



To: Members of Greenville City and County Councils

From: Impact Greenville

Re: “Missing Middle” Housing Study

Greenville County faces complex issues that no one partner alone can solve. Impact Greenville represents a coalition of diverse partners that includes realtors, home builders, local government representatives, nonprofit organizations, health care providers, and community advocates for affordable housing, transit & mobility, and smarter land use.

Together we are working to identify viable “solutions” for building a community that is among the most livable and inclusive in the country – where citizens enjoy unrivaled access to attainable housing and mobility options, and thus, more equitable opportunities to prosper.

We host forums and educational events, provide technical support, and convene advocates to shape public policy at the intersection of housing, transportation, and land use to achieve a more prosperous Greenville County.

Our first forum, held in October 2018, drew nearly 200 attendees and focused on the concept of “missing middle” housing. Forum attendees learned how shifting demographics are leading to increased demand for walkable, affordable urban living. They also explored how missing middle homes types could help meet that demand by expanding housing diversity at a variety of price points, while also using land efficiently – protecting rural character and preserving critical natural resources.



Missing middle housing (MMH) is defined by Opticos Design as a range of multi-unit or clustered housing types—compatible in scale with detached single-family homes—that help meet the growing demand for walkable urban living.



A Missing Middle Housing Study in Greenville

In early 2019 – in an attempt to support Greenville City and County find solutions to local challenges of housing affordability and choice – Impact Greenville contracted with Opticos Design, an urban design and architecture firm with expertise in “missing middle” housing.

Opticos has helped communities around the country identify and lift bans to modest home choices like duplexes, triplexes, and accessory dwelling units. This in turn has helped expand housing choices for residents, protect mixed-income and mixed-housing type neighborhoods, and enable opportunities for aging in place.

Opticos was tasked with preparing a two-part study:

- Part 1: MMH Scan: Analysis & Definition of Barriers aimed at identifying barriers in policy and zoning for Greenville City and County
- Part 2: MMH Deep Dive: Testing & Solutions aimed at detailed testing of City and County zoning on a variety of lots to identify regulatory barriers to MMH and recommend specific code changes.

The following is a whitepaper that pulls excerpts from the reports above and is meant to give each Council Member a high-level introduction and understanding of MMH, local barriers to its development, and potential code changes to remove those barriers.

Impact Greenville has coordinated a full project presentation by Opticos Design’s Tony Perez to Greenville City Council on February 24th and to Greenville County Council on February 25th.

What the “missing middle” housing study is about

The Greenville region is experiencing strong growth and reinvestment but it is not realizing the variety of housing choice and affordability that are key for the future.

The need for more housing choices.

Increasingly, millennials and baby boomers are looking for more choices and smaller places to live that are within walking distance of their lifestyle. But the choices primarily continue to be single-family houses and large apartment projects. In the City of Greenville, since 2014, single-family homes, townhouses and large apartments (over 24 units) have been 87% of the total 5,941 units built, approved, or planned.¹ Smaller apartment projects (less than 24 units) have been 13% of the total.



The Oakhurst development in Greenville integrates various MMH forms.

¹ City of Greenville



Meanwhile, Greenville County has the fastest growing population in Upstate South Carolina; 14% since 2010.² Over the next 5 years that growth rate is expected to lessen. But still, at 8% represents substantial growth pressure and need for housing.

The need for regulatory change.

Too often, the types and size of new dwellings that the market wants are not allowed by local policy or zoning regulations. This leaves innovative developments needing to go through complex and uncertain review processes when they are trying to respond to the shifting market. Regulatory change is needed to make new investment predictable and simple.

Location of available U.S. housing stock.

90% of available housing in the U.S. is located in a conventional neighborhood of single-family homes, adding up to a 35-million-unit housing shortage.³

Why Missing Middle Housing (MMH) is important to communities

Eight key trends point to MMH as an essential part of communities' strategy for reinvestment.

