ESSAY 01 / THE NEED

# Housing belongs in the benefits conversation

A home can be a personal ambition. Helping people prepare can be a shared opportunity.

## A future worth picturing

Imagine an employee opening a home listing after a long workday. The rooms are modest. The kitchen needs paint. But the employee can already picture a family dinner, a small garden, or a place to stay for more than another lease term. Then the savings calculation begins, and the browser closes. This is an imagined scene, not an HBN customer story. It captures the question behind this work: what would make a meaningful goal feel more navigable?

## A difficult starting point

The need is larger than any one household. Harvard's Joint Center for Housing Studies reported that 49% of renter households spent more than 30% of income on housing in 2024. **[1]** NAR's 2025 buyer survey reported a first-time buyer share of 21% and a median first-time buyer age of 40, covering primary-residence purchases from July 2024 through June 2025. **[6]** These are different populations and measures. Together, they provide context for asking how people enter ownership while managing today's housing costs.

Neither finding tells an employer what its own employees need. Neither proves that a workplace benefit will change purchasing decisions. What they do is give the conversation a serious starting point. We should investigate the barriers rather than assume that everyone who wants to buy simply needs to try harder or find a better budgeting app.

## Why work belongs in the conversation

HBN's view is that an employer can acknowledge an important life goal without taking over the decision. A business might already ask how benefits support employees through major transitions. Homeownership deserves a place in that discussion when employees say it matters. The opportunity is to connect practical support with a goal people choose for themselves.

The exciting possibility is not an employer choosing where someone should live. It is an employee seeing a more understandable route toward a future they want, with a clear description of any support available along the way. That is a different starting point from a promise that every employee should buy a house.

**A meaningful benefit begins by taking a meaningful goal seriously.**

ESSAY 01 / THE GAP

# The gap between wanting and being ready

## One goal, several different obstacles

HBN's working hypothesis is that the journey can break down at several points. One employee may need more purchase cash. Another may be unsure what ownership would cost each month. A third may have sufficient savings but no confidence about the sequence of decisions. Treating all three as the same problem would make a benefit easier to describe and harder to use.

Think of the gap in three parts: resources, readiness and coordination. Resources concern what someone can afford. Readiness concerns whether the decision fits their finances and plans. Coordination concerns how the person understands and moves through the process. This is HBN's editorial framework for organizing research, not a nationally measured classification of buyers.

## Useful help already exists

HUD provides a gateway to participating housing counseling agencies. **[5]** Employer assistance is also an established concept: Fannie Mae's Selling Guide addresses certain employer-provided funds for qualifying principal-residence transactions, subject to its requirements. **[8]** HBN is not claiming to have invented assistance or discovered an empty market. The question is whether it could make a defined employer benefit clearer and more practical for a particular group of employees.

A prospective participant should be able to answer ordinary questions. What is the employer offering? What must happen before payment? Where does my own money stay? Who can explain a mortgage? What happens if I wait? These questions are small enough to fit on a page and important enough to shape the entire experience.

## An opportunity to connect the pieces

In the concept under consideration, employees would keep savings in accounts they own. HBN could help organize milestones, communicate conditions and coordinate verification of a qualifying purchase. The employer would normally retain its proposed contribution until the agreed conditions were met. That could make support more visible without putting employee savings in HBN's custody.

This approach would address a defined part of the journey. It would not create affordable inventory, reduce every household's monthly payment, or make an unsuitable purchase suitable. Its promise is a more coherent connection among an employee's effort, an employer's commitment and the steps necessary to administer that commitment. Whether people value that connection is what the research must establish.

**The opportunity is to connect useful support to a journey people can understand.**

ESSAY 01 / THE OPPORTUNITY

# Turn a promising idea into evidence

## Start by listening with purpose

The next step should feel constructive, not abstract. Employers can ask which employees view a home purchase as a goal, what has delayed them, and which support would matter. Employees can explain whether the obstacle is cash, uncertainty, timing or something else. HBN's questionnaires are designed to begin that discussion; responses would inform the concept rather than enroll someone in a benefit.

A useful pilot would begin with a limited, clearly defined population and a budget the employer can explain. It would need written rules, a realistic payment process and a way to resolve questions. Participants should understand the proposed benefit before making a decision that depends on it. The administrative promise should be as concrete as the marketing message.

## Measure what people actually experience

HBN should first learn whether employees understand the conditions, whether the process reaches people with relevant needs, and whether participants find the support useful. Employers should be able to see actual costs and the time required to administer the program. Completed purchases might be one observation, but an informed decision to wait should not automatically count as failure.

Recruiting and retention are reasonable questions for future study. They are not results HBN can claim today. Employees who use a benefit may differ from employees who do not; a simple comparison could mistake those differences for the effect of the benefit. Any later workforce claim would need a thoughtful evaluation rather than a persuasive anecdote.

## A reason to get involved now

The case for participating is straightforward: this is an opportunity to help design something around real people before the design hardens. An HR leader can identify a condition that would be difficult to administer. An employee can point out the moment when support would matter most. A community partner can explain where existing resources already work well.

That is how a hopeful idea earns a practical future. We can take the ambition seriously, identify the gap precisely and build evidence one decision at a time. HBN is in research and concept development. If the idea resonates, share your perspective and help define what a responsible employer homeownership benefit should become.

**Help shape the benefit before the rules are written.**

# Sources & reading notes

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Citations in the article link to these publisher pages. Sources accessed October 22, 2026; research dates are shown below.

### [1] Joint Center for Housing Studies of Harvard University

High Costs and Slumping Demand Squeeze Housing as Affordable Units Remain in Short Supply

June 17, 2026; cited rent-burden data: 2024

Publisher release accompanying The State of the Nation's Housing 2026. Section: Cost Burdens at Record Highs for Renters and Rising for Homeowners. Supports the 49% renter cost-burden finding, not HBN outcomes.

### [5] U.S. Department of Housing and Urban Development

Housing Counseling

Undated official webpage; accessed October 22, 2026

Opening program description and agency search route. Supports the existence of independent counseling resources, not an HBN affiliation.

### [6] National Association of REALTORS

First-Time Home Buyer Share Falls to Historic Low of 21%, Median Age Rises to 40

November 4, 2025; transactions July 2024–June 2025

Opening findings and methodology. Survey of recent primary-residence buyers; 6,103 responses. The share and median age describe successful purchasers, not all renters or prospective buyers.

### [8] Fannie Mae

Selling Guide B3-4.3-08: Employer Assistance

Section dated September 29, 2015; live guidance accessed October 22, 2026

Forms of Employer Assistance and Documentation Requirements. Conditional mortgage guidance, not approval of HBN or a determination that its model complies.

### About this perspective

Original HBN commentary. Illustrative scenes and calculations are labeled; they are not testimonials or borrower quotes. The proposed HBN model is under research and development. Independent sources do not establish HBN outcomes or imply endorsement.

## Continue the conversation

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