Maxine Goodman Levin College of Urban Affairs  
PDD/UST 662  
Urban Housing Policy

Fall 2007, Monday, 6:00 pm.-9:50 p.m., UR 309  
Instructor: Kathryn W. Hexter  
Office: UR 330A  
Office Hours: By appointment  
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Co-instructor  
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August 27 through December 10, 2005

Course Description

This course will cover the complex finance and delivery system of U.S. Housing Policy. It will examine the origins of the system and the evolving role of government at the federal, state and local level, and emerging issues that will impact future policy. The focus will be on the various types of public intervention in housing markets as well as the concepts of housing as a right, a public good, an economic and community development tool, and a vehicle for building personal wealth. It will be taught as a seminar with students exploring the social, economic and political context of housing policy.

Topics to be addressed include housing affordability; finance and subsidy; supply and demand; design and production; homeownership and discrimination. Students will use the Cleveland metropolitan area and other cities to understand the formulation and implementation of housing programs.

Course Objectives

The student will:
1. Understand the evolution of U.S. Housing Policy and the changing roles of the public and private sectors.
2. Acquire an understanding of the various housing programs, what has worked, what hasn’t worked and why.
3. Acquire an understanding of the multi-faceted nature of urban housing policy.
4. Develop and use analytic and critical thinking skills to evaluate housing policies and programs.
5. Interact with and learn from other members of the class.

Course Method

The course utilizes a seminar format. This includes reading assignments, lectures, guest speakers, media, group discussion, student presentations and class participation. Students are expected to complete all readings assigned for each topic BEFORE the class session
is held. Active participation in class is required. Supplemental handouts will be used when appropriate. Late assignments will not be accepted without prior approval of the instructor.

**Course Requirements for Grading**

Written communication is critical to planning practice. All work completed outside the classroom should be typed. Grades for written work will be made on the basis of logical argument, organization, correct use of English language and grammar, timeliness, and fulfillment of assignment requirements. Late assignments will not be accepted without prior approval of the instructor.

A grade of incomplete will only be given when a student cannot complete course requirements because of a serious illness or crisis (as judged by the instructor), either of the student’s or in his or her immediate family. Please remember that both “incomplete” or “x” grades will turn into “F” if the work is not completed.

Plagiarism and cheating of any kind will not be tolerated. Any student found cheating or presenting someone else’s work without proper citations will receive an “F” on that assignment. (Consult the University’s policies on these infractions for further details.) If you are unsure about citation rules, consult a citation guide and/or talk with the instructor.

1. **Attendance and class participation** 30%
   This class is a seminar. Its success depends on class discussions. Students are expected to do all the assigned readings BEFORE the class, and to participate in class discussion. Students will also be required to present written assignments (see below). Attendance is expected at all sessions, including the tour.

2. **Written assignments.** 30%
   Students will be assigned two written assignments called discussion memos. Each discussion memo will have an assigned topic, be directed to a policy maker (mayor, governor, legislator, administrator) and be limited to two-pages in length. These will be based primarily on readings and class discussions, but may require some additional research or readings. Students may be asked to present their discussion memo to the class on the date that it is due.

3. **Research Paper.** 40%
   Each student will write a research paper that looks in depth at a housing policy issue of the student’s choice (topics must be approved by the instructor). The research paper should be 7-10 pages in length, include a bibliography and be presented and discussed in class.

**Basis for Grading of Assignments**

- Presentation (composition, clarity, grammar, syntax, spelling)
- Form (structure, arrangement, format, appearance)
- Content
  - Quality and quantity of research
Depth and scope of analysis
Clarity of argument
Coverage of topic
Demonstrated understanding and incorporation of course concepts
Timeliness

**Required Readings**

**Texts:**

**Articles/Handouts (these will be handed out in class and may include):**
8. *Heading Home*, Cuyahoga County’s Ten-year Plan to End Homelessness.
13. National Low-income Housing Coalition, National Housing Tax Credit Campaign.


25. Other articles as assigned.

**Useful Web Sites:**

National Low-income Housing Coalition. http://www.nlihc.org
Fannie Mae Foundation, http://www.knowledgeplex.org
The Urban Institute, www.urbaninstitute.org
Brookings Institute, www.brookings.org
Center for Housing Studies, www.jchs.harvard.edu
HUD User, www huduser.org

**Students with Special Needs**

Students with special needs should identify themselves to the instructor by the second week of class so we can make appropriate accommodations for participation in class assignments. These accommodations are for those students who need physical accommodations or who have university-documented learning disabilities.
Class schedule and assignments

The course will be presented two sections. The first section will trace the history of the federal role in housing assistance and will cover public housing, U.S. Department of Housing and Urban Development, Government Sponsored Enterprises (Fannie Mae, Freddie Mac, and Federal Home Loan Banks), Low-income Housing Tax Credits, the National Housing Trust Fund and other assisted housing, and rental subsidies.

