

HOUSING POLICY

PA 5261 / HSG 5463, Spring Semester 2017

Class Meetings

M/W 9:45 – 11:00, Blegen Hall, Room 240

Instructors

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Course Overview

This course will explore the institutional, political, and economic context for the making of housing policy in the United States. We will examine competing ideas about solving the nation's housing problems through public intervention in the market focusing on the shift from social welfare to neoliberal policy approaches. In so doing, we will evaluate federal and local public sector responses to housing problems in this country, the different approaches taken by successive federal administrations in the U.S., and regional approaches to affordable housing. Special emphasis will be given to recent initiatives to increase the residential mobility of subsidized housing residents and to deconcentrate poverty by dispersing subsidized housing throughout metropolitan regions, and to the foreclosure crisis.

Class requirements and determination of final grades are as follows:

- Term Project. 35% of final grade
- Mid-term exam 25% of final grade
- Final exam 30% of final grade
- Class participation 10% of final grade

Assignment

Community-based Research Project

The community-based projects will be completed by small teams of students and will be due at the end of the semester. Student groups work with a real-world client to produce the work they request. We will help in the process of determining the scope of the project to ensure it is appropriate for the class. These will be due at the end of the semester.

Exams

The mid-term is scheduled for **Wed. March 8th** during class. The final exam is **Wed. May 10th** at 10:30 am – 12:30pm.

Required Texts

The books are available for purchase at Coffman Union.

Schwartz, Alex (2015) *Housing policy in the United States: An introduction*. (3rd Edition). New York: Routledge.

Hartman, Chester, and Gregory D. Squires (Eds.) (2010) *The integration debate: Competing futures for American cities*. New York: Routledge.

COURSE OUTLINE

TOPICS & READING ASSIGNMENTS

Listed below are the course topics and reading assignments. Below the required readings is usually a list of further readings on the topic. The required readings can be found in one of three places; in the textbooks, on the course Moodle site (this applies to only a couple of articles), and online. For the online articles, there is a link given on the electronic form of this syllabus.

- 1. Wed. 1/18. Introduction: Fundamental questions in housing policy.** The syllabus and course requirements are explained. We begin by exploring the different means by which officials can implement affordable housing policy. What are the tools and techniques available? Household v. unit-based subsidies, supply v. demand side strategies, tax incentives, and regulatory approaches are briefly described. We cover public sector development & ownership of housing, and the role of the non-profit sector. Housing policy often serves other policy objectives. In the past it has been used as macro-economic policy because of the influential role of the construction industry on employment and investment trends. The current concern for how the distressed housing market may trigger a recession in the U.S. and affect investment worldwide is a prime example of the sectors influence in macroeconomic outcomes. Locally, housing is the largest single category of land use in American cities, and thus is integral to community development and urban redevelopment efforts. Housing, as a basic human need, is also influential in achieving a range of social policy outcomes, from racial desegregation to poverty alleviation. Do these purposes conflict with each other? Under what circumstances might each purpose take prominence?

Read: Schwartz, Introduction and chapter 2

- 2. Mon. 1/23. The context for housing policy: poverty and race.** In this session we introduce the issues of poverty and race and how they relate to questions of housing policy and planning. In the last twenty years, the growing concern with highly concentrated poverty has driven much of U.S. housing policy, and had significant implications for local housing planning. Here we examine the phenomenon of concentrated poverty and how it has led to important changes in U.S. housing policy. Race has been a central element in how housing problems are understood and dealt with for many decades.

Read: Hartman and Squires, chapter 1

Meyer, Stephen Grant (2000) *As long as they don't move next door: Segregation and racial conflict in American neighborhoods*. Lanham, MD: Rowman & Littlefield Publishers, Inc., chapters 1-3.

Desmond, M. (2012). Eviction and the Reproduction of Urban Poverty. *American Journal of Sociology*, 118(1), 88–133. <https://doi.org/10.1086/666082>

Related Sources:

Berube and Katz (2005) *Katrina's Window: Confronting concentrated poverty across America*. Washington, DC: Brookings

Institution. http://www.brookings.edu/metro/pubs/20051012_Concentratedpoverty.pdf

Massey, Douglas S., & Denton, Nancy A. (1993). *American apartheid: Segregation and the making of the underclass*. Cambridge, MA: Harvard University Press.

Jargowsky (1997) *Poverty and place*. New York, NY: Russell Sage Foundation.

Jargowsky (2003). Stunning progress, hidden

problems. <http://www.brookings.edu/~media/research/files/reports/2003/5/demographics-jargowsky/jargowskypoverty.pdf>

- 3. Wed. 1/25. Housing Market Dynamics** This class will provide a brief overview of the economic dynamics facing households when they make housing choices as well as how supply and demand operate in the housing market and the difficulties of relying on the market to provide housing that's affordable to low-income households. We will also consider the varying dynamics between growing and shrinking metropolitan areas and how that effects the supply and demand for housing.

Read: Taylor, M. (2016). Perspectives on Helping Low-Income Californians Afford Housing. California Legislative Analyst's Office. Retrieved from <http://www.lao.ca.gov/Reports/2016/3345/Low-Income-Housing-020816.pdf>

Zuk, M., & Chapple, K. (2016). Housing Production, Filtering and Displacement: Untangling the Relationships. Research Brief. Retrieved from <http://escholarship.org/uc/item/7bx938fx.pdf>

Tighe, J. R. (2015). Affordable Housing in Legacy Cities. Presented at the University of San Francisco Law School Symposium, University of San Francisco School of Law.

https://www.researchgate.net/publication/301764635_Affordable_Housing_in_Legacy_Cities

Related Sources:

Rosenthal, S. S. (2014). Are private markets and filtering a viable source of low-income housing? Estimates from a "repeat income" model. *The American Economic Review*, 104(2), 687–706.

Guerrieri, V., Hartley, D., & Hurst, E. (2013). Endogenous gentrification and housing price dynamics. *Journal of Public Economics*, 100, 45–60. <https://doi.org/10.1016/j.jpubeco.2013.02.001>

Galster, G., & Rothenberg, J. (1991). Filtering in Urban Housing: A Graphical Analysis of a Quality-Segmented Market. *Journal of Planning Education and Research*, 11(1), 37–50. <https://doi.org/10.1177/0739456X9101100106>

4. **Mon. 1/30. The early years of U.S. federal housing policy: Homeownership.** Large-scale federal intervention in housing began during the depression of the 1930s. Two pillars of federal housing policy were created at this time and they remained the main federal initiatives for over 25 years. These were assistance for working- and middle-class homebuyers through the FHA program, and low-cost rental housing for very low-income persons through the public housing program. We focus on the FHA program and other forms of homeownership assistance efforts at the other homeownership initiatives at the federal level, including FNMA (Fannie Mae), GNMA (Ginnie Mae), and the recent National Homeownership Initiative.

