



## Homeownership Built to Last: Balancing Access, Affordability, and Risk after the Housing Crisis

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The ups and downs in housing markets over the past two decades are without precedent, and the costs—financial, psychological, and social—have been enormous. Yet Americans overwhelmingly still aspire to homeownership, and many still view access to homeownership as an important ingredient for building wealth among historically disadvantaged groups.

This timely volume reexamines the goals, risks, and rewards of homeownership in the wake of the housing bubble and subprime lending crisis. Housing, real estate, and finance experts explore the role of government in supporting homeownership, deliberate how homeownership can be made more sustainable, and discuss how best to balance affordability, access, and risk, particularly for minorities and low income families.

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