

UC Irvine

UC Irvine Previously Published Works

Title

“Missing” No More: Planners Should Harness Private Developers to Build Middle Housing

Permalink

<https://escholarship.org/uc/item/40g626s3>

Journal

Journal of the American Planning Association, ahead-of-print(ahead-of-print)

ISSN

0194-4363

Authors

Marantz, Nicholas J

Wegmann, Jake

Publication Date

2024

DOI

10.1080/01944363.2024.2401372

Copyright Information

This work is made available under the terms of a Creative Commons Attribution License, available at <https://creativecommons.org/licenses/by/4.0/>

Peer reviewed

**“Missing” No More:
Planners Should Harness Private Developers to Build Middle Housing**

Nicholas J. Marantz, University of California, Irvine
Jake Wegmann, University of Texas, Austin

This is Accepted Manuscript of an article to be published by Taylor & Francis in the *Journal of the American Planning Association*, <https://doi.org/10.1080/01944363.2024.2401372>

Introduction

For a century, what one prominent scholar has called the "zoning straightjacket" has held firm throughout the United States (Ellickson 2022). As a result, only single-family detached houses can be built on most residentially zoned land (Hirt 2014; Manville, Monkkonen, and Lens 2019; Wegmann 2020). For decades, this basic fact about land use regulation has remained stubbornly unchanged, even as reformist movements and concepts with varying aims and emphases, such as advocacy planning (Davidoff 1965), New Urbanism (Duany, Plater-Zyberk, and Speck 2000), Smart Growth (Burchell, Listokin, and Galley 2000), and Strong Towns (Marohn 2020) have attracted attention.

Very recently, however, the straitjacket has begun to relax, due to the unexpected success of a nationwide, loosely organized reform movement. At least eight states have adopted laws allowing construction of accessory dwelling units (ADUs) in single-family neighborhoods. Some of these states have adopted more ambitious reforms, allowing middle housing, ranging from townhouses to sixplexes, on land previously zoned exclusively for detached single-family development. Such housing is often described as the “missing” middle, because very little of it has been built in the past half century (Kuhlmann and Rodnyansky 2023; Parolek 2020).

Preemptive state laws may be necessary to overcome local parochial concerns, but efforts to loosen the zoning straitjacket have spurred backlash. Perhaps it’s no surprise that members of

groups such as Livable California, an organization “founded by homeowners in exclusive suburbs in places like Marin County and the San Francisco Peninsula” (Dougherty 2020), oppose efforts to increase the density allowed in their neighborhoods (Livable California 2021b; n.d.; Waranoff 2021). It is notable, however, that those who would keep the straitjacket firmly tightened often frame their arguments in terms of social equity rather than self-interest. Livable California, for example, labeled a California law allowing up to four units on an existing single-family parcel as an “Attack on [Southern California’s] Black and Latino Homeowners” (Livable California 2021a). The California Association of Realtors successfully sought to prevent developers from using the law, by lobbying to restrict its use to owner-occupants. Ostensibly, the realtors sought this restriction to “limit developers and gentrification in lower-income communities of color” (Plachta 2021), although they may also be worried that middle rental housing could result in reduced stock of for-sale single-family housing.

Even some who view the single-family zoning straitjacket as unjust and unwise are reluctant to rely on profit-motivated developers to undo the straitjacket, due to the specter of gentrification and displacement. In California, equity-oriented groups have generally opposed statewide upzoning bills that do not require the inclusion of below-market-rate units, but many of these groups did not take a position on the middle housing law opposed by Livable California (Tobias 2021). In Texas, by contrast, local equity-focused advocacy groups such as Community Not Commodity and Community Powered ATX led the opposition to Austin’s recently passed middle housing initiative in the name of opposing gentrification and displacement (Community Not Commodity 2024; Community Powered ATX, n.d.). Distaste for market-rate development and developers features prominently in the rhetoric of these groups.

