Instructor Information

Michael P. Johnson, PhD
michael.johnson@umb.edu
Phone (M): 617-650-8952
Phone (W): 617-287-6967
Office Location: McCormack Hall, 3rd Floor, room 428A
Office Hours: Monday 4 – 5 PM; Thursday 2:30 – 3:30 PM (except 2/4, 3/3, 4/7, 5/5); Tuesday 2:30 – 3:30 PM (2/4, 3/3, 4/7, 5/5)

Note: The following link will assist you in forwarding your UMB email account to your personal account: http://www.umb.edu/it/getting_services/email/office365/o365_forward. Throughout the semester, I will communicate with you via your UMB email account. You may have e-mail redirected from your official UMass Boston address to another e-mail address at your own risk. The University will not be responsible for the handling of e-mail by outside vendors or by departmental servers.

Course Information

Course Title: PPOL-G 741L Urban Housing Policy
Credits: 3
Location: Wheatley Hall, 2nd floor, room 126
Course Description: This course will provide students with the ability to identify and analyze phenomena in cities and urbanized areas related to a socially fundamental need for adequate and affordable shelter that ensures individual well-being and social and community stability and sustainability. Students completing this course will understand the progress the United States has made in ensuring decent and affordable housing for its population, as well as the considerable policy barriers that prevent many people enjoying the housing they desire and the individual and social benefits that arise from it.

Students will understand initiatives and interventions related to housing primarily from the perspective of public policy, but also disciplines such as sociology, economics, urban planning and management science. Students will learn how to measure outcomes related to housing policy that affect diverse groups in society based on age, race/ethnicity, family status, geography and other characteristics. Students will understand how ideology and values are fundamental to understanding how housing is conceived as a good and a service, how various stakeholder groups are affected by housing policies, and whether and how housing can be viewed as a means for social justice and equality. Though the focus of this course is housing policies in the United States, examples will be drawn from other developed and developing countries as appropriate.

Context: This is an elective course in the Public Policy PhD program and cross-listed in the Urban Planning and Community Development master's program. This elective course deepens students' understanding of the means by which investments in vital
physical infrastructure has impacts on individual and social outcomes (attitudes, social and financial well-being, community strength and sustainability). By completing this course students will deepen their understanding of policy and planning as not just a collection of administrative procedures, or the exclusive realm of design, or deal-making, or community engagement, but a transformation of people, places and markets via interventions of government, non-profits and for-profit organizations.

**Prerequisites:** Graduate status.

**Prerequisite Skills:** Students should have taken an introductory course in the core theories associated with the graduate program in which they are enrolled. They should be experienced in integrating and summarizing multiple assigned readings from different disciplinary traditions. They should have had the experience of writing a substantial independent research paper at the graduate level.

**Course Objectives:** By fully participating in this course, you should be able to address important questions related to policy and economic analysis for housing and urban affairs, such as the following:

1. In what ways is housing an element of urban life worthy of special attention, and what are the connections of housing to other important urban issues?
2. How can planners and policy-makers balance housing-related regulations, tools, economic interventions and community engagement to improve the quality of life in urban communities?
3. How can we implement housing policies and practices to support social justice in a neoliberal capitalist economy?
4. What role can analytics and information technology play in designing effective housing policy and improving individual access to and use of housing services?

**Core Competencies:** The objectives for this course focus on the following core competencies:

1. Familiarity with the substance of housing and other important aspects of the urban environment such as transportation, crime and poverty. Such familiarity is represented by an understanding of characteristics, historical antecedents and contemporary responses.
2. Understand the ways in which housing affects the lives of those that live in it, and the way that housing construction, management and finance can drive the health of cities.
3. Apply policy principles to provide a theory-based understanding of causes, outcomes, tradeoffs and interventions related to housing in these areas that affect individuals, institutions and communities..

**Required Assignments:** Each student will be responsible for reading all required texts before each class, and for submitting a written reflection on one of the required long-form readings (not a newspaper column or op-ed). A ‘reflection’ consists of: one or more paragraphs that describe the content of the reading, i.e. what the author attempted to discuss, and one or more paragraphs that describe your impression of the reading, i.e. your
assessment of the success with which the author addressed the topic, in terms of logic, flow, substance and policy significance. A reflection should be about one page long, no longer than two pages. “Optional” readings are those that provide special focus on certain topics; these may be of interest to students planning to do a class research paper on a specific topic, or students investigating potential capstone or dissertation topics.

