

Levin College of Urban Affairs  
Cleveland State University  
UST 662/762  
Urban Housing Policy  
Fall 2017

Instructor: **J. Rosie Tighe**  
Office: **Urban Building, Room 221**  
Office Hours: **M; W: 3:30-5**

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Meeting time: **Wednesday 6-9PM**

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 **three** 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 paper (PhD Students) or group project (Master's Students).

#### University Deadlines

- **The deadline for dropping the class is: September 8, 2017**
- **The last day to withdraw from the class is: November 3, 2017**

#### Required Readings/Books:

- Tighe, J. Rosie & Mueller, Elizabeth J. (Eds.) 2012. The Affordable Housing Reader. Routledge. ISBN: 978-0415669382
- Schwartz, A. (2010). Housing Policy in the United States (2nd Edition). New York: Routledge. ISBN: 978-0415802345

#### Assignments and Grading

ASSIGNMENT	SPECS	Percentage of Grade
Final Project/Paper	1	30%
Essays	3 @ 3-4 pg	45%
Participation		10%
<u>Housing Needs Assessment</u>	<u>1 @ 5 pg</u>	<u>15%</u>
TOTAL		100%

### *Grading*

Letter grades will be assigned based on the following scale:

**93-100: A; 90-92: A-; 87-89 : B+; 83-86: B; 80-82: B- ;77 – 79: C+; 70-76: C; 60-69: D; 59 – Below: F**  
**Course Policies:**

**Laptops:** This is a seminar class with emphasis on class discussion. Laptops should not be utilized during class lectures or discussion unless you have a documented disability or if we are doing a group workshop.

**Attendance:** It will be impossible to do well in this class without attending and participating in class regularly. Attendance and full participation are essential.

**Readings:** The syllabus is subject to change. Readings may be added or deleted as needed. I will announce in class and on Blackboard if there are any changes.

**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 one day late if it is handed in after the time specified in the assignment instructions. Any assignment that is more than two weeks late will not be accepted, and a grade of zero will be applied.

**Assignment Submission:** You must submit all assignments via Blackboard. It is your responsibility to ensure that your assignments have been properly submitted.

**Paper Formatting & Citation Style:** You must adhere to the Chicago writing and citation style. For information on how to do so, see [http://www.chicagomanualofstyle.org/tools\\_citationguide.html](http://www.chicagomanualofstyle.org/tools_citationguide.html).

**Writing Assistance:** Students are encouraged to visit CSU's Writing Center for writing assistance. Call (216)-687-6981 for appointments (Rhodes Tower 124). The Writing Center also provides on-line help; see <http://www.csuohio.edu/academic/writingcenter/index.html> for more information and guidelines.

**Honesty:** No act of plagiarism will be tolerated. Plagiarism will result in the student receiving a failing grade for the assignment. Plagiarism on your design project will constitute a major infraction and will result in a failing grade for the class. I have the ability to use Turn It In, an on-line program that checks for plagiarism. CSU's penalties for plagiarism are outlined in the Student Handbook, Academic Regulations, Policy on Academic Misconduct:  
<http://www.csuohio.edu/studentlife/conduct/acadegres.html>. Citations are key to avoiding charges of plagiarism. When you quote, or state word-for-word what an author has said, put the statement in quotation marks and document the source with an in-text citation. Paraphrasing should be used to support your thinking and should form the bulk of your evidence. A paraphrase is a restatement of an author's words or ideas. When paraphrasing, you should maintain the intent of the original passage and/or synthesize the ideas of multiple authors. All paraphrased information must be cited with an in-text citation. Additionally, include an appropriately formatted bibliography at the end of your paper. A paper with a bibliography, but no in-text citations is plagiarized. If you would like additional information regarding plagiarism, see the CSU Writing Center:  
<http://www.csuohio.edu/academic/writingcenter/WAC/Plagiarism.html>.

**Email Etiquette:** I will try not to overburden you with e-mail news about the class or this or that change

in our schedule. As for you, it is much better to ask questions in class or in office hours. Please keep the tone and content of your email professional at all times. You may need a recommendation from me someday.

**Students with Special Needs:** Educational access is the provision of classroom accommodations, auxiliary aids and services to ensure equal educational opportunities for all students regardless of their disability. Any student who feels he or she may need an accommodation based on the impact of a disability should contact the Office of Disability Services at (216)-687-2015. The Office is located in MC 147. Accommodations need to be requested in advance and will not be granted retroactively.

