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Introduction

From the upper deck of the Bay Bridge, San Francisco looks like a work in progress. As soon as drivers alight on land, reflective glass high-rises, nearly all built in the twenty-first century, flit by one after the other. These residential and commercial skyscrapers spiral upward to a pinnacle in Salesforce Tower, the city's tallest building. At night, this cylindrical column is crowned by a rotating video art installation that ranges from the unblinking Eye of Sauron to the graceful silhouettes of dancers. In the gaps between the skyscrapers, drivers can see the horizontal white mass of the city's new transit center, with its perforated metal skin and its verdant rooftop park. The steely waters of Mission Bay are visible in the middle distance, lined by pastoral walking trails and historic factories transformed into biotech labs. A peek down Fourth Street reveals the city's newest light-rail line on its way to the Golden State Warriors' whitewashed arena, sparkling like a molar in a toothpaste commercial. But this is false advertising.

Drivers arriving on the Golden Gate Bridge about six miles away see the real San Francisco, the one that looks and acts like a finished product. From the bridge approach, it's possible to take in much of the Richmond and Sunset Districts as they extend west to the ocean.

These single-family residential neighborhoods, which cover nearly half of the city's land area, remain almost exactly as they were following their initial development eighty or ninety years ago. With binoculars, it might be possible to catch sight of the 38 bus trundling down Geary Boulevard. For decades, planners have dreamed of replacing this bus line, one of the busiest in the United States, with a subway, but those dreams have gone nowhere. To the east, in the gaps between the suspension cables, drivers on the Golden Gate can see some of San Francisco's wealthiest neighborhoods: Pacific Heights, Russian Hill, Nob Hill. These promontories are covered in high-rise apartment buildings, but a careful architectural observer can see that none have been built since the early 1970s. Looking farther east toward downtown, the spires of a few twenty-first-century skyscrapers are just barely in view. But the Financial District in the foreground looks just about the same as it did when Dianne Feinstein was mayor and Joe Montana was quarterback. Not visible, from here or anywhere, is the high-speed rail line that is supposed to whisk travelers from the city's transit center to Los Angeles in under three hours.

It would be easy to pin San Francisco's many well-publicized problems—homelessness, high rents, a struggling downtown—on the handful of prominent symbols of change that can be seen from the Bay Bridge. But the view from the Golden Gate Bridge is far more illustrative. San Francisco, Silicon Valley, and the rest of the Bay Area have only permitted change in a tiny sliver of the metropolis. Everywhere else, the built environment looks and functions much the same as it did half a century ago or more. As time goes by and the built environment remains unchanged, it becomes increasingly disconnected from people's present-day needs and wants. There are not enough homes, particularly of the kinds and at the price points that today's households demand. There aren't enough transportation options to get around safely and efficiently. There aren't enough lively centers of activity that bring all life's necessities within a walkable radius.

In San Francisco, these deficiencies manifest in particularly vivid ways, but virtually every major city in the United States faces similar problems to a lesser or greater degree. From Phoenix to Boston and Seattle to Miami, cities are vexed by homelessness and housing

affordability; unsafe streets and poor public transit; and struggling downtowns, malls, and commercial districts. These problems are rooted in the built environment itself. They are by-products of a mid-twentieth-century pattern of urban development characterized by low-density, single-family residential neighborhoods; car-centric transportation infrastructure; and isolated, single-use commercial and shopping areas. This pattern has become the imagined settled state for American cities. As a result, cities have been unable to tame the enormous societal challenges that this pattern perpetuates.

Instead, we vainly pursue the same tired urban development concepts again and again in hopes they will produce a different result. We pray that ever more distant sprawl will solve affordability or that wider freeways will solve traffic. We welcome enormous office towers and corporate campuses while refusing to change the fabric of our residential neighborhoods. We build a few slow transit lines, prevent new buildings from being constructed near them, and then somehow expect people to choose transit over driving.

When those concepts inevitably fail, we put our faith in technologies and policies that promise to hack the existing built environment. Zoom rooms in our homes will free us from long commutes to dreary office parks and tumbleweed downtowns. Self-driving cars will take the pain out of traffic or flying cars will lift us above it. Amazon delivery robots will spare us from the trek to the half-deserted mall. Banning Airbnbs, taxing vacant units, and converting offices to apartments—any solution that doesn't involve changing the visual character of the city—will somehow make housing affordable for all. Some of these ideas may ultimately change cities for the better, but they are roundabout solutions that avoid addressing the root causes in the built environment. Solving our urban problems directly, by transforming the built environment, has become almost unimaginable.

In America, city-building is a lost art. We've forgotten what can be gained by embracing alternative transportation technologies, diverse housing typologies, and updated urban planning principles. We've forgotten that our cities are never finished. There's no cheat code: To change our circumstances, we need to change the built environment. City-building is how we can make housing affordable, make streets

safe for human beings, and make it easy to get across town or out of it. City-building can reduce racial and economic inequality; it can help us fight against and adapt to climate change; and it can apply technology and innovation in tangible ways that make us feel healthy and connected, not sedentary and depressed. Just maybe, city-building can help bridge our fractured society by creating more places where we can log off and hang out.

The End of City-Building

I've spent my career as a journalist illuminating the connections between the built environment and some of the biggest challenges facing the US. I wrote this book to provide a comprehensive accounting of those challenges and to show how the built environment can evolve to help solve them. Over the course of two years, I visited more than two dozen major cities, rode their buses, strolled their gallerias, and contemplated their crumbling factories and lovingly restored rowhouses. I met people who lived through some of the darkest moments in the country's urban history and discussed contemporary challenges with policymakers and advocates. I trawled newspaper archives and puzzled over zoning codes. As I wove these threads together, I was continually confronted with the theme of city-building, how it drove previous eras of American urban history, and how profoundly absent it is from our own.

For most of their history, American cities saw rapid evolution in their dominant modes of transportation, their housing stock, and their commercial districts. Cities were continually rebuilt to accommodate a growing population, to take advantage of emerging technologies, and to apply novel ideas about what constitutes good urban planning and a healthy society. These successive evolutions not only transformed the physical layout of cities, but also the lives of the people who inhabited them—for better and for worse.

