

**SYLLABUS**  
**Housing in a Contemporary Society (HACE 3300)**  
Spring Semester 2009  
Dawson Hall Room 310  
Tu/Th → 12:30 – 1:45 p.m.

	<b>Professor</b>	<b>Graduate Assistant</b>
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<b>Office Hrs.</b>	MWF → 11:00 a.m. – 12:00 noon	By appointment only

**Course Description & Objectives**

Throughout their lifetimes, consumers make shelter decisions that entail greater financial risks, commitments, and consequences than any other choices. However, many consumers are not adequately prepared to make these housing decisions. They are often unaware of the short- and long-term consequences of their actions. These decisions become even more magnified in difficult economic climates such as the one we are in today. From a societal perspective, the housing industry is important to our nation's economy and vitality in ways that are not fully appreciated by the average citizen.

This course provides a consumer's perspective to some of the decisions we must make in fulfilling our housing needs in contemporary society. These decisions include (but are not limited to): buying a single-family home, condominium, or manufactured home; leasing a single-family home or an apartment; and selling, remodeling, and/or refinancing a home. We will cover some of the material traditionally covered in a real estate course. However, we will do so from a different perspective. Real estate courses are usually geared for business majors or for individuals who will earn their livelihood from the business of real estate (for example, real estate brokers, developers, paralegals, mortgage lenders). In contrast, our focus will be on what educated and well-prepared consumers need to know when they must decide to buy, sell, or lease their homes, and the issues they can expect to face as existing homeowners and renters. In addition, we try to provide you with an intimate look at those who make up the professions within the housing industry, to gain a perspective on the roles they play.

**Required Text & Readings**

Housing Education and Research Association (2005). *Introduction to Housing*. Upper Saddle River, NJ: Prentice-Hall Publishers. (ISBN 0-13-119042-3). Referred to as **IH** on the calendar.

You can expect additional readings throughout this course, to be provided on an “*ad hoc*” basis. For now, these particular readings will be listed as TBA.

### **Testable Material for Exams; Teaching Philosophy**

All material presented or discussed in class, assigned for reading, or posted on the WebCT site, is considered testable material for which you are responsible. It is expected that you will have read and comprehended the assigned readings and that if you have had any problems or difficulties you will have asked questions in class, via e-mail, etc. It is not possible to do justice in class to every concept presented in the readings. Instead, I will select topics for class presentation and discussion that warrant elaboration or which are not adequately addressed in the textbook.

I want to be flexible to the needs of the class. Based on past experience and the level of student interest and involvement in each class session, we may skip, omit, or add some topics especially near the end of the calendar, should special circumstances arise. There will also be a few guest speakers during the course of the semester. The instructor reserves the right to add these speakers as he sees fit. If you have ideas or suggestions concerning topics to cover, omit, etc., speak up. In fairness to all students, we will not change the test dates, but the material to be included on the tests will change to conform to the material actually covered.

In the event that a class session is to be cancelled, I will make the best possible effort to inform you of this cancellation by 9:00 p.m. on the night before that class session. As a result, I STRONGLY URGE YOU TO CHECK YOUR E-MAIL EVERY EVENING TO BE NOTIFIED OF THESE SCHEDULING CHANGES.

### **WebCT and E-Mail Policy**

We will use WebCT extensively in this course. Due to the University's attempt to cut cost and implement technological advancements whenever necessary, we will try to limit the amount of paper that you will receive during this course. Many of the supplemental reading materials that you will have during this course will either be sent to you through WebCT e-mail or can be found posted on the WebCT site.

You are expected to be comfortable in the use of these technologies as well as in surfing the Internet. You should check Web-CT e-mail extensively throughout this course. Communication by the instructor to the students will be done primarily through Web-CT e-mail. On rare occasions, I may need to contact individual students through their regular e-mail accounts. Because of this, I strongly urge you to keep your regular e-mail account cleaned out.

Announcements, handouts, etc., sent via e-mail or posted on the WebCT site are the functional equivalent of in-class announcements and distributions. I will post important announcements and copies of distributed items on the WebCT site, in addition to e-mail notifications & attachments. I want to stress, however, that while Web-CT is a wonderful learning tool, it should NOT be placed as a higher priority than class lectures.

