

INFILL HOUSING: TENANCY, TYPOLOGY AND DESIGN

What is infill housing?

Infill housing is a term that encompasses a broad range of housing types, but is usually applied to housing that is fitted into already developed areas. Infill housing can be the result of dividing extra large parcels, development on vacant lots, or replacing existing buildings. Infill housing can also be small units, either individual units or groups of units, which occupy lots smaller than the conventional 5,000 to 6,000 square foot lots that typify postwar suburban housing. An example of this type of infill is the ADU, or Accessory Dwelling Unit, which takes the form of an additional unit on a conventional lot, and occupies the lot along with the original home. At the other end of the spectrum in size, infill can take the form of multiple dwellings in a single building that replaces the original home on a conventional lot. Variations on this type include an original home that is converted to multiple dwellings, or an original home that is surrounded by multiple, smaller cottages, or a combination. Sometimes this type of infill occupies lots that have been aggregated, and are larger than the typical single dwelling lot.

The future of infill housing

Infill is going to be an increasingly important form of housing for several reasons. Changing demographic trends such as smaller household sizes, aging baby-boomers and the future wave of homebuyers and renters of the Generation Y (which includes second-generation immigrants), will continue to push for smaller, more affordable units, both for rent and for sale, in walkable areas with affordable transportation choices, including transit. Walkable urban areas, suburban town centers and retrofitted suburban areas stand to benefit from these trends.

Post recession, homeownership numbers will stay low, and renting will be the best option for many people, by choice or necessity. In the next few decades, the homebuilding industry will be scrambling to respond to a severe undersupply of small compact housing, for rent and for sale. But homebuilders and developers will not be the only ones building infill housing; infill housing is a do-it-yourself phenomenon, and individuals who have never developed property, including some residents, will take advantage of infill options, if they are allowed to.

Infill development can be costly and difficult because of land costs, complex and out-of-date zoning and building codes, and community opposition. However, ***communities that are actively engaged in defining the type of infill that is appropriate for their community, building community support, and adjusting their codes and design review to encourage, rather than discourage infill, stand to gain high quality affordable infill.***

There are many people who want a more urban lifestyle but want to stay close to their friends in the suburbs, do not want to live in the "big city," or simply cannot afford to live downtown. These people will be looking to live in suburban town centers that can provide real urban amenities—namely, a wide mix of housing, stores, and services; a vibrant, diverse community of people; and an attractive, walkable central area. Those areas that have good public transportation within them and transit links to the city and other parts of the region are likely to be the most successful...

"Housing in America: The Next Decade," Urban Land Institute, 2010

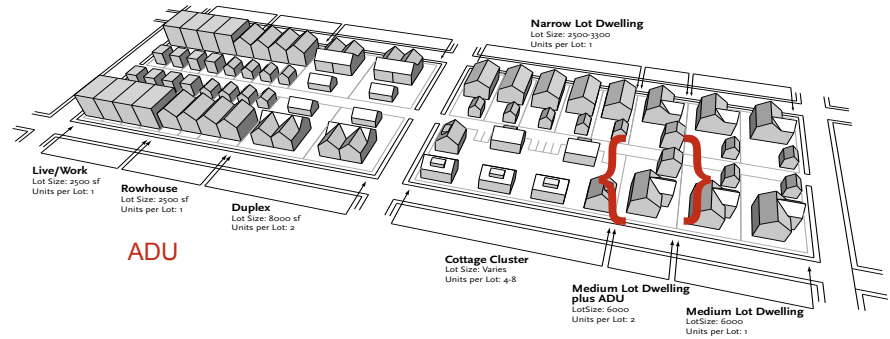
Infill typology

Below is a physical description of different types of infill housing, the types of people who live in each, whether they rent or own, and who is likely to build each type.

Accessory dwelling unit (ADU) Small living unit located on the same lot as a single-family house. Often rented, and sometimes occupied by a family member.