Cities are prioritizing walkability for its triple bottom line benefits.

Improved physical and mental health of residents.

Environmental stewardship.

Economic benefits.

Walkable living in demand.

There is a 20 to 35% gap between the demand and supply of walkable urban living choices. Essentially two housing products, single-family houses and mid/high-rise apartments are creating the gap.

60% favor neighborhoods with a walkable mix of houses and stores rather than neighborhoods that require more driving between home, work, and play.⁴

Housing choices have been at extreme ends of the spectrum

For the past 75 years we have primarily been building detached single-family houses and mid-rise/high-rise apartments, without addressing the market needs between these two ends.

² County of Greenville Comprehensive Plan Baseline Conditions Report, June 2019

³ Dr. Arthur C. Nelson "Missing Middle: Demand and Benefits", Utah ULI Conference, October 21, 2014

⁴ National Association of Realtors

Millennials and Baby Boomers.⁵

56% of millennials and 46% of baby boomers want to live in more walkable neighborhoods.

59% of millennials and 27% of baby boomers are looking for Missing Middle Housing.

Office Tenants.⁶

Office tenants prefer locations in walkable environments over typical suburban office parks by a ratio of 4 to 1.

Changing Demographics.⁷

By 2025, it is projected that 85% of households won't have children, but we are building as if they will. Millennials, baby boomers, and single woman households, don't need or want large yards or houses to maintain. Further, nearly 30% of households are single person.



The Davenport was built in the 1900's and is part of a district that provides a transition from dense urban core (downtown Greenville) to surrounding neighborhoods.

10,000 baby boomers retire every day.⁸

Half of them have no retirement savings and depend on their social security payment (avg. \$1,341 per month), requiring smaller and more affordable housing choices.

Shortage of 3 million units.

Across the U.S., we're short of the demand for small lot and attached housing units.

Purpose of the MMH “Deep Dive” in Greenville

Identify recommended improvements to policy and zoning through detailed testing of the zoning standards.

City and County

The Deep Dive is the second part of a 2-part analysis of the City's and County's policies and zoning to identify barriers to and solutions for Missing Middle Housing. The Deep Dive is focused on the following:

- Test the existing zoning in walkable environments on a variety of sites to compare what the zoning allows with what it actually yields: the number of dwellings allowed and the

⁵ American Planning Association

⁶ NAIOP Commercial Real Estate Development Association

⁷ US Census Bureau

⁸ Home.one



maximum building size. This is tested through two scenarios: a) existing zoning, and b) existing physical conditions without limitation by existing zoning but within the context of the neighborhood. In other words, which MMH types would fit well if it was allowed? This is intended to provide further insight about recommended improvements and changes to existing standards.

- Based on the results of the testing: a) identify recommended changes to the Comprehensive Plans of the City and County and to zoning standards, and b) prioritize the recommendations to identify items that need to happen first.

A Possible Solution for Greenville?

Impact Greenville partners feel that the timing of this study is of particular importance as both the City and County will be implementing long range Comprehensive Plans in the coming years. It is our hope that this study serves as a resource that will help us tackle the challenges our community is facing related to housing affordability and limited housing choice for residents.

Our Lead Consultant from Opticos Design, Tony Perez, will present the full report to City Council on February 24th and County Council on February 25th.



Various forms of missing middle housing currently exist in Greenville neighborhoods. The pictures above taken on Atwood Street, Earle Street, and Park Avenue feature a duplex, multi-plex, and quad-plex.

The Partners of Impact Greenville

Funding Partners for the MMH Study include: Greater Greenville Association of Realtors; Upstate Forever; Greenville Housing Fund; Greenville Community Foundation; and City of Greenville.

We are also thankful to the following organizations, which provided staff time and expertise throughout the study process: Habitat for Humanity, Piedmont Health Foundation, Greenville Homeless Alliance, Home Builders Association of Greenville, and Greenville County Redevelopment Authority.