**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.

**Session 1 08/30/17**

**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 09/06/2017**

**Conflicting Motivations for Housing Policy in the US**

Readings

Schwartz, Chapter 1

*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

**Session 3 09/13/17 Defining the “housing problem”**

*Hand out Housing Needs Assessment and Go over Analysis Techniques*

Readings

Schwartz—Chapter 2

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](http://www.jchs.harvard.edu/research/state_nations_housing)

\*\* Read Exec. Summary in Full – skim remainder of report\*\*

**Session 4      09/20/17      Housing Discrimination & Segregation**

Schwartz – Chapter 11

*The 'Housing + Transportation Index' and Fair Housing*

Phil Tegeler and Scott Bernstein

*Expert Report in Thomson v. HUD*

John A. Powell

*By Words and Deeds: Racial Steering by Real Estate Agents*

George Galster and Erin Godfrey

*The Dynamics Of Racial Residential Segregation*

Camille Zubrinsky Charles

**Session 5      09/27/17      Renting vs. Owning**

**\*\*\* Housing Needs Assessment Due\*\*\***

Schwartz – Chapter 12

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?*

John Emmeus Davis

*The Social Benefits and Costs of Homeownership*

William Rohe, Shannon van Zandt, and George McCarthy

**Session 6    10/04/17      From Public Housing to HOPE VI**

Readings

Schwartz – Chapters 6 & 8

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

**Session 7      10/11/17    Housing and the Tax System**  
**\*\* Essay Due \*\*\* Is HOPE VI good or bad?**

Schwartz Chapter 4-5

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

Enterprise Community Investment, Inc. "Tax Credits 101"  
<http://www.enterprisecommunity.com/industryTaxCredit/TaxCredits.html>

**Session 8      10/18/17    Housing Finance & The Foreclosure Crisis**

Schwartz-- Chapter 3

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

James E. Wallace. 1995. "Financing Affordable Housing in the United States" (excerpt), *Housing Policy Debate* 6,4: 794-801"

**Session 9      10/25/17    CDCs and Place-based Housing Policies**

**\*\* Essay Due\*\* Should the government provide tax subsidies to encourage homeownership?**

Schwartz-- Chapter 7

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

**Session 10      11/01/17      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      11/08/17      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?**

Schwartz-- Chapter 9

*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?”)

Nico R. Calavita, , Kenneth Grimes, and Alan Mallach. 1997. “Inclusionary Housing in California and New Jersey: A Comparative Analysis.” *Housing Policy Debate* 8(1): 109-142.

[http://www.knowledgeplex.org/kp/text\\_document\\_summary/scholarly\\_article/refiles/hpd\\_0801\\_calavita.pdf](http://www.knowledgeplex.org/kp/text_document_summary/scholarly_article/refiles/hpd_0801_calavita.pdf)

**Session 12      11/15/17      Housing Policy In Cleveland – Expert Panel**

*Panelists: TBA*

Norman Krumholz, “The Provision of Affordable Housing in Cleveland: Patterns of Organizational and Financial Support.” Chapter 3 in William Van Vliet, ed., *Affordable Housing and Urban Redevelopment in the United States*. Thousand Oaks California: Sage Publications, 1997.

**\*\*\* 11/22/15\*\*\***

**Thanksgiving – WATCH the Pruitt Igoe Myth**

**Session 13      11/29/17      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

**Session 14**      **12/06/17**

**\*\*\* 12/013/17 Final Paper/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*

U.S. Department of Housing and Urban Development	<a href="http://www.hud.gov/">http://www.hud.gov/</a>
HUD User	<a href="http://www.huduser.org/">http://www.huduser.org/</a>
U.S. Census	<a href="http://www.census.gov/">http://www.census.gov/</a>
American Housing Survey	<a href="http://www.census.gov/prod/www/abs/h170sma.html">http://www.census.gov/prod/www/abs/h170sma.html</a>
Millennial Housing Commission	<a href="http://govinfo.library.unt.edu/mhc/MHCReport.pdf">http://govinfo.library.unt.edu/mhc/MHCReport.pdf</a>
Ohio Housing Finance Agency	<a href="https://ohiohome.org">https://ohiohome.org</a>
Ohio Housing Trust Fund	<a href="http://development.ohio.gov/cs/cs_hf.htm">http://development.ohio.gov/cs/cs_hf.htm</a>

### *Finance*

Fannie Mae	<a href="http://www.fanniemae.com/#who">http://www.fanniemae.com/#who</a>
Board of Governors of the Federal Reserve	<a href="http://www.bog.frb.fed.us/">http://www.bog.frb.fed.us/</a>
Federal Reserve Bank of Cleveland	<a href="https://www.clevelandfed.org">https://www.clevelandfed.org</a>

### *Advocacy and Policy Analysis, and Other Information*

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