

Course 38715

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SPRING 2024: Housing Policy in the United States (PPHA 38715)

Information about this course

Background and Goals

Housing affordability and access is a longstanding – and under-appreciated – challenge that has a significant impact on the US national economy, economic mobility and closing racial and ethnic wealth gaps. The global pandemic exacerbated these challenges by shifting consumer demand for different housing types, tenure choices, neighborhoods and regions; constricting the supply chain needed to produce and rehabilitate housing; and accelerating increases in the cost of capital to finance housing. At the same time, the pandemic’s impact on employment and income revealed how vulnerable millions of households are to eviction and homelessness and the importance of stable and decent housing to protect people from death and disease. The many instances of racial injustice before, during, and after the pandemic highlight what has long been true in the US – that Black and brown people have been disproportionately affected by private and public actions affecting where they can live and whether they can build generational wealth through housing investments. New investments in infrastructure offer the opportunity for improved living conditions and revitalized neighborhoods but long-time residents are concerned that they will be displaced because of rising housing costs.

This course will situate housing policy within a historical, economic, and political context. The course is designed to build on fundamentals of first year curriculum requirements in economics and political institutions and provide the background necessary to become informed participants in current debates over the future of U.S. housing policy. The first part of the course covers the overarching context for U.S. housing policy, including housing market dynamics, housing finance, taxation, and racial discrimination. The second part traces the evolution of federal, state and local housing programs, with emphasis given to low-income rental housing. The third part will focus on selected topics, including homelessness and evictions. Throughout the course we will examine the impact of the pandemic and pandemic-era policies.

Assignments will be modeled on the key inputs into the policy development process utilized by the White House policy councils such as information memos, decisions memos and discussions papers for agency and White House principals. Templates for these policy products will be provided by the instructor.

Prerequisites

N/A

Relationship to other programs

N/A

How this class will work

- The class meets on Mondays from 9 - 11:50 a.m. in Keller 1002.
- There are three books that need to be purchased for this class. All other readings are available on Canvas. I will use Canvas to prompt discussion questions on the readings, which I will review before each class. Student responses will contribute to class participation.
- Each class will include a lecture on the topic, class discussion and time to work on group assignments. For selected topics, there will be guest speakers.
- I will assign small groups on the second day of class. Students will work in these groups to complete two group assignments.
- Prompt class attendance is expected. Class begins at 9:00 a.m. sharp.

Student assignments

All assignments should be submitted on Canvas.

Final grades will be based on the following:

Assignment	Due Date	Percentage of Grade
Class Participation	9 in-person classes 6 Class Discussions in Canvas	20%
Housing Market Analysis (Team assignment)	MEMO DUE: April 15 Group Presentations from 9 - 10:15 a.m. on April 15	25%
Decision Memo (Team assignment)	MEMO DUE: May 8 (updated)	25%
Final Exam/Discussion Paper	PAPER DUE: May 23	30%

Policy Templates: Students will be required to follow templates for key products used for policy development and decision-making in the White House. These include **one information memo** (max 3 pages each; single spaced, Times New Roman font) that provide a summary of housing market trends; **one decision memo** for one or more principal(s) (max 5 pages; single spaced, Times New Roman font) on a topic that requires a decision within the scope of one agency or 1-2 White House components; and **a discussion paper** that serves as background for a meeting

of key agency and White House principals convened to decide between policy options on a current housing policy topic (max 5-7 pages; single-spaced, Times New Roman font).

Housing Market Analysis: Students will be provided with a list of key housing market data, trend sources and a set of questions that will require them to interpret the data for decisionmakers. A memo template will be provided for the presentation of the analysis.

Readings, topics, and schedules


Most of the course readings must be downloaded off the web (either directly or through Canvas). The Internet addresses of most downloadable readings are listed on this syllabus; the rest must be accessed through Canvas.

Many of the readings come from the 4th edition of *Housing Policy in the U.S.*, (Routledge, 2021). Additional readings come from:

Gregg Coburn and Alden Clayton Page, *Homelessness Is a Housing Problem: How Structural Factors Explain U.S. Patterns*. Oakland: University of California Press, 2022.

Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America*. New York: Liveright Publishing Corporation, 2018.

For some topics, there will be a video to watch. The link is provided on the syllabus and on Canvas.



