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Articles

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

Mikael Atterhög Man-Suck Song

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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 inc X qir constraint propens ansition to plays a first-tim Henders 3. This f for 1999. from http:// certain 5. In ger time in t er the right (but not orice agreed upon too

Related Research Data

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

immigrant experiences

Source: Housing Policy Debate

The Benefits of the Home Mortgage Interest Deduction

Source: SSRN Electronic Journal

Private Home-ownership Finance for Low-income Households

Source: Urban Studies

Introduction to the Focus Issue

Source: Housing Studies

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

Source: Federal Reserve Bulletin

Income variability, uncertainty and housing tenure choice

Source: Regional Science and Urban Economics

Moral Hazard in Home Equity Conversion

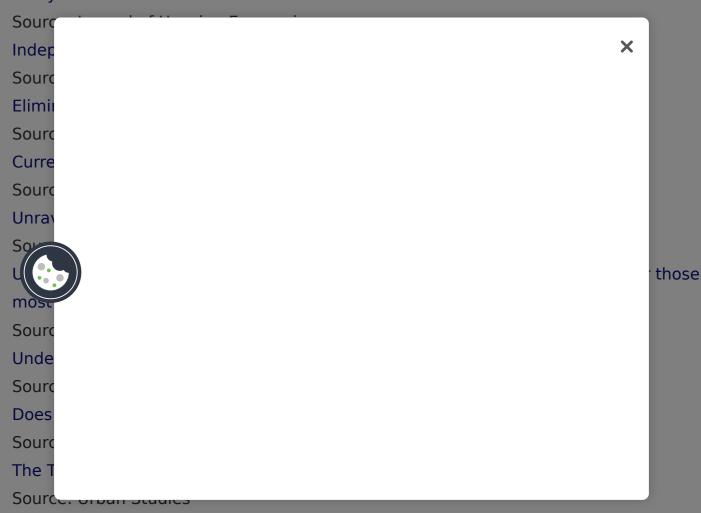
Source: Real Estate Economics

Borrowing Constraints and the Tenure Choice of Young Households

Source: Unknown Repository

Income, Wealth Accumulation, and First-Time Homeownership: An Intertemporal

Analysis



International Real Estate Review Source: International Real Estate Review The Impacts of Borrowing Constraints on Homeownership Source: Real Estate Economics Property tax limits, local fiscal behavior, and property values: evidence from Massachusetts under Proposition Source: Journal of Public Economics Home ownership in a risk society Source: Unknown Repository Recent US Urban Change and Policy Initiatives Source: Urban Studies Investment characteristics of low- and moderate-income mortgage loans Source: Journal of Housing Economics Home Ownership and Access to Opportunity Source: Housing Studies House Prices and the Decision to Save for Down Payments Source: Journal of Urban Economics What Has Happened to the Bottom of the US Housing Market? Source: Urban Studies Increased Competition in the Swedish Housing Market and Its Effect on Rents and Quality of Housing Services for Households Source: Housing Theory and Society The S X Sourc The i Source Home Source Grant Source ions for Sourc Taxin red Statu Sourc Asym Sourc Index Source: The Journal of Portfolio Management

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