This course focuses on the dynamics of planning for housing, with a focus on affordable housing and its interrelationships with social problems in the United States. By the end of this class, you’ll be able to:

- Discuss the dynamics and definitions of affordable housing.
- Describe housing problems in the U.S., both locally and nationally.
- Recognize the social and economic impacts of housing on people’s lives.
- Explain how the U.S.’s devolved system of housing provision and finance delivers both market-rate and affordable housing.
- Identify federal, state, and local housing programs used to increase the affordability of housing.
- Evaluate the role of the third or social housing sector in housing provision.
- Explain the role of housing in enabling or preventing access to opportunity for minorities and low-income individuals.
- Discuss the role of housing in neighborhood planning and revitalization.
- Judge the equity implications of housing policies.

We begin with an analysis of the causes, extent, and social dimensions of affordable housing problems. In order to understand the current context, we trace the history of housing policy at the federal, state, and local levels since the beginning of the 20th century, analyzing the political perspectives that have shaped the debates concerning affordable housing policy in the past and will shape them into the future. We explore the refocusing of federal affordable housing policy on social problems rather than the provision of affordable housing, including examinations of mixed-income housing, poverty dispersal policies, low-income homeownership efforts, and maintaining the long-term affordability of housing. Together we will examine the complex delivery and finance system for housing as it has evolved through changing federal priorities, including federal, state, and local programs, the non-profit and private sectors, secondary lending markets, and the tax system. The prominence of homeownership is explored as are the history and implications of the mortgage meltdown. We end with an exploration of promising strategies for the future.

Class Participation has two elements:

**(1) Preparation and Share:** This class is run as a seminar. The quality of each class session will depend upon your preparation; read the material and come to class willing to discuss it with your colleagues. Please note that for each day I have tried to provide questions or topics to guide your reading. Use these, along with the questions sent by your classmates, to help you prepare for class discussion.

For each class, one or two people have responsibility for (1) developing a total of 3 concise discussion questions to shape class discussion and (2) being resources on the nuances of the reading for the rest of the class. The questions should focus on the aspects of the readings they found central to understanding the topic of that class. The team of students will post their 3 succinct (1 or 2 sentence) discussion questions to the discussion board for that class date and topic.

You will have the opportunity to self-assess your participation several times during the semester.
(2) **Stay Informed:** You should also come to class having read a national newspaper, such as the *New York Times, Washington Post, USA Today, or the Wall Street Journal*, looking specifically for housing-related stories. (You can get a discounted *NY Times* subscription—print or digital—as a student from [http://homedelivery.nytimes.com/HDS/CMHome.do?mode=CMHome](http://homedelivery.nytimes.com/HDS/CMHome.do?mode=CMHome). With the changes in the housing market, falling interest rates and increasing foreclosures, each day brings something new to the study of housing policy. Part of our class time will be spent educating each about affordable housing, housing markets, mortgage foreclosures, discussions of affordable housing in the news, and whatever else you may find that pertains to the topic at hand.

(3) **Contribute to the class glossary:** Every policy area has its language and jargon that people involved in that area must know. As you come across terms that are unfamiliar, email them to me with a definition, and I’ll post them in the on-line glossary for the class. I will also try to populate it as we go.

**Assignments:** The assignments for this class allow you to focus on an area of interest to you and learn some ways to characterize and explain housing need.

**Assignment 1: Characterize housing need.** This is an opportunity to characterize the extent and causes of housing need and a related social problem. Write a brief (3 pages, single spaced) **memo** characterizing housing need to a non-technical audience. In your memo, make sure you:

- Define housing need.
- Describe the scope of the problem (national, regional, local?)
- Provide an analysis of what has caused the problem
- Detail who is affected by it
- To what extent is this a problem of housing or a problem of society?

Use the readings from the first 2 weeks of class to guide your thinking about this product. Memo due Jan 28.

**Assignment 2: Final Paper.** For your final paper, choose 1 of two options. Both result in 12-15-page double-spaced, sole-authored papers. Both will go through an instructor and peer review process to give you some feedback prior to handing in a final version of your paper. You may work in a pair or alone on these projects:

**Option 1:** *Consolidated Housing Plan: Characterize housing need in a community and housing market analysis.* In this project, you will develop a housing needs assessment for a community and housing market analysis. You will use available public data to characterize the current and future housing needs. This project closely mimics the type of analysis one would have to do to create a consolidated housing plan needed to receive federal housing funds, using descriptive analyses and forecasting to outline the housing issues and market context. You can make your own choice of a community and use resources such as the eCon housing suite at HUD: [http://egis.hud.gov/cpdmaps/](http://egis.hud.gov/cpdmaps/).