Each student will be required to submit two assignments, which are longer-form treatments of course topics, as defined by the instructor. Each assignment will address multiple readings, across multiple lectures. Students are encouraged to include sources that complement those in the syllabus, e.g. current articles, blog posts and the like, that will strengthen their arguments. An assignment should be no longer than five pages, exclusive of references, tables, charts and appendices.

The course will include a project, in which each student will: identify a contemporary urban problem centered on, or closely related to housing; propose a research question; adapt or extend a theoretical framework that includes policy analysis, applied economics or other relevant disciplines; develop one or more hypotheses, and assemble support for the hypothesis(es) using primary and/or secondary data and quantitative and qualitative analytic methods. Priority will be on correctly developing an appropriate theoretical framework, performing descriptive (and possibly explorative) analysis, and identifying specific policy insights. The written project deliverable should be no longer than fifteen pages, exclusive of references, tables, charts and appendices.

Students are required to actively participate in class meetings. This is defined as productive contributions to class discussions. At times I may prompt students to provide well-informed comments that reflect required readings, as well as other readings and relevant references to professional experiences and current events.

This course welcomes masters and doctoral students. Doctoral student course requirements include the following: eleven reflections, which will together count 10% towards the final grade; two graded assignments, which will together count 30% towards the final grade, and class participation, which will count 10% towards the final grade. The course project will count 50% towards the final grade. The project will be composed of graded components, including: prospectus (10% of total project grade); rough draft (20%); final report (45%), and final presentation (25%).

Masters and non-degree student course requirements are identical to those of doctoral students. However, it is understood that master’s students and non-degree students bring a different set of experiences, perspectives and expectations to the course as compared with doctoral students. For example, masters-level student contributions to the class, in both written and oral form, are more likely to reflect their current employment experiences. They may have less time or inclination to explore scholarly resources beyond the required readings. Therefore, I will evaluate and grade master’s-level student course submissions in comparison to other masters students, and not in comparison to doctoral students. I will apply norms for masters student grading that reflect the range of quality of submissions and my subjective assessment of the capabilities of the masters students.
Course Rubric:

<table>
<thead>
<tr>
<th>Assignment/Deliverable</th>
<th>Number</th>
<th>Grade %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reflections</td>
<td>11</td>
<td>10%</td>
</tr>
<tr>
<td>Assignments</td>
<td>2</td>
<td>30%</td>
</tr>
<tr>
<td>Final Project &amp; Presentation</td>
<td></td>
<td>50%</td>
</tr>
<tr>
<td>Participation</td>
<td></td>
<td>10%</td>
</tr>
</tbody>
</table>

Course Policies:

- Participation - Participation includes completing all required reading and writing assignments prior to class, thoughtfully participating in discussions, and taking responsibility for helping create a positive learning environment by arriving promptly, listening respectfully, and participating constructively.
- Attendance - Attendance at every class session is expected. Students may be excused from class attendance by notifying the instructor in advance of an anticipated absence.
- Group Work – Students are encouraged to consult with one another regarding alternative approaches to approaching questions in assignments. However, each student is expected to hand in his or her own complete assignment, reflecting the student’s own unique work. Students are expected to work on their own in writing reflections and in completing the final project.
- Late Work – Student work is expected to be handed in on time. Late work will be docked a letter grade for each week that it is handed in late, or fraction thereof.

Grading

Grading: Grade type for the course is a whole or partial letter grade. (Please see table below)

Note: the lowest passing grade for a graduate student is a “C”. Grades lower than a “C” that are submitted by faculty will automatically be recorded as an “F”. Please see the Graduate Catalog for more detailed information on the University’s grading policy.

