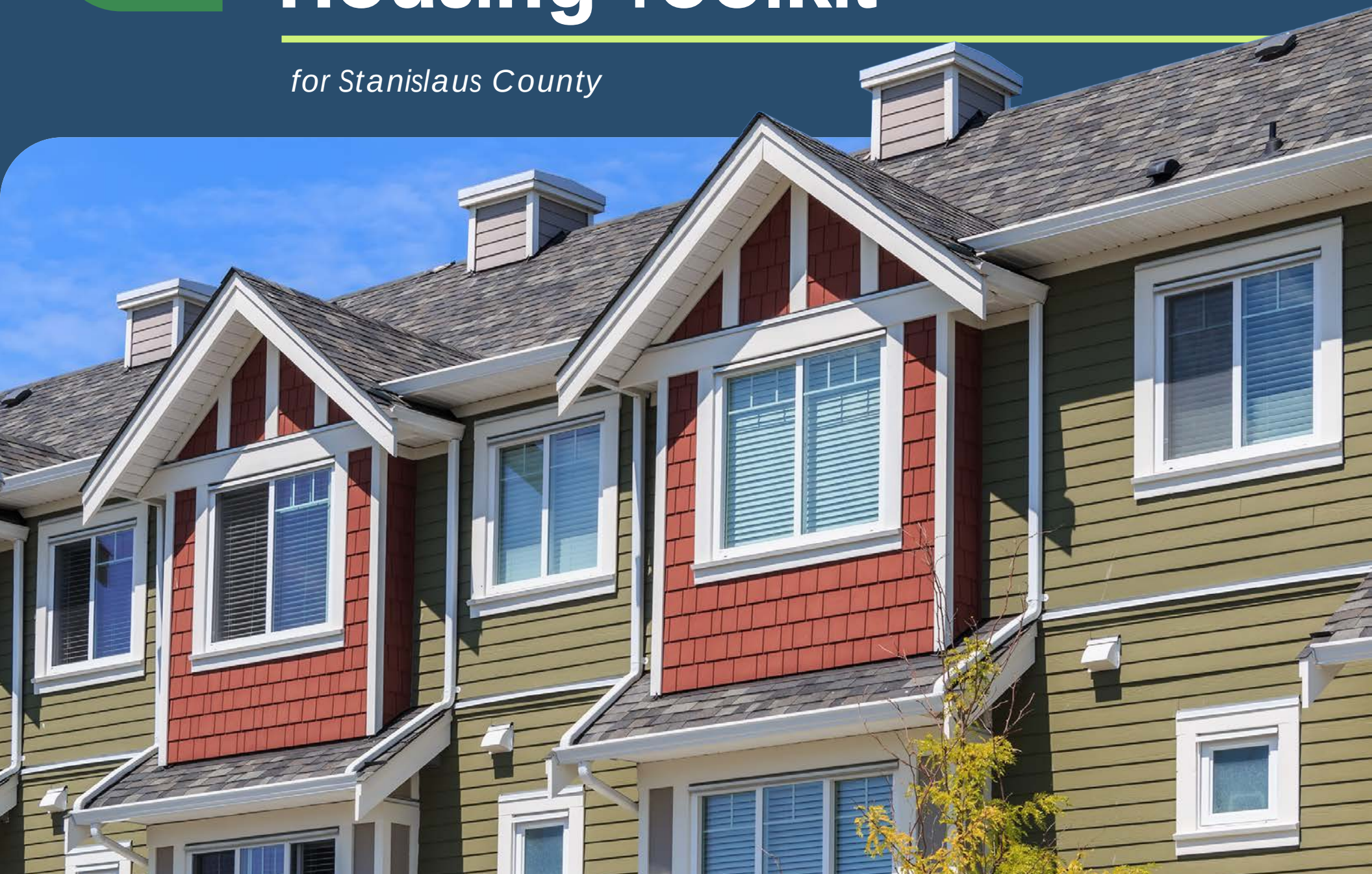
Missing Middle Housing Toolkit

for Stanislaus County



Missing Middle Housing Toolkit *for Stanislaus County*

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City of Oakdale

City of Patterson

City of Riverbank

City of Turlock

City of Waterford

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IN THIS TOOLKIT

EXECUTIVE SUMMARY

This toolkit equips the Stanislaus Council of Governments (StanCOG) member jurisdictions, partners, and community stakeholders with a practical locally focused playbook to expand Missing Middle Housing (MMH) across the region. It focuses on MMH—house-scale housing types such as Accessory Dwelling Units (ADUs), duplexes, triplexes, fourplexes, cottage courts, townhomes, courtyard buildings, and small multiplexes—as a strategy for increasing housing choice, supporting affordability, and strengthening neighborhood resilience.

The document draws on best practices from local examples and peer regions, aligns with California's evolving housing framework, and organizes recommendations into an action-oriented sequence for the Stanislaus context. The toolkit provides: clear definitions; housing typologies and design guidance; barriers and enabling policies; funding and financing strategies; and case studies ranging from infill sites to corridor- and district-scale opportunities.

Key strategies and resources included in this toolkit

- **Plan for MMH:** Update general plans and zoning to explicitly permit a broad range of MMH types in appropriate districts and align development standards to support house-scale outcomes.
- **Design for fit:** Apply form-based or objective standards regulating massing, frontage, and site design so MMH aligns with existing neighborhood character.
- **Make the math work:** Pair zoning updates with fee alignment, infrastructure readiness, ministerial approvals where allowed, and targeted incentives that close financing gaps for small projects.
- **Build capacity:** Provide pre-approved plans, small-developer programs, and technical guidance to accelerate code-compliant projects.

Downtown view of the City of Modesto

PART 1.

Introduction

The Missing Middle Housing (MMH) Toolkit introduces a diverse range of attainable, neighborhood-scale housing types—such as duplexes, fourplexes, cottage courts, and accessory dwelling units—that bridge the gap between single-family homes and large multifamily developments. Once common across American neighborhoods, including Stanislaus County, these "missing" housing forms were largely eliminated by post-war zoning policies, reducing opportunities for small, context-sensitive growth. MMH brings them back as a practical, human-scale solution that increases housing diversity, expands affordability, and enhances neighborhood vitality without compromising community character.

In Stanislaus County, where housing costs continue to rise, MMH provides an essential strategy to meet state and regional housing goals. The Toolkit supports StanCOG's Regional Transportation Plan/ Sustainable Communities Strategy (RTP/SCS) and the California Department of Housing and Community Development's (HCD) REAP 2.0 objectives by advancing infill development, promoting equitable access to housing, and reducing vehicle miles traveled. Through zoning reform, design guidance, and coordinated regional action, the MMH Toolkit empowers local jurisdictions to diversify housing supply, align with sustainability and equity goals, and strengthen the social and economic fabric of communities across the region.

Source: Zillow

A Second Empire Era duplex in Oakdale

Defining MMH and Benefits

What is MMH?

MMH refers to a range of housing types larger than traditional single-family homes—such as duplexes, fourplexes, townhomes, and cottage courts—that fall between single-family homes and larger apartment complexes. These building types are modest in scale, designed to integrate into residential neighborhoods, and provide housing options for a range of household sizes and income levels.

Examples of MMH include:

Source: The Eastside Tangent

Duplexes — Small multi-unit structures that resemble single-family homes in scale and form. They may be side-by-side or stacked vertically, allowing flexibility for different lot sizes. Duplexes expand housing supply while maintaining the neighborhood-scale character of surrounding areas.

Source: Booking.com

Triplexes and Fourplexes — Triplexes and fourplexes contain three or four units, either within a single structure or arranged around a shared entry. These housing types are efficient to build and maintain, providing moderate density while retaining a house-scale form. They can be integrated into existing neighborhoods with minimal change to the overall building scale or character.

MMH Examples - Continued

Source: Chantel Inc.

Courtyard Apartments — Medium-density housing types consisting of small clusters of units organized around a shared open space. Typically one to three stories in height, they provide natural light, ventilation, and shared amenities while maintaining a neighborhood-scale form. The central courtyard offers outdoor space accessible to all residents, supporting both functional site design and opportunities for neighbor interaction.

Source: John Bare

Cottage Courts & Bungalow Courts — Clusters of small homes organized around a shared open space such as a central green or pedestrian pathway. Popular in California during the early twentieth century, they offer a compact, efficient housing form that provides smaller ownership or rental options suited to seniors, small households, or residents seeking lower-maintenance homes. These housing types can be used for gentle infill while maintaining a neighborhood-scale character.

Source: CAHUD

Accessory Dwelling Units — Secondary living spaces built on the same lot as an existing single-family or multifamily home. Sometimes referred to as "granny flats," "in-law suites," "backyard cottages," or "casitas," these units function as independent residences with a kitchen, bathroom, living area, and private entrance. ADUs may be freestanding cottages, additions connected to a primary home, or conversions of existing spaces such as garages, basements, or spare rooms, allowing them to expand housing supply without creating new parcels.

California Government Code Section 65852.150 requires local governments to streamline approvals and reduce regulatory barriers for ADUs while allowing one ADU and one Junior ADU (JADU) per property unless otherwise permitted through Senate Bill 9 lot splits. To support adoption, many cities provide pre-approved building plans that lower design costs and shorten permitting timelines; in Stanislaus County, jurisdictions such as Ceres, Modesto, Oakdale, Riverbank, Turlock, and Waterford have implemented this approach, enabling homeowners to add ADUs for purposes such as extended family housing, rental income, or aging in place.

History and Perceptions of MMH

These housing types are considered "missing" because they were largely removed from zoning codes after World War II. Before the 1940s, MMH typologies were common in towns and cities across the United States, providing attainable options for households at different life stages and income levels and allowing neighborhoods to adapt gradually over time.

After World War II, as housing production expanded rapidly, federal subsidies and local policies prioritized single-family development to accommodate returning veterans and growing families. This emphasis on suburban growth led to widespread zoning restrictions that sharply reduced the construction of MMH.

Today, MMH is sometimes misunderstood. Some residents associate it with large, high-density projects or see it as a threat to neighborhood character. In reality, MMH refers to small, house-scale buildings—such as duplexes, triplexes, fourplexes, and cottage courts—that can integrate into existing neighborhoods while adding modest housing capacity.

MMH typologies were common in towns and cities across the United States, providing **attainable options for households at different life stages and income levels** and **allowing neighborhoods to adapt gradually over time**.

Townhomes in Raleigh, NC

Public concerns often stem from misconceptions about what MMH involves. Addressing these directly can help build community understanding and support:

Myth MMH means high-rise development.

Fact MMH consists of house-scale buildings such as duplexes, fourplexes, and cottage courts, not towers. These designs can integrate into existing neighborhoods.

Myth MMH will undermine neighborhood character.

Fact With context-sensitive design, MMH matches the scale and form of surrounding homes, maintaining neighborhood character while adding housing options.

Myth MMH will worsen traffic and parking.

Fact Located in walkable, transit-served areas, MMH can reduce car dependency and support sustainable transportation options.

Benefits of MMH

The benefits of MMH extend far beyond simply increasing the number of units available in a community. At its core, MMH provides housing diversity, offering alternatives to single-family homes and large apartment complex models. This diversity helps jurisdictions address a broad spectrum of housing needs, so that families, seniors, young professionals, and essential workers have access to affordable, appropriately scaled housing options that fit within existing neighborhood patterns.

Sustainability

MMH contributes to sustainability in important ways. Compared to traditional single-family housing, these building types use land and infrastructure more efficiently, making it possible to add homes in infill locations where services and utilities already exist. Smaller units require less energy and water for construction and operation, reducing the environmental footprint of new development. When located near high quality transit options and designed for walkability, MMH supports sustainable mobility by reducing car dependency and providing residents with the option to walk, bike, or use transit for daily needs.

Economic

Another benefit involves the economics of development. Because MMH projects are typically built at a smaller scale, they often allow developers to use cost-effective materials and construction methods, resulting in lower per-unit costs. This can make it possible to deliver housing at price points better aligned with local incomes, offering residents a broader range of attainable rental and ownership opportunities.

Infill construction of ADUs and other small-scale rentals can also create direct financial benefits for homeowners and small property owners. Property owners can generate supplemental income that helps offset mortgage payments, property taxes, and maintenance costs. At a community scale, the cumulative effect of ADU and small infill development can increase property values and local tax revenues without requiring new infrastructure or large-scale redevelopment.

Social

Social benefits are also significant. Designed at a neighborhood scale, MMH often incorporates shared courtyards, porches, and walkable streets that create natural opportunities for residents' interaction. These "gentle density" environments encourage community connections while maintaining the scale and character of existing neighborhoods.

Housing

Finally, MMH helps jurisdictions meet state and regional housing goals. With California's RHNA process setting ambitious production targets, MMH offers a practical approach for cities and counties to diversify housing supply without relying solely on large-scale developments that may face greater community opposition. By providing a flexible, adaptable framework for growth, MMH enables jurisdictions to balance housing obligations with local planning priorities.

In summary, MMH delivers multiple benefits, expanding housing choice, promoting sustainability, improving affordability, and supporting neighborhood-scale development, making it a key strategy for addressing housing challenges in Stanislaus County and across the region.

Why MMH Matters to Stanislaus County

As of 2023, Stanislaus County is home to approximately 552,250 residents across nine incorporated cities—Ceres, Hughson, Modesto, Newman, Oakdale, Patterson, Riverbank, Turlock, and Waterford—as well as a large unincorporated area covering nearly 1,500 square miles (2023 ACS 5-Year).

The region's housing supply has not kept pace with population growth. Since 1999, overall housing construction has slowed, and multifamily development has steadily declined in both production and permitting since the 1980s. While housing development has decreased in the County, housing costs have risen and have made home ownership increasingly difficult. The median household income was $82,758 in 2023 (ACS 1-year, 2023), yet the median sales price for single-family homes reached $469,178 (Zillow, August 2025), placing homeownership out of reach for many first-time buyers. Renters face similar difficulties: the median gross rent was $1,595—lower than the California average of $1,992 but still burdensome for many households. Despite these pressures, 61% of residents own their homes (ACS 5-year, 2023), indicating continued demand for smaller, context-sensitive ownership opportunities.

Housing construction and multifamily development has steadily **declined** in both production and permitting in Stanislaus County.

Downtown view of the City of Turlock

Historic District in the City of Oakdale

Residential neighborhood in the City of Modesto

Why MMH?

Like much of California, housing demand in Stanislaus County has outpaced supply for many years, with a growing share of households spending more than 30% of their income on housing. At the same time, most new construction has focused on single-family homes, leaving a "missing middle" of diverse housing options underrepresented. Most residential land in Stanislaus County is planned and zoned for detached single-family homes, while demographic and market trends show increasing demand for smaller, centrally located homes near jobs, services, and daily needs.

This toolkit highlights MMH as a pragmatic, context-sensitive approach. MMH occupies the middle ground between single-family homes and large apartment buildings, delivering moderate density in familiar, house-scale forms that fit on small- and mid-sized lots, support walkability, and expand housing choices for households at different life stages and income levels.

Demographic and economic shifts illustrate the urgency of diversifying housing options:

- **Aging population —** Many older residents want smaller, low-maintenance homes in walkable areas but face limited availability.
- **Younger households —** Millennials and Gen Z workers increasingly seek attainable housing close to jobs, schools, and services.
- **Workforce needs —** Teachers, municipal employees, agricultural workers, and healthcare providers often lack attainable options near employment centers.
- **Affordability pressure —** Home prices and rents have risen faster than household incomes, reducing access to homeownership and rental opportunities for moderate-income families.

Integrating MMH types can help jurisdictions respond to these trends by providing attainable housing choices, supporting local economies, and making efficient use of existing infrastructure.

Cottage Courts in San Diego, CA

Application of Community Enhancement Zones (CEZs)

Introduction to CEZs

Community Enhancement Zones (CEZs) are areas where local governments focus planning, investment, and zoning reforms to create neighborhoods that are welcoming, resilient, and capable of supporting a broader range of housing choices. While CEZs can accommodate a variety of land uses, one of their greatest values lie in how they create the right conditions for Missing Middle Housing (MMH) to flourish.

Without supportive policy frameworks, MMH often struggles to overcome barriers such as restrictive zoning or lack of infrastructure investment. CEZs respond to these challenges by concentrating resources and regulatory flexibility in targeted areas, creating a predictable environment where gentle-density housing can succeed. In this way, CEZs are not the end goal, but rather the tool that makes the introduction of MMH feasible, effective, and widely beneficial.

Purpose and Rationale

The rationale for CEZs recognizes that housing solutions work best when integrated with transportation, infrastructure, and services. A duplex or courtyard apartment may add new housing options, but its impact is greater when located near schools, transit, jobs, and community facilities. CEZs link MMH to these areas so new housing contributes to complete, well-connected neighborhoods.

In Stanislaus County, this approach addresses challenges created by auto-oriented, single-family development, which have resulted in longer commutes, fragmented infrastructure, and limited housing diversity. CEZs guide MMH to areas with existing services and infrastructure, improving public investment efficiency, reducing environmental impacts, and aligning housing, transportation, and land use planning.

By designating specific areas for MMH, CEZs provide a framework for managing growth, helping residents understand how neighborhoods may change and enabling local governments to meet RHNA targets.

Characteristics of CEZs That Support MMH

CEZs are not based on a single blueprint but share common characteristics that make them effective locations for MMH:

Accessibility — CEZs are located where residents can reach jobs, schools, shopping, and recreation through multiple transportation options. Walkability and transit connections are key features so households in MMH units are not reliant solely on cars.

Infrastructure readiness — CEZs have, or are prioritized for, reliable water, sewer, and transportation networks to support moderate increases in density. Strategic infrastructure planning helps accommodate new housing without overburdening existing systems.

Land use flexibility — CEZ zoning reduces barriers such as single-family exclusivity, large minimum lot sizes, and high parking requirements, enabling the introduction of duplexes, triplexes, and cottage courts alongside existing homes.

Investment in public space — Sidewalks, lighting, landscaping, and community areas improve safety and livability, encouraging walking and social interaction.

Context sensitivity — CEZs recognize each community's character and introduce MMH in ways that align with local architecture and scale.

How CEZs Benefit MMH

By focusing MMH in designated areas, CEZs give residents clarity about where growth will occur, developers' predictability about where projects will be supported, and local governments a framework for aligning infrastructure investment with housing needs.

For households, CEZs lower costs by placing MMH near jobs, services, and daily destinations, reducing commuting distances and transportation expenses. For communities, CEZs help balance growth, adding housing in areas with capacity and amenities rather than overloading neighborhoods lacking infrastructure.

CEZs also reduce opposition by framing housing growth as part of a coordinated plan rather than individual, ad hoc proposals. This shifts the focus from project-by-project debates to a shared vision for neighborhood planning.

CEZs and State Housing Policy

CEZs help local jurisdictions apply state housing legislation effectively. Recent laws—SB 9 (lot splits and duplexes), SB 10 (upzoning near transit), SB 684 and SB 1123 (streamlined subdivisions), AB 2011 and SB 6 (housing on commercial and public land), SB 4 (faith-based and higher education housing), and AB 2097 (parking reform near transit)—provide new tools for housing production.

By aligning CEZ boundaries with these state policies, jurisdictions can streamline approvals, access CEQA exemptions, and meet RHNA requirements more efficiently. CEZs thus serve as the link between state housing mandates and local implementation.

CEZs in Practice: Prioritizing MMH

CEZs will take different forms across Stanislaus County depending on local context and priorities. In Modesto and Turlock, they may focus on introducing small- to medium-scale MMH in downtown districts, along established transit corridors, or within underutilized commercial areas through strategies such as infill development and adaptive reuse. In cities like Ceres, Riverbank, and Oakdale, CEZs may be centered around schools, parks, or neighborhood hubs where cottage courts and fourplexes can be integrated into existing neighborhoods. In rural or unincorporated areas, CEZs may emerge in town centers, providing gentle-density housing options that maintain local identity while expanding attainable housing choices. Across all jurisdictions, the goal remains consistent: to create predictable, well-planned areas where MMH is permitted, encouraged, and supported through incremental, coordinated growth.

Advancing the CEZ Framework

CEZs provide the framework for integrating MMH into neighborhood planning. They help align zoning reform, infrastructure investment, and public engagement so new housing is planned, not piecemeal.

For Stanislaus County, next steps include designating CEZs, updating zoning codes, engaging the public, and coordinating infrastructure planning. Education and demonstration projects can help residents understand how MMH integrates into neighborhoods, shifting perceptions toward planned, predictable growth.

Goals and Objectives for the StanCOG Region

Regional Priorities

StanCOG's 2022 Regional Transportation Plan/Sustainable Communities Strategy (RTP/SCS) specifies the policies, projects, and programs necessary over a 24-year period to improve, manage, and maintain the region's transportation system. The goals include:

Goal 1: Mobility & Accessibility — Improve the ability of people and goods to move between desired locations and provide a variety of modal and mobility options.

Goal 2: Social Equity — Promote equitable access to opportunities by ensuring all populations share in the benefits of transportation improvements and are provided a range of transportation and housing choices.

Goal 3: Economic & Community Vitality — Foster job creation, business attraction/retention/expansion by improving quality of life; facilitate economic development and goods-movement infrastructure.

Goal 4: Sustainable Development Pattern — Provide a mix of land uses and compact development patterns; encourage infill development to preserve agricultural land and natural resources.

Statewide Priorities

The Regional Early Action Planning Grants of 2021 (REAP 2.0) program administered by the California Department of Housing and Community Development (HCD) has the following goals and core objectives:

- **Goals —** Invest in housing planning and infill housing-supportive infrastructure across California in a manner that:
  - Reduces vehicle miles traveled (VMT) per capita.
  - Increases housing affordability and choice.
  - Advances equity (including by affirmatively furthering fair housing).
  - Aligns with and advances the state's planning priorities (e.g., land use, climate, housing) and supports the implementation of regional plans (e.g., SCS) and the Sixth Cycle Housing Element.
- **Core Objectives —** HCD also defines three principal program objectives that any REAP 2.0 project must meet:
  - Accelerate infill development that facilitates housing supply, choice, and affordability.
  - Affirmatively further fair housing (AFFH).
  - Reduce vehicle miles traveled (VMT).

The **Missing Middle Housing Toolkit** supports the goals and objectives of StanCOG's RTP/SCS and California's REAP 2.0 program by advancing infill development, promoting equitable housing choices, and reducing VMT.

Accelerating Infill Development — By focusing on small-scale, walkable infill opportunities within urban areas, the toolkit helps cities leverage existing public investments and infrastructure instead of expanding into greenfield or agricultural lands. This approach supports REAP 2.0 Objective 1 to accelerate infill housing and increase supply, choice, and affordability.

Affirmatively Furthering Fair Housing — The toolkit provides zoning, design, and policy templates to reduce barriers to attainable housing types in single-family areas, helping jurisdictions comply with REAP 2.0 Objective 2—affirmatively furthering fair housing (AFFH).

Reducing Vehicle Miles Traveled (VMT) — Missing middle housing allows more people to live closer to jobs, schools, and services, supporting REAP 2.0 Objective 3 to reduce VMT. Integrating gentle density within established neighborhoods supports the StanCOG Sustainable Communities Strategy (SCS) goal of promoting compact, mixed use development that encourages active transportation and transit use, ultimately reducing emissions and congestion.

Mobility Plans and Implementation

As communities adopt Missing Middle Housing, transportation planning becomes a key implementation tool, ensuring that new housing choices are supported by safe, reliable, and connected mobility options. The following section explores how Stanislaus County's transportation framework, including regional plans, funding programs, and transit initiatives, supports MMH implementation and helps create complete, connected communities across Stanislaus County.

StanCOG's 2022 Regional Transportation Plan/Sustainable Communities Strategy (RTP/SCS)

StanCOG updates its StanCOG's 2022 Regional Transportation Plan/Sustainable Communities Strategy (RTP/SCS) every four years in accordance with federal and state law. The most recent plan, RTP 2022, is based on a scenario where neighborhood infill serves as a primary pattern of future growth. Within this plan, StanCOG allocated 9.0% of its budget to active transportation and 30% to public transportation. RTP 2022 establishes multiple goals, including improving mobility and access, promoting equitable transportation and housing choices, and supporting sustainable development patterns such as mixed land uses. RTP 2026 is currently in development and is expected to be released in late 2025.

Stanislaus Regional Transportation Authority

The Stanislaus Regional Transportation Authority (StanRTA) is the primary transportation provider in Stanislaus County, offering fixed-route service, demand-response service, and commuter connections to major transit stations throughout the county. StanRTA operates 27 fixed routes, with most beginning at the Modesto Transit Center. On weekdays, route frequency ranges from 15 minutes to one hour, while weekend service operates every 30 minutes to one hour. In addition, StanRTA provides commuter bus service along four routes: Turlock/Patterson to Livermore/ Pleasanton BART, Modesto to Dublin/ Pleasanton BART, Modesto to Stockton Transit Center, and Modesto to Lathrop Altamont Corridor Express.

Measure L
Local Roads First!

Regional Measure L

Measure L is a regional transportation funding measure that establishes an expenditure plan to support local roads, driver safety, and pedestrian and bicyclist improvements. It is funded by a 0.5% retail transaction and use tax. Measure L allocates funding to StanRTA and local governments for transportation projects across the County.

Beckwith Road in the City of Modesto

Source: City of Modesto

Multimodal Safety and Complete Streets Improvement Project

The City of Modesto is preparing to launch the Multimodal Safety and Complete Streets Improvement Project at Beckwith Road and Standiford Avenue. The project will add facilities for bicyclists, pedestrians, transit users, and electric vehicle users. Dedicated bike lanes—currently absent in the corridor—will be constructed, and transit facilities will be upgraded to improve accessibility and safety. Construction is anticipated to begin in 2028. Additional project information is available at ***https://www.beckwith-standiford.com/***.

