

Princeton University
Woodrow Wilson School of Public and International Affairs
Graduate Program
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WWS 539 Affordable Housing

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Introduction

One in four American households spend more than 30% of its income on housing, more than is considered affordable or appropriate. This course examines the policy and practice of developing, providing, and preserving decent affordable housing in the United States. We concentrate on current supply and demand side policies aimed at housing solutions for households with less than 80% of area median income, variously called low income, moderate income, lower income, workforce, and affordable housing. The course analyzes both rental housing and homeownership policies. We explore how affordable housing is actually developed by the public, nonprofit, and private sectors, using diverse subsidy sources and financing techniques to plug the gap between the cost of housing and the financial resources of households. We examine the interplay of federal, state, and local policies and analyze constraints that impede achievement of the 50 year old national goal of "a decent home and suitable living environment for every American family."

Course Outline

1. Introduction and Overview of U.S. Affordable Housing Policy, 1934-2004
2. Housing Markets and Housing Needs
3. Demand Side Policies: Housing Vouchers and the Potential of the Earned Income Tax Credit
4. Supply Side Policies: Low Income Housing Tax Credits and HOPE VI
5. Supply Side Policies: Affordable Homeownership
6. State and Local Initiatives: Inclusionary Housing Programs and Housing Trust Funds
7. Developing and Financing Affordable Housing
8. Architecture, Planning, and the Cost of Affordable Housing
9. Race, Class, Discrimination, and Siting Affordable Housing
10. Nonprofit Housing Development
11. Smart Growth, Regulatory Barriers, and Affordable Housing
12. The Future of Affordable Housing Policy

Course Format and Requirements

- Lectures, seminar discussions of readings and case materials, guest speakers, a field trip, and student presentations
- Active, informed participation in class
- Two papers (one short, one longer)
- No exams

Evaluation

The course grade and written evaluations will be based upon:

Quality of participation in class	35%
Oral presentations	15%
Short paper	10%
Term paper	40%

Writing Requirements

1. Short paper: Write a three page, double-spaced paper in "op-ed" style defining some aspect of the affordable housing policy challenge from your perspective and proposing a solution.

2. Term paper: Write a 10-15 page, double-spaced term paper that analyzes a current affordable policy or production issue, presents findings, and concludes with specific recommendations for a client (real or hypothetical). Several additional pages may provide tables, maps, charts, etc., as appropriate. Paper topics will be discussed before class with the instructor and then in class. Term paper outlines will also be submitted to the instructor and class for discussion. Initial findings and draft recommendations will be presented orally and discussed with the class at the last two classes. Both a complete draft and a final version of the term paper will be submitted during reading period. The instructor will review and comment on the complete draft version.

Readings

Readings are available in the Stokes Library in Wallace Hall, through e-reserves, and on various web sites listed and with links in this syllabus.

Three books have been ordered at Micawber Books, 110-114 Nassau Street, Princeton, telephone 609-921-3264:

Colton, Kent W. *Housing in the Twenty-First Century: Achieving Common Ground*. Cambridge, Mass.: Harvard University Press, 2003, 506 pages. ISBN 0-674-01093-0

Downs, Anthony, ed. *Growth Management and Affordable Housing: Do They Conflict?* Washington, D.C.: Brookings Institution Press, 2004, 290 pages. ISBN 0-8157-1933-7

Green, Richard K. and Stephen Malpezzi, *A Primer on U.S. Housing Markets and Housing Policy*. Washington, D.C.: The Urban Institute Press, 2003, 226 pages. ISBN 0-87766-702-0

An excellent, although expensive (\$120), manual-textbook on developing affordable housing may be ordered from local bookstores, amazon.com, or other on-line sources

Hecht, Bennett L. *Developing Affordable Housing: A Practical Guide for Nonprofit Organizations*. 2nd ed. New York: John Wiley & Sons, Inc., 1999, 690 pages. ISBN: 0-471-29844-1

Weekly Schedule of Topics, Readings, and Assignments

- The readings are listed in **decreasing** order of importance for the week's discussions. The lower ranked readings provide alternative, supplemental, or more in depth analyses of the week's topic
- Skimming is an important skill

Week 1 September 10 Introduction and Overview of U.S. Affordable Housing Policy, 1934-2004

Does housing matter? Why? What is affordable housing? What are low income, moderate income, lower income, workforce, and middle income housing? What is the gap between housing cost and household financial resources and how is the gap narrowed or filled? What are the roles of government, as well as the nonprofit and private sectors, in providing affordable housing? What is the current stock of affordable housing in the United States? How has United States affordable housing policy evolved since the New Deal?

