

San José State University
Department of Urban & Regional Planning
URBP 223A: Housing I/URBP 120: Introduction to Housing
Fall 2011

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| Instructor: | Wayne Chen |
| Office Location: | WSQ 218B |
| Telephone: | 408-975-4442 |
| Email: | wayne.chen@sanjoseca.gov |
| Office Hours: | Wednesday 6-7pm and by appointment |
| Class Days/Time: | Wednesday 7:15-10pm |
| Classroom: | CL 125 |
| Prerequisites: | URBP 223A: None; URBP 120: Upper division standing or instructor consent. |

Course Catalog Description

URBP 223A: 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 Student Learning Objectives

After completing this course, students will be able to:

- a) understand the history of US housing policy, and the system of housing finance and development
- b) assess the impacts of policies and programs on the supply and demand for housing
- c) think critically about the housing market through an efficiency v. equity framework
- d) grasp the forces that shape the spatial location of housing
- e) consider the relationship between housing and the neighborhood
- f) evaluate local housing policies and explore ways to address affordable housing issues

This course partially covers the following Planning Accreditation Board (PAB) Knowledge Components:

- 4.2.2.(c)
- 4.2.3.(a)
- 4.2.3.(c)
- 4.2.4.(b)
- 4.2.5

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

Required Course Readings

The required course reader is available at San Jose Copy located at 109 E Santa Clara Street, between 3rd and 4th Streets (phone 408-297-6698). Please call ahead to ensure that a copy is available. If you need to order one, they can typically turnaround a copy for you in 24 hours or even within the same day. I may also assign additional reading throughout the semester.

Class Format

This class is primarily run as a seminar, with the goal to foster critical thinking in the complex world of 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 in advance. Lectures by the instructor and/or guest experts will supplement the class discussions.

We live in a 24/7 connected world. However, I will request that you refrain from texting, tweeting, Facebooking, 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 either wait until break or do so with discretion. Phones must be off or on silent.

Dropping and Adding

Students are responsible for understanding the policies and procedures about add/drop, grade forgiveness, etc. Refer to the current semester's [Catalog Policies](http://info.sjsu.edu/static/catalog/policies.html) section at <http://info.sjsu.edu/static/catalog/policies.html>. Add/drop deadlines can be found on the [current academic calendar](http://www.sjsu.edu/academic_programs/calendars/academic_calendar/) web page located at http://www.sjsu.edu/academic_programs/calendars/academic_calendar/. The [Late Drop Policy](http://www.sjsu.edu/aars/policies/latedrops/policy/) is available at <http://www.sjsu.edu/aars/policies/latedrops/policy/>. Students should be aware of the current deadlines and penalties for dropping classes.

Information about the latest changes and news is available at the [Advising Hub](http://www.sjsu.edu/advising/) at <http://www.sjsu.edu/advising/>.

Course Assignments and Grading Policy

Assignments

There are three required papers for the semester:

1. The first paper will analyze existing housing conditions in a city or county of your choice. (*Assigned September 21, due October 19*)
2. The second paper will: a) critically examine the affordable housing situation in the city or county that you chose for the first paper; b) identify the key policy problems, challenges, and questions; c) provide at least two potential solutions to the affordable housing problem(s); d) assess the tradeoffs of those solutions; and e) discuss the political considerations of the choices. (*Assigned October 19, due December 7*)
3. The third paper will be a memorandum examining the jobs and housing situation using an existing case study of San Jose. (*Assigned October 26, due November 9*)

You will make a formal presentation of papers 1 and 2 on the last day of class. Detailed guidelines about the papers will be provided separately.

Additionally, the class will discuss the weekly reading assignments and identify key concepts and takeaways. To facilitate this discussion, each student is responsible for:

- one question that s/he would like to see discussed in the class
- a brief narrative describing the main points (50-150 words) that s/he would like to see discussed as part of the discussion generated by that question

The question and the description should be sent to the instructor by Monday night with the subject line “(Your Name): Class “XYZ” Discussion Question and Narrative.”

