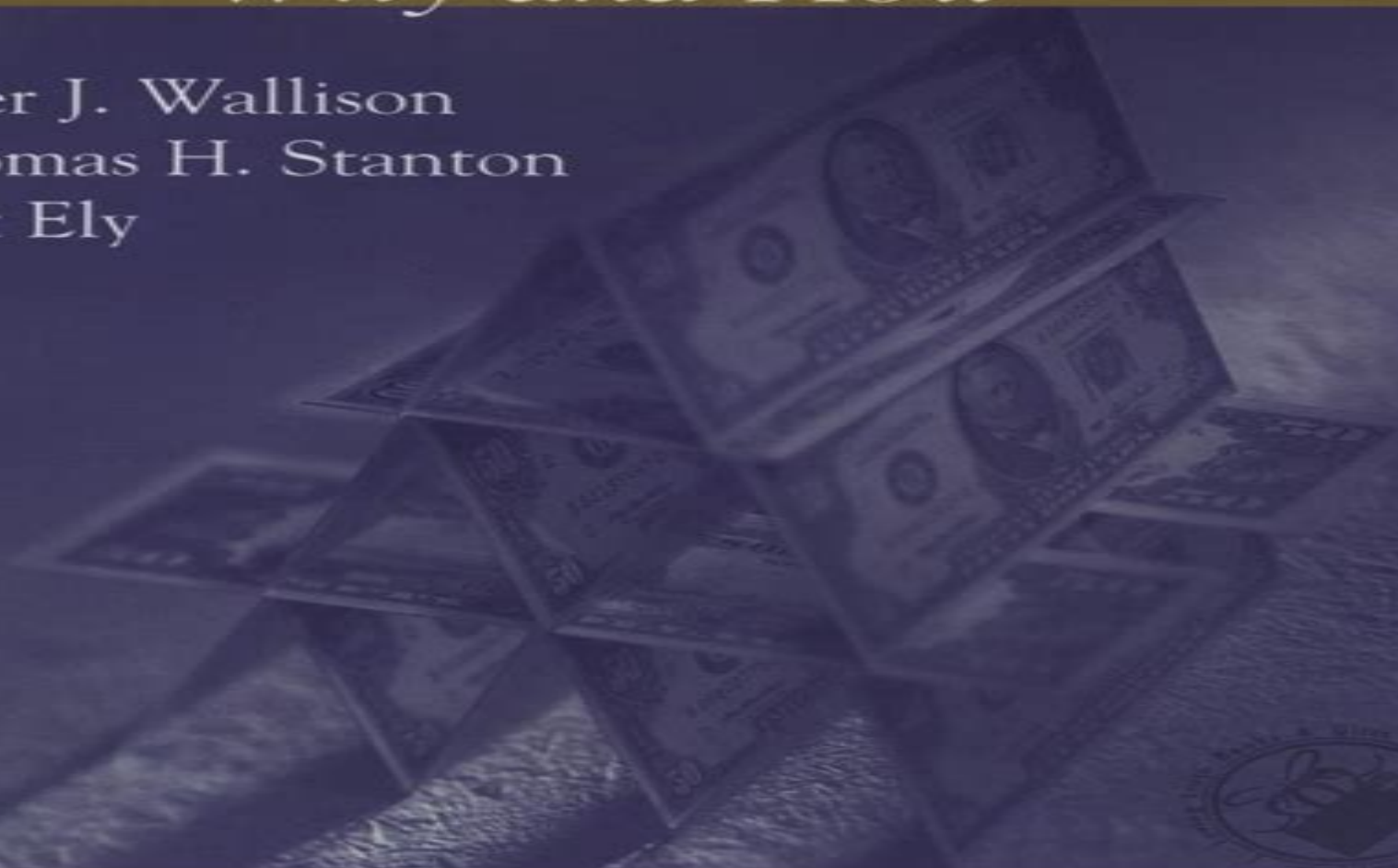


# Privatizing Fannie Mae, Freddie Mac, and the Federal Home Loan Banks

## *Why and How*

Peter J. Wallison  
Thomas H. Stanton  
Bert Ely



# Privatizing Fannie Mae Freddie Mac and The Federal Home Loan Banks Why And How

**Robert R. Redfield**



## **Privatizing Fannie Mae, Freddie Mac and The Federal Home Loan Banks Why And How:**

*Privatizing Fannie Mae, Freddie Mac, and the Federal Home Loan Banks* Peter J. Wallison, Thomas H. Stanton, Bert Ely, 2004 This book argues that privatization of the government sponsored enterprises is the only viable way to protect the taxpayers and the economy

*Privatization of Fannie Mae and Freddie Mac* Harold L. Bunce, 1997 This report demonstrates that a significant proportion of prospective homeowners remains underserved by the mortgage finance industry The report reviews and evaluates the framework of housing goals that has been established by Fannie Mae and Freddie Mac It finds that the housing goals represent a promising approach to focusing their resources on the mortgage credit needs of homebuyers Such a programmatic emphasis by these enterprises represents an appropriate exchange for the benefits that they receive through their ties with the Federal government

**The Future of the Mortgage Market and the Housing Enterprises** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2010

The Great American Housing Bubble Adam J. Levitin, Susan M. Wachter, 2020-06-09 Adam Levitin and Susan Wachter argue that the housing bubble of the 2000s was caused by private label securitization Competition among Wall Street banks set off a race to the bottom in mortgage underwriting that inflated home prices but yielded huge profits before the bubble burst To avoid d j v u w e need carefully regulated securitization

