

Syllabus for PA 395: Housing Policy – Fall 2010

Instructor:

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Text:

- There is no required text for this class. There will be weekly readings posted online and handouts.
 - We will be using UVM's online Blackboard for this course, where handouts and presentations will be available. All PowerPoint presentations will be available online and students can print out copies to take notes if desired. Go to <http://bb.uvm.edu/> login using your UVM NetID and password.
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Course Objectives:

At the completion of this course you should:

- Understand how public governance impacts housing policy decisions. This includes the role of democratic theory as well as public, private and nonprofit collaboration in housing development and operations.
 - Have confidence participating in housing's public policy process due to a full understanding of the key participants and their political goals. This course will expand your ability to identify housing-related problems and analyze proposed policies that address those problems. With each topic, this course will help you learn to identify the tradeoffs inherent in public policy decision making.
 - Be able to analyze, synthesize and think critically about housing policy options at each level of government and within the open market. There will be opportunities for quantitative research, program evaluation; and decision making.
 - Know how to communicate housing policy options clearly, persuasively, and succinctly to convince a given audience of a certain point of view. This will be based on an understanding of housing policy history, current housing priorities, local tools and incentives as well as the ability to recognize politically feasible options.
 - Have a broad understanding of the history of the housing finance system and government interventions in housing policy in the US, as well as an up-to-date understanding of recent events and current proposals to address the current housing crisis.
 - Be familiar with conventional and specialized housing interventions, such as federal and state subsidy programs, sustainable housing affordability models, supportive housing methods, and land use decision making.
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Assignments:

1. **Reading Questions.** Each week students will submit 1-3 questions they have from each assigned reading. These could be areas of confusion, topics for further research, a point they'd like to discuss in class or philosophical questions about what they read. If a student doesn't have any

questions regarding a reading, they can make a comment about a specific point made in the reading. Readings should be clearly marked with the publication title and page number.

Reading Questions will be graded based on:

- *Creativity and full thought* (90%) –each question should be well thought out and fully explored. It should show that the full reading was read and digested fully. The student should attempt to fully understand the author before posing the question. If the student posed a comment instead of a question, the comment should be influenced by other course readings and classroom discussion.
- *Mechanics* (10%) – consistency and accuracy are required. Assignments should be free of typos, use proper grammar and punctuation, site references appropriately, and utilize a consistent style. Failure to cite sources will result in a lower grade.
- Points will be deducted for late assignments.

2. **Persuasive Papers.** There will be four written assignments throughout the semester that take the form of either: a policy brief, an advocacy letter, written testimony, or strategic plan. The class will be divided so half will be assigned to cover one point of view, while the other half covers the other. Students are expected to write a succinct, 3-5 page (double spaced) argument from your assigned point of view to the assigned recipient. These will be written individually and not done as a group, although others in the class will also be writing based on the same assigned point of view. Essays should quote from numerous assigned readings that week and may quote other sources such as recent news articles as well.

Persuasive Papers will be graded based on:

- *Creativity and full thought* (30%) – Most of the major themes should be discussed. Non-traditional players or politics involved should be discussed. Any applicable history to be taken into account when judging a situation should be explored.
- *Connection to readings* (20%) – it is expected students will reference/quote from the appropriate readings from that week (ideally multiple readings will be used). These reference should tie the reading's message seamlessly (not just added in as an afterthought to meet requirement), and should demonstrate the author's understanding of the topic. If students also want to connect to other published materials such as current events, or other publications found through individual research, this is welcomed and will be rewarded if done appropriately.
- *Connection to class discussions* (20%) – students should show their understanding of larger housing and policy theories discussed in class, tradeoffs to certain courses of action, any politics involved, history of programs/policies, and traditional power sources. This should include references to larger Public Administration theories learned in other courses.
- *Extra research* (20%) – While the majority of the knowledge for your persuasive paper will come from course readings and discussion, papers should do some outside research and reading to ensure positions are well thought out and understood.
- *Mechanics* (10%) – consistency and accuracy are required. Assignments should be free of typos, use proper grammar and punctuation, site references appropriately, and utilize a consistent style. Remember, these are intended to be to-the-point and written for someone with minimal knowledge of the topic. Headers and bullet points are encouraged for quick, easy reading. Failure to cite sources will result in a lower grade.
- Points will be deducted for late assignments.

