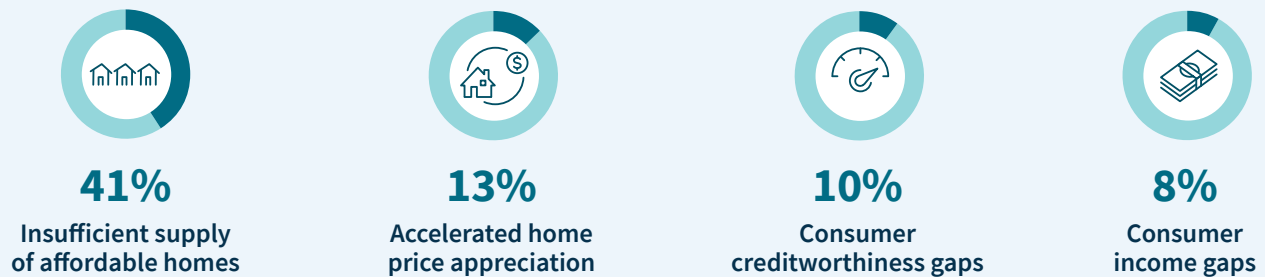


# Mortgage Lenders Opine on the Homeownership Gap

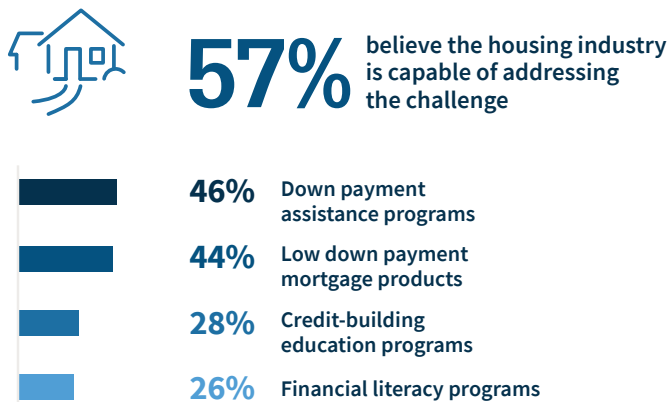
Our Economic and Strategic Research (ESR) Group conducted a study of senior mortgage executives to better understand their thoughts on the modern-day factors contributing to the homeownership gap among minority and low- and moderate-income consumers. A majority of lenders believe that the industry is capable of addressing the challenge but believe a lack of affordable supply and accelerating home prices are the primary impediments. Lenders also frequently cited low down payment programs and down payment assistance products as effective ways to close the gap.

## Primary modern-day factors contributing to the homeownership gap



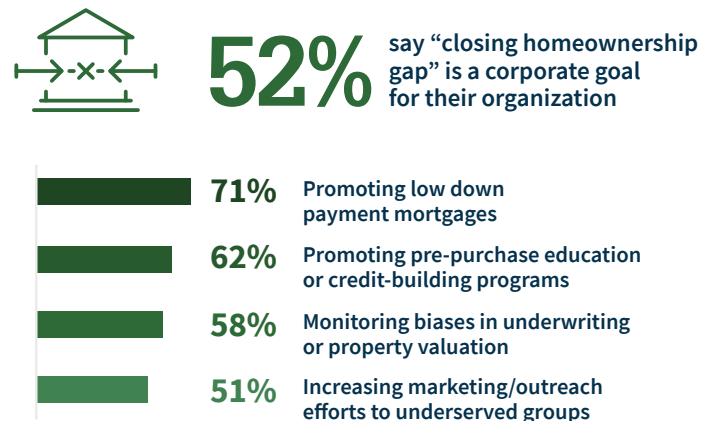
## Most effective ways to close the gap

(Combined % most and second-most effective, according to lenders)



## What lenders say they're doing

(Including formal programs and informal efforts)



Hear more from our [research team](#) or read 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.