Extra credit: You have the opportunity to earn extra credit by attending a public meeting regarding housing, completing a 1-page writeup, and giving a 5-minute presentation on the key policy issues discussed and choices made. The public meeting could include: a City Council meeting, a Housing Commission meeting, a Planning Commission meeting, a public/neighborhood meeting, an ABAG meeting, etc. Before attending the meeting, please clear the meeting with me to ensure that the agenda item(s) discussed meets the intent of this extra credit opportunity.

Grading

| Assignment | Grading |
|---|---------|
| Weekly discussion question and narrative | 15% |
| In-class discussion | 10% |
| Paper 1 (Assigned September 21, due October 19) | 20% |
| Paper 2 (Assigned October 19, due December 7) | 25% |
| Paper 3 (Assigned October 26, due November 9) | 20% |
| Presentation of Papers 1 & 2 (December 7) | 10% |
| *Extra Credit: attend a public meeting, writeup, and presentation | 5% |

Weekly discussion question and narrative submissions will be graded based on completion and as well as demonstrated thoughtfulness of the reading material based on the level of insight and nuance reflected by the submission. In-class discussion requires participation but more importantly thoughtful participation. You will not be assessed on the amount of participation per se, but rather your contribution to the course learning objective and class discourse through insightful questions or comments.

*Note: Papers are due at the beginning of class. Please submit both an electronic copy and a hard copy. Late paper submissions will be docked 20% for each day it is late. If an emergency or a legitimate situation arises that requires some flexibility on the due date, please contact me in advance to discuss. The course grade and corresponding numerical grade are as follows:

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 63)

Academic Integrity Statement, Plagiarism, and Citing Sources Properly

SJSU's Policy on Academic Integrity states: "Your own commitment to learning, as evidenced by your enrollment at San Jose State University, and the University's Academic Integrity Policy requires you to be honest in all your academic course work. Faculty members are required to report all infractions to the Office of Student Conduct and Ethical Development" (Academic Senate Policy S07-2). [The policy on academic integrity can be found at http://www.sjsu.edu/senate/S07-2.htm.](http://www.sjsu.edu/senate/S07-2.htm)

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 examples of plagiarism that you should be careful to avoid:

- If you use a sentence (or even a part of a sentence) that someone else wrote and don't identify the language as a quote by putting the text in quote marks and referencing the source, you have plagiarized.
- If you paraphrase somebody else's theory or idea and don't reference the source, you have committed plagiarism.

- If you use a picture or table from a webpage or book and don't reference the source, you have committed plagiarism.
- If your work incorporates data someone else has collected and you don't reference the source, you have committed plagiarism.

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 http://www.indiana.edu/~istd/overview.html](http://www.indiana.edu/~istd/overview.html)
- [Examples of plagiarism at http://www.indiana.edu/~istd/examples.html](http://www.indiana.edu/~istd/examples.html)
- [Plagiarism quiz at http://www.indiana.edu/~istd/test.html](http://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, 7th edition" (University of Chicago Press, 2007, ISBN-10: 0-226-82336-9). 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.

Campus Policy in Compliance with the American Disabilities Act

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 DRC (Disability Resource Center) to establish a record of their disability.

SJSU Writing Center

The Writing Center in Clark Hall 126 offers tutoring services and workshops to San Jose State students in all courses. The Center is staffed by professional instructors and upper-division or graduate-level writing specialists from each of the seven SJSU colleges. Writing specialists assist in all areas of the writing process, including prewriting, outlining, organizing, and developing paragraphs. Tutors also assist students with grammar, syntax, coherence, development, and documentation styles. The Writing Center website is located at <http://www.sjsu.edu/writingcenter/about /staff/>.

