

Principles of Housing Finance Reform (The City in the Twenty-First Century)

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In the fall of 2008, the world watched in horror as the U.S. housing finance system shattered, triggering a global financial panic and ultimately the Great Recession. Now, nearly a decade later, the long and slow housing recovery has reached a critical moment. Though the housing finance system has stabilized, it remains in the hands of the federal government, leaving taxpayers exposed to the credit risk while private funding remains mostly on the sidelines.

Principles of Housing Finance Reform identifies the changes necessary to modernize the housing finance system, identifying guiding principles that should underlie a rebuilt system. Contributors to the volume set out a wealth of innovative solutions that are possible within this framework, presenting proposals for long-term structural reforms that would infuse new life into the U.S. housing finance system while enhancing long-term stability.

Nearly a decade after the inception of the Great Recession, reform proposals have arisen across the political spectrum. This is a moment of opportunity for rebuilding a key sector of the U.S. economy. The research in this volume represents the best thinking of policy researchers and economic experts on the challenges that lie ahead and provides a roadmap for reforms to create a system characterized by liquidity, stability, access, and sustainability.

Contributors: W. Scott Frame, Meghan Grant, John Griffith, Diana Hancock, Stephanie Heller, Akash Kanojia, Patricia C. Mosser, Kevin A. Park, Wayne Passmore, Roberto G. Quercia, David Scharfstein, Phillip Swagel, Joseph Tracy, Susan M. Wachter, Dale A. Whitman, Mark A. Willis, Joshua Wright.



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