DATE	TOPIC, SPEAKER, AND CLASS DISCUSSION	ASSIGNED READINGS
March 18	<p>Course Introduction and Operation of Housing Markets</p> <p><i>Guest Speaker</i>: Daniel Hornung, Deputy Director, White House National Economic Council</p> <p><i>Class Discussion</i>: How has the pandemic contributed to rising housing costs? What are the long-term implications for affordability and wealth accumulation? (e.g., impact on renters, first-time homebuyers, and racial disparities)</p>	<p>Schwartz – Chapters 1 and 2</p> <p>Ed Glaeser Presentation (minutes 7:40 - 25:00)Links to an external site.</p> <div style="text-align: center;">  </div> <p>White House Housing Supply Action Plan Fact Sheets:</p> <ul style="list-style-type: none"> • May 2022Links to an external site. • October 2022Links to an external site. • July 2023Links to an external site. • October 2023Links to


		<p>an external site.</p> <ul style="list-style-type: none"> • February 2024Links to an external site. <p>State of the Union Address 2024Links to an external site.</p> <p>The Rent is Too Damn High and Joe Biden Knows It, Politico, March 14, 2024Links to an external site.</p>
March 25	<p>Housing Market Trends: Housing Production, Quality, Affordability, and Tenure/Introduction to Housing Data</p> <p>* Housing Market Analysis Assigned</p> <p><i>Class Discussion:</i> How has the pandemic changed demand for housing types, locations, and tenures? What policy responses are needed to adapt to these changes?</p> <p>Housing Market Analysis: Teams can meet between 11:00 - 11:30 a.m. to discuss the assignment and decide on which city they want to focus their assignment.</p>	<p>Joint Center for Housing Studies:</p> <ul style="list-style-type: none"> • State of the Nation's Housing 2023 (pp. 1 - 17)Links to an external site. • State of the Nation's Rental Housing 2024 (pp. 1- 41)Links to an external site. <p>HUD:</p> <ul style="list-style-type: none"> • Worst Case Housing Needs (Section 2)Links to an external site. <p>Chicago Sun-Times:</p> <ul style="list-style-type: none"> • Nearly Half of Chicago residents spend too much on rent and utilitiesLinks to an external site.
April 1	<p>History of Housing Finance From the Great Depression of the 1930s to the Mortgage Crisis of the 2000s, and Foreclosure Prevention Strategies During COVID</p> <p><i>Guest Speaker:</i> Laurie Goodman, Institute Fellow, Urban Institute Housing Finance Policy Center</p> <p><i>Class Discussion:</i> Why is the federal government</p>	<p>Schwartz - Chapter 3</p> <p>White House Fact Foreclosure Prevention and Borrower Relief Fact SheetsLinks to an external site.</p> <p>HUD Press Release on Foreclosure PreventionLinks</p>

	<p>so deeply involved in the home purchase and finance market? What role does homeownership play in the US economy?</p>	<p>to an external site.</p> <p>Urban Institute:</p> <ul style="list-style-type: none"> • Black Homeownership Increased Slightly During the PandemicLinks to an external site. • How Can We Advance Latino Homeownership and Housing Stability?Links to an external site. • Barriers and Opportunities to Advance Latino HomeownershipLinks to an external site.
<p>April 8</p>	<p>Housing and Federal Tax Policy</p> <p><i>Class Discussion:</i> Why is the federal tax code the biggest driver in housing investment? What are the positive and negative consequences?</p> <p><i>Housing Market Analysis:</i> Teams can meet between 11:00 - 11:50 a.m. to work on their memos and analysis.</p>	<p>Schwartz - Chapters 4 and 5</p> <p>The Tax Policy Center, “What is the Low-Income Housing Tax Credit and How Does it Work?” Links to an external site.</p> <p>Matthew Desmond, “How Homeownership became the Engine of American Inequality. <i>New York Times Magazine</i> (May 9, 2017). Links to an external site.</p> <p>Tax Policy Center event and report: Racial Disparities in Tax Subsidies for HomeownershipLinks to an external site.</p> <p>City of Chicago Qualified Allocation Plan (pp. 1-8)Links to an external site.</p>