Variations

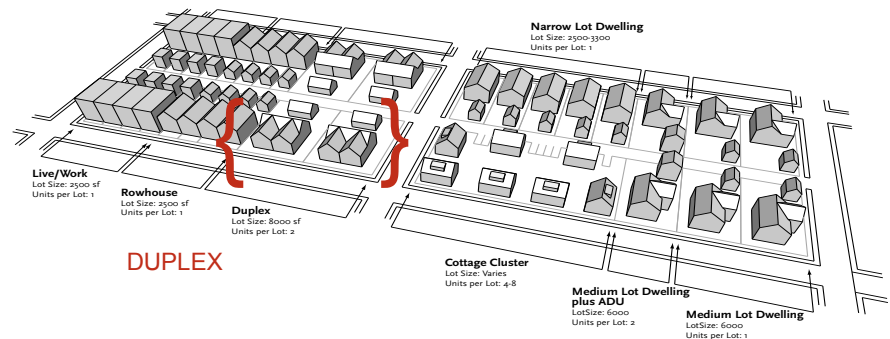
- Attached ADU—Added to or within the existing structure
- Detached ADU—Detached and physically separate from existing structure



Duplex Two units on a shared lot. The number of allowed units is determined by the zoning. Can be side-by-side, like townhouses, or stacked. Often designed to look like single dwellings, and to blend in with surrounding traditional neighborhood. Can be rented or owned.

Variations

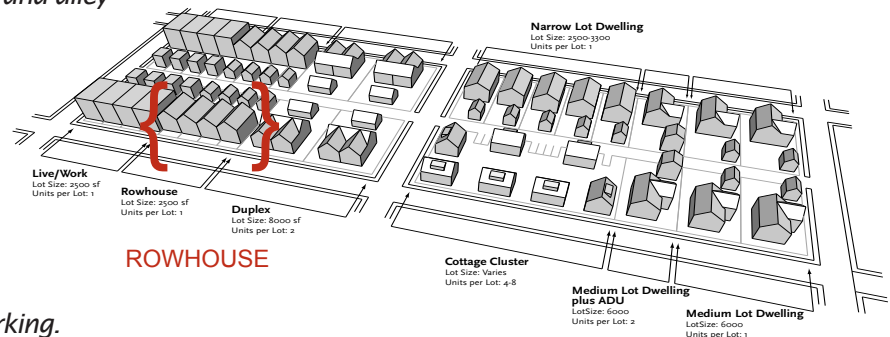
- Multiplexes—Most commonly triplexes through sixplexes. Units can be stacked or side-by-side, like townhouses. These are often designed to look like a large house.



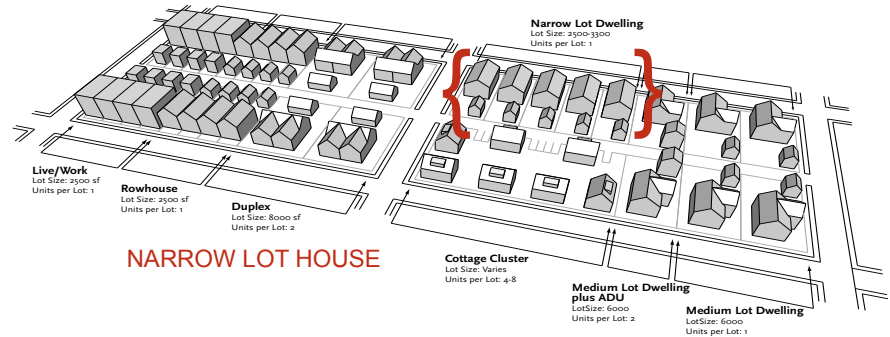
Rowhouse / townhouse Attached units, each on a separate lot, and each with its own entry from a public street. Often multiple stories tall. Usually owned.

Variations

- With detached garages at the back and alley access.
- With attached garages at the back and access from an alley or a shared auto court.
- With attached garages and access from the street.
- Rowhouses on top of a base (or “podium”) of commercial uses. The podium usually accommodates parking.



Narrow lot house Like rowhouses, but detached. Each on its own lot, these are usually owned.

