

Housing for All Ages

Creating Housing for Every Generation
A Local Government Guide to Housing Choice,
Adaptability, and Missing Middle Housing



**FLORIDA HOUSING
COALITION**



AIA Florida

Supported by the AARP 2026 Community Challenge Grant





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AARP is a nonprofit, nonpartisan organization that empowers people to choose how they live as they age. The Coalition's Housing for All Ages guide and community design and technical assistance program is supported by the AARP 2026 Community Challenge Grant. This year, AARP awarded 24 grants to Florida-based organizations, totaling over \$200,000. To learn about these projects, visit: <https://www.aarp.org/states/florida/aarp-investing-over-230000-in-florida-communities/>

Why Housing for All Ages Matters

Housing Should Grow with the People Who Live in It

Communities are at their strongest when residents can find homes that meet their needs throughout every stage of life. A young professional entering the workforce may be searching for an affordable rental close to employment. A growing family may need additional space and access to neighborhood amenities. Multigenerational households may seek flexible housing arrangements that allow family members to live close together while maintaining independence.

Yet in many communities, housing options are limited. Decades of zoning regulations favoring large-lot single-family development have reduced the availability of smaller homes and moderately priced ownership and rental opportunities. As a result, many residents struggle to find housing that aligns with their needs and financial circumstances.

Housing for Every Life Stage

Housing for All Ages is ultimately about choice, flexibility, and opportunity. Housing needs are not static and successful communities provide options that support those transitions. This guide also recognizes that the most affordable housing option is often the home a resident already occupies. Policies that support flexible and adaptable housing design can help residents remain in their communities and reduce the need for costly moves.

Young Professionals

Smaller homes, apartments, ADUs, and townhomes can provide attainable housing opportunities for individuals entering the workforce and establishing financial independence.

Families with Children

Townhomes, duplexes, and cottage courts can offer family-friendly housing options near schools, parks, and employment centers.

Multigenerational Households

ADUs, duplexes, and flexible home designs can help families care for aging relatives or adult children while maintaining privacy and independence.

Empty Nesters

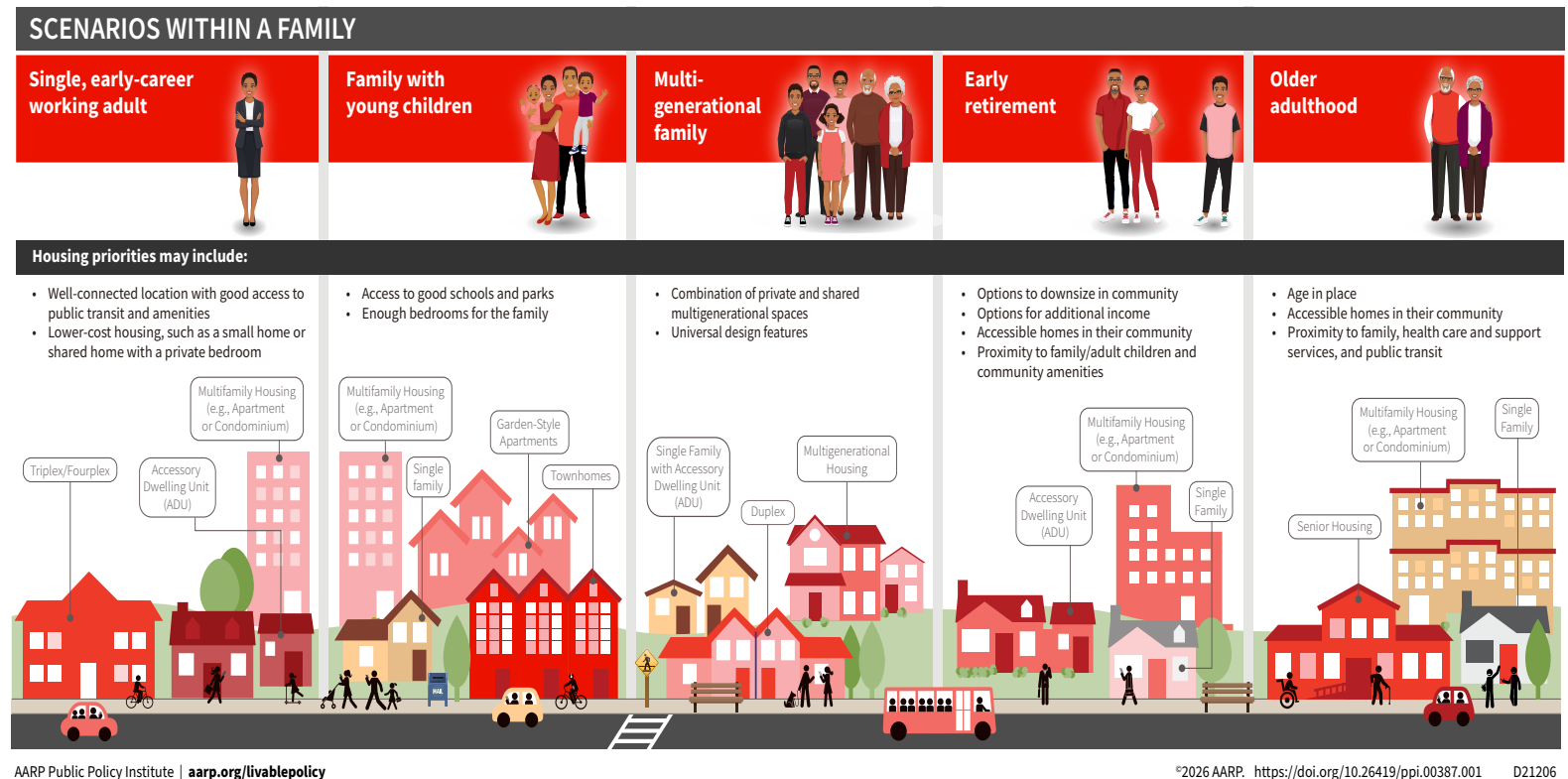
Smaller homes allow long-time residents to remain in their community while reducing maintenance and housing costs.

