

Executive Summary

Build the Middle

A new playbook by Zillow and the Casita Coalition designed to empower advocates, policymakers, and community leaders in expanding affordable housing choices.



Throughout the United States, the housing deficit has created an affordability crisis. The underbuilding of new homes following the recession coupled with restrictive policies has led to historically low housing supply—and the high costs that come with it. To highlight the solutions that will address this crisis, Zillow and the Casita Coalition have assembled a playbook of strategies to “Build the Middle” by expanding affordable, middle-scale housing options.

Middle housing has long been a part of the American landscape. Duplexes, townhomes, bungalow courts, and other neighborhood-scale home types allowed families from all economic backgrounds to thrive in a community. But decades of exclusionary zoning and over 100 years of governmental focus on single detached houses have limited available housing options. By reimagining our neighborhoods, millions of new homes can be added to meaningfully address the housing supply shortage and the affordability challenges it creates.

Proven Strategies from the Political Playbook

Successful reform begins with an effective message that appeals to a broad political landscape.

The **"Build the Middle"** playbook draws from efforts found in communities across the country to establish an actionable framework, with detailed Case Studies from these leading cities and states:

- Vancouver, British Columbia
- Portland, Oregon
- Seattle, Washington
- California
- Auckland, New Zealand
- Montana
- Minneapolis, Minnesota
- Texas

- Draw from public polling to demonstrate public support for middle housing
- Share human stories that show the real-life impacts of the housing crisis
- Gather a broad coalition of elected and community leadership
- Draft an achievable and adaptable action plan
- Play the long game—zoning reform is incremental
- Draft effective messaging that appeals to a broad political landscape

Change must include realistic policy recommendations aimed at removing the barriers to middle housing. A multi-pronged approach is necessary, including policies that allow for new construction and improved standards that address regulatory restrictions at the local, regional, statewide, and federal levels. These complex solutions require a reexamination of zoning, financial, permitting, and development practices, but are achievable through flexible and creative collaboration.

Essential steps and local variations from the Policy Playbook:

- Remove first-generation zoning barriers that make middle home types infeasible or too costly**
- Start small with ADUs**
- Address second-generation barriers, including financing, implementation, cost of development, and workforce development**

The playbook ties it all together with eight case studies where these reformative actions have helped transform a community. We hope this playbook provides a roadmap to successful middle housing reform for stakeholders across the country as we work towards equitable and affordable communities for everyone.