



U.S. HOUSING POLICY (PLN/POS/PAD 528)

Instructor: Corianne P. Scally, Ph.D., Department of Geography & Planning
Office: Arts & Sciences 227
Email: cscally@albany.edu
Phone: 591-8561
Office Hours: Tuesdays 9-11am, Thursdays 6-7pm, and by appointment

COURSE DESCRIPTION & OVERVIEW

Housing occupies a unique and complicated position in U.S. history and policy. Since housing simultaneously represents the need for basic shelter, a major source of household assets, and a powerful economic engine, balancing its supply and demand has preoccupied the public sector for almost a century. The federal government has had a large hand in shaping housing finance and production through mortgage market restructuring, mortgage interest tax deductions for homeowners, public housing and voucher programs, and other supply-side programs designed to encourage affordable housing development. Many of these programs, whether they target homeownership or rental housing, require the participation of many partners, including state and local governments, lenders, investors, private and nonprofit developers, advocates, and social service providers.

While housing quality and safety in the U.S. has greatly improved over time, issues of affordability, equity, and access have reached crisis proportions across the nation. Residential segregation is self-perpetuated through active discrimination and individual preferences, leaving some without many housing options and limiting their access to quality neighborhoods and amenities. Meanwhile, distortions in the home mortgage finance system have negatively affected home owners throughout the country. Financial deregulation, exotic loan products, unscrupulous predatory lending practices, and global securitization and credit default swap markets have coalesced into the country's highest foreclosure rates. Indeed, America's housing crisis destabilized the entire global financial system.

To make matters worse, the supply of affordable rental housing has dwindled over time. The publicly-assisted housing supply has been shrinking due to demolition, "revitalization," and expiring subsidies, often replaced with mixed-income development. At the same time, households receiving rental assistance through vouchers can be priced out of and discriminated

against in the private market. Whether assisted households are involuntarily displaced or choose to move into the private market, they tend to locate in poor neighborhoods rather than communities offering better opportunities.

In addition to offering solutions to the present-day foreclosure crisis - including stabilizing the mortgage market for future homeowners, helping households retain and regain their homes, protecting renters living in foreclosed properties, and caring for the homeless - future reforms must target the roots of the crisis to prevent its reoccurrence. Can homeownership continue to be the privileged policy, or will the current crisis revolutionize rental housing? What other options are there for increasing the supply of affordable rental housing? What roles do policy and planning have in creating opportunities for that is equitably distributed and targets those with the greatest need? Finally, what role should federal, state, and local governments, private sector, and nonprofit interests respectively have in facilitating the National Housing Goal, stated in the Housing Act of 1949, of “a decent home and a suitable living environment for every American” through sound policy and practice?

OBJECTIVES

The purpose of this course is to provide an overview of the evolution of U.S. housing policy and planning; to underscore the key agents and structures within the U.S. housing system; to critically question and evaluate existing policies and plans; and propose alternative ways forward in light of past housing policy conundrums.

Upon completing this course, students will be able to:

- Assess shifts in U.S. housing policies over time, including changes in motivations, paradigms, partners, and strategies;
- Debate the pros and cons of different housing tenures and the various policies that promote them;
- Evaluate contemporary mixed-income housing strategies;
- Analyze the strengths and weaknesses of various housing policies, programs, and plans as it relates to both objective program goals and subjective standards of equity;
- Recommend specific housing policy changes based on extensive research and analysis of housing policies, programs, and plans of a single local municipality.

COURSE MATERIALS

One book is required for this course, and another book is recommended. They are available for purchase at the University Bookstore, and on reserve at the University Library. All additional readings are available through Electronic Reserves: <https://ereserves.albany.edu/>.

Required: Tighe, J. Rosie & Mueller, Elizabeth J. (Eds.) 2012. *The Affordable Housing Reader*. Routledge. ISBN: 978-0415669382

Recommended: Schwartz, A. (2010). *Housing Policy in the United States (2nd Edition)*. New York: Routledge. ISBN: 978-0415802345

This course uses **Blackboard** for online posting, submitting assignments, watching streaming videos, and general course communication. You can access it at <https://blackboard.albany.edu/webapps/login/>. Check the site frequently for announcements, resources, and instructions.

To watch videos, you must have the free **Real Player**® installed on your computer. It is available for free download here: <http://www.real.com/realplayer/search>.