H.R. 3703--The Housing Finance Regulatory Improvement Act United States. Congress. House. Committee on Banking and Financial Services. Subcommittee on Capital Markets, Securities, and Government Sponsored Enterprises, 2000

The Encyclopedia of Housing, Second Edition Andrew T. Carswell, 2012-05-31 Since publication of the groundbreaking Encyclopedia of Housing in 1998 many issues have assumed special prominence within this field and indeed within the global economy For instance the global economic meltdown was spurred in large part by the worst subprime mortgage crisis we ve seen in our history On a more positive note the sustainability movement and green development has picked up considerable steam and given the priorities and initiatives of the current U S administration this will only grow in importance and increased attention has been given in recent years to the topic of indoor air quality Within the past decade as well the Baby Boom Generation began its march into retirement and senior citizenship which will have increasingly broad implications for retirement communities and housing assisted living facilities aging in place livable communities universal design and the like Finally within the last twelve years an emerging generation of young scholars has been making significant contributions to the field For all these reasons and more we are pleased to present a significantly updated and expanded Second Edition of The Encyclopedia of Housing

**Oversight of Government-sponsored Enterprises** United States. Congress. Senate. Committee on Governmental Affairs. Subcommittee on Financial Management, the Budget, and International Security, 2003

**Summary of Activities** United States. Congress. House. Committee on Banking and Financial Services, 1997

Principles of Housing Finance Reform Susan M. Wachter, Joseph Tracy, 2016-08-10 In the fall of 2008 the world watched in horror as the U S housing finance system shattered triggering a global financial

