



Family, Consumer, and Human Development

2905 Old Main Hill, Logan UT 84322-2905

<http://www.usu.edu/fchd>

FCHD 3340: Housing, Societal and Environmental Issues

PLEASE READ THIS:

Always communicate with the instructor via her USU email account: lucy.delgadillo@usu.edu

Course Description:

Welcome to FCHD 3340 Housing Societal and Environmental Issues. This class has three units. In Unit 1, students will learn about psychological and societal aspects of housing such as emotions associated with our homes, life cycle and housing needs, homelessness and discrimination. This unit also presents major housing policies and it provides the tools so that students can learn about housing in a city of their choice. Unit 2 helps prepare students to buy a house, and Unit 3 teaches how to identify environmental hazards inside our homes.

Please take the time to review this syllabus thoroughly. It has all the information you need to be successful in this course. After you have read the syllabus, if any part of the course is unclear, please email me, lucy.delgadillo@usu.edu.

Course Objectives:

Upon completion of this course students should be able to:

1. Identify the needs met by housing and how the life cycle affects housing choices.
2. Recognize the influence of individual and family needs on housing decisions and options.
3. Demonstrate ability to discuss housing issues such as homelessness, discrimination, and homeownership rates.
4. Make sound home buying decisions by understanding the home buying process, terms related to the mortgage industry, different mortgage options, closing or settlement costs, and how real estate agents and loan officers can help with the process.
5. Be familiar with environmental issues related to housing such as lead, radon, asbestos, children health and indoor air quality.

Course Resources:

Canvas

Canvas is the Learning Management System that we will use for our course. Your username is your A#, and your password is your global password (the same one you use for Aggiemail).

Once you login to Canvas, please review the relevant Student Tutorials and Technical Support information.

Textbook

The text for this class will be, *Keys to Home Ownership (2007) by the National Foundation for Credit Counseling*. Author: MD. ISBN 09777880-24. It is an inexpensive book and a good reference to keep and share with family and friends. We will be using it for the second unit of the class.

Class Expectations:

Students are responsible for all lecture materials, announcements, and assignments. If you have questions about assignments or exams, the time to ask me is before the deadline.

Course Activities:

Readings

All readings, except the textbook, will be available in Canvas in PDF format, doc or power points. Readings will have a corresponding assignment which could be homework, quizzes or discussions. For Unit 2, we will read approximately one chapter from the textbook each week. Unit 3 is very short and it will be covered in 1 week. The final is not comprehensive.

Quizzes

You will be required to complete two quizzes. These quizzes will consist of multiple-choice and/or true/false questions based on the readings and presentations. **You are expected to complete all readings and view the presentation before you take the quiz. You can retake the quizzes twice and will have 30 minutes to complete.**

Discussions

You will participate in two Discussions on Canvas (plus one introduction). In order to earn the Discussion Points, **you must post one message and two replies (where you reply to someone else's message) for each Discussion Topic. I have placed the discussion assignments in the assignments tab not under the discussion tab.**

Assignments

There will be nine Assignments for this course, which are described below. Seven of these assignments are worth 10-points each. Assignment 5 is worth 20 points, and Assignment 7, 30 points. This means, put more effort into these assignments. **You are responsible for knowing how to use the Assignment tool in Canvas. Most of the assignments are due on a Monday. The only due date that fall on a Tuesday is Sept 6, because Monday is a holiday (Labor Day). Notice that you have Exam 2 due on Monday November 21, which is the Monday of Thanksgiving week. The final exam (Test 3) is due on Tuesday December 13th.**

Assignment 1: Psychology of housing (10 points).

Assignment #2: Housing Needs and Life Cycle Page (10 points)

Assignment #3. Letter to your friend (10 points)

Assignment #4. How Much House Can you Afford (HMHCYA) worksheet (10 points)

Assignment # 5. Real Estate Agent Interview (20 points, 2 pages).

Assignment #6: Lender Rates Checklist (10 points)

Assignment #7. Looking for a home and qualifying for a home (30 points).

Assignment #8: (10 points). In one page describe, what are the Top 3 things you have learned from this section?

Assignment #9: (10 points) Using the house picture, point out five sources of environmental hazards in a home. Also discuss their health effects, detection and solutions.

Course Policies:

Instructor Feedback/Communication

You will receive specific feedback on your Assignments in the form of text comments appended to your electronic submissions.

I will constantly use the Announcements tool in Canvas to communicate changes to the course, clarify group questions, occasional reminders of due dates, and other course information.

I will contact individual students via my campus email: lucy.delgadillo@usu.edu **I will NOT be using the Canvas mass mailing tool.**

Student Feedback/Communication

I welcome all feedback on the course. My preferred method of communication with individual students is via email. Please send your email to lucy.delgadillo@usu.edu. **Please do not use the Canvas Mail tool, as I will NOT be checking it for messages.** I will respond to email **within two week days** (Monday – Friday). You are also welcome to call me, at 435-797-7204.

If you experience a legitimate emergency (according to my standards) that will prevent you from completing required coursework on time, I expect you to communicate with me at the earliest reasonable opportunity. Please state the nature of the emergency, and when you expect to turn in the coursework. Send me an email and call me on the phone, if possible.

Syllabus Changes

This syllabus is subject to change. I will notify the class regarding all changes. In the event of any discrepancy between this syllabus and Canvas, the information in **CANVAS WILL TAKE PRECEDENCE.**

Submitting Electronic Files

All electronic files must be submitted in **PDF, rtf, or word document.** I **do not have word perfect** in my computer.