**Option 2:** *Critical Policy Assessment.* You will critically assess one potential solution to the either a housing problem or a social problem for which housing is a solution. You may choose a topic with instructor approval, either from your own interests or from among topics offered by the instructor. More details on these in the second week of classes.

**Reading:** There are five required **texts** (one is available as an e-book in the library), 3 recommended texts, electronic reserves (E in the syllabus), and links to web-based readings for the class. The texts required are:


**Recommended texts:**


**Please note:** Spell-check your papers for this class, and READ them. Check for grammatical errors. An error-free paper looks professional and is much more likely to get a positive response than one that is sloppy. If you cannot see grammatical or typing mistakes, ask someone else to read it for you.

**ADA Policy Statement**

The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you believe you have a disability requiring an accommodation, please contact the Office of Disability Services at (614) 292-3307.

**Academic Misconduct**

Plagiarism will not be tolerated in the classroom. Plagiarism is passing off as one’s own ideas, words, writings, etc., which belong to another. You are committing plagiarism if you copy the work of another person and turn it in as your own, even with the permission of that person. Any instances of academic misconduct will be reported to the Committee on Academic Misconduct (University Rule 3335-5-487).

The solution is to appropriately cite your sources. If you copy any text, you must indicate this by quoting and citing the author(s). The following link leads to citation guides that available on-line through the OSU library: [http://library.osu.edu/help/research-strategies/](http://library.osu.edu/help/research-strategies/). Just expand the first link: “How to Cite and Organize Information.”

**Grading:**

<table>
<thead>
<tr>
<th>Topic</th>
<th>%</th>
<th>Due Date (Carmen Dropbox)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class participation</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Assignment 1: Problem Definition Short Paper</td>
<td>20</td>
<td>Jan 28, 2pm</td>
</tr>
<tr>
<td>Assignment 2: Final Paper</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Proposal paragraph</td>
<td>5</td>
<td>Feb 6, 2pm</td>
</tr>
<tr>
<td>Detailed outline</td>
<td>10</td>
<td>Feb 20, 2pm</td>
</tr>
<tr>
<td>Near complete draft to peer reviewer</td>
<td>10</td>
<td>April 1, 2pm</td>
</tr>
<tr>
<td>Peer comments complete (quality matters)</td>
<td>10</td>
<td>April 8, 2pm</td>
</tr>
<tr>
<td>Final Paper</td>
<td>25</td>
<td>April 23, 2pm</td>
</tr>
<tr>
<td></td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>
Grades in this class are awarded using OSU’s standard grading system. [http://trustees.osu.edu/rules/university-rules/rules8/ru8-21.html](http://trustees.osu.edu/rules/university-rules/rules8/ru8-21.html). Rubrics for individual assignments will be made available during the course of the semester.

