URBP 223: HOUSING ECONOMICS AND POLICY

URBP 120: INTRODUCTION TO HOUSING ECONOMICS AND POLICY

SPRING 2019

Instructor: Vanessa Cooper
Email: vanessa.cooper@sjtu.edu
(Note: email will generally be addressed within 48 hours but after normal business hours)

Office hours: 6:30PM - 7:30PM on Mondays in Department Area WSQ216 (or classroom if available). By email or phone for online classes. And by appointment.

Class days/time: Mondays 7:30PM - 10PM
Classroom: Boccardo Business Center 223

Prerequisites: URBP 223: None
URBP 120: Upper division standing or instructor consent

Units: 4 (one of which is an Engagement Unit)

Course Catalog Description
URBP 223: Overview of the housing situation in the United States; examination of the theory of housing markets and framework for analyzing housing policies; in-depth study of the problem of affordable housing and critical examination of the steps that the public, private, and non-profit sectors have taken to alleviate the problem.

URBP 120: Historic and policy aspects of housing, focusing on housing characteristics and public sector intervention. Topics may vary. Course may be repeated for credit when topic changes.

Course Description and Course Learning Objectives
What do we mean by the term “housing”? How do housing markets work? What factors impact the demand and supply of housing? How is the price of a house determined? Why is housing important from a planning perspective? How do we characterize the problem of affordable housing? What measures should be taken to facilitate the provision of affordable housing? What are the current affordable housing issues in the Bay Area and what policies are being used to address these? This course aims to discuss these and such other questions/issues related to housing in the United States.

The course begins with an overview of the housing situation in the US. Second, it examines the theory of housing markets, and provides a framework for analyzing various housing policies.
Finally, it examines the problem of affordable housing, and critically evaluates the steps public, private and non-profit sectors have taken to alleviate the problem.

Upon successful completion of the course, students will be able to:

1) Understand how market-driven, and regulatory demand and supply side policies impact housing prices;
2) Critically evaluate federal low-income housing policies;
3) Analyze a jurisdiction’s housing policies, and understand how regional- and local-level planning policies impact housing markets; and
4) Suggest ways to address affordable housing problems at the local-level
5) Describe and accurately utilize key economic, housing and real estate development terminology used by planning officials, affordable housing professionals and policy makers.

The class is also planned to visit at least one affordable housing site during class time and will discuss roles and careers in the area of real estate development, affordable housing and local government.

Planning Accreditation Board (PAB) Knowledge Components
This course partially covers the following PAB Knowledge Components: 2B, 2E, 3B, 3D and 3E.

- 2B) Written, Oral and Graphic Communication: ability to prepare clear, accurate and compelling text, graphics and maps for use in documents and presentations.
- 3B) Governance and Participation: appreciation of the roles of officials, stakeholders, and community members in planned change.
- 3D) Growth and Development: appreciation of economic, social, and cultural factors in urban and regional growth and change.
- 3E) Social Justice: appreciation of equity concerns in planning.

A complete list of the PAB Knowledge Components can be found at http://www.sjsu.edu/urbanplanning/courses/pabknowledge.html.

Required Course Format
This class adopts a hybrid approach. Most classes will be in person. A number of classes will be provided online. For some classes, a guest lecturer will be present either online or in person for part of the class. Students should keep the regular Monday 7.30PM-10PM time slot free for scheduled online classes. A student must have computer access to CANVAS, Microsoft Word and Excel or equivalents, WebEx and Internet access. Access is available on campus. Please plan ahead to make sure you have computer and Internet access when necessary.

Required Course Texts
Cost: On order at the SJSU bookstore. List hardback price is $165; paperback copy available from various online booksellers for approx. $60 new, $41 used, rental is approx. $18.


Cost: On order at the SJSU bookstore. List hardback price is $28; available from various online booksellers for approx. $17 new and $13 used. Audio version is available on www.audible.com for $14 (And first book is free when you register.).

Readings are free and electronically available via hyperlinks in the syllabus or through San Jose State University’s learning management system (LMS), Canvas by Instructure. A quick guide on how to access CANVAS is at http://www.sjsu.edu/at/ec/docs/CanvasStudentTutorial_Complete.pdf. A small number of periodicals (marked*) must be accessed via the library.

