

OPENING THE DOORS TO LATINO HOMEOWNERSHIP

Hispanics represent more than half of the **U.S.** net homeownership growth.
Get to know this warm, family-oriented culture and expand your sphere of influence.



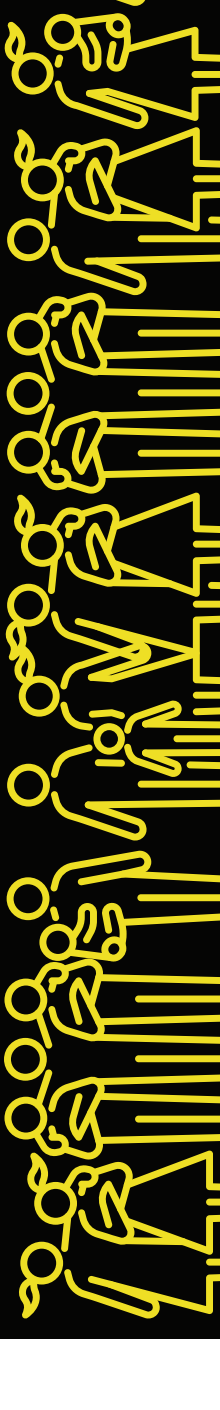
HISPANICS ARE... GROWING

60 MILLION IN U.S.

The **2nd** largest ethnic group in the **U.S.**

60%+ of new **U.S.** homeowner gains

(Source: Zillow)



FAMILY ORIENTED

twice

as likely to live in multigenerational households than the general population

(Source: NAHREP 2019 Data)



YOUNG

More than **60%** of Latinos are millennials or younger

(Source: Pew Research)

Tend to purchase homes younger - about

40%

of Hispanic homebuyers are under age 34

(Source: NAHREP 2019)

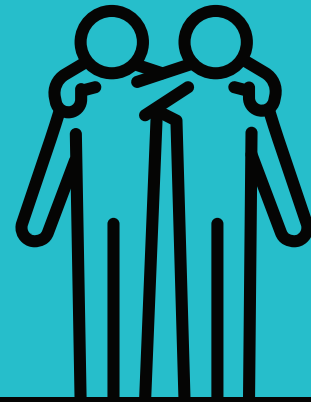
1 IN **4** millennials are Hispanic

(Source: Pew Research)

Hispanics comprise the biggest majority of young homeowners

18-21

(Source: NAHREP 2019)



HARD-WORKING

8.6%

of homebuyers and heads of household were self-employed in **2018** — a **16.2%** increase over **2013**.

(Source: NAHREP 2019)



20.9%

The projected rate of Hispanics in the labor force by **2028** — the highest of any ethnic group or race

(U.S. Bureau of Labor Statistics)

BUYING MORE HOMES!

40.4%

of the overall growth in household formations, having added 4.3 m new households from 2009-2019

(Source: NAHREP)



44.6%

of top-producing Hispanic agents surveyed said Hispanic homebuyers were more likely to purchase a fixer-upper than non-Hispanics

(Source: NAHREP)



\$225,000

the median property value for Hispanic home purchasers in **2018**

(Source: NAHREP)



5.5%

- median down payment in **2018** vs. **10%** for the general population

(Source: NAHREP)