Read: Schwartz, pp 69-80 and 379-394

Galster, George, Dave E. Marcotte, Marvin B. Mandell, Hal Wolman, and Nancy Augustine (2007) "The impact of parental homeownership on children's outcomes during early adulthood." *Housing Policy Debate* 18 (4): 785-827.

Related Sources:

Kenneth T. Jackson, "Federal subsidy and the suburban dream." From *Crabgrass Frontier*. Oxford University Press, 1985.

Kelly (1993) *Expanding the American dream: Building and rebuilding Levittown*.

Joseph Harkness and Sandra J. Newman (2002) "Homeownership for the Poor in Distressed Neighborhoods: Does This Make Sense?" *Housing Policy Debate* 13 (3).

5. **Wed. 2/1. Homeownership for low-income families.** The rate of homeownership has steadily increased in the U.S. since the 1930s. As we discussed in the last class session, there is a considerable amount of political support for homeownership. Presidential administrations from Bush-I, to Clinton, to Bush-II have attempted to expand homeownership even further. Doing so has meant targeting households with ever-lower incomes for homeownership. Some argue that these policy initiatives are a laudable attempt to extend the benefits of homeownership to lower-income families that are generally excluded. Others argue that these attempts are risky in that these families may not have the resources to sustain ownership and/or may live in neighborhoods in which property values do not appreciate, leaving families with an economic burden.

Read: Glaeser, Edward L. (2011) "Rethinking the Federal Bias Toward Homeownership." *Cityscape* 13 (2): 5-37.

Van Zandt, Shannon, and William M. Rohe (2011) "The Sustainability of Low-Income Homeownership: The Incidence of Unexpected Costs and Needed Repairs Among Low-Income Home Buyers." *Housing Policy Debate* 21(2): 317-342.

Clark, William A.V. (2013) "The Aftermath of the General Financial Crisis for the Ownership Society: What Happened to Low-Income Homeowners in the US?" *International Journal of Housing Policy* 13(3): 227-246.

Related sources:

Retsinas, N. & E. Belsky (2003) *Low-income homeownership: Examining the unexamined goal*. Cambridge, MA: Joint Center for Housing Studies.

6. **Mon. 2/6. Discrimination in mortgage lending.** In this session we focus on empirical evidence of discrimination in mortgage lending, and what efforts have been undertaken to reduce racial disparities in home lending. In particular, we focus on the Home Mortgage Disclosure Act and the Community Reinvestment Act as tools available to analysts and advocates to measure and redress discrimination in mortgage lending. We also examine the problem of predatory lending, a new twist in housing discrimination made possible by our extensive efforts to extend homeownership to low-income families.

Read: Renuart, Elizabeth (2004) "An overview of the predatory lending process."
Housing Policy Debate 15 (3): 467-502.

Wyly and Holloway (1999) "'The Color of Money' Revisited: Racial Lending Patterns in Atlanta's Neighborhoods." *Housing Policy Debate* 10 (3).

Related Sources:

Li, Wei, and Keith S. Ernst (2007) "Do state predatory lending laws work? A panel analysis of market reforms." *Housing Policy Debate* 18 (2):

Squires (1992) *From redlining to reinvestment: Community responses to urban disinvestment*. Philadelphia: Temple University Press.

7. **Wed. 2/8. The foreclosure crisis,** Housing values in the United States have steadily increased for decades. An entire generation of post-war baby boomers (with exceptions based on race and class) were made wealthy through homeownership and the steady increase in the value of their homes. Homeownership financed college educations for children, it financed expanding consumerism, and it facilitated security in retirement for millions of Americans. The steady and unprecedented length of the upward march in housing values also may have led investors and Wall Street into believing it was a trend that would never end. If anything, values in the 1980s and 1990s increased even faster, leading to more innovative attempts to wring money and profits out of real estate. The bubble burst in 2006-07. The 'market correction' hit hard, slashing property values across the country and slowing new construction to a trickle. It brought down several high profile Wall Street investment firms, and it rippled through the entire national and world economy. Foreclosures are several times their historic rates. In 2009, one new family was losing its home to foreclosure every 10 seconds in the U.S. In this session we look at what brought about this crisis and what the implications of this crisis are for housing policy.

Read: Schwartz, pp. 80-115.

Immergluck, Dan (2009) "The foreclosure crisis, foreclosed properties, and federal policy: Some implications for housing and community development planning." *Journal of the American Planning Association* 79 (4): 406-423.

Related sources:

Deng, Lan (2010) "Low income housing tax credit developments and neighborhood change: A case study of Miami-Dade County." *Housing Studies* 26 (6): 867-895.

- Botein, Hilary (2013) "From Redlining to Subprime Lending: How Neighborhood Narratives Mask Financial Distress in Bedford-Stuyvesent, Brooklyn." *Housing Policy Debate* 23(4): 714-737.
- Wassmer, Robert W. (2011) "The Recent Pervasive External Effects of Residential Home Foreclosure." *Housing Policy Debate* 21(2): 247-266.
- Immergluck, Dan (2010) "The Accumulation of Lender-Owned Homes During the US Mortgage Crisis: Examining Metropolitan REO Inventories." *Housing Policy Debate* 20(4): 619-646.
- Rogers, William H. (2010) "Declining Foreclosure Neighborhood Effects Over Time." *Housing Policy Debate* 20(4): 687-706.
- Hepp, Selma (2013) "Foreclosures and metropolitan spatial structure: Establishing the Connection." *Housing Policy Debate* 23(3): 497-520.

8. Mon. 2/13. The foreclosure crisis, part 2. Local responses. In this session we focus on what local governments and non-profits are doing to respond to the foreclosure crisis.

Read: Immergluck, Dan (2008) "Community response to the foreclosure crisis: Thoughts on local interventions. Federal Reserve Bank of Atlanta, Community Affairs Discussion Paper No. 01-08. http://www.frbatlanta.org/filelegacydocs/dp_0108.pdf

Li, Yanmei, and Hazel A. Morrow-Jones (2010) "The Impact of Residential Mortgage Foreclosure on Neighborhood Change and Succession." *Journal of Planning Education and Research* 30(1): 22-39.

