



**NYU**

**ROBERT F. WAGNER GRADUATE  
SCHOOL OF PUBLIC SERVICE**

**URPL-GP.4636.001**

# **Housing and Community Development Policy**

**Spring 2020 (3/03/2020)**

## **Instructor Information**

- Kathy O'Regan
- Email: Katherine.OREgan@NYU.edu
- Office Hours: Wednesday 4:00-5:00 and by appointment, 3029 Puck

## **Course Information**

- Class Meeting Times: Tuesdays, 4:55-6:35pm, 1/28/20-3/10/20
- Class Location: Bobst LL151

## **Course Prerequisites**

- CORE-GP.1022 or URPL-GP.2660; CORE-GP.1011 strongly recommended

## **Course Description and Learning Objectives**

This course explores the historic, economic and social context of current housing and community development policy in the U.S., including how housing and community conditions are intertwined. The course will provide an overview of housing and community development policy, with an emphasis on major federal policies and how they play out on the ground. A key goal of the course is for students to develop content knowledge of the field as well as insights for assessing the relative merits of various policies and interventions. What problem are we trying to solve? How does this approach address that problem, or not? What other related outcomes should we worry about? We will examine the evolution of policies, how and why they have changed over time, and who are the key actors in the program and leading change? We consider a number of current policy debates and issues. The role of race and space is examined throughout the course, as is increasing inequality.

The course also has a set of analytical goals. The course should deepen students' ability to: read thoughtfully and assess the evidence and arguments provided by authors; think carefully about their own beliefs and what evidence supports those beliefs; and communicate well-articulated arguments. To accomplish these goals, the classroom needs to be interactive and run more as a seminar than lecture. Students are expected to have completed all required readings prior to class, to have thought about them, and to come to class prepared for discussions on the theme(s) of the day and raise questions.

**Course and learning objectives**

By the completion of this course, students should:

1. Have knowledge of the major housing and community development policies and actors in the U.S., including how well the policies are perceived to be working.
2. Understand how those policies and fields developed over time, and the role of key actors in those changes.
3. Understand a set of current policy debates that are shaping policy discourse.
4. Have an in-deep understanding of a sub-set of policy areas.
5. Demonstrate critical reading of articles and literature.
6. Develop and communicate well-argued policy positions.

**Learning Assessment Table**

Graded Assignment	Course Objective Covered
Short Analytic Papers (2)	#1, #2, #3, #5
Final Paper	#1, #3, #4, #5, #6

**Required Readings**

- Schwartz, Alex F., third edition 2015. [Housing Policy in the United States](#), New York: Routledge. Available for free electronically through NYU Library website.
- Additional readings will either be linked on the syllabus, or posted in the Resources folder of NYU Classes.

**Assessment Assignments and Evaluation**

Grading is designed to ensure learning and assessment throughout the course. There are two short analytical memos and a final paper:

- The first written assignment (2-3 page paper, details on Classes site) is due by 5:00 p.m. Monday February 3<sup>rd</sup>.
- The second written assignment (2-3 pages) is due by 5:00 p.m. Monday February 24<sup>th</sup> (if covering topics in Week 5) or Monday March 3<sup>rd</sup> (if covering topics in Week 6).

- The memos cover material that is also the basis for student led presentation and discussion.
- The final assignment (5-7 page paper) is due no later than 5:00 p.m. Monday March 16<sup>th</sup>, approximately a week after the course ends.

Assignments should be uploaded to NYU classes by their due date. Late assignments will not be accepted without prior permission of the instructor.

## **Class participation (and preparation)**

To assist students in preparing for and engaging in class, I have provided some direction on questions or themes to consider when doing the reading for the day. Class will be taught with the expectation that students have done – *and thought about* – the reading. Pay particular attention to any guiding questions included in the syllabus or website, they will frame our discussion.

### **Structured Participation:**

In addition to class discussion, there are two additional forms of participation:

1. Short group presentations and leading of class discussion for the topics students select for the two short memos. These occur in week 2 and either week 4 or 5 depending on the student's topic.
2. Two short (up to 2 paragraph) reflections on readings in any week there are no student presentations, emailed the night before class (Monday p.m.). Raise or connect key themes or insight from the readings that is relevant for the class or particularly interests you. These can cover optional readings and can also raise questions you have about the readings. \*Reflections are not graded.

