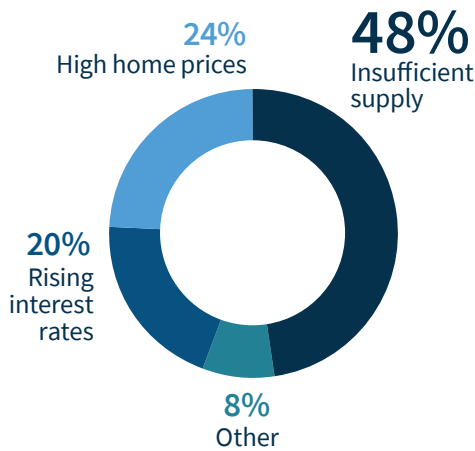




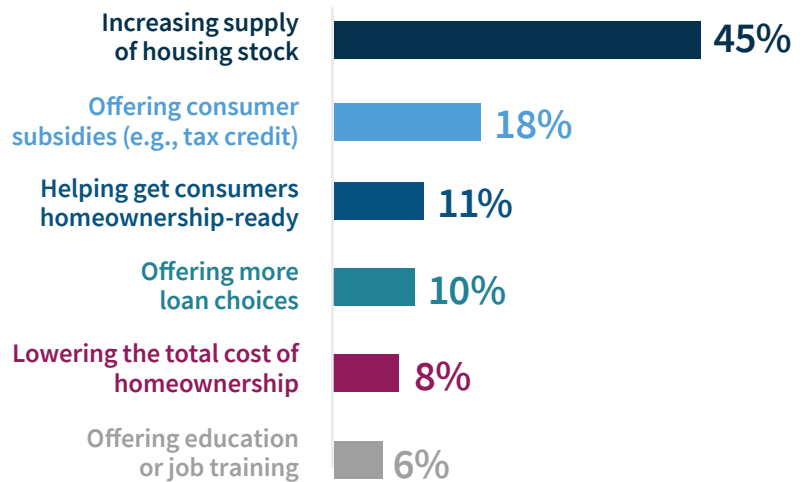
Lenders weigh in on ways to improve housing affordability

Our Economic and Strategic Research (ESR) team conducted a study of senior mortgage executives to better understand their views about improving housing affordability for low- and moderate-income homebuyers. Here’s what they found:

The primary reason for tepid 2018 home sales growth:



The most helpful idea to making housing more affordable:



Key takeaways



A near majority of lenders cited the “insufficient supply of homes available for sale” as the primary reason for tepid home sales growth.



Among the various loan programs, lenders gave the greatest thumbs-up to low down-payment mortgages when evaluating their helpfulness in enhancing housing affordability.



“Increasing the supply of housing stock” and “offering consumer subsidies” were the most popular ideas cited by lenders as ways to improve housing affordability.

Read the **commentary**, or explore the **full findings of our Survey**.

Led by Senior Vice president and Chief Economist Doug Duncan, our **Economic & Strategic Research (ESR) Group** studies current data, analyzes historical and emerging trends, and conducts surveys of consumer and mortgage lender groups to provide forecasts and analyses on the economy, housing, and mortgage markets.