



# Welcome

We are glad you have joined us to share information and ideas about the **Sacramento Missing Middle Housing Study**. Your questions, participation, and support will help guide analysis and recommendations as we work together to create more housing choices for everyone.

WORKSHOP ONE: WE BUILD SACRAMENTO

## About This Study

In 2021, City Council approved several key strategies to help in the General Plan 2040 Update, including one to **permit a greater array of housing types such as duplexes, triplexes, and fourplexes in existing residential neighborhoods**. As a response, the City of Sacramento initiated the citywide Missing Middle Housing (MMH) study to **analyze opportunities, understand the benefits, and address the challenges** of enabling Missing Middle Housing in Sacramento.

## How Can I Participate?

The MMH study relies on active community participation. The outreach is organized in two phases, each with in-person and virtual workshops:

In the **Phase 1 workshops ("Information Sharing and Gathering")**, you will be able to learn about the MMH concept, and share your ideas and concerns to help formulate study recommendations.

In the **Phase 2 workshops ("Solutions and Recommendations")** the study findings to date and preliminary recommendations will be shared and feedback sought.

Please visit [www.cityofsacramento.org/MMH](http://www.cityofsacramento.org/MMH) to learn more about the project.

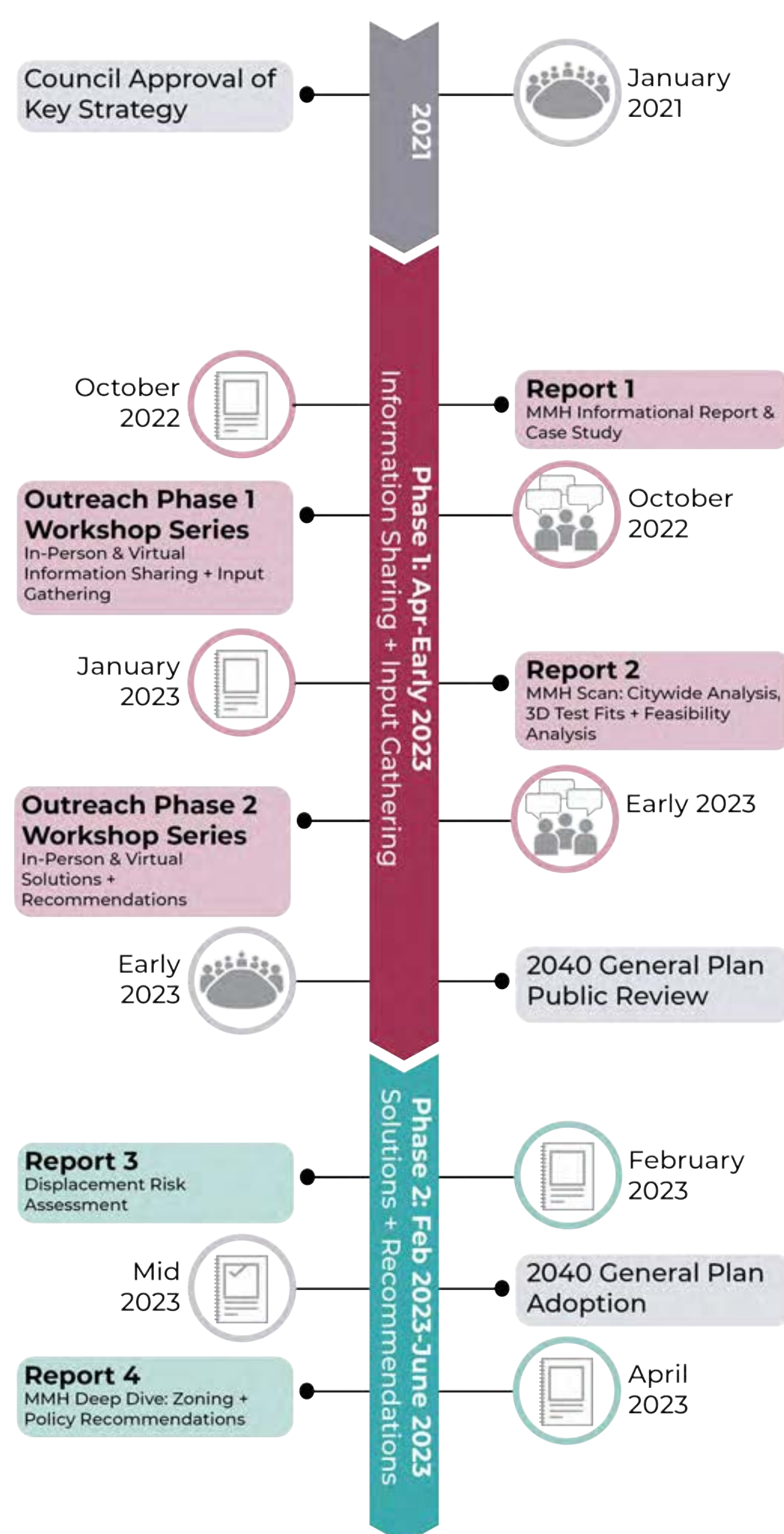
## What Comes Next?

We're in Phase 1 which is about information sharing and hearing what you think about MMH in Sacramento. In Phase 2, we'll use your input to formulate design and process solutions that address the challenges, and present them at future workshops for feedback.

An Informational Report on MMH will be released in the near future that will showcase similar initiatives that other cities have undertaken.

## Project Timeline

The project kicked off in Spring 2022 and will span until Spring 2023. The project timeline includes workshops at key project milestones to maximize opportunities for participation, both in-person and as virtual events.



## Desired Outcomes

- A **place-based, community-vetted approach** to enable housing choice, livability and attainability.
- **Empower residents** to invest in their community through neighborhood-scale projects that can create **generational wealth** and new housing.
- Increase reliance on **local investors and builders** to provide much-needed housing.
- Establish zoning and design **recommendations for MMH** tailored for Sacramento.

## Q&A

### Is this a proposal to "eliminate single-family zoning"?

No, the City is not proposing to end single-family zoning or restrict the construction of new single-family homes. Rather, the Missing Middle Housing (MMH) study is intended to permit a greater array of housing types in single-unit neighborhoods to increase housing choices. This strategy will simply allow housing types which were once common in communities all over the U.S.

### How does this project address concerns about displacement of current residents?

Protecting residents from displacement is a priority for the City of Sacramento, as reflected in the City's 2040 Vision and Guiding Principles. Research by California's Legislative Analyst Office and University of California, Berkeley shows that building more evenly distributed housing can reduce regional displacement. The MMH study will include a displacement risk assessment to inform its recommendations.

### How does this differ from SB 9?

SB9 is a state law enacted to enable much-needed housing in residential districts. But due to its broad nature, it may not have predictable outcomes. In comparison, this MMH study will use input from residents to formulate a thoughtful approach that is shaped by community collaboration and is tailored for Sacramento.

## Watch Out For These Reports!

The MMH study will share its findings through four key reports, which will be available on the project website:

- 1. Missing Middle Housing Informational Report** (Facts About Missing Middle Housing and Case Studies)
- 2. Missing Middle Housing Scan™** (Citywide Place-Based and Feasibility Analysis)
- 3. Displacement Risk Assessment** (Citywide Assessment of Displacement Risk and Strategies)
- 4. Missing Middle Housing Deep Dive™** (Zoning and Policy Recommendations)



To learn more about **Missing Middle Housing** please visit [www.missingmiddlehousing.com](http://www.missingmiddlehousing.com)



Tell us what you think!



Station 1

# Discussion Questions

Stay with us for lunch (12 pm) or dinner (6 pm) for presentations and facilitated group discussions!

1. What do you believe are the biggest housing challenges facing Sacramento?
2. Missing Middle Housing can enable residents like yourself to build small-scale housing projects such as a garage or attic conversion or adding an attached unit. Do you think homegrown development can play a role in fixing our housing shortage?



We want to hear your thoughts!

Scan the QR code on your smartphone to give us your feedback on the project website!

Station 2

# Discussion Questions

Stay with us for lunch (12 pm) or dinner (6 pm) for presentations and facilitated group discussions!

1. Which benefits of MMH are most important to you?
2. What challenges do you foresee in allowing more MMH (i.e. duplexes, triplexes, fourplexes) throughout the City?
3. What building and site design elements are most important for MMH?



We want to hear your thoughts!

Scan the QR code on your smartphone to give us your feedback on the project website!

Station 3

# Discussion Questions

Stay with us for lunch (12 pm) or dinner (6 pm) for presentations and facilitated group discussions!

1. How much interest do you have in investing in your neighborhood by building MMH? This could be as small as converting your garage or attic or adding an attached unit to the back of your house.
2. What can the City do to build capacity for residents like yourself to invest in MMH?



We want to hear your thoughts!

Scan the QR code on your smartphone to give us your feedback on the project website!

Station 4

# Discussion Questions

Stay with us for lunch (12 pm) or dinner (6 pm) for presentations and facilitated group discussions!

1. Which MMH types would you like to see more of in Sacramento?
2. Have you lived in MMH (such as a duplex, triplex, fourplex, etc.)? How was your experience?
3. What housing challenges have you experienced?



