URP6745: Housing, Public Policy, and Planning (Spring 2020)

**Location / Time:** Tuesday 12:50 PM – 2:45 PM, Thursday 12:50 PM – 1:40 PM / 439 Architecture Building

**Instructor:** Seungbeom Kang (Contact information: s.kang1@ufl.edu, office: 450 Architecture Building)

**Office Hours:** Office hours will be posted on Canvas. Students may request private meetings via email.

**Course Overview**

What does housing mean to you? Home. Family. Shelter. Safety. Privacy. Stability. Community. Place. Investment. Commodity. Wealth. Housing has different meanings to different people. In this course, we view housing as both an individual issue and a social issue. This course primarily focuses on policies and planning for affordable housing as they relate to issues of social and economic problems in the United States.

This course begins with laying out a framework for understanding the unique characteristics of housing as well as a wide array of roles of housing in our lives. In order to understand the current context, we review the causes, extent, and social dimensions of affordable housing problems in the United States. Next, we review the roles of housing in shaping racial and economic segregation and the concentration of poverty. By doing so, we understand how housing markets and relevant policies have contributed to shaping urban landscapes over time. After that, we explore the role of urban planning to understand how housing intersects with community development. This part focuses on housing as equity and includes differentiated roles of housing for accumulating wealth. In order to understand major housing policies in the United States and their current contexts, we trace the history of federal housing policies since the beginning of the 20th century. We analyze the political perspectives that have shaped the debates concerning affordable housing policy in the past and will shape them in the future. In this part, we also address current housing policies in the United States, both at the local and federal levels. We explore various programs to support rental housing units for low-income households with a particular emphasis on those policies’ positive outcomes and limitations. Next, we explore issues related to fair housing and homelessness. We end this course with a discussion of promising strategies for the future.

The financial crisis in 2007 threatened housing and economic security for many people and raised questions about housing investment, housing markets, and housing policy. After the crisis, we have millions of American renters who have suffered from the severe shortage of affordable housing, spending a substantial portion of their incomes on housing. It is clear that we are in a transformative period in terms of housing needs, choices, planning, and policies. For these reasons, it is an exciting time to be studying housing, including its economic and social meanings, the response of the government to housing problems both at the local and federal levels, and its relationship to urban and regional planning.

By the end of this course, students will be able to:

- Explain why housing is important and deserves to be a focus of policy and planning.
- Explain the historical contexts underlying housing issues in the United States.
- Describe a wide array of housing problems in the United States, both locally and nationally.
- Recognize the social and economic impacts of housing on people’s lives.
- Identify the planning and policy tools used to resolve housing problems.
- Conduct a housing-related research project individually.
- Improve your research, writing, and oral communication skills.
Through assignments, you will develop the ability to explain important housing issues, to express your opinion about debatable housing issues, to identify urban housing problems, to present your work professionally, to give constructive criticism about peer’s work, and to write your work in professional contexts.

**Audience**
This course is mainly for graduate students who have an interest in housing as an object of public policy and urban planning. No specific housing background or disciplinary training is required to take the course. The course will address a number of different perspectives, including urban planning, public policy, sociology, geography, political science, and economics.

**Course Format:**
This course is run as a seminar with mini-lectures, discussion of assigned readings, viewing of multi-media materials, in-class activities, reviewing peers’ writings, and electric communications. Each class will focus on key issues in the assigned readings, including textbooks, scholarly articles, and online data sources. Some classes will be lead by guest lecturers. Students should take notes for lectures, guest speakers, and videos, as those materials will be included on the tests.

**Readings:** There is one required textbook and three recommended textbooks. The textbooks required are:


**Recommended textbooks:**

Other required readings for each week will be posted on Canvas. These readings will be available for download on the course website. It is absolutely important that everyone reviews all of the assigned reading materials before each class and comes prepared with questions and comments. It is always highly recommended to take notes when you read.

**Course Assignments**

*Class Participation and “Three Questions” assignments:* The quality of each class session will heavily depend upon your preparation; read the materials and come to class willing to discuss it with your colleagues. Please note that for each class, I will try to prepare discussion questions or topics to guide your discussions. However, if you have any challenges in the readings, you are always welcomed to raise your question for discussion.