View of Downtown Modesto

Source: Denise Tangey

Multimodal Transportation

The City of Modesto received a $450,000 grant from the California Department of Transportation (Caltrans) Sustainable Communities Competitive Grant (Fiscal Year 2025–2026) to prepare a Downtown Modesto Multimodal Transportation Network and Land Use Compatibility Action Plan. Guided by the Caltrans Smart Mobility Framework, Complete Streets strategies, Climate Action Plan for Transportation Infrastructure (CAPTI), and the California State Rail Plan, the plan will focus on expanding regional access, supporting multimodal travel options, and promoting infill development. By linking transportation planning with land use strategies, the plan may also facilitate the development of MMH, providing a broader range of affordable housing options within the region.

Housing Elements and Implementation

In the Sixth Cycle of the California Housing Element, StanCOG was allocated 33,344 housing units. Of these, 25.5% were assigned to the very-low-income category, 16.9% to low-income, 17.9% to moderate-income, and 40.7% to above-moderate-income households. Meeting this obligation requires jurisdictions to diversify their housing stock and expand access to attainable housing across all income levels.

Additionally, roughly half of these units were assigned to the Cities of Modesto (11,248 units) and Turlock (5,802 units), with the remainder distributed among other jurisdictions, including the unincorporated County. Meeting this allocation will require strategies beyond traditional single-family development. MMH can help achieve RHNA targets by increasing the variety of housing types across the region.

Currently, the County's housing inventory is dominated by single-family homes. All nine incorporated cities are primarily single-family communities, with most residential areas zoned exclusively for single-family development, which prohibits multifamily housing types. Meanwhile, unincorporated areas remain largely zoned for agriculture. This pattern leaves limited opportunities for MMH despite its potential to help jurisdictions meet RHNA goals while maintaining neighborhood character.

Several jurisdictions have taken initial steps to address these challenges. Ceres, Modesto, Oakdale, Riverbank, Turlock, Waterford, and Stanislaus County have adopted pre-approved ADU plans to encourage incremental infill housing. Others have incorporated Housing Element programs aimed at reducing zoning barriers, incentivizing infill development, or supporting MMH adoption. For example, Patterson is preparing municipal code amendments to accommodate multifamily housing, while Turlock is updating its live-work ordinance to allow for a wider range of professional uses. These local initiatives signal a growing recognition that MMH is an important tool for expanding housing options and meeting regional housing obligations.

The housing market in Stanislaus County reflects challenges common across California: limited housing variety, rising costs, and a mismatch between what is built and what residents need. MMH offers several ways to address these issues:

- **Affordability through Choice —** Smaller-scale housing types can often be built at lower per-unit costs, providing options that are more attainable for middle-income households.
- **Serving Diverse Populations —** From first-time buyers and young families to seniors seeking to downsize, MMH supports a range of household needs across life stages.
- **Strengthening Neighborhoods —** MMH enables incremental growth within existing neighborhoods, allowing housing supply to expand while maintaining neighborhood-scale form and character.
- **Supporting Regional Goals —** When located near CEZs, MMH improves access to jobs, services, and transit, reducing reliance on automobiles.

MMH provides a pathway to expand supply, increase attainability, and respond to the needs of a wide range of residents—first-time buyers, young professionals, seniors, and essential workers alike. By encouraging context-sensitive, small-scale housing types, Stanislaus County can support community character while addressing pressing housing needs and advancing regional goals.

Several **jurisdictions in Stanislaus County** have taken initial steps to **address the challenges of implementing infill houisng**.

Infill housing in Santa Ana, CA

California Legislative Context

MMH and State Laws

California has been steadily expanding its policy framework to open pathways for MMH. No longer just a planning concept, MMH is being actively supported through state legislation, with each law addressing specific barriers to create a broader range of housing options across communities.

A series of state laws now advance MMH implementation through streamlined zoning, environmental review reforms, and financial incentives:

- **SB 9 (2022) —** Allows lot splits and up to two housing units per parcel in single-family neighborhoods. While its full potential remains limited due to local resistance and financing challenges, SB 9 represents a major change in zoning policy, beginning to remove barriers to small-scale housing.

- **SB 10 (2022) —** Provides an optional tool for local governments to rezone transit-adjacent areas for up to 10 units, exempt from CEQA. Adoption has been limited, but SB 10 demonstrates how MMH-compatible growth could be facilitated.

California has also updated subdivision regulations to encourage small-scale housing production:

- **SB 684 (2023) —** Establishes ministerial approval processes for subdivisions with up to 10 units, making the process faster and more predictable.

- **SB 1123 (2025) —** Expands SB 684's provisions to include vacant lots in single-family zones, supporting infill development compatible with MMH building types.

Environmental review—often a significant hurdle—has also been streamlined:

- **AB 130 and SB 131 (2025) —** Introduces CEQA exemptions and enforcement reforms for infill housing and infrastructure projects, reducing approval timelines and litigation risks for smaller developments.

To reduce parking-related costs, the state adopted targeted reforms:

- **AB 2097 (2022) —** Prohibits minimum parking requirements within a half-mile of major transit stops, lowering costs and supporting walkable, transit-oriented housing.

Additional legislation expands opportunities for affordable and mixed-income housing:

- **AB 2011(2022) and SB 6 (2022) —** Known as the Affordable Housing and High Road Jobs Act and the Middle-Class Housing Act, these laws allow streamlined, CEQA-exempt approvals for housing on commercial corridors and publicly owned land, including mixed-use and affordable projects.

- **SB 4 (2023) —** The Faith and Higher Education Lands Act allows faith-based institutions and non-profit colleges to develop multifamily housing on their properties with by-right approvals and CEQA exemptions, enabling affordable housing production on underutilized institutional land.

Together, these laws—spanning zoning reform, environmental review, cost reduction, and housing incentives—reflect California's commitment to expanding MMH opportunities. For Stanislaus County, updating local ordinances and permitting practices to align with these statutes can lower barriers and create practical pathways for a diverse, attainable housing supply.

Aerial view of rural and urban areas in the City of Modesto

MMH Toolkit - Project Overview and Goals

The Stanislaus region faces a dual challenge: rapid population growth and limited housing diversity. Most of the existing housing stock is single-family detached homes, while the fastest-growing demographic segments—young professionals, smaller households, and older adults—seek smaller, lower-maintenance, and more affordable options.

At the same time, agricultural preservation and regional greenhouse gas reduction targets limit outward expansion. Missing middle housing provides a balanced solution—offering incremental density that can absorb regional growth within existing communities while maintaining neighborhood character and existing agricultural production.

The Missing Middle Housing Toolkit equips StanCOG jurisdictions with model zoning code language, design standards, and best practices to facilitate these housing types. When implemented, the toolkit will:

- Increase the supply of attainable housing near jobs and services.
- Support downtown and corridor revitalization consistent with StanCOG's RTP/SCS Goals 1–4.
- Help cities meet their 6th Cycle RHNA allocations by enabling a broader range of housing forms and price points.
- Advance REAP 2.0's statewide objectives of infill, equity, and climate-friendly development.

For decades, communities across California's Central Valley have faced the challenge of meeting housing demand. In Stanislaus County, these challenges are particularly significant: rising housing costs, demographic shifts, and limited housing variety have created barriers for families, seniors, and local workers seeking housing that meets their needs.

Stanislaus County sits at the crossroads of California's housing and transportation challenges. As population grows and economic opportunities expand across the Central Valley, communities face increasing pressure to provide more housing choices while maintaining access to jobs, schools, healthcare, and essential services. Traditional development patterns have leaned heavily toward single-family housing and auto-dependent growth. While this model has shaped much of the region's built environment, it has left gaps in both housing diversity and transportation options.

This toolkit addresses these gaps by advancing MMH and connecting new housing to Community Enhancement Zones (CEZs) where residents have access to frequent, reliable, and affordable transit. Together, these strategies broaden housing choices, lower household transportation costs, and support sustainable, well-connected communities.

StanCOG developed this MMH Toolkit to guide local jurisdictions, planners, developers, and community members in identifying feasible strategies for expanding housing options while maintaining neighborhood context. The toolkit is designed to:

- Provide actionable guidance for jurisdictions seeking to incorporate MMH into local planning and zoning frameworks.
- Offer flexible, locally relevant approaches suited to a variety of Stanislaus County communities rather than a one-size-fits-all model.
- Highlight case studies, policies, and tools that demonstrate effective MMH implementation to increase public awareness.
- Strengthen regional collaboration to address shared housing and transportation challenges across jurisdictions.

The goal is not to prescribe a single development model but to provide Stanislaus County jurisdictions with a range of actionable strategies that expand housing choice, improve mobility, and support the region's economic and social needs

By adopting MMH, communities can expand housing options for first-time buyers, young professionals, and older residents looking to downsize, and essential workers—from teachers to healthcare staff—who form the backbone of the region's economy. Stanislaus County's housing needs cannot be addressed with a single approach. MMH offers a range of solutions: homes attainable to middle-income households, compatible with established neighborhoods, and adaptable to the needs of seniors, young adults, and working families.

At the same time, transit-oriented development (TOD) in CEZs connects housing growth with sustainable mobility. Locating MMH near high-frequency bus and rail corridors reduces car dependency and household costs while strengthening access to job centers and services.

By bringing these two approaches together, Stanislaus County has the opportunity to:

- Address affordability and supply gaps by diversifying housing choices.
- Support economic mobility through better access to jobs and services.
- Advance climate goals by reducing reliance on automobiles.
- Promote inclusive growth for residents at all stages of life.

This toolkit reflects stakeholder engagement, research, and analysis informed by regional and national best practices. To adapt lessons from other communities to Stanislaus County, StanCOG identified local barriers and opportunities shaping the recommendations in this document.

Toolkit Objectives

- Define and clarify MMH. Establish a shared vocabulary, a range of building types, and key design attributes that support neighborhood compatibility.
- Diagnose local barriers and align solutions. Translate regulatory, economic, infrastructure, and institutional constraints into clear policy and program actions.
- Provide implementation steps: Outline a practical sequence—from zoning updates and design standards to incentives, partnerships, and streamlined approvals—tailored to CEZs and other suitable districts.
- Use real-world examples: Present local and peer-region case studies to demonstrate feasibility, outcomes, and implementation pathways.
- Promote continuous improvement: Recommend simple metrics and feedback loops so jurisdictions can adapt policies based on measurable results.

Guiding Principles

The toolkit is guided by four guiding principles, based on best practices identified in regional and national research:

- **Local Relevance —** Strategies are tailored to the unique conditions of Stanislaus County, balancing neighborhood context with flexibility for jurisdictions of different sizes.
- **Equity and Inclusion —** Housing and transit policies should reduce barriers for historically underserved populations and provide equitable access to growth opportunities.
- **Feasibility and Action —** Recommendations focus on practical steps—zoning updates, financing tools, and design approaches—that local governments can realistically adopt.
- **Partnership and Collaboration —** Cities, transit providers, housing developers, and community organizations should coordinate efforts to achieve shared outcomes.

The development of this toolkit builds on technical analysis of housing and transit conditions in the region and lessons from comparable communities across California and the nation. Key elements of the process included:

- Case studies of cities that have successfully introduced MMH near major transit corridors.
- Spatial analysis of current and planned transit networks to identify sites that may be suitable for infill MMH.
- Test-fit exercises to illustrate how MMH could be integrated into typical neighborhood lots and transit corridors in Stanislaus County.

The toolkit distills these findings into a clear sequence of steps that any jurisdiction can apply, regardless of size, capacity, or starting point.

PART 2.

MMH Typologies and Best Practices

The section highlights best practices for planning, design, and implementation of MMH. These practices emphasize context-sensitive design, human-scale architecture, and walkable, connected communities. Key considerations include integrating new housing into existing neighborhood patterns, providing access to transit and open space, and balancing private and shared amenities to foster community.

MMH Typologies

This section begins by introducing a range of MMH typologies that provide gentle-density housing within existing neighborhood context. Each typology includes typical heights, lot dimensions, and common parking approaches, showing how jurisdictions can add attainable homes on standard parcels without large-scale up-zoning.

Placetypes For MMH

This Toolkit introduces the concept of Placetypes, which describe the physical and functional settings, such as downtowns, main streets, mixed-use corridors, neighborhood centers, and residential districts, where MMH can be effectively integrated.

Best Practices

Best practices in the areas of policies and programs, design, and mobility are also presented in this section to guide the implementation of MMH.

Case Studies

Examples from across the region, state, and country are summarized to demonstrate how thoughtful zoning updates, design standards, and flexible housing strategies can enable incremental, sustainable growth that aligns with local character while expanding housing opportunities.

Source: Michael Watkins Architecture

Coastal bungalow cottage court homes

Accessory Dwelling Units (ADUs)

Building Form

Accessory Dwelling Units (ADUs) are small, independent residential units located on the same lot as a primary dwelling. Each ADU includes a full kitchen, bathroom, and living area, designed to function as a complete home for an individual or small household. ADUs can take several physical forms: detached structures (such as backyard cottages or carriage houses), attached units that share a wall with the main home, conversions of existing spaces (such as garages or basements), or units built above garages.

ADUs are typically one to two stories in height and are designed to complement the scale, materials, and character of the primary residence. Their compact footprint allows them to fit comfortably on standard residential lots without significantly altering neighborhood character. Building placement often respects existing setbacks and privacy considerations, with outdoor space or separate entries to ensure independence from the main dwelling. Parking requirements vary by jurisdiction but are increasingly being reduced or waived to encourage ADU development, particularly in walkable or transit-served areas.


ADU over a garage


ADU with a landscaped front yard


ADU with yard access


ADU with front porch


ADU placed on the corner of a lot with street frontage


ADU placed in lot corner

Accessory Dwelling Units (ADUs) - continued

Building Type Overview

In response to the statewide housing shortage, California has adopted legislation supporting ADU development and requiring local governments to streamline approvals. ADUs are small, independent residential units located on the same lot as a primary dwelling. The California Government Code Section 65852.150 identifies ADUs as a tool for increasing housing supply without creating new parcels. Except in cases involving Senate Bill 9 lot splits, property owners may construct one ADU and one junior Accessory Dwelling Units (JADU) per lot. To simplify implementation, many jurisdictions provide pre-approved building plans to reduce design costs and permit timelines. In Stanislaus County, cities such as Ceres, Modesto, Oakdale, Riverbank, Turlock, and Waterford have adopted pre-approved ADU plans to assist homeowners in adding these units.

ADUs follow the same zoning regulations as other residential construction, with specific size standards for JADUs. California Government Code Section 65852.22 sets a minimum JADU size of 150 square feet and a maximum of 500 square feet. Units larger than 500 square feet and up to 750 square feet are classified as ADUs. Both ADUs and JADUs are permitted in any zone that allows dwelling units, expanding housing opportunities within existing neighborhoods.

Key Characteristics	
Units	1
Height	1 to 2 stories
Frontage Type	Porch and Stoop
Density Without ADU (du/ac)	-
Density With ADU (du/ac)	-
Parking Requirement	One space per ADU, Zero if within a half mile of public transit.
Vehicle Access	
Lot Width (ft)	100' – 160'
Lot Depth (ft)	100' – 150'

Elements

- A Vehicle Access
- B Parking
- C Pedestrian & Bicycle Access
- D Existing Primary Residence

Source: Kimley-Horn

Source: Kimley-Horn

Duplex

Building Form

Duplexes are residential buildings containing two separate dwelling units within a single structure. Each unit is self-contained, with its own kitchen, bathroom, living space, and entrance. Units can be configured side-by-side (sharing a common wall) or stacked vertically (one above the other). Duplexes are typically one to two stories in height and can be built on standard residential lots without requiring higher-density zoning. Parking regulations often require one space per unit.

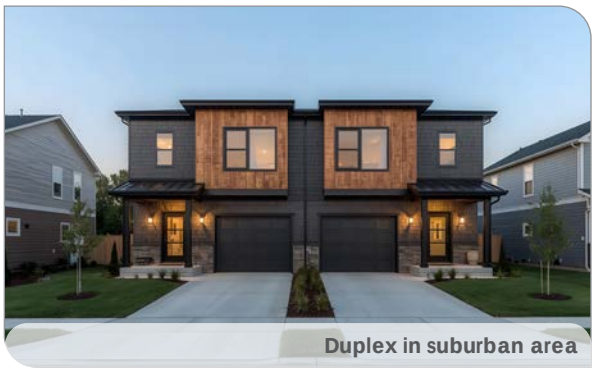

Single-story side-by-side duplex


Two story side-by-side duplex


Suburban density duplex


Small lot duplex


Duplex with private garage


Duplex in suburban area

Duplex - continued

Building Type Overview

A duplex may be owned by a single owner who occupies one unit while renting the other, or it may be subdivided so each unit can be rented separately. Their modest size and scale allow duplexes to align with existing neighborhood patterns while increasing the range of housing options available. Current zoning regulations often restrict duplex construction: they are generally permitted in multi-family and higher-density zones, while single-family zoning often prohibits them.

Key Characteristics	
Units	2 units
Height	1 to 2 stories
Frontage Type	Porch and Stoop
Density Without ADU (du/ac)	8 to 17
Density With ADU (du/ac)	12 to 26
Parking Requirement	One space per Unit
Vehicle Access	
Lot Width (ft)	50' – 75'
Lot Depth (ft)	100' – 150'

Elements

- A Vehicle Access
- B Parking
- C Pedestrian & Bicycle Access
- D Side Yard

Source: Kimley-Horn

Source: Kimley-Horn

Triplex

Building Form

A triplex consists of three self-contained units, each with its own kitchen, bathroom, and living space. Common configurations include side-by-side arrangements (three attached units sharing common walls), stacked layouts (units on multiple levels), or combinations of both. Triplexes are generally two to three stories tall and designed to fit on standard residential lots with modest setbacks and private open space. Architectural design often mirrors surrounding single-family homes through similar rooflines, materials, and entry treatments. Parking requirements typically range from one to one-and-a-half spaces per unit, depending on local regulations.

Stacked triplex

Source: MissingMiddleHousing.com

Stacked triplex with balconies

Source: MissingMiddleHousing.com

Side-by-side attached triplex

Two-story triplex

Triplex with porches and balconies

Source: MissingMiddleHousing.com

Triplex with private entries

Triplex - continued

Building Type Overview

Triplexes contain three distinct dwelling units within a single building, offering a balance between single-family and larger multifamily housing. They provide opportunities for incremental infill in established neighborhoods while maintaining a compatible residential scale. Triplexes can support a range of ownership models—such as a single owner renting multiple units or individual condominium ownership. Because they increase density without changing neighborhood character dramatically, triplexes help diversify housing choices and improve affordability. Zoning codes often limit triplex construction to multifamily or medium-density residential zones, though some jurisdictions now allow them in single-family districts through missing middle housing reforms.

Key Characteristics	
Units	3 units
Height	2 to 3 stories
Frontage Type	Porch, Stoop and Dooryard
Density Without ADU (du/ac)	15 to 25
Density With ADU (du/ac)	18 to 30
Parking Requirement	One space per Unit
Vehicle Access	
Lot Width (ft)	55' - 80'
Lot Depth (ft)	105' - 150'

Elements

- A Vehicle Access
- B Parking
- C Pedestrian & Bicycle Access

Source: Kimley-Horn

Source: Kimley-Horn

Fourplex

Building Form

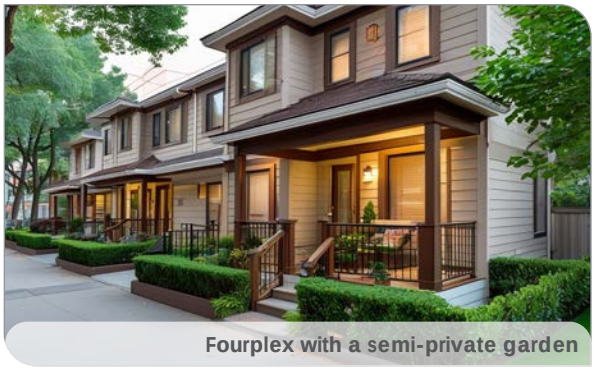
Fourplexes are small- to medium-scale residential buildings containing four separate housing units within a single structure. Units may be arranged side by side or stacked vertically, allowing fourplexes to be designed at a scale compatible with single-family neighborhoods.

Typically, two to three stories in height, fourplexes are often built on lots similar in size to those used for single-family homes, providing efficient land use while maintaining a residential character. Parking requirements vary by jurisdiction but frequently call for one space per unit.


Fourplex with short setback


Historic fourplex


Fourplex with balcony


Fourplex with a semi-private garden


Fourplex with porches


Fourplex with private entrance

Fourplex - continued

Building Type Overview

As a form of "middle housing," fourplexes offer smaller-scale housing options that diversify the local housing stock. However, zoning regulations often limit fourplex construction to higher-density residential zones, reducing their availability in many neighborhoods.

Key Characteristics	
Units	4 units
Height	1 to 2 stories
Frontage Type	Porch and Stoop
Density Without ADU (du/ac)	15 to 32
Density With ADU (du/ac)	18 to 44
Parking Requirement	One space per Unit
Vehicle Access	
Lot Width (ft)	55' – 80'
Lot Depth (ft)	100' – 150'

Elements

A Vehicle Access

B Parking

C Pedestrian & Bicycle Access

Source: Kimley-Horn

Source: Kimley-Horn

Cottage Court

Building Form

Cottage courts are single-family dwellings, typically smaller than conventional single-family homes, arranged around a shared green space or courtyard. Homes may be detached or attached and are grouped closely together, often forming a semicircle or cluster. A defining feature is the communal outdoor area, which functions as a shared yard. This design allows for higher densities on smaller lots while maintaining private outdoor space for each unit.

Cottage courts are usually one to two stories and can be built on medium- to larger-sized lots. In Stanislaus County, they are most often constructed as single-story units with an emphasis on shared open space. Parking requirements typically call for one space per unit.


Cottage court with street-facing green space


Cottage courts with fencing


Cottage court with units of varying scales


Large-scale cottage courts


Cottage court entrance


Cottage courts with private garden

Cottage Court - continued

Building Type Overview

While cottage courts can serve as a transition between single-family neighborhoods and higher-density areas, zoning regulations limit their use. Currently, they are permitted only in multi-family residential zones and above, reducing opportunities for broader application.

Key Characteristics	
Units	1 to 10 units
Height	1 to 2 stories
Frontage Type	Porch and Stoop
Density Without ADU (du/ac)	18 to 22
Density With ADU (du/ac)	N/A
Parking Requirement	One space per Unit
Vehicle Access	
Lot Width (ft)	100' – 160'
Lot Depth (ft)	100' – 150'

Elements

- A Vehicle Access
- B Parking
- C Pedestrian & Bicycle Access
- D Open Space & Landscaping

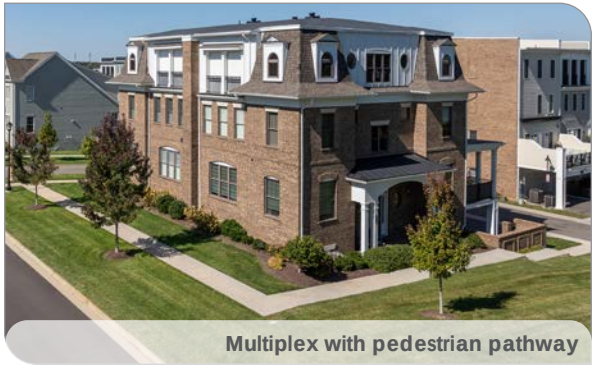
Source: Kimley-Horn

Source: Kimley-Horn

Multiplex

Building Form

Multiplexes are generally two to three stories in height and often built on lots similar in size to those used for single-family homes, allowing for efficient land use while maintaining a residential character. Parking requirements vary by jurisdiction but frequently require one space per unit.



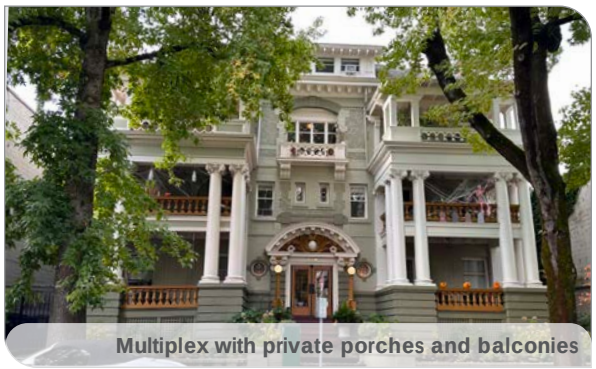
Multiplex with pedestrian pathway

Multiplex with setback

Source: Kimley-Horn

Multiplex with setback

Mid-density stacked multiplex



Multiplex with private porches and balconies

Source: Kimley-Horn

Historic mid-rise multiplex

Source: Kimley-Horn

Multiplex - continued

Building Type Overview

Multiplexes are small- to medium-scale residential buildings containing multiple separate housing typologies typically accessed through a shared entry. Depending on lot size and neighborhood context, a multiplex may include five to eight units, arranged side by side or stacked vertically.

