

PPHA 38715 1 (Spring 2025) Housing Policy in the United States

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Spring 2025: Housing Policy in the United States

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 2112.
- 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.
- For the first and second assignment, students will work in groups. For the first assignment, students can select their groups. For the second assignment, groups will be assigned through a process.
- Prompt class attendance is expected. Class begins at 9:00 a.m. sharp. I will take attendance starting at 9:05 a.m. If you are going to be late, please text or email me.

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 14th Group Presentations from 9 - 10:15 a.m. on April 14th	25%
Decision Memo (Team assignment)	MEMO DUE: May 12th	25%
Final Exam/Discussion Paper	PAPER DUE: May 28th	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 24	Course Introduction and Operation of Housing Markets <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)	Schwartz – Chapters 1 and 2 Ed Glaeser Presentation (minutes 7:40 - 25:00) Links to an external site.  Council of Economic Advisors Report to Congress 2024 (Chapter 4) Links to an external site. Project 2025 Housing Chapter Links to an external site.
March 31	Housing Market Trends: Housing Production, Quality, Affordability, and Tenure/Introduction to Housing Data	Joint Center for Housing Studies: <ul style="list-style-type: none"> • State of the Nation's Housing 2024 Links to an external site.

* Housing Market Analysis Assigned

Class Discussion: How has the pandemic changed demand for housing types, locations, and tenures? What policy responses are needed to adapt to these changes?

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.

[site.](#)(pp. 1-15)

- [State of the Nation's Rental Housing 2024 \(pp. 1- 41\)](#)[Links to an external site.](#)

HUD:

- [Worst Case Housing Needs \(Section 2\)](#)[Links to an external site.](#)

April 7 History of Housing Finance From the Great Depression of the 1930s to the Mortgage Crisis of the 2000s, and Foreclosure Prevention Strategies During COVID Schwartz - Chapter 3

Guest Speaker: Julia Gordon, former Commissioner of the Federal Housing Administration during the Biden administration

Class Discussion: Why is the federal government so deeply involved in the home purchase and finance market? What role does homeownership play in the US economy?

Housing Market Analysis: Teams can meet between 11:00 - 11:50 a.m. to work on their memos and analysis.

Urban Institute:

- [Preventing Foreclosures](#)[Links to an external site.](#)
- [Loss Mitigation Strategies Webinar](#)[Links to an external site.](#)

April 14 Housing and Federal Tax Policy

***Housing Market Analysis Memos due**

Presentations: Housing Market Analysis

Class Discussion: Why is the federal tax code the biggest driver in housing investment? What are the positive and negative consequences?

Schwartz - Chapters 4 and 5

[The Tax Policy Center, "What is the Low-Income Housing Tax Credit and How Does it Work?"](#) [Links to an external site.](#)

[Matthew Desmond, "How Homeownership became the Engine of American Inequality. *New York Times Magazine* \(May 9, 2017\). \[Links to an external site.\]\(#\)](#)

[Tax Policy Center event and report: Racial Disparities in Tax Subsidies for Homeownership](#)[Links to an external site.](#)

[Illinois Housing Development Authority
Qualified Allocation Plan](#)[Links to an
external site.](#)

Optional:

Congressional Research Service report
on geographic distribution of the
Mortgage Interest Deduction
([files Download files](#))

**April 21 Discrimination in Real Estate and
Mortgage Markets and Exclusionary
Zoning (Part 1)**

Class Discussion: How does historical and
ongoing discrimination shape housing
access and wealth accumulation? What
policies can address these disparities?

* Decision Memo Topics distributed. We will
review the memo template in class.

Schwartz--Chapter 11

Beryl Satter, *Family Properties: Race,
Real Estate, and Exploitation of Black
Urban America*. New York: Metropolitan
Books, 2011. Read Chapter 2 ("The
Noose Around Black Chicago"). On
Canvas ([Files Download Files](#)).

Richard Rothstein, *The Color of Law: A
Forgotten History of How Our
Government Segregated America*. New
York: Liveright Publishing Corporation,
2018. Read Chapters 4, 5 and 6. (On
print reserve at Regenstein)

Property Appraisal and Valuation Equity
Task Force Action Plan ([pdf uploaded in
files Download pdf uploaded in files](#))

Optional:

[Housing Discrimination: Last Week
Tonight with John Oliver](#)[Links to an](#)



[external site.](#)

**April 28 Discrimination in Real Estate and
Mortgage Markets and Exclusionary
Zoning (Part 2)**

Guest Speakers: Solomon Greene, Executive
Director, Land and Communities, Lincoln
Institute of Land Policy and former Principal

[Cracking the Zoning Code, Urban
Institute](#)[Links to an external site.](#)

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

Deputy Assistant Secretary, Office of Policy Development and Research, U.S. Department of Housing and Urban Development

Class Discussion: How can federal, state and local policies work together to address housing discrimination and close racial and ethnic wealth gaps?

May 5 A Brief History of Federal Housing Programs: Public Housing and Other Project-Based programs

Class Discussion: How has public housing and federally subsidized, privately owned housing in Chicago created opportunity but also limited opportunity? What role has federal policy played?

