

Neighborhood Diversity and Middle Housing in an Atlanta Context

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## Introduction

Over the past couple of decades, the City of Atlanta has experienced an urban revival. Population trends upward and redevelopment is rapidly occurring in the older, denser, more walkable neighborhoods of the city core—the same areas that experienced white flight, depopulation, and disinvestment for the previous half a century. As the city looks toward its future, now is a crucial time to define policies and practices shaping this growth into the city that Atlanta will evolve to become.

A primary argument of this paper is for the advantages to supporting neighborhood diversity as a fundamental goal and policy-focus for the City of Atlanta. This includes a review of literature defining and delineating various types of neighborhood diversity, determining the factors that influence neighborhood diversity, and supporting the necessity of neighborhood diversity for building resiliency and social capital. It is through the context of resiliency that the argument for neighborhood diversity goes beyond what is morally right for a city, to what is essential for the long-term viability of a city.

While the first section focuses on neighborhood diversity more broadly, the second portion of the paper explores the link between housing and neighborhood diversity—more specifically, the potential role of middle housing to introduce housing diversity in an effort to bolster neighborhood diversity. These issues are primarily considered through the context of the City of Atlanta, its history, and its shifting demographic trends moving forward. Discussion includes the opportunities and barriers to implementation of middle housing as a piece of the broader policy framework supporting the Atlanta City Design goals of equity, progress, ambition, access, and nature.<sup>1</sup>

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<sup>1</sup> *The Atlanta City Design: Aspiring to the Beloved Community*, (Atlanta, City of Atlanta, 2017).

## Relationship of Diversity, Resilience, and Social Capital

### *Neighborhood Diversity*

Perhaps second only to defining neighborhood diversity, understanding if and why neighborhood diversity is needed in cities is the crucial question. Susan Fainstein defines diversity as the following:

“The term has several meanings: a varied physical design, mixes of uses, an expanded public realm, and multiple social groupings exercising their “right to the city.” ...Within the discussion of urban form, the term diversity has a multiplicity of meanings. At its most basic, it simply refers to building types—a mix of high- and low-rise structures, of streetscapes encompassing a range of architectural styles” (3,9).<sup>2</sup>

While diversity is defined differently by professional groups working within cities, it is important to note that each definition becomes a system of support for another. As urban designers and planners provide a diversity of building types, diverse families with various incomes, racial backgrounds, and lifestyle preferences can live within proximity to one another in neighborhoods.

Diversity within neighborhoods—and cities—is more than an ideal or goal. Diversity is fundamental to the nature of cities. One of the foremost advocates for diversity in cities was Jane Jacobs. In her famed book *Death and Life of Great American Cities*, she pronounces that, “The district, and indeed as many of its internal parts as possible, must serve more than one primary function; preferably more than two. These must ensure that presence of people who go outdoors on different schedules and are in the place for different purposes, but who are able to use many facilities in common”<sup>3</sup> and that “The district must mingle buildings that vary in age and condition, including a good proportion of old ones so that they vary in economic yield they must produce. This mingling must be fairly close-grained.”<sup>4</sup> While Jacobs is speaking directly

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<sup>2</sup> Susan Fainstein, *Cities and Diversity*, (Urban Affairs Review, 2005), 3-19.

<sup>3</sup> Jane Jacobs, *The Death and Life of Great American Cities*, (New York, Modern Library, 2011).

<sup>4</sup> Ibid.

to the physical diversity of places supporting a social diversity of uses, Fainstein further reinforces the importance of diversity in that, “Overall the claims for diversity are important. Diversity underlies the appeal of the urban, it fosters creativity, it can encourage tolerance, and it leads city officials to see the value in previously underappreciated lifestyles” (13).<sup>5</sup>

Diversity, however, has value beyond variety for its own sake. Diversity is an essential building block of a just city. Fainstein notes that, “we can list a set of values necessary for the just city and require that each reach a minimum level. These are democracy, equity, diversity, growth, and sustainability” (14-15).<sup>6</sup> And more importantly, these values must be practically integrated into city policies to affect change in the community. Examples of these policies include:

“Most important may simply be restraint—not displacing “marginal” uses for grandiose projects such as football stadiums and convention centers. Beyond that, requirements for construction of affordable housing by private developers through linkage policies and inclusionary zoning, allocation of the city’s own capital budget for housing provision, promotion of waterfront development that focuses on the needs of local residents, adoption of living wage ordinances, increased investment in education, and enforcement of fair labor standards and antidiscrimination laws are all measures that can support the development of capacities among a city’s residents and move toward the model of the just city” (16).<sup>7</sup>

While the probability of enacting all of these policies varies with location according to the political landscape of the region, it is essential to understand the interactive nature of these policies in creating a diverse and just city. It has become common practice since urban renewal to treat many city policies as “silver bullets” in hopes of creating social changes. A more successful leadership will value and enact policies that support

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<sup>5</sup> Fainstein, *Cities and Diversity*.

<sup>6</sup> Ibid.

<sup>7</sup> Ibid.

one another through a network of efforts, rather than relying on a single, overarching policy change.

As populations continue to re-urbanize, city leadership must recognize the value of policies toward a just city; of which neighborhood diversity is a fundamental aspect. Cities should aim to construct policies that support multi-faceted definitions of diversity—from that of the physical form of the city, to the diversity of uses and residents inhabiting its spaces.

### ***Building Resiliency and Social Capital***

It is widely understood in the context of life sciences that diversity within natural ecosystems provides resilience through the ability to react to change through adaptation. The same is true for the built environment. Cities—particularly as climates begin to change and populations shift—must be equipped with networks and resources that allow for adaptation to stressors and rapid changes. This ability to adapt is defined by Ann Carpenter as the following:

“Resilience is defined as a “...measure of the persistence of systems and their ability to absorb change and disturbance and still maintain the same relationships between populations or state variables” (Holling, 1973)...Resilience in this context entails that a community returns to its previous state or, alternately, that a community stabilizes into a new organizational regime” (2).<sup>8</sup>

While the focus of Carpenter’s research is community resiliency during and after natural disasters, urban scholars and city leadership are increasingly advocating for the necessity to evaluate and build toward resilient frameworks for everyday function and growth. In order to build resiliency, it is important to understand the underlying characteristics of a community that promote it.

Perhaps less obvious than physical efforts toward resiliency such as transportation planning and utility infrastructure, Carpenter argues, along with previous

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<sup>8</sup> Ann Carpenter, *Social Ties, Space, and Resilience: Literature Review of Community Resilience to Disasters and Constituent Social and Built Environment Factors*, (Federal Reserve Bank of Atlanta, 2013), 1-21.

research done by urban scholars, that the primary drivers of resilience are social networks, the built environment, and access to economic opportunity. The built environment serves as the foundation on which social networks—and therefore social capital—are formed, and through which access is provided for better economic opportunity. Understanding this integral relationship better equips city leadership to understand the perils of non-comprehensive policies, in an effort to better plan for a resilient city.

### *Social Networks and Social Capital*

Understanding the underlying principles that impact resilience is an important step toward implementing policies that support it. Carpenter notes “one factor that is widely believed to impact resilience is the presence of strong social networks. Urban planners recognize the importance of social networks in creating more resilient communities and in informing the planning process in general (Healey, 1998)” (2).<sup>9</sup> An important aspect of this observation is that social networks should be central to planning processes themselves. This presents a somewhat paradoxical challenge: social networks tend to be self-reinforcing because once strong networks are in place, they tend to grow stronger over time; however, when communities lack social networks, they are challenging to form inorganically. In this vein, Carpenter explores the fundamental motivation and perceived advantage for joining a social network:

“It should be noted that although a social network may provide economic benefits, this is not the primary motivation for joining a network (Lin, Cook, & Burt, 2001). Robust social networks are associated with many benefits to individuals, households, and organizations: physical, psychological, and social well-being (Aday, 1994; Berkman, Glass, Brissette, & Seeman, 2000); employment opportunities (Granovetter, 1973; Montgomery, 1991); access to financial resources (Ben-Porath, 1980); information seeking and utilization of social services (Birkel & Reppucci, 1983); and community mobilization (Snow, Zurcher, & Eklund-Olson, 1980). Isolation or lack of social network support is

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<sup>9</sup> Carpenter, *Social Ties, Space, and Resilience*.

associated with the inverse of these conditions, and yet a significant population remains on the margins, unable or unwilling to associate with these supportive networks” (9).<sup>10</sup>

Access to these social networks clearly has wide-reaching impacts on an individual’s—and collectively a community’s—quality of life. The question then becomes how to motivate community members to form, join, or grow these networks. If Fainstein’s theory holds true, neighborhood diversity can be the building block that begins with tolerance of fellow community members, and ultimately, leads to stronger social network development.

To further evaluate the development of social networks, Carpenter suggests that, “In connecting individuals, social networks allow social capital to be transferred and accumulated in a community. Social capital has two constituent facets, which are strongly correlated: social trust and civic engagement (Putnam, 2000)” (9).<sup>11</sup> It is with this understanding that the discussion moves from why social networks are important to determining what community characteristics foster social trust and civic engagement. The two primary characteristics are identified as barriers or opportunities to these factors: first, the built environment and second, access to economic opportunity. In identifying these fundamental characteristics of social trust and civic engagement, planners and city leadership are better empowered to enact policies that build toward cohesion and resilience through social networks.

### *The Built Environment and Social Capital*

While the built environment is widely understood to influence mundane tasks such as our daily commute, its comprehensive impact is often underestimated. Carpenter notes that “the built environment also matters for resilience in general, as it is a physical, social, and symbolic anchor to everyday habits, a familiar framework of orientation, and a support system for social networks. In short, the built environment connects residents to a place and can serve as a benchmark for recovery” (2).<sup>12</sup> When

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<sup>10</sup> Carpenter, *Social Ties, Space, and Resilience*.

<sup>11</sup> *Ibid.*

<sup>12</sup> *Ibid.*

reasoned out, this seems quite obvious. What is more surprising then, is the fact that since World War II, we have prioritized, subsidized, and incentivized development patterns that create barriers to the development of strong social networks.

