

Thursdays, 4:30-7 Aderhold Learning Center 205

Dan Immergluck, Professor, Urban Studies Institute  
 Office hours: Thursdays 1-2:30, 55 Park Place, #849F  
 (sign up on office door, or just stop by during office hours)

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This purpose of this course is to enable students to:

- 1) Define and describe current urban/metropolitan housing problems and understand the history and evolution of federal, state and local housing policy in the U.S. context.
- 2) Evaluate the effectiveness, equity, and political viability of existing and proposed local, state and federal policy alternatives, including such policies as inclusionary zoning, Housing Choice Vouchers, Low-Income Housing Tax Credits, fair housing law, housing finance regulation, homeownership assistance programs, community reinvestment, and others. Understand the likely impact of such policies on households, neighborhoods and cities.
- 3) Understand the interconnections between local, state and federal housing policies.

Grading for the course will be based on the following weights of student responsibilities:

Class Attendance and Participation	20%
Midterm #1	20%
Midterm #2	20%
Policy Paper	40%

For a late final paper, I will deduct points as follows: less than 24 hours = 20 points (of 100 for the assignment); 24-48 hours = 30 points deducted; more than 48 hours = zero credit. The final paper must be done *individually*. All work is expected to be original for this course.

**Attendance and participation**

All students are expected to arrive on time and actively participate in class discussion. Simply showing up is not cause for a strong grade. If you are unable to make class please email me ahead of time with a reason. I will determine if the absence will count as excused. In general, regular employment is not considered as an excused absence.

**Electronics**

Please silence all cell phones and devices, and remove all headsets/earphones, before class begins. Laptops or tablets are the only devices allowed to be out/accessible in the classroom, and only when used for taking notes. No use of the internet or texting of any kind is allowed once class begins. If this policy is violated, you will be asked to leave the class and will be marked as absent for the day. If someone violates this policy more than once, points will be immediately deducted from the class participation grade for the semester.

## Academic Honesty

GSU guidelines on academic honesty/dishonesty will be enforced. The guidelines are posted at <http://education.gsu.edu/files/2016/05/plagiarism.pdf> and <http://codeofconduct.gsu.edu/files/2013/2014-2015-Section-II-Academic-Conduct-Student-Code-of-Conduct.pdf>. Penalties can range from receiving no credit for an assignment/exam up to expulsion from the university.

## Students with Disabilities

If you need accommodation for a disability you may do so by registering with the Georgia State University Office of Disability Services either by coming in-person or online. You will be accommodated upon issuance by the Office of Disability Services of a signed Accommodation Plan, and then you are responsible for emailing the copy of that plan to me and faculty of all the classes in which you need accommodations. Students should provide a copy of the Plan to the instructor within the first two weeks of classes. To register for accommodations please follow this link [disability.gsu.edu/services/how-to-register](http://disability.gsu.edu/services/how-to-register). Phone: (404) 413-1560, Email: [dismail@gsu.edu](mailto:dismail@gsu.edu), Website: [disability.gsu.edu](http://disability.gsu.edu).

*Remote Academic Coaching.* The Office of Disability Services also offers free remote academic coaching. To learn more go to [disability.gsu.edu/services](http://disability.gsu.edu/services) or watch a [Coaching Video](#)

## Veterans & Serving Military

Students who are veterans, serving in the military, their dependents, and the survivors of serving military are encouraged to avail themselves of a range of college services and activities through the Military Outreach Center (MOC). For assistance or guidance while attending GSU on campus or online, contact the Atlanta Campus Military Student Advocate, David Garcia, at 404-413-2331. Be sure and let me know ASAP if or when there is any possibility of you being activated and deployed. For more information contact the GSU Military Outreach Center. Phone: (404) 413-233, Email: [dgarcia9@gsu.edu](mailto:dgarcia9@gsu.edu) Website: [veterans.gsu.edu](http://veterans.gsu.edu).

**Basic Needs:** Any student who faces challenges securing their food or housing and believes this may affect their performance in the course is urged to contact the Dean of Students for support. Furthermore, please notify the professor if you are comfortable in doing so. This will enable us to provide resources that we may possess. The [Embark program at GSU](#) provides resources for students facing homelessness.