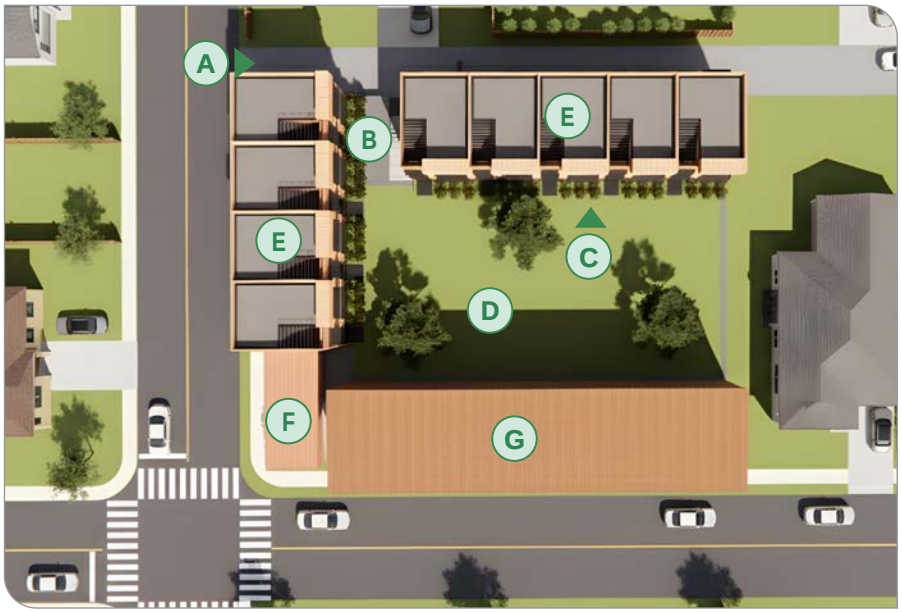
Key Characteristics	
Units	5 to 10 units
Height	2 to 3 stories
Frontage Type	Porch, Stoop and Forecourt
Density Without ADU (du/ac)	36 to 42
Density With ADU (du/ac)	N/A
Parking Requirement	One space per Unit
Vehicle Access	
Lot Width (ft)	55' – 80'
Lot Depth (ft)	100' – 150'

Elements

(Will vary with mix of housing typologies)

- A Vehicle Access
- B Parking
- C Pedestrian & Bicycle Access
- D Open Space & Landscaping
- E Attached Townhomes
- F Ground Floor Retail
- G Multi-Family Housing

Source: Kimley-Horn



Source: Kimley-Horn

Attached Townhouse

Building Form

Many townhouse designs include private yards, patios, or balconies, giving residents personal outdoor areas in addition to shared neighborhood amenities. Parking is often accommodated through attached garages or designated spaces adjacent to each unit.


Townhouses with street facing garages


Townhouses with landscaping


Townhouses facing shared pathway


Townhouses with stoop


Townhouses with street parking


Townhouses with street lighting

Attached Townhouse - continued

Building Type Overview

Townhouses are attached single-family homes that share one or more walls with adjacent units but maintain separate entrances and private living spaces. Typically arranged in rows, they create a consistent streetscape while allowing for individual ownership. Unlike apartments or multiplexes, townhouses are usually two to three stories in height, providing vertical living space on smaller lots.

Key Characteristics	
Units	Greater than 5 units
Height	2 to 3 stories
Frontage Type	Porch, Stoop and Dooryard
Density Without ADU (du/ac)	8 to 32
Density With ADU (du/ac)	N/A
Parking Requirement	One space per Unit
Vehicle Access	
Lot Width (ft)	N/A
Lot Depth (ft)	N/A

Elements

- A Vehicle Access
- B Parking
- C Pedestrian & Bicycle Access
- D Open Space & Landscaping

Source: Kimley-Horn

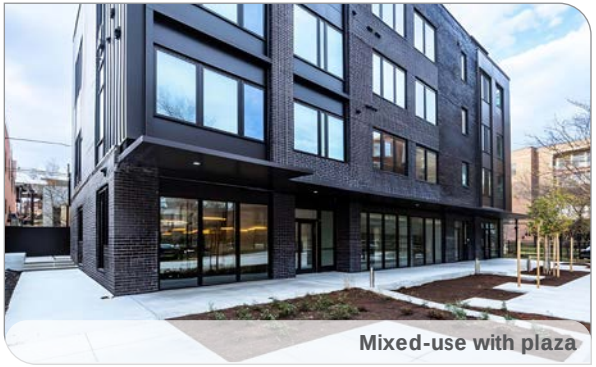
Source: Kimley-Horn

Mixed-Use Complex

Building Form

Mixed-use complexes are usually two to three stories in height and may contain two to ten residential units per floor, depending on site context and zoning regulations. By combining multiple functions in one location, these developments support walkability, make efficient use of land, and introduce housing options in higher-density areas. The combination of residential and commercial uses helps maintain activity throughout the day and week while supporting housing production in mixed-use corridors.

Historic downtown mixed-use development



Mixed-use with plaza

Mixed-use development on landscaped street

Mixed-use development with outdoor seating

Commercial ground-floor in mixed-use development

Higher density mixed-use development

Source: Kimley-Horn

Mixed-Use Complex - continued

Building Type Overview

Mixed-use complexes integrate housing with commercial or office space within a single building or development. These projects typically include ground-floor commercial uses such as restaurants, offices, or retail, with residential units located on the upper floors.

Key Characteristics	
Units	6 to 28 units
Height	2 to 3 stories
Frontage Type	Storefront, Forecourt, Stoop
Density Without ADU (du/ac)	8 to 32
Density With ADU (du/ac)	16 to 60
Parking Requirement	One space per Unit
Vehicle Access	
Lot Width (ft)	N/A
Lot Depth (ft)	N/A

Elements

- A Vehicle Access
- B Parking
- C Pedestrian & Bicycle Access
- D Balcony
- E Ground Floor Retail

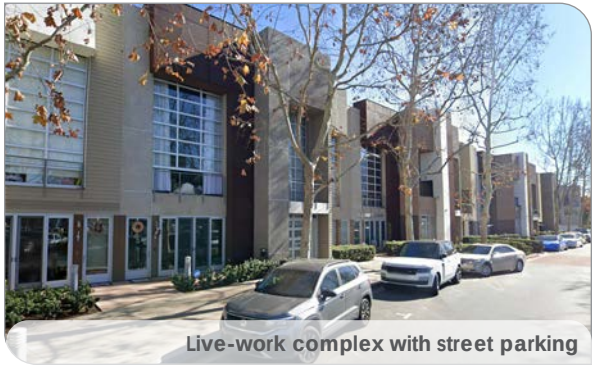
Source: Kimley-Horn

Source: Kimley-Horn

Live-Work

Building Form

Live/work buildings integrate workspace and living quarters within the same unit, often with the ground floor dedicated to business use and upper floors reserved for residential living. Entrances may be shared or separate, depending on the layout and zoning requirements. Building heights typically range from two to three stories, with storefront-style façades at street level to encourage pedestrian activity. Flexibility is key: interior layouts may feature open-plan work areas, adaptable partitions, and sound insulation to separate uses. Parking requirements vary widely but generally account for both residential and limited customer demand.



Live-work complex with street parking

Source: Google Earth

Single-family home converted to live-work building

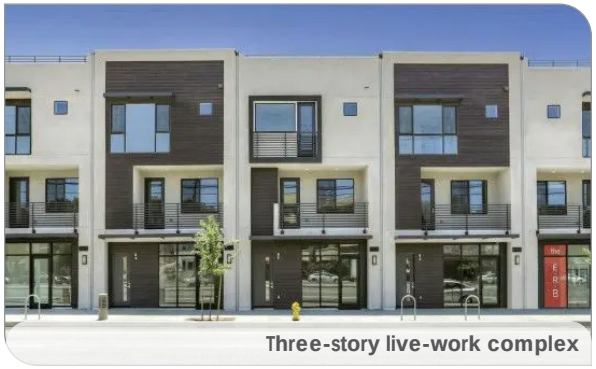
Source: Kimley-Horn

Live-work complex with landscaping

Source: Nick Ulivieri Photography

Small lot live-work building

Source: Pico Live Work Project



Three-story live-work complex

Source: Promise Money

Live-work complex with balconies

Source: TcbMag

Live-Work - continued

Building Type Overview

Live/work units combine residential and commercial functions within a single structure, supporting small businesses, artisans, and remote workers. This hybrid typology encourages entrepreneurship, reduces commuting, and can activate neighborhood streets. Live/work housing can take several forms—from converted storefronts to newly built mixed-use developments—and may be individually owned or leased. These units are typically allowed in mixed-use, commercial, or special overlay zones that permit limited business activity within a residential context. Thoughtful zoning standards and design guidelines help balance the needs of residents, businesses, and surrounding uses.

Key Characteristics

Units	2 to 6 units
Height	2 to 3 stories
Frontage Type	Storefront, Forecourt, Stoop, Porch, Dooryard
Density Without ADU (du/ac)	N/A
Density With ADU (du/ac)	N/A
Parking Requirement	One space per Unit
Vehicle Access	
Lot Width (ft)	N/A
Lot Depth (ft)	N/A

Elements

- A Vehicle Access
- B Parking
- C Pedestrian & Bicycle Access
- D Balcony
- E Ground Floor Office/Retail

Source: Kimley-Horn

Source: Kimley-Horn

Placetypes for MMH

Placetypes define and illustrate the range of community settings where MMH can be effectively introduced. Placetypes describe the physical and functional character of different environments — such as downtowns, main streets, mixed-use corridors, neighborhood centers, and residential districts — and how each supports a unique mix of housing types, transportation options, and amenities. By linking housing typologies to specific placetypes, jurisdictions can better align land use, infrastructure, and community goals.

This section highlights placetypes within the County. It identifies how placetypes vary in density, scale, and design intent, and highlights strategies for integrating MMH near jobs, transit, and services. Together, these frameworks help local governments plan for context-sensitive growth that supports StanCOG's SCS and HCD's REAP 2.0 goals —creating complete, connected, and inclusive communities across the region.

Residential street with single-family homes in the City of Modesto

Source: Google Maps

Historic district in the City of Riverbank

Source: Google Maps

Suburban duplexes in the City of Turlock

Source: Google Maps

Understanding Community Contexts

Each community in Stanislaus County offers unique conditions that influence how MMH can take shape. Recognizing these distinctions supports policies that respond to local form, infrastructure, and social context.

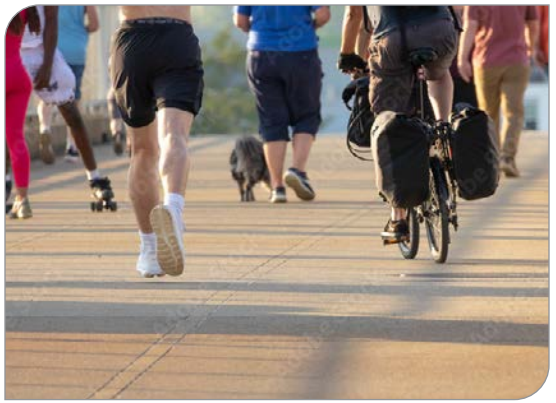
- **Walkable Neighborhoods —** Characterized by small blocks, connected streets, and mixed uses, these areas are naturally suited to MMH types such as townhomes, fourplexes, and cottage courts.
- **Transitional Areas —** Corridors and downtown edges can accommodate moderate density and mixed-use formats that bridge the gap between commercial centers and single-family neighborhoods.
- **Auto-Oriented Areas —** Over time, targeted investments—such as improved sidewalks, trees, and transit connections—can make these districts more supportive of incremental, pedestrian-friendly development.

Most California cities have been shaped by auto-oriented development patterns. While this model has long been common in California planning, it limits sustainability, reduces livability outcomes, and affects the viability of MMH. By encouraging alternative contexts—such as walkable neighborhoods and transitional neighborhoods—cities can better support MMH development.

Walkable neighborhoods provide the most supportive setting for MMH. Their characteristics include small and uniform block patterns, buildings oriented toward the street, and parking located at the rear of properties to create a pedestrian-oriented environment. A place is considered walkable when residents can walk or bike to most or all of their daily needs.

Transitional neighborhoods, which fall between walkable and auto-oriented contexts, also represent an opportunity for MMH growth. In Stanislaus County, urban cores and downtown areas often provide walkability between shops, restaurants, and entertainment, but residents typically rely on cars or transit to return home. As development continues in these areas, prioritizing walkable design over car-oriented patterns can help bridge the gap and create environments that support MMH.

By aligning MMH strategies with existing context, jurisdictions can promote gradual, community-supported change that enhances neighborhood vitality.

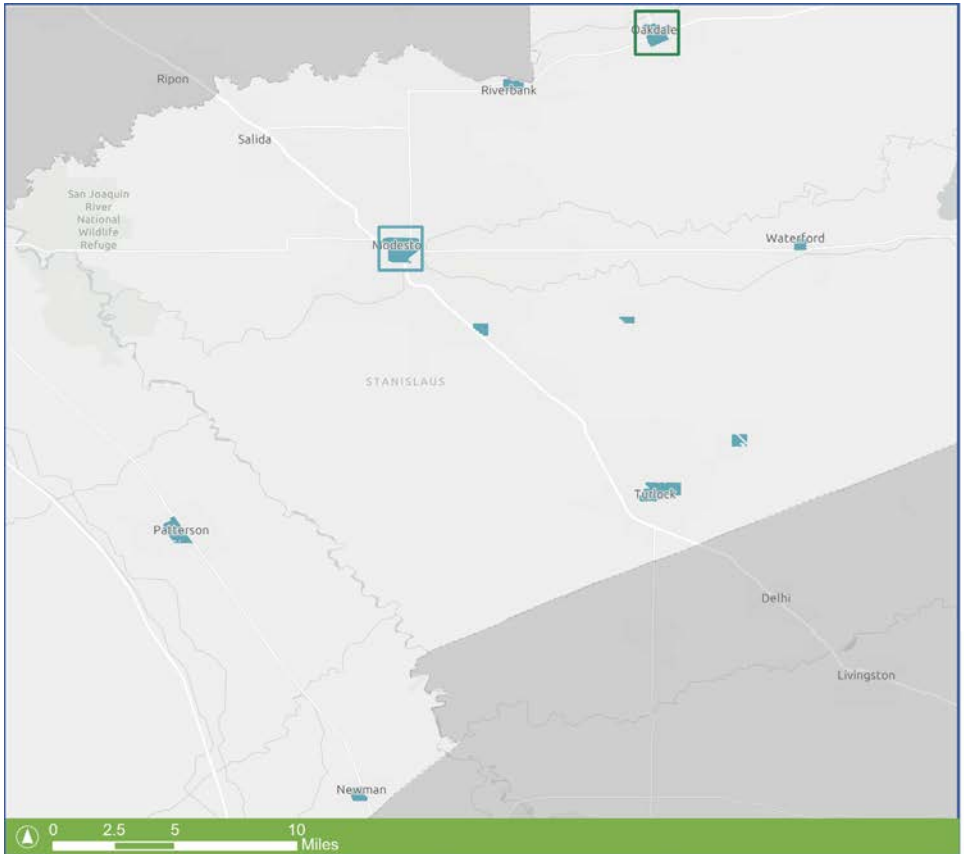


Historic Downtowns - HDT

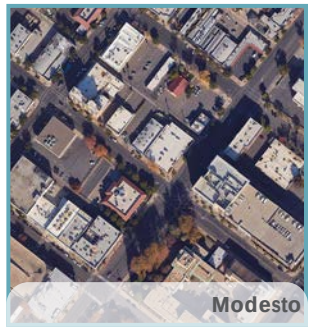
Placetype Overview

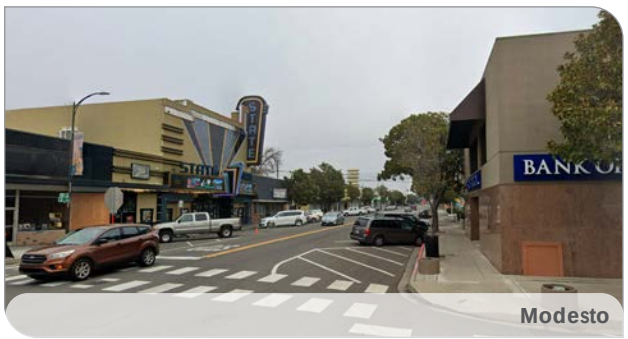
Historic Downtowns are located across the various cities of Stanislaus County. These areas are distinguished by their rectilinear grid and uniform lots, setting them apart from outlying areas in the city. They feature a mix of commercial uses, including offices and retail, as well as residences. Most of the buildings within these Historic Downtowns were constructed before WWII, with newer buildings dating back to the 1970s. Typically, blocks within these areas are less than 4 acres, except in the City of Modesto where Historic Downtown blocks are slightly larger at less than 8 acres. On average, parcels within these areas are less than ¼ acre with some variability of lots up to 1 acre.

Characteristic	Description
Age of Construction	Pre-1945
Grid Pattern	Rectilinear
Lot Size	< 1/4 acre
Block Configuration & Size	Square Block < 4 acres
Setbacks	0 lot line
Parking	On-Street (Parallel and Perpendicular)
Land Use	Commercial Office, Retail, Multifamily Residential, Single Family Residential



Source: Kimley-Horn





Source: Google Maps

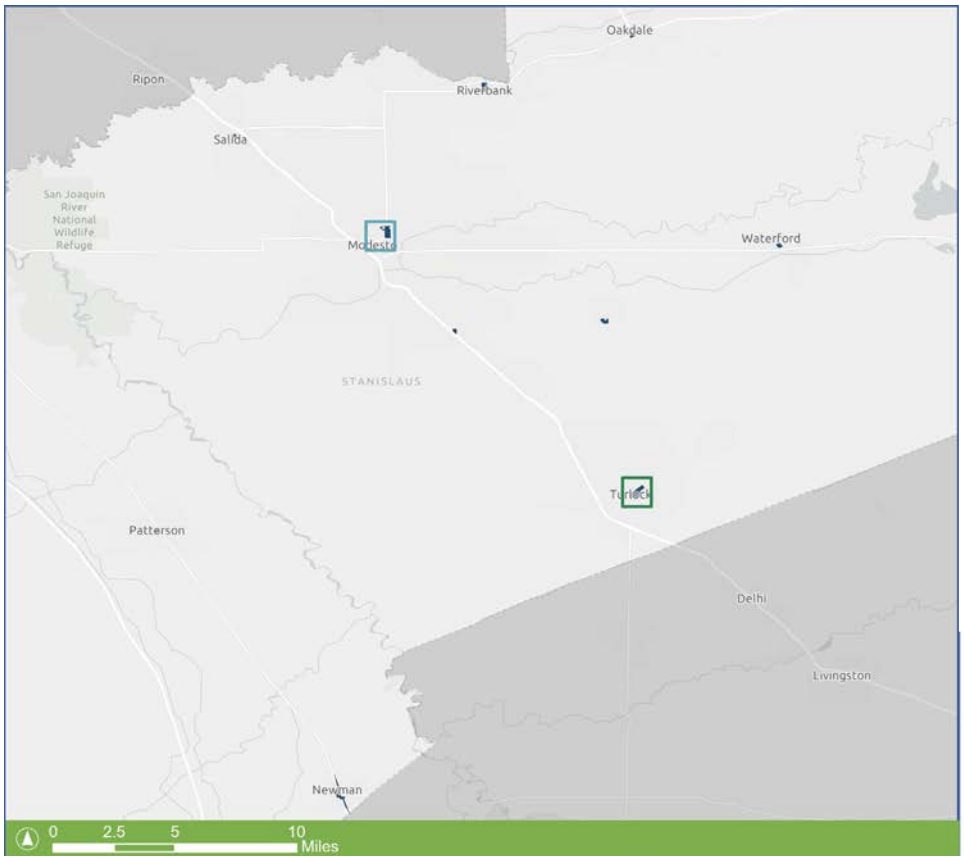
Source: Google Maps

Historic Commercial Corridor - HCC

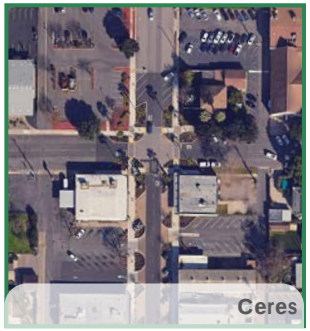
Placetype Overview

Historic Commercial Corridors line major streets within the cities of Stanislaus County. These districts often overlap with Historic Downtowns due to their pre-war development. They are characterized by smaller commercial storefronts oriented towards the street. Historic Commercial Corridors typically feature tree-lined streets, on-street parking, and a connected sidewalk network for pedestrians.

Characteristic	Description
Age of Construction	Pre-1945
Grid Pattern	Rectilinear
Lot Size	< 1/2 acre
Block Configuration & Size	Square Block < 4 acres
Setbacks	0 lot line
Parking	On-Street (Parallel and Perpendicular)
Land Use	Commercial



Source: Kimley-Horn



Source: Google Maps

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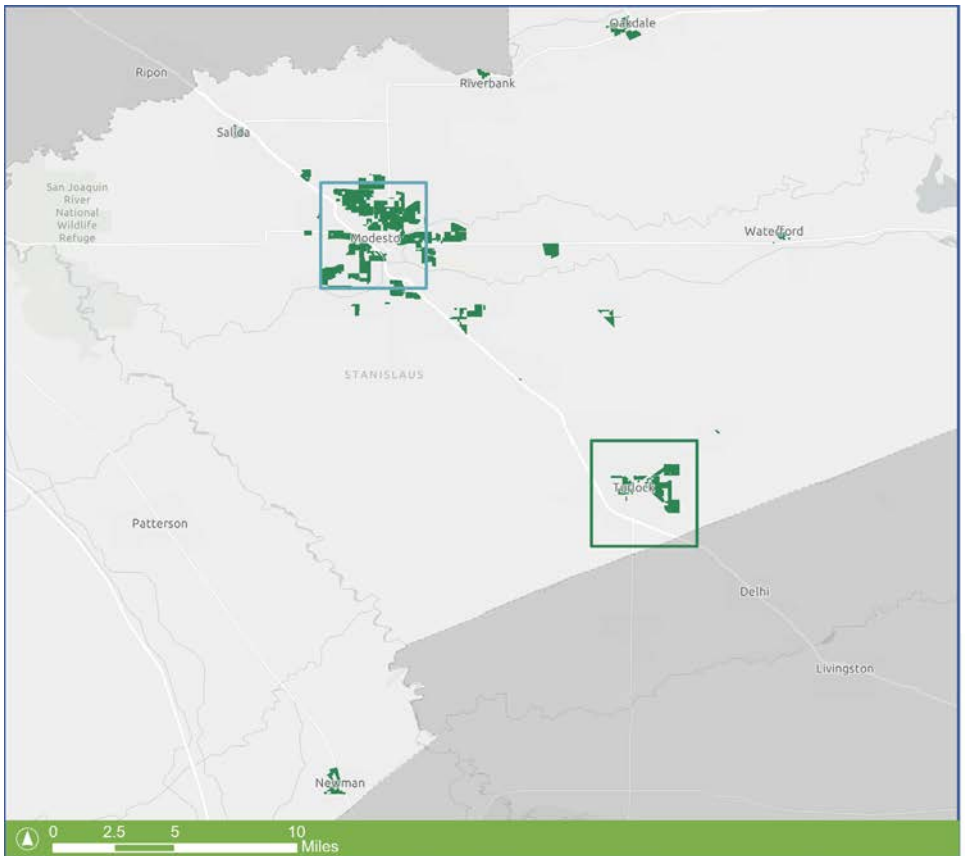
Historic Lower Density Residential- HLR

Placetype Overview

The Historic Lower Density Residential placetype is comprised of single-family residences surrounding Historic Downtowns and Historic Commercial Districts. It includes residences built before the 1960s. Historic Lower Density Residential areas within Stanislaus County are typically organized into rectilinear grids that incorporate alleyways and consistent block and lot sizes. Typically, lot sizes range from 0 – 4 acres, with some variability up to 8 acres.