Older Adults

Accessible housing options, age-friendly design features, and homes located near services and amenities help older adults remain connected to their community and maintain independence.

Housing for All Ages

This illustration shows different living scenarios, or stages, for one family. Individuals may experience one or more of these scenarios in their lifetime. However, everyone—single-person households, families with kids, single parents, adults without kids, older adults, and grandparents caring for children—needs housing options that fit their needs as they age.



Missing Middle Housing refers to a range of house-scale building types that fit comfortably within existing neighborhoods while expanding housing choice.

ADUs • Duplexes • Triplexes • Fourplexes • Townhomes • Cottage Courts • Small Multiplexes

These housing types provide opportunities for residents to remain in their community as their housing needs evolve while also expanding workforce housing and supporting local businesses.

Housing Choice Creates Lifelong Communities

Communities benefit when residents can age in place, remain near family and friends, and continue contributing to local civic and economic life.

When communities offer a wider range of housing options, they can:

- Retain workers and young families
- Support aging in place
- Create opportunities for first-time homebuyers
- Strengthen neighborhood stability
- Encourage walkability and local investment
- Improve housing affordability

Great Design Builds Support for Diverse Housing Typologies

Well-designed Missing Middle Housing reflects the scale, setbacks, roof forms, landscaping, and architectural character of surrounding homes. When new housing looks like it belongs in the neighborhood, it is more likely to be accepted by residents and viewed as an asset rather than an intrusion.

Thoughtful design can enhance livability, support neighborhood character, and help sustain long-term property values. Communities can support adaptable Missing Middle Housing by engaging architects to help shape housing strategies, development standards, and prototype housing concepts that respond to local needs.

Architects can help communities explore flexible housing layouts, multigenerational living options, aging-in-place strategies, and neighborhood-compatible design solutions. Design resources such as housing toolkits, prototype concepts, adaptable floor plan examples, and context-sensitive architectural standards can provide clarity and structure for residents and developers.