Discussion and Walking Tour of Woodlawn: 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.

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.

2018. Read Chapter 3 and Chapter 12. (On print reserve at Regenstein)

[Zoning Restrictions and Demand Have Divided Chicago into Three “Cities,” Limiting Housing Availability](#)[Links to an external site.](#), Yonah Freemark, Urban Institute

Schwartz – Chapters 6 and 7

Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America*. New York: Liveright Publishing Corporation, 2018. Read Chapter 2 (On print reserve at Regenstein)

[Preservation Compact Interagency Council](#)[Links to an external site.](#)

[POAH – Woodlawn Properties](#)[Links to an external site.](#)

Optional Videos:

[Gustafson, Doug, “Short History of Public Housing in the United States \(1930’s – Present\)” Video \: April 15, 2018](#) [Links to an external site.](#)



[PBS Origins of Everything, “Why Do We Have Housing Projects”](#) [Links to an external site.](#)



[external site.](#)

May 12 A Brief History of Federal Housing

Schwartz - Chapter 8

Programs: Housing Choice Vouchers

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?

*Decision Memos due on May 12th

[Eva Rosen, *The Voucher Promise: Section 8 and the Fate of the American Dream* \(Princeton University Press, 2020\). Read Chapter 5 “A Tenant for Every House”: The Role of Landlords. Entire book is highly recommended.](#)[Links to an external site.](#)

[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.](#)

[Atlanta region: Landlords don't want vouchers, the hurdle keeping people on the streets \(Video\)](#)[Links to an external site.](#)



[site.](#)

[Kriston Capps “See How Landlords Pack Section 8 Renters Into Poorer Neighborhoods.” *City Lab* \(Jan. 9 2019\). \[Links to an external site.\]\(#\)](#)

[Urban Institute, “Source of Income Discrimination and Access to Low-Poverty Neighborhoods” \(2022\)](#)[Links to an external site.](#)

[Will Fischer, Center for Budget and Policy Priorities, “HUD Expands Promising Policy to Support Housing Choice”](#)[Links to an external site.](#)

May 19 Evictions, Homelessness and New Arrivals in Chicago

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

Chapters 1, 3, 4, 5, and 7 from Coburn/Homelessness is a Housing Problem

[Supreme Court Ends Biden’s Eviction Moratorium, *New York Times*.](#)

improved?

11/7/21 [Links to an external site.](#)

*Discussion Paper Topics distributed.

[All In: Federal Strategic Plan to Prevent and End Homelessness pp. 1- 23](#) [Links to an external site.](#) (PDF)

May 26 NO CLASS/Final Exam Week

Final Paper Due: May 28, 2024

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 before the beginning of the 6th week of the quarter.

AI Policy

While AI tools offer valuable assistance in research and idea generation, it is imperative to not let these tools become substitutes for your intellectual engagement with the material. You are permitted to use AI tools as supplementary aids for refining your ideas, finding research material, and editing language to help with translation, spelling, grammar, and improving sentence flow. No more than 20% of any paragraph or assignment may be generated using AI tools. Relying on these tools beyond this violates the principles of academic integrity described above. When you use AI tools, you take full responsibility for the content they generate. You should review and edit any generated content to avoid inaccurate information and copyright infringement.

All instances where AI tools are used must be acknowledged. When submitting an assignment in which you used an AI tool, please add a disclosure statement at the end of the assignment which:

- Names the tool(s) used
- Describe use (refining initial ideas, providing research insights, improving your writing, etc.)
- Explains how you further modified the AI-generated content
- Offers a brief reflection of how using the tool helped you learn.

Example AI Disclosure: To write the text for this section of the syllabus, I prompted ChatGPT with the parameters of this course and asked it to generate ideas of what an AI policy should include. I supplemented this information by looking at sample policies from different universities and drafted guidelines to reflect what I believe is most applicable. I then asked ChatGPT to review the draft and identify ambiguities where I could be clearer in my instructions. Using ChatGPT helped me to recognize the importance of clearly defining what is acceptable to avoid unintended interpretations.

Failure to properly cite AI tools is considered a violation of the University of Chicago's Academic Honesty and Plagiarism policy. If you are unclear if something is an AI Tool, please check with your instructor. I treat potential academic integrity violations by reporting the student to the Dean of Students for an act of academic dishonesty.

Electronics Policy

I will permit the use of tablets and laptops for the purpose of taking notes in class. If I see evidence that students are using these devices for other reasons, I reserve the right to change my policy and limit the use of electronics in the classroom with exceptions for students that require them for SDS accommodations.

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
Method: subject line.

For Emergencies: 773-580-7477 (text)

Teaching assistant

Alison Filbey (afilbey@uchicago.edu)

General Resources Available to Students

Include any texts and links as desired:

- [Harris Academic Support Programs and Handbook](#)
- [Student Wellness](#)
- [UChicagoGRAD](#)

Harris School and University of Chicago Policies

Include any text and links as desired to highlight or emphasize issues related to academic integrity, disability accommodations, diversity and inclusion, and video and audio recordings.

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