



Testimony of Matthew Netto, AARP Rhode Island
In Support of House Bill 5373
House Municipal Government and Housing Committee
March 20, 2025

Chairman Casey and Members of the House Municipal Government and Housing Committee:

AARP is a nonpartisan, social mission organization with 38 million members nationwide and nearly 125,000 members here in Rhode Island. We advocate on behalf of issues that impact older adults, and we appreciate the opportunity to support House Bill 5373 by Representative Speakman.

House Bill 5373 proposes that housing developments containing 1 to 4 units should be built to the international residential code and not the commercial code that larger developments require. If enacted, this bill would work to promote more “missing middle housing”.

Surveys by AARP show that most Americans, including older adults, prefer to live in walkable neighborhoods that offer a mix of housing and transportation options and are close to jobs, schools, shopping, entertainment, and green spaces. Missing Middle Housing can meet these needs. “Missing Middle Housing” describes a set of residential building types that exist in the middle of the continuum between detached single-family houses and large apartment buildings. The word “middle” as used in the term “Missing Middle Housing” principally refers to the mid-sized housing types that exist between single family homes and large (often high-rise) apartment or condominium buildings.

The term was coined by Daniel Parolek of Opticos Design as a movement began to ensure house-scale options as part of multi-unit design.¹ However, “middle” also relates to the home type’s level of affordability, given that this home type uses land more efficiently, designs small yet spacious residences, employs lower-cost-but-still-quality construction methods and reduces the reliance on automobile ownership.

High housing costs and decades of discriminatory practices (such as restrictive ordinances and mortgage redlining against minority groups) have denied home ownership to many Americans. Typically, the entry-level purchase cost of middle housing is less than a single-family home and can provide people of various incomes and experiences the opportunity to live in quality housing and build equity while doing so. Alternatively, a smaller residence can enable an individual or family to buy a starter unit, build equity, and then potentially sell the property to purchase a larger home.

Current regulations in many communities do not allow middle housing in lower-density residential zones, leading to the phrase “missing middle housing” to refer to the absence of these housing options. Many city zoning codes jump strictly from single-family-zoning zones to taller and larger apartment complexes, squeezing out the missing middle. Euclidean zoning, the most common zoning in the U.S., separates different land uses and housing types, such as single-family and multifamily. Due to this zoning, it is illegal on 75% of U.S. residential land to build anything other than a detached single-family

home. Additionally, very few multifamily or medium-density zones intend to deliver small-scale buildings with multiple units on small-to-medium-sized lots.

Missing Middle Housing structures can provide a community with a wider range of housing options, at various price points, while maintaining the character of the community. Examples include du-, tri-, four-, and multiplexes, accessory dwelling units, courtyard apartments, bungalow courts, townhouses, and live/work properties. They also provide the size and affordability options that people of all ages — including older adults — very much need but often not find. The design of Missing Middle Housing can allow family members to live with or near one another while maintaining their own living space. Additionally, Missing Middle Housing generates walkable, place-based neighborhoods with community amenities that serve as shared spaces where neighbors can interact and gather. Because of its emphasis on walkability, reduced transportation costs are an ancillary benefit of this housing type.

In recent years, several jurisdictions, including Memphis, Tennessee; Minneapolis, Minnesota; and the states of Nebraska, California and Oregon, have adopted regulations more favorable to Missing Middle Housing.

Housing stress is both a state and local issue increasingly impacting the middle class. States and communities must start to address the housing challenges faced by many middle-income older adults. Middle housing buildings fit seamlessly into neighborhoods because the residences either already exist in the community (and are remodeled into multiunit residences) or they are designed and constructed to preserve or complement the neighborhood's appearance and character.

Rhode Island is experiencing a housing crisis, and it is weighing heavily on older adults who want to age in their own community. House Bill 5373 would make it easier to develop rental housing that could be ideal for older adults. For this reason, AARP Rhode Island urges you to recommend passage on House Bill 5373. Thank you for your consideration.

Sincerely,

A handwritten signature in cursive script that reads "Matt Netto". The ink is dark and the signature is fluid, with the first and last names being more prominent than the middle initial.

Matt Netto, AARP RI, Associate State Director of Advocacy
401-834-0524 / mnetto@aarp.org