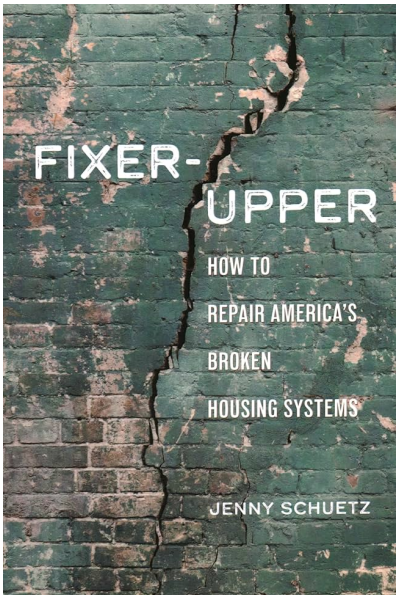


Atlanta Urbanist Book Group

Fixer-Upper: How to Repair America's Broken Housing Systems

By Jenny Schuetz

The Atlanta Urbanist Book Group met on Oct. 7, 2026 to discuss *Fixer-Upper: How to Repair America's Broken Housing Systems*. Jenny Schuetz is a senior fellow at the Brookings Institution's Metro research program.



It is a book about America's dysfunctional housing market, what caused the problems that made rents and home buying so expensive, and what can be done to fix things.

What caused the dysfunction? In Schuetz's eyes, it was governments working at cross purposes. For most of a century, the federal government encouraged the building and purchasing of houses through long-term mortgages and generous tax breaks. In the past 30 years, many local governments have done the opposite, limiting housing construction through exclusionary zoning.

The results, Schuetz writes, were predictable: "Ask economists what happens when we limit supply and boost demand for a particular good, and they will predict that prices for that good will increase—a prediction supported by several decades of housing market history."

There are additional problems, she writes. We let developers build housing where they shouldn't, in "greenfield" developments that required new infrastructure or in places prone to flooding and fires. We aren't building the housing Americans desire—at a variety of prices, in a variety of sizes and types. And too many low-income families pay far more in rent than they can afford.

Fixer-Upper offers solutions. They come down to this: We need states and the federal governments to set zoning rules for local governments that require a variety of housing types in desirable parts of cities,

and we need them to streamline permitting so housing can be built quickly and less expensively. We need to stop building in places that will make it harder to deal with climate change, Schuetz says. Finally we need more—and more flexible—housing assistance for low-income families.

Four Big Ideas

The Atlanta Urbanist Book Group highlights ideas from books that we think could make Urban Atlanta better. Here are five ideas drawn from *Fixer-Upper* that we believe Urban Atlanta could benefit from:

- Our housing market is broken. We are not building enough housing. And where we are building housing, we are building the wrong kinds, often in the wrong places.
- Local governments are the main cause of the brokenness. They regulate the quantity and types of housing built and where they are built. Under pressure by local antigrowth groups, they tend to favor only houses that are too big and too expensive.
- We need the state to respond in two ways: First, by setting rules requiring that cities and counties zone for a variety of housing types at a variety of rents and home prices. Second, by requiring that cities and counties speed up their construction permitting process. For this to be effective, the state must offer incentives for localities that comply and penalties for those that do not.
- More housing would ease some of the burden for low-income families, but we need more: a rethinking by the federal government of housing assistance, involving better designed tax credits and an expansion of housing vouchers.

Why Do These Things?

Housing costs have been rising for more than 40 years and opposition to more housing is strong. Given this, why should we make efforts in Urban Atlanta to build more and different types of housing that can bring prices down? Here's why:

- To this point, one of Atlanta's greatest advantages has been its relatively affordability, especially compared to cities on the East and West Coasts. It is important that we do not lose this advantage.
- Rising housing costs fuel homelessness. It also takes a toll on the physical and mental health of struggling families.
- Housing in the right places can strengthen neighborhoods and promote walkability and transit use.
- If we require that low-income families spend half their income on housing, we limit their ability to pay for things like education that can help them with economic mobility. This is deeply unfair.

