

**UEP 0113-01 Housing Policy**  
**Department of Urban and Environmental Policy and Planning**  
**Tufts University**  
**Fall 2014, Thursday 6:30 – 9:00**

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**Course Overview**

Does the housing in which we live reflect our current economic position? Or, does it influence our future economic position and life chances? Are economically homogenous neighborhoods a reflection of the normal functioning of urban land markets? Or, do public policies and private practices create or reproduce social, economic, and/or cultural enclaves? Is housing a right? If so, what does the right to housing entitle one to? What should housing keep us free from (e.g., the elements or crime) and what should housing free us to be (e.g., engaged citizens or active participants in the economy?)

If we were to solve all of our housing problems, what would our cities look like? Is the nature of housing challenges different in urban areas than in rural areas? Suburban or exurban? How shall we tackle housing problems? As a problem of shelter? As a problem of race? As a problem of class? As a problem of architecture? As a problem of urban design? As a problem of financing? As a problem of investment? As a problem of access and transportation? These are the questions that send many students to a housing policy class.

These issues are all a part of the work we will do this semester. As you read and we discuss this semester we will notice that most commentators on US housing policy approach their work about housing with assumptions. Some of you will have more experience than others in reading critically. Part of our work this semester will be to read with a critical eye. You will be asked to identify explicit and implicit assumptions and consider the strength of those assumptions. One value of such an exercise will be to help you to develop your own theory or framework of what housing policy ought to achieve. The point of developing such a theory or framework is to guide your professional practice in policy development, planning, and implementation.

I am interested in history and theory because I am interested in social justice. I believe that history helps us understand how we got here. In terms of housing policy, the history of US housing policy allows us to understand why we have the policies we do and what has motivated policy makers, reformers, and private actors in the past. I also believe that theory helps us to understand the world. That is, I believe that theory helps us to make sense of all the information around us. Finally, I believe that history and theory makes us more effective actors. I want to be an actor in service to social justice. I want you to decide what it is you want to serve.

So, I am asking that you approach this course with attachment. If you do so you will leave this course with a broad understanding of US housing policy and knowledge of what has motivated public policy makers, private reformers, and institutional actors. You will understand the powerful role of land markets in shaping our metropolitan space. You will be introduced to some of the major debates in housing policy. More importantly, you will leave with an idea (maybe general, perhaps specific) of what

you think housing policy should accomplish. For those of you in graduate school, I want you to leave with a fairly specific idea of what contributions you can make towards achieving these goals. For all students I hope that you will find that the process you go through to achieving this clarity can be adapted and used in other domains outside of housing.

## Books

**Two books are recommended for purchase. They are available at the bookstore or at [amazon.com](http://amazon.com):**

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

Alex Schwartz, *Housing Policy in the United States: An Introduction (second edition)*, Routledge Press, 2010.

Two additional publications are available on-line and should be used as reference guides; they both provide up-to-date details on federal housing programs. If you need a quick definition of a program or issue, with some factual information, I suggest that you consult one or both of the following. These are big documents, so it doesn't make sense to print them. The first also provides information on Massachusetts housing programs:

*Affordable Housing Guidebook for Massachusetts*, Ann Verrilli, prepared for Citizens' Housing and Planning Association, July 2008. <http://www.chapa.org/pdf/HousingGuidebookJuly2008.pdf>

*2012 Advocates' Guide to Housing and Community Development Policy*, prepared by the National Low Income Housing Coalition  
[Nlihc.org/library/other/guides/2012](http://Nlihc.org/library/other/guides/2012)

Additional readings are available through various websites and may be accessed either by clicking on the link in the syllabus or by downloading from Trunk. Please let me know as soon as possible if you have problems accessing any material; while I have checked all links on this syllabus, web links have been known to change or stop working without notice.

A list of recommended websites with a wealth of additional materials relating to housing and community development issues is provided at the end of the syllabus.

## Course Requirements and Grading

Students are expected to actively engage in all aspects of the class including discussions and presentations. While some students have more direct experience than others in the issues related to the course, all have much to offer through personal perspectives, thoughtful reflection, and the curiosity and passion each brings to the material. Our experience as a class, and each student's individual experience in this class, will be considerably richer if everyone participates.

