

NORWICH PLANNING COMMISSION AFFORDABLE HOUSING SUBCOMMITTEE

Agenda

Monday, Aug. 17, 2026, 6:00 pm

Hybrid Meeting: In-Person at Tracy Hall and via zoom:

Topic: Affordable Housing Subcommittee

Join Zoom Meeting

<https://us02web.zoom.us/j/83194128919>

Meeting ID: 831 9412 8919

1. Approve meeting agenda
2. Public comment
3. Approve July meeting minutes
4. Updates
 - a. Village Master Plan Project
 - b. Other
5. Draft memo to planning commission re Missing Middle Housing
 - a. Possible motion to approve the memo and send to the Planning Commission
6. Preparing for next discussions on housing chapter of the Norwich Town Plan

Adjourn

Attachments

7/20/2026 Meeting Minutes

Draft Memo to Planning Commission re Missing Middle Housing

Current Norwich Zoning Map

**NORWICH PLANNING COMMISSION
AFFORDABLE HOUSING SUBCOMMITTEE**

**Meeting Minutes
Monday, July 20, 2026**

Hybrid Meeting: In-Person at Tracy Hall and via zoom.

Members Present: Jeff Lubell, Brian Loeb, Pete DeShazo, Gregory Hynes

Members absent: Jeff Goodrich, Aviva Tevah

Staff: Steven True

Members of the Public Present: Lindsay McClure Miller

1. **Meeting opened, quorum determined 6:04**
2. **Motion to approve the meeting agenda** – Passed 4-0
3. **Public comment** – Lindsay introduced herself as a prospective member, members introduced themselves in turn.
4. **Motion to approve the June 15th meeting minutes** – Passed 4-0
5. **Updates** were shared about the Village Master Planning project; The steering committee is finalizing the statement of work to be issued as an RFP; another steering committee meeting was scheduled for the following evening. Members discussed the SOW's challenges and opportunities section, with members noting that the master plan must acknowledge housing as an important issue, note that other groups are addressing it, and signal the need for wastewater infrastructure
6. **ADU Permit Data Review**
Members reviewed permit data from the last six years, which looked at the number of ADU's, Single-Family homes and new lots created via subdivision. The data are as follows:

YEAR	ADU	SFR	NEW LOTS ADDED
26	1	4	4
25	4	4	9
24	2	2	0
23	8	5	2
22	2	4	0
21	5	4	0
20	1	9	8
TOTALS	23	32	23

Notes on permit data: SFR = Single-family residence. Not all of the ADUs are truly stand-alone housing units; many are more like club-houses as they lack either a bathroom, cooking facilities

or both. Also, there is substantial overlap between the new lots added and SFR columns as many SFRs are placed on newly created lots.

7. **Discussion of zoning districts, allowable residential uses and density, and impacts on housing affordability**

Jeff Lubell presented a draft summary of zoning reform concepts that he prepared for committee review and discussion. These are intended to inform both the next Town Plan and eventual zoning regulation rewrites. The subcommittee discussed.

Jeff Lubell will draft a memo to Planning Commission summarizing missing middle housing concepts as best practices, framed as early input as they develop the land use and housing chapters and circulate to the subcommittee before the next meeting for review. The memo will be discussed in the next meeting with the goal of finalizing it for transmittal to the Planning Commission.

8. The next meeting is scheduled for July 20 at 6 p.m.

Adjourn 7:10 PM

To: Norwich Planning Commission

From: Affordable Housing Subcommittee

Date: [Insert date when finalized]

Re: Missing Middle Housing

We are writing to share some initial thoughts and considerations related to the development in Norwich of “missing middle” housing – a set of traditional housing types that could contribute to a more diverse and affordable housing stock in Norwich. While we know that the Planning Commission is presently focused on the Village Master Plan and that adoption of the next Town Plan is more than a year away, we thought it would be helpful to share these initial thoughts now for feedback. Once these ideas are refined and fleshed out, we expect they will help to inform both the Housing and Land Use chapters of the Town Plan.

What is missing-middle housing and why is it important?

As illustrated by this graphic from Opticos Design, missing-middle housing is basically everything in between single-family homes and mid-rise multifamily construction. In our context, it includes duplexes, triplexes, fourplexes, cottage courts, townhomes, and other small multifamily structures, such as the potential conversion of office buildings in the village to rental units.



Figure 1 – Missing Middle Housing Illustration by Opticos Design

Historically these diverse housing types were a fairly common feature in the New England landscape. But as zoning rules were created or changed to promote residential neighborhoods that included all or mostly single-family homes, new missing-middle housing has become less common. This is one of many reasons why housing costs have climbed to levels that are unaffordable to many working families.

