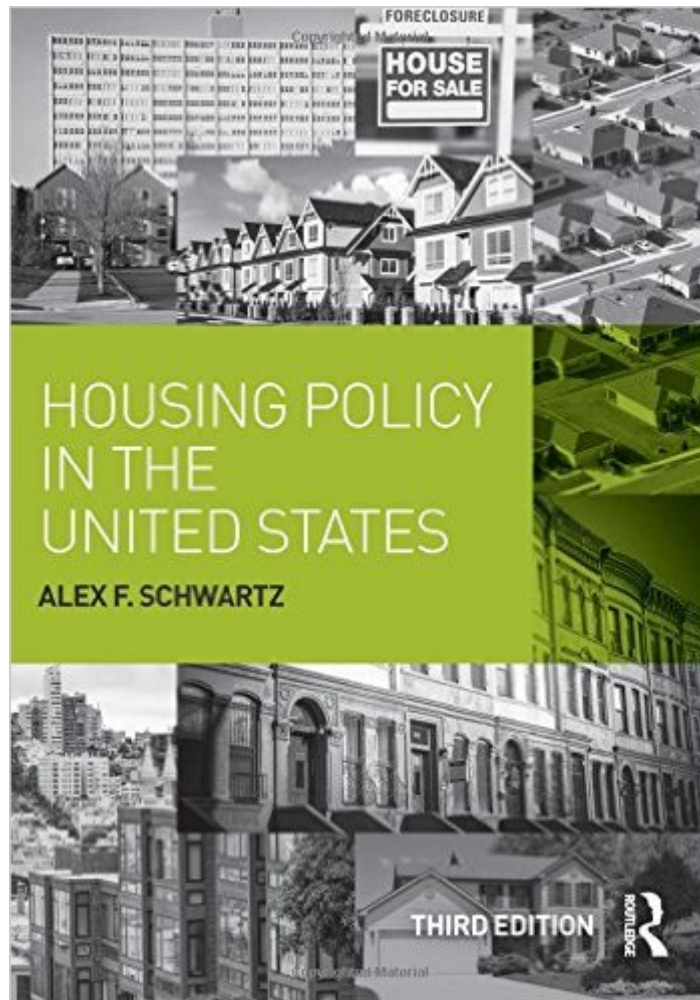


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# Housing Policy In The United States



## Synopsis

The classic primer for its subject, *Housing Policy in the United States*, has been substantially revised in the wake of the 2007 near-collapse of the housing market and the nation's recent signs of recovery. Like its previous editions, this standard volume offers a broad overview of the field, but expands to include new information on how the crisis has affected the nation's housing challenges, and the extent to which the federal government has addressed them. Schwartz also includes the politics of austerity that has permeated almost all aspects of federal policymaking since the Congressional elections of 2010, new initiatives to rehabilitate public housing, and a new chapter on the foreclosure crisis. The latest available data on housing conditions, housing discrimination, housing finance, and programmatic expenditures is included, along with all new developments in federal housing policy. This book is the perfect foundational text for urban studies, urban planning, social policy, and housing policy courses.

## Book Information

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## Customer Reviews

If you're searching for an introductory one-volume treatment of this subject that is also well written and researched, you'd be hard-pressed to top this book. That's not to say that I don't have quibbles; the book could have contained more critical insight and still would have worked fine as an introductory level text. For example both the Low Income Housing Tax Credit and the public housing chapters (chapters 5 and 6) seem to take the inherent value of "deconcentration" and "mixed income" at face value, at a time when both notions are finally beginning to receive long overdue critical attention from social scientists (besides William Julius Wilson), not just planners, pundits,

and politicians. It turns out that these notions are highly problematic in their actual application. As Edward Goetz and others have pointed out about the HOPE VI program for instance, "the program is not so much about improving the conditions for previous residents as it is about reclaiming urban neighborhoods for middle-income families." This is a stronger statement than Schwartz makes on p. 118 of the book where he observes instead that the program "does not necessarily improve the lives of all the residents of the original public housing." It is also neither fair nor balanced for Schwartz to neglect to mention that the 1937 U.S. Housing Act, as one of its many compromises, ITSELF required segregated housing projects (in the book he suggests that segregated public housing was more of a local phenomenon). He also overemphasizes the role of elected officials in Black neighborhoods who he says did not want integrated housing because it would have affected their political base. Does he mean to honestly suggest that the black desire to hold on to what limited political power it possessed during the Jim Crow 1930's is somehow to blame as much for segregated public housing in America as the actions of people such as Rep. Henry Steagall (the House sponsor of the bill) of Alabama? Schwartz's simple and direct discussion of racism in the FHA earlier in the book is better and more honest. Then there's the simple but honest critical question that Schwartz doesn't really tackle: at a time of record profits in the secondary mortgage market (discussed in pages 56-62), how is it that housing affordability problems continue to exist and in some cases even worsen in city after American city? On the plus side, the fair housing chapter (chapter 11) is excellent, as is the "stubborn facts of housing policy" section of the last chapter. Also, Schwartz's summary of HUD's programs for the homeless and disabled is one of the most concise I have read. In the end my nitpicks do not detract from the fact that Schwartz has written the most accessible and comprehensive introductory text on American housing policy out there. By explaining the often byzantine laws and rules governing housing finance, he has performed a much-needed public service. And by clarifying why housing matters (and will continue to matter) in the way that he does, he is positively contributing to a growing and much needed debate.

Great synopsis and summaries of US differing housing policies. However, does not go in depth discussion of other housing policy issues such as government support for Fannie/Freddie Mac, Federal Home Loan Banks, mortgage interest deduction

I don't think there is really any competition for Schwartz in the housing policy textbook arena. The book was comprehensive in the first edition, and it has been updated frequently and well. This latest

edition establishes HPITUS as the central text on US housing policy. It covers all the foundational topics and is delivered without favoritism. It should be read first, purchased in hardback, and kept as a resource.

Alex Schwartz's *Housing Policy in the United States* is without a doubt the best possible introduction to housing policy. I have used the current edition (2nd) and the previous edition in teaching graduate seminars, but it is accessible enough to be useful in an upper-division undergraduate course or for practitioners, elected officials, or others who simply want to know more about U.S. housing policy.

I purchased this book for a course on real estate development. It was very helpful, especially for its discussions of federal affordable housing programs such as Low Income Housing Tax Credits and HOPE VI. Well written, clear, and a great reference material for real estate developers and urban planners working in the housing policy sector.

Professor Schwartz has written simply the most complete book on public housing available today. It's easy to follow, and covers every aspect of the public policy and finance behind the shaping of our urban landscape. This is not only an excellent classroom text, but useful for anyone interested in learning more about the growth -- and possible decay -- of our great American cities.

Schwartz's "*Housing Policy in the United States*" is a wonderful resource, providing useful data and analysis on a broad range of housing issues. This was my textbook for a course on the intersection of urban housing policy and law - couldn't have asked for a better text.

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