

# LOW-INCOME HOMEOWNERSHIP

EXAMINING THE UNEXAMINED GOAL



Nicolas P. Retsinas AND Eric S. Belsky, EDITORS

# Low Income Homeownership Examining The Unexamined Goal

**Nestor M. Davidson**



## **Low Income Homeownership Examining The Unexamined Goal:**

Low-Income Homeownership Nicolas P. Retsinas, Eric S. Belsky, 2004-05-28 A generation ago little attention was focused on low income homeownership. Today homeownership rates among underserved groups including low income households and minorities have risen to record levels. These groups are no longer at the margin of the housing market; they have benefited from more flexible underwriting standards and greater access to credit. However, there is still a racial/ethnic gap, and the homeownership rates of minority and low income households are still well below the national average. This volume gathers the observations of housing experts on low income homeownership and its effects on households and communities. The book is divided into five chapters which focus on the following subjects: homeownership trends in the 1990s; overcoming borrower constraints; financial returns to low income homeowners; low income loan performance; and the socioeconomic impact of homeownership.

Low-Income Homeownership Nicolas P. Retsinas, Eric S. Belsky, 2004-05-28 A Brookings Institution Press and Harvard University Joint Center for Housing Studies publication. A generation ago little attention was focused on low income homeownership. Today homeownership rates among underserved groups including low income households and minorities have risen to record levels. These groups are no longer at the margin of the housing market; they have benefited from more flexible underwriting standards and greater access to credit. However, there is still a racial/ethnic gap, and the homeownership rates of minority and low income households are still well below the national average. This volume gathers the observations of housing experts on low income homeownership and its effects on households and communities. The book is divided into five chapters which focus on the following subjects: homeownership trends in the 1990s; overcoming borrower constraints; financial returns to low income homeowners; low income loan performance; and the socioeconomic impact of homeownership.

**The Affordable Housing Reader** Elizabeth J. Mueller, J. Rosie Tighe, 2013-03-05 The Affordable Housing Reader brings together classic works and contemporary writing on the themes and debates that have animated the field of affordable housing policy, as well as the challenges in achieving the goals of policy on the ground. The Reader, aimed at professors, students, and researchers, provides an overview of the literature on housing policy and planning that is both comprehensive and interdisciplinary. It is particularly suited for graduate and undergraduate courses on housing policy offered to students of public policy and city planning. The Reader is structured around the key debates in affordable housing, ranging from the conflicting motivations for housing policy through analysis of the causes of and solutions to housing problems to concerns about gentrification and housing and race. Each debate is contextualized in an introductory essay by the editors and illustrated with a range of texts and articles. Elizabeth Mueller and Rosie Tighe have brought together for the first time into a single volume the best and most influential writings on housing and its importance for planners and policy makers.

Fair and Affordable Housing in the U.S. Robert M. Silverman, Kelly L. Patterson, 2011-09-09 This edited book examines trends, outcomes, and future directions of U.S. fair and affordable housing.