**\*\*The subject heading should be "Reading Response: X," with X= the number of the response (1-2).**

## **Assessment**

- Class participation = 30% (including email reflections on readings)
- Two Analytic Papers and Related Presentations= 30%
- Final Paper = 40%

# Detailed Course Overview

## CLASS ONE: January 28

### Introduction to Housing Policy and Challenges: What Are We Trying to Solve, and Why Do We Care?

Various rationales and objectives have been stated as housing and community development policy has evolved. These are critical starting points as one develops housing and community policy in the present. This class is intended to clarify objectives and drawbacks of existing housing policy, and place housing and community development policy in a larger political and historical framework.

We start with an overview of major policies and themes that we will examine more deeply for the remainder of the course. In the second part of class, we will examine goals for housing policy and affordability. What should the goal of housing policy be? Does this align with those suggested by Katz (reading #5)? Should affordability be considered the key priority for housing policy? If so, is this just an income problem, so why focus on housing? This discussion is intended to help clarify what policy objectives have been prioritized in pursuing housing and community development policy, and differing view points on which they should be. The Briggs (#4), Katz (#5) and Glaeser and Gyourko (#6) may be particularly helpful.

To be concrete, we will also look at affordability in specific places. Please undertake an examination of housing affordability in the state and metro of your choice using the State of Nation's Housing [downloadable data](#) (reading #3). Tab W-18 and W-23 provide cost burdens by tenure for metros and states (respectively). If you choose NYC, pick an additional metro to contrast. What do you learn from these cost burdens? What surprises you or is missing?

We will also introduce the assignment for Class 2 (2-3 -page paper) at the end of class. Look at topics for Week 2 to select your topic, we will also want to ensure all topics are 'covered'.

#### Required Reading

1. Schwartz, **Housing Policy** Chap 1: Intro (1-12) and Chap 2: Trends, Patterns and Problems (17-63). Read for purposes of understanding broad framework and overall trends in housing markets and housing policy. You can skim details in tables.
2. Hayes, **Federal Government and Housing**, Community Development and Housing (45-50, Classes site). Provides a concise summary of policy trends in community development through a political lens. Can skim remainder of chapter on macroeconomy and housing.

3. Harvard Joint Center, [State of the Nation's Housing 2019](#) Exec Summary (pp.1-6, with remainder optional). Read to understand updated status of housing market trends and framework.
4. Briggs, Testimony on HUD's 50<sup>th</sup> Anniversary Before House Financial Services Committee (Classes site).
5. Katz et al., [Rethinking Local Affordable Housing Strategies](#) (Exec Summary vi – xiv only).
6. Glaeser and Gyourko, "How do we know when housing is unaffordable (skim 'Poverty and Housing Affordability' section starting on p 110, and 'How should housing affordability be measured' p 114; Classes site).

### Readings to Skim

The following reading may be useful to skim for insights we will return to later in the course.

7. National Low Income Housing Coalition, [Out of Reach Report](#) (Exec Summary, pp 1-10). This provides an alternative way to capture affordability issues, translated into the wages/hours worked. The [interactive tool permits](#) you to assess a specific state and metro, with actual housing costs and wages for that location.
8. Raj Chetty: [The Effects of Exposure to Better Neighborhoods on Children](#) and [Why the New Research on Mobility Matters](#).

### Optional Readings

9. Florida, R. [The Feedback Loop of Housing and Inequality](#): City Lab 8/5/2019.
10. LA Times. ["Op-Ed: One reason for the high cost of housing in California may surprise you — overregulation."](#) 2019.
11. Planetizen ["Affordability Tradeoffs](#).

## CLASS TWO: February 4

### Thinking About Who, What and Why: The Structures, Actors, and Major Interventions in Housing/Community Development Policy and Practice

This class is aimed at going deeper into a set of major housing and community development policies and approaches. What are the forms of interventions and how well are they working? Who are the key actors in both shaping and implementing the policy? In particular, how should we think about the role of government at both the federal and non-federal level and the role of other actors in the private and non-profit sectors, including how these actors influence the creation, operation, and modifications of these programs? We will look at the set of demand-side and supply-side approaches, and their comparative value compared to regulation and tax expenditures.

The class will be structured around each of the 4 policy areas below. Groups of students who have selected the policy area for Assignment #1 will lead the discussion, starting with a short (10 minute max) presentation to get the full class up to speed on the policy, then general Q&A and open discussion.

Reminder: Assignment #1 should be uploaded to Classes by 5:00 p.m. Monday February 3<sup>rd</sup>.

