



Covered Bonds: Features and Proposals (Congressional Policies, Practices and Procedures: Economic Issues, Problems and Perspectives)

Wei Zhao

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This book examines the features and proposals of residential covered bond utilization and future issues for the 112th Congress. Covered bonds are a relatively common method of funding mortgages in Europe, however uncommon in the United States. A covered bond is a recourse debt obligation that is secured by a pool of assets, often mortgages. The holders of the bond are given additional protection in the event of bankruptcy or insolvency of the issuing lender. Because some believe that the sub-prime mortgage turmoil may have been influenced by poor incentives for lenders using the securitization process, some policymakers have recommended covered bonds as an alternative for U.S. mortgage markets. Although covered bond contracts are not prohibited in the U.S., some policymakers believe that legislation and agency rulemaking could facilitate the growth of a domestic covered bond market.

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