

Missing Middle Housing Resources for Jurisdiction Staff

Missing Middle Work Group, 2025
[Santa Clara County Planning Collaborative & 21 Elements](#)

All work group slides and resources available here:
<https://citiesassociation.org/missing-middle/>

Defining the Middle: Housing Types

Middle housing generally refers to building types that fall somewhere between a single-family home and a 20+ unit apartment building (for sale or for rent). These middle housing types are often “missing” because over time they have been prohibited under local regulations, and because they haven’t been able to compete in a changing housing market.

Encouraging middle housing types can be a valuable strategy for jurisdictions because these units often fulfill unmet housing needs, and in some contexts may be more naturally affordable for middle-income households.

Strategies for encouraging missing middle housing types generally fall into zoning strategies and market strategies.

- Zoning Strategies: Updating local regulations to allow and incentivize middle housing types.
- Market Strategies: Working with local developers to improve market conditions for middle housing and streamline pathways for permitting and entitlement.

Work Group Resources

- [Work Group Slide Deck 1: Defining the Missing Middle](#)
 - Slides 4 – 9: Introduction to background, identifying why middle housing is missing and why this is important for jurisdictions to address.
 - Slides 13 – 25: Differentiating between middle housing types and middle-income housing, exploring the current middle housing landscape, identifying key challenges.
- [Work Group Slide Deck 2: The Middle Housing Market](#)
 - Slides 6 – 12: Defining middle-income, identifying key challenges.
 - Slides 13 – 28: Understanding the market for middle housing types.

Other Resources

- Opticos: [Missing Middle Housing Website](#)

Defining the Middle: Affordability

Middle-income often refers to households making between 120% - 150% of area median income (AMI). However, many jurisdictions choose to define middle-income on a different AMI scale based on the demographics of specific populations that the community is most concerned about serving. For example, this work group chose to define middle-income as 80% - 120% AMI.

Households at the lower end of this range have been squeezed out of traditional homeownership because single-family homes are in short supply and out of their price range, and other ownership options are limited. Middle-income renters typically have better access to rental options in the Bay Area, with a greater selection of rental units in their price range.

Strategies for encouraging affordable homeownership and affordable rental options are different and often depend on market conditions.

Work Group Resources

- [Work Group Slide Deck 1: Defining the Missing Middle](#)
 - Slides 4 – 9: Introduction to background, identifying why middle housing is missing and why this is important for jurisdictions to address.
 - Slides 13 – 25: Differentiating between middle housing types and middle-income housing, exploring the currently middle housing landscape, identifying key challenges.
- [Work Group Slide Deck 4: Creating Middle-income Housing](#)
 - Slides 4 – 13: Defining local goals for middle-income housing.
 - Slides 14 – 35: An overview of strategies for facilitating middle-income housing.

Other Resources

- California Community Builders: [Moderate- and Middle-Income Housing Policy in California: An Overview](#)
- SPUR: [Housing the Middle](#)

Strategies & Programs

Work Group Resources

Session 4 Meeting Materials

Session 4 of this Work Group focused on strategies for middle-income housing, covering regulatory tools, subsidies, and alternative ownership models.

- [Session 4 Meeting Materials available here](#)

Session 5 Meeting Materials

Session 5 of this Work Group explored steps for creating a middle housing strategy, including defining middle housing goals, identifying available strategy levers, getting the process started.

- [Session 5 Meeting Materials available here](#)

Berkeley Middle Housing Zoning

Over the course of several years the City of Berkeley implemented several housing reforms that allowed for the 2025 passage of their Middle Housing Zoning, which covers most districts in the city.

Resources

- [Work Group Slide Deck 5: Bringing It All Together](#)
 - Slides 17 – 33: Overview of Berkeley’s Middle Housing Zoning, including background, summary of zoning changes, and key lessons for jurisdictions.
- [City Project Webpage: Middle Housing Zoning](#)
- [June 26, 2025 Council Documents](#)

Boulder Middle-Income Housing Strategy

Boulder’s Middle-Income Housing Strategy was adopted in 2016 with the goal of building or preserving 3,500 middle-income homes by 2030, including 2,500 market-rate units and 1,000 deed restricted permanently affordable units.