Case study: Elm Court II, Princeton, NJ; 68 one-bedroom rental apartments in HUD-funded supportive housing for the very-low income (<50% of area median income) elderly (§202) proposed by Princeton Community Housing, a nonprofit housing developer, owner, and manager.

Readings:

Jones, Tom, William Pettus and Michael Pyatok. *Good Neighbors: Affordable Family Housing*. New York: McGraw Hill, 1995, Forward and Chapters 1-2, pp. 8-27.

Katz, Bruce. "Where Is Housing on the National Agenda?" Fannie Mae Foundation 2002 Annual Housing Conference, October 9, 2002. <http://www.brookings.edu/views/speeches/katz/20021007.htm>

Orlebeke, Charles J. "The Evolution of Low-Income Housing Policy, 1949 to 1999." *Housing Policy Debate*, Vol. 11, Issue 2, 2000, pp. 489-520. http://www.fanniemaefoundation.org/programs/hpd/pdf/hpd_1102_orlebeke.pdf

Green, Richard K. and Stephen Malpezzi. *A Primer on U.S. Housing Markets and Housing Policy*. Washington, D.C.: The Urban Institute Press, 2003. Chapter 3, "A Brief Review of Housing Policies and Programs," pp. 85-122.

Millennial Housing Commission. *Meeting Our Nation's Housing Challenge. Report of the Bipartisan Millennial Housing Commission Appointed by the Congress of the United States*. Washington, D.C.: May 30, 2002. pp. 7-26. <http://www.mhc.gov/MHCReport.pdf>

Week 2 September 17 Housing Markets and Housing Needs

Does the market provide affordable housing? If so, how and to whom? What are the housing needs of the nation, different regions and metropolitan areas, and different segments of the population? How do the housing needs of women, the elderly, and minorities differ from those of other household types? Is market failure a significant issue?

Case study: A tale of two city regions: the housing crisis in the New York City and San Francisco metropolitan regions

Readings:

Hays, R. Allen. *The Federal Government and Urban Housing: Ideology and Change in Public Policy*. 2nd ed. Albany, N.Y.: State University of New York Press, 1995, Chapter 2, "Housing Markets and Submarkets," pp. 57-81.

Joint Center for Housing Studies. *The State of the Nation's Housing: 2004*. Cambridge, MA: Joint Center for Housing Studies, Harvard University, June 7, 2004, 44 pages. <http://www.jchs.harvard.edu/publications/markets/son2004.pdf>

Green, Richard K. and Stephen Malpezzi. *A Primer on U.S. Housing Markets and Housing Policy*. Chapter 2, "The Market for Housing Services," pp. 3-84.

Husock, Howard. "We Don't Need Public Housing." *City Journal*. Winter 1997.
http://www.city-journal.org/html/7_1_we_dont_need.html

Regional Plan Association and Citizens Housing & Planning Council. *Out of Balance: The Housing Crisis from a Regional Perspective. Summary*. New York: RPA and CHPC, April 2004, 8 pages.

Colton, Kent W. *Housing in the Twenty-First Century: Achieving Common Ground*. Cambridge, Mass.: Harvard University Press, 2003, Chapter 1, Fifty Years of Housing America: An Overview," pp. 3-48.

Nonprofit Housing Association of Northern California and Greenbelt Alliance. *San Francisco Bay Area Housing Crisis Report Card*. June 2002. 28 pages.
http://www.greenbelt.org/downloads/resources/report_hsgreportcrd.pdf

Week 3 September 24 Demand Side Solutions: Housing Choice Vouchers and the EITC

What are the arguments pro and con demand side solutions to providing affordable housing? Is the housing choice voucher program efficient and effective? How should the program be changed? Who should administer voucher programs? Is the Earned Income Tax Credit a viable supplemental demand side solution? What is and should be the role of rental housing assistance, and other uses of vouchers, in affordable housing policy?

Guest Speaker: Edward Symes, III, Executive Vice President and founding partner of Quadel Consulting, Washington, D.C., www.quadel.com, a firm with nationally-recognized expertise in housing choice voucher, public housing, HUD-subsidized multifamily and tax credit programs, providing direct management, consulting, and training services. Quadel currently manages the housing choice voucher program for public housing authorities in Chicago, Houston, Memphis, and Baltimore.

