

# Burson Home Advisors Steps In to Address Millennial Housing Crisis with Equity-Based Lease-to-Own Programs

*As millennials give up on homeownership, a new generation of buyers is building wealth faster—without a mortgage—with Lease-to-Own programs for only 2% down.*

RALEIGH, NC, UNITED STATES, May 13, 2025 /EINPresswire.com/ -- A recent USA Today article struck a nerve with aspiring homebuyers across the country. In it, 33-year-old Brandi Ross shared what many millennials quietly believe: “I’ve always just thought I’m going to be a renter until I die... I think that’s the mindset of a lot of millennials. We’re just defeated.”

With record-high home prices, student loan debt, and rising interest rates, this sense of resignation is increasingly common. According to the National Association of Realtors, Baby Boomers now represent 42% of homebuyers—vastly outpacing millennials at just 29%. And while 40–50% of Boomers can buy in cash, younger buyers are left navigating rising rents and shrinking affordability.

“

Our partners' Lease-to-Own programs give buyers the ability to build wealth and equity from day one—with as little as 2% down.”

*Tamera Nielsen*

Burson Home Advisors, a real estate consulting team serving Raleigh, NC, believes that resignation is unnecessary—and that a smarter, wealth-building path already exists.

“This isn’t a personal failure. It’s a structural one,” said Tamera Nielsen, Broker at Pinnacle Realty Advisors and Co-

Owner of Burson Home Advisors. “But the good news is: you don’t have to wait for the system to

RENT VS LEASE-TO-OWN VS TRADITIONAL BUYING			
Factor	Renting	Lease-to-Own	Traditional Mortgage
Upfront Cost	First & last month's rent + deposit	✓ 2% down, NO closing costs	3.5 - 20% down + closing costs + mortgage insurance
Monthly Payment	Rent (increases yearly)	✓ Fixed payments, lower than a mortgage	Mortgage + taxes & insurance adjustment
Equity Building	✗ None	✓ From day one	Slowly! Mostly pay interest to bank first 18 ~ 20 years
Mortgage Required	✗ No	✓ No	Yes (must qualify)
Closing Cost	✗ No	✓ No	Yes (must qualify)

  
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Rent Versus Lease to Own Versus Traditional Mortgage

fix itself to take action. Our partners' [Lease-to-Own programs](#) give buyers the ability to build wealth and equity from day one—with as little as 2% down."

[Lease-to-Own](#): A Financially Sound Alternative to Traditional Buying  
Unlike outdated rent-to-own models that left buyers vulnerable, the Lease-to-Own programs BHA facilitates with its partners are built with consumer protections, flexible timelines, and immediate equity growth. These programs are designed to serve first-time buyers, transitioning current homeowners, self-employed professionals, and relocating families—especially those who need an alternative to today's rigid mortgage environment.

	RENT	MORTGAGE
Equity ownership	✗	✓
Payment Certainty	✗	✓
Renovate and remodel	✗	✓
Affordable upfront commitment	✓	✗
Repairs included	✓	✗
Insurance included	✓	✗
Property tax included	✓	✗

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How Burson Home Advisors' Lease to Own programs compare

Key benefits include:

- \* Down payments as low as 2%, with no risk of loss
- \* Fixed monthly payments lower than a mortgage, with no annual increases
- \* No closing costs or buyer's agent fees
- \* Major health and safety repairs included
- \* Recorded legal protections, such as Memorandums of Contract and Options to safeguard against title fraud
- \* The freedom to purchase later—or not at all—without pressure

Case Study: Kelly's 30-Day Equity Transformation

Kelly, a [millennial first-time buyer](#) in Durham, NC, had been saving for years—but the financial hurdles of buying traditionally felt impossible to overcome. She discovered Burson Home Advisors and moved from consultation to keys in just 30 days.

By avoiding closing costs, buyer's agent fees, and mortgage insurance, Kelly saved over \$15,000 at move-in. Every payment she makes contributes to her equity, and she now lives in a renovated, naturally lit townhome with the flexibility to purchase when the timing is right.

"This program and home checked every box for me—lower costs, equity from day one, and the freedom to buy when I'm ready. I didn't think homeownership could look like this!" – Kelly, BHA client

## A Policy Problem Meets a Private Solution

While USA Today and other analysts are right to call out the deep policy failures affecting housing access, Nielsen says families can't afford to wait for a political solution.

"What we're doing isn't just a workaround. It's a smarter way forward," she said. "We've already helped more than 100 families move into Lease-to-Own homes—including ourselves. This wealth-building model is here. It's working. And it's changing lives."

### About Burson Home Advisors:

Burson Home Advisors has facilitated Lease-to-Own home purchases for more than 100 families, including its founders. With active real estate licenses in Florida and North Carolina, the firm specializes in helping first-time buyers, self-employed professionals, and relocating homeowners navigate the home-buying process through innovative Lease-to-Own programs. Operating from Pinnacle Realty Advisors in Sanford, NC, Burson Home Advisors serves the Raleigh/Durham, Greensboro, and Charlotte markets, providing expert consultation, strategic negotiation, and long-term support. By offering a financially sound alternative to traditional mortgages, the firm empowers buyers to achieve homeownership faster, more affordably, and with greater wealth-building potential.

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