Related Sources:

- Fields, Desiree, Kimberly Libman, and Susan Saegert (2010) "Turning Everywhere, Getting Nowhere: Experiences of Seeking Help for Mortgage Delinquency and Their Implications for Foreclosure Prevention." *Housing Policy Debate* 20 (4): 647-686.
- Swanstrom, Todd, Karen Chapple, and Dan Immergluck (2009) *Regional resilience in the face of foreclosures: Evidence from six metropolitan areas*. Berkely Institute of Urban and Regional Development, Working paper 2009-05. http://br.berkeley.edu/br_workingpapers/2009-05-swanstrom_chapple_immergluck.pdf

9. Wed. 2/15. Low Income Housing Tax Credit (LIHTC) and privately-owned, publicly-subsidized housing. For more than 20 years from the late 1960s, the federal government relied heavily upon the private sector to build and operate subsidized housing. Various financial and tax incentives were created to attract the private sector to the arena of subsidized housing. Hundreds of thousands of units were built across the nation. What are these units like? What has been the experience with these programs? What current public policy challenges do they pose?

Read: Schwartz, chapters 5 and 7

Burge, Gregory S. "Do Tenants Capture the Benefits from the Low-Income Housing Tax Credit Program?" *Real Estate Economics* 39, no. 1 (March 2011): 71-96. doi:10.1111/j.1540-6229.2010.00287.x.

Freedman, Matthew, and Tamara McGavock. "Low-Income Housing Development, Poverty Concentration, and Neighborhood Inequality: Low-Income

Housing Development.” *Journal of Policy Analysis and Management* 34, no. 4 (September 2015): 805–34. doi:10.1002/pam.21856.

Related sources:

- Oakley, Deirdre (2008) “Locational Patterns of Low-Income Housing Tax Credit Developments: A Sociospatial Analysis of Four Metropolitan Areas.” *Urban Affairs Review* 43(5): 599-628.
- O’Regan, Katherine M., and Keren M. Horn (2013) “What Can We Learn About the Low-Income Housing Tax Credit Program by Looking at the Tenants?” *Housing Policy Debate* 23(3): 597-612.
- Deng, Lan (2010) “Low income housing tax credit developments and neighborhood change: A case study of Miami-Dade County.” *Housing Studies* 26 (6): 867-895.
- Deng, Lan (2007) “Comparing the effects of housing vouchers and low-income housing tax credits on neighborhood integration and school quality.” *Journal of Planning Education and Research* 27 (1): 20-35.
- Deng, Lan (2006) “The cost effectiveness of the low-income housing tax credit relative to vouchers: Evidence from six metropolitan areas.” *Housing Policy Debate* 16 (3/4): 469-511.
- Cutter, Hodgson and Dow (2001) “Subsidized inequities: The spatial patterning of environmental risks and federally assisted housing.” *Urban Geography* 22 (1): 29-53.
- Kirk McClure (2000) “The Low-Income Housing Tax Credit as an Aid to Housing Finance: How Well Has It Worked?” *Housing Policy Debate* 11 (1).
- Schwartz, Alex, and Edwin Melendez (2008) “After year 15: Challenges to the preservation of housing financed with Low Income Housing Tax Credits.” *Housing Policy Debate* 19 (2): 261-294.

- 10. Mon. 2/20. The evolution of the public housing program.** No program of housing assistance has attracted more attention and more criticism than has the public housing program. First created in 1939, it has undergone significant change over time and has enjoyed widely varying levels of support from Congress and subsequent Presidential administrations. We examine how the program works, whether the program works, and some of the major criticisms of the program.

Read: Schwartz, pp. 163-184

Epp, G. (1996) “Emerging Strategies for Revitalizing Public Housing Communities” *Housing Policy Debate* 7 (3).

Related Sources:

- Hunt, Bradford (2009) *Blueprint for disaster: The unraveling of Chicago public housing*.
- Bloom (2008) *Public housing that worked: New York in the Twentieth Century*.
- Turner, Popkin, and Rawlings (2009) *Public housing and the legacy of segregation*.
- Fuerst (2005) *When public housing was paradise: Building community in Chicago*.
- Venkatesh (2000) *American project: The rise and fall of a modern ghetto*.
- Vale, (2000) *From the Puritans to the projects: Public housing and public neighbors*.
- Varady, Preiser and Russell (1998) *New directions in urban public housing*.
- Fisher (1959) *Twenty Years of Public Housing*.
- Freedman (1969) *Public Housing: The Politics of Poverty*.
- Friedman (1968) *Government and Slum Housing*.

- 11. Wed. 2/22. Public housing today.** The public housing program has undergone significant changes recently. During the 1980s, HUD attempted to encourage the privatization of public housing, which didn’t really work. During the 1990s, the HOPE VI program signaled a large reduction in project-based public housing and the conversion to household-based subsidies for public housing residents. In this section we examine the

creation of HOPE VI, how it has evolved over time, and its main objectives. We will look at the design innovations that HOPE VI is bringing to public housing projects across the country. Older, dysfunctional public housing projects were thought to be a negative influence for the neighborhoods in which they were located. One objective of HOPE VI is to attract significant private sector investment that would help to improve neighborhood conditions – not only on the site itself, but also in the surrounding area. There are many factors that might affect whether a HOPE VI project is able to have any spillover impacts.

Read: Goetz, Edward G. 2012. The transformation of public housing policy, 1985-2011. *Journal of the American Planning Association*, 78(4): 452-463.

Goetz, Edward G. 2010. Desegregation in 3D: Displacement, dispersal, and development in American public housing. *Housing Studies* 25(2): 137-158.

Goetz, E.G. (2011) “Where have all the towers gone? The dismantling of public housing in U.S. Cities.” *Journal of Urban Affairs*. 33(3): 267-287.

Related sources:

Goetz, E.G. (2011) “Gentrification in Black and White: The racial impact of public housing demolition in American cities.” *Urban Studies* 48 (8): 1581-1604.

Popkin, Cunningham, and Burt (2005) “Public housing transformation and the hard-to-house.” *Housing Policy Debate* 16 (1): 1-35.

Zielenbach, Sean (2003) “Assessing economic change in HOPE VI neighborhoods.” *Housing Policy Debate* 14 (4): 621-655.

Cahill, Meagan (2011) “Using the Weighted Displacement Quotient to Explore Crime Displacement from Public Housing Redevelopment Sites.” *Cityscape* 13(3): 103-134.

