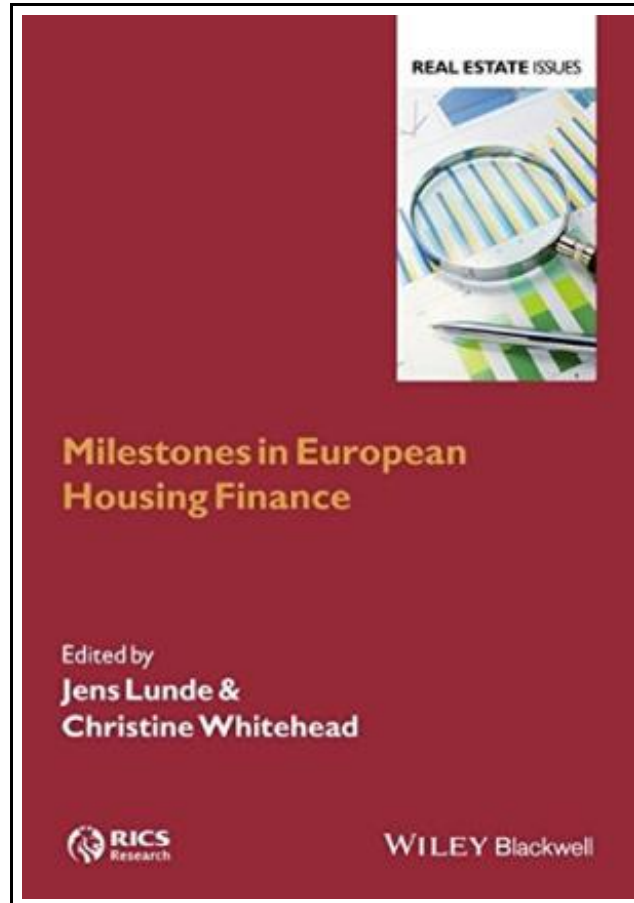


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John Wiley & Sons Inc. Hardback. Book Condition: new. BRAND NEW, European Housing Finance, Jens Lunde, Christine Whitehead, Twenty five years ago housing finance markets hardly existed in many European countries and where they did they had been heavily regulated. The position started to change in the 1970s and in one or two countries there was significant liberalisation in the early 1980s but the shift towards a new set of actors and new instruments did not really gain momentum until later in the decade. Thereafter at global and European levels there were periods of growth followed by crisis in the late 80s and early 90s, jitters for some in the mid/late 90s, a period of stable growth followed by the global financial disaster of 2008/9 from which markets are only just recovering. However there were also enormous differences between countries both in the pattern of change and the outcomes for national housing systems. This book provides evidence on how housing finance markets developed across Europe; which countries followed particular trends and the fundamentals that lay behind the different patterns to examine the lessons that can be learned from past experience and likely future trajectories. As such it will provide in one place both detailed evidence and analysis across countries from country commentators filling a gap which is currently filled only by national analyses or international commentators. The objective of the text is to bring together up to date material from across Europe which will help to clarify (i) how national housing finance markets have dealt with the challenges of deregulation and privatisation since the 1980s,(ii) how the financial crisis has impacted on the structure of the industry and the range of financial instruments available, (iii) how governments and the EU have responded to increasing risks and higher indebtedness in most...



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