

RUTGERS, THE STATE UNIVERSITY OF NEW JERSEY

The Bloustein School of Planning and Public Policy
Department of Urban Planning and Policy Development

970:529
Principles of Housing
Lecturer: Vito A. Gallo

Spring 2007
Room CSB 170
Monday 6:10 – 8:40pm

Course Overview

The course will start with an overview of the context in which housing and urban development policy has developed and evolved in the United States. This discussion will be followed by a review of the history of federal involvement in housing policy and programs; and a review of the housing development process. The second half of the course will examine affordable housing policies and practices and will focus upon the success and failures of:

- 1) the federal public housing program and
- 2) the State of New Jersey's evolving affordable housing laws and regulations.

Required Texts

- Schwartz, Alex F., 2006 *Housing Policy in the United States: An Introduction*, New York, NY, Routledge/Taylor & Francis Group
- Mitchell, J. Paul, 1985 *Federal Housing Policy & Programs: Past and Present*, New Brunswick, NJ: Center for Urban Policy Research, Rutgers-The State University of New Jersey.*
- Varady, David P., Wolfgang F.E. Preiser and Francis P. Russell 1998. *New Directions in Urban Public Housing*, New Brunswick, NJ: Center for Urban Policy Research, Rutgers-The State University of New Jersey*
- *Cityscape, A Journal of Policy Development & Research, Volume 8, Number 1 2005*: U.S. Department of Housing and Urban Development, Office of Policy & Research#

* These books are available directly from CUPR at a 50 percent discount. See Arlene Pashman in Room 453.

Additional readings and resource materials will be handed out in class and/or accessible on the internet. Should you miss a class, be sure to see me to secure these assignments.

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970:529 Principles of Housing

Spring 2007

Class Requirements

Class requirements and grading are:

1. Class Discussion of Required Reading Assignments: 10 Points
2. Mid Term Examination (March 7, 2007): 40 Points
 - Consisting of subject identifications and essays
3. Assigned Paper (due on April 30, 2007): 25 Points
 - Details on the paper assignment are indicated on pages 7 and 8 below.
 - You **Must Submit** the “Request for Approval” (p.9)
4. Final Examination (May 7, 2007) 25 Points
 - Consisting of subject identifications and essays

CLASS SCHEDULE

I. OVERVIEW

Jan 22: **TOPIC:** An Overview of Housing Policy in the United States
Discussion

- **Reading Assignment:**
 - Schwartz, *Housing Policy in the United States: An Introduction*, pp.1-10
 - Excerpts from the Millennial Housing Commission: Why Housing Matters (Handout)

Jan 29: **TOPIC:** Trends, Patterns and Problems

- **Reading Assignment:**
 - Schwartz, *Housing Policy in the United States: An Introduction*, Chapter 2, pp. 11- 45

II FEDERAL HOUSING POLICY

Feb 5: **TOPIC:** Federal Housing Policy 1930-1945
Discussion

- **Reading Assignment:**
 - Mitchell, *Federal Housing Policy & Programs*: pp. 3-17 ; pp. 39-46; and pp 69-106

Feb 12: **TOPIC:** Federal Housing Policy: Post World War II

- **Reading Assignment:**
 - Mitchell, *Federal Housing Policy & Programs*: pp. 107-141

III HOUSING DEVELOPMENT PROCESS

Feb 19: **TOPIC:** The Housing Development Process: The Regulatory Environment

- **Reading Assignment:**
 - *Cityscape*, Volume 8, Number 1, pp. 5-19 and pp. 21-43
 - Gertner, Jon, “The House-Building Industrial Complex: How the Mega-Developers Have Transformed What We Call Home”, *The New York Times Magazine*, October 16, 2005/ Section 6 (Handout)

RUTGERS, THE STATE UNIVERSITY OF NEW JERSEY

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970:529 Principles of Housing

Spring 2007

Feb 26: **TOPIC:** The Housing Development Process: Regulatory Barriers to Affordable Housing

- Speaker:
- **Reading Assignment:**
 - *Cityscape*, Volume 8, Number 1, pp. 69-110

Mar 7: **MID TERM EXAMINATION**

BREAK

**IV AFFORDABLE HOUSING PROGRAMS
at the NATIONAL and STATE (NJ) LEVELS**

Mar 19 **TOPIC:** Public Housing: Programmatic Approaches
Discussion.

- **Reading Assignment:**
 - Schwartz, *Housing Policy in the United States*: pp 101- 127
 - Varady, David P., *New Directions in Urban PublicHousing*:pp.3- 44

Mar 26 **TOPIC:** Public Housing: Success & Failures

- **Reading Assignment:**
 - Varady, David P., *New Directions in Urban Public Housing* pp. 47-60;
and pp. 85-103

April 2 **TOPIC:** Reinventing Public Housing & Vouchers

- **Reading Assignment:**
 - Varady, David P., *New Directions in Urban Public Housing*, pp. 142-178;
and , pp. 205- 234
 - Schwartz, *Housing Policy in the United States*: Chapter 8, pp. 149- 176