Since it is understood that “social networks with the most potential for resiliency are rooted in the built environment, with the nature, strength, and quantity of social ties influenced by development patterns” (12)<sup>13</sup>, it is important that city policies comprehensively support the development of such patterns. Luckily, most cities do not have to look much farther than their own historic urban core for an example of beneficial development patterns. Carpenter illustrates the patterns as:

“Building on the work of Jane Jacobs, urban planning research has shown that walkable, mixed use neighborhoods can encourage the development of social capital and place attachment through an increase in interactions and a higher likelihood of neighborhood amenities, including characteristics of the built environment that influence social networks, such as varied land uses and pedestrian-oriented design (Leyden, 2003)...However, physical design actually increases the probability of community building through interaction rather than creating sense of community *prima facie* (Talen, 1999)” (12-13).<sup>14</sup>

Contrary to the idealized development patterns prevalent post-World War II characterized by interstates, arterial roads, segregated land use, and sprawling residential neighborhoods, Carpenter finds that the more historic development patterns encourage social capital and sense of place. Perhaps the characteristic that most profoundly underscores this difference is the priority given to moving cars efficiently over providing meaningful places for people. Suburbanization lead to homogeneity of housing, lifestyles, and communities, resulting in degraded social networks.

Although the merits of pre-World War II development patterns are experiencing a resurgence as evidenced by rapidly rising property values in downtowns across the United States, most contemporary zoning codes in place prioritize suburban

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<sup>13</sup> Carpenter, *Social Ties, Space, and Resilience*.

<sup>14</sup> *Ibid.*

development patterns. The “status quo” of regulation remains preferential to development that favors separate land uses and homogeneous building types. As cities grow, it is essential to recognize that, “there is consensus that socially engaged communities are most resilient and that an underlying urban design that includes well-connected streets and diverse spaces encourages social engagement” (16)<sup>15</sup>, and the regulatory framework must evolve to reflect these values.

### *Economic Opportunity and Social Capital*

The third factor influencing community resilience is access to economic opportunity through social networks. Just as the development of social networks is self-reinforcing, the same is thought of access to economic opportunity. Much of the economic inequity in the United States is attributed to the micro-striation of economic classes into discrete, separate neighborhoods consistent with suburban development patterns. Carpenter notes that,

“The uneven topography of networks across socioeconomic status may impact resilience. As social and employment structures evolved in past century and economic conditions have deteriorated in inner-city poor neighborhoods, the working-class social network composition and some forms of organizational participation have been affected by neighborhood poverty (Rankin & Quane, 2000). These communities tend to lack the social network ties that may help alleviate poverty through better employment or access to resources” (10).<sup>16</sup>

An inclusive built environment not only promotes social integration, but socioeconomic integration associated with access to economic mobility. This is particularly striking when considering the economic mobility of community members based on their physical proximity and access to one other, to living wage jobs, and perhaps less obvious, to public spaces that promote social interaction.

Even as cities experience rapid gentrification and redevelopment, areas of high poverty persist. Since it is understood that “Social isolation has been shown to be a

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<sup>15</sup> Carpenter, *Social Ties, Space, and Resilience*.

<sup>16</sup> Ibid.

contributing factor to persistent poverty and is most prevalent where real estate in undesirable and impervious to gentrification” (15),<sup>17</sup> planners and city leadership must understand the fundamental characteristics of communities that allow poverty and economic inequality to persist. In an effort to build more inclusively, equitably, justly—and therefore resiliently—policies must reflect the knowledge that, “Generally, access to economic and social opportunities through well-integrated spaces has been associated with a higher incidence of wealth at the smallest levels of analysis (parcels and block faces) ...Vaughan showed that space at least partially explains the causes and persistence of poverty (Vaughan et al., 2005)” (14).<sup>18</sup>

While programs that emphasize workforce development, K-12 education, or business literacy are valid and necessary, they will fall short of their full impact if not comprehensively considered as a policy framework promoting economic integration and diversity within the physical context of neighborhoods. As tends to be the case with measures of resiliency, integrated neighborhoods with access to social networks are self-reinforcing engines of economic success. Hanka and Engbers note that, “there has been an evolving body of literature on social capital and economic development, which demonstrates that strong social networks foster entrepreneurial activity (Kim & Aldrich, 2005), improve job prospects (Erickson, 2001), and support the development of human capital (Croninger & Lee, 2001)” (272).<sup>19</sup> Physical proximity matters. Our social networks largely influence who we work for, the types of industries we work in, and therefore, the income we earn. Understanding this principle provides insight into how the “rich get richer” and how systematic poverty remains rooted in place. What also becomes clear is the importance city-wide policies that allow for and encourage the development of integrated places.

In the effort toward building resilient, a comprehensive approach is key. Although city governance is often fragmented into discrete silos of expertise, it is the role of

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<sup>17</sup> Carpenter, *Social Ties, Space, and Resilience*.

<sup>18</sup> Ibid.

<sup>19</sup> Matthew Hanka and Trent Aaron Engbers, *Social Capital and Economic Development: A Neighborhood Perspective*, (*Journal of Public and Nonprofit Affairs*, 2017), 272-291.

leadership to consistently relate implementable policies back to the larger goal of holistic, comprehensive community resilience.

### ***Building Diversity, Housing Choice, and Resiliency***

With the understanding that the built environment is the foundational building block of community resilience, it is important to look toward implementation through an understanding of the characteristics of the built environment that best promote this goal. First, a comprehensive discussion of broad development patterns impacting resiliency will form the context for the formation and implementation of community urban design strategies. Then, a closer look at the role of accessible and diverse housing types will provide insight into the crucial role housing policies play in building resiliency.

#### *History, Implications, and Strategies of Diverse Development*

The current foremost urban scholar on neighborhood diversity in the built environment, Emily Talen, claims “Arguably, the single biggest failure of the past century of American city building can be summed up in a single word: Separation” (214).<sup>20</sup> The sprawling land use patterns found throughout suburban United States is a legacy of land use policy based on separation. Unsurprisingly, these land use patterns evolved in the modern era alongside mass production, commercialization, and most importantly, the interstate system. The primary driver of progress in this era was efficiency through specialization. This became manifested in the built environment as mass production subdivision housing and big box stores—a familiar landscape to anyone who has visited an American suburb. However, based on research of urban scholars, we now know this development pattern has created fragile infrastructure systems and weak social networks.

In contrast, building for diversity is by nature building for resiliency. Talen notes, “Four normative ideals are used to support the notion that building social, economic and land use diversity should be an explicit policy goal: Good urbanism, economic health, social equity, and sustainability” (215).<sup>21</sup> While it was never the intention of

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<sup>20</sup> Emily Talen, *Land Use Zoning and Human Diversity: Exploring the Connection*, (Journal of Urban Planning and Development, 2005), 214-232.

<sup>21</sup> Talen, *Land Use Zoning and Human Diversity*.

suburbanization to weaken our social networks—in the most altruistic sense, it was the goal in fact to strengthen social networks by escaping the ills of the industrialized city—yet lead to increased inequality, segregation, and degradation of social capital. Separation of land uses presented the false promise of pastoral landscape, yet lead to monotonous, homogenous development patterns. Alternatively, Talen suggests, “The notion of “quality” in the built environment is routinely measured on the basis of three notions of diversity—variety, choice, and interest (Smith et al. 1997)” (215).<sup>22</sup> In the context of the built environment, this suggests that diversity is quality.

Understanding the need for diversity in the built environment, planners must then evaluate the tools available to them to affect change towards more diverse places. In an effort to further define the characteristics of designing for diversity, Talen notes, “Conceptually, there are two obvious ways to support neighbourhood social diversity: unit mix and mixed use.” (2).<sup>23</sup> A clear path toward implementation includes utilization of “Land use zoning, many argue, is one of the most potent tools planners have to enact change in human settlement patterns. The organization of the urban environment in terms of separate zones of dwelling, work, transportation and recreation, in place in American cities since the 1920s, is now viewed as conflicting with the ideal of diversity” (214).<sup>24</sup> While historically, land use zoning has been used to separate uses, planners must reevaluate it as an opportunity to regulate for diversity.

To effectively use zoning as a tool for developing diverse neighborhoods, it is important to understand the flaws of the existing system. Talen succinctly notes that, “It is a matter of reversing the rules by which social segregation has been achieved: allowing multi-family units where they have been excluded, and eliminating rigid building codes, minimum lot size, maximum density, minimum setbacks, and other ways of putting a cap on density and infill” (2).<sup>25</sup> While the separation of uses is the fundamental issue with Euclidean zoning, lack of diversity is reinforced through multiple mechanisms.

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<sup>22</sup> Talen, *Land Use Zoning and Human Diversity*.

<sup>23</sup> Emily Talen, *Designing for Diversity: Evaluating the Context of Socially Mixed Neighbourhoods*, (Journal of Urban Design, 2006), 1-32.

<sup>24</sup> Talen, *Land Use Zoning and Human Diversity*.

<sup>25</sup> Talen, *Designing for Diversity*.

Planners should understand the relationship between land use and density controls as the fundamental determinate of our urban form: it dictates how we can built, and what we can built for.

Moving forward, Talen advocates that, “The basic strategy is to call for, first, mixed use zones that allow for varied uses, building types and densities in each neighborhood, and second, to allow for mixed uses within an individual building. These strategies are bolstered by other principles, such as the need to promote infill development, public transit, design standards, and public space” (217).<sup>26</sup> A significant effort in implementing changes with current zoning practices must be in the education and outreach to city leadership, community members, and developers. Buy-in to the underlying principles and merits of neighborhood diversity as a mechanism toward community resilience should be underscored as the driver to significant zoning changes. As a piece of education efforts, planners and design professionals should be advocates for the design ideas promoted by Jane Jacobs “who argued that diversity of uses requires a ‘fine grain’ in the urban texture, by having small lots sizes and small block sizes. Small blocks are more likely to encourage a diversity of building types and uses” (4).<sup>27</sup> Through zoning reform, outreach, and education the regulations shaping the built environment can be better reflective of community goals and values—and more equitably provide a desirable quality of life.

### *The Importance of Housing Choice*

While it is clear that the built environment has a direct impact on neighborhood diversity, the role of housing choice as one component of promoting this goal requires further discussion. In Sarkissian’s research, the following are the identified goals of social mixing:

“To raise the standards of the lower classes, to encourage aesthetic diversity and cultural cross fertilization, to increase equality of opportunity, to promote social harmony, to improve the physical functioning of the city (better access to jobs

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<sup>26</sup> Talen, *Land Use Zoning and Human Diversity*.