Missing-middle housing types are often less expensive to construct than single-family homes for several reasons. First, splitting the costs of a single lot among two or more missing-middle units instead of one often reduces per-unit land costs. Second, these homes share walls and often are smaller than newly built single-family homes, reducing the amount of raw material required to build each unit. Third, building multiple rather than single units at a time allows for soft costs (permitting, design, architecture, legal, etc.) to be split among multiple units.

While the price or rent of a home is ultimately a function of the demand for housing relative to supply and not just the costs of producing it, generally newly-built missing-middle homes are sold or rented at a lower price/rent point than newly constructed single-family homes. Again, there are multiple reasons for this, including generally smaller units and a premium that people put on the additional privacy afforded by detached structures.

While there are trade-offs involved in living in a duplex or four-plex relative to a single-family home, we believe that many prospective residents would embrace these and other missing middle housing options in Norwich, choosing smaller attached units in order to achieve a lower rent or home price. A well-functioning housing market should include a diverse range of housing options at different price points. Making it easier to develop missing-middle housing in Norwich would contribute to this desired outcome.

What are the barriers to the development of missing-middle homes in Norwich?

Since the state of Vermont recognized the right of homeowners to build a duplex on any lot where single-family housing is allowed, duplexes have become much easier to construct. Structures with three or more housing units, however, remain difficult. The main barriers are in Norwich's zoning rules, which (1) require structures with more than two units to go through the complicated planned unit development (PUD) process, and (2) include density limits that require missing-middle and other multifamily structures to be built on parcels that are far larger than needed to accommodate them, driving up land costs and sharply limiting the universe of parcels in the town that can accommodate missing-middle homes.

The 2020 town plan states that it is the town's goal to "facilitate the creation of duplexes, triplexes and other 'missing middle housing.'" However, apart from changes in the recent zoning package to conform to state law by allowing duplexes and to increase the density bonus for PUDs that include affordable housing, Norwich has not taken significant steps to facilitate the development of missing-middle housing.

Rather than simply repeat this goal in the next town plan, we recommend that the town identify the full range of zoning and other land use changes needed to make missing-middle housing more feasible, specify them as planned changes in the next town plan, and

then speedily adopt them shortly thereafter. This memo outlines the changes we recommend be considered.

What changes would be needed to facilitate the development of Missing-Middle Housing?

A. Adjust Norwich's zoning districts to better correspond to expected future land use and identify appropriate zones for missing-middle housing.

One initial question is **where** missing-middle housing types should be encouraged. A review of Norwich's zoning district map, however, indicates that it is not well suited to informing this decision. In the current zoning map, nearly all of Norwich is classified as rural residential, with only very small areas zoned for village residential, business, or commercial/industrial. The rural residential district is very diverse and includes areas like deep forest blocks where we don't want to encourage development and areas closer to the center of town that could be a good source of new homes. The zoning code relies on a complicated calculation for maximum density to regulate land use in the rural residential district that is opaque and can be difficult to implement.

Adopting new zoning districts that look more like the future land use maps in the new regional TRORC plan would be a good step in the direction of defining more functional zoning districts that can be mapped to desired uses and form the basis for regulation of missing-middle and other development types. The draft TRORC 2026 future land use map (reproduced below) includes these categories:

1. **Downtown/Village Center** (purple) – Dense centers with a mix of residential, business, and civic uses. (These will be termed Centers under the [State Designation](#) program.)
2. **Village Area** (pink)– Existing neighborhoods adjacent to Centers with planning and zoning that support residential and mixed-use.
3. **Planned Growth Area** (orchid) – Existing mixed-use neighborhoods and undeveloped lands near Centers that have planning, zoning, subdivision bylaws and infrastructure to support substantial growth.
4. **Transition Area** (orange) – Areas that are planned for growth but don't qualify for other Future Land Use areas due to lack of infrastructure and/or local planning
5. **Rural General Area** (beige) – Low-density rural residential and commercial (not retail) areas
6. **Rural Agriculture & Forestry Area** (teal) – Predominantly working forests & farmland, along with scattered residential and commercial (not retail) development
7. **Rural Conservation Area** (dark green)– Areas of significant natural resources including connectivity/interior forest habitat blocks and wetlands. May include existing small residential, recreation, farming or working forest areas

8. **Enterprise Area** (fuchsia) – Industrial areas/mixed commercial development
9. **Resource-Based Recreation Area** (light green)– Major recreational areas
10. **Hamlets** (brown) – Historic settlement nodes that are mostly residential and not planned for future growth

