

# USP 567: Urban Housing Policies

## Winter 2010

Thursday 1-3:50 pm  
Urban Center 311  
Office Hours: Tuesdays 2-4  
or by appointment

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Urban Ctr 370E

### Course description

The Housing Act of 1949 declared

*that the general welfare and security of the Nation and the health and living standards of its people require ... the realization as soon as feasible of the goal of a decent home and a suitable living environment for every American family, thus contributing to the development and redevelopment of communities and to the advancement of the growth, wealth, and security of the Nation.*

Sixty years later, what challenges do we face in achieving this lofty goal? In USP 567, we will learn about the scope and extent of housing problems and critically assess the capacity of the current housing delivery system to meet needs.

### Key Themes

- Housing policies have intended and unintended consequences; in order to choose the most appropriate policies, we must consider all the potential repercussions.
- “It depends.” The economic, policy, and political context matters for the adoption and outcomes of housing policies.
- Housing policy and planning involves judging values, preferences, and tradeoffs among positive and negative outcomes. There are no simple solutions.

### Course Objectives

- Understand the current context of housing problems and policies in the U.S.
- Gain a working knowledge of existing housing policies and programs and considerations of local housing planning
- Understand housing
  - As a market good, which can be analyzed through microeconomic tools
  - As an ethical issue, where political and social values matter
  - As a political issue, to develop arguments for policies and programs
- Ultimately, develop a viewpoint about defining housing problems and developing solutions, backed by facts
  - market theory
  - a values stance
  - and translated into a persuasive argument

# Requirements

## Readings

- The required readings are noted in plain text; optional additional readings in italics. Readings not in Schwartz are available on Blackboard.
- Book, *Housing Policy in the United States: An Introduction* by Alex P. Schwartz. Routledge, 2006. Referred to as Schwartz throughout syllabus. Available at the bookstore.

## Overview of Assignments

- Group project: Housing Policy in Portland *30% of grade*
- Individual paper *40% of grade*
- Attendance and Participation *30% of grade*

## Grading Policies

You must complete all assignments on time as outlined in the syllabus. All assignments will be submitted in a hard copy. ***No late assignments will be accepted, unless arrangements have been previously made. No assignments will be accepted by email.***

The general grading rubric is as follows:

An A assignment is one that demonstrates original thought and synthesis of ideas, sophisticated, cogent analysis, and is clearly written or presented. Outstanding work.

A B assignment presents above average analysis with appropriate evidence to support the ideas and is clearly written or presented. Very good work.

A C assignment shows a basic level of understanding, with analysis limited to the most obvious arguments. Writing is competent. Adequate work.

A D assignment misunderstands or misrepresents the material, or is so poorly written or presented as to obscure the analysis. Inadequate work.

In academic discourse, your opinions must be supported with appropriate evidence and logical arguments. I will not discriminate against you on the basis of your well-formed and articulated viewpoints. Your grade will reflect the quality of your work and fulfillment of the expectations outlined in this syllabus, and nothing else.

<b>Individual paper</b>	<b><i>02/26 5 pm</i></b>
<b>Housing Policy in Portland</b>	
<b><i>Presentation</i></b>	<b><i>tbd</i></b>
<b><i>Written analysis</i></b>	<b><i>03/19 5 pm</i></b>

## Schedule overview

Date		Topic
01/07	R	The Problems, The Players
01/14	R	Housing in Neighborhoods
01/21	R	Housing and the Economy: Oops
01/28	R	Renting, Owning, Borrowing
02/04	R	Public Housing: High Ambitions
02/11	R	Vouchers and Mobility
02/18	R	Supply-side Policies and the Nonprofit Sector
02/25	R	Weak Links: Fair Housing, Natural Disaster
03/04	R	The Politics of Housing
tbd	?	Housing in Portland presentations

## Class Schedule and Readings

### The Problems, The Players

01/07

Schwartz, Ch. 1-2 and Ch. 9

Joint Center for Housing Studies, Harvard. 2009 . State of the Nation's Housing 2009, executive summary. *and* America's Rental Housing: Key to a Balanced National Policy, 2009, Exec summary.

Quigley, John M. 2000. "A Decent Home: Housing Policy in Perspective." Brookings-Wharton Papers on Urban Affairs.

Mueller, Elizabeth J. and Alex Schwartz, 2008. "Reversing the Tide: Will State and Local Governments House the Poor as Federal Direct Subsidies Decline?" JAPA 74(1):122-135.

Briggs, Xavier. 2008. "Urban Policy Next." Shelterforce, Fall 2008.

