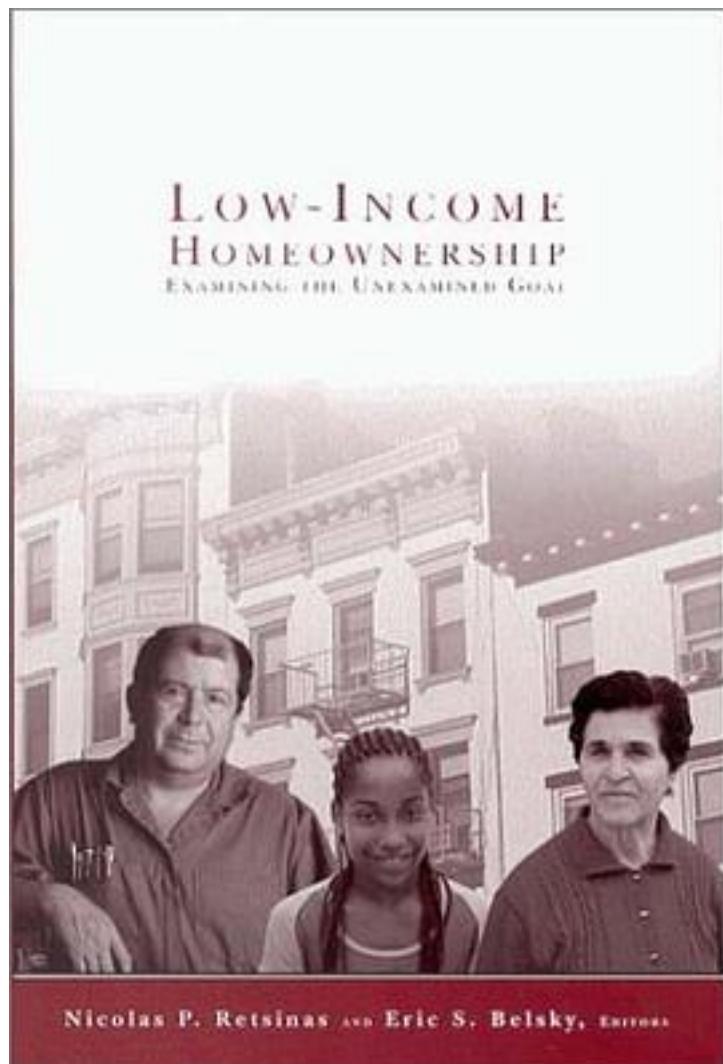


# Low-income Homeownership



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著者:Retsinas, Nicolas P. (EDT)/ Belsky, Eric S. (EDT)

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A generation ago in the US 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. It is divided into five chapters that focus on: homeownership trends in the 1990s; overcoming borrower constraints; financial returns to low-income homeowners; low-income loan performance; and the socioeconomic impact of homeownership.

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