Grading Policy

<table>
<thead>
<tr>
<th>Letter Grade</th>
<th>Percentage</th>
<th>Quality Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>93-100%</td>
<td>4.00</td>
</tr>
<tr>
<td>A-</td>
<td>90-92%</td>
<td>3.75</td>
</tr>
<tr>
<td>B+</td>
<td>87-89%</td>
<td>3.25</td>
</tr>
<tr>
<td>B</td>
<td>83-86%</td>
<td>3.00</td>
</tr>
<tr>
<td>B-</td>
<td>80-82%</td>
<td>2.75</td>
</tr>
<tr>
<td>C+</td>
<td>77-79%</td>
<td>2.25</td>
</tr>
<tr>
<td>C</td>
<td>73-76%</td>
<td>2.00</td>
</tr>
<tr>
<td>F</td>
<td>0-72%</td>
<td>0.0</td>
</tr>
<tr>
<td>INC</td>
<td></td>
<td>N/A</td>
</tr>
</tbody>
</table>

A grade of Incomplete (INC) is not automatically awarded when a student fails to complete a course. Incompletes are given at the discretion of the instructor. They are awarded when N/A
satisfactory work has been accomplished in the majority of the course work, but the student is unable to complete course requirements as a result of circumstances beyond his/her control. The student must negotiate with and receive the approval of the course instructor in order to receive a grade of incomplete

<table>
<thead>
<tr>
<th>Grade</th>
<th>Description</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>IF</td>
<td>Received for failure to comply with contracted completion terms.</td>
<td>N/A</td>
</tr>
<tr>
<td>W</td>
<td>Received if withdrawal occurs before the withdrawal deadline.</td>
<td>N/A</td>
</tr>
<tr>
<td>AU</td>
<td>Audit (only permitted on space-available basis)</td>
<td>N/A</td>
</tr>
<tr>
<td>NA</td>
<td>Not Attending (student appeared on roster, but never attended class. Student is still responsible for tuition and fee charges unless withdrawal form is submitted before deadline. NA has no effect on cumulative GPA.)</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Required Text(s):**


**Technical Requirements:** Microsoft Office or equivalent.

**Recommended Texts and Resources:**


Harvard Joint Center for Housing Studies: [http://www.jchs.harvard.edu/](http://www.jchs.harvard.edu/)

Massachusetts Association of Community Development Corporations: [https://macdc.org/](https://macdc.org/)


The Cyberhood: [http://www.thecyberhood.net/](http://www.thecyberhood.net/)

### Course Schedule

#### Class 1: January 25, 2016

<table>
<thead>
<tr>
<th>Core Topic(s):</th>
<th>Housing and the economy: housing as a good and a service, the scope of housing markets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Learning Objectives:</td>
<td>Understand the nature of housing as a product and a service, and its importance to the economy and social policy</td>
</tr>
<tr>
<td></td>
<td>Carr and Mulcahey (2010)</td>
</tr>
<tr>
<td></td>
<td>de Souza Briggs, Popkin and Goering (2010d)</td>
</tr>
<tr>
<td></td>
<td>Schwartz (2014) - Chapters 1, 2</td>
</tr>
<tr>
<td></td>
<td>Joint Center for Housing Studies (2015)</td>
</tr>
<tr>
<td>Class Activities:</td>
<td>Class discussion of readings</td>
</tr>
<tr>
<td>Assignment(s):</td>
<td>Written reflection on one reading, due February 1, 2016</td>
</tr>
<tr>
<td>Due Date:</td>
<td></td>
</tr>
</tbody>
</table>

#### Class 2: February 1, 2016

<table>
<thead>
<tr>
<th>Core Topic(s):</th>
<th>Government’s fundamental role in housing provision: subsidies, taxation, finance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Learning Objectives:</td>
<td>Understand the role that subsidies (to producers and consumers), taxation of housing (provided by producers and occupied by consumers), and the housing finance industry play in meeting the nation’s needs for owner- and renter-occupied housing. Learn about market failures, especially the role of housing finance in the recent housing crisis.</td>
</tr>
<tr>
<td>Reading Assignment:</td>
<td>Required: Belsky and Richardson (2010); Bratt, Stone and Hartman (2006) – Chapters 4 and 5; Schwartz (2014) – Chapters 3, 4, 5, 13</td>
</tr>
<tr>
<td></td>
<td>Optional: Horn and O’Regan (2011); Joint Center for Housing Studies (2009); U.S. Department of Housing and Urban Development (2015) – Chapter 4</td>
</tr>
<tr>
<td>Class Activities:</td>
<td>Class discussion of readings</td>
</tr>
<tr>
<td>Assignment(s):</td>
<td>Written reflection on one reading, due February 8, 2016</td>
</tr>
<tr>
<td>Due Date:</td>
<td>Assignment #1, due March 7, 2016</td>
</tr>
</tbody>
</table>
### Core Topic(s):

- Housing policy and planning in the Boston metropolitan area

### Learning Objectives:

Learn of the unique challenges in measuring housing supply and demand in Boston, and in designing policies and planning practices to increase the supply of affordable housing in Boston.