#### Readings

All students are expected to read the first item under each heading, and, for whichever area they choose for the paper, to read the rest of the material in that section.

1. *Tax Expenditures*: Schwartz, Chap 4, Taxes and Housing (read 117-126, skim rest); [St. Louis Fed, Fewer Tax Breaks for Homeowners](#); YouGov, [Tax Deductions are Hard to Part With](#). See also for societal benefits of homeownership, Rohe et al "The Social Benefits and Costs of Homeownership (in particular, Homeownership and Neighborhood Stability starting on p 202, and Conclusion p 208; Classes site).
2. *Public Housing*: Schwartz, Chap 6 (read 163-84, skim 184-197). For an additional view on historical context Jackson, **Crabgrass Frontier**, 219-230 (Classes site). Popkin, ["Hard Lessons from Chicago's Public Housing Reform"](#), Citilab 2017. Turner Center, ["Key Lessons from Early RAD implementation"](#); Charter for Compassion, [Public Housing Lessons from Abroad](#).
3. *Housing Vouchers*: Schwartz, Chap 8 (read 227-246, and, if focusing on this area for assignment, read 246-261). Review Raj Chetty: [The Effects of Exposure to Better Neighborhoods on Children](#) and [Why the New Research on Mobility Matters](#). (reading #8 from Class One); Cleveland News. ["To solve our low-income housing crisis the voucher](#)

[system must work for landlords too](#)" 2019 . Skim Priemus, Kemp and Varady, "[Housing Vouchers in the United States, Great Britain and the Netherlands](#)," Skim Table 1 (pp 582-585) for list of issues/features of vouchers in these three countries.

4. *State and Local Approaches*: Schwartz, Chap 9 (read 265-301). Specific contributions to [Housing Policy Debate, Vol 24: Issue 1](#) on the Community Development Block Grant (CDBG) program: Rich, "[Community Development Block Grant at 40: Time for a Makeover](#)," Skim Implementation II: Local Choices (pp,65-75) for themes and what is known about how localities spend resources; Bostic, "[Opportunities and Obstacles](#),"; Briggs, "[Looking Back and Ahead](#)," and consider what problem federal support for community development is trying to solve and what that might mean for reform, or the role of various actors (fed. vs local, gov. vs private).

#### Optional

\*Consider skimming additional readings, outside of the policy topic chosen for your assignment.

5. Sommer and Sullivan, "[Implications of US Tax Policy for House Prices, Rents, and Homeownership](#)," *American Economic Review*, Vol. 108, No. 2, 2018.
6. Currie and Yelowitz. "Are Public Housing Projects Good for Kids?" 2000 *Journal of Public Economics*, 75(1), 99-124.
7. Andersson et al "[Childhood Housing and Adult Earnings: A Between-Siblings Analysis of Public Housing and Vouchers](#)." NBER working paper 22721.

## CLASS THREE: February 11

### Economics of Housing Markets and the Role of Capital and Finance in Housing and Community Development

In the U.S. housing is primarily provided through private markets. Understanding how those markets function, and whether there are market failures is key to considering why we intervene in housing markets and how specific interventions are likely to play out. We begin by reviewing housing through an economics lens. What are some of the unique features of housing that affect market operations? How does the context affect the nature of housing 'problem'? We then focus on the role of capital and finance in housing as well as in community development. Who are the key actors and how did they and the policy-systems they are in, evolve over time? We first consider the evolution of the modern housing finance system, including features that were the seeds of the recent housing crisis (a topic we continue in Class 4, examining the subprime/foreclosure crisis through a spatial and racial lens). We then discuss the evolution of community development organizations and particularly those on the community development finance side and related current federal policies, particularly the Community Reinvestment Act and proposed reforms.

#### Assignment #2

At the end of the class, we will introduce Assignment #2.