ASSIGNMENTS

All written assignments must be typed in Times New Roman 12pt font, double-spaced, with 1" margins all around. Spelling and grammar should be thoroughly checked. All material borrowed from another source - which you summarize or quote directly - must be properly referenced both within the text and at the end of the paper in a complete list of references utilizing the provided style guide. See the section below on **Academic Integrity** for the consequences of plagiarism, or failing to acknowledge the sources you use in your research and writing.

Housing Policy Analysis

Pick a major U.S. city whose housing policies and programs you desire to analyze over the course of the semester. It should be a municipality that prepares plans for federal housing funding and has a public housing authority that manages units (not just vouchers). A recommended list will be posted to Blackboard. Each city may only be selected by one student. There will be three (3) policy research memos, one (1) final policy analysis memo, and one (1) final presentation to the class. Research must include local and state policy documents and plans, in addition to academic and professional literature on the topical area in general, as well as studies pertaining to your specific city and its state. These should be referenced both in the text, and in a complete list at the end of each paper.

The topics and deadlines for each assignment are as follows:

Assignment (Due Date; Approx length)	Topics
Policy Research Memo #1 (Due 2/21; 4-5 pgs)	Discrimination, Segregation & Fair Housing
Policy Research Memo #2 (Due 3/28; 4-5 pgs)	Public Housing, HOPE VI, and LIHTC
Policy Research Memo #3 (Due 5/2; 4-5 pgs)	State & Local Policies, Plans & Programs
Policy Analysis Memo (Due 5/16; 5-7 pgs)	Policy recommendations addressed to mayor
Presentation (Due 5/2 & 5/16; 10-12 minutes)	Highlights of research and policy recommendations

HOPE VI Case Study Presentation (Due 3/7; 10-15 min; 4-credit students only)

Select a HOPE VI project to review and present to the class. Answering the following questions about the project to the best of your ability: How many units were demolished? How many and what type of units were rebuilt? How much did the project cost, and who were the major partners? What alternatives were given to existing residents? What have been the outcomes so far? What is your overall assessment of the success of this project? To answer these questions, refer to the housing authority's website, as well as any academic studies and professional reports on the project. Develop a wiki, PowerPoint, or some other media presentation (upon approval) to share your findings with the class during a 10-15 minute presentation. Make sure you list the references you used at the end of the presentation.

New Columbia Analysis (Due 4/4; 3-4pgs)

Using course readings and the case of HOPE VI redevelopment of the former Columbia Villa housing development in Portland, Oregon, now named New Columbia, debate the merits of place-based redevelopment through mixed income housing versus dispersal. Consider both individual and neighborhood-level outcomes.

GRADING POLICY

Attendance: Attendance is critical to your success in this course. In-class activities further cumulative learning, as well as prepare you for and debrief you from assignments. Last minute changes in topics, readings, speakers, etc. are sometimes unavoidable. If you miss class, it is your responsibility to find out what happened by checking Blackboard for announcements and/or asking a classmate. Missing class is no excuse for being unaware of future deadlines and instructions for completing assignments.

Late Assignments: Submitting assignments on time reflects respect for your instructor and classmates, as well as the effort expected from graduate students. I will deduct one FULL letter grade (i.e. from B+ to C+) for each day an assignment is late—unless there are extraordinary circumstances that caused the delay (for which documentation is required). Please notify me in advance, if at all possible, if you know that you are going to be late in submitting an assignment.

Assignments are weighted as detailed below in calculating the final course grade.

Assignment	Due Date	% of Final Grade (3-credits)	% of Final Grade (4-credits)
Housing Policy Analysis		90%	75%
<i>Policy Research Memos (3)</i>	<i>Various</i>	<i>20% each</i>	<i>16.7% each</i>
<i>Final Presentation</i>	<i>5/2 or 5/16</i>	<i>10%</i>	<i>10%</i>
<i>Policy Analysis Memo</i>	<i>5/16</i>	<i>20%</i>	<i>15%</i>
HOPE VI Case Study (4 credit students only)	<i>3/7</i>	N/A	15%
New Columbia Analysis		10%	10%
TOTAL		100%	100%

The following grading scale is used to translate final grades to letter grades.