panic and ultimately the Great Recession Now nearly a decade later the long and slow housing recovery has reached a critical moment Though the housing finance system has stabilized it remains in the hands of the federal government leaving taxpayers exposed to the credit risk while private funding remains mostly on the sidelines Principles of Housing Finance Reform identifies the changes necessary to modernize the housing finance system identifying guiding principles that should underlie a rebuilt system Contributors to the volume set out a wealth of innovative solutions that are possible within this framework presenting proposals for long term structural reforms that would infuse new life into the U S housing finance system while enhancing long term stability Nearly a decade after the inception of the Great Recession reform proposals have arisen across the political spectrum This is a moment of opportunity for rebuilding a key sector of the U S economy The research in this volume represents the best thinking of policy researchers and economic experts on the challenges that lie ahead and provides a roadmap for reforms to create a system characterized by liquidity stability access and sustainability Contributors W Scott Frame Meghan Grant John Griffith Diana Hancock Stephanie Heller Akash Kanojia Patricia C Mosser Kevin A Park Wayne Passmore Roberto G Quercia David Scharfstein Phillip Swagel Joseph Tracy Susan M Wachter Dale A Whitman Mark A Willis Joshua Wright      Summary of Activities United States. Congress. House. Committee on Banking, Finance, and Urban Affairs,1982      **Genesis of the Financial Crisis** R. Macdonald,2012-06-01 A complete and accessible explanation of the factors contributing to the onset of the 2007 financial and economic crisis The myriad factors are explained in an orderly way with simple terms The anticipation or not and reception of the crisis by mainstream economists and by Austrian economics leads to reflection on the state of economic theory      **Government-sponsored Enterprises** Thomas H. Stanton,2002 This book traces the origins of GSEs contrasts investor owned and cooperative GSEs and examines such issues as activities and the quality of oversight      To Expand and Reorganize the Federal Home Loan Mortgage Corporation United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Housing and Community Development,1982      **Oversight Hearing on the Federal Home Loan Bank System** United States. Congress. House. Committee on Banking and Financial Services. Subcommittee on Capital Markets, Securities, and Government Sponsored Enterprises,1996      The Federal Home Loan Banks in the Housing Finance System ,1993      **Federal Home Loan Bank System** United States. General Accounting Office,1993      **Privatization** United States. President's Commission on Privatization,1988      **Affordable Housing in the United States** Gregg Colburn,Rebecca J Walter,2024-12-30 Affordable Housing in the United States addresses the issue of affordability of housing or the lack thereof going beyond conventional policy discussions to consider fundamental questions such as What makes housing affordable and for whom is it affordable What are the consequences of a lack of affordable housing How is affordable housing created And what steps can be taken to ensure all people have access to affordable housing With the understanding that different households face different challenges the book begins by breaking down the variables relevant to the study of affordable

housing including housing costs household income geographic location and market forces to help readers understand and quantify affordability at the individual and societal level Part II examines the consequences of unaffordable housing highlighting racial inequities in housing access and affordability and multiple forms of housing precarity including eviction and homelessness Part III explores the entities involved in providing affordable housing such as local and federal governments regulatory agencies non profit organizations and for profit developers In Part IV case studies from US cities demonstrate the complex web of organizations policies and market conditions that influence housing affordability revealing substantial regional variations in access and policy response Part V proposes a future roadmap and outlines four potential states with radically different outcomes for the affordable housing system in the United States An ideal book for graduate and undergraduate courses in economics public policy real estate finance and development sociology and urban planning this title will also be of value to professionals and policymakers seeking to understand and improve housing affordability and access

**The Failure of Markets** Craig Allan Medlen, 2022-03-02 The core thesis of this book is that the major economic issues of renewable energy housing health and income disparities could best be addressed through direct government in kind production and redistributive measures It is argued that this governmental in kind production of essential needs would allow a rapid movement towards solutions that the market cannot possibly match The market works through indirect means So it is no mystery why in the areas of energy housing and health problems are not only formidable but in many respects are getting worse In contrast governmental in kind production would be direct Outcomes could be explicitly planned and managers would be publicly accountable This shift in production should be accompanied by redistributive measures through higher taxes on corporations and the rich and the possible adoption of monetary policies in line with Modern Monetary Theory MMT Relatedly the book demonstrates that the current lack of imaginative solutions results from a paralysis of imagination rooted deeply in nineteenth century liberalism that held that the market was to serve all issues A progressive agenda today needs to separate out needs from wants and to engage government production in the service of collectivist needs In kind production would infuse a democratic component within the economy The last chapter of the book also deals with how the ideology of neoliberalism blocks even the contemplation of governmental production in the service of people's needs This accessible work will be of significant interest to anyone seeking original solutions to age old problems particularly readers of public policy heterodox economics progressive politics and MMT More generally it is of interest to scholars

Government Sponsorship of the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation, 1996

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