## Course Requirements and Assignments

Your grade for the course will be based on the following assignments and other activities:

<table>
<thead>
<tr>
<th>Assignments</th>
<th>Due Date(s)</th>
<th>Percent of Course Grade</th>
<th>Course Learning Objectives Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assignment 1: One question and narrative and one media article per “discussion seminar” class</td>
<td>Various</td>
<td>10%</td>
<td>1-5</td>
</tr>
<tr>
<td>Assignment 2: In-class/online discussion participation</td>
<td>Various</td>
<td>10%</td>
<td>1-5</td>
</tr>
<tr>
<td>Assignment 3: Engagement Unit Activity A: Attend a Public Meeting and Write a Reflection Paper</td>
<td>Varies but no later than April 8</td>
<td>10%</td>
<td>1-5</td>
</tr>
<tr>
<td>Assignment 4: Engagement Unit Activity B: Participate in One Role Playing Group with a Guest Lecturer &amp; Write a Reflection Paper &amp; a Synthesis Paper</td>
<td>Varies</td>
<td>15%</td>
<td>1-5</td>
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<tr>
<td>Assignment 5: Paper 1</td>
<td>March 25</td>
<td>20%</td>
<td>1-5</td>
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<tr>
<td>Assignment 6: Draft paper 2</td>
<td>April 22</td>
<td>10%</td>
<td>1-5</td>
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<tr>
<td>Assignment 7: Presentation of Paper 1 and 2</td>
<td>May 13</td>
<td>10%</td>
<td>1-5</td>
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<tr>
<td>Assignment 8: Final Paper 2</td>
<td>May 20</td>
<td>10%</td>
<td>1-5</td>
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<tr>
<td>Assignment 9: Creation of a Glossary of housing policy and real estate development terminology</td>
<td>May 20</td>
<td>5%</td>
<td>5</td>
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</tbody>
</table>

This class is primarily run as a seminar. You have to read the assigned material prior to attending that week’s class, and participate in class discussion (Assignment 2). It is important to set aside the time to do the required reading and to take notes while you are reading. Assigned readings may
occasionally change as the class progresses but notice (generally 2 weeks) will be provided. Please note there are required readings for all students each week as well as some marked “(URBP120 optional)”. Articles marked “(URBP120 optional)” are required for URBP223 students, and optional for URBP120 students.

**Assignment 1** submissions will be due to the instructor (via CANVAS) by 11.59pm Saturday night before class. For each class marked “discussion seminar” in the weekly class schedule, each student is required to contribute at least:

- one or two paragraphs (minimum 200 words for URBP 223 students, 150 words for URBP 120 students) description of the main points that you would like to see discussed as part of the discussion generated by the reading.
- one question that s/he would like to see discussed in the class. This question will be in addition to any questions that you might want to ask to clarify a concept/part of the reading.
- identify, cite and comment on a relevant media article you have found during the week (minimum 200 words for URBP 223 students, 150 words for URBP 120 students).

**Assignment 2** requires that you participate actively, at least once per class, in each in person class. Distinct points and guidelines are provided for the online classes. Please note if you are not present for the in person class you cannot qualify for participation for that class.

**Assignments 3 and 4** constitute the Engagement Unit (A & B). See the section titled “Course Workload” for a brief description of these assignments.

Furthermore, you will have to write two papers and present the findings to the class.

- The first paper (**Assignment 5**) will be a memo, written from you as a staff member of a public agency, to a new policy maker (e.g. council member) characterizing the general housing market and situation of a city (or county) of your choice.
- In the second paper (**Assignments 6 & 8**) is also a memo, written from you as a staff member of a public agency to a new policy maker (e.g. council member), that will: a) critically examine the affordable housing situation in the same city (or county) that you chose for the first paper, and b) provide at least one potential solution to the current affordable housing problem in that jurisdiction. In both cases, your audience is a busy policy maker who knows little about housing issues.
- You will make a formal presentation of your findings (**Assignment 7**) at the end of the semester.