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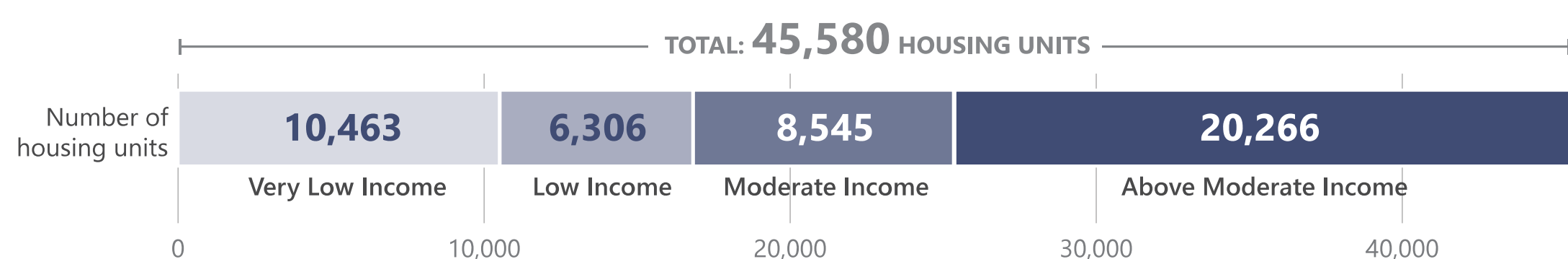
# Our housing challenges

As the city strives to enable available housing for all, Sacramento faces many **housing challenges**.

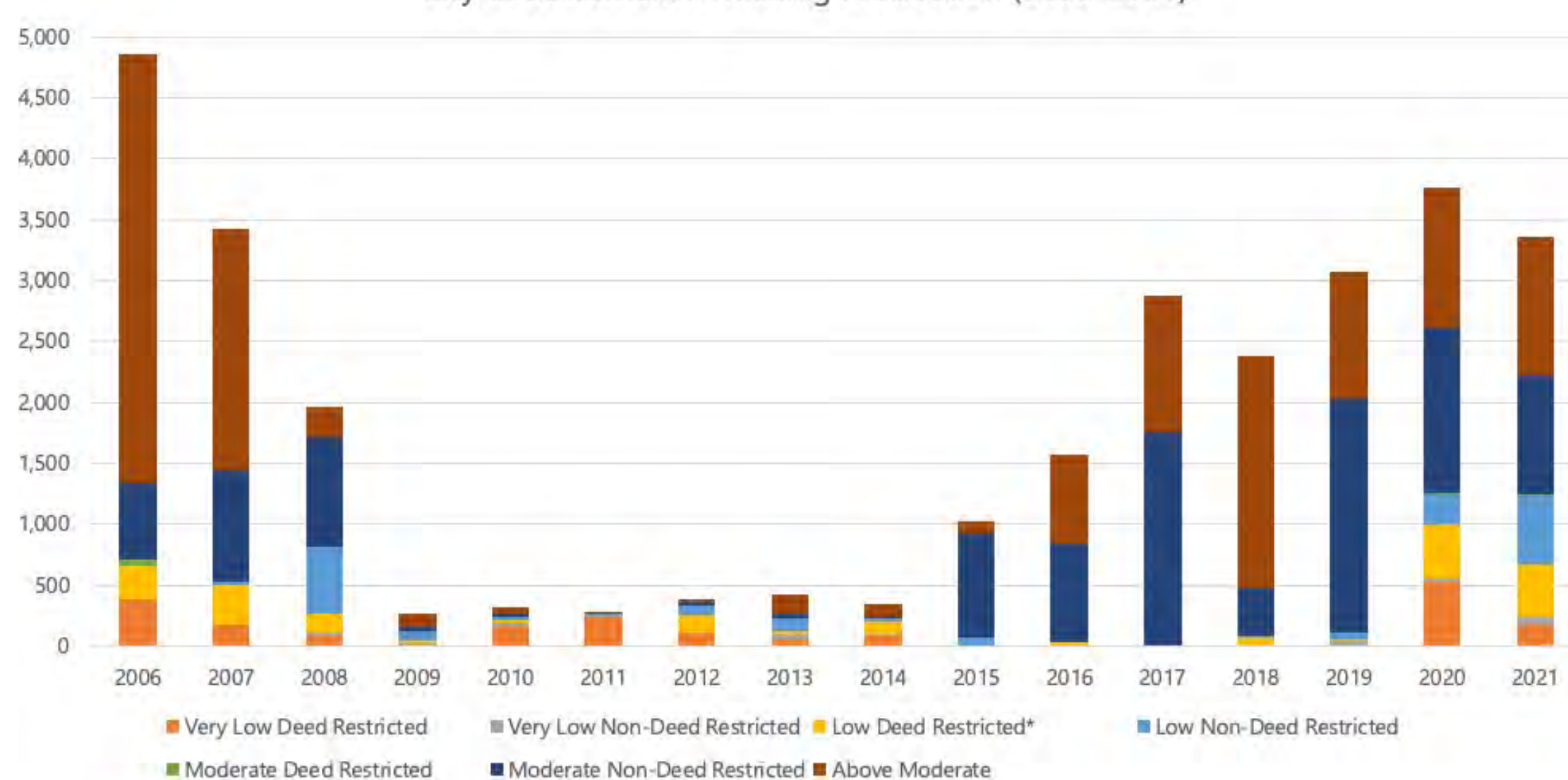
## Severe Housing Shortage

Housing is not being produced quickly enough to meet the need in Sacramento, contributing to the rising rental and home prices.

City of Sacramento, RHNA, 2021-2029



City of Sacramento Housing Production (2006-2021)

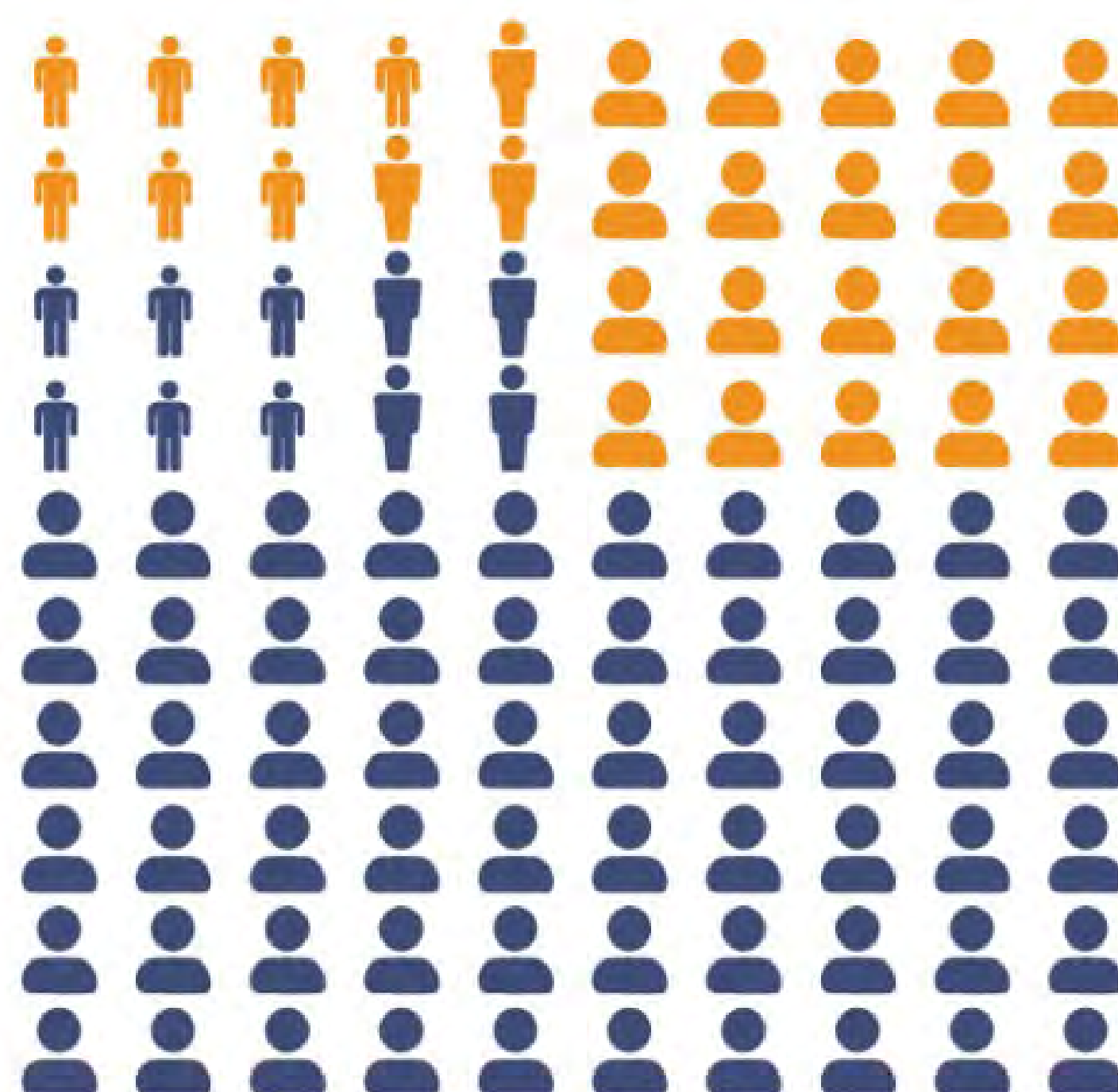


## Homelessness Crisis

An estimated **10,000 to 11,000** residents in Sacramento County experienced homelessness in 2019. Nearly 70% of people experiencing homelessness were unsheltered.

From 2017 to 2019, Sacramento saw a **19% increase** in people experiencing homelessness.

