U.S. Housing Policy and Planning URSP 688O Thursdays 4:00pm - 6:40pm Professor Casey Dawkins

Instructor Contact Information

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Background and Course Description

U.S. housing policy has its roots in the social reform movements of the late 19th century. Early American housing reforms were designed to address the unsafe and overcrowded living conditions facing tenement housing residents. In the 1930s, the federal government entered the housing policy arena, adopting a series of measures designed to promote homeownership and encourage affordable rental housing production. The scope of housing policy expanded over the course of the 20th century to address a much broader range of social policy objectives.

In 2007, the U.S. housing bubble broke, and the U.S. housing policy landscape fundamentally changed as a result. The nation's homeowners saw their home equity plummet, and many lost their homes to foreclosure. With the erosion of local, state, and federal tax revenues, it also became more difficult to fund a variety of affordable rental assistance programs.

The Obama administration saw housing as part of a larger urban agenda, one that was central to reinvigorating the U.S. economy. Under the Obama administration, a new "Sustainable Communities" partnership was forged between the U.S. Department of Housing and Urban Development, the Department of Transportation, and the Environmental Protection Agency to enact a series of new policies that linked transportation, environmental protection, economic development, and affordable housing through a series of new federal initiatives.

The direction of U.S. housing policy changed again during the Trump administration. The Tax Cuts and Jobs Act of 2017 altered the income tax treatment of homeownership and reduced the value of the Low Income Housing Tax Credit. The Trump administration also rolled back several fair housing initiatives set in motion during the Obama administration.

Today, amidst the COVID-19 pandemic, policymakers at all levels of government have enacted new emergency measures that suspend rental and mortgage payment obligations and provide new resources for those facing housing insecurity. States and local governments have also recently begun to rethink local zoning and land-use policies that shape the distribution of affordable housing. This course examines the challenges of this new era, examining contemporary housing policy debates in light of the current housing market landscape and the range of local, state, and federal housing programs designed to shape that landscape.

Learning Objectives

In this course, you will:

- 1. Gain familiarity with recent housing market trends and their impacts
- 2. Understand how housing markets function, emphasizing distinctions between housing markets and the markets for other consumer goods
- 3. Understand the policy significance of housing and identify the social policy objectives underlying housing market interventions
- 4. Gain familiarity with important local, state, and federal housing policies
- 5. Understand the historical evolution of major federal housing policies
- 6. Gain a better understanding of how recent housing market trends have shaped current housing policy debates and envision the future of housing policy in light of ongoing debates
- 7. Be able to use selected analytical techniques to understand local housing market conditions, formulate policy recommendations, and evaluate policy alternatives

Course Requirements

<u>Grading:</u> Your grade in the class will be determined by your performance in the following areas:

- 1. <u>Class Participation (20%)</u>. All students are required to attend classes and do all the readings marked as required in the syllabus prior to the day for which the readings are assigned. I expect you to be ready to start the class at the beginning of the class period and participate in the entire class. To help you prepare for in-class discussions, I have prepared several discussion questions for each class. Please reflect on these questions prior to class. Your participation grade will be based on the quality, frequency, and depth of your contributions to each week's discussion. Specifically, participation will be evaluated in the following areas:
 - Reading Notes. Each student is required to prepare one page "reading notes" for each week's reading assignments and submit these via email to the Professor at the beginning of each week's class. Reading notes should briefly address the discussion questions for the day, using bullet points, and highlight any particularly interesting points or questions that you would like to discuss in that day's class.
 - Open Discussion. Each class will include an open discussion of the week's readings. Be prepared to discuss the readings for each day, using your reading notes as a guide.
 - *Group Discussions*. Periodically throughout the semester, the Professor will organize small group discussions of a current debate within housing policy.
- 2. <u>Seminar (20%)</u>. Groups of two to three students will lead one in-class discussion on a current topic in housing policy. Although students may choose whatever medium they deem relevant to convey the material for that day (eg. Powerpoints, handouts, video presentations, images), care should be taken to organize the seminar to encourage class discussion of the topic at hand. Students are encouraged to prepare questions to help guide the in-class discussion. Students are encouraged to draw upon outside literature to enhance their understanding of the housing policy topic being discussed. At a minimum, seminars must:
 - Provide an overview of the housing policy topic, describing, where relevant, major changes in the policy over time
 - Discuss the major goals of the policy and its connections to broader housing policy goals discussed in class

- Provide a critique of the policy, emphasizing its strengths and weaknesses
- Discuss at least one case study of how the policy has been applied in practice

By Monday of the week prior to each seminar (at the latest), the students assigned to present the following week should submit the following:

- A brief "work plan" that identifies each student's role in preparing and delivering the seminar along with each student's contribution to the major items listed above.
- Any materials that will be distributed to the class to lead the seminar (handouts, Powerpoint presentations, etc.). These should be provided to the Professor at least one week in advance of the presentation date. The Professor will review these materials and provide feedback and suggestions for items to emphasize during the seminar.
- 3. <u>Class Project: Housing Needs Assessment (60%).</u> All students will prepare a housing needs assessment for a chosen county in Maryland. The 60% will be distributed among the following tasks to be completed throughout the semester:
 - Analysis of existing housing conditions (Due March 11)
 - i. Report (25%)
 - ii. Presentation (5%)
 - Final report (Due May 13)
 - i. Report (25%)
 - ii. Presentation (5%)

The grading scale will be based on a plus / minus system with each assignment receiving a grade between 1 and 100 that is weighted as above. Final letter grades will be based on the following scale:

97 - 100:	A+
94 - 96.9:	A
90 - 93.9:	A -
87 - 89.9:	B+
84 - 86.9:	В
80 - 83.9:	B $-$
77 – 79.9:	C+
74 - 76.9:	C
70 - 73.9:	C -
67 - 69.9:	D+
64 - 66.9:	D
60 - 63.9:	D-
< 60:	F

Course Policies

Policy on Late or Missed Assignments

All work must be submitted by the due date. It is extremely important that you stay current in this course.