<sup>27</sup> Talen, *Designing for Diversity*.

and services), and to maintain stable neighborhoods, whereby one can move up or down in housing expenditure and remain in the same neighborhood” (216).<sup>28</sup>

Clearly, housing choice plays a role in determining who has access to certain neighborhoods, and at what point in their lives they are accessible. Unfortunately, the lack of diversity of housing common in post-World War II neighborhoods has a less than innocuous past. Talen notes that:

“Obvious examples include the tendency to isolate urban functions like shopping into single-use “districts,” the enforcement of social segregation by zoning for separate housing unit types, and planning by monolithic elements like express highways without simultaneous consideration of the full range of urban social and economic diversity. Less obvious but equally insidious ways include the designation of “neighborhood units” that exclude minorities (Silver 1985), public works projects designed to displace blacks (Caro 1974), the push for “cold war utopias” in the form of peripheral, low density development (Mennel 2004), or the way in which planning policies fail to support nontraditional family configurations more prevalent among African Americans (Ritzdorf 1997)” (216).<sup>29</sup>

As planners and city leadership begin to grapple with the task of incentivizing neighborhood diversity, it is essential to remain keenly aware of the history of racially motivated practices and the distrust between communities that exist as a result. It is also unsurprising that “A nationwide study of mixed-income neighborhoods (Galster et al., 2005) found that since 1970 there has been a decline in tract-level income diversity, and that fewer families with very low incomes now live in mixed income neighborhoods” (432).<sup>30</sup> If Carpenter’s research holds true, the eroding of diverse neighborhood not only reduces access to economic opportunity for some of the most vulnerable members of the community, but also fractures the resiliency of our cities as a whole.

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<sup>28</sup> Talen, *Land Use Zoning and Human Diversity*.

<sup>29</sup> *Ibid.*

<sup>30</sup> Emily Talen, *Neighborhood-Level Social Diversity*, (Journal of the American Planning Association, 2006), 431-446.

To move forward in an effort to mend neighborhoods with tolerant, equitable, accessible spaces, planners should take full stock of the challenge at hand. One of which is the nation-wide trend of rapid redevelopment of historically diverse neighborhoods in urban cores. Talen suggests that,

“This starts by recognizing that neighborhoods with unit diversity may often be highly desirable neighborhoods. Not only do they have locational advantages, but they may also be intrinsically desirable, characterized by an historical mix of units over ground-level retail, townhouses, and single-family homes, now occupied by people willing to bid high for the price of living in what could be called a “traditional neighborhood.” Such areas may have originally been occupied by a broader mix of income levels as their traditional form and pattern warranted, but their diversity may have been lost over time because of a scarcity of these desirable neighborhood qualities elsewhere” (229).<sup>31</sup>

Many cities are becoming victims of their own success and have begun to lose the diversity that is typically celebrated as cultural shifts create demand for these neighborhoods. As is the case with most resiliency efforts, planners must employ a network-approach to policy making to preserve this diversity through a number of avenues that work in tandem.

Since it has been found that, “the greater the diversity of housing unit types, age of the housing stock, housing tenure (owner or renter-occupied dwelling units), and housing values, the greater the diversity of family income” (439),<sup>32</sup> planners should work to ensure diverse housing types are not only lawful but incentivized within the current zoning code. Talen reinforces this notion with her research, finding “social diversity to be at least partially explained by neighborhood physical characteristics. Diversity in types of units, housing ages, tenure status, and housing value were all positive predictors of income diversity. This further supports the conclusion that stable diversity is multidimensional... This suggests that diverse places are not only affordable and racially and ethnically mixed, but also occupied and therefore vibrant, exactly as

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<sup>31</sup> Talen, *Land Use Zoning and Human Diversity*.

<sup>32</sup> Talen, *Neighborhood-Level Social Diversity*.

planners hope.” (pg. 443)<sup>33</sup> Equipped with this knowledge, planners should then beyond private housing development, to the design of the public realm. Talen refers to this as “diversity infrastructure” described as the following:

“With clear knowledge about the kinds of environments that are most likely to sustain diversity, planners can look for ways to interject programmatic and physical design elements required for what could be called a “diversity infrastructure.” Such infrastructure will need to be multidimensional. Zoning for unit diversity may be an essential prerequisite. From there, planners could work to ensure that a certain level of services is present, that there is an adequate neighborhood structure, that there are recreational facilities, that the public realm is being cared for, that there is a lack of vacant housing, that traffic is calmed, that street trees are present—all of this in addition to policies that ensure that such attention does not result in the eventual loss of affordability. They will have to mix process-oriented and design-oriented strategies, not exclude one for the other” (229).<sup>34</sup>

### ***Diversity, Resilience, and Social Capital in the Context of Atlanta***

In Atlanta, the city self-described as “the city too busy to hate, these issues of neighborhood diversity and community resilience are particularly pertinent. As the city has outpaced previous growth trends and continues to rapidly redevelop, city leadership is being forced to look introspectively at issues of equity, accessibility, and diversity. In this effort, to primary documents have emerged, the *Atlanta City Design*, developed by the City of Atlanta Department of Planning, and the *Atlanta Resilience Strategy*, developed by the City of Atlanta Office of Resilience as a participant of the 100 Resilient Cities program. The *Atlanta City Design* document serves as an overarching vision for the city, in an effort to best direct future growth and development of the next 25 years. While the document covers a comprehensive scope of urban planning issues, it lacks target implementation planning strategies. Alternatively, the *Atlanta Resilience Strategy* comprehensively considers strategies for resilience across all sectors of policy.

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<sup>33</sup> Talen, *Neighborhood-Level Social Diversity*.

<sup>34</sup> Talen, *Land Use Zoning and Human Diversity*.

Together, these documents form a strong understanding of existing shortcomings within the City of Atlanta and provide a path forward of strategies for improvement.

*Atlanta History, Culture, and Social Infrastructure: Race and Class*

Paradoxically, one of the most touted strengths of the city is its history role in the civil rights movement, yet “despite Atlanta’s array of economic assets and recent economic growth, Atlanta has the highest income inequality of any city in the U.S. and has continued to grow more unequal over the past decade” (23).<sup>35</sup> The Atlanta Resilience Strategy also notes:

“Home to the Civil Rights Movement, Atlanta has a storied past in confronting structural racism, which continues to impact the lives of Metro Atlantans. Yet despite our storied past, there is strong evidence that indicates inequities still perpetuate along racial lines. Only 6 percent of White children live in high poverty areas compared to 80 percent of Black, 43 percent of Latino, and 29 percent of Asian children” (35).<sup>36</sup>

Many of the inequities not only lie along rigid class lines, but more starkly present themselves along racial lines. The *Atlanta City Design* notes that, “The concept of a black mecca is limited, but not untrue. Several reports underscore that while Atlanta has proven itself as an incredible setting for the success of many African Americans, it also illustrates some of the highest inequities in the country” (52).<sup>37</sup>

It is important for planners and city leadership to clearly understand the geographic relationship of race and class in the city. While the overall data suggests:

“Atlanta is among the most ethnically integrated cities in the U.S. Data released by the Pew Research Center indicates that 78 counties nationwide experienced a switch in majority-minority population since 2000 and four of these counties are located in the Atlanta region. The city’s recent population growth, however, has spurred changing demographic changes. From 2000-2016 the percentage of city

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<sup>35</sup> *Atlanta Resilience Strategy*, (City of Atlanta, 2017).

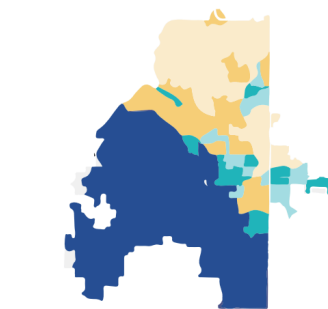
<sup>36</sup> *Ibid.*

<sup>37</sup> *The Atlanta City Design*.

residents who identify as either White or Asian increased by 7 percentage points and the percentage of African American residents decreased by 9 percentage points” (20).<sup>38</sup>

“Furthermore, the region remains largely divided along racial lines with the White population clustered in the north and the Black population clustered in the south...Atlanta’s vibrant culture and history and its role in the Civil Rights movement are two of its most unifying traits; yet, if these qualities are not preserved and strengthened, the city could lose part of its tangible heritage. There is a need now more than ever to empower residents to strengthen community roots, preserve Atlanta’s history, and embrace a shared, multigenerational identity” (21).<sup>39</sup>

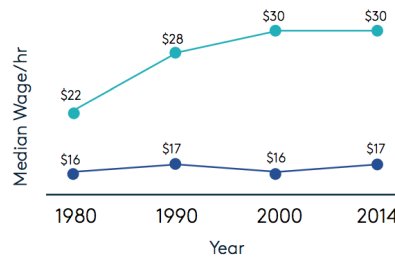
When considered at a finer-grained geography, it is clear that continued segregation creates stark lines of inequity between the “haves and have nots”. The lack of neighborhood diversity adversely impacts social networks, access to economic opportunity, and overall resilience of the city.



