

OCCIDENTAL COLLEGE  
UEP 302: HOUSING & COMMUNITY DEVELOPMENT - SPRING 2021

Instructor: Jan Breidenbach, PhD

Time and Classroom: Tuesdays & Thursdays, 5:00 – 6:30 PST by ZOOM

Office Hours: Tuesdays 1:00 – 4:00 pm, and by appointment

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### COURSE DESCRIPTION

#### Overview

Since our nation's beginning, America's housing policy – and practice – has been built on a combination of forces and ideals that stem from the early New England colonies, and which have continued through the establishment of slavery, the forming of our nation, down to the very present.

In establishing the early New England colonies, the private ownership of land became the basis of citizenship, a new concept and practice. Land was, as urban historian Sam Bass Warner states, a "civil right", conferring on the landowner himself (sic) the rights of public participation and decision-making. Further, in the New World, the right to property gave the landowner the **right to use and/or sell land as a speculative commodity**. These new ideas were formed as part of the transition from European feudalism to capitalism. Later, this right to property was enshrined in the Constitution when our nation was founded.

As the industrial revolution expanded capitalism in ways no framer could have imagined, the value of land expanded to include not only its productive value, i.e., value based on what it could produce—specifically crops, but its income value; i.e., what was its price. (In classical economics these terms are referred to as use value and exchange value). By the 19<sup>th</sup> century, the economic system of capitalism had become fully established. Not only land, but housing became a speculative commodity—and urban real estate was born.



We have become an urban nation, but our agrarian beginnings have never been discarded. A nostalgic view of a pastoral past is woven through our shelter delivery system, lifting up as paradigm the *single-family detached home*, on a separate lot, lived in by its owners. This ideal of a privately-owned home was, however, out-of-reach for the majority of Americans until the 1930's when Great Depression policy interventions changed how the single-family home was financed.

The changes in how homes were financed, and built, ultimately created our unique American suburbia. And while this model of housing has provided millions with a safe, decent place to live, it has facilitated what housing scholar Michael Stone referred to as the "illusion of ownership through the reality of debt".

By the early 2000's, the US homeownership rate was inching towards 70%, spurred by de-regulation of the banking system and increased reliance on mortgage credit to fuel the *financialization of a de-industrialized economy*. Our 21<sup>st</sup> century "wild west" housing market crashed in 2008, causing the reality of debt to crush the illusion of ownership. Millions of homes were foreclosed on, leaving families adrift.

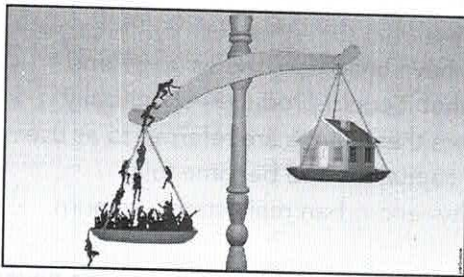
While tarnished by the mortgage disaster, the single-family home remains the bedrock of our national housing policy. And while there is much to criticize here, it remains that *homeownership is the single largest source of household wealth*; a crucial component of family survival in a country without a widespread social safety net.



Rental housing, on the other hand, receives less policy attention and generally is not considered a long-term or 'smart' decision for those who can afford ownership – even though 35% of American households rent (many for their entire lives). The biggest problem with renting is that tenants have considerably fewer rights to their housing than owners. Across the country renters can be evicted with virtual impunity, often losing their shelter through little or no serious fault of their own. Losing one's shelter not only causes poverty, but each eviction leads to more poverty. As income inequality has increased, so has the eviction rate.

Today, we face a housing crisis that looks like an octopus: with tentacles that reach out and the COVID 19 pandemic is set to increase the numbers of evictions orders of magnitude. As of December, 2020, 18% of US renters were behind on their rent – a total of almost 20 million people. Evictions were skyrocketing before the pandemic started and have only been held at bay through a series of federal, state and local legislation that has placed moratoria on eviction and—in some cases—provided financial assistance to landlords for the same period.

Most of these moratoria were scheduled to expire within the last few months. Yet the pandemic has not abated and the need for protection has remained high. As of December 31, 2020, a number of moratoria were extended. We are waiting to hear if others will be (we will know this by the time class starts, or within a week or so of starting).