For each Tuesday class, one or two people have responsibility for (1) developing a total of 3 concise discussion questions to shape class discussion and (2) helping to lead the discussion on that day of class. To facilitate the discussion, students can prepare presentations, in-class activities or multi-media materials if students are inspired to do so. Students may want to use additional resources for discussion of the week’s topic. In this case, students should send those resources with three BIG questions out at least a day before class. The questions should focus on a synthesis of the readings and on the ideas they found central.
to understanding the topic of that class. The students should post their 3 BIG questions to the Canvas before class.

**Written Assignments:** This class has three written assignments. All assignments should be submitted to the appropriate Canvas space. Note that the space for submitting these assignments will never close—it means even if your assignment is late, you can submit it to Canvas.

1. **Assignment 1. Characterize Housing Need:** This is an opportunity to characterize the extent and causes of housing need and resulting economic and social problems. Write a brief (3 pages, single-spaced) memo characterizing the housing needs to a non-technical audience. Use the readings from the first few weeks of class to guide your thinking about this memo. The due is January 30th. In your memo, make sure you:
   a. Define housing need nationally
   b. Provide an analysis of what has caused the problem
   c. Detail who is affected by it
   d. Explain how this housing problem is related to economic and social problems

2. **Assignment 2. Take-Home Exam:** One take-home exam will be given in the 8th week. This exam will constitute two parts; 1) simple questions to require you to explain important concepts or issues related to housing; and 2) several essay questions, in which you are expected to include diverse aspects of an issue and to organize your own thought. In this exam, you are expected to review the materials in lecture slides and readings from the course. This exam is open-book test. The first part of this exam would be an opportunity for you to remind important housing concepts and policies. In the long run, answering these questions will help understand other materials associated with housing and eventually make it efficient for you to communicate with housing experts. In the second part, you are expected to write your own thoughts about several housing-related debates. Though your responses need to be brief and succinct, you need to include more than one aspect of each issue. These essay questions are intended to help you comprehend diverse aspects and organize your own thoughts about debatable issues. More detailed information regarding the take-home exam will be provided.

3. **Assignment 3. Final Project:** Because students in this course are expected to have different interests and different purposes, you can choose one of two options which is well-aligned with your interests.
   a. Option 1: *Identify Housing Problem in Florida:* For this paper, you will need to identify a housing problem that has been largely overlooked. You can choose a local or state level problem. You can search for and analyze available public data to identify the current or future needs for housing policy or planning. Or you can choose your own way to present your problem (e.g., taking a picture, having an interview, or taking notes with observation). Please note that your problem should be either relatively newly identified or detailed as much as possible. Also, you need to discuss potential approaches to resolve your problem at the end of your paper.

   b. Option 2: *Evaluate Housing Policy:* You will critically evaluate one or several relevant housing policies intended to resolve housing problems or other associated social problems. You can choose these housing policies based on your own interests. Or, you can choose a topic from among topics offered by the instructor. Please note that your evaluation should include a brief introduction of the program that you choose (e.g., goals, designs, and backgrounds) and include a literature review on existing discussions about
the policy or program that you choose. Also, you need to discuss your critical evaluation at the end of your paper.

This final paper is an individual project. Both results should be more than 10 pages (double-spaced). You will have two chances to get feedback; presentation and peer evaluation prior to handing in a final version of your paper. For presentation, you will have 15 min to introduce your topic and it will not be graded. This presentation is solely for getting feedback from your colleagues as well as for improving your presentation skills. However, your first draft to peer reviewer and your peer evaluation will be graded by the instructor. Please note that your comment should offer valid and well-reasoned opinions about your peer’s work in a friendly manner. Peer evaluation can give you an opportunity to step into different roles—for example, as an academic reviewer—to model how a piece of writing works in professional contexts.

This assignment will have different stages, each with a due date:

Stage 1: Proposal and Workplan
The first stage for this assignment is to make a proposal and work plan. In this stage, you need to outline your final project by specifying your questions that are worthwhile to be examined and by developing methods to address them. The due date for this stage is February 20th and should be submitted to the Canvas.