**% of Non-White Population**  
While the city is diverse, it is not spatially diverse. The non-white population is heavily concentrated in the south and west portions of the city. Source: Neighborhood Nexus

- 6% to 25%
- 28% to 44%
- 50% to 63%
- 65% to 82%
- 86% to 100%

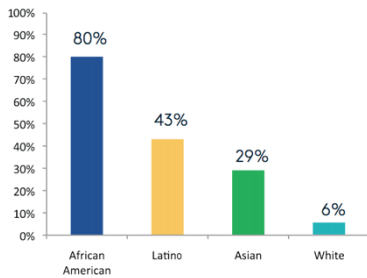
Source: Atlanta Resilience Strategy



**Wage Gap Between White Workers and Workers of Color**

- White Workers
- Workers of Color

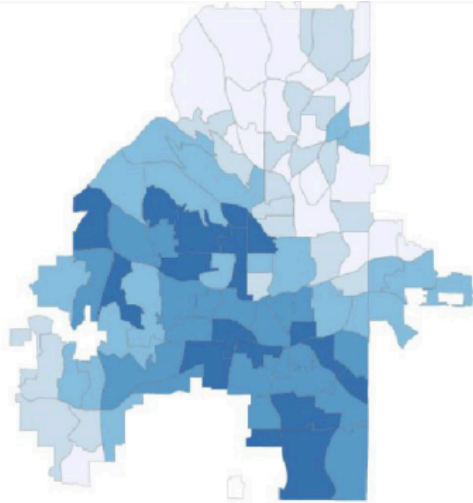
Source: Neighborhood Nexus analysis of the U.S. Census Bureau’s 2008 - 2012 American Community Survey



**% Children Living in High Poverty Communities by Race**

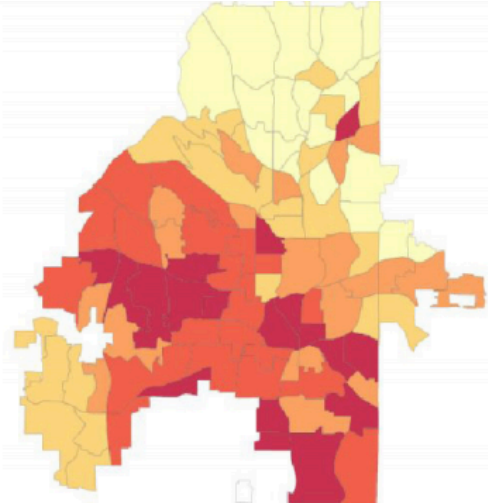
<sup>38</sup> Atlanta Resilience Strategy.

<sup>39</sup> Ibid.



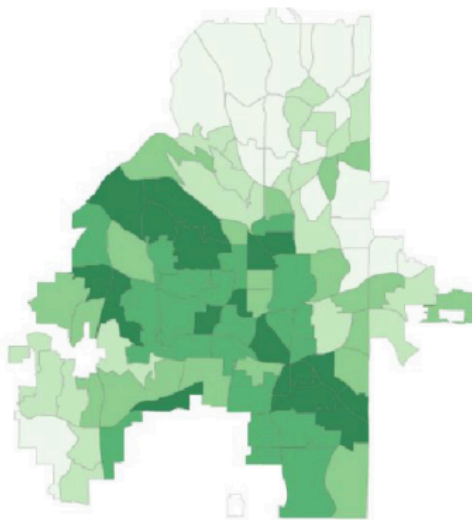
**% Population with Less than a High School**

- 24% to 41.3%
- 17.5% to <24%
- 9.6% to <17.5%
- 3% to <9.6%
- 0 to <3%



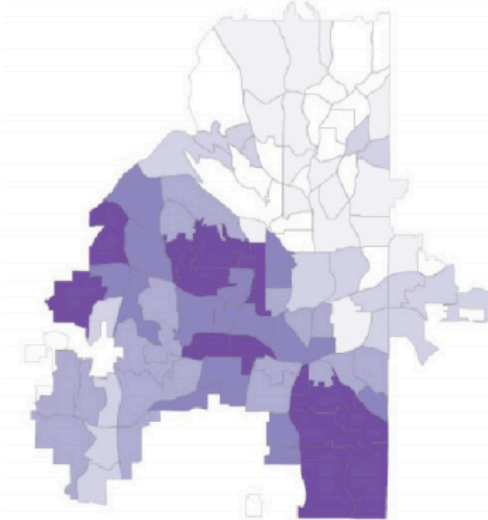
**% Population without Health Insurance Coverage**

- 28.3% to 41.7%
- 23.8% to <28.3%
- 16.7% to <23.8%
- 10.3% to <16.7%
- 0.3% to <10.3%



**% of the Population in Poverty**

- 41.2% to 71%
- 32.9% to <41.2%
- 19.2% to <32.9%
- 10.4% to <19.2%
- 1.9% to <10.4%



**Teen Birthrate per 1,000 Births (2008-2012)**

- 202.5 to 269.1
- 166.1 to <202.5
- 114.3 to <166.1
- 48.5 to <114.3
- 0 to <48.5

Source: National Equity Atlas

Source: Atlanta Resilience Strategy

### *Atlanta Housing Trends*

No small piece that contributes to the geographic inequities in the City of Atlanta is the lack of diverse housing choice throughout the city. While the city is known for its leafy, beloved single-family neighborhoods, the lack of diverse housing types built within the last 50 years has created issues of access to many individuals and families. As the city experiences redevelopment, “In particular, the intown neighborhoods that were built around the old streetcar network have become the front lines for change. With their proximity to downtown, solid housing stock, diversity, character, and pedestrian and bicycle access to commercial districts, parks and transit, these communities represent a powerful opening to again fulfill our regional ambition” (66).<sup>40</sup> While the trend of rising demand for walkable, mixed-use neighborhoods is good, the dwindling supply creates price spikes, therefore causing affordability challenges. The Atlanta City Design notes:

“Beyond geography, it is important to see that the areas characterized by poverty and affluence are not otherwise equal. For example, while 94 percent of white children live in areas considered low-poverty, this is true for only 20 percent of black children. Areas with higher levels of poverty are more likely to have higher crime rates, underperforming schools, and other stressors...And while investments like the Atlanta BeltLine and Proctor Creek Greenway can bring balance and improve these conditions, that only matters if the communities remain affordable to the people with low incomes who live there” (132).<sup>41</sup>

As the *Atlanta City Design* sees to create a policy vision and framework toward building Martin Luther King Jr’s *beloved community*, the authors note, “we will leverage growth to double down on our city’s diversity. We will ensure we remain affordable to everyone by designing Atlanta for immigrants, artists, service-sector workers and other traditionally low-income families” (134).<sup>42</sup>

Even with city leadership recognizing the necessity for affordability, the trends are worrisome. Some statistics include, “The study also found that the average rent in

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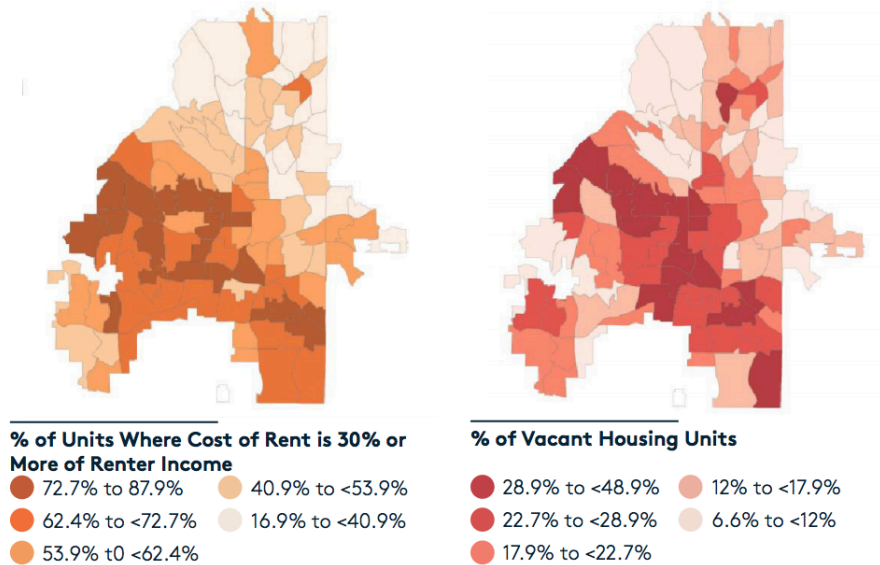
<sup>40</sup> *The Atlanta City Design*.

<sup>41</sup> *Ibid.*

<sup>42</sup> *Ibid.*

the city rose from \$1.62 to \$1.74 per square foot, or 7 percent, between 2015 and 2016. Simultaneously, the number of low-cost rental units (less than \$750 a month) is declining by 4.4 percent per year” (24),<sup>43</sup> and “Atlanta is losing “naturally occurring” affordable housing at 16% annual rate, with nearly 8,000 units lost since 2010. Much of this loss is due to gentrification”;<sup>44</sup> resulting in the conclusion that “Atlanta has a current deficit of 25,000 quality affordable homes for households with income at or below \$34,000 (50% AMI)”.<sup>45</sup> Additional metrics point to deep, systematic issues impacting affordable housing. For one, “Atlanta saw 20 eviction filings and 13 completed evictions per 100 rented housing units in 2015. Eviction filings exceeded 30 per 100 rented households in 8 Neighborhood Planning Units”.<sup>46</sup> Paired with the fact that, “Despite the need for more affordable housing, Atlanta has a high vacant property rate at nearly 20 percent (reaching up to 40 percent in some neighborhoods), which increased by two percent between 2010 and 2014” (24).<sup>47</sup> If long-term access to affordable housing is going to be addressed in the City of Atlanta, new policies should address these systematic issues.

Source: Neighborhood Nexus analysis of the U.S. Census Bureau’s 2008 - 2012 American Community Survey



Source: Atlanta Resilience Strategy

<sup>43</sup> Atlanta Resilience Strategy.  
<sup>44</sup> City for All: Atlanta’s Housing Crisis.  
<sup>45</sup> Ibid.  
<sup>46</sup> Ibid.  
<sup>47</sup> Atlanta Resilience Strategy.

Understanding the geographic realities of the communities impacted by affordability is paramount to enacting meaningful, sustainable policy options for the city. The Atlanta Resilience Strategy emphasizes this by noting:

“Atlantans focused on the need to address poverty and socio-economic inequity in the city and thus improving racial, economic, and social equity is paramount. Many Atlantans identified housing and housing insecurity as a primary concern, especially in the context of increasing gentrification and risk of displacement. Lack of affordable housing and displacement challenges are compounded by some Atlantans’ inability to access and secure employment, which in turn is exacerbated by the city’s limited transportation networks and workforce development” (12).<sup>48</sup>

Successful policies will include mixed-income housing in diverse neighborhoods, well served by transit. “Mixed-income housing can provide a variety of benefits for residents, including improved amenities and greater access to jobs without insurmountable housing and transportation costs. At the same time, more diverse housing developments can also improve the neighborhood environment through increased community cohesion and tolerance” (74).<sup>49</sup> Neighborhood diversity directly impacts neighborhood resilience; “As long as significant swathes of Atlantans lack access to quality jobs and stable incomes, the city and its residents continue to remain vulnerable to systemic stresses” (23).<sup>50</sup> Until our city-wide policies incentivize the development of diverse neighborhoods, the systematic segregation by race and class will persist in the “city too busy to hate.”