Readings:

Apgar, William C., Jr. "Which Housing Policy Is Best?" *Housing Policy Debate*. Vol. 1, No. 1, 1990, pp. 1-32. http://www.fanniemaefoundation.org/programs/hpd/pdf/hpd_0101_apgar.pdf

Weicher, John C. "Comment on William Apgar's "Which Housing Policy Is Best?"" *Housing Policy Debate*. Vol. 1, No. 1, 1990, pp. 33-39.
http://www.fanniemaefoundation.org/programs/hpd/pdf/hpd_0101_weicher.pdf

Center on Budget and Policy Priorities. "Introduction to the Housing Voucher Program." Washington, D.C.: Center on Budget and Policy Priorities, May 15, 2003. 8 pages.
<http://www.cbpp.org/5-15-03hous.pdf>

Husock, Howard. "The Housing Reform that Backfired." *City Journal*. Summer 2004.
http://www.city-journal.org/html/14_3_housing_reform.html

Stegman, Michael A., Walter R. Davis, and Roberto Quercia. "The Earned Income Tax Credit as an Instrument of Housing Policy." *Housing Policy Debate*. Vol. 15, No. 2, 2004, pp.203-260.
http://www.fanniemaefoundation.org/programs/hpd/pdf/hpd_1502_Stegman.pdf

Katz, Bruce, et al. "Rethinking Affordable Housing Strategies: Lessons from 70 Years of Policy and Practice." The Brookings Institution and The Urban Institute, December 2003, II.C. Rental Housing Assistance, pp. 23-32.

<http://www.brookings.edu/dybdocroot/es/urban/knight/housingreview.pdf>

Barton, Stephen E. "Social Housing Versus Housing Allowances: Choosing Between Two Forms of Housing Subsidy at the Local Level." *Journal of the American Planning Association*. Vol. 62, No. 1, Winter 1996, pp. 108-119.

Shroder, Mark and Arthur Reiger. "Vouchers versus Production Revisited." *Journal of Housing Research*. Vol. 11, No. 1, 2000 pp. 91-107.

http://www.fanniemaefoundation.org/programs/jhr/pdf/jhr_1101_shroder.pdf

Sard, Barbara and Will Fisher. "Administration Seeks Deep Cuts in Housing Vouchers and Conversion of Program to Block Grant." Washington, D.C.: Center on Budget and Policy Priorities, March 24, 2004. 13 pages. <http://www.cbpp.org/2-12-04hous.htm>

Khadduri, Jill. "Should the Housing Voucher Program Become a State-Administered Block Grant?" *Housing Policy Debate*. Vol. 14, No. 3, 2003, pp. 235-269.

http://www.fanniemaefoundation.org/programs/hpd/pdf/hpd_1403_khadduri.pdf

Friedman, Joseph and Daniel H. Weinberg. "History and Overview." In Joseph Friedman and Daniel H. Weinberg, eds. *The Great Housing Experiment*. Beverly Hills: Sage Publications, 1983, pp. 11-22.

Hays, R. Allen. *The Federal Government and Urban Housing: Ideology and Change in Public Policy*. 2nd ed. Albany, N.Y.: State University of New York Press, 1995, Chapter 5 (partial), pp. 139-147.

Week 4 October 1 Supply Side Policies: Low Income Housing Tax Credits and HOPE VI

What is the Low Income Housing Tax Credit program and how does it work? How much housing has been produced? How? For whom? Is it an efficient program? Is it an equitable program? What is the HOPE VI program and how does it work? Is HOPE VI effective? What is and should be the role of rental housing in affordable housing policy?

Assignment No. 1: Consult with instructor in choosing a term paper topic and make a brief, 2-3 minutes, oral presentation in class on the proposed term paper topic

Readings:

Cummings, Jean L. and Denise DiPasquale. "The Low-Income Housing Tax Credit: An Analysis of the First Ten Years." *Housing Policy Debate*, Vol. 10, Issue 2, 1999, pp. 251-307.

http://www.fanniemaefoundation.org/programs/hpd/pdf/hpd_1002_cummings.pdf

Popkin, Susan J., et al.. *A Decade of HOPE VI: Research Findings and Policy Challenges*. Washington, D.C.: The Urban Institute and The Brookings Institution, May 2004, 62 pages.

http://www.urban.org/UploadedPDF/411002_HOPEVI.pdf

Roberts, Benson F. and F. Barton Harvey III. "Comment on Jean L. Cummings and Denise DiPasquale's 'The Low-Income Housing Tax Credit: An Analysis of the First Ten Years.'" *Housing Policy Debate*, Vol. 10, Issue 2, 1999, pp. 309-320.

http://www.fanniemaefoundation.org/programs/hpd/pdf/hpd_1002_roberts.pdf

Clancey, Patrick E. and Leo Quigley. "HOPE VI: A Vital Tool for Comprehensive Neighborhood Revitalization." *Georgetown Journal on Poverty Law & Policy*, Vol. 8, Summer 2001, pp. 527-544.