Stage 2: First Draft to Peer Evaluators and Instructor
The second stage for this assignment is a draft of the report that will be given to a peer evaluator as well as the instructor. The due date for this stage of the report is April 9 and should be uploaded to the Canvas and it also needs to be sent via email to your peer evaluator that day. Peer evaluators and the instructor must return draft with comments and suggestions for improvement by April 16. These comments should be uploaded to the Canvas.

Stage 3: Final Manuscript
The final draft is due on April 27. Students should upload the final draft to the Canvas by noon on its due date.

Grading Policies
Grades will be based on evidence that students have completed assigned reading, participated actively in all class discussions and activities, completed writing and presentation assignments, and completed class activities throughout the semester. All completed tasks will be evaluated based on content, critical thinking, and communication. Details of each assignment are posted on the Canvas site.

Information on current UF grading policies may be found at: https://catalog.ufl.edu/ugrad/current/regulations/info/grades.aspx

The following outlines the point-accruing components of the course. The total points earned will be summed and divided by the total points in the course.

<table>
<thead>
<tr>
<th>Assignment</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Attendance/Class Participation</td>
<td>20%</td>
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<tr>
<td>Assignment 1. Characterize Housing Need</td>
<td>15%</td>
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<td>Assignment 2. Take-home Mid-term exam</td>
<td>25%</td>
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<td>Assignment 3. Final Paper</td>
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<td>Proposal Paragraph/Work Plan</td>
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Transformation of numerical grade to letter grade will be according to the schedule summarized below:

<table>
<thead>
<tr>
<th>Grade</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>A</td>
<td>93-100</td>
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<tr>
<td>B</td>
<td>83-86.9</td>
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<td>C</td>
<td>73-76.9</td>
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<td>D</td>
<td>60-66.9</td>
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<td>E</td>
<td>&lt; 60</td>
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<tr>
<td>A-</td>
<td>90-92.9</td>
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<tr>
<td>B-</td>
<td>80-82.9</td>
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<tr>
<td>C-</td>
<td>70-72.9</td>
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<tr>
<td>E</td>
<td>&lt; 60</td>
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<tr>
<td>B+</td>
<td>87-89.9</td>
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<td>C+</td>
<td>77-79.9</td>
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<tr>
<td>D+</td>
<td>67-69.9</td>
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All grades will be posted directly into the Canvas gradebook. Any discrepancies with points displayed in the gradebook should be pointed out to the instructor. There is no curve for this course and grades will not be rounded up. Any requests for extra credit (beyond that given in class) or special exceptions to these grading policies will be interpreted as an honor code violation (i.e., asking for preferential treatment) and will be handled accordingly.

Assignments are due at the time specified on the assignments sheet. Assignments that are turned in late for any reason will have 20% taken off the first day late, 30% the second day and 50% after that point. The instructor will take into consideration assignments that are late due to unforeseeable circumstances. Students wishing to appeal the grading of an assignment or exam must make the appeal in writing within 5 calendar days after an assignment is returned.

**Attendance and Participation Policy**

Attendance is mandatory. Attendance will be recorded at every class. There are two types of absences – excused and unexcused. Absences for reasons of illness, religious holiday, emergency, or official university business, as described in the Graduate Catalog are excused. Please inform me of your absence as early as possible and be prepared to provide appropriate documentation. You are responsible for contacting a classmate to obtain notes on the materials covered. If you encounter an emergency or illness that requires an extended absence, you may wish to contact the Dean of Students Office (202 Peabody Hall, 392-1261) for assistance. There are no unexcused absences. Students with four or more unexcused absences will fail the course.

Requirements for class attendance, assignments, and other work in this course are consistent with university policies that can be found at: https://catalog.ufl.edu/graduate/regulations/#text. Failure to attend class regularly and/or consistent tardiness (or leaving early) will affect your attendance and class participation evaluation dramatically. When you miss a significant portion of the class whether you come late or leave early without prior approval, I consider that a missed class. I expect you to be an active participant in the class and you will receive a participation grade. Active participation means the following:

- Come to class on time;
- Submit your work on time;
- Complete the readings and assignments for each week; and
- Participate in class and be an active listener. Being an active listener requires you to listen, respond, ask questions, and make comments.

