



# Questioning Homeownership as a Public Policy Goal (PA 696)

*Morris A. Davis*

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For decades U.S. housing policy has focused on promoting homeownership. This paper argues that serious discussion should occur at the highest levels about eliminating current policies and de-emphasizing homeownership as a policy objective. The author focuses on the set of policies designed to further homeownership has been ineffective and expensive and that homeownership as a public policy goal is not well supported. These housing policies are deductibility of mortgage interest from income for tax purposes and subsidization of the large mortgage entities Fannie Mae and Freddie Mac. A calculation of these policies suggests the present value costs U.S. taxpayers \$2.5 trillion.

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