#### Required

1. Green and Malpezzi, pp. 1-21 (just skim models on page 20) and 30-31, Ch 2 Primer on Housing and Housing Markets (Classes site). The key concepts are: income elasticity of housing, filtering, price elasticity of supply of housing, and the notion of 'Stock and Flows' and housing services.
2. Mallach, "[Demolition and Preservation in Legacy Cities](#)," specifically the discussion of Demand, Supply and housing markets in distressed, older cities, pp.384-387. Brookings 2011.
3. *Housing Finance*: Schwartz, Chap 3 (read 75-110, skim 69-75) Consider the innovations of the modern finance system as well as flaws, starting from the thirty-year mortgage through securitization; Quigley "[Compensation and Incentives in the Mortgage Business](#)," 2008. Swack "Social Finance" background on mortgage system and underwriting 261-264 (Classes site).
4. *Community Development Finance*: "[Tackling Persistent Poverty in Distressed Urban Neighborhoods](#)," pp. 5- 8 for a quick history on the development of CDCs, Urban Institute; "A Brief History of the CDFI Movement" pp 77-86 in Ch 3 of [Community Economic Development in the United States: The CDFI Industry and America's](#)



Distressed Communities, James Greer and Oscar Gonzalez, ebook available at NYU libraries. Contrast the depictions of the strengths and roots of CDCs.

Swack "Social Finance," on CDFIs (pp270-272) (on Classes site); Erickson et al "[Routinizing the Extraordinary](#)," What Works, pp. 377-390 on the institutions needed for comprehensive community development;

5. *One sources of community finance: CRA*. Schwartz on CRA (pp 362-367). Willis "[Give Credit Where Credit is Due.](#)" pp 1-8 on CRA background, Joint Center. For three views on proposed changes to CRA (skim): [Announcement from the Office of the Comptroller; New York Times Op-ed](#) 1/20/2020; [FDIC Director Martin Greenberg](#) dissenting view.

### Optional

6. Kenneth Jackson, *Crabgrass Frontier*, pp. 190-218 (housing finance history, Classes site). This provides important historical context
7. Ericksen and Rosenthal "Crowd out effects of place-based subsidized rental housing: New evidence from the LIHTC program," *Journal of Public Economics* 2010 (Classes).
8. von Hoffman "[The Past, Present and Future of Community Development in the U.S.](#)," *What Works for America's Communities*. Particularly pp. 14-20 which provide yet a third perspective on the institutional evolution of the community development field.

### Optional Data Sources for Further Exploration

9. Green and Malpezzi, Appendix 2.1 of Ch 2 Primer on Housing and Housing Markets (#1, Classes site). Pp. 61-78 provide an overview of common data sources on housing and housing markets.

## **CLASS FOUR: FEBRUARY 18**

### **Race and Place: The Significance of History and Race in Housing and Development Policy**

How have housing and community development policy interplayed with race, and what role does race continue to play in housing and community development outcomes? We focus

specifically on racial segregation, and consider the role of federal housing policy in fostering segregation and whether the housing policy effects continue today.

We then examine the housing and foreclosure crisis through a spatial lens: what role did space, and specifically segregation play in racial disparities in subprime mortgages and foreclosure? Questions to ask for readings #2, 3 and 4: How might segregation facilitate disparities in financing and mortgage outcomes, including wealth accumulation? What effects would you expect from proposed policy changes? Can such disparities be addressed with non-spatial policies?

### Required Readings

1. Housing policy as a driver of segregation: Oshinsky "[A powerful, Disturbing History of Residential Segregation in America](#)" NYT June 24, 2017 (summarizing *The Color of Law*); Aaronson, Hartley and Mazumder "[The Effects of the 1930s HOLC Redlining Maps](#)" Econpaper 2017 pp.1-7.
2. Schwartz, Chap 11 on rise of subprime market (pp. 351-58) and skim a portion of Chap 12 on Homeownership and Income Integration (pp. 382-386).
3. Residential segregation and the housing crisis: Been, Ellen and Madar "[The High Cost of Segregation: Exploring Racial Disparities in High cost Lending](#)," Fordam Urban Law Journal. Consider the three potential channels for segregation to drive racial disparities in subprime lending, what they each imply for expected empirical patterns, and how this connects to what the authors find.
4. Ellen and Steil, *Dream Revisited: Contemporary Debates about Housing, Segregation and Opportunity*, Discussion 12 pp.179-189 (Segregation and the Financial Crisis, ebook at NYU library).

### Optional Readings

5. Segregation and homeownership: Badger "[A Radical Idea to Compensate Black Homeowners by Racial Bias](#)," Washington Post 6/21/2016.
6. Aaronson, Hartley and Mazumder "[The Effects of the 1930s HOLC Redlining Maps](#)" Econpaper 2017.
7. Rugh and Massey "[Racial Segregation and the American Foreclosure Crisis](#)," American Sociological Review 2011.

## Optional Sites for Further Exploration

8. [National Neighborhood Indicators Project](#); [National Equity Atlas](#).

