



City of Bloomington
Planning and Transportation Department

**FAQs for Proposed Changes to Residential and Mixed-Use Zoning
Districts in Draft UDO**

What is ‘Missing Middle’ housing?

The term “Missing Middle” housing includes a range of multi-unit or clustered housing types, compatible in scale with detached single-family homes, which help meet the growing demand for walkable urban living. These include duplexes, triplexes, fourplexes, live/work units, and cottage developments that have historically existed on scattered sites in low-rise walkable neighborhoods. Examples can be found at:

<https://missingmiddlehousing.com>. This range of housing is called “Missing Middle” because they provide additional housing options to fill the affordability gap between (1) expensive single-family homes, and (2) large apartment developments and student housing complexes.

Why do we need Missing Middle housing in Bloomington?

The City of Bloomington has the highest housing costs in the state of Indiana. To reduce the cost of housing, we must increase both the supply and the diversity of housing types offered in the city. One emerging best practice strategy employed across the U.S is re-introducing Missing Middle housing to residential and mixed-use areas that are close to services and employment. In many older neighborhoods these types of housing were historically present on scattered lots and were considered compatible in scale and character with their neighbors. Allowing house-sized duplexes, triplexes, and fourplexes in thoughtful locations can dramatically reduce the cost of land per dwelling unit, which can significantly reduce the housing costs. Allowing a wider variety of housing types also allows more people to live in the neighborhoods where they choose to live, and older residents have more options to “age in place” in the neighborhoods where they spent much of their lives. As an inclusive community with a Comprehensive Plan that emphasizes both choice and equity, we should embrace this concept.

How has the draft UDO allowed Missing Middle Housing?

The draft UDO, which is available at <https://bloomington.in.gov/planning/udo/update>, proposes to allow Missing Middle housing types in some residential and mixed-use zoning districts, with conditions. Among other provisions, it would allow duplexes, triplexes, and duplexes at specific locations in the R2 (currently RS) and R3 (currently RC) zoning districts. In the current draft, these types of dwelling units would be restricted to corner lots; would not be allowed to have more than three bedrooms; would have separate entrances facing different streets; and each individual unit would have a separate utility meter. However, the Consolidated Draft UDO is still very much a draft, and additional changes to these provisions are possible.



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Will adding these new housing types encourage demolition of existing single family housing stock?

No. The 2018 Comprehensive Plan and the draft UDO repeatedly state the importance of providing a wide variety of housing types to provide a more diverse mix of housing opportunities for all income levels, ages and abilities. Incorporating more Missing Middle housing helps accomplish these goals. In many cases, the cost-effective option will be to convert an existing house to include these new options. It is not the intention of the Comprehensive Plan and the UDO to meet these goals at the expense of neighborhood integrity and character. If additional language to prevent demolition of single-family housing stock is needed in the UDO, it can certainly be added.

Will allowing these housing types result in large student-oriented rental housing in my neighborhood?

No. Missing Middle housing is being recommended to provide housing alternatives that are attractive to those who want to work in Bloomington but cannot afford to buy or rent the single-family houses. Allowing for the development of Missing Middle housing will reduce pressures for larger student-oriented developments nearby by accommodating more housing demand in forms of housing that fit into the fabric of our neighborhoods and areas close to employment centers and transportation options. Any new development would be subject to the same lot size, height, and lot coverage requirements applicable to single-family homes.

Will allowing these housing types result in higher property values on the lots where they are permitted?

Possibly, because the owners of those lots may anticipate converting an existing single-family home into a duplex or triplex. However, that value increase would result in two or three more affordable units that would absorb some of the strong demand for housing that would otherwise be directed into the neighborhood as a whole. If Missing Middle housing is not permitted on some lots, those more affordable units would not be created, and the strong demand for housing in these neighborhoods would continue to push up the cost of housing in the neighborhood as a whole. This would fail to address the Comprehensive Plan goal of providing more affordable housing options throughout the city, and the continued restrictions on housing supply to only single-family homes will tend to increase overall housing costs more than if Missing Middle housing is allowed.

Why is the City proposing Missing Middle housing by right as opposed to conditional?

The conditional use approval costs time and money, which would increase the costs of developing Missing Middle housing. The draft UDO reflects Bloomington's decision that lower-scaled Missing Middle housing is appropriate in defined locations. Conditional approval would require an individual discussion each time Missing Middle housing is proposed. Experience shows that this sometimes results in disruptive disagreements among neighbors, and the risk of those disagreements significantly restricts the amount of Missing Middle housing that is proposed or approved.