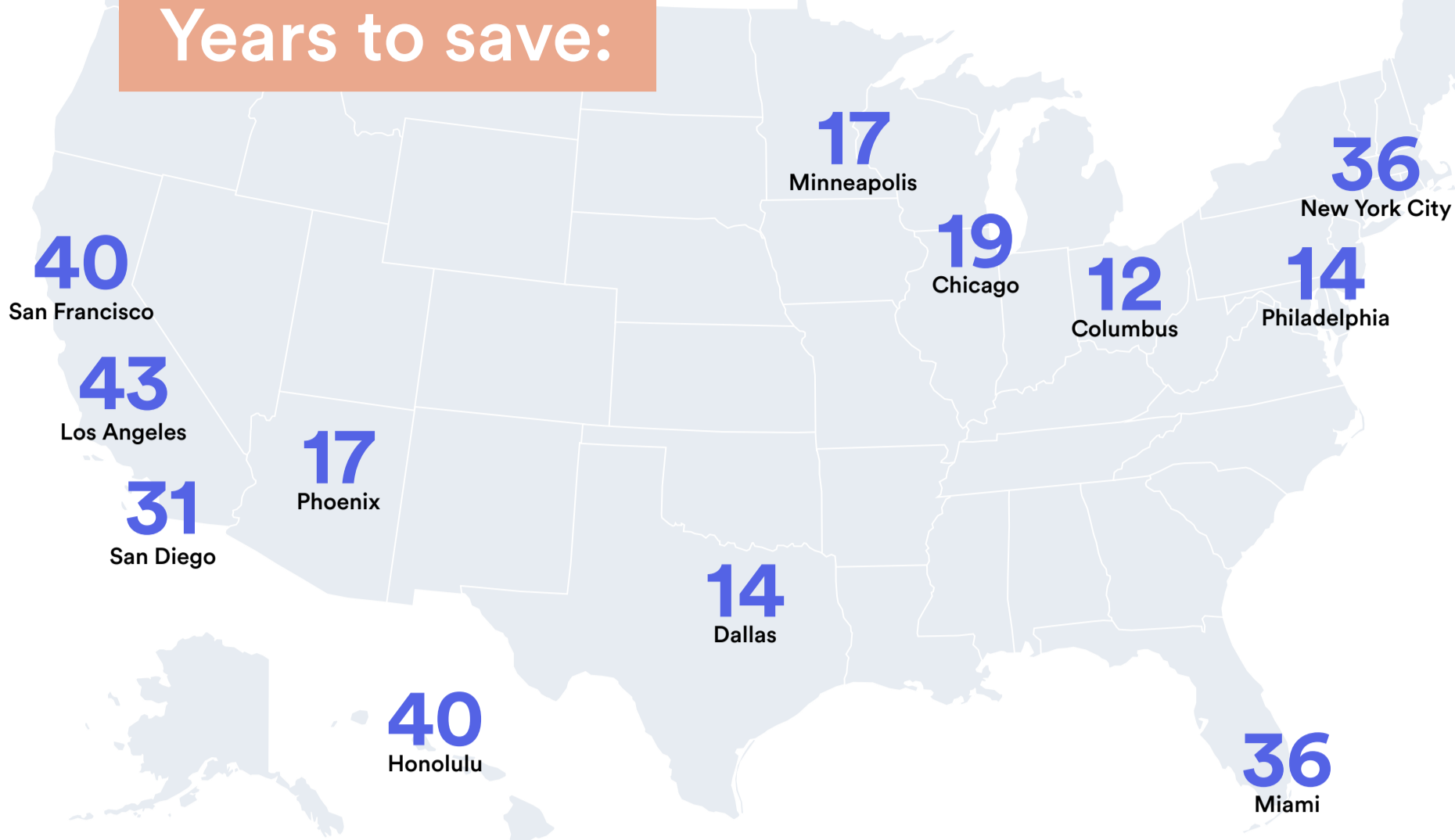


# Is the homeownership dream still alive?

Saving for a down payment takes an average of **27 years**<sup>1</sup> in top U.S. cities.

