

North-Holland is an imprint of Elsevier

Radarweg 29, PO Box 211, 1000 AE Amsterdam, The Netherlands
The Boulevard, Langford Lane, Kidlington, Oxford OX5 1GB, UK

Copyright © 2015 Elsevier B.V. All rights reserved.

Chapter 15, How Mortgage Finance Affects the Urban Landscape, Copyright © 2015 Elsevier B.V. and FRBNY. All rights reserved.

No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means electronic, mechanical, photocopying, recording or otherwise without the prior written permission of the publisher

Permissions may be sought directly from Elsevier's Science & Technology Rights Department in Oxford, UK: phone (+44) (0) 1865843830; fax (+44) (0) 1865 853333; email: permissions@elsevier.com. Alternatively you can submit your request online by visiting the Elsevier web site at <http://elsevier.com/locate/permissions>, and selecting Obtaining permission to use Elsevier material.

Notices

Knowledge and best practice in this field are constantly changing. As new research and experience broaden our understanding, changes in research methods, professional practices, or medical treatment may become necessary.

Practitioners and researchers must always rely on their own experience and knowledge in evaluating and using any information, methods, compounds, or experiments described herein. In using such information or methods they should be mindful of their own safety and the safety of others, including parties for whom they have a professional responsibility.

To the fullest extent of the law, neither the Publisher nor the authors, contributors, or editors, assume any liability for any injury and/or damage to persons or property as a matter of products liability, negligence or otherwise, or from any use or operation of any methods, products, instructions, or ideas contained in the material herein.

British Library Cataloguing-in-Publication Data

A catalogue record for this book is available from the British Library

Library of Congress Cataloging-in-Publication Data

A catalog record for this book is available from the Library of Congress

ISBN: 978-0-444-59517-1 (Vol. 5A)

ISBN: 978-0-444-59531-7 (Vol. 5B)

For information on all North-Holland publications
visit our website at <http://store.elsevier.com/>



Working together
to grow libraries in
developing countries

www.elsevier.com • www.bookaid.org

Typeset by SPi Global, India

Printed and bound in the UK

Publisher: Nikki Levy

Acquisition Editor: J. Scott Bentley

Editorial Project Manager: Joslyn Chaiprasert-Paguio

Production Project Manager: Nicky Carter

Designer: Alan Studholme