A characteristic critique on Community Not Commodity's website highlights the fact that upzoning often does not prevent gentrification and typically leads to increased land values, but downplays recent studies demonstrating that infill development often follows gentrification (rather than generating it), reduces displacement risks, and lowers the rate of housing cost appreciation (Heyman, n.d.). Development is generally downstream of gentrification, because developers typically build infill housing in places where demand is increasing and gentrification is already occurring (Phillips, Manville, and Lens 2021; Been, Ellen, and O'Regan 2023). Adding housing in these places can reduce displacement risks by creating new opportunities for higher-income entrants who would otherwise displace lower-income residents. Of course, it is possible that demolitions could displace existing residents, but – as we discuss below – middle housing laws can be designed to mitigate this risk. It is also possible that the amenities associated with new development (e.g., restaurants, retail) would further drive up rents—a dynamic sometimes referred to as the demand effect. But several recent studies demonstrate that – in hot housing markets – the supply effect predominates over the demand effect, thereby moderating rent increases (Asquith, Mast, and Reed 2021; Li 2022; Pennington 2021).

Notably, these recent studies concern multifamily development in areas with existing multifamily housing. But allowing denser housing in single-family neighborhoods is not likely to generate amenities. Indeed, it is more likely to result in disamenities, such as increased traffic and less street parking. And since middle housing units are smaller than detached single-family homes, they are typically cheaper. In short, both theory and the available evidence (summarized below) indicate that opening up single-family neighborhoods to more diverse housing types should make these neighborhoods more affordable. But members of the public often have inaccurate intuitions about a variety of economic phenomena (Blendon et al. 1997), and recent research demonstrates

that "folk economics" beliefs are particularly pronounced in the domain of housing (Nall, Elmendorf, and Oklobdzija 2024).

In order for recent zoning reforms to put a meaningful dent in the housing affordability problems confronting many regions, the planning profession must accept that the physical transformation of neighborhoods at scale will require significant, though by no means exclusive, involvement of for-profit builders. This involvement has accompanied every past era of transformation in US communities, and so must it be for the transformation that we need now for myriad social and environmental reasons. The benefits of undoing the zoning straitjacket will redound to homeowners and homeseekers, but can pose risks to incumbent renters. As we discuss below, however, careful policy design can mitigate these risks without undermining the goals of reform.

To make this case, we begin in the next section by summarizing the rationale for loosening the straitjacket: the production of ADUs and middle housing in built-up neighborhoods can increase housing affordability. We then describe recent research on three cities that have embraced different forms of single-family zoning reform: Houston, Texas; Portland, Oregon; and Auckland, New Zealand. These examples suggest the potential for middle housing reform to foster affordability. Combined with the research outlined above, they should allay some of the fears concerning impacts on vulnerable populations. We close with a series of recommendations, suggesting that cities and states should create tenant protections but eliminate owner-occupancy restrictions and other regulations that bar for-profit developers from building middle housing.

States Act to Spur Middle Housing and ADUs

Ever-worsening housing affordability problems have spurred a flood of state-level land-use reform over the past several years. Much of the recent wave of legislation has attempted to reduce

regulatory barriers for middle housing and ADUs, with major efforts in California, Connecticut, Maine, New Hampshire, Oregon, Utah, Washington, and Vermont (Hamilton and Houseal 2023; Manji et al. 2023).¹ Such state-level laws (as distinguished from local laws) are important, because local governments, which have traditionally been responsible for land-use regulation, often have little incentive to allow denser development and strong incentives to prohibit it (Biber et al. 2022; Lewis and Marantz 2023). The benefits of densification are widely dispersed. Allowing denser residential development can enable people to afford housing in municipalities with good access to jobs. Greenhouse gas emissions could decrease as a result, because those people may need to drive shorter distances (or may not need to drive at all). By contrast, harms such as increased congestion are highly localized, so incumbent residents may be motivated to oppose densification. Whereas local legislators are typically most responsive to local voters, state legislators may take a less parochial view, leading (potentially) to laws with broader benefits.

