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Hiding in Plain Sight: Build-to-Rent and Multigenerational Homes



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Hiding in Plain Sight: Build-to-Rent and Multigenerational Homes

By Derrick Rhys Wilson

Suburban and exurban communities are at the epicenter of the U.S. housing crisis. While many planners and housing advocates have emphasized the importance of removing barriers to missing middle housing to expand housing supply, the demand for small multifamily housing in suburban and exurban areas, where greenfield development is more prominent, may be insufficient to make much of a difference. In these areas, more subtle mixed-residential development options that prioritize housing variety by intentionally masking the appearance of residential units through building or site design may be necessary.

Two such options, build-to-rent and multigenerational housing are rapidly gaining traction, and often hiding in plain sight, in suburban and exurban communities across the U.S. Both of these emerging housing types typically show up in master planned developments that appear to be conventional single-family subdivisions at

first glance. So far, though, relatively few cities, towns, and counties have updated their zoning regulations to make it easier to develop build-to-rent or multigenerational housing by right.

This issue of *Zoning Practice* explores how development regulations affect opportunities for build-to-rent and multigenerational housing development. It begins with a summary of suburban housing supply challenges before examining the key features of and potential zoning approaches for two emerging types of subtle mixed-residential development.

Suburban and Exurban Housing Supply Challenges

While specific shortfall estimates vary widely, most experts agree that the U.S. is not producing enough housing to meet demand (Kingsella, Kolachalam, and MacArthur 2023; Mccue and Huang 2024).

A build-to-rent
community in
Fayetteville,
Arkansas
(Credit: Derrick
Rhys Wilson)