## Grading will be based on

Class participation	26%
3 Reading responses	21%
4 Assignments	21%
Book review	16%
Final	16%

### Class participation

Come to class prepared to fully participate. That means, having read the material. Sometimes that will mean having completed the assignment. Other times that will mean having completed a reading response. At all times that will mean coming to class with curiosity. Curiosity about what others in the class think; curiosity about what another author, advocate, or policy maker might say or think about the reading or topic or issue. Finally, I will ask you to come to class, each and every week, with at least two discussion questions.

### Reading response

There are three (3) reading responses to complete throughout the semester. These are at least two pages. The first one is due the second week of class. I will be passing out at the first session a guide that you are to use for all readings, whether a reading response is due or not.

### Assignments

There are four assignments due throughout the course of the semester. I will explain these at the time I assign the work.

### Book review

This is a book review, not a book report. The standard here is the type of review that you would find in *New York Review of Books*. You are to read the book in terms of its relevant scholarship, in terms of the relevant policy or practical context, and in terms of what it means for your own professional practice. The review should be about 3,000 words. You must get approval from me for the book.

### Final exam

There will be a take-home final exam for this class. Logistics for turning in the exam will follow.

## Expectations

I expect professional standards. First, I expect you to know the University's standards of academic integrity. There is no room for plagiarism or other forms of dishonesty in this class. You are 100% responsible for your conduct in this regard. Be sure that you understand Tufts code of conduct in this regard. (See: <http://uss.tufts.edu/studentAffairs/documents/TuftsStudentHandbook.pdf>) Second, all work is to represent your best effort; it is to look good, and it is to be on time. If work is late, I will reduce your grade for every calendar day it is late. I will accept late work, without penalty, only if you have a sudden personal emergency.

Please check the calendar and let me know by our second meeting if you have any conflicts due to

religious observance.

Please let me know by our second meeting if you foresee any complications in completing the work of this class due to disabilities.

### Disclaimers

This schedule, assigned readings, and other components of the syllabus may change.

### Competencies

#### Knowledge Areas

- History of U.S. housing policies and programs
- How housing is connected to larger political and economic forces/policies
- Multiple aspects of housing problems: housing affordability, adequacy, availability, as they relate to different segments of the population in which they are being
- Ways in which racial issues have permeated housing programs and how government has sought to address this area of concern; fair housing laws
- Cultural roots of housing tenure preferences (e.g., homeownership vs. rental)
- Roles of federal, state, and local governments in addressing housing problems
- Role of the private for-profit sector in the development of housing policies
- The banking industry and federal supports for housing
- The subprime crisis and the roles of key public and private actors and institutions
- Roles of residents in federal, local initiatives; organizing, lobbying, community development approaches to gaining political power in housing controversies
- Spatial components, such challenges as siting subsidized housing in affluent communities, role of housing in a community context
- Differential advantages of housing development and management through public, nonprofit and for-profit sponsorship; subsidy mechanics and financing
- Range of nonprofits involved with housing development and management
- Mechanisms for subsidizing housing programs and relative advantages/disadvantages; beneficiaries of federal housing subsidies; program implementation
- New models for addressing housing issues

## Class Schedule and Readings

### Sept. 4 (Class 1) Overview, Objectives etc.

#### Topics to be discussed:

- Students' and instructor's goals
- What are our own stories

**HANDOUT: Reading Response 1: Due September 11**

### Sept. 11 (Class 2) Introduction to US housing policy

#### Topics to be discussed:

- Is housing a right?
- Housing policy vs. urban policy vs. community development. Can we clarify theoretically? Can we distinguish in practice?