## CLASS FIVE: February 26

### Policy Evolution and Innovation in Public Housing and Place Making

This is the first of two classes in which we look at the evolution of a key federal housing or community development policy and significant innovations marking large change. The goal is to gain insight on the nature of change in the field and a better understanding of the political, policy, and programmatic challenges involved. Each class begins with a specific policy area(s), a historically important moment in its development, and the policy lessons from that time. We then link to current issues, with readings highlighting an active policy debate. What are the key policy issues and policy features under debate? What are the best arguments on each side, and pieces of evidence? How do developments and lessons from earlier changes affect the debate and what are the likely effects of policy options being debated?

This class covers the evolution of public housing policy from a 'pure' housing program to one that some see as potentially 'place-making', using some lessons from comprehensive community development efforts. The change-moment or policy intervention is HOPE VI, views on which are still mixed. We then talk about the current policy tension of whether new affordable housing should be sited where 'opportunity' already exists or as part of an effort to revitalize a place, in the context of LIHTC. We will also consider a potential additional source of innovation, the designation and de-regulation of moving-to-work PHAs and the current demonstrations being rolled out.

#### Readings

Each student should read the first item(s) in each section marked "ALL" and then, for the area that is the focus of the student's paper, read the remainder of the items in the particular section.

#### Change moment (s):

1. Hope VI (public housing reform): Schwartz pp. 184-95 (ALL) and skim Ch 12 pp. 395-402; Portions of Urban Institute, [A Decade of Hope VI](#) (pp. 1-11 ALL; 11-17 those focusing on topic); Popkin, Levy and Buron "[Has HOPE VI Transformed Residents' Lives? New Evidence from the HOPE VI Panel Study](#)," 2009 Housing Studies (particularly, How to think about tensions in poverty deconcentration and 'displacement? What are our expectations on goals: better environments or high return rates? U.S. HUD, "Choice Neighborhoods: History and Hope," [Evidence Matters](#), Winter 2011. Fraser, Chaskin and Bazuin, "[Making Mixed-Income Neighborhoods Work for Low-](#)

[Income Households](#),” [specifically pages 88-90 on social interaction] 2013. Cityscape 15 (2).

#### Current Issue/Debate:

2. Debate: Housing as a revitalization strategy? LIHTC: Schwartz, Chapter 5 on LIHTC (pp135-159), NYU Furman Center, [Effects of LIHTC \(ALL\)](#); CBPP [LIHTC Could Do More to Expand Opportunity](#); Abello “[New Look at U.S. Housing Data Added Into Segregation Debate](#)” 2017 Next City; Cato Institute, [LIHTC Costly and Corrupt](#); Ellen and Steil, [Dream Revisited: Contemporary Debates about Housing, Segregation and Opportunity](#), Discussion 19 pp.264-274 (Selecting Neighborhoods for the Low-Income Housing Tax Credit, ebook at NYU library).

#### Additional Issue (not the topic of student papers):

3. MTW: another innovation, poised to inform policy reform. ALL should do these readings: Urban “[Testing Public Housing Deregulation: A Summary of HUD’s Moving to Work Demonstration](#)” pp. 1-5, 10-13 and 29-34. CBPP “[Expansion of MTW is not Justified](#)” 2011. Skim for themes. Link these back to the earlier two topics

#### Optional Readings

4. Urban “[A Brief Look at the Early Implementation of Choice Neighborhoods](#)”(particularly pp. 1-12).
5. Zielenbach and Voith. 2010. “[HOPE VI and Neighborhood Economic Development: The Importance of Local Market Dynamics](#),” Cityscape 12 (1).
6. Diamond and McQuade “[Who Wants Affordably Housing In Their Backyard? An Equilibrium Analysis of Low-Income Property Development](#),” 2019 Journal of Political Economy 127(3).
7. GAO “[Low Income Housing Tax Credit: Improved Data and Oversight Would Strengthen Cost Assessment and Fraud Risk Management](#),” 2018.

#### INTRODUCE FINAL ASSIGNMENT (due Monday March 16<sup>th</sup>, after last class)

A 5-7 page paper that either (1) assesses a major housing or community development policy or programmatic initiative, or (2) proposes a new initiative in a policy area. Both should incorporate literature and link to the class.