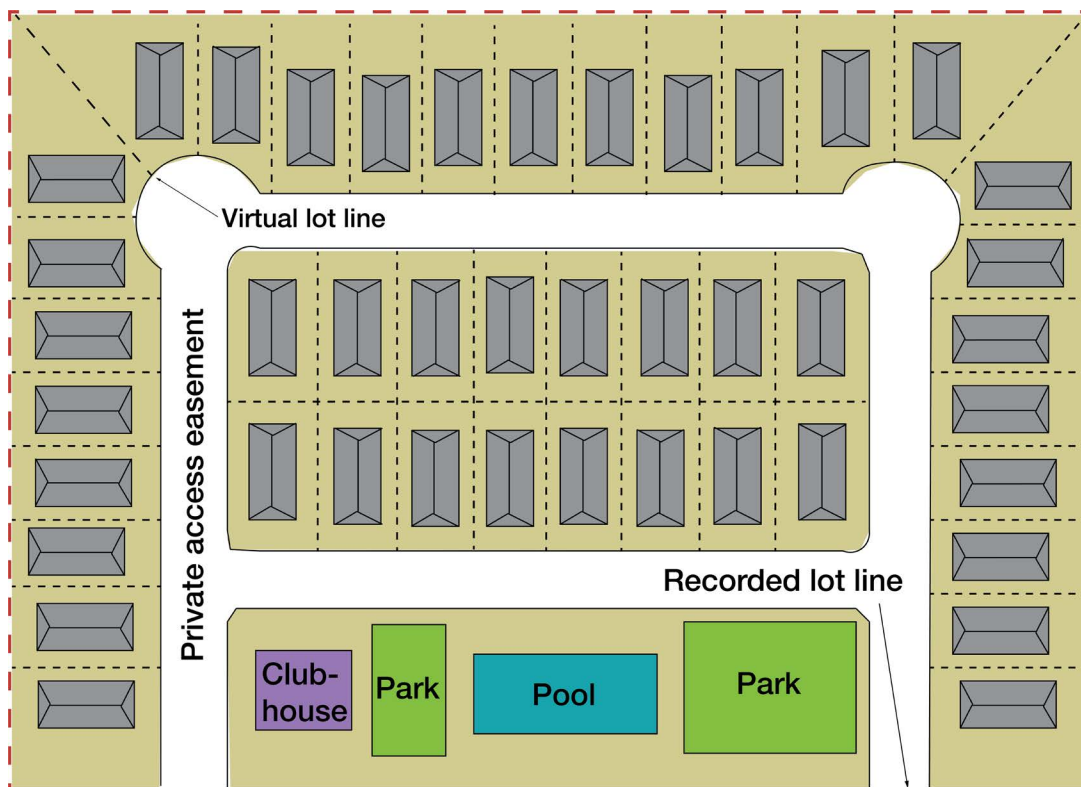


Household formation is outpacing home construction, and the problem is particularly severe in suburban and exurban areas. By 2021, 60 percent of all suburban counties had an undersupply of housing, and suburban household formation outpaced home delivery by 33 percent between 2019 and 2021 (Kingsella, Kolachalam, and MacArthur 2023). This trend is most pronounced in Sun Belt metros, where single-family home permits lag far behind household growth (Jones 2024).

While demand for missing middle housing is strong in many urban jurisdictions, most U.S. residents still prefer living in communities where “houses are larger and farther apart, but schools, stores and restaurants are several miles away” as opposed to a community where “houses are smaller and closer to each other, but schools, stores and restaurants are within walking distance” (Green 2023). This preference is also evident in construction data. In 2023, the average size of a new single-family home was 2,485 square feet, up nearly 50 percent from 1978 (USCB 2024). Furthermore, 73 percent of all homes constructed in 2023 had at least 1,800 square feet.

Homeownership remains an aspirational goal for most suburban and exurban households, but in many rapidly growing areas, property prices have risen significantly over the past half decade, outpacing household income growth (Hermann and Whitney 2024). Mortgage requirements, closing costs, and higher interest rates keep many would-be homebuyers out of the market. Furthermore, research has shown persistent disparities in homeownership rates among different racial and ethnic groups (Zhao 2024). A history of discriminatory practices and systemic barriers have contributed to lower homeownership rates among Black, Hispanic, and other historically underserved groups. Additionally, access to financial assistance from family members, such as parental contributions or inheritance, reinforces existing patterns of ownership.

Since the Great Recession, big corporations, like Blackstone and Vanguard, as well as smaller and upstart property management LLCs have been buying large swaths of single-family homes (Ehrlich et al. 2023). These purchases exacerbate housing inventory shortages and further diminish affordability for prospective homebuyers.



A hypothetical layout for a build-to-rent community on a single undivided lot (Credit: Derrick Rhys Wilson)

Cumulatively, these trends have created demand for new forms of housing, particularly in suburban and exurban areas. In response, some developers and home builders are responding to changing market conditions by constructing build-to-rent and multigenerational housing.

Build-to-Rent Housing

Build-to-rent (BTR) housing provides master planned, single-family dwelling units for rent. Typically, BTR communities look like a conventional suburban single-family subdivision but operate as a traditional apartment complex. Currently, BTR development is largely concentrated in Sun Belt states, where these units offer distinct advantages to developers, investors, and inhabitants alike. However, the relative scarcity of by-right zoning options for BTR housing may indicate reluctance on the part of local officials to embrace this emerging housing type.

Market Conditions

Build-to-rent housing originated in the early 2010s (following the Great Recession) but has recently gained significant traction in some of the fastest growing regions in the U.S. Like most apartment complexes, occupants sign annual leases for BTR units, and amenities such as clubhouses, park space, and pools are provided, owned, and maintained by the developer or property management company. Investors prefer BTR housing over scattered-site single-family homes because of lower maintenance costs and economies of scale in management (Goodman and Zinn 2023).

In 2023, approximately 97,000 build-to-rent homes were constructed, which was a 45 percent increase from 2022 and a record high for the sector, according to estimates from John Burns Research and Consulting (Schulz 2024). According to CBRE statistics, BTR housing units generally range from 650 to 2,000 square feet with one to four bedrooms (Vance and Deese 2023). CBRE also cites that BTR housing development densities range from six to 12 dwelling units per acre, which is consistent with most medium-density and mixed-residential zoning regulations.