policy It focuses on four areas of interest fair housing policy affordable housing finance equitable approaches to land use rent vouchers and homeownership policy      Urban and Regional Policy and its Effects Margery Austin Turner,Howard Wial,Harold Wolman,2009-12-01 The goal of this book the first in a series is to bring policymakers practitioners and scholars up to speed on the state of knowledge on various aspects of urban and regional policy What do we know about the effectiveness of select policy approaches reforms or experiments on key social and economic problems facing cities suburbs and metropolitan areas What can we say about what works what doesn t and why And what does this knowledge and experience imply for future policy questions The authors take a fresh look at several different issues e g economic development education land use and conceptualize how each should be thought of Once the contributors have presented the essence of what is known as well as the likely implications they identify the knowledge gaps that need to be filled for the successful formulation and implementation of urban and regional policy      *Affordable Housing Finance* K. Hawtrey,2009-08-21 This text explores the vexing problem of housing exclusion and the related financial fallout which has come into sharp relief since the onset of the housing led global credit crisis The book looks at the dimensions of affordable housing finance compares current policy approaches in the US UK and Australia and works towards solutions      Handbook of Regional and Urban Economics Gilles Duranton,Vernon Henderson,William Strange,2015-06-29 Developments in methodologies agglomeration and a range of applied issues have characterized recent advances in regional and urban studies Volume 5 concentrates on these developments while treating traditional subjects such as housing the costs and benefits of cities and policy issues beyond regional inequalities Contributors make a habit of combining theory and empirics in each chapter guiding research amid a trend in applied economics towards structural and quasi experimental approaches Clearly distinguished from the New Economic Geography covered by Volume 4 these articles feature an international approach that positions recent advances within the discipline of economics and society at large Emphasizes advances in applied econometrics and the blurring of within and between cities Promotes the integration of theory and empirics in most chapters Presents new research on housing especially in macro and international finance contexts      *Handbook of Regional and Urban Economics, vol. 5B* Gilles Duranton,Vernon Henderson,William Strange,2015-05-15 Developments in methodologies agglomeration and a range of applied issues have characterized recent advances in regional and urban studies Volume 5 concentrates on these developments while treating traditional subjects such as housing the costs and benefits of cities and policy issues beyond regional inequalities Contributors make a habit of combining theory and empirics in each chapter guiding research amid a trend in applied economics towards structural and quasi experimental approaches Clearly distinguished from the New Economic Geography covered by Volume 4 these articles feature an international approach that positions recent advances within the discipline of economics and society at large Editors are recognized as leaders and can attract an international list of contributors Regional and urban studies interest economists in many subdisciplines such as

labor development and public economics Table of contents combines theoretical and applied subjects ensuring broad appeal to readers

**The Affordable Housing Reader** Elizabeth Mueller,J. Rosie Tighe,2022-07-14 This second edition of The Affordable Housing Reader provides context for current discussions surrounding housing policy emphasizing the values and assumptions underlying debates over strategies for ameliorating housing problems experienced by low income residents and communities of color The authors highlighted in this updated volume address themes central to housing as an area of social policy and to understanding its particular meaning in the United States These include the long history of racial exclusion and the role that public policy has played in racializing access to decent housing and well serviced neighborhoods the tension between the economic and social goals of housing policy and the role that housing plays in various aspects of the lives of low and moderate income residents Scholarship and the COVID 19 pandemic are raising awareness of the link between access to adequate housing and other rights and opportunities This timely reader focuses attention on the results of past efforts and on the urgency of reframing the conversation It is both an exciting time to teach students about the evolution of United States housing policy and a challenging time to discuss what policymakers or practitioners can do to effect positive change This reader is aimed at students professors researchers and professionals of housing policy public policy and city planning

**Growth Management and Affordable Housing** Anthony Downs,2004-06-15 Advocates of growth management and smart growth often propose policies that raise housing prices thereby making housing less affordable to many households trying to buy or rent homes Such policies include urban growth boundaries zoning restrictions on multi family housing utility district lines building permit caps and even construction moratoria Does this mean there is an inherent conflict between growth management and smart growth on the one hand and creating more affordable housing on the other Or can growth management and smart growth promote policies that help increase the supply of affordable housing These issues are critical to the future of affordable housing because so many local communities are adopting various forms of growth management or smart growth in response to growth related problems Those problems include rising traffic congestion the absorption of open space by new subdivisions and higher taxes to pay for new infrastructures This book explores the relationship between growth management and smart growth and affordable housing in depth It draws from material presented at a symposium on these subjects held at the Brookings Institution in May 2003 sponsored by the U S Department of Housing and Urban Development the National Association of Realtors and the Fannie Mae Foundation Contributors seek to inform the debate and provide some useful answers to help the nation accommodate the curtailment of growth in urban and suburban domains while still ensuring a supply of affordable housing Contributors include Karen Destorel Brown Brookings Robert Burchell Rutgers University Daniel Carlson University of Washington David L Crawford Econsult Corporation Anthony Downs Brookings Ingrid Gould Ellen New York University William Fischel Dartmouth College George C Galster Wayne State University Jill Khadduri Abt Associates Gerrit J Knaap University of Maryland Robert Lang Virginia Polytechnic Creating