**HANDOUT: Assignment 1. Due Sept 25**

#### Readings

"Editors' Introduction," Chapter 1 (part only), "Why a Right to Housing is Needed and Makes Sense," in Bratt, Stone, Hartman. Pp. 1-12

Schwartz, Introduction, Chapter 1. Pp.1-12

Universal Declaration of Human Rights  
<http://www.un.org/en/documents/udhr/index.shtml>

The Right to the City  
<http://www.righttothecity.org/>

Briggs, Xavier. 2008. Urban Policy Next." Shelterforce, Fall 2008.  
[http://www.shelterforce.org/article/1112/urban\\_policy\\_next/](http://www.shelterforce.org/article/1112/urban_policy_next/)

Briggs, Xavier de Souza. 2005. "Introduction," *The Geography of Opportunity: Race and Housing Choice in Metropolitan America*, p. 1-41.

Peter Marcuse and W. Dennis Keating. "The Permanent Housing Crisis: The Failures of Conservatism and the Limitations of Liberalism," Chapter 6 in Bratt, Stone, Hartman. Pp. 139-162.

**Sept 18 (Class 3) Historic Sweep and Building a Current Understanding of Housing Challenges in the US**

**HANDOUT: Assignment 2. Due Oct 9**

**Topics to be discussed:**

- Major indicators of housing problems
- How housing problems have changed from the early 20th century to the present
- Key characteristics of contemporary housing problems in the U.S. and the Boston area
- What's not included in the "State of the Nation's Housing"?

**Readings:**

Schwartz, chapter 2, "Trends, Patterns, Problems," pp. 13–50.

George C. Galster. 2008. "U.S. Housing Scholarship, Planning, and Policy Since 1968." *Journal of the American Planning Association*. 74(1) pp. 5-16.

Joint Center for Housing Studies, *The State of the Nation's Housing*, 2014, "Executive Summary," pp. 1-6 and "Housing Challenges" pp. 27-32 (skim other sections of interest).

[http://www.jchs.harvard.edu/research/state\\_nations\\_housing](http://www.jchs.harvard.edu/research/state_nations_housing)

Barry Bluestone and Chase Billingham with Liz Williams, Yingchan Zhang, Tim Davis, Aaron Gornstein, Marvin Siflinger, Ann Verrilli, and Eleanor White, "The Greater Boston Housing Report Card 2011: Housing's Role in the Ongoing Economic Crisis," The Kitty and Michael Dukakis Center for Urban and Regional Policy (CURP), Northeastern University, October, 2011, Executive Summary (pp. 5-10) (other sections optional).

[http://nuweb9.neu.edu/dukakiscenter/wp-content/uploads/2011\\_Housing\\_Report\\_Card.pdf](http://nuweb9.neu.edu/dukakiscenter/wp-content/uploads/2011_Housing_Report_Card.pdf)

**Additional Resources:**

Chris Tilly Chapter 1 The Economic Environment of Housing: Income Inequality and Insecurity in Bratt, Stone, and Hartman. Pp. 20-37

Michael E. Stone, Chapter 2, "Housing Affordability: One-Third of a Nation Shelter-Poor," pp. 38-58 in Bratt, Stone, Hartman.

Pelletier, Danilo. 2008. *Getting to the Heart of Housing's Fundamental Question: How Much Can a Family Afford? A Primer on Housing Affordability Standards in U.S. Housing Policy* National Low Income Housing Coalition.

[http://nlihc.org/sites/default/files/AffordabilityResearchNote\\_2-19-08.pdf](http://nlihc.org/sites/default/files/AffordabilityResearchNote_2-19-08.pdf)

## Sept 25 (Class 4) Housing Markets and Neighborhood Impacts

### Topics to be discussed:

- Local Housing Conditions
- Primer on urban land markets
- How are housing markets supposed to work?
- What are the neighborhood impacts of these economic processes?
- Selection of book for book review

### Readings:

"Filtering" and "Housing Markets" in the *Encyclopedia of Housing*.

Paul Leonard and Maureen Kennedy. 2001. "Dealing with Neighborhood Change: A Primer on Gentrification and Policy Choices." Discussion Paper Prepared for The Brookings Institution Center on Metropolitan and Urban Policy and PolicyLink.

Pp. 1 – 41. Case studies in Appendix A for more detail, as interested.

<http://www.brookings.edu/research/reports/2001/04/metropolitanpolicy>

Andrejs Skaburskis. 2006. "Filtering, City Change and the Supply of Low-priced Housing in Canada." *Urban Studies*. Vol. 43, No. 3, 533-558. March.