McClure, Kirk. "The Low-Income Housing Tax Credit as an Aide to Housing Finance: How Well Has It Worked?" *Housing Policy Debate*, Vol. 11, Issue 1, 2000, pp. 91-114.
http://www.fanniemaefoundation.org/programs/hpd/pdf/hpd_1101_mcclure.pdf

Katz, Bruce, et al. "Rethinking Affordable Housing Strategies: Lessons from 70 Years of Policy and Practice." The Brookings Institution and The Urban Institute, December 2003, II. Rental Housing Assistance, pp. 8-23 and 32-36.
<http://www.brookings.edu/dybdocroot/es/urban/knight/housingreview.pdf>

Colton, Kent W. *Housing in the Twenty-First Century*: Chapter 3, "Multifamily Housing in the Twenty-First Century," pp. 118-168.

Stegman, Michael A. *State and Local Affordable-Housing Programs, A Rich Tapestry*. Washington, D.C.: ULI-the Urban Land Institute, 1999, Chapter 3, "State Low-Income Housing Tax Credit Allocation Plans," pp. 71-88.

Week 5 October 8 Supply Side Policies: Affordable Homeownership

How have high average homeownership rates been achieved? What policies are needed to increase homeownership by minorities? What is and should be the role of homeownership in affordable housing policy?

Guest Speaker: Michael Gecan, Organizer, Industrial Areas Foundation. Nehemiah Housing, a church-based movement organized with Gecan's assistance, has developed and sold nearly 3,000 homes to first-time homeowners in the Brownsville and East New York neighborhoods of Brooklyn, NY since the 1980s.
<http://www.industrialareasfoundation.org/>

Assignment No. 2: Submit the short paper by email to the class by Thursday, October 7 at 5 pm

Readings:

Martinez, Sylvia C. "The Housing Act of 1949: Its Place in the Realization of the American Dream of Homeownership." *Housing Policy Debate*, Vol. 11, Issue 2, 2000, pp. 467-487.
http://www.fanniemaefoundation.org/programs/hpd/pdf/hpd_1102_martinez.pdf

Gecan, Michael. *Going Public*. Boston: Beacon Press, 2002. "Introduction," pp. 1-16.

Retsinas, Nicolas P. and Eric S. Belsky. "Examining the Unexamined Goal," in Nicolas P. Retsinas and Eric S. Belsky, eds. *Low-Income Homeownership: Examining the Unexamined Goal*. Washington, D.C.: The Brookings Institution, 2002, Chapter 1, pp. 1-12.

Barnabel, Josh. "Steady Focus, Evolving Vision." [on Nehemiah Housing, Brooklyn, NY] *The New York Times*. May 16, 2004.
<http://query.nytimes.com/gst/fullpage.html?res=9F00E7DB1E3CF935A25756C0A9629C8B63>

Hevesi, Dennis. "East New York: A Neighborhood Reborn." *The New York Times*. June 10, 2001.
<http://query.nytimes.com/gst/fullpage.html?res=9F0CE7DD1F3FF933A25755C0A9679C8B63>

Katz, Bruce, et al. "Rethinking Affordable Housing Strategies: Lessons from 70 Years of Policy and Practice." III. Homeownership Assistance, pp. 37-66.
<http://www.brookings.edu/dybdocroot/es/urban/knight/housingreview.pdf>

Belsky, Eric S. and Mark Duda. "Anatomy of the Low-Income Homeownership Boom in the 1990s." in Nicolas P. Retsinas and Eric S. Belsky, eds. *Low-Income Homeownership: Examining the Unexamined Goal*. Washington, D.C.: The Brookings Institution, 2002, Chapter 2, pp. 15-63.

Colton, Kent W. *Housing in the Twenty-First Century*, Chapter 2, Homeownership," pp. 49-117.

Stegman, Michael A. and Michael I. Luger. "Issues in the Design of Locally Sponsored Home Ownership Programs." *Journal of the American Planning Association*. Vol. 59, No. 4, Autumn 1993, pp. 417-432.