But while some moratoria have been or will be extended, the day will come when they are all expired. On this day, millions of renters will be expected to pay all outstanding rents due. There is virtually no scenario under which this will be anything but a national disaster of millions of people losing their homes—with many if not most becoming homeless.

Further, COVID has impacted certain populations much more than others. Low-income people of color are bearing the brunt of this crisis. Issues of race and class jump out at us as we read the headlines every day.

We will be looking at these issues to understand how our unique American housing delivery system was formed, how it operates, who benefits from it—and who does not; and how where we are sheltered is answered only if we look at it through the lens of justice.

### **CLASS EXPECTATIONS – REMOTE LEARNING.**

Professors and students share the responsibility of creating the space and stimulating enthusiasm for learning, including engagement in an online learning environment.

Students are responsible for attending and participating in class, completing assignments in a timely manner, and being prepared to discuss readings and material in class and attending. Students are also responsible for engaging in respectful, open, and thoughtful discussion with each other, the professors and community partners. In order to ensure open, honest, thoughtful, and respectful learning, teaching, class and community discussions please:

## FINAL

- Inform the professors when you may have to arrive late or leave early with advanced notice when possible. As this class is community based, all guest lectures are mandatory. If you are absent for these classes, an alternative assignment must be discussed ahead of time.
- Engage in active and courteous listening to other students and community partners and contribute respectfully to class and community discussions.
- When you're not speaking, mute yourself to avoid background noise for others.
- When possible, keep your camera on. We realize that circumstances may arise where this is not always possible, but encourage students to engage visually to contribute to an engaged and discussion-based atmosphere.
- If issues come up around engaging in remote learning, such as connectivity, timing, or ability to engage, please let us know so that we can work together to find a solution.
- As a student participating in an online learning environment, you must abide by all College rules and regulations including, but not limited to, rules in the applicable course syllabus/outline, the Student Code of Conduct Policy, the Policy on Sexual Harassment and Discrimination, as well as any applicable laws. Any violation of these rules may lead to disciplinary action, up to and including expulsion from the College, and/or legal action.
- Online classes may be recorded by your instructor. This means that the audio-visual and chat portions of each class may be recorded and then stored on the College's servers. Recordings will be made available through Moodle (or another secure platform), but only for the express and sole use of those registered in the course. The recorded material will be removed at the end of the semester. No other recording of classroom instruction is permitted. The sharing, altering, or distorting of any audio-visual capture of a class session is not permitted. All content contained in the records shall be subject to the College's Policy on Intellectual Property

### REQUIRED TEXTS AND READINGS

In this course, the weekly readings are a combination of academic articles, book chapters and reports. They are in an electronic reader and posted weekly to Moodle. From time to time a new report or article is published that is more pertinent to our topic so the syllabus may change slightly. The readings that are posted for the week are the readings you are responsible for. In addition, other material may be posted, such as power points, video links, etc. so make sure you pay attention to Moodle.

### COURSE ASSIGNMENTS

Note on writing: Good writing does not come easily. I recognize that English is not everyone's first language, and that the English language is fluid and always changing. But this course is taught in English and requires good writing in English. **MAKE SURE** you use **Spell/Grammar check** in Word, as well as websites such as **Grammarly** to review your writing. There are wonderful editing sources that can turn bad writing into good writing.

#### ASSIGNMENT #1: Reading Questions & Attendance (35%)

Reading Questions. Each week's reading is posted on Moodle. The vast majority of readings/films/etc., will be as they are in this syllabus. However, we are in a state of flux with a new administration and constantly shifting policies regarding housing – and specifically evictions due to COVID.

- \* With each class session's readings are specific questions for you to answer. These are questions that I consider important to understand what the authors, filmmakers or readers are addressing.
- \* Post your answers to these questions **to Moodle no later than 4:45 PM BEFORE TUESDAY'S CLASS.** The point of posting them on time is to assure that you are better prepared for class discussion. If they are submitted after 5:00, I don't review them and no credit is given.