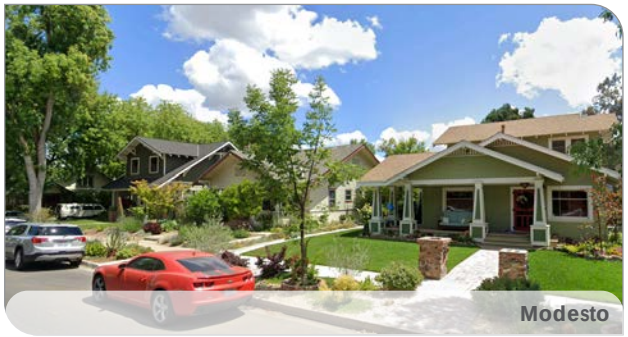
Characteristic	Description
Age of Construction	Pre-1960s
Grid Pattern	Rectilinear
Lot Size	< 1/4 acre
Block Configuration & Size	Square Block < 4 acres
Setbacks	< 10 ft from lot line
Parking	On-Street
Land Use	Single Family Residential



Legend

Historic Lower Residential

Source: Kimley-Horn



Source: Google Maps

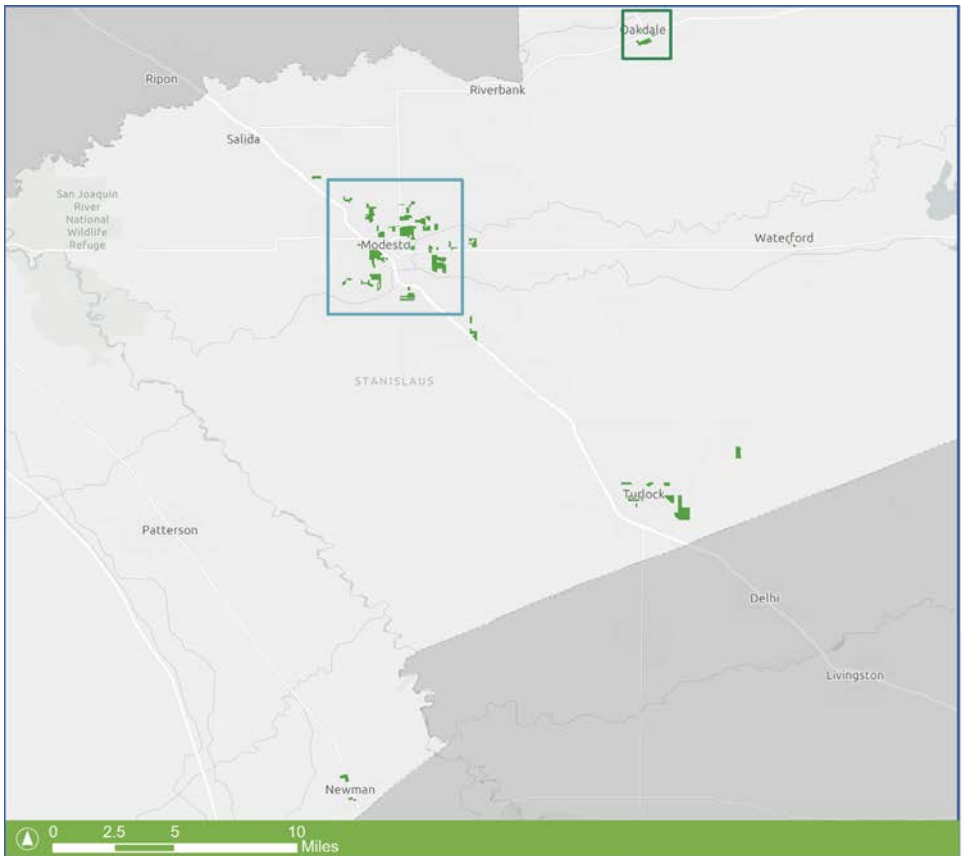
Source: Google Maps

Historic Higher Density Residential -HHR

Placetype Overview

Historic Higher Density Residential placetypes are located within and around Historic Lower Density Residential areas throughout Stanislaus County. These areas feature a mix of multifamily housing, including duplexes, fourplexes, and apartments, which contribute to higher density. Multifamily housing is typically interspersed with single-family homes on most blocks, though sometimes they may dominate an entire block. To support multifamily housing, Historic Higher Density Residential Placetypes are located on larger lots within a given block.

Characteristic	Description
Age of Construction	Pre-1960s
Grid Pattern	Rectilinear
Lot Size	1/4 - 1 acre
Block Configuration & Size	Square Block < 14 acres
Setbacks	10 - 30 ft from lot line
Parking	Street, Back Alley, and Onsite Parking
Land Use	Multifamily Residential



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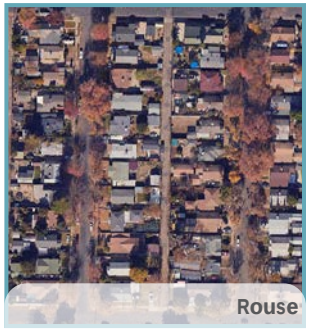

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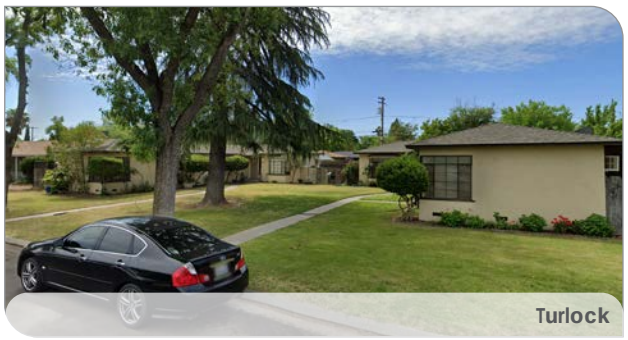


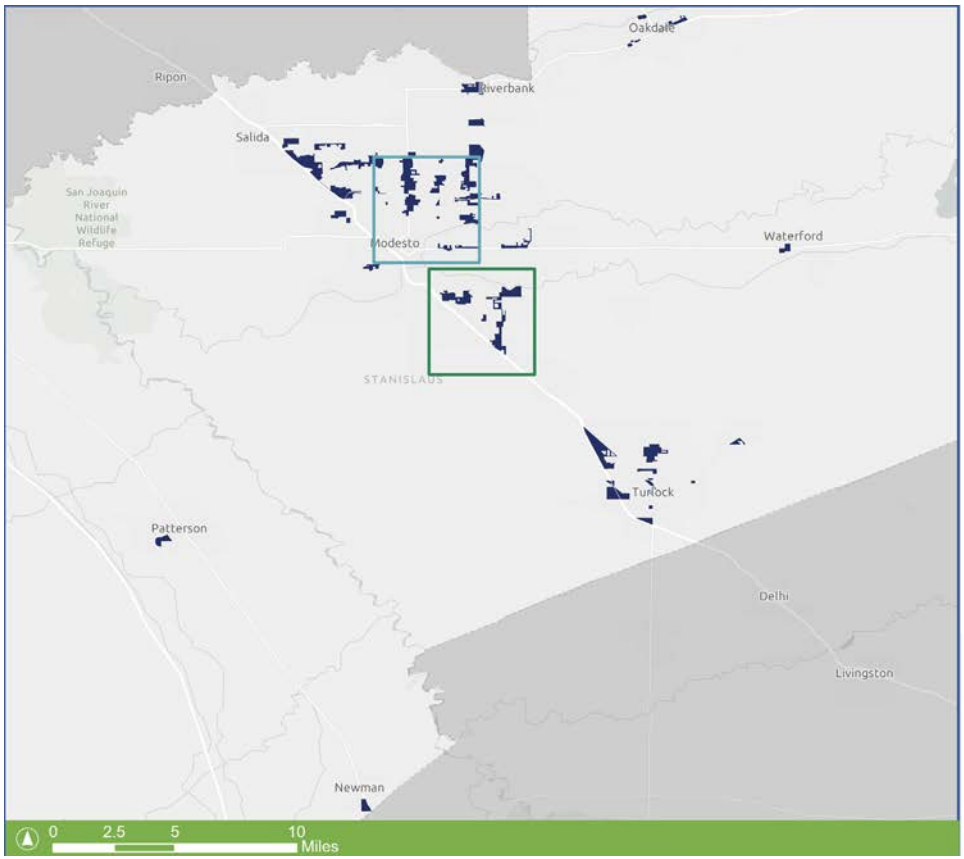
Source: Google Maps

Postwar Commercial Corridors - PCC

Placetype Overview

Postwar Commercial Corridors are located along major commercial streets across Stanislaus County. These corridors include big-box businesses, fast food restaurants, and malls. The blocks and lots within the Postwar Commercial Corridor placetypes are larger compared to Historic Commercial Districts to accommodate vehicle parking and access. This commercial placetype features newer developments primarily from the 1960s to the 2000s.

Characteristic	Description
Age of Construction	1960s - 2000s
Grid Pattern	Irregular
Lot Size	>1 acre
Block Configuration & Size	Irregular > 12 acres
Setbacks	30+ ft from lot line
Parking	Street Facing Parking Lots
Land Use	Commercial



Source: Kimley-Horn

Source: Google Maps

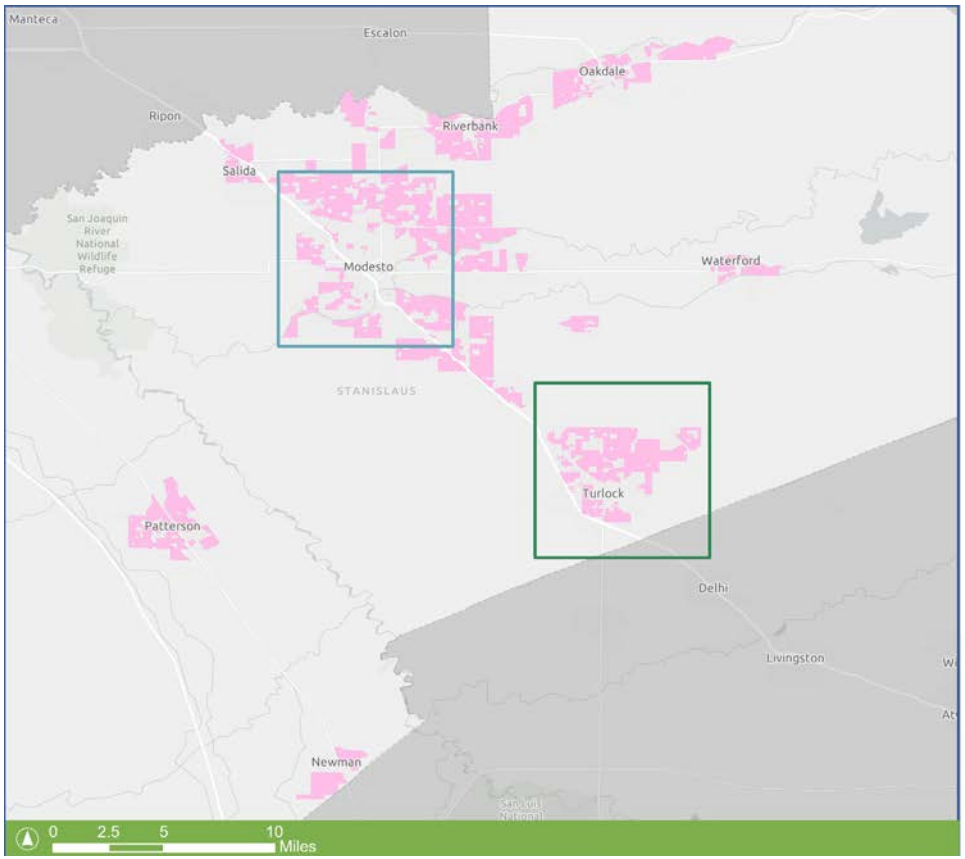
Source: Google Maps

Postwar Lower Density Residential - PLR

Placetype Overview

Postwar Lower Density Residential placetypes are located on the outskirts of cities in Stanislaus County cities, neighboring Historic Lower and Higher Density Residential areas. This placetype includes single-family homes constructed from the 1960s to the present. These single-family neighborhoods feature somewhat larger lots, up to half an acre, and are arranged in an irregular grid pattern with cul-de-sacs being a more prevalent feature in these areas.

Characteristic	Description
Age of Construction	Post - 1960s
Grid Pattern	Irregular
Lot Size	<1/2 acre
Block Configuration & Size	Irregular < 16 acres
Setbacks	10 - 30 ft from lot line
Parking	Street Parking
Land Use	Single Family Residential



Source: Kimley-Horn

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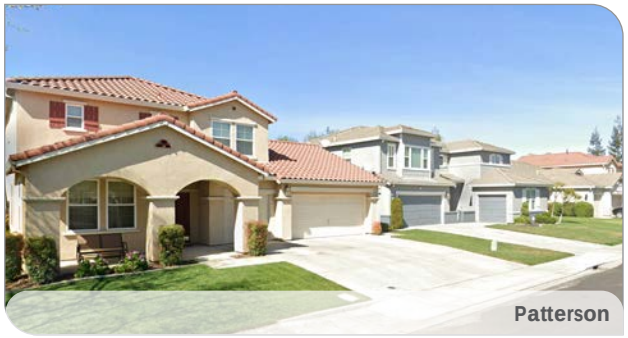


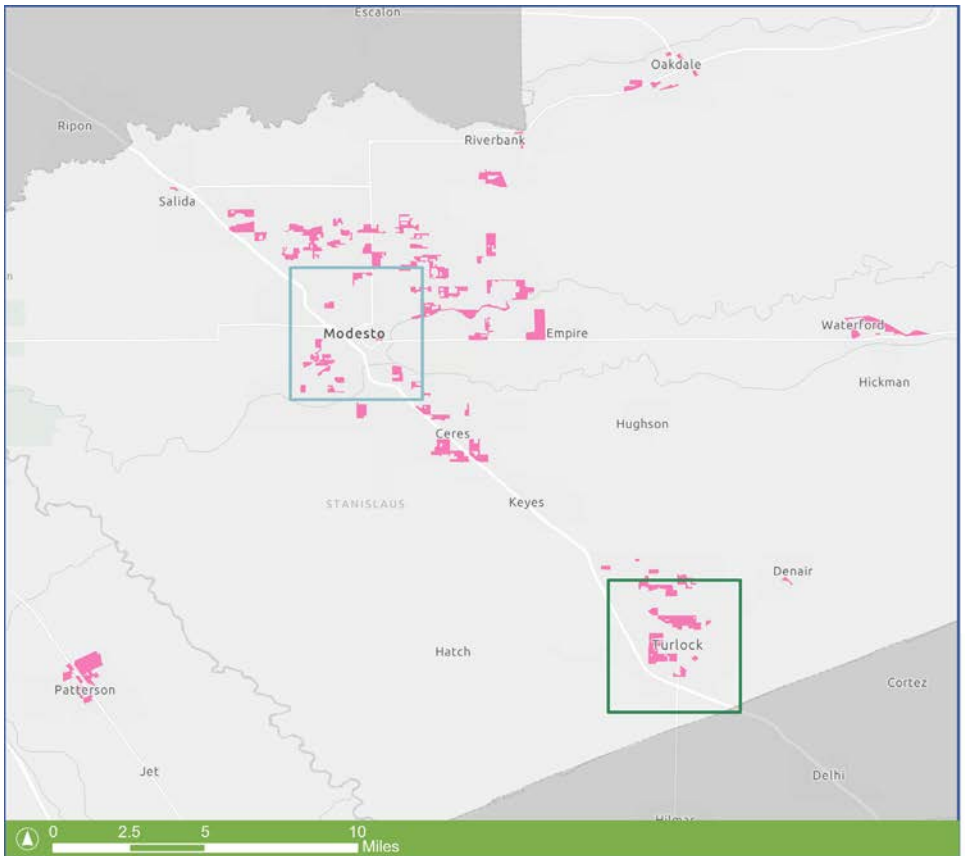
Source: Google Maps

Postwar Higher Density Residential - PHR

Placetype Overview

Postwar Higher Density Residential placetypes are located within and around Postwar Lower Density Residential areas throughout Stanislaus County. This placetype is characterized by multifamily housing integrated into single-family residential neighborhoods. Multifamily buildings in these areas tend to occupy larger lots or combine multiple parcels into lots exceeding 1 acre. These multifamily developments are often grouped together on a block or scattered among single family-homes.

Characteristic	Description
Age of Construction	Post - 1960s
Grid Pattern	Irregular
Lot Size	1/4 - 1+ acre
Block Configuration & Size	Irregular > 16 acres
Setbacks	< 30 ft from lot line
Parking	Street Parking and Onsite Parking
Land Use	Multifamily Residential



Source: Kimley-Horn

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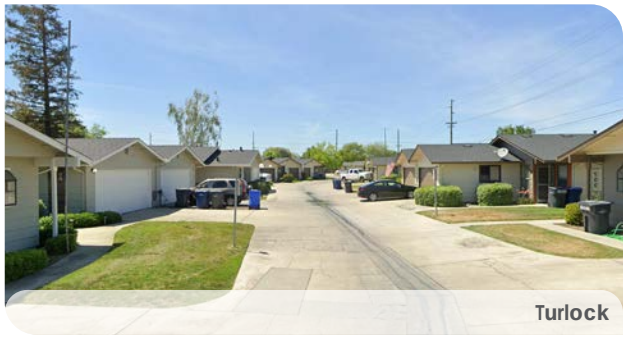


Source: Google Maps




Potential Redevelopment Strategies

MMH development within existing placetypes is informed by neighborhood compatibility. Different typologies fit best with certain placetypes based on neighborhood character and scale. Redevelopment opportunities within Stanislaus County can focus on infill development within exisitng neighborhoods. Some examples include:

- Developing live-work housing or townhomes on vacant commercial land
- Constructing mixed-use or multiplex housing on underutilized parking lots
- Incorporating ADUs in single family neighborhoods
- Introducing multiplexes and triplexes in single family neighborhoods

	HISTORIC (PRE-1945)				POST MODERN (POST-1945)		
	Commercial		Residential		Commercial	Residential	
	HDT	HCC	HLR	HHR	PCC	PLR	PHR
	Downtown	Corridor	Low	High	Corridor	Low	High
ADU			✓	✓		✓	✓
Duplex	✓		✓	✓		✓	✓
Triplex			✓	✓		✓	✓
Fourplex			✓	✓		✓	✓
Cottage Courts			✓	✓		✓	✓
Multiplex				✓	✓		✓
Townhome	✓	✓		✓	✓		✓
Mixed-Use	✓	✓			✓		✓
Live-Work	✓	✓			✓		✓

Best Practices

This Toolkit has outlined the placetypes across Stanislaus County where MMH can thrive, historic downtowns, postwar corridors, neighborhood centers, and small-town districts. Each setting represents a unique opportunity to reintroduce gentle-density housing in ways that align with community character and existing infrastructure. Understanding these physical contexts is essential, but implementing MMH successfully also requires the right policies, design tools, and partnerships to translate opportunity into built projects.

Moving from concept to construction involves more than identifying suitable sites. It depends on coordinated action, aligning zoning updates, design standards, infrastructure planning, and public engagement. In this way, placetypes provide the framework, while best practices provide the blueprint for turning that framework into real, attainable homes. The lessons shared here draw from communities across California and the nation that have navigated similar challenges and found innovative, locally driven solutions.

Cities such across the State and Nation have reformed zoning codes, introduced cottage court ordinances, and piloted pre-approved ADU programs to unlock small-scale housing production on existing lots. Others, like Seattle and New York City, have shown how adaptive reuse and small retrofits can integrate new housing within historic neighborhoods while maintaining character and affordability. Together, these examples illustrate that successful MMH strategies combine clear policy direction with community collaboration, ensuring that incremental growth strengthens rather than disrupts local identity.

For Stanislaus County, these models are particularly relevant. Many of the region's placetypes already possess the physical form, infrastructure, and neighborhood fabric that support MMH, what's often missing are the regulatory pathways and design frameworks to make it feasible. Adapting best practices from other jurisdictions allows local agencies to skip the trial-and-error phase, tailoring proven approaches to fit Central Valley conditions.

The following section presents these transferable lessons in both policy and design. It bridges the physical insights of the placetypes framework with the practical guidance of MMH implementation, demonstrating how intentional design, context-sensitive standards, and coordinated infrastructure planning can help each jurisdiction realize its housing goals.

Together, these approaches show that successful MMH is not just about building new homes, it's about creating complete neighborhoods, where design, mobility, and livability intersect. By combining place-based strategies with tested best practices, StanCOG and its member jurisdictions can ensure that new housing aligns with local context while advancing regional objectives for equity, sustainability, and economic vitality.

View of residential neighborhood in Stanislaus County

Source: Kimley-Horn

MMH Policy and Programs

Understanding where MMH fits is only part of the equation, equally important is understanding how communities have successfully made it work. The placetypes described in the previous section illustrate the physical contexts such as historic downtowns, main streets, corridors, and neighborhood centers, where MMH can thrive. Translating these settings into real projects, however, depends on design standards, zoning updates, and implementation strategies that balance local character with modern housing needs.

Across California and the nation, cities facing similar challenges have pioneered innovative approaches to gentle-density housing. Their experiences provide valuable lessons for Stanislaus County from zoning reforms that legalized triplexes on single-family lots, to cottage court ordinances that introduced shared open space and compact design, to pre-approved ADU programs that simplified small-scale infill. Each example demonstrates how thoughtful policy and community engagement can bring MMH from concept to construction.

Infill project in the City of Portland

Source: Kimley-Horn

Portland, OR – Residential Infill Project (RIP)

Portland's RIP allows up to four units on most single-family lots, with additional density bonuses for affordable housing. Since its adoption, the city has added duplexes, triplexes, and fourplexes, often designed to resemble single-family homes. Cottage clusters have also increased under the new rules, showing how zoning reform can support moderate-density housing options on small parcels. Portland's approach demonstrates how policy changes can integrate gentle-density housing into established neighborhoods through both infill development and small-scale new construction.

Stacked triplexes in Minneapolis

Source: WikiMedia

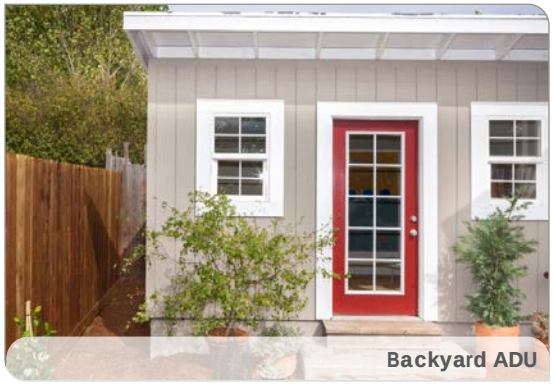
Minneapolis, MN – Triplex on Every Lot

In 2019, Minneapolis eliminated single-family-only zoning citywide, allowing triplexes on all residential lots. Early projects often convert existing homes or construct new buildings that match the scale of surrounding neighborhoods. This incremental approach provides additional housing options while limiting neighborhood disruption. Minneapolis illustrates how zoning reform can diversify housing supply while addressing affordability concerns through gradual, context-sensitive change.

Source: Michael Watkins Architecture

Bend, OR – Cottage Court Ordinances

Bend adopted zoning standards for cottage courts, permitting small, detached homes arranged around shared open spaces. These developments offer attainable housing options while preserving neighborhood character and supporting walkable community design. Cottage courts have been particularly effective in providing smaller homes for households seeking lower-cost ownership opportunities in a growing city with limited land availability.



Source: Washington State Department of Commerce

Seattle, WA – ADU and DADU Expansion

Seattle expanded its ADU policies by allowing both attached and detached units on single-family lots. The city removed barriers such as parking requirements and owner-occupancy rules, resulting in significant growth in small-scale housing production. These incremental additions have become a major contributor to new housing supply, showing how regulatory changes can support gradual density across residential neighborhoods.

Source: Yale Connection

New York City – Small Apartment Retrofits

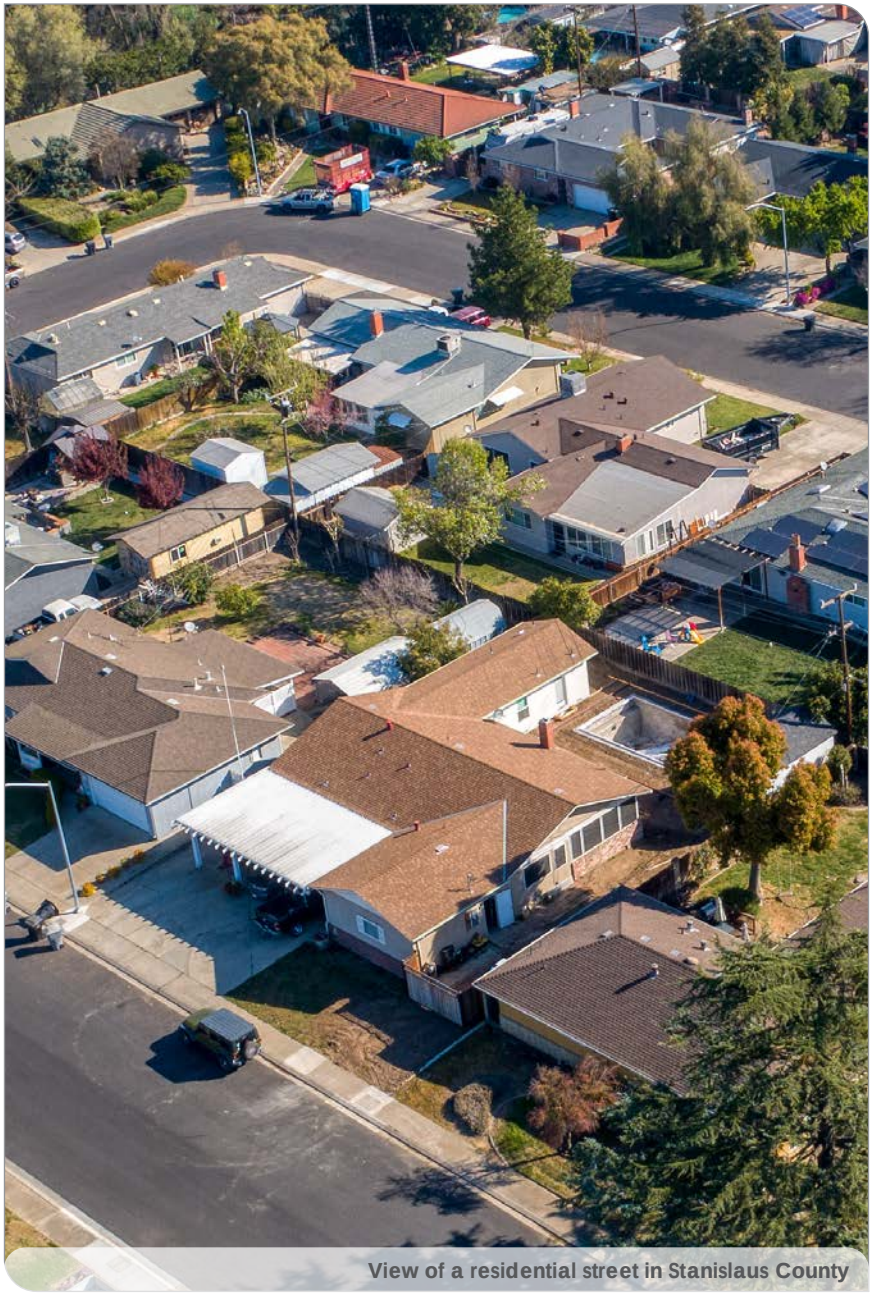
In New York City, small apartment buildings are often retrofitted into older townhouses and mixed-use buildings, adding housing units without large-scale redevelopment. While the overall density is higher than in Stanislaus County, the approach illustrates how moderate-density housing can be introduced incrementally in walkable, established neighborhoods through adaptive reuse of existing structures.

