



Understanding Housing Bubbles

Bill McKim

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This housing bubble book doesn't talk about what happened to people during the Housing Bubble. It explains what a housing bubble is, why they occur, what ended them, that they can't be prevented or controlled by regulation, and how to prevent them in the future. It shows that housing bubbles are always a bad thing for the economy, and why. The book can do all of that when other books and TV programs about the bubble couldn't, because it is based upon the realization that a Homemania occurred in which houses were not bought because they provided shelter and comfort but because they were appreciating in price very rapidly. This caused a cessation of mortgage defaults. This led to the creation of an investment that paid a very high return with zero apparent risk. The investment produced no wealth, but greatly increased consumption, thereby impoverishing the economy. Explains mortgage backed securities including CDOs, CDSs, and Synthetic CDOs. Shows who was and wasn't culpable.

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