## CLASS SIX: March 3

### Policy Evolution and Innovation in Rental Assistance: Mobility and Vouchers

The movement from unit-based to tenant-based assistance is one of the largest shifts in rental assistance policy; debates about the relative merits of tenant versus unit-based assistance continue, and in particular, which goals should be prioritized in policy design. We examine that evolution using HUD's Experimental Housing Allowance Program as the starting point through to assessments of how the current voucher program is or isn't working. We then dive into current debates on vouchers. Should the goal be mobility or is increased housing stability/lowering housing cost burdens the goal? If mobility, how do we achieve that and at what cost? Could we help more people with shallower subsidies?

#### Readings

Each student should read the first item(s) in each section marked "ALL" and then, for the area that is the focus of the student's paper, read the remainder of the items in the particular section.

#### Change Moment(s)"

1. Experimenting with vouchers. Frieden ["Housing Allowances: An Experiment that Worked"](#) 1982 National Affairs (ALL); Richardson, ["Blast from the Past: How an EHAP of the 1970's can inform Moving to Work Expansion Today,"](#) The Edge; CBPP ["A Guide to Small Area Fair Market Rents,"](#) 2018; Urban Institute, ["A Pilot Study of Landlord Acceptance of Housing Choice Vouchers,"](#) HUD 2018, Executive Summary pp.ix-xvii.

#### Current Issue/Debate:

2. Policy Debate 1 on the goals and structure of the HCV: McClure, ["Comment on Victoria Basolo and Mai Thi Nguyen's "Does mobility matter? The neighborhood conditions of housing voucher holders by race and ethnicity"](#) 2005 Cityscape 16 (3/4). A bit long, but provides a good summary of the Basolo and Nguyen paper and related literature on voucher mobility pp. 347-353 (ALL) and consider his suggested radical change to how the program operates 356-7; Khadduri, ["Comment on Victoria Basolo and Mai Thi Nguyen's "Does mobility matter? The neighborhood conditions of housing voucher holders by race and ethnicity,"](#) 2005 Cityscape 16(3/4); Bratt, ["Comment on Victoria Basolo and Mai Thi Nguyen's "Does mobility matter? The neighborhood conditions of housing voucher holders by race and ethnicity"](#) 2005 Cityscape 16 (3/4); Voucher Reform proposed in Olsen ["Reducing Poverty by Reforming Housing Policy"](#) pp. 10-11, Testimony submitted to Congress 2016. \*Just focus on the voucher section of the testimony.

Additional Issue (not the topic of student papers):

3. Achieving Mobility (ALL), Bergman, Chetty, DeLuca, Hendren, Katz, Palmer, "[Summary of Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice](#)"; Schwartz, Mihaly & Gala "[Encouraging Residential Moves to Opportunity Neighborhoods: An Experiment Testing Incentives Offered to Housing Voucher Recipients](#)," 2017 Housing Policy Debate. Perennial question, can we achieve mobility?

Optional

4. Bergman, Chetty, DeLuca, Hendren, Katz, Palmer, "[Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice](#)," 2019 NBER.
5. Dastrup, Finkel and Ellen, "[The Effects of Small Area Fair Market Rents on the Neighborhood Choices of Families with Children](#)" Cityscape 2019.
6. Jacob and Ludwig "[The Effect of Housing Assistance on Labor Supply: Evidence from a Lottery](#)," American Economic Review 2012.
7. Abt "[The Effect of Vouchers on Welfare Receipt](#)," HUD 2011.
8. MDRC "[Rent Reform Interim Findings](#)" 2019 (examining current demonstration of rent reforms meant to provide greater rewards for working.)

## **CLASS SEVEN: March 10**

### **State and Local: Actors, Policies, and Debates**

Our final class focuses on states and localities, the importance of local context and players, and a set of specific local policies and debates. Many believe that local regulatory policies are a key driver of increased housing costs, bringing us back to affordability issues, now considered through the role of local policies. Are local barriers to housing production a key factor driving affordability issues and what might this mean for overall inequality? Who should control the decision over whether new housing can or should be built, and where—including whether there should be a federal role? We will consider the tensions between incumbent resident's desire to avoid change and the need for additional housing, and what this may mean for who opposes what type of housing. We then consider one tool for addressing local opposition and local housing pressures, community preferences for tenants of affordable housing. We end the class with 'mini-briefings' for a fictional HUD secretary on what HUD should have decided in the San Francisco community preference case..

