

What housing professionals should know

Seven practices these findings point to.

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- 1** **Ask what would make the payment feel manageable.** A savings habit does not tell you how someone feels about a long-term payment. 63% of regular savers still worry. **63%**

 - 2** **Shrink the first step.** 60% find the information overwhelming and 37% have put off talking with a professional because of it. **37%**

 - 3** **Make basic questions welcome.** 57% have avoided asking for help because of how it would look, and half of them had already talked to a professional. "You should already know this" is easy to send by accident. **57%**

 - 4** **Show the assumptions behind a recommendation.** Good habits do not remove the worry about being taken advantage of; 54% of budgeters who save still have it. A recommendation that can be checked is easier to trust. **54%**

 - 5** **Offer a few clear options, all the numbers, and time.** Half want both the short list and every number, and 77% want time to think before committing. **50%**

 - 6** **Ask what owning would give them, and which part of the debt feels hardest.** 28% see the home as security and the mortgage as a trap at the same time. **28%**

 - 7** **Say the down-payment number anyway.** About one in ten knew it, and talking to a lender did not change that. **1 in 10**