

DIFFERENTLY ABLED - FINANCING

Challenges:	Resources:	Specific Needs:	Tools:
Lack of inventory leading to sellers not wanting to consider VA or FHA loans	FHA, VA, HUD	Documents to be printed in braille	List of lenders that are fluent in ASL?
Many assistance programs have a very low-income threshold and disability counts as a part of income	Habitat for Humanity	American Sign Language (ASL) Interpreter	List of lenders that focus on VA loans primarily?
Credit scores Finding a lender that offers a program that fits in your area	ARC - this appears to be more day-to-day assistance with tasks, not house financing, but it may have helpful tools to assist your clients through the process	ADA accessible homes (grab bars, non-skid flooring, minimal stairs, wide doorways, accessible cupboards and appliances, etc.).	Do we have lenders that will do free credit counseling for clients with special needs?
Accessibility; lots of hoops to jump through and you cannot combine two programs	Home Partners of America		Washington Dept. of Social and Health Services provides people with interpreters/readers
Often treated as "less than" or incapable	Fannie Mae Home Ready		List of REALTOR/referral partners that Cash hey subset of buyers and sellers?



MARINE CORPS



ARMY



NAVY

VA LOANS



AIR FORCE



COAST GUARD



SPACE FORCE

Resources

- Veterans United
- Veteran.com
- My Base Guide

Special Needs

- Guidance
- Education

Tools

- The Book on VA Home Loans
- VA Home Buying Course
- My Base Guide

Challenges

- Liquid funds to compete
- Education

As a group, Veterans are far more likely to own homes than the rest of the population. Census data put the Veteran homeownership rate around 80%, while the national homeownership rate hovers around 65%.

HISPANIC WORK GROUP

Lending Resources

- Washington State HFC
- Fairway Mortgage - Ellie Cox
- Home Trust Financial - Josh White
- Kulshan Community Land Trust
- Homestead Land Trust
- OPAL Land Trust - Orcas Island

Specific Needs & Challenges

- interpreters
- education on process
- documents in Speaking Language

Challenges

- no credit history
- no documentation
- sub-standard housing
- language barrier
- unfiled taxes

Tools & Resources

- NAHREP national membership, events, research, education, etc. - www.nahrep.org
- NAHREP Seattle - www.nahrepseattle.org
- NAHREP State of Hispanic Homeownership Report - <https://nahrep.org/shhr/>
- NAHREP State of Hispanic Wealth Report <https://hispanicwealthproject.org/annual-report/>
- Monthly homebuyer classes in English & Spanish on Zoom - www.homebuyerclasses.org
- Credit repair company <https://crow4u.com/about-us/>
- Tax Preparation Spanish <https://myfreetaxes.com>
- Home Buyer Education Multi -Languages <http://www.wshfc.org/buyers/education.htm>
- All MLS's have a Roster/Agent Search Language Option

INDIGENOUS PEOPLE WORK GROUP

Lending Resources

- Washington State HFC
- Fairway Mortgage - Ellie Cox
- Home Trust Financial - Josh White
- Kulshan Community Land Trust
- Homestead Land Trust
- OPAL Land Trust - Orcas Island
- Homesight Financing Non-Profit
<https://www.homesightwa.org>
- Tribal Community Grants
- US Bank 184 Loan Type

Specific Needs & Challenges

- education
- documentation of Registered Tribe
- Both Lender & Buyer needs to qualify for loan
184 Type loan

Challenges

- no credit history
- no documentation
- sub-standard housing
- income limits
- lack of down payment
- Every Tribe has different programs
- 29 Federally Recognized

Tools & Resources

- Home Buyer Education
<http://www.wshfc.org/buyers/education.htm>
- WA Tribes Resource & Date
<https://www.washingtontribes.org/resources/>
- BIPOC Non-Profit Down Payment Assistance
<https://www.homesightwa.org>
- Monthly homebuyer classes
www.homebuyerclasses.org
- Credit repair company -
<https://crow4u.com/about-us/>
- Income Tax Preparation - <https://myfreetaxes.com>
- Loan 184