<table>
<thead>
<tr>
<th>Date</th>
<th>Topic/Reading (E=electronic reserve, P=print reserve)</th>
<th>Assignments</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td>Foundations</td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Thur 1/9</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Housing’s many roles</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>Course Overview</em></td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>Why housing?</em></td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>Glossary of terms</em></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Schwartz, Ch 1 Introduction, pp 1-12.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Iglesias, Tim. 2009. Our pluralist ethics and public-private partnerships for affordable housing. In <em>Affordable Housing and Public Private Partnerships</em> p. 11-33  E &amp; P</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Immergluck, p.1-16.</td>
<td></td>
</tr>
<tr>
<td>Date</td>
<td>Topic/Reading (E=electronic reserve, P=print reserve)</td>
<td>Assignments</td>
</tr>
<tr>
<td>----------</td>
<td>-----------------------------------------------------------------------------------------------------------------------</td>
<td>-------------</td>
</tr>
</tbody>
</table>
| 2. Tues  | **What is the problem, anyway?**  
What makes something a housing problem?  
How affordable is affordable?  
Are we talking about ownership or rental housing?  
- Schwartz, Ch 2: Trends, patterns, and problems pp. 11-50  
- Mallach, Ch 1 The Case for Affordable Housing, p. 1-25.  
- Chris Tilly Ch 1 The economic environment of housing: income inequality and insecurity in Bratt, Stone, and Hartman. Pp. 20-37  
**Optional for the Very Curious:**  
- Michael E. Stone, Ch2 Housing affordability: one-third of a nation shelter-poor in Bratt, Stone, and Hartman pp. 38-60. | Assignment 1 discussed |
| 3. Thur  | **Understanding and Characterizing Housing Need**  
Describe housing conditions locally and nationally.  
Which groups experience what sorts of problems?  
What housing issues are the most important for planners to address?  
Use data to help you answer these questions.  
**Optional for the Very Curious:**  
- Out of Reach 2013 by the National Low Income Housing Coalition, details the cost of rental housing at the national, state, county, metropolitan area and non-metropolitan area levels. ([http://nlihc.org/oqr/2013](http://nlihc.org/oqr/2013)) At the very least, look at the state data for Ohio and metropolitan data. What do you learn from it?  
- Paycheck to Paycheck by the National Housing Conference looks at housing affordability for workers nationally and in metropolitan areas. Take a look at affordability by occupation or by metropolitan area. Contains reports and a database. ([http://www.nhc.org/chp/p2p/](http://www.nhc.org/chp/p2p/)) | Come to class with several sentences written to answer each of the questions. Bring to class either a printout of the sources you used or a laptop to access webpages. |
<table>
<thead>
<tr>
<th>Date</th>
<th>Topic/Reading (E=electronic reserve, P=print reserve)</th>
<th>Assignments</th>
</tr>
</thead>
</table>
| 4. Tues 1/21 | **Housing Markets, Filtering, and Ideology**  
*How does the market provide affordable housing?*  
*What are the impacts of demand-side, supply-side, and market-intervention strategies?*  
*Characterize the perspectives of democratic capitalism, liberal and conservative ideologies, and their implications for housing policy.*  
*Optional for the Very Curious:*  
| 5. Thur 1/23 | **Housing Finance and Taxes**  
*How has housing finance changed over time?*  
*What is the role of the tax system in the provision of housing in the US?*  
*Where does the US spend the most money on housing subsidy?*  
- Schwartz Ch 3 Housing finance pp. 51-87;  
  Ch 4 Taxes and housing pp. 89-102.  
- Peter Dreier Ch 5 Federal housing subsidies: who benefits and why? In Bratt, Stone, and Hartman pp. 105-138  
- Immergluck Ch. 1 |  

II. The Federal Government and Changing Involvement in Affordable Housing Policy

| 6. Tues 1/28 | **Federal Housing Policy before 1973**  
*How would you describe the legacy of the Housing Act of 1949?*  
*How did government action (FHA, subsidized mortgages) stimulate the private market, and what was the result?*  
- Mallach Ch 2 Affordable Housing Policy in the United States: A Short History, p. 29-52.  
- Hays Ch 4 Federal Housing Assistance from the Depression to the Moratorium: 1934-1973. p. 87-138  
- Schwartz:  
  - Ch 6 Public housing p. 125-156;  
  - Ch 7 Privately owned rental housing built with federal subsidy p. 157-176.  
- Peter Marcuse and W. Dennis Keating. Ch 6 The Permanent Housing Crisis: The Failures of Conservatism and the Limitations of Liberalism, in Bratt, Stone, and Hartman p. 139-162.  
<table>
<thead>
<tr>
<th>Date</th>
<th>Topic/Reading (E=electronic reserve, P=print reserve)</th>
<th>Assignments</th>
</tr>
</thead>
<tbody>
<tr>
<td>7. Thur</td>
<td><strong>New Directions: 1973-1980</strong></td>
<td></td>
</tr>
<tr>
<td>1/30</td>
<td><em>How did housing allowance program come into being?</em></td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>How do housing vouchers work?</em></td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>What impact do housing vouchers have on local rental markets?</em></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Hays RA. Ch 6. The Federal Role in Community Development p. 164-222.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Schwartz Ch. 8 Vouchers pp. 177-207.</td>
<td></td>
</tr>
<tr>
<td>8. Tues</td>
<td><strong>Retrenchment, Recovery, Retrenchment, and Beyond: 1980-today</strong></td>
<td></td>
</tr>
<tr>
<td>2/4</td>
<td><em>Wherefore public housing authorities?</em></td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>How did the Quality Work and Housing Act of 1998 alter the provision of assisted housing?</em></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Hays, RA. Ch 7 and 8, p. 223-282</td>
<td></td>
</tr>
<tr>
<td>2/6</td>
<td><em>Vouchers, housing redevelopment, and dispersal—who, how, why?</em></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Briggs, Popkin and Goering. 2010. Moving to Opportunity E &amp; P</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Optional for the Very Curious:</strong></td>
<td></td>
</tr>
<tr>
<td>Date</td>
<td>Topic/Reading (E=electronic reserve, P=print reserve)</td>
<td>Assignments</td>
</tr>
<tr>
<td>------------</td>
<td>-----------------------------------------------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| 10. Tues 2/11 | **Subsidized Housing and Anti-Poverty Strategies**  
*What is the relationship between housing stability and economic security?*  
*How can housing support anti-poverty strategies?*  
[http://www.urban.org/publications/412965.html](http://www.urban.org/publications/412965.html)  
**Optional for the very curious:**  
- Choice Neighborhoods Implementation.  
- HOST: Helping Families, Building Communities  
- Serving Host Families: The Challenges to Overcome  
- HOST Youth: The Challenges of Growing Up in Low-Income Housing  