In the early twentieth century, streetcar networks and railroads concentrated commercial activity in downtowns, generating crowds that could support lavish department stores and justify towering skyscrapers. Farther out along the tracks, developers built walkable

neighborhoods that we now call streetcar suburbs, where apartments, shops, and single-family homes haphazardly intermingled. Beginning during the New Deal and accelerating after World War II, the US government became intimately involved in housing production, subsidizing both public housing and the much larger private market for suburban single-family homes.

In the 1950s and 1960s, the Interstate Highway network enabled cities to grow even farther out, allowing middle-class people to affordably live in far-flung subdivisions while still participating in the life of the city. Malls and office parks followed the people to the suburbs, establishing new nodes of activity around freeway interchanges and along arterial boulevards. Around this time, urban renewal dramatically altered city centers, as warehouses and residential hotels were ripped down in favor of office towers, convention centers, parking garages, and stadiums. Though transit and rail development had mostly ceased before the war, the Bay Area and Washington, DC, inaugurated world-class, high-tech metro systems in the 1970s. By competing with cars on travel time, BART and the Washington Metro transformed their regions, reviving their respective downtowns and sparking new waves of transit-oriented development in the suburbs.

Each of these moments of urban transformation had profoundly harmful dimensions, but the last great spasm of city-building, from the 1950s through the 1970s, was particularly brutal. The avatar of this era is Robert Moses, New York City's "master builder," who believed planners should hack through neighborhoods "with a meat ax."[1] Nationwide, freeway construction displaced at least one million people in the middle of the twentieth century, many of them people of color living in thriving neighborhoods like Tulsa's Black Wall Street and Philadelphia's Chinatown.[2] Once completed, urban freeways cut these neighborhoods off from the rest of the city and poisoned the residents who remained with car and truck exhaust. Urban renewal projects in and around downtowns were explicitly conceived as a means of ridding city centers of Black people, what James Baldwin called "negro removal."[3] The taking of all that property destroyed an astonishing amount of home equity, directly contributing to today's racial wealth and homeownership gaps. Adding insult to injury, many freeway projects and

urban renewal schemes did the opposite of renewing, leaving centrally located neighborhoods empty and crime ridden. During these years, suburbs sprawled outward unchecked, gobbling up agricultural and scenic natural areas at an alarming rate. Ever larger industrial facilities working with ever more hazardous substances polluted at will.

A diverse set of people and interest groups came to believe, with good reason, that urban development was harmful by definition and must be curtailed as much as possible. The avatar of this moment is Jane Jacobs, who railed against the "cataclysmic upheaval" planners like Robert Moses had in store for neighborhoods like her beloved Greenwich Village.[4] (As this book will explain, however, Jacobs had a more nuanced perspective than the popular narrative suggests.) In response, policymakers developed a new urban planning regulatory regime across all levels of government. Environmental laws and community engagement processes slowed the pace and scale of freeway construction and suburban sprawl. Zoning and building codes became stricter and more complex, limiting the densification of built-out urban neighborhoods. Following the excesses of urban renewal, the federal government decided it was finished spearheading development and left downtowns more or less in their "renewed" state. Transportation agencies kept building the infrastructure they knew how to build—mostly freeway widenings—but stopped pushing the technological envelope as they had with projects like BART and the Washington Metro. Instead of commissioning cutting-edge modern architecture and providing research and development for homebuilders, housing agencies left new construction fully to the private sector.

The end of city-building didn't just curtail self-evidently harmful forms of urban development like freeways that razed neighborhoods. In some cases, this new paradigm allowed the same ideologies to persist through neglect rather than through force. Some city leaders believed that allowing transit systems to wither would somehow keep away the type of people who couldn't afford a car or that preserving the visual character of neighborhoods would keep intact existing patterns of racial and class segregation. No matter the original motivations, once these practices became established, they became self-perpetuating. As housing became most people's single largest financial asset, the

politically engaged homeowner class had a vested interest in keeping homes scarce and expensive. Once almost everyone got around by car, any change that could potentially worsen traffic or parking—that is, just about anything—would be reflexively opposed. In law, in custom, and in the public consciousness, the American city was understood as a finished product. "Not in my backyard!" became the nation's great unifying rallying cry.

A New View

Even as I unspooled this narrative of urban stagnation, I continually ran up against its counter. In city after city, I found a rapidly growing network of people who are working to create a built environment that's more reflective of their community's needs and values. An increasingly powerful grassroots movement of urbanites is saying "Yes in my backyard!" to new housing in their neighborhoods. Political leaders are experimenting with new models for building and managing affordable housing that corrects for the many deficiencies of the nation's current affordable housing system. Planners are transforming excess asphalt into protected bike lanes and pedestrian plazas. Developers are giving new life to outdated malls and office parks. Cities like Seattle and Los Angeles are building new transit lines that could rival the city-shrinking impact of BART and the Washington Metro. States like Minnesota and Colorado are taking a new approach to transportation funding, funneling money from highway expansions to transit and rail projects.

Some of this progress is in jeopardy with Donald Trump back in the White House. Trump has been no friend to cities or the diverse communities that call them home. As of this writing, in the spring of 2025, he is seeking to undermine cities in myriad ways, including by attempting to claw back funding for many of the largest urban infrastructure projects. It remains to be seen how successful he will be in his broader effort to dramatically reduce the size of the federal government and radically increase executive power. But no matter what happens in Washington, cities and states can continue much of their policy innovation without the president's help. Even under more sympathetic

administrations, it was clear that a polarized federal government would be no savior of cities. Cities still control zoning and they control their streets. There's a tremendous amount that can be accomplished with those powers alone.