		City of Chicago Announcement of Tax Credit Allocations Links to an external site.
April 15	<p>Discrimination in Real Estate and Mortgage Markets and Exclusionary Zoning (Part 1)</p> <p>*Housing Market Analysis Memos due</p> <p><i>Presentations:</i> Housing Market Analysis</p> <p><i>Class Discussion:</i> How does historical and ongoing discrimination shape housing access and wealth accumulation? What policies can address these disparities?</p>	<p>Schwartz--Chapter 11</p> <p>Beryl Satter, <i>Family Properties: Race, Real Estate, and Exploitation of Black Urban America</i>. New York: Metropolitan Books, 2011. Read Chapter 2 (“The Noose Around Black Chicago”). On Canvas (Files).</p> <p>Richard Rothstein, <i>The Color of Law: A Forgotten History of How Our Government Segregated America</i>. New York: Liveright Publishing Corporation, 2018. Read Chapters 4, 5 and 6. (On print reserve at Regenstein)</p> <p>Property Appraisal and Valuation Equity Task Force Action Plan Links to an external site.</p> <p>Optional:</p> <p>Housing Discrimination: Last Week Tonight with John Oliver Links to an external site.</p>
April 22	<p>Discrimination in Real Estate and Mortgage Markets and Exclusionary Zoning (Part 2)</p> <p><i>Guest Speakers:</i> Solomon Greene, Principal Deputy Assistant Secretary, Office of Policy Development and Research, U.S. Department of Housing and Urban Development</p> <p><i>Class Discussion:</i> How can federal, state and local policies work together to address housing discrimination and close racial and ethnic wealth</p>	<p>Cracking the Zoning Code, Urban Institute Links to an external site.</p> <p>Richard Rothstein, <i>The Color of Law: A Forgotten History of How Our Government Segregated America</i>. New York: Liveright Publishing Corporation, 2018. Read Chapter 3 and Chapter 12. (On</p>

	<p>gaps?</p> <p>* Decision Memo Topics distributed. We will review the memo template in class.</p>	<p>print reserve at Regenstein)</p> <p>Raphael Bostic and Arthur Acolin, The Potential for HUD’s Affirmatively Furthering Fair Housing Rule to Meaningfully Increase InclusionLinks to an external site.</p> <p>Affirmatively Furthering Fair Housing Final Rule (TBD, dependent on its release)</p> <p>National Fair Housing Alliance:</p> <p>Summary of the Proposed 2023 RuleLinks to an external site.</p> <p>NAFHA comment letter Links to an external site.</p>
<p>April 29</p>	<p>A Brief History of Federal Housing Programs: Public Housing and Other Project-Based programs</p> <p><i>Class Discussion:</i> How has public housing and federally subsidized, privately owned housing in Chicago created opportunity but also limited opportunity? What role has federal policy played?</p> <p><i>Discussion and Walking Tour of Woodlawn:</i> We will be joined by senior leadership at POAH, which started its journey preserving affordable rental housing in Woodlawn in 2011. As the neighborhood has begun to gentrify, POAH has preserved and improved multiple properties in the neighborhood.</p> <p>We will walk 15 minutes to 61st and Cottage Grove and visit a site between 61st and 63rd streets. We will end class there around 11:50 a.m.</p>	<p>Schwartz – Chapters 6 and 7</p> <p>Richard Rothstein, <i>The Color of Law: A Forgotten History of How Our Government Segregated America</i>. New York: Liveright Publishing Corporation, 2018. Read Chapter 2 (On print reserve at Regenstein)</p> <p>Preservation Compact Interagency CouncilLinks to an external site.</p> <p>POAH – Woodlawn PropertiesLinks to an external site.</p> <p>Optional Videos:</p> <p>Gustafson, Doug. “Short History of Public Housing in the United States (1930’s – Present)” Video \: April 15, 2018 Links to an external site.</p>

		 <p>PBS Origins of Everything. “Why Do We Have Housing Projects” Links to an external</p>  <p>site.</p>
<p>May 6</p>	<p>A Brief History of Federal Housing Programs: Housing Choice Vouchers</p> <p><i>Class Discussion: Are Housing Choice Vouchers primarily a tool for accessing opportunity, improving housing affordability, and/or ensuring housing quality? What are the tensions in these policy objectives?</i></p> <p>*Decision Memos due on May 8th (updated)</p>	<p>Schwartz - Chapter 8</p> <p>Eva Rosen, <i>The Voucher Promise: Section 8 and the Fate of the American Dream</i> (Princeton University Press, 2020). Read Chapter 5 “A Tenant for Every House”: The Role of Landlords. Entire book is highly recommended.Links to an external site.</p> <p>Rob Collinson and Peter Ganong. "How Do Changes in Housing Voucher Design Affect Rent and Neighborhood Quality? American Economic Journal, 2018.Links to an external site.</p> <p>Atlanta region: Landlords don't want vouchers, the hurdle keeping people on the streets (Video)Links to an external site.</p>

