



# Atlanta Urbanist Book Group

## ***Golden Gates: The Housing Crisis and a Reckoning for the American Dream***

By Conor Dougherty

The Atlanta Urbanist Book Group met on March 1, 2023 to discuss *Golden Gates: The Housing Crisis and a Reckoning for the American Dream* by Conor Dougherty. Dougherty is an economics reporter for the New York Times who is based in San Francisco.

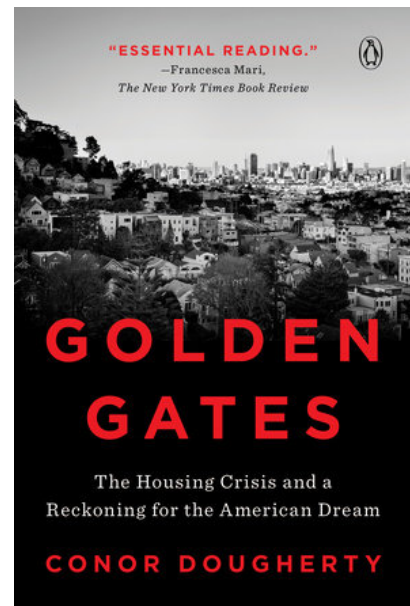
This is a book about the housing affordability crisis, as told through the experiences of those at its epicenter, the San Francisco Bay Area. It explains how homeownership went from affordable in the 1970s, when it was within reach of most working- and middle-class families, to astronomical today, when only the wealthy can afford to buy. Along the way, apartment rents have soared so high that a quarter of renters in the area spend more than half their monthly income on housing.

The Bay Area's affordability crisis is ongoing. Belatedly, officials in California have moved to deal with it, prodded by a new group of activists called YIMBYs (for "Yes in My Backyard") who want more housing built.

As we discussed the book, we searched for ways of preventing a similar crisis in housing costs in Urban Atlanta, while dealing with our own housing affordability issues.

### Three Big Ideas

The Atlanta Urbanist Book Group highlights ideas from books that we think could make Urban Atlanta better. Here are three "big ideas" from *Golden Gates*:



1. Tell the story: Housing was affordable in the not-so-distant past; we've made it less affordable today. We can reverse the damage. But to do so, we need advocates for housing armed with good information and data to persuade the general public.
2. Show up: Advocates must attend public meetings where housing developments are considered. Opponents of housing routinely dominate these meetings. Pro-housing citizens must make their voices heard as well.
3. Remove the obstacles: Sometimes yesterday's "good idea" is weaponized against today's "good project." In California, housing opponents delay housing developments by suing under the state's environmental laws. Housing advocates in Urban Atlanta need to identify the delaying tactics most often used here, and work with state legislators and city council members to limit these tactics.

The Book Group had some advice: Let's find ways of uniting those who want more housing with those who want affordable housing. In California, these forces were separate and occasionally in conflict. One way of bringing the two sets of advocates together is in support of renter-protection laws. These laws give tenants certain rights when landlords do not maintain their properties.

## Why Do These Things?

How would more plentiful and affordable housing help Urban Atlanta?

- It's good for the region's economy. If we want more jobs, we must have housing for future workers that is plentiful, affordable and convenient to these jobs.
- Affordability is our region's "brand." The Bay Area's housing crisis is encouraging that region's technology companies to locate elsewhere. Keeping Atlanta affordable—and making it even more affordable—could be our opportunity for bringing tech jobs to our region.
- If we look around, there are plenty of opportunities for new housing in areas we haven't considered in the past. A good example is "the Gulch" in downtown Atlanta, where the Centennial Yards development will add 4 million square feet of residential space over the next decade with an equal amount of commercial development. This project is in walking distance of two MARTA rail stations. There are other places for housing that are convenient to transit and do not disturb existing neighborhoods.
- As we find these opportunities, we will save money for residents and local governments. That's because it's more economical to use existing transit and other infrastructure than to build new.
- Housing that is close to existing infrastructure is also good for the environment.
- Multifamily housing offers convenience, density and diversity that many people would choose if given the alternative.
- One group that may welcome multifamily housing alternatives are seniors. As the population ages, their numbers will grow and so will the demand for walkable neighborhoods close to retail and services.
- More housing—especially if it brings more affordable housing—creates more equity.

## What Are the Obstacles?

Even the most worthwhile changes generate opposition. That's true even for something as desirable as plentiful and affordable housing. So our members discussed the obstacles or barriers the big ideas might face in Urban Atlanta. Here are some:

- Change creates fear, and the anti-housing forces have shown that they can create fear in homeowners.
- It's hard to organize people like renters who haven't traditionally been involved in land-use debates. You must convince them they have a stake in their neighborhoods.
- If you organize renters, there will be some who will say their opinions should not matter as much as homeowners' opinions do. This is a form of "classism" that even some public officials share.
- Public meetings aren't fun. There are many of them, they are time consuming and demand knowledge of government and law. This means housing advocates will need organizations that can keep track of

meetings and turn out activists. Anti-housing forces already have these organizations in the form of neighborhood associations. Can pro-housing activists create organizations as effective?