Guest: Nancy Hood, PhD, Community Properties of Ohio |
<table>
<thead>
<tr>
<th>Date</th>
<th>Topic/Reading (E=electronic reserve, P=print reserve)</th>
<th>Assignments</th>
</tr>
</thead>
</table>
| 11. Thur 2/13 | **Affordable Rental Housing Production Today**  
How would you characterize the system of affordable housing finance?  
How does the Low Income Housing Tax Credit Work?  
Why is the LIHTC important?  
- Schwartz Ch 5 The Low Income Housing Tax Credit pp. 103-126.  
Optional for the very curious:  
Class Guest: Lisa Patt-McDaniel, Director of Development, Ohio Capital Corporation for Housing (OCCH) |             |
| 12. Tues 2/18 | **Affordable Housing Finance**  
What are the steps in housing finance?  
How would you explain how the US finances affordable housing?  
- Schwartz Ch 9 State and Local Housing Policy and the Nonprofit Sector p. 209-238.  
- Mallach Ch 5 Making the Numbers Work: Financing Affordable Housing p. 101-132  
Class Guest: |             |
| Thur 2/20   | **Community Development and Non-Profit Housers (MOVED TO 2/27)**  
What is the role of the nonprofit sector in the provision of affordable housing?  
What are the benefits and challenges of a social housing sector?  
What is the relationship between community development and neighborhood revitalization?  
- Mallach. Ch 8 Affordable Housing, Community Development Corporations, and Neighborhood Revitalization. P. 188-206.  
- National Housing Trust Fund http://nlihc.org/issues/nhtf  
Class Guest: TBA |             |
### III. The Role of Local Government

<table>
<thead>
<tr>
<th>Date</th>
<th>Topic/Reading (E=electronic reserve, P=print reserve)</th>
<th>Assignments</th>
</tr>
</thead>
</table>
| 13. Thur 2/20 | Local Impacts, Solutions, and Equity (MOVED TO 2/20 FROM 2/25)  
What are key affordable housing issues facing localities?  
What are some tools available to localities to address affordable housing issues?  
- 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  
- Mallach Ch 12: Inclusionary Housing: Using the Market to Create Affordable Housing  
Optional for the very curious:  
- State Housing Trust Funds http://www.policylink.org/site/c.1kJXLbMNJrE/b.5137005/k.DB1/Housing_Trust_Funds.htm (follow links)  
- A Regional Coalition for Housing http://www.archhousing.org/index.html  
- Data and maps for comp plans: http://egis.hud.gov/cpdmaps/  
- Ohio Housing Trust Fund: http://www.cohhio.org/advocacy/2011_OHTF_Video |
What are CRA and HMDA?  
How successful has the Fair Housing Act been?  
How would you characterize the problem of discrimination in housing?  
- Schwartz Ch 11 Fair Housing and Community Reinvestment pp. 215-250.  
- Denton, Nancy A. Ch 3 Segregation and Discrimination in Housing in Bratt, Stone, and Hartman pp. 61-81.  

