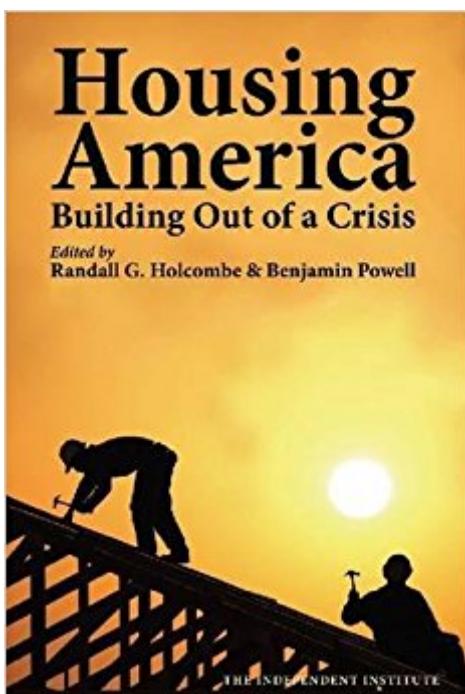


The book was found

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 a 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

Series: Independent Studies in Political Economy

Paperback: 407 pages

Publisher: Routledge; 1 edition (September 17, 2009)

Language: English

ISBN-10: 1412810469

ISBN-13: 978-1412810463

Product Dimensions: 6 x 0.8 x 9 inches

Shipping Weight: 1.2 pounds (View shipping rates and policies)

Average Customer Review: Be the first to review this item

Best Sellers Rank: #2,346,070 in Books (See Top 100 in Books) #99 in Δ Books > Law > Administrative Law > Housing & Urban Development #415 in Δ Books > Business & Money > Economics > Urban & Regional #2173 in Δ Books > Politics & Social Sciences > Politics &

Customer Reviews

"This book reflects the appropriate view that the need is for less, not more, government intervention in housing markets." •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 book assembles and wonderfully synthesizes an amazing amount of up-to-date research." •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." •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." •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." •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

Benjamin W. Powell is research fellow at the Independent Institute and assistant professor of economics at Suffolk University. He is author of more than two dozen scholarly articles and editor

of the book, "Making Poor Nations Rich: Entrepreneurship and the Process of Development." Randall G. Holcombe is research fellow at the Independent Institute and DeVoe Moore Professor of Economics at Florida State University. He is author of twelve books and more than 100 articles published in academic and professional journals. His books include "Writing Off Ideas: Taxation, Foundations, and Philanthropy in America," "Public Policy and the Quality of Life," "From Liberty to Democracy: The Transformation of American Government," and "Entrepreneurship and Economic Progress."

[Download to continue reading...](#)

Housing America: Building Out of a Crisis (Independent Studies in Political Economy) The Political Economy of the New Asian Industrialism (Cornell Studies in Political Economy) A Better Choice: Healthcare Solutions for America (Independent Studies in Political Economy) Robust Political Economy: Classical Liberalism and the Future of Public Policy (New Thinking in Political Economy Series) Politics as a Peculiar Business: Insights from a Theory of Entangled Political Economy (New Thinking in Political Economy series) Antitrust and Monopoly: Anatomy of a Policy Failure (Independent Studies in Political Economy) The Real Goods Independent Builder: Designing & Building a House Your Own Way (Real Goods Independent Living Books) A Primer on U.S. Housing Markets and Housing Policy (Areuea Monograph Series) Modern Housing for America: Policy Struggles in the New Deal Era (Historical Studies of Urban America) The Political Life of Medicare (American Politics and Political Economy) Rousseau: The Basic Political Writings: Discourse on the Sciences and the Arts, Discourse on the Origin of Inequality, Discourse on Political Economy, ... Contract, The State of War (Hackett Classics) Rousseau's Political Writings: Discourse on Inequality, Discourse on Political Economy, On Social Contract (Norton Critical Editions) Prelude to Political Economy: A Study of the Social and Political Foundations of Economics Other People's Money: Inside the Housing Crisis and the Demise of the Greatest Real Estate Deal Ever Made Other People's Money: Inside the Housing Crisis and the Demise of the Greatest Real Estate Deal Ever Made Working With Independent Contractors (Working with Independent Contractors: The Employer's Legal Guide) Independent Schools, Independent Thinkers (Jossey Bass Education Series) Georgia Irvin's Guide to Schools: Metropolitan Washington, Independent and Public / Pre-K through 12 (Georgia Irvin's Guide to Schools: Selected Independent) The Independent Filmmaker's Law and Business Guide: Financing, Shooting, and Distributing Independent and Digital Films Making the Second Ghetto: Race and Housing in Chicago 1940-1960 (Historical Studies of Urban America)

Contact Us

DMCA

Privacy

FAQ & Help