## Ways Around the Obstacles

These are difficult obstacles. Here are some ideas our members offered for overcoming the barriers:

- We need effective pro-housing organizations to organize, fund-raise and communicate about the value of plentiful and affordable housing that is convenient to work and shopping, and to bring activists to public meetings who will speak in favor of more housing.
- At the same time, we need to move the discussion to a larger context. The battles over housing tend to be about specific neighborhoods. Pro-housing activists will find greater success when they focus on what is good for cities. Among other things, this is likely to create more support from elected officials.
- An important message is to emphasize the value of housing alternatives. The anti-housing forces tend to care only about one type of housing. Most people prefer choices.
- Ideas have power. The case for plentiful and affordable housing hasn't been made in Urban Atlanta, but we think it could be powerful if told with examples, analogies and data.
- We need to find and remove barriers to more housing in environmental regulations, building codes or zoning codes. Some of this must be done at the state level, through the Georgia General Assembly. Again, this points to the need for effective pro-housing organizations.

## A Synopsis of *Golden Gates*

*Golden Gates* is 235 pages, not including notes, acknowledgements, index and a preface. It has 10 chapters and an epilogue.

Dougherty is an economics reporter for the New York Times who is based in the San Francisco area. He worked previously for the Wall Street Journal.

This is a book about how housing went from affordable in the 1970s to so expensive today that it threatens the economic future—and basic fairness—of the Bay Area. The results are catastrophic: Homelessness has reached epidemic proportions in Bay Area cities. And the working poor who can afford apartments are forced into increasingly cramped and remote places.

How did this part of California get to this point? Dougherty explains that the housing crisis grew from many sources: the loss of good-paying working-class jobs in the 1980s, inefficiencies in the housing construction industry, the 2008 financial crisis that drove workers out of the building trades and cost many struggling families their homes, and a gusher of Wall Street money that supports companies whose business is buying affordable housing complexes, doing light remodeling, and raising the rents.

These conditions exist everywhere, of course. So why did California—and the Bay Area in particular—become so unaffordable that many must either live in the streets or leave the area?

In two words, economics and politics. The economics part is simple: The Bay Area has the greatest concentration of technology companies in the country. Until the 2000s, these companies settled south of San Francisco in the Silicon Valley, but at a point they began moving to the city itself, bringing with them an army of affluent young workers.

This sounds like a great opportunity—and most cities would greet it as such—but here's where politics created the crisis. In the face of this rising demand, the Bay Area built very little housing. Over the past 20 years, the area has added only one new housing unit for every eight new jobs. When overwhelming demand meets limited supply, prices soar. And given the essential nature of housing, misery follows.

Why did the Bay Area build so little housing in the face of rising demand? A small part was economics (inefficient homebuilding practices, not enough skilled construction workers). But the overwhelming cause was politics. This, Dougherty says, fell into three categories. First, many cities—and particularly affluent suburban cities—had no incentive to allow affordable housing. In fact, they had every incentive to resist it. Second, some well-meaning laws created impossible barriers. Some of the state’s strict environmental laws, for instance, were weaponized against the sorts of dense housing projects that might have created affordable apartments.

But third and most important, local politics favored established and highly motivated interest groups. Among the most motivated were existing homeowners who feared if more housing were built, the value of their homes would decline. These were the NIMBY (“Not in My Backyard”) groups that showed up at planning meetings and city council sessions to protest whenever a developer proposed an increase in density. Often, these were the only voices, other than the developer’s, heard at these meetings, and local politicians took them seriously.

Understanding how California got into its housing crisis is valuable so other places can avoid these mistakes. But Dougherty does more: He takes us behind the scenes to meet those who are now trying to fix these problems.

It’s a remarkable group. There’s a Catholic nun who runs a nonprofit that buys and manages apartment complexes with affordable rents. There is a real estate developer who is trying to build new housing that makes room for the working poor. There’s a state senator who is patiently trying to change state laws so localities have more incentives to welcome housing developments. There is a suburban city manager who resigned in opposition to his city’s exclusionary housing policies. Finally, there’s a new group of activists showing up at local government hearings to advocate for more housing. (They call themselves YIMBYs for “Yes in My Backyard.”)

What can we learn in Atlanta from reading a book about the housing crisis in California? For one thing, knowing what a fully metastasized crisis looks like could help us head it off here. For another, Atlanta has its own affordable-housing issues. The book outlines some ideas in California that could be helpful in our own efforts. Finally, *Golden Gates* is a reminder that politics responds to those with the loudest voices. A question we may want to consider: How do we encourage and amplify other voices at the local level?

## 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](http://atlantaurbanist.com).