		 <p>Kriston Capps “See How Landlords Pack Section 8 Renters Into Poorer Neighborhoods.” <i>City Lab</i> (Jan. 9 2019). Links to an external site.</p> <p>Urban Institute, “Source of Income Discrimination and Access to Low-Poverty Neighborhoods” (2022)Links to an external site.</p> <p>Will Fischer, Center for Budget and Policy Priorities, “HUD Expands Promising Policy to Support Housing Choice”Links to an external site.</p> <p>HUD launches new tool to combat source of income discrimination (2024)Links to an external site.</p>
<p>May 13</p>	<p>Evictions, Homelessness and New Arrivals in Chicago</p> <p>Guest Speaker(s): Chad Maisel, Special Assistant to the President for Housing Policy, White House Domestic Policy Council</p> <p><i>Class Discussion: What are the major causes of homelessness? What impact has the pandemic had on homelessness? Can it be solved and how can federal policy be improved?</i></p> <p>*Discussion Paper Topics distributed.</p>	<p>Chapters 1, 3, 4, 5, and 7 from Coburn/Homelessness is a Housing Problem</p> <p>Supreme Court Ends Biden’s Eviction Moratorium, New York Times, 11/7/21Links to an external site.</p> <p>All In: Federal Strategic Plan to Prevent and End Homelessness pp. 1- 23Links to an external site.</p> <p>White House Fact Sheet: All Inside InitiativeLinks to an</p>

		external site.
May 20	NO CLASS/Final Exam Week Final Paper Due: May 23, 2024	
May 27	NO CLASS/Memorial Day	

Grading policies and procedures

Class Participation: During the quarter, students are invited to respond to questions in Canvas about the readings at least 6 times. Responses will be considered as part of class participation.

Team Assignments: For each team assignment, members of the team will complete a “self-evaluation” form on their performance as a team member and assess the contributions of other team members. Assignments will not be graded until every team member submits a form.

Late Assignments: Assignments submitted more than one week after the due date will be penalized by one full grade (e.g., from B+ to C+).

Pass/Fail: To take a Harris course Pass/Fail, you’ll need to [submit a request online](#)[Links to an external site.](#) before the beginning of the 6th week of the quarter.

Incompletes: Please consult me by May 13th if you are requesting an Incomplete.

Instructor Office Hours

I have a full-time role as the Executive Vice President for Strategy and Planning at the Civic Committee of the Commercial Club of Chicago. My availability to respond to questions about the class is limited to early mornings, evenings and weekends. Please do not expect me to respond during regular working hours.

Office Hours Thursdays, 5 - 6 p.m. (zoom)

Preferred Contact erika.poethig@gmail.com and use “Harris School Class” in the subject Method line.

For Emergencies 773-580-7477 (text)

Teaching assistant(s) and/or graders

Morgana Warner-Evans (mwarnerevans@uchicago.edu)

Teaching and learning in person, dual-modality, and/or remote environments

Class will be in person and begin and end promptly. If you are going to miss a class, or are going to be late or need to leave early, please let me know ahead of time.

Writing Resources

Beyond a general expertise in writing skills, Writing Workshop staff have been trained to coach students to write meaningful and persuasive policy pieces and can help at any point in the writing process. From initial brainstorming to final draft review, their staff is here to help you with any and all writing you encounter while at Harris.

Appointments can be booked using individual links or aggregate scheduling on their [Harris Student Handbook page](#). Additionally, the Writing Workshop has provided much of the guidance they give in one-on-one consultations and workshops on [their new website](#).

Sometimes it helps to talk through the thinking behind your writing; for this reason, you do not need to have a draft written before meeting with the Harris Writing Workshop. Clear thinking, after all, leads more often than not to clear writing.

General Resources Available to Students

- [Harris Academic Support Programs and Handbook](#)
- [Student Wellness](#)
- [University Learning Resources](#)

Harris School and University of Chicago Policies

- [Harris School Policies](#)
- [University General Policies](#)
- [University Academic Policies](#)
- Policies on audio and video [recordings](#) and [deletion](#).