





# Affordable Single-Family Homes and The Missing Middle

**It hasn't always been missing.** Let's look back...Sugar House, Avenues, Daybreak





# The Missing Middle: Key Elements

- Tree lined streets
- Not garage dominant
- Alley load, shared drives
- 40 foot +/- frontages
- 4,000 sf +/- lots
- Unique front elevations

We can't build these  
single-family  
neighborhoods in  
most Utah cities  
today





# What Happened?

## Regulatory focused to “protect” larger lot values, shifting density to townhomes/apartments

- Garage dominated with wider frontage requirements, lot size minimums....
  - “Just build your home and grow into it...”
  - It worked when land was affordable, infrastructure costs were lower

## Townhome developments became the focus for “affordability”

- 10+ units per acre, 2 car parking, garage dominant
- Architectural “efficiency”, limited differentiation
- Zoned out of single-family areas
- Affordability focus now shifting to build-to-rent vs. ownership



# FlexReady Brings Back the Missing Middle...Starting in the low \$300s

- **Efficient base home....get into the market NOW to start building equity!**
  - Example: 1,200 sf 2-Story...open main floor living, 3 Bed 1.5 Bath
  - FlexReady works with quality builders to incorporate layouts/designs
  - Integrate new innovations in processes and materials
  - **Expansion options built into base plan!**





# FlexReady Brings Back the Missing Middle...Starting in the low \$300s

- Expansion ready....ALL design elements/connections built-in
  - Expand when you are ready for less than the cost of new construction
    - Build your garage ....Utah-S.B. 181 THANKS
    - Options to go to 6 Bed/4.5 Bath.....*A Home You Grow Into, Not Out Of...*
  - FlexReady stays with the homeowner for 5 years as they build equity for expansion
    - Preferred contractor, pricing transparency, preferred lenders on MEMBER WEBSITE
- Rental / multi-generation flexibility



## FlexConnections

- Concrete
- Plumbing
- Electrical
- Roofing
- Structural
- HVAC





**But....**

## **We need regulatory flexibility for single-family homes...just like we had in the past:**

- Regulatory flexibility drives **Market Based Solutions**
- Smaller single-family lots reduce finished land costs to \$50-120k...FlexReady innovations can do the rest to bring affordability back to Utah homebuyers
  - 35-40 foot minimum frontages
  - 4,000 sf lot size minimums with alley load options

**Our Request: Integrate affordable single-family homes back into Utah developments with a state-wide zoning overlay for 10%+ smaller single-family lots to be a conforming use**

Handout: General Plan Initiatives (10-9a-403 (2)(b)(z))



# Meanwhile....

## We are working all the angles:

- **Utah - S.B. 181 is a great first step...**
- Building in new R-1B Zone in Ephraim that just passed this month (40 ft frontages)
- Connecting foundations/breezeways of single-family homes to qualify them as “Townhomes/Multi-family” in Tooele/Nephi
- Working with larger developers as part of a Master Development Agreement to allocate a portion to smaller lots for FlexReady Homes
  - **Smaller developers do not have this option!**
- Expanding to West Tennessee’s growing market with flexible zoning
- Leveraging FlexReady in Hawaii to meet their 51% affordable homes target

Video Example: <https://youtu.be/dklbSyAzNjw>