**Course Communications**

We will use Canvas, UF’s online e-learning system, as our online “homebase”. It is your responsibility to check Canvas regularly for announcements related to the course. Readings and changes to the syllabus
will be posted on Canvas. I will also send you periodic emails through Canvas. It is your responsibility to ensure that you either login to Canvas to retrieve these emails or have them set to forward to the correct email account. To log in to Canvas, you will need to provide your GatorLink User Name and Password. If you are new to Canvas or have any problems using Canvas, please contact the Help Desk at 392-HELP. Canvas email is my best (and preferred) method of communication. I will answer your email as quickly as possible but please allow up to 48 hours for a reply. A proper email etiquette is expected. Class handouts, assignments, and slides may be posted on Canvas. Reviewing materials online is never a substitute for class attendance. The posting of the slides is a courtesy of the instructor and are not intended to be a complete study aid. Students are expected to take adequate class notes.

**Course Schedule and Assignment Due Dates**
As we go through the semester, this schedule may need to change. Such changes are not unusual and should be expected.

<table>
<thead>
<tr>
<th>Date</th>
<th>Topic / Reading</th>
<th>Assignments</th>
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<tbody>
<tr>
<td>Week 1</td>
<td><strong>Many roles of housing</strong></td>
<td>Assignment 1</td>
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<td></td>
<td>Review of syllabus and course expectations</td>
<td>discussed</td>
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<tr>
<td></td>
<td>Why housing is important?</td>
<td></td>
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<tr>
<td></td>
<td>• Schwartz, Chapter 1. Introduction</td>
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<tr>
<td></td>
<td><strong>What is the problem?</strong></td>
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<tr>
<td></td>
<td>What are housing problems?</td>
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<tr>
<td></td>
<td>• The State of the Nation’s Housing 2019 (2019). Joint Center for Housing Studies</td>
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<td></td>
<td>of Harvard University, Cambridge, MA: Harvard University. (Executive summary only)</td>
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<td></td>
<td>• Schwartz, Chapter 2. Trends, Patterns, Problems</td>
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### Week 2 (1/14, 1/16)

#### Understanding and characterizing housing need

*Describing housing need*

- Which groups experience what sorts of problems?
- Why housing deserves to be a focus of policy and planning?
  - Hays, Chapter 3. Housing and Human Needs

*Optional for the Very Curious:*

- Out of Reach 2019 by the National Low Income Housing Coalition: [https://reports.nlihc.org/sites/default/files/oor/OOR_2019.pdf](https://reports.nlihc.org/sites/default/files/oor/OOR_2019.pdf)

#### Frameworks for housing policy

*How do housing markets provide affordable housing?*

- What are the pros and cons of demand-side and supply-side housing policies?
- How can you characterize the perspectives of democratic capitalism, liberal and conservative ideologies, and their implications for housing policy?
  - Hays, Chapter 2. The Ideological Framework for Housing Policy.

### Week 3 (1/21, 1/23)

#### Understanding the affordable housing crisis

*How affordable is affordable?*

- Mallach, Chapter 1. The Case for Affordable Housing

#### Housing affordability problem in Gainesville and Florida

*Describe housing need in Gainesville and Florida*


### II. The Role of Housing in Urban Context
| Week 4 (1/28, 1/30) | **Housing instability and poverty**  
*What housing issues do low-income households have?*  
*How do we support unstable circumstances among low-income households?*  
| --- | --- | --- |
| **Affordable housing as poverty alleviation**  
*What is the relationship between housing stability and economic security?*  
*How can housing support anti-poverty strategies?*  
| Week 5 (2/4, 2/6) | **Concentrated poverty and place stratification**  
*How has poverty been concentrated in inner-city areas?*  
*Is poverty a matter of spatial concentration or social stratification?*  
- Mallach, Chapter 7. Concentration and Opportunity: Undoing the Exclusion of Affordable Housing  
| **Neighborhood effects**  
*Do neighborhoods matter?*  
| Week 6 (2/11, 2/13) | **Disparities of wealth accumulation through housing**
What has the role been of housing in accumulating wealth?
- Dreier, P. Federal housing subsidies: who benefits and why?
| Urban sprawl and housing development
What has been the dominant form of housing development in the last fifty years in the U.S.?
What are the causes and impacts of urban sprawl?
What are the sprawl-related policies?