Letter Grade	Percent Range	Letter Grade	Percent Range
A	93-100%	C	73-77%
A-	90-92%	C-	70-72%
B+	88-89%	D+	68-69%
B	83-87%	D	63-67%
B-	80-82%	D-	60-62%
C+	78-79%	E	Less than 60%

ACADEMIC INTEGRITY

The consequences for violating UAlbany's policies on academic integrity range from rewriting the assignment in question to expulsion from the university. Please familiarize yourself with the details of this policy, which will be enforced in this class: <http://www.albany.edu/eas/104/penalty.htm>. To better understand what plagiarism is and how to avoid it, take the free Library tutorial **Plagiarism 101**: <http://library.albany.edu/usered/ncplaga/index.html>. If you ever have a question about properly referencing the work of others within your writing and presentations, please ask me **before** you submit or present them.

ACCOMMODATIONS FOR DISABILITIES

Every effort will be made to accommodate those with special learning needs. Please notify me of any documented needs you may have within the first two weeks of class so we can work together to assure satisfactory arrangements. Assistance is available through Disabled Student Services: <http://www.albany.edu/studentlife/DSS/index.html> (website), (518) 442-5490 (phone), (518) 442-3366 (TTY).

COURSE SCHEDULE			
DATE	TOPIC	CLASS PREPARATION	DUE
1/24	The State of the Nation's Housing	Read JCHS 2012	
1/31	What Motivates U.S. Housing Policy?	Read T&M 1-6	
2/7	What is the Housing Problem, Who is Solving It, and How?	Read T&M 7-11 & 17-18 (<i>Schwartz 1-2</i>)	
2/14	Housing Segregation & Discrimination <i>Invited: Nancy Denton</i>	Read T&M 33-34; City of Albany 2010 (<i>Schwartz 11</i>)	
2/21	Which Tenure: Own, Rent, or In Between?	Read T&M 12-15; Santiago et al. 2011 (<i>Schwartz 12</i>)	Policy Research Memo #1
2/28	Housing Finance & the Foreclosure Crisis	Read Schwartz 2010 (Chpt. 3); Immergluck 2009a (Chpt. 4), 2009b Watch American Casino	
3/7	Place-based Policies: From Public Housing to HOPE VI & Mixed Income Housing	Read Goetz 2010, 2011; Joseph & Chaskin 2012 (<i>Schwartz 6</i>) Watch The Pruitt-Igoe Myth	HOPE VI Case Studies (4 credit students only)
3/14	Place-based Policies: Low Income Housing Tax Credits as Alternative? <i>Invited: Darren Scott, Albany Housing Authority</i>	Read T&M 19; Khadduri & Wilkins 2008; Scally & Koenig 2012 (<i>Schwartz 5&7</i>)	
3/21	SPRING BREAK		
3/28	People-based Policies: Mobility, Dispersal, or Displacement?	Read T&M 20, 24; Imbroscio 2008a, 2008b; Briggs 2008; Goering & Feins 2008 (<i>Schwartz 8</i>)	Policy Research Memo #2
4/4	NO CLASS; INSTRUCTOR AT CONFERENCE	Read Kleit 2005; T&M 27 Watch Imagining Home	New Columbia Analysis
4/11	State Approaches to Housing	Read Basolo and Scally 2008; Scally 2009; Illinois Housing Development Authority 2011	
4/18	Local Approaches to Housing	Read T&M 28-29, 31-32; Pendall 2008; Scally 2012; (<i>Schwartz 9</i>)	
4/25	Housing for Special Populations <i>Invited: Susan Cotner, AHP; Miriam Axel-Lute, NHI; Kirsten Keefe, Empire Justice Center</i>	Read Culhane & Metraux 2008; Pynoos & Nishita 2006	

DATE	TOPIC	CLASS PREPARATION	DUE
5/2	Housing & Sustainability	Read Enterprise Community Partners 2008; Bruner Foundation 2007 Watch The Greening of Southie	Policy Research Memo #3; Final Presentations
5/16	Exam Period, 8-10PM: Policy Analysis Memo Due & Final Presentations		