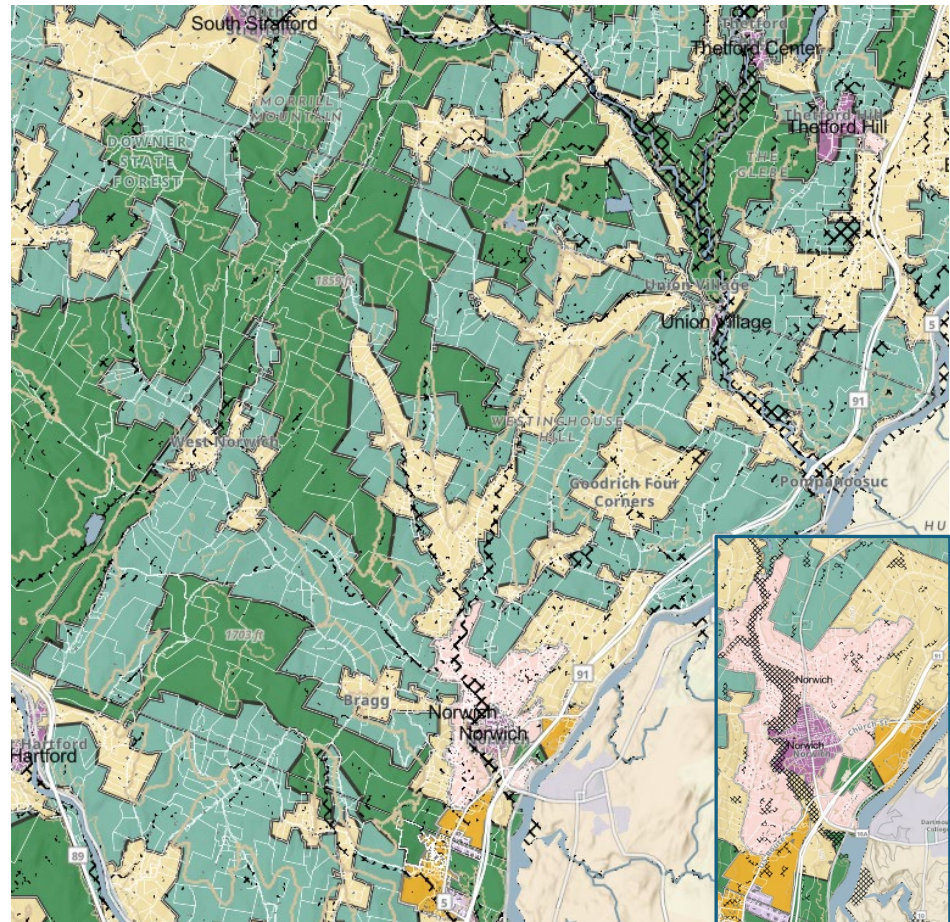


Figure 2 Draft 2026 TRORC Future Land Use Map (with inset of center of town)

We assume that Norwich would want to focus mainly on promoting missing-middle housing in the first four land use categories (Village Center (purple), Village Area (pink), Planned Growth (orchid) Area, and Transition Area (orange)).¹ We likely would also want to authorize the development of missing-middle housing in the Rural General (beige) area, the rural category most suited to residential development, though perhaps at a lower density. Missing-Middle Housing would also be appropriate in any mixed-used areas, so depending on the land uses included in areas designated as Enterprise areas (fuchsia, category 8), that would also be a place to facilitate missing-middle housing. Depending on how the Town wants to treat hamlets (light brown, category 10), that might be another place to consider promoting this housing type; the draft TRORC map does not identify any hamlets in Norwich though there are a few areas in which the town may wish to use this designation.

¹ It does not appear that TRORC has designated any parts of Norwich as Planned Growth Areas. Given this, Norwich may want to consolidate the Planned Growth and Transition Areas into a single category for purposes of zoning districts.

By contrast, the town likely does not want to take steps to facilitate the development of missing middle housing in land use categories 6 (teal, Rural Agriculture & Forestry Area), 7 (dark green, Rural Conservation Area) and 9 (light green, Resource-Based Recreation Area) beyond the statutorily required duplexes and accessory dwelling units. While these areas comprise the majority of the land area of Norwich, they are not well suited for intensive development.

B. Authorize missing-middle housing types in appropriate zones

Once Norwich decides where to facilitate the development of missing-middle housing, the next step would be to authorize appropriate building typologies within those zones. Duplexes are already authorized in all zones, as required by state law. Within the zones deemed appropriate for missing-middle housing, one option would be to make triplexes and fourplexes a permitted use, but with the requirement that they go through site plan review under Section 5.03.

It would also be useful to allow small multifamily or cottage court clusters up to a certain size, such as 6 or 8 units, as a conditional use. Such developments must currently go through the PUD process. Allowing them to be developed as a conditional use without site plan review could make them simpler to develop. The inset picture illustrates a cottage court;² a number of towns have found it helpful to use a zoning overlay to authorize cottage courts.