The second section will highlight current policy issues and programs such as fair housing, homeownership for low-income households, homelessness, state and local housing trust funds, HOPE VI, and foreclosures. It will focus on the increasing role of state and local government, the private sector and philanthropy.

Students will have an opportunity to analyze the impact of programs and policies through local examples.
**Class and Assignment Schedule**

**SECTION I. FEDERAL HOUSING POLICY**

**CLASS 1**
AUGUST 27
Introduction and overview
Class Group Exercise

SEPTEMBER 3
NO CLASS, Labor Day

**CLASS 2**
SEPTEMBER 10
The Federal Role in Housing Policy

**Readings:**
2. Vale, Lawrence J. *From the Puritans to the Projects*, Introduction and Chapter 1, pp. 1-94

**CLASS 3**
SEPTEMBER 17
Housing for Whom? “A Decent Home and a Suitable Living Environment for Every American”

**Readings:**
1. Vale, Chapter 2, pp. 92-158
3. Schwartz, Chapter 6, Public Housing, pp. 101-128

**CLASS 4**
SEPTEMBER 24
HUD, FHA and VA, GREs

**Readings:**
1. Vale, Chapter 3, pp. 161-256
2. Schwartz, Chapter 3, pp. 47-68
CLASS 5
OCTOBER 1
The role of philanthropy
6:00-7:00 p.m. CLASS WILL ATTEND JON POWELL LECTURE AT THE
NEIGHBORHOOD FUNDERS GROUP CONFERENCE AT THE CROWN
PLAZA HOTEL
(Details will be distributed in class 4)
7:30-9:45 p.m. CLASS WILL RECONVENE AT CSU

Readings:
1. Growing Together to Expand Opportunity to All, Summary Report, Angela
   Blackwell Glover, Robert D. Bullard, john a. powell, 2007, The
   President’s Council of Cleveland.
2. Drier, Peter. Philanthropy and the Housing Crisis: The Dilemmas of
   Private Charity and Public Policy, Housing Policy Debate, Volume 8, Issue
3. Dolbeare, Cushing and Sharon S. McGowan. Neighborhood Funders
   Group, Public Policy Paper. Affordable Rental Housing and the American
4. Heading Home, Cuyahoga County’s Ten-year Plan to End Homelessness

OCTOBER 8
NO CLASS—University Holiday

CLASS 6
OCTOBER 15
The New HUD—vouchers and HOPE VI

Readings:
1. Vale, Chapter 4, pp. 267-332
2. Schwartz, Chapter 8, pp.149-176

ASSIGNMENT DUE: Discussion Memo 1. (Topic to be assigned)
SECTION 2. CURRENT POLICY ISSUES AND PROGRAMS

CLASS 7
OCTOBER 22
Tax policy as housing policy—EITC, LIHTC, Home Mortgage Tax Deductions, Capital Gains Tax

Readings:
2. Schwartz, Chapters 4 and 5, pp. 69-100

CLASS 8
October 29
How well are Americans housed today?
The role of state and local governments and CDC’s

Readings:
1. Vale, Chapter 5, pp. 347-386
4. Schwartz, Chapter 9, pp. 177-204

CLASS 9
November 5
Political Ideology and Housing Policy
Housing Trust Funds

Readings:
3. National Low-Income Housing Coalition, National Housing Tax Credit Campaign

ASSIGNMENT DUE: Discussion Memo 2. (Topic to be assigned)

NOVEMBER 12, NO CLASS UNIVERSITY HOLIDAY

CLASS 10
NOVEMBER 19
Gautreaux, Fair Housing, Race and Equity Considerations
Video, *The Reunion*

Readings:
2. Schwartz, Chapters 11 and 12, pp. 215-268

CLASS 11
NOVEMBER 26
Housing Markets and Sub-markets, Sustainable Affordable Housing Choices
Rental Housing, Greening, Homeownership, Land Trusts

Readings:

CLASS 12
DECEMBER 3
Homeownership, Mortgage Markets, Foreclosures and the American Dream

Readings:
2. Income is No Shield Against Racial Differences in Lending: A Comparison of High-Cost Lending in America’s Metropolitan Areas, July 2007, National Community Reinvestment Coalition.
Association of North Carolina, Empire Justice Center, Massachusetts Affordable Housing Alliance, Neighborhood Economic Development Advocacy Project, Woodstock Institute.

CLASS 13
DECEMBER 10, 2007

Student presentations.

NOTE: DECEMBER 10
Research paper due

Suggested Topics for papers
Smart Growth and Affordable Housing
Is there a fundamental right to housing?
Housing and Public Health
Housing and Day Care
Housing and Poverty
Opportunity Based Housing
Housing First
Predatory Lending and Foreclosures
Housing Design, Does it Matter?
Homeownership and the American Dream
Affordable Housing, Can it be Green?
Section 8 and the Deconcentration of Poverty