3. **Housing Needs Assessment Comparison.** Imagine you are a consultant working with a coalition of affordable housing residents representing three towns in Vermont. This coalition is looking to determine the type of housing needed in each community, so they can organize and advocate accordingly. Choose at least six questions from the *VT Housing Needs Assessment Guide* (available at: <http://housingdata.org/assessment/>), find the data needed to answer those questions for three communities in Vermont, and summarize the findings in a memo to the coalition. The memo should be no more than 5 pages long (double spaced). The memo should include:

- Explain the importance of the indicators chosen (why are these 6 questions are important and what they show a community);
- Present the data findings for each question (include actual figures);
- Calculate the location quotient and show the math for at least three of the indicators and discuss findings (typically one would compare each town to the corresponding county); and
- Provide some recommendations to the fictional coalition. This could include areas of further research, changes in policies, or other ideas.

I understand that this is a limited housing needs assessment and a fuller analysis might produce different findings and recommendations. For the sake of this argument, you only need to consider the six questions you've chosen to analyze.

Final project

Conduct research on one assigned housing policy topic. Write a report of 10-15 pages and prepare a 30 minute presentation summarizing your research for the class. Ten minutes of your presentation should be available for questions and answers (meaning really 20 minutes of presenting + 10 of Q&A). Students can choose to work alone or on a team of no more than three students.

Grading for the paper will be the same as for Persuasive Papers (above). Half the class will have its final paper due December 2nd and then present on December 9th. The other half will present on the 2nd and final papers will be due the 9th.

Grading:

Participation	15%
Reading Questions	20%
Persuasive Papers	20%
Housing Needs Assessment Comparison	20%
Final project	25%

Expectations:

- Students are expected to adhere to the University's Code of Academic Integrity, found at <http://www.uvm.edu/~uvmppg/ppg/student/acadintegrity.pdf>.
- All homework assignments are due on the date listed below unless changed by the professor. If an assignment is not submitted on time without prior approval of the professor, the assignment's grade will be negatively affected.

- All reading assignments are due on the date listed below unless changed by the professor. Class discussion will be geared to assume all students have some understanding of the programs and major points made in all readings.
- All writing assignments must be written with proper grammar, typography, and style. Referencing readings and other research is required as needed on all writing assignments. Students should use a consistent referencing style. Written assignments are due on the date listed below; late assignments will be deducted a point per day late, and will not be accepted after 1 week.
- Attendance at all classes is mandatory. If a student knows of a class that he/she will need to miss for a valid reason, please discuss with me immediately. All assignments will still be due as listed in the syllabus regardless of absence. Attendance alone will not mean a full participation grade, that will come only with active and thoughtful participation in course discussions.
- This syllabus is subject to change. If any changes are made, they will be posted on the class Bulletin Board webpage and discussed in class as early as possible.

Other Information:

In an effort to promote students' full learning and understanding of this important issue, please contact the professor with any questions or clarifications needed on either the syllabus or the course work presented. In addition, if any student has a disability, you may request a reasonable accommodation from the University's ACCESS Office or come speak with me. The UVM policy is available online: <http://www.uvm.edu/~uvmppg/ppg/student/disability.pdf>.

Biennially, Vermont holds a Statewide Housing Conference, which will be held November 18th this year at the Hilton Hotel in Burlington. Students are strongly encouraged to attend this all-day conference to get a greater understanding of current housing issues. I can arrange scholarships for all attendees, so that registration and meals will be free. If all students are able to attend the conference, then class will be cancelled on November 18th.