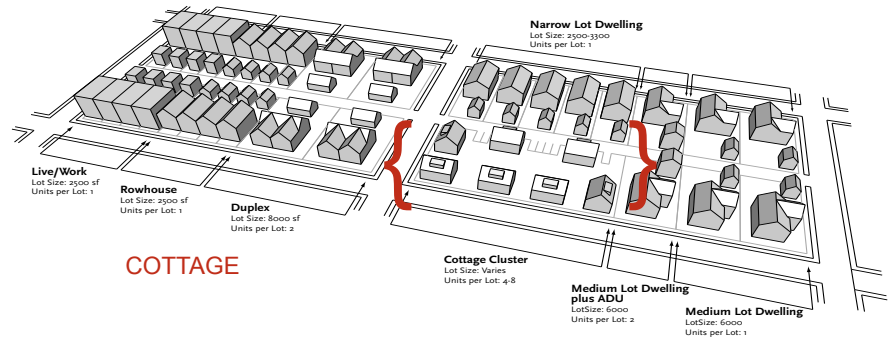


NARROW LOT HOUSE

Cottage cluster Modest-sized, detached units grouped around a common open space, each on its own lot, but with the common areas under shared ownership. Each cottage is typically smaller than 1,000 sq. ft. Cottages are often separated from one another by a side yard to provide some private space and single family-type scale and character.

Variation

- *Detached cottages on a shared lot, sold as condominiums.*



COTTAGE

Garden courtyard Units, either attached or detached, and sometimes stacked, arranged around a courtyard. Usually rented, but increasingly sold as condominiums.

Variation

- *Attached cottages arranged around a common court.*

Flats Multiple dwelling units in the form of stacked flats in a single building with one or more shared entrances. Units are sold as condominiums or rented as apartments.

Variations

- *Mixed-Use—Commercial uses on the ground floor with residential units above.*

Infill housing: financial and legal arrangements of tenancy

The typology suggests that infill housing unit types and arrangements are almost limitless, and are the product of creative entrepreneurs appealing to consumer tastes. Similarly, the financial and legal arrangements of infill tenancy blur the line between what is rented and what is sold, appealing to what people are willing to pay and whether they choose to rent or buy their home. In conventional residential areas, units that are rented are normally assumed to be apartments in an apartment building, and those that are sold are normally assumed to be homes on a detached lot. The names of conventional residential zones, “single-family,” and “multi-family,” hints at a predetermination about what type of people live in each zone, i.e., nuclear families live in detached, owned homes in single-family zones, and renters live in apartments in multi-family zones. To some extent, postwar zoning intentionally segregated rental apartments from detached, owned homes. Furthermore, over the decades, segregation of unit types has been institutionalized by financing norms. Developers of rental apartments are eligible for certain types of funding, loans, and tax incentives, while developers of for sale homes pursue other funding, loans, and tax incentives.

To the extent that local codes allow, infill designs tend to blur the line between what is built in multi-family zones and what is built in single-family zones; and between what is sold and what is rented. Infill housing that can be sold includes every type from flats to townhouses to compact small lot dwellings. Infill housing that can be rented includes everything that can be sold, but is more typically limited to ADUs, duplexes (and duplex variations), cottages, garden courtyards and flats. Some new infill housing types, such as co-housing and senior co-housing, cannot be financed through conventional lenders and have to pursue alternative funding. As infill housing becomes more accepted, it is hoped that banks and lenders will be more willing to step up and increase investment in infill housing.

Rapid growth in the population under age 45 and over age 65, as well as the rising minority share, will shift the composition of housing demand over the next 20 years. These changes in the age distribution will mean greater demand for both starter homes and rentals, and for seniors housing. In addition, as the baby boomers and older generations begin to turn over their homes to younger households, adjustments to the existing stock are likely, both through remodeling and pricing. The first wave of change will occur in the inner suburbs of large metropolitan areas where people now in their 70s and 80s are concentrated, then fan out to the outer suburbs as the baby boomers start to downsize.

“The State of the Nation’s Housing 2009” Joint Center for Housing Studies of Harvard University, 2009