### *Atlanta Policy in Action*

In an effort to move from policy recommendations to implementation, a deeper dive into the recommendations is necessary. After identifying the most promising recommendations from the *Atlanta City Design* and the *Atlanta Resilience Strategy*, this paper will explore Middle Housing as a housing potential typology that could address

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<sup>48</sup> *Atlanta Resilience Strategy*.

<sup>49</sup> *Ibid.*

<sup>50</sup> *Ibid.*

many of these policy goals. In this recommendation, it is important to be reminded of the overarching goals of both plans:

“100RC supports the adoption and incorporation of a view of resilience that includes not just shocks – such as floods, infrastructure failure, and other acute events – but also stresses that weaken the fabric of a city on a day-to-day or cyclical basis, such as economic hardship or social inequality” (10),<sup>51</sup> and

“The first premise of the Atlanta City Design is that the city is going to change; that not changing is not an option; that our change will involve significant growth; and that if properly designed, growth can be a powerful tool for shaping the Atlanta we want to become. The second premise is that almost always, more people are better than fewer; that a diverse population is better than a homogenous one; and that the most strategic scenario for growth includes everyone” (112-113).<sup>52</sup>

The consideration of neighborhood diversity as a building block of neighborhood resilience is reinforced within these documents, professing that, “Becoming resilient means re-envisioning our civic infrastructure: the stronger our social infrastructure and our neighborhood networks are, the greater the ability we will have to respond to urgent challenges in a timely and coordinated manner. In order to create real and lasting change, everyone needs to be at the table” (40).<sup>53</sup> As Atlanta seeks to rebuilt and strengthen the social infrastructure between communities, the built environment must be reflective of this goal.

As stated in the *Atlanta City Design*, “If we design for it, equity can remain a real and meaningful reflection of our civic identity, our values, our public space, and infrastructure, our way of life—even ourselves” (86).<sup>54</sup> While the focus of the following discussion is around housing policy, proximity to and coordination with other systems of infrastructure will be integral to the success of these efforts. Of these, transportation

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<sup>51</sup> *Atlanta Resilience Strategy*.

<sup>52</sup> *The Atlanta City Design*.

<sup>53</sup> *Atlanta Resilience Strategy*.

<sup>54</sup> *The Atlanta City Design*.

systems are the most significant. As noted in the Atlanta Resilience Strategy, “We envision a region that enhances transportation options, supports economic mobility, and improves the quality of life for all Atlantans. With these Actions, Atlanta will develop an equitable built environment that enables all Metro Atlantans to live in vibrant neighborhoods with mixed income housing, multiple modes of transportation, healthy food options, and access to public greenspace” (68).<sup>55</sup> Along with that vision, the following policy recommendations serve as the foundation for the following discussion, and help frame the process toward implementation in the City of Atlanta:

- *1.1a Geographic Balance* Approach policies, incentives and investments with geographic balance. For example, make sure that the preservation of affordability in lower-income communities is balanced with investment and policies to support new affordability in more affluent parts of town (150).
- *1.1b Demographic Balance* Approach policies, incentives and investments with demographic balance. For example, make sure we have a wide range of housing options that support a wide range of residents and lifestyles: existing and new residents; every age, race, ethnicity; be especially cognizant of vulnerable populations (150).
- *1.3f Spatial Diversity* Design public space and infrastructure for every user in every season and at every time of day. Include multilingual signage where needed, develop and diversity of public spaces that support the cultural preferences of various groups and fosters interaction between them. Celebrate diversity through things like public art, cultural events and street festivals (152).
- *2.1c Experiment with Housing* Conduct a housing innovation competition that designs new housing models based on significantly lower price points than the average home today. Unleash the private sector to build housing that low-income residents can afford. Permit certain types of housing within industrial and

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<sup>55</sup> *Atlanta Resilience Strategy.*

commercial districts. Encourage delivery innovation, including offsite construction methods (162).

- *2.1d Missing Middle* Eliminate barriers to the development of small or attached housing, including accessory dwelling units, two- and three-family homes, small-scale multifamily buildings, tiny houses, micro-units, co-housing, shared housing and other models. Encourage the design of family-friendly multifamily units (162).
- *2.1g Hold On* Prioritize the prevention of longtime residents and seniors from being priced out of neighborhoods by using additional tools like fair property tax policy, low-interest home rehabilitation loans and expanded homeowner education programs (162).
- *2.1h Good Neighbors* Reward the development of affordable homes, smaller homes, ecological integrity, energy efficiency and locational efficiency, with flexible, streamlined permitting processes or incentives (162).
- *3.3b Pink Zones* Test regulatory incentives by creating *pink zones* that have streamlined processes to facilitate innovation and redevelopment in specific areas. Incorporate related experiments in transportation, public space, art and parking (178).
- *3.3c Invest in Community* Beyond business, support volunteer organizations, art incentives, or other efforts that wish to adapt sites or small buildings into social spaces within communities. Support immigrants and other under-resourced people by creating links between people who need affordable space and those who have it (178).<sup>56</sup>

## Middle Housing

When considering strategies for reinforcing neighborhood diversity, it is already understood that diverse housing choice is key. There is an emerging discussion of “middle housing” as a potential tool for providing communities opportunities to

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<sup>56</sup> *The Atlanta City Design.*

incorporate housing choice into both existing neighborhoods and new development. Daniel Parolek, the urban designer and middle housing expert, defines the typology as,

“A range of multi-unit or clustered housing types compatible in scale with single-family homes that help meet the growing demand for walkable urban living. These types provide diverse housing options along a spectrum of affordability, including duplexes, fourplexes, and bungalow courts, to support walkable communities, locally-serving retail, and public transportation options” (1)<sup>57</sup>

As this housing typology gains in popularity across the United States, it is important to understand the history, advantages and disadvantages, and potential market demand in order to properly recommend policies for implementation. Luckily, this housing typology is far from a new creation, but was historically prominent in cities pre-World War II. This can be a valuable tool in evaluating the demand for these typologies locally, designing typologies consistent with neighborhood character, and educating community members when proposing zoning updates.



Source: Daniel Parolek, *Missing Middle*

### ***History and Role of Middle Housing***

Historically, middle housing could be found throughout neighborhoods in historic urban cores. Pre-World War II, development patterns less emphasized car ownership and the Federal Housing Authority had not yet rolled out their housing programs heavily favoring the development and purchase of single family houses. What was inadvertently

<sup>57</sup> Daniel Parolek, *Missing Middle Housing: Responding to the Demand for Walkable Urban Living*, (2015).

lost in the subsequent years was a “middle” housing typology that was able to provide diversity of housing choice to individuals and families other than single-family homes or large apartment complexes. In an analysis of the demand for middle housing, the report suggests that:

“The result, critics say, is huge unmet demand from millions of people whom our bifurcated housing supply doesn’t serve. Young families are priced out of new single-family homes, which now have a median size of a whopping 2,453 feet but can’t squeeze into studio or one-bedroom apartments. Older adults want to downsize and economize without giving up their own front door or a patch of garden. Lower- and middle-income Americans struggle to pay climbing rents while new housing is increasingly marketed as “luxury.””<sup>58</sup>

Yet as demand rises, the existing stock of middle housing is strikingly low. The same report found that, “As of 2014, according to the U.S. Census Bureau, 63 percent of the nation’s 117 million occupied housing units were detached homes. Another 13 percent were apartments in buildings with 10 or more units. Only about 19 percent of America’s housing stock is composed of all the types in between, from attached single-family (aka townhouse) up to nine-unit multiplex.”<sup>59</sup>

Other important considerations for middle housing is an analysis of the location and geography of the typology, the breakdown of unit sizes, and housing tenure. Perhaps unsurprisingly, “48% of SMMF units are located in MSA central cities, 36% in suburbs, and 9% in non-MSA urban areas. This pattern suggests that SMMF properties may be transitional densities from larger buildings to small and single-family stock” (10).<sup>60</sup> The unit composition of the typology varies greatly, and skews toward smaller properties of less than 20-units. This is also to be expected considering one of the primary appeals of middle housing is its ability to blend in with the density of traditional single-family housing. “According to the 2013 AHS, units in 5-9 unit buildings make up 23% of [Small and Medium Multifamily housing units], those in 10-19 make up 22%, 2-

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<sup>58</sup> A.K. Hurley, *Will U.S. Cities Design Their Way Out of the Affordable Housing Crisis?*, (2016).

<sup>59</sup> *Ibid.*

<sup>60</sup> An, *Small and Medium Multifamily Housing Units*.

unit make up 18%, and four-unit make up 14%...The share of total SMMF units is smallest for the largest building categories—20-29, 30-39, and 40-49” (3).<sup>61</sup> As far as housing tenure, middle housing is traditionally occupied as rental properties. The report also notes, “Nationally, 57% of all units are owned, 29% are rented, 13% are N/A or vacant, and 1% are occupied without rent. Units within 1-unit buildings tend to be owned (73%), while units within SMMF buildings tend to be rented (74%)” (13).<sup>62</sup>

### ***Middle Housing and Affordability***

Middle housing has been one of the primary sources for affordable housing in historic urban cores, where tenants also have access other community services including transit, economic centers, and parks and greenspaces. The Enterprise Community Partners report found that “Small-to-medium multifamily (SMMF) buildings, each with 2 to 49 units, house nearly one-fifth of the American population. They form the most affordable segment of the housing stock for both owners and renters and are therefore the most likely to house the lowest-income families within each tenure type” (1).<sup>63</sup> Paired with the finding that, “the income distribution across buildings of different sizes is U-shaped, with the richest households living in the 1- and 50+-unit buildings and the poorest living in SMMF properties. Even though they only comprise 21% of the housing stock, SMMF buildings comprise 56% of all subsidized units, and they house 60% of households earning between \$0 and \$10,000 annually” (2),<sup>64</sup> the clear impact on the supply of affordable housing by middle housing properties is profound.

