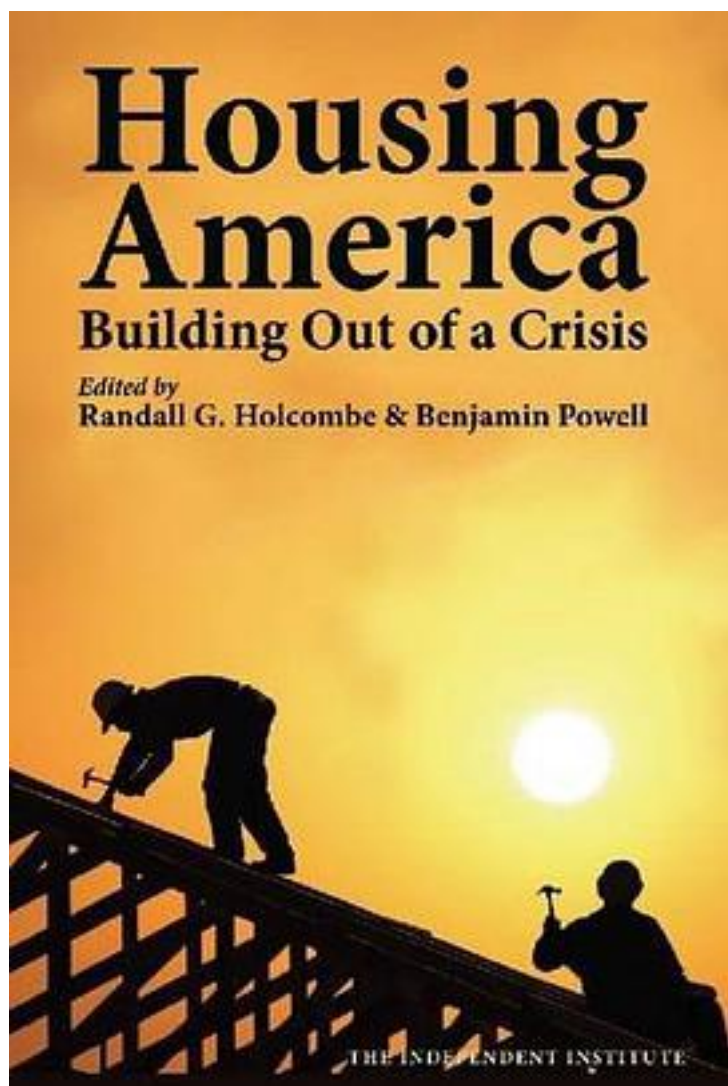


Housing America



[Housing America_ 下载链接1](#)

著者:Holcombe, Randall G. 编

出版者:Transaction Publishers

出版时间:2009-9-15

装帧:Paperback

isbn:9781412810463

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.

作者介绍:

目录:

[Housing America_ 下载链接1](#)

标签

评论

[Housing America_ 下载链接1](#)

书评

[Housing America_下载链接1](#)