Freedman, Sam. "Beyond Public Health, Asthma, Like Poor Housing, Becomes an Issue in the Schools." [on Industrial Areas Foundation-sponsored homeownership efforts in Baltimore] *The New York Times*. June 30, 2004.
<http://www.nytimes.com/2004/06/30/nyregion/30education.html?pagewanted=print&position=>

Week 6 October 15 State and Local Initiatives: Inclusionary Housing Programs and Housing Trust Funds

How have inclusionary housing programs and housing trust funds increased the supply of affordable housing in selected jurisdictions? How effective are these programs? Are they fair?

Case study: Kings Woods inclusionary development, West Deptford, NJ (120 acre site between Turnpike and I-295, total of 602 units, including 75 rental apartments for very low income seniors (<50% of AMI) and 26 rental apartments for low income families (50%-80% of AMI).

Assignment No. 3: Submit the term paper outline by email to the class by Thursday, October 14 at 5 pm and discuss briefly the outline in class

Readings:

Porter, Douglas. "The Promise and Practice of Inclusionary Zoning." in Anthony Downs, ed. *Growth Management and Affordable Housing: Do They Conflict?* Washington, D.C.: Brookings Institution Press, 2004, pp. 212-248.

Brown, Karen Destorel. "Comment." in Downs, ed. *Growth Management and Affordable Housing*, pp. 249-253.

Brooks, Mary E. "Housing Trust Funds: A New Approach to Funding Affordable Housing." in William Van Vliet, ed. *Affordable Housing and Urban Redevelopment in the United States*. Thousand Oaks, Sage Publications, 1997, pp. 229-245.

Calavita, Nico, Kenneth Grimes, and Alan Mallach. "Inclusionary Housing in California and New Jersey: A Comparative Analysis." *Housing Policy Debate*. Vol. 8, Issue 1, 1997, pp. 109-142.
http://www.fanniemaefoundation.org/programs/hpd/pdf/hpd_0801_calavita.pdf

Powell, Benjamin and Edward Stringham. *Housing Supply and Affordability: Do Affordable Housing Mandates Work?* Policy Study No. 318. Los Angeles: Reason Public Policy Institute, April 2004, 43 pages. <http://www.rppi.org/ps318.pdf>

Rosen, David. "Inclusionary Housing and its Impact on Housing and Land Markets." *NHC Affordable Housing Policy Review*, Vo. 3, Issue 1, February 2004, pp. 38-46.
<http://www.nhc.org/nhcimages/California%20IZ/CalZ04.pdf>

Krefetz, Sharon Perlman. "The Impact and Evolution of the Massachusetts Comprehensive Permit and Zoning Appeals Act: Thirty Years of Experience with a State Legislative Effort to Overcome Exclusionary Zoning." *Western New England Law Review*. Vol. 22, 2001, pp. 381-430.

California Coalition for Rural Housing and the Non-Profit Housing Association of Northern California. "Inclusionary Housing in California: 30 Years of Innovation." *NHC Affordable Housing Policy Review*, Vo. 3, Issue 1, February 2004, pp. 9-31.
<http://www.nhc.org/nhcimages/California%20IZ/CalZ04.pdf>

Rusk, David. "Montgomery County, Maryland: Mixing Up the Neighborhood." *Inside Game Outside Game, Winning Strategies for Saving Urban America*. Washington, D.C. Brookings Institution Press, 1999, Chapter 8, pp. 178-200.

Brown, Karen Destorel. "Expanding Affordable Housing Through Inclusionary Zoning: Lessons from the Washington Metropolitan Area. A Discussion Paper Prepared by the Brookings Institution Center on Urban and Metropolitan Policy, October 2001. 35 pages.
<http://www.brookings.edu/es/urban/publications/inclusionary.pdf>
Map of Metro DC: <http://www.brookings.edu/es/urban/publications/inclusionaryappendix.pdf>

Stegman, Michael A. *State and Local Affordable-Housing Programs, A Rich Tapestry*. Washington, D.C.: ULI-the Urban Land Institute, 1999, Chapter 8, "Housing Trust Funds: Growing Old Gracefully," pp. 199-222.

FALL RECESS

Week 7 October 29 Developing and Financing Affordable Housing

How is affordable housing developed? What are the key considerations in financing affordable housing? What is total development cost? What are common alternate approaches to funding and financing total development cost?

Readings:

Schmitz, Adrienne, et al. *Multifamily Housing Development Handbook*. Washington, D.C. ULI-the Urban Land Institute, 2000, Chapter 11 (Pearl Court Apartments Case Study), pp. 258-267.

