

Joint Center for Housing Studies of Harvard University



THE STATE OF THE
**NATION'S
HOUSING**
2008



Joint Center for Housing Studies of Harvard University

Graduate School of Design | Harvard Kennedy School

Principal funding for this report was provided by the Ford Foundation and the Policy Advisory Board of the Joint Center for Housing Studies. Additional support was provided by:

Fannie Mae

Federal Home Loan Banks

Freddie Mac

Housing Assistance Council

National Association of Home Builders

National Association of Housing and Redevelopment Officials

National Association of Local Housing Finance Agencies

National Association of Realtors®

National Council of State Housing Agencies

National Housing Conference

National Housing Endowment

National League of Cities

National Low Income Housing Coalition

National Multi Housing Council

Research Institute for Housing America

©2008 President and Fellows of Harvard College.

The opinions expressed in *The State of the Nation's Housing: 2008* do not necessarily represent the views of Harvard University, the Policy Advisory Board of the Joint Center for Housing Studies, the Ford Foundation, or the other sponsoring agencies.



The State of the Nation's Housing report is prepared
by the Joint Center for Housing Studies of Harvard University

Barbara Alexander
William Apgar
Kermit Baker
Pamela Baldwin
Eric Belsky
Zhu Xiao Di
Rachel Bogardus Drew
Elizabeth England
Ren Essene
Gary Fauth
Angela Flynn
Jackie Hernandez
Nancy Jennings
George Masnick

Dan McCue
Meg Nipson
Kevin Park
Nicolas Retsinas
Diana Siu
Laurel Traves
Alexander von Hoffman
Abbe Will

Editor and Project Manager
Marcia Fernald

Designer
John Skurchak

For additional copies, please contact
Joint Center for Housing Studies of Harvard University
1033 Massachusetts Avenue, 5th Floor
Cambridge, MA 02138

p 617 495 7908
f 617 496 9957

www.jchs.harvard.edu



Joint Center for Housing Studies
of Harvard University

1033 Massachusetts Avenue, 5th Floor
Cambridge, MA 02138

p 617 495 7908
f 617 496 9957

www.jchs.harvard.edu