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HURDLES TO BUYING A HOME

Despite record low mortgage rates, strong job growth and considerable consumer interest in owning a home, ***the U.S. homeownership rate is stuck near a 50-year low*** and hasn't recovered from the decline seen in the aftermath of the Great Recession.

Here are the five main reasons why too many prospective buyers are still not reaching the market:



1

POST-FORECLOSURE STRESS DISORDER



2

TIGHT MORTGAGE CREDIT STANDARDS



3

STUDENT DEBT BURDEN



4

DECLINING SINGLE-FAMILY HOUSING AFFORDABILITY



5

INSUFFICIENT SINGLE-FAMILY HOUSING SUPPLY®