Jones, Tom, William Pettus and Michael Pyatok. *Good Neighbors: Affordable Family Housing*. Chapters 3-4, pp. 29-45.

Davis, Sam. *The Architecture of Affordable Housing*. Berkeley: University of California Press, 1995, Chapter 2, pp. 35-61.

Hecht, Bennett L. *Developing Affordable Housing: A Practical Guide for Nonprofit Organizations*. Read carefully Chapter 12, pp. 311-358, skim Chapters 2-11, pp. 8-310.

Week 8 November 5 Architecture, Planning, and the Cost of Affordable Housing

What is the design process for affordable housing and how does it, or should it, differ, from the design process for market-rate housing? What factors influence the cost of developing affordable housing?

Guest Speaker: Beth Kitchen, AICP, Kitchen & Associates Architectural Services, Collingswood, N.J.
<http://www.kitchenandassociates.com/>

Readings:

Jones, Tom, William Pettus and Michael Pyatok. *Good Neighbors: Affordable Family Housing*. Chapters 5-12 (read carefully Chapter 5 and skim case studies), pp. 47-247

Davis, Sam. *The Architecture of Affordable Housing*. Chapters 3-4, pp. 63-125.

Hecht, Bennett L. *Developing Affordable Housing*: Chapters 17-18, pp. 458-596.

Affordable Housing Design Advisor web site: <http://www.designadvisor.org/>

Bertrang, Simon. *Sustainable is Affordable*. Trenton, N.J.: Housing and Community Development Network of New Jersey, December 2000, 31 pages.

Week 9 November 12 Race, Class, Discrimination, and Siting Affordable Housing

What are the effects of race, class, and discrimination in the siting, provision, and availability of affordable housing? What are the effects of affordable housing on the market value of nearby housing? What public policies most effectively address these impacts?

Readings:

Yinger, John. "Sustaining the Fair Housing Act." *Cityscape*. Vol. 4, No. 3, 1999, pp. 93-106.
<http://www.huduser.org/Periodicals/CITYSCPE/VOL4NUM3/yinger.pdf>

Freeman, Lance. *Siting Affordable Housing: Location and Neighborhood Trends of Low Income Housing Tax Credit Developments in the 1990s*. Washington, D.C.: The Brookings Institution, Center on Urban and Metropolitan Policy, April 2004.
http://www.brookings.edu/dybdocroot/urban/pubs/20040405_Freeman.pdf

Rohe, William M. and Lance Freeman. "Assisted Housing and Residential Segregation: The Role of Race and Ethnicity in the Siting of Assisted Housing Developments." *Journal of the American Planning Association*. Vol. 67, No. 3, Summer 2001, pp. 279-292.

Green, Richard K. and Stephen Malpezzi. *A Primer on U.S. Housing Markets and Housing Policy*. "Does the Housing Market Work for Minorities?," pp. 162-177.

Galster, George C. et al. *Why Not In My Backyard? Neighborhood Impacts of Deconcentrating Assisted Housing*. New Brunswick, N.J.: Center for Urban Policy Research, 2003, Chapters 1 and 9, pp. 1-20 and 175-203.

Galster, George C. "The Effects of Affordable and Multifamily Housing on Market Values of Nearby Homes." in Anthony Downs, ed. *Growth Management and Affordable Housing: Do They Conflict?* Washington, D.C.: Brookings Institution Press, 2004, Chapter 5, pp. 176-201.

Nallin, Judith. "In re Low Income Housing Tax Credit Qualification Plan; New Jersey Superior Court, Appellate Division; Civil Rights — Low-Income Housing — Qualified Allocation Plans — Tax Credits." *New Jersey Law Journal*. May 10, 2004.
<http://www.knowledgeplex.org/news/24397.html>

Sidney, Mara S. *Unfair Housing: How National Policy Shapes Community Action*. Lawrence, KA: University Press of Kansas, 2003, 186 pages.

Week 10 November 19 Nonprofit Housing Development: Field Trip to Ethel Lawrence Homes, Mount Laurel, New Jersey

What is the role of the nonprofit sector in producing affordable housing? How was Ethel Lawrence Homes financed and developed?

Guest Speaker: Peter J. O'Connor, Esq., Executive Director, Fair Share Housing Development, Inc., Cherry Hill, N.J. (nonprofit developer of Ethel Robinson Lawrence Homes (140 rental townhouses all affordable to households with 10%-80% of area median income) and counsel for the plaintiffs in the *Mount Laurel* exclusionary zoning litigation since 1971

Readings:

Kirp, David L., John P. Dwyer, and Larry A. Rosenthal. *Our Town: Race, Housing, and the Soul of Suburbia*. New Brunswick, N.J.: Rutgers University Press, 1995, pp. 1-10, maps after p. 10, photos after p. 35, pp. 35-57, and pp. 186-195.

