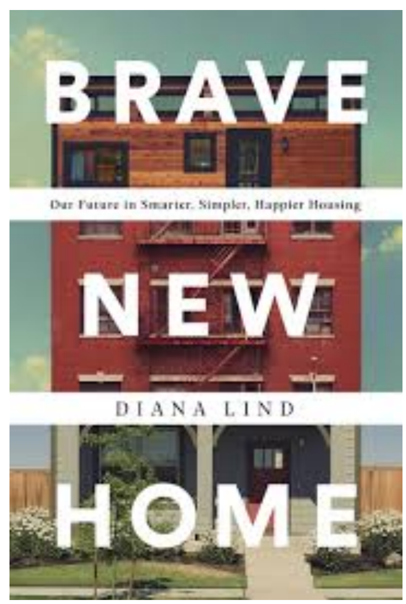
Atlanta Urbanist Book Group

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

By Diana Lind

The Atlanta Urbanist Book Group met on Nov. 6, 2025 to discuss *Brave New Home: Our Future in Smarter, Simpler, Happier Housing*. Diana Lind is a writer and urban policy specialist who lives in Philadelphia.



Brave New Home sees a crisis in American housing and a possible turning point. The crisis is that single-family housing no longer suits many Americans' lifestyles or families. The turning point: There are alternatives that occupy a middle ground between single-family housing and large apartment buildings. If the homebuilding industry and governments embrace these alternatives, Lind believes, families—and cities—would benefit.

What is behind the crisis that Lind sees? Powerful demographic and economic changes. Families are smaller. Young people increasingly live alone. Older people have houses that are too large and isolated. These groups would seek a different kind of housing, Lind believes, if it were available.

But it isn't in most places. That's because at a point in the 20th century, suburban single-family housing became the "default" housing type, and developers stopped building houses that might better suit today's families.

The book explains why this happened. It was a mix of state, federal and local government policies, a real estate finance industry that grew up around single-family housing, developers who could build in suburbs with ease, and, importantly, federal tax policies that rewarded homeowners. To create more housing options, Lind makes clear, all these policies and institutions will require change.

Four Big Ideas

The Atlanta Urbanist Book Group highlights ideas from books that we think could make Urban Atlanta better. Here are four big ideas drawn from *Brave New Home* that we believe Urban Atlanta could benefit from:

1. Demographic change is creating demand for alternatives to single-family housing.
2. If we are to create alternatives that can meet this demand, governments at all levels will have large roles to play. One role that local governments can play is with zoning changes that allow small multifamily developments to be built.
3. With the right leadership, Urban Atlanta could be the place where we see housing alternatives come to life. But we must choose these places wisely, starting with industrial and commercial sites in need of new development. We must also build new housing types the right way, with mixed uses, amenities and connections that encourage cycling and walking. Finally, we must think through financial incentives.
4. As we create new housing alternatives, state and local governments could offer incentives for existing alternatives, such as attached dwelling units, multigenerational housing and co-living units. The incentives could include property tax relief for a period of years.

Why Do These Things?

Brave New Home urges homebuilders and governments at all levels to join the effort to build housing that encourages connections among people and does not waste land. We think Urban Atlanta would benefit if it joined this effort. Here is why:

- People are happier if they are less isolated.
- Social isolation is growing. The Covid pandemic of 2020-21 fed the problem, but loneliness is a longstanding problem.
- Atlanta had enjoyed an advantage in the past—the cost of housing here was lower than in other parts of the country—but we may be losing that advantage. Alternative forms of housing could help with affordability.
- We have an aging population. The elderly are increasingly interested in housing that is smaller, better connected with friends and family, and encouraging of exercise and health.
- We have opportunities in Urban Atlanta. There are industrial and commercial sites in need of redevelopment. They could be testing grounds of new forms of housing.
- With climate change, we will need greater flexibility in housing. A major storm would require housing for large numbers displaced by flooding or wind damage. Having alternatives in housing could give us some of the flexibility we would need.

What Are the Obstacles? What Are Our Strengths?

Even the most worthwhile efforts create opposition. Our members discussed some of the obstacles or barriers the big ideas might face in Urban Atlanta. Here are some:

- This requires a “culture shift.” As the book makes clear, a century of promoting and rewarding single-family housing has made it difficult for many people to imagine alternatives. This explains why many elderly couples continue to live in houses built for larger families. They cannot imagine other places to live.
- Neighborhood politics, including NIMBYism, tend to resist change. It’s why you find some neighborhood associations fighting even modest efforts at new housing types, like attached dwelling units.
- We will need new approaches to financing real estate development to encourage the development of alternative forms of housing at any kind of scale. We don’t have ready solutions now.

- We also need home lending reform so families can finance multigenerational housing using conventional mortgages. This requires action at the federal level.
- It takes time for change to make much of a difference.

Urban Atlanta has strengths that could help us with some of the obstacles. We discussed Urban Atlanta's strengths. Here are a few:

- We have a surprising amount of underutilized land in Urban Atlanta, often in large tracts no longer used for industrial or commercial purposes. These tracts could be testing grounds for new forms of housing.
- Urban Atlanta has a strong nonprofit sector, some of which is renowned for its work in housing, from the East Lake Foundation and the Westside Future Fund to Habitat for Humanity. These nonprofits could be powerful advocates for—and actors in—creating new forms of housing.
- Atlanta's economy and population are growing. This allows us to be creative in our efforts and optimistic about the future, which is important when you are trying something new.

Ways Around the Obstacles

These are difficult obstacles and impressive strengths. Here are some ideas our members offered for overcoming the barriers, using our strengths:

- Zoning reform is the starting point. Builders cannot create new forms of housing if zoning forbids it. The key will be to find the right places for these reforms, places that welcome the changes.
- Once zoning has been changed and new housing types built, we need advocates to show decision-makers and citizens why these new forms of housing are appealing and how they improve the lives of residents.
- We have such places in Urban Atlanta already. There are vibrant, mixed-use places with different kinds of housing that are economically successful. Avondale Estates is an example.
- Changes in state law could open additional land for new forms of housing. We need legislation that makes transfers of titles easier when an owner dies without heirs. This is commonly referred to as "heirship reform."
- We need financing tools that can help. We may be able to do some of this at the local level; other efforts may require state legislation. Example: For large-scale developments, we may need public financial guarantees.

A Synopsis of *Brave New Home*

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.

As mentioned above, the 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 be a better fit for many families and individuals—if the homebuilding industry and governments showed the way.

There are major demographic, generational and economic forces behind the unhappiness with single-family housing. Families have fewer children. Young adults increasingly live alone. Older couples have houses that are too large and isolated. Increasingly, she writes, these groups are not well served by single-family houses in suburbs.

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 alternatives 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, 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?

About the Atlanta Urbanist Book Group

Our mission at the Atlanta Urbanist Book Group is to introduce new ideas to Urban Atlanta by reading recent books about cities, identifying the ideas we think would work in Atlanta, and offering civic leaders a guide to these ideas.

We define "urbanism" broadly. We are reading books about transportation, land use, housing, public safety, government reform, neighborhoods, social infrastructure, education, economic development, regionalism, diversity, politics, arts and culture, volunteerism, and more.

Our aim isn't to review books but to **show how their ideas apply to Atlanta today** and suggest ways of moving from good ideas to good actions.

You can learn more about the Atlanta Urbanist Book Group at atlantaurbanist.com.