

Scenario 1



The country is in the process of recovering from a major recession. At the worst point in that recession, 50 percent of mortgages were in default. At present, the national homeownership rate is around 43 percent. Banks remain wary of making loans, although there is increased demand for housing within cities. The Department of Labor has already established a special homeownership incentive, offering mortgage guarantees for workers under the age of 35, however, many of these workers continue to struggle to find housing they can afford, particularly in cities.

Scenario 2



The country has been gripped by protests regarding the state of race relations and the treatment of minorities by government officials. Cities are largely segregated by race and income, and have been further damaged by looting and rioting. There is strong public demand for fairer treatment, including the desegregation of neighborhoods and integration of schools. The homeownership rate is around 62 percent. Local governments have expressed concern about policies impacting local stability and the prospect of rapid change.