Fair Share Housing Development, Inc. Case Study on Ethel Robinson Lawrence Homes, Mount Laurel, NJ (Vol. I: Phase I, 100 units; Vol. II: Phase II, 40 units)

Capuzzo, Jill P. "The Affordable Housing Complex That Works." *The New York Times*, November 25, 2001.
<http://query.nytimes.com/gst/fullpage.html?res=950DEFD7163AF936A15752C1A9679C8B63>

Molz, Michelle and Michael T. Burkhart.T. "S. J. housing project shines." *Courier-Post*, May 5, 2002.
<http://www.southjerseynews.com/issues/may/m050502a.htm#>

Burkhart, Michael T. "Ethel Lawrence Homes to be dedicated Sat." *Courier-Post*, August 12, 2002.
<http://www.hcdnnj.org/Press%20Clips/Ethel%20Lawrence%20Homes%20to%20be%20dedicated%20Sat.htm>

Sullivan, Eileen. "NAACP's Bond Hails Homes in Mt. Laurel." *Courier-Post*, August 18, 2002.
<http://www.southjerseynews.com/issues/august/m081802j.htm>

Molz, Michelle. "Hundreds apply for low-cost homes." *Courier-Post*, September 16, 2003.
<http://www.southjerseynews.com/issues/september/m091603j.htm>

Photos of Ethel Lawrence Homes: <http://www.courierpostonline.com/galleries/ethel050502/>

Week 11 December 3 Smart Growth, Regulatory Barriers, and Affordable Housing

What are the regulatory barriers to affordable housing? What can be done, and what is being done, to remove or at least lower those barriers? By the federal government? By states? Is “smart growth” a barrier or an aid to affordable housing?

Assignment No. 4: Make a maximum ten-minute oral presentation and progress report on your term paper. Identify your client or perspective, and focus on the issues analyzed, initial findings, and proposed recommendations.

Readings:

Downs, Anthony. “The Advisory Commission on Regulatory Barriers: Its Behavior and Accomplishments.” *Housing Policy Debate*, Vol. 2, No. 4, 1991, pp. 1095-1116.

http://www.fanniemaefoundation.org/programs/hpd/pdf/hpd_0204_downs_1.pdf

http://www.fanniemaefoundation.org/programs/hpd/pdf/hpd_0204_downs_pt2.pdf

Voith, Richar P. and David L. Crawford. “Smart Growth and Affordable Housing.” in Anthony Downs, ed. *Growth Management and Affordable Housing: Do They Conflict?* Washington, D.C.: Brookings Institution Press, 2004, Chapter 3, pp. 82-101.

Schill, Michael H. “Comment.” in Downs, *Growth Management and Affordable Housing*, pp. 102-106.

Nelson, Arthur C., Rolf Pendall, Casey J. Dawkins, and Gerrit J. Knapp. “The Link between Growth Management and Housing Affordability: The Academic Evidence.” in Downs, *Growth Management and Affordable Housing*, Chapter 4, pp. 117-158.

Fischel, William A. “Comment.” in Downs, *Growth Management and Affordable Housing*, pp. 158-167.

Katz, Bruce, et al. “Rethinking Affordable Housing Strategies: Lessons from 70 Years of Policy and Practice.” The Brookings Institution and The Urban Institute, December 2003, IV. Land Use and Regulations, pp. 67-84.

<http://www.brookings.edu/dybdocroot/es/urban/knight/housingreview.pdf>

Staley, Samuel R. . “Comment.” in Downs, *Growth Management and Affordable Housing*, pp. 69-80.

Green, Richard K. and Stephen Malpezzi. *A Primer on U.S. Housing Markets and Housing Policy*. “How Does Regulation Affect the Housing Market?,” pp. 146-156.

Week 12 December 10 The Future of Affordable Housing Policy

How should affordable housing policy be formulated? What should be the key elements of affordable housing policy in the future?

Assignment No. 4: Make a maximum ten-minute oral presentation and progress report on your term paper. Identify your client or perspective, and focus on the issues analyzed, initial findings, and proposed recommendations.

Readings:

Schill, Michael H. and Susan M. Wachter. “Principles to Guide Housing Policy at the Beginning of the Millennium.” *Cityscape*. Vol. 5, No. 2, 2001, pp. 5-19.