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Attendance. I take attendance in class, it is 5% of your overall grade. You are allowed three excuse-free absences, a bit more than 10% of the whole semester. After these three, any additional absences are added up and deducted from your final grade. If you have three already and yet find yourself ill or with some other appropriate excuse, you must notify me of the reason and provide some verification of the absence. So don't use your absences with abandon.

### **ASSIGNMENT #2: Research Project – 30%**

Students will do a short research project focused on a housing-related topic addressed in our course.

Requirements for the project are:

- \* The topic must be related to the course material but not duplicate it. Example of a course-related topic might be the analysis of a local housing or homeless policy in your home city (e.g., rent control or homeless housing); or the history of a housing project in a major city.
- \* It must be at least **2500** words. It can be **double-spaced or 1.5-spaced**  
NOTE; Note: the number of pages doesn't interest me, so don't write with wide margins or lots of information I don't need at the top of the first page. I go by word-count, NOT number of pages.  
NOTE: 2500 words is about seven (7) pages double-spaced or four (4) pages single-spaced, using Times New Roman (which you do NOT have to use).
- \* You paper must include at least **7 references**. Ideally these would all be original sources you have found, but **no more than four** can be from our reading. The list of references is NOT counted in the word count.
- \* Incorporate graphs, charts or other materials that further explain your topic.

You must have your **topic** to me no later than **Thursday, January 28.**

**I will approve it no later than Tuesday, 2/2**

The research paper is due no later than **5:00 pm on Sunday, March 14.**

Upload it to Moodle in **WORD - NOT either PDF or Apple Pages. Only WORD.**

#### Criteria for grading:

Relevance: Is the paper connected to the course, without being repetitive?

Research: Are the sources used relevant to the writing?

Writing: Is the paper written with appropriate grammar, sentences, etc.

### **ASSIGNMENT #3: Image & Narrative – 35%**

Students will write a narrative essay based on an image that reflects a topic addressed in the course. The requirements for the project are similar to those for the research paper:

- \* The image must reflect some topic from the course. **The image cannot be a house or building.**
- \* Write an essay that describes why your image represents and reflects the topic you've chosen. I will give you a couple of examples from prior courses that will help you look for interesting images.
- \* The essay is the same format as the research paper.

The narrative essay/image is **due no later than the beginning of the scheduled final exam for this course.**

Upload it to Moodle in **WORD - NOT either PDF or Apple Pages. Only WORD.**

We will discuss this in detail the first class after spring break. It will be due into Moodle at the time scheduled for the final exam.

## COURSE OUTLINE &amp; READINGS

Week 1 – Introduction & Right to HousingTuesday, 1/19 - Introduction to class and course

## Thought Questions

- \* What do you think is the most important housing policy in the US?
- \* What do you want to learn about housing?

Thursday 1/21 - Right to Housing

Should we have a right to housing? (as opposed to food, or a job). Why or why not?

- \* Read the paragraphs about right to housing: United Nations Human Rights; Office of the High Commissioner; Special Rapporteur on the Right to Adequate Housing.  
<https://www.ohchr.org/EN/Issues/Housing/Pages/HousingIndex.aspx>
- \* Watch: Housing is a Human Right (Ted Talk).  
[https://www.youtube.com/watch?time\\_continue=1148&v=idJqpWbOPJk](https://www.youtube.com/watch?time_continue=1148&v=idJqpWbOPJk)
- \* Ravani, S. (02/25/21) Berkeley vows to end single-family
- \* Watch: Eleanor Roosevelt Interview re UN Declaration of Human rights  
<https://www.youtube.com/watch?v=sPVWmmVKVk0>

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Week 2: COVID and EvictionTuesday, 1/26 - Eviction in the US

-Desmond, Matt. (2016). Forced Out: For Many Poor Americans, Eviction Never Ends. *The New Yorker*.

Thursday, 1.28 COVID Eviction Moratoria 2020 - 2021

-Benfer, Emily, et al (2020). The COVID-19 Eviction Crisis: An Estimated 30-40 Million People in America Are at Risk. *The Aspen Institute*.