**70% Unsheltered 30% Sheltered**

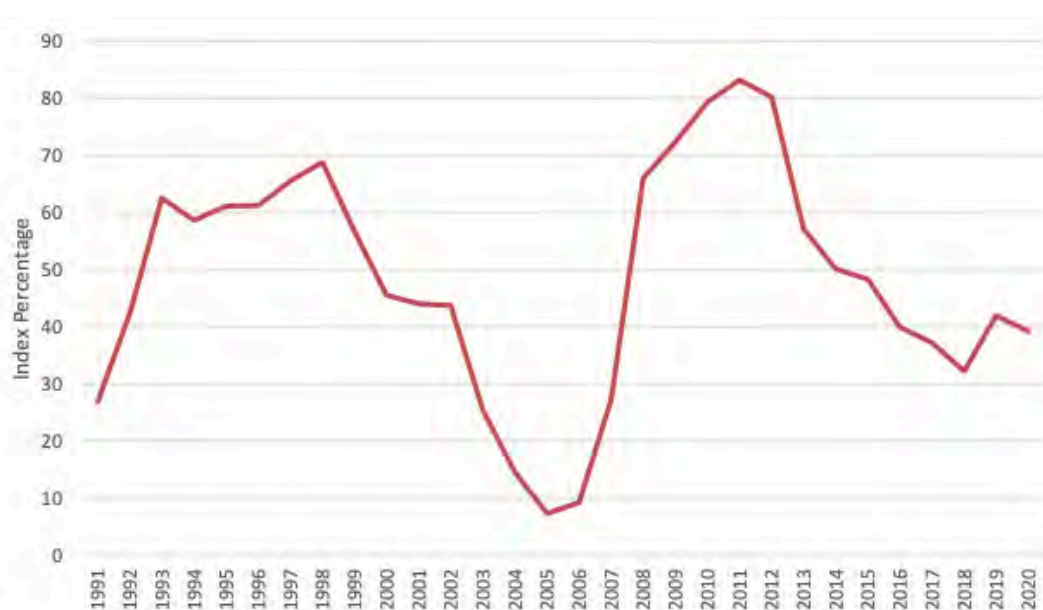


**12%** Children under 18 years  
**8%** Youth 18-24 years  
**80%** Adults 25+ years

## Housing is Unaffordable



Image source: Plan Hillsborough



Housing Opportunity Index, City of Sacramento, 1991-2020  
 Source: Sacramento Housing Element 2021-29

### What Sacramento Has Now

The Housing Opportunity Index, a key measure to assess ownership housing affordability, reflects the percentage of homes that a household earning median income can afford. In Sacramento, this has **decreased from 83% in 2011 to 39% in 2020**.

**50%** of households at low, very low, or extremely low income levels.

**66%** of the city's existing ~197,000 housing units is single-family.

**39%** of households spend > 30% of their income on housing.

**52%** of residents are renters. Rents increased by **19%** from 2021-22.

## Missing Middle Housing can enable homegrown development

"Scale makes all the difference. The small-scale builder is limited to simple buildings like duplexes, triplexes, fourplexes, live-work buildings, backyard cottages, etc. They don't have the team or the resources for mega-developments; they need to stick with small, simple buildings." - Incremental Development Alliance

## Cost to Build Subsidized Housing

Total Cost	
Average regulated affordable unit	\$425,000-\$475,000
Lower Income RHNA	16,769 units
	\$7.5 Billion
City Cost	
Average regulated affordable unit	\$100,000 local match
Lower Income RHNA	16,769 units
	\$1.7-2.5 Billion

“So much of the real estate industry is extractive, where far-away investors mine the value from properties that line our streets. **MMH can create a more generative real estate model**, where local people can invest in their own neighborhoods and in that process, create new life and value that benefits their community.”

—Incremental Development Alliance

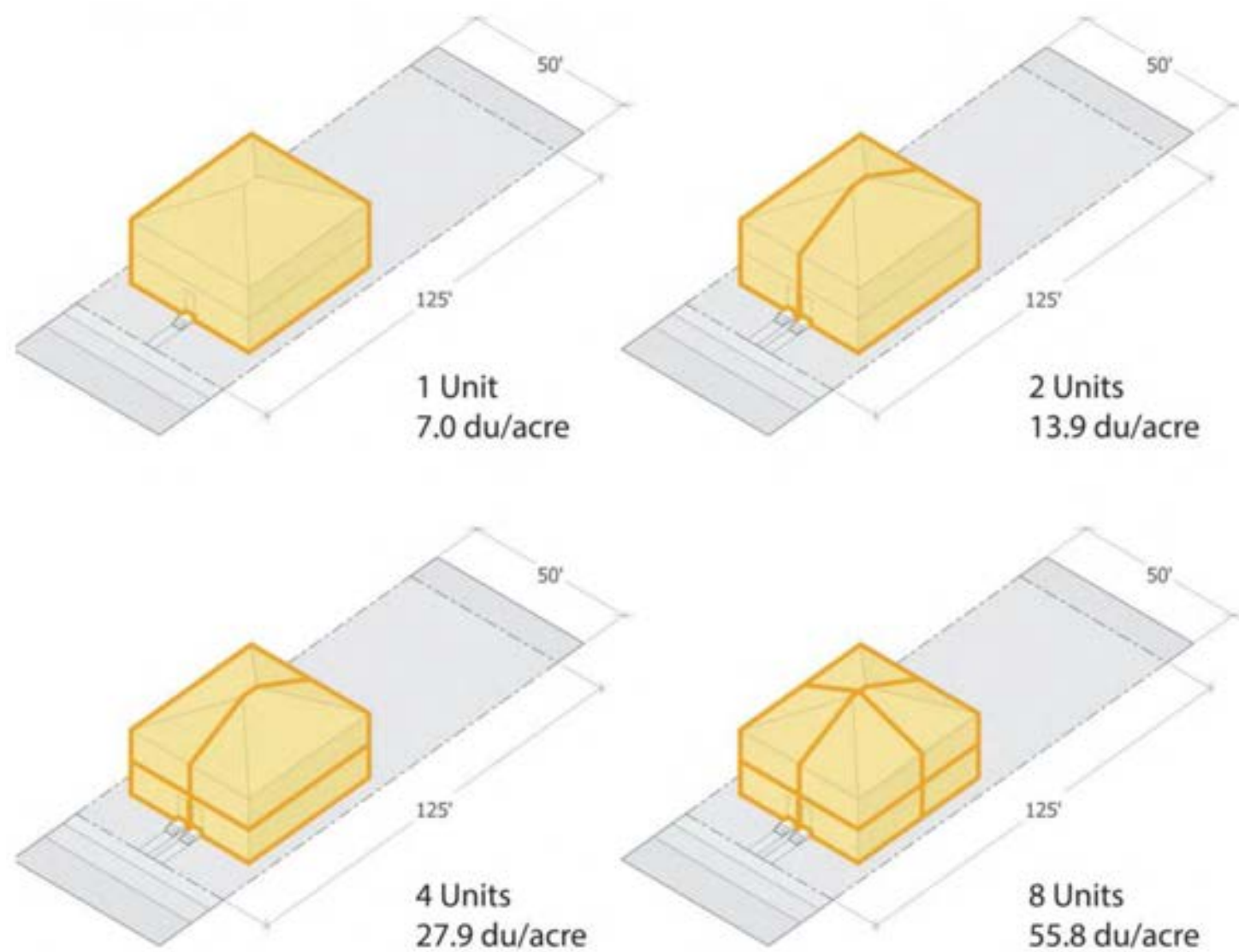


Tell us what you think!



# What is MMH?

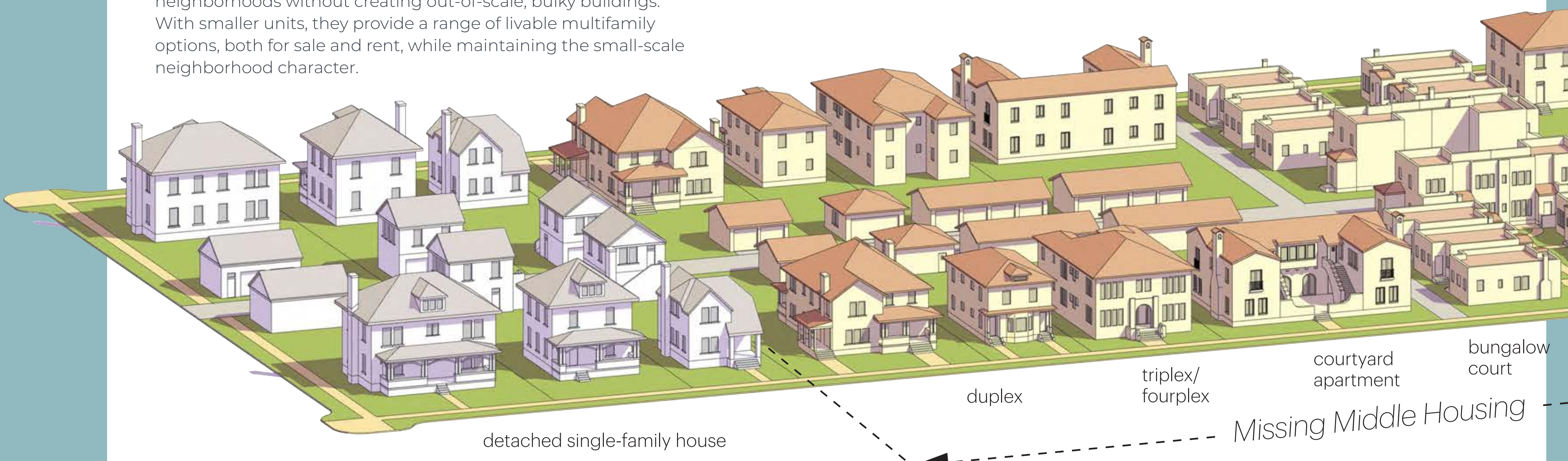
Missing Middle Housing is a range of **house-scale building types with multiple units in walkable neighborhoods.**



*You have to look closely to notice MMH. Although these have more than one unit, one may need to count mail boxes or utility meters to distinguish MMH from neighboring single-family homes.*

## Dwelling Units: Not One Size Fits All

Missing Middle Housing (MMH) types have a typical width, depth, and height that enables them to blend into single-family neighborhoods without creating out-of-scale, bulky buildings. With smaller units, they provide a range of livable multifamily options, both for sale and rent, while maintaining the small-scale neighborhood character.