MMH Design Guidelines

While MMH provides a framework for what to build and where to build it, successful implementation depends on how these homes are designed and experienced at the neighborhood scale. Design bridges the gap between policy and place, turning zoning allowances and housing typologies into livable, attractive communities that enhance rather than disrupt existing character. Good design ensures that MMH feels like a natural extension of surrounding neighborhoods, supporting walkability, safety, and a sense of belonging.

Across the Stanislaus region, design quality will be critical in gaining community support and maintaining local identity. Thoughtful building massing, frontage treatments, and transitions between private and shared spaces can make moderate-density housing feel familiar and human-scaled. Equally important is how site design promotes accessibility and sustainability, connecting residents to transit, open space, and neighborhood amenities.

The following section outlines Design Best Practices that translate these goals into action. It highlights architectural, site-planning, and landscape strategies that reinforce local context, respect neighborhood form, and deliver high-quality, attainable housing. These principles are adaptable for jurisdictions of all sizes, offering practical guidance for planners, designers, and builders committed to making MMH a seamless part of Stanislaus County's communities.



View of a residential street in Stanislaus County

Source: Kimley-Horn

Designing MMH involves several best practices to ensure it integrates with the neighborhood while promoting a high quality of life:

Human-scaled design that blends with desired neighborhood

Incorporate architectural elements like front porches and varied rooflines that match the scale and style of surrounding homes.

- **A** Align the architecture of a new house with the architectural style and era of the surrounding neighborhood.
- **B** For second-story additions and new two-story homes, maintain continuity of materials and detailing on all sides of the house, particularly when visible from adjacent streets or other public areas.
- **C** Where there is an established pattern of roof form, complexity, and style in a neighborhood (including slope, materials, and massing), the design of a new house or addition should match the existing pattern.
- **D** Any added roof forms should be compatible with the slope, massing, and complexity of the primary roof. Secondary roof lines should follow the primary roof line.

Additional Guidance:

- Design additions to be consistent with the original architecture of the existing neighborhood.
- Use secondary and minor roof forms to reduce the apparent massing of the house where appropriate and consistent with the architectural style of the house and neighborhood.

Source: Kimley-Horn

Site Design

An effective site layout is critical for the success of MMH. Emphasis should be placed on the physical form, including building height and massing, to maintain harmony with the surrounding neighborhood.

Source: Kimley-Horn

A Like a single-unit home, MMH types are typically two to two-and-a-half stories. Additional stories can be added with careful consideration of form and scale impacts on the surrounding built environment.

B Use public and private streets instead of driveways for vehicular access to units.

C Align buildings parallel to public streets or internal streets within the development.

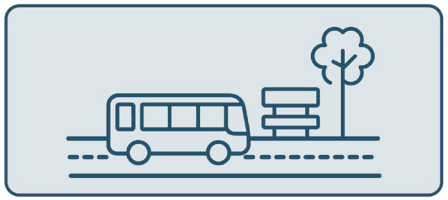
D Incorporate all units into the site's overall design, with front doors, porches, and living area windows oriented toward the street or common open spaces.

E Provide individual and distinct entries with direct connections to the streets.

F Match housing density with the surrounding area to maintain neighborhood character while allowing for diverse housing types.

Additional guidance:

- Protect open space areas and recreational amenities from noise and traffic of nearby streets or other incompatible uses.
- Design children's play areas to be visible from multiple units and private open spaces to improve safety.
- Step back upper floors, especially when adjacent to lower-density residential areas, to create a more compatible transition.
- Create a transitional area between public space or walkways and dwelling units.
- Orient buildings to foster a sense of community, with shared spaces and clear pathways connecting different parts of the development.
- Position buildings to maximize natural light and ventilation for energy efficiency and resident comfort.
- Arrange units and open spaces to maintain resident privacy without eliminating opportunities for community interaction.
- Design common areas and walkways with adequate lighting and visibility to support safety and security.



Walkability and transit integration

Promoting walkability and integrating transit options are key components of MMH.

- (A) Design safe and direct walking routes to encourage residents to walk rather than drive.
- (B) Provide convenient access to bus stops, rail stations, and other public transit options within the site layout.
- (C) Connect the site to local amenities such as parks, schools, shopping areas, and community services to improve accessibility.
- (D) Incorporate curb ramps, wide sidewalks, and other accessibility features so the area is navigable for people of all ages and abilities.
- (E) Add green spaces and street trees to provide shade and improve the walking environment.

Additional guidance:

- Include bike lanes and secure, accessible bike storage to support cycling as a transportation mode.
- Integrate transit options and pedestrian-friendly infrastructure to reduce reliance on single-occupancy vehicles and support more sustainable travel patterns.

Source: Kimley-Horn

Open space, landscaping, and shared amenities

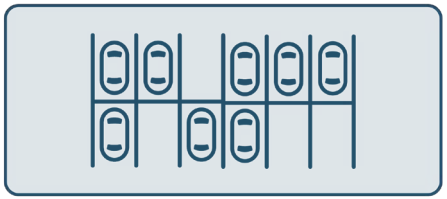
A key characteristic of MMH is the inclusion of open spaces and shared amenities within these communities. These spaces can vary in size and function, supporting both social interaction and neighborhood character.

- **A** Locate shared open spaces centrally so that they are accessible to all residents.
- **B** Provide direct, convenient access from ground-level private open spaces to shared open spaces.
- **C** Include private open spaces such as patios, porches, decks, and balconies for individual use.
- **D** Use screening elements to create privacy for patios and balconies.

Additional guidance:

- Include community gardens, playgrounds, and courtyards to encourage resident interaction.
- Provide seating areas so that adults can supervise children while using the space for passive recreation.
- Consider sun orientation and shade so that seating areas remain comfortable throughout the day.
- Utilize front setbacks along neighborhood and collector streets as small patios or recreational lawn areas.
- Define boundaries between private and shared open spaces with low walls, fencing, or landscaping.
- Use native plants for landscaping to reduce maintenance and support sustainability.
- Minimize on-site parking to reduce reliance on single-occupancy vehicles and incorporate bicycle storage and shared vehicle spaces.

Source: Kimley-Horn



Parking strategies

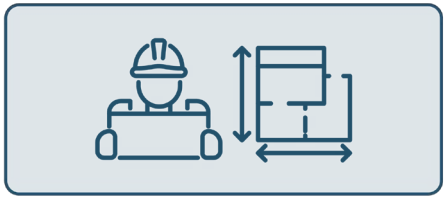
A Locate limited parking spaces away from main buildings and near public transit access points to support transit use.

B Apply lower parking requirements for smaller-scale projects (fewer than 50 units) to make them financially feasible, avoiding the cost burden of structured or underground parking that can discourage development.

Additional guidance:

- Reduce or remove minimum parking requirements near transit. Allow flexibility in parking supply by eliminating rigid minimums within walking distance of frequent transit so that projects can respond to market demand.
- Promote context-sensitive parking planning. Track actual parking usage and apply lower parking ratios (1 space per unit) in areas with low car ownership so that parking supply reflects real neighborhood needs and prevents unnecessary overbuilding.

Source: Kimley-Horn



Design flexibility for changing markets and households

A Driveway design for MMH types should match the neighborhood context on a per-lot basis. If no alley is present, single-wide driveways are recommended when possible to avoid building frontages dominated by parking.

Additional guidance:

- Incorporate adaptable floor plans that can be modified to accommodate different household sizes and needs, including multi-use spaces and layouts that can be adjusted with minimal changes.

Source: Kimley-Horn

Mobility and MMH Best Practices

Transportation plays a critical role in the success of MMH by shaping accessibility, connectivity, and sustainability. Locating new housing near public transit, major corridors, or existing infrastructure networks makes development more efficient and sustainable. Pedestrian and bicycle infrastructure further improves mobility, enabling residents to reach services, schools, and workplaces without relying solely on automobiles. Coordinating transportation and land use planning allows communities to accommodate growth while maintaining efficient, well-connected neighborhoods.

Complete street diagram with bike lanes, landscaping, and visible crosswalks

Source: Valley Transportation Authority

Complete Streets

Complete Streets are roads planned, designed, constructed, operated, and maintained to be safe and accessible for all users, regardless of transportation mode. These streets improve connectivity to essential destinations within a community and place emphasis on active transportation (walking and biking) and public transit (bus and rail). In California, AB 1358, the Complete Streets Act, requires cities and counties to consider Complete Streets principles whenever updating general transportation plans for locally owned roads.

Integrating MMH into neighborhoods built on Complete Streets principles supports accessibility and community connectivity. By locating diverse housing options near services, schools, and transit, MMH complements Complete Streets investments and fosters walkable, connected communities where residents can meet daily needs without relying solely on personal vehicles.

Benefits of Complete Streets:

- **Safety —** Improves travel safety for drivers, pedestrians, cyclists, and transit users by reducing conflicts and accident risks.
- **Health —** Encourages active transportation, supporting healthier lifestyles.
- **Greenhouse Gas Emission Reduction —** Reduces vehicle miles traveled (VMT) and associated emissions by connecting housing with transit and services.
- **Economic Development —** Attracts businesses and supports local economies by increasing foot traffic and improving accessibility.

Mobility Hubs

Mobility hubs are centralized locations where multiple transportation modes converge, including public transit (buses and rail), ride-sharing services (e.g., Uber and Lyft), micromobility options (e-bikes and e-scooters), and pedestrian and bicycle infrastructure. By offering multiple transportation choices in one place, mobility hubs address first- and last-mile challenges, improve connectivity, and give travelers the flexibility to choose transportation modes based on their needs. These hubs support reduced reliance on single-occupancy vehicles, encourage TOD, and contribute to lower greenhouse gas emissions and VMT.

Mobility hubs and MMH are interconnected in their shared goal of promoting sustainable, accessible, and efficient urban environments. Mobility hubs provide essential transit connections that make it easier for residents of MMH to access a variety of transportation options, reducing the need for personal vehicles. This integration enhances walkability, reduces traffic congestion, and lowers greenhouse gas emissions. Furthermore, the proximity of mobility hubs to MMH supports economic activity, as residents can easily reach workplaces, retail areas, and recreational facilities, fostering vibrant, connected communities.

Mobility hub with bike share, bus-only lanes, carshare, and other amenities

Source: Nelson/Nygaard Consulting Associates

California High-Speed Rail

The California High Speed Rail project proposes to link key regions across the state with a high-speed passenger rail system designed to reduce reliance on personal vehicles and air travel while supporting sustainable transportation options. Within Stanislaus County, the system may include a station in Modesto as part of a future phase, positioned to serve as a regional transit hub. The station presents opportunities for TOD, with potential to attract businesses, housing, and services in proximity to high-capacity transit. Integrating MMH near the station can expand attainable housing options for individuals and families who may commute to other regions while residing in Stanislaus County. By combining high-speed rail access with MMH and TOD planning, jurisdictions can facilitate compact, connected growth patterns that align transportation investments with housing and land use objectives.

California High Speed Rail

Source: California High Speed Rail Authority

Del Mar Metro Station in the City of Pasadena

Source: LA Metro

Transit-Oriented Development

TOD is a planning strategy that organizes mixed-use neighborhoods—combining commercial, residential, and recreational uses—around public transportation hubs. TOD supports walkability, reduces dependence on personal vehicles, and contributes to efficient, sustainable urban development.

Integrating MMH within TOD strengthens housing diversity and affordability near transit. A range of housing types allows households of varying incomes and sizes to access transit-oriented neighborhoods, expanding attainable housing options while supporting inclusive growth. Higher-density housing near transit also increases ridership, improves land efficiency, and reduces VMT and greenhouse gas emissions.

The combination of TOD and MMH supports local economic activity by directing foot traffic toward businesses, retail centers, and services located within walking distance of housing. Proximity to employment centers, schools, parks, and essential amenities allows residents to meet daily needs without relying on automobiles, reducing transportation costs and congestion while improving connectivity.

TOD also emphasizes compact, pedestrian-oriented design. By incorporating shared public spaces, accessible sidewalks, and neighborhood-scale amenities, TOD fosters interaction and community cohesion while maintaining compatibility with existing neighborhood character.

Bus rapid transit (BRT) in San Francisco

Source: Wikimedia

Bus Rapid Transit

Bus Rapid Transit (BRT) systems provide efficient, high-capacity public transportation using dedicated lanes that separate buses from general traffic, reducing delays and improving travel time reliability. Many systems incorporate advanced detection technologies that trigger traffic signal priority treatments, such as green hold and early green phases, to further minimize interruptions and maintain consistent schedules. Level boarding platforms are typically included, allowing all passengers—including those with mobility devices—safe and quick access while reducing dwell times at stops.

The City of Modesto is evaluating the feasibility of a BRT system to expand its public transportation network. The proposed corridor would run from West Modesto to the Vintage Faire Mall via the Downtown Transit Center, introducing high-frequency service designed to reduce VMT and increase transit ridership along key travel routes.

Case Studies

Case studies are included to showcase how MMH can be integrated into existing neighborhoods while addressing housing needs. In Stanislaus County, there are examples in Modesto, Turlock, Riverbank, Oakdale, and other jurisdictions where ADUs, duplexes, townhomes, garden apartments, and multiplexes have been introduced as part of a broader effort to diversify the housing stock. These projects illustrate the adaptability of MMH, showing how gentle density can serve a range of household types, utilize infill parcels, and support neighborhood character. Beyond Stanislaus County, examples from California and across the nation further demonstrate how these housing types can expand affordability, promote infill development, and respond to shifting demographic needs across a variety of settings—from urban corridors to suburban neighborhoods to rural town centers.

Source: Zillow

Source: Trulia

Source: Zillow

Source: Washington Post

List of All Case Studies

	No.	City	Name
Modesto	1	Modesto	Garden Homes at Braden Ave
	2	Modesto	Townhomes at Dale Rd
	3	Modesto	Multiplex at Jones St
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Local Case Studies

Modesto contains multiple examples of MMH, most commonly located along major corridors and within the downtown core. In the downtown area, older single-family homes and commercial properties have been adaptively reused as small-scale apartment buildings or live-work housing. These incremental infill projects add housing while preserving the architectural character of the area, appealing to smaller households and young professionals who value walkability and proximity to jobs, shops, and entertainment. Scattered throughout older residential neighborhoods are duplexes and triplexes built before zoning restrictions tightened in the mid-20th century rather than a traditional part of the city's housing supply. Today, these housing types remain relevant examples of how small-scale multifamily housing can meet contemporary demand while maintaining neighborhood character.

Garden Homes at Braden Avenue

This development, often referred to as "garden apartments", features one-story attached homes organized around landscaped courtyards and shared drive aisles. While the site provides multiple units within a single development, the design mirrors the appearance of neighboring detached homes, offering residents the sense of single-family living within a more compact footprint. The location—just half a mile from grocery stores, restaurants, and other services—demonstrates how MMH can function effectively as infill development by utilizing existing infrastructure and reducing the need for new public investment.

Key Takeaways:

- Demonstrates how one-story, attached "garden apartments" can deliver multiple units while preserving the appearance and feel of single-family homes.
- Highlights that courtyard-based layouts support social interaction, open space, and livability within compact footprints.
- Shows the value of locating MMH near existing services and infrastructure to reduce the need for new public investment.
- Validates that low-rise infill housing can meet community expectations for scale while addressing regional housing needs.

Source: Zillow

Townhomes at Dale Road

Townhouses represent one of the most flexible forms of MMH, and the Dale Road site illustrates how they can provide both privacy and efficiency. These multi-story attached homes include private entrances, garages, and small yards, offering a familiar single-residential feel while using land more intensively than detached homes. The townhomes' location along a major arterial connects residents to medical centers, retail services, and parks, creating a highly accessible living environment. By clustering housing along a corridor, the project supports walkability and reduces pressure on single-family neighborhoods, while delivering a more attainable option than traditional detached housing.

Key Takeaways:

- Illustrates how townhomes can provide ownership opportunities in a denser format without losing neighborhood compatibility.
- Shows that clustering housing along arterial corridors supports walkability and access to jobs, services, and recreation.
- Demonstrates that corridor-based MMH reduces pressure on single-family zones while enhancing housing diversity.
- Reinforces that townhomes balance privacy, efficiency, and accessibility, making them ideal for transitional areas.

Source: Movoto

Multiplex at Jones Street

The Jones Street property is a six-unit multiplex designed to blend seamlessly into its surrounding single-family neighborhood. Although it provides multiple units, the building's scale and architectural style reflect the character of nearby homes. Each unit includes a separate kitchen, bathroom, and entrance, expanding housing choice without disrupting neighborhood identity. Located near bus stops and everyday amenities, the site highlights how multiplexes can add attainable housing options while strengthening connections to transit and essential services.

Key Takeaways:

- Proves that six-unit multiplexes can integrate seamlessly into single-family areas with thoughtful scale and design.
- Underscores that MMH supports attainability and inclusion in established neighborhoods.
- Highlights the importance of proximity to transit and amenities for expanding access and reducing VMT.
- Provides a model for neighborhood-compatible density through careful architectural consistency and massing.

Source: Apartments.com

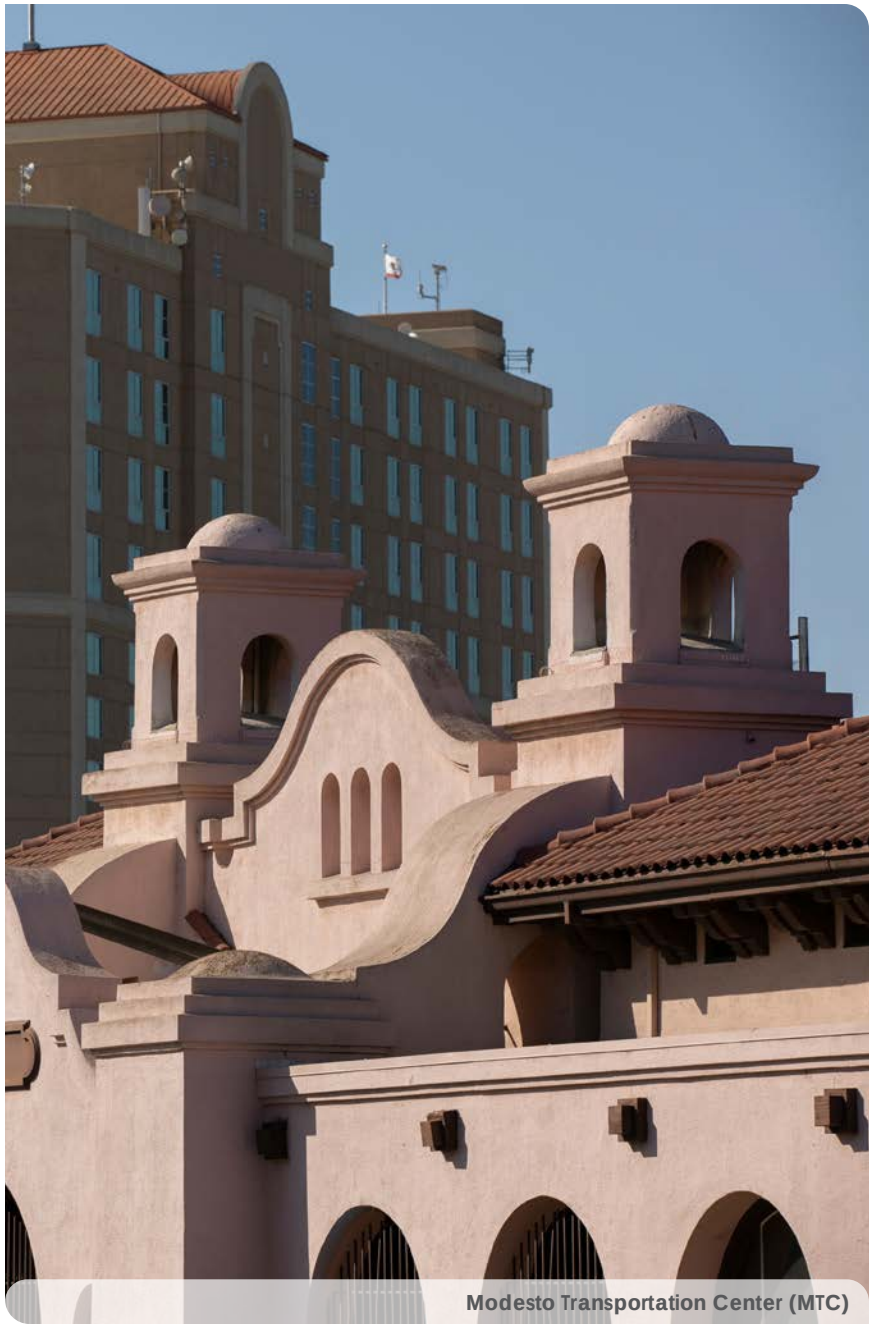
Multiplex at Yosemite Boulevard

This low-density multiplex provides another example of MMH in Modesto, with a slightly larger scale than a traditional duplex or fourplex but still designed to fit within a residential setting. The project's location adjacent to retail and grocery stores makes it convenient for households that benefit from walkable access to daily needs. While technically classified as multifamily housing, the development maintains a low-rise form that preserves compatibility with surrounding uses. By situating housing next to services, the project illustrates how corridor-adjacent housing can support neighborhood vitality and improve access to amenities.

Key Takeaways:

- Demonstrates how low-rise multiplexes can activate commercial corridors without overwhelming adjacent uses.
- Highlights that locating MMH near daily services enhances walkability and mixed-use synergy.
- Suggests that corridor infill provides a logical transition between higher-intensity and residential zones.
- Reinforces how small-scale multifamily can improve corridor vitality while preserving human-scale design.

Source: The Redwood Apartment Homes.com



Modesto Transportation Center (MTC)

Broader Examples and Support Within Stanislaus County

Across Stanislaus County's cities, MMH appears in multiple forms—townhomes in Turlock, ADUs in Riverbank and Oakdale, incremental duplexes in Ceres, cottage courts in Newman, and zoning reforms in Patterson and Waterford. These examples demonstrate the adaptability of MMH across jurisdictions of different sizes and land use patterns. They also show how MMH can function as a countywide strategy: each jurisdiction can implement housing types suited to its local context while collectively contributing to regional objectives for housing supply, land efficiency, and infrastructure alignment.

Taken together, these examples point to several lessons for future MMH development:

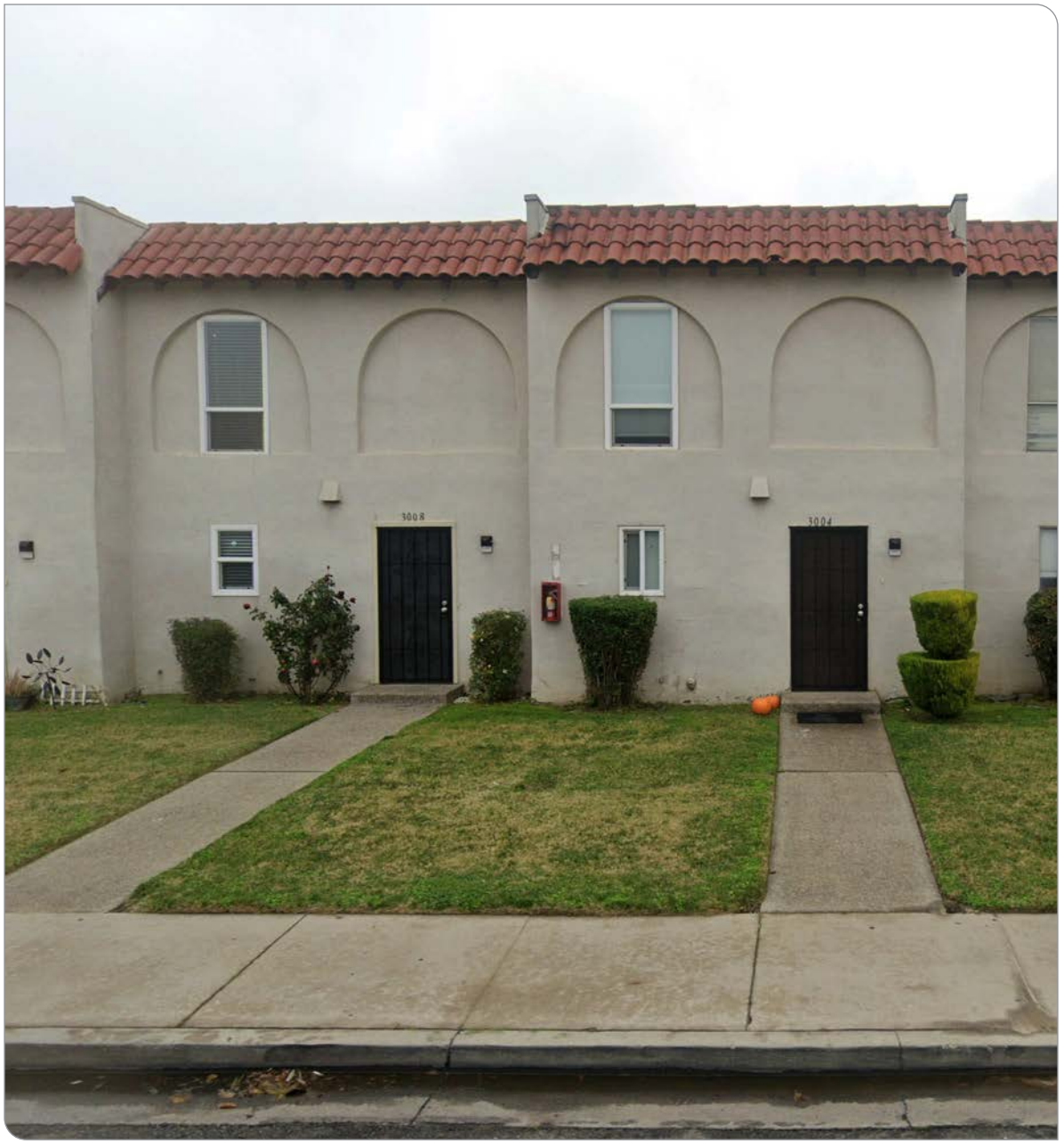
- **Neighborhood Compatibility —** Duplexes, townhomes, and multiplexes can be designed to reflect existing architectural patterns and building scales, addressing community concerns about neighborhood character.
- **Efficient Use of Land —** By making use of infill parcels and existing infrastructure, MMH offers housing options at moderate price points without requiring outward expansion or new utility networks.
- **Infill Suitability —** Many current projects are located on underutilized sites within established neighborhoods, illustrating that MMH aligns well with infill development strategies.
- **Variety of Housing Types —** MMH encompasses a wide range of building forms, allowing jurisdictions to select the options most appropriate for local needs, such as townhomes in Turlock or garden apartments in Modesto.