-To Be Posted. Updated material on the federal, state and local eviction moratoria

Speaker: Prof. Gary Blasi

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Week 3: Crisis; and Forward to the Past?Tuesday 2/2 – The Crisis

- \* Watch "City Rising", <https://www.kcet.org/shows/city-rising/city-rising-broadcast-episode>
- \* Read: NLIHC (2020). The Gap: A Shortage of Affordable Homes

Thursday 2/4 – Back to where it all began

- \* Read: Krueckeberg, D. (1995) "The Difficult Character of Property: To Whom Do Things Belong?"  
*Journal of the American Planning Association (JAPA)*, 61(3), 301

(posted)

- \* Read: The Gap: A Shortage of Affordable Homes. NLIHC.  
[https://moodle.oxy.edu/pluginfile.php/805464/mod\\_resource/content/4/Gap-Report\\_2020-1.pdf](https://moodle.oxy.edu/pluginfile.php/805464/mod_resource/content/4/Gap-Report_2020-1.pdf)

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Week 4 – Justice and a place to call homeTuesday, 2/9 – In the beginning

- \* Heskin, Allan (1984) The History of Movement & an Ideology. In *Tenants & the American Dream: Ideology and*

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*the Tenant Movement.*

- \* How the Other Half Lives (short documentary). <https://www.youtube.com/watch?v=BE35QKyh2tU>.

### Thursday, 2/11 – Opposition to Multifamily Housing & the Homestead Act

- \* NY Historical Society. Manhattan Housing, 1900
- \* Baar, Kenneth (1882). The National Movement to Halt the Spread of Multifamily Housing, 1890 – 1926. *Journal of the Am. Planning Association (JAPA)*. 58(1) 39 – 48

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### Week 5 – Homeownership & Suburbia

#### Tuesday, 2/16: Who Gets to Live Where

- \* Whittemore, Andrew. The Experience of Racial and Ethnic Minorities with Zoning in the United States.
- \* Dougherty, Connor. How Anti-Growth Sentiment, Reflected in Zoning Laws, Thwarts Equality.
- \* Smith, Noah (01-12-2016) Zoning Laws Transfer Wealth in the Wrong Direction. Bloomberg  
<https://www.bloomberg.com/opinion/articles/2016-01-12/zoning-transfers-wealth-in-the-wrong-direction>

#### Thursday, 2/18 –Support for Suburbia

- \* Hanchett, Thomas (2001). The Other “Subsidized Hsg”: Federal Aid to Suburbanization, 1940s-1960s.  
*From Tenements to the Taylor Homes: In Search of an Urban Hsg Policy in 20<sup>th</sup> Century America.*
- \* Oliver, Mark (2017, 2020). The Racist Origins of America’s Suburbs and the Story of the First Black Family to Move In.

FYI: Cal-Matters (02-26-21) How an ex-tech worker got \$43,804 into rental debt.

[https://calmatters.org/california-divide/2021/02/bay-area-worker-rent-debt/?campaign\\_id=49&emc=edit\\_ca\\_20210218&instance\\_id=27240&nl=california-today&regi\\_id=157377121&segment\\_id=51885&te=1&user\\_id=64a024ecc793a55602abaea1c5e407dc](https://calmatters.org/california-divide/2021/02/bay-area-worker-rent-debt/?campaign_id=49&emc=edit_ca_20210218&instance_id=27240&nl=california-today&regi_id=157377121&segment_id=51885&te=1&user_id=64a024ecc793a55602abaea1c5e407dc)

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### Week 6 - Housing Finance and a place to call home

#### Tuesday, 2/23 – Made in America: Housing Finance

- \* Watch “The Big Short” (available through Oxy Library) Also available for rent on [YouTube](#), [Google Play](#), [Prime Video](#), [Vudu](#), [FandangoNow](#), and [iTunes](#), where a 48-hour rental costs \$2.99-3.99. You can also purchase *The Big Short* on these platforms, where it costs between \$7.99 and \$14.99 to buy.

