

Notes Section 10

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1 The rise of the suburbs

1.1 Economic factors that influenced suburban growth

- After the Great Depression, people lost their homes en masse. Government loan programs allowed mortgages to be taken out over 20-30 years (the now standard) instead of what was then the standard of 5 years. This made housing much more accessible to the average worker and their family. Housing demand grew massively, as did home building.
- The Federal Housing Authority (FHA) insured some mortgages by protecting the lenders even if the loanee defaulted.

1.2 Suburban form and design

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