URBP 120 and URBP 233 students will have separate writing requirements for these two papers. These requirements and detailed guidelines about writing the papers will be provided later in the semester at the time the paper assignments are introduced. A rubric and presentation guidelines will also be provided.

**For Assignment 9**, the class will also work together to create a group project (a glossary will be of housing and real estate development terminology) in CANVAS during the course. All students will be expected to add to the project during the semester and to actively utilize these terms in the other
assignments. The class is expected to work as a group on this assignment with minimal faculty involvement.

**Final Examination or Evaluation**
There is no final examination. Paper 2 is due May 20.

**Grading Information**
The course grade consists of 9 assignments (see pages 3 & 4).

If a student named “Joe” obtains 10 points on the first assignment, 7 on the second, 9 on the third, 13 on the fourth, 19 on the fifth, 9 on the sixth, 8 on the seventh, and 7 on the eighth and 5 on the ninth, his final letter grade would be calculated using the following steps:

<table>
<thead>
<tr>
<th>Assignment</th>
<th>Maximum score</th>
<th>Joe's scores</th>
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<tbody>
<tr>
<td>1</td>
<td>10</td>
<td>10</td>
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<td>2</td>
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<td>9</td>
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</tbody>
</table>

100% 87

Step A: Add the score for each assignment to arrive at the final score for the course.
Step B: Final score = 87. The following grading scheme converts the final score into a letter grade.
A+ (96 and above); A (93 to 95); A- (90 to 92); B+ (87 to 89); B (84 to 86); B- (81 to 83); C+ (78 to 80); C (75 to 77); C- (72 to 74); D+ (69 to 71); D (66 to 68); D- (63 to 65); F (below)
Step C: Using the conversion scheme provided in above, the score of 87 for “Joe” equals a letter Grade of “B+.”

**Other Grading and Assignment Issues**
Instructions on assignments will be provided in class and will be posted on CANVAS. All assignment must be submitted via CANVAS. Assignments 5, 6, 7 & 8 must be turned in in paper and via CANVAS. Assignment 9 will be done online via CANVAS.

You must attempt to send the assignments via CANVAS. On the very rare occasion where CANVAS is not working, you may email a PDF copy of the assignment from your SJSU email to the instructor by the same deadline.

Students are encouraged to ask questions about assignments well ahead of the due date and no later than 48 hours before the due date. While I will attempt to respond to questions as quickly as possible, generally I will only answer emails outside of normal business hours. Please do not anticipate an immediate answer. I aim to respond within 48 hours.
Late work will not be accepted. Please plan ahead to meet the deadline. If an emergency arises that requires some flexibility on the due date, please contact me via email or CANVAS in advance of the deadline for the assignment. Once submitted, an assignment may not be retaken.

Course Workload
Success in this course is based on the expectation that students will spend, for each unit of credit, a minimum of 150 forty-five hours over the length of the course (normally 3 hours per unit per week with 1 of the hours used for lecture) for instruction or preparation/studying or course related activities including but not limited to internships, labs, clinical practica. Other course structures will have equivalent workload expectations as described in the syllabus.

Because this is a four-unit class, you can expect to spend a minimum of nine hours per week in addition to time spent in class and on scheduled tutorials or activities. Special projects or assignments may require additional work for the course. Careful time management will help you keep up with readings and assignments and enable you to be successful in all of your courses. For this class, you will have to undertake additional activities outside the class hours such as attending a public meeting. Details on how to complete these activities are below:

Engagement Unit Activity A (Assignment 3): (worth 10% of course grade): Attend a public meeting regarding housing and complete a 2-page write-up describing the key policy issues discussed and choices made during the meeting. The public meeting could include: a City Council meeting, a Housing Commission/Authority meeting, a Planning Commission meeting, a public/neighborhood meeting, an Association of Bay Area Government (ABAG) meeting, etc. Before attending the meeting, please check with me whether the meeting meets the intent of this engagement unit activity. The public meeting must occur no later than Week 10. Further details will be provided later in the semester.

