

**Housing I**  
URBP 223A  
**Introduction to Housing**  
URBP 120

**Spring 2008**

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**Prof. Shishir Mathur**  
**Office: WSQ 216E**  
**Phone: 408-924-5875**  
**Email: shishir.mathur@sjsu.edu**

**Time: Tuesday 7:15 pm - 10:00 pm**  
**Room: HGH 227**  
**Office Hours: Monday 11 am - 12:30 pm; 1 pm - 3pm**  
**Tuesday 5:00 pm - 6:30 pm**

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**Course Catalog Description**

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.

**Overview**

What do we mean by the term “housing”? How do housing markets work? What factors affect 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? 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 United States. Second, it examines the theory of housing markets, and provides a framework for analyzing various housing policies. Third, it examines the problem of affordable housing, and critically evaluates the steps public, private and non-profit sectors have taken to alleviate the problem.

**Student Learning Objectives for the Course**

After completing this course, the students will be able to:

- a) understand how market-driven, and regulatory demand and supply side policies affect housing prices;
- b) critically evaluate federal low-income housing policies;

- c) analyze a jurisdiction’s housing policies, and understand how regional- and local-level planning policies impact housing markets; and
- d) suggest ways to address affordable housing problem at the local-level

**Class format**

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 the class discussion. Each student is required to contribute one question that s/he would like to see discussed in the class. In addition to the question, also describe in one or two paragraphs (100-150 words) the main points that you would like to see discussed as part of the discussion generated by that question. This question will be in addition to any question/s you might want to ask to clarify a concept/part of the reading. The question and the description should be sent to the instructor two days before the class. As this class meets on Tuesday evening, the question and the narrative should be sent to the instructor (via email) by Sunday night with the subject line “Name: Class ‘x’ Discussion Question and Narrative.” From time to time lectures by the professor and/or the guest experts will supplement the class discussion.

**Assignments**

You will have to write two papers and present their findings to the class. The first paper will be a memo characterizing the housing situation in a city or county of your choice. In the second paper you will critically examine the affordable housing situation in the city or county that you chose for the first paper, and will also provide one potential solution to the affordable housing problem. In both cases, your audience is a busy policy maker who knows little about housing issues. You will make a formal presentation of your papers at the end of the semester. Detailed guidelines about writing the papers will be provided separately.

**Readings**

The required course reader is available at Unique Printing. Unique Printing is located at 109 E Santa Clara Street, between 3rd and 4th Streets (phone 408-297-6698). I may also hand out a small number of additional articles in class, and at times may ask you to read material available on the web.

**Grading**

<u>Class discussion</u>	20%
Providing one discussion question and accompanying narrative per class (10%)	
In-class discussion (10%)	
<u>Paper 1</u> (due March 11)	30%
<u>Draft Paper 2</u> (due April 22, draft of Papers 1 and 2 to be sent electronically to the entire class on April 22)	15%
<u>Presentation of Papers 1 and 2</u> (May 6 and 13)	10%
<u>Paper 2 final</u> (due May 13)	25%

Note: Late submissions will not be accepted, except with prior permission.

**Course grade and corresponding numerical 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); E+(60 to 62); E (57 to 59); E- (54 to 56); F (below 53)

**Policy on Plagiarism**

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.

"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>.

**Plagiarism will lead to grade penalties and a record filed with the department chair. It may also result in your failing the course and/or having the incident permanently noted in your SJSU student records.**

**If you are unsure what constitutes plagiarism, it is your responsibility to make sure you clarify the issues *before* you hand in written 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 do not put it in double quotes and reference the source, you have committed plagiarism.
- 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 web page or book and don't reference the source, you have committed plagiarism.
- If your paper 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:

- <http://www.indiana.edu/~wts/wts/plagiarism.html>
- <http://www.indiana.edu/~istd/examples.html>.
- <http://education.indiana.edu/~frick/plagiarism/item1.html>

At the last page listed you will find a quiz to test how well you understand proper paraphrasing.

If you still have questions after reading these pages, feel free to talk to the instructor personally. There is nothing wrong with asking for help, whereas even unintentional plagiarism is a serious offense.

## **Recommended Citation Style**

When you cite another author's work in any written assignments, use "Turabian" style:

- For print sources, follow the directions in Kate Turabian's *A Manual for Writers of Term Papers, Theses, and Dissertations* (University of Chicago Press, 1996). Copies are available in the SJSU King library and in the main office of the Department of Urban and Regional Planning (WSH 216). Additionally, the book is relatively inexpensive, and you may wish to purchase a copy (there are often cheap, used copies available through on-line book sellers).
- For electronic sources, follow the directions at Maurice Crouse's page "Citing Electronic Information in History Papers" available at <http://cas.memphis.edu/~mcrouse/elcite.html>. The page begins with a discussion of the theory behind good citation style, and then provides detailed examples of how to cite all sorts of sources. Be sure to follow the guidelines for Turabian-style citations.

Please note that Turabian's book describes two main systems for referencing materials: (1) footnotes or endnotes, plus a corresponding bibliography, or (2) in-text parenthetical references, plus a corresponding reference list. Either system is fine, but you need to be consistent with your referencing style.