State-level middle housing and ADU laws typically require local governments to relax restrictions on the number of units that can be placed on a single-family lot, and they can also require local governments to ease restrictions on floor-area ratios (FARs), setbacks, lot coverage, and parking, among other requirements. One important source of variation among these laws concerns their approach to owner-occupancy requirements (Table 1). Some states allow local governments to require the developer of an ADU or middle housing to be an owner-occupier, whereas other states prohibit this practice.

¹ The Montana legislature also adopted laws permitting ADUs and middle housing in single-family neighborhoods. The laws were signed by the governor, but have been blocked by a court (Ehrlick 2023).

Table 1: State restrictions on local owner occupancy requirements for ADUs and middle housing

	ADUs	Middle housing
Local governments allowed to impose owner-occupancy requirements	Connecticut, Maine, New Hampshire, Utah, Vermont	California
Local governments prohibited from imposing owner-occupancy requirements	California, Oregon, Washington	Oregon, Washington

Sources: Hamilton & Houseal (2023); Cal. Gov. Code, §66411.7(g)(1); Rev. Code Wa., §36.70A.635(6)(b).

Note: Oregon law does not include an explicit provision prohibiting owner-occupancy requirements for middle housing, but Oregon’s Department of Land Conservation and Development reviews (and would prohibit) such requirements as part of its plan and plan amendment review process (e-mail communication with Sean Edging, Housing Planner, Housing Services Division, Oregon Department of Land Conservation & Development).

In general, local governments’ owner-occupancy requirements are likely to deter densification of single-family parcels. Some residents may want to add units on their property, but, in many cases, both the capital required and the inconvenience (not to mention the loss of living space) may be significant deterrents for owner-occupiers. The effect may be particularly strong for middle housing. Unlike ADUs, which can be built in a yard or garage, middle housing will often require the demolition (or gut renovation) of the existing single-family unit on a parcel. The associated costs and hassle help to explain why California’s middle housing law has produced very few units, according to planners interviewed by Garcia and Alameldin (2023).

Lessons from Local Governments

Innovative local governments have long served as a source of inspiration for state legislation. Several US cities have adopted laws that can guide state efforts to curb local zoning authority, as have cities outside the US. We draw on three recent examples: Houston, Texas; Portland, Oregon; and Auckland, New Zealand. The two US cities are exceptional in different ways: Houston is known for its lack of zoning and a state legislature that has often avoided intervening in local land-use regulation, whereas Portland has a uniquely powerful regional planning apparatus and adopted its middle housing ordinance in response to a state mandate. Auckland abolished single-family

zoning on most of its residential land in 2016, providing evidence about the affordability impacts of large-scale upzoning. The results from these three cities suggest that, even in very different contexts, allowing private developers to build middle housing can yield substantial benefits.

Houston's Townhouse Reforms

Houston is the great exception in American land use regulation (Siegan 2020). Not only is it the only large city to lack zoning, but it undertook a major reform in the land use regulatory system it does have, to allow townhouses throughout the city, much earlier than the current wave of single-family reforms. In 1998, minimum lot sizes dropped from 5,000 square feet to as low as 1,400 square feet in the urban core, with the new provisions extended citywide in 2013 (Gray and Millsap 2023). The result has been a wave of townhouse development, with estimates of production ranging from roughly 25,000 to 39,000 units, depending on the exact definitions used (Wegmann, Baqai, and Conrad 2023). No other US city has experienced a comparable wave of infill townhouse development since the turn of the 21st century.

Wegmann et al. (2023) studied the subset of post-reform Houston townhouses, over 5,300 of them, built on formerly single-family lots between 2007 and 2020. The typical scenario is an old, small detached house on a large lot near the city's downtown that is torn down and replaced by several townhouses. The spatial patterns of development should give some comfort to those who worry that more recent reform efforts might undermine social equity. All else equal, the most common location for such activity is a census tract that was considerably above the city's median income in 2000. Although some single-family-to-townhouse redevelopment did take place in what might be considered gentrifying neighborhoods, that was not the predominant pattern. And the townhouses produced via these redevelopments are on average much less expensive than single-

family houses built in Houston during the same time period, appraised at about \$215,000 less in 2020, despite being spacious enough for a family household in most cases (ibid).