Townhomes at James Lane, Turlock

Turlock contains several small-scale townhouse projects that illustrate how MMH can provide both ownership and rental opportunities in suburban settings. The James Lane townhomes are located near schools and neighborhood amenities, offering residents proximity to daily needs. Their attached, multi-story design increases land efficiency while retaining the scale and appearance of single-family neighborhoods. The city's Housing Element also identifies opportunities for expanding live-work units, which could diversify housing options further by supporting small businesses or home-based work alongside residential uses.

Key Takeaways:

- Highlights how small-scale townhomes can fit seamlessly into suburban settings with ownership and rental flexibility.
- Demonstrates that MMH near schools and parks enhances family-oriented livability.
- Reinforces that townhomes can deliver gentle density while maintaining the look of single-family neighborhoods.
- Suggests potential to expand into live-work formats for added economic and residential diversity.



Source: Google Earth

Riverbank – ADUs and Fee Waiver Program

Riverbank has emphasized ADUs as a strategy for incremental density, offering pre-approved ADU plans and a streamlined permitting process to support homeowners interested in adding units. The city is also evaluating a fee waiver program for projects that increase density from low to medium or medium to high, aligning with MMH principles by encouraging gradual density increases rather than relying exclusively on large-scale multifamily developments. Neighborhoods with duplexes and small fourplexes have expanded housing choices without significant changes to overall neighborhood form.

Key Takeaways:

- Shows that pre-approved ADU plans can significantly streamline production.
- Fee waivers and density incentives encourage incremental housing within existing neighborhoods.
- Demonstrates how small-scale policy tools can achieve measurable increases in housing supply.
- Highlights the effectiveness of homeowner participation in expanding local housing stock.

Oakdale – Pre-Approved ADUs and Downtown Duplexes

Oakdale's downtown neighborhoods include several duplexes and triplexes that integrate into the existing residential and commercial context. These housing types diversify available options while maintaining compatibility with surrounding buildings. The city has also adopted pre-approved ADU plans to encourage incremental infill development. Together, these strategies provide small-scale housing alternatives close to services, schools, and employment centers within the downtown area.

Key Takeaways:

- Illustrates how downtown-oriented MMH supports mixed-use vibrancy and economic activity.
- Pre-approved ADUs promote infill while reducing permitting friction.
- Reinforces that MMH can enhance historic cores without altering neighborhood identity.
- Encourages adaptive reuse and compact housing near jobs and schools.

Source: Zillow

Ceres - Incremental MMH in Established Neighborhoods

Ceres has introduced duplexes, fourplexes, and ADUs within older residential neighborhoods, often locating them on underutilized parcels or corner lots already served by infrastructure. The city's Housing Element identifies MMH as a priority, supporting zoning flexibility and the reduction of regulatory barriers to incremental density. Projects in Ceres illustrate how small-scale housing types can expand options without altering the neighborhood scale or character.

Key Takeaways:

- Demonstrates how corner-lot and underutilized parcels can accommodate gentle density.
- Reinforces zoning flexibility as key to enabling MMH growth.
- Illustrates how infill housing strengthens neighborhood resilience and diversity.
- Shows that MMH expansion can proceed incrementally and organically without community disruption.

Source: Google Earth

Patterson - Preparing for Multifamily Code Amendments

Patterson has historically relied on single-family subdivisions for most residential development. However, the city's Housing Element outlines planned amendments to the municipal code to reduce regulatory barriers for multifamily housing. These changes would support duplexes, townhomes, and other MMH types in locations near schools, parks, and commercial corridors, diversifying the city's housing supply while maintaining compatibility with surrounding land uses.

Key Takeaways:

- Shows the importance of proactive zoning reform to expand MMH eligibility.
- Suggests that MMH can complement, not replace, single-family patterns when located near amenities.
- Encourages municipalities to align zoning updates with Housing Element goals.
- Positions Patterson to lead in regional diversification of housing types.

Source: CBRE

Hughson - Gentle Density in a Small-Town Context

Hughson has historically zoned most of its residential land for single-family use. Nonetheless, duplexes and fourplexes have long existed within city neighborhoods, demonstrating the feasibility of small-scale housing types in a rural context. The city's Housing Element emphasizes infill development and ADUs as key strategies for meeting housing obligations while preserving agricultural lands at the urban edge.

Key Takeaways:

- Highlights MMH's adaptability even within rural and small-town settings.
- Demonstrates the long-standing presence of MMH forms as compatible with agricultural communities.
- Reinforces that ADUs and duplexes preserve small-town identity while meeting housing needs.
- Validates infill-oriented growth as a strategy for farmland preservation. homeowner participation in expanding local housing stock.

Source: Trulia

Newman - Cottage Courts and Compact Neighborhoods

Newman has incorporated cottage courts and compact neighborhood designs into its planning framework. These developments cluster small homes around shared courtyards, creating walkable housing patterns while maintaining the city's low-rise, small-town structure. Zoning amendments under review would expand Newman's ability to integrate these housing types, supporting incremental growth within existing developed areas rather than extending into agricultural lands.

Key Takeaways:

- Cottage courts offer attainable, community-oriented housing in compact formats.
- Shared courtyards enhance social cohesion and open-space efficiency.
- Demonstrates how zoning amendments can expand MMH's applicability countywide.
- Illustrates how MMH supports growth within existing boundaries, protecting agricultural land.

Source: Kerney Homes

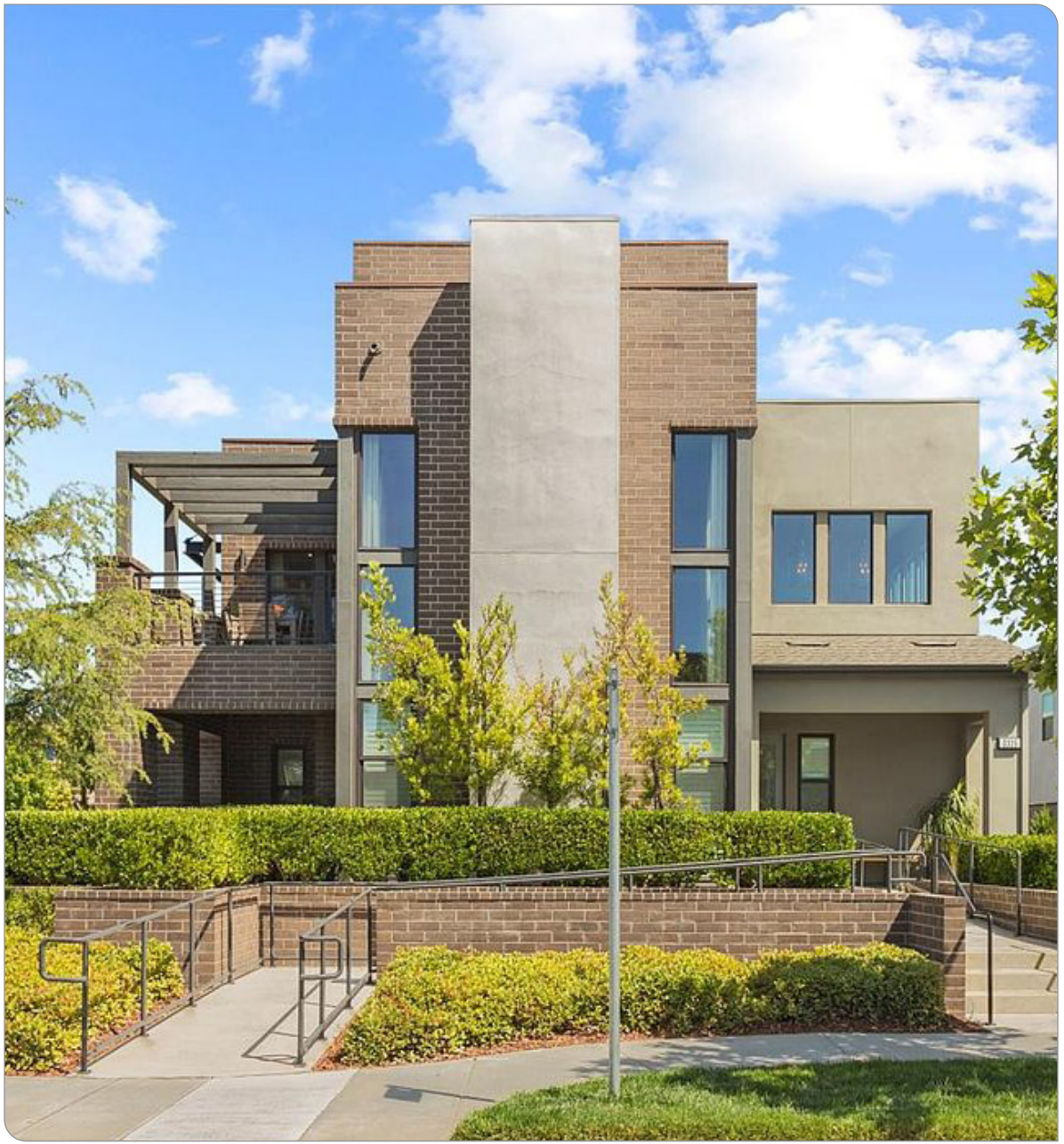
California Case Studies

Sacramento - McKinley Village Townhomes and Cottage Courts

Sacramento has incorporated MMH into established neighborhoods through projects such as McKinley Village, which features townhomes and cottage courts designed to align with the surrounding residential scale. Homes are clustered around shared courtyards, providing moderate density on infill parcels while maintaining neighborhood compatibility. The development includes units suited for a range of households, including first-time buyers, families, and older residents seeking low-maintenance housing. McKinley Village illustrates how moderate-density housing types can be integrated into larger cities using existing infrastructure and underutilized land.

Key Takeaways:

- Demonstrates how infill MMH can be scaled up while maintaining design harmony.
- Emphasizes the power of courtyard-based design for community-building and livability.
- Reinforces the benefit of mixed housing forms to meet diverse needs.
- Offers a template for replicating infill-friendly neighborhood models in mid-sized cities.



Source: Zillow

Sacramento - Infill Ordinances and Accessory Units

In addition to specific projects, Sacramento has adopted ordinances enabling duplexes, triplexes, and ADUs on a broader scale throughout the city. This regulatory framework has led to incremental infill, particularly in central neighborhoods where demand for smaller-scale housing options is highest. Many developments adapt existing structures or underused parcels, showing that MMH can be introduced gradually and dispersed across multiple neighborhoods rather than concentrated in large, single-location projects.

Key Takeaways:

- Shows how zoning reform can normalize small-scale housing across neighborhoods.
- Demonstrates that regulatory flexibility can unleash distributed infill growth.
- Highlights policy consistency as a catalyst for long-term production.
- Illustrates the value of incremental housing that avoids large-scale displacement.

Source: Zillow

Fresno - Fourplex Expansion through Zoning Reform

Fresno has expanded opportunities for fourplex construction by revising zoning to permit these housing types in more residential districts. Recent projects resemble single-family homes in exterior design but contain multiple units within, offering additional housing options without changing neighborhood character. Fresno's approach demonstrates how zoning reform can create pathways for moderate-density housing while retaining architectural continuity in established neighborhoods.

Key Takeaways:

- Shows that form-based standards enable MMH that fits existing character.
- Demonstrates zoning reform's ability to broaden production capacity.
- Reinforces how fourplexes can meet workforce housing needs.
- Provides a practical model for translating policy into neighborhood-scale outcomes.

Source: Zillow

Berkeley - ADU and Triplex Growth

Berkeley has increased production of ADUs and triplexes through streamlined approval processes, enabling smaller-scale housing in areas previously limited to single-family residences. These units often provide rental housing near transit and employment centers, serving smaller households, students, and workers in a high-cost housing market. Berkeley illustrates how regulatory changes at the local level can incrementally expand housing options while meeting regional housing objectives.

Key Takeaways:

- Highlights how streamlined approvals accelerate small-scale housing.
- Demonstrates the importance of near-transit infill for equitable access.
- Encourages focusing on student, worker, and small household housing needs.
- Illustrates how MMH contributes to regional housing balance and affordability.

Source: Zillow

Waterford - Infill Incentives and Small-Scale Development

Waterford's limited vacant land supply requires a focus on infill development. The city's Housing Element promotes incremental density through ADUs and small-scale multifamily projects, particularly in central neighborhoods where infrastructure already exists. Duplex and triplex projects have added housing capacity in walkable areas while maintaining the city's existing development patterns.

Key Takeaways:

- Emphasizes that infill incentives can offset limited land availability.
- Illustrates that MMH supports efficient land use and infrastructure savings.
- Demonstrates that duplexes and triplexes are effective gentle-density models in small cities.
- Reinforces that policy-based incentives can catalyze local participation.

San Diego - Urban Infill and Mixed-Use MMH

San Diego is developing corridors through projects that combine townhouse and courtyard apartments with retail on underutilized parcels along major streets, creating compact neighborhoods with housing in close proximity. These developments utilize underutilized parcels along major streets, creating compact neighborhoods with housing, services, and employment opportunities in close proximity. By aligning housing growth with transit access and neighborhood infrastructure, the city of San Diego demonstrates how MMH can support compact, multi-functional urban districts.

Key Takeaways:

- Highlights how streamlined approvals accelerate small-scale housing.
- Demonstrates the importance of near-transit infill for equitable access.
- Encourages focusing on student, worker, and small household housing needs.
- Illustrates how MMH contributes to regional housing balance and affordability.

National Case Study Examples

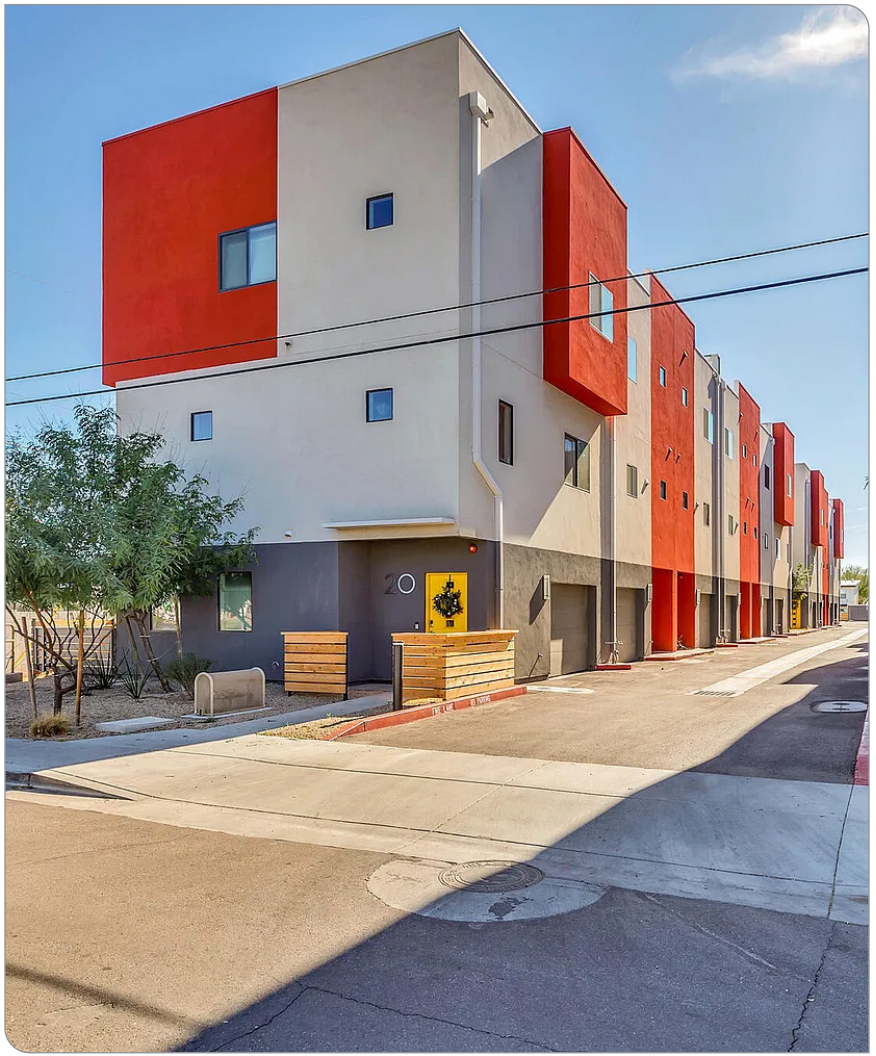
The need for moderate-density housing extends beyond Stanislaus County, as communities nationwide face similar challenges in expanding housing options. The following examples illustrate how different jurisdictions have integrated these housing types into established neighborhoods using existing infrastructure and supportive policy frameworks.

Trellis@Colter - Phoenix: Townhomes

Trellis@Colter introduces a modern townhome format in central Phoenix, offering three-story, attached homes with private garages and patios. Located near light rail and within walking distance of grocery stores, dining, and neighborhood services, the project demonstrates how moderate-density housing can utilize existing infrastructure to create attainable options for households earning between 60–120% of the area median income. By combining compact design with proximity to transit and services, Trellis@Colter illustrates how these housing types can serve workforce households within established neighborhoods.

Key Takeaways:

- Illustrates MMH's potential in workforce housing markets.
- Demonstrates the benefits of aligning compact design with transit proximity.
- Reinforces moderate-density housing as key to economic inclusivity.
- Shows how modern design can appeal to middle-income households.



Source: Phoenix Condo Mania.com

Raven Terrace - Yesler (Seattle): Courtyard Apartments

Raven Terrace, located in Seattle's historic Yesler neighborhood, delivers 83 energy-efficient apartments organized around a central courtyard with walkways, seating, and lighting. Many units include private entries for larger families, and the site incorporates green roofs, bicycle storage, community spaces, and integrated social services. Its location near a community center, streetcar line, park, and education facilities demonstrates how moderate-density housing can align with neighborhood amenities and sustainability goals.

Key Takeaways:

- Highlights the integration of social amenities and green infrastructure.
- Demonstrates courtyard configurations that enhance livability and safety.
- Shows MMH can serve larger families in urban settings.
- Illustrates equitable, community-focused infill development.

Source: Affordable Housing Finance

Watkins Alley - Washington D.C.: Duplex/Townhomes

Watkins Alley combines four-story townhomes, flats, and duplexes arranged around two landscaped courtyards. Adjacent to the Potomac Avenue Metro and other neighborhood amenities, the project shows how moderate-density housing can reuse existing alleys and infrastructure to provide attainable housing options in walkable, transit-rich locations.

Key Takeaways:

- Demonstrates how alley infill can create new housing on existing infrastructure.
- Highlights walkable design near transit as key to urban MMH success.
- Shows how mixing duplexes and townhomes builds housing diversity within a single site.
- Offers lessons for adaptive reuse and infill in constrained urban lots.

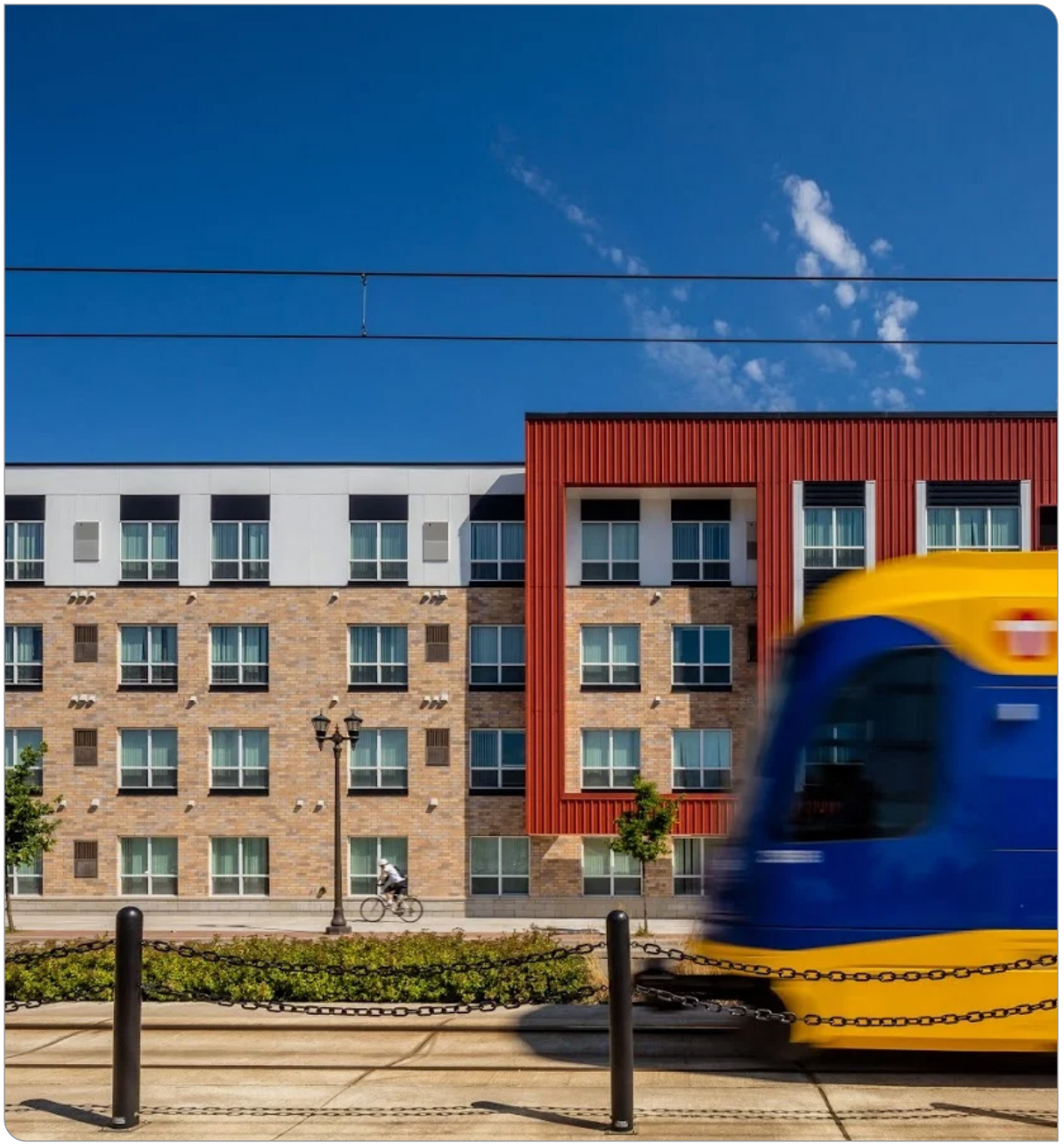
Source: Washington Post

Hamline Station - Minneapolis

Hamline Station introduces 108 family and workforce apartments along Saint Paul's Central Corridor, directly adjacent to the Green Line light rail. Developed as a Section 42 Affordable Housing project, it serves households earning 50–60% of the area median income. Its location within a transit-oriented corridor demonstrates how moderate-density housing can expand affordability while connecting residents to jobs, services, and schools without reliance on cars.

Key Takeaways:

- Embodies transit-oriented affordability that connects housing to jobs and schools.
- Demonstrates leveraging public-private partnerships for attainable housing.
- Highlights MMH's role in reducing car dependency.
- Provides a scalable example of family-oriented moderate density.



Source: US Bank

Greenbelt Station Townhomes - Seattle

Completed in 2016, Greenbelt Station Townhomes in Seattle's Rainier Valley introduces a cluster of two- and three-story attached townhomes on compact lots, adding moderate density within a primarily single-family neighborhood. Located one block from the Rainier Beach Link light rail station, the development demonstrates how townhomes can provide family-oriented housing while leveraging transit access to connect residents directly to Downtown Seattle, Columbia City, and other destinations.

Key Takeaways:

- Demonstrates how MMH fits within existing single-family areas near light rail.
- Reinforces the synergy between townhome design and transit access.
- Shows that multi-story attached formats can attract families seeking urban living.
- Illustrates context-sensitive transitions between density levels.

