



HOME OWNERSHIP MATTERS

TO PEOPLE. TO COMMUNITIES. TO AMERICA.

Studies show that home ownership has a significant positive impact on net worth, educational achievement, civic participation, health and overall quality of life.

That's why, for more than 100 years, REALTORS® have helped people find their piece of the American Dream.

Now, with some questioning whether home ownership is good for America, it's more important than ever to stand up in your community and the nation's capital for sustainable and affordable home ownership.

Visit HouseLogic.com/homeownership or REALTOR.org/homeownership for more information.



NATIONAL
ASSOCIATION of
REALTORS®



HOME OWNERSHIP MATTERS

75 million Americans own their homes. This means that 67% of American households are owner-occupied. We are a nation of home owners, and home ownership is the foundation of the American Dream

TO PEOPLE

- Home owners are happier and healthier and enjoy a greater feeling of control over their lives.
- Owning a home is one of the best ways to build long-term wealth. Historically, a home owner's net worth has ranged from 31 to 46 times that of a renter.
- Most home owners enjoy stable housing costs. A fixed-rate mortgage payment may not change for 15 to 30 years while rent typically increases 3% a year.
- Home owners can typically deduct mortgage interest and property taxes on their income tax returns.

TO COMMUNITIES

- Home owners vote, volunteer, and contribute more to their neighborhoods.
- The stability that home owners provide reduces crime and supports neighborhood upkeep.
- Children of home owners stay in school longer and do better in school. They are also more likely to participate in organized activities and spend less time in front of the television.

TO AMERICA

- Home owners pay 80 to 90% of federal individual income taxes. All Americans benefit from the programs supported by federal individual income taxes.
- Every home purchase pumps up to \$60,000 into the economy over time.
- Housing accounts for more than 15% of the national Gross Domestic Product. Housing is a key driver of our national economy.
- Home ownership helps support and create American Jobs. For every two homes sold, one job is created. That's 2.5 million American jobs in an average year of home sales.

So spread the word! Home owners support America.

For more information and guidance about how to take part in the initiative, visit REALTOR.org/homeownership or HouseLogic.com/homeownership.

The National Association of REALTORS® welcomes the following organizations to the Home Ownership Matters initiative.

The Asian Real Estate Association of America, the Center for Responsible Lending, the Consumer Federation of America, the Credit Unions National Association & Affiliates, Habitat for Humanity, the Manufactured Housing Institute, the National Association of Hispanic Real Estate Professionals, the National Association of Real Estate Brokers, the National Community Reinvestment Coalition, and the National Council of State Housing Agencies.