Portland's Residential Infill Project

Portland's Residential Infill Project, adopted in 2020 (with most provisions of the law going into effect in August 2021), increased the number of units allowed per parcel in several types of single-family zoning districts. Adopted in response to a 2019 state law requiring many Oregon cities to permit middle housing in single-family zoning districts, the Residential Infill Project also boosted the maximum FAR for new middle housing development in the affected districts, allowing for larger building envelopes. In an innovative twist, it also decreased the maximum FAR for new single-family development, thereby disincentivizing mansionization. Importantly, in keeping with the requirements of Oregon's middle housing law, the Residential Infill Project includes no owner-occupancy requirement – the law anticipates that for-profit developers will drive much of the construction activity, although it includes additional incentives for below-market-rate development.

A peer-reviewed evaluation of the Residential Infill Project found that it spurred an expansion of duplex, triplex, and quadplex development, which could cut the average cost of a housing unit in the affected single-family neighborhoods by roughly one third, making such units affordable to households with incomes a bit below the area median (Dong 2024). The study also found that following the reform, middle housing surpassed single-family houses in its share of citywide housing production, increasing to 18% of the total as compared to 6% pre-reform (ibid).

The Residential Infill Project also included a detailed analysis of displacement risk, which concluded that the program would probably “*reduce* displacement of low-income renters in single-family homes across Portland ... [by] allowing more units to be built on one lot,” thereby

decreasing the total number of parcels in the city that would be redeveloped (City of Portland, Oregon, Bureau of Planning and Sustainability 2020, app. B, p. iii, emphasis original). This analysis identified three neighborhoods as “at-risk” for displacement, based on recent demographic change, increasing housing prices, and a high proportion of renters, people of color, adults without a four-year degree, or low-income households.

The city’s own one-year assessment of the Residential Infill Project indicates that the program has had a minimal impact in these three neighborhoods, and that—as intended—development has been concentrated in transit-adjacent areas of the city (City of Portland, Oregon 2023). Because the FAR provisions of the law discourage single-family mansionization and encourage the construction of middle housing, it has resulted in the substitution of more affordable housing types in these areas.

Auckland’s Single-Family Upzoning

The most sweeping example of single-family zoning reform comes from Auckland, New Zealand, where changes have substantially moderated the city’s very high rents. As of 2018, New Zealand’s housing costs, as a share of household income, ranked fourth among countries in the Organization for Economic Cooperation and Development (Ministry of Social Development, Wellington 2021), and Auckland’s rents were the highest in New Zealand (New Zealand Ministry of Business, Innovation & Employment 2024). To address this longstanding problem, in 2016 New Zealand’s national government authorized middle housing and multifamily development on roughly 75% of Auckland’s land zoned for residential use, with most of the area allocated to middle housing. Greenaway-McGrevy and Phillips (2023) estimate that this dramatic reform

stimulated a robust 4.1% expansion of the region's housing stock over a five-year period, over and above what prevailing trends would have produced.

From 2016 through 2022, the mean rent in Auckland for a 3-bedroom dwelling increased by 11.2%, compared with increases of 41.6% to 45.2% in other New Zealand cities. The mean rent for two-bedroom units increased by 14.8% in Auckland over this period, compared with increases of 48.0% to 59.3% elsewhere in New Zealand (Greenaway-McGrevy 2023). A regression model indicates that rents for three-bedroom apartments were 26% to 33% lower than they would have been in the absence of reforms, and that rents for two-bedroom apartments were 21% to 24% lower (ibid.).

Conclusion

As middle-income homeownership falls further out of reach in many places, it is not surprising that support for once unthinkable policies to allow middle housing in single-family zones is burgeoning. These dynamics mean that the simmering tension between a desire for newly built middle housing and a distaste for those who would build it for profit can no longer be ignored.