Lance Freeman and Frank Braconi. 2004. "Gentrification and Displacement in New York City." *Journal of the American Planning Association*. 70(1) pp. 39-52.

Chester Hartman "Ch 8 The Case for a Right to Housing" in Bratt, Stone, and Hartman pp. 177-192

## Oct 2 (Class 5) Federal Support for Homeownership

### Reading Response #2 due Oct 9th.

### Topics to be discussed:

- Impact of the federal homeownership programs on homeownership rates
- Role of homeowner tax deductions in promoting homeownership
- Impact of market changes on individuals and the broader community
- Mortgage lending prior to the Depression
- Role of the Federal Housing Administration (FHA) 1934-1968
- Policy bias in favor of homeownership
- Role of Fannie Mae in the 1930s, 1960s and at present

### Readings

Michael E. Stone, Chapter 4, "Pernicious Problems of Housing Finance," pp. 82-104, in Bratt, Stone, Hartman.

Schwartz, Chapters 3 and 4 (part only), "Housing Finance," pp. 51-80 and "Taxes and Housing," pp. 89-96.

Joseph W. Trefzger, "Why Our Federal Income Tax Should Promote Homeownership." *Illinois Real Estate Letter*. Summer 1998, <http://www.business.uiuc.edu/orer/V12-3-2.pdf>, pp. 10-13.

Excerpts from Peter Dreier, "Federal Housing Subsidies: Who Benefits and Why?" in Bratt, Stone & Hartman: Chapter 5, 105-110 (Introduction and "The Magnitude of Federal Housing subsidies" and bottom of 120 – 129 ("Challenging the Housing Industry's Sacred Cow – The Mortgage Interest Deduction").

## Oct 9 (Class 6) Public Housing

**Reading Response #2 Due today.**

**Invited Guest**

**HANDOUT: Assignment 3. Due Oct 30**

### Topics to be discussed:

- Impetus for the public housing program; major successes/failures
- The record vs. "conventional wisdom" critique of public housing
- Current status of the public housing program
- Changes to the public housing program over the past 20 years
- Introduction to HOPE VI; implications for current residents

### Readings:

Schwartz, Chapter 6, "Public Housing," pp. 125-155.

Michael Markowitz, "Public Housing," *Gotham Gazette*, Feb. 17, 2003, pp. 1-5. *Gotham Gazette* - <http://www.gothamgazette.com/article//20030217/200/284>

Barbara Sard and Will Fischer, 2008. "Preserving Safe, High Quality Public Housing Should Be a Priority of Federal Housing Policy." Center on Budget and Policy Priorities, pp. 1-36. <http://www.cbpp.org/cms/?fa=view&id=655>

Susan J. Popkin, "Academic Perspectives on the Future of Public Housing," Testimony before the U.S. House of Representatives, Committee on Financial Services, Subcommittee on Housing and Community Opportunity, The Urban Institute, July 29, 2009, pp. 1-15. [http://www.urban.org/UploadedPDF/901273\\_public\\_housing.pdf](http://www.urban.org/UploadedPDF/901273_public_housing.pdf)

Public Housing Legislation in Massachusetts.

Report of the Commission for Public Housing Sustainability and Reform. June 2012. [http://www.mass.gov/bb/h1/fy13h1/exec\\_13/hbudbrief5.htm](http://www.mass.gov/bb/h1/fy13h1/exec_13/hbudbrief5.htm)



Governor's proposal. <http://www.mass.gov/governor/legislationeexecorder/legislation/an-act-to-regionalize-housing-authorities.html>

Massachusetts Chapter of NAHRO's legislative proposal.  
[http://massnahro.org/media/final\\_legislation\\_1.16.13.pdf](http://massnahro.org/media/final_legislation_1.16.13.pdf)

**Additional resources:**

Emily Paradise Achtenberg. Ch 7 Federally-Assisted Housing in Conflict: Privatization or Preservation? In Bratt, Stone, and Hartman pp. 163-170.

