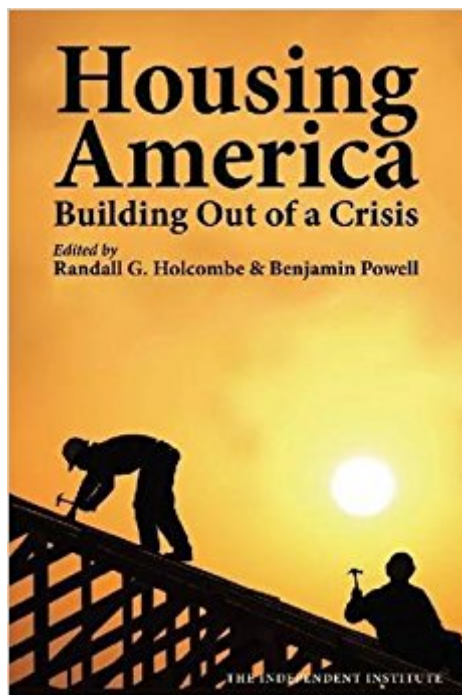




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# Housing America: Building Out Of A Crisis (Independent Studies In Political Economy)



## Synopsis

Housing policy not only affects all Americans' quality of life, but has a direct impact on their financial well being. About 70 percent of American households own their own homes, and for most, their homes represent the majority of their net worth. Renters are affected by housing policy. Even the small minority of Americans who are homeless are affected by housing policies specifically targeted to low-income individuals. The government's increasing involvement in housing markets, fed by popular demand that government "do something" to address real problems of mortgage defaults and loans, provides good reason to take a new look at the public sector in housing markets. Crises in prime mortgage lending may lower the cost of housing, but the poor and homeless cannot benefit because of increases in unemployment. Even the private market is heavily regulated. Government policies dictate whether people can build new housing on their land, what type of housing they can build, the terms allowed in rental contracts, and much more. This volume considers the effects of government housing policies and what can be done to make them work better. It shows that many problems are the result of government rules and regulations. Even in a time of foreclosures, the market can still do a crucial job of allocating resources, just as it does in other markets. Consequently, the appropriate policy response may well be to significantly reduce, not increase, government presence in housing markets. *Housing America* is a courageous and comprehensive effort to examine housing policies in the United States and to show how such policies affect the housing market.

## Book Information

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"This book reflects the appropriate view that the need is for less, not more, government intervention in housing markets." â "Edwin S. Mills, The Independent Institute "Housing America is a comprehensive book that analyzes the contemporary U.S. housing market. The emphasis is on national, state and local government policies toward housing, land use and related issues and surveys the various views about the current housing crisis and its relationship to the broader financial meltdown. The authors include distinguished economists and other policy experts who correctly point to government policies as the causes of existing housing problems. The book reflects the appropriate view that the need is for less, not more, government intervention in housing markets. Housing America will be of great value on housing issues for all readers, including scholars and instructors." --Edwin S. Mills, Northwestern University "Clearly written and superbly enlightening, this comprehensive books assembles and wonderfully synthesizes an amazing amount of up-to-date research." â "Peter Gordon, The Independent Institute "Housing America is a welcome collection of essays by skeptics of government interventions in housing markets, a counterweight to the writings of those who urge ever greater state involvement." â "Robert C. Ellickson, The Independent Institute "This volume should be on any urbanist's bookshelf and includes many academic and policy heavy weights ... All the chapters are highly relevant to current times and many directly address the mortgage meltdown and what we need to do get out of the housing depression." â "Samuel Staley, Out of Control Policy Blog, Reason.org "In Housing America, Holcombe and Powell have assembled the work of some of the most insightful and interesting minds in the field. Several chapters, especially that by Lawrence J. White, illuminate the causes of the current housing crisis, and the others offer provocative and highly useful analyses that will remain timely long after the present crisis has passed." â "William A. Fischel, Dartmouth College "Holcombe and Powell have assembled a terrific line-up of scholars to address an issue of fundamental importance. Housing America provides a wide-ranging and well-researched look at almost every aspect of the housing market, and this much-needed volume is irreplaceable in thinking about how to reform government policy in the United States." --Steven G. Horwitz, St. Lawrence University

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