

Privatizing Fannie Mae, Freddie Mac, and the Federal Home Loan Banks

Why and How

Many people want to tighten federal regulations governing the government-sponsored enterprises (GSEs)—Fannie Mae, Freddie Mac, and the Federal Home Loan Banks. But better regulations will not do much to reduce the real risks that the GSEs create for U.S. taxpayers and the economy, and are not likely to have real force. Fannie and Freddie are the most politically powerful companies in America. The savings and loan debacle of the late 1980s showed that politically powerful organizations can intimidate regulators and stave off tough regulation. Under these circumstances, privatization—the elimination of government backing—is the only viable way to protect the taxpayers and the economy against the consequences of major financial difficulties at one or more of the GSEs.

Opponents of privatization believe that Fannie Mae and Freddie Mac would be even more powerful as privatized entities. Fannie and Freddie would be able to obtain better financing than their competitors, according to this line of thinking. Concerns have also been raised about whether the privatization of Fannie and Freddie would disrupt the residential finance market or raise mortgage rates for home buyers.

The plans in this book together address these concerns. Thomas H. Stanton demonstrates that it is possible to cut the ties between the government and the GSEs—and to create a fully competitive private mortgage market—without disrupting the current system of residential mortgage finance. Financial consultant Bert Ely shows that it would be possible to obtain lower mortgage rates than currently offered by Fannie and Freddie, without any government involvement. The book presents a complete legislative proposal to enact these plans, along with a detailed section-by-section analysis of the bill.

Peter J. Wallison is a resident fellow at AEI and codirector of AEI's program on financial market deregulation.

Thomas H. Stanton is a Washington, D.C.-based attorney.

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Privatizing Fannie Mae Freddie Mac and The Federal Home Loan Banks Why And How:

Privatizing Fannie Mae, Freddie Mac, and the Federal Home Loan Banks Peter J. Wallison, Thomas H.

Stanton, Bert Ely, 2004 This book argues that privatization of the government sponsored enterprises is the only viable way to protect the taxpayers and the economy Federal Home Loan Bank System United States. General Accounting Office, 1993

Federal Home Loan Bank System Adam Ashcraft, 2010-06 The Federal Home Loan Bank FHLB System is a large complex and understudied government sponsored liquidity facility that currently has more than 1 trillion in secured loans outstanding mostly to commercial banks and thrifts Documents the significant role played by the FHLB System at the outset of the ongoing financial crisis and then provides evidence about the uses of these funds by their bank and thrift members Identifies the trade offs faced by FHLB member borrowers when choosing between accessing the FHLB System or the Fed Reserve's discount window during the crisis Describes the fragmented U.S. lender of last resort framework and finds that additional clarity about the respective roles of the various liquidity facilities would be helpful Financing Failure Vern

McKinley, 2012-01-10 During the recent financial crisis no issue has aroused more passion than financial institution bailouts The standard rationale for the bailouts has been one of necessity and fear federal regulatory agencies must have more authority in order to respond to the crisis or else the public will face terrible consequences But does this rationale hold up to close inspection In *Financing Failure* Vern McKinley approaches the topic by examining the policy decisions behind the bailouts and by showing their connection to previous government interventions He brings under scrutiny the policy decisions made by the Treasury Department the Federal Reserve and the FDIC during the crisis of the 2000s and links them to policies that go back as far as the 1930s This history of bailouts reveals that the genesis of financial crisis is government policy be it the mismanagement of monetary policy during the 1930s or the political push to expand homeownership that helped cause the 2000s crisis The nation's federal financial regulators and the politicians claim to have saved the American economy In truth they have done everything within their power to expand their own influence often far out of view from the public and media Instead of openly explaining their actions the bailout agencies have attempted to prevent the public from reviewing their decision making often at tremendous cost to taxpayers McKinley's painstakingly researched and clear headed analysis of bailouts and government intervention shows that the American public has accepted too many official pronouncements at face value and that reining in the federal regulators is a necessary step toward truly promoting the safety and soundness of the financial system *Privatization* United States. President's Commission on Privatization, 1988 **Vierteljahrshefte zur**

Wirtschaftsforschung Deutsches Institut für Wirtschaftsforschung, 2009 **International Encyclopedia of Housing and**

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Techniques of Privatization of State-owned Enterprises: Inventory of country experience and reference materials Rebecca Candoy-Sekse, Anne Ruiz Palmer, 1988 Taking into account the need for information on the practical aspects of privatization of state owned enterprises this report reviews what is known about recent experiences in this field of selected developing countries and developed countries Through the description and illustration of methods which were tried as well as options available to governments it deals strictly with techniques on how to privatize as opposed to whether to privatize By and large the report is a cooperative effort of contributors within and outside the World Bank consisting of three volumes

Housing Finance International ,2004 **The Effect of Automated Underwriting on the Profitability of Mortgage Securitization** Wayne Passmore,1997 *Housing Abstracts* ,1997 Washington Financial Reports ,1986-07 Mortgage Banking ,2007 **Cityscape** ,2000 **Monthly Report on General Business and Agricultural Conditions in Federal Reserve District No. 8** ,2006 *Monthly Review - Federal Reserve Bank of St. Louis* Federal Reserve Bank of St. Louis,2006-07 **Federal Reserve Bulletin** ,1996 *Privatization* United States. President's Commission on Privatization, David F. Linowes, 1988 *Review* ,2006 Mortgage-backed Securities ,2006

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