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

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Abstract

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Moreover, direct subsidies and grants are probably not very interesting considering the

weak financial situation of most governments. Thus, selected policies would probably 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.

Henders

3. This figure shows the results of the regression analysis for 1999.

4. “Frequency of home ownership transitions from rental to home ownership”

<http://www>

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Did the post-1986 decline in the homeownership rate benefit the New Zealand labour market? A spatial-econometric exploration

Source: Springer Science and Business Media LLC

Positionality of women in homeownership: a process of gender contract negotiation

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