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Articles

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

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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 constraints are important. Income constraint plays a particularly important role in the transition to first-time home ownership. Hendershott & Hendershott ([1999](#)) found that income constraint is the most important constraint for first-time home ownership in Australia for 1999.
3. This finding is consistent with the findings of Hendershott & Hendershott ([1999](#)).
4. “First-time home buyers” are defined as those who have not owned a home in the past 12 months. For more information, see <http://www.fha.gov>.
5. In general, the government should not intervene in the housing market. However, certain interventions may be justified, such as providing information, offering the right to pre-emptive purchase, or providing a price agreed upon to the seller.



## Related Research Data

Many routes to homeownership: A four-site ethnographic study of minority and immigrant experiences

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## The Benefits of the Home Mortgage Interest Deduction

Source: SSRN Electronic Journal

## Private Home-ownership Finance for Low-income Households

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## Introduction to the Focus Issue

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## Credit Risk, Credit Scoring, and the Performance of Home Mortgages

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## Income variability, uncertainty and housing tenure choice

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## Moral Hazard in Home Equity Conversion

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Comment on Steven C. Bourassa and William G. Grigsby's "income tax concessions for owner-occupied housing"

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