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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®



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Sources:  
Rosen Consulting Group  
Fisher Center for Real Estate and Urban Economics at the University of California,  
Berkeley Haas School of Business  
National Association of Realtors®