Course Overview

This course will introduce students to housing policy and planning issues at the national, state and local government levels. While the United States has been particularly adept at creating opportunities for homeownership for its upper and middle income strata, a substantial portion of the nation’s population continues to struggle to find affordable shelter, either to purchase or rent.

This course will attempt to develop and apply a lens from the vantage point of housing policy-makers, program managers and planning practitioners on multiple government levels. Areas of particular interest will include an understanding of housing’s social significance, as well as the ways that changing demographic trends, economic impacts, and political ideology combine to affect contemporary and future housing policies and programs.

A course theme that will be promoted and elaborated upon is that housing, its financing, production, and allocation opens an interesting “window” that provides valuable insight into American society more generally. Secondly, prospective planners operating as influential professionals within specified constraints will be exposed to the roles with respect to housing that they are likely to play professionally in the foreseeable future. Finally, the course will draw upon not only traditional social and behavioral science sources and historical accounts, but will attempt to augment its relevance by including recent insightful video, published ethnographic studies, and first-hand accounts provided by visiting practitioners. The video and ethnographic narratives will take the class to a ranging locations from Yonkers, N.Y. to Milwaukee, Wisconsin to Chicago, Illinois to Brooklyn, N.Y. to the New Jersey suburbs to improve understanding of local housing circumstances. A number of these places have recently made news headlines.

After brief exposure to a range of planning tools and techniques, the course will flashback to the history of housing policies and programs since just before the Great Depression through the contemporary period. The course will survey trends, patterns and problems by exploring housing finance and the recent mortgage and foreclosure crisis; important economic
and social equity issues; special needs, fair housing and homeless issues; and related community/neighborhood development concerns including disinvestment and abandonment, reinvestment and gentrification; and the impacts of managed growth, smart growth, sustainable development, new urbanism, “nimbyism” and green building on housing production and distribution. The relationships between housing and schools will also be sketched.

**Course Objectives**

- To develop a basic familiarity with U.S. housing policies and programs, their origins, philosophies and ideological underpinnings, advantages and disadvantages from essentially the Great Depression during the 1930s through the contemporary period. Special focus will be provided to the 1968 U.S. Presidential Election and the impact it had on subsequent generations of Federal housing programs.
- To acquire insight into the history of efforts and challenges to providing safe, decent and affordable housing in the U.S.; and to understand what challenges are likely to exist in the foreseeable future.
- To become aware of important housing issues; to understand the nature of housing need gaps; to comprehend the relationship between housing development and housing finance; to draw important public policy, planning and program lessons learned; and to apply those lessons in recommending more effective housing policies, plans and programs for the future.
- To enhance appreciation for “foresight,” or “good judgment” through the application of planning tools and techniques to projected changing housing needs.
- To enhance student skills sets in analyzing, preparing, and presenting policy and program issues to a public audience.

**Course Requirements**

- **Class Participation** -- Classes will include assigned and recommended readings, lectures, discussions, invited speakers, video, and student presentations. Students are expected to be prepared to participate in class by keeping up with reading assignments. Moreover, because housing markets and policies are so much in the news, students are expected to share relevant and timely articles and be prepared to briefly discuss them in class. Articles may come from newspapers or news magazines, e.g., the New York Times, Wall Street Journal, and Time Magazine; from business or planning trade journals; or even literary magazines, e.g., New Yorker, Atlantic, etc. Class participation will count for 15% of student evaluations.
- **Mid-term Examination** – consisting of identifications and a short essay. This examination will count for 25% of student evaluation.
- **Housing Policy/Program Paper** – The purpose of this paper is to apply information/knowledge acquired in the course to a relevant research topic. The more precise nature of these papers will be more precisely sketched during the first two
months of the semester. Students should submit an appropriate paper topic in consultation with the instructor and subject to instructor approval by October 31st. The Paper is expected to be approximately 15 pages double-spaced, 12 point fonts, with one-inch margins. The research paper will be due at the last class. Students will be required to make an oral class presentation of their paper prior to that time. The presentation and paper will count for 25% of the student evaluation.

- **Final Examination** -- This examination will be cumulative drawing from the readings, class discussions, lectures and other materials covered in the entire course. This examination will count for 35% of the student evaluation.

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<tr>
<th>Component</th>
<th>Percentage</th>
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<tr>
<td>Class Participation</td>
<td>15%</td>
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<td>Mid-term Examination</td>
<td>25%</td>
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<td>Policy Paper</td>
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<td>Final Examination</td>
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<tr>
<td><strong>Total</strong></td>
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Course Materials

Required Texts:


Recommended Readings:


In addition, the course will incorporate excerpts of the HBO Mini-Series “Show Me a Hero,” excerpts to be viewed in class as part of class discussion.