## Characteristics of Missing Middle Housing

### Walkable Context

MMH types work best in walkable neighborhoods. Buyers and renters of these housing types are willing to trade living space for proximity to services and amenities, and where not all trips need to be by car.

### Creates Community

MMH can create a strong sense of community through shared spaces, and simply from being located in a vibrant neighborhood within walking distance of places to eat, drink, play and socialize.

### Small-Footprint Buildings

MMH building types typically have small-to medium-sized footprints, with a body width, depth, and height similar to a single-family house, even though they have more than one unit. Their compatible form lets them blend easily into residential neighborhoods, providing a powerful infill tool to encourage more diverse, mixed-income neighborhoods.

### Smaller, Well-Designed Units

Most MMH types have smaller units with interior layouts that are well-designed, usable and comfortable. Smaller-sized units can help builders keep their costs down and attract a growing market of buyers and renters whose housing needs are not being met today.

### Attract and Support Local Businesses

MMH adds more housing for diverse households and encourages an active lifestyle with greater pedestrian access to amenities. By adding a larger and more diverse customer base, MMH helps support existing and new local businesses with more frequent foot-traffic.

### Affordability by Design

MMH uses simple "Type V" construction which makes it an attractive alternative for developers to achieve more units without added challenges and risks of larger, more complicated buildings. This can also increase affordability, especially for households earning 60-110% of the area median income.

### Compatible with Single Family Neighborhoods

MMH blends in well with single-family neighborhoods due to their small scale and size. By adding more homes and families, a community can also better support quality transit and boost the local economy.

### Marketable to Many Groups

MMH types look and feel like a house, not a large condominium building. For instance, most have a direct entry from the street rather than from an impersonal apartment corridor. They are a perfect fit for Millennials, Baby Boomers and others looking for walkable, age-friendly living at the neighborhood scale.



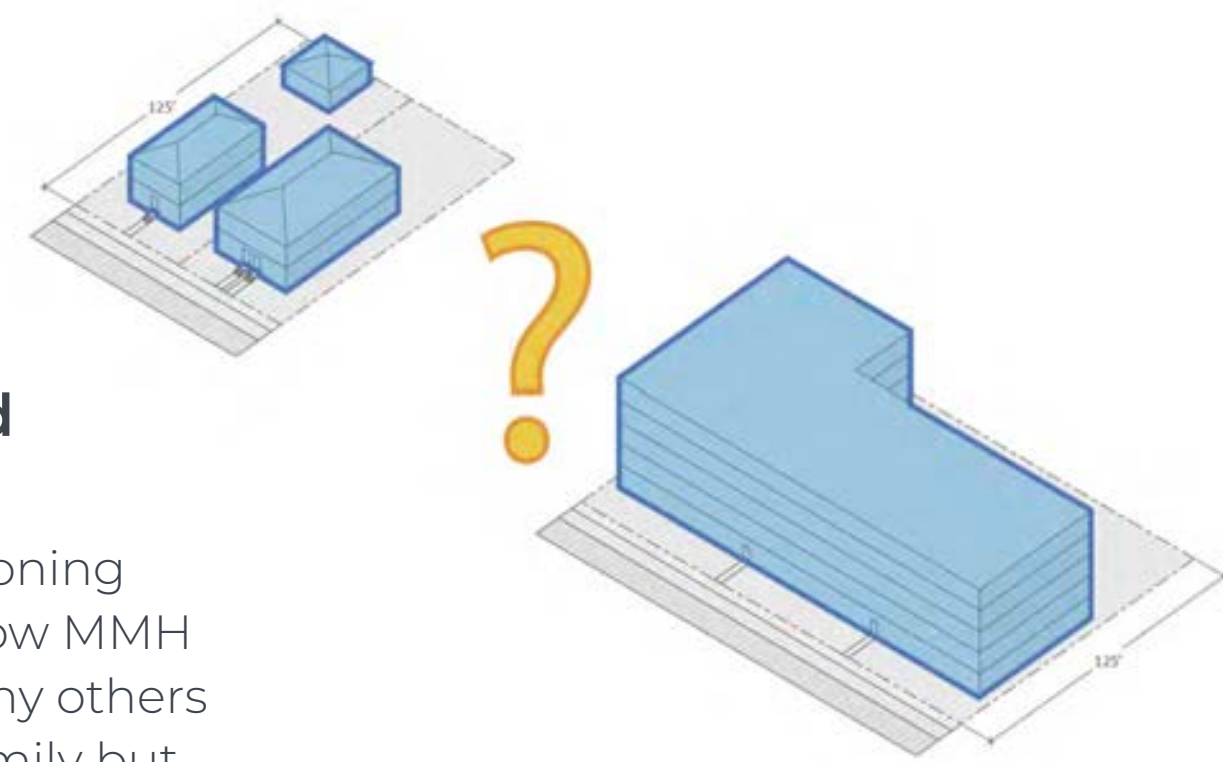
Tell us what you think!



# Why is it missing?

Restrictive **zoning codes**, incentives to build **single-unit homes** at the edge of town, inadequate **financing options** and **condominium liability clauses** have made Missing Middle challenging to build.

## Common Barriers to Diverse Housing Options



### "Nobody wants that anymore."

Since the 1950s, the single-family home has been marketed as the aspirational housing choice for everyone. However, the reality is that, due to changing lifestyles and household preferences, renters and homeowners want more diverse and attainable housing options.

### "This project isn't big enough."

Multifamily development is often associated with large apartment buildings or subsidized projects built by speciality developers. Frequently, MMH projects are perceived to be too small to be economically viable in many housing markets.

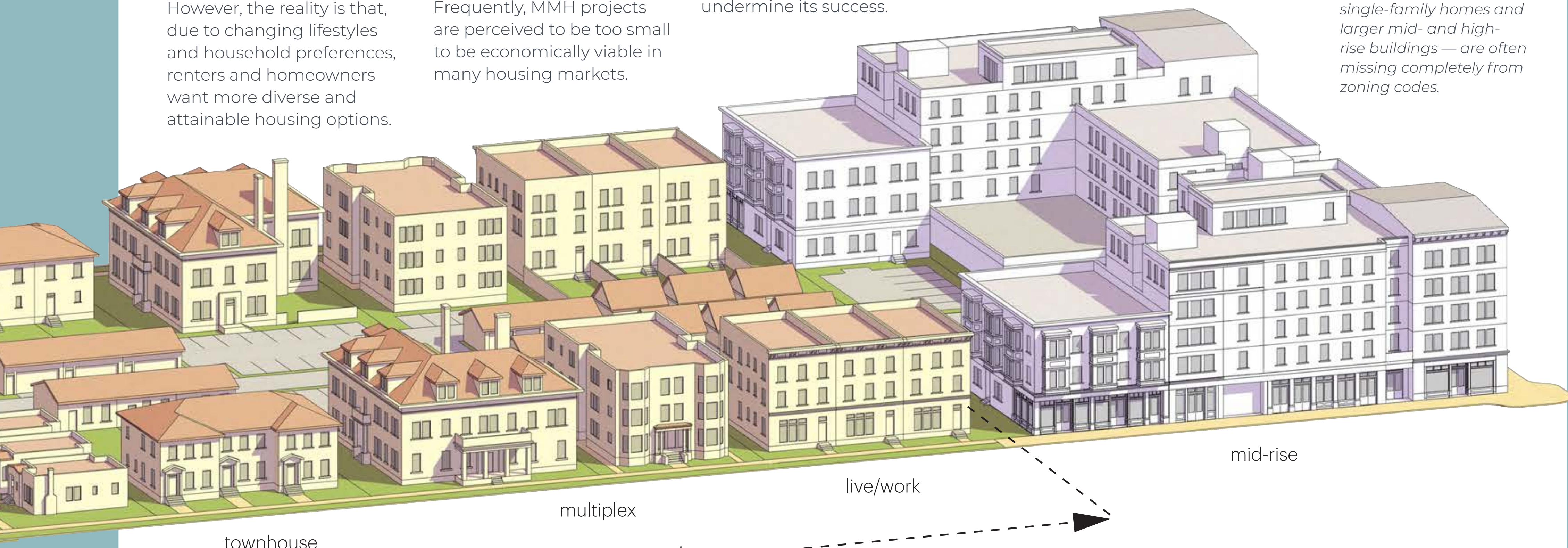
### "We tried it and it didn't work."

MMH works best when located in walkable areas and in proximity to amenities and jobs. Inadequate planning for MMH projects can create issues and undermine its success.

### "You can't build that here."

Many residential zoning districts do not allow MMH types by-right. Many others may allow multifamily but have development standards that inadvertently disallow MMH types.

Regulations enabling Missing Middle-scale buildings — those between single-family homes and larger mid- and high-rise buildings — are often missing completely from zoning codes.



## These Types Are Not New. We Just Stopped Building Them

MMH have historically provided housing choices and affordable options in towns and cities across the country. They are labeled "missing" because very few of these housing types have been built in the past thirty to forty years.



Source: American Housing Survey



We once know how to deliver these types efficiently. Did you know that in the early 1900s you could buy one of these Missing Middle housing types out of a Sears & Roebuck catalog?