Transformative federal urban policy is now a longer game that it might have otherwise been, but in the interim, there could still be opportunities for progress. In this era of political realignment, there may be more areas of bipartisan common ground on urban policy than previously imagined. More housing and better infrastructure are broadly understood as positive things, even if there remains a great deal of debate as to the kind of housing and infrastructure the country needs. And then there's the matter of national pride. In a conversation with Elon Musk on X in the summer of 2024, Trump described the lack of high-speed rail in the US as "sad," adding that "it doesn't make sense" the country doesn't have it.[5] These words mean little in practice: The Trump administration has done its utmost to hamper high-speed rail projects in California and Texas. But Trump's observation is reflective of a larger truth. America's lack of high-speed rail has become too embarrassing and anomalous to ignore. The US has clearly fallen far behind its global peers in this and so many other urban policy domains.

Denying the American people access to urban technologies and experiences that are commonplace around the world represents a clear failure of governance. To compete, to be modern, the US needs to adopt the city-building best practices that residents of other countries currently enjoy. Framing things this way might help bring some Republicans to the cause. But ultimately, this lane is Democrats' for the taking. From its diminished state, the party of urban America can make city-building a central part of its rebrand. The party, and the cities it governs, can build each other up in tandem.

High-speed rail is just one of many urban innovations that has passed America by. On a former airfield on the outskirts Vienna, the city is building a new neighborhood for twenty-six thousand residents along an extension of the metro system. This social housing development will provide its middle- and working-class residents with world-class urban design. Most apartments are situated to give each unit natural light from multiple sides using an architectural design that is currently

illegal in most of the US. In addition to their family-friendly, multibedroom floor plans, these buildings are laid out so as to preserve half of the neighborhood's surface land as park space.[6] Seoul recently opened the first line of a new metro system, layered beneath the existing one, that is capable of reaching speeds of 110 miles per hour. It used to take well over an hour by bus to get from Seoul's quotidian suburb of Dongtan to its fashionable Gangnam district. Now, Gangnam style is just twenty minutes away.[7] Paris, a city that jealously guards its heritage, has made an exception for its car-centric, Charles de Gaulle–era street designs. The city has recently reconstructed its grand boulevards, eliminating thousands of parking spots and building generous bike lanes, bus lanes, and walkways. Following these changes, more journeys in Paris today are taken on bikes than in cars, and all residents breathe much cleaner air.[8] These aren't just technocratic solutions to set the hearts of architects and planners aflame. They are city-building templates that would materially improve the lives of Americans.

The pages that follow will make that case. Each chapter explores how a quintessential part of the built environment—affordable housing, streets, railroads, malls, and so on—can evolve to better serve our present-day needs. Each chapter will weave in a brief history of its subject to show how previous eras of city-building changed American life. To do better this time around, it's essential to reckon with the injustice that permeated so much of the nation's urban development. It's also valuable to consider the trade-offs and complexities inherent to city-building, an endeavor that, by definition, affects the lives of large numbers of people with diverse perspectives. Looking to the future, the chapters will introduce the people who are pushing for innovative urban policies and technologies: a local politician in Berkeley who's living with, and fighting to change, the racist legacy of single-family zoning; an architect in Seattle who believes he has one cool trick to make Americans fall in love with apartment buildings again; a freeway fighter in New Orleans who wants to rid her beloved neighborhood, once and for all, of the infrastructure that has been sickening the community for decades; an academic in New York who's studying why it costs so much more to build subways in the US than it does in other countries. The conclusion explores how these ideas could be reflected

in politics and policy, including the long game of transformative federal legislation.

The thinkers and leaders profiled in the following chapters are turning the page on a legacy of urban theory and criticism that, over the course of the country's long urban stagnation, became too preoccupied with the vibes of cities, not whether cities work for the people who live in them. These urbanists deal not in symbols, but in outcomes. They're at the vanguard of a much larger community of urbanists, millions of them, who are just beginning to get organized as a political force. Collectively, they're sketching the outlines of a new era of city-building, one that has learned from the mistakes of the past but recognizes that urban transformation is the only way to truly correct those mistakes. As other countries have shown, city-building in the twenty-first century need not necessitate urban renewal-style destruction. With smart planning, change can be gradual and piecemeal, not the cataclysm that Jane Jacobs feared. Historic structures and districts can be protected while new buildings and infrastructure rise up around them. The burdens and benefits of development can be spread more evenly, not concentrated in a tiny proportion of neighborhoods as they are today.

The project of city-building is a daunting one, but its objectives, stated plainly, are things that just about everyone can support. The goal is to make American cities into places where good-quality housing is affordable and abundant; where it's safe to walk and bike just about everywhere; where public transit and intercity trains are just as convenient as driving or short-haul flights; where downtowns and malls are bustling centers of community life; and where it's easy to live a healthy, low-carbon lifestyle. Cars will always have their place in cities, and so will single-family homes. But these transportation and housing options should be just that: options, not requirements.

There's plenty of room for debate as to how cities should grow and evolve, but to suggest that cities should stay the same as they were in 1975, or whenever one happened to move into their neighborhood, is an all-too-common form of magical thinking. The perspectives of the half-dozen people who show up at a planning commission meeting on a Wednesday afternoon ought to be considered in light of certain fundamental realities. The US suffers from a many-million-home

shortage, most acute in the biggest and most expensive cities, which directly contributes to high housing costs and mass homelessness.[9] Climate change is real and worsening; the planet and our cities need solutions, fast. Geometry is real, too. There's a hard limit on the number of people who can reasonably occupy a given area when everybody lives in a single-family home, works in an office park or strip mall, and gets around by car. Apartment buildings, transit systems, and walkable, mixed-use neighborhoods solve, or at least ameliorate, all these problems. A Tesla in every driveway, or a driverless Waymo at everyone's beck and call, will not.

It can be difficult for urbanists to paint a picture of the future we hope to usher in. Americans have trouble believing that buildings and infrastructure can improve their lives because they've never seen it happen. Most people genuinely think electric vehicles and autonomous vehicles and more sprawl are the best we can do. The most compelling counterarguments will be written on the land: new districts of light-filled apartment buildings that working-class families can afford, automated metro lines that practically teleport riders between neighborhoods, and supersafe bike lanes that make school drop-off a daily joy.

