Washington Homeownership Resource Center

BEYOND ACCESS: Safeguarding Homeownership for Immigrant and Mixed-Status Households

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Washington Homeownership Resource Center

SPEAKERS



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Our Mission

The mission of the Washington Homeownership Resource Center (WHRC) is to increase and preserve homeownership in Washington state by serving as a hub for education, resources, and partnerships.




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Learning Objectives & Takeaways

By the end of this session, participants will be able to:

- **Recognize challenges** facing immigrant and mixed-status households as they navigate homeownership and seek support.
- **Understand impacts on homeownership decisions,** including purchasing, holding title, refinancing, and seeking foreclosure prevention assistance.
- **Identify practical strategies** for trauma-informed services, inclusive outreach and communications, and proactive support.
- **Strengthen and leverage partnerships** to help families navigate resources and access trusted support.
- **Share peer insights and solutions** to strengthen a coordinated, statewide response that safeguards sustainable homeownership.



GROWING CHALLENGES

Facing Immigrant Families

A Note on Representation

Immigrant communities are diverse in their countries of origin, languages, cultures, immigration statuses, and lived experiences. While several of our examples refer to Latino households, they do not represent all Latino immigrants or immigrant communities. We recognize that each community and household has distinct experiences and needs.



Harvard Joint Center for Housing Studies

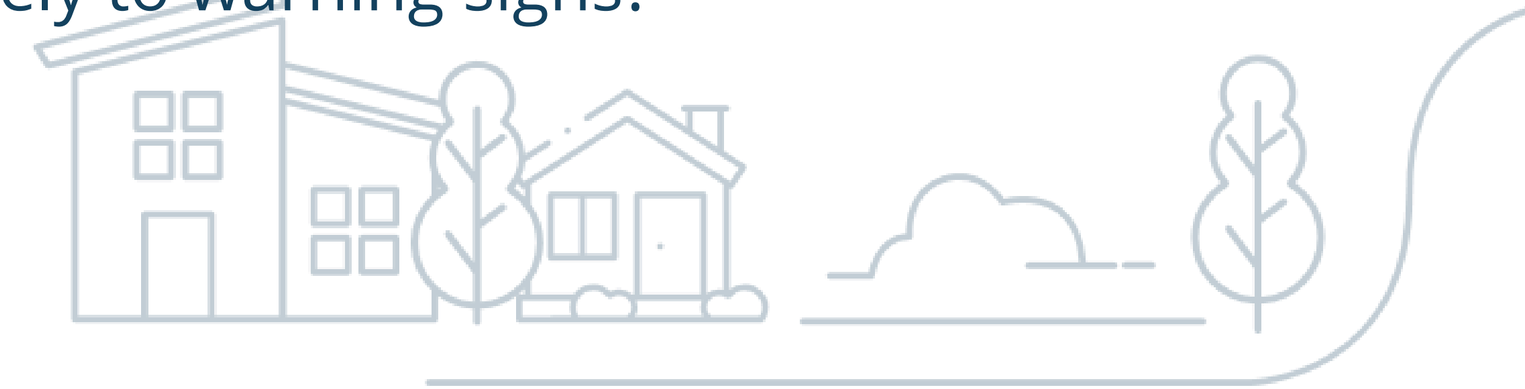
Access to Homeownership in the United States (2023)

- "In 2021, one in seven households were headed by a foreign-born resident"
- Legal status major determinant of homeownership access
- Foreign-born households carry higher cost burdens
- Mixed status households experience unique barriers
- Employment discrimination and limitations
- Homeownership still American Dream, and major wealth-builder, but fear and uncertainty abound



NAHREP data (2025)

- Hispanic-owned households at 10.2M in 2023, highest-ever recorded
- Measured decline in 2024, first in a decade
- Ownership gains becoming fragile
  - Economic pressures
  - Political uncertainty
  - Will we respond proactively to warning signs?