**Course Schedule:
URBP 223A: Housing I/URBP 120: Introduction to Housing (Fall 2011)**

| Wk | Date | Topics, Readings, Assignments, Deadlines |
|----|-------------|--|
| 1 | August 24 | Course Overview |
| 2 | August 31 | <p>The Current State of Housing; What is “Affordable” Housing?</p> <p>Joint Center for Housing Studies of Harvard University. 2011. <i>The State of the Nation’s Housing 2011</i>.</p> <p>Public Policy Institute of California. 2011. <i>California Housing</i>.</p> <p>Feldman, Ron. 2002. <i>The Affordable Housing Shortage: Considering the Problem, Causes, and Solutions</i>. Federal Reserve Bank of Minneapolis. Banking and Policy Working Paper 02-2.</p> <p>Eggers, Frederick J. and Moumen, Fouad. 2008. <i>Trends in Housing Costs: 1985-2005 and the 30%-of-Income Standard</i>. US Department of Housing and Urban Development.</p> <p>Stone, Michael E. 2006. <i>What is Housing Affordability? The Case for the Residual Income Approach</i>. Housing Policy Debate 17(1): 151-184.</p> |
| 3 | September 7 | <p>Federal Housing Policies & Programs</p> <p>Committee on Currency and Banking, United States Senate. 1949. <i>Housing Act of 1949</i>.</p> <p>McCarthy, Maggie; Perl, Libby; Foote, Bruce E.; Jones, Katie; Peterson, Meredith. 2008. <i>Overview of Federal Housing Assistance Programs and Policy</i>. Library of Congress, Congressional Research Service.</p> <p>Collins, Michael. 2002. <i>Pursuing the American Dream: Homeownership and Federal Housing Policy</i>. Millennial Housing Commission.</p> <p>Quiqley, John M. 2000. <i>A Decent Home: Housing Policy in Perspective</i>. Brookings-Wharton Papers on Urban Affairs, 2000, pp. 53-88.</p> |

| Wk | Date | Topics, Readings, Assignments, Deadlines |
|----|--------------|---|
| 4 | September 14 | <p>Federal Housing Actors: Fannie Mae, Freddie Mac, FHA, & HUD (Guest Speaker TBD)</p> <p>Congressional Budget Office. 2010. <i>Fannie Mae, Freddie Mac, and the Secondary Mortgage Market</i>. Congress of the United States.</p> <p>Jaffee, Dwight M. and Quiqley, John M. 2007. <i>Housing Subsidies and Homeowners: What Role for Government-Sponsored Enterprises?</i> Brookings-Wharton Papers on Urban Affairs, 2007, pp. 103-130.</p> <p>White, Lawrence J. 2004. <i>Fannie Mae, Freddie Mac, and Housing Finance: Why true privatization is good public policy</i>. Cato Institute, Policy Analysis No. 528.</p> <p>Thompson, Lawrence L. 2006. <i>A History of HUD</i>.</p> |
| 5 | September 21 | <p>Housing Finance (Guest Speaker TBD); Paper 1 Assigned</p> <p>The Enterprise Foundation. 2002. <i>Overview of Housing Finance Mechanisms</i>.</p> <p>US Department of Housing and Urban Development, Office of Policy Development and Research. 2006. <i>Evolution of the US Housing Finance System</i>.</p> <p>The Enterprise Foundation. <i>LIHTC: How it Works</i>.</p> <p>Keightly, Mark P. 2010. <i>An Introduction to the Design of the Low Income Housing Tax Credit</i>. Library of Congress, Congressional Research Service.</p> <p>California Tax Credit Allocation Committee Programs. 2011. <i>An Description of California Tax Credit Allocation Committee Programs</i>.</p> <p>McCarthy, Maggie. 2005. <i>An Overview of the Section 8 Voucher Program</i>. Library of Congress, Congressional Research Service.</p> <p>The Enterprise Foundation. 1999. <i>Understanding the HOME Investment Partnership Program</i>.</p> |
| 6 | September 28 | <p>Affordable Housing Developers (Guest Speaker TBD)</p> <p>Gertner, Jon. 2005. <i>Chasing Ground</i>. The New York Times.</p> |