## Required Textbooks:

There are two books which you need to acquire. Older editions may suffice, but I recommend the ones specified. They are:

Alex Schwartz. 2014. *Housing Policy in the United States: An Introduction*. Third Edition. New York: Routledge. (“Schwartz”)

R. Allen Hays. 2013. *The Federal Government and Urban Housing*. Third Edition. Albany, NY: SUNY Press. (“Hays”)

Other readings are available on iCollege. All readings are required except when noted.

## WEEK 1 Introductions and Overview

### Jan 16 The Ideological Context of Housing Policy History of Housing Policy in the United States: 1890-1920

Schwartz, Chapter 1 (pages 1-10 only)

Hays, Chapters 1, 2

Fairbanks, R. 2000. From Better Dwellings to Better Neighborhoods: The Rise and Fall of the First National Housing Movement, in J. Bauman, R. Biles, and K. Szylyvian, eds., *From Tenements to the Taylor Homes*. University Park: Penn State University Press.

**WEEK 2**      **History of Housing Policy in the United States: 1920-1970**  
**Jan 23**      **Instructions for the Housing Policy Analysis (brief)**

Vale, L. 2007. The Ideological Origins of Affordable Homeownership, Chapter 2 in W. Rohe and H. Watson, eds., *Chasing the American Dream*. Ithaca: Cornell University Press.

Radford, G. 2000. The Federal Government and Housing During the Great Depression, in J. Bauman, R. Biles, and K. Szylvian, eds., *From Tenements to the Taylor Homes*. University Park: Penn State University Press.

Hays, Chapter 4.

**WEEK 3**      **History of Housing Policy in the United States: 1973-2000+**  
**Jan 30**

Hays, Chapters 5, 7, 8, and 9 (pp. 283-294 only)

**WEEK 4**      **History of Zoning in the U.S.**  
**Feb 6**      **History of Housing Finance in the U.S.**

Rothstein, R. 2017. *Color of Law: A Forgotten History of How Our Government Segregated America*. Chapter 3.

Manville, M., Monkkonen, P., and Lens, M. 2019. It's time to end single-family zoning. *Journal of the American Planning Association*.

Schwartz, Chapter 3 (69-79 only)

Immergluck, D. 2009. U.S. mortgage market development and federal policy to the early 1990s, Chapter 1, in *Foreclosed: High-Risk Lending, Deregulation, and the Undermining of America's Mortgage Market*. Ithaca: Cornell University Press.

**WEEK 5**      **Final Paper Proposal Due – EMAIL TO ME**  
**Feb 13**

**Contemporary Housing Problems in the U.S.**

Schwartz, Chapter 2.

Harvard Joint Center for Housing Studies. 2018. *State of the Nation's Housing Report 2018*.

Immergluck, D., Carpenter, A., and Lueders, A. 2018: Hot City, Cool City: Explaining Neighbourhood-Level Losses in Low-Cost Rental Housing in Southern US Cities, *International Journal of Housing Policy* 18: 454-478.

**WEEK 6**      **Instability and Evictions**  
**Feb 20**

Desmond, M. 2016. *Evicted: Poverty and Profit in the American City*. Chapters 1, 5, 8, 11, 12, 15, 17, 19 (only pages 231-235; 239-241), 24 (these chapters follow Arleen and her landlord, Sherrena) **[READ THESE CHAPTERS QUICKLY]**

**WEEK 7**      **MIDTERM 1** (Take home/in-class hybrid) First 60 minutes of class.  
**Feb 27**

**Housing Discrimination, Racial and Ethnic Segregation, Economic Segregation, Scales of Mixed-Income Housing**

Schwartz, Chapter 11.

Tach, L., Pendall, R., and Derian, A. 2014. Income Mixing Across Scales: Rationale, Trends, Policies, Practice, and Research for More Inclusive Neighborhoods and Metropolitan Areas. Washington, DC: The Urban Institute. January. **Read closely: pp. 2-14. SKIM: pp. 31-58.**

**Optional, FYI:** Choi, A., Herbert, K., and Winslow, O. 2019. Long Island Divided. *Newsday*. November 17. (<https://projects.newsday.com/long-island/real-estate-agents-investigation/#open-paywall-message>) (Not on iCollege.)