Robert Weiner. Privatizing Rural Rental Housing. In Bratt, Stone, and Hartman, pp. 171-176.

Policy Link. *Expiring Use: Retention of Subsidized Housing*. <http://www.policylink.org/EDTK/ExpiringUse/>  
(follow link at bottom of page to subsequent pages)

Achtenberg, Emily. 2002. *Stemming the Tide: A Handbook on Preserving Subsidized Multifamily Housing*.  
[http://www.lisc.org/files/893\\_file\\_asset\\_upload\\_file15\\_838.pdf](http://www.lisc.org/files/893_file_asset_upload_file15_838.pdf)

**Oct 16 (Class 7) Race and Fair Housing**

**Guest lecturer**

**Topics to be discussed:**

- How has race affected opportunity and housing historically and how does this play out today?
- What role can housing policy play?
- What is the connection between fair housing and siting subsidized housing?
- What roles do you want to see public and private actors play?

**Readings:**

Schwartz Ch 11 Fair Housing and Community Reinvestment pp. 215-250.

Campen, Jim. February 2014. *Changing Patterns XX: Mortgage Lending to Traditionally Underserved Borrowers & Neighborhoods in Boston, Greater Boston, and Massachusetts, 2012*. A report prepared for Massachusetts Community & Banking Council. [Download here: <http://www.mcbc.info/reports/mortgage>]

Coates, Ta-Nehisi. 2014. "The Case for Reparations." *The Atlantic Monthly*. May.  
[Download here: <http://www.theatlantic.com/features/archive/2014/05/the-case-for-reparations/361631/>]

**Additional Resources:**

Nancy A. Denton Ch 3 Segregation and Discrimination in Housing in Bratt, Stone, and Hartman pp. 61-81.

Margery Austin Turner and Stephen L. Ross. How racial discrimination affects the search for housing. In Briggs editor *The Geography of Opportunity*. p. 81-100.

Tegler, Philip D. 2005. The persistence of segregation in government housing programs. In Briggs editor *The Geography of Opportunity*. p. 197-216.

## Oct 23 (Class 8) Rental Vouchers and Geographic Dispersion of Subsidized Housing

### Movie: The Myth of Pruitt-Igoe

#### Topics to be discussed:

- Rationale, strengths, and weaknesses of tenant-based voucher program
- Comparisons with supply-side programs

#### Readings:

Schwartz, Chapter 7, "Privately Owned Rental Housing Built with Federal Subsidy" pp. 129-147.

Schwartz, Chapter 8, "Vouchers," pp. 177-207

Kirk McClure, "Deconcentrating Poverty With Housing Programs," *Journal of the American Planning Association*, 2008, 74(1), pp. 90-99.

Margery Austin Turner and Xavier de Souza Briggs, Urban Institute: "Assisted Housing Mobility and the Success of Low-Income Minority Families: Lessons for Policy, Practice, and Future Research. Brief No. 5, March 2008, pp. 1-12. [http://www.urban.org/UploadedPDF/411638\\_assisted\\_housing.pdf](http://www.urban.org/UploadedPDF/411638_assisted_housing.pdf)

Heather Schwartz, "Integrating Schools is a Matter of Housing Policy," *Shelterforce*, 3/29/11  
[http://www.shelterforce.org/article/2176/integrating\\_schools\\_is\\_a\\_matter\\_of\\_housing\\_policy/](http://www.shelterforce.org/article/2176/integrating_schools_is_a_matter_of_housing_policy/)

Denise DiPasquale, Dennis Fricke and Daniel Garcia-Diaz, "Comparing the Costs of Federal Housing Assistance Programs," *Federal Reserve Bank of New York Economic Policy Review*, June, 2003, pp. 147-160. And Commentary of DiPasquale et al by Susan Wachter. Both at:  
<http://www.ny.frb.org/research/epr/2003n2.html>

"Housing Choice Vouchers" Summary from National Low-Income Housing Coalition on proposed changes to voucher program. <http://nlihc.org/issues/vouchers>

#### Additional Resources:

Goering, John. 2005. Expanding housing choice and integrating neighborhoods: The MTO Experiment. In Briggs, Ed. *The Geography of Opportunity*. p. 127-149.