“Communities and organizations, including AARP, are realizing that Missing Middle Housing is important in helping neighborhoods thrive while providing housing choices as people age.”

— Dan Parolek  
Principal, Opticos Design



Tell us what you think!



# Why do we need it?

Sacramento has a severe shortage of housing. MMH can **add housing without substantially changing the feel or scale of the neighborhood**. As demographics shift and more people desire walkability and non-single-family options, MMH can be a tool to fill this need.



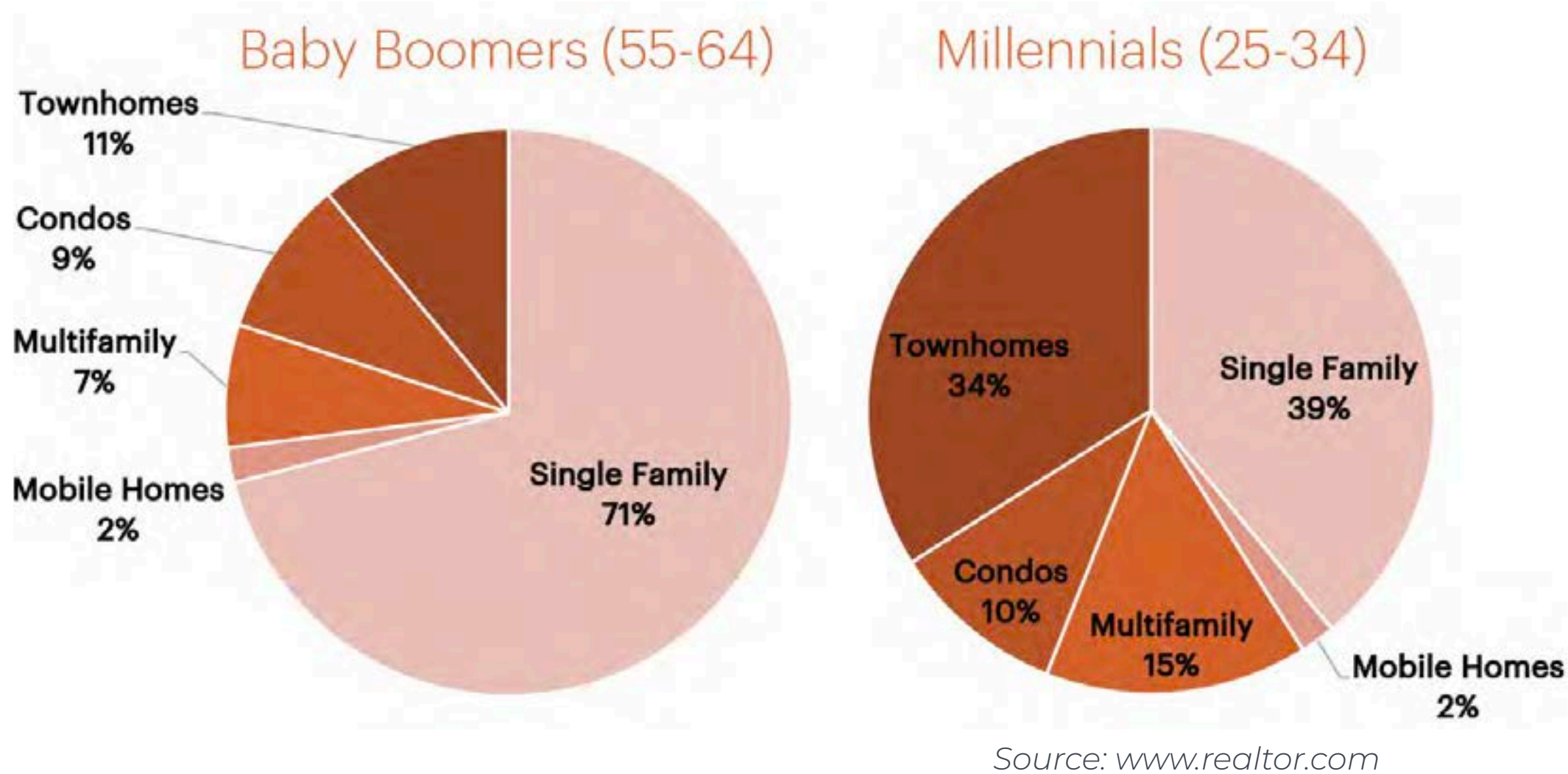
**Baby Boomers**  
As Baby Boomers get older, downsizing to MMH takes away the burden of caring for a large yard, allows living with less driving, and opens up the potential for supplementary income.



**Millennials and Gen Z**  
The younger generations frequently look for transit-rich, walkable housing options to avoid the burden of car ownership and to have good access to amenities.

## What People Say They Want

Across the US, 27% of baby Boomers and 59% of Millennials say they are looking for new housing options such as Missing Middle Housing.



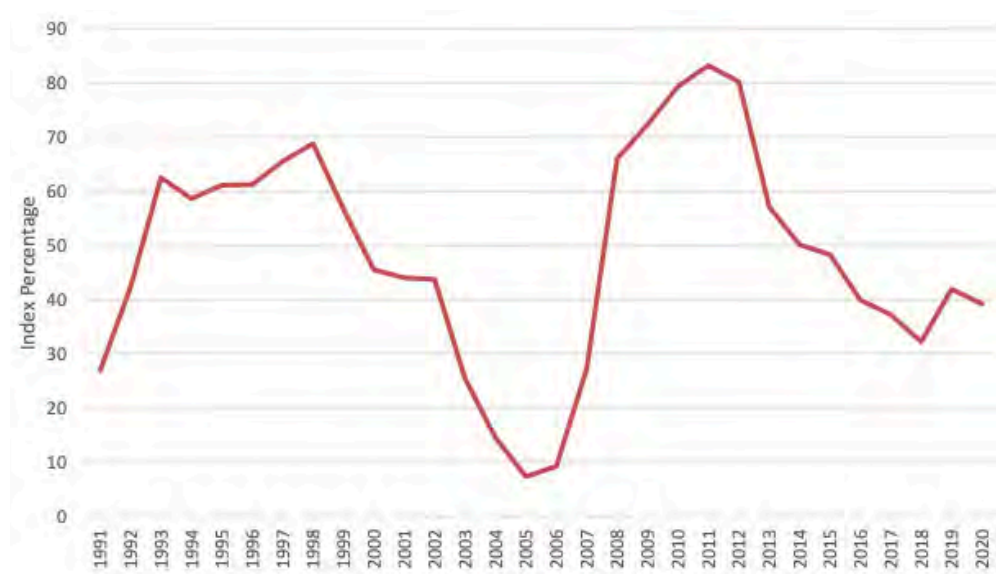
**Entry-Level Buyers**  
MMH offers smaller, more affordable units, and thus more attainable paths to homeownership for entry-level buyers.



**Working Middle Class**  
For the working middle class, the price of rent is often a large burden. MMH can help provide more attainable housing options for a variety of household types and sizes.

## What Sacramento Has Now

The Housing Opportunity Index, a key measure to assess ownership housing affordability, reflects the percentage of homes that a household earning median income can afford. In Sacramento, this has **decreased from 83% in 2011 to 39% in 2020**.



Housing Opportunity Index, City of Sacramento, 1991-2020  
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**50%**  
of households at low, very low, or extremely low income levels.  
Source: US census

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of the city's existing ~197,000 housing units is single-family.  
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**39%**  
of households spend > 30% of their income on housing.  
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**52%**  
of residents are renters. Rents increased by 19% from 2021-22.  
Source: www.redfin.com

“We are retirees. We need a home where we are surrounded by community. We don't drive and prefer to be close to what we need.”

## Doing More With Less

MMH can deliver more attainable housing options given the smaller unit sizes they provide. They also allow flexibility for households across life stages and changing housing needs. Buyers and renters of these housing types are choosing to trade larger suburban housing for less space to maintain and a more active, walkable lifestyle close to services and amenities such as restaurants, markets, services, and employment.



## How Sacramento Is Changing

Sacramento has a population of 525,000 (US census, 2021). According to the Sacramento Area Council of Governments (SACOG), the City of Sacramento is projected to continue adding new residents at a rate of about 1.1% per year. If this rate is realized, the City would add about 140,000 new residents by 2040.

**140,000**  
new residents projected by 2040, which translates to a need for  
**45,580**  
new homes needed by 2035 (RHNA Cycle 6).

**2,000**  
average annual number of new housing units over the past decade.  
**3,500**  
new homes needed per year to meet RHNA 2035 targets.



Tell us what you think!



# Are there benefits?

Missing Middle can **increase local home-ownership** and empower residents to invest in their community one housing project at a time, while **building generational wealth** for their families.



### Increase Housing Options

MMH responds to shifting household demographics with housing choices for many groups: downsizing families, singles, first-time home buyers, co-living/co-housing communities, and multi-generational households.



### Increase Local Home-Ownership

Housing costs are at an all-time high due to the housing shortage. Allowing MMH will provide more housing, meet the unmet demand, and allow for lower-cost housing types throughout the city.



### Reduce Housing Inequity

Historically, MMH provided lower-income households an opportunity to attain quality living. With increasing housing costs, MMH can reduce racial and socio-economic disparities reinforced by single-unit zoning.



### Support Neighborhood Regeneration

MMH supports diverse neighborhoods that foster a sense of community. It provides ways for local residents, builders and civic leaders to reinvest in their neighborhoods, create new housing and add value.



### Strengthen Local Economy

MMH can support small local businesses, incubators, corner grocery stores, home offices and other uses that create centers of community activity.



