What We Are Missing - and Why

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What We Have in Excess
Expensive Single-Family Houses
Post-War Houses Needing Rehab
Apartment Buildings Needing Rehab
Scattered-Site Empty Lots
What We Are Missing
The Missing Middle of Housing
Side-by-Side Duplex
Two- or Three-Family House
8 to 10-Unit Bungalow Court
Fourplex Apartment Building
Multiplex Apartment Building
Why Has It Gone Missing?
Reductive Zoning Policies
Banks Fleeing Small Builders

*Americans' Confidence in Banks, 1979-2015 Trend*

Now I am going to read you a list of institutions in American society. Please tell me how much confidence you, yourself, have in each one -- a great deal, quite a lot, some or very little?

- % A great deal/Quite a lot

![Graph showing the trend of Americans' confidence in banks from 1979 to 2015. The confidence levels fluctuate over time, with a notable decline in recent years.](gallup.com)
Disappearing Small-Scale Developers
Cost of Regulations

Demographia Land & Regulation Cost Index
NEW DETACHED HOUSING: 2010

Atlanta
Dallas-Fort Worth
Houston
Indianapolis
Minneapolis-St. Paul
Portland
Raleigh-Durham
St. Louis
San Diego
Seattle
Washington-Baltimore

Base=1.0
Land & Regulation Equals 20% of Advertised New House Price
What Can We Do About It?
Pocket Neighborhoods
Accessory Dwelling Units
How can I increase privacy between my cottage, my home and my neighbors?
Community Land Trusts
Co-Housing
Single-Room Occupancy Hotels
TYPICAL FLOOR PLAN (FLOORS 2, 3, 4)

WEST HUMPHREY PARK RESIDENCE
DECEMBER 10, 1992

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