Attendance Policy

I realize that extenuating circumstances often preclude students from attending every class. If you are absent from class, you are still responsible for ensuring that all assignments are completed by the due date.

Special Needs of Students

If you need course adaptations or accommodations due to a disability, please consult Accessibility and Disability Services in 1101 of the Shoemaker building to make necessary arrangements. The rules for eligibility and the types of accommodations a student may request can be reviewed on the ADS web site at counseling.umd.edu/ads/.

Religious Observances

The University System of Maryland policy provides that students should not be penalized because of observances of their religious beliefs. Students shall be given an opportunity, whenever feasible, to make up within a reasonable time any academic assignment that is missed due to individual participation in religious observances. It is the responsibility of the student to inform the instructor of any intended absences for religious observances in advance. Notice should be provided as soon as possible but no later than the end of the schedule adjustment period. Prior notification is especially important in connection with final exams, since failure to reschedule a final exam before the conclusion of the final examination period may result in loss of credits during the semester. The problem is especially likely to arise when final exams are scheduled on Saturdays.

Academic Integrity

The University of Maryland has a nationally-recognized Code of Academic Integrity, administered by the Student Honor Council. This Code sets standards for academic integrity at Maryland for all undergraduate and graduate students. As a student you are responsible for upholding these standards in this course. It is very important for you to be aware of the consequences of cheating, fabrication, facilitation, and plagiarism. For more information on the Code of Academic Integrity or the Student Honor Council, please visit

http://www.president.umd.edu/administration/policies/section-iii-academic-affairs/iii-100a.

Course Evaluations

Your participation in the evaluation of courses through CourseEvalUM is a responsibility you hold as a student member of our academic community. Your feedback is confidential and important to the improvement of teaching and learning at the University as well as to the tenure and promotion process. You will be informed when CourseEvalUM will be open for you to complete your evaluations. You can go directly to the website (www.courseevalum.umd.edu) to complete your evaluations. By completing all of your evaluations each semester, you will have the privilege of accessing the summary reports for thousands of courses online at Testudo.

Course Readings

The following book is required for the course:

Schwartz, Alex F. 2021. Housing Policy in the United States, 4rd Edition. Routledge: New York.

Other assigned course readings will be posted on the ELMS course page. Students are required to read all assigned readings *prior* to the class in which the readings are assigned. Remember to check ELMS frequently for assigned readings.

ELMS

ELMS (*Canvas*) will be an important component of this course. ELMS is an online environment created for use by University of Maryland students and faculty, accessible at <u>elms.umd.edu</u>. Each course is assigned a separate page and is accessible only by the course instructor and the students enrolled in the course. This system provides a convenient way to post readings, announcements,

and assignments. You are responsible for any announcement or assignment posted on ELMS, regardless of whether the announcement or assignment was discussed in class, so check ELMS often!

Tentative Course Outline

Readings and discussion questions for each week will be distributed and posted in ELMS the week prior to the reading due dates. Student-led seminars are indicated in parentheses, with a suggested reading from Schwartz (2021) that provides an overview of the seminar topic.

Week 1

Thursday, January 28 Introduction and Course Overview

Overview of Class Project

Week 2

Thursday, February 4 History of U.S. Housing Policy

Introduction to Housing Data Sources

Week 3

Thursday, February 11 The Policy Significance of Housing

Analyzing Housing Affordability and Housing Problems

using Census and CHAS Data

Week 4

Thursday, February 18 Housing Demand, Housing Finance, and Taxes

Analyzing the Demographics of Housing Demand

Week 5

Thursday, February 25 Housing Supply and Supply Constraints

Housing Supply Data Analysis

Week 6

Thursday, March 4 Local, State, and Regional Housing Policy and

Community Development

Future Housing Needs Forecasts

Overview of Federal Housing Programs and Data

Sources

Week 7

Thursday, March 11 Discussion of Existing Housing Conditions Report

Week 8

Thursday, March 18 NO CLASS: SPRING BREAK

Week 9

Thursday, March 25 Public Housing

(Student-led Seminar; Schwartz Ch. 6)

Week 10

Thursday, April 1 Subsidizing Privately-Owned Rental Housing

(Student-led Seminar; Schwartz Ch. 5 & 7)

Week 11

Thursday, April 8 Vouchers

(Student-led Seminar, Schwartz Ch. 8)

Week 12

Thursday, April 15 Fair Housing, Residential Integration, and Access to

Opportunity

(Student-led Seminar; Schwartz Ch. 11, Ch. 12 – "Income Integration" section)

Week 13

Thursday, April 22 Homelessness & Housing for People with Special Needs

(Student-led Seminar; Schwartz Ch. 10)

Week 14

Thursday, April 29 International Perspectives

Week 15

Thursday, May 6 Student-Chosen Topic

Week 16

Thursday, May 13 Final Class Project Due

Final Presentations