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References

Category: Video editing software

Housing Will Not Rebound Perhaps the greatest delusion in our economic times is the belief that housing will rebound. It won't. The housing industry is a zombie that has been driving the U.S. economy for over a decade and counting. In

fact, as I detail in my most recent Ticked Off Blue-Collar Investor column for Forbes, the average household in America will spend almost half of their income on housing next year. It comes as no surprise that new home sales have cratered.

After all, people simply don't have money to spend. And there's no

doubt that prices have come down — the benchmark Standard & Poor's/Case-Shiller composite index has fallen a little more than 25% from its peak in early 2006. The problem is that banks are not lending. High-priced mortgages are a dead letter. And for the last three years, banks have insisted that they can't

lend for anything but barely above the current level of prices. The Federal Housing Finance Agency's latest data shows that banks have cut back their home lending by almost half. Lenders are simply not lending to people who can't afford to buy homes. And while the housing industry has been able to show prices

rising, this has been mostly through the fall of the average mortgage into the \$200,000's. In other words, the whole housing industry is based on a house-price bubble that, in the near term, will make families poorer. And because of the housing industry, families are losing their home-ownership dream. the Batteruns, the

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