1. Record Nr. UNINA9910811667103321 Low-income homeownership [[electronic resource]]: examining the **Titolo** unexamined goal // Nicolas P. Retsinas, Eric S. Belsky, editors Pubbl/distr/stampa Cambridge, Mass., : Joint Center for Housing Studies Washington, D.C., : Brookings Institution Press, c2002 **ISBN** 1-280-81266-4 9786610812660 0-8157-0603-0 Edizione [1st ed.] Descrizione fisica 1 online resource (512 p.) RetsinasNicolas Paul <1946-> Altri autori (Persone) BelskyEric S Disciplina 363.50973 363.5830973 Soggetti Home ownership - Social aspects - United States Low-income housing - United States Low-income housing - United States - Finance Homeowners - United States - Economic conditions Lingua di pubblicazione Inglese **Formato** Materiale a stampa Livello bibliografico Monografia Note generali Description based upon print version of record. Nota di bibliografia Includes bibliographical references and index. Nota di contenuto Examining the unexamined goal / Nicolas P. Retsinas and Eric S. Belsky -- Anatomy of the low-income homeownership boom in the 1990's / Eric S. Belsky and Mark Duda -- The industrial structure of affordable mortgage lending / Frank E. Nothaft and Brian J. Surette -- Eliminating credit barriers: how far can we go? / Stuart S. Rosenthal --Prepurchase homeownership counseling: a little knowledge is a good thing / Abdighani Hirad and Peter Zorn -- Supply-side constraints on low-income homeownership / Michael Collins, David Crowe, and Michael Carliner -- Asset appreciation, timing of purchases and sales, and returns to low-income homeownership / Eric S. Belsky and Mark Duda -- Home price appreciation in low- and moderate-income markets / Karl E. Case and Maryna Marynchenko -- Policy implications of portfolio choice in underserved mortgage markets / William N. Goetzmann and Matthew Spiegel -- Prepayment risk and lower-income

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Sommario/riassunto

The observations of housing experts on low-income home ownership in the US and its effects on households and communities. It examines: trends in the 1990's; borrower constraints; financial returns to low-income homeowners; low-income loan performance; and socioeconomic impacts of home ownership.