

# Latino Housing Made Easier: How and Where to Get Help

by Hannah Walsh and John Roberts



SPRINGFIELD - Western Mass is home to a huge Hispanic Community. In fact, Latinos account for more than 40 percent of Springfield's population, according to the U.S. Census Bureau.

Housing and employment are two major challenges Hispanic immigrants face. Despite their contribution to the population, only 25 percent of American Latinos are considered home-owners. Though a number of factors contribute to this, inability to find Spanish-language information and programs regarding the home buying process is a common issue among US Latinos; this issue has been acknowledged and addressed.

In both Springfield and Holyoke, Spanish-speaking home-buyer assistance programs have been launched; they have been specifically set up to assist Western Mass Latinos in the home-buying process.

One program is Way Finders, which offers workshops in both financial education and first-time home-buying. WayFinders specifically focuses on combating homelessness and unhealthy living

situations in Western Mass communities by making available the information that isn't always easy to find for Latino immigrants.

Springfield Housing Authority's communications and community relations manager Mary Ellen Lowney spoke on the programs they provide.

"I can tell you that we at the SHA have Spanish speakers across our staff *and* in all of our offices to help anyone who needs Spanish to communicate effectively. We also hire translators as needed in other languages," she said.

The Town of Springfield recently launched Buy Springfield Now, which is an initiative to increase home ownership within the community. According to the initiative's website "A crucial element of our programming is providing knowledge and quality referrals to homeowners, as well as those wishing to become a homeowner."

Umass Boston's Economics professor Phil Granberry said, "... getting the word out is really one of the best things you could do because people just don't know about it. A lot of information is just a google away, yet people don't realize it. There is also a sense that getting this info is difficult or expensive, but housing authorities really make an effort to be available, as long as you know they exist."

A study conducted by the Gaston Institute concluded that while 64% of Americans are home-owners, among the Latino community renting is more common as Latinos specifically have a home-ownership rate of just over 25%.

To understand why these numbers are dropping there needs to be a focus on the barriers that Latinos face when it comes to buying a home. Many Latinos in the US are immigrants who came from a variety of different countries and often don't have the standard of education that is available in the U.S. Another reason why Latinos, among many others, are scared to buy homes is the 2008 housing market crash, which caused hundreds of thousands of Americans to lose their homes, instilling the thought that owning a home is a risk.

Something that's helping the problem get better is that many of the families that immigrated here 20-30 years ago now have teen or adult children who have benefited from American education system and thus are in a better position to buy a home, and can use their bilingual abilities to help guide their parents to better positions as well.

However, there are still problems for older generations and newer immigrant families, which is why these programs have been put in place.

All of these programs are Spanish speaking. They offer information sessions, workshops on first-time home- buying, counseling, and financial assistance with down payments. More specifically, a 3-year credit improvement plan and general tax preparation functions to improve the financial status of these individuals prior to starting the home-buying process.

Latinos can use the offered tools and classes to simply learn about financial security and life preparation, not just about buying a home. Even for those not planning to purchase a home in the near future, these programs can assist them to more financial success and security.

While Latinos face many financial barriers in America, especially immigrant families, home buying no longer has to be one of them. The programs mentioned are very willing to help set people on a better path. Whether someone wants to buy a house in a few months or a few years, preparing now can make a difference.

#### Local Home-Buying Programs for Latinos

- Way Finders, (413) 233-1621
- Springfield Partners for Community Action, (413) 263-6500
- Springfield Neighborhood Housing Services, (413) 739-4737, ext. 100
- Holyoke Housing Authority, (413) 539-2220