### Reading Assignment:

**Required:**
- The Boston Foundation (2015);
- National Low Income Housing Coalition (2015);
- Johnston (2014),
- Bratt, Stone and Hartman (2006) – Chapter 2;
- Tighe and Mueller (2013) – Chapter 9

**Optional:**
- Glaeser and Gyourko (2008)

### Assignment(s):

**Due Date:**
Written reflection on one reading, due February 22, 2016

---

### February 15, 2016: No class (President’s Day)

---

### Class 4: February 22, 2016

### Core Topic(s):

- Assisted & affordable rental housing: public housing, housing vouchers, producer subsidies

### Learning Objectives:

The popular conception of ‘housing policy’ focuses on policies designed to provide supports for low- and moderate-income renter households. Without discussing, yet, how people choose to rent or own, or of low-income homeownership, we address the core, or bedrock function of housing policy – providing long-term shelter to those who can least afford it.

### Reading Assignment:

**Required:**
- Bratt, Stone and Hartman (2006) – Chapters 6 and 7
- Belsky and Drew (2008)
- Gentry (2009)
- Schwartz (2014) – Chapters 6, 7,8

**Optional:**
- de Souza Briggs, Popkin and Goering (2010a,c)
- Katz (2009)
- Katz and Turner (2007)
- Popkin and Cunningham (2009)
- Quercia and Galster (1997)

### Class Activities:

Class discussion of readings

### Assignment(s):

**Due Date:**
Written reflection on one reading, due February 29, 2016
## Class 5: February 29, 2016

### Core Topic(s): Homeownership, tenure choice and homeownership assistance

### Learning Objectives:
Learn how homeownership has become the symbol of the ‘American dream’, the role that homeownership plays in housing policy design, and supports for low-income and first-time homeownership

### Reading Assignment:
**Required:**
- Drew (2014a,b)  
- Joint Center for Housing Studies (2015)  
- Katz (2011)  
- Rohe, Van Zandt and McCarthy (2001)  
- Schwartz (2014) – Chapter 12  
- Silver (2014)
**Optional:**
- Bratt et al. (1998);  
- Drew (2013);  
- Stegman, Quercia and Davis (2007)  
- Vale (2007)

### Class Activities:
Class discussion of readings

### Assignment(s):
- Written reflection on one reading, due March 7, 2016
- Class project prospectus, due March 21, 2016

## Class 6: March 7, 2016

### Core Topic(s): Housing and community development

### Learning Objectives:
Learn how rental and owner-occupied housing is provided at the local level: planning, financing, construction, marketing, maintenance, rehabilitation – and the effects that housing policy may have on efficient, equitable and effective housing provision and of social and economic strength across communities

### Reading Assignment:
**Required:**
- Baron (2009)  
- Belsky and Fauth (2012);  
- Bratt, Stone and Hartman (2006) – Chapter 16  
- Franklin and Edwards (2012)  
- Murphy and Falk (2012)  
- Schwartz (2014) – Chapter 9  
- von Hoffman (2012)
**Optional:**
- Grogan (2012)  
- von Hoffman (2009)

### Class Activities:
Class discussion of readings

### Assignment(s):
- Written reflection on one reading, due March 21, 2016
- Assignment #2, due April 4, 2016
March 14, 2016: No class (UMass Boston spring break)

**Class 7: March 21, 2016**

<table>
<thead>
<tr>
<th>Core Topic(s):</th>
<th>Policy and planning interventions in housing markets: inclusionary zoning, community development and reinvestment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Learning Objectives:</td>
<td>Understand how housing policy and practice can ensure equal opportunity to shelter and socially-supportive communities</td>
</tr>
</tbody>
</table>
| Reading Assignment: | **Required:** Apgar and Duda (2003)  
| | Baer (2008)  
| | de Souza Briggs (2014)  
| | de Souza Briggs, Popkin and Goering (2010e)  
| | Fisher (2008)  
| | Immergluck (2009)  
| | **Optional:**  
| | Lewis (2005)  
| | Rohe and Bratt (2003) |
| Class Activities: | Class discussion of readings |
| Assignment(s): Due Date: | Written reflection on one reading, due March 28, 2016 |