The tension is real but we believe it is manageable. The results from Houston and Portland, cited above, are encouraging. These vastly different cities both have high levels of socioeconomic inequality within their borders and, in both cases, allowing middle housing is helping to reduce that inequality. The case of Auckland shows how a thoroughgoing middle housing reform in a supply-constrained market can deliver meaningful relief to renters in just a half decade. Policies to promote the replacement of single-family houses with townhouses and small multiplexes appear to be working as intended. In the affluent suburban enclaves home to many members of Livable California, residents may be worried about an influx of residents with lower incomes. But overriding such parochial concerns is an important goal of state-level middle housing reform.

Where displacement risks exist, they can be mitigated. The principal risk is that renters will be evicted once the upzoning occurs and the redevelopment value increases. Owner-occupancy requirements, such as the one attached to California's fourplex law, abate this risk but also prevent widespread middle housing development. An alternative would require that new housing can only be built on properties that were either vacant or owner-occupied for a specified number of years. It is unlikely that landlords will want to leave a unit vacant for years on end, simply to eventually sell it, and legislators could calibrate the time period to ensure that evictions with an eye to redevelopment will be unappealing for landlords.

To be sure, owner-occupancy restrictions are not the only barriers to middle housing development. For example, building codes in some states do not easily accommodate middle housing, subdivision laws can complicate development, and impact fees may not be well calibrated to facilitate middle housing (Garcia et al. 2024). In addition, due to the small scale of the middle housing industry and the rarity of middle housing construction, it is challenging to line up financing for such projects (ibid.). But eliminating owner-occupancy restrictions is necessary to create a motivated group that could lobby for additional reforms and, when successful, create a sufficient stock of comparable units to facilitate financing. While we do not know precisely what could happen if the zoning straitjacket restraining middle housing is shrugged off, planners ought not to let fear or suspicion of those who would build this housing impede us from realizing its promise.

References

- Asquith, Brian J., Evan Mast, and Davin Reed. 2021. "Local Effects of Large New Apartment Buildings in Low-Income Areas." *The Review of Economics and Statistics*, May, 1–46. https://doi.org/10.1162/rest_a_01055.
- Been, Vicki, Ingrid Gould Ellen, and Katherine M. O'Regan. 2023. "Supply Skepticism Revisited." NYU Law and Economics Research Paper. <https://dx.doi.org/10.2139/ssrn.4629628>.
- Biber, Eric, Giulia Gualco-Nelson, Nicholas Marantz, and Moira O'Neill. 2022. "Small Suburbs, Large Lots: How the Scale of Land-Use Regulation Affects Housing Affordability, Equity, and the Climate." *Utah Law Review* 2022 (1): 1–62. <https://doi.org/10.26054/0D-XYPQ-VYNX>.
- Blendon, Robert J., John M. Benson, Mollyann Brodie, Richard Morin, Drew E. Altman, Daniel Gitterman, Mario Brossard, and Matt James. 1997. "Bridging the Gap between the Public's and Economists' Views of the Economy." *Journal of Economic Perspectives* 11 (3): 105–18. <https://doi.org/10.1257/jep.11.3.105>.
- Burchell, Robert W., David Listokin, and Catherine C. Galley. 2000. "Smart Growth: More than a Ghost of Urban Policy Past, Less than a Bold New Horizon." *Housing Policy Debate* 11 (4): 821–79. <https://doi.org/10.1080/10511482.2000.9521390>.
- City of Portland, Oregon. 2023. "New Study Shows Promising Housing Production Results from the Residential Infill Project (RIP)." July 5, 2023. <https://perma.cc/T5BQ-PNKN>.
- City of Portland, Oregon, Bureau of Planning and Sustainability. 2020. "Residential Infill Project: An Update to Portland's Single-Dwelling Zoning Rules, Volume 3: Appendices A-G." <https://perma.cc/J8ZU-E3QR>.
- Community Not Commodity. 2024. "Necessary Background: Land Code Changes Passed in 2023 (H.O.M.E.NEXT Phase 1)." April 23, 2024. <https://perma.cc/5N5A-3ZLX>.
- Community Powered ATX. n.d. "Stop HOME, Save East Austin." Action Network. Accessed June 26, 2024. <https://perma.cc/B57N-TGY8>.
- Davidoff, Paul. 1965. "Advocacy and Pluralism in Planning." *Journal of the American Institute of Planners* 31 (4): 331–38. <https://doi.org/10.1080/01944366508978187>.
- Dong, Hongwei. 2024. "Expanding Affordable Middle Housing Options in Single-Family Neighborhoods: An Early Assessment of the Upzoning Reform in Portland, Oregon." *Journal of the American Planning Association*, June, 1–14. <https://doi.org/10.1080/01944363.2024.2344628>.
- Dougherty, Conor. 2020. "California, Mired in a Housing Crisis, Rejects an Effort to Ease It." *The New York Times*, January 30, 2020, sec. Business. <https://www.nytimes.com/2020/01/30/business/economy/sb50-california-housing.html>.
- Duany, Andres, Elizabeth Plater-Zyberk, and Jeff Speck. 2000. *Suburban Nation: The Rise of Sprawl and the Decline of the American Dream*. New York: North Point Press.
- Ehrlick, Darrell. 2023. "Judge Issues Injunction against Two 'Affordable Housing' Bills Passed by Montana Legislature." Daily Montanan. December 30, 2023. <https://perma.cc/Q5M5-YQ66>.
- Ellickson, Robert C. 2022. *America's Frozen Neighborhoods: The Abuse of Zoning*. Yale University Press. <https://doi.org/10.2307/j.ctv2w8kcmb>.