While BTR housing tends to provide smaller residences on smaller “lots,” there is an ability to encompass a wide range of home configurations. By providing more housing units to a region, housing prices tend to decrease. Additionally, with an influx in rental housing units at various price points, there is less strain on potential home buyers to expand their budget to find suitable housing.

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Most BTR communities target young families, middle- and working-class people, and empty nesters looking for an affordable housing option in fast growing metro areas (Schulz 2024). However, some BTR housing caters to transient, high earners who do not want to deal with the maintenance of owning a home. Like most new master planned single-family residential subdivisions, BTR housing is often designed with modern amenities and communal open spaces, such as gyms, coworking spaces, and play areas, to foster a sense of community among residents.

The success of BTR housing depends on numerous factors but none as critical as effective property management and amiable tenant relations. While BTR communities may provide flexibility for individuals, it can also lack the long-term stability and security that homeownership offers. Tenants may face rent increases at the end of lease terms or changes in property management practices that negatively affect their living conditions. Unlike traditional homeownership, where residents have a vested interest in maintaining their property and neighborhood, renters in BTR developments have less incentive to invest in the long-term maintenance of the community.

Potential Zoning Approaches

Relatively few jurisdictions have updated their zoning regulations to accommodate BTR housing. However, there are several distinct potential approaches that could work for BTR development.

Remove One Dwelling on One Lot Restrictions

Many communities have regulations that reinforce preferences for single-family homes on individually platted lots. In fact, zoning regulations that explicitly stipulate only one principal dwelling unit per lot are a common barrier to BTR housing.

These stipulations can have a critical impact on the development process, affecting timing and costs. If a BTR housing developer were to plat each housing unit on a separate lot, the developer would be responsible for dedicating right-of-way and constructing new streets to the jurisdiction's specifications so residents can access the property and their unit. Although this is a common practice for new subdivisions, it is not typical for BTR housing developments because most "streets" are fire lanes or mutual access easements and not publicly dedicated streets.

When jurisdictions explicitly allow multiple principal structures or residences on a single lot in residential zoning districts, this can alleviate some of the challenges to BTR housing.

When jurisdictions explicitly allow multiple principal structures or residences on a single lot in residential zoning districts, this can alleviate some of the challenges to BTR housing. For example, James City County, Virginia, allows two or more principal residential uses to be located on a single lot if the site is designed to accommodate future subdivision according to the district dimensional standards ([§24-199](#)). Newcastle, Maine, uses a similar approach that allows any recorded lot to be virtually

subdivided, creating virtual lots that "conform to all applicable district, lot, site, building, and administration standards for the lot of record" ([§2.2.E](#)).

Define and Regulate a New Use to Accommodate BTR Housing

One of the biggest impediments to BTR housing pertains to a community's inability to adequately define this type of housing. Most zoning regulations provide a chart of defined land uses, and within that list are common residential uses (e.g., single-family dwelling, townhome, apartment, etc.) allowed by right or with a special use permit. To adequately capture BTR housing, jurisdictions should consider defining the use, assigning it to residential zoning districts, and providing specific regulations to mitigate any undesirable effects.

For instance, Anna, Texas, defines *single-unit or duplex unit park* as "a parcel of land or lot under one ownership that has been planned and improved for the placement of multiple detached residential dwelling units that house one or two families for lease or rent" ([§9.04.081\(a\)\(7\)](#)). It permits this use in its multifamily and mixed-use zoning districts, subject to a discretionary approval and compliance with use-specific dimensional and design standards ([§9.04.028](#)).

Similarly, Glendale, Arizona, defines *for rent community dwelling* as "a professionally managed residential community comprised of multiple detached or attached single-family dwellings that are designed for and used by one housekeeping unit, where all dwellings are collectively located on a single lot and are presented for rent only" ([§35.8.03.B](#)). It permits this use by right in all residential districts, subject to use-specific site and building design standards ([§35.3.102.C](#)).