Cloud, William, and Susan Röll (2011) “Denver Housing Authority’s Park Avenue HOPE VI Revitalization Project: Community Impact Results.” *Housing Policy Debate* 21(2): 191-214.

Chaskin, Robert J., Mark L. Joseph, Sara Voelker, and Amy Dworsky (2012) “Public Housing Transformation and Resident Relocation: Comparing Destinations and Household Characteristics in Chicago.” *Cityscape* 14(1): 183-214.

Oakley, Deirdre, Erin Ruel, and Lesley Reid (2013) “‘It was Really Hard. ...It was Alright. ...It was Easy.’ Public Housing Relocation Experiences and Destination Satisfaction in Atlanta.” *Cityscape* 15(2): 173-192.

Goetz, E.G. (2013) “Too good to be true? The variable and contingent benefits of displacement and relocation among low-income public housing residents.” *Housing Studies*.

Popkin, Levy et. al. (2004) “The HOPE VI Program: What about the residents?” *Housing Policy Debate* 15 (2): 385-414.

Bennett, L., J. Smith, & P. Wright (Eds.) (2006) *Where are poor people to live? Transforming public housing communities*. Armonk, NY: M.E. Sharpe.

Spence, L. (1993) “Rethinking the Social Role of Public Housing” *Housing Policy Debate* 4 (3).

Turbov and Piper (2005) *HOPE VI and Mixed-Finance Redevelopments: A catalyst for neighborhood renewal*. Discussion paper. Washington, D.C.: Brookings Institution. http://www.brook.edu/metro/pubs/20050913_hopevi.pdf

GAO (2003) *Public Housing: HOPE VI resident issues and changes in neighborhoods surrounding grant sites*. Washington, D.C. GAO-04-109.

National Housing Law Project (2002) *False HOPE: A critical assessment of the HOPE VI public housing redevelopment program*. www.nhlp.org

Center for Community Change (2003) “A HOPE unseen: Voices from the other side of HOPE VI.” www.communitychange.org

Vale, Lawrence J. (2013) *Purging the Poorest: Public Housing and the Design Politics of Twice-Cleared Communities*. Chicago: University of Chicago Press.
 Goetz, Edward G. (2013) *New Deal Ruins: Race, economic justice, and public housing*. Ithaca: Cornell University Press.

- 12. Mon. 2/27. Choice Neighborhoods/RAD.** The HOPE VI program was replaced during the Obama Administration, by the Choice Neighborhoods Initiative (CNI) and the Rental Assistance Demonstration (RAD) program. These programs extend the HOPE VI model to other forms of federally assisted housing (CNI) and extend/accelerate the privatization trend in public housing (RAD). In this session we examine how these programs work.

Read: Smetak, Anne Marie. "Private funding, public housing: The devil in the details." *Va. J. Soc. Pol'y & L.* 21 (2014): 1.

- 13. Wed. 3/1. Defend Glendale**

- 14. Mon. 3/6. Redevelopment and mixed-income developments.** Learning from past mistakes in the development of subsidized housing, the new paradigm calls for a more mixed-income, mixed-land use approach. Many places are embracing this model and focusing their efforts on mixed-income developments. What do these developments look like? Do they really enhance social integration across class lines?

Read: Robert J. Chaskin and Mark L. Joseph (2015) *Integrating the Inner City*, chapters 5-7.

Related Sources:

Mark L. Joseph, Robert J. Chaskin, and Henry S. Webber (2007) "The Theoretical Basis for Addressing Poverty Through Mixed-Income Development." *Urban Affairs Review* 42 (3): 369-409.
 Joseph, Mark L., and Robert J. Chaskin (2012) "Mixed-Income Developments and Low Rates of Return: Insights from Relocated Public Housing Residents in Chicago." *Housing Policy Debate* 22(3): 377-406.
 Levy, Diane K., Zach McDade, and Kassie Bertumen (2013) "Mixed-Income Living: Anticipated and Realized Benefits for Low-Income Households." *Cityscape* 15(2): 15-28.
 Joseph, Mark L. (2006) "Is mixed-income development an antidote to urban poverty?" *Housing Policy Debate* 17 (2): 209-234.
 James E. Rosenbaum, Linda K. Stroh, and Cathy A. Flynn (1998) "Lake Parc Place: A Study of Mixed-Income Housing." *Housing Policy Debate* 9 (4).

- 15. Wed. 3/8 MIDTERM EXAM**

S P R I N G B R E A K

- 16. Mon. 3/20. The Section 8 program: The switch to tenant-based subsidies.** The Housing and Community Development Act of 1974 introduced two major innovations in urban policy in the U.S. The first was the Community Development Block Grant (CDBG) which combined a number of categorical programs into a single block grant, giving local governments more discretion in the application of federal funds for community development. The second major innovation was the introduction of tenant-based housing subsidies in the Section 8 program. Instead of subsidizing the production

of units (as in public housing and other programs) tenant-based subsidies directed federal assistance to the household who then used the greater purchasing power in the private market.

Read: Schwartz, chapter 8 and pp. 395-403.

Priemus, H. , P.A. Kemp, and D.P. Varady (2005) "Housing vouchers in the United States, Great Britain, and the Netherlands: Current issues and future perspectives." *Housing Policy Debate* 16 (3/4): 575-609.

Related sources:

Pendall, R. (2001) "Why Voucher and Certificate Users Live in Distressed Neighborhoods." *Housing Policy Debate* 11 (4).

Grigsby, William C. and S.C. Bourassa (2004) "Section 8: The time for fundamental program change?" *Housing Policy Debate*. 15 (4): 805-834.

McClure, K. (1998) "Housing Vouchers versus Housing Production: Assessing Long-Term Costs." *Housing Policy Debate*. 9 (2).

Weicher, John C. (1990) "The voucher/production debate." In DiPasquale and Keyes (Eds.) *Building foundations: Housing and federal policy*. Philadelphia: University of Pennsylvania Press.

Stephen Barton (1998) "Social housing versus housing allowances." *Journal of the American Planning Association*. 62 (1): 108-119. 1996.

Friedman & Weinberg, eds. (1983) *The Great Housing Experiment*, Volume 24, Urban Affairs Annual Reviews.

Bradbury & Downs, eds. (1981) *Do Housing Allowances Work?*

Bendick & Zais (1978) *Incomes and Housing: Lessons from Experiments with Housing Allowances*.

Hartman (1983) "Housing Allowances: A Critical Look" *Journal of Urban Affairs*.

Newman & Schnare (1988) *Subsidizing Shelter: The Relationship Between Welfare and Housing Assistance*.