Before that vision becomes concrete, it needs to be imagined into existence and projected on to the cityscape of today. Where better to start than San Francisco, a city whose infinite vistas have given inspiration to generations of luminaries, from Maya Angelou to Jerry Garcia to Jack Dorsey. Over time, our greatest minds have paid too little attention to the scene right before their eyes, to the built environment itself. Too few have asked what the view from the Golden Gate Bridge will look like ten years, twenty years, or fifty years from now. Surely, no one would seriously contemplate the question and respond, "Exactly the same as it did fifty years ago."

Live

Chapter One

The Cult of the Single-Family Home

Just across the Bay from San Francisco, at the foot of the Berkeley hills, the houses of the Elmwood neighborhood are hidden in the dappled shade of mature oak trees and cascades of hanging wisteria. Whimsical architectural details are just barely visible amid the flora: dark-shingled Arts and Crafts–style bungalows, Hansel and Gretel Tudors, romantic Spanish-style manses. Houses like these can tug at the heartstrings, producing powerful associations of the nuclear family, children at play, connection to nature, retreat from the modern world, or a sense of timelessness and stability. But there's a dark side to this beauty. Berkeley's Elmwood neighborhood was the site of the United States' first-ever single-family zoning ordinance in 1916, put forward explicitly to protect the property values of white upper-middle class residents and to prevent "negroes and Orientals" from moving in.[1] In the ensuing century, this institution has proven to be one of the most effective tools for enforcing racial and economic segregation. It has also become the biggest check on city-building, the most significant limitation on the organic growth and development of cities. In the roughly three-fourths of big-city residential neighborhoods where

it is in force, single-family zoning acts as a de facto ban on new housing construction. Single-family zoning, as much as any other factor, keeps housing expensive and scarce. It also leaves the great majority of households that are not traditional nuclear families with a shortage of homes that are appropriate for their needs.

Terry Taplin experienced the consequences of Berkeley's pioneering housing policy firsthand. Taplin grew up in Section 8 housing in West Berkeley, a redlined, historically Black neighborhood that's about as far from Elmwood as you can get within city limits. In 2017, he and his husband were subletting a room in a "slummy fourplex" near the University of California, Berkeley campus with a moldy bathroom and a door that wouldn't lock. When they complained to the Berkeley Rent Board about the apartment's habitability issues, they discovered their subletting arrangement was technically illegal, causing their landlord to promptly evict them. Taplin and his husband surveyed the local rental market and quickly realized there was nothing they could afford. The couple turned in desperation to Taplin's mother in West Berkeley, but she refused to take them in because they were gay. The couple ended up crashing on a couch in a church for a few weeks before packing into a house with a friend and her mom across the Bay in South San Francisco. They stayed there, doubled up, far from work, family, and friends, for nearly a year.

"That experience of losing our housing and becoming homeless is how I got involved with housing as an issue," Taplin told me. He began studying the history of single-family zoning and started to see the connection between the houses in Elmwood and his own experience of sleeping on a friend's couch. He, alongside a new generation of housing activists, were uncovering the story of how one form of housing became weaponized to stop other forms of housing from being built. As Taplin dug deeper, he saw that the housing shortage was at the center of so many of Berkeley's problems: inequality, homelessness, transportation, the local economy. Housing was the biggest barrier standing between Berkeley's purported liberal values and its lived reality. So he resolved to do something about it.[2]

The Law of the Land

Single-family homes are, in and of themselves, a perfectly lovely type of housing. These homes, and the people who live in them, are not at fault for any major societal challenges. The problem is the policy straitjacket that prevents these houses from ever being transformed into something else. We can trace how single-family zoning turned the single-family home into an ideological juggernaut, an object of almost religious devotion that needed to be protected at all costs.

Freestanding homes in neighborhoods that were still accessible to the city were made possible by shifting economic and technological forces. In the walking city, where land was too scarce to permit such inefficient structures as single-family homes, almost everyone lived in row houses or tenements pressed closely against their neighbors. The establishment of commuter railroads in the mid-nineteenth century, and even more so the emergence of electric streetcars in the 1880s and 1890s, opened the outskirts of town for development; there, land was cheap and abundant enough to make the construction of single-family homes economically viable. The "balloon frame," a wood construction technique that rapidly spread across the country in the late nineteenth century, made freestanding houses much easier and cheaper to build.

However, shifting ideologies were just as significant of a factor in the rise of this new urban form. The cult of domesticity popularized by nineteenth-century writers like Catharine Beecher, sister of Harriet Beecher Stowe, was closely connected to the ideal of the single-family home. Beecher saw a private yard for children to play in, and a self-contained women's sphere in the house, as essential to a moral lifestyle free of the corrupting elements of the city. Beecher merged religion and pragmatism, calling the house the "home church of Jesus Christ." She prescribed the ideal layout of the home and its appliances so that the woman of the house could be a maximally efficient domestic worker.[3]

Around the same time, Henry David Thoreau's popular writings about his cabin on Walden Pond emphasized the healthfulness and secular virtue of life in the countryside—even though the location of

his cabin, a short walk from Concord, Massachusetts, was more suburban than rural. The painters of the Hudson River School popularized an image of nature that represented an idyllic retreat from increasingly crowded and polluted cities. Influential architects and planners like Frederick Law Olmsted tapped into these sentiments, offering a new vision of the city where residents could experience country living while still participating in urban life.[4]

These aesthetic principles are still visible in Riverside, Illinois, a suburb about half an hour by train from downtown Chicago. Olmsted's plan for the town, developed in the 1870s, applied many of the same design principles that he used in New York City's Central Park. Grand Victorian homes, generously spaced from one another, line gently curving streets that meet each other at oblique angles. At these intersections, land is set aside as ornamental green space, giving many homes a view of grass and trees from their front windows. The town's commercial district, marked by a fairy-tale turret, is clearly set apart from its residential blocks. This urban design scheme represents the enduring platonic ideal of suburban development in the United States.