## Grading Policy

<b>Grade Item</b>	<b># of Points</b>
<i>Exam 1</i>	<b>100</b>
<i>Exam 2</i>	<b>100</b>
<i>Final Exam</i>	<b>120</b>
<i>HW#1</i>	<b>15</b>
<i>HW#2</i>	<b>15</b>
<i>HW#3</i>	<b>15</b>
<i>HW#4</i>	<b>15</b>
<i>Open House Assignment</i>	<b>20</b>
<b>Total # of Points</b>	<b>400</b>

There will be 2 non-cumulative exams, plus the final exam (which **will** be cumulative). The first two exams will be weighted at 25% each, while the final will be 30%. Make-up exams **WILL** be given, but only when a written excuse is provided from a verifiable source and the justification is one of life and death. These will be accepted on a case-by-case basis.

There will be a series of four homework assignments that will be distributed at various intervals throughout the course. These homework problems will cover topics such as appraisals, mortgage amortization tables, and other housing situations. You will be graded on the amount of effort that you put forth on the homework, as well as the accuracy of your responses. You may also be asked to work in small teams for some of the homework assignments. **IT IS IMPERATIVE THAT YOU FOLLOW DIRECTIONS THOROUGHLY.**

There will also be an “open house” project. You will be assigned to a group, and you will be expected to participate with the group to which you are assigned. It is inevitable that some class members may choose not to participate. If this occurs with one or more of your group members, you will be expected to continue to do the work without that group member’s participation. You **will** be expected, however, to maintain contact with all group members while working on group projects. The instructor reserves the right to intercede in group conflicts whenever necessary. At the end of the open house project, an intra-group evaluation form will be distributed to the individual group members to accurately evaluate the efforts of each group member.

Extra credit is given out sparingly if at all, and will be done at the discretion of the professor.

Your final course grade will be awarded based upon the following grade-point range:

A = 373-400	C+ = 309-320
A- = 361-372	C = 293-309
B+ = 349-360	C- = 281-292
B = 333-348	D = 241-280
B- = 321-332	F < 241

At the end of the semester, the final class will be transformed into a “Jeopardy” style game show format, which is also being utilized as a form of review for your final exam. At this time, three students will be allowed to participate in the game show, with the rest of the class serving as the audience. These three students will be those that have scored the highest on their first two exams and their assigned homeworks (*i.e.*, they have the highest grades in the class heading into the final). The game will be played similar to a normal “Jeopardy” game, including a “final Jeopardy” in which the players provide wagers to improve their prospects of winning. *The ultimate winner of the game is exempted from having to take the final exam.* The audience will have various opportunities to provide some feedback during the game, which gives them the opportunity to earn some extra credit points along the way. More details will be forthcoming about the “Jeopardy” game as the session progresses.

### **Classroom Behavior Policy**

You should expect each class to run the full length of time, so please do not pack up your materials and leave the classroom prematurely. I would also strongly discourage you from making noise or talking excessively during the lecture. I may ask you to leave the classroom if the noise proves to be too bothersome, since this just disrupts the classroom and prevents me from teaching effectively. Also, please shut off your cell phones in the classroom. I do not expect to have class disrupted by the ringing of cell phones. I will allow laptops to be used in the classroom, but I will likely be conducting periodic spot checks to make sure that laptops are being used to take notes rather than for random surfing of the Web.

### **Legal Issues**

The course calendar is tentative, and I reserve the right to make changes in it to accommodate class needs, speaker availability, or as may otherwise be advisable. Future updates to the course calendar will be posted on Web-CT, so please check the site often.

If a suspected violation of the academic honesty policies of this University occurs by any student in this class, I reserve the right to address the situation as a violation of Academic Honesty, and thus will deal with the alleged violator immediately. I will take all precautions to prevent situations in which dishonest practices take place. It is expected that all students are familiar with and will stringently adhere to the University's Academic Honesty Policy. This policy can be found on-line at: <http://www.uga.edu/ovpi/honesty/ahpd.htm>.