PA783: Urban Housing Policy (3 units)
Public Administration Program
San Francisco State University
Professor Ayse Pamuk
Fall 2017

Thursdays 6:00-8:45pm DTC 617

Office hours: 4:45-5:45pm DTC 678ATeb 415.817.4459
Main campus office hours: Tuesdays 2-3pm HSS 136 Tel: 415.338.7045 (voice mail)
Mailbox: HSS 261! Email: namuk@sfsu.edu
Course materials and messages will be posted on iLearn.sfsu.edu

Background

This is an introductory course to urban housing policy in the United States. The objectives of the course are to provide students with an understanding of how housing markets function, how government and community-based institutions affect housing outcomes, and explore designing housing policies that are consistent with community-based and sustainable community principles. It is organized to acquaint students with basic housing planning and community development concepts to critically compare housing market operations and institutions across localities (e.g., cities, states, countries), and to understand the consequences of alternative government policy choices. It will also help students understand why rents rise, why homeownership is out of reach for most San Francisco renters, and why foreclosures happen.

The course format will be lecture and discussion (with some online hybrid components). There will be class activities and ample opportunities for discussion. There will be one field trip to a local housing development project and 2-3 guest speakers/housing professionals from the community.

Prerequisite: Graduate status.

Student Learning Objectives

Students who successfully complete the requirements of this course should, at the end of the semester, be able to:

• Analyze land and housing market trends and indicators
• Understand how land and housing markets work in the United States!
• Critically evaluate federal, state, local, and regional housing policy!
• Understand how mortgage markets work, and how housing is financed!
• Access housing and community development resources and information on the Internet!
• Assess the role of Community Development Corporations (CDCs) in low-income housing delivery!
• Understand local government housing programs!
• Understand the housing needs of special populations.
• Develop an understanding of housing policy issues in other countries.
Course Organization

PA 783 is organized into four parts:

PART I: Economics of Housing Markets and Policy Choices

The first part of the course will introduce basic concepts of economics of housing markets from macro and microlevel perspectives. Demand and supply fundamentals in housing markets will be reviewed with an emphasis on special attributes of housing (e.g., spatial fixity, transaction costs). It will examine the organization of the home-building industry, dynamics of land markets and the performance of housing finance institutions (e.g., Fannie Mae).

PART II: U.S. Housing Conditions and Policy

The second part of the course will review past and current U.S. housing conditions and policy responses. Concepts (such as affordability, rent burden, overcrowding) used in preparing a local housing study/strategy/consolidated plans will be examined. The changing role of federal, state and local governments in housing delivery will be discussed. Current state and federal housing policy directions and programs (e.g. tax credits for low income housing, Housing Choice Vouchers) will be examined. The effects of housing finance policies (promoting single-family suburban homes) in shaping metropolitan spatial structure will be discussed.

PART IIIC Affordable Housing and Community Development in the U.S.

The third part of the course will review the history of community-based economic development strategies and housing delivery by community-based institutions in urban areas. It will examine new housing types (e.g. co-housing, SROs) and architectural design that have emerged in response to new types of households (e.g. female householders, nonfamily households), community-based initiatives for local economic development and affordable housing, and the role nonprofit housing builders in low-income housing delivery.

PART IV: Perspectives from Outside the U.S.: Lessons for U.S. housing policy

The fourth part of the course will introduce housing delivery systems, problems and policy responses in Western Europe and in developing countries.
Course Assignments

Students are required to attend and actively participate in all classes and review course materials posted on iLearn each week. Required readings should be completed before class. There will be short assignments, a book review, an innovative policy paper, and a group project. Assignments are due no later than midnight on the date when they are due (on iLearn only in one file). See dates below.

- Housing market analysis (due: October 5)
- Book review (due: October 19)
- Group project: Analysis of an affordable housing project (case study) (due: November 6)
- Innovative policy paper A researched essay about an innovative housing policy (due: December 7)

Course Readings

The following books are available at the SFSU campus bookstore and on two-hour reserve at SFSU library.


All other assigned readings are available on the World Wide Web and/or on electronic reserve, which is accessible through iLearn.

Grading

Class participation 10%

Housing market analysis (10/5) 20%

Book review (10/19) 20%

Group project: Analysis of an affordable housing project (case study) (due: 11/6) 25%

Innovative policy paper (12/7) 25%

Total: 100%

Attendance in all classes is required. Excessive absences may result in a failing grade.
Message from the College of Health & Social Sciences,

Welcome. This section is to inform you of the College and University policies that may affect you. Knowledge of these deadlines (viewed at http://registrar.sfsu.edu/) and policies will help you to navigate the bureaucracy of the University while helping you succeed and graduate in a timely manner. Policies can be intimidating sometimes, but they ensure an equitable, consistent and reliable process for each student. Please review this information and refer to http://chss.sfsu.edu/content/petitions-information for more detail on these policies. Approval of a petition from the instructor and/or Department Chair does not constitute automatic approval from the Associate Dean so please continue attending class until a decision is made. If you have any questions about how these policies specifically apply to your situation, please contact the Associate Dean's Office at assocdean@sfsu.edu or in HSS 239.