Engagement Unit Activity B (Assignment 4): (worth 15% of course grade; split into two tasks of 7.5% each): Participate in one role-playing group with a guest lecturer & write a reflective paper and a synthesis paper. You will be assigned to one of two guest speaker role-playing groups. A reflective paper is due within one week after your guest speaker’s visit, and your synthesis paper is due two weeks after your guest speaker’s visit (firm dates will be provided and the role playing groups will assigned once the guest speakers are confirmed). Further details will be provided later in the semester.

University Policies
Per University Policy S16-9, university-wide policy information relevant to all courses, such as academic integrity, accommodations, etc. will be available on Office of Graduate and Undergraduate Programs’ Syllabus Information web page at http://www.sjsu.edu/gup/syllabusinfo/

Plagiarism and Citing Sources Properly
Plagiarism is the use of someone else's language, images, data, or ideas without proper attribution. It is a very serious offense both in the university and in your professional work. In essence, plagiarism is both theft and lying: you have stolen someone else's ideas, and then lied by implying that they are your own.
Plagiarism will lead to grade penalties and a record filed with the Office of Student Conduct and Ethical Development. In severe cases, students may also fail the course or even be expelled from the university.

If you are unsure what constitutes plagiarism, it is your responsibility to make sure you clarify the issues before you hand in draft or final work.

Learning when to cite a source and when not to is an art, not a science. However, here are some common examples of plagiarism that you should be careful to avoid:

- Using a sentence (or even a part of a sentence) that someone else wrote without identifying the language as a quote by putting the text in quote marks and referencing the source.
- Paraphrasing somebody else's theory or idea without referencing the source.
- Using a picture or table from a webpage or book without reference the source.
- Using data some other person or organization has collected without referencing the source.

The University of Indiana has developed a very helpful website with concrete examples about proper paraphrasing and quotation. See in particular the following pages:

- Overview of plagiarism at www.indiana.edu/~istd/overview.html
- Examples of plagiarism at www.indiana.edu/~istd/examples.html
- Plagiarism quiz at www.indiana.edu/~istd/test.html

If you still have questions, feel free to talk to me personally. There is nothing wrong with asking for help, whereas even unintentional plagiarism is a serious offense.

Citation style

It is important to properly cite any references you use in your assignments. The Department of Urban and Regional Planning uses Kate Turabian’s *A Manual for Writers of Research Papers, Theses, and Dissertations*, 8th edition (University of Chicago Press, 2013, ISBN 780226816388). Copies are available in the SJSU King Library. Additionally, the book is relatively inexpensive, and you may wish to purchase a copy. Please note that Turabian’s book describes two systems for referencing materials: (1) “notes” (footnotes or endnotes), plus a corresponding bibliography, and (2) in-text parenthetical references, plus a corresponding reference list. The instructor requires that you choose one of the two for the papers (assignments 5, 6 and 8) and stick to your choice throughout.

Library Liaison

The SJSU Library Liaison for the Urban and Regional Planning Department is Ms. Toby Matoush. If you have questions, you can contact her at toby.matoush@sjsu.edu or 408-808-2096.

Classroom Protocol

This class is primarily run as a seminar, with the goal to foster critical thinking in the complex world of affordable housing. As such, it is expected that students attend each class, be on time, complete the assigned readings prior to each class, and actively participate in discussions with an open mind. If you are unable to attend a class, please notify me via canvas or email before the class.
It is expected that at least one class may be held offsite, at an affordable housing development. Please let me know by Week Two if you would have difficulty attending an offsite class. The affordable housing site would be fully ADA accessible.

We live in a 24/7 connected world. However, during class, I will request that you refrain from texting, tweeting, surfing, and anything else that you can do on an electronic device unless it is for taking notes or for looking up information relevant to the discussion at hand. If you must connect for other reasons, I ask that you wait until break. Phones must be off or on silent.

**Accommodation for Disabilities**

If you need course adaptations or accommodations because of a disability, or if you need to make special arrangements in case the building must be evacuated, please make an appointment with me as soon as possible, or see me during office hours. Presidential Directive 97-03 requires that students with disabilities requesting accommodations must register with the AEC (Accessible Education Center) to establish a record of their disability. You can find information about the services SJSU offers to accommodate students with disabilities at the Accessible Education Center website at [www.sjsu.edu/aec/](http://www.sjsu.edu/aec/).