By the early 1900s, romantic Olmstedian suburbs had been recast as "residence parks" or "garden suburbs." As their names imply, these master-planned developments created the impression of living in a park, with features like entry gates, fountains, and grand stairways set around the widely spaced and landscaped houses. These new upper-middle-class neighborhoods—like Chevy Chase, Maryland; Shaker Heights, Ohio; St. Francis Wood in San Francisco; and Forest Hills in Queens, New York—sprung up on the outskirts of most major cities. A great many of them were designed by Olmsted's sons.[5] Very quickly, however, it became clear to developers and residents that the Edenic vision these neighborhoods represented—architecturally and socially—would need to be protected from the outside world. If these neighborhoods were to deteriorate or change, that would signal the dissolution of the American family. If the houses were replaced by apartments and businesses, that would amount to an environmental catastrophe, akin to the destruction of a park. The garden needed walls.

One prominent residence park developer was Duncan McDuffie,

who built up many of Berkeley's most exclusive neighborhoods, including Elmwood, in the first two decades of the twentieth century.[6] As in other residence parks around the US, McDuffie's neighborhoods were governed by restrictive covenants, which dictated everything from how far back houses needed to be built from the sidewalk to the race and religion of potential buyers. In the early years of the country's suburbanization, this system maintained the visual character and the demographic profile of these wealthy, WASP-y neighborhoods. But these restrictions weren't ironclad: restrictive covenants weren't particularly powerful in court, and they were often time-limited.

McDuffie saw how apartment buildings and small businesses had been constructed in formerly exclusive neighborhoods after their covenants lapsed, and he was determined not to let that happen in Elmwood. He petitioned the Berkeley city government to pass a law ensuring that the only buildings allowed in Elmwood from that point forward would be single-family homes. In his correspondence with the city, McDuffie stated that for the residents of the neighborhood, "the building of any additional flats or apartments or the extension of the store district will seriously imperil their investment."[7] The city concurred with McDuffie and zoned Elmwood exclusively for single-family homes in 1916.

Keeping property values high was not the city's only motive, however. By banning apartments and laundries in these neighborhoods, Berkeley city leaders could effectively exclude the "heathen Chinese" and "negroes and Orientals" from the city's most desirable neighborhoods.[8] In 1925, a California real estate magazine praised Berkeley for creating "a district of some twenty blocks under the covenant plan as protection against invasion of Negroes and Asiatics."[9] Berkeley had found a new way to arrive at the "racial zoning" Southern cities had been practicing for the previous decades, explicitly demarcating where Black people were permitted to live. For the racist leaders of these cities, Berkeley's innovation couldn't have come too soon: The Supreme Court outlawed race-based zoning in 1917 in *Buchanan v. Warley*. Though some cities flagrantly continued the practice, most went the Berkeley route, using single-family zoning as a proxy for class and race-based exclusion. If

the only type of home available in a given neighborhood is a large, freestanding house, this logic goes, only wealthy (presumably white) people could afford to live there.

McDuffie's policy innovation was successful beyond his wildest dreams. Though a handful of duplexes and small apartment buildings were constructed in the intervening years, most streets in Elmwood look virtually the same as they did a century ago. Residents' investments are secure and paying dividends, with a median home value of nearly $2 million.[10] Black people and Latinos make up less than 15 percent of the neighborhood population, a much smaller share than in the rest of the city.[11] Policy decisions made during World War I and left in force ever since continue to have a major impact on present-day Berkeley and its present-day residents. "We had racial covenants explicitly saying no Blacks, no Asians. And then when you can no longer say that, we start seeing things like downzonings and apartment bans," Taplin said. "It's all mutations of the same thing: The wrong kind of buildings bring in the wrong kind of people. Because real families live in single-family homes." Over the course of the twentieth century, these cultural values were translated into cold, technocratic public policy. But the underlying ideologies behind single-family zoning would constantly reassert themselves, no matter how hard planners tried to obscure them behind white picket fences and veils of ivy.

Though single-family zoning can seem like a natural outgrowth of the American landscape, it was not an inevitable outcome. Zoning existed in a legal netherworld through the 1910s and early 1920s. The notion of the government controlling how private property could be used was a new and uncomfortable one for many landowners, like Ambler Realty in Euclid, Ohio. In the 1920s, this Cleveland suburb zoned Ambler's land in an industrial part of town exclusively for single-family homes. In response, the company sued the city, arguing that this regulation reduced the value of its asset and in fact amounted to an unconstitutional "taking" of its property. A federal court sided with Ambler, striking down Euclid's zoning ordinance and ruling that Ambler had the constitutional right to develop its land for "normal and reasonably to be expected … industrial and trade purposes."[12] The ruling reflected the common sense of the time. The arrival of higher-density

homes and new uses of land in a neighborhood was "reasonably to be expected." But in 1926, the Supreme Court overruled the lower court in *Euclid v. Ambler* and shattered this conception of the city as a growing and evolving organism. Zoning was enshrined as the law of the land, and neighborhoods were permitted to be frozen in amber.

Single-family zoning not only helped preserve the socioeconomic profile of wealthy neighborhoods, but it also gave the same tool to entire cities, setting in motion the process of municipal fragmentation. Before the emergence of zoning, the continued growth of cities—not only upward into higher-density structures, but also outward into the surrounding hinterlands—was understood as a "reasonably to be expected" fact of life. After zoning, suburban communities discovered a new sense of self-determination. As part of the big city, there would be no guarantee that an upscale or even middle-class suburban community could remain so. As an independent city, a community could use zoning to more or less preserve its present socioeconomic makeup and keep property values high—just as McDuffie intended with Berkeley's pioneering single-family zoning ordinance. The ability to control land use decisions and to implement single-family zoning was a major incitement for suburbs around the country to incorporate as distinct cities.[13] Indeed, taxation and school districts, two other important factors behind America's municipal fragmentation, are also connected to zoning. Suburban municipalities use zoning to keep property taxes low and school districts high-performing by functionally barring poorer residents.[14]

Municipal fragmentation has left big cities surrounded and sometimes even pockmarked by a chaotic patchwork of independent jurisdictions, like the island of Beverly Hills in the ocean of Los Angeles. This process continues in Atlanta, where the tony Buckhead district threatened to secede from the city partly in response to zoning changes that would allow more multifamily housing.[15] Having so many distinct cities in a region (the San Francisco Bay Area has 101 of them) makes it difficult to coordinate on important regional issues and makes it easy to pass the buck when it comes to providing affordable housing. That should come as no surprise when exclusivity and homogeneity were the reasons so many suburbs incorporated independently in the first

place. City secession and single-family zoning were not just tools of wealthy neighborhoods, however. As the twentieth century progressed, these policies would come to represent a tether to the good life for the lower-middle class, an affirmation that they were not at the bottom of America's economic and racial hierarchy.

