versus the proposed changes and importantly, at what price point those units might enter the market.

Scenario A: *Base Case*

"Existing Zoning"

- Smaller lots allowed in R-1B.
- Duplexes permitted in R-1A, R-1B, and R2.
- Parking requirements adhere to City's parking districts.

Scenario B: *Alternative*

"MMH + Sliding FAR Scale"

- Incorporate General Plan FAR changes, including the FAR sliding scale, rather than units per acre or per lot.
- Market-based parking for MMH types

Building Types by Scenario

	Scenario A: Base Case				Scenario B: Alternative							
	Single-Unit	Duplex			Duplex	Triplex		4-plex	6-plex		8-plex	
Zone	R-1	R-1A	R-1B	R-2	R-1	R-1A	R-1B	R-1	R-1A	R-2	R-1	R-1B
Lot size (sf)	5,200	5,800	3,200	5,200	2,000	5,000	3,200	5,200	6,500	6,500	8,800	6,500
FAR	0.6	0.8	0.94	0.74	0.7	0.7	1.0	1.0	1.0	1.0	1.0	1.25

5.2 Capacity Analysis Results

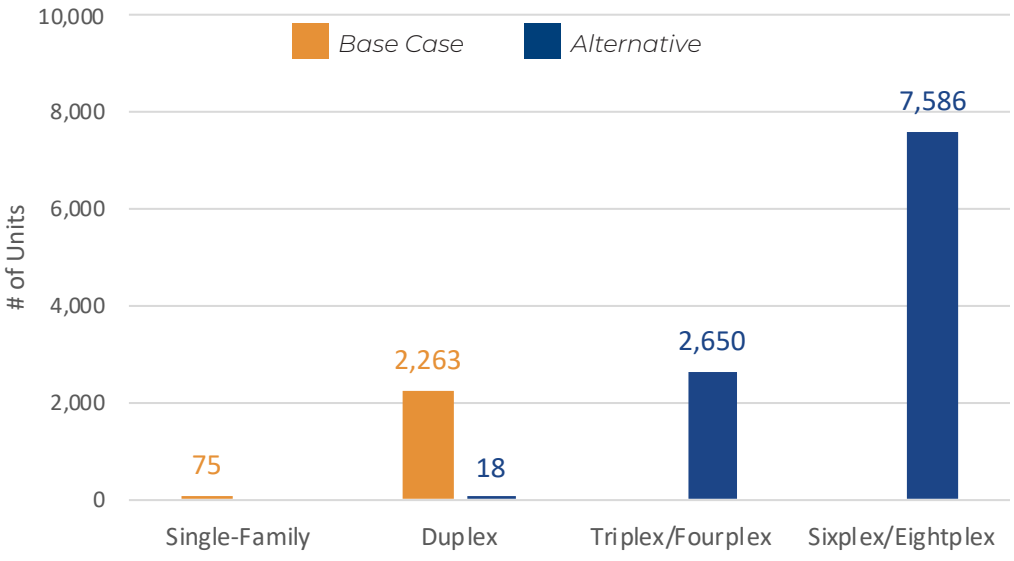
Using the RLV approach, each scenario was modeled within the R-1, R-1A, R-1B, and R2 zones on both vacant and developed lots. The differences between the two scenarios are stark. **The Base Case using existing code requirements yielded a total of only 1,638 market feasible units, while the Alternative scenario, using the sliding FAR scale, produced 8,400 market feasible units, a substantial increase in housing capacity**. Part of this difference is simply due to more compact housing types such as multiplexes in the Alternative scenario compared to single-family homes and duplexes in the Base Case. But this is only part of the story.

The threshold for financial feasibilty on a per-unit-basis is lower for multi-unit projects, allowing more projects to be built because they use land more efficiently. As the chart below shows, the MMH type that produces the most units overall also has more units within a project itself, the eightplex.

