



## U.S. renters paid \$4.5 trillion in rent in the 2010s

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*Source: Zillow*

All-in-all, U.S. renters paid more in rent during the 2010s than the 2018 GDP of Germany.

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## [Caps removed for VA loan limits](#)

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Source: REALTOR® Magazine

Veterans may be eligible to buy larger homes in pricier communities — still without a down payment — starting next year.

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C.A.R. 2020 Economic & Market Forecast

## First-time home buyers are making a comeback

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Source: HousingWire

First-time home buyers made up 39 percent of all buyers in the single-family housing market during the third quarter, as well as 55 percent of all purchase mortgages.

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“I had no systems, no direction, no lead generation systems, but I did my research and the common denominator of the most successful agents in my marketplace was [>> cont’d](#)

## Refinancing surges as homeowners pull out the most cash in 12 years

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*Source: CNBC*

Refinance lending has nearly doubled over the past three quarters.

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## Mortgage loan limits to push even higher for 2020

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*Source: Forbes*

For 2020, the limit for non-jumbo mortgages (or “conforming loans”) will raise to \$510,400 for most areas in the country and \$765,600 for high cost of living areas. This is an increase of 5.38 percent.

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# Millennial areas are front and center to housing affordability challenges

*Source: National Association of Home Builders*

The top 25 percent of counties with a high Millennial concentration represent 62 percent of the U.S. population. Yet construction rates for single-family and multifamily homes in these regions are generally lower than the remaining 75 percent of counties.

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