**When is the deadline to drop a class?**

The last day to drop a class without a W grade is **September 13, 2017** by 11:59 PM.

**What if I wish to withdraw from a course after the drop deadline?**

Withdrawal from a course is allowed from **September 14, 2017 until November 17, 2017** only if you have serious and compelling reasons with current, relevant supporting documentation. The following are examples of non-serious and non-compelling reasons and would be denied:

- Changing major
- Poor academic performance in class
- Course no longer needed
- Missing pre-requisite(s)
- Instructor forgot to drop
- More time needed for other classes

Unexpected changes in work schedule or serious accident, protracted illness, or family emergencies may be considered serious and compelling if appropriate supporting documentation is attached. The petition must be submitted within a reasonable timeframe (e.g., within 2 weeks of an illness or change in work hours) and must include your unofficial transcripts. From **November 18, 2017 until December 12, 2017**, you may not withdraw from a class or the University, except only in the case of a documented serious illness or verified accident.

Withdrawals cannot be initiated electronically and must be submitted using a paper application. A maximum of 18 units can be withdrawn, and a course can only be repeated once with a failing grade.

**How do I take a course for Credit or No Credit (CR/NC) Grade?**

Please check the course description in the Bulletin to determine if the class can be taken CR/NC. If it is permitted, then you may change your grading option via your SF State Gateway until **October 18, 2017** by 11:59 PM. The Associate Dean will not approve requests for changes if you miss this deadline.
What if I want to add a class after registration closes?

The period to add classes via permission numbers is August 23, 2017 through September 13, 2017 until 11:59 PM. It is your responsibility to obtain a late permission number from your instructor and add the class. Faculty cannot add you into a class. Starting September 14, 2017, a Waiver of College Regulations form must be submitted. This will only be approved if there was an administrative error.

How do I know if any changes in my registration went through?

Always check your registration on your SF State Gateway after making any changes and before deadlines to ensure you are registered properly for your classes. It is always your responsibility to ensure your schedule is correct, even if the instructor indicates they will drop you. All deadlines will be strictly adhered to by the instructor, the Department Chair, and the CHSS Associate Dean.

When are finals?

According to Academic Senate policy F76-12 a time period is set aside at the end of each semester for a formal examination period. All classes are expected to meet during the final examination period whether an examination is given or not. The final examination schedule is:

http://www.sfsu.edu/~acadres/final_exams/finalf17.htm

What resources are available to me on campus?

Disability Programs and Resource Center: Students with disabilities who need reasonable accommodations are encouraged to contact the instructor. The Disability Programs and Resource Center (DPRC) is available to facilitate the reasonable accommodations process. The DPRC, located in SSB 110, can be reached by telephone at 415-338-2472 (voice/TTY) or by e-mail at dprc@sfsu.edu.

Student Disclosures of Sexual Violence: SF State fosters a campus free of sexual violence including sexual harassment, domestic violence, dating violence, stalking, and/or any form of sex or gender discrimination. If you disclose a personal experience as an SF State student, the course instructor is required to notify the Dean of Students. To disclose any such violence confidentially, contact:

The SAFE Place - (415) 338-2208; http://www.sfsu.edu/~safe_plc/

Counseling and Psychological Services Center - (415) 338-2208; http://psyservs.sfsu.edu
For more information on your rights and available resources: http://titleix.sfsu.edu

CHSS Student Resource Center (HSS 254): Provides academic advising and support to all students with a CHSS major. For more information and to book advising appointment: http://chss.sfsu.edu/src or call (415)405-3740.

Undergraduate Advising Center (ADM 212): Provides academic advising and support to all students. For more information: https://advising.sfsu.edu/
A note about academic integrity, plagiarism, and student conduct

What is plagiarism?

“Plagiarism is generally defined as "presentting] the ideas or words of another as one's own." (MerriamWebster Dictionary, 378) While people often focus on unattributed direct quotation of material, plagiarism also includes making minor changes in wording or sentence structure that repeats essentially the same concept as the original statement. Words, charts, drawings, computer programs or any other creative work can be plagiarized. Undisputed common knowledge can be cited without attribution.”