McClure, Kirk (1998) "Housing vouchers versus housing production: Assessing long-term costs." *Housing Policy Debate* 9 (2): 355-371.

National Association of Home Builders (1986) *Low- & Moderate-Income Housing*.

Listokin (1983) *Housing Rehabilitation: Economic, Social & Policy Perspectives*.

Bratt (1987) "Private Owners of Subsidized Housing vs. Public Goals" *Journal of the American Planning Association*.

Rafter (1985) "Implementing Urban Housing Rehabilitation Programs" *Journal of Urban Affairs*.

Hays (1985) *The Federal Government & Urban Housing*.

Palmer & Sawhill (1982) *The Reagan Experiment*, Chapter 13.

- 17. Wed. 3/22. The extension of tenant-based subsidies: Vouchers, portability, and "vouchering out" project subsidies.** The federal government has been trying to improve upon tenant-based subsidies since their introduction in 1974. The voucher program and the portability of Section 8 subsidies provides a bit more choice to households. During the Clinton administration, the federal government commits completely to the idea of tenant-based subsidies and even converts many of its project-based subsidies into tenant-based assistance (a process called "vouchering out").

Read: Climaco, Carissa G., Christopher N. Rodger, Judith D. Feins, and Ken Lam (2008) "Portability Moves in the Housing Choice Voucher Program, 1998-2005." *Cityscape* 10(1): 5-40.

McClure, Kirk (2010) “The Prospects for Guiding Housing Choice Voucher Households to High-Opportunity Neighborhoods.” *Cityscape* 12 (3): 101-122.

Lens, Michael C., Ingrid Gould Ellen, and Katherine O’Regan (2011) “Do vouchers Help Low-Income Households Live in Safer Neighborhoods? Evidence on the Housing Choice Voucher Program.” *Cityscape* 13(3): 135-160.

Related Sources:

- Mast, Brent D., and Ronald E. Wilson (2013) “Housing Choice Vouchers and Crime in Charlotte, NC.” *Housing Policy Debate* 23(3): 559-597.
- David P. Varady and Carole C. Walker (2003) “Using Housing Vouchers to Move to the Suburbs: How Do Families Fare?” *Housing Policy Debate*. 14 (3).
- Basolo, Victoria (2013) “Explaining Mobility Outcomes in the Housing choice Voucher Program: Neighborhood Poverty, Employment, and Public School Quality.” *Cityscape* 15(2): 135-154.
- Varady, D. and C. Walker (2000) “Vouchering Out Distressed Subsidized Developments: Does Moving Lead to Improvements in Housing and Neighborhood Conditions?” *Housing Policy Debate* 11 (1).
- Varady, D. & C. Walker (2007) *Neighborhood choices: Section 8 housing vouchers and residential mobility*. New Brunswick, NJ: Center for Urban Policy Research Press.
- Turner, M. (1998) “Moving Out of Poverty: Expanding Mobility and Choice through Tenant-Based Housing Assistance.” *Housing Policy Debate* 9 (2).
- Katz and Turner (2001) “Who Should Run the Housing Voucher Program? A Reform Proposal.” *Housing Policy Debate* 12 (2).
- HUD, “Case studies of voucher-out assisted properties.” US Department of Housing and Urban Development, 1997.
- Hartung & Henig (1997) “Housing vouchers and certificates as a vehicle for deconcentrating the poor.” *Urban Affairs Review*. 32 (3): 403-419.
- Turner, Margery Austin (1998) “Moving out of poverty: Expanding mobility and choice through tenant-based housing assistance.” *Housing Policy Debate* 9 (2): 373-394.
- Elizabeth Malaby and Barbara Lukermann, “Given choice.” *CURA Reporter* 26 (2): 12-15. 1996.
- HomeLine (2005) “Section 8 Report #11. www.homelinemn.org
- HomeLine (2003) “Vouchers: Even in a renter’s market, most units still off limits.” www.homelinemn.org
- Homeline (2002) “Money talks, but most landlords aren’t listening.” www.homelinemn.org
- CASH (1998) “Diminished Choices 4.” Community Action of Suburban Hennepin Co.

- 18. Mon. 3/27. Mobility programs: *Gautreaux*, MTO, et al.** The basic premise of tenant-based subsidies is that the recipients of public housing subsidies should be given greater choice in their housing than is offered through project-based subsidies. In fact, the location of project-based subsidies has been very problematic, and in some places, demonstrably discriminatory. In the case of *Gautreaux v. Chicago Housing Authority*, public housing plaintiffs alleged that HUD and CHA sited public housing in a way that segregated people of color and denied them effective choice in their housing. Ultimately the Supreme Court agreed with the plaintiffs and ordered a metropolitan-wide mobility program designed to offer public housing residents greater choice and the ability to live outside of primarily-black neighborhoods. Since that decision other communities have initiated programs with similar designs. The Moving To Opportunity (MTO) program is based on *Gautreaux* but uses poverty as the standard for relocation, rather than race. The program is implemented on a trial basis in five cities, but expenditures are frozen by Congress after backlash in Baltimore.

Read: Hartman and Squires, chapter 7 and 13.

Related Sources:

