



Financing California Real Estate: Spanish Missions to subprime mortgages (Banking, Money and International Finance)

Lynne P. Doti

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California was at the epicentre of the collapse of the real estate market in 2008, which had a devastating effect on the world economy. Taking this diverse and powerful state as a case study, this book presents a financial history of the property business, from the time Spanish Missions were established to the Great Recession.

Financing California Real Estate provides the history of expansions and contractions in the real estate market, and describes factors in the state and nation which may have triggered changes in the direction of growth in real estate lending. It explores how financial institutions which provided funding for building and buying homes changed over time, from the establishment of Spanish Missions in 1769, to the Gold Rush, to rail transportation, all the way through to the real estate bubble that peaked in 2005. Using detailed information on financial institutions to explain the changing nature of the real estate market, this book ultimately suggests an alternative theory for what led to the Great Recession.

This book will be of interest to researchers working in the area of real estate cycles in the economy, historians interested in the economy of California, and financial historians.

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