Housing policy, like welfare, health, education, and other social policy arenas, is undergoing a period of fundamental reexamination and debate. Not only are the objectives and implementation of housing policy at issue, the very need for housing policy is itself in question. This course is designed to provide the background necessary to become informed participants in this debate over the future of U.S. housing policy and to develop conceptual tools necessary to formulate and implement housing policy.

The course will involve a combination of lectures, class discussion, films, and projects. It is absolutely essential to have read the required readings before each class session, and students are expected to be full and consistent participants in class discussions. All students must write four discussion papers, each 3-5 pages in length, on the key issues raised in the required readings. In addition, all students must complete a housing needs analysis and a final group project.

**Required Readings/Books:**


**Assignments and Grading**

<table>
<thead>
<tr>
<th>ASSIGNMENT</th>
<th>SPECS</th>
<th>Percentage of Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Final Project</td>
<td>1</td>
<td>25%</td>
</tr>
<tr>
<td>Essays</td>
<td>4 @ 3-4 pg</td>
<td>60%</td>
</tr>
<tr>
<td>Housing Needs Assessment</td>
<td>1 @ 5 pg</td>
<td>15%</td>
</tr>
</tbody>
</table>

**TOTAL** 100%
Course Policies:

Laptops: I prefer that you do not use laptops to take notes in class. If you choose to use your laptop in class, please sit in the back of the room so that your screen will not distract your classmates.

Attendance: It will be impossible to do well in this class without attending class regularly. While you are not directly graded on attendance, the exams will include information from readings, lectures and presentations. A strong class participation grade also requires regular attendance.

Late Policy: Late work will be penalized 1/3 of a grade per day it is late (i.e. an A- essay handed in 2 days late will receive a grade of B.) An assignment is considered late if it is handed in after the time specified in the assignment instructions. Assignments more than two weeks late will not be accepted. Assignments MAY NOT BE EMAILED. You may turn them in electronically on Blackboard or hand in a hard copy.

Email Etiquette: I will communicate with you via email regarding changes or upcoming deadlines. Make sure you check the email address you have registered with the university.

Course learning objectives and outcomes:

Knowledge objectives: (1) Understand the history of housing policy in the US (2) Understand the four roles housing plays in our society: shelter; home; investment; and industry. (3) Understand the political and financial constraints to developing a cohesive, national housing policy.

Skills Objectives: 1) Learn how to analyze housing markets and understand housing demand; 2) Be able to write clearly and concisely, and incorporate elementary data and graphical analysis in their presentations and written work.

Grading/Course activities and assessments:

Projects

• All Students will submit a 5-page housing needs assessment on a Ohio county.
• All students will participate in a group project partnering with a community partner in Cleveland.

Participation & Preparation for Class

• All students will be expected to regularly participate in class discussions and contribute
to group projects.

• All students are expected to have completed the required readings prior to each class period.

**Essays**

• Students will complete four essays on directed policy questions.

**Grading**

Letter grades will be assigned based on the following scale:

Session 1  08/26/15  Course Introduction

Video: “The House We Live In”

Readings

Introduction to Part 1

*How the Other Half Lives*
Jacob Riis

*The Lost History of Urban Renewal*
Alexander Von Hoffman

*Kaiser Committee Report: Introduction and Summary*
President's Committee on Urban Housing, 1968

Session 2  09/02/2015  Conflicting Motivations for Housing Policy in the US

Readings

*Housing Policy and the Myth of the Benevolent State*
Peter Marcuse

*The Reluctant Hand: Privatization of Public Housing in the U.S.*
Norman Krumholz

*Why a Right to Housing Is Needed and Makes Sense*
Rachel Bratt, Chester Hartman, and Michael Stone

Optional

Schwartz, Chapter 1
Session 3  09/09/15  Defining the “housing problem”
Hand out Housing Needs Assessment and Go over Analysis Techniques

Readings

Introduction to Part 2

The Concept of Housing Affordability
David Hulchanski

What is Housing Affordability?
Michael Stone

How Do We Know When Housing is Affordable?
Edward Glaeser and Joseph Gyuorko

Joint Center for Housing Studies of Harvard University, State of the Nation's Housing: 2015
http://www.jchs.harvard.edu/research/state_nations_housing
** Read Exec. Summary in Full – skim remainder of report**

Optional
Schwartz—Chapter 2

Session 4  09/16/15  Housing Discrimination & Segregation

The ‘Housing + Transportation Index’ and Fair Housing
Phil Tegeler and Scott Bernstein

Expert Report in Thomson v. HUD
John A. Powell

A Requiem for Blockbusting
Dmitri Mehlhorn

By Words and Deeds: Racial Steering by Real Estate Agents
George Galster and Erin Godfrey

The Dynamics Of Racial Residential Segregation
Camille Zubrinsky Charles

Optional
Schwartz – Chapter 11
Session 5 09/23/15 Renting vs. Owning
*** Housing Needs Assessment Due ***

Introduction to Part 3

The Grapes of Rent
Donald Kruekeberg

Low Income Homeownership: American Dream or Delusion?
Anne Shlay

What is “Shared” in Shared Equity Homeownership?
Emmeus Davis

The Social Benefits and Costs of Homeownership
William Rohe, Shannon van Zandt, and George McCarthy

Optional
Schwartz – Chapter 12

Session 6 09/30/15 From Public Housing to HOPE VI

Readings

Introduction to Part 4

The Evolution of Low Income Housing Policy, 1949 to 1999
Charles Orlebeke

Housing Dispersal Programs
Ed Goetz

Has Hope VI Transformed Residents' Lives?
Susan Popkin, Dianne Levy, and Larry Buron

Strengths and Weaknesses of the Housing Voucher Program
Margery Austin Turner

Is Mixed Income Development an Antidote to Urban Poverty?
Mark Joseph

Optional
Schwartz – Chapters 6 & 8
Session 7  10/07/15  Housing and the Tax System
** Essay Due *** Is HOPE VI good or bad?