Although these communities have successfully defined and provide effective development regulations for BTR housing, it is critical that such regulations are used to encourage BTR development. In some instances, distinct BTR housing definitions have been used to explicitly exclude BTR housing development. This practice has been mostly noticed in the Sun Belt, particularly the Atlanta metro area, as a response to the combination of rapid interest and development of BTR housing

and the negatively perceived stigma of BTR communities. If challenged in court, total prohibitions on BTR may not pass the strict scrutiny test necessary to uphold their constitutionality (Furth 2023; Hodges and Spiegelman 2023).

Use Group Residential Development Review Procedures to Facilitate BTR Housing

To incentivize different housing options, like BTR, some communities have gotten creative. For example, High Point, North Carolina, defines *group development* as “a development in which, in-lieu of the division of a tract of land into separate lots for separate principal buildings, a tract of land is divided into two or more principal building sites for the purpose of building development (whether immediate or future) and occupancy by separate families, firms, businesses, or other enterprises” (§10.4). And it authorizes staff to approve group developments through an special process that serves as an alternative to a subdivision review (§2.5.9).

Another example of specific group residential development procedures is that of Beaufort County, South Carolina. The county’s development code includes *family compound standards* that allow for multiple dwellings on a lot (§2.7.40). The number of dwelling units are provided in accordance to minimum site acreage. For example, 14 dwelling units are permitted by right if a lot is 16 acres or greater; meanwhile, only 4 dwelling units are allowed on a two-acre lot. While these regulations explicitly apply to rural parcels that have been owned by the same family for at least 50 years, other jurisdictions could modify this approach to facilitate BTR housing, particularly in exurban communities.

Lastly, another alternative development option is to use site condominium development standards as a model for BTR housing. In Dalton Township, Michigan, site condominium standards are provided for detached and attached residences in which multiple residences can be constructed on one or multiple parcels via a site condominium plan (§17A). Although this type of development option is typically used for ownership of individual residences under a common deed, this type

of development option can be adapted to include BTR housing without the need for additional ownership requirements as seen with other condominium developments.

One of the simplest ways to accommodate BTR housing is to regulate the development as an apartment complex.

Regulate BTR Housing like an Apartment Complex

One of the simplest ways to accommodate BTR housing is to regulate the development as an apartment complex. For instance, zoning regulations could stipulate that BTR development must comply with the development standards prescribed to apartment complexes, such as parking requirements, site landscaping, and architectural design standards. As an alternative to specific use standards for BTR housing, grouping BTR housing with apartment complexes may be a suitable regulatory option.

Regulate via Planned Development Option or Floating Zone

Many existing BTR projects secured entitlements through planned development processes. The advantage of planned unit development regulations is that it allows developers to propose unique parking, density, access, and architectural design regulations to ensure the end product aligns with what the local jurisdiction desires. The disadvantage is that applicants must go through a discretionary rezoning (or use permit) process to secure approval. To illustrate, Dripping Springs, Texas, approved BTR housing within a master planned community via a planned unit development where lot dimensions and setbacks are reduced, density is precisely calculated and tightly monitored, and architectural design standards are strict to ensure BTR housing fits the city’s preferences ([Ordinance No. 2022-27](#)).

For jurisdictions interested in a more tailored approach, they could create a new floating zoning designation that specifies a BTR-friendly development pattern. While both planned development options and floating zones offer developers alternatives to compliance with base zoning designations, floating zones typically advance more specific local objectives than simply offering zoning relief. And all floating zones require applicants to go through a rezoning process before the zone is mapped to a specific parcel.

