



Preventing the Next Mortgage Crisis: The Meltdown, the Federal Response, and the Future of Housing in America

Dan Immergluck

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The great U.S. mortgage crisis was a transformative event that will reverberate for decades across families, neighborhoods, and cities. After years of research on various aspects of the crisis, Dan Immergluck examines what went wrong, identifying the factors that created the fragile housing finance system, which provided fertile ground for calamity. He also examines the federal response to the crisis, including who benefitted most from the response, and how a more effective and fair response could have been formulated. To reduce the incidence of future crises, Immergluck provides a pathway for building a more stable and fair housing finance system that would be less vulnerable to the booms and busts of global finance. Housing finance helps determine access to stable, decent-quality, affordable housing and also affects the geography of housing and educational opportunities. Thus, housing markets shape our communities, our neighborhoods, and our social and economic opportunities. Immergluck's analysis and formulation of a way forward will be of particular interest to those concerned with urban form, neighborhood change and stability, and urban planning and policy, as well as those interested in housing and mortgage markets more generally.

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