<http://www.huduser.org/periodicals/cityscpe/vol5num2/schill.pdf>

Katz, Bruce and Margery Austin Turner. "Rethinking Affordable Housing Strategies: An Action Agenda for Local and Regional Leaders." Research Brief, The Brookings Institution and The Urban Institute, December 2003, 19 pages.
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Drier, Peter. "The New Politics of Housing: How to Rebuild the Constituency for a Progressive Federal Housing Policy." *Journal of the American Planning Association*. Vol. 63, No. 1, Winter 1997, pp. 5-27.

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Green, Richard K. and Stephen Malpezzi. *A Primer on U.S. Housing Markets and Housing Policy*. Chapter 5, "Conclusions," pp. 189-193.

Millennial Housing Commission. *Meeting Our Nation's Housing Challenge. Report of the Bipartisan Millennial Housing Commission Appointed by the Congress of the United States*. Washington, D.C.: May 30, 2002. pp. 1-6. <http://www.mhc.gov/MHCReport.pdf>

Assignment No. 5: Submit the complete term paper by Tuesday, January 4, at 5 pm, by email to dkinsey@princeton.edu, which the instructor will review, annotate, comment on, and return by Friday, January 7, by 9 am. Submit the final term paper, by email, by Tuesday, January 11 at 5 pm (end of Reading Period). Papers may be submitted earlier than these deadlines.

Term Paper Schedule and Deadlines

Date	Term Paper Task and Milestone
Friday, October 1 (Week 4)	Consult with instructor and make oral presentation in class on proposed term paper topic
Friday, October 15 (Week 6)	Submit and discuss term paper outline in class
Friday, December 3 (Week 11) or Friday, December 10 (Week 12)	Make oral presentation and progress report on term paper in class
Tuesday, January 4 by 9 am	Submit complete term paper to the instructor by email (early submissions are acceptable and will lead to early returns of drafts with comments)
Friday, January 7 by 9 am	Receive comments on the draft paper from the instructor
Tuesday, January 11 by 5 pm (end of Reading Period)	Submit the final paper to the instructor by email

Some Web Sites on Affordable Housing

U.S. Department of Housing and Urban Development <http://www.hud.gov/>
Fannie Mae <http://www.fanniemae.com/>
Fannie Mae Foundation <http://www.fanniemae.foundation.org/>
Fannie Mae Foundation web resource <http://www.knowledgeplex.org>
National Low Income Housing Coalition <http://www.nlihc.org/>
National Housing Institute <http://www.nhi.org/>
National Housing Conference <http://www.nhc.org/nhchome.htm>
Millennial Housing Commission (now defunct) <http://www.mhc.gov/>

Joint Center for Housing Studies, Harvard University	http://www.jchs.harvard.edu/
Center for Community Change (Housing Trust Funds)	http://66.36.240.156/housing/trustfunds.htm
UC Berkeley Library Housing Research Resources	http://www.lib.berkeley.edu/ENVI/housing2.html
Affordable Housing Finance (trade journal)	http://www.housingfinance.com/ahf/
US HUD web site on design and affordable housing	http://www.designadvisor.org/
US HUD Regulatory Barriers Clearinghouse web site	http://www.huduser.org/rbc/

Current Information on Affordable Housing Issues

Join the National Low Income Housing Coalition (\$20 low income membership available) and receive a weekly email newsletter on affordable housing issues. Join at <https://www.nlihc.org/join.htm> The weekly newsletters are archived and available at <http://www.nlihc.org/mtm/mtmback.htm>

Read or subscribe to Fannie Mae's free, peer-reviewed quarterly journal *Housing Policy Research*, available at: <http://www.fanniemaefoundation.org/programs/hpd.shtml>

Register at Fannie Mae's web resource and receive a free weekly email "Week in Review" customized to your interests, available at <http://www.knowledgeplex.org/>

Background Information on Housing Programs

Millennial Housing Commission. *Meeting Our Nation's Housing Challenge. Report of the Bipartisan Millennial Housing Commission Appointed by the Congress of the United States.* Washington, D.C.: May 30, 2002. pp. 98-113. <http://www.mhc.gov/MHCReport.pdf>

National Low Income Housing Coalition. *2003 Advocates' Guide to Housing and Community Development Policy:* <http://www.nlihc.org/advocates/index.htm>

Van Vliet, William, Ed. *The Encyclopedia of Housing.* Thousand Oaks, CA: Sage Publications, 1998. HD7287.E53 1998 (UES).