### III. Housing Policy: History and Recent Trends

| Week 7 (2/18, 2/20) | Public housing and an overview of federal policy history
*In what context did federal housing assistance begin?*  
*What are the pros and cons of establishing public housing?*  
*How can public housing alleviate poverty?*  
*Is public housing a success or failure?*  
*Schwartz, Chapter 6. Public Housing  

| Assignment 3 proposal and workplan due (2/20) |

| Week 8 (2/25, 2/27) | Subsidizing rents and project-based assistance
*How and why did housing assistance change its approach?*  
- Schwartz, Chapter 5. The Low-Income Housing Tax Credit  
- Schwartz, Chapter. 7 Privately-Owned Rental Housing Built with Federal Subsidy. |

| (3/3, Tue) No Class (Spring Break)  
(3/5, Thu) No Class (Spring Break) |

| Week 9 (3/10, 3/12) | Housing and access to opportunity: assisted housing dispersal as public policy
*What are the goals of the Housing Choice Voucher program?*  
*Have the housing dispersal programs successfully encouraged low-income households to move to better neighborhoods?*  
- Schwartz Chapter. 8 Vouchers.  

| Assignment 2 (Take-home exam) due (3/12) |

| Week 10 (3/17, 3/19) | Devolution and recent policy trends
*What is the role of local public housing authorities (PHAs)?* |

<p>| 9 | Updated 12/18/2019 |</p>
<table>
<thead>
<tr>
<th>How different is the Choice Neighborhoods initiative from previous public housing projects?</th>
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<tbody>
<tr>
<td>• Hays, Chapter 9. Housing in the Twenty-first Century. Part I. The First Decade</td>
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</table>

**Preserving affordable housing**

**How do we preserve affordable housing?**

**What is inclusionary housing?**

<table>
<thead>
<tr>
<th>Week 11 (3/24, 3/26)</th>
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<tbody>
<tr>
<td>• Mallach, Chapter 10. Preserving Affordable Housing</td>
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<td>• Mallach, Chapter 12. Inclusionary Housing: Using the Market to Create Affordable Housing</td>
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### IV. Homeownership and Home Financing

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<thead>
<tr>
<th>How does the housing finance system in the U.S. work?</th>
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<tr>
<td>• Schwartz, Chapter 3. Housing Finance</td>
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<table>
<thead>
<tr>
<th>How has housing finance changed over time?</th>
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<td>• Schwartz, Chapter 4. Taxes and Housing</td>
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**Housing and taxes**

**What is the role of the tax system in the provision of housing in the US?**

**Where does the US spend the most money on housing policy?**

<table>
<thead>
<tr>
<th>Week 12 (3/31, 4/2)</th>
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<td>• Schwartz, Chapter 4. Taxes and Housing</td>
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NO CLASS due to the Annual Conference of the Urban Affairs Association (UAA) on 4/2, Thursday
| Week 13 (4/7, 4/9) | **Homeownership and the financial crisis**  
*What are the benefits and costs of homeownership?  
How have federal housing policies promoted homeownership?  
How has the homeownership rate changed in the U.S.?*  
- Schwartz, Chapter 12. Homeownership and Income Integration  
**Low-income homeownership**  
*What are the benefits and costs of homeownership policies for low-income households?  
How did subprime crisis start and develop?  
What is predatory lending?*  
- Mallach, Chapter 9. The Risks and Rewards of Affordable Homeownership  
| First draft of Assignment 3 due to peer evaluator and the instructor |
| V. Fair Housing and Homelessness | **Fair housing**  
*How successful has the Fair Housing Act been?  
What have been discriminative strategies in housing markets?  
What is predatory lending?*  
- Schwartz, Chapter 11. Fair Housing and Community Reinvestment  
| Assignment 3 comments back to authors |
| Week 14 (4/14, 4/16) | **Homelessness**  
*What are the causes of homelessness?  
How do we prevent homelessness?*  
- Mallach, Chapter 11. Homelessness and Affordable Housing, pp. 246-251  
| VI. Housing Policy into the Future | **Future housing planning**  
*What housing issues are important in the twenty-first century?*  
- Schwartz, Chapter 13. Conclusions  
| 4/27, Mon | Final Paper Due in Canvas |
Communication Courtesy