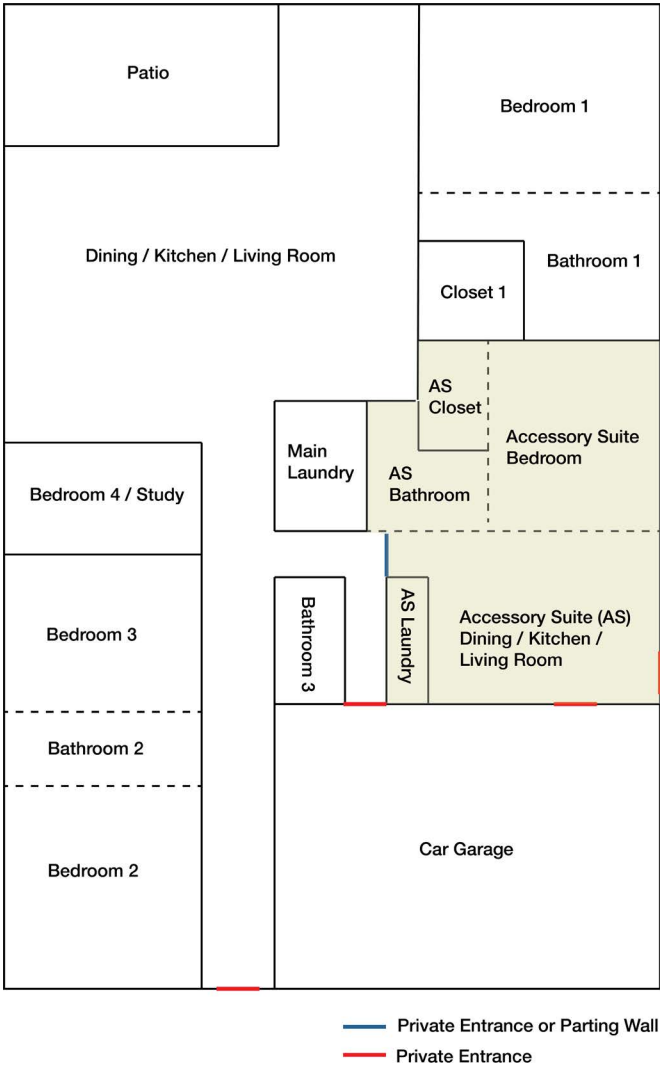
Multigenerational Housing

Multigenerational housing refers to purpose-built residential structures designed to help multiple adult generations live together. Some multigenerational homes are custom-built (one-off) structures with a semi-private accessory suite or internal or attached accessory dwelling unit. Others are standardized (tract-built) structures within a master planned residential subdivision. To the untrained eye, standardized multigenerational housing structures are often indistinguishable from conventional single-family detached residences, and some large-scale homebuilders have started integrating multigenerational homes into their master-planned communities. Because multigenerational housing blurs the lines between a single principal dwelling unit and home with an accessory dwelling unit, these units may not be permissible under many suburban and exurban zoning codes.

Market Conditions

Over the past 50 years, multigenerational living in America has grown steadily, revealing some significant trends (Cohn et al. 2022). From 1971 to 2021, the number of people living in multigenerational households quadrupled to nearly 60 million, and the share of the U.S. population living in these households more than doubled, reaching 18 percent. In this period, adults under 40 accounted for almost half (49 percent) of the increase in the multigenerational household population. Additionally, multigenerational living is more common for non-white households and in Western states, where 21 percent of all residents are part of multigenerational households,

A typical floorplan for a purpose-built multigenerational home (Credit: Derrick Rhys Wilson)



compared to 19 percent in the South and Northeast and 14 percent in the Midwest.

Standardized multigenerational housing is designed to discreetly accommodate varying needs and preferences across different age groups under one roof. Such accommodations may include flexible floor plans, separate living areas or units, and accessible features for older adults or individuals with disabilities.