WHERE HISPANICS ARE BUYING

Houston, TX

Dallas, TX

New York/
New Jersey

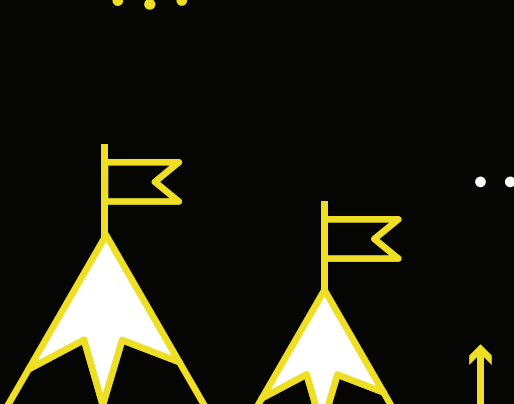
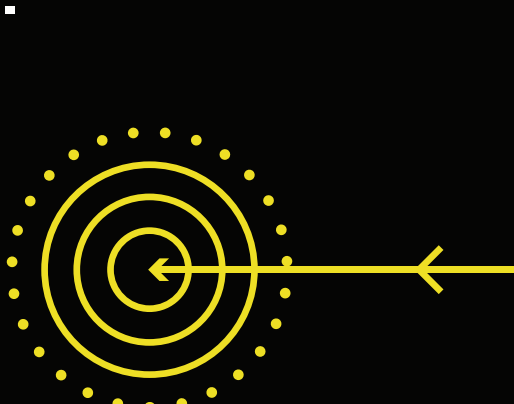
Riverside,
San Bernardino,
Ontario, CA

Phoenix,
Mesa,
Scottsdale, AZ



(Source: NAHREP)

FASTEST-GROWING HISPANIC MARKETS



COLUMBUS, OH

MIDLAND, TX

LAKELAND/WINTER HAVEN, FL

PALM BAY, MELBOURNE,

TITUSVILLE, FL

CAPE CORAL/FORT MYERS, FL

(Source: NAHREP)

BARRIERS TO ENTRY

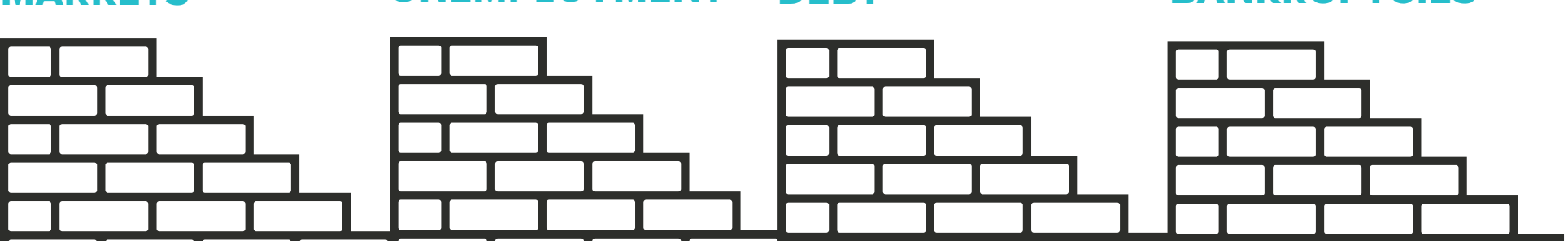
(Source: NAHREP)

HIGH COST MARKETS

UNEMPLOYMENT

STUDENT LOAN DEBT

DELINQUENCIES & BANKRUPTCIES



HISPANIC-VERSED AGENTS IN DEMAND

twice

the number of culturally competent Latino agents and mortgage pros needed in future

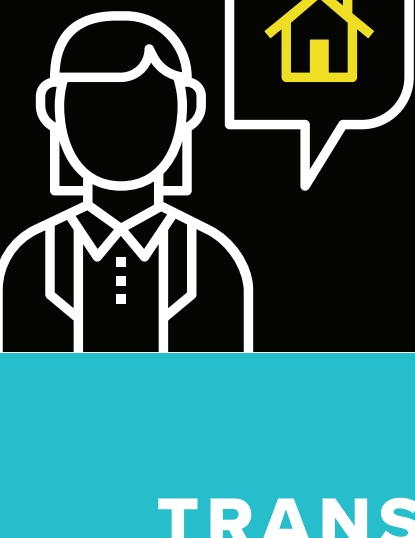
(Source: NAHREP)

referrals - No. 1 way

56.4%

agents obtained new Latino business in 2019

(Source: NAHREP)



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