

## Fact Sheet on the “Missing Middle”

- **Housing Affordability-** Implementing solutions to the housing affordability crisis is the top issue for the Maryland Building Industry Association. Due to the complexity of the problem, there is no one solution to the challenge of making housing more affordable. The five “L’s” all create challenges to the issue- labor, lots, lending, lumber and laws.
- **Housing Supply vs. Demand-** as our population has grown, housing starts have declined. The current imbalance in supply and demand has been exacerbated by the 2008-2009 recession. According to a study produced by Up For Growth National Coalition titled “Housing Underproduction in the U.S.”, from 2000 to 2015, 23 states under-produced housing by 7.3 million units. Maryland under produced by 259,556 units. Moving forward, the Metropolitan Washington Council of Governments projects that we will be behind more than 300,000 units by 2030 (see below). The Baltimore Region has similar shortages.

### Regional Housing Targets

- Regional Target 1:** **AMOUNT**  
At least 320,000 housing units should be added in the region between 2020 and 2030. This is an additional 75,000 units beyond the units already forecast for this period.
- Regional Target 2:** **ACCESSIBILITY**  
At least 75% of all new housing should be in Activity Centers or near high-capacity transit.
- Regional Target 3:** **AFFORDABILITY**  
At least 75% of new housing should be affordable to low- and middle-income households.



- **What is the Missing Middle?** This term was coined in 2010 to highlight a proven way of providing more housing and more housing choices in sustainable, walkable places. They are “Missing” because (in most cases) they have been illegal since the mid 1940’s and “Middle” because they are in the middle of the spectrum between single-family and mid-rise to high-rise apartments. These building types include duplexes, fourplexes and bungalow courts that provide diverse housing stock in walkable communities. ([www.missingmiddle.com](http://www.missingmiddle.com))

- **Form Based vs. Conventional (Euclidean) zoning-** Conventional zoning regulates primarily by land use or allowed activities, dividing neighborhoods in to single-family residential, multifamily residential, commercial, office. Form-based Codes is a proven alternative that effectively regulates Missing Middle Housing. Form-Based codes removes barriers and incentivizes Missing Middle Housing in appropriate locations in the community.
- **The Market-** a greater variety of household sizes and demographics require a greater variety of housing choices. Millennials are more technology driven and desire walkable lifestyles. Baby boomers are working and living longer and may desire to age in place. In addition, Multigenerational homes have increased 17% since 1940 and continue to increase. These changing demographics signal a change in the marketplace and where people want to live.
- **H.R. 4351- The Yes in My Backyard (YIMBY) Act-** was passed by the US House of Representatives without opposition on March 2, 2020. The YIMBY Act will help encourage localities to work on housing affordability. This bill would require local governments receiving federal housing development funds through the Community Development Block Grant (CDBG) program to track and report on policies that may affect housing affordability. The bill would also increase transparency on local land use policies and encourage localities to reduce barriers to housing production.