The RLV analysis also illustrates that more lots are unlocked in the alternative scenario. Because more units are produced within each project, the project can pay for higher land costs. In the Base Case scenario, 596 lots were feasible to develop, while in the Alternative scenario, nearly three times as many lots were eligible.

In terms of total land, **nearly double the land area becomes eligible for re(development) in the Alternative scenario compared to the Base Case,** a total of nearly 270 acres. The combination of more land available and the ability to produce more units on each lot allow the Alternative scenario to produce many more units than the Base Case.

Market-Feasible Housing Capacity by Building Type and Scenario



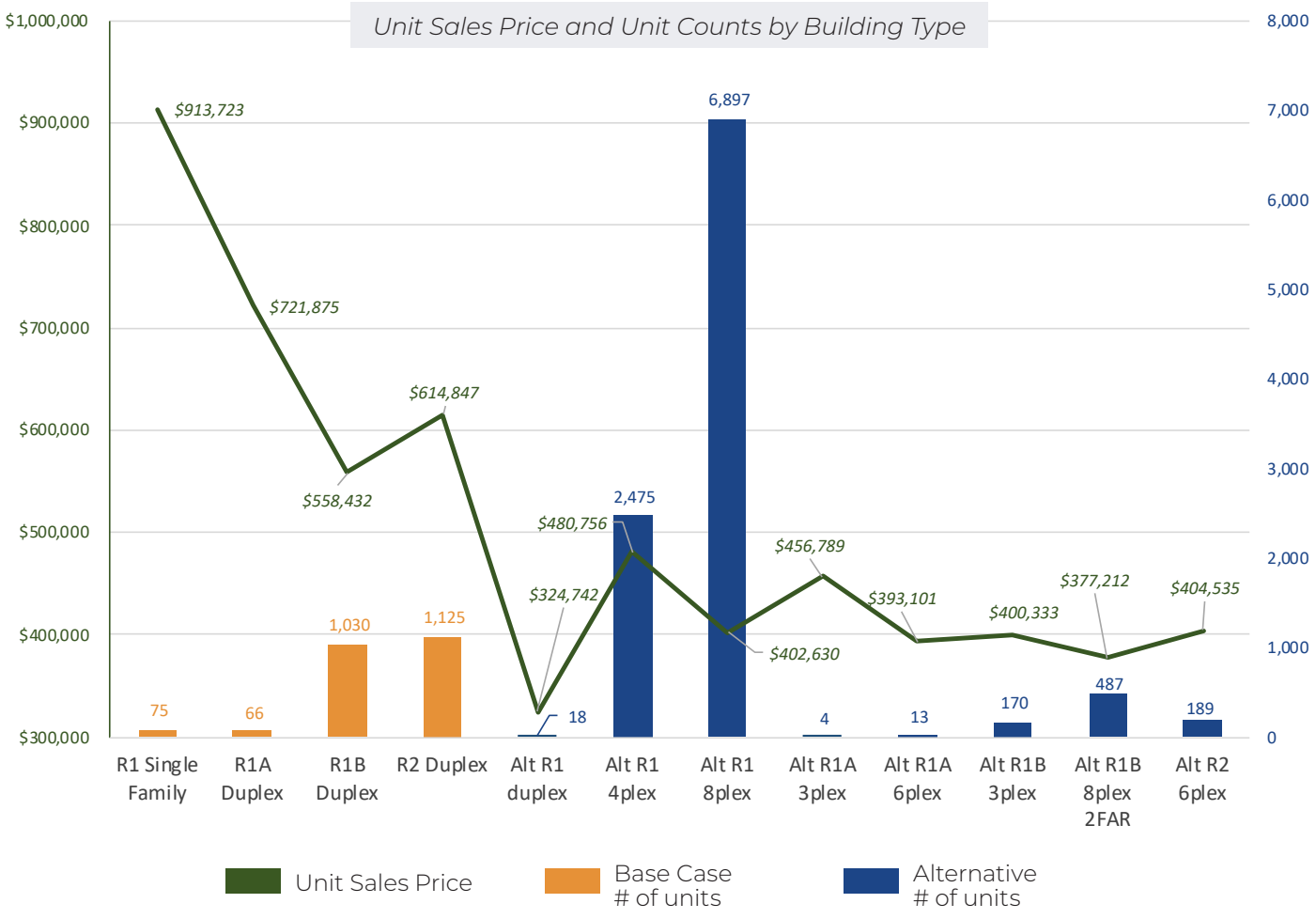
Housing Capacity by Price Point

In addition to an overall increase in capacity, the attainability of the available capacity in the Alternative was much improved relative to the Base Case.

For the Base Case, the most expensive housing type, the single-family home in the R-1 zone priced at nearly $1 million, also produces the fewest number of units in the capacity model - just 75 homes. The duplex permitted in the R-2 zone produces the most units, but each unit would cost an estimated $620,000, which would still require 145 percent of the AMI for a three-person household in Sacramento.

The Alternative scenario produces many more units at much more affordable prices. The most feasible MMH unit possible on the greatest number of developable lots is the eightplex in the R-1 zone. At $403,000 per unit it's affordable to the median two-person Sacramento household.

While the R-1 zone has the greatest capacity for new units in the Alternative scenario, all zones have more housing capacity than in the Base Case. These results illustrate that **MMH has the potential to unlock both more housing production and more attainable housing**.



