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Chapter 7 Housing subsidies: Effects on housing decisions, efficiency, and equity

Harvey S. Rosen *

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Publisher Summary

This chapter discusses housing subsidies. The American housing market is subject to a mind-boggling array of government interventions by various levels of government. These include: housing codes, that set quality standards that must be met by builders; licensure of real estate brokers and sales people; exclusionary zoning, which stipulates that land in a given area can be used only for certain purposes; open housing laws, that prohibit discrimination in the selling of housing; rent control; interest rate and other regulations on mortgage lending institutions; urban renewal programs, under which communities use their powers of eminent domain to acquire urban land, destroy "slums," and sell the land to private developers; real estate taxation; and interventions in the credit market to increase the flow of credit to housing. The chapter focuses on the two most important federal policies toward housing, at least in terms of costs to the government.



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