

# Designing Housing That the Missing Middle Needs

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According to *The National Association of Realtors*, the U.S. is facing a shortfall of 5.5 million housing units, a gap that could take nearly a decade to in light of the dire state of the housing market and the lack of opportunities available to meet such a demand. The rapid growth of single-family built-to-rent communities in suburban areas is exacerbating this issue, highlighting a core challenge causing such a disturbance: builders and developers establishing housing options that aren't specially created for the unique needs of the communities they exist within. To fill the deepening housing gaps, the industry must make a responsible shift towards considering what a sustainable housing solution looks like based upon the local populations, geography and land prices, resulting in different design solutions for residential options that are tailored to the areas they serve.



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The term “missing middle housing” was coined by Opticos Design Founder Daniel Parolek in 2010 to describe different housing typologies that seem to be “missing” in the urban environment. Those housing options include typologies like duplexes, four-plexes, and urban cottages. This has morphed over time to a missing middle that describes workforce-based housing that addresses 80 to 120 percent of AMI. But in more accessible terms, we’re talking about serving the middle class. The problem we see from a development perspective is that we are struggling to serve that demographic because of the rising costs of land, construction and development, particularly due to impacts of the pandemic, pushing populations out of cities and into the suburbs, where the build-to-rent model is increasingly commonplace.

In Nashville, a report from *The Mayor’s Affordable Housing Taskforce* states that the city needs to add at least 4,800 units per year to keep up with demand. Coming from the leadership perspective in the design, construction, and development markets of Nashville, our firm, The Bradley Projects, approaches every project focused not on the bottom line, but what type of development will be the most beneficial to enhance the growth and opportunities for the community. In designing and developing cities that are growing as rapidly as Nashville is, developers and designers have an obligation and purpose to serve and help strengthen the middle class—as these groups of people are the ones supporting a majority of the economic and cultural evolution of cities.

## The Local Approach

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Developers can address this issue by taking more creative approaches to designing and building locally-tailored mixed-income and mixed-use developments, a crucial element in promoting economic mobility. Socially-conscious developers should partner with local architects with familiarity with the area who are eager to design projects that appeal to various populations and allow for developments to blend in with the surrounding neighborhood seamlessly while offering housing options that are realistically attainable to the population, considering elements like average household income. This approach to design can also invigorate the local economy, bringing about new opportunities for residents. Designers need to evaluate internal systems to ensure they help achieve affordability in areas where people want to live. It is essential and overdue to bring uniqueness, individuality, and architectural statements to spaces that are often forgotten about in this “middle” price point. Architecture is art, and that concept should be readjusted, not abandoned, when working on projects with lower overall budgets. Everyone deserves to live in a beautiful, accessible, and affordable home.

While developers have a crucial part to play in improving this system overall, the most effective and scalable way of solving the missing-middle crisis is through implementing public policy. Local, state, and federal governments all have tools to incentivize and subsidize housing developments to support families that fall into this bracket, and they have a responsibility to do so. For example, Tax Increment Financing structures supported by the government can be an excellent way to accelerate construction for middle-class housing, funding projects that put people in homes they can accessibly own or rent. While it is the responsibility of the government to address these issues, developers can push decision makers toward change by approaching their practice from different perspectives.

Designers and developers need to embrace an ethos of serving the greater good of the communities they serve in order to accelerate solutions for the missing-middle housing crisis. While shared with other parties, the responsibility relies on intelligent, purposeful design to bridge this gap and create a brighter future for generations to come.

*Jared Bradley, AIA, NCARB, president and founder of The Bradley Projects, seeks to create boundary-pushing concepts that fuel the evolution of built environments in Nashville, Tennessee.*