Rosenbaum, James et al. 2005. New Capabilities in New Places: Low-Income Black Families in Suburbia. In Briggs, Ed. *The Geography of Opportunity*. p. 150-175.

Popkin, Susan J. and Mary K. Cunningham. 2005. Beyond the projects: Lessons from public housing

transformation in Chicago. In Briggs, Ed. *The Geography of Opportunity*. p. 176-196.

Goetz, Edward G. Housing dispersal programs. *Journal of Planning Literature*. 2003 Aug; 18(1):3-16.

Popkin, Susan J., Bruce Katz, Mary K. Cunningham, Karen D. Brown, Jeremy Gustafson, and Margery A. Turner. 2004. *A Decade of HOPE VI: Research Findings and Policy Challenges*. Available at [http://www.urban.org/UploadedPDF/411002\\_HOPEVI.p df](http://www.urban.org/UploadedPDF/411002_HOPEVI.pdf)

Khadduri, Jill. 2001. Deconcentration: What do we mean? What do we want? *Cityscape* 5, 2: 69-84. Available at <http://www.huduser.org/periodicals/cityscpe/vol5num2/khadduri.pdf>

## Oct 30 (Class 9) Homelessness and Responses

**Policy Maker Assignment Due today**

**Reading Response #3 Due November 6th.**

**Guest: Jack Dowling, Executive Director, *Soldier On***

### Topics to be discussed:

- What are the causes of homelessness?
- Who is homeless?
- What is the Housing First model and what are the challenges it poses?
- Boston's plan to address homelessness

### Readings:

Rob Rosenthal and Maria Foscarinis "Ch 15 Responses to Homelessness: Past Policies, Future Directions, and a Right to Housing" in Bratt, Stone, and Hartman pp. 316- 339

Malcolm Gladwell. 2006. "Million-Dollar Murray." *The New Yorker*. February 13. Pp 96+ [http://www.gladwell.com/2006/2006\\_02\\_13\\_a\\_murray.html](http://www.gladwell.com/2006/2006_02_13_a_murray.html)

Ana Stefancic and Sam Tsemberis. "Housing First for Long-Term Shelter Dwellers with Psychiatric Disabilities in a Suburban County: A Four-Year Study of Housing Access and Retention". *Journal of Primary Prevention*. Download available at: [http://www.pathwaystohousing.org/content/research\\_library](http://www.pathwaystohousing.org/content/research_library)

City of Boston. 2009. "Leading the Way III. A report on Boston's housing strategy for 2009-2012. March. Download from: [http://www.cityofboston.gov/dnd/homelessness\\_plan.asp](http://www.cityofboston.gov/dnd/homelessness_plan.asp). Chapter 3 (pp 25-33)

US Department of Housing and Urban Development. 2012. Annual Homeless Assessment Report. (Link to follow).

Nov 6 (Class 10) The Housing Bubble and the Financial Crisis

Reading Response #3 Due today

**Topics to be discussed:**

- What are some of the causes of the financial crisis?
- Who, and what communities, are bearing the costs?
- How has the federal government responded?

**Readings:**

Dean Baker and Simone Baribeau. August 2003. "Homeownership in a Bubble: The Fast Path to Poverty?" Washington, DC: Center for Economic and Policy Research.

<http://www.cepr.net/index.php/publications/reports/homeownership-in-a-bubble-the-fast-path-to-poverty/>

Dean Baker and David Rosnick. 2005. "Will a Bursting Bubble Trouble Bernanke? The Evidence for a Housing Bubble." Washington, DC: Center for Economic and Policy Research.

<http://www.cepr.net/index.php/publications/reports/will-a-bursting-bubble-trouble-bernanke-the-evidence-for-a-housing-bubble/>

Dean Baker. 2008. "Subprime Rescue Plans. Backdoor Bank Bailouts. Washington, DC: Center for Economic and Policy Research. <http://www.cepr.net/index.php/publications/reports/subprime-rescue-plans-backdoor-bank-bailouts/>

Mark Zandi, *Financial Shock*, updated edition, 2009. Chapter 1, "Subprime Précis,"  
Download from: <http://www.economy.com/mark-zandi/financial-shock/financial-shock-sample-chapter.pdf>

Dan Immergluck, 2009, pp. 1-18. "The Foreclosure Crisis, Foreclosed Properties, and Federal Policy." *Journal of the American Planning Association*, Vol. 75, No. 4.