What Are the Obstacles? What Are Our Strengths?

There will be resistance from many sources to building more housing. Our members discussed some of the most important obstacles or barriers:

- Local governments and antigrowth groups in cities will resist any changes in their zoning and permitting practices.
- The state of Georgia has shown little interest in setting rules for zoning and permitting at the local level.
- There is a longstanding cultural bias toward single-family houses. Density that results in attached houses and multifamily housing will stir opposition in neighborhoods.
- Antigrowth groups turn out for public hearings and their voices are heard. The people who would benefit from more housing—i.e., future residents—have no voice at all.

Urban Atlanta has strengths that could help us with some of the obstacles. We discussed some of them:

- We have more renters than in the past, particularly in the most urban parts of Atlanta. And many of them are younger. They will be supportive of building more housing, since it gives them greater options.
- To their benefit, leaders in the city of Atlanta are aware of the need for more housing. Hence, the wave of apartment construction in the city—and the city's rising population and density.
- We have advocacy groups that, if organized well, could play a major role in change. And books like this one help them make the case for more housing in general—and for greater financial assistance for low-income families.

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:

- We need advocacy groups to grow in number and organize better. They are a key to change.
- Advocacy must be led by young renters. Without their efforts, the opportunity for lower rents and homeownership will be lost, so they have the most to lose if the status quo cannot be changed.
- To be effective, pro-housing groups must learn to talk about housing reform in ways that do not alarm current homeowners. Adding people can make neighborhoods better. One way: Density allows for more transit, and providing alternatives to driving benefits everyone.
- Zoning reforms and faster permitting for housing do not fall along party lines. Conservatives like the free market parts; liberals like the fairness parts.
- There is no other option. Endlessly rising housing costs that drain talent from cities is not sustainable. Cities must find a way out. Zoning reform and permit reform that the state helps establish are the way out.

A Synopsis of *Fixer-Upper*

Fixer-Upper: How to Repair America's Broken Housing Systems is 167 pages in eight chapters, not including acknowledgements, notes and an index. It was published in 2022.

Jenny Schuetz is a senior fellow at the Brookings Institution's Metro research program.

This is a book about how America's housing market became dysfunctional, what caused the dysfunction that made rents and home buying so expensive, and what can be done to fix things.

As mentioned above, in Schuetz's eyes, the dysfunction came from governments working at cross purposes. For most of a century, the federal government encouraged the building and purchasing of houses through long-term mortgages and generous tax breaks. In the past 30 years, many local governments have blocked more housing through exclusionary zoning.

The unsurprising results of fueling demand while restricting supply, Schuetz writes, are higher prices for one of life's necessities, a place to live.

There are other problems, she goes on. When local governments allowed developers to build housing, they often allowed them in the wrong places, in "greenfield" developments that required new infrastructure or in places prone to flooding and fires. And more: We aren't building the housing Americans desire—at a variety of prices, in a variety of types. And too many low-income families spend half of their monthly incomes on rent, which means there is little to spend on things that could help them climb the economic ladder.

Bottom line: A healthy housing market, which builds enough new homes to serve a growing population, where older houses gradually become more affordable, and where families live close to their work, does not exist in most metro areas, including Atlanta. And it certainly doesn't exist in the most desirable parts of metro areas.

The biggest obstacles, Schuetz says, are with local governments, which enact and enforce "excessively strict land use regulations" that restrict housing that could solve the problems, including town houses, duplexes, fourplexes and small apartment buildings.

Why have local governments done this? Partly because, since housing construction takes a long time, the consequences weren't seen until places became unaffordable. Partly out of selfishness—the belief that, if we didn't allow affordable housing, another locality would. Partly because existing homeowners opposed additional housing since scarcity creates "price insurance for property owners." And finally because local officials didn't want to increase government services or build infrastructure, which a growing population requires.

The ones who suffered the most from artificial housing scarcity are the poor, whose rents rise, and middle-class families who might have moved to a city but couldn't.

Are there answers? There are, Schuetz says, but they will involve whole new ways of thinking for citizens and leaders. And, she adds: "The politics of achieving better policies are wicked hard."