#### Thursday, 2/25 - Foreclosed

- \* Watch: The American Nightmare: 10 Years After the Financial Crisis/full documentary  
[https://www.youtube.com/watch?v=9F\\_sxkSHmCo](https://www.youtube.com/watch?v=9F_sxkSHmCo)
- \* Friedman, Z. (05-07-20). Consumer Debt Soars to \$14.3 Trillion – Now Higher than 2008 Crisis.  
<https://www.forbes.com/sites/zackfriedman/2020/05/07/consumer-debt-financial-crisis/?sh=68e6bef16ded>
- \* Cox, j.(02/17/21). Household Debt Rises to \$14.6 Trillion due to record-breaking rise in mortgage loans.  
<https://www.cnbc.com/2021/02/17/household-debt-rises-to-14point6-trillion-due-to-record-breaking-rise-in-mortgage-loans.html>

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### Week 7: Federally-subsidized housing

#### Tuesday, 3/2: Public Housing

- \* Goetz, Ed (2013) Chap. 1. The Quiet Successes and Loud Failures of Public Housing. In *New Deal Ruins: Race, Economic Justice & Public Housing Policy*
- \* Watch “The Pruitt Igoe Myth” (on reserve in library and on YouTube)
- \* Barken, Ross (02/04/21) Alexandria Ocasio-Cortez Knows How to Fix Housing. NY Times  
<https://www.nytimes.com/2021/01/04/opinion/public-housing-faircloth-amendment-repeal.html>

Thursday, 3/4: Section 8 (Housing Choice Vouchers

- \* Badger, Emily (06/15/2015). How Section 8 Became a "racial slur". *Washington Post*.
- \* Ballard, Lauren (2017). "I Hate Section 8: Discrimination Against Section 8 Voucher Households in the Antelope Valley (unpublished paper).

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Week 8: Spring Break

Research Paper due no later than 5:00 pm, Sunday, March 14

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Week 9: Fair Housing?

Tuesday, 3/16: Origins

- \* The Trial of Dr. Ossian Sweet (PDF in Moodle)
- \* Historical Time Line for Fair Housing (PDF)
- \* Visit the website: "Fair Housing At 50" ([www.fhact50.org](http://www.fhact50.org)). Review the history and watch the film "Seven Days"

Thursday, 3/18 – Class Debate: Should we stay or should we go?

- \* Goetz, Edward (2017). Your Opportunity Map is Broken. Here Are Some Fixes. Shelterforce. <https://shelterforce.org/2017/11/16/your-opportunity-map-is-broken-here-are-some-fixes/>
- \* Polikoff, Alexander (2015). Housing Mobility: Why Is It So Controversial? (PDF)

Extra Credit:

- \* Gill, A. (2012). Moving to Integration? The Origins of Chicago's Gautreaux Program & and the Limits of Voucher-Based Housing Mobility. *Journal of Urban History*, 38(4), 662-686.

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Week 10: Outside the Box

Tuesday, 3/23 - Tenants Fight Back: Rent Strikes & Squatting

- \* Bacon, David (2020). Cancel the Rent: A Rising National Rent Strike Movement Gains Momentum. <https://truthout.org/articles/cancel-the-rent-a-rising-national-rent-strike-movement-gains-momentum/>
- \* Boguslaw, Daniel. (03/30/2020). Rent Strike Nation. *The New Republic*. <https://newrepublic.com/article/157081/rent-strike-nation-coronavirus>
- \* Duara, Nigel. (09/24/2020). California's Rent Strike: Who Pays and How It Works. *Cal Matters*.
- \* Brinklow, Adam (12-26-2019) Homeless moms in Oakland face post-christma eviction. <https://sf.curbed.com/2019/12/26/21037781/moms-4-housing-eviction-oakland-court-date>
- \* Cohen, Josh (12-22-2020). Homeless Mothers in CA Show How Radical Housing Activism Becomes Lasting Change. <https://shelterforce.org/2020/12/22/homeless-mothers-in-california-show-how-radical-housing-activism-becomes-lasting-change/>
- \* Chronical Editorial Board (01/15/2020) Moms 4 Housing Make a Point in Oakland. <https://www.sfchronicle.com/opinion/editorials/article/Editorial-Moms-4-Housing-make-a-point-in-Oakland-14978743.php>