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**Rutgers University Academic Integrity Policy (effective 9/1/2011)**

Rutgers-the State University has adopted the following honor pledge to be written and signed on examinations and major course assignments submitted for grading: “On my honor, I have neither received nor given any unauthorized assistance on this examination (assignment), For the complete text of the Rutgers Academic Integrity Policy login to:

### Class Schedule

<table>
<thead>
<tr>
<th>Class Meeting</th>
<th>Topic &amp; Assignment</th>
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<tr>
<td>September 8, 2016</td>
<td><strong>I. Introduction</strong></td>
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<tr>
<td></td>
<td>A. Why is Housing Important?</td>
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<td>B. Is Demography Destiny?</td>
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<td></td>
<td>C. What is the Complexity Frame? How does it relate to Housing Policy?</td>
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<td><strong>Assignment:</strong> “ HBO—“Show Me a Hero” – Excerpts.</td>
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**Recommended Readings:**

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<tr>
<th>September 15, 2016</th>
<th><strong>II. Introduction to Housing Markets and Institutions</strong></th>
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<tr>
<td></td>
<td>A. Review HBO – “Show Me a Hero” – Excerpts &amp; Review</td>
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<td>B. Housing Trends, Patterns &amp; Problems</td>
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<td>C. Housing Finance</td>
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<td></td>
<td>D. Housing Economics, Housing Affordability: Inequality and Race</td>
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**Reading Assignments:**
1. Schwartz, A.F., *Housing Policy in the U.S.*, Routledge, 2015, Chapters 1, 2, 3

**Recommended Readings:**

A. Review Visioning Exercise -- Continue

B. The Ideological Context of Federal Housing Policy – What are the predominant Values/Priorities reflected by U.S. Federal Housing Policy?

C. The History of Federal Housing Policy from 1930–2010- How are those predominant values/priorities reflected throughout the history of U.S. Federal Housing Policy?

Reading Assignments:

IV. Federal Housing Policy History & Ideology (Continued)

1. The Ideological Context of Federal Housing Policy (continued)
2. The History of Federal Housing Policy (continued)

Reading Assignments:

Recommended Readings:

V. Housing & Taxes

1. Tax Expenditures Overview – Homeowners/Investors
2. Tax Reform Act of 1986

What is the role of Tax Expenditures on Housing Production?

Reading Assignments:
**Recommended Readings:**


**VI. Low Income Housing Tax Credits**

1. LIHTC – What is it? How does it work?
2. LIHTC – Issues & Unresolved Problems?

**Reading Assignments:**


**Recommended:**


October 13, 2016

**Mid-Term Review**

**Mid-Term Examination**

October 20, 2016

**VII. U.S. Public Housing**

A. An Overview of Public Housing
B. Its Current Role
C. Its Changing Nature
D. Its Future
E. Privately Owned Rental Housing with Subsidies
F. Housing Vouchers

The history and changing nature of U.S. Public Housing?

**Invited Guest Lecturer – Public Housing Expert**
Reading Assignments:

Recommended Readings:

October 27, 2016

VIII. State and Local Government Policies and Programs

A. State and Regional Planning and Housing
B. Local Land Use Controls and Housing
C. Regulatory Impacts on the Provision and Cost of Housing
D. Community Development Corporations & the CRA
E. The Questions of Housing Abandonment & Gentrification

How do State and Local Government Policies and Programs interact with the private market to affect Housing Production and Distribution?

Reading Assignments:

Recommended Readings:

2. U.S. HUD, “Cityscape—Regulatory Barriers to Affordable Housing.”

Invited Guest Lecturer – State Public Official
IX. *The Housing Development Process*

November 3, 2016

A. Housing & Regulation – A Deeper Look?
B. Zoning & Affordable Housing – Mt. Laurel & Suburbs; NYC & the City?
C. Environmental Regulations & Housing
D. Smart Growth, Sustainable Development, New Urbanism, Green Building
E. The “Nimby” Thing

What is the nature of the housing development process? How is it affected by government regulatory processes? What are the Social Equity Impacts of the housing production/distribution processes?

**Required Reading:**


**Recommended Readings:**

2. U.S. HUD, “Cityscape – Regulatory Barriers to Affordable Housing,” all.

November 10, 2016

*Invited Guest Lecturer – Housing Developer*

X. *Housing Miscellany*

November 17, 2016

A. Rental Housing: Challenges & Opportunities
B. The Role of Filtering
C. Special Needs Housing
D. The Foreclosure Crisis/Evictions
E. On the Homeless
What is the changing role of rental housing? How have changing demographics and financial events affected that role? What impact do foreclosures/evictions have on individuals/neighborhoods/housing more generally? How have changing trends affected special needs? Housing for the homeless?

**Reading Assignments:**
2. Gowan, T., *Hobos, Hustlers, and Backsliders*, University of Minnesota Press, Minneapolis, Minn., 2010, all.

**Recommended Readings:**

**XI. Fair Housing & Housing Discrimination Issues**

A. Residential Segregation Today
C. De-concentration Strategies
D. Choosing Schools in a Residential Context
E. Linking Housing & School Policies

What is the relationship between residence and schools? How should policy be shaped with respect to each for more preferable outcomes?

**Reading Assignments:**

**Recommended Readings:**

*Invited Guest Lecturer – Fair Housing Advocate*
XII. Student Research Presentations

XIII. **Findings & Conclusions**

A. Back to the Visioning Thing  
B. The Lessons Learned  
C. Housing for the New America  
D. Changing the Geography of Opportunity  
E. Recommendations for the Future  
F. Course Review – How well has Course met its Objectives?

**Reading Assignments:**


**Recommended Re-Readings:**


December 22, 2016  

**Final Examination**