Source: Zillow

Wy'East Plaza - Portland

Wy'East Plaza, completed in 2020, is a four-story, 175-unit development offering below-market-rate rents in East Portland. Located along a commercial corridor with existing apartment buildings and one block from the MAX light rail and frequent bus service, the project integrates housing affordability with TOD. Its location and design reduce parking demand while supporting walkability and multi-modal transportation access.

Key Takeaways:

- Highlights integration of affordable housing and transit-oriented design.
- Demonstrates efficient use of corridor parcels for compact development.
- Shows how mixed-income MMH can reduce parking demand and encourage transit use.
- Offers lessons in scalable, equitable TOD strategies.

Source: QuantaCollective

West Line Village - Lakewood

West Line Village, constructed between 2020 and 2022 in the Denver suburbs, combines 175 stacked townhomes and 281 mid-rise apartments adjacent to the RTD Sheridan Light Rail Station. The development provides moderate-density housing that fits between large apartment complexes and single-family neighborhoods. Its location next to high-capacity transit offers housing options suited to families and commuters while encouraging compact, transit-oriented growth.

Key Takeaways:

- Illustrates how stacked townhomes can bridge suburban and urban scales.
- Highlights transit adjacency as a driver for MMH feasibility.
- Shows how coordinated planning yields mixed-form density.
- Demonstrates MMH's potential to support regional mobility and affordability.

Source: Zillow

Stratta 99 - Salt Lake City

Stratta 99 Townhomes, completed in the late 2010s in South Salt Lake, deliver 95 one- and two-bedroom units in a multi-level format that integrates with surrounding neighborhoods. Positioned near both the UTA TRAX light rail and S-Line streetcar at Central Pointe Station, the project expands moderate-density housing options while supporting transit use and reducing car dependency.

Key Takeaways:

- Shows how townhomes near transit expand housing choices and mode options.
- Reinforces multi-level design as efficient for constrained parcels.
- Demonstrates MMH's role in reducing auto dependence through TOD integration.
- Illustrates scalable strategies for suburban MMH infill.

Source: Apartments.com

Encanto Village - San Diego

Completed in 2020, Encanto Village is a four-story, 65-unit mixed-use development in San Diego's Encanto neighborhood. The project integrates moderate-density housing into an area historically characterized by low-density residential patterns. Located directly across from the Encanto-62nd Street Orange Line Trolley station, Encanto Village provides transit-oriented housing designed for households earning 30–60% of the area median income (AMI), with eight units reserved for homeless veterans. Its compact scale and mixed-use design demonstrate how moderate-density housing can align with neighborhood context while expanding affordable housing options near transit.

Key Takeaways:

- Combines mixed-use and affordable housing in a historically low-density area.
- Demonstrates the effectiveness of transit-oriented MMH for workforce and veteran housing.
- Highlights community revitalization through moderate-density infill.
- Provides a replicable model for inclusive, compact development.

Source: Studio E Architects

PART 3.

Pathways to Action

The advancement of MMH in Stanislaus County relies on a thorough understanding of the local conditions shaping housing production. While state policy, demographic trends, and market forces influence development patterns, it is ultimately the county's land use framework, environmental risks, and infrastructure capacities that determine where and how MMH can take root.

This chapter explores the local context for introducing MMH and examines the factors influencing housing diversity.

A Challenges and Constraints

It highlights both challenges and opportunities, recognizing that each jurisdiction's approach will be unique.

B Strategies

Strategies discuss countywide policy updates, collaboration among jurisdictions, and a structured approach to tracking results over time.

C Policies and Incentives

This section also presents targeted policies and incentives that can support the development of MMH.

D Additional Resources

Model ordinances and zoning reforms that have enable or expanded MMH are summarized.

The pathways outlined here focus on coordination between jurisdictions, the private sector, and community members to identify feasible strategies, pilot new ideas, and refine successful models over time. Collectively, these approaches are intended to guide, not dictate, how the region can move from planning to practice while maintaining neighborhood character and advancing shared goals for housing, sustainability, and equity.

Residential area in the City of Modesto

A Challenges and Constraints

MMH faces multiple barriers that limit widespread adoption across Stanislaus County. These challenges fall into five main categories:

Regulatory Barriers

Zoning regulations, particularly single-family-only zoning, often prevent multiple units on lots where neighborhood patterns could support them. Minimum lot size requirements and parking mandates further limit buildable land, constraining the number of attainable units that can be produced. Addressing these zoning factors would reduce a key barrier to integrating MMH into appropriate neighborhoods.

Land Use Controls

Local land use regulations play a central role in shaping where and how housing can be built. General Plans and zoning codes reflect long-established patterns that emphasize single-family neighborhoods. While these frameworks have provided stability, they can also limit opportunities for gentle-density housing types such as duplexes, fourplexes, and cottage courts

Zoning Considerations

Many cities continue to rely on single-family zoning as their primary residential designation. Multifamily zones are often concentrated in small areas, leaving much of the residential landscape unavailable to smaller, incremental housing forms. As jurisdictions update their Housing Elements, there may be opportunities to revisit zoning maps and identify areas where neighborhood-scale housing could complement existing patterns while diversifying local options

Housing Accessibility

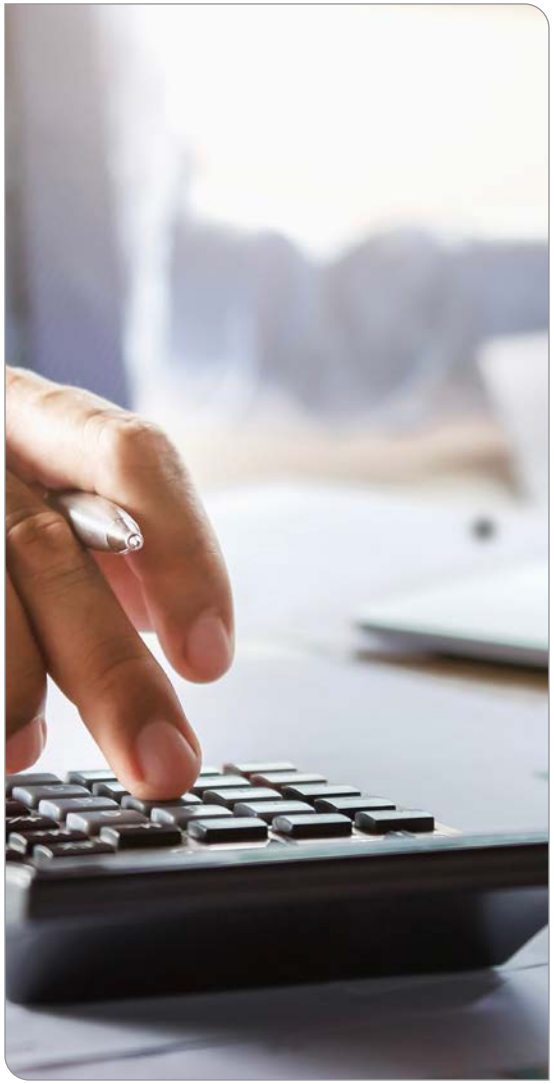
Accessibility standards remain an essential part of equitable community design, ensuring housing is inclusive of residents of all abilities. However, compliance with accessibility requirements, such as elevators in multi-story structures or ground-floor accessible units, can add cost and complexity to smaller projects. Balancing accessibility goals with policies that promote feasibility can help jurisdictions encourage more inclusive and attainable housing. Flexible design guidance and early coordination with building departments can ensure accessibility while maintaining project viability.

Permitting and Fees

Permitting timelines, review processes, and fee structures have a significant influence on development feasibility. For smaller projects, uncertainty during entitlement can be a greater barrier than construction cost. Jurisdictions across the region are exploring options to make reviews more predictable and transparent, such as pre-approved building plans, simplified checklists, or consolidated application reviews. Fee calibration tied to project scale or unit size, rather than flat per-unit charges, can also help small-scale projects remain viable while maintaining the revenue needed for infrastructure and services.

Economic Factors

High construction costs create difficulties for smaller-scale projects that lack the economies of scale available to larger multifamily developments. Limited access to financing, as lenders often favor conventional, large-scale projects, adds to the challenge for small developers pursuing MMH. Adjusted fees, financing tools, and process efficiencies can improve feasibility.



Land and Construction Costs

Rising land values and construction expenses continue to challenge housing production countywide. Parcels within established areas, especially those with existing infrastructure, tend to command higher prices, while rural lands often lack the utilities necessary to support new development. A 2025 review of undeveloped land sales found values ranging from 19 acres sold for $75,000 to 947 acres for $1.4 million, with most properties historically used for grazing or agriculture. While rural sites may be less expensive, parcels near city centers or infrastructure networks carry significantly higher costs, especially when demolition, remediation, or site preparation is needed.

Construction costs have also increased due to inflation, material shortages, and regulatory complexity. For small-scale MMH projects that cannot benefit from economies of scale, these costs can significantly affect feasibility. Encouraging modest infill and reuse of existing lots may offer a more cost-effective pathway to add housing where services already exist.

Access to Financing

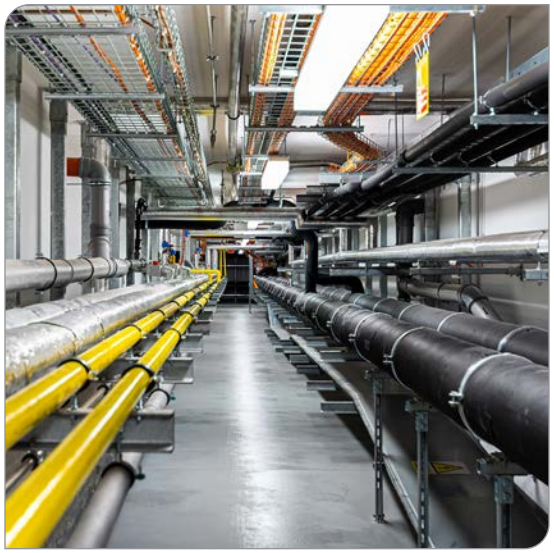
Financing for smaller, incremental housing types can be limited. Many lenders remain more familiar with large multifamily or single-family subdivision models and may view MMH projects as higher risk. Homeowners and small developers often face higher interest rates or fewer loan products. Local partnerships with community banks, housing trust funds, or state programs could help expand financing opportunities for small-scale development, bridging the gap between policy goals and market realities.

Small - Scale Developers

Smaller builders, often local contractors or first-time developers, play a critical role in delivering MMH but face challenges accessing capital, navigating permits, and managing construction risk. Supporting these builders through educational resources, predictable review processes, or mentorship programs can strengthen the region's overall housing ecosystem. Encouraging incremental development also allows communities to diversify housing types gradually, aligning growth with infrastructure and local preferences.

Infrastructure Capacity

Water, sewer, and road systems vary in readiness for new development. Aligning infrastructure investment with planned growth areas can make MMH more achievable.



Wet Utilities: Water and Sewer

Adequate water supply and sewer capacity are fundamental to supporting housing production. Stanislaus County has 24 water purveyors, most of which rely heavily on groundwater. Overdraft conditions in regional basins create long-term challenges, with concerns about both quantity and quality of supply. The 2019 Storm Water Resource Plan emphasizes the importance of recharge projects and stormwater capture, but until these strategies are fully implemented, housing growth may be constrained by limited water availability.

Dry Utilities: Energy and Broadband

Reliable electricity, natural gas, and broadband access are essential for modern housing development. Pacific Gas & Electric (PG&E), Modesto Irrigation District, and Turlock Irrigation District provide electric and gas services, while broadband availability varies significantly across the county. Insufficient utility infrastructure can add costs and delay MMH projects, especially in rural or unincorporated areas.

Public Safety Services

Public safety infrastructure also influences where housing is developed. Fire protection is provided by 15 fire departments and districts, many with limited staff and resources. Police services are delivered by the Stanislaus County Sheriff's Office in unincorporated areas and by city police departments in Modesto, Turlock, Ceres, Patterson, and Oakdale. Gaps in coverage can deter new housing projects or raise insurance premiums, increasing costs for developers and homeowners alike.

Environmental Considerations

Compliance with the California Environmental Quality Act (CEQA) can add both time and complexity to the development process. CEQA compliance and hazard mitigation remain important but can be balanced with new streamlining tools and site-sensitive design.

Environmental conditions shape both the physical and regulatory environment for new housing. Stanislaus County's diverse geography presents a range of opportunities and constraints that must be considered as MMH expands.

Seismic Hazards

Areas influenced by local fault systems and soil conditions may require site-specific engineering solutions. Integrating these requirements into design guidelines can promote safety while maintaining feasibility.

Flood Hazards

Several waterways pose flood risks that must be accounted for in planning and siting decisions. Careful coordination with FEMA mapping and local flood control districts can support responsible infill development.

Fire Hazards

While much of the county consists of valley floor agriculture and urban centers, the eastern Sierra Nevada foothills and western Diablo Range are designated State Responsibility Areas due to elevated wildfire risks overseen by Cal Fire. New housing in these areas may require fire-resistant construction standards, defensible space requirements, or upgraded emergency access roads. Even in lower-risk urban areas, limited fire district capacity can influence emergency response times and insurance premiums, making proximity to reliable fire services a key consideration for MMH.

Land Subsidence

Groundwater over-extraction in parts of the San Joaquin Valley has caused land subsidence, damaging roads, pipelines, levees, and water systems while reducing aquifer storage capacity. Areas experiencing subsidence may face higher site preparation costs for housing development, including MMH, particularly where groundwater dependence is high.

Williamson Act Lands

Large portions of agricultural land in the county are protected under the Williamson Act, which reduces tax rates in exchange for restrictions on non-agricultural development. While this program preserves agricultural resources, it limits housing expansion near cities where demand is highest. For MMH, which often depends on infill development, the Williamson Act reinforces the need to focus growth within urban areas rather than expanding into farmland.

Collectively, these environmental constraints highlight the importance of careful CEZ designation to help new MMH projects balance housing needs with public safety and environmental stewardship.

Institutional and Community Barriers

Neighborhood opposition can significantly impede the development of non–single-family housing. Residents opposed to certain types of development are often referred to as NIMBYs. These residents frequently raise concerns at public meetings to block zoning or development standard changes that would allow MMH. Providing clear information about project design, location, and benefits, along with involving the public early in the process, can help address these concerns and reduce opposition.

Institutional and Community Barriers

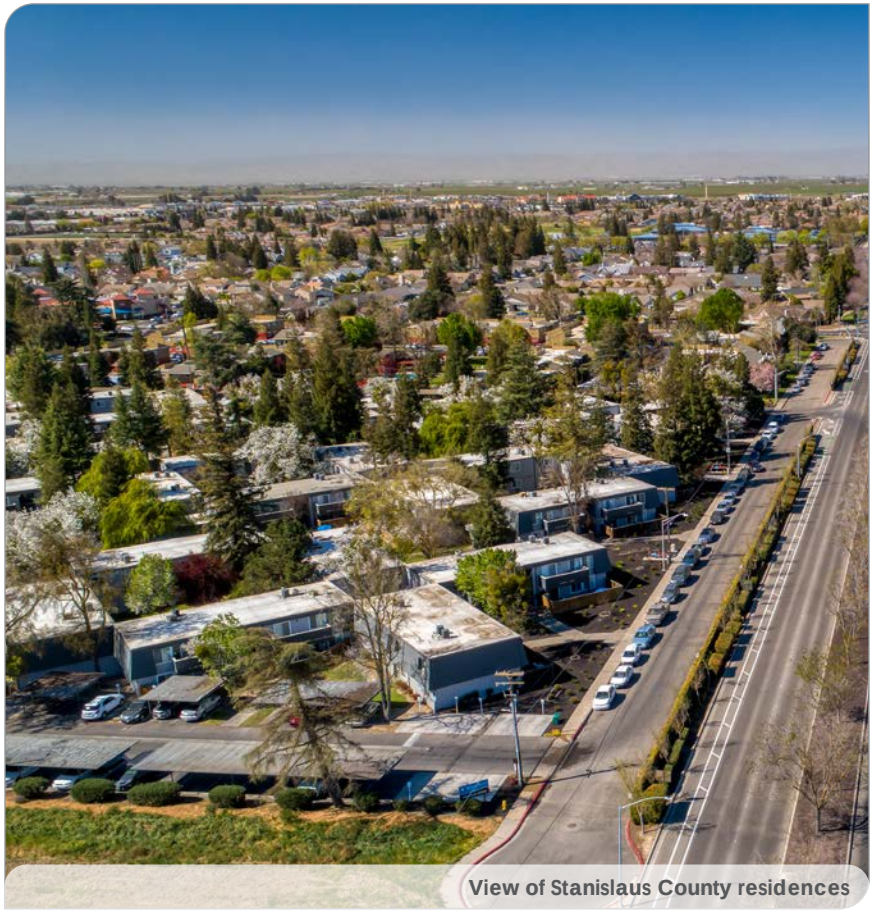
Public understanding and confidence are critical. Transparent engagement and demonstration projects can help illustrate how well-designed MMH complements existing neighborhoods.

Community understanding and institutional readiness often determine whether new housing strategies succeed. Residents may have concerns about density, parking, or neighborhood change, while local agencies balance multiple priorities and limited capacity.

Transparent engagement and early dialogue can help address misconceptions. Visual examples, design guidelines, and pilot projects allow residents to see how MMH complements existing neighborhoods rather than replacing them. Collaborative partnerships between jurisdictions, developers, and the public can help ensure new policies reflect shared values and tangible community benefits.

Opportunities for Ongoing Alignment

Planning for MMH presents an opportunity to align housing, design, and infrastructure goals across jurisdictions. Emerging tools—such as form-based codes, context-specific design guidelines, and targeted incentive programs—can be tailored to each city's scale and character. By emphasizing flexibility, community engagement, and iterative learning, Stanislaus County's jurisdictions can advance housing diversity in ways that are responsive to both local needs and regional priorities.



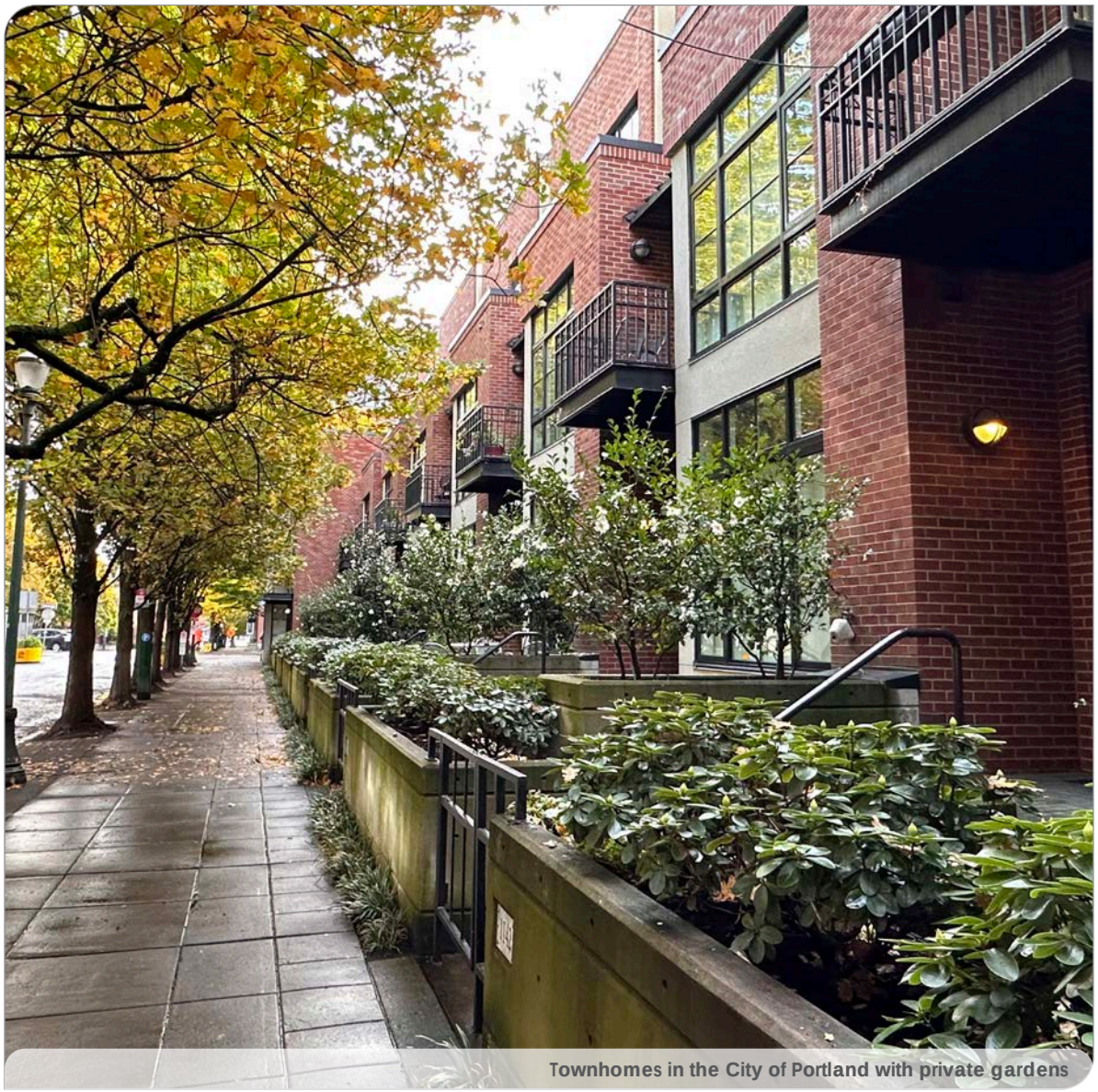
View of Stanislaus County residences

Source: Kimley-Horn

B Strategies to Implement MMH

MMH can diversify Stanislaus County's housing supply, address affordability challenges, and expand housing options for a range of residents. However, achieving these outcomes requires moving from planning to implementation. This involves aligning zoning codes, infrastructure investments, financial tools, and community engagement strategies so that MMH projects are not only allowed but also constructed at scale.

This section provides strategies for implementing MMH across Stanislaus County. While CEZs offer one tool for focusing investment and zoning flexibility, full implementation requires countywide policy updates, collaboration among jurisdictions, and a structured approach to tracking results over time.



Townhomes in the City of Portland with private gardens

Source: Kimley-Horn

Strategy #1

Reforming Zoning and Land Use Controls

Zoning and land use regulations play a defining role in determining where MMH can occur. Many areas across the county still rely heavily on single-family designations, leaving limited room for duplexes, fourplexes, and courtyard buildings that fit within existing neighborhood fabric

Cities may consider zoning refinements that introduce flexibility without disrupting established character such as:

- **By-right approvals —** Permit MMH typologies such as duplexes, fourplexes, townhomes, and courtyard apartments by-right in overlay zones for MMH, or introducing MMH districts with moderate density standards. Removing discretionary reviews reduces costs and delays.
- **Lot size reform —** Lower minimum lot sizes to allow smaller, more affordable parcels, particularly near corridors and town centers.
- **Parking reform —** Eliminate or reduce parking minimums, especially near services or transit, to lower construction costs and free land for housing.
- **Form-based approach —** Shift from use-based zoning to form-based or objective design standards that regulate building scale and setbacks rather than restrict housing types.

Local Relevance

Ceres, Oakdale, and Riverbank are exploring zoning amendments as part of their Housing Elements. Modesto and Turlock, as the county's largest jurisdictions, are positioned to pilot broader reforms that allow MMH in corridors and downtown neighborhoods.

Strategy #2

Streamlining Permitting and Approvals

Even when zoning allows MMH, lengthy or uncertain permitting can discourage local builders. Jurisdictions can explore streamlined processes that make small-scale projects more practical while maintaining safety and quality standards.

Potential measures include expanding pre-approved plan libraries for duplexes, fourplexes, and ADUs, providing over-the-counter reviews for qualifying designs, or offering expedited review for MMH projects that meet design and affordability objectives.

A "one-stop" development support office or small-developer liaison can further improve coordination, especially for homeowners or first-time builders navigating approvals for the first time.

Local Progress

Ceres, Modesto, Oakdale, Riverbank, Turlock, and Waterford have adopted pre-approved ADU plans. Expanding this approach to additional MMH types would further accelerate housing production.

Strategy #3

Aligning Infrastructure with Housing Goals

Infrastructure, both hard (water, sewer, roads) and soft (broadband, emergency services), affects the viability of new housing. By aligning housing goals with capital improvement planning, jurisdictions can better target investment and support feasible MMH development.

Cities may wish to prioritize upgrades in areas identified for incremental growth, such as corridors and CEZs, and pair those improvements with walkability and safety enhancements like sidewalks, lighting, and shade trees. In more rural or unincorporated areas, MMH feasibility can improve through shared infrastructure solutions or partnerships between cities, utilities, and regional agencies.

Local Challenges

The county's reliance on groundwater makes water supply a significant issue. MMH implementation should align with recharge and efficiency projects outlined in the 2019 Storm Water Resource Plan. In smaller jurisdictions such as Hughson and Waterford, coordinating MMH growth with targeted infrastructure investment will be essential to project viability.

Strategy #4

Leveraging State Laws and Incentives

California's housing laws now offer a range of opportunities that directly support MMH. Jurisdictions can leverage these policies to encourage smaller, context-sensitive projects while maintaining local discretion.

Recent legislation, such as SB 9 (lot splits and duplexes in single-family zones), SB 10 (up to 10 units near transit), and AB 2011/SB 6 (housing on commercial or public lands), provides flexible tools to expand infill housing. Cities can explore how these state options align with local plans, pairing them with CEZ designations and local incentives to ensure that new development supports neighborhood character, sustainability, and equitable access.