Thursday, 3/25 – Tenants Fight Back, Con't

- \* Schrank.Aaron. (11/27/20). Occupations, Forced Removals, Arrests in El Sereno: The Fight Over "Reclaiming" Vacant Homes. *LAist*.
- \* Tso, Phoenix (12/05/20). After El Sereno Eviction Incident, LA Councilman Has Plan to Lease Vacant

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\* CalTrans Homes. <https://laist.com/2020/12/05/el-sereno-caltrans-housing-evictions-kevin-de-leon-take-two.php>

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### Week 11: New landlords & rent control

#### Tuesday, 3/30 – Corporate Landlords

- \* Mendelson, Aaron. (2020). Will Corporate Landlords Gobble Up Homes During Downtown? CA Politicians Are Concerned. *LAist*.
- \* Mari, Francesca. (2020). A \$60 Billion Housing Grab by Wall Street. *New York Times*.

#### Thursday, 4/1 – Rent Control & the Ellis Act

- \* AP (10/08/19) CA Governor Signs Statewide Rent-Control Law.  
<https://www.marketwatch.com/story/california-governor-signs-statewide-rent-control-law-2019-10-08>
- \* Chew, Ameer (2020). How Rent Control Promotes Racial Equity. *Shelterforce*.  
<https://shelterforce.org/2020/04/02/how-rent-control-promotes-racial-equity/>
- \* Dillon, Liam (11/04/2020). Why Liberal California Keeps Saying No to Rent Control.
- \* Chandler, Jenna (01-06-2020) Here's How California's Rent Control Law Works. (LA Curbed)  
<https://la.curbed.com/2019/9/24/20868937/california-rent-control-law-bill-governor>

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### Week 12: Other forms of eviction

#### Tuesday, 4/6 - Criminalization and housing access

- \* Smith, Leora (2020). When the Police Call Your Landlord. *The Atlantic*.  
<https://www.theatlantic.com/politics/archive/2020/03/crime-free-housing-lets-police-influence-landlords/605728/>
- \* Dillon, Liam (12/9/2020). 'Gimme Shelter': How 'crime-free housing' rules prevented a family from renting.  
<https://www.latimes.com/homeless-housing/story/2020-12-09/gimme-shelter-how-crime-free-housing-rules-prevented-a-family-from-renting>
- \* Walker, Alissa. (02-26-2021) Last Night in Echo Park. *New York*  
<https://www.curbed.com/2021/03/echo-park-homeless-camp-lapd.html>

#### Thursday, 4/8 –

- \* Walker, Alissa. (02-26-2021) Last Night in Echo Park. *New York*  
<https://www.curbed.com/2021/03/echo-park-homeless-camp-lapd.html>

#### Gentrification/Displacement

- \* Lopez, Steve (03/23/2021) In Echo Park, a glaring example of LA's failed leadership on homelessness  
<https://www.latimes.com/california/story/2021-03-25/homeless-echo-park-confrontation-political-leadership>
- \* KCET. Art & Complicity: How the Fight Against Gentrification in Boyle Heights Questions the Role of Artists. <https://www.kcet.org/shows/artbound/boyle-heights-gentrification-art-galleries-pssst>
- \* Jennings, Angel (09/30/2019) Gentrification is the new litmus test in the county supervisor race in So. LA  
<https://www.latimes.com/california/story/2019-09-29/gentrification-housing-homeless-supervisors-county-election>
- \* Turrentine, Jeff (2018). When Public Transportation Leads to Gentrification. NRDC.  
<https://www.nrdc.org/onearth/when-public-transportation-leads-gentrification>

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### Week 13: Gentrification, Density and Climate



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### Tuesday, 4/13 - How gentrification comes

- \* KCET. Art & Complicity: How the Fight Against Gentrification in Boyle Heights Questions the Role of Artists. <https://www.kcet.org/shows/artbound/boyle-heights-gentrification-art-galleries-pssst>
- \* Jennings, Angel (09/30/2019) Gentrification is the new litmus test in the county supervisor race in So. LA <https://www.latimes.com/california/story/2019-09-29/gentrification-housing-homeless-supervisors-county-election>
- \* Turrentine, Jeff (2018). When Public Transportation Leads to Gentrification. NRDC. <https://www.nrdc.org/onearth/when-public-transportation-leads-gentrification>