April 9 **TOPIC:** Affordable Housing: Tax Credits

- Speaker: Susan V. Lenz
- **Reading Assignment:**
 - Schwartz, *Housing Policy in the United States*: Chapter 5, pp. 83-100
 - Lan Deng, “The Cost-Effectiveness of the Low-Income Housing Tax Credit Rental Vouchers: Evidence from Six Metropolitan Areas”,
Housing Policy Debate, Vol 16, Issue 3 & 4, 2005
www.fanniemaefoundation.org/programs/hpd/pdf/hpd_16034_deng.pdf

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970:529 Principles of Housing

Spring 2007

April 16 **TOPIC:** State Housing Programs

- Speaker: Peter Kasabach, NJHMFA, Chief of Policy & Community Development
- **Reading Assignment:**
 - Schwartz, *Housing Policy in the United States*: Chapter 9, pp. 177- 204

April 23 **TOPIC:** : Homeownership & Rental Housing Issues

- **Reading Assignment:**
 - Joint Center for Housing Studies of Harvard University, *American Rental Housing: Homes for a Diverse Nation*, 2006, <http://www.jchs.harvard.edu>
 - *The Housing Issue*, *The New York Times Magazine*, March 5, 2006: Gertner, Jon, “Home Economics”; Lowenstein, Roger, “Who Needs the Mortgage-Interest Deduction” (Handout)

April 30 **TOPIC:** Student Presentations

PAPERS DUE

May 7 **FINAL EXAMINATION**

Internet Resources

The web pages listed below provide data, programmatic information, and policy analysis pertaining to housing policy. Most of the web pages include links to other useful sites.

Government

Census of Housing

<http://www.census.gov/hhes/www/housing/census/histcensusofhsg.html>

U.S. Dept. of Housing and

Urban Development

<http://www.hud.gov>

HUD User

<http://www.huduser.org>

U.S. Census2000

<http://www.census.gov/main/www/cen2000.html>

American Community Survey

<http://www.census.gov/acs/www>

<http://factfinder.census.gov/home/saff/main/html>

American Housing Survey

<http://www.huduser.org/datasets/ahs.html>

Census of Housing(1940-2000)

<http://www.census.gov/hhes/www/housing/census/histcensushsg.html>

Millennial Housing Commission

<http://govinfo.library.unt/mhc/MHCReport.pdf>

NJ Council on Affordable Housing

<http://www.nj.gov/dca/coah>

Affordable Housing Report to Congress

<http://www.huduser.org/Publications/pdf/AffHsgNeedsRpt2003.pdf>

Finance

*Office of Federal Housing

Enterprise Oversight

<http://www.ofheo.gov>

Fannie Mae

<http://fanniemae.com/#who>

Federal Reserve Board of Governors

<http://www.bog.frb.fed.us/>

Federal Reserve Bank of New York

<http://www.ny.frb.org/>

Low-Income Housing Tax Credits

<http://www.huduser.org/datasets/lihtc.html>

Advocacy and Policy Analysis, and Other Information

Housing Policy Debate

<http://www.fanniemae.foundation.org/programs/hpd/shtml>

Knowledgeplex (Fannie Mae Foundation)

<http://knowledgeplex.org>

National Low Income Housing Coalition

<http://www.nlihc.org>

Joint Center for Housing Studies (State of Nation's Housing 2005)

<http://www.jchs.harvard.edu/publications/markets/son2005/son2005.pdf>

Homeownership Data Base

<http://www.fanniemae.foundation.org/programs/HomeownershipData.xls>

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970:529 Principles of Housing

Spring 2007

Research Paper Alternative Topics:

- 1. Evaluate the Housing Element and Fair Share Plan of a New Jersey Municipality, *or***
- 2. Evaluate the programs and performance of a local Public Housing Authority in New Jersey**

- Chose a New Jersey municipality *or* a local public housing authority (See attached sheet). Each person must have their own municipality *or* public housing authority so you may not get your first choice.
- Describe the municipality and/or the housing authority and give some demographics, easily obtained from the Census websites. Public housing demographics are also available online. Some maps and a little history should be included.
- You will need to contact the planning department and/or the local housing authority and read the housing element of the master plan. If there is a local housing authority, you will need to read their five year and annual plans, as well as their annual public housing performance assessments and PHAS scores.
- If there is a housing and/or community development department, you will need to talk to someone there about their programs. (Note: smaller New Jersey municipalities often participate in county CDBG and HOME programs; also local COAH programs have locally-designated administrative agents.)
- Is there a homeless problem? Look for a comprehensive emergency assistance strategy document.
- Find out about housing prices, rent levels. Is there rent control? How is the rent control implemented and monitored?
- Find out about the existing and planned housing programs:
 - Public: description, age
 - Private Sector: types, age, tenure
 - Subsidized: description, age, tenure, programs, sponsors
 - Inclusionary housing: description, tenure,
 - Special needs housing, i.e., group homes
 - “Growth share” or development fee ordinances
 - Rehabilitation programs: both private and public

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970:529 Principles of Housing

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- What is the nature of new construction (housing built in the last five years)
- Based upon your research, assess the housing supply and resources to address any unmet indigenous housing needs and COAH fair share obligations.
- Written work should be 15-20 pages, double spaced, 1” margins, 12pt font, and should include an executive summary (2 page max.), proper citations, and a list of references.

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970:529

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**Request for Approval
Student Preference for Assigned Paper**

Name: _____

Indicate your preferences for municipality *or* public housing agency for your final paper:

1. _____

2. _____

3. _____