



# Fixing the Housing Market: Financial Innovations for the Future (Wharton School Publishing--Milken Institute Series on Financial Innovations)

*Franklin Allen, James R. Barth, Glenn Yago*

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Ever since the ancient Greeks, financial innovation has enabled more people to purchase homes. Today is no different: in fact, responsible financial innovation is now the best tool available for "rebooting" crippled housing markets, improving their efficiency, and making housing more accessible to millions. In ***Fixing the Housing Market***, three leading experts explain how, covering everything decision-makers should know about today's housing and financial markets.

The authors first explain how innovative housing financial products, services and institutions evolved through the 19th century, World War I, the Great Depression, World War II, and beyond -- culminating in the post-1970s era of securitization. Next, they assess housing finance systems in mature economies during and after the recent crisis, highlighting benefits and risks associated with each widely-used mortgage funding structure and product. They also carefully assess current housing finance structures in emerging economies such as Brazil, Russia, India, and China.

Building on these insights, the authors introduce transformative financial innovations that can facilitate a more stable and sustainable financing system for housing -- providing better shelter for more people, helping the industry recover, and creating thousands of new jobs. Using these new tools, entrepreneurs, economic development specialists, and policymakers can develop practical strategies for bridging funding gaps -- raising more capital for longer terms at lower cost.



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