



No Place Like Home: Wealth, Community & the Politics of Homeownership, by Brian J. McCabe

Deirdre Pfeiffer

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Reviews

Notes From the Review Editor

Tim Chapin, *Senior Associate Editor and Review Editor*

There are some issues of the *Journal of the American Planning Association* for which the review section comes together beautifully. One of my favorite times is when a range of reviews inadvertently coalesces around a set of themes. Other times the reviews seem to flow magically from one to the other, creating a mélange that seems connected despite the different topics, reviewers, and writing styles. While most readers cherry pick the reviews they read, focusing on their own interests and needs, I have the pleasure of weaving the section together and reading every review and the entire section from start to finish.

This issue's section is one of those times in which the reviews just seem to fit with each other. Collectively they revolve around issues fundamental to the field of planning. One common thread is that they speak to the places we live, how we shape these communities, and how they shape us. Another theme is the importance of understanding our past, and making sure that we remain connected with and honor the past as appropriate. A final theme is recognizing the importance of policy, culture, race, and class (and their intersections) in shaping our places, our infrastructure, and our lives.

The first two reviews focus on the role of homeownership and housing in an American context. Arizona State University's Deirdre Pfeiffer reviews *No Place Like Home: Wealth, Community & the Politics of Homeownership* by Brian J. McCabe, finding it a worthwhile addition to the growing literature on housing after the Great Recession. While McCabe misses the opportunity to loop planners into his recommendations, Pfeiffer finds much to like in *No Place Like Home*. Following this is a review of Kristin M. Szylvian's *The Mutual Housing Experiment: New Deal Communities for the Urban Middle Class*, by David P. Varady of the University of Cincinnati. As a review editor himself for the *Journal of Urban Affairs*, Varady knows how to write a good review. Varady summarizes and critiques *The Mutual Housing Experiment*, detailing what mutual housing is, highlighting the strengths of this urban history, and then drawing upon his expertise to note the book's shortcomings for *JAPA's* readers.

Building on this issue's theme of a flow, the third review in this issue's section also focuses on homeownership and housing, but for slums in international settings. Deyanira Nevárez Martínez at the University of California, Irvine, reviews a volume edited by Eugenie L. Birch, Shahana Chattaraj, and Susan M. Wachter titled *Slums: How Informal Real Estate Markets Work*. Martínez recommends the book to planners interested in informality in housing markets and for those interested in a deeper understanding of the role of homeownership in transforming the lives and livelihoods of slumdwellers.

My friend and *JAPA's* resident "reviewer emeritus," the tireless Michael B. Teitz of the University of California, Berkeley, returns readers back to the United States for a book look at a post-suburban future. Teitz tackles Nicholas A. Phelps's *Sequel to Suburbia: Glimpses*

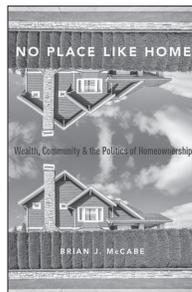
of *America's Post-Suburban Future*, which offers a compelling theoretical and case study-based look at how suburban areas may transform in the coming years. I had the opportunity to be interviewed by Phelps during his research on his book, and, like Teitz, I believe he has some compelling ideas about America's post-suburban future.

Next up is a review by Courtney Grunninger Bonney, currently at Florida State University, of Max Page's *Why Preservation Matters*. This book links to the theme of honoring our past through historic preservation efforts, but in ways that emphasize cultural connections and not simply economic development. Grunninger Bonney's review finds that Page has done well to place social justice at the center of historic preservation efforts, another theme flowing from several reviews in this issue.

The final review comes from Jesus M. Barajas at the University of California, Berkeley, who finds a rather unique contribution in *Bicycle Justice and Urban Transformation: Biking for All?* Edited by the team of Aaron Golub, Melody L. Hoffmann, Adonia E. Lugo, and Gerardo F. Sandoval, this book brings a social justice angle to the topic of urban cycling. Barajas bemoans the lack of quantitative work in the book, but is clearly a believer in the volume's big idea that urban cycling initiatives have failed to engage with and serve underrepresented groups.

As always, I welcome suggestions for books, e-books, and apps to be reviewed, offers to complete reviews, and other feedback on the section (tchapin@fsu.edu).

Homeownership and Housing



Brian J. McCabe. (2016). *No Place Like Home: Wealth, Community & the Politics of Homeownership*. London, UK: Oxford University Press. 240 pages. \$24.95 (paperback).

Reviewed by Deirdre Pfeiffer, *Arizona State University*

Becoming a homeowner is an entrenched stage of the American lifecycle, bridging the gulf between getting married and having children. Yet this stage was called into question in the wake of the devastating U.S. foreclosure crisis that displaced millions of households from their homes. The U.S. homeownership rate stood at a paltry 63% in 2016, and was close to half that rate among Millennials under the age of 35. Five years out from the rock-bottom years of the Great Recession, and on the cusp of a federal regime shift, planners and the communities they serve are looking for guidance on how to approach homeownership moving forward.

Brian J. McCabe enthusiastically takes on this task in *No Place Like Home*. The book separates the hype from the facts and realistically assesses the social benefits of homeownership for communities.

