

What Does Home Look Like?

A Flipbook for Talking About Options



Purpose of this book

Home ownership is part of “the American dream.” For many Americans, though, even finding a home to rent is a challenge. The “missing middle.” refers to a shortage of small, affordable homes—something with rent or mortgage payment that costs no more than a third of your paycheck. This shortage has developed for two main reasons: zoning laws and other regulations make it hard to find a place for them, and builders focus on larger, more profitable types of housing.

The Frederick Housing Solutions Task Force is trying to change that. This book illustrates different housing options and provides discussion starters to help identify what people need and want. It is a tool to help our Task Force and others as we work to make **Frederick Home for Everyone.**

These examples come from **real strategies** other cities have used to create stable and affordable homes. All of these options may not be available right now—or anytime soon. They’re here to help us imagine what’s possible and start conversations about the future.

The sections of this book are arranged from smallest to largest, in terms of living space. This means that in general, the less expensive options are discussed first. But costs can vary widely within each category.

Use the QR Code below to view an online version with links and additional information.



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Single Room Occupancy (SROs)



- Small private rooms
- Some shared facilities
- One of the lowest cost types

- 80 - 140 sq. ft.
- Like a dormitory for single adults
- May share bathrooms, kitchen or dining areas, lounge/TV room
- Staff and services onsite



- Furniture may be provided or built-in
- Some utilities included
- Also known as:
Studio/efficiency apartments,
boarding houses, residential
hotels, micro-units

Things to Think About with

Single Room Occupancy:

1. Would you like living in a space where you have your own room but share bathrooms or kitchens with others?
2. What storage or appliances would you need to manage your own meals?
3. What safety features, like locks or alarms, might help you feel safe in this kind of housing?
4. How might rules about quiet hours or having guests affect you?
5. What would help you feel respected and at ease in a shared space?
6. How might utility costs be different in this kind of home?

WHERE IT'S WORKING

Houston, TX (Bray's Crossing, New Hope)

Hennepin County, MN

...and more on our website

Most of the photos on these pages are adapted from the Rittenhouse development in Houston.



Shared Housing

- Someone lives in a house and rents out part of the space
- Two or more people share a home or condo



- Rent may involve bartering for services like cleaning or yard work
- Parking and storage may be available
- Meals/food can be separate or shared
- Often a good option for seniors who want to stay in their own home
- Limited privacy

Ideally, a shared housing arrangement is set up through an outside organization that can help support both people and manage details or disagreements.

Documenting shared housing with a formal written agreement is important to protect everyone involved.



Things to Think About with

Shared Housing:

1. What details would you want to know if you were to share a home with someone? (i.e. smoking, radio/TV, pets, etc.)
2. What might make you feel safe living in someone else's home?
3. What might make you feel safe having someone live in your home?
4. What agreements about things like food storage, laundry, and shared spaces would be important for individuals living in a home together?
5. How could an outside organization best support you to feel comfortable in a shared housing situation?
6. What tools might you be likely to use in order to find someone to share a home with?

WHERE IT'S WORKING

Baltimore, MD (St. Ambrose)

Howard County, MD

Vermont

...and more on our website!

Portable Homes



- Travel Trailers
- Tiny Homes on wheels

- 150 to 400 sq. ft.
- Most require RV-style hookups for water, sewer, and electricity
- Some can be self-contained with solar panels and water/sewer tanks



- Scaled down bathroom and kitchen facilities
- Must be well insulated for heat/cold
- Often grouped in communities like trailer parks
- Require a large vehicle to move
- Land rental may be a significant expense

Things to Think About with **Portable Homes:**

1. Would you like to have a home that can move from place to place?
2. How well can you cope with minimal storage space?
3. How would you feel about learning to connect, empty and clean your unit's sewer storage?
4. Would you be good at keeping track of fuel, water, or battery capacity?
5. Would you mind making adjustments to your lifestyle, such as not flushing toilet paper?
6. What might you add to the outside of a portable home to make it more welcoming?

WHERE IT'S WORKING

Clark Co, WA

San Jose, CA

...more on our website



Accessory Dwelling Units (ADUs)



Having an ADU usually increases the value of a homeowner's property. Streamlined permitting is sometimes be available to build one.