## **Disability Accommodation**

If you need course adaptations or accommodations because of a disability, or if you have emergency medical information to share with me, 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 register with the Disability Resource Center to establish a record of their disability (408-924-6000).

## **Class Schedule**

### **1. January 29**

*Course Overview*

### **2. February 5**

*Overview of housing situation*

#### Required reading:

State of the Nation's Housing 2007.

Also available on-line at:

<http://www.jchs.harvard.edu/publications/markets/son2007/son2007.pdf>

California's Deepening Housing Crisis

*Problem of Affordable Housing*

Required reading:

Hartman, Chester. 1998. The case for a right to housing. *Housing Policy Debate* 9(2): 223-246.

Stone, Michael. 2006. What is Housing Affordability? The Case for the Residual Income Approach. *Housing Policy Debate* 17(1): 151-184.

Recommended reading:

Carr, James H. 1998. Comment on Chester Hartman's "the case for a right to housing": the right to "poverty with a roof." *Housing Policy Debate* 9(2): 247-258.

Salins, Peter D. 1998. Comment on Chester Hartman's "the case for a right to housing": housing is a right? Wrong! *Housing Policy Debate* 9(2): 259-266.

**3. February 12**

*Theory of Housing Markets*

No discussion question required

Required reading:

Tools of Microeconomics

Rothenberg Chapters 1, 2 and 7

*Details of Papers 1 and 2 handed out*

**4. February 19**

*Theoretical Analysis of Urban Housing Policies*

No discussion question required

Required reading:

Rothenberg Chapters 10-12

**5. February 26**

*Federal Low-Income Housing Policy*

Required reading:

Orlebeke, Charles J. 2000. The evolution of low-income housing policy, 1949-1999. *Housing Policy Debate* 11(2): 489-520.

## **6. March 4**

*Public and Assisted Housing; Section 8; Low Income Housing Tax Credit (LIHTC)*

### Required reading:

Popkin, Susan J., Larry F. Buron, Diane K. Levy, and Mary K. Cunningham. 2000. The Gautreaux legacy: what might mixed-income and dispersal strategies mean for the public housing tenants? *Housing Policy Debate* 11(4): 911-942.

Katz, Bruce and Margery Austin Turner. 2001. Who should run the Housing Voucher Program? A reform proposal. *Housing Policy Debate* 12(2): 239-262.

Khadduri, Jill. 2001. Deconcentration: What do we mean? What do we want? *Cityscape* 5(2): 69-84.

McClure, Kirk. 2004. Section 8 and Movement to Job Opportunity: Experience after Welfare Reform in Kansas City. *Housing Policy Debate* 15(1): 99-131.

McClure, Kirk. 2006. The Low-Income Housing Tax Credit Program Goes Mainstream and Moves to the Suburbs. *Housing Policy Debate* 17(3): 419-466.

### Recommended reading:

Basagal, Ophelia B. and Joseph Villarreal. 2001. Comment on Bruce J. Katz and Margery Austin Turner's "Who should run the Housing Voucher Program? A reform proposal": Why public housing authorities remain the best solution for running the Housing Voucher Program. *Housing Policy Debate* 12(2): 263-281.

Zateman, Sunia, Debra Gross, and Marlene Kalenak. 2001. Comment on Bruce J. Katz and Margery Austin Turner's "Who should run the Housing Voucher Program? A reform proposal." *Housing Policy Debate* 12(2): 283-290.

Jennings, Stephanie A. and Roberto G. Quercia. 2001. Comment on Bruce J. Katz and Margery Austin Turner's "Who should run the Housing Voucher Program? A reform proposal." *Housing Policy Debate* 12(2): 291-298.

## **7. March 11**

*Mortgage Markets and Real Estate Development Process*

No discussion question required

Paper #1 due (bring a hard copy to the class and also email at [shishir.mathur@sjsu.edu](mailto:shishir.mathur@sjsu.edu) with the subject line "Name: 223A Paper 1")

## **8. March 18**

### *Homeownership*

#### Required reading:

Rohe, William M., Shannon Van Zandt, and George McCarthy. 2001. *The Social Benefits and Costs of Homeownership: a Critical Assessment of the Research*. Working Paper. Joint Center for Housing, Harvard University. LIHO-01.12.

Renauro, Elizabeth. 2004. An Overview of the Predatory Mortgage Lending Process. *Housing Policy Debate* 15(2): 467-502.

Van Zandt, Shannon. 2007. Racial/Ethnic Differences in Housing Outcomes for First-Time, Low-Income Home Buyers: Findings from a National Homeownership Education Program. *Housing Policy Debate* 18(2): 431-474.

Duda and Belsky. 2001. *The Anatomy of the Low-Income Homeownership Boom*. Working Paper. Joint Center for Housing Studies, Harvard University. LIHO.01-01.

Gyourko, Joseph and Peter Linneman. 1997. The Changing Influences of Education, Income, Family Structure, and Race on Homeownership by Age over Time. *Journal of Housing Research*, 8(1).

