Housing Policy
(DHA5463/PA5261)

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Spring 2009
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Office hours: 1:00-2:00, TTH, or by appointment
Office hours are between 1:00 and 2:00 PM on Tuesdays and Thursdays in my office in McNeal Hall 350. If you cannot make these hours, you are welcome to see me in class to make an appointment at another time. You can also schedule meetings with me outside of office hours by exchange of e-mail.

Please do not see office hours exclusively as a time to address problems with the course. You can use them to clarify points you don’t understand, to get additional readings, to talk about the subject matter in relation to your special interests, or to go over work in progress. You don’t need a crisis to make productive use of these hours.

Course Description

Housing is an essential human need. Adequate and affordable housing is necessary for health, psychological well-being and for the developmental needs of the young and old alike. Housing is also a critical part of the U.S. economy and many household’s economic wealth (or lack thereof) is reflective of their position in the housing market.

This course is an exploration of Housing Policy in the United States. We begin by setting the context for U.S. housing by examining the social and spatial segmentation of housing in the U.S. Of particular interest is the fact of racial discrimination in housing which has produced a deeply segregated residential structure. We next move on to an examination of federal housing policy including the deregulation of the mortgage industry, public housing policy and the Community Reinvestment Act (CRA). Following that, we study state and local housing policies with particular focus of local initiatives to address issues of housing affordability and racial segmentation in the housing market.

Textbooks and Readings


Disability accommodation statement:

1. It is University policy to provide, on a flexible and individualized basis, reasonable accommodations to students who have disabilities that may affect their ability to participate in course activities or to meet course requirements. Students with disabilities are encouraged to bring this to my attention early in the semester to discuss their individual needs. Further information is available from Disabilities Services, 612.626.1333.

2. All of us learn in different ways and with varying degrees of success. If you know of any factors in your life which hinder your abilities to learn up to your potential in this course, please notify me at once. If these factors are recognized disabilities under the ADA, please provide me with appropriate notification. If they fall outside official categories, stop in my office to discuss them so that we may arrive at a satisfactory program of study/performance for you in this course.

Course expectations:

I hope this will be an exciting and stretching learning experience for you; to that end, I want to be as clear as possible about my expectations. I expect you to read all the assigned readings in their entirety and carefully BEFORE our discussion of it begins. I expect you to attend class sessions unless serious circumstances prevent that, in which case, I would appreciate your speaking with me about your absence. I expect you to take yourself and the material seriously, refusing to stop at the absolute minimum requirements, insisting on having what you say orally and on paper be as clear and effective as possible. While I know it is not possible to expect the following, I do most certainly hope for it in many cases: I want to connect what’s in this course with what’s going on in your own life and in the larger world in which you live.

Classroom climate:

1. Guiding Principles of the Course:
Everyone’s experience and opinions will be valued. Every class has a culture influenced by the fact that students come from widely diverse backgrounds and hold different values. They also learn in different ways. I encourage you to acknowledge your diversities by listening actively to each other. It is especially important that you listen to students whose opinions differ from your own.

2. Scholastic misconduct: Scholastic misconduct can be grounds for dismissal from the university and includes: cheating on assignments, acquiring or using test materials without faculty permission, plagiarizing (representing as your own work any part of what was done by another person), submitting the same paper or substantially similar papers to meet the requirements of more than one course without the written approval and consent of all the instructors involved, depriving another student of necessary course materials or otherwise interfering with another student’s work, falsifying a record, or any other act that violates the academic rights of another student or involves misrepresentation of a student’s own work.
Course Guidelines

1. Course activities:
   - discussions among the entire class of works read in common
   - lectures by me
   - reports by small groups
   - in-class discussions in small groups
   - spontaneous in-class writing
   - periodic evaluations of how things are going
   - spontaneous partners work on certain housing issues and solutions
   - recordings by small groups of class work, provided as written summaries to the entire class
   - frequent two-minute papers at the end of class to provide immediate information about what is being learned

As you can see, this is a class in which you are a very active player, one from which it will be difficult to recede into a passive role. I hope you will enter into various levels of class activity with an open mind, especially concerning activities which are unfamiliar to you.

