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A Survey of Policies that may Increase Access to Home Ownership for Low-Income Households

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Abstract

This review examines the role of public policy in increasing access to home ownership for low-income households. It discusses the challenges faced by low-income households in accessing home ownership and the role of public policy in addressing these challenges. The review also discusses the role of public policy in increasing access to home ownership for low-income households. It discusses the challenges faced by low-income households in accessing home ownership and the role of public policy in addressing these challenges. The review also discusses the role of public policy in increasing access to home ownership for low-income households. It discusses the challenges faced by low-income households in accessing home ownership and the role of public policy in addressing these challenges.

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focus on the ability of the households to signal their characteristics and on strengthening various insurance markets so that they become open to more households at a reasonable price.

Keywords: Home ownership Low-income housing Government policies Mortgages Home equity

Notes

1. Atterhög ([2006](#)) developed a model to describe what factors determine the home ownership rate in a specific country. Moreover, using data from 13 industrialized countries from the period 1970–2000, Atterhög also found that government policies do actually have an impact on home ownership rates.
2. Several studies show the impact of income and wealth constraints on individual home ownership propensities. Linneman & Wachter ([1989](#)) and Zorn ([1989](#)) found that both income and wealth (down-payment) constraints reduce home ownership propensities. Jones ([1989](#)) provides evidence that wealth or down-payment constraint plays a prominent, and perhaps the critical role in determining the tenure transition to first-time home ownership (see also Boehm [1993](#), Engelhardt [1994](#), Haurin, Hendershott & Wachter [1997](#), Jones [1995](#)).
3. This figure and the figure in the next paragraph are based on conditions for 1999.
4. “Frequency of home ownership transitions from
<http://www.federalreserve.gov>”
5. In general, the frequency of home ownership transitions is higher for certain time in the life cycle, but not for all. The frequency of transitions is higher for the right price agreed upon.




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