“Plagiarism is defined as the act of using the ideas or work of another person or persons as if they were one's own without giving proper credit to the source. Such an act is not plagiarism if it is ascertained that the ideas were arrived through independent reasoning or logic or where the thought or idea is common knowledge. Acknowledgement of an original author or source must be made through appropriate references; i.e., quotation marks, footnotes, or commentary. Examples of plagiarism include, but are not limited to the following: the submission of a work, either in part or in whole completed by another! failure to give credit for ideas, statements, facts or conclusions which rightfully belong to another! failure to use quotation marks when quoting directly from another, whether it be a paragraph, a sentence, or even a part thereof! close and lengthy paraphrasing of another's writing without credit or originality! use of another's project or programs or part thereof without giving credit.”

Source: http://conduct.sfsu.edu/Dlagiarism

Please familiarize yourself with the likely consequences of plagiarism by reading the SFSU Standards for Student Conduct http://conduct.sfsu.edu/standards
Course Outline at a Glance

Introduction

Aug. 24 Introduction to course content, structure and classmates
What is a house? What does a house represent in the U.S.? In other countries? What does it represent for you?

Aug. 31 How are housing standards defined in different contexts? Global housing indicators and trends. Why housing matters.
A global slide show—Housing conditions in the world

PART I: Economics of Housing Markets and Policy Choices

Sep. 7 How do land and housing markets work? What are the rationales for government intervention in housing markets? What is housing demand? Demographic and economic components of demand.

Sep. 14 What is housing supply? How is the home building industry organized? How is housing financed? Homeownership, taxes, and housing. Mortgage discrimination in housing markets

Sep. 21 The foreclosure crisis and policy responses. Subprime and predatory lending.

PART IP U.S. Housing Conditions & Policy

Sep. 28 What is housing policy? Ideological context of housing policy Federal housing policy 1930s through 1973. The Public Housing Program (Supply side subsidies)

Oct. 5 Federal housing policy 1973-80, Community Development Block Grants, Section 8 vouchers (Demand side subsidies)

Housing market analysis due.

Oct. 12 Dismantling public housing

Oct. 19 State, local, and regional housing policy & implementation
Guest Lecture: Kevin Kitchingham (USP alumnus), San Francisco Mayor’s Office of Housing

Book review due.
PART II: Affordable Housing and Community Development in the U.S.

Oct. 6 Affordable housing financing, development, and design  
**Guest Lecture: Barney Deasy**, President, Merritt Community Capital  
(to be confirmed)

Nov. 2 What is community development policy? Housing in a broader context! Reintegrating disadvantaged communities into the fabric of urban life  
**Guest lecture: Kristy Wang**, Community Planning Policy Director, San Francisco Planning and Research (SPUR)  
Field trip to an affordable housing project (details TBA)

Nov. 9 The role of CDCs in delivering housing for low-income households and special needs population

Nov. 16 **Group project due:** Student Power Point presentations

Nov. 23 FALL RECESS

PART IV: Perspectives from outside the U.S.

Nov. 30 Housing in developing countries

Dec. 7 **Innovative policy paper due,**  
Student Power Point presentations

Dec. 18 Final version of innovative policy paper due.
Detailed Course Schedule

Introduction

Aug. 24  
**Introduction to course content, structure and classmates**

- What is a house?
- What does a house represent in the U.S.? In other countries? What does it represent for you?

Aug. 31  
**How are housing standards defined in different contexts? Global housing indicators and trends. Why housing matters.**

- Housing standards in an international context
- Global housing indicators
- The economic importance of housing
- The goals and forms of housing policy
- Does housing matter to poor families?

**Required readings**


**PART I: Economics of Housing Markets and Policy Choices**

Sep. 7  
**How do land and housing markets work? What are the rationales for government intervention in housing markets? What is housing demand? Demographic and economic components of demand.**

- Rationale for government intervention
- Housing demand and supply
- Demand-side versus supply-side policies
- Market equilibrium
• Market failures
• Rent control
• Demographic drivers of housing demand
• Population and household formation
• Preferred neighborhood racial composition
• Melting pot suburbs
• Immigrants and housing markets
• Housing tenure
• Housing affordability
• Housing quality

Required readings

• Schwartz (2015) “Chapter 2: Trends, Patterns, Problems”

  http://www.jchs.harvard.edu/research/state_nations_housing
  (Executive summary, Housing Markets, Demographic Drivers)

  http://www.jchs.harvard.edu/americas-rental-housing
  (Introduction and summary)


Additional readings


Cheney, Susan A. and Charles Cheney (March 1997) “Adaptation and Home buying Approaches of Latin American and Indian Immigrants in Montgomery County, Maryland. Citvscane

Sep. 14 What is housing supply? How is the home building industry organized? How is housing financed? Homeownership, taxes and housing. Mortgage discrimination in housing markets.