2. Classroom Participation: Many students find speaking in front of a group quite stressful, especially as a non-volunteer. The best way to overcome the anxiety of public speaking is to come prepared and to participate regularly. Every one of you should participate in classroom discussions. If you tend to be quiet in class, you should push yourself to raise your hand and join the discussion. If you are a regular participant, you should limit the frequency of your comments to allow others to participate. Some of you may be more likely to volunteer a comment when there are fewer hands raised or when there is a gap in the discussion. Some of you will have an answer ready almost immediately; some of you will take more time to formulate your thinking and get ready to speak. I will try to provide an opportunity for everyone to participate. In calling on students who raise their hands, I will usually call first on students who participate less often. When the only raised hands I see are from frequent participants, I will often wait for others to be ready to join the discussion, or call on a non-volunteer.

In class, I will call upon both non-volunteers and volunteers each day, so come prepared. If I call on you, I expect you to listen to the questions and to make a good faith effort to answer them. If you do not know how to answer a question, you may simply say so and I will either rephrase my question, ask another one, or invite another student to assist us. And you don’t have to be absolutely certain about an answer to contribute to the discussion. Often the best learning in class will occur from discovering how to think through a question to get to an answer or walking through the steps that led to a wrong answer.
3. Undergraduate students in PA 5261/DHA 5463 are graded on their own curve and on
the basis of different assignments than the graduate students. Class requirements and
determination of final grades are as follows:

**Undergraduate Students**

- **Quizzes:** 2 @ 100 points = 200 points (20%)
- **Midterm exam** = 300 points (30%)
- **Final examination** = 400 points (40%)
- **Class participation** = 100 points (10%)

1,000 total points

**Graduate Students**

- **Policy memos:** 3 = 300 points (30%)
- **Midterm exam** = 300 points (30%)
- **Final examination** = 300 points (30%)
- **Class participation** = 100 points (10%)

1,000 total points

4. **Makeup exams:** If you miss an exam the only way you can make it up is by
presenting a valid doctor's excuse within one week of the exam. No make-up exams will
be given without a valid excuse. Make-up tests are essay and will only be given at the
instructor's convenience. You can only make-up one exam per semester.
# Course Outline and Schedule (subject to change)

## Week 1
### January 20-22
Introduction to the course and course requirements
A right to housing?
Basic characteristics and importance of housing

**Readings:**
- HP, chap. 1
- BB&S, Introduction
- **On the web:** Hartman, The case for a right to housing

## Week 2
### January 27-29
Current housing trends and characteristics

**Readings:**
- HP, chap. 2
- **On the web:** State of the Nation's Housing 2008
  [http://www.jchs.harvard.edu/son/index.htm](http://www.jchs.harvard.edu/son/index.htm)

## Week 3
### February 3-5
Housing Finance

**Readings:**
- HP, chap 3

## Week 4
### February 10-12
Housing Finance
Fair housing and the Community Reinvestment Act (CRA)

**Readings:**
- HP, chap 11
- BB&S, chap 10

## Week 5
### February 17: quiz 1, memo 1
### February 19
Subprime lending and foreclosure

**Readings:**
- Renuart, Elizabeth, Market failures and predatory lending
- Crump, Subprime lending and foreclosure in the Twin Cities
  [http://www.cura.umn.edu/reporter/05-Spr/Crump.pdf](http://www.cura.umn.edu/reporter/05-Spr/Crump.pdf)

## Week 6
### February 24-26
The present housing crisis

**Readings:**
- TBA
Week 7
March 3: Review
March 5: Midterm

Week 8
March 10-12
Taxes, housing and homeownership

Readings:
HP, chap 4, BBS, chap. 4

Spring Break: March 17-19

Week 9
March 24-26 – Association of American Geographers
Guest lectures

Readings:

Week 10
March 31-April 2
Public housing

Readings: HP, chap. 6

Week 11
April 7-9
Public housing

Readings: BB&S, chaps. 5, 7 and 9

Week 12
April 14-16
April 14 -- Quiz II, Memo II
Subsidized rental housing

Readings:
HP, chap 7

Week 13
April 21-23
Tenant-based subsidies: Housing vouchers

Readings:
HP, chap 8

Week 14
April 28-30
State and local housing policy

Readings:
HP, chapter 9

Week 15
May 5
May 7 – Memo III
Home ownership and income integration
Reflections on housing policy in the United States

Readings: HP, chapter 12, 13

Final Exam, Thursday, May 13, 10:30 to 12:30