ESSAY 05 / THE NEED

Progress can begin before a purchase

A clearer next step can turn a distant ambition into a conversation someone is ready to have.

The first step may be a question

Someone can want a home for years before they feel ready to speak with a lender. They may not know which question to ask first, which document matters or whether their assumptions are accurate. Imagine an employee quietly setting the idea aside because the process feels unfamiliar. This is an illustrative scenario, not a survey finding or an HBN participant story.

HBN's view is that a useful homeownership experience should welcome that person before there is a property, a loan application or a closing date. Preparation can begin with making sense of the goal. It should be possible to learn without implying that someone is ready to buy or asking them to make a commitment before they understand the journey.

An information gap worth taking seriously

Fannie Mae's Consumer Mortgage Understanding Study, based on surveys including 2023, identified continuing gaps in confidence and understanding of mortgage qualifications. It highlighted uncertainty about minimum down payments and credit requirements. **[7]** That evidence is historical context, not a measure of HBN's audience today. It supports investigating what people understand, rather than assuming that the availability of information means the questions have been resolved.

An employer cannot solve an information gap simply by sending a long list of links. HBN's hypothesis is that resources become more useful when connected to a person's next decision. The employee may need help knowing whether to clarify a budget, ask about employer conditions or speak with an independent professional. Research must establish which of those needs actually appears in the intended audience.

Give early preparation a purpose

The opportunity is to make an early conversation feel worthwhile. Someone should be able to leave with a clearer question, a better understanding of the proposed benefit or a resource they know how to use. That is a more realistic first promise than suggesting that a short interaction will make the person mortgage-ready.

It is also a hopeful one. The path toward a home need not begin with certainty. It can begin with understanding what remains uncertain and identifying a constructive next step. HBN wants to learn whether a clearer framework could help employees and employers have that conversation sooner and more usefully.

An informed question can be a meaningful first milestone.

ESSAY 05 / THE GAP

Connect people to resources that already exist

Build on useful work

HUD's housing counseling program provides a route to participating agencies and certified counselors. **[5]** The CFPB offers a guide to reading a Loan Estimate and comparing mortgage terms and costs. **[4]** These independent resources are valuable starting points. HBN should help people understand when a resource might be useful rather than imply that every part of preparation must be invented again.

The proposed HBN role is to connect an employee's questions with the relevant stage of the journey and the employer's own rules. A person trying to understand an offer needs a different explanation from someone learning that a housing counselor exists. The platform vision is a coherent sequence, while the actual advice and financing decisions stay with the appropriate people.

Make the handoff specific

Consider a hypothetical employee who knows a proposed employer benefit may be available but does not understand when it could be paid. The first question belongs with the program administrator. If the employee then wants to know how a possible payment interacts with a mortgage, that question needs the lender and appropriate professionals. HBN should make that handoff clearer, not guess at the answer.

A second employee may decide to wait and work on a longer-term plan. That person should still be able to use educational resources without being treated as a failed applicant. A third may already be well prepared and primarily need an accurate explanation of the employer conditions. The experience should be organized around different needs rather than force everyone through the same story.

Keep connections independent and transparent

A link to HUD, the CFPB or Fannie Mae is a reference to an external resource. It does not create a partnership, an endorsement or a promise that the person qualifies for assistance. HBN should preserve those distinctions on the website, in articles and in any future experience. If commercial relationships were introduced later, they would need their own clear treatment.

Good coordination should feel simple to the employee even when the underlying responsibilities are different. The employer explains its benefit. A qualified professional addresses the person's situation. The employee makes the decision. HBN could help organize the route among those roles if research shows that doing so is useful and a pilot demonstrates that it can be done responsibly.

Make the next connection useful, specific and easy to understand.

ESSAY 05 / THE OPPORTUNITY

Help build a path people want to use

Use the research stage as an advantage

HBN is still learning. That gives prospective participants an opportunity to influence the design while the questions are open. An employee can explain what makes homeownership feel distant. An employer can identify what would make support feasible. A community organization can show where people already get useful help. The point is to design with that knowledge rather than gather it only after a program is launched.

The questionnaires are a starting point, not proof of demand by themselves. Stating interest is easier than using a service or making an employer commitment. HBN should look for specific needs, follow-up conversations and, if appropriate, willingness to participate in a carefully defined test. A credible case for development will connect enthusiasm with practical evidence.

Define the first version with discipline

A future pilot should have a limited purpose and a clear description of what participants can expect. The working concept involves employee-owned savings, possible employer support and an organized process for understanding and verifying conditions. It is not an active benefit today. Financial, legal, payroll, privacy and operational questions need review before any launch.

The proposed post-purchase payment timing remains particularly important. If employees mainly need cash before closing, HBN must understand whether that model addresses their need. If the value is greater clarity and resources after a qualifying purchase, that should be stated directly. Listening carefully could change the design, its audience or the decision about whether to proceed.

A future worth helping to shape

The most exciting possibility is a benefit built around something people can picture in their own lives: a home, a plan and support they understand. The strongest reason to engage now is the chance to help define that support. A thoughtful response could identify a missing step, prevent a confusing rule or reveal a need HBN has not yet understood.

Visit Home Benefit Network, choose the employer, employee, or partner and industry expert questionnaire and tell us what would matter to you. Participation is an invitation to contribute to research, not a purchase requirement or enrollment commitment. A clearer path begins with an honest conversation. We would welcome yours.

Your experience can help turn a promising idea into a useful benefit.

Sources & reading notes

Progress can begin before a purchase

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

[4] Consumer Financial Protection Bureau

Loan Estimate Explainer

October 29, 2025 page update

Opening guidance and Comparisons: understanding mortgage terms and comparing loan offers. No particular borrower savings or approval is promised.

[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.

[7] Fannie Mae

Consumer Mortgage Understanding Study

July 15, 2024 listing date in Fannie Mae Special Topics; latest survey discussed: 2023

Section: Knowledge gaps persist when navigating the mortgage process. Historical context on understanding and confidence, not a 2026 measurement of HBN's audience.

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

Nick Malehorn | Founder, Home Benefit Network
786-877-7443 | nick@homebenefitnetwork.com
Visit HBN and choose the employer, employee, or partner and industry expert questionnaire