Mixed Communities through Housing Policies Anna Maria Santiago, Iris Levin, Kathy Arthurson, 2024-02-08 This book focuses on socially mixed e g by income tenure ethnicity or any other characteristic communities developed through housing renewal and critically examines the policies and practices in view of the growing urban inequality The volume expands the discussion to the second phase of social mix social mix version 2 0 and offers constructive reflections on how social mix can be better conceived and delivered with fewer negative side effects The chapters in this book cover diverse national contexts and policy backgrounds and represent the perspectives of many key stakeholders including national and local governments services and NGOs developers and most importantly residents Chapters present diverse case studies from Europe the Middle East Africa India Australia and the United States and discuss projects that range in scale from small housing initiatives to neighborhoods and to whole districts They focus on diverse experiences of social mix between university students and young professionals and low income social housing tenants between older low income residents and younger middle class residents between diverse ethnic and social class groups sharing a neighborhood and between private and public housing residents Chapters also vary on the tools used to create social mix from local non for profit initiatives a national policy intervention and urban policies that aim to enhance social mix Lastly the book shows the range of analytical tools researchers have used to understand the diverse appearances of social mix its underlying goals and its consequent outcomes These include comparative analyses of social mix in diverse national and political settings including the Global East an evaluation of social mix from the perspective of social justice a historical analysis of the development of an urban district and a design analysis of urban renewal projects The chapters in this book were originally published as a special issue of Journal of Urban Affairs

**Meeting Our Nation's Housing Challenges** United States. Millennial Housing Commission, 2002 CD ROM includes description of methods by which the Commission sought public input list of Commission sponsored meetings and hearings including names of participants text of letter the Commission distributed seeking input on key issues as well as a list of the people and organizations to which it was sent hearing testimony and statements submitted during other Commission sponsored meetings Housing Policy in the United States Alex F. Schwartz, 2021-04-28 The fourth edition of Housing Policy in the United States refreshes its classic foundational coverage of the field with new data analysis and comparative focus This landmark volume offers a broad overview that synthesizes a wide range of material to highlight the significant problems concepts programs and debates that all defi ne the aims challenges and milestones within and involving housing policy Expanded discussion in this edition centers on state and local activity to produce and preserve affordable housing the impact and the implications of reduced fi nancial incentives for homeowners Other features of this new edition include Analysis of the impact of the Tax Cuts and Jobs Act of 2017 on housing related tax expenditures Review of the state of fair housing programs in the wake of the Trump Administration s rollback of several key programs and policies Cross examination of U S housing policy and conditions in an international context Featuring the latest available data on housing

patterns and conditions this is an excellent companion for graduate and advanced undergraduate courses in urban studies urban planning sociology and social policy and housing policy

**The SAGE Handbook of Housing Studies** David F Clapham, William A V Clark, Kenneth Gibb, 2012-04-20 Cross disciplinary and critical in its approach The SAGE Handbook of Housing Studies is an elucidating look at the key issues within the field It covers the study of housing retrospectively but also analyses the future directions of research and theory demonstrating how it can contribute to wider debates in the social sciences A comprehensive introductory chapter is followed by four parts offering complete coverage of the area Markets examines the perception of housing markets how they function in different contexts and the importance of housing behaviour and neighbourhoods Approaches looks at how other disciplines economics geography and sociology have informed the direction of housing studies Context traces the interactions between housing studies and other aspects of society providing context to debate housing through issues of space social welfare and the environment Policy is a multi disciplinary and comprehensive take on the major policy issues and the causes and possible solutions of housing problems such as regeneration and homelessness Edited by leading names in the field and including international contributions the book is a stimulating wide ranging read that will be an invaluable resource for academics and researchers in geography urban studies sociology social policy economics and politics

The Urban Poor in Latin America Marianne Fay, 2005 About half of the region's poor live in cities and policy makers across Latin America are increasingly interested in policy advice on how to design programmes and policies to tackle poverty This publication argues that the causes of poverty the nature of deprivation and the policy levers to fight poverty are to a large extent site specific It therefore focuses on strategies to assist the urban poor in making the most of the opportunities offered by cities such as larger labour markets and better services while helping them cope with the negative aspects such as higher housing costs pollution risk of crime and less social capital

