Missing Middle Working Group Site Visits - Public Synopsis from October 29, 2026

The Missing Middle Working Group conducted site visits on October 29th to examine how small-scale and multifamily housing projects have responded to Charlottesville's development regulations, utility requirements, building codes, site conditions, and housing market. The group visited four projects representing different development types and neighborhood contexts: 1411 Chesapeake Street, 512 Stewart Street, 1130 East High Street, and 1317 East Market Street.

Across the sites, participants observed that zoning density is only one factor in determining what can be built. Utility access, stormwater management, fire protection, building-code thresholds, ownership structure, parking, topography, and long-term maintenance responsibilities can all affect a project's design and feasibility. The visits also illustrated the specialized knowledge and coordination required to turn a theoretically permissible development into a completed project.

1411 Chesapeake Street (near completion): Finding the Right Development Scale

At 1411 Chesapeake Street, the group examined a four-unit development on a long, double-frontage lot. Subdividing became possible after the removal of a structure connecting the existing house to a garage. Although the developer initially considered constructing the maximum number of units permitted, he ultimately determined that four identical, mirrored units offered the best balance among building size, parking, site design, market conditions, and regulatory requirements.

The project used the existing-structure preservation bonus. Portions of the existing building were retained, and the porch area was adapted to accommodate bicycle storage and a sprinkler room. Participants noted, however, that preserving the existing structure was more expensive than demolition would have been. This raised a broader question about whether preservation incentives effectively offset the additional costs and design complications associated with retaining an existing building. The group also discussed whether some version of the existing-structure bonus could be extended to qualifying vacant lots to encourage comparable small-scale projects.

Building-code requirements played a significant role in the final design. The number and configuration of connected buildings can trigger a change in the applicable code, while fire-separation, sound transmission, sprinkler, and fire-access requirements can add expense or constrain site planning. Sprinkler installation added approximately $15,000 to the project, or about $4,000 per unit. Sprinklers were also required in the rear units because they exceeded the allowable fire-hose pull distance.

Utility placement presented another challenge. The developer preferred separate utility connections for each unit but required separation distances made that configuration infeasible. Participants learned that the condition and material of an existing utility main can influence connection spacing. Older cast-iron pipes are more susceptible to cracking and may require greater separation, while newer pipe materials can permit connections to be placed more closely together. The relationship between the sewer-line slope and the water service also required additional coordination.

The site demonstrated how four-unit development can produce a different housing form than a three-unit entitlement. Participants observed that allowing four units by right could support projects organized around smaller flats or apartments, while a three-unit limit may encourage larger townhouse-style units.

512 Stewart Street (in the planning stage): Applying the Model at a Larger Scale

The 512 Stewart Street project applies a layout similar to 1411 Chesapeake Street across a larger, 16-unit development. Although the property's CX-5 zoning permits substantial density, the project still had to respond to its surroundings. The buildings are designed to relate to the adjacent R-B zoning district and to meet applicable transition requirements.

The corner location creates challenges involving build-to requirements and the placement of parking. Utility access also affected the project's design, reinforcing the observation that zoning capacity does not necessarily translate directly into achievable development. Even on property where density is broadly permitted, the arrangement of buildings, parking, utilities, and transitions to neighboring properties must work together.

Stormwater management is another important consideration. When a project cannot connect adequately to an existing facility, surface-level treatments such as level spreaders may be needed on the development site. These facilities require land that might otherwise support buildings, landscaping, parking, or usable outdoor space. Participants also noted that reducing parking may improve site flexibility but can create marketing concerns if prospective residents expect dedicated off-street spaces.

1130 East High Street (completed under the 2003 Zoning Ordinance): Ownership, Topography, and Review

At 1130 East High Street, the group visited a 12-unit project that was originally considered as a cottage court. Fee-simple ownership was not feasible, so the property was organized as a condominium development. Some of the units include flexible commercial or residential space in the two buildings closest to the street.

The project illustrates how ownership structure can affect housing feasibility. Establishing a condominium added approximately $10,000 to $15,000 per unit in soft costs. Although condominiums can provide a way to create individually owned units where conventional subdivision is not possible, the legal and administrative costs can make smaller projects more difficult to deliver at attainable prices.

Topography created both opportunities and constraints. The site's grade made tuck-under parking possible, helping integrate vehicle storage into the development. The buildings were kept below 35 feet and designed primarily as two-unit residential structures, which affected the applicable fire-access and sprinkler requirements. The project includes eight separate water lines, a shared sanitary connection, and rain gardens installed to meet stormwater requirements.