Course Calendar:

SEPTEMBER 2: **Personal beliefs about housing**

Topics covered:

- Introductions
- Personal beliefs about housing
- Definitions and common terms
- Class expectations and review of syllabus

SEPTEMBER 9: **Role & importance of housing**

Topics covered:

- Should there be a right to housing?
- Role and importance of housing
- History of US housing finance system
- Government Sponsored Enterprises: Fannie Mae & Freddie Mac

☆ READINGS DUE:

- *Chapter 3: Housing Finance. Housing Policy in the US. Alex F. Schwartz. 2nd edition. (available on e-reserve) pages 51-87.*

- *An Overview of Federal Support for Housing.* Congressional Budget Office. November 3, 2009. <http://www.cbo.gov/ftpdocs/105xx/doc10525/11-03-HousingPrograms.pdf>
- *The Last Trillion-Dollar Commitment: The Destruction of Fannie Mae and Freddie Mac.* Peter J. Wallison and Charles W. Calomiris. September 2008. www.aei.org/publications/pubID.28704/pub_detail.asp
- *Partisan Scrum Over Housing.* Wall Street Journal. Nick Timiraos. April 15, 2010. <http://online.wsj.com/article/SB10001424052702304798204575183833167412948.html>

☆ ASSIGNMENT DUE:

- Reading questions

SEPTEMBER 16: The Housing Crisis of 2008-??

Topics covered:

- Explore housing's triggering effect on the recent meltdown of the financial system
- Debate the role of the public sector to bail out the private sector
- Understanding predatory lending and subprime loans

☆ READINGS DUE:

- *Fed Shrugged as Subprime Crisis Spread.* Edmund L. Andrews. The New York Times, December 18, 2007. www.nytimes.com/2007/12/18/business/18subprime.html
- *Poor Homeowners, Good Loans.* Michael Barr and Gene Sperling. The New York Times, October 18, 2008. www.nytimes.com/2008/10/18/opinion/18barr.html?_r=1&scp=5&sq=michael%20barr&st=cse
- *Vermont Foreclosures Held Off by Yankee Ways, Land Use Laws.* Brian K. Sullivan. Bloomberg News, January 29, 2009. www.bloomberg.com/apps/news?pid=email_en&refer=home&sid=afvnBtrN0Hsk
- *What Is Predatory Lending? Be Wary of the Tax-Payer Funded Bailout Schemes.* Rich Lowry. National Review, April 4, 2008. article.nationalreview.com/?q=ZjAxZjY2NWl5MGMxZjUyYmUyYjM5N2QyYmUwMTg3NzQ=
- *Exposing the Myth of Irrational Exuberance.* Roberto Quercia. Huffington Post. September 8, 2009. www.huffingtonpost.com/roberto-g-quercia/exposing-the-myth-of-irra_b_279682.html
- *Report to Congress on the Root Causes of the Foreclosure Crisis.* HUD. January 2010. www.huduser.org/Publications/PDF/Foreclosure_09.pdf. Executive Summary only.
- *The Role of Government Affordable Housing Policy in Creating the Global Financial Crisis of 2008.* House of Representatives Committee on Oversight and Government Reform. <http://republicans.oversight.house.gov/images/stories/Reports/20100512affordablehousingpolicyandthefinancialcrisis.pdf>

☆ ASSIGNMENTS DUE:

- Reading questions.
- Write a persuasive paper arguing your personal thoughts on the future of the nation's housing policies. Consider the Bush Administration's focus on an "ownership society," the liberal push for government intervention to subsidize housing and what the future on each may be. This should be persuasive, so you should advocate for what you think the future of housing policy and reforms might include as the nation emerges from the Great Recession.

SEPTEMBER 23: Changing demographics and housing needs in Vermont

Topics covered:

- Demonstration of Vermont's Housing Data website
- How should priorities be determined?