Several of the nation’s largest homebuilders offer multigenerational housing models (see Table 1). Multigenerational housing is still a niche product among large homebuilders. While there are no combined sales figures, by late 2021, one of these builders, Lennar, claimed to have sold over 15,000 of its multigenerational Next Gen model nationwide, with more

than 3,000 sold in Arizona alone. As of August 2024, Lennar indicates 188 multigenerational homes are available in 185 master planned communities spanning 10 states (Washington, California, Idaho, Nevada, Arizona, Colorado, Texas, Indiana, Alabama, and Florida).

The models currently on the market have between three and six bedrooms, with three to five bathrooms. The smallest homes have less than 2,000 square feet, and the largest models have over 4,000 square feet. Sale prices vary widely by market, ranging from \$339,500 (in Florida) to \$1,559,990 (in California).

Potential Zoning Approaches

Although multigenerational living arrangements are not new to the U.S., standardized purpose-built multigenerational housing structures are. Some of these standardized models are, unambiguously for the purposes of zoning, a principal residence with an accessory dwelling unit. However, others include semi-independent accessory suites and don't fit neatly into common residential use categories. As with BTR housing, there are several distinct zoning approaches that may be useful in removing barriers to multigenerational housing development and occupancy.

Remove Restrictive Definitions of 'Family'

Many local zoning codes restrict the occupancy of a dwelling unit to a single *family*, defined as a group of people related by blood, marriage, or adoption,

often with a specified maximum number of unrelated persons. As many others have noted, removing these restrictive definitions of *family* can make it easier for multigenerational and other non-nuclear households to legally occupy a residence (see “[Modern Family: Zoning and the Non-Nuclear Living Arrangement](#)” in the May 2020 issue of *Zoning Practice*).

Often the easiest fix is to replace family with household. For example, West Haven, Connecticut, defines a household as “a person living alone, or any of the following groups living together, with any domestic servants or gratuitous guests thereof, as a single non-profit housekeeping unit and sharing common, bathing, sleeping, cooking, and eating facilities, sharing at least one common living room space...” (§2.2). Such a change from “family” to “household” could generate more opportunities to accommodate unconventional living arrangements like multigenerational living.

Permit Accessory Dwelling Units

Many communities across the country have explicitly authorized multigenerational homes comprised of a principal dwelling unit and a separate internal accessory dwelling unit (ADU) in one or more predominantly single-family zoning districts. This approach provides maximum flexibility for property owners since occupancy is, generally, not restricted to family members and can comprise two distinct households (Morley and Guzman 2023).

Suburban jurisdictions like Thornton, Colorado, ([§18-173](#)) in the Denver metro

Table 1. Large homebuilders that offer a multigenerational housing product

Homebuilder	Model	Private Accessory Entrance	Accessory Living Room	Accessory Kitchen
Lennar	Next Gen®	Yes	Yes	Kitchenette
D.R. Horton	MultiGen™	Yes	Yes	Full kitchen
K. Hovnanian Homes	Extra Suite	No	No	None
K. Hovnanian Homes	Extra Suite+	Yes	Yes	Optional kitchenette
Coventry Homes	GenFlex	Some	Yes	Optional kitchenette
Taylor Homes	Extended Family Suite/Multi-Gen A, B, C	Yes	Yes	Full Kitchen

area and the Counties of DeKalb ([§4.2.3](#)), Decatur ([§6.8.3.A](#)), and Clayton ([Appendix A §6.9.AS-05](#)) in the Atlanta metro area allow for various ADU types, including attached ADUs which can be used for multigenerational living accommodations. Jurisdictions like these that take this approach often require internal ADUs to comply with development standards intended to mask the appearance of multiple dwelling units on the same lot.

Define and Regulate Multigenerational Housing as a Distinct Use

Some multigenerational homes include an ancillary suite that lacks one or more features necessary to function as a fully independent dwelling unit. For example, an ancillary unit may have a bedroom, bathroom, and living room but lack a kitchen. Or it may have features that are impermissible for a single-family detached residence, such as an extra kitchen. In response, a few jurisdictions define and regulate multigenerational homes as a distinct use or regulate accessory multigenerational units as a distinct type of accessory use.