Resources

- [Work Group Slide Deck 2 : The Middle-income Market](#)
 - Slides 29 – 41: Boulder’s middle housing goals and program evolution.
- City of Boulder [Middle-income Housing Strategy \(2016\)](#)
- [Video on Boulder’s modular home factory](#) - a partnership with the Boulder Valley School District to provide job training while producing affordable homeownership opportunities for community members

San José Moderate-Income Housing Strategy

Adopted in 2025, San José’s Moderate-Income Housing Strategy addresses three primary goals: creating process improvements, offering production incentives, and implementing regulatory reforms.

Resources

- [Work Group Slide Deck 5: Bringing It All Together](#)
 - Slides 34 – 37: Overview of San José’s Missing Middle Strategy, including project background and key provisions of the strategy.

- [Council Documents: San José’s Moderate-Income Housing Strategy](#)

MTC-ABAG Tools & Resources

This 2021-2022 regional work group focused on how to develop and implement a middle housing strategy. Materials from each session, including session recordings, slide decks and notes are available, as well as a resources for jurisdiction staff.

- [“Making Middle Housing Work”](#) Regional work group slides and recordings.
- [Middle Housing Feasibility Tool](#): Password: MiddleInteractive
 - An interactive Middle Housing Feasibility Tool that lets jurisdictions test how changes to development standards can support or hinder middle housing financial feasibility.
- [Bay Area Middle Housing Market Report](#)
- ["Zoning for Middle Housing" Guidebook](#)
- ["Making Middle Housing Affordable" Guidebook](#)
- [Middle Housing Zoning Changes and RHNA](#)
- [Middle Housing Mythbusters](#)
- ["What Is Middle Housing?" customizable slide deck](#)

Other Tools & Resources

- 21 Elements: [Missing Middle Resources](#)
- Casita Coalition: [Build the Middle Playbook](#)
- Harvard Joint Center for Housing Studies: [Surveying Missing Middle Housing—Trends in the United States and Massachusetts](#)
- Harvard Joint Center for Housing Studies: [Building Missing Middle Housing—Recommended Tools Beyond Policy Reform](#)
- EcoNorthwest for San Luis Obispo County: [Working with the Market: Affordable By Design](#)
- cityLAB UCLA: [Small Lots, Big Impacts](#)
- Turner Center: [Property Tax Exemptions to Facilitate Affordable Housing: Lessons from California](#)
- Turner Center: [Making Missing Middle Pencil: The Math Behind Small-Scale Housing Development](#)
- Housing Solutions Lab: [Missing Middle Housing](#)

CA State Laws

Work Group Resources

- [Work Group Slide Deck 1: Defining the Missing Middle](#)
 - Slides 27 – 35: Overview of key state laws related to middle housing.

SB 6: Middle Class Housing Act, 2022

Facilitates residential development on properties zoned for office, retail, or parking uses without the need for rezoning.

Resource

- ABAG-MTC's [Overview of AB 2011 and SB 6](#)

SB 9: Housing Opportunity and More Efficiency Act

Increases housing supply and density within single-family residential zones.

Resource

- ABAG-MTC's [SB 9 Resources](#)
- City of Los Angeles [SB 9 Development Standards](#)

SB 10: Local Control for Increased Density

Makes it easier to upzone parcels for up to 10 housing units in transit-rich and urban infill areas.

SB 684: Streamlined Approval for Small Subdivisions

Streamlines approvals for projects that subdivide multi-family and single-family-zoned urban lots to accommodate up to 10 homes.

Resource

- ABAG-MTC's [Resources for SB 684 and SB 1123](#)

ADU Laws

Creates potential for homeowners to add one or more accessory homes on their property, including potential to condo-ize them.

Resources

- [See this ABAG-MTC webpage for:](#)
 - Summary of State Laws regarding ADUs
 - Guide to ADU Condominiums
 - Guide to ADU Affordability

State Density Bonus Law

Incentivizes affordability by providing up to 50% or even 80% more density for qualifying projects.

Resource

- ABAG-MTC's [Density Bonus Model Ordinance & Program Guidelines](#)