Florida Missing Middle Design Case

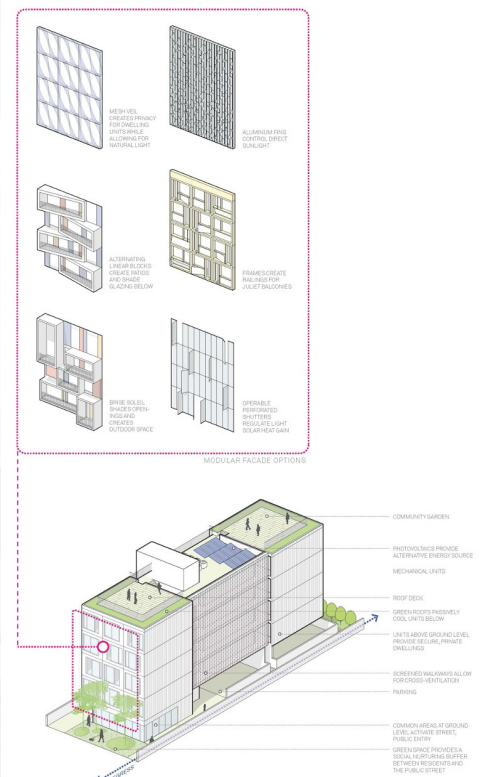
To encourage innovative housing solutions, the Florida Housing Coalition and AIA Florida launched the Missing Middle Housing Design Case Studies. The purpose is to highlight architect-designed housing concepts that address affordability, resiliency, community compatibility, and housing choice. The initiative recognizes the important role architects play in creating sustainable, adaptable communities and showcases creative housing solutions appropriate for Florida's diverse urban, suburban, small-town, and rural contexts. The Case Studies feature multiple designs that support affordability and multigenerational living. To see the designs submitted by architects and students, download the 2026 Design E-Book at <https://www.aiafla>.



02 Workforce Housing
Chandler and Associates



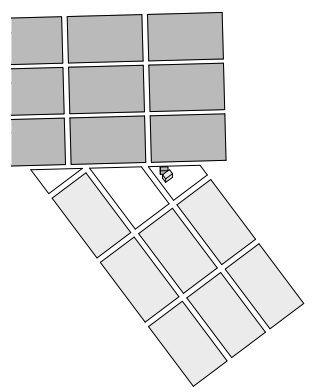
03 Sarasota Urban Infill Site
Brooks Scarpa Huber



Successful MM/Housing for All Ages strategies require collaboration.

- Local Governments, Community Redevelopment Agencies
- Nonprofit Housing Organizations, Developers and Builders
- Architects and Designers, Universities and Students
- Community Stakeholders

These partnerships can help communities identify housing opportunities, evaluate development feasibility, explore design solutions, and create housing that responds to local needs.



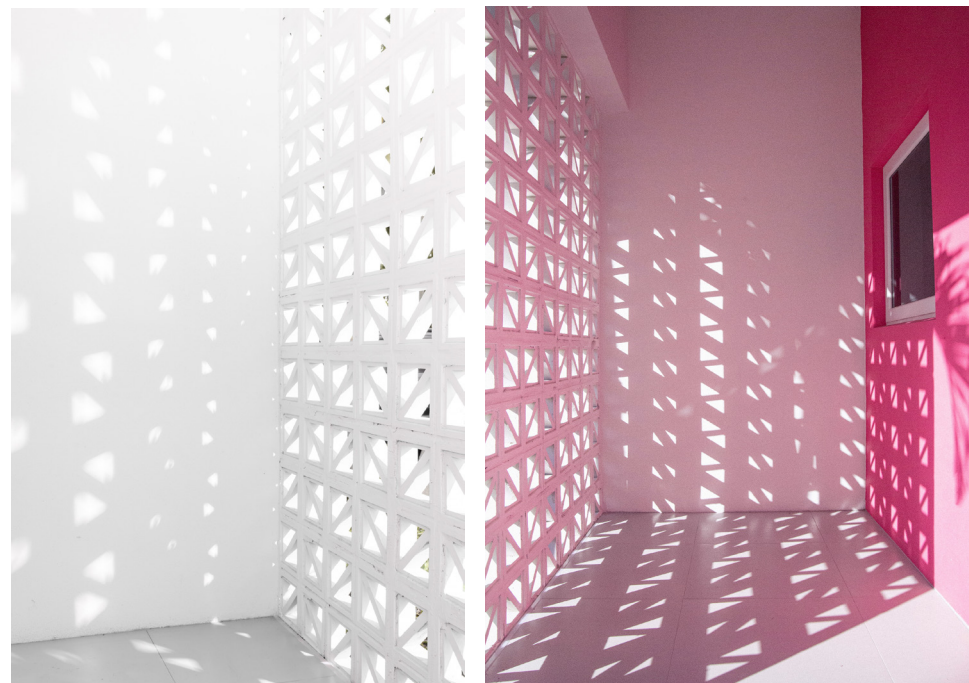
04 Roads Duplex
Chandler and Associates, Architecture