The Suburban Lifestyle Dream

For decades, the default setting of Berkeley housing politics could be summarized in a single pithy phrase: Not in my backyard. Between 1970 and 2000, this city of over one hundred thousand residents built just six hundred new homes. The city allowed some new growth downtown in the 2010s, but left most areas zoned exclusively for single-family homes and thus off-limits to new housing construction. Sky-high prices, overcrowding, and continued segregation were the inevitable result. These problems had gotten so bad by the time Terry Taplin ran for city council in 2020 that people were receptive to a different perspective on housing. The Yes In My Backyard, or YIMBY movement, which originated a few years prior across the Bay in San Francisco, provided the outlines of a different frame of reference, where new housing was something to be supported, rather than opposed. "People have been reevaluating their stances," Taplin said.

Housing could be a superissue, Taplin found. A growing number of Berkeleyans were realizing that building new housing in the city, where people could walk or bike to all their daily needs, was probably the single most significant step the city could take to combat climate change. Some residents were intrigued by the potential for new homes and new residents to provide more money for schools. And organized labor groups began to embrace a vision where more housing development meant more work for their members.[16] Taplin won his election handily on this big-tent prohousing message. Taplin and like-minded colleagues on the Berkeley City Council had created what he describes as a "holy alliance" of constituencies who believed that "everything we build should benefit the community, the residents, the workers, and the environment."[17]

Taplin was part of a wave of young politicians in cities across the

country aligned with the YIMBY movement. But as this idealistic cohort laid out their agenda, bad-faith critics were legion. They claimed YIMBY policies would allow "unlimited luxury condo high-rises" or that they would somehow "abolish the suburbs."[18] During the 2020 presidential campaign, Donald Trump took to Twitter to warn the "Suburban Housewives of America" that Democrats "will destroy your neighborhood and your American Dream" (capitalization his). He vowed to protect "all of the people living the Suburban Lifestyle Dream" from a proposal by Senator Cory Booker designed to expand affordable housing options in single-family neighborhoods. By singling out a policy from a prominent Black politician (who was, ironically, born in the suburbs) as a threat to "suburban housewives," Trump's words were a not-so-subtle call back to a darker era of America's housing history.[19]

Old hatreds are not the only beliefs that modern housing reformers must overcome, however. The single-family home is an aspiration, a symbol of the good life, that is deeply encoded in American culture. Before HGTV, before *The Brady Bunch* or *Leave it to Beaver*, the suburban lifestyle dream was sold in magazines. In the 1910s and 1920s, *Ladies' Home Journal* editor Henry Bok aggressively promoted an innovative new housing typology for the middle class to his readership of two million. Ladies, and their husbands and children, were introduced to the bungalow. Unlike the vernacular worker's cottages of the Northeast and Midwest or the shotgun houses of the South, bungalows were imbued with an ideology. These one-and-a-half-story wooden houses with low-pitched roofs, overhanging eaves, and verandas emerged out of a design philosophy that emphasized connection to nature, casual indoor-outdoor living, and the vibes of California—a rapidly growing state where the bungalow craze reached its peak. Mail-order kits from companies like Sears allowed bungalows to be mass produced at a relatively low cost along new streetcar routes. As the bungalow boom spread over the course of the 1920s, the middle class finally started to gain access to the single-family-home good life that social reformers and popular media had been promoting for years.

In the following decades, the federal government spurred on a new wave of suburbanization that made single-family homes available to people of even more modest means. In the 1930s, the Federal Housing

Administration (FHA) created a new mortgage-underwriting program that virtually guaranteed that developers would make money if they followed a specific formula. With the might of the US government behind them, developers went into overdrive, building massive subdivisions consisting of thousands of nearly identical houses, like Levittown, New York; Oak Forest, Texas; Prairie Village, Missouri; and Panorama City, California. FHA mortgage guarantees and $0 down payments for veterans, combined with mass production techniques inspired by Henry Ford's assembly line, made these houses cheaper, in many cases, than renting.[20] The most common architectural style in these 1950s-era subdivisions is the ranch house, a one-story, often L-shaped home with a prominent attached garage sticking out in front, signaling the importance of the automobile in the suburban way of life.[21]

As quickly as developers could build them, social critics panned these cookie-cutter neighborhoods for their soullessness. In her 1962 folk song "Little Boxes," Malvina Reynolds described the newly constructed houses "on the hillside" in Daly City, California, as being made of the same "ticky-tacky" as the people who lived in them. The suburban landscape itself produced "servile conformity" New Left critic Charles Reich wrote in 1970, "Plastic lives in plastic homes."[22] But in *Holy Land*, a memoir of growing up in the Los Angeles suburb of Lakewood, California, in the 1950s, author D. J. Waldie found reason to appreciate this monotony. He described how his suburb, one of the largest FHA-backed developments of the postwar era, had a leveling effect on class differences. Families headed by engineer fathers were indistinguishable from those headed by factory-worker fathers, Waldie wrote. Another factor contributed to this apparently classless community: Virtually every resident was white.[23] Midcentury government-subsidized suburbs quite literally created the American middle class and determined who would get to be part of it.