Additional challenges

- Navigation barriers: language, basic knowledge gaps, and vulnerability to fraud and scams
- Time in country and assimilation/integration opportunities impact homeownership rates
- National origin discrimination: Substantial gaps in research vs. racial/ethnic discrimination – a growing concern given increased anti-immigrant sentiment in US
- Ongoing segregation and appraisal bias (impact homebuyers and homeowners)
- Extended family household needs



Additional challenges

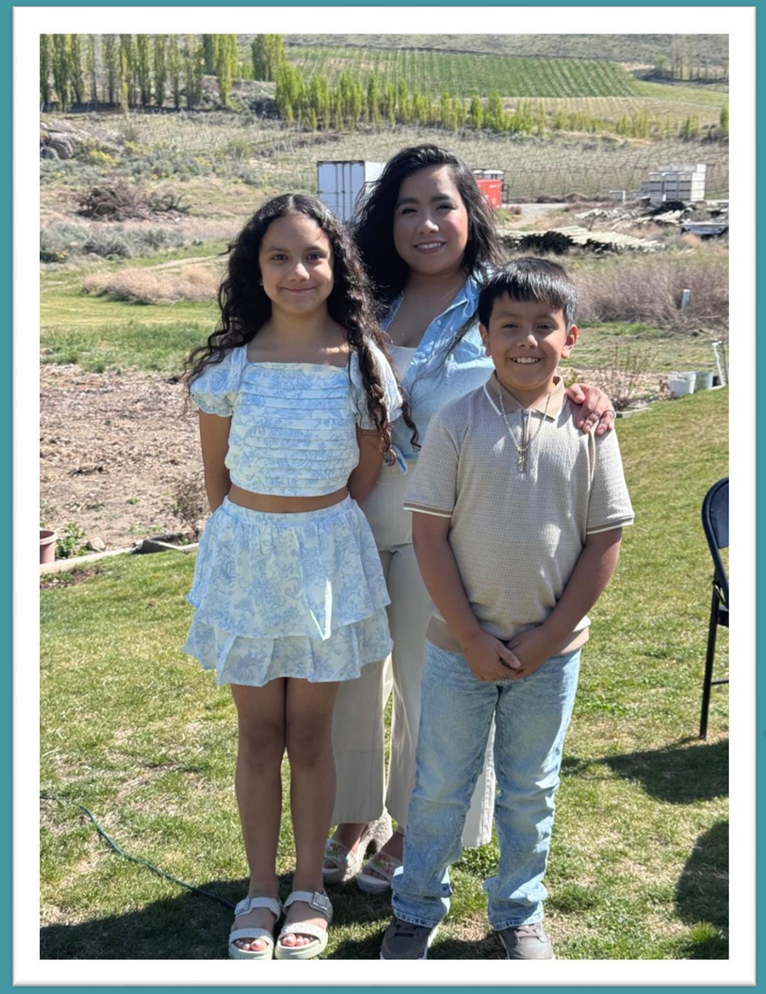
- HUD participating in immigration enforcement (2025 MOU)
- Restrictions limit or eliminate access to various forms of federal assistance
- Even proposed (not final) rules like HUD's 2025 removal of access for mixed-status households causes chilling effect and families opt out
- Financing challenges: banking access, credit history, and documentation, compounded by more recent efforts to un-bank immigrants
- Federal regulators asked banks to treat deportation risk as credit risk, even with lower default rates
- Documented residents rendered undocumented with permissions suddenly revoked or permit renewals delayed





Leysy’s Story: When the Work Hits Home

Leysy’s Story: When the Work Hits Home





Discussion
Activity: Case Studies

- Barriers faced?
- Resources available?
- Systemic gaps?
- Resist the urge to solve everything
  - Sit with and unpack the issues
  - Witness



HOMEOWNERSHIP DECISIONS
In Challenging Times

Homeownership Fraught for Immigrant & Mixed-Status Households:

- Always planning for the dream AND the nightmare
  - Is it the right time?
  - What to do if detained or deported
  - Concerns about work permit renewal delays
- Missed opportunities to build wealth due to not investing in future
  - Homeownership AND…
    - Retirement
    - College planning and saving
    - Any programs where personal information might be compromised or that might interfere with pending status change