- Briggs, Xavier de Souza, Kadija S. Ferryman, Susan J. Popkin, and Maria Rendon (2008) Why Did the Moving To Opportunities Experiment Not Get Young People into Better Schools? *Housing Policy Debate* 19(1): 53-92.
- McClure, Kirk (2004) "Section 8 and Movement to Job Opportunity: Experience after welfare reform in Kansas City." *Housing Policy Debate* 15 (1): 99-132.
- U.S. Department of Housing and Urban Development (2003) *Moving to Opportunity for Fair Housing Demonstration Program: Interim Impacts Evaluation*. www.huduser.org
- George Peterson and Kale Williams, "Housing Mobility: What has it accomplished and what is its promise?" In, *Housing mobility: Promise or illusion?* Alexander Polikoff (Ed.), The Urban Institute, 1997.
- HUD, "Expanding housing choices for HUD-assisted families." US Department of Housing and Urban Development, 1997.
- Briggs, Xavier de Souza (1998) "Brown kids in white suburbs: housing mobility and the many faces of social capital." *Housing Policy Debate* 9 (1): 177-221.
- Briggs, Xavier de Souza (1997) "Moving up versus moving out: Neighborhood effects in housing mobility programs." *Housing Policy Debate* 8 (1): 195-234.
- Rosenbaum, J. (1995) "Changing the Geography of Opportunity by Expanding Residential Choice: Lessons from the Gautreaux." *Housing Policy Debate* 6 (1).
- Boyd, Melody L. (2008) "The Role of Social Networks in Making Housing Choices: The Experience of the Gautreaux Two Residential Mobility Program." *Cityscape* 10(1): 41-64.
- Rosenbaum, James E. "Black pioneers – Do their moves to the suburbs increase economic opportunity for mothers and children?" *Housing Policy Debate* 2 (4): 1179-1213.
- Rosenbaum, James E., Marilyn J. Kulieke, and Leonard S. Rubinowitz (1987) "Low-income black children in white suburban schools: A study of School and student responses." *Journal of Negro Education* 56 (1): 35-43.
- Rosenbaum, James E., Marilynn J. Kulieke, and Leonard S. Rubinowitz (1988) "White suburban schools' responses to low-income black children: Source of successes and problems." *The Urban Review* 20 (1): 28-41.
- Rosenbaum, James E., and Patricia Meaden (1992) "Harassment and acceptance of low-income black youth in white suburban schools." Evanston, IL: Center for Urban Affairs and Policy Research.
- Rosenbaum, James E., and Shazia Rafiullah Miller (1997) "Can residential mobility programs be preferred providers of tenants?" *Poverty Research News* <http://www.lcpr.org/spring97/article3.html>.
- Rosenbaum, James E., and Susan J. Popkin (1991) "Employment and earnings of low-income blacks who move to middle-class suburbs." In Christopher Jencks and Paul Peterson (eds.) *The urban underclass*. Washington, D.C.: The Brookings Institution.
- Rosenbaum, James E., Susan J. Popkin, Julie E. Kaufman, and Jennifer Rusin (1991) "Social integration of low-income black adults in middle-class white suburbs." *Social Problems* 38 (4): 448-461.
- Rubinowitz, Leonard S. (1992) "Metropolitan public housing desegregation remedies: Chicago's privatization program." *Northern Illinois University Law Review* 12 (3): 590-669.

- 19. Wed. 3/29. Dispersal assessed.** In this session we evaluate the policy of dispersing low-income families through demolition and displacement and through voluntary mobility programs. What can be said about how well these programs work and what their benefits and costs have been?

Read:

Chetty, R., Hendren, N., & Katz, L. F. (2016). The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment. *American Economic Review*, 106(4), 855–902.
<https://doi.org/10.1257/aer.20150572>

Imbroscio, David L. (2008) “‘United and actuated by some common impulse of action’: Challenging the dispersal consensus in American housing policy research.” *Journal of Urban Affairs* 30 (2): 111-130.

Goetz, E.G., and K. Chapple (2010) “‘You gotta move’: Advancing the debate on the record of dispersal.” *Housing Policy Debate* 20 (2): 1-28.

Hartman and Squires, chapter 15.

Related sources:

Clampet-Lundquist (2004) “HOPE VI Relocation: Moving to new neighborhoods and building new ties.” *Housing Policy Debate* 15 (2): 415-447.

Clampet-Lundquist (2004) “Moving over or Moving Up? Short-term gains and losses for relocated HOPE VI families.” *Cityscape* 7 (2): 57-80.

Thomas Kingsley G.; Johnson J.; Pettit K.L.S. (2003) “Patterns of Section 8 Relocation in the Hope VI Program.” *Journal of Urban Affairs* 25 (4): 427-441.

Thomas D. Boston (2005) “The effects of revitalization on public housing residents: A case study of the Atlanta Housing Authority.” *Journal of the American Planning Association* 71 (4): 393-407.

Goetz, E.G. (2005) “Comment: Housing demolition and the benefits to low-income families.” *Journal of the American Planning Association* 71 (4): 407-410.

Boston (2005) “Response.” *Journal of the American Planning Association* 71 (4): 410.

- 20. Mon. 4/3. Neighborhood-based housing development organizations.** Community development corporations (CDCs) emerged during the 1980s as the leading producers of affordable housing in the nation. National and state legislation oriented housing assistance programs towards these nonprofit developers and an entire industry was created to nurture and support CDCs.

Read: Kirkpatrick, L. Owen (2007) “The Two ‘Logics’ of Community Development: Neighborhoods, Markets, and Community Development Corporations.” *Politics & Society* 35 (2): 329-359.

Bratt, Rachel (2008) “Nonprofit and for-profit developers of subsidized rental housing: Comparative attributes and collaborative opportunities. *Housing Policy Debate* 19 (2): 323-365.

Related sources:

Urban Institute. (2005). The Impact of Community Development Corporations on Urban Neighborhoods. Washington D.C. pp 1-81. http://www.urban.org/UploadedPDF/311217_CDCs.pdf

- 21. Wed. 4/5. Discrimination in housing, part 1. Forms of housing discrimination./FHA** HUD estimates that one million acts of housing discrimination occur each year in the U.S. Steering, blockbusting, and other techniques used to discriminate in the housing market have shaped the urban landscape in fundamental ways. In 1968 Congress passed the Fair Housing Act. Despite passage of the law, fair housing efforts in this country were very weak. It took 25 years for Congress to correct the weaknesses of the Act and improve fair housing implementation. During the 1970s Congress took up the issue of mortgage lending and redlining. The 1974 Home Mortgage Disclosure Act (HMDA) and the 1977 Community Reinvestment Act (CRA) provide the foundation for ensuring that

banks meet the credit needs of central city neighborhoods, and that lenders not discriminate in their underwriting decisions.

Read: Schwartz, chapter 11
Hartman and Squires, chapter 2-5.

Related sources:

- Yinger, John (1995) "Discrimination in housing." Chapter 3 in Yinger, *Closed doors, opportunities lost: The continuing costs of housing discrimination*. New York: Russell Sage Foundation.
- Yinger, J. (1998) "Housing Discrimination Is Still Worth Worrying About" *Housing Policy Debate* 9 (4). Massey and Denton (1993) *American apartheid*.
- Goering (1986) *Housing desegregation and federal policy*.
- Lief & Goering (1987) "The implementation of the federal mandate for fair housing." In Tobin, ed., *Divided Neighborhoods: Changing Patterns of Racial Segregation*.

22. Mon. 4/10. AFFH, ICP v TX.

Read : *Texas Department of Housing and Community Affairs et al. v. Inclusive Communities Project, Inc. et al.* Supreme Court of the United States.

Mast, Brent D. (2015) "Measuring neighborhood opportunity with AFFH data." *Cityscape* 17 (3): 221-230.