05 Chamberlin Street, Orlando
FK Architects



06 1808 North Mitchell Avenue, Tampa
FK Architects



07 Allapattah Duplex
Glenda Puente Architect



08 Pointe West Live/Work Rowhouses
Gregory John Burke Architect, PA



09 Pointe West Mixed-Use Building
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Accessory Dwelling Units Expand Housing Choice

Orange County's Ready Set Orange program provides pre-designed plans intended to make attainable housing easier to understand and pursue. The program includes accessory dwelling units that can provide housing for loved ones, support long-term rental opportunities, or create additional space as household needs change. By offering reviewed plans and step-by-step instructions, the County aims to reduce some of the time and cost associated with the permitting process.



Mandarin — ADU · 610 SF



Tangerine — ADU · 708 SF



Clementine — ADU · 531 SF



Seville — ADU · 700 SF

Local Government Action in Practice

Ready Set Orange provides pre-designed accessory dwelling unit options that help residents visualize how additional housing can fit within existing neighborhoods. The plans have been reviewed by Orange County's Building Division, helping applicants begin the permitting process with a clearer starting point. A Florida-licensed architect or engineer is still required to finalize the plans and prepare site-specific documents.

Ready Set Orange | Orange County

ADU prototype designs by Rhodes + Brito Architects and Weeks Architecture and Design

Five Strategies Local Governments Can Take To Support Missing Middle

Local governments play a critical role in creating conditions that support Housing for All Ages and Missing Middle Housing. This section defines key barriers and actions for elected officials, housing leaders, and planners.

01

Modernize Zoning

Many communities continue to restrict housing options through zoning regulations that permit only detached single-family homes. Local governments can expand housing opportunities by allowing duplexes, townhomes, cottage courts, ADUs, and small multiplexes in appropriate locations through predictable administrative approval processes.

02

Remove Regulatory Barriers

Development regulations often unintentionally prevent small-scale housing. Generally, middle housing types require a higher density relative to single-family home zoning. This density increase is modest and relies on buildings that are “right sized” and in scale and character with the surrounding community even though they provide more units per acre. This is commonly referred to as “gentle or soft density.”

Aligning these standards can make Missing Middle Housing financially and physically feasible. Communities should evaluate:

- Density standards
- Minimum lot sizes
- Setbacks
- Lot coverage requirements
- Minimum dwelling sizes
- Floor area ratios

03

Right-Size Parking Requirements

In many communities, parking requirements consume valuable land and increase development costs. Reducing or tailoring parking requirements near jobs, transit, and community services can increase housing production while preserving neighborhood character.

04

Leverage Public Resources

Local governments can support development through:

- SHIP funding
- Housing trust funds
- CRA resources
- Infrastructure assistance
- Gap financing
- Public land disposition strategies

Strategic use of these resources can help create affordable housing opportunities for residents of all ages.

05

Promote Thoughtful and Adaptable Design

Good design builds public support and creates housing that can serve residents through different stages of life. Local governments can encourage neighborhood-compatible housing by supporting thoughtful site planning, adaptable home designs, and clear development standards that promote flexibility, accessibility, and long-term community value. Architects are an invaluable resource in addressing these issues and providing innovative solutions.