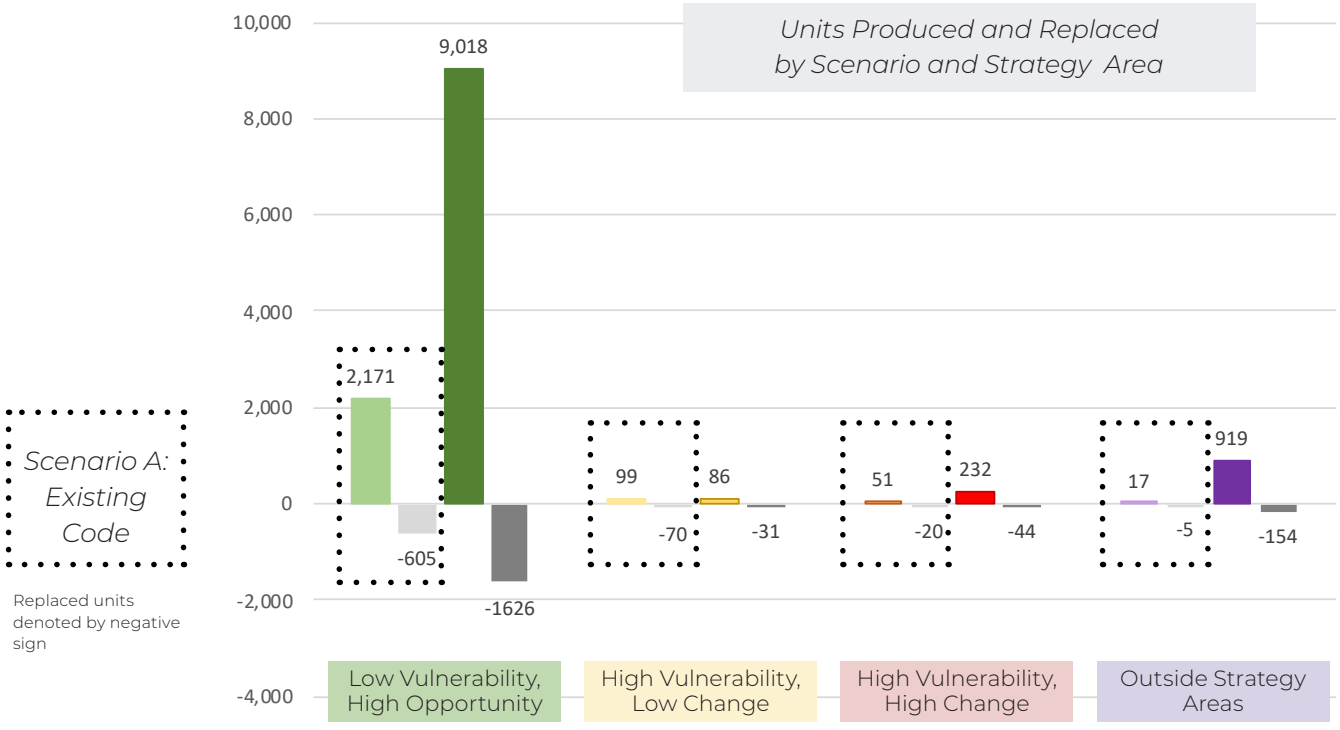
Displacement Risk

Report Three, the Displacement Assessment Toolkit, includes a map of the City of Sacramento that identifies areas based on residents' vulnerability to change and access to opportunity. For both scenarios, redevelopment capacity exists primarily in areas of Sacramento where there is low vulnerability to displacement of disadvantaged communities and high opportunity due to existing infrastructure and resources.

However, in both scenarios, a small proportion of capacity is located in areas of high vulnerability. These are areas that have indicators of displacement risk that are higher than city averages, which include educational attainment, income, renters, and people of color. See Report Three for more detail.

The chart below shows the number of units produced in each scenario alongside the number of existing units replaced, by strategy area. As the chart shows, the vast majority of units produced in each scenario occur in the low vulnerability "green zones". This is also where the majority of unit replacement also occurs. This is due to more favorable market conditions in these areas which tend to be populated by more affluent households.

Despite the greater housing capacity in the Alternative scenario, only a relatively small share (3 percent) of total units produced are in areas of high vulnerability. This translates to less than 100 replacement units. While small relative to the new capacity, the City should investigate strategies, such as those outlined in Chapter Four of this report and in Report Three, to reduce potential displacement.



Putting it All Together

Several lessons emerge from the capacity scenario analysis. The Alternative scenario demonstrates a real capacity to alleviate the City's housing shortage. While not a silver bullet, it has much to offer.

Expanded Capacity