**Class 8: March 28, 2016**

<table>
<thead>
<tr>
<th>Core Topic(s):</th>
<th>Fair housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Learning Objectives:</td>
<td>Learn how race, ethnicity, gender and other individual and group characteristics can represent barriers to adequate and affordable housing, and policy responses to housing discrimination</td>
</tr>
</tbody>
</table>
| Reading Assignment: | Bratt, Stone and Hartman (2006) – Chapter 3  
| | Charles (2005)  
| | Frey (2011a)  
| | Glover Blackwell (2012)  
| | Schwartz (2014) – Chapter 11  
| | Sullivan (2016)  
| | Turner and Ross (2005) |
| Class Activities: | Class discussion of readings |
| Assignment(s): Due Date: | Written reflection on one reading, due April 4, 2016  
| | Project rough draft, due April 15, 2016 |
### Class 9: April 4, 2016 (Guest lecture: Gail Lattimore, Codman Square Neighborhood Development Corporation)

<table>
<thead>
<tr>
<th>Core Topic(s):</th>
<th>Gentrification and Smart Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Learning Objectives:</td>
<td>Learn how dramatic changes to the fabric of urban and suburban neighborhoods can result from market changes linked to explicit policies and planning interventions (smart growth), or, alternatively, the relative absence of explicit guidance (gentrification)</td>
</tr>
</tbody>
</table>
| Reading Assignment: | **Required**  
Codman Square Neighborhood Development Corporation (2014a,b,c)  
Dain (2016)  
Federal Reserve Bank of Boston (2015)  
Johnston (2016)  
Ramos (2015)  
Voith and Crawford (2004)  
**Optional**  
Farris (2001)  
Freeman (2006)  
Freeman and Branconi (2004)  
Hwang and Sampson (2015)  
Newman and Wyly (2006)  
Pendall et al. (2006)  
Pierce (2010) |
| Assignment(s): | Written reflection on one reading, due April 25, 2016; Project outline due |

---

**April 11, 2016: No class (Out-of-town conference)**  
(Assignment #2 due April 11)

**April 18, 2016: No class (Patriot's Day)**  
(Project rough draft [ungraded] due April 20)

### Class 10: April 25, 2016

<table>
<thead>
<tr>
<th>Core Topic(s):</th>
<th>Housing and urban policy issues</th>
</tr>
</thead>
<tbody>
<tr>
<td>Learning Objectives:</td>
<td>Understand how individual and public choices and attitudes regarding housing type, location and funding can influence trends in a variety of urban policy areas, including environment, education, crime and social integration.</td>
</tr>
</tbody>
</table>
| Reading Assignment: | **Required**: Brennan (2011)  
Maqbool et al. (2015)  
Edelman (2012)  
Ellen (2012)  
Lavizzo-Mourey (2012)  
**Optional**: Cervero et al. (2006) |
<table>
<thead>
<tr>
<th>Class Activities:</th>
<th>Class discussion of readings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assignment(s):</td>
<td>Written reflection on one reading, due May 2, 2016</td>
</tr>
<tr>
<td>Due Date:</td>
<td>Final project presentation, due May 16, 2016</td>
</tr>
<tr>
<td></td>
<td>Final project paper, due May 20, 2016</td>
</tr>
</tbody>
</table>

### Class 11: May 2, 2016

<table>
<thead>
<tr>
<th>Core Topic(s):</th>
<th>Housing and vulnerable populations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Learning Objectives:</td>
<td>Learn how individuals and families that are elderly, disabled, homeless or at risk of homelessness can be, but often are not, adequately served through housing markets and social services</td>
</tr>
</tbody>
</table>
| Reading Assignment: | **Required:**  
Frey (2011b)  
McFadden (1994)  
Bratt, Stone and Hartman (2006) – Chapter 15  
Schwartz (2014) – Chapter 10  
**Optional:**  
Riche (2003) |
| Class Activities: | Class discussion of readings |
| Assignment(s):    | Written reflection on one reading, due May 9, 2016 |
| Due Date:         | |