This sorting began on a large scale as an exercise by the Homeowners Loan Corporation (HOLC), Richard Rothstein recounts in *The Color of Law*. In the 1930s, the HOLC mapped every major city in the United States, rating neighborhoods based on investment risk for banks and insurance companies. Neighborhoods shaded in red or yellow were

close to industry, had older, multifamily homes, and were populated by Black people and other minorities. Blue- and green-shaded neighborhoods were primarily reserved for single-family homes and white people. The FHA ensured that newly constructed housing developments conformed to these standards, with single-family zoning and de facto bans on Black residents. Redlining, as this practice came to be called, had the effect of directing people and capital away from central cities. With the value of their homes significantly diminished, white people living in integrated urban neighborhoods fled for the suburbs in a process known as white flight.

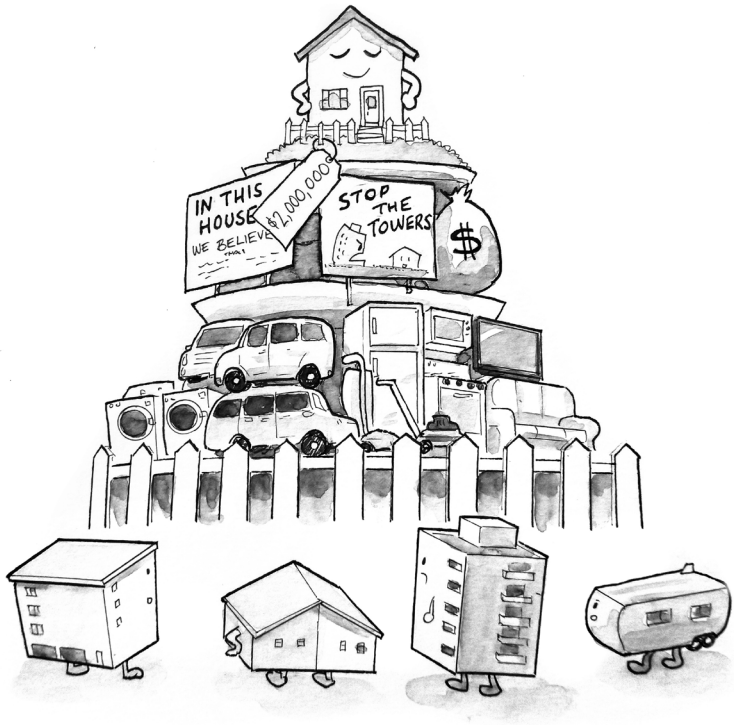
Since they were shut out from so many neighborhoods and denied government-backed mortgages, Black people faced an extreme shortage of housing that forced them to pay unreasonably high prices for low-quality homes in undesirable areas. Exploitative "contract mortgages" from fly-by-night lenders with ultrahigh interest rates were widespread in Black neighborhoods, leading to frequent foreclosures. To keep up with their mortgages, many Black homeowners rented out rooms to boarders and delayed maintenance. This created yet another self-fulfilling prophecy, providing a justification for the government's urban renewal and freeway-building projects that effectively destroyed many vital Black and minority neighborhoods.[24]

Mainstream banks finally began loaning to Black home buyers in inner city neighborhoods in the late 1960s. In many ways, however, this system created new opportunities for predation, Keeanga-Yamahtta Taylor writes in *Race for Profit*. Since Black people, by virtue of their very existence, lived in "subprime" locations, according to the real estate industry, they were served by different kinds of lenders and mortgage instruments than white people. And because of government guarantees that shielded banks from risk, these shady lenders were incentivized to write mortgages for people whom they knew would get foreclosed upon, often low-income Black women. High rates of foreclosure and poorly maintained homes only furthered the deterioration and abandonment of inner-city neighborhoods.[25] The process would foreshadow the subprime mortgages that precipitated the 2008 financial crisis, which disproportionately harmed Black and Latino homeowners. The landscape of exploitation went from the inner cities of

Detroit and Philadelphia to the exurbs of Florida and California, but the effects were similar. The American dream of single-family homeownership has long been dangled in front of disadvantaged groups on unreasonable terms that lead to short-term profits for the real estate industry and long-term problems for the people so ensnared.

The suburban lifestyle dream is also elusive for those whose family structures are not conducive to single-family homes. Just 20 percent of American households are traditional nuclear families, with two parents and one or more kids, yet 72 percent of the housing stock consists of single-family homes that are designed and ideologically conceived around the nuclear family ideal.[26] Even in 2024, nearly two-thirds of new homes that began construction were single-family houses.[27]

When Taplin and his husband became homeless in Berkeley, they not only confronted an overall shortage of housing, but a shortage of homes that were appropriate for themselves and their needs. "Who decides what a family looks like? Me and my husband and my mom, we're a family," Taplin said. After their estrangement, the three eventually reconciled and now live together under one roof in West Berkeley along with Taplin's sister. But even as he found a solution to his own personal housing woes, Taplin still had plenty of friends and neighbors who were struggling to afford decent housing. "So many people who I grew up with are living intergenerationally. There are a lot of queer households and nontraditional households," Taplin said. Berkeley's housing stock wasn't working for many of them. Adults living with roommates might prefer a smaller, cheaper place of their own. Extended families might prefer to live in a triplex that offers private space for each generation or nuclear family unit. The many Cal Bears who spend nine months a year in town might want more housing options designed around the needs of students. The existence of these options would leave more single-family homes for the families that want to live in them. The housing needs of modern-day Berkeleyans didn't fit particularly well with Duncan McDuffie's century-old ideas about the good life, or with Donald Trump's, for that matter. It was yet another sign that in Berkeley, and across the country, the laws of the land needed an update.[28]