**Audio:** This American Life, Episode 355. "The Giant Pool of Money."

<http://www.thisamericanlife.org/radio-archives/episode/355/the-giant-pool-of-money>

Transcript available at: [http://old.thislife.org/extras/radio/355\\_transcript.pdf](http://old.thislife.org/extras/radio/355_transcript.pdf)

Federal Responses. (We will split the work of reading, summarizing, and presenting the information to the class.)

Housing and Economic Recovery Act, 2008

<http://www.hud.gov/news/recoveryactfaq.cfm>

<http://www.recovery.gov/>

American Recovery and Reinvestment Act, 2009

<http://www.nlihc.org/template/page.cfm?id=207>

Homeowner Affordability and Stability Plan, 2009

<http://www.treasury.gov/initiatives/eesa/homeowner-affordability-plan/FactSheet.pdf>

Helping Families Save Their Homes Act, 2009

[http://www.whitehouse.gov/the\\_press\\_office/reforms-for-american-homeowners-and-consumers-president-obama-signs-the-helping-families-save-their-homes-act-and-the-fraud-enforcement-and-recovery-act/](http://www.whitehouse.gov/the_press_office/reforms-for-american-homeowners-and-consumers-president-obama-signs-the-helping-families-save-their-homes-act-and-the-fraud-enforcement-and-recovery-act/)

Protecting Tenants at Foreclosure Act, 2009

<http://www.nlihc.org/doc/Statute.pdf>

Dodd-Frank Wall Street Reform and Consumer Protection Act, 2010

<http://banking.senate.gov/public/files/FinancialReformSummary231510FINAL.pdf>

Protecting Tenants at Foreclosure Act (PTFA) of 2009, Public Law 111-22, Title VII

<http://www.nlihc.org/doc/701-704-Public-Law-111-22.pdf>

#### **Additional Resources:**

The New York Times series on the financial crisis:

[http://topics.nytimes.com/top/news/business/series/the\\_reckoning/index.html?scp=2&sq=the%20reckoning%20g&st=cse](http://topics.nytimes.com/top/news/business/series/the_reckoning/index.html?scp=2&sq=the%20reckoning%20g&st=cse)

Quercia, Roberto, Michael A. Stegman, and Walter R. Davis. 2007. "The Impact of Predatory Loan Terms on Subprime Foreclosures: The Special Case of Prepayment Penalties and Balloon Payments," *Housing Policy Debate* 18, 2: 311-346.

**Nov 13**

**(Class 11)**

**Follow the money: HUD -> Cities -> Non-profits**

#### **Topics to be discussed:**

- HUD-supported community development activities and consolidated plans
- Non-profits
- Finance industry and LIHTC

#### **Readings:**

Schwartz "Ch 9 State and Local Housing Policy and the Nonprofit Sector" p. 177-204.

The Consolidated Plan

[nlihc.org/sites/default/files/12HUDConsolidatedPlanSummary.pdf](http://nlihc.org/sites/default/files/12HUDConsolidatedPlanSummary.pdf)

And, Consolidated Plan Enhancements described:

[nlihc.org/sites/default/files/ConPlan\\_Notice\\_12-009.pdf](http://nlihc.org/sites/default/files/ConPlan_Notice_12-009.pdf)

[nlihc.org/sites/default/files/Memo17-18.pdf](http://nlihc.org/sites/default/files/Memo17-18.pdf)

And new tools introduced:

<http://egis.hud.gov/cpdmaps>

Schwartz, Chapter 4, (part only), "Taxes and Housing," pp. 96 (middle) -102, and Chapter 5, "The Low Income Housing Tax Credit," pp. 83-124.