Strengthening Local Planning and Policy Frameworks

Across Florida, many communities lack smaller, accessible housing options that support aging in place or allow older adults to downsize while remaining close to family, services, and familiar neighborhoods. Missing middle housing, such as duplexes, cottage courts, and small multiplex buildings, can help address this gap. AARP has identified these housing types as an important strategy for expanding housing choices for older adults and residents of all ages.

However, input from local governments, developers, architects, and planners consistently identify zoning constraints, parking requirements, impact fees, and development regulations as common barriers. This section is adapted from assessments created by the Coalition for the Missing Middle Housing Initiative.

Many communities support housing in principle but have regulations that make this housing difficult or impossible to build. Local housing and community development offices can work with zoning, construction services and other departments to review the barriers list and the readiness assessment on the next page to determine your community's readiness to catalyze Missing Middle Housing for All Ages.

Common Barriers Identified by Developers and Architects

Zoning

- Large minimum lot sizes
- Low - density limits
- Restrictions on duplexes or townhomes
- Lengthy approval processes

Financial

- Impact fees do not reflect smaller unit sizes
- Limited local incentives
- Lack of gap financing tools

Development

- Excessive setbacks
- High parking requirements
- Large minimum home-size requirements

Process

- Multiple public hearings
- Unpredictable review timelines
- Inconsistent processes

Building Code Submissions

- Multifamily-code requirements for triplexes
- Commercial standards for fire suppression systems

Local Housing Readiness Assessment

A. Planning and Policy

- ☐ We have completed a recent housing needs assessment.
- ☐ We have identified areas appropriate for Missing Middle Housing.
- ☐ We have housing goals that support residents of different ages and incomes.
- ☐ Neighborhood or corridor plans encourage diversity in housing typologies.
- ☐ Local plans recognize the need for aging in place and multigenerational housing.

B. Zoning and Land Use

- ☐ Duplexes are permitted in residential areas.
- ☐ Fourplexes are permitted in residential areas.
- ☐ Townhomes are permitted in residential areas.
- ☐ ADUs are allowed by right or through an administrative process.
- ☐ Cottage courts are permitted.
- ☐ Development standards support small-scale housing.
- ☐ Our code allows multigenerational housing arrangements.
- ☐ We permit aging-in-place modifications through an administrative approval process.

C. Housing Resources and Incentives

- ☐ We use local housing funding programs to support housing production.
- ☐ We have identified publicly owned properties suitable for MM housing development.
- ☐ We offer incentives that encourage housing affordability and diversity.

D. Design and Community Engagement

- ☐ We have design standards that support neighborhood compatibility.
- ☐ We provide examples of successful Missing Middle projects.
- ☐ We engage residents in conversations about housing, separate from development approvals.
- ☐ We encourage universal design features that improve accessibility for residents of all ages and abilities.

Local Housing Readiness Scorecard

Count the number of boxes checked.

0–4 Checks | Getting Started: Your community is beginning to explore Housing for All Ages strategies. Consider conducting a housing needs assessment, identifying missing middle opportunities, and evaluating local regulations that may limit housing choice.

5–9 Checks | Building Awareness: Your community has established some of the foundational elements needed to support Housing for All Ages. Focus on aligning planning, zoning, and housing policies to create a more coordinated approach.

10–14 Checks | Advancing Housing Choice: Your community has taken meaningful steps to support diverse housing options. Opportunities may exist to expand incentives, remove remaining regulatory barriers, and strengthen design and community engagement strategies.

15–17 Checks | Housing Ready: Your community has many of the policies, resources, and implementation tools needed to support Housing for All Ages. Focus on project delivery, partnerships, and long-term affordability and resilience.

18–20 Checks | Housing Leader: Your community demonstrates a strong commitment to creating housing opportunities for residents of different ages, incomes, and household types. Continue sharing best practices, evaluating outcomes, and serving as a model for other communities.

• Path to Housing for All Ages •



Integrating the Housing for All Ages and the REPAIR Framework

Housing for All Ages is more than a housing strategy; it is a community-building strategy. Communities thrive when residents can find housing that meets their needs throughout every stage of life, from young adulthood to retirement and beyond.