Invisible Walls

On the backroads of Wilton, Connecticut, it's easy to imagine you're driving through a primeval forest. Every half a minute or so, however, the illusion is interrupted. Suddenly, a stately colonial-style house emerges from behind a curtain of trees before quickly disappearing again. Instead of living in a manicured city park, as in Olmsted's Riverside, residents in places like Wilton can feel as if they live in a national park. Wilton is a portrait of old-school, pastoral environmentalism: winding roads, lots of trees, and houses far enough away from one another that residents can hardly see their neighbors. This landscape is a product of Wilton's one-acre minimum lot sizes, a policy that has become one of the most common, most subtle, and most effective means of putting walls around a community.[29]

In turn-of-the-century bungalow streetcar suburbs, lots are usually around 2,500 square feet. In midcentury car-oriented suburbs like Lakewood, they're approximately 5,000 square feet. Today, many towns and neighborhoods mandate that homes sit on at least an acre of land, or 43,560 square feet. Connecticut is the capital of large minimum lot sizes: 81 percent of the state's residentially zoned land requires each home to sit on nearly an acre of land or more. On almost half of its residential land, the mandate is about two acres or more.[30] These requirements are widespread across the country and have been growing in popularity in recent years.[31] The affordability issues with large minimum lot sizes are self-evident. In any given neighborhood, a 2,500-square-foot lot is going to be much more affordable than a 40,000-square-foot lot. This policy is thus a very effective way of making affordable or middle-class housing functionally illegal. Unsurprisingly, the Connecticut neighborhoods with minimum lot sizes of one acre or larger are 24 percent wealthier and 36 percent whiter on average than those with smaller lots.[32] But at least these bucolic neighborhoods are greener than the hardscrabble brownstone districts of Hartford and New Haven. Or so it would appear.

In fact, the greenest-looking exurbs in the US are among the nation's least sustainable neighborhoods. Big houses with windows on four sides require a lot of energy to heat and cool. Driving long distances for work, school, and everyday errands requires a lot of gas, or, increasingly, electricity. As a result, a typical suburban single-family home household has three times the carbon footprint of a typical condo-dwelling urban household.[33] Carbon footprint maps of major metro areas resemble doughnuts, with low-carbon neighborhoods close to downtown and public transit and high-carbon neighborhoods stretching out into the hinterlands.[34] Sprawling development patterns also harm biodiversity. Lawns are the single biggest irrigated crop in the US, covering an area larger than the state of Georgia. This crop requires copious amounts of water—as much as three-fourths of a household's total water consumption—and huge amounts of pesticides.[35]

The false green sheen of minimum lot sizes reflects a major historical turn for exclusionary zoning policies. From the 1970s to the present, a cohort of self-described environmentalists has effectively rebranded

the long-standing fight to protect single-family homes into a fight to preserve the environment.[36] This movement has successfully reduced urban sprawl to some degree, particularly in liberal states on the West Coast and in the Northeast. But all too often, environmental policies treat built-out urban and suburban neighborhoods as if they are precious old-growth forests. Broadly written environmental laws like the 1970 California Environmental Quality Act have come to include sections on traffic, historic preservation, and aesthetics in addition to traditional environmental metrics like air and water quality. By making it hard to build new things, these laws presume that the status quo is positive for the environment and that development could only make things worse.[37] This presumption is wrong: new development within existing urban areas is a net good for the environment. But confused "environmentalist" policies like large minimum lot sizes and limits on infill housing don't just hurt the climate. They also profoundly affect the nation's economic and political geography.

Nonstarter Homes

Demand for housing, a clinical term for people needing a place to live, doesn't just disappear when supply is inadequate. It morphs and it moves. Some people endure the consequences and crowd into cramped quarters, as Taplin was forced to after being evicted from his Berkeley apartment; others simply stay put. A lack of affordable housing options is a major reason mobility has steadily declined over time. In the 1960s, about one-fifth of Americans moved homes in any given year. By 2023, just one in thirteen moved.[38] When people do seek a new home, they tend to migrate to the places where they can afford to live. In twenty-first-century America, that usually means the Sunbelt: the arc of high-growth cities stretching across Nevada, Arizona, Texas, Florida, Georgia, and the Carolinas.

Some hold up this migration as a failure of blue state governance and a triumph of red state governance. But that's only true across one dimension: housing. Not everyone who moves from California or New York to Texas or Florida is thrilled by the politics of their new home. Many women, queer people, immigrants, and their loved ones

are terrified of the policies of these states, yet they migrate anyway because the housing is affordable. That is the great irony of American mobility in the twenty-first century: The most welcoming states, in practice, are those with some of the cruelest policies for marginalized groups, and the most exclusionary states, in practice, are the ones with the most welcoming rhetoric. As Sunbelt states grow bigger and more diverse, some are gradually turning purple. It's possible that their openness to new housing construction might eventually yield a politics of greater compassion, but that's a big if. The more likely scenario is that Republicans will gain strength at the expense of Democrats. If current demographic trends hold, blue states are set to lose twelve electoral college votes to red states by the 2032 election. Democrats have dug themselves into a deep hole with the housing policies in the states they govern.[39]

Expensive blue states could learn from the Sunbelt's generally pro-housing approach, but not their urban planning principles. Most of the development happening in states like Texas is of the sprawl variety: large, energy-inefficient homes accessible only by car. Affordability is also relative. Any given home in Charlotte or Phoenix is going to be much more affordable than the equivalent home in the Seattle area or the Boston suburbs. But even in the country's more affordable regions, there remains a shortage of homes that are priced and sized for the broad diversity of today's households. That's in large part because of the types of homes that zoning allows.

The Sunbelt is the land of the McMansion, the dominant architectural style of single-family homes since the 1990s. Architecture critic Kate Wagner sparked a renewed popular interest in this form of housing with her blog "McMansion Hell." Her lexicon perfectly captures the McMansion vibe: an overwide turret is a "Pringles can of shame," and a three-car garage is a "car shrine." According to Wagner, true McMansions are Big Mac–sized, with at least five bedrooms and three thousand square feet of living space.[40] But the same general design principles apply to slightly more modest recently built houses. Slightly is the operative word here: The average size of a newly constructed single-family home is now well over two thousand square feet, up from around twelve hundred square feet in 1950.[41] They are nothing like the

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