## Readings

1. Local Zoning: [Jason Furman, Chair of President's Council of Economic Advisors \(full remarks listed under optional readings\)](#); Atlantic, [Impact of Zoning Laws](#); Urban Wire, [Can we deregulate ourselves out of the affordable housing crisis?](#); City Lab, [Don't call Trump's plan YIMBY](#);
2. Would more Supply Help and Local Political Opposition. SKIM Been, Ellen and O'Regan ["Supply Skepticism and Housing Supply and Affordability,"](#) Housing Policy Debate 2018. Schieferdecker ["Two Perspectives On The Housing Crisis: Affordable Housing vs Housing Affordability."](#) Focus particularly on the framing of the problem (Affordable housing vs Housing Affordability) and how that shapes potential opposition to specific local solutions (pp 1-2).
3. One (controversial) means of getting local support for affordable housing: community preferences. [Community Preferences and Fair Housing](#), The Dream Revisited, Furman Center.S.F. Chronicle, August 2016, Feds reject S.F. housing plan meant to help minorities; S.F. Chronicle, September 2016, Fed officials accept preferences at senior housing in S.F. **\*\*Read these arguments for and against neighborhood-level preferences, and specific aspects of neighborhood preferences. Come to class prepared to provide the strongest arguments for and against each position, so that you could have advised, say, the Secretary of HUD on his policy position in the summer of 2016.**
4. Time permitting, we will touch on the Moving to Work readings from Week 5.

## Optional

1. J. Furman [Barriers to Share Growth, full speech at Urban Institute](#)
2. J. Gyourko and R. Molloy, [Regulation and Housing Supply, NBER working paper](#)
3. S. Rosenthal, [Are Private Markets and Filtering a Viable Source of Low-Income Housing? Estimates from a "Repeat Income" Model.](#) AER 2014.
4. For those interested in local examples of affordable housing strategies in declining markets, skim Tighe, ["Affordable Housing in Legacy Cities,"](#) University of San Francisco Law School Symposium 2015 (and on Classes site).
5. Taylor. ["Perspectives on Helping Low-Income Californians Afford Housing,"](#) California Legislative Analyst's Office 2016.
6. Zuk and Chapple ["Housing Production, Filtering and Displacement: Untangling the Relationships."](#) Research Brief 2016.
7. City Lab, [Why Affordable Housing Isn't More Affordable](#)

## Academic Integrity

Academic integrity is a vital component of Wagner and NYU. All students enrolled in this class are required to read and abide by [Wagner's Academic Code](#). All Wagner students have already read and signed the [Wagner Academic Oath](#). Plagiarism of any form will not be tolerated and students in this class are expected to report violations to me. If any student in this class is unsure about what is expected of you and how to abide by the academic code, you should consult with me.

## Henry and Lucy Moses Center for Students with Disabilities at NYU

Academic accommodations are available for students with disabilities. Please visit the [Moses Center for Students with Disabilities \(CSD\) website](#) and click on the Reasonable Accommodations and How to Register tab or call or email CSD at (212-998-4980 or [mosescsd@nyu.edu](mailto:mosescsd@nyu.edu)) for information. Students who are requesting academic accommodations are strongly advised to reach out to the Moses Center as early as possible in the semester for assistance.

## NYU's Calendar Policy on Religious Holidays

[NYU's Calendar Policy on Religious Holidays](#) states that members of any religious group may, without penalty, absent themselves from classes when required in compliance with their religious obligations. Please notify me in advance of religious holidays that might coincide with exams to schedule mutually acceptable alternatives.

## Class Policies:

To support a learning environment conducive to co-learning and mutual respect, it is useful to lay out that aspiration at the start. It is particularly important that we be respectful of different points of view, and enter discourse with curiosity. There are also some specific policies I adopt for this course, including the following:

1. Attendance: Especially since there are only seven classes, the expectation is that each student attends each class, both for covering material and discussion of written assignments. If you can't attend a class, please let me know ahead of time. Unexcused absences are likely to affect the class participation portion of the grade. If you are absent, it is expected you will talk to another member of the class promptly to ensure you have updated information.
2. Timeliness of Assignments: The assignments are a piece of the class discussion on the topic, so much be turned in on time to ensure you can fully participate in the discussion and build towards the final paper. Without prior approval, papers turned in late will be



docked one full letter grade each day it is overdue; the short memos will not be accepted after the class covering those topics.

3. In addition to office hours or scheduled appointments, I am available by email. I will make every effort to respond within 24 hours of emails I receive.