Profiles

#1: Recent Home Buyer
To highlight the value many consumers still see in owning a home, we’re looking for stories of home buyers who recently became homeowners and would be willing to share their experiences with reporters – why they decided to buy a home and the benefits they see in doing so. Homeowners should be well-spoken and should have purchased their homes after the tax credit expired.

Single homeowner with kids
This could be a man or a woman who purchased a home to make a better life for their kids; motivated by better schools, becoming part of a community, etc.

Couple with growing family
This couple would ideally have sold a home to purchase another home because they outgrew their space. If they were able to use some of the proceeds from the sale of their old home toward purchase of the new home, all the better.

Single woman, no kids
NAR research shows that one-fifth of recent home buyers were single women. We’re looking for real-life stories to present with this research – women who are trying to establish themselves and see homeownership as a way to build their wealth and security. Women at all stages of life would be fine – a young professional, an older divorcee, etc.

Downsizing retirees
These would be people, married or single, who recently purchased a retirement home. Having raised their families, they still see the value of homeownership into retirement and chose to own rather than rent.

Couple without kids
This couple may have been priced out of the overheated housing market in the past few years, and now with increased affordability and low interest rates, they have been able to become homeowners.

#2 Homeowners – Benefit of Mortgage Interest Deduction
To help put a face on the benefits of the MID, we’re looking for homeowners who fit the following profiles. Homeowners should be well-spoken and willing to share their stories, and to some extent, their finances as related to their mortgage and income tax deductions. All should have a combined household income of between $50,000 and $200,000 and must have a current mortgage on their home.

Single homeowner, no kids
This is a young single person who bought their first home in the past year, ideally with an FHA loan (and consequently a relatively high monthly interest payment, given their low downpayment). They may or may not have already filed their taxes to include the MID, depending on when they purchased their home.

Single parent
This is a single or divorced working mom or dad with one or more children. They are first-time homeowners who bought their home within the past few years. The MID helps offset the cost of their mortgage payment each month.
Young couple
This young, married couple lives in a high-cost housing market and after many years of living in a condo they’ve saved enough money to buy their first single-family home. While their monthly mortgage payment is within their means, the cost of living is high and the MID helps make the home much more affordable.

Married couple, no kids
This couple would have owned a home for 5-7 years with a 15- or 30-year mortgage. They don’t have children, so most likely the biggest deduction they take is the MID.

Married couple, with kids
This couple is married with several young kids and recently purchased a larger home for their growing family; the MID helps make the home more affordable since they have numerous expenses and are also saving for college.

Couple approaching retirement
This couple owns a vacation home as well as a primary home and may be planning to make their vacation home a primary residence when they retire. They should be taking mortgage interest deductions on at least their vacation home, if not also their primary home.