



# Housing Finance Policy Center

## ANALYZING THE HOUSING FINANCE SYSTEM AND ITS EFFECTS ON THE ECONOMY, HOUSEHOLDS, AND COMMUNITIES

### RECENT PROJECTS

- Housing Finance At A Glance chartbook:** Providing monthly metrics and quick, accessible analysis on the state of the housing finance market.
- Access and affordability:** Examining the state of the credit box and commenting on proposals and policy changes that affect families' ability to achieve homeownership and affordable renting.
- Mortgage Servicing Collaborative:** Identifying reforms that will address lender reluctance to originate and service mortgages.
- Emerging issues:** Contributing to the debate over housing finance reform, single-family rentals, credit scoring, disaster recovery, and nonbanks.

Housing markets have slowly recovered in the wake of the Great Recession, but pressing questions remain. Regulators and other policymakers are making critical decisions each day, and they need information, evidence-based analysis, and solutions.

HFPC was created to fill this need. Our work connects

capital markets and housing markets to policy issues of the day. We provide timely, impartial data and analysis; show how the housing finance system affects households, communities, and the broader economy; and contribute to sound public policy, efficient markets, and economic opportunity.

### HIGHLIGHT :: HOUSING FINANCE, AFFORDABILITY, AND SUPPLY IN THE DIGITAL AGE



Urban Institute Trustee Diana Farrell moderates a discussion on the challenges of policymaking in the current political environment with Senators Mark Warner (D-VA) and Heidi Heitkamp (D-ND) at the Housing Finance Policy Center's (HFPC) Housing Finance Innovation Forum dinner attended by HFPC's funders and supporters.



**CODIRECTOR**  
LAURIE  
GOODMAN



**CODIRECTOR**  
ALANNA  
MCCARGO

*“ HFPC has brought analytic rigor and common sense to the mortgage finance policy environment, which will be essential if the nation is to restore a balanced and effective housing market. ”*

—LEWIS RANIERI

Chairman and President  
of RanieriPartners

#### OUR APPROACH

- Our researchers **connect the fields of housing policy and housing finance**. We bring together data, research, and market and policy expertise from both fields, and serve as a knowledge-sharing hub for policymakers, industry participants, academics, and banking and finance experts.
- We offer detailed, **data-driven critiques of legislative and regulatory policy proposals** in the housing finance space with a clear focus on the interests of consumers and the broader economy.
- We are a **repository of a large amount of complex housing finance data** that we share with academics, policymakers, communities, advocates, the media, and the public. We provide tools and resources to help participants make informed decisions and arguments in high-stakes policy debates.
- We embrace **mapping and data visualization**, blogging, and social media to share insights from our analysis as issues are debated.

#### OUR POLICY IMPACT

Senior policy officials frequently consult our experts for high-quality, fact-based analysis of policy alternatives, and our work is cited extensively—on both sides of the debate—in written testimony and congressional hearings. Our recommendations on housing finance reform proposals, borrower relief programs, and credit accessibility have shaped debate, informed policy, and drawn substantial media coverage and attention from key policymakers and market players. Just one example: HFPC’s extensive analysis of the tight credit box has contributed significantly to how the Federal Housing Finance Agency and Federal Housing Administration have addressed credit accessibility.

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#### URBAN INSTITUTE

The nonprofit Urban Institute is the United States’ leading research organization dedicated to developing evidence-based insights that improve people’s lives and strengthen communities. For nearly five decades, Urban has been a trusted source for rigorous analysis of complex social and economic challenges; strategic advice to policymakers, philanthropists, and practitioners; and policy insights that elevate debate. Our objective research helps expand opportunities for all.

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