- Calculate indicators of need
- Explain Vermont's priorities for housing

☆ READINGS DUE:

- *2010 Vermont Housing Needs Assessment*.
<http://www.dhca.state.vt.us/Housing/ConPlan/2010%20HNA/complete%20final%20report.pdf>
- *Housing and Wages, 2010*. www.vhfa.org/documents/housing-wages-2010.pdf

☆ ASSIGNMENT DUE:

- Reading questions.

SEPTEMBER 30: Government housing programs

Topics covered:

- Federal housing programs: Public Housing, Section 8 Housing Choice Voucher, RD 515, Section 202, Section 811
- State-administered programs: CDBG, HOME, LIHTC
- State (and local)-funded programs: Housing Trust Funds
- Place vs. people focused housing

☆ READINGS DUE:

- *The Evolution of Low-Income Housing Policy, 1949 to 1999*. Charles J. Orlebeke. Housing Policy Debate, Volume 11, Issue 2.
- *Federal Housing Policy and Preservation: Historical Evolution, Patterns, and Implications*. David Listokin. Housing Policy Debate, Volume 2, Issue 2.
- *Introduction to the Housing Choice Voucher Program*. www.cbpp.org/files/5-15-09hous.pdf
- *People or Place? Revisiting the Who versus the Where of urban development*. Randall Crane and Michael Manville. Land Lines, Lincoln Institute of Land Policy. July 2008. <http://planning-research.com/people-or-place-revisiting-the-who-versus-the-where-of-urban-development/>
- Guide to Conducting a HNA (Read only Sections 1-4):
www.housingdata.org/download/assessment_guide.pdf

☆ ASSIGNMENTS DUE:

- Reading questions.
- Write a modified Housing Needs Assessment based on six questions from the Guide. See assignment section above.

OCTOBER 7: Players in the housing delivery system

Topics covered:

- State agencies' role in housing
- Private sector's role in housing
- Non-profit sector's role in housing
- Fair housing

☆ READINGS DUE:

- *Decoding Housing Finance Agencies*.
www.shelterforce.org/article/989/decoding_housing_finance_agencies/
- *State and Local Governments: New Initiatives in Low-Income Housing Preservation*. Mary K. Nenno. Housing Policy Debate, Volume 2, Issue 2.
- *Private Market Provision of Low-Income Housing: Historical Perspective and Future Prospects*. George Sternlieb and James W. Hughes. Housing Policy Debate, Volume 2, Issue 2. (Read to page 135)

- *Nonprofit and For-Profit Developers of Subsidized Rental Housing: Comparative Attributes and Collaborative Opportunities.* Rachel G. Bratt. Housing Policy Debate, Volume 19, Issue 2.

☆ ASSIGNMENT DUE:

- Reading questions.

OCTOBER 14: Homeownership Housing

Topics covered:

- Discuss benefits of homeownership policies
- Community Land Trusts
- Perpetual affordability policies in Vermont
- Housing policy in VT: dual missions of conservation and development
- Invited Guest speaker: Gus Seelig, Executive Director of Vermont Housing & Conservation Board

☆ READINGS DUE:

- *Chapter 12: Home Ownership and Income Integration.* Housing Policy in the US: An Introduction. Alex F. Schwartz. (available on e-reserve) pages 251-261.
- *A Path to Homeownership: Building a More Sustainable Strategy for Expanding Homeownership.* Center for American Progress. Rick Jacobus and David M. Abromowitz. February 2010. www.americanprogress.org/issues/2010/02/pdf/shared_equity.pdf
- *Gaining Ground.* Shelterforce Magazine. Paul Bradley. April 22, 2007. www.shelterforce.org/article/print/671/

☆ ASSIGNMENTS DUE:

- Reading questions.
- The current Vermont Governor's administration is concerned about the unmet need of new housing units for homeowners, and wants to focus funding and policies on newly constructed units. As a housing advocate for the Vermont Affordable Housing Coalition, write a memo to the Secretary of Commerce & Community Development with data and theories showing that new homeownership construction should *not* be a priority of the administration and why not.

