

MIDDLE HOUSING FAQ



Answers to Frequently Asked Questions (FAQ) for the proposed Middle Housing changes to the Louisville Metro Land Development Code (LDC).

Q: What is zoning? What is the Land Development Code? How does Middle Housing relate to these things?

A: **Zoning** is the law that governs development in a community, by designating each parcel of land into a "zone" that determines how the land can be used. The **Land Development Code (LDC)** is a set of rules and regulations, which includes zoning, that defines how land can be used, how a development such as a new warehouse or home addition must be designed, and the procedures for obtaining approval. The Middle Housing draft regulations are an amendment to the Land Development Code that would allow duplexes, triplexes, fourplexes, townhouses, cottage courts, and walking courts throughout residential areas of Louisville Metro. The LDC currently prohibits these building types in most areas, so the law must be changed to allow them.

Q: Under the proposed regulations, will Middle Housing require a change in zoning?

A: **No.** The proposed Middle Housing regulations ensure that the building types and forms are compatible with single-family neighborhoods. As long as the proposed Middle Housing project is in strict compliance with the outlined design standards (height, setbacks, parking location, etc.), a rezoning will not be necessary. This applies to all existing residential zoning districts within the Traditional Neighborhood, Neighborhood, Village, and Village Center form districts, whether single-family or multi-family. Use the following link to see a map of where Middle Housing would be permitted under the proposed regulations: <https://arcg.is/1frmme0> (*This map is for general information purposes only*). If a proposed development does not meet these Middle Housing standards, a change in zoning would be required.

Q: Will Middle Housing be allowed in small cities with zoning authority, such as Shively or Middletown?

A: **No.** The proposed Middle Housing regulations are an amendment to the Louisville Metro Land Development Code. Each of the twelve cities with zoning authority ([List of Cities](#)), which have their own land use regulations and development codes, must amend their individual codes to allow for Middle Housing.

Q: Is this a proposal for Louisville Metro Government to build Middle Housing? Who will decide where Middle Housing is built?

A: **No.** Louisville Metro Government is not proposing to build Middle Housing. The proposed regulations will create the option to build Middle Housing on private property as the rules for land development apply to development on private land - not public land. The regulations themselves do not provide any subsidies, incentives, or public investments for construction. The draft regulations have accounted for limitations in the built environment but the decision to build middle housing, and where, will be up to each property owner.

Q: Is Middle Housing the same as affordable housing?

A: **No.** “Affordable housing” is a term generally defined as housing where the occupants spend 30% or less of their monthly income on housing expenses, including utilities. This means that housing affordability is different for everyone, based on their monthly income and family size. Middle Housing results in **more affordability** by design because it requires less land, and the construction method reduces material costs. These cost savings are passed on to the renter or buyer, which results in housing options that are more affordable for everyone, regardless of monthly income and household size. In addition to these cost savings, Middle Housing will create more housing supply in the city, which naturally lowers prices when demand is high. Like single-family homes and large apartment buildings, Middle Housing can meet a variety of affordability needs in the community – from efficiency units to luxury dwellings.

Q: Is Middle Housing only for renters? How can Middle Housing help increase home ownership?

A: **Middle Housing is for everyone!** It expands opportunities for both renting and owning. Currently, there are limited options to rent, and the price of homeownership continues to rise. Middle Housing gives people more choices when looking to either rent or purchase a home. Building types such as duplexes, townhouses, walking courts, and cottage courts can be developed on a single lot or with each unit on a separate lot, creating new opportunities for homeownership without the cost or maintenance burdens of a detached single-family home.

Q: If Middle Housing is built in my neighborhood, will it lower my property value?

A: **No.** Because Middle Housing is limited or prohibited in most cities, there is little research specific to Middle Housing’s impact on surrounding property values. However, several studies have shown that the presence of multi-family and mixed-income housing in a community has a positive or neutral effect on surrounding property values. One [study of properties in Tallahassee, Florida](#) found that single-family homes within 300 feet of a multi-unit property experienced no negative impact on property values, regardless of the type of multi-family housing (townhouse vs. apartment building). In several cases, single-family homes near multi-family buildings had higher property values than single-family homes that were not near multi-family. The same trends were observed in a [separate study in Richmond, Virginia](#).

One of the goals of Middle Housing is to create walkable neighborhoods, where people can safely access their daily needs within a 10–15-minute walk . Many research studies over the last decade show a positive relationship between walkability and property value. According to the research and advocacy firm Strong Towns, between 2012 and 2019, 44 cities (including Louisville) across the United States experienced a larger increase in property values for walkable neighborhoods when compared to neighborhoods that are car-dependent.

Q: How will infrastructure needs (roads, sewers, etc.) be considered for Middle Housing?

A: Middle Housing is more compact and can utilize existing infrastructure or minimize costs for new infrastructure. Every new construction project in Louisville is reviewed by the agencies responsible for delivering infrastructure, such as transportation (Metro Public Works/Kentucky Transportation Cabinet), sewers (Metropolitan Sewer District), electricity (LG&E), and water (Louisville Water Company). Middle Housing will be reviewed under the same standards as all other housing construction. The appropriate agency will determine if there is enough capacity to accommodate a proposed Middle Housing project, based on existing infrastructure, and may require improvements according to their policies.

Q: If I live in a neighborhood subject to an HOA or with deed restrictions, is Middle Housing allowed?

A:

That depends on the specific restrictions. It is important that you understand what restrictions exist on your property. Many properties have a deed restriction or a Homeowner’s Association (HOA) agreement that prohibits all forms of housing that is not a detached single-family home, including Accessory Dwelling Units. Louisville Metro Government does not review, administer, or enforce private agreements, unless specifically named as party to the agreement, and it would be up to the individual property owner or HOA to determine compliance.

Deed restrictions are a historic and active tool used to exclude people from single-family neighborhoods. According to Louisville Metro’s [Advancing Equity](#) report, “‘Deeds of Restriction’ and ‘Covenants, Conditions, & Restrictions’ enforced by homeowners associations...work to exclude individuals through economic and social barriers, and many of the “values” they put forth are contrary to the goals and objectives of the adopted Comprehensive Plan and are often more restrictive than adopted land use ordinances.”