The Low Income Housing Tax Credit as an Aid to Finance
Kirk McClure

Optional
Schwartz Chapter  4-5

Enterprise Community Investment, Inc. “Tax Credits 101”
http://www.enterprisecommunity.com/industryTaxCredit/TaxCredits.html

Session 8  10/14/15  Housing Finance & The Foreclosure Crisis

High Risk Lending and Public Policy: 1995-2008
Dan Immergluck


Optional
Schwartz-- Chapter 3
** Essay Due** Should the government provide tax subsidies to encourage homeownership?

Introduction to Part 5

*Federal Support for CDCs*
Stewart Perry

*Neoliberal Urban Policy and New Paths of Neighborhood Change In The American Inner City*
Kathe Newman and Philip Ashton

*Federal Policy and the Rise of Nonprofit Housing Providers*
Katherine O’Regan and John Quigley

*Federally-Assisted Housing: Privatization vs. Preservation*
Emily Paradise Achtenberg

*Reconciling People and Place in Housing and Community Development Policy*
Nestor Davidson

Optional
Schwartz-- Chapter 7

**Session 10**  10/28/15    Land Use Policies and Housing

Introduction to Part 6

*Regulations and Housing Development: What Do We Know?*
Michael Schill

*Local Land Use Regulation and the Chain of Exclusion*
Rolf Pendall

*Growth Management and Affordable Housing Policy*
Chris Nelson and Susan Wachter

*Neighborhood Change and Transit*
Stephanie Pollack, Barry Bluestone and Chase Billingham
Session 11  11/04/15  State and Local Housing Programs: Tax-Exempt Financing; Housing Trust Funds, and Inclusionary Zoning.

*** Essay Due*** Which is a better strategy: Subsidize units or provide housing vouchers?

_Housing Market Effects of Inclusionary Zoning_  
Antonio Bento, Scott Lowe, Gerrit-Jan Knapp and Arnab Chakraborty

Bratt—Chapter 17 (John Emmeus Davis, “Between Devolution and the Deep Blue Sea: What’s a City or State to Do?”)


Optional
Schwartz-- Chapter 9

***11/11/15***  Veteran’s Day – NO CLASS

Session 12  11/18/15  Housing Policy In Cleveland – Expert Panel  
Panelists: TBA

***Essay Due*** How should housing for the poor be financed and built? Discuss the role of federal subsidies, non-profit and for-profit developers, and local land use regulations.


*** 11/25/15***  Thanksgiving – WATCH the Pruitt Igoe Myth
Session 13 12/02/15  The Future of Fair and Affordable Housing

Introduction to Part 7
*Fair Housing and Community Development: Time to Come Together*
Elizabeth Julian

*The Future of Fair Housing*
National Commission on Fair Housing and Equal Opportunity, 2008

*** 12/09/14 Final Project Due ***
Internet Resources

The web pages listed below provide data, programmatic information, and policy analysis pertaining to housing policy. Most of the web pages include links to many other useful sites.

**Government**
HUD User  http://www.huduser.org/
U.S. Census  http://www.census.gov/
Millennial Housing Commission  http://govinfo.library.unt.edu/mhc/MHCreport.pdf
Ohio Housing Finance Agency  https://ohiohome.org
Ohio Housing Trust Fund  http://development.ohio.gov/cs/cs_htf.htm

**Finance**
Fannie Mae  http://www.fanniemae.com/#who
Board of Governors of the Federal Reserve  http://www.bog.frb.fed.us/
Federal Reserve Bank of Cleveland  https://www.clevelandfed.org

**Advocacy and Policy Analysis, and Other Information**
Affordable Housing Online  http://affordablehousingonline.com
Cleveland Housing Network  http://www.chnnet.com
Cuyahoga Affordable Housing Alliance  http://www.neoch.org/caha/
Knowledgeplex (Fannie Mae Foundation  http://www.knowledgeplex.org
Affordable Housing Resource Center  http://www.novoco.com/resource.shtml
Low Income Housing Coalition  http://www.nlhlc.org/
Center on Budget and Policy Priorities  http://www.cbpp.org/
National Coalition for the Homeless  HTTP://NCH.ARI.NET/
National Housing Conference  http://www.nhc.org/housing/pubs-descriptions
Tenant Net Home Page  http://tenant.net/main.html
Joint Center for Housing Studies  http://www.gsd.harvard.edu/jcenter/
Housing Assistance Council  http://www.ruralhome.org
Fair Housing Law  http://www.civilrights.org/fairhousing/laws/
National Housing Institute  http://www.nhi.org/
City Limits Weekly  http://www.citylimits.org/weekly/index.htm
Enterprise Foundation  http://www.enterprisefoundation.org/
Local Initiatives Support Corp.  http://www.liscnet.org/
Center for Community Change  http://www.communitychange.org/
Rental Housing On Line  http://cses.com/