The project was permitted by right but remained subject to Entrance Corridor review. Participants described the applicable design guidelines as sometimes vague or difficult to interpret, which can add uncertainty and time to the review process. Engineering review also contributed to project delays. The experience demonstrated that these projects often require a specialized development team capable of coordinating zoning, engineering, architecture, utilities, ownership, fire safety, and design review.

1317 East Market Street (under construction): Shared Systems and Long-Term Responsibility

The visit to 1317 East Market Street highlighted the challenges created when a project is divided into individual sublots but continues to rely on shared infrastructure or site features. Utility placement was particularly difficult because water service was located in 16th Street NE while sanitary service was available through a rear easement.

A shared sewer arrangement would ordinarily require a homeowners association to manage maintenance. Participants noted, however, that an association could potentially dissolve itself, leaving uncertainty about responsibility for the shared system. The project instead uses a maintenance agreement intended to allow each unit owner to act independently when repairs are necessary. Deed restrictions and carefully structured easements may provide additional ways to establish lasting responsibilities among separately owned properties.

Similar concerns apply to tree canopy and other requirements distributed across a development site. If compliance is calculated collectively, an action taken on one sublot, such as removing a shared tree, could place the entire development out of compliance. Participants discussed whether certain requirements should be applied separately to each

sublot or whether shared facilities and easements could be placed on their own dedicated sublot.

Stormwater requirements were again identified as a potential barrier. Participants observed that some projects are too small to absorb the cost and complexity of Virginia Erosion and Stormwater Management Program requirements. These thresholds can affect whether an otherwise viable project proceeds or whether a developer reduces the project's scope to avoid triggering additional requirements.

Affordable Housing Requirements and Market Conditions

The site visits also raised questions about the operation of affordability requirements. Participants noted that the price of a for-sale affordable unit is not necessarily fixed because it depends on the buyer's income and household composition. The eligibility window for households at 80% of area median income can be narrow, and in some cases the calculated affordable price may equal or exceed the price of a comparable market-rate unit.

The administrative responsibilities associated with affordable units can also influence development decisions. Smaller developers may need to work with organizations capable of fundraising, identifying eligible households, and administering affordability requirements, such as a housing authority, land trust, or nonprofit housing provider. However, scattered-site units can be difficult for these organizations to manage. Participants suggested that the administrative burden may lead some developers to pay an in-lieu fee rather than provide an affordable unit within the project.

These discussions suggest that the effectiveness of an affordability requirement depends not only on its numerical standard but also on market prices, household eligibility, financing, administration, and the availability of capable partners.

The Gap Between Zoning Capacity and Project Feasibility

Taken together, the four sites demonstrated that maximum zoning density does not represent the number of units a property can necessarily support. The projects had to find a workable balance among building footprints, parking, utilities, fire access, stormwater facilities, ownership arrangements, neighborhood transitions, market demand, and construction costs.

Small regulatory or physical differences can significantly affect the outcome. A change in the number of connected buildings can trigger a different building code. The material of an existing utility main can determine how closely connections may be spaced. A fire-hose pull distance can require sprinklers. A corner lot can complicate both parking and build-to

requirements. A shared sewer or tree can create responsibilities that continue long after the original developer has left the project.

The visits reinforced that missing middle housing is possible, but successful projects often depend on careful site selection, early technical analysis, experienced development teams, and coordination among multiple reviewing agencies.

Shared Themes from the Site Visits

- **Permitted density is only a starting point.** Utility access, stormwater management, fire protection, building codes, parking, and site configuration determine how many units can actually be constructed.
- **Building-code thresholds can shape development form.** The number of connected buildings, fire separation, sprinkler requirements, sound transmission, and hose-pull distances can materially affect design and cost.
- **Utility conditions vary from site to site.** Pipe material, connection spacing, sewer slope, easements, and the location of existing mains can make an otherwise permitted project difficult to complete.
- **Ownership structure carries significant consequences.** Fee-simple lots, condominiums, shared systems, easements, maintenance agreements, and deed restrictions each involve different costs and long-term responsibilities.
- **Stormwater requirements can disproportionately affect smaller projects.** On-site facilities consume space, while engineering and implementation costs can make modest projects less feasible.
- **Affordability requirements must account for market and administrative realities.** Eligibility calculations, comparable market prices, financing, and ongoing administration influence whether affordable units can be successfully delivered and occupied.
- **Successful missing middle projects require specialized coordination.** Developers must navigate zoning, building codes, utilities, engineering, fire access, ownership, financing, and design review as an interconnected system.