Years to save:



Home prices are astronomical. Wages are stagnant. Personal debt is often staggering. In 2019, homeownership seems unrealistic in many major U.S. cities.

## Down Payment Savings Timetable

This is how long it takes to save for a down payment in these 12 major U.S. cities



Median Home Value

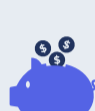


Median Household Income



5% Annual Savings Amount

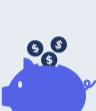
### Los Angeles



\$623K \$58K \$2.9K

**43 YEARS TO SAVE\***

### Honolulu



\$718K \$71K \$3.6K

**40 YEARS TO SAVE\***

### San Francisco



\$1M \$102K \$5.1K

**40 YEARS TO SAVE\***

### New York City



\$558K \$62K \$3.1K

**36 YEARS TO SAVE\***

### Miami



\$315K \$35K \$1.7K

**36 YEARS TO SAVE\***

### San Diego



\$596K \$76K \$3.8K

**31 YEARS TO SAVE\***

### Chicago



\$261K \$56K \$2.7K

**19 YEARS TO SAVE\***

### Phoenix



\$219K \$53K \$2.6K

**17 YEARS TO SAVE\***

### Minneapolis



\$251K \$60K \$3K

**17 YEARS TO SAVE\***

### Philadelphia



\$159K \$45K \$2.2K

**14 YEARS TO SAVE\***

### Dallas



\$182K \$50K \$2.5K

**14 YEARS TO SAVE\***

### Columbus



\$251K \$51K \$2.5K

**12 YEARS TO SAVE\***

\* Assumes a 20% down payment and a 4.54% mortgage interest rate. Figures are based on a formula in which monthly payments don't exceed 30% of a homebuyer's gross income.

## Homeownership Dream Feels Out of Reach

Many prospective homeowners face a seemingly insurmountable hurdle, but the vast majority of renters (72%) would still like to buy a home.<sup>3</sup>

**72%**



of renters say they would like to buy a home in the future<sup>3</sup>

**47%**



of millennials believe that buying a home now is a lot more difficult than it was 30 years ago<sup>4</sup>

**30%**



of millennials think they are more likely to win the lottery than own a home<sup>5</sup>

**28%**



of millennials think that climbing Mount Everest is more realistic than owning a home<sup>5</sup>



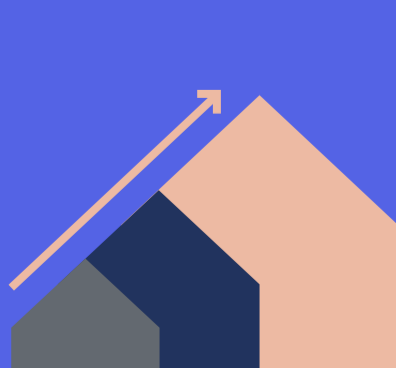
## Providing a Solution

Unison created a solution for the homeownership crisis: We go in on the down payment with you. Unlike a loan, there's no added debt interest or monthly payments. Pay as little as 5% and we cover the rest.

We share in the ups (and downs). After three years, if your home value increases, we both profit. If it decreases, we share in the loss. That's true partnership.

Unison can help you reach your homeownership goals twice as fast by doubling your down payment\*

**2X AS FAST**



Remember, owning a home is still a great investment

Median home values increased by 6% nationwide last year

Learn more and see if you qualify at [unison.com](https://unison.com)

**unison** Together, you can.

### References

- 1- Unison 2019 Home Affordability Report, June 2019
- 2- Annual Estimates of the Resident Population for Incorporated Places of 50,000 or More: April 1, 2010 to July 1, 2017, U.S. Census Bureau, Population Division
- 3- "More U.S. households are renting than at any point in 50 years," Pew Research Center, July 19, 2017
- 4- "What would you give up to own a home? (Millennials say a whole lot)," Unison, March 5, 2019
- 5- Survey conducted by OnePoll for Unison with a sample of 1,000 Americans in January 2019

\*When you put 10% down on a home, Unison will match your investment doubling your down payment. This will cut the time it takes to save in half.