*Galster, George C. 1997 "Comparing Demand-Side and Supply-Side Housing Policies: Submarket and Spatial Perspectives." Housing Studies 12(4).*

*Yates, Judith and Christine Whitehead. 1998. "In Defence of Greater Agnosticism: A Response to Galster's 'Comparing Demand-side and Supply-Side Housing Policies'." Housing Studies 13(3):415-423.*

*Basolo, Victoria and Corianne P. Scally. 2008. "State Innovations in Affordable Housing Policy: Lessons from California and New Jersey." Housing Policy Debate 19(4):741-774. Basolo, Victoria. 1999. "Passing the Housing Policy Baton in the US: Will Cities Take the Lead?" Housing Studies 14(4).*

*Stegman, Michael A. 1999. "Housing Trust Funds: Growing Old Gracefully." Chapter 8, State and Local Affordable Housing Programs-A Rich Tapestry. Washington DC: Urban Land Institute.*

*HUD Office of Community Planning and Development. Guidelines for Preparing a Consolidated Plan Submission for Local Jurisdictions.*

*Bogdon, Amy and Ayse Can. 1997. "Indicators of Local Housing Affordability: Comparative and spatial approaches." Real Estate Economics 25(1)*

### Housing in Neighborhoods

01/14

Grigsby, William et al. 1987. "The Dynamics of Neighborhood Change and Decline." Progress in Planning v. 28. Ch. 5-8, pp. 29-62.

Hamnett, Chris. 1991. "The Blind Men and the Elephant: The Explanation of Gentrification." Transactions of the Institute of British Geographers 16(2):173-189.

Freeman, Lance. 2005. "Displacement or Succession? Residential Mobility in Gentrifying Neighborhoods." *Urban Affairs Review* 40(4.)

Kennedy, Maureen and Paul Leonard. 2001. "Gentrification: Practice and Politics." LISC Homeownership Summit Research Series.

*Wyly, Elvin and Daniel Hammel. 1999. "Islands of Decay in Seas of Renewal: Housing Policy and the Resurgence of Gentrification." Housing Policy Debate 10(4).*

*Berry, Brian J. L. 1999. Comment on Wyly and Hammel.*

*Kasarda, John. 1999. Comment on Wyly and Hammel.*

*Marcuse, Peter. 1999. Comment on Wyly and Hammel.*

## Housing and the Economy

01/21

Schwartz Ch 3

Immergluck, Daniel. Foreclosed. Ch 6 + 7.

Chart: Mortgage and Hedge Fund meltdown. NYT, August 5, 2007.

Immergluck, Daniel. 07. "From the Subprime to the Exotic: Excessive Mortgage Market Risk and Foreclosures." *JAPA* 74(1):59-76.

*Apgar, William C. and Mark Duda. 2003. "The Twenty-fifty Anniversary of the Community Reinvestment Act: Past Accomplishments and Future Regulatory Challenges." FRBNY Economic Policy Review, June.*

*Colton, Kent W. 2002. "Housing Finance in the United States: The Transformation of the U.S. Housing Finance System." Joint Center for Housing Studies, Harvard University W02-5.*

*McCoy, Patricia and Elizabeth Renuart, 2008. "The Legal infrastructure of subprime and nontraditional home mortgages." Joint Center for Housing Studies, Harvard University UCC08-5.*

*Renuart, Elizabeth. 2004. "An Overview of the Predatory Lending Process." Housing Policy Debate 15(3).*

*Quercia, Roberto, Michael Stegman and Walter Davis. 2004. "Assessing the Impact of North Carolina's Predatory Lending Law." Housing Policy Debate 15(3).*

*Wallace-Wells, Benjamin. 2004. "There Goes the Neighborhood: Why Home Prices Are About to Plummet, and Take the Recovery With Them." Washington Monthly.*

*Himmelberg, Charles, Christopher Mayer and Todd Sinai. 2005. "Assessing High House Prices: Bubbles, Fundamentals, and Misperceptions." Federal Reserve Bank of New York staff reports no. 218.*

## Tenure and Borrowing

01/28

Collins, J. Michael and Doug Dylla. 2001. "Mind the Gap: Overcoming the information, income, wealth, and supply gaps facing potential buyers of affordable homes." LISC Homeownership Summit.

Apgar, William. 2004. "Rethinking Rental Housing: Expanding the Ability of Rental Housing to Serve as a Pathway to Economic and Social Opportunity." Introduction and summary, pp. 1-9.

Sawady, Edna R. and Jennifer Tescher. "Financial Decision Making Processes of Low-Income Individuals." 2008. Joint Center for Housing Studies, Harvard University, UCC08-2.

Warren, Elizabeth. 2007. "Unsafe at Any Rate." *Democracy Journal*, Summer 2007:8-19.

*Baker, Dean. 2005. "Who's Dreaming?: Homeownership Among Low Income Families." Center for Economic and Policy Research briefing paper.*

*www.iceclt.org and www.policylink.org/EDTK/CLT for information on Community Land Trusts*

Saegert, Susan and Lymari Benitez. 2005. "Limited Equity Housing Cooperatives: Defining a Niche in the Low Income Housing Market." *Journal of Planning Literature* 19(4).

