

# Atlanta Urbanist Book Group

## ***Brave New Home: Our Future in Smarter, Simpler, Happier Housing***

By Diana Lind

*Brave New Home: Our Future in Smarter, Simpler, Happier Housing* is 225 pages, including an introduction and eight chapters in three sections. There are also acknowledgements, notes and an index. It was published in 2020.

Diana Lind is a writer and urban policy specialist who serves as executive director of a Philadelphia-based nonprofit. She lives in Philadelphia.

This book sees a crisis in American housing—and a possible turning point. The crisis: Single-family housing no longer suits Americans' lifestyles. It makes families unhappy and unhealthy and is increasingly unaffordable. It is also bad for the environment.

The turning point: There are new housing types that occupy a middle ground between single-family housing and large apartment buildings. Lind thinks these alternatives could replace the single-family house as the default in American housing—if the homebuilding industry and governments show the way.

What's behind the unhappiness with single-family housing, she writes, are powerful demographic, generational and economic forces. Families are shrinking in size. Young people increasingly live alone. Older people have houses that are too large and too isolated. Increasingly, she writes, single-family houses in suburbs do not work for these groups.

Then there's the cost. Housing prices as a multiple of household incomes actually declined until the early 1970s, then rose and finally grew astronomically. As late as 1988 the typical sales price of a single-family house in the U.S. was 3.2 times the average household income. By 2017, Lind reports, it was 4.2 times.

Meanwhile, houses have grown larger. In 1950, she says, the average single-family house was 1,000 square feet. By 2015 it was 2,687 square feet. It has shrunk slightly since then, but houses still have a lot



of space for families that today average 2.6 people, including 28 percent who live alone. (Little surprise: There are between 40 million and 65 million unoccupied bedrooms in America's existing houses.)

This may sound like a supply and demand problem, one that homebuilders will solve by building housing that buyers want. But, the book argues, it's not so simple because housing does not work like most consumer markets. It is heavily regulated, heavily subsidized, driven by financial institutions and risk averse.

As a result, Lind warns, unless federal, state and local governments take active roles in reducing barriers to change and championing alternatives, homebuilders will keep delivering unpopular, unhealthy, unaffordable houses that make well-functioning neighborhoods difficult and climate change worse.

Lind lays out her case for change in the book's introduction. The chapters that follow tell us how suburban single-family housing became the default housing type in America, explain why single-family housing doesn't work as well as it once did, offer some alternative housing types, and suggest ways that change could come about.

One thing is clear from *Brave New Home*: Change will not come easily. It's not just that there are institutional barriers, like zoning and housing finance markets. Or that homebuilders are little inclined to try anything different. It's also that the notion of single-family housing has planted itself so deeply in Americans' psyches. As a result, most people cannot imagine another form of housing to aspire to.

"I've always assumed single-family homes were the way people wanted to live," she writes of her research into housing. "We wouldn't have a country of culs-de-sac if people didn't really like them, right? But I found that the popularity of single-family living and homeownership writ large is only partly explained by choice. Government incentives, zoning, media narratives, advertising and the housing industry all play a role in making single-family homes the de facto housing type in the United States."

For this reason, Lind says, it will take many institutions working together to change the status quo. The way, she suggests, is to reacquaint Americans with how their cities worked before suburban single-family housing emptied them—and show them the value of some of this lost housing. Also, we need new housing types that allow people to enjoy aspects of homeownership without the isolation, loneliness and crushing expense.

There's a final barrier to change, and it's a big one. Homeownership is a way many families accumulate wealth and pass it to their children. Lind does not offer examples, but she's convinced there are better ways of building financial assets. "We have been so focused on real estate that we have simply ignored many other ways to build wealth that could be more productive for society," she writes. "Let's reorient our federal programs that encourage homeownership and instead test out new forms of asset building that are accessible to all people and not dependent on neighborhood, credit score or existing assets."

There are strengths to *Brave New World* and weaknesses. Among the weaknesses: no real exploration of how we could build assets outside of private ownership of homes. The alternatives to single-family housing that Lind offers also seem inadequate, at least as they exist today. She takes us, for instance, to see "co-living" buildings in New York and elsewhere where young affluent people rent rooms with a communal lifestyle. But for all its value for a few, she admits at a point, co-living "can't just be for rich yuppies."

Other alternatives are equally uninspiring, at least in present form. Attached dwelling units attract much attention today and are growing in number in places like California. The value: They increase density without engendering too much backlash from NIMBY groups. But they are expensive to build for a simple reason: Backyards do not come in standard sizes, so it's hard to find economies of scale by building ADUs in a modular form, off site.

Result: ADUs can be breathtakingly expensive. One expert she consulted said a minimum cost of constructing an ADU in San Francisco was \$500,000. She added: “When people say ADUs are going to solve the housing crisis—not at that entry point.”

