Affordable homeownership

LocalHousingSolutions.org includes a number of policies that reduce barriers to homeownership, help homeowners remain stably housed, and create homes that remain affordable over the long-term.

Homeownership affordability
How significant is the affordability problem for homeowners in my locality and is it getting better or worse? View the presentation.

Brief: Increasing access to sustainable homeownership
Many local jurisdictions want to provide assistance that helps low- and moderate-income households become homeowners, and enables existing owners to stay in their own homes. This brief describes several approaches that cities, towns, and counties can use to increase access to homeownership and enable families to sustain homeownership over time. Read the brief.

Brief: Balancing the goals of promoting homeownership and increasing the availability of affordable rental housing
This brief presents several factors that may be helpful for local governments to consider as they decide how to allocate available resources between renter and homeownership assistance programs. Read the brief.

Selected local housing policies
Community land trusts
Deed-restricted homeownership programs
Limited equity cooperatives
Housing education and counseling
Downpayment and closing cost assistance
Shared appreciation mortgages
Subsidized mortgages
Zoning changes to facilitate the use of lower-cost housing types
Tax relief/circuit-breaker programs for income-qualified homeowners
Foreclosure prevention programs

Related content
Housing Policy Library section: Creating Durable Affordable Homeownership Opportunities
Housing Policy Library section: Reducing Barriers to Homeownership
Housing Policy Library section: Enhancing Homeowners' Housing Stability
Issue brief: Increasing housing stability for renters and owners
Issue brief: Balancing the goals of promoting homeownership and increasing the availability of affordable rental housing
Resources on housing discrimination
Explore external resources for affordable homeownership