

# U.S. Home Sales Plunge to 2009 Levels—But Raleigh Buyers Are Buying Without Bank Financing and Building Equity Faster

*Burson Home Advisors facilitates Lease-to-Own and No Bank Financing home solutions—each closed with a licensed real estate attorney*

RALEIGH, NC, UNITED STATES, June 10, 2025 /EINPresswire.com/ -- Spring home sales have fallen to their lowest level since 2009, with rising interest rates and record-high prices continuing to squeeze buyers out of the market. But while many Americans are stepping back, a growing number of Raleigh-area residents are stepping in—through innovative home programs that require no bank approval and offer equity-building from day one.

“

These buyers aren't unqualified—they're just overlooked by traditional systems.”

*Tamera Nielsen*

Burson Home Advisors (BHA), a real estate consulting firm

largely serving the Raleigh housing market, is working with trusted partners to help families buy smarter—even in today's tightest lending climate.

“These buyers aren't unqualified—they're just overlooked by traditional systems,” said Tamera Nielsen, Broker at Pinnacle Realty Advisors and Co-Owner of Burson Home Advisors. “Through our partners' [Lease-to-Own](#) and No Bank Financing programs, we're helping people move in without a mortgage—and without giving up the chance to build wealth.”

April's median U.S. home price climbed to \$414,000—a record for the month—while mortgage rates hovered near 7%. The result? Fewer closings, longer time on market, and increased flexibility among sellers.

Through this window, Burson Home Advisors facilitates access to two powerful alternatives via its partners:

1. Lease-to-Own Programs, with fixed monthly payments (lower than a mortgage), low down payments starting at 2%, and no buyer's closing costs
2. [No Bank Financing Homes](#), which require no mortgage approval and serve buyers with a minimum 600 credit score and \$50K annual income

All homes are legally closed through a licensed North Carolina real estate attorney, go through licensed home inspections, and each include built-in buyer protections recorded with the County.

BHA's partners' programs are serve:

[First-time buyers](#) stuck between rising rents and unreachable mortgage requirements

Self-employed professionals whose income doesn't fit traditional underwriting models

Relocating homeowners who need to sell their current home

Buyers recovering from past credit events but ready to own again

Families who want a wealth-building home without a mortgage commitment

Case Study of one Raleigh Buyer, Kelly: After saving for years, Kelly—a first-time buyer in Durham—still couldn't qualify for mortgage approval. Through BHA's Lease-to-Own pathway, she entered a partner program with just 2% down and avoided over \$15,000 in typical upfront Buyer's Closing costs.

Many Raleigh renters continue paying more each year for homes they'll never own. Nielsen says this is a missed opportunity: "With these partner programs, families stop throwing money away and start building wealth—even if they're not ready to buy immediately."

Instead of facing annual rent increases, zero equity, and limited control, buyers using these options lock in payment stability, ownership potential, and long-term upside—all without traditional financing.

About Burson Home Advisors:□

Burson Home Advisors has facilitated Lease-to-Own home purchases for more than 130 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 and No Bank Financing home 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.

Tamera Nielsen  
Burson Home Advisors  
+1 743-222-3598

admin@bursonhomeadvisors.com

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