### Tuesday, 4/15 - Climate/density/transit: displacement?

- \* Hu, Shelia. 08-27-2020) What is Climate Gentrification? (NRDC) <https://www.nrdc.org/stories/what-climate-gentrification>
- \* Coleman, Zack (11/30/2020) How climate change could spark the next home mortgage disaster, *Politico*
- \* Sisson, Patrick (12/1/2020). In Many Cities, Climate Change Will Flood Affordable Housing. *City Lab* <https://www.bloomberg.com/news/articles/2020-12-01/how-climate-change-is-targeting-affordable-housing>
- \* Clark, Christine (10-30-2020). CA cities doing the most on climate action. <https://phys.org/news/2020-10-california-cities-climate-action.html>

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### Week 14 - Getting out of the market

#### Tuesday, 4/20 – Coops & CLTs

- \* (n.d.) Local Solutions Deed-restricted homeownership: Overview <https://www.localhousingolutions.org/act/housing-policy-library/deed-restricted-homeownership-overview/deed-restricted-homeownership/>
- \* Baiocchi, Gianpaolo, & H. Jacob Carlson (03-02-2021) What Happens With Tenants Can't Make the Rent" <https://www.nytimes.com/2021/03/03/opinion/affordable-housing-federal-agency.html>
- \* NAHC (Nat'l Assoc. of Hsg. Cooperatives). Buying Into a Housing Cooperative. <https://coophousing.org/resources/owning-a-cooperative/buying-into-a-housing-cooperative/>
- \* Agyeman, Julian & Boone, Kofi (2020). Land loss has plagued black America since emancipation – is it time to look again at “black commons’ and collective ownership? *The Conversation* <https://theconversation.com/land-loss-has-plagued-black-america-since-emancipation-is-it-time-to-look-again-at-black-commons-and-collective-ownership-140514>

#### Thursday, 4/22 – Community-based Finance & Banking

- \* Community-Wealth.Org (n.d.) What is Community Wealth Building? <https://community-wealth.org/cwbvideo>
- \* Baradaram, Mehra (03-18-2014) A Short History of Postal Banking. *Slate* <https://slate.com/news-and-politics/2014/08/postal-banking-already-worked-in-the-usa-and-it-will-work-again.html>
- \* Moritz-Rabson, Daniel (2019) What is Postal Banking? Progressive Bank System Could Benefit Communities of Color. *Newsweek*. <https://www.newsweek.com/postal-banking-what-1438341>
- \* CA Pub. Bnking Alliance (12-3-2020) Interest Compounds for a California State Bank. <https://californiapba.medium.com/interest-compounds-for-a-california-state-public-bank-fe3fd61887f2>

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### Week 15: Tuesday, 4/27 Class review

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**REQUIRED STUDENT INFORMATION – SEE ALL COLLEGE INFORMATION AT THE END OF THIS SYLLABUS**

Plagiarism: "Students are responsible for knowing and using the correct procedures for acknowledging and identifying sources of borrowed material. Failure to properly credit sources in all or part of work presented in draft or final form to anyone is plagiarism, regardless of whether it occurs as a result of dishonest intent or carelessness and regardless of the course credit attached to it."

Contact number: (323) 259-2969

<http://www.oxy.edu/student-handbook/academic-ethics/academic-ethics>

Disability Services: "Through providing reasonable and appropriate accommodations, assisting students with self-advocacy, providing academic support and counseling, and ensuring adherence to state and federal disability laws, the Office of Disability Services is committed to enhancing students' academic development and independence." Contact number: (323) 259-2969

Email: [accessibility@oxy.edu](mailto:accessibility@oxy.edu)

<http://www.oxy.edu/disability-services>

Wellness: Emmons Wellness Center is committed to providing the students of Occidental College with accessible, culturally sensitive, and high quality medical care, psychological counseling services, and student-driven wellness education.

24/7 Confidential Hotline: (323) 341-4141

Appointments: (323) 259-2657

Email: [emmons@oxy.edu](mailto:emmons@oxy.edu)

<http://www.oxy.edu/emmons-wellness-center>