### Enhance Economic Opportunity

MMH can provide opportunity for passive income and help build generational wealth. It allows small-scale, incremental local housing development that can be financed by the average homeowner.



### Lessen Climate Impact

Smaller homes typical of MMH have a smaller carbon footprint than larger homes. When efficiently sized and designed, compact homes require less energy to heat and cool.



### Promote Sustainable Living

MMH helps create a more sustainable city by providing housing closer to employment, transit, and amenities, reducing greenhouse gases and air pollution.

## How can I do it?

### MMH offers multiple, incremental ways you can convert or build out your property

As shown in this example, an average homeowner in Sacramento could gradually add two units to their existing single-family home to house extended family, or to rent for passive income. These small unit additions maintain the neighborhood's built character and also provide lower-cost housing options for renters.



#### Single-Family House

We start with an average-sized single-family house that also has a detached garage.



#### Single-Family to Duplex

A second unit is added by bridging the space between the house and garage, with a separate entrance from the side of the parcel.



#### Duplex to Triplex

Later, the garage can also be converted into a carriage house or Accessory Dwelling Unit, by adding a small unit on the second floor and creating a separate entrance.



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# Where should it go?

MMH works best in **walkable neighborhoods** where everyday amenities are within walking, biking, or rolling distance.

## Go Where the People Go

Missing Middle Housing (MMH) supports the growing demand for walkable living, where owning a car is a choice but not a necessity. While MMH has historically developed near walkable centers with good access to amenities, they can also be integrated into lower-intensity neighborhoods as well as new growth areas designed with walkability in mind.



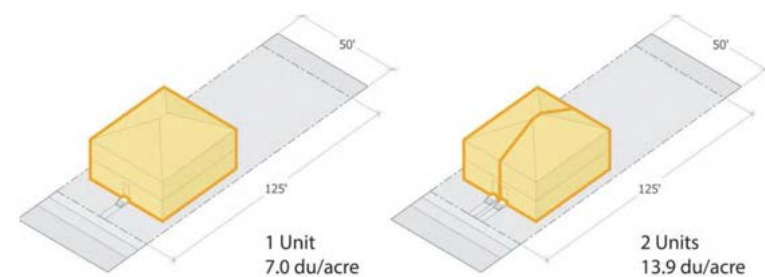
**MMH + walkable neighborhoods.**  
In Sacramento there are well-established block and lot patterns that can support MMH.

- #1 In downtowns, walkable neighborhoods near downtowns and other centers
- #2 In neighborhoods within a 10-minute walk or a 5-minute bike ride of amenities and services
- #3 Along corridors and corridor-adjacent neighborhoods served by frequent-service transit
- #4 In new-growth areas that are designed to be walkable, and planned for amenities

## Best Practices: Doing It Right

The MMH study will rely on industry best-practices and learnings from other cities to provide solutions that will work best for Sacramento. Here are some strategies that have worked well in implementing MMH effectively.

### # Regulate maximum building size, and allow any number of units within that building size

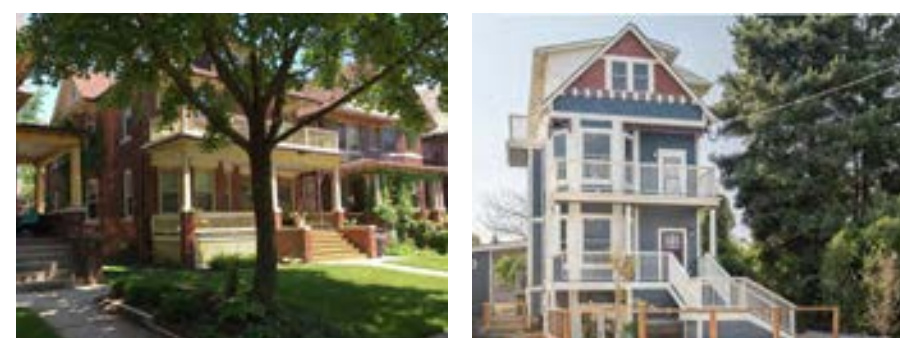


The physical massing of a building has a greater impact on the surrounding neighborhood than the number of units within.

### # If using density as a standard, calibration with real-world housing types is a must

If density, or maximum dwelling units per acre, is used as a regulation, it should be aligned with the desired housing types. Many Missing Middle Housing types have higher densities than are frequently allowed by zoning, so it's important to calibrate this to allow the desired types.

### # Use attic stories to help increase habitable space within pitched roof forms



By allowing units in attic stories, the overall massing of buildings remains house-scale while providing more attainable units.

### # Allow larger buildings only when providing an increased number of units



To encourage smaller, more attainable units rather than "extra-large" single-family houses, the building size should be allowed to increase contingent on the provision of multiple units.

### # Align density and FAR (floor area ratio) standards to the realities of existing lot sizes

Regulations like FAR and density can give varying results, depending on the size of existing lots. If these regulations specifically consider existing lot sizes, they are more likely to produce the desired built form.

### # Allow 3-4 stories with house-scale form standards in transition areas



To transition between more intense areas and less intense neighborhoods, buildings 3-4 stories tall may be appropriate, with standards to regulate form and massing.

## Our Analysis Method

To understand the current opportunities, limitations, and concerns of Sacramento's neighborhoods, analysis must be comprehensive and citywide.



Tell us what you think!



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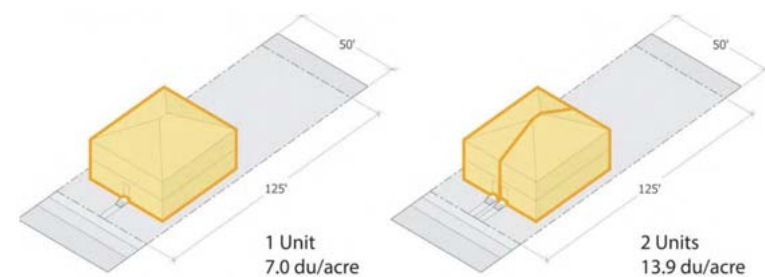
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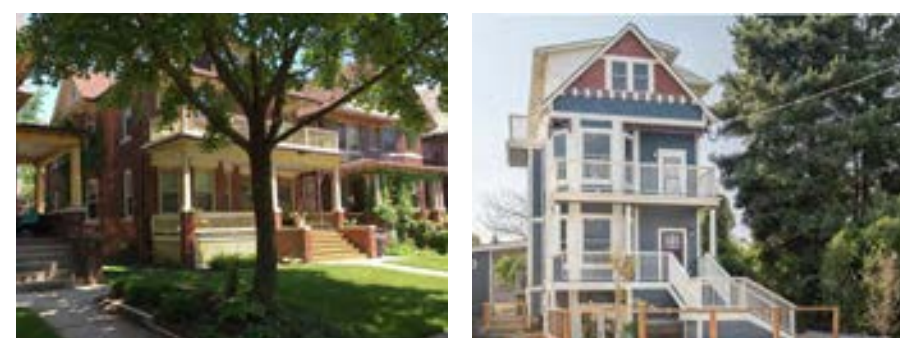


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# What will it look like?

Small, incremental changes can be just as impactful in the long run as big, transformative changes. Missing Middle Housing supports community-driven transformation through attainable housing that is gradually added to the existing stock.



### Distributed Throughout a Block with Single-Family Homes

Through gentle intensification, small Missing Middle types can be easily integrated into a single-family neighborhood. Since these types are "house-scale", they blend in well with the existing single-family fabric.



### On the End-Grain of a Single-Family Block

Corner parcels are frequently larger than interior parcels in many single-family neighborhoods. These corner or end-of-block parcels are great opportunities for intensification that keeps intact the existing single-family character within the block interior.



### Transition from Single-Family to Higher-Intensity Housing

Larger Missing Middle types can serve as a great transition between large apartment or other higher-intensity housing and quieter single-family neighborhoods. They create an effective buffer between the "block-scale" larger buildings and smaller "house-scale" residential buildings.



### Transition from Single-Family to Mixed-Use Corridor

Missing Middle types can create great transitions in scale and massing between quieter single-family neighborhoods and busier mixed-use corridors.