- Garcia, David, and Muhammad Alameldin. 2023. "California's HOME Act Turns One: Data and Insights from the First Year of Senate Bill 9." Turner Center for Housing Innovation, UC Berkeley. January 19, 2023. <https://perma.cc/N9LT-GS25>.
- Garcia, David, Ian Carlton, Lacy Patterson, Jacob Strawn, and Ben Metcalf. 2024. "Making Missing Middle Pencil: The Math Behind Small-Scale Housing Development." Berkeley, CA: Turner Center for Housing Innovation, UC Berkeley. <https://perma.cc/4NFA-Y4QM>.
- Gray, M. Nolan, and Adam A. Millsap. 2023. "Subdividing the Unzoned City: An Analysis of the Causes and Effects of Houston's 1998 Subdivision Reform." *Journal of Planning Education and Research* 43 (4): 990–1006. <https://doi.org/10.1177/0739456X20935156>.
- Greenaway-McGrevy, Ryan. 2023. "Can Zoning Reform Reduce Housing Costs? Evidence from Rents in Auckland." Working Paper. University of Auckland Business School. <https://perma.cc/45EC-UP8D>.
- Greenaway-McGrevy, Ryan, and Peter C.B. Phillips. 2023. "The Impact of Upzoning on Housing Construction in Auckland." *Journal of Urban Economics* 136 (July):103555. <https://doi.org/10.1016/j.jue.2023.103555>.
- Hamilton, Emily, and Abigail Houseal. 2023. "A Taxonomy of State Accessory Dwelling Unit Laws." Mercatus Center, George Mason University. March 30, 2023. <https://perma.cc/7T2P-X88R>.
- Heyman, Rich. n.d. "The Flawed Logic and Lack of Evidence Behind Austin's HOME Initiative." Accessed June 26, 2024. <https://perma.cc/Z8QW-DLJE>.
- Hirt, Sonia. 2014. *Zoned in the USA: The Origins and Implications of American Land-Use Regulation*. Ithaca, NY: Cornell University Press.
- Kuhlmann, Daniel, and Seva Rodnyansky. 2023. "In Search of the Missing Middle: Historical Trends in and Contemporary Correlates of Permitting of 2–4 Unit Structures." *Housing Policy Debate* 0 (0): 1–22. <https://doi.org/10.1080/10511482.2023.2244932>.
- Lewis, Paul G., and Nicholas J. Marantz. 2023. *Regional Governance and the Politics of Housing in the San Francisco Bay Area*. Philadelphia, Pa.: Temple University Press.
- Li, Xiaodi. 2022. "Do New Housing Units in Your Backyard Raise Your Rents?" *Journal of Economic Geography* 22 (6): 1309–52. <https://doi.org/10.1093/jeg/lbab034>.
- Livable California. 2021a. "SB 9 & SB 10: A Misguided Attack on SoCal's Black and Latino Homeowners – Livable California." 2021. <https://perma.cc/6JNE-WWHM>.
- . 2021b. "SB 9 Is One of The 7 Bad Bills of 2021: 'Let's End Homeownership' – Livable California." 2021. <https://perma.cc/73VD-8HVM>.
- . n.d. "How California Cities Can Restrict SB 9 with a Local Ordinance – Livable California." Accessed February 6, 2024. <https://perma.cc/8P4A-MNDM>.
- Manji, Shazia, Truman Braslaw, Chae Kim, Elizabeth Kneebone, Carolina Reid, and Yonah Freemark. 2023. "State Laws from Across the Country to Encourage or Require Municipal Action." <https://perma.cc/PTP4-GRX2>.
- Manville, Michael, Paavo Monkkonen, and Michael Lens. 2019. "It's Time to End Single-Family Zoning." *Journal of the American Planning Association*, December, 1–7. <https://doi.org/10.1080/01944363.2019.1651216>.
- Marohn, Charles L. 2020. *Strong Towns: A Bottom-up Revolution to Rebuild American Prosperity* / Charles Marohn. Hoboken, NJ: Wiley.
- Ministry of Social Development, Wellington. 2021. "Housing Affordability for Renters and Owners: International Comparisons." Wellington, New Zealand. <https://perma.cc/K5WQ-JP6Y>.

