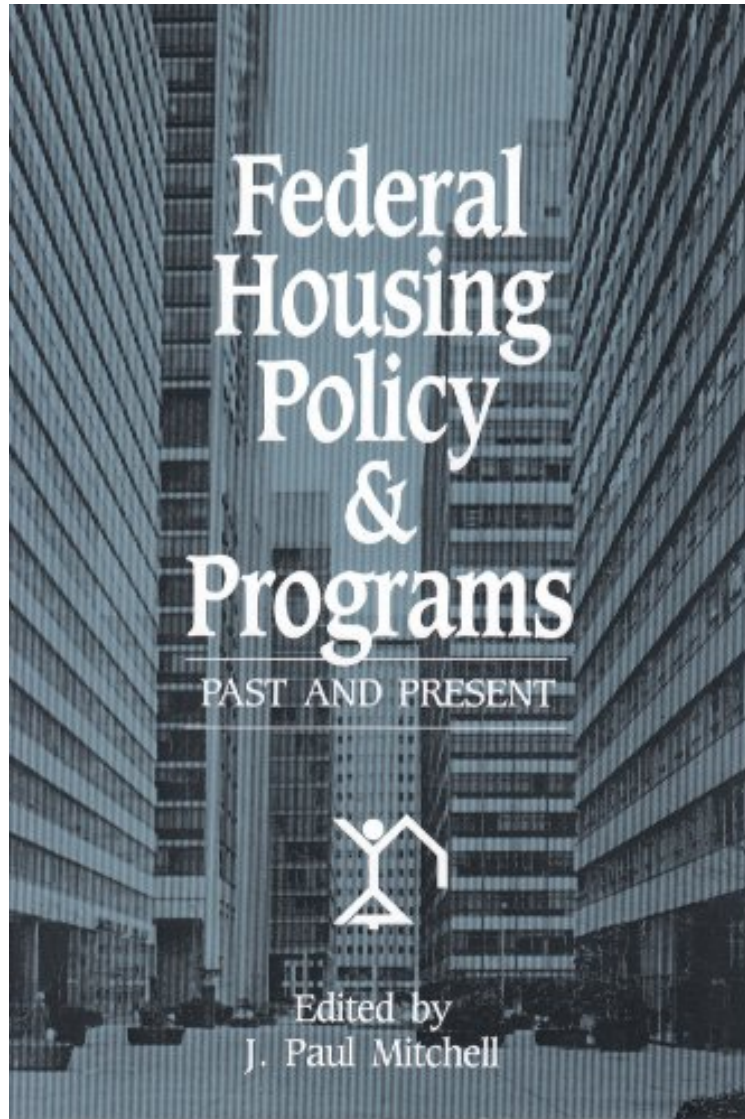


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## Federal Housing Policy and Programs: Past and Present

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The basic outlines of a federal housing policy were drawn during the Great Depression. Widespread unemployment,

bank failures, loss of savings, and home foreclosures led to the collapse of the real estate market. These disasters provided immediate objectives for housing programs: to stimulate employment, to preserve and strengthen financial institutions, and to protect and promote homeownership. During the decades following World War II, homeownership programs were successful. High family formation and high birth rates went hand-in-hand with high wages, mortgage availability, and consumerism, so that, despite raising home prices, single-family dwellings sprawled across the nation. Where is the federal government going in housing now? This book provides the building blocks to understanding the present and future. The best authorities in the field are grouped in this substantial one-volume work to provide the background and answers. Topics include the evolution of federal housing initiatives, veterans housing, tax benefits, public housing. From Henry Aarons "Rationale for a Housing Policy" to the debate on housing allowances between Bernard J. Frieden and Chester Hartman it's all here. The perspective moves from Milton Seiners seminal insights on the early evolution of federal housing initiatives to the most current proposals. The exhaustive nature of the work permits the inclusion of key ideas of national initiatives. From promises to indictments it's readable and understandable to readers at any level of expertise. A new era of federal role is evolving. In order to take part in the debate this book is essential. It will be useful for housing students and practitioners alike.

About the Author J. Paul Mitchell is chair emeritus of the department of urban planning at Ball State University. He is the author of *A History of Negroes in Muncie* and *Race Riots in Black and White*.