• Determinants of housing supply
• Housing finance
• FHA
• Secondary mortgage markets
• Fannie Mae
• Homeownership
• Amortized mortgage

Required Readings


Additional readings


The foreclosure crisis and policy response. Subprime and predatory lending.

- Mortgage lending discrimination
- Predatory lending
- Sub "prime crisis
- Foreclosures

Required Readings


Additional readings


PART II: U.S. Housing Conditions & Policy


What is housing policy? Ideological context of housing policy. Federal housing policy 1930s through 1973; The Public Housing Program (Supply side policies)
• Tenement housing
• Housing Act of 1937
• Public housing
• Housing Act of 1949
• Pruitt Igoe
• Urban renewal
• Blight
• Public Housing Authority
• Categorical programs

Required Readings

■ Schwartz (2015) “Chapter 6: Public Housing” Chapter 7- Privately owned rental housing built with federal subsidy


Additional reading


Oct. 5 Federal housing policy post 1973; Shift from New Deal social welfare to neoliberal governance strategies, Community Development Block Grants, Section 8 Vouchers (Demand-side policies)

• Housing Act of 1974
• CDBG
• Section 8 Vouchers
• Fair Market Rent
• Gautreaux project (1976 consent decree)

Required readings


Oct. 12 Transformation of public housing and the creation of "boutique" programs

• Purging and dismantling public housing
• HOPE VI program
• Displacement
• Relocation assistance
• Racial dimension
• Moving to Opportunity (MTO) demonstration program
• Social engineering
• Rental Assistance Demonstration (RAD) program

Required readings


Additional readings


Oct. 19 State, local, and regional housing initiatives since the 1990s

- Consolidated Plans
- Housing Element of the General Plan
- Regional housing goals
- Inclusionary housing
- Land recapture
- Affordable housing networks
- Housing trust funds

Book review due.

Guest Lecture: Kevin Kitchingham (USP alumnus), San Francisco Mayor’s Office of Housing

Case study assignment introduction

Required readings


- Wang, Kristy (June 5, 2015) Why a housing moratorium won’t bring rents down-and what to do instead SPUR.

- Mueller, Elizabeth J. and Alex Schwartz (2008) "Reversing the tide: Will state and local governments house the poor as federal direct


Additional readings


PART II Affordable Housing and Community Development in the U.S.

Oct. 26 Affordable housing financing, development, and design

- Low Income Housing Tax Credits
- Patchwork financing
- The end of redevelopment in CA
- The role of nonprofit intermediaries
- Green building design
- Transit-oriented developments
- SB375 in CA
- Regional Housing Needs Allocation (RHNA) Process
**Guest Lecture: Barney Deasy**, President, Merritt Community Capital (to be confirmed)

**Required reading**

- Schwartz (2015) “Chapter 5: The Low Income Housing Tax Credit”

Nov. 2

What is community development policy? Housing in a broader context; Reintegrating disadvantaged communities into the fabric of urban life. **Neighborhood effects. Federal and local initiatives**

- Concentrated poverty
- Place versus people based policies
- Mixed income communities
- Choice neighborhoods demonstration program
- Neighborhood stabilization program

**Guest lecture: Kristy Wang**, Community Planning Policy Director, San Francisco Planning and Research (SPUR)

Field trip to an affordable housing project (details TBA)

**Required readings**


Film: Envisioning Home: Building hope one building at a time (2012). The Jean King and Richard Baron story on public housing transformation in St. Louis and the mixed income approach http://envisi onhome.com/?age id=26

Nov. 9

The role of Community Development Corporations in delivering housing for low-income households & special needs population

- Community Development Corporations
- Institutional capacity of nonprofit developers
- Housing for people with special needs
- Homeless population and health challenges
- Supportive housing
- Housing first programs

Required readings

- Schwartz (2015) “Chapter 10: Housing for people with special needs”


- Pamuk, Ayse and Lori Savron (l997)“The Role of the Institutional Environment in the Nonprofit Housing Sector’s Performance: The Case of Metropolitan Washington, D.C.” Fannie Mae Foundation.


Nov. 16 Group project due. Power Point presentations
Nov. 23 FALL RECESS

PART IV: Perspectives from outside the U.S.

Nov. 30 Housing in developing countries

- Informal housing settlements
- Land tenure security
- Self help housing
- Mega cities
- UNCHS and HABITAT conferences
- The role of the public sector in housing delivery

Required Readings


Additional readings


Dec. 7 Innovative policy paper due.

Dec. 18 Final version of innovative policy paper due.