PRIVATE MORTGAGE INSURANCE:

A POWERFUL TOOL TO BUY A HOME THAT HAS DECLINED IN COST

USMI
U.S. MORTGAGE INSURERS
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COST TREND

Private Mortgage Insurance

↓ 25% [1]

Private MI paid monthly by the borrower is a temporary cost that represents a small part of the total cost of homeownership.

MEANWHILE

Homeowners Insurance	↑ 26% [2]
Property/Real Estate Taxes	↑ 27% [3]
Average Household Utility Costs	↑ 41% [4]
Typical 20% Down Payment	↑ 75% [5]

1) 2017-2024 Private MI Companies' 10-K Filings and Credit Supplements, in-force premium yields

2) 2017 – 2024, Joint Center for Housing Studies of Harvard University, "The Insurance Crisis Continues to Weigh on Homeowners" (December 9, 2024)

3) 2019 – 2024, Cotality, "2024 property tax balloon causing sticker shock for homeowners" (January 8, 2025)

4) 2020 – 2025, J.D. Power, "Average Household Utility Costs Rise 41% in Last Five Years" (September 4, 2025)

5) 2018-2024 single-family home median sales price according to the National Association of REALTORS®