Assignment 2  
Detailed Outline due
<table>
<thead>
<tr>
<th>Date</th>
<th>Topic/Reading (E=electronic reserve, P=print reserve)</th>
<th>Assignments</th>
</tr>
</thead>
<tbody>
<tr>
<td>15. Thur 2/27</td>
<td>Community Development and Non-Profit Housers (MOVED FROM 2/20 TO 2/27)</td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>What is the role of the nonprofit sector in the provision of affordable housing?</em></td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>What are the benefits and challenges of a social housing sector?</em></td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>What is the relationship between community development and neighborhood revitalization?</em></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Mallach. Ch 8 Affordable Housing, Community Development Corporations, and Neighborhood Revitalization. P. 188-206.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- National Housing Trust Fund <a href="http://nlihc.org/issues/nhtf">http://nlihc.org/issues/nhtf</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Class Guest: donna Hicho, Executive Director, Greater Linden Community Development Corporation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>IV. Homeownership, Mortgage Finance, and the Mortgage Crisis</td>
<td></td>
</tr>
<tr>
<td>16. Tues 3/4</td>
<td><strong>Homeownership</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>What are the benefits and costs of homeownership?</em></td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>What is the homeownership rate in the U.S.?</em></td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>What are the benefits and costs to society of housing policy emphasizing homeownership?</em></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Schwartz Ch 12 Homeownership and Income Segregation Integration pp. 291-310.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Rohe and Watson, eds. 2007. <em>Chasing the American Dream</em> E</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Rohe and Watson. Introduction: Homeownership in American Culture and Public Policy pp.1-11</td>
<td></td>
</tr>
<tr>
<td>17. Thur 3/6</td>
<td><strong>Low-Income Homeownership</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>What are the benefits and costs of homeownership for low income people?</em></td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>What are some solutions to make affordable homeownership more sustainable?</em></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Mallach Ch 9 The Risks and Rewards of Affordable Homeownership.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Rohe and Watson, eds. 2007. <em>Chasing the American Dream</em> E</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Belsky, Retsinas, and Duda. Chapter 9 The financial returns to low-income homeownership. pp.191-212.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Rohe, Quercia, Van Zandt. Chapter 10 The social-psychological effects of affordable homeownership. pp.215-232</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Reid. Chapter 11 Locating the American dream: assessing the neighborhood benefits of homeownership pp.233-263</td>
<td></td>
</tr>
<tr>
<td>Tues 3/11</td>
<td><strong>BREAK</strong></td>
<td></td>
</tr>
<tr>
<td>Thur 3/13</td>
<td><strong>BREAK</strong></td>
<td></td>
</tr>
<tr>
<td>Date</td>
<td>Topic/Reading (E=electronic reserve, P=print reserve)</td>
<td>Assignments</td>
</tr>
<tr>
<td>------------</td>
<td>----------------------------------------------------------------------------------------------------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Thur 3/20</td>
<td>NO CLASS</td>
<td></td>
</tr>
<tr>
<td>V. Problems and Solutions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date</td>
<td>Topic/Reading (E=electronic reserve, P=print reserve)</td>
<td>Assignments</td>
</tr>
<tr>
<td>------</td>
<td>------------------------------------------------------</td>
<td>--------------</td>
</tr>
</tbody>
</table>
| 21. Tues 4/1 | **Preserving the Affordable Stock (take 2)**  
*What is shared equity housing?*  
*What are the benefits and challenges in implementing shared equity housing?*  
*What are some alternative methods of financing housing?*  
- Mallach Ch 12 Inclusionary Housing: Using the Market to Create Affordable Housing p. 285-310.  
**Optional for the very curious (cases and research):**  
<table>
<thead>
<tr>
<th>Date</th>
<th>Topic/Reading (E=electronic reserve, P=print reserve)</th>
<th>Assignments</th>
</tr>
</thead>
</table>
| 22. Thur 4/3 | **Homelessness**<br>What are the causes of homelessness?<br>Who is homeless?<br>Why housing first?<br>How do we prevent homelessness?  
  • Mallach Ch. 11 Homelessness and Affordable Housing p. 263-284.  
  • 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  
  Optional for the very curious:  
  • The 2013 Annual Homeless Assessment Report to Congress  
  • The Columbus Model Performance and Measurement Evaluation  
    [http://www.endhomelessness.org/pages/columbus](http://www.endhomelessness.org/pages/columbus)  
  • Community Shelter Board Snapshot Report 2013  
  • 2012 Ohio Homelessness Report  
  Class Guests: Sara Loken and Isolde Teba, Community Shelter Board |
| 23. Tues 4/8 | **Housing and Health**<br>How does housing influence health?<br>What is more important for health: the neighborhood, the housing structure, or individual factors?  
  Class Guest: James Krieger, MD, MPH, Seattle-King County Department of Public Health (Via Web Conference) |
<table>
<thead>
<tr>
<th>Date</th>
<th>Topic/Reading (E=electronic reserve, P=print reserve)</th>
<th>Assignments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>VI. Wherefore the future?</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| 24. Thur 4/10 | **A Right to Housing?**  
*What is the goal of affordable housing policy?*  
*What are the arguments for and against a right to housing?*  
*What are the practicalities of insuring a right to housing?*  
- Chester Hartman Ch 8 The Case for a Right to Housing in Bratt, Stone, and Hartman pp. 177-192  
- Universal Declaration of Human Rights, Article 25.  
| Tues 4/15 | NO CLASS |                                                                            |
| 25. Thur 4/17 | **Housing Policy into the Future**  
*What should the roles of the federal, state, and local governments be in housing policy?*  
- Schwartz, Alex. Ch 13 Conclusions, p. 311-319  
| Wed Apr 23 2pm | Final Paper Due |                                                                            |
Housing Policy Resources