OCTOBER 21: Rental Housing

Topics covered:

- Rental housing policy
- Rental housing codes
- Landlord/tenant rights
- Preservation of existing affordable rental units
- Mobile homes
- Invited Guest speaker: Erhard Mahnke, Coordinator of VT Affordable Housing Coalition

☆ READINGS DUE:

- *The New American Dream: Renting.* Wall Street Journal. Thomas J. Sugrue. August 14, 2009. <http://online.wsj.com/article/SB10001424052970204409904574350432677038184.html>
- *America's Rental Housing: The Key to a Balanced National Policy.* 2008. www.jchs.harvard.edu/publications/rental/rh08_americas_rental_housing/index.html
- *The Cost of Maintaining Ownership in the Current Crisis.* Dean Baker, Danilo Pelletiere and Hye Jin Rho. April 2008. www.cepr.net/documents/publications/ownrent_2008_04.pdf
- *Another Day at the Block.* Valley News. Peter Jamison. 2007. www.vnews.com/block/

☆ ASSIGNMENTS DUE –

- Reading questions

- Final project topics due. Submit a written paragraph on what you plan to study, with a brief outline of the research questions you hope to pursue and any identified sources of information.

OCTOBER 28: **Tools and incentives in creating housing**

Topics covered:

- Local incentives to promote housing
- Regulations that restrict housing development
- Fair housing
- Invited Guest speaker: Brian Pine, Burlington's Housing Director for CEDO

☆ READINGS DUE:

- *A Guide to Fair Housing For Non-Profit Housing and Shelter Providers*. Fair Housing Council of Oregon. 2007. Pages 3-30. www.fhco.org/pdfs/nonprofit_guide.pdf
- *From Hurdles to Bridges: Local Land-Use Regulations and the Pursuit of Affordable Rental Housing*. Rolf Pendall. November 2006. Pages 225-237. http://www.jchs.harvard.edu/publications/rental/revisiting_rental_symposium/papers/rr07-11_pendall.pdf
- *What Is Social Capital and Why Is It Important to Public Policy?* Robert E. Lang and Steven P. Hornburg. Housing Policy Debate, Volume 9, Issue 1.

☆ ASSIGNMENTS DUE:

- Reading questions
- The class will be assigned personas based on those listed below (A-D). Everyone should base their assignment on the fictitious assumption that the town of Essex is considering implementing a new Inclusionary Zoning ordinance on all new residential development. The proposal would require new developments with 4 or more units to include a sliding scale of units affordable to households who are low-income. In return, the Town would allow builders to have a density bonus to help off-set the impact of the IZ ordinance. You are encouraged to do your own research and can also consider these IZ pro/con publications:
 - *Housing Supply and Affordability: Do affordable housing mandates work?* Benjamin Powell and Edward Stringham. April 2004. reason.org/files/020624933d4c04a615569374fdbef41.pdf
 - *Policy Claims with Weak Evidence: A Critique of the Reason Foundation Study on Inclusionary Housing Policy in the San Francisco Bay Area*. Victoria Basolo and Nico Calavita. www.oaklandnet.com/BlueRibbonCommission/PDFs/Attachment%203%20-%20Critique%20of%20Reason%20Study.pdf
- Person A: Is a private sector builder who works throughout Chittenden County, including Essex.
- Person B: Is an advocate for affordable housing for people with low-incomes.
- Person C: Is a resident of the Town of Essex.
- Person D: Is a developer working for the Champlain Housing Trust.