The combined trends of re-urbanization and rapid development of luxury single family and 50-unit and greater apartment buildings has drastically decreased the share of middle housing available today. “The share of attached and 2-4 unit structures has declined substantially over the last several decades, while the share of larger multifamily buildings has increased. In 1950, duplex, triplex, and four-plex product

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<sup>61</sup> Y. An, R.W. Bostic, A. Jakobovics, A.W. Orlando, S. Rodnyansky, *Small and Medium Multifamily Housing Units: Affordability, Distribution, and Trends*, (Enterprise Community Partners, 2015).

<sup>62</sup> Ibid.

<sup>63</sup> An, *Small and Medium Multifamily Housing Units*.

<sup>64</sup> Ibid.

represented 19% of all housing, but it is only 8% today.”<sup>65</sup> Paired with the fact that “many millennials don’t want to move to the suburbs and “drive ’til you qualify...[and] they’re willing to trade space to live near transit and in walking distance to restaurants, shopping, parks and other amenities,”<sup>66</sup> the naturally-occurring affordability of middle housing is largely threatened. Confirmed by the findings of Enterprise Community Partners where data, “have shown that prices are appreciating rapidly, raising the possibility that their affordability is in decline. Given the rising rents in many cities, this SMMF property trend is not surprising. We now know that many of our most vulnerable citizens are living in these properties. We need to understand this market segment better in order to protect them from the direst consequences if this trend continues” (20).<sup>67</sup> Cities must use a multi-pronged approach of preserving existing affordability, while incentivizing new supply of middle housing in desirable locations to offset these supply trends.

While the preservation of existing affordable housing is an important policy question, it is more important to understand how new middle housing can be developed in order to achieve sustainable supply mechanisms for affordable housing into the future. One important finding is that “Generally, within SMMF units, rent increases as building size increases. This pattern repeats when rents are considered as a function of area... As a result, units in smaller buildings tend to be a better value for the area received. Therefore, renters able to obtain units in a smaller SMMF building, get both lower rents and larger apartments” (10).<sup>68</sup> Particularly when the goal is to better accommodate families, this trait shows that middle housing is uniquely able to provide both affordability and adequate square footage for larger family-units. While historically middle housing has predominately served as rental product, it should also be considered as an opportunity to provide a lower-barrier option for homeownership. This is supported by recent market studies that suggest, “In 2015, the median first-time buyer paid \$170,000

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<sup>65</sup> T.L. & C. Healy, *Meet Me in the Middle: Supply Trends, Factors, and Product Considerations Impacting Homeownership Affordability Today*, (RCLCO, 2016).

<sup>66</sup> K, Shaver, *Cities turn to ‘missing middle’ housing to keep older millennials from leaving*, (Washington Post, 2017).

<sup>67</sup> An, *Small and Medium Multifamily Housing Units*.

<sup>68</sup> *Ibid.*

for their home; the median repeat buyer paid closer to \$250,000. By contrast, median new home pricing around that time ranged from \$270,000 for attached product to \$285,000 for detached. This is not to suggest that new housing should necessarily be affordable to first-time buyers. What it does illustrate is the gap between what is built and what different buyers can afford.”<sup>69</sup> Paired with the fact that homeownership tends to be a reliable mechanism for economic mobility, middle housing could provide a unique avenue to ownership at a lower cost.

Additionally, the advantages of middle housing should be extended to the developer if the product is expected to be a viable option for the provision of affordable housing. If building form is consistent with their historic counterparts, new middle housing developments, “Because of their simple forms, smaller size, and Type V construction, [the] building types can help developers maximize affordability and returns without compromising quality by providing housing types that are simple and affordable to build” (4).<sup>70</sup> Another fundamental piece to incentivize the development of these properties is to manage the regulatory frameworks that allow the building types to be constructed. The primary reason most middle housing construction halted post-World War II was the modification of zoning codes that disallowed non-single-family housing development in many neighborhoods. If developers are required to rezone any property to build middle housing, the time and risk associated with these rezoning processes typically render the projects an economic non-starter. “Rather than requiring or subsidizing it as they typically do to produce more low-income housing, local governments are trying to encourage developers to build more missing middle housing by removing barriers in zoning laws and building codes.”<sup>71</sup>

### ***Middle Housing and Economic Development***

One of lesser touted—though largely impactful—advantages of middle housing is the potential for broad, incremental economic development. While traditional economic development projects typically involve large-scale, multi-million dollar projects, middle

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<sup>69</sup> T.L., *Meet Me in the Middle*.

<sup>70</sup> Parolek, *Missing Middle Housing*.

<sup>71</sup> Shaver, *Cities turn to ‘missing middle’ housing*.

housing has been said to have a “double bottom line” argument. The missing middle can distribute ownership in the city, he says, allowing more people to buy small lots and small units, and sometimes to buy an extra unit and rent it out to build wealth — much like the Czech owners of two-flats in 19th-century Chicago.”<sup>72</sup> This allows for more equitable access to economic opportunity, as well as locally-minded developers who tend to invest in neighborhoods long-term. This is particularly important when considering that, “Over the past two generations, what for 5,000 years had been a 40-year asset class has been reduced to a seven- to ten-year economic lifespan for most projects. The way projects are underwritten virtually guarantees the quality of their construction will never meet the standards and subsequent longevity of buildings built before World War II” (96).<sup>73</sup> This has led to consolidation of wealth earned through land ownership, furthering economic disparities.

Additionally, development in historically dense neighborhoods provide more long-term reliable returns on real estate investments. Real estate expert Christopher Leinberger suggests that, “The solution for long-term investment is to pick the polar opposite of car-dominated sprawl: walkable urban or urbanizing places. Of all real estate types in a metropolitan area, urban development generally has maintained the highest rents, land values, and property values—if there has been a viable urban place in the area” (97).<sup>74</sup> He further suggests that, “The reason it makes sense to hold assets in an urban or urbanizing location for the long term is that when neighboring property is redeveloped, it makes one’s own property more valuable. As the downtown or urbanizing suburban downtown grows, the existing assets gain value from the increased activity” (98).<sup>75</sup> This promotes the idea that long-term investment is a self-reinforcing cycle of demand-driven improvement. It is with this type of development that middle housing excels, as it is typically pursued by small, local development partners interested in incremental improvement of the neighborhood. This promotes diversity of

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<sup>72</sup> Hurley, *Will U.S. Cities*.

<sup>73</sup> C. Leinberger, *Building for the Long Term*, (Urban Land, 2003), 94-104.

<sup>74</sup> *Ibid.*

<sup>75</sup> *Ibid.*

development patterns, as opposed to large-scale projects funded by publicly-traded REITS requiring a more formulaic approach.

Leinberger further postulates that “It is far better to focus on a specific place and develop particular real estate products as the market demands them, in one or at most two locations within walking distance of one another. Two advantages of this approach are that one gets to know the inside development opportunities of a specific location, and that one gets to know intimately how best to work with local officials for approvals and with bankers for construction loans” (102).<sup>76</sup> This is further reinforced by the fact that, “Focused, local development that allows a developer controlling other land in the immediate area to benefit from the rise of property values caused by one’s own development efforts. But perhaps the best reason to focus on specific place is to create a sustainable, special place—something of which the developer can be proud” (102).<sup>77</sup> Planners and city leadership should recognize the opportunity to incentivize middle housing development through programs that support smaller-scale, incremental developers. These programs and policies promote more sustainable development patterns, bolster efforts toward equitable economic mobility, and provide incentive for development of affordable housing options.

### ***Middle Housing and Density, Walkability, and Public Space***

The greatest advantage of middle housing is the ability of the typology to provide relatively high densities while retaining neighborhood character of surrounding single-family development. Parolek notes that, “Well-designed, simple Missing Middle housing types achieve medium-density yields and provide high-quality, marketable options between the scales of single-family homes and mid-rise flats for walkable urban living. They are designed to meet the specific needs of shifting demographics and the new market demand, and are a key component to a diverse neighborhood” (2).<sup>78</sup> Because the character of the building typically closely emulates its surrounding neighbors, the typology can be mixed with a variety of building types on the same block, resulting in

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<sup>76</sup> Leinberger, *Building for the Long Term*.

<sup>77</sup> *Ibid.*

<sup>78</sup> Parolek, *Missing Middle Housing*.

“the perceived density [as] usually quite lower—they do not look like dense buildings” (3).<sup>79</sup>

Another advantage to middle housing is its ability to build social networks through shared spaces. Similar to their larger apartment counterparts, many of the properties include shared yards, courtyards, or plazas that allow for informal gathering, or simply encouraging daily conversations around the communal mailbox. Parolek suggests this is particularly important considering “the growing market of single-person households (which is at nearly 30% of all households) that want to be part of a community” (4).<sup>80</sup> Density is also positively correlated with the viability of other community-serving functions including transit, public parks, and local retail. “A combination of these types gets a neighborhood to a minimum average of 16 du/acre. This is important because this is generally used as a threshold at which an environment becomes transit supportive and main streets with neighborhood-serving, walkable retail and services become viable” (3).<sup>81</sup> This often fosters “the walkable, 24-hour neighborhoods that Americans are clamoring for, but often can’t afford...Missing-middle housing ranges from 16 up past 50 units per acre, enough to undergird lively, connected, pedestrian neighborhoods, and wean some residents off their cars. These neighborhoods would also have the virtue of being mixed-income because of their diverse housing.”<sup>82</sup>

Although planners largely understand the advantages of providing more densely populated neighborhoods, existing communities are often weary of such proposed changes. Parolek summarizes the sentiment in that there often exists:

“A paradox of the missing middle: Its biggest advantage would seem to be that it makes density less scary, even palatable, for owners of single-family homes who fear being crowded by tall buildings or hundreds of new neighbors. But many homeowners remain so immovable on the issue of local development that in-between housing doesn’t always go where it would work best as stealth density. That means it’s mainly going where it’s already expected (and zoned for) — and

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<sup>79</sup> Ibid.

<sup>80</sup> Ibid.

<sup>81</sup> Ibid.

<sup>82</sup> Hurley, *Will U.S. Cities*.

cities are losing an opportunity to create more housing and knit suburban-style neighborhoods with denser development nearby.”<sup>83</sup>

This is where community outreach and education area essential. Neighborhoods and cities should take stock of existing units within the neighborhood that meet the definition of middle housing to present as examples to community stakeholders, in addition to taking measures to ensure proposed units are respectful of existing neighborhood character.

