



Foreclosure Prevention is Homelessness Prevention.

The foreclosure prevention safety net is heading for a funding cliff on July 1, 2025.

Protect the Foreclosure Prevention Network with \$5.5M in the 2025–2027 operating budget.

“There aren’t enough words I can express to you for saving my home from foreclosure. I have tears of joy as I write this. You are an absolute blessing.

— Sam from
Spokane

Fund the Homeownership Hotline, Housing Counseling, and Civil Legal Aid

Over 78,000 homeowners in Washington have saved their homes from foreclosure through these critical services. Homeowners in crisis deserve help. Make sure we can answer their call.

The Network Works

Any Washington homeowner can call 877-894-4663 to connect with the statewide foreclosure prevention network providing individual support, advocacy, and legal aid. Since the Foreclosure Fairness Act passed in 2011, we’ve helped over 140,000 homeowners across Washington.

Post-Pandemic Need Remains High

Though the pandemic is over, thousands of homeowners still struggle to get back on their feet. The federally-funded Homeowner Assistance Fund program has been a significant tool to help homeowners and fund these services. When that program ends June 30, 2025, foreclosure prevention services will be even more in demand.

The Legislature Must Act

Without state funding, Washington’s foreclosure prevention network will collapse, leaving homeowners in trouble without the help they need to save their homes.

Don’t jeopardize the success we have built over the last decade—fund foreclosure prevention with \$5.5 million in the 2025-2027 operating budget.

Services will be slashed while homeowner need remains high

Without adequate funding in the 2025-2027 operating budget, foreclosure prevention services will be drastically reduced statewide.

Figure A: Despite projections that demand for foreclosure prevention help will remain at current levels, service capacity will collapse.

Figure B-D: With reduced staffing at foreclosure prevention network partners, far fewer homeowners will be able to get the help they need.

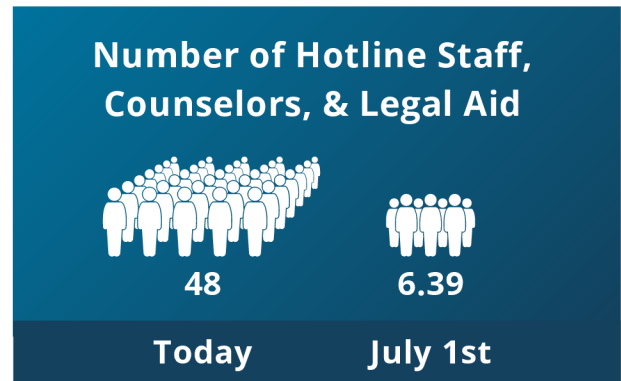
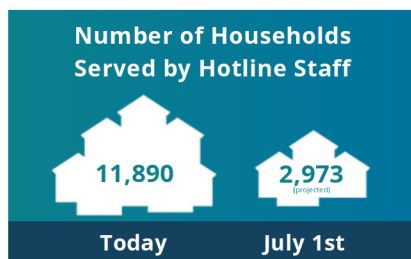
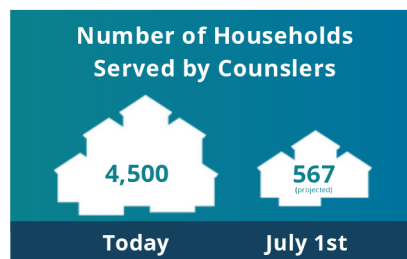


Figure A



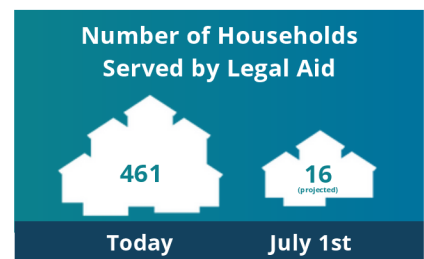
Households unserved: 8,917

Figure B



Households unserved: 3,933

Figure C



Households unserved: 445

Figure D

Foreclosure prevention is homelessness prevention

In 2024, the average rent in Washington was \$1,786, while the average mortgage payment of homeowners seeking foreclosure help was \$1,100. A homeowner struggling to pay \$1,100 will not be able to pay even more for rental housing. Keeping homeowners in their homes is critical to preventing homelessness.

Cost isn't the only barrier to housing for foreclosed families. With a foreclosure on their credit report, it can be hard to get approved for rental housing. Additionally, many homeowner households have pets who are beloved members of their family, but very few rentals accept pets and those that do likely charge additional fees.

Protect homeowners by investing in foreclosure prevention

Without state funding, Washington's foreclosure prevention network will collapse, leaving homeowners in trouble without the help they need to save their homes. **Don't jeopardize the success we have built over the last decade—preserve this vital state resource with \$5.5 million in the 2025-2027 operating budget.**

**Homeowners in crisis deserve help.
Make sure we can answer their call.**

Foreclosure Prevention Hotline: (877) 894-4663