WORKSHOP ONE: WE BUILD SACRAMENTO



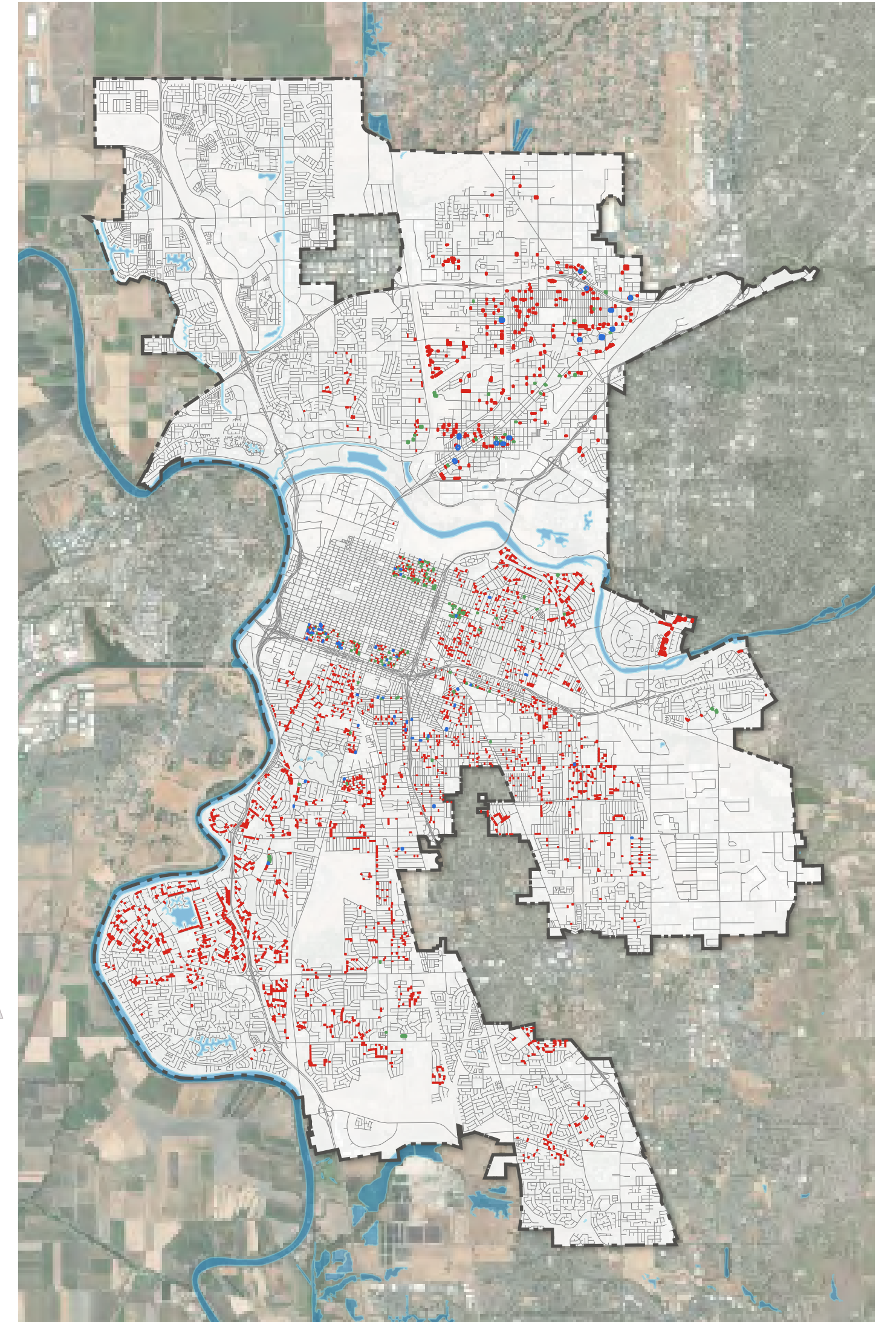
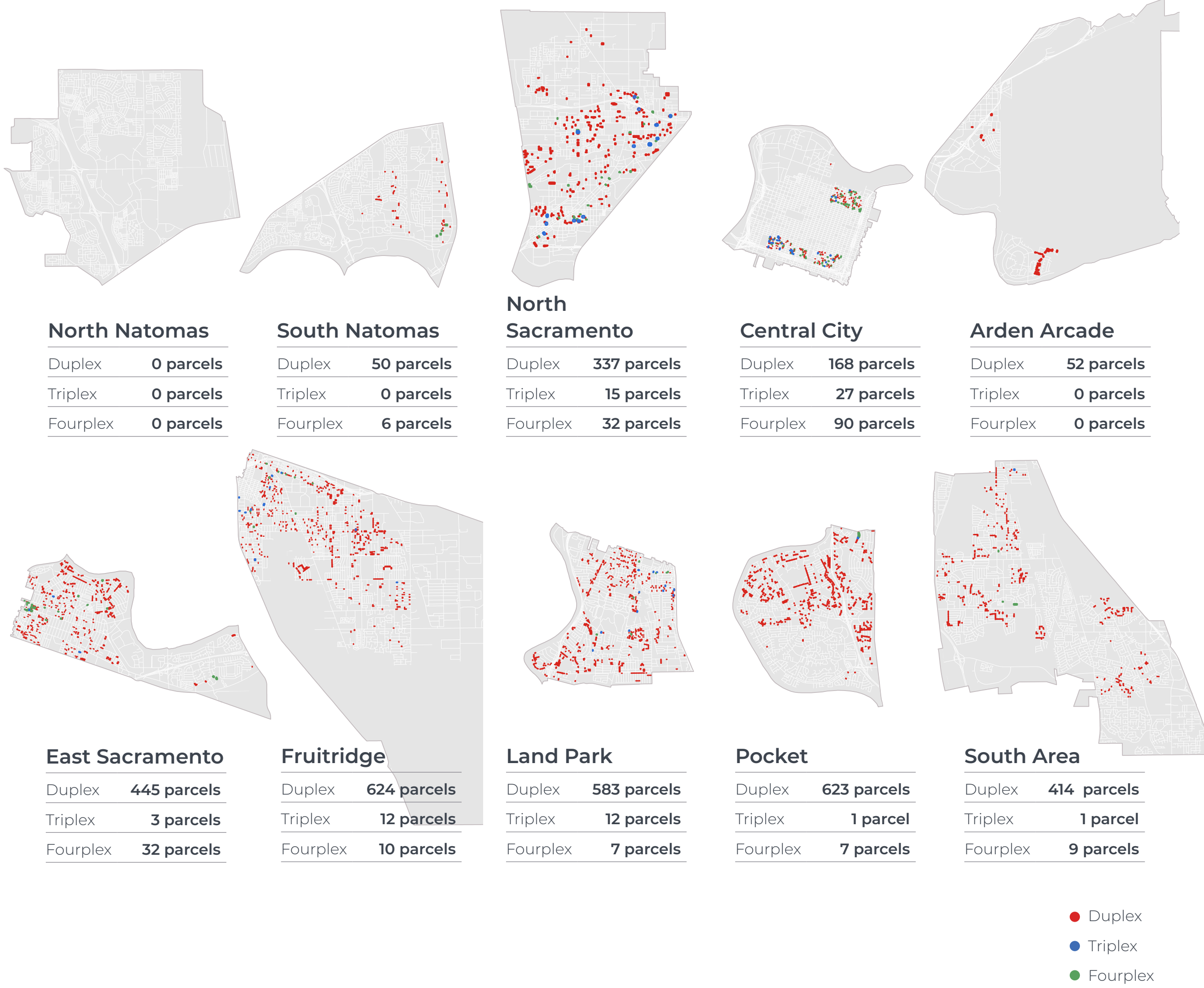
Tell us what you think!



# Got any examples?

Sacramento has over **3,560** existing duplexes, triplexes, and fourplexes distributed across most neighborhoods.

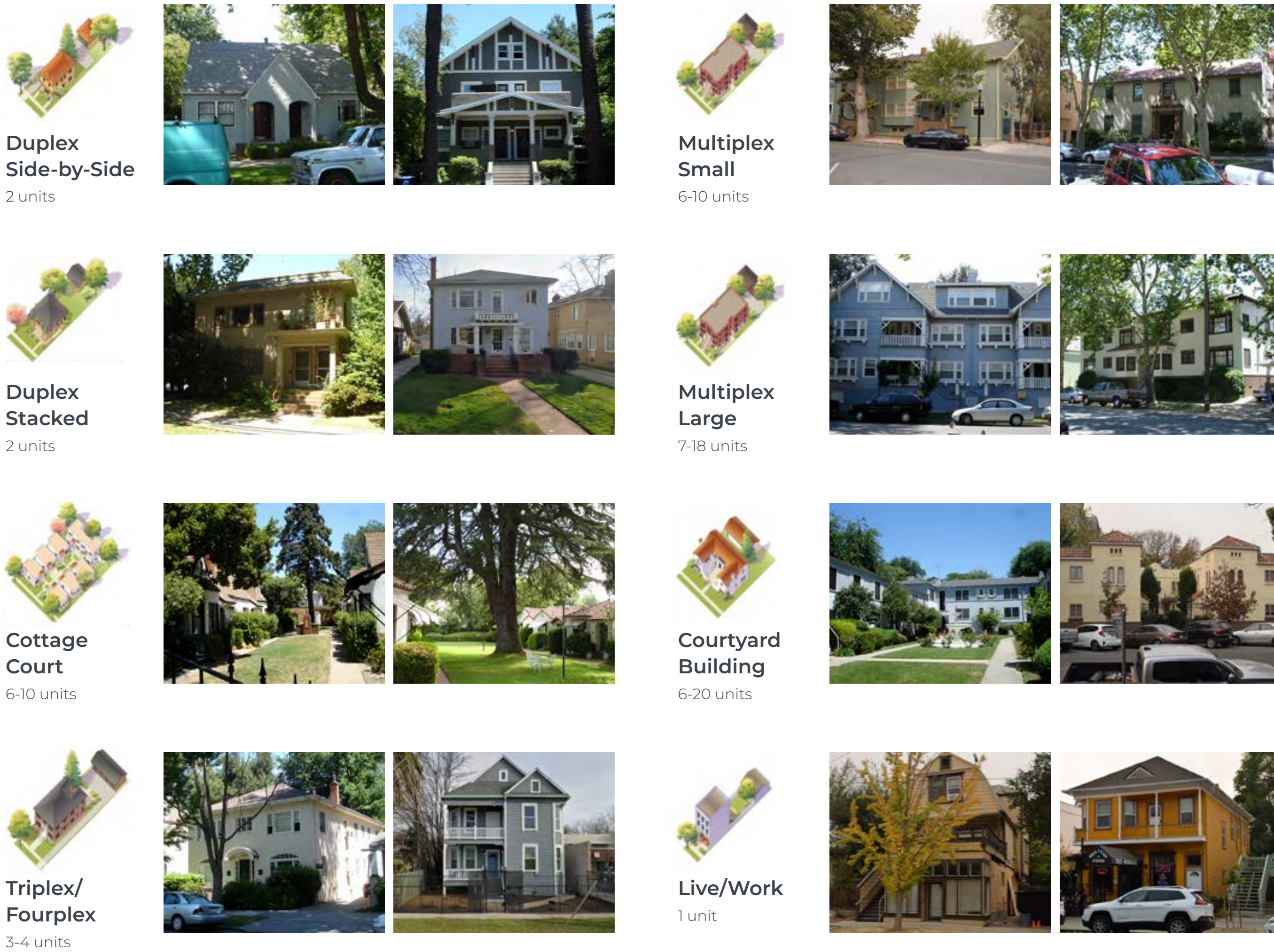
## By Community Area



Existing duplexes (red), triplexes (blue), and fourplexes (green) in single-family/duplex zones.