Homeownership Fraught for Immigrant & Mixed-Status Households:

- Domestic violence, coercion, control, and financial abuse risks increase for undocumented members of mixed-status households
- Even family planning decisions impacted
- Emergency planning can pose risks or open folks up to fraud
  - Asset transfer
  - Power of attorney

PRACTICAL STRATEGIES FOR

Supporting Immigrant and Mixed-Status Households on their Homeownership Journeys

Strategies for Supporting Homebuyers

- Listen and empathize. Now may not be the time, and that's okay.
- Protect client privacy. Document only what you must.
- Understand immigration is not the only concern:
  - High entry costs
  - General affordability concerns
  - Remittances and other culturally-specific costs
- Outreach:
  - Ensure language access
  - Consider virtual events
  - Develop safety plans including multiple exits for in-person
  - Exercise caution with partners and invitees

Strategies for Supporting Homebuyers

- Develop and implement alternative credit sources
- Expand ITIN lending options
- Offer personal loans for immigration assistance and small emergencies
- Ensure culturally-responsive pre-purchase and post-purchase counseling
  - Priorities may be different and may shift suddenly
  - Budget lines may be different than for a citizen household
    - Remittances
    - Legal fees
    - Emergency planning in case of deportation

Strategies for Supporting Homeowners

- Spread the word: **All Washingtonians** can access free HUD-certified housing counseling for foreclosure prevention, regardless of status
- Ensure "know your rights" trainings include content for homeowners
- Expand access to pro bono legal services, especially for emergency planning around the home and other assets, similar to estate planning
  - NW Justice Project's legal aid assistance is limited to citizens and documented non-citizens.
- Question data requests and collect only what is truly needed
- Review data retention policies regularly and take steps to safeguard sensitive information



Evelin’s Story: When the work hits home

PARTNER INSIGHTS

Partner Insights

- "We don't ask, therefore it's not an issue."
- "Public charge" concerns impact whether households feel safe accessing services
- Threats to financial institutions, nonprofit service providers, and grantors – real and perceived
- Organizations that receive federal funding less likely to provide services
- DEI and removal of affirming language from sites and resource materials

Partner Insights

- Lack of knowledge: many different statuses, acronyms
- Clients disappearing or detained
- Nonprofits asked to alter grant applications, reports, and requests
- Concerns about data and safeguarding client information
- Clients losing eligibility due to sudden change in status

POLICY/ADVOCACY CONSIDERATIONS

Impact on Supply: NAHB statement 9/2026

- "Increased immigration enforcement and jobsite raids...[are] delaying home construction and raising costs as the nation confronts a housing shortage of 1.2 milion units."
- "Immigrant workers are vital to meeting the nation's housing needs, accounting for more than one quarter of the construction workforce. The domestic labor pipeline alone cannot meet national or industry demand."
- Amicus brief in 5th Cir. *Sonosva Rodriguez v. Ortega*: *"everyone in the US deserves fair and consistent due process."*



Policy/Advocacy Considerations

- Speak out:
  - Human cost
  - Economic cost
  - Impacts on home construction
  - Community stability concerns
- Defend fair housing
- Support/defend SPCPs and ITIN lending
- Consider change to Deed of Trust Act: If servicer has been notified that the inability to pay is due to the detention of a wage earner, create means for extension

ADDITIONAL RESOURCES AND LEARNING

Resources for Further Learning:

- WHRC resource page for immigrant homeowners (2026)
- UC Berkeley Terner Center Pathways to Support Mixed-Status Immigrant Families Receiving Federal Housing Assistance (2026)
- NAHB Statement on Immigration and Job Sites (2026)
- NCLC What States and Local Govts. Can Do… (2026)
- NAHREP State of Hispanic Homeownership Report (2025)
- Harvard Joint Center for Housing Studies (2023)
- Washington State Racial Disparities in Homeownership Report (2022):

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Questions?

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