Related sources:

- Federal Register (2015) "Affirmatively Furthering Fair Housing; Final Rule." Vol. 80, No. 135, 42273. July 16.
- Schill, M., & S. Friedman (1999) "The Fair Housing Amendments Act of 1988: The first decade." *Cityscape* 4 (3): 57-78.
- Sidney, Mara (2003) *Unfair housing: How national policy shapes community action*. Lawrence, KS: Kansas University Press.
- HUD (2002) *How much do we know? Public awareness of the nation's fair housing laws*. www.huduser.org
- Massey and Denton (1993) *American Apartheid*, chapter 7.
- Dubofsky, J. (1969) "Fair Housing: A legislative history and a perspective." *Washburn Law Journal* (8): 149-166.
- Metcalf (1988) *Fair Housing Comes of Age*.
- Fleming (1988) "The politics of fair housing." *Yale Law and Policy Review* Vol. 6.
- Rubinowitz and Trosman (1979) "Affirmative action and the American dream: Implementing fair housing policies in federal homeownership programs." *Northwestern University Law Review* Vol. 74.

23. Wed. 4/12. Spatial Strategies of Fair Housing I The Fair Housing Act of 1968 requires HUD to "affirmatively further fair housing" in the implementation of all of its programs. Legal decisions since the 1970s have interpreted that phrase to mean that federally-assisted housing should not be located where it might perpetuate patterns of residential segregation. This would presumably limit the amount of affordable housing that HUD can locate in core neighborhoods of central cities. This requirement is also being extended to the Low Income Housing Tax Credit program, even though it is not administered by HUD. What are the likely impacts of this requirement? Should it also apply to the activities of local community development corporations that may not use

HUD funds but that nevertheless are creating subsidized housing in core and sometime segregated neighborhoods?

Read: Hartman and Squires, chapter 6 and chapter 16

Gill, 2012. “Gilding the ghetto” and debates over Chicago’s *Gautreaux* program. In Hill and Rabig, eds. *The Business of Black Power*.

Goetz, E. G. (2015). From Breaking Down Barriers to Breaking Up Communities: The Expanding Spatial Strategies of Fair Housing Advocacy. *Urban Affairs Review*, 51(6), 820–842. <https://doi.org/10.1177/1078087414563179>

Other sources:

Goetz and Orfield (2011) “Up for Debate: Regionalism and Affordable Housing” *Institute for Comprehensive Community Development Journal*, December 2011: 37-43

- 24. Mon. 4/17 Spatial Strategies II** . What happens when previously poor central city neighborhoods begin to gentrify? How do fair housing advocates respond when low-income people of color demand that their housing be preserved in central city neighborhoods that fair housing activists consider segregated?

Read: Andrew Theen | The Oregonian/OregonLive. “Gentrification: Can Portland Give Displaced Residents a Path Back?” *OregonLive.com*. Accessed January 5, 2017. http://www.oregonlive.com/portland/index.ssf/2015/12/gentrification_can_portland_gi.html.

Gonzalez, Richard. “As Rent Soars, Longtime San Francisco Tenants Fight to Stay.” National Public Radio, December 3, 2013. <http://www.npr.org/2013/12/03/247531636/as-rent-soars-longtime-san-francisco-tenants-fight-to-stay>.

Cabrini-Green Local Advisory Council et al. v. Chicago Housing Authority, U.S. District Court for the Northern District of Illinois. Complaint for Injunctive and Other Relief.

Other sources:

Goetz and Orfield (2011) “Up for Debate: Regionalism and Affordable Housing” *Institute for Comprehensive Community Development Journal*, December 2011: 37-43

Powell, John A. “Reflections on the Past, Looking to the Future: The Fair Housing Act at 40.” *Journal of Affordable Housing and Community Development Law* 18 (2009 2008): 145–68.

Gans, Herbert J. “Concentrated Poverty: A Critical Analysis.” *Challenge* 53, no. 3 (May 1, 2010): 82–96. doi:10.2753/0577-5132530305.

- 25. Wed. 4/19 Regional approaches to housing: The problem of exclusionary regulations.** Most metropolitan regions in the U.S. have a very familiar pattern of central city poverty and racial diversity surrounded by relative affluence and racial homogeneity in suburban areas. In recent years there has been a resurgent interest in fashioning metropolitan-wide housing strategies to reduce the spatial inequalities

characteristic of most urban areas. We discuss the phenomenon of exclusionary zoning and its effects on the regional pattern of residential development. What are the factors driving this resurgence of regionalism? What are some of the policy tools available to address housing issues on a regional basis? The most recent trend in American real estate development is the creation of gated communities, governed by private associations of property owners. What are the implications of this type of development for concepts of community, civic life, and social polarization?

Read: Anthony Downs, “Reducing regulatory barriers to affordable housing erected by local governments.” In *Housing markets and residential mobility*. G. Thomas Kingsley and Margery Austin Turner (Eds.) Urban Institute Press, 1993.

Ihlanfeldt, 2004. “Exclusionary land-use regulations within suburban communities: A review of the evidence and policy prescriptions.” *Urban Studies* 41(2): 261-283.

Lens, Michael C., and Paavo Monkkonen (2016) “Do Strict Land Use Regulations Make Metropolitan Areas More Segregated by Income?” *Journal of the American Planning Association* 82 (1): 6-21.

Other sources:

Rusk, David (1999) *Inside game, outside game*. Washington, DC: The Brookings Institution Press.

Dreier, Mollenkopf and Swanstrom (2001) *Place matters: Metropolitics for the twenty-first century*. Lawrence: University Press of Kansas.

Pastor, Dreier, Grigbsy, and Lopez-Garza (2000) *Regions that work: How cities and suburbs can grow together*. Minneapolis: University of Minnesota Press.

Luger and Temkin (2000) *Red tape and housing costs: How regulation affects new residential development*. New Brunswick, NJ: Center for Urban Policy Research.

powell, Kearney and Vay (2001) *In pursuit of a dream deferred: Linking housing & education policy*. New York: Lang.

Henry G. Cisneros, *Regionalism: The new geography of opportunity*. US Department of Housing and Urban Development, 1994.

Byrum, Oliver E. (1992) *Old problems in new times: Urban strategies for the 1990s*. (Chicago: American Planning Association).

Cashin, S.D. (2001) “Privatized communities and the ‘secession of the successful’: Democracy and fairness beyond the gate.” *Fordham Urban Law Journal*. Course web-site.

McKenzie, E. (2003) “Common-Interest Housing in the Communities of Tomorrow” *Housing Policy Debate* 14 (1,2).