Wyly, Cooke, Hammel, Holloway and Hudson. 2001. "Low to moderate income lending in context: Progress report on the neighborhood impacts of homeownership policy." *Housing Policy Debate* 12(1).

## Public Housing

02/04

Schwartz, Ch. 6

Von Hoffman, Alexander. 1996. "High Ambitions: The Past and Future of American Low-Income Housing Policy." *Housing Policy Debate* 7(3).

Zielenbach, Sean. 2003. "Assessing Economic Change in HOPE VI Neighborhoods." *Housing Policy Debate* 14(4).

Smith, Alistair. 2002. "Mixed Income Housing Developments: Promise and Reality." *Neighborworks/Joint Center for Housing Studies*.

## Vouchers and Mobility

02/11

Schwartz, Ch. 8

Turner, M.A. 2003. Strengths and Weaknesses of the Housing Voucher Program. Congressional Testimony.

Goetz, Ed. 2003. "Housing Dispersal Programs." *Journal of Planning Literature* 18(1).

Imbroscio, David. 2008. "'United and actuated by some common impulse of passion': Challenging the Dispersal Consensus in American Housing Policy Research." *Journal of Urban Affairs* 30(2):111-130.

Briggs, X. "Maximum Feasible Misdirection: A Reply to Imbroscio."

Goering, J and J Feins. "Social Science, Housing Policy, and the Harmful Effects of Poverty."

Imbroscio, D. "Rebutting nonrebuttals: a rejoinder to my critics."

DeFilippis, James and Elvin Wyly, 2008. "Running to Stand Still: Through the Looking Glass with Federally Subsidized Housing in NYC." *Urban Affairs Review* 43(6):777-816.

Freeman, Lance. 2004. "Siting Affordable Housing: Location and Neighborhood Trends of LIHTC Developments in the 1990s." *Brookings Institution Center on Urban and Metropolitan Policy, Census 2000 Survey series*.

Turner, M. A. 1998. "Moving Out of Poverty: Expanding Mobility and Choice through Tenant-Based Housing Assistance." *Housing Policy Debate* 9(2).

Turner, Margery Austin and Lynnette A. Rawlings. 2005. *Overcoming Concentrated Poverty and Isolation: Ten Lessons for Policy and Practice. (policy brief). The Urban Institute.*

Grigsby, William and Stephen Bourassa. 2004. "Section 8: Time for a Fundamental Program Change?" *Housing Policy Debate* 15(4).

Newman, Sandra and Ann B. Schnare. 1997. "'...and a Suitable Living Environment': The Failure of Housing Programs to Deliver on Neighborhood Quality." *Housing Policy Debate* 8(4).

MacDonald, Heather. 1997. *Comment on Newman and Schnare.*

Briggs, Xavier. 1997. *Comment on Newman and Schnare.*

Briggs, Xavier de Souza. 1997. "Moving Up versus Moving Out: Neighborhood Effects in Housing Mobility Programs." *Housing Policy Debate* 8(1).

## Supply Side Nonprofit Housing Production

02/18

Schwartz, Ch. 5, 7

Collignon, Kate. 1999. "Expiring Affordability of Low Income Housing Tax Credit Properties: The Next Era in Preservation." Neighborhood Reinvestment Corporation/Joint Center for Housing Studies, Harvard University.

Bratt, Rachel. 2007 "Community Development Corporations: Challenges in Supporting a Right to Housing." in *A Right to Housing: Foundation for a New Social Agenda*, Bratt, Stone, and Hartman, eds. Cummings, Jean and Denise DiPasquale. 1999. "The Low Income Housing Tax Credit: An Analysis of the First Ten Years." *Housing Policy Debate* 10(2).  
Roberts, Benson and F. Barton Harvey. 1999. *Comment on Cummings and DiPasquale*.  
Stegman, Michael. 1999. *Comment on Cummings and DiPasquale*.

Bratt, Rachel, Avis C. Vidal, Alex Schwartz, Langley C. Keys, and Jim Stockard. 1998. "The Status of Nonprofit-owned Affordable Housing: Short Term Successes and Long Term Challenges." *Journal of the American Planning Association* 64(1).

O'Regan, Judith and John Quigley. 2000. "Federal Policy and the Rise of Non-Profit Housing Providers." *Journal of Housing Research* 4(2).

Belsky, Eric. 2001. "The Future of Affordability: Trends Non-profit Housers should be watching." *Shelterforce* issue 120.

## Weak Links: Fair Housing, Disasters

02/25

Squires, Gregory D. 2008. "A Fair Housing Agenda for 2008 and Beyond." *Shelterforce*.