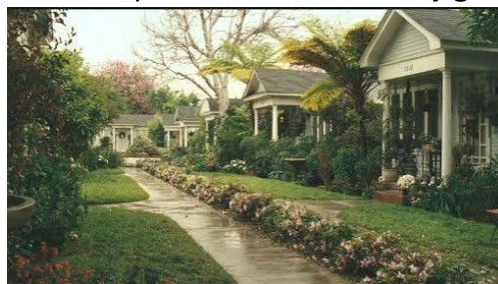


Figure 3 Example of a cottage court

These developments would also need to comply with minimum lot size and density requirements as discussed below. Multifamily buildings with more than the 6 or 8 units allowed as a conditional use would need to go through the PUD Process.

C. Allow sufficient density to support missing-middle housing

To produce missing-middle housing, it is not enough just to authorize it. Additional steps are needed to make it economically feasible. Requiring eight acres to put in a single fourplex because the town requires two acres per unit is the kind of policy that makes development infeasible and promotes sprawl. We need a better approach.

Given the severe limitations that septic capacity puts on development, a case can be made for eliminating formal density limits and simply regulating height, setbacks, lot coverage

² This example comes from: <https://davidrobinsonblog.com/2019/04/cottage-courts-affordable-compatible-gentle-density-housing-in-worthington/>

etc., and letting people build to the extent that septic capacity exists. However, some of us worry that residents may feel that this provides insufficient protection against large-scale development. We therefore suggest some caps on density, even if many developments will not be able to build up to these limits due to limited septic capacity.

The following is an illustration of new rules that could promote missing middle housing. Please consider this a starting place for discussion, and not a final proposal.

	Minimum Lot Size (Maximum units per acre)			
	SF or duplex	Triplexes	Fourplexes	5+ Units
Village Center, Village Area, Planned Growth / Transition	20,000 SF (4 units/ac)	1 Acre (6 units/ac)	1.5 Acre (8 units/ac)	1.5 Acre (8 units/ac)
Enterprise	1 Acre (4 units/ac)	1 Acre (6 units/ac)	1.5 Acre (8 units/ac)	1.5 Acre (8 units/ac)
Rural General and Hamlet	1 Acre (2 units/ac)	2 Acre (3 units/ac)	2 Acre (4 units/ac)	3 Acre (4 units/ac)

20,000 Square feet is the minimum lot size under current zoning rules for Village Residential I and Village Business, so this illustration sticks with this policy in the village center and the adjoining village area and planned growth/transition areas for the currently authorized single-family and duplex homes. For buildings with three or more units, however, the illustrative policy increases the minimum lot size in recognition of the fact that sufficient land is needed for septic systems and to have a prospect for replacing a septic system when it reaches the end of its useful life.

While the proposed minimum lot size increases for structures with more units, the proposed maximum density also increases. The combination of the two policies would allow two structures of two to four units each – i.e., a duplex, triplex or quadraplex – per acre. Larger structures would be authorized at eight units per acre.

Please remember that these are just the zoning limits. In reality, available septic capacity will limit density in most locations to a level below these maximums.

In this illustrative policy, the maximum density for rural general and hamlets is half that of the village center / areas and the minimum lot sizes are larger. This recognizes that development in these areas should be less intensive and more spaced out, while still allowing the use of missing-middle building typologies.

D. Review and adjust other regulations to ensure missing-middle housing is feasible and appropriate

Many other regulations affect the feasibility of development, including height, setback and off-street parking requirements. We haven't reviewed those in detail at this point, but wanted to flag that it would be useful to review these policies carefully as we are developing a new missing middle policy to ensure they do not inadvertently make development more difficult than it needs to be.

There may also be new policies we want to consider to regular the form and feel of new development in ways that ensure it is appropriate for the location while preserving flexibility for new development. These include regulating the maximum footprint or lot coverage of a development or minimum amounts of open space.

E. Allow conversion of existing buildings to residential use

In addition to changing the maximum density rules, it would be useful in the Village Center, Village Area, and Planned Growth / Transition areas to permit the conversion of existing commercial and mixed-use buildings to residential use as a conditional use, irrespective of the minimum lot or density requirements applicable to new development. This would allow, for example, for upper-story housing in mixed residential/commercial buildings, or full office-to-residential conversions. Of course, this would be subject to site-plan considerations including parking and building and fire code issues to ensure the development is safe as well as adequate water/wastewater capacity.

Since these conversions do not, in and of itself, change the footprint of the building, we wouldn't want to necessarily limit the repurposing of the structures for housing. We may, however, want to limit major exterior expansion.