Late Work

Late assignments can be submitted within a few days past due, but they will be penalized (10-20%). For assignments past one week of due date, you may still be able to submit them but they need the instructor's

approval. Send me an email directly to my USU account, at lucy.delgadillo@usu.edu. Do not post the message on Canvas because I may not be able to read it on time. No work will be accepted after the last class period. *Always keep a copy of all assignments you submit; retain graded assignments until final course grade is received. You have one month after receiving your final grade to appeal your grade.*

University Policies:

Honor Pledge

Students will be held accountable to the Honor Pledge which they have agreed to: “I pledge, on my honor, to conduct myself with the foremost level of academic integrity.” In other words do not cheat on tests, do not plagiarize on your papers.

Academic Dishonesty

The Instructor of this course will take appropriate actions in response to Academic Dishonesty, as defined the University’s Student Code:

Acts of academic dishonesty include but are not limited to:

1. Cheating: (1) using or attempting to use or providing others with any unauthorized assistance in taking quizzes, tests, examinations, or in any other academic exercise or activity, including working in a group when the instructor has designated that the quiz, test, examination, or any other academic exercise or activity be done “individually”; (2) depending on the aid of sources beyond those authorized by the instructor in writing papers, preparing reports, solving problems, or carrying out other assignments; (3) substituting for another student, or permitting another student to substitute for oneself, in taking an examination or preparing academic work; (4) acquiring tests or other academic material belonging to a faculty member, staff member, or another student without express permission; (5) continuing to write after time has been called on a quiz, test, examination, or any other academic exercise or activity; (6) submitting substantially the same work for credit in more than one class, except with prior approval of the instructor; or (7) engaging in any form of research fraud.
2. Falsification: altering or fabricating any information or citation in an academic exercise or activity.
3. Plagiarism: representing, by paraphrase or direct quotation, the published or unpublished work of another person as one's own in any academic exercise or activity without full and clear acknowledgment. It also includes using materials prepared by another person or by an agency engaged in the sale of term papers or other academic materials. All the assignments will be checked for plagiarism.

Full text of the Student Code available at available at available at <http://www.usu.edu/student-services/pdf/StudentCode.pdf>:

Communications via email

Email is an official form of communication at USU. Any communication to you about this course will be to the email address you have listed in ACCESS as your preferred address. You are responsible for any information conveyed to you at that email address. To make sure that the university is using the email account you prefer, do the following:

- Log in using your A number and Password
- At the USU website, click on the link "MyUSU" at the top right of the page
- Click on “Launchpad” (on the left navigation)
- Click on “Banner”
- Under "Banner" click on the link "View/Edit Personal Information"
- Click on "Personal Information"

- Click on "View/Update Preferred E-mail Address"
- Follow the short instructions to update your preferred email address

It is your responsibility to check your email account regularly.

Students with Disabilities

Students with ADA-documented physical, sensory, emotional or medical impairments may be eligible for reasonable accommodations. Veterans may also be eligible for services. All accommodations are coordinated through the Disability Resource Center (DRC) in Room 101 of the University Inn, (435)797-2444 voice, (435)797-0740 TTY, (435)797-2444 VP, or toll free at 1-800-259-2966. Please contact the DRC as early in the semester as possible. Alternate format materials (Braille, large print or digital) are available with advance notice.

In cooperation with the Disability Resource Center, reasonable accommodation will be provided for qualified students with disabilities. ***Please meet with the instructor during the first week of class to make arrangements.*** Alternative format print materials (large print, audio, CD, or braille) will be available through the Disability Resource Center

Grading:

Your grade will be based on the following:

Components	Points
Introduction	5
Assignments (7 @ 10 points)	
(Assignment 1, 2, 3, 4, 6, 8, 9)	70
Real Estate Agent Interview (assignment 5)	20
Looking for a Home (assignment 7)	30
Two Quizzes (one @ 10; one at 15 points)	25
Discussion Participation (2 @ 5 points each)	10
Test 1 and 2 @100 each	200
Test 3 @ 50 points	50
Total Points	410

Your grade will be calculated using the following scale:

Grade Percentage Range

A	94 - 100%
A-	90 - 93.9%
B+	87 - 89.9%
B	84 - 86.9%
B-	80 - 83.9%
C+	77 - 79.9%
C	74 - 76.9%
C-	70 - 73.9%
D+	67 - 69.9%
D	60 - 66.9%
F	59% and below

COURSE OUTLINE AND ASSIGNMENTS 2015

UNIT	MODULE	TOPIC	ASSIGNMENT	Due dates (by)
Unit 1	Module 1	Psychology of Housing Human Needs related to Housing Life Cycle and Housing Choices	Introduction Psychology of Housing (Assignment 1) Discussion 1 (Maslow) Housing Needs and Life Cycle (Assignment #2)	September 6 Sept 12
	Module 2	Housing Policy, Housing and the Economy, and Renter's Rights and Evictions	Quiz 1 - Housing Policy Letter to your friend Assignment #3	September 19
	Module 3	Fair Housing and Discrimination Homelessness	Take Quiz 2- Fair Housing Discussion board #2 on Discrimination	September 26
EXAM 1 at the end of Unit 1				October 7
Unit 2	Module 1	Preparing for Homeownership	Home Much House Can You Afford (HMHYA) worksheet (Assignment #4)	October 17
	Module 2	Shopping for a Home Obtaining a Mortgage Types of loans	Interview a Realtor (Assignment #5) Lender interest rates (assignment #6)	Oct 31
	Module 3	Closing and Homeowner Responsibilities	Looking for a house and qualifying for a loan (Assignment #7)	Nov 14
EXAM 2 at the end of Unit 2				November 21
Unit 3	Module 1	Asbestos, Lead and Mold Radon, CO and Formaldehyde	Assignment #8 Assignment #9	Dec 5
	EXAM 3 at the end of Unit 3			