| Wk | Date | Topics, Readings, Assignments, Deadlines |
|----|------------|---|
| | | <p>O'Regan, Katherine M. and Quigley, John M. 2000. <i>Federal Policy and the Rise of Nonprofit Housing Providers</i>. Journal of Housing Research 11(2): 297-317.</p> <p>Walker, Christopher. 2002. <i>Community Development Corporations and Their Changing Support Systems</i>. The Urban Institute.</p> <p>Stoecker, Randy. 1996. <i>The Community Development Model of Urban Redevelopment: A Political Economy Critique and an Alternative</i>. The University of Toledo.</p> <p>Gittel, Ross and Wilder, Margaret. 1999. Community Development Corporations: Critical Factors that Influence Success. Journal of Urban Affairs 21(3): 341–362.</p> |
| 7 | October 5 | <p>The Cost of Housing</p> <p>Carliner, Michael. 2003. <i>New Home Cost Components</i>. Housing Economics.</p> <p>Glaeser, Edward and Gyourko, Joseph. 2002. <i>Zoning's Steep Price</i>. Regulation, Fall 2002: 24-30.</p> <p>Been, Vicki. 2005. <i>Impact Fees & Housing Affordability</i>. Cityscape: A Journal of Policy Development & Research 8(1): 139-184</p> <p>Tiebout, Charles M. 1956. <i>A Pure Theory of Local Expenditures</i>. The Journal of Political Economy 64(5): 416-424.</p> <p>Powell, Benjamin and Stringham, Edward. 2004. <i>Housing Supply & Affordability: Do Affordable Housing Mandates Work?</i> Reason Public Policy Institute, Policy Study No. 318.</p> <p>Basolo, Victoria and Calavita, Nico. 2004. <i>Policy Claims with Weak Evidence: A Critique of the Reason Foundation on Inclusionary Housing Policy in the San Francisco Bay Area</i>. University of California, Irvine and San Diego State University.</p> |
| 8 | October 12 | <p>The Housing Market: Efficiency, Equity, & Market Failures</p> <p>O'Sullivan, Arthur. 1996. <i>Why is Housing Different?</i> Urban Economics, Chapter 14: 365-408.</p> |

| Wk | Date | Topics, Readings, Assignments, Deadlines |
|----|------------|--|
| | | <p>Hartman, Chester. 1998. <i>The Case for a Right to Housing</i>. Housing Policy Debate 9(2): 224-246</p> <p><i>Carr, James H. 1998. Comment on Chester Hartman's "The Case for a Right to Housing."</i> Housing Policy Debate 9(2): 247-258.</p> <p>Dowd, Kevin. 2009. <i>Moral Hazard and the Financial Crisis</i>. Cato Journal 29(1): 141-166.</p> <p>Zywicki, Todd J. and Okloski, Gabriel. 2009. The Housing Market Crash. Mercatus Center at George Mason University No. 09-35</p> <p>Makin, John H. 2009. <i>A Government Failure, not a Market Failure</i>. The Wall Street Journal.</p> |
| 9 | October 19 | <p>Sprawl & Growth Management; Paper 1 Due ; Paper 2 Assigned</p> <p>Checkoway, Barry. 1980. <i>Large Builders, Federal Housing Programs, and Postwar Suburbanization</i>. International Journal of Urban and Regional Research 4(1): 21-45.</p> <p>Lamer, Chad. 2004. <i>Why Government Policies Encourage Urban Sprawl and the Alternatives Offered by New Urbanism</i>. The Kansas Journal of Law and Public Policy, Spring 2004: 391-411.</p> <p>Danielsen, Karen A; Lang, Robert E; and Fulton, William. 1999. <i>Retracing Suburbia: Smart Growth and the Future of Housing</i>. Housing Policy Debate 10(3): 513-540.</p> <p>Porter, Douglas R. 1999. <i>Reinventing Growth Management for the 21st Century</i>. William and Mary Environmental Law and Policy Review 23(3): 705-738.</p> <p>Landis, John D; Hood, Heather; Li, Guangyu; Rogers, Thomas; and Warren, Charles. 2006. The Future of Infill Housing in California: Opportunities, Potential, and Feasibility. Housing Policy Debate 17(4): 681-726.</p> |
| 10 | October 26 | <p>Jobs & Housing (Guest Speaker TBD); Paper 3 Assigned</p> <p>Glaeser, Edward L. and Kahn, Matthew E. 2001. <i>Decentralization of Employment and the Transformation of the American City</i>. Brookings-</p> |