To Stay Informed:

- Membership in the National Low-Income Housing Coalition (weekly email newsletter keeps you informed as to what is happening nationally in affordable housing). Their website also has useful synopses of housing programs in the Advocates Guide. Sliding scale membership fees. [www.nlihc.org](http://www.nlihc.org)

- Brookings Metropolitan Program has an email list: [www.brookings.edu/metro/metro.htm](http://www.brookings.edu/metro/metro.htm)

- The Center for Budget and Policy Priorities has 2 listservs to help folks interested in housing and social welfare keep up on current issues: [http://www.cbpp.org/housinginvite.htm](http://www.cbpp.org/housinginvite.htm)

- *Shelterforce* ([www.shelterforce.org](http://www.shelterforce.org)) is a magazine of housing and community development published by the National Housing Institute ([http://www.nhi.org/](http://www.nhi.org/)).

- Browse through Harvard’s Joint Center for Housing Studies: [http://www.jchs.harvard.edu/](http://www.jchs.harvard.edu/)

Organizations

Locally:
Annually you can attend the Ohio State Housing Conference

Nationally:

- National Housing Conference (NHC) [www.nhc.org](http://www.nhc.org)
- National Housing Institute: [http://www.nhi.org/](http://www.nhi.org/)
- NHC has a Center for Housing Policy Research: [http://www.nhc.org/housing/chnp-index/](http://www.nhc.org/housing/chnp-index/)
- Center for Budget and Policy Priorities: [www.cbpp.org](http://www.cbpp.org)
- National Low-Income Housing Coalition: [www.nlihc.org](http://www.nlihc.org)
- HUD, housing resources and databases: [www.huduser.org](http://www.huduser.org)
- Urban Institute: [http://www.urban.org/housing/index.cfm](http://www.urban.org/housing/index.cfm)
Additional Reading
What follows are some resources I came across in preparing the syllabus but was unable to fit into the semester class. Just for your information, or perhaps to supplement your work on your final paper for class.

| Sociology and Geography of the Mortgage Crisis | • Entire issue of The International Journal of Urban and Regional Research Vol 33, 3 June 2009:  
| | • Hernandes, Jesus. Redlining Revisited: Mortgage Lending Patterns in Sacramento 1930–2004 (p 291-313) (this one is one the syllabus)  
| | • Newman, Kathe. Post-Industrial Widgets: Capital Flows and the Production of the Urban (p 314-331)  
| | • Wyley, Elvin etal. Cartographies of Race and Class: Mapping the Class-Monopoly Rents of American Subprime Mortgage Capital (p 332-354)  
| | • Gothem, Kevin Fox. Creating Liquidity out of Spatial Fixity: The Secondary Circuit of Capital and the Subprime Mortgage Crisis (p 355-371)  
| | • Wainwright, Thomas. Laying the Foundations for a Crisis: Mapping the Historico-Geographical Construction of Residential Mortgage Backed Securitization in the UK (p 372-388)  
| | • Aalbers, Manuel B. The Globalization and Europeanization of Mortgage Markets (p 389-410)  
| | • Sassen, Saskia. When Local Housing Becomes an Electronic Instrument: The Global Circulation of Mortgages — A Research Note (p 411-426)  
| | • Dymski, Gary A. Afterword: Mortgage Markets and the Urban Problematic in the Global Transition (p 427-442)  
| Sustainable Finance | From Havard’s Joint Center for Housing Policy:  
| | W10-3: Organizational Capital: A New Approach to Lending in Nonprofit Affordable Housing - Rose Lindsay Finkenstaedt  
| | Meeting Multifamily Housing Finance Needs During and After the Credit Crisis: A Policy Brief  
| | Borrowing to Live: Consumer and Mortgage Credit Revisited Nicolas P. Retsinas and Eric S. Belsky, eds.  