The primary advantage the density afforded with middle housing is what author Alter refers to as “Goldilocks Density”:

“Dense enough to support vibrant main streets with retail and services for local needs, but not too high that people can't take the stairs in a pinch. Dense enough to support bike and transit infrastructure, but not so dense to need subways and huge underground parking garages. Dense enough to build a sense of community, but not so dense as to have everyone slip into anonymity.”<sup>84</sup>

“At the Goldilocks density, streets are a joy to walk; sun can penetrate to street level and the ground floors are often filled with cafes that spill out onto the street, where one can sit without being blown away, as often happens around towers. Yet the buildings can accommodate a lot of people: traditional Parisian districts house up to 26,000 people per square km; Barcelona's Eixample district clocks in at an extraordinary 36,000.”<sup>85</sup>

Simply put, “If one family lives in a home, that’s one household with purchasing power. If that same house was a four-plex, four households are shopping and eating at neighborhood stores.”<sup>86</sup> All of the advantages of middle housing—building social capital, increasing affordability and choice, providing access to economic opportunity—are all rely on the provision of an appropriate level of density. Planners and city

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<sup>83</sup> Hurley, *Will U.S. Cities*.

<sup>84</sup> L. Alter, *Cities need Goldilocks housing density—not too high or low but just right*, (Guardian, 2014).

<sup>85</sup> *Ibid.*

<sup>86</sup> C. Collins, *Why Duplexes and Townhomes Make Urban Areas More ‘Walkable’*, (KERA News, 2015).

leadership must work to advocate for the broader advantages of higher-density uses within single-family neighborhoods to achieve their broader social goals.

## Implementation in an Atlanta Context: A Three-Pronged Approach

### ***Local Regulation: Past and Present***

#### *History of Zoning in Atlanta*

One of the primary barriers to developing new middle housing typologies is zoning. While the history of zoning as a tool for municipalities to control growth patterns in response to the overcrowding of industrialized cities is well known, the perhaps lesser known history is its use as a tool for class and racial segregation. The practice known as “redlining” was prevalent throughout the United States, and Atlanta was no exception. Paired with urban renewal projects such as the I-75/85 Connector and the Atlanta Civic Center, these lines dividing communities by race and class are still evidenced by the stark northwest-to-southwest divide of inequity in the City. While Federal Housing Authority (FHA) lending practices explicitly biased white neighborhoods over minority neighborhoods, other more discreet practices reinforced segregation through zoning. In an interview with community planner Caleb Racicot, he points to the 1929 City of Atlanta Zoning Ordinance for evidence.

As evidenced by the stock of existing pre-1930s middle housing properties found in historic neighborhoods through the City—almost without exception—segregation practices through stricter land-use designation was not always the case. The following excerpts in particular provide useful insight into the evolution of the City’s zoning ordinance as neighborhoods begin to be classified into uses and densities:

- *Section 2. Definitions.* (l) A “dwelling” is a building arranged, intended or designed to be occupied by not more than two families living independently of each other and doing their own cooking upon the premises. (m) An “apartment house” is a building arranged, intended or designed to be occupied by three or more families living independently of each other and doing their own cooking

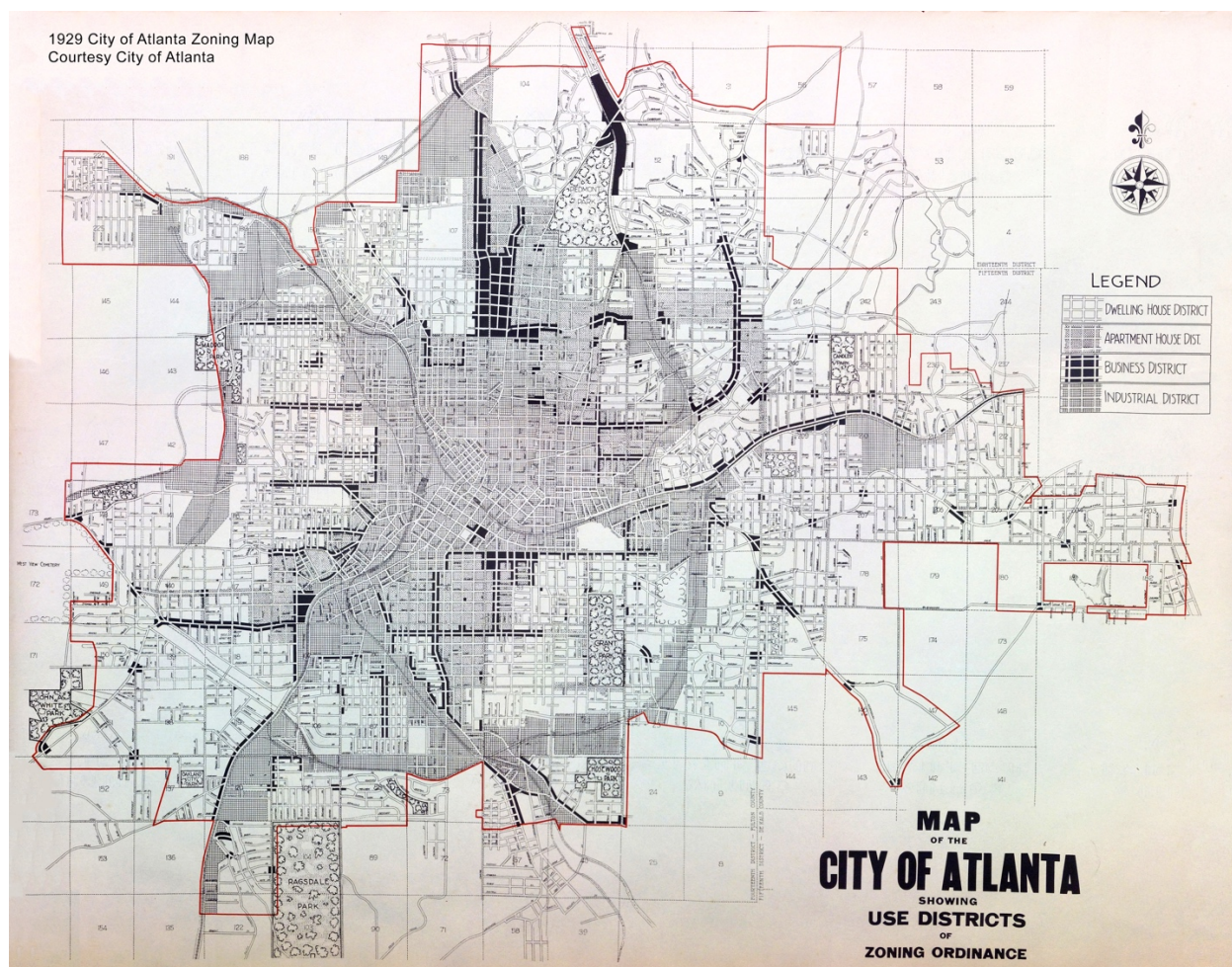
upon the premises or by three or more individuals or groups of individuals living independently but having a common heating system and general dining room. (p)  
 An “accessory” use or building is a use or building customarily incident to and located on the same lot with another use or building.

- *Section 3. Classification of Uses.* Class U1 uses: dwelling house, Class U2 uses: Apartment House, Class U3 uses: Business, Class U4 uses: Industrial, Class U5 uses: Industrial – special permit, Class U6 uses: prohibited, Class U7 uses: special permit.
- *Section 6. Accessory Uses in Residential Districts.* An accessory use customarily incident to a class U1 or U2 shall be permitted in, respectively, a class U1 or U2 district.
- *Section 6. Accessory Uses in Residential Districts.* In a dwelling or apartment occupied as a private residence, one or more room may be rented, or table board furnished.
- *Section 7. Business District.* In a business district no building or premises shall be used, and no building shall be erected which is arranged, intended, or designed to be used, except for a class U1, U2, or U3 use.<sup>87</sup>

As the code evolved, the classifications became more stringent, impacting middle housing in particular, as accessory uses and floor-to-area ratios (FAR) were codified. When viewed through the lens of the research presented on neighborhood diversity and community resilience, these evolved designations begin to successfully homogenize neighborhoods into strict single-family designations.

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<sup>87</sup> *Zoning Ordinance*, (Atlanta, City Planning Commission, 1929).



Source: Caleb Racicot

Aaron Fortner, principle and founder of Canvas Planning Group in Atlanta, postulates that middle housing typologies most likely developed along trolley lines, serving as the transition from single-family housing to neighborhood commercial areas.<sup>88</sup> While the remaining middle housing that exists within neighborhoods tends to be in high demand, one of the largest obstacles to maintaining it and developing new units is the fact that current City policy overwhelmingly protects single-family neighborhoods, which comprise an astounding 50% of the land within the City limits.<sup>89</sup> With no zoning designation that adequately allows for middle housing without exposing neighborhoods to much higher-density developments, the barriers for approval of such developments are high and costly.

<sup>88</sup> Aaron Fortner, *Interview by author*.

<sup>89</sup> Karl Smith-Davids, *Interview by author*.

Another significant barrier to maintaining the existing stock of middle housing is its current status as “illegal, non-conforming structures.” According to Racicot, this puts properties at risk of losing their grandfathering status due to vacancy past the allotted number of years.<sup>90</sup> According to his research, there are currently 10,000 middle housing units that are “illegal, non-conforming” within the City, and as such, are at risk for demolition. As the City of Atlanta grapples with its affordable housing crisis, this is particularly alarming considering many of these units represent units that are more accessible to lower-income residents. Additionally, since many of the middle housing units are found in historic neighborhoods—many of which are experiencing redevelopment pressures—their illegal status has resulted in their demolition and redevelopment as a high-end, single-family home. If these zoning policies remain in place, the result could be devastating to the affordability and accessibility of Atlanta’s historic neighborhoods.