All members of the class are expected to follow rules of common courtesy in all email messages. Course communication should be civilized and respectful to everyone. The means of communication provided to you through e-Learning (e-mail, discussion posts, course questions, and chats) are at your full disposal to use in a respectful manner. Abuse of this system and its tools through disruptive conduct, harassment, or overall disruption of course activity will not be tolerated. Conducting such behavior will be deemed to be in violation of University rules and regulations or the Code of Student Conduct will result in a report to the Dean of Students.

Students Requiring Accommodations

Students with disabilities requesting accommodations should first register with the Disability Resource Center (352-392-8565, https://www.dso.ufl.edu/drc) by providing appropriate documentation. Once registered, students will receive an accommodation letter that must be presented to the instructor when requesting an accommodation. Students with disabilities should follow this procedure as early as possible in the semester.

Course Evaluation

Students are expected to provide professional and respectful feedback on the quality of instruction in this course by completing course evaluations online via GatorEvals. Guidance on how to give feedback in a professional and respectful manner is available at https://gatorevals.aa.ufl.edu/students/. Students will be notified when the evaluation period opens, and can complete evaluations through the email they receive from GatorEvals, in their Canvas course menu under GatorEvals, or via https://ufl.bluera.com/ufl/. Summaries of course evaluation results are available to students at https://gatorevals.aa.ufl.edu/public-results/.

University Honesty Policy

UF students are bound by The Honor Pledge which states,

“We, the members of the University of Florida community, pledge to hold ourselves and our peers to the highest standards of honor and integrity by abiding by the Honor Code.”

On all work submitted for credit by students at the University of Florida, the following pledge is either required or implied:

“On my honor, I have neither given nor received unauthorized aid in doing this assignment.”

The Honor Code (https://www.dso.ufl.edu/sccr/process/student-conduct-honor-code/) specifies a number of behaviors that are in violation of this code and the possible sanctions. Furthermore, you are obligated to report any condition that facilitates academic misconduct to appropriate personnel. If you have any questions or concerns, please consult with the instructor in this class.

Software Use

All faculty, staff, and students of the University are required and expected to obey the laws and legal agreements governing software use. Failure to do so can lead to monetary damages and/or criminal penalties for the individual violator. Because such violations are also against University policies and rules, disciplinary action will be taken as appropriate. We, the members of the University of Florida community, pledge to uphold ourselves and our peers to the highest standards of honesty and integrity.
**Student Privacy**
There are federal laws protecting your privacy with regards to grades earned in courses and on individual assignments. For more information, please see: http://registrar.ufl.edu/catalog0910/policies/regulationferpa.html

**Campus Resources:**

*Health and Wellness*

**U Matter, We Care:**
If you or a friend is in distress, please contact umatter@ufl.edu or 352 392-1575 so that a team member can reach out to the student.

**Counseling and Wellness Center:** http://www.counseling.ufl.edu/cwc, and 392-1575; and the University Police Department: 392-1111 or 9-1-1 for emergencies.

**Sexual Assault Recovery Services (SARS)**
Student Health Care Center, 392-1161.

**University Police Department** at 392-1111 (or 9-1-1 for emergencies), or http://www.police.ufl.edu/.

*Academic Resources*

**E-learning technical support**, 352-392-4357 (select option 2) or e-mail to Learning-support@ufl.edu. https://lss.at.ufl.edu/help.shtml.


**Library Support**, http://cms.uflib.ufl.edu/ask. Various ways to receive assistance with respect to using the libraries or finding resources.

**Teaching Center**, Broward Hall, 392-2010 or 392-6420. General study skills and tutoring. https://teachingcenter.ufl.edu/.


**Student Complaints Campus**: https://www.dso.ufl.edu/documents/UF_Complaints_policy.pdf.


*This syllabus may be revised as necessary. Students will be notified of any revisions immediately.*