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