

Housing Policy and Issues (CW)

FCS 3420-090 Online

Instructor: Zhou Yu, Ph.D.

**(Course schedule and content are
TENTATIVE and SUBJECT to CHANGE)**

When and where: online



What: This fully online course exposes undergraduate students to national housing policies and local housing programs that enhance affordability and stability. Students will study economic and demographic trends that help predict the future of housing market. Both web-based and on-site explorations enrich the understanding of housing challenges facing communities and consumers. The course is relevant to renters and home owners, planners and advocates, government officials, and residential designers, builders, and financiers. Successfully completing this course fulfills the Upper Division Communication/Writing (CW) Requirement.

Objectives: 1. A basic understanding of housing markets, housing policy, and contemporary issues from both the viewpoints of consumers and communities; 2. Goals and objectives of various housing programs at both the national and the local levels; 3. A basic knowledge of the multidimensional aspects of housing and housing system; 4. An understanding of the cost and benefit of home owning and renting from a consumer's perspective; 5. Communicating findings to different audiences; and 6. Exploring multiple forms of writing and communication.

Why: Housing is important both to the economic vitality of communities and to personal well-being. The bursting of the housing bubble has triggered the Great Recession from which we are struggling to recover. While housing affordability is up, young people and minority groups have struggled to regain their footing in the housing market. From a personal level, housing is the largest single expenditure and the largest component of net worth for most American families. Declining housing value has led to a large number of home foreclosures and personal bankruptcy. Without the understanding of housing policy and issues, we are doomed to repeat the mistakes of the past.

Major topics: 1. The meaning and cost of housing; 2. Major national and local housing policies and issues; 3. Economic and demographic trends relevant to housing; 4. Housing development and financing; 5. Housing affordability; 6. The foreclosure crisis; and 7. Critique of reports and presentations.

Class participation is a critical component of the learning experience. Students are required to: 1. actively contribute to the course by checking the course website site at least three times and two days per week; 2. participate in online discussions and share with other class members their personal experiences on social science research (post at least ONE original post and FOUR substantive comments per discussion topic); 3. one site visit of your choice; and 4. review and critique the reports and presentations of your classmates.

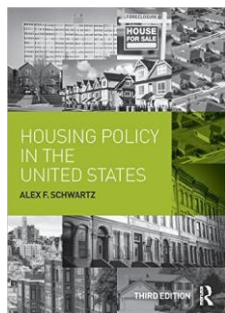
How: There will be four learning modules, which are Introduction to Housing, Major Housing Trends, Housing Affordability and Foreclosure Crisis, and the Futures. There will be 2 exams, 3 written assignments, one possible site visit, and 2 online discussions. Exams are designed to help you understand and remember key concepts and important procedures, while discussions and assignments encourage higher-order thinking, such as the application of the knowledge learned in the class, the analysis of individual cases, and the evaluation of reports.

Grading:	<i>% of the final grade</i>
Exams (15% each) x2	30
Short writing assignments (10% each) x2	20
Major assignment draft (4% each)	4
Major assignment review (4% each)	4
Major assignment and presentation (30% each.)	30
Online discussions (5% each.) x2	10
Class attendance	2

<u>Grade Scale (%)</u> :		93.0+	A	89.0-92.9	A-
84.5-88.9	B+	78.0-84.4	B	74.5-77.9	B-
72.0-74.4	C+	64.5-71.9	C	62.0-64.4	C-
59.5-61.9	D+	53.0-59.4	D	50.5-52.9	D-
(Below 50.4 is E)					

Course Requirements: You are expected to read one or two chapters of the textbook and a number of newspaper articles and research papers per week. The textbook is available for purchase online (e.g., half.com and amazon.com) or at the university bookstore:

Alex F. Schwartz, *Housing Policy in the United States*, 3rd Edition, Routledge, 2013. ISBN: ISBN-13: 978-0415836500 ISBN-10: 0415836506) (You can keep the cost down by using the 2nd Edition. However, page numbers may be different.)



and

- ◆ Newspaper clips, research articles, and video clips will be posted online in Learning Modules and in the Reading section at CANVAS as **required** materials.

Who: Professor Zhou Yu, AEB 254; Email: zhou.yu@fcs.utah.edu or the course CANVAS site; Tel: 213.308.9168 (H); 801.585.0437 (O); Questions? Send me an email or give me a call! Do not be shy!

Caveat: Online courses are NOT for every student. Be prepared to accept the instructor as a facilitator to the class instead of a director of class activities. To be successful in an online course you must: 1. be able to read college-level texts with good comprehension; 2. be well organized and self-disciplined; 3. be an independent learner; 4. be familiar and comfortable with the use of computers, e-mail, word processing programs, and the internet; 5. be proactive and ask questions.

If you are the sort of student who relies on lectures and classroom presentations as an important part of your learning style (and many students do) then an online course may not be the best option for you. I'm looking forward to working with you during the semester. I hope you will have an enjoyable and enlightening course.

This schedule is tentative and subject to change!