McHugh, K., P. Gober, & D. Borough (2002) “The Sun City Wars: Chapter 3” *Urban Geography* 23 (7): 627-648.

Blakely and Snyder (1997) *Fortress America: Gated communities in the United States*. Washington, DC: The Brookings Institution Press.

McKenzie, Evan (1994) *Privatopia: Homeowner associations and the rise of residential private government*. New Haven: Yale University Press.

- 26. Mon. 4/24. Inclusionary zoning.** Suburban jurisdictions have been notoriously resistant to the development of affordable housing. Using restrictive zoning ordinances and erecting other regulatory barriers to low-cost housing, suburban communities have effectively excluded the poor and racial minorities. One method of creating affordable housing in suburban areas is “inclusionary zoning.” In this meeting we examine what is

meant by that term and explore both the most famous example of such a program (in Montgomery County, MD) and the Twin Cities version of it.

Read: Colavita, Grimes and Mallach (1997) "Inclusionary Housing in California and New Jersey: A Comparative Analysis" *Housing Policy Debate* 8 (1).

Schuetz, Jenny, Rachel Meltzer, and Vicki Been (2009) "31 flavors of inclusionary zoning: Comparing policies from San Francisco, Washington, DC, and suburban Boston." *Journal of the American Planning Association* 75 (4): 441-456.

Related Sources:

Haar (1996), *Suburbs under siege: Race, space, and audacious judges*.

Minnesota Housing Finance Agency (2002) *Study of Inclusionary Housing Initiatives*.

Lukermann, B., and M.P. Kane (1994). *Land use practices: Exclusionary zoning, de facto or de jure? An examination of the practices of ten suburban communities in the Twin Cities metropolitan area*. (Minneapolis: Center for Urban and Regional Affairs).

Danielson (1976) *The politics of exclusion*.

Downs (1973) *Opening up the suburbs*.

Cervero, Robert (1989) "Jobs-housing balancing and regional mobility." *Journal of the American Planning Association* 55.

Mallach, Alan (1984) *Inclusionary housing programs: Policies and practices*. New Brunswick, N.J.: Rutgers University, Center for Urban Policy Research.

Morgan, Jennifer M. (1995) "Zoning for all: Using inclusionary zoning techniques to promote affordable housing." *Emory Law Journal* 44: 359-393.

Orfield, Myron (1997) *Metropolitica: A regional agenda for community and stability*. Washington, D.C.: Brookings Institution.

- 27. Wed. 4/26. Fair share housing.** The term "fair share" housing is used to describe various regional housing efforts that attempt to provide a framework for the development and allocation of affordable housing opportunities across communities. Fair share efforts enjoyed a brief period of popularity in the early 1970s but disappeared for the better part of two decades after that. With the recent resurgence in talk about regional approaches to housing problems, fair share is back on the policy agenda. We examine the concept, how such programs work, and explore the record of the largest fair share program in the country, the New Jersey Mount Laurel program and the fair share efforts of the Twin Cities.

Read: Goetz, Chapple and Lukermann 2006. "The rise and fall of fair share housing: Lessons from the Twin Cities."

Massey, Douglas S., Len Albright, Rebecca Casciano, Elizabeth Derickson, and David N. Kinsey (2013) "Suburban Showdown: The Mt. Laurel Controversy." Chapter 2 in *Climbing Mount Laurel: The Struggle for Affordable Housing and Social Mobility in an American Suburb*.

Related sources:

Goetz, E. (2000) "Fair share or status quo?" *Journal of Planning Education & Research* 20 (1). Basolo V.; Hastings D. 2003 "Obstacles to Regional Housing Solutions: A Comparison of Four Metropolitan

Areas" *Journal of Urban Affairs*, 25(4): 449-472. Boger, John C. (1993) "Toward ending residential segregation: A fair share proposal for the next reconstruction." *North Carolina Law Review*.
 Listokin (1976) *Fair share housing allocation*. New Brunswick NJ: Center for Urban Policy Research.
 Craig, Lois (1974) "The Dayton area's 'fair share' housing plan enters the implementation phase." In George Sternlieb and Virginia Paulus (Eds.) *Housing: 1971-1972 An AMS Anthology*. New York: AMS Press
 Cummins, Justin D. "Recasting fair share: Toward effective housing law and principled social policy." *Law and Inequality* 14 (2): 339-390.
 Field, B. (1993) "Why Our Fair Share Housing Laws Fail." *Santa Clara Law Review*.
 Goetz, E., K. Chapple, and B. Lukermann (2004) "The Minnesota Land Use Planning Act and the promotion of low- and moderate-income housing in suburbia." *Law and Inequality* 22 (1).

- 28. Mon. 5/3. The southern New England model.** Massachusetts, Connecticut, and Rhode Island have adopted state-wide laws that allow for the review of local zoning and permit approval decisions for the purpose of enhancing opportunities for low- and moderate-income housing. In this session we see how these programs operate and what impact they have had.

Read: Stonefield, S. (2001) "Affordable Housing In Suburbia: The Importance But Limited Power and Effectiveness of the State Override Tool." *Western New England Law Review*. 22: 323-354.

Related sources:

Krefetz, S.P. (2001) "Symposium: 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*.
 Tondro, T. (2001) "Symposium: Connecticut's affordable housing appeals statute: After ten years of hope, why only middling results? *Western New England Law Review*.

- 29. Wed. 5/5. Emerging strategies.** In the midst of tightening federal budgets, local governments and non-profits have sought to utilize novel methods to fund long-term affordable housing. We will explore several emerging strategies including limited equity models like the Community Land Trust (CLT), funds to maintain naturally occurring affordable housing or (NOAH) as well as the potential of tax-base sharing programs like the "Fiscal Disparities" program in the Twin Cities.

Read: "Cities Where a Big Chunk of Affordable Housing Could Soon Disappear." Accessed January 5, 2017. <https://nextcity.org/daily/entry/affordable-housing-could-soon-disappear-in-many-us-cities>.

Jaramillo, Atticus, and Chip Halbach. "Sold Out." Staff Report. Minnesota Housing Partnership (MHP), August 2016. http://www.mhponline.org/images/Sold_Out_final_small.pdf.

Gray, Karen A. "Community Land Trusts in the United States." *Journal of Community Practice* 16, no. 1 (May 22, 2008): 65-78.
 doi:10.1080/10705420801977999.

City of Lakes Community land Trust - <http://www.clclt.org/faqs/>