The Florida Housing Coalition's REPAIR Framework provides a roadmap for achieving this vision by guiding local governments, community leaders, developers, planners, architects, and housing advocates toward a stronger and more resilient

R — Reachable

Housing should be affordable, attainable, and accessible to people of all ages, incomes, and abilities. Missing Middle Housing expands the range of housing choices available to young professionals, families, older adults, caregivers, and first-time homebuyers.

E — Equitable

Housing choices that support aging in place, multigenerational living, and neighborhood reinvestment can help communities remain inclusive and welcoming across generations.

P — Permanently Affordable

Communities can support permanent or long-term affordability through land-use policies, public investment, community partnerships, and housing preservation strategies.

A — Available

Housing must be available in sufficient quantity and variety to meet the needs of a changing population. Modernizing zoning, reducing unnecessary barriers, supporting infill development, and encouraging Missing Middle Housing can help communities provide more housing choices while respecting neighborhood character.

I — Innovative

Communities must embrace new approaches to longstanding housing challenges. Flexible housing layouts, multigenerational housing models, adaptive reuse, public-private partnerships, and new financing tools can create housing solutions that respond to changing community needs.

R — Resilient

Housing should be designed to withstand hazards, support energy efficiency, and remain functional throughout a resident's lifetime. Resilient communities invest in durable construction, climate-responsive design, accessibility, and homes that can adapt as residents age and family needs evolve.



Featured Design Case Studies

These projects demonstrate how thoughtful architecture can expand housing choice while responding to neighborhood character, climate, affordability, adaptability, and changing household needs.

- 01 **A Vision for Gentle Density in Sarasota**
Things Meet Architecture Studio
Five compact homes are organized as a cottage cluster with shaded entries, garden terraces, natural ventilation, and shared pedestrian paths that prioritize residents and community interaction.
- 02 **Workforce Housing**
Chandler and Associates, Architecture
This Miami infill prototype uses compact apartment townhouses to create a pedestrian-scaled street edge. Flexible unit configurations and reduced parking requirements support attainable housing near transit.
- 03 **NEST Toolkit: Sarasota Urban Infill Site**
Brooks Scarpa Huber
The NEST Toolkit uses prefabricated modules to create a five-story, 20-unit infill building. Its adaptable façade allows the repeatable system to respond to climate, context, and local identity.
- 04 **Roads Duplex**
Chandler and Associates, Architecture
Designed for an irregular corner site, the duplex transforms the conventional mirrored typology through rotated volumes. Each residence maintains a distinct identity while sharing a unified architectural composition.
- 05 **1999 / 2001 Chamberlin Street, Orlando**
FK Architecture
Seven homes are organized around a landscaped courtyard, balancing increased density with neighborhood scale. Shaded balconies, integrated parking, xeriscaping, and shared outdoor space support daily livability.
- 06 **1808 North Mitchell Avenue, Tampa**
FK Architecture
Compact three-story townhomes reinforce the existing street pattern while providing private yards, a community garden, flexible ground-floor space, solar opportunities, and climate-responsive design strategies.
- 07 **Allapattah Duplex**
Glenda Puente Architect
This Miami duplex draws from the neighborhood's historic multifamily buildings. Breezblock porches, controlled western glazing, landscaped buffers, and a ground-floor bedroom support climate responsiveness, flexibility, and aging in place.
- 08 **Pointe West Live/Work Rowhouses**
Gregory John Burke Architect, PA
Six narrow rowhouses combine ground-floor business space with residences above. The project introduces an attainable live/work model within a traditional, walkable neighborhood setting.
- 09 **Pointe West Mixed-Use Building**
Gregory John Burke Architect, PA
A neighborhood restaurant occupies the ground floor with two apartments above. The project combines housing and daily services within a walkable town center while maintaining the development's traditional architectural character.



Need Planning and Policy Technical Assistance?

If your community is interested in moving to the next level with Housing For All Ages, the Florida Housing Coalition offers technical assistance tailored to meet your community needs. Contact us at: info@flhousing.org www.flhousing.org

