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Mortgage Revenue Bonds: Housing Markets, Home Buyers and Public Policy (Current Issues in Real Estate Finance and Economics)

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This book brings together much of the best policy-oriented research on state and local mortgage revenue bond (MRB) programs. Most of this re search was conducted to evaluate the impact of MRB subsidies on housing markets and potential home buyers. All of the research is concerned with the "so what" question often ignored by economists: it addresses the implications of the research results for public policy decisions concerning MRBs. The need for this book becomes apparent when reading the transcripts of congressional hearings on MRBs. At those hearings, the policy debate seems underinformed. Aside from discussions of the General Accounting Office's periodic evaluations of MRB programs and impassioned rebuttals by MRB proponents, the hearing testimony consists mostly of assertions and anecdotal evidence, with some "yes MRBs work" and "no they don't" exchanges. Although the research in this book may not improve the level of the policy debate on MRBs, it can inform decision makers, experts, and citizens interested in housing policy about issues that should be examined when considering the future of MRBs. Also, it can point other researchers interested in housing policy in the direction of the questions about MRB programs that need additional attention.

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