## **9. March 25**

### *Spring Break – No Class*

## **10. April 1**

### *Non-profit and Community Development Finance*

Guest Speaker: TBD

#### Required reading:

O'Regan, Katherine M. and John M. Quigley. 2000. Federal policy and the rise of nonprofit housing providers. *Journal of Housing Research* 11(2): 297-317.

Wallace, James E. 1995. Financing affordable housing in the United States. *Housing Policy Debate* 6(4): 785-814.

Belsky, Eric S. 2001. The future of affordability: trends nonprofit housers should be watching. *Shelterforce* 120 (November/December): 8-11, 25.

## **11. April 8**

### *Fair Housing; Crime and Housing*

#### Required reading:

Turner, Margery Austin et al. 2002. *Discrimination in Metropolitan Housing Markets: National Results from Phase I HDS 2000*. The Urban Institute for the U.S. Department of Housing and Urban Development. (This is a long report. Read the executive summary and otherwise read selectively).

Schwartz, Amy Ellen, Scott Susin, and Ioan Voicu. 2003. Has Falling Crime Driven New York City's Real Estate Boom? *Journal of Housing Research* 14(1).

Ondrich, Jan, Stephen Ross, and John Yinger. 2001. Geography of Housing Discrimination. *Journal of Housing Research* 12(2).

## **12. April 15**

*Affordable Housing Policies into the Future*

Guest Speaker: TBD

### Required reading:

Burchell, Robert W. 1991. Preservation actors—past and present: A trip through the players: from 1960 to 2000 and beyond. *Housing Policy Debate* 2(2): 413-436.

Bodaken, Michael. 2002. The increasing shortage of affordable rental housing in America: Action items for preservation. *Housing Facts and Findings* 4(4): 1, 4-7.

Schill, Michael H. and Susan M. Wachter. 2001. Principles to guide housing policy at the beginning of the millennium. *Cityscape* 5(2): 5-19.

Nelson, Arthur C. 2001. Top Ten State and Local Strategies to Increase Affordable Housing Supply. *Housing Facts & Findings* 5(1). Available at <http://www.fanniemae.foundation.org/programs/hff/v5i1-topten.shtml>

## **13. April 22**

*Planning Policies and Housing Markets*

### Required reading:

Downs, Anthony. 2000. How City Planning Practices Affect Metropolitan-Area Housing Markets, and Vice Versa," in Lloyd Rodwin and Bishwapriya Sanyal, Editors, *The Profession of City Planning*, (New Brunswick: Center for Urban Policy Research, 2000), pp. 117-127.

Landis, John D. et al. 2006. The Future of Infill Housing in California: Opportunities, Potential, and Feasibility. *Housing Policy Debate* 17(4): 681-725.

Mathur, Shishir. Forthcoming. Do Impact Fees Raise the Price of Existing Housing? *Housing Policy Debate* 18(4).

Downs, Anthony. 2001. Have Housing Prices Risen Faster in Portland Than Elsewhere? *Housing Policy Debate* 13(1): 7- 31.

Arigoni, Danielle. 2001. *Affordable Housing and Smart Growth: Making the Connection*. National Neighborhood Coalition.

*Draft Paper #2 due (bring a hard copy to the class and also email at [shishir.mathur@sjsu.edu](mailto:shishir.mathur@sjsu.edu) with the subject line “Name: 223A Draft Paper 2”; email Paper 1 and Draft Paper 2 to the whole class with the subject line “Name: 223A Papers 1 and 2”)*

#### **14. April 29**

*Impact of Infrastructure and Services on Housing Markets; Gentrification*

Required reading:

Mathur, S. 2006. Valuation of Local Public Goods and Services: A Note in John Carruthers ed. *Environmental Valuation: Intraregional and Interregional Perspectives*. Hampshire, U.K.: Ashgate.

Elvin K. Wyly and Daniel J. Hammel. 1999. Islands of Decay in Seas of Renewal: Urban Policy and the Resurgence of Gentrification. *Housing Policy Debate* 10(4): 711-777.

Recommended reading:

Kasarda, John. 1999. Comment on Elvin K. Wyly and Daniel J. Hammel’s “Islands of Decay in Seas of Renewal: Urban Policy and the Resurgence of Gentrification.” *Housing Policy Debate* 10(4): 773-781.

Berry, Brian. 1999. Comment on Elvin K. Wyly and Daniel J. Hammel’s “Islands of Decay in Seas of Renewal: Urban Policy and the Resurgence of Gentrification.” *Housing Policy Debate* 10(4): 773-781.

Marcuse, Peter. 1999. Comment on Elvin K. Wyly and Daniel J. Hammel’s “Islands of Decay in Seas of Renewal: Urban Policy and the Resurgence of Gentrification.” *Housing Policy Debate* 10(4): 773-781.

#### **15. May 6**

Presentation of Papers 1 and 2

(Guidelines for presentation will be handed out separately in class)

#### **16. May 13**

Presentation of Papers 1 and 2

Final Paper #2 due (*bring a hard copy to the class and also email at [shishir.mathur@sjsu.edu](mailto:shishir.mathur@sjsu.edu) with the subject line “Name: 223A Paper 2”*).