



Housing Finance Reform in America (Housing Issues, Laws and Programs; American Political, Economic, and Security Issues)

Benjamin W. Virtanen

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This book examines the Administration's plan to reform America's housing finance market to better serve families and function more safely in a world that has changed dramatically since its original pillars were put in place nearly eighty years ago. Americans should have choices in housing that make sense for them and for their families. This means rental options near good schools and good jobs, as well as access to credit for those Americans who want to own their own home, which has helped millions of middle class families build wealth and achieve the American Dream. Going forward, the government's primary role should be limited to robust oversight and consumer protection, targeted assistance for low-and moderate-income homeowners and renters, and carefully designed support for market stability and crisis response.

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