## By Housing Type

Images below from different neighborhoods of Sacramento



Tell us what you think!





# What about \_\_\_\_\_?

Some residents have expressed their concerns to the City. The MMH study takes these concerns seriously and will **actively explore solutions**.

## Parking

How will additional housing impact availability of street parking in neighborhoods?



## Displacement

Displacement is a big concern for many residents in Sacramento. The MMH Study includes a citywide **Displacement Risk Assessment**, which will analyze existing socio-economic factors and potential market conditions to determine which areas in the city are at the greatest risk of displacement. Based on the findings, the study will make recommendations to avoid displacement.

## Speculative Investment

Many groups have expressed concern about the increasing interest in Sacramento from Bay Area and other regional developers. The MMH study will explore ways to **empower local developers and homeowners** to use incremental infill, home conversions, and other strategies to increase their equity, develop paths to homeownership, and build generational wealth.

“How can we maintain **existing tree cover** and open space in our neighborhoods?”

## Waste Collection

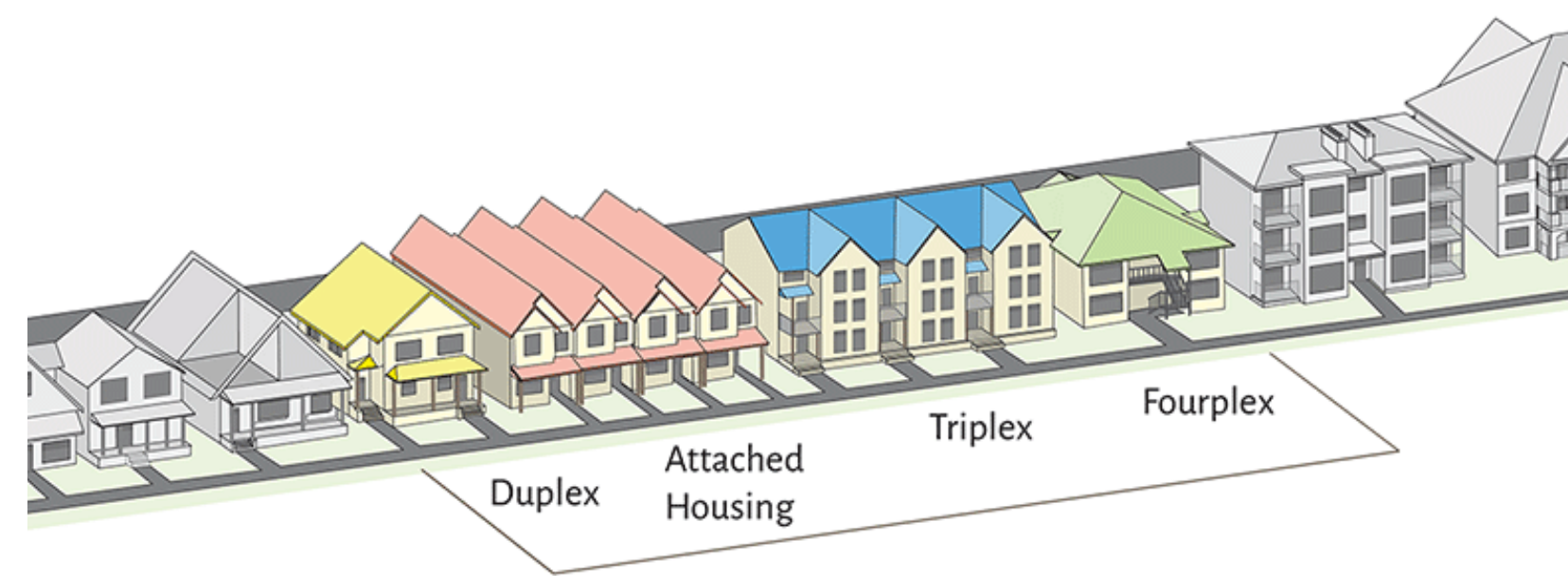
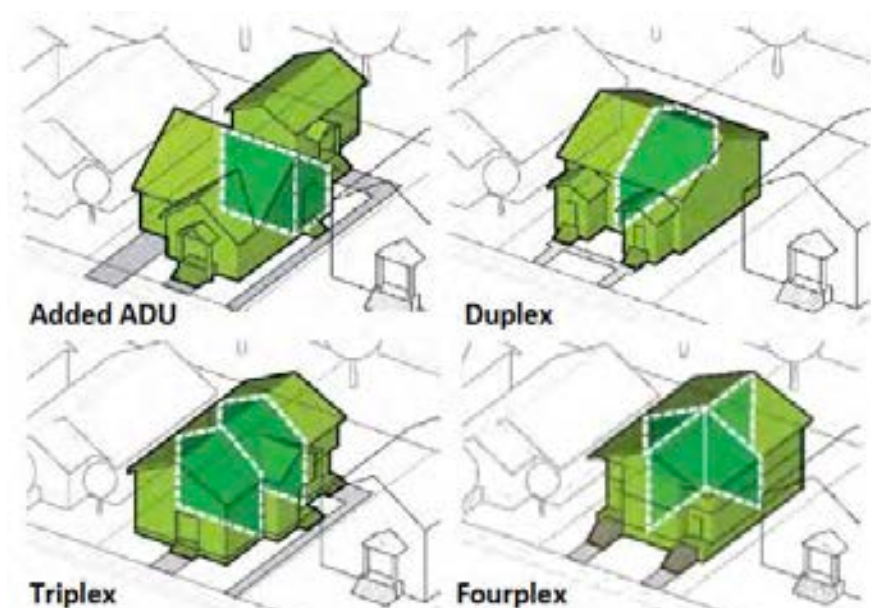
How will waste collection be managed on properties with more than one unit?



“So much of the real estate industry is extractive, where far-away investors mine the value from properties that line our streets. **MMH can create a more generative real estate model**, where local people can invest in their own neighborhoods and in that process, create new life and value that benefits their community.”

— Incremental Development Alliance

## How Are Other Cities Addressing These Issues?



### Portland, OR

Portland conducted extensive research for its **Residential Infill Project (RIP)** to determine **Displacement Risk Areas**. To mitigate this issue, the city developed strategies involving education, financial assistance, incentives to property owners, expanding supply through land trusts and co-housing, and technical assistance.

### Minneapolis, MN

As a part of the city's new **General Plan**, Minneapolis 2040 implemented MMH by allowing up to 3 units on all residentially-zoned lots, eliminated minimum off-street parking requirements and financed buildings of 2 to 20 units of affordable housing through the **Minneapolis Missing Middle Housing Pilot program**.

### Spokane, WA

In Spokane's **Building Opportunity and Choices for All (BOCA)** ordinance, the city is incentivizing MMH and tracking the results. By creating regulations geared towards infill of vacant parcels and providing grants and waivers for projects which protect vulnerable communities, the city hopes to prevent speculative development and encourage local developers to create MMH.




Tell us what you think!



# MMH Types

Here are some MMH types that can be considered for **neighborhoods** in Sacramento. Let us know your preferences by placing a sticky dot on the images you like.

Place a sticky dot on images you think will work for Sacramento



## Townhouse

Townhouses are attached two- or three-story dwellings with zero side yard setbacks. Each dwelling is designed for use by a single family. This type is helpful for transitions between a primarily single-family neighborhood to a neighborhood main street.



## Duplex

A house-scaled residence that consists of two dwelling units, one on top of the other or side-by-side, both of which face and are entered from the street.



## Triplex

A house-scaled residence that consists of three units. These could be three units stacked on top of each other or side by side to each other.



## Fourplex

A house-scaled residence that consists of four units: typically two on the ground floor and two above with a shared entry.



## Cottage Court

This housing type consists of a series of small, detached buildings, providing multiple units arranged to define a shared court that is typically connected to the street. The shared court takes the place of a private yard and is an important community-enhancing element.



To learn more about **Missing Middle Housing** please visit [www.missingmiddlehousing.com](http://www.missingmiddlehousing.com)



Tell us what you think!





# MMH Types (cont.)

Here are some MMH types that can be considered for **major street corridors** in Sacramento. Let us know your preferences by placing a sticky dot on the images you like.

Place a sticky dot on images you think will work for Sacramento

## Live/Work

A small- to medium-sized attached or detached structure consisting of one dwelling unit above or behind a flexible ground floor space for residential, service, or retail uses. Both the primary ground-floor flex space and the second unit are owned by the same entity.



## Courtyard

A medium-sized multi-family structure arranged to share one or more common courtyard(s). The courtyard serves as a semi-public space, as its use is shared among units. Each unit may have its own individual entry, or up to three units may share a common entry.



## Multiplex

A detached building with the appearance from the street of a large house which contains more than four dwellings, typically fewer than twelve.



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Tell us what you think!



# This is **not** MMH!

Not all multifamily types qualify as MMH. Below are some examples of the types we are trying to avoid for Sacramento.



**Bulky, boxy forms**



**Out of scale with adjacent buildings**



**Lack of frontages that activate the street**



Tell us what you think!