Chasing the American Dream William M. Rohe, Harry L. Watson, 2018-07-05 Providing decent safe and affordable housing to low and moderate income families has been an important public policy goal for more than a century In recent years there has been a clear shift of emphasis among policymakers from a focus on providing affordable rental units to providing affordable homeownership opportunities Due in part to programs introduced by the Clinton and Bush administrations the nation's homeownership rate is currently at an all time high Does a house become a home only when it comes with a deed attached Is participation in the real estate market a precondition to engaged citizenship or wealth creation The real estate industry's marketing efforts and government policy initiatives might lead one to believe so The shift in emphasis from rental subsidies to affordable homeownership opportunities has been justified in many ways Claims for the benefits of homeownership have been largely accepted without close scrutiny But is homeownership always beneficial for low income Americans or are its benefits undermined by the difficulties caused by unfavorable mortgage terms and by the poor condition or location of the homes bought Chasing the American Dream provides a critical assessment of affordable homeownership policies and goals

Its contributors represent a variety of disciplinary perspectives and offer a thorough understanding of the economic social political architectural and cultural effects of homeownership programs as well as their history The editors draw together the assessments included in this book to prescribe a plan of action that lays out what must be done to make homeownership policy both effective and equitable

**Asset Building and Low Income Families** Signe-Mary McKernan, 2008-10-15 Low income families have scant savings to cushion a job loss or illness and can find economic mobility impossible without funds to invest in education homes or businesses And though a lack of resources leaves such families vulnerable income support programs are often closed to those with a bit of savings or even a car Considering welfare to work reforms the increasingly advanced skill demands of the American workforce and our stretched Social Security system such an approach is inadequate to lift families out of poverty Asset based policies allowing or even helping low income families build wealth are an increasingly popular strategy to facilitate financial stability

**A Few Thousand Dollars** Robert E. Friedman, 2018-10-09 A guide to making the U S economy work for everyone by a leading advocate of asset development The majority of Americans do not have a few thousand dollars to weather an unexpected illness job loss or accident Most Americans including 80 percent of people of color are locked out of the mainstream economy unable to add their talents work and dreams unable to share in the bounty of this economy Without a nest egg most Americans cannot invest in their future and the future of our country through saving entrepreneurship education and homeownership We can and we should do better Longtime leader in the field of asset building Robert E Friedman demonstrates how a few simple policy changes would address wealth inequality and build a better economy and a stronger country for us all In six sharp compelling chapters accented by sixteen original black and white illustrations by Rohan Eason that present the realities of income and asset inequality and explain the needed policy interventions Friedman addresses savings business education home and prosperity to articulate a vision for making inclusive investments without spending an additional dollar just by transforming tax subsidies for the wealthy few into seeds for prosperity for everyone This is an investment with a huge return the redemption of the American promise of prosperity for all

**Affordable Housing and Public-Private Partnerships** Nestor M. Davidson, 2016-03-16 With distressing statistics about rising cost burdens increasing foreclosure rates rising unemployment falling wages and widespread homelessness building affordable housing is one of our most pressing social policy problems Affordable Housing and Public Private Partnerships focuses attention on this critical need as leading experts on affordable housing law and policy come together to address key issues of concern and to suggest appropriate responses for future action Focusing in particular on how best to understand and implement the joint work of public and private actors in housing this book considers the real estate aspects of affordable housing law and policy access to housing housing finance and affordability land use housing regulation and housing issues in a post Katrina context Filling a critical gap in the scholarly literature available this book will be of particular interest to policy makers academics lawyers and students of housing land use real estate property community



development and urban planning      *Room for Development* Inter-American Development Bank, 2012-05-14 Latin American and Caribbean countries are the most urban in the developing world and have very high home ownership rates However many of the region s inhabitants are still poorly housed This book examines three key contributing issues high housing prices relative to family income lack of access to mortgage credit and high land prices

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