

BHI Partner Highlight: Washington Homeownership Resource Center (WHRC)

Who does your organization serve?

The mission of the Washington Homeownership Resource Center (WHRC) is to increase and preserve homeownership in Washington state by educating and empowering current and future homeowners.

Through our hotline, website, and online portal, we provide our clients with personalized information and referral to vetted homeownership supports, including:

- Homebuyer assistance programs
- Pre-purchase education and counseling
- Mortgage and property tax foreclosure intervention counseling
- Reverse mortgage counseling
- Owner-occupied repair assistance
- Post-purchase education and assistance
- Legal aid
- Credit Counseling

In addition to working with homeowners to help them meet their homeownership goals, WHRC works closely with elected officials, government agencies, lenders, and community organizations to advocate for resources, programs, and protections to support homeowners across Washington.

How did your organization become involved in BHI?

In the early formation of the BHI network, WHRC was asked to lead the BHI sustaining homeowners' work group, including supporting key areas such as ADUs, home repairs, tax lien foreclosure, mortgage default, and preparing and sustaining homebuyers. WHRC board members also facilitated the mortgage financing workgroup.

Since then, WHRC has co-led the work of the Pre-Purchase Counseling and Supports Project Team, as well as the Buyer Outreach Team, and Executive Director, Denise Rodriguez has recently joined the BHI Core Team.

Why does your organization believe in the BHI shared priority?

Resonating with BHI's shared priority, the work and mission of WHRC is dedicated to educating and empowering current and future homeowners in South Seattle, South King County, North Pierce County—and throughout the entire state of Washington state.

In addition, WHRC's mission and work also align with several recommendations of BHI's 7-point plan due to its role as a leader in the network and statewide position.

How does your organization support BHI?

WHRC is the information and referral hub for BHI.

With a challenging real estate market in the Puget Sound region, as well as systemic racial barriers to homeownership, it can be hard for Black homebuyers to know where to start.

Washington Homeownership Resource Center (WHRC) is proud to be a BHI partner, and our role is to provide a helpful starting point for Black homebuyers to access information and resources available through the BHI network.

Through our toll-free hotline and online portal, we provide personalized information and referral services to vetted supports, including affordable homeownership programs, pre-purchase education and counseling, down payment assistance opportunities, credit counseling resources, and more.

What is your organization currently working on?

WHRC is deeply committed to increasing equitable access to homeownership as part of the Black Home Initiative partnership and throughout our statewide footprint. To better serve homebuyers and homeowners referred to by BHI partners, WHRC has made upgrades to our intake and referral processes and tools. As part of a broad strategy, we have made the following changes:

- Revised our partner agreements to reflect shared values around equitable access to homeownership.
- Launched a robust vetting process to ensure only those service providers deeply committed to equity will receive referrals.
- Added lending and realty professionals to our network of referral partners.
- Made available anti-racism and “trauma-informed” training for all partners to ensure they have the knowledge and skills to provide all clients with the best service possible.

To learn more about WHRC, visit: <https://www.homeownership-wa.org/about-us>