

HOUSING TOOLKIT

Homeownership



Homeownership is more than an American dream.

It creates stability, self-sufficiency, and wealth. It also creates civic participation, which increases one's sense of community and belonging. Having a sense of community and belonging is vital to a refugee's psychological well-being and resiliency. Fortunately, homeownership is possible for those who seek this dream. Noncitizens who have the appropriate documentation are eligible for the same home loans available to U.S. citizens.

Below are federal and non-profit programs that are available to noncitizens to help bring the dream of homeownership within their reach.

- **U.S. Department of Housing and Urban Development (HUD)**
 - The [Housing Choice Voucher \(HCV\) Homeownership Program](#) allows families that are assisted under the HCV program to use their voucher to buy a home and receive monthly assistance in meeting homeownership expenses.
 - HUD's [Housing Counseling Program](#) can assist individuals and families in searching for, obtaining, and maintaining a home -- whether it's rented or owned. HUD-certified housing counselors are trained to assess an individual's financial situation, explain the housing options available, and help with accessing the resources and programs available. To find a HUD-approved housing counseling agency in your local area:
 - Call (800) 569-4287
 - Search online at www.hud.gov/housingcounseling
- **Habitat for Humanity International Homeownership**
 - [Habitat for Humanity](#) builds decent and affordable homes around the world in partnership with families in need of a decent place to live. Habitat homebuyers help build their own homes alongside volunteers and pay an affordable mortgage.

- **The Fuller Center for Housing**

- [The Fuller Center for Housing](#) seeks to eradicate poverty by promoting partnerships with individuals and community groups to build and rehabilitate homes for people in need.

- **Fannie Mae**

- Fannie Mae offers a free online course on homeownership called [HomeView](#). The course can be completed at any pace, is accessible on multiple devices, and is available in Spanish.

- **Joint Center for Housing Studies at Harvard University**

- Even after the Great Recession, homeownership remains an important path to wealth-building and residential stability for millions of households. The Joint Center for Housing Studies' research examines changing patterns of homeownership at the national and metro levels, as well as the demographic drivers of those patterns. It also examines how government programs and policies shape homebuyer markets and the housing finance system.
 - Source: <https://www.jchs.harvard.edu/research-areas/homeownership>