California has adopted multiple laws that support MMH, and local jurisdictions can use these tools to accelerate implementation:

- **SB 9 (2022) —** Allows lot splits and duplexes in single-family zones, enabling incremental density.
- **SB 10 (2022) —** Permits upzoning to 10 units in infill and transit-rich areas, exempt from CEQA.
- **SB 684 (2023) and SB 1123 (2025) —** Streamline subdivision approvals for small-scale projects such as townhomes and cottage courts.
- **AB 2011 and SB 6 (2022) —** Authorize housing on commercial and public lands, expanding opportunities for MMH near major corridors.
- **AB 2097 (2022) —** Removes parking minimums near transit, lowering development costs and increasing project feasibility.

Local Opportunity

Aligning local incentives with state law can expand MMH opportunities. For example, pairing SB 9 with pre-approved duplex plans could facilitate smaller projects throughout neighborhoods, while combining AB 2011 with CEZs could support townhome and cottage court development along retail corridors.

Strategy #5

Expanding Financing and Small-Developer Support

Financing often poses one of the greatest barriers to MMH. Smaller developers and homeowners may lack access to traditional lending products or face higher risk premiums. Jurisdictions can explore local and regional partnerships with credit unions, community banks, and housing trust funds to create flexible loan programs for small projects.

Offering gap-financing tools, tax abatements, or revolving loan funds can also improve project feasibility. Providing training, mentorship, and predictable review timelines helps empower local builders—many of whom already live and work in the communities they serve.

Financing strategies may include:

- Partnering with community banks and credit unions to create loan products for small-scale projects.
- Using local housing trust funds to provide gap financing or revolving loans for MMH builders.
- Offering property tax abatements for small multifamily or cottage court projects that include affordable units.
- Exploring state and federal grants to subsidize construction costs for pilot projects.

Local Application

In Stanislaus County, local contractors and small developers could deliver MMH if financing barriers are reduced. Providing targeted incentives and funding sources will increase project feasibility and support incremental housing production.

Strategy #6

Building Community Understanding and Collaboration

Public support is crucial for long-term success. Many residents are unfamiliar with MMH and may associate it with large apartment complexes rather than neighborhood-scale homes. Educational outreach, visualization tools, and pilot projects can help demonstrate how MMH blends with existing character. Framing MMH as a way to provide housing for teachers, healthcare workers, seniors, and young families helps connect the concept to real community needs.

Community engagement strategies may include:

- **Education campaigns** that highlight existing MMH in cities like Modesto, Turlock, and Riverbank to demonstrate where gentle density already exists.
- **Pilot demonstration projects**, such as a small cottage court or fourplexes, that allow residents to see MMH in practice.
- **Design standards and visualizations** that show how MMH integrates with existing neighborhoods.
- **Messaging that explains** the role of MMH in providing housing for seniors, essential workers, and young families already part of the community.

Participation should continue through implementation, via advisory groups, community surveys, or neighborhood partnerships, to build lasting trust and shared ownership in housing solutions.

Local Momentum

In Stanislaus County, local contractors and small developers could deliver MMH if financing barriers are reduced. Providing targeted incentives and funding sources will increase project feasibility and support incremental housing production.

Strategy #7

Monitoring, Learning, and Evolving Over Time

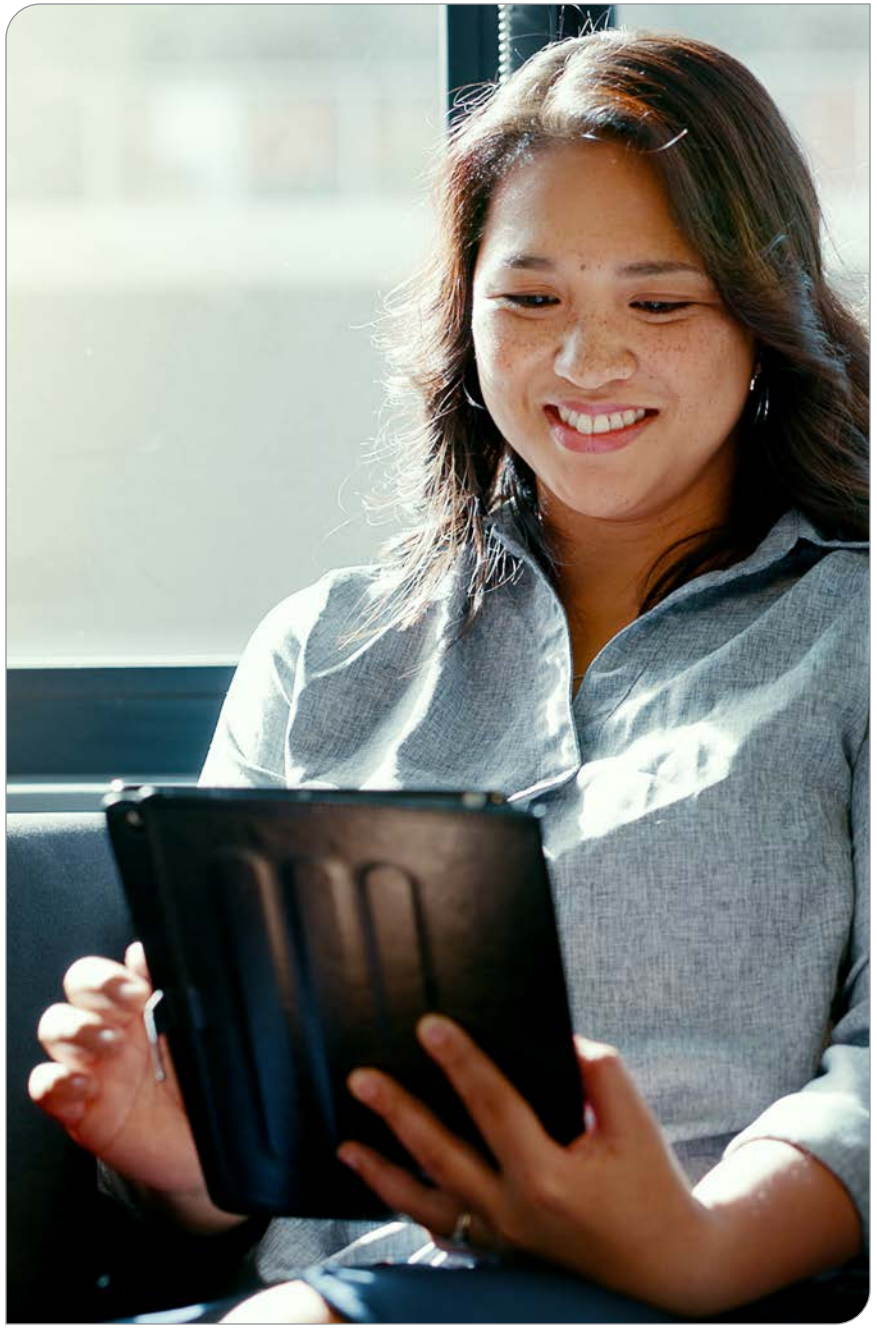
MMH implementation is best viewed as an iterative process. Jurisdictions can benefit from tracking outcomes, such as the number and type of units produced, affordability trends, and resident feedback, to refine approaches over time. StanCOG can play a coordinating role by compiling regional data, identifying emerging best practices, and facilitating peer learning among jurisdictions. Regular evaluation ensures that zoning updates, incentives, and engagement methods remain effective and aligned with evolving housing and economic conditions.

Monitoring strategies may include:

- **Tracking** the number and type of MMH units built annually.
- **Evaluating** affordability outcomes, including rent and ownership costs relative to income.
- **Assessing** infrastructure capacity and performance in MMH neighborhoods.
- **Gathering** community feedback through surveys and engagement sessions to understand resident perspectives.

Regional Coordination

StanCOG can facilitate implementation by collecting data across jurisdictions, identifying best practices, and providing technical assistance. This allows successful strategies in one city, such as Modesto or Turlock, to be applied in others, including Riverbank, Waterford, or Newman.



C Policies and Incentives

Implementing targeted policies and incentives can support the development of MMH. Strategies such as density bonuses, tax incentives, and pre-approved building plans make projects more financially feasible and streamline the approval process. California's Density Bonus Law provides additional units and development incentives when projects include affordable housing. Offering a similar incentive for MMH projects in identified zones could increase housing production. Tax incentives and fee reductions can further reduce financial barriers for MMH development.

Incentives provided in this section include:

Incentive #1: Neighborhood Infill

Applicable in house-scale areas near schools/parks, retail, and transit

Incentive #2: Transit & Corridor Nodes

Applicable in CEZs and arterials with frequent bus service

Incentive #3: Downtowns & Main Streets

Applicable in Modesto, Turlock and smaller city centers

Incentive #4: Larg-Site Retrofits

Applicable in aging shopping centers and civic/faith campuses

Incentive #5: Backyard & Small Lot Incremental

Applicable citywide

View of Downtown Modesto

Incentive #1: Neighborhood Infill

House-scale areas near schools/parks, retail, and transit

Best-fit types: ADUs/JADUs, duplexes, triplexes/ fourplexes, cottage courts

Regulatory Incentives

- By-right approval for 2–4 units where single-family is allowed; align lot widths, setbacks, and height with existing house-scale patterns (use a quick code audit to remove barriers like excessive minimum lot sizes, FAR caps, and side setbacks). Adjusting these standards to better reflect neighborhood patterns can enable gentle density without altering community scale.
  - Why: these standards often block MMH even when "allowed."
- Calibrate or remove FAR for house-scale MMH so units, not bulk, drive feasibility and fit.

Process Incentives

- Pre-approved plan sets for duplexes, fourplexes, and ADUs; over-the-counter reviews for small projects (≤4 units). Cuts red tape/time for small builders.
- "Small-developer concierge" (one point of contact + checklists) to shorten cycle times—time matters more than materials in pro formas.
- Streamlined pathways encourage small developers and homeowners to participate in housing delivery while maintaining quality and neighborhood compatibility.

Financial incentives

- Impact fee calibration for house-scale MMH (fees pegged to bedrooms or square footage, not per-unit), with deferral to certificate-of-occupancy to reduce carrying costs; partial fee waivers for income-restricted or below-market units.
- Neighborhood Infill Micro-Grants (e.g., $5–$15k per unit) funded from a local Housing Trust Fund/catalyst fund to close small appraisal gaps.

Why it works: Keeps the "MMH sweet spot" — feasible to build, attainably priced, and livable — by matching standards to typical lots and cutting soft costs. Infill development with MMH also helps maximize the existing infrastructure by reducing the need for new infrastructure investments.

Incentive #2: Transit & Corridor Nodes

CEZs and arterials with frequent bus services

Best-fit types: Townhomes, small multiplex (5–10 units), courtyard buildings; mixed-use on select frontages

Regulatory Incentives

- Corridor overlays that "tip the scales" toward MMH: sliding-scale FAR/height in exchange for more units, unit-count minimums per frontage, and reduced ground-floor commercial where retail depth is weak.
- Utilize CA Assembly Bill concessions for reduced or no minimum parking within ½ mile of frequent transit; allow rear-lot or shared parking to preserve frontage and unit yield.

Process Incentives

- Targeted area plans with test-fits that prove yield/fit and signal priority sites (RFPs for city-owned parcels).

Financial incentives

- Fee reductions/deferrals for corridor-fronting MMH; façade/tenant-improvement mini-grants for small commercial bays in mixed-use (acknowledges leasing risk on first-floor retail).
- Gap-closing tools (Housing Trust Fund/catalyst fund) for acquisition/bridge, especially where appraisals trail costs.

Why it works: Adds population to walkable areas, boosts local business demand, leverages existing infrastructure—clear economic development benefits that justify incentives.

Incentive #3: Downtowns & Main Streets

Modesto, Turlock and smaller city centers

Best-fit types: Upper-floor multiplex, small apartment over shop, townhouse rows on side streets, courtyard buildings

Regulatory Incentives

- Form-based standards (height, frontage, build-to lines) in lieu of FAR/units-per-acre; MMH districts in transition edges.
- "MMH land division" to allow fee-simple sale of townhomes/stacked flats.

Process Incentives

- Expedited review tracks (e.g., 45–60 days) for ≤12 units; staff-level approvals for conformance to a downtown regulating plan.

Financial Incentives

- Downtown Housing Trust Fund set-asides for code-triggered upgrades (sprinklers, seismic) and small-scale adaptive reuse; revolving bridge loans for upper-floor residential conversions.

Why it works: Addresses the "first cost" and appraisal gap of small mixed-use while keeping house-scale character on the edges.

Incentive #4: Large-Site Retrofits

Aging shopping centers and civic/faith campuses

Best-fit types: Cottage courts, townhome clusters, courtyard/multiplex "neighborhoods" within a master plan

Regulatory Incentives

- Specific Plans or overlays enabling 2–4 stories with flexible parking ratios and block-scale frontage tools (stoops/forecourts/terraces).

Process Incentives

- Phased vesting (pre-entitled pads) + concurrent map/permit processing to cut holding time. Developers strongly emphasize time.

Financial Incentives

- Infrastructure "credit bank" (impact-fee credits for on-site utility/complete-street upgrades), plus catalyst-fund equity for first phases to unlock scale economies.

Why it works: Parking and infrastructure often limit unit yield; aligning frontage, parking, and phased approvals restores feasibility.

Incentive #5: Backyard & Small-Lot Incremental

Citywide

Best-fit types: ADUs/JADUs, SB9-style lot splits with duplexes

Regulatory Incentives

- Universal ADU/JADU by-right, ministerial SB9-like duplexes, and pre-approved plans; match ADU setbacks/height to typical lots.

Process Incentives

- "Same-as-house" reviews (IRC/IBC right-sizing) and over-the-counter approvals for standard plans.

Financial Incentives

- Permit fee reductions for first-time ADU builders; small homeowner loans (Housing Trust Fund-backed) for ADU construction.

Why it works: Lowers soft costs for homeowner-builders and spreads land cost across units, enhancing attainability.

Implementation Process

Local governments have flexibility in how they adopt and apply MMH-supportive policies. A thoughtful, phased approach can balance feasibility with predictability. Considerations may include:

- Evaluate typical lot sizes and existing development patterns in the community.
- Evaluating typical lot sizes and block patterns to identify where MMH could fit naturally.
- Identifying priority infill sites or CEZs with access to jobs, schools, and transit.
- Reviewing parking standards to align with transit and active transportation plans.
- Defining "house-scale" and "block-scale" building types suited to neighborhood character.
- Using market and demographic data to estimate attainable price points for various housing forms.

Affordability and Anti-Displacement Measures

Expanding housing supply must go hand-in-hand with preserving affordability and supporting existing residents. Jurisdictions can incorporate measures such as:

- **Inclusionary Housing or Workforce Set-Asides —** Encouraging a portion of MMH units to serve households earning 60–120% of area median income.
- **Rental Assistance or Right-to-Return Policies —** Supporting residents affected by neighborhood change.
- **Rehabilitation and Preservation Programs —** Maintaining existing moderate-cost units while adding new options nearby.

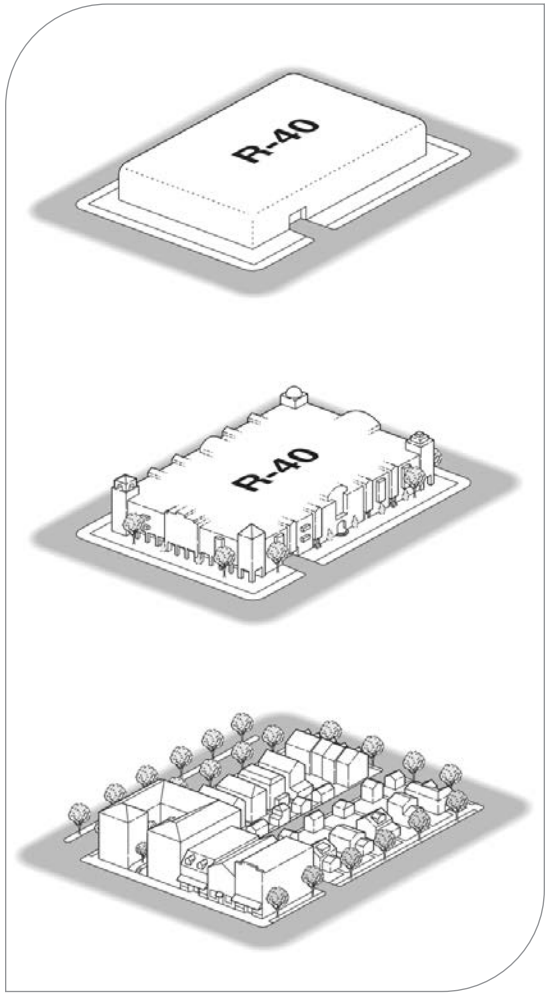
By combining housing production with proactive equity measures, jurisdictions can ensure MMH contributes to inclusive, long-term community stability.

Cost-Cutting Tools

- **Parking right-sizing —** Remove mins near transit and let projects meet actual demand—preserves buildable area for housing and open space.
- **Fee deferrals/waivers —** Defer to occupancy; tie partial waivers to income-restricted or smaller units to directly improve feasibility.
- **Code audit + incremental fixes —** Quick audits identify misaligned standards; small text amendments can unlock near-term wins while larger updates proceed.
- **Local financing stack —** Housing Trust Fund allocations, catalyst funds for fast/ flexible capital, and Community Land Trust partnerships to preserve long-term attainability for cottage courts/fourplexes.
- **Small-developer supports —** Training cohorts, pre-application coaching, and predictable timelines—critical because soft-cost/time often kill small projects.
- **Pro-forma testing + test-fits —** Use neighborhood-specific test-fits and simple pro-formas to prove feasibility and calibrate incentives before adoption.

Zoning and Development Standards

Zoning regulations remain one of the most influential tools for shaping the built environment. Many of these codes date from the mid-20th century, when single-family housing dominated both market demand and planning practice. Today, these standards can inadvertently restrict smaller-scale housing that meets current needs.



Source: Form-Based Code Institute

Form-Based Code

Traditional use-based zoning often limits housing diversity by separating residential, commercial, and mixed-use areas into rigid categories. In Stanislaus County, this has made it difficult for smaller-scale housing types to emerge in existing neighborhoods, even where they would complement surrounding homes.

Form-Based Codes (FBCs) offer an alternative approach. Rather than focusing primarily on permitted uses, FBCs emphasize building form, such as height, massing, and frontage design, to guide how structures relate to the public realm. This approach allows duplexes, fourplexes, and cottage courts to be considered alongside single-family homes, provided they meet consistent design parameters.

Local jurisdictions may explore hybrid zoning frameworks that combine form-based elements with existing use-based standards. This can maintain predictability while opening the door to more flexible housing outcomes. Over time, these hybrid tools can evolve into full FBCs in areas where community comfort and planning capacity allows.

Design Guidelines and Neighborhood Compatibility

Design quality remains a cornerstone of community acceptance. Clear, context-specific design guidelines help ensure that MMH integrates seamlessly with its surroundings, reinforcing, rather than redefining, neighborhood identity. Guidelines might include elements such as façade articulation, roofline variation, and the use of porches or stoops to foster a pedestrian scale. In walkable or mixed-use areas, active frontages and shared open spaces can enhance both livability and visual continuity.

These standards need not be uniform; instead, they can reflect the architectural diversity of each community. Developing illustrated design handbooks or pattern books, supported by examples of successful projects, can help residents and builders understand how MMH fits within local context.

Looking Ahead

MMH represents both a return to traditional neighborhood design patterns and a forward-looking strategy to address current housing challenges. Successful integration of MMH will depend on strategies tailored to the unique character and needs of Stanislaus County, guided by several key principles.

Context-sensitive design helps new housing align with existing neighborhood patterns, with building forms scaled to surrounding homes. Incremental growth emphasizes gradual change that allows communities to adapt over time. Housing for all ages and incomes highlights the need to serve diverse populations, including seniors, families, students, and workers. Finally, integration with CEZs places new housing near jobs, services, and sustainable mobility options.

For much of the early twentieth century, housing types such as duplexes, fourplexes, and courtyard apartments were common in American communities, offering attainable options that supported walkable, connected neighborhoods. Over time, policy decisions, market trends, and infrastructure investments reduced the prevalence of these building types, creating the "missing" gap communities are now seeking to address. In Stanislaus County, where housing affordability pressures continue to rise and production has lagged behind demand, MMH offers a pathway to restore balance.

The barriers to MMH—including restrictive zoning codes, high construction costs, infrastructure limitations, and community opposition—are significant but addressable. Recent state legislation, such as SB 9's lot-split provisions and CEQA streamlining measures in SB 10, SB 684, and AB 2011, reflects a growing recognition that California must reintroduce attainable, neighborhood-scale housing types to meet housing production goals. For Stanislaus County, aligning local policy with these state tools will be important. Jurisdictions that update zoning codes, modernize permitting systems, and invest in infrastructure will be best positioned to support MMH development.

Looking forward, integrating MMH into local planning is not solely a zoning reform effort but part of a broader strategy to create healthier, more equitable, and more resilient neighborhoods. By introducing gentle density that reflects existing community patterns, jurisdictions can expand housing choice while maintaining neighborhood character. Pairing MMH with CEZs places new homes near jobs, schools, parks, and reliable transportation. Collaboration among planners, developers, and residents can shift the conversation from resistance to opportunity, showing how these housing types can support the county's economy, environment, and social fabric.

Ultimately, the future of MMH in Stanislaus County will depend on the willingness of local jurisdictions to embrace change while reflecting community values. The path forward includes policy reform, public education, and demonstration projects that allow residents to see and experience the benefits of MMH firsthand. With a clear vision and coordinated effort, Stanislaus County can use MMH to address housing shortfalls, meet RHNA targets, and create vibrant, inclusive neighborhoods for the future.

View of the City of Modesto

D Additional Resources

Model Ordinances : Real-World Missing Middle Housing (MMH) Model Ordinances

This appendix summarizes 20 real-world ordinances and zoning reforms that have been adopted locally, regionally, and across the country to enable or expand MMH.

Jurisdiction	Year	What It Enables	Where It Applies
California			
Santa Rosa, CA - Missing Middle Housing Overlay	2023	Creates overlay zones for by-right middle housing (8–18 du/ac).	Medium-density residential areas
San Jose, CA - Streamlined Ministerial Infill Ordinance	2024	Provides ministerial approvals for infill projects meeting objective standards.	Urban villages and residential infill sites
Sonoma County, CA - Cottage Housing Code	2021	Encourages detached small homes around shared courts as infill.	Rural/suburban residential zones
Sacramento, CA - Interim Missing Middle Ordinance	2024	Expands by-right permissions for duplexes, fourplexes, and cottage courts; streamlines review.	R-1, R-1A, R-1B, and R-2 zones
San Diego, CA - Complete Communities: Housing Solutions	2020	Links FAR and parking flexibility to middle-scale infill near transit; supports townhomes and courtyard housing.	Transit Priority Areas and mixed-use corridors
San Francisco, CA - Fourplex Ordinance	2022	Allows up to four units on RH parcels and six on corner lots with design controls.	Residential House (RH) districts
West Region			
Washington State – HB 1110 + Commerce Model Ordinances	2023-2024	Legalizes middle housing in residential zones; sets parking and design limits.	Tier 1 & 2 cities statewide
Seattle, WA – ADU/DADU Reform	2019	Removes parking/owner-occupancy rules; allows two ADUs per lot.	Single-family residential zones
Bend, OR – Cottage Housing & Middle Housing Code	2016-2025	Allows cottage clusters, townhomes, and small multiplexes under form-based standards.	Residential and mixed-use zones

Jurisdiction	Year	What It Enables	Where It Applies
Eugene, OR – Middle Housing Ordinance	2022	Implements HB 2001; allows duplex–fourplex & cottage clusters citywide.	All residential zones
Oregon State – HB 2001 Model Code.	2019-2021	Statewide middle housing requirement; provides model code for duplex–fourplex & townhomes.	Cities >10,000 population
Bellingham, WA – Interim Middle Housing Ordinance	2025	Allows middle housing in residential areas while permanent code updates proceed.	Citywide residential areas
Boise, ID – Zoning Code Update	2023	Modernizes duplex/triplex/ townhome rules and allows tiny home clusters.	R-1 and mixed-density residential districts
Portland, OR – Residential Infill Project (RIP)	2020	Legalizes up to four units on most single-dwelling lots; enables cottage clusters and affordability bonuses.	R2.5, R5, R7 single-dwelling zones
National			
Austin, TX – HOME Initiative (Phases 1 & 2)	2023-2024	Allows up to 3 units per lot; reduces minimum lot sizes; streamlines small-lot splits.	Single-family residential lots
Montgomery County, MD – More Housing NOW	2025	Permits duplexes/triplexes/ townhomes along corridors; includes workforce housing requirements.	Designated corridors and infill areas
Minneapolis, MN – Triplex Reform (2040 Plan)	2019	Allows triplexes citywide; adjusts built-form standards for house-scale compatibility.	Citywide residential zones
Raleigh, NC – Missing Middle Text Change (TC-5-20)	2021	Permits duplexes/triplexes in more zones; simplifies townhouse standards.	R-4 through R-10 districts
Durham, NC – Expanding Housing Choices	2019	Legalizes duplexes/triplexes in SF zones; adds cottage and townhouse options.	Urban Tier and Compact Neighborhood Tiers
Charlotte, NC – Unified Development Ordinance (UDO)	2022	Integrates duplexes/triplexes into Neighborhood 1 districts with form-based standards.	Neighborhood 1 zones

Missing Middle Housing Toolkit

for Stanislaus County

Kimley»Horn

StanCOG
Stanislaus Council of Governments