- May be attached to or separate from someone else's home
- Garage or basement apartment
- Backyard cottage



- 300 - 800 sq. ft.
- Owner lives on the same property
- Private entrance, kitchen, bathroom, living space
- Yard and driveway may be shared
- Parking and storage space can be limited
- May feel safer and calmer than a large complex

Things to Think About with

Accessory Dwelling Units:

1. How important is it for you to have a private entrance to your home?
2. Would you be okay with a unit that had stairs to the entrance?
3. What features are most important for your daily life? (i.e. laundry, kitchen, etc.)
4. Would you need a place to park a car or bike?
5. What would help you feel secure about your space and privacy, living on someone else's property?
6. Would you want to have a pet—or might someone else's pet(s) be an issue for you?

WHERE IT'S WORKING

Grants Pass, OR

San Diego, CA

...more on our website

Modular & Container Homes

- Pre-fabricated units
- Homes built from one or more shipping containers



- Pre-fabricated models range from small folding units like the one above to “normal” homes
- Single- and double-wide trailers fit in this category
- Shipping containers are easy to get and range from 14 to 40 feet in length
- Containers provide ready-made structure for quick building
- May have full-size or small-scale appliances, etc.

Container homes are becoming a popular choice for ADUs. Design plans, kits or custom homes are available at almost any budget.



Things to Think About with

Modular & Container Homes:

1. Would you like living in a home with an unusual outside appearance?
2. Would you be okay with smaller spaces for bathroom, closets and hallways?
3. What kinds of outdoor or shared spaces (small yard, porch) would make a home like this feel welcoming to you?
4. How would you feel about having other similar units close by, or living in a larger complex built from containers?
5. Modular homes are often placed on rented land. Would you want to own the land where your home sits, or be able to budget for “land rent”?

WHERE IT'S WORKING

Baltimore, MD

Los Angeles, CA

...more on our website



Cottage Clusters



- Very small houses
- Usually include full kitchen, laundry, etc.
- Limited storage

- 200 - 800 sq. ft.
- Communities often focus on something in common: 55+, veterans, people with disabilities
- May include shared areas like picnic shelter or community room
- Basic amenities and utilities



Things to Think About with

Cottage Clusters:

1. What might be some challenges of living in a very small house?
2. Would you like to have a porch or small sitting area, flower bed or garden space?
3. How much do you like to interact with neighbors? What level of closeness or distance feels right for you?
4. What would make shared community spaces useful or enjoyable for you?
5. Would you like to live in a cluster of homes where people had some things in common?

WHERE IT'S WORKING

Salisbury, MD (Anne Street Village)

Toledo, OH (Bluff Street Village)

Eugene, OR (Emerald Village)

...more on our website



Check out Baltimore's Hope Village

Multi-Family Homes

- 2-5 units in one building
- Separate entrances
- Look more like houses than apartments

- Important “missing middle” option
- Higher density than single-family homes
- More privacy than apartments
- May share hallways, laundry rooms, parking lots, outdoor areas
- Duplexes, quad-plexes, town-over-flats, etc.



Things to Think About with **Multi-Family Homes:**

1. What benefits can you think of for having different generations and families living close together?
2. What concerns might you have about sharing a porch, backyard or driveway with someone else?
3. How is maintenance handled for the building?
4. Do you need accessibility for wheelchairs or other mobility aids?
5. Would you be able or willing to maintain a yard?

WHERE IT'S WORKING

San Mateo County, CA

Philadelphia, PA (Power House)

Portland, OR (Argyle Gardens)

...more on our website



Digital Version with Links



www.FrederickHousingSolutions.org/look-book

Special thanks to Jevaun-Dean Linton, our 2025 marketing intern from Hood College, who helped immensely with the development of this booklet.

ABOUT FHS

According to the 2025 Frederick County housing survey, there is little or no housing available within reach of seniors on fixed income, or others making less than \$25k annually (\$50k, for families).

Stable housing is one of the most significant drivers of good health and well-being. The 2025 Community Health Needs Assessment (CHNA) identified inadequate affordable housing as a priority.

Frederick Housing Solutions Task Force works with landlords and local developers, houses of worship and other non-profits, as well as City and County governments, to increase the options available to these valuable members of our community.

We partner with the Coalition for a Healthier Frederick County as a Local Health Improvement Plan (LHIP) workgroup.

www.FrederickHousingSolutions.org



**Thank you for helping move the
discussion forward.**