For instance, Carlsbad, New Mexico, defines *multi-generational dwelling unit* as “a building designed for residential occupancy, primarily permanent in nature, with up to two kitchens for use by any number of persons related by blood, common ancestry, marriage, guardianship, or adoption. A multi-generational dwelling unit shall not include a bed and breakfast, congregate residence, hotel, motel, rooming or boarding house or similar facility, or a separate structure from the principal dwelling for the purpose of renting” ([§56-31](#)). The city permits multi-generational dwellings by-right in all residential zoning districts that permit detached single-family dwellings ([§56-41](#)).

In contrast, Sturtevant, Wisconsin, defines *multi-generational dwelling* as “a detached residential principal structure designed for or occupied by two or more adult generations in one household or including grandparents and grandchildren younger than 25” ([§17.230\(76\)](#)). The village permits these dwellings with a discretionary use permit in single-family districts and by right in multifamily districts ([§17.42\(2\)\(f\)](#)).



■ A model multigenerational home from Lennar (Credit: Derrick Rhys Wilson)

Meanwhile, Lemoore, California, defines *multigenerational dwelling units* as “dwelling units that do not include a kitchen, contained entirely within the walls of a proposed or existing single-family residence where access is not restricted between areas of the residence” ([§9-4D-12](#)). The city defines this use specifically and permits it on all lots with an existing or proposed single-family dwelling, provided the units have a separate bathroom and a water and sewer connection.

Provide Special Allowances for Components of Multigenerational Living Arrangements

As an alternative to defining a new use for multigenerational housing, some jurisdictions may find it easier to authorize specific components or features of multigenerational housing structures. For example, a jurisdiction could regulate secondary kitchens and living spaces as a special component necessary for multigenerational living and permit such components in residential zoning districts where detached dwellings are allowed.

To illustrate, New Prague, Minnesota, authorizes second kitchen facilities within a single-family dwelling (§732). While the regulations strictly prohibit secondary kitchen facilities to establish a second dwelling unit, the approach can be modified to accommodate multigenerational living arrangements. Such methods of accommodating multigenerational housing may be practical in contexts where the goal is to provide multigenerational residences with minimal access controls between different areas so that the residence is inconspicuous amongst other conventional single-family residences.

Regulate via Planned Development Options or Floating Zones

Like BTR housing, many standardized multigenerational homes are in master planned communities permitted through planned development approval processes. To remove any lingering ambiguity about whether multigenerational homes would be allowed as a component of a master planned community, jurisdictions could explicitly identify this type of housing as permissible in planned unit developments or establish floating zones with more specific development standards. As stated above, these approaches offer developers flexibility but require them to go through discretionary review processes.

Conclusion

Housing is becoming more expensive, and it does not help when many suburban and exurban communities encourage a sprawling development pattern and reinforce conventional housing options. Communities dedicated to providing more housing at affordable rates should consider finding ways to facilitate various housing types, including BTR and multigenerational housing.

These housing options offer a new response to the evolving housing crisis in the U.S. They (1) are primarily applicable to greenfield development contexts; (2) provide much needed housing variety to fast-growing regions; (3) generally suffer from insufficient or antiquated

development regulations and zoning practices; (4) provide other renting and owning options; and (5) are inconspicuous in areas where conventional single-family residential subdivisions predominate.

While BTR and multigenerational housing share certain features, they differ in other respects. For instance, BTR housing is a renter-focused housing option that operates like an apartment complex at development scales typically seen in medium- to high-density single-family residential neighborhoods. On the other hand, multigenerational housing is not a widescale renting option, but an option for homebuyers. Multigenerational housing is discrete and looks like a conventional single-family home but provides a private or semi-private accessory suite.

When considering their response to these emerging housing types, planners and local officials in rapidly growing communities should ask and answer three questions: (1) do we want to alleviate housing supply pressure points; (2) do we want to encourage or restrict hidden housing; and (3) how should we regulate hidden housing?

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