Due to an increase in the number of units achievable per lot, there is significantly more capacity in the Alternative scenario relative to the Base Case. Capacity increases by substantially, from roughly 1,600 net units in the Base Case to 8,400 in the Alternative. While this capacity analysis is not a forecast, the difference illustrates the potential of MMH reforms to substantially boost housing production in Sacramento.

Market Feasible Capacity

Base Case	*Alternative*
+1,638	**+8,400**

More Attainable Housing
Not only do the reforms in the Alternative scenario produce more housing overall, they also produce units at much lower price points than the Base Case. Because production in the Alternative shifts from predominantly detached single-family homes to building types that produce more housing on smaller lots, lower housing costs are passed on to residents.

Average Unit Price

Base Case	*Alternative*
$602,378	**$420,148**

Some Housing Replacement
While there would be a significant increase in new housing, some redevelopment would occur. Policies should be put in place to minimize the potential for displacement of vulnerable communities and to incentivize naturally occurring affordable housing.

Units Built for Every Unit Replaced

Base Case	*Alternative*
3.3	**5.5**

Opportunities for Owners
Another benefit of the Alternative is that more R-1 lots become available in areas with high rates of owner-occupancy. This means that over 61 percent of unit replacement occurs on owner-occupied properties, putting the opportuntiy for renovation and redevelopment in the hands of residents, rather than displacing renters.

Share of Replaced Housing on Owner-Occupied Lots

Alternative
61%

Most Development in Low Vulnerability Areas
The majority of redevelopment - 88 percent of all units - in the Alternative scenario would occur in areas of low vulnerability to communities at risk of displacement. The redevelopment capacity is also in areas that have existing infrastructure and other resources, considered high opportunity areas.

Share of Housing Replacement in Low Vulnerabilty (Green) Areas

Alternative
88%

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MISSING MIDDLE HOUSING

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