HUD Office of Fair Housing and Equal Opportunity. "Fair Housing: Equal Opportunity for All."

Turner, Margery Austin, Stephen L. Ross, George C. Galster, John Yinger. *Discrimination in Metropolitan Housing Markets: Results from Phase I HDS. Sections 1 (executive summary) and 8 (conclusions and implications)*. pp. 1-16, 124-136.

Comerio, Mary. 1997. "Housing Issues After Disaster." *Journal of Contingencies and Crisis Management* 5(3): 166-178.

Bates, LK and Rebekah Green. 200p. "Housing Recovery in the Ninth Ward: Disparities in Policy, Process, and Prospects." in *Race, Place, and Environmental Justice After Hurricane Katrina: Struggles to Reclaim, Rebuild and Revitalize New Orleans and the Gulf Coast*.

Abravanel, Martin D. 2002. "Public Awareness of Fair Housing Law: Does It Protect Against Housing Discrimination?" *Housing Policy Debate* 13(3).

Seng, Michael P. 2002. *Comment on Abravanel*.

Squires, Gregory. 2002. *Comment on Abravanel*.

Munnell, Alicia H., Geoffrey M.B. Tootel, Lynn E. Browne, and James E. McEneaney. 1996. "Mortgage Lending in Boston: Interpreting HMDA Data." *The American Economic Review*. Bates, Lisa K. "Post Katrina Housing: Problems, Policies, and Prospects for African-Americans in New Orleans." *Black Scholar*.

## The Politics of Housing Policy

03/04

Von Hoffman, Alexander. 2009. "Housing and Planning: A Century of Social Reform and Local Power." JAPA

Downs, Anthony. 2002. "Attacking the Housing Affordability Problem." Unsolicited paper to the Millennial Housing Commission.

Sudhir Venkatesh, NYT op-ed "To Fight Poverty, Tear Down HUD" and comments by Xav Briggs and Peter Dreier, found on [planning-research.com](http://planning-research.com) blog.

National Low Income Housing Coalition. 2003. *The NIMBY report: Getting to YIMBY- Lessons in YES in my backyard*.

Nguyen, Mai. 2005. "Does Affordable Housing Detrimentially Affect Housing Values?: A Review of the Literature." *Journal of Planning Literature* 20(1):16-26.

Housing Alliance of Pennsylvania. *Addressing Community Opposition to Affordable Housing Development*.

Dreier, Peter and John Atlas. 1996. "U.S. Housing Policy at the Crossroads: Rebuilding the Housing Constituency." *Journal of Urban Affairs* 18(4).

Rohe, William. 1996. "Response to Dreier and Atlas."

Stone, Michael. 1996. "Response to Dreier and Atlas."

Dreier and Atlas 1996. "Rejoinder."

Hartman, Chester. 1998. "The Case for a Right to Housing." *Housing Policy Debate* 9(2).

Carr, James H. 1998. *Response to Hartman*.

Salins, Peter D. 1998. *Response to Hartman*.

Stone, Michael. 1993. *Shelter Poverty: New Ideas on Housing Affordability. Chapter 2*. Temple University Press.

## Other readings and resources

### A short list of additional texts for further reading

Hays, R. Allen. 1995. *The Federal Government and Urban Housing: Ideology and Change in Public Policy* (2nd ed). SUNY Press.

Bratt, Rachel, Chester Hartman, and Ann Meyerson eds. 1986. *Critical Perspectives on Housing*. Temple University Press.

Bratt, Rachel, Chester Hartman and Michael Stone. 2006. *A Right to Housing : Foundation for a New Social Agenda*. Temple University Press.

Colton, Kent. 2003. *Housing in the 21st Century: Achieving Common Ground*. Harvard University Press.

Van Vliet, William, ed. 1996. *Affordable Housing and Urban Redevelopment in the U.S.: Learning from Failure and Success*. SAGE Publications.

Zielenbach, Seth. 2000. *The Art of Revitalization: Improving Conditions in Distressed Inner-City Neighborhoods*. Garland.

Briggs, Xavier deSouza, ed. 2005. *The Geography of Opportunity: Race and Housing Choice in Metropolitan America*. Brookings Institution Press.

Retsinas, Nicholas and Eric Belsky, eds. 2002. *Low Income Homeownership: Examining the Unexamined Goal*. Brookings Institution Press.

Ross, Stephen L. and John Yinger. 2002. *The Color of Credit: Mortgage Discrimination, Research Methodology, and Fair-Lending Enforcement*. MIT Press.

Immergluck, Daniel. 2004. *Credit to the Community: Community Reinvestment and Fair Lending Policy in the United States*. M.E. Sharpe.

Loewen, James. 2005. *Sundown Towns: A Hidden Dimension of American Racism*. New Press.