**Accommodation to Students’ Religious Holidays**

San José State University shall provide accommodation on any graded class work or activities for students wishing to observe religious holidays when such observances require students to be absent from class. It is the responsibility of the student to inform the instructor, in writing, about such holidays before the add deadline at the start of each semester. If such holidays occur before the add deadline, the student must notify the instructor, in writing, at least three days before the date that he/she will be absent. It is the responsibility of the instructor to make every reasonable effort to honor the student request without penalty, and of the student to make up the work missed. See University Policy S14-7 at [http://www.sjsu.edu/ senate/docs/S14-7.pdf](http://www.sjsu.edu/ senate/docs/S14-7.pdf).

**Consent for Recording of Class and Public Sharing of Instructor Material**

Common courtesy and professional behavior dictate that you notify someone when you are recording him/her. You must obtain the instructor's permission to make audio or video recordings in this class. Such permission allows the recordings to be used for your private, study purposes only. The recordings are the intellectual property of the instructor; you have not been given any rights to reproduce or distribute the material.

**SJSU Counseling and Psychological Services**

The SJSU Counseling and Psychological Services is located on the corner of 7th Street and San Fernando Street, in Room 201, Administration Building. Professional psychologists, social workers, and counselors are available to provide consultations on issues of student mental health, campus climate or psychological and academic issues on an individual, couple, or group basis. To schedule an appointment or learn more information, visit Counseling and Psychological Services website at [http://www.sjsu.edu/counseling](http://www.sjsu.edu/counseling).

**SJSU Writing Center**

The SJSU Writing Center is located in Room 126 in Clark Hall. It is staffed by professional
Instructors and upper-division or graduate-level writing specialists from each of the seven SJSU colleges. Our writing specialists have met a rigorous GPA requirement, and they are well trained to assist all students at all levels within all disciplines to become better writers. The Writing Center website is located at http://www.sjsu.edu/writingcenter.

**Writing & Statistics Assistance through ACCESS**
The ACCESS Center, located in Clark Hall, Room 240, is dedicated to providing academic support to students in the College of Social Sciences. There are writing and statistics tutors, as well as a number of other student support services. Services are available to both graduate and undergraduate students in the College of Social Sciences.

**URBP 223: HOUSING ECONOMICS AND POLICY**
**URBP 120: INTRODUCTION TO HOUSING ECONOMICS AND POLICY**

**SPRING 2019**
**COURSE SCHEDULE**

Subject to change with fair notice

Final session: Monday May 20 7.45-10pm

**Classes are in person unless otherwise stated**

**Week 1, Monday January 28 - Lecture: Class Overview**

**Week 2, Monday February 4 - Discussion seminar: Overview of Housing**

- Practice Assignment in Canvas – due Feb 1st at 11.59PM
- Complete reading materials.
- Submit one question and narrative on the reading and one media article per “discussion seminar” class via CANVAS by Saturday 11.59pm prior to class.
- Engagement Activity A handed out.
- Instructions for online class for week 3.

Required reading:


- This class will be online. Study guide provided.

Required reading:
Tools of Microeconomics p 701-717
Rothenberg. Ch. 1 (p 1-8) and Ch. 7. (Ch. 2 is optional.)

**Week 4. Monday February 18** - Lecture: *Summary of Federal Housing Policies*
- Note this is a Federal Holiday but we still have class in person
- Details of paper 1 & 2

Required reading:
Rothenberg. Ch. 10-12

**Week 5. Monday February 25** - Discussion seminar: *Federal housing programs: Housing Choice Vouchers (Section 8), Public Housing (Section 9) and HOME*
- Complete reading materials.
- Submit one question and narrative on the reading and one media article per “discussion seminar” class via CANVAS by Saturday 11.59pm prior to class.
- Instructions for online class for Week 6.

Required reading:
**Week 6. Monday March 4** - Discussion seminar: *Low Income Housing Tax Credit (LIHTC)*

- Complete reading materials.
- Submit one question and narrative on the reading and one media article per “discussion seminar” class via CANVAS by Saturday 11.59pm prior to class.
- This class will be online.