### Class 12: May 9, 2016

<table>
<thead>
<tr>
<th>Core Topic(s):</th>
<th>Introduction to housing economics and decision science for housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Learning Objectives:</td>
<td>Learn how microeconomics and macroeconomics are used to understand market features and trends, and impacts on markets of policy initiatives. Learn how decision modeling can provide practitioners with specific guidance and insights for community-level interventions in housing markets.</td>
</tr>
</tbody>
</table>
| Reading Assignment: | **Required:**  
Erickson, Galloway and Cytron (2012)  
Green and Malpezzi (2003)  
Johnson et al. (2012)  
**Optional:**  
McLennan (2012)  
Meen (2012)  
Johnson, Hollander and Hallulli (2014)  
Kaplan and Berman (1988) |
| Class Activities: | Class discussion of readings |
**Methods of Instruction**

**Methods:** This course uses a combination of conventional instructor-led lecture, student-led discussion of assigned readings and student-led presentation of course projects.

**Accommodations**

The University of Massachusetts Boston is committed to providing reasonable academic accommodations for all students with disabilities. This syllabus is available in alternate format upon request. If you have a disability and feel you will need accommodations in this course, please contact the Ross Center for Disability Services, Campus Center, Upper Level, Room 211 at 617.287.7430. [http://www.umb.edu/academics/vpass/disability/](http://www.umb.edu/academics/vpass/disability/). After registration with the Ross Center, a student should present and discuss the accommodations with the professor. Although a student can request accommodations at any time, we recommend that students inform the professor of the need for accommodations by the end of the Drop/Add period to ensure that accommodations are available for the entirety of the course.

**Academic Integrity and the Code of Student Conduct**

**Code of Conduct and Academic Integrity**

It is the expressed policy of the University that every aspect of academic life--not only formal coursework situations, but all relationships and interactions connected to the educational process--shall be conducted in an absolutely and uncompromisingly honest manner. The University presupposes that any submission of work for academic credit is the student's own and is in compliance with University policies, including its policies on appropriate citation and plagiarism. These policies are spelled out in the Code of Student Conduct. Students are required to adhere to the Code of Student Conduct, including requirements for academic honesty, as delineated in the University of Massachusetts Boston Graduate Catalogue and relevant program student handbook(s). [UMB Code of Student Conduct](http://www.umb.edu/academics/vpass/disability/)

Students are encouraged to consult with one another regarding alternative approaches to solving problems in assignments. However, each student is expected to hand in his or her own complete assignment, reflecting the student's own unique work. Students are encouraged to work on a final project in teams. Student team work is expected to be professional-grade, with workloads equitably distributed.

You are encouraged to visit and review the UMass website on Correct Citation and Avoiding Plagiarism: [http://umb.libguides.com/citations](http://umb.libguides.com/citations)

**Other Pertinent and Important Information**

**Incomplete Policy:** The grade incomplete (INC) is reported only where a portion of the assigned or required class work, or the final examination, has not been completed because of serious
illness, extreme personal circumstances, or scholarly reasons at the request of the instructor. If your record is such that you would fail the course regardless of your missing work, you will fail. Permission of the instructor must be obtained and the form for Grade Incomplete must be completed.

If you are receiving the grade of incomplete (INC), you are allowed up to one year in which to complete the course. The new grade must be submitted to the Registrar by the grading deadline for that semester, i.e., by the end of the next fall for the fall semester incompletes. The grade for any course not completed by this deadline will be converted to the grade of 'IF'.

Coursework Difficulties: Please discuss all coursework matters with me sooner than later.

Withdrawing From This Course: Please refer to the written policies and procedures on formal withdrawal and add/change dates listed in the Graduate Studies Catalog.

You are advised to retain a copy of this syllabus in your personal files for use when applying for future degrees, certification, licensure, or transfer of credit.

Bibliography


Belsky, E.S. and N. Richardson. 2010. “Understanding the Boom and Bust in Nonprime Mortgage Lending.” Joint Center for Housing Studies of Harvard University.


http://www.rooflines.org/3815/believing_in_homeownership_where_does_the_american_dream_idea_come_from.