**WEEK 8**      **Vouchers, LIHTCs – Major Current Federal Subsidy Approaches**  
**March 5**

Schwartz, Chapters 5, 6, 7, 8

Desmond, M., 2016. *Evicted: Poverty and Profit in the American City*. Epilogue, pp. 293-313.

Capps, K. 2018. Why Is It Legal for Landlords to Refuse Section 8 Renters? *Citylab*. [https://www.citylab.com/equity/2018/12/section-8-landlords-housing-aid-vouchers-discrimination/577810/?utm\\_source=feed](https://www.citylab.com/equity/2018/12/section-8-landlords-housing-aid-vouchers-discrimination/577810/?utm_source=feed)

**WEEK 9**      **Fair Housing Policy, Affirmatively Furthering Fair Housing (AFFH), the CD vs. Fair Housing Debate, Housing Mobility Programs**  
**March 12**

Schwartz, Chapter 12

Hannah-Jones, N. 2015. Living Apart: How the Government Betrayed a Landmark Civil Rights Law. *Propublica*. June 25.

Edsall, T. 2015. Where Should a Poor Family Live? *The New York Times*. August 5.

Greene, S. and Turner, M. 2015. Disarming the Great Affordable Housing Debate. Urban Institute. August 7.

U.S. Department of Housing and Urban Development. 2014. A New Assessment Process to Affirmatively Further Fair Housing. Washington, DC: U.S. Department of Housing and Urban Development.

**WEEK 10    SPRING BREAK    March 19**

**WEEK 11**      **Access to Credit, Fair Lending, and Community Reinvestment**  
**March 26**      **Promoting Homeownership for Low- and Moderate-Income Households and**  
                         **Neighborhoods**

Immergluck, D. 2009. Mortgage Market Disparities and the Dual Regulatory System in the Twentieth Century. Chapter 2, in *Foreclosed: High-Risk Lending, Deregulation, and the Undermining of America's Mortgage Market*. Ithaca: Cornell University Press.

Immergluck, D., Earl, S., and Powell, A. 2019. Black Homebuying After the Crisis: Appreciation Patterns in Fifteen Large Metropolitan Areas. *City & Community*.

**WEEK 12**      **NO CLASS (CONTINUE TO WORK ON PAPER!)**  
**April 2**

**WEEK 13**      **Subprime Lending, the Mortgage Crisis, and the Federal Response**  
**April 9**

Immergluck, D. 2015. A look back: What we now know about the causes of the US mortgage crisis, *International Journal of Urban Sciences* 19: 269-285.

Immergluck, D. 2013. Too little, too late, and too timid: The federal response to the foreclosure crisis at the five-year mark. *Housing Policy Debate* 23: 199-232.

**WEEK 14**      **MIDTERM #2 (Take home/in-class hybrid) First 60 minutes of class.**  
**April 16**

**Policies and Planning in the Face of Gentrification Pressures**

Lubell, J. 2016. Preserving and expanding affordability in neighborhoods experiencing rising rents and property values. *Cityscape* 18: 131-150.

**WEEK 15**      **Inclusionary Housing and Shared-Equity Homeownership**  
**April 23**

Jacobus, R. 2015. *Inclusionary Housing: Creating and Maintaining Equitable Communities*. Lincoln Institute of Land Policy, pp. 5-41.

Davis, J. 2006. *Shared Equity Homeownership: The Changing Landscape of Resale-Restricted, Owner-Occupied Housing*. Montclair, NJ: National Housing Institute, pp. 1-31; 53-88.

**FINAL PAPER DUE APRIL 30, NOON (12PM) via email to [dimmergluck@gsu.edu](mailto:dimmergluck@gsu.edu)**  
**PAPERS SHOULD BE IN \*WORD\*, \*DOUBLE-SPACED\***

**DON'T FORGET TO DO YOUR COURSE EVALUATION!**  
**I READ THEM! THEY MATTER!**