### *Current Efforts*

New efforts are currently underway to address many of these barriers. A series of “Quick Fixes” to the existing code are an effort to address policies that misalign with the vision of development within the city, and many of these policies directly impact middle housing. Consultants Fortner and Racicot note that they are taking a two-pronged approach: creating new district designations that better regulate for the allowance of middle housing and redefining the grandfather clause of existing middle housing to prevent redevelopment into lower-density, higher-income housing.<sup>91</sup> Both recognize that creating neighborhood diversity and community resilience—including the City’s affordable housing crisis—has no silver bullet, but by creating a multi-pronged approach the City can develop more incrementally and sustainably.

One of the proposed “Quick Fixes” harkens back to the 1929 Zoning Code that allowed for accessory dwelling units in every residential district. Reviving this privilege—currently only available to R-5 districts—is a promising step toward more housing choice. Moving up the density scale from duplexes and accessory dwelling units, the

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<sup>90</sup> Caleb Racicot, *Interview by author*.

<sup>91</sup> *Ibid.*

“Quick Fixes” also seek to address the development of middle housing properties up to 12-units, as this is the scale of 90% of the existing middle housing properties in the City limits.<sup>92</sup> One of the primary tools used to regulate density is through FAR. Since middle housing statistically has a higher-than-average FAR, the current zoning code makes permitting challenging. By decoupling FAR from the designation, regulation will take a more form-based approach to ensuring the structure is amicable to existing neighborhood character. Ultimately, the goal of the zoning updates is to provide reasonable avenues for the development of housing typologies that are more mutually beneficial and inclusive of all residents.

### ***Development and Implementation Strategies***

#### *Existing Barriers*

A second barrier to middle housing is orchestrating the actual development of the properties. In an interview with David Pendered, managing editor of the Saporta Report, he notes that finding avenues for smaller scale development financing—between single-family housing and large apartment complexes—could be challenging.<sup>93</sup> Because middle housing has been “missing” for a number of years, financial institutions view the typology as inherently more risky. One of the primary strategies to address this issue is partnering with smaller, local community development financial institutions (CDFIs) who have a longer-range view of lending practices, making them natural capital partners for middle housing development.

Another paradox that exists with middle housing comes from its characteristic of being diverse; while this makes middle housing an essential tool in creating diverse neighborhoods, it also makes it more challenging to develop. As development practices have trended toward production-based models, middle housing projects tend to be viewed as lacking the ability to benefit from the economies of scale that single-family housing and large-scale multifamily projects produce. Particularly considering middle housing tends to be developed on infill lots within an existing neighborhood, no two projects are the same. While this requires a different development model, this provides

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<sup>92</sup> Racicot.

<sup>93</sup> David Pendered, *Interview by author*.

an avenue for small-scale incremental development to individuals who otherwise would not participate in the more mainstream development industry.

### *Potential Implementation Tools*

One common suggestion of how to “crack the development code” is to identify target areas ripe for middle housing development to use as a test case for future projects. Fortner suggests starting with the City to identify and designate target areas, providing local developers a low-barrier entry to the middle housing market.<sup>94</sup> Pendered reinforces this idea, suggesting that the right neighborhoods could be the biggest advocates when they are provided a viable option for increasing density—within the existing neighborhood character—apart from larger-scale, standard production apartment complexes.<sup>95</sup> The key to making this work however, is identifying and following the target market. Neighborhood with existing, historic examples of middle housing, experiencing early stages of redevelopment, with higher than average transit ridership should be identified as viable locations for near-term middle housing development.

Another essential tool to the development of middle housing is changing the developers’ perceived value a project from short-term gains to long-term value. With the proliferation of publicly traded REITs, development projects are viewed as 5-year assets—a strikingly short timeframe in the life of a building. Educating and advocating for the advantages of longer-term development value achieves several key benefits directly impacting middle housing: allows higher-quality building practices, prioritizes community-serving development projects, and ensures more engaged property management and upkeep. A significant part of this strategy is engaging with and educating potential developers, often whom would not consider themselves as real estate developers in the traditional context. Middle housing developers could be local architects, builders, or neighborhood advocates willing to incrementally invest in their

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<sup>94</sup> Fortner.

<sup>95</sup> Pendered.

own communities, and as such, will tend to have a longer-range perspective of project profitability.

A third critical strategy is the engagement of community partners, nonprofits, and advocacy organizations that support the notion that diversity of housing choice is fundamental to neighborhood diversity and resiliency. In Atlanta, for example, organizations such as the Atlanta Neighborhood Development Partnership or the Annie E. Casey Foundation can serve as educational or financial resources to small-scale developers of middle housing. Because middle housing tends to be a more challenging development product, it is important to have a framework of support through community organizations. In this vein, Kevin Bacon, Assistant Director of the Atlanta City Studio, suggests that a partnership with the Atlanta Housing Authority could reimagine a model for long-term, sustainable affordable housing policy that hinges on middle housing. With Atlanta's storied history with public housing, from Techwood Homes to Centennial Homes, and the "Texas donut" model prevalent today, middle housing could provide a different, more incremental approach to be used in conjunction with more large-scale development strategies.<sup>96</sup> The flexible nature of middle housing could allow for opportunities to provide lower-barrier live-work units or neighborhood commercial spaces. While Bacon acknowledges that affordability has no silver bullet, middle housing could serve as a promising, and essential, piece of the larger policy framework for a more equitable and accessible Atlanta.

### ***Community Engagement and Education***

#### *Existing Missing Middle Housing as Educational Tool*

The third, and perhaps most significant barrier to the development of middle housing is community perception of multifamily housing more broadly. Development pressures have resulted in large-scale apartment complexes being constructed in close proximity to single-family neighborhoods, one of Atlanta's most fiercely protected assets. The result, however, is the perception "that any increase in density, is bad density". A key strategy in addressing this is in identifying and celebrating existing

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<sup>96</sup> Kevin Bacon, *Interview by author*.

middle housing examples within the community. In a recent op-ed by Beltline architect Ryan Gravel reflecting on his own quest to find middle housing options for his family, he notes that,

“The first is that they cultivate diversity, an essential characteristic for the economic and cultural resiliency of urban neighborhoods – not to mention it makes them more interesting. We all benefit when we live with and among people of different ages, incomes, races, ethnicities, religious or cultural affiliations, economic or educational status, sexual orientations, gender identities, or political persuasions; people who work different types of jobs at different times of day; people with varied interests like hunting or quilting; night-owls and early birds; homebodies and jet-setters; wallflowers and showboats; and people with different attitudes, philosophies, or outlooks on life. Real diversity like this is supported by a diverse stock of housing options.”<sup>97</sup>

Often, these turn-of-the-century properties are beloved landmarks within the community, and support neighborhood vibrancy and culture that would otherwise be lost in a more homogenous context.

Although density is the primary concern of most communities, planners and city leadership should advocate for the merits of appropriate density—reinforcing that all density is not equal. As Gravel states,

“The second reason middle housing is good for us is that it increases density. Relatively low-density areas like Atlanta’s cherished intown neighborhoods need more people to support transit, retail, healthcare, and other services within walking distance. In this way, neighborhood-scaled middle density is part of a strategic approach to managing the growth and regional traffic that seems to consume another neighborhood every day.”<sup>98</sup>

Public amenities and community-serving retail requires people, and appropriate levels of density support people. Understandably, current development trends have

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<sup>97</sup> Gravel, *In Search of Atlanta’s Missing Middle*.

<sup>98</sup> Gravel, *In Search of Atlanta’s Missing Middle*.

been noticeably absent of middle housing, leaving communities unfamiliar—and therefore skeptical—of the development type. Engaging communities around the merits of middle housing is essential in building support and political will for sustainable development practices moving forward.

### *Missing Middle Housing and Community Improvement*

As community engagement efforts around middle housing are developed, it is essential for planners and city leadership to keenly understand the institutional history of race, class, and urban renewal in Atlanta. As previously discussed, urban renewal projects of the mid- to late-20<sup>th</sup> century ravaged African American and low-income neighborhoods, resulting in lingering distrust of large-scale development and land-use policy changes. For middle housing to be successfully implemented in historic, urban-core neighborhoods, it has to be part of a larger policy framework supporting neighborhood diversity and accessibility. As Gravel notes, “an inclusive approach to growth will make our region even more prosperous. To achieve that best outcome, however, there are many things we must do – employment, education, mobility, opportunity, affordability – and more middle housing should be an essential part of our strategy.”<sup>99</sup> Middle housing is by nature a community-based approach to development, and City policy should be reflective and supportive of this goal.

Addressing issues of equity and inclusion in the City of Atlanta requires big-picture thinking, alongside actionable and implementable policies. A successful middle housing policy should be part of a larger policy framework with a holistic view of diversity, equity, and resilience; a larger policy framework should strategically consider land-use, zoning, transit, and economic development policies as incremental, supportive strategies toward these overarching goals. As planners and city leadership engage with communities around issues of community improvement, it is essential to maintain a comprehensive view of community issues—addressing inequities at a systematic level by providing a structure in which diverse communities can develop, grow, and thrive.

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<sup>99</sup> Gravel, *In Search of Atlanta's Missing Middle*.

## Conclusion

Neighborhood diversity—and as a direct result community resilience—is inextricably tied to diversity of housing choice. As Atlanta grapples with envisioning its legacy for the coming decades, adhering to the status quo will result in exasperated displacement and inequity. As stated by Bacon, a city should ultimately be about choice; equitable choice for all of its residents.<sup>100</sup> Planners and city leadership should advocate for policies supporting neighborhood diversity because it is the moral and right path forward. While it is also the right thing to do, implementing these policies is also the best path forward for the sustainability and resiliency of the City. The groundwork being laid by the *Atlanta City Design* and the *Atlanta Resilience Strategy* provides a useful vision for policymakers and decision makers; and middle housing should be a strategy for incremental implementation of that policy network.

As Atlanta continues to strive to become Martin Luther King Jr.'s *beloved community*, supporting neighborhood diversity is a fundamental ambition. The forming, mending, and fostering of social networks must be reflected in the physical environment, an environment that must be accessible, inclusive, and equitable to do so. While middle housing may seem a small portion of this comprehensive policy network, an effective and resilient network is comprised of seemingly small, yet collectively significant policy efforts that are each individually reflective of community values and goals. Though cities may be lauded for choice, they are most fundamentally about people. And as such, an Atlanta planned, designed, and developed for people has the potential to foster the diverse, inclusive, resilient, and beloved communities we strive for.

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<sup>100</sup> Bacon.

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