Chapter 7, "Privately Funded

Peter Dreier Ch 5 Federal Housing Subsidies: Who Benefits and Why? In Bratt, Stone, and Hartman pp. 105-138.

**Additional Resources:**

State Housing Trust Funds

<http://www.policylink.org/EDTK/HTF/>

Pendall, Rolf, Arthur C. Nelson, Casey J. Dawkins, and Gerrit J. Knaap. 2005. Connecting smart growth, housing affordability, and racial equity. In Briggs editor *The Geography of Opportunity*. p. 219-246.

Davis, John Emmeus. "Ch 17 Between Devolution and the Deep Blue Sea: What's a City or State to Do?" in Bratt, Stone, and Hartman p. 364-398

Buron, Larry, Sandra Nolden, Kathleen Heintz, and Julie Stewart. 2000. Executive Summary. *Assessment of the Economic and Social Characteristics of LIHTC Residents and Neighborhoods: Final Report*. Prepared by Abt Associates for the U.S. Department of Housing and Urban Development. Pp. v-xvii and pp. 1-1 to 1-3 in Chapter 1. And, read selectively, as interested. Available for download at:

<http://www.huduser.org/publications/affhsg/lihtc.html>

Jill Khadduri and Charles Wilkins, 2007. "Designing Subsidized Rental Housing Programs: What Have We Learned?" Prepared for *Revisiting Rental Housing: A national policy summit*. March. Section 4 (pp. 18 – 26) and part Section 5 (pp. 26-22). Download available at:

<http://www.jchs.harvard.edu/research/publications/designing-subsidized-rental-housing-programs-what-have-we-learned>

Massachusetts' Qualified Action Plan, download at <http://www.mass.gov/hed/housing/affordable-rent/low-income-housing-tax-credit-lihtc.html> Look for "Amended 2012 QAP" pp. 1-23(*read*), 24-1(top)(*skim*)

Jill Kadduri and David Rodda, Making the Best Use of your LIHTC Dollars: A Planning Paper for State Policy Makers, prepared for HUD Office of Policy Development and Research, July, 2004, Report C-OPC-21895, available online at <http://www.huduser.org/Publications/pdf/LIHTCDollars.pdf>, pp. 1-24;

**Nov 20 (Class 12) Housing Cooperatives, Mutual Aid Associations; Community Land Trusts; Limited Equity Coops**

**Topics to be discussed:**

- Does "co-production" challenge our current models to address homelessness and housing?
- What are some of the most innovative models for addressing homelessness and housing in an age of diminished political will for additional public resources?

**Readings:**

David Boyle and Michael Harris. 2009. "The Challenge of Co-Production. How equal partnerships between professionals and the public are crucial to improving public services." London: Nesta. Download at: [http://www.nesta.org.uk/publications/assets/features/the\\_challenge\\_of\\_co-production](http://www.nesta.org.uk/publications/assets/features/the_challenge_of_co-production)

Nic Bliss (ed.) "Bringing Democracy Home". 2009. Commission on Co-operative and Mutual Housing. Download at: <http://mutualhousinggroup.coop/downloads.jsp>

Jacques Defourney. 2001. "From Third Sector to Social Enterprise" in *The Emergence of Social Enterprise*, Borzaga and Defourney (eds). London and New York: Routledge. Pp. 1—18. Download at: [http://orbi.ulg.ac.be/bitstream/2268/90501/1/From Third Sector to Social Enterprise.pdf](http://orbi.ulg.ac.be/bitstream/2268/90501/1/From%20Third%20Sector%20to%20Social%20Enterprise.pdf)

John Emmeus Davis. 2006. *Shared Equity Homeownership. The Changing Landscape of Resale-Restricted, Owner-Occupied Housing*. New Jersey: The National Housing Institute. Pp 18-51. Download at: [http://www.nhi.org/research/522/shared\\_equity\\_homeownership/](http://www.nhi.org/research/522/shared_equity_homeownership/)

**Resources:**

<http://www.nwgreatfalls.org/selfhelp.html> (a sweat equity program in Montana)

**Nov 25 Thanksgiving**

**Dec 1 (Class 13) Book Review Presentations.**

Hand out take home final.