McCabe's sobering conclusions will ring true to many practicing planners who have grappled with not in my backyard (NIMBY) opposition from homeowners in their jurisdictions. Homeownership leads people to become more engaged in their communities in limited ways, he claims, such as by voting or joining neighborhood groups. This is contrary to popular conceptions of homeownership as a foundation of responsible citizenship.

Further, McCabe shows that homeowners engage in issues primarily to protect their wealth and stop redistributive projects such as affordable housing. The result of homeowners' engagement, McCabe reveals, is a "politics of exclusion" that further entrenches patterns of racial and economic segregation and social stratification (p. 100). McCabe argues that we need to rethink our promotion of homeownership to remedy growing social inequalities.

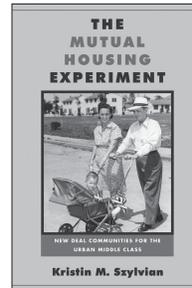
The main contributions of *No Place Like Home* to the existing discourse on homeownership are twofold. First, the book offers an origin story for the role of homeownership in the American lifecycle. McCabe traces the evolution of homeownership from a way to build strong communities to the basis for household wealth in exhausting detail, drawing from source material across diverse archives. He anchors housing policymakers' promotion of the investment potential of homeownership in President Reagan's unraveling of the social safety net in the 1980s, a clever connection that is rarely made between homeownership and national social welfare policy. In short, Americans must become homeowners for the sole purpose of acquiring equity to pay for health care, education, retirement, and other needs if the federal government wants to get out of the business of caring for its citizens. The lens that McCabe takes is radical because it reveals homeownership as more of a forced savings plan than a realization of individual freedom as popularly imagined.

Second, McCabe offers new ideas for housing planners and policymakers who are growing deaf to calls for eliminating the regressive mortgage interest tax deduction and other subsidies that benefit affluent homeowners. The social benefits of homeownership, he argues, primarily stem from the greater residential stability, not wealth-building potential, that homeownership affords. McCabe provides extensive evidence from national surveys to support this claim. Decoupling the financial aspects of homeownership from its other aspects, and encouraging homeownership as a path to greater residential stability and not wealth, may help to maximize its social benefits. McCabe calls for a new subsidy program that would reward households regardless of tenure for staying in their communities long term. He gives few details on how to overcome political barriers and other barriers to passing and implementing this policy. Yet housing planners and policymakers numb from the tired debates on eliminating existing tax deductions and exclusions will eagerly absorb this new idea and think about how to realize it.

The main weakness of *No Place Like Home* is that the planning profession is largely absent from the actors that McCabe engages, such as the National Association of Realtors and other spin doctors of the social benefits of homeownership. This is a missed opportunity, as practicing planners are primary mediators of these benefits. Planners are on the front lines as facilitators of NIMBY disputes. They also are well positioned to plant the seeds for innovative housing projects that decouple the financial and other aspects of homeownership, like community land trusts. Finally, planners are central to McCabe's primary aim of promoting residential stability

to make stronger communities. Planners who care about community building and resiliency can help to encourage diverse housing options and infrastructure for residents to age in place. Although McCabe misses out on learning from planners, planners should not miss out on learning about the hard truths of the social benefits of homeownership from this book.

Deirdre Pfeiffer, AICP, is an assistant professor in the School of Geographical Sciences and Urban Planning at Arizona State University, where she undertakes research on housing strategies relevant to an aging and diversifying society.



Kristin M. Szylvian. (2015). *The Mutual Housing Experiment: New Deal Communities for the Urban Middle Class*. Philadelphia, PA: Temple University Press. 294 pages. \$29.95 (paperback).

Reviewed by David P. Varady, *University of Cincinnati*

Given the home mortgage crisis that began in 2008, housing activists have proposed that more resources be assigned to noncommercial market options such as mutual housing associations (better known as housing cooperatives), land trusts, and other joint ownership measures, but so far, U.S. politicians have not embraced this idea. *The Mutual Housing Experiment*, a valuable addition to the planning history literature, examines how this New Deal strategy evolved and how its residents have fared. Although it was hard keeping straight all of the New Deal-era agencies and how their lines of authority changed over time, the effort required to consume this book was well worth it.

In *The Mutual Housing Experiment*, Kristin M. Szylvian looks at the origins of mutual housing by focusing on Lawrence Westbrook, the initiator of mutual housing. Westbrook worked at the Division of Subsistence Homesteads and also had private sector experience with the Park Living Colony project that used several garden city concepts, including superblocks. The author continues with Westbrook's political difficulties in gaining—and maintaining—support for public aid for noncommercial community development during the 1930s.

When World War II began, federal officials shifted their attention to the residential needs of moderate- and middle-income workers in defense industries. Westbrook had the responsibility of turning his mutual housing proposal into more comprehensive plans that could be administered with defense housing funds provided under the Lanham Act.

Westbrook's Mutual Plan called for the creation of legally chartered, nonprofit corporations called mutual housing associations that would lease and later purchase residential communities built by or financed by the federal government. "In exchange for the purchase of shares in the association, residents were issued perpetual