NOVEMBER 4: **Planning for housing**

Topics covered:

- Community designations (growth centers, Vermont neighborhoods, designated downtowns, etc)
- In depth review of development of New Neighborhoods>Vermont Neighborhoods legislation
- State and local permitting process
- Invited Guest speaker: Joe Sinagra, head of VT Homebuilders and Remodelers Association

☆ READINGS DUE:

- *Essentials of Local Land Use Planning and Regulation* (chapters 1-3):
www.vpic.info/pubs/essentials/essentials_b-w_2.pdf
- *Act 250: A Guide to Vermont's Land Use Law*. Revised August 2006.
www.nrb.state.vt.us/lup/publications/act250brochure.pdf
- *LEED-Neighborhood Development Fact Sheet*. US Green Building Council.
www.usgbc.org/ShowFile.aspx?DocumentID=6423
- Read Smart Growth Vermont's website: www.smartgrowthvermont.org

☆ ASSIGNMENT DUE:

- Reading questions

NOVEMBER 11: **Where to site housing**

Topics covered:

- NIMBYism and responses
- Invited Guest speaker: Green Mountain Development Group, developers of planned Shelburnewood Development

☆ READINGS DUE:

- *Spatial Mismatch: The Location of Low-Wage Jobs and Affordable Housing in Chittenden County*. Elaine McCrate. November 2001.
www.uvm.edu/~copc/projects/Spacial%20Mismatch.doc
- *Spillovers and Subsidized Housing: The Impact of Subsidized Rental Housing on Neighborhoods*. Joint Center for Housing Studies. Ingrid Gould Ellen. March 2007.
www.jchs.harvard.edu/publications/rental/revisiting_rental_symposium/papers/rr07-3_ellen.pdf
- *NIMBY Notebook: Habitat for Hypocrisy*. Josh Harkinson. *Mother Jones Magazine*, July 17, 2007. www.motherjones.com/politics/2007/07/nimby-notebook-habitat-hypocrisy
- *The New Politics of Affordable Housing*. Robert E. Lang and Katrin B. Anacker. *Housing Policy Debate*, Volume 19, Issue 2.
- *Comment on the New Politics of Affordable Housing*. Ronald D. Utt. *Housing Policy Debate*, Volume 19, Issue 2.
- Several articles on siting housing from various news sources. Handouts.

☆ ASSIGNMENTS DUE:

- Reading questions
- Half of the class will take on the role of Person A, the other half Person B. Both should base their assignment on the article handed out the week before. Write a persuasive paper to your client (see below) with a specific campaign proposal of how to support/stop the proposed housing development. Include talking points, data, “pitches” to the media, other tactics to employ and stakeholders to align with.
 - Person A: Assume you're a consultant hired to work on behalf of the residents of the area near where the housing development is being proposed.
 - Person B: Assume you're a consultant hired to work on behalf of the developer building the housing.

NOVEMBER 18: **Housing's “other” costs**

★If class is held it will be held from 5:45 to 8:30★

All students are strongly encouraged to attend the VT Statewide Housing Conference

Topics covered:

- Energy efficiency in housing
- Debrief Housing Conference

NOVEMBER 25: **Thanksgiving Break**

DECEMBER 2: **Supportive Housing**

Topics covered:

- Types of housing and supportive services for elders
- Additional factors to consider when housing frail elders
- Housing for people with disabilities
- Types of housing and supportive services for people who are homeless
- Final presentations

☆ READINGS DUE:

- *A Medicaid Primer for Housing Officials*. Robert L. Mollica. September 2007. www.hcbs.org/files/123/6130/Medicaid_for_housing_staff.pdf
- *The Costs and Benefits of Assisting Vermont's Chronically Homeless*. Leslie Black-Plumeau and Maura Collins. May 2008. www.vhfa.org/documents/chronic_homelessness.pdf
- *Shelterforce issue*. Martha Bridegam. Shelterforce Magazine, Issue 152. www.nhi.org/online/issues/152/notsosupportive.html
- *Million Dollar Murray*. Malcolm Gladwell. The New Yorker, published February 13 and 20, 2006. www.gladwell.com/2006/2006_02_13_a_murray.html

☆ ASSIGNMENTS DUE:

- Reading questions
- Final paper or presentation

DECEMBER 9: **Course Wrap up**

Topics covered:

- Course wrap up
- Course evaluation
- Final presentations

☆ READINGS DUE: None.

☆ ASSIGNMENT DUE:

- Final paper or presentation.