**Required reading:**
Schwartz, Alex. 2015. The Low-Income Housing Tax Credit. Ch. 5 in *Housing Policy in the United States*. Routledge, New York.


[http://www.treasurer.ca.gov/ctcac/program.pdf](http://www.treasurer.ca.gov/ctcac/program.pdf)


**Week 7. Monday March 11** – Discussion seminar: *Housing Finance*

- Complete reading materials.
- Submit one question and narrative on the reading and one media article per “discussion seminar” class via CANVAS by Saturday 11.59pm prior to class.
- Details of **Engagement Assignment B** provided in class

**Required Readings:**


**Week 8. Monday March 18** - Discussion seminar: *Special Needs Housing & Fair Housing*

- Complete reading materials.
• Submit One question and narrative on the reading and one media article per “discussion seminar” class via CANVAS by Saturday 11.59pm prior to class.
• This class may be online.

Required reading:


http://www.thecyberhood.net/documents/papers/cityscape.pdf (URBP120 optional)

Week 9. Monday March 25 – Lecture Guest Speaker or Panel: Affordable Housing Development
  • Assignment: Paper 1 due. Bring a hard copy to the class and also submit one via CANVAS before the start of the class.
  • Instructions for online class in Week 11


Immergluck, Dan. 2011. Too Little, too Late and too Timid: The federal Response to the Foreclosure Crisis at the 5 year Mark. Housing Policy Debate 59 23(1)

Week 10. Monday April 1 - No class - spring break. Campus is closed on this day.

Week 11. Monday April 8 - Discussion seminar: Homeownership - Market Rate and Below Market Rate Ownership -
  • Complete reading materials. Submit One question and narrative on the reading and one media article per “discussion seminar” class via CANVAS by Saturday 11.59pm prior to class.
  • This class will be online

Required reading:

Read the City of Santa Clara’s Below Market Rate program details. Click on each link on this page and pay close attention to the application and the section marked “Other important information”.

San José State University
Urban and Regional Planning Department
Make sure you understand how the program works from a low-income buyer’s perspective and understand why policy makers would want to make such programs available.

http://www.housingtrustsv.org/programs/homebuyer-assistance/below-market-purchase-program/#ffs-tabbed-112


http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/liho01-12.pdf (URBP120 optional)

Week 12. Monday April 15 - Discussion Seminar: Housing Policy at the State and Local Level

• Complete reading materials.
• Submit One question and narrative on the reading and one media article per “discussion seminar” class via CANVAS by Saturday 11.59pm prior to class.

Required reading:


Week 13. Monday April 22 - Lecture Guest Speaker: Meghan Rose, General Counsel, Leading Age Housing advocacy and Senior Housing Policy

• Assignment: Draft Paper 2 due. Bring a hard copy to the class and also submit one via CANVAS before the start of the class.


National Investment Center for Seniors Housing Care. 2016 NIC Investment Guide. Investing in Senior Housing Care & Properties Annapolis, MD. Executive Summary only (URBP120 optional)

Week 14. Monday April 29: Discussion seminar: Round up of Key housing issues in Bay Area Housing Markets (if not already discussed) e.g. inclusionary zoning & in lieu fees, jobs-housing imbalance, moderate rate affordable housing, infill housing, gentrification, homelessness prevention strategies and rent & eviction control.

• Complete reading materials. Submit One question and narrative on the reading and one media article per “discussion seminar” class via CANVAS by Saturday 11.59pm prior to class.
• Guidelines for presentations handed out

Required reading:


**Week 15. Monday May 6:** No class

**Week 16. Monday May 13:**
Student Presentations
  - Submit presentation via Canvas and provide one paper copy by start of class

**Week 17. Monday May 20:** Finals week - class meets from 7.45-10pm
Student Presentations(continued as necessary)
  - Assignment: Glossary submissions must be completed online via CANVAS
  - Assignment: Paper 2 due. Bring a hard copy to the class and also submit one via CANVAS before the start of the class.