Same with tiny homes and multigenerational houses, which might include ADUs or houses with two or three floors that can be shared by a homeowner and renters. There’s an additional problem with two-flat and three-flat buildings: Multifamily houses—even when rented to members of the same family—are considered commercial properties “and as such are ineligible for standard FHA mortgages.” (FHA stands for the Federal Housing Administration, which sets rules for mortgage lending.)

But if Lind’s book leaves many questions unanswered, it does answer two questions: How did single-family housing become the default housing type in America? And what other paths could we have taken?

The history is fascinating. In the 1700s and 1800s, American cities had few totally residential single-family houses. What they had was a lot of communal living in the form of boarding houses and houses that also functioned as workplaces. After Benjamin Franklin became famous and wealthy, he and his wife built a house. True to the urban form of the late 1700s, it contained a print shop and two rental units, as well as rooms for the Franklins.

As cities grew in the second half of the 19th century, new forms of housing were created. For poor families with children, there were tenements. For middle-class and wealthy families there were apartment houses, which featured small apartments with communal dining. (Think of the *Eloise at the Plaza* books.)

And more. There were row houses in Philadelphia and Baltimore, triple-deckers in Boston and two-flats in Chicago that gave working-class families a way of paying their mortgages by renting out floors to other families. (Even today, Lind notes, a quarter of Cook County’s total housing stock is multi-unit two- to four-floor buildings.)

What changed? In the early 20th century automobiles offered a way to separate work and home, and the federal government decided single-family housing was the preferred housing type. The first cheerleader was Herbert Hoover. Before he was president, Hoover was the secretary of commerce and used his position to promote zoning and homebuilding.

There were other forces. Books and newspaper articles convinced Americans that cities were breeding grounds of crime and disease. Mayors set about leveling tenements in the name of progress and public health. By the early 20th century, the belief that suburbs were healthy and cities were a threat became so strong that, as Lind writes, “raising kids in the city became essentially synonymous with neglect.”

The Depression paused the movement to the suburbs, but then the federal government stepped in with mortgage financing programs that rewarded single-family housing in suburbs and penalized urban housing in most of its forms. This facilitated a huge exodus to the suburbs after World War II.

Given all this, how could things be changed? Three ways, Lind believes: by developing more (and more effective) alternatives to single-family housing, by removing the barriers to these alternatives, and by building public awareness.

One of the greatest barriers is zoning. (In 2023, the Atlanta Urbanist Book Group discussed a book about the problems of zoning, [Arbitrary Lines: How Zoning Broke the American City and How to Fix It.](#))

Lind shows how Minneapolis took on zoning reform in 2018. Before, 70 percent of the city was zoned exclusively for single-family housing. In one fell swoop, the city council allowed triplexes everywhere in the city “by right,” which means without first seeking zoning exceptions.

How could Minneapolis do this? It had been engaged in a multi-year comprehensive planning process that awakened many to the problems caused by reserving so much land for a single, expensive form of housing. Zoning reform also had bipartisan appeal, Lind writes, because it meant easing government regulations. City hall politicians liked it because it cost the government nothing and promised potential revenue benefits.

Finally, by enacting the zoning changes citywide, special interests and neighborhood NIMBYs had trouble blocking the effort. It passed the Minneapolis City Council by a vote of 12-1.

Lind cautions that “zoning (reform) is not a silver bullet, but it is a necessary starting point.” What else is needed? Political allies, and Lind cites one possible ally: the elderly, who increasingly see problems with living in the suburbs and would like to be closer to their children and grandchildren—if only suitable housing were available.

AARP, the organization that represents senior citizens, has involved itself in state efforts to create more choice in housing and even has a name for its efforts: PIMBYs, which stands for “Parents In My Back Yard.” This indicates an interest in ADUs, but also in other forms of housing, including duplexes and triplexes.

It will take a shift in public thinking to get to a “brave new house,” Lind says. But we’ve made such shifts in the past. Lind reminds us of one: People were once wary of online dating. But with 40 percent of couples who marry today reporting they met online, that fear is gone. “Most of us couldn’t imagine treating online dating as an inferior way of meeting potential mates,” she writes.

Could something similar happen with housing?

**When the Atlanta Urbanist Book Group meets, we’ll discuss Diana Lind’s book about how housing could change in ways that are more suited for today’s families and better for cities. And we’ll look for ideas in this book that could make Urban Atlanta better.**

Our meeting will be **Nov. 5, 6:30 to 8:30 p.m.** at **1788 Ponce de Leon Ave. NE, Atlanta GA 30307.**

There’s more information about this discussion at the [Atlanta Urbanist Book Group website](#).

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- You can buy a hardback edition at [Virginia-Highland Books](#).
- You can borrow a copy from the [DeKalb County Public Library](#).