| Wk | Date | Topics, Readings, Assignments, Deadlines |
|----|------------|---|
| | | <p>Wharton Papers on Urban Affairs, 2001, pp. 1-63.</p> <p>Boustan, Leah Platt and Margo, Robert A. 2009. <i>Job Decentralization and Residential Location</i>. Brookings-Wharton Papers on Urban Affairs, 2009, pp. 1-31.</p> <p>California Planning Roundtable. 2008. <i>Deconstructing the Jobs-Housing Balance</i>.</p> <p>Belzer, Dena; Elmer, Vicki; and Thorne-Lyman, Abigail. 2006. <i>Fiscal Analysis and Land Use Policy in California: A Case Study of the San Jose Employment Land Conversion Analysis</i>. IURD Working Paper Series, Institute of Urban and Regional Development, UC Berkeley.</p> |
| 11 | November 2 | <p>Housing, the Neighborhood, & Gentrification</p> <p>Kennedy, Maureen and Leonard, Paul. 2001. <i>Dealing with Neighborhood Change: A Primer on Gentrification and Policy Choices</i>. The Brookings Institute Center on Urban and Metropolitan Policy and PolicyLink.</p> <p>Vigdor, Jacob L. 2002. <i>Does Gentrification Harm the Poor?</i> Brookings-Wharton Papers on Urban Affairs, 2002, pp. 133-182.</p> <p>Botein, Hilary and Freeman, Lance. 2002. <i>Subsidized Housing and Neighborhood Impacts: A Theoretical Discussion and Review of the Evidence</i>. Journal of Planning Literature 2002; 16; 359.</p> <p>Ellen, Ingrid Gould. 2007. <i>Spillovers and Subsidized Housing: The Impact of Subsidized Rental Housing on Neighborhoods</i>. Joint Center for Housing Studies.</p> |
| 12 | November 9 | <p>Fair Housing (Guest Speaker TBD); Paper 3 Due</p> <p>Larkin, Brian Patrick. 2007. <i>The Forty Year First Step: The Fair Housing Act as an Incomplete Tool for Suburban Integration</i>. The Columbia Law Review 107(617): 1617-1654.</p> <p>Yinger, John. 1999. <i>Sustaining the Fair Housing Act</i>. Cityscape: A Journal of Policy Development and Research 4(3): 93-106.</p> <p>Massey, Douglas S. 2005. <i>Racial Discrimination in Housing: A Moving Target</i>. Social Problems 52(2): 148-151.</p> |

| Wk | Date | Topics, Readings, Assignments, Deadlines |
|--------|-------------|--|
| 13 | November 16 | <p>Foreclosures & Subprime Mortgages (Guest Speaker TBD)</p> <p>Biano, Katalina M. 2008. <i>The Subprime Lending Crisis: Causes and Effects of the Mortgage Meltdown</i>. CCH.</p> <p>Marcuse, Peter. <i>Subprime Housing Crisis</i>. Columbia University.</p> <p>Lewis, Michael. 2008. <i>The End</i>. Portfolio.com.</p> <p>Demyanyk, Yuliya and Van Hemert, Otto. 2009. <i>Understanding the Subprime Mortgage Crisis</i>. The Society for Financial Studies: 1858-1880.</p> <p>Immergluck, Dan and Smith, Geoff. 2005. <i>There Goes the Neighborhood: The Effect of Single-Family Mortgage Foreclosures on Property Values</i>. Woodstock Institute.</p> <p>Brescia, Raymond H. 2009. <i>Subprime Communities: Reverse Redlining, the Fair Housing Act and Emerging Issues in Litigation Regarding the Subprime Mortgage Crisis</i>. Selected Works.</p> |
| 14 | November 23 | <p>No Class. Happy Thanksgiving!</p> |
| 15 | November 30 | <p>Current Local, State, & Federal Housing Policy Issues</p> <p>Reading TBD.</p> <p>Topics: San Jose Envision 2040 General Plan Update; Housing Element; Regional Housing Needs Allocation; SB 375/AB 32; California Redevelopment Agencies & State Housing Funds; Housing + Transportation Cost; Federal Interagency Partnership On Sustainable Communities.</p> |
| 16 | December 7 | <p>Final Paper (Paper 2) Due; Student Presentations</p> |
| Finals | December 14 | <p>Review of the Course (7:45 – 10pm)</p> |