Class Objectives:

- Understand the linkage between housing issues and the economy, jobs, environment, health, education, transportation, and security.
- Survey housing problems confronting American households, including affordability, overcrowding, substandard conditions, homelessness, discrimination, foreclosures, access to employment, schools, parks, shopping and public amenities.
- Investigate the history of American housing policies, including solutions from the demand-side and supply-side like rental vouchers, operating subsidies, capital grants and loans, income tax incentives, insurance and mortgage guarantees, secondary markets, and securitization as well as regulatory solutions like Fair Housing, Fair Lending and the Community Reinvestment Act.
- Learn how state and local government housing policies complement federal initiatives, like affordable housing trust funds, rent control, inclusionary housing, and land use regulations and incentives.
- Analyze the effectiveness of various government policies in promoting access to affordable housing for low-income people.
- Evaluate the efficacy of homeownership in context of the aftermath of the mortgage crisis.
- Examine the social values, economic conflicts, and political alliances attendant to every policy.

Class Methods:

Students will reach the class objectives via assigned readings, independent research, analytical exercises, and short papers. Each student will be randomly assigned to head a fictitious household. S/he will experience the academic learning and see the housing problems and policies through the prism of his/her “family” dealing with the challenges of finding a home.

Required Readings and Materials:

Books:

Reports:
- National Low Income Housing Coalition. 2013. *Out of Reach 2013*.
- California Department of Housing and Community Development. 2012. *Analysis of Impediments to Fair Housing*.
Articles:


Videos:


Additional Readings and Research Materials:

- Instructor will recommend additional materials based on student research topics.

Class Assignment and Grading:

- Class attendance and participation 10% (including peer review on group project contribution)
- Individual homework exercises (4) 20% (5 points max each)
- Homeownership revisited 10%
- Individual neighborhood analysis 10%
- Literature review (group) 25%
- Final research report (group) 25%

Late homework and papers are not accepted. Individual Assignments are due Tuesdays at noon. Group Assignments are due before class. Please budget 6-8 hours per week for out-of-classroom work. Expect to work more hours during the weeks prior to paper due dates.
# Class Schedule:

<table>
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<tr>
<th>Date</th>
<th>Class</th>
<th>Homework</th>
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| Jan 23 (#1)| Class overview  
Introduction to housing issues and policy responses  
Select household and do family budget | Read Schwartz, ch. 1 and 2.  
Read the Harvard JCHS report.  
Find 3 rental apartments affordable to your household budget, include address, unit size, monthly rent and where you find the unit.  
Write a report on how your apartment search illustrates the readings for this week.  
(max two pages, double spaced.) |
| Jan 30 (#2)| Select student presentations of homework assignment.  
Overview of government housing programs that help low-income households.  
Introduction of defined housing terms. | Read Schwartz, ch. 6, 8, and 10.  
Read the NLIHC OOR report.  
Identify your household income as a percentage of LA County median income and find the government housing programs that provide assistance to you. You may want to call a few housing providers.  
Write a report on how your government housing assistance search illustrates the readings for this week.  
(max two pages, double spaced.) |
| Feb 6 (#3) | Select student presentations of homework assignment.  
Overview of multi-family rental housing development and finance.  
Introduction of affordable housing development, including government assistance to the projects.  
Review defined housing terms. | Read Schwartz, ch. 5, 7 and 9.  
Read Hecht, ch. 2 – 6.  
Complete the simplified project development financial pro forma.  
Stress test the assumptions to establish a range of financial assistance necessary for project feasibility. Discuss how you can reduce costs or increase income.  
Write a report on how your project can be assisted by the programs covered in the readings for this week.  
(max two pages, double spaced.) |
| Feb 13 (#4)| Select student presentations of homework assignment.  
Overview of financing a home purchase and what government programs help homebuyers. | Read Schwartz, ch. 3 and 4.  
Read Hickey, “Dear Mom.” Parts I, II and III.  
Read The Economist five School Briefs on the Financial Crisis.  
Watch MSNBC House of Cards video.  
Find 3 for sale homes affordable to your household budget, include address, unit size, mortgage amount, down payment, monthly housing costs, and where you find the unit.  
Write a report on how your home search illustrates the readings for this week. Does the video give you pause to buy your own home?  
(max two pages, double spaced.) |
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<thead>
<tr>
<th>Date</th>
<th>Activity</th>
<th>Instructions</th>
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<tr>
<td>Feb 20 (#5)</td>
<td>Select student presentations of homework assignment. Overview of the housing crisis and solutions. How to find neighborhood information.</td>
<td>Read Lewis, <em>The Big Short</em>. Read articles by Downs, McIlwain, and Axel-Lute. Read all remaining seven The Economist articles. Write a report on what caused the housing crisis, what are the current housing conditions, and what are the solutions. Consider who are the winners and losers. (max four pages, double spaced.)</td>
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<td>Feb 27 (#6)</td>
<td>Select student presentations of homework assignment. Overview of government housing policies that try to eliminate discrimination and promote integration. How do these policies help low-income households attain a better quality of life?</td>
<td>Read Schwartz, ch. 11 and 12. Select a neighborhood from one of the apartments or homes affordable to you. Visit the area during different times of day and week. Use on-line tools (e.g. Zillow, LA Times Mapping LA Neighborhoods, Healthy City Advancement Project, etc.) and write a report on: the demographics, built environment, mobility, jobs, schools, parks, air quality, commercial and public amenities, and any other factors you consider important to your quality of life. Would you be satisfied living in that neighborhood? (max four pages, double spaces. Photos, maps, appendices are extra.)</td>
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<td>Mar 6 (#7)</td>
<td>Select student presentations of homework assignment. Overview of research project. How to formulate a research question. Students will form small groups of two to three people and take on a housing research project in a specific geographic area.</td>
<td>Form student teams and select research topics. Collect reports, articles and books relevant to your specific research topic.</td>
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<td><strong>SPRING BREAK</strong></td>
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<td>Mar 20 (#8)</td>
<td>Group reports on published information and data relevant to research topic. Overview of geographic areas and housing topics under study.</td>
<td>Produce a bibliography of all resources to be used in the literature review. Confer with instructor on the research topic and direction.</td>
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<td>Mar 27 (#9)</td>
<td>Group reports on the bibliography and the key findings, conclusions and recommendations. How to do a literature review.</td>
<td>Write the literature review. (max 8 pages, double spaced, not including bibliography.)</td>
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<td>Apr 3 (#10)</td>
<td>Group reports on the literature review. How to do research (methods).</td>
<td>Confer with instructor on the methodology of conducting the research, e.g. interviews, primary data collection, secondary data analysis, case studies, meta analysis of published work, etc. Set up research method and begin research.</td>
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<td>Apr 10 (#11)</td>
<td>Project status updates by groups. Lecture: special topics on International Comparative Housing Policy.</td>
<td>Conduct research.</td>
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<tr>
<td>Apr 17 (#12)</td>
<td>Project status updates by groups. Lecture: special topics on housing in California. How to write a research report.</td>
<td>Conduct research. Draft preliminary findings.</td>
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<tr>
<td>Apr 24 (#13)</td>
<td>Project status updates by groups. Lecture: special topics on housing in Los Angeles.</td>
<td>Complete final research report. (max 15 pages, double spaces, not including appendices.)</td>
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<td>May 1 (#14)</td>
<td>Research project presentations.</td>
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