Restoring housing affordability to the middle class—along with a sense of fairness to the poor—are the main reasons we should take on this issue. But Schuetz adds a third reason: Climate change demands we find more energy-efficient ways of living and moving about.

"The most environmentally friendly way for cities and towns to grow in population," she writes, "is to create modest-sized, compactly built, energy-efficient housing within walking distances of shops and services, and if possible, near existing bus or rail stations. And yet, most new housing in the United States is exactly the opposite: single-family detached homes, built in suburban or exurban neighborhoods that enforce strict separation between homes and commercial areas and have minimal access to public transit."

If that's not clear enough, she adds that our "current approach to climate change is unsustainable in every possible way."

Fixer-Upper does not minimize the problems. But what about solutions? How can we reform a dysfunctional housing market? Not by appealing to local leaders, Schuetz believes, but by getting state and federal governments to change the rules. The rules should require that all cities, towns and counties offer a range of housing types and home sizes. And they should grant permission to build these diverse housing types quickly and transparently.

And if localities refuse? The states and federal government should withhold money that might have improved local roads or built new schools, Schuetz says—sending it to places that play by the rules.

But what if a local government doesn't outright refuse but rather just ignores the new rules? This is why tracking compliance is vital, she adds.

She offers several ways: by counting the number of building permits issued, the share of projects approved "as of right" (that is, without public hearings), and the average time it takes from application to approval of permits. The first will show you the number and type of housing under construction, the other two show whether the approval process is working as it should. A fourth measure: If there's a rapid rise in apartment rents and housing prices, it means a city isn't building as much housing as it should.

If states and the federal government were diligent in setting and enforcing rules, these efforts should free up the housing market for the middle class. But what about the other housing problems: the need for decent housing by the poor, and the fact that we are building housing in the wrong places and in ways that will worsen climate change?

The housing problems of the poor are significant. In 2019, 10 million renters spent more than half their monthly income on rent—a situation the federal Department of Housing and Urban Development considers "severely cost-burdened." But solutions are straightforward, Schuetz says: We need more housing assistance, given in better ways.

The federal government has programs to help the poor, from earned income tax credits to family tax credits. Problem is, she says, these credits come in lump sums at tax time. Rent, she adds, "is due every month." There are also housing vouchers, though not nearly enough for the need. Increasing the number of vouchers and making the tax credits a monthly stipend would help. So, she adds, would raising the minimum wage.

As for housing in the wrong places and housing that worsens climate change, states and the federal government could help by setting clear rules backed by financial rewards and punishments, Schuetz believes. Raising the price of energy through carbon taxes would create demand for mixed-use developments and alternatives to driving, such as bike paths and transit. Raising home insurance rates would dissuade many from building in places prone to floods or fires.

There's a final part of the housing puzzle that must be put in place, Schuetz says. We need alternatives to wealth building that do not involve homeownership. If we had alternatives, more families would be content living in apartments, which would relieve pressure on homeownership costs.

In her final chapter, Schuetz takes on the politics of housing reform. If she has many suggestions for what should be done, she has fewer about how to do them. She starts by acknowledging that the deck is stacked against big changes. "More interest groups are financially invested in the status quo than in reform," she writes.

And "persuading elected officials and voters to support needed policy changes is hard," because there are tradeoffs and costs that will be difficult for people to weigh.

So, what's the answer? Political organization and effective advocacy are the only ways forward, she says. And they will work, she adds, only if there's a "strong positive vision for the future" and good communications.

Footnote: This is the fifth book about the problems of housing that the Atlanta Urbanist Book Group has read and discussed. The others include:
- *Golden Gates: The Housing Crisis and a Reckoning for the American Dream*
- *Blighted: A Story of People, Politics, and an American Housing Miracle*
- *The New Urban Crisis: How Our Cities Are Increasing Inequality, Deepening Segregation, and Failing the Middle Class—And What We Can Do About It*
- *Brave New Home: Our Future in Smarter, Simpler, Happier 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.