- Nall, Clayton, Christopher S. Elmendorf, and Stan Oklobdzija. 2024. "Folk Economics and the Persistence of Political Opposition to New Housing." SSRN Scholarly Paper. Rochester, NY. <https://doi.org/10.2139/ssrn.4266459>.
- New Zealand Ministry of Business, Innovation & Employment. 2024. "Rental Bond Data, February 1993 to April 2024." Tenancy Services. 2024. <https://www.tenancy.govt.nz/about-tenancy-services/data-and-statistics/rental-bond-data/>.
- Parolek, Daniel G. 2020. *Missing Middle Housing: Thinking Big and Building Small to Respond to Today's Housing Crisis*. Washington, DC: Island Press.
- Pennington, Kate. 2021. "Does Building New Housing Cause Displacement?: The Supply and Demand Effects of Construction in San Francisco." *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3867764>.
- Phillips, Shane, Michael Manville, and Michael Lens. 2021. "Research Roundup: The Effect of Market-Rate Development on Neighborhood Rents." Los Angeles, CA: UCLA Lewis Center for Regional Policy Studies. [https://escholarship.org/uc/item/5d00z61m?](https://escholarship.org/uc/item/5d00z61m)
- Plachta, Ari. 2021. "Showdown Looms in Sacramento over Plan to Split Some Single-Family Lots for More Homes." Los Angeles Times. August 19, 2021. <https://www.latimes.com/california/story/2021-08-19/showdown-sacramento-plan-split-single-family-lots-housing>.
- Siegan, Bernard H. 2020. *Land Use without Zoning*. Lanham, MD: Rowman & Littlefield.
- Tobias, Manuela. 2021. "California's Housing Crisis: How Much Difference Will a New Zoning Law Make?" *CalMatters*, August 19, 2021, sec. Housing. <https://perma.cc/GS89-7PXJ>.
- Waranoff, Nick. 2021. "SB 9 Would Allow 8 Units on All Single-Family Lots in California: SB 9 Fact Sheet – Livable California." Livable California. 2021. <https://perma.cc/YD58-XFPZ>.
- Wegmann, Jake. 2020. "Death to Single-Family Zoning...and New Life to the Missing Middle." *Journal of the American Planning Association* 86 (1): 113–19. <https://doi.org/10.1080/01944363.2019.1651217>.
- Wegmann, Jake, Aabiya Noman Baqai, and Josh Conrad. 2023. "Here Come the Tall Skinny Houses: Assessing Single-Family to Townhouse Redevelopment in Houston, 2007–2020." *Cityscape* 25 (2): 171–202.