ADDITIONAL READINGS ON ELECTRONIC RESERVE

- Basolo, V., & Scally, C. P. (2008). State Innovations in Affordable Housing Policy: Lessons from California and New Jersey. *Housing Policy Debate*, 19(4), 741-774.
- Briggs, X. d. S. (2008). Maximum Feasible Misdirection: A Reply to Imbroscio. *Journal of Urban Affairs*, 30(2), 131-137.
- Bruner Foundation. (2007). *Rudy Bruner Award for Urban Excellence Silver Medal Winner: High Point Redevelopment Project, West Seattle, Washington*. New York: Author.
- City of Albany. (2010). *Analysis of Impediments to Fair Housing Choice, April 2010 Update*. Albany, NY: Author.
- Culhane, D. P., & Metraux, S. (2008). Rearranging the Deck Chairs or Reallocating the Lifeboats? Homelessness Assistance and Its Alternatives. *Journal of the American Planning Association*, 74(1), 111-121.
- Enterprise Community Partners. (2008). *Sustainable, Affordable, Doable: Demystifying the Process of Green Affordable Housing*. Columbia, MD: Author.
- Goering, J., & Feins, J. (2008). Social Science, Housing Policy, and the Harmful Effects of Poverty. *Journal of Urban Affairs*, 30(2), 39-148.
- Goetz, E. G. (2010). Desegregation in 3D: Displacement, Dispersal and Development in American Public Housing. *Housing Studies*, 25(2), 137-158.
- Goetz, E. G. (2011). Where have all the Towers Gone? The Dismantling of Public Housing in U.S. Cities. *Journal of Urban Affairs*, 33(3), 267-287.
- Illinois Housing Development Authority. (2011). *Rebuilding Communities: Illinois 2012 Annual Comprehensive Housing Plan*. Chicago, IL: Author. [READ pp.2-26; SKIM Technical Plan and Appendices]
- Imbroscio, D. (2008a). "[U]nited 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.
- Imbroscio, D. (2008b). Rebutting Nonrebuttals: A Rejoinder to my Critics. *Journal of Urban Affairs*, 30(2), 149-154.
- Immergluck, D. (2009a). *Foreclosed: High-Risk Lending, Deregulation, and the Undermining of America's Mortgage Market*. Ithaca, NY: Cornell University Press. (Chapter 4)
- Immergluck, D. (2009b). The Foreclosure Crisis, Foreclosed Properties, and Federal Policy: Some Implications for Housing and Community Development Planning. *Journal of the American Planning Association*, 75(4), 406-423.
- Joint Center for Housing Studies. (2012). *State of the Nation's housing 2012*. Cambridge, MA: Author.
- Joseph, M. L., & Chaskin, R. J. (2012). Mixed-income developments and low rates of return: insights from relocated public housing residents in Chicago. *Housing Policy Debate*, 22(3), 377-405.
- Khadduri, J., & Wilkins, C. (2008). Designing Subsidized Rental Housing Programs: What Have We Learned? In N. P. Retsinas & E. S. Belsky (Eds.), *Revisiting Rental Housing: Policies, Programs, and Priorities* (pp. 161-190). Washington, D.C.: Brookings Institution Press and Joint Center for Housing Studies.

- Kleit, R. G. (2005). HOPE VI New Communities: Neighborhood Relationships in Mixed-Income Housing. *Environment and Planning A*, 37(8), 1413-1441.
- Pendall, R. (2008). From Hurdles to Bridges: Local Land-Use Regulations and the Pursuit of Affordable Rental Housing. In N. P. Retsinas & E. S. Belsky (Eds.), *Revisiting Rental Housing: Policies, Programs, and Priorities* (pp. 225-269). Washington, D.C.: Brookings Institution Press and Joint Center for Housing Studies.
- Pynoos, J., & Nishita, C. M. (2006). The Elderly and a Right to Housing. In R. Bratt, M. E. Stone & C. Hartman (Eds.), *A Right to Housing: Foundation for a New Social Agenda* (pp. 279-295). Philadelphia, PA: Temple University Press.
- Santiago, A.M., Galster, G., Tucker, C.M, Santiago-San Roman, A.H., & Kaiser, A.A. (2011). Be It Ever So Humble, There's No Place Like Home: The Experiences of Low-Income, Minority Homebuyers. In K.L. Patterson & R.M. Silverman (Eds.), *Fair and Affordable Housing in the U.S.* (pp.289-342). Chicago, IL: Haymarket Books.
- Sally, C. P. (2009). State Housing Finance Agencies 40 Years Later: Major or Minor Players in Affordable Housing? *Journal of Planning Education and Research*, 29(2), 194-212.
- Sally, C. P. (2012). The Nuances of NIMBY: Context and Perceptions of Affordable Rental Housing Development. *Urban Affairs Review*. Online first.
- Sally, C. P., & Koenig, R. (2012). Beyond NIMBY & Poverty Deconcentration: Reframing the Outcomes of Affordable Rental Housing Development. *Housing Policy Debate*, 22(3), 435-461.
- Schwartz, A. (2010). *Housing Policy in the United States* (2nd ed.). New York: Routledge., Chapter 3: Housing Finance, pp.51-88.