ADDRESS

Home ownership has long been a symbol of the American dream. Some immigrants are abandoning plans to buy.

Real estate professionals and community service providers are providing guidance to help protect their properties in case ICE intervenes in the lives of their clients.

By Lindsay Crudele Globe correspondent, Updated October 22, 2025, 6:56 a.m.

An anti-ICE rally was held in front of the JFK Federal Building in early September. JONATHAN WIGGS/GLOBE STAFF

In June, Vicma Lamarche, a loan officer with NewFed Mortgage, said she was helping a couple finalize a home purchase in Milford when the husband, a documented resident with no criminal history, was detained by U.S. Immigration and Customs Enforcement.

The Trump administration's immigration enforcement surge, known as "Operation Patriot 2.0," ramped up efforts last month. The administration says it is targeting criminals and undocumented immigrants, but it has also detained many with no criminal records, as well as those who are documented.

"It was scary on all fronts," said Lamarche, who also serves as Boston president of the National Association of Hispanic Real Estate Professionals (NAHREP), which advocates for homeownership within the community. "When someone with legal status gets picked up, we don't know when they're going to be released, and they're in the middle of buying a home."

After two weeks, Lamarche said her client was released from custody in a case of mistaken identity and the sale proceeded, aided by the sellers' sympathetic willingness to extend the closing timeline.

The sweeps have sown fear and confusion among those who worry they may be taken by ICE, upending their domestic and professional lives regardless of documentation status. While the idea of buying a home has long been a symbol of the American dream, some immigrants are abandoning plans to buy. Real estate professionals and community service providers are providing guidance to help immigrants protect their properties in case ICE intervenes in the lives of their clients.

"They've told me that they put a halt on [home buying]," Lamarche said of some clients. "People with legal status are scared to come out."

Some fear that participating in official channels — for example, by running a credit report or writing a gift letter as part of a down payment — might attract attention, Lamarche said. Meanwhile, other cost impacts loom, such as stalled projects and higher prices due to workers disappearing from an already squeezed construction labor force, she added.

Renters are also becoming risk-averse, said Peggy Pratt, a Revere-based Century 21 team leader, NAHREP national board member, and property owner with tenants.

“We definitely have taken a dip in the rental market,” she said. Two of her tenants were taken into ICE detention in the past month.

“People aren’t moving anymore,” she said. “They’re not doing any unnecessary expenses. They don’t want to move because they don’t know what’s going to happen.”


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Landlords in the Boston area are reporting an increasing number of apartment vacancies. DAVID L RYAN/ GLOBE STAFF

Pratt, whose usual business range is East Boston, Chelsea, and Revere, said she is now receiving calls from landlords in Everett, Malden, and other cities who cannot fill vacancies.

“They’re desperate,” she said. “Their units have been on the market since July, and that’s not normal. We usually rent everything out ... within 30 to 60 days.”

Pratt said she’s aware of some homeowners who have decided to sell and move back to their country of origin to avoid ICE detention. She also is hearing hesitance from triple-decker buyers, who worry they won’t find renters.

As of 2023, Latino homeownership more than doubled in the state over the past decade, according to data from the Massachusetts Taxpayers’ Foundation. The Urban Institute, a Washington, D.C.-based research group, projected that the number of Hispanic households in Massachusetts would grow more than 36 percent between 2020 and 2030, and represent more than 70 percent of homeownership gains through 2040. But real estate professionals interviewed said suppressing Latin American and Hispanic participation in real estate could hurt that growth.

“If the Hispanic buyers leave the market en masse, that’s going to impact the overall real estate market,” said Lamarche. “It could be catastrophic.”

In May, the Trump administration blocked non-permanent residents from being able to qualify for Federal Housing Authority (FHA) loans — including those with work authorization. FHA loans are private mortgages regulated and insured by the federal government that can offer lower interest rates and down payments than some conventional products, often appealing to first-time home buyers.

“Here in Boston, we need to pinch every penny to buy these homes,” said Lamarche. “So for some buyers, it just pushed them further away from the goal of becoming a homeowner, right? The American dream.”

The immigrant community makes up a huge portion of the demand for affordable home ownership, said Bruce Marks, CEO of the Boston-based Neighborhood Assistance Corporation of America (NACA). At the nonprofit’s Achieve the Dream events, which offers an introduction to home buyer education and NACA’s mortgage program, Marks said that there is “absolutely a drop-off” in event attendance due to fear of ICE targeting public gatherings, especially those that may attract those from immigrant backgrounds regardless of documentation status, and that NACA has been fielding questions about what happens if ICE targets an event.

“It is impacting people across the board,” he said.

A Social Security number is not required to apply for a mortgage, and some filers who lack one use the ITIN, an individual tax identification number, which has provided a means for some immigrant workers to file taxes. But in April, an agreement between the IRS and ICE introduced inter-agency data sharing, allowing the potential for tax data to be used for immigration enforcement. Three lawsuits have been filed, including one based in Boston by Greater Boston Legal Services (GBLS) and a group of taxpayer and immigrants’ rights advocates, charging that the data-sharing agreement violates longstanding privacy protections between the IRS, ICE, and the Social Security Administration.

“When you say that people come to this country to achieve the American dream, the first thing that comes to mind is owning that house,” said Marks, who added that ITIN lenders report that even facing deportation risk, such filers are diligent with their payments, but have done so until recently with an expectation of privacy. ITIN filings represented a small market slice, between 5,000 and 6,000 in 2023, according to the Urban Institute.

"When you are basically intimidating and, in some cases, terrorizing the immigrant community, you are really having a significant impact on the demand and the opportunity for affordable home ownership," he said.

"There's some message out there that if you file your taxes, then you'll be OK with immigration, but that's not true," said Luz Arevalo, a GBLS attorney and tax clinic codirector who is listed as a plaintiff on the tax privacy suit.

Obtaining a Social Security number has become increasingly difficult since the 1990s, said Angela Divaris, a GBLS attorney who said that immigration reform is badly needed.

"If you drive people further underground, well, you're not going to get taxes," said Divaris. "We're kind of biting our nose to spite our face."

Arevalo said that some people misunderstand the role of undocumented immigrants in the community, who are often longstanding community members who participate broadly in economic functions.

"I think people have been surprised to find out that folks who are undocumented have businesses, own homes, may have college degrees, or may have kids who have college degrees," she said.

In New Bedford, which has seen a surge in ICE activity this year, Community Economic Development Center New Bedford executive director Corinn Williams said her agency has begun fielding questions about what to do if someone is taken by ICE.

"People come to us and say, 'I just bought a house — what do I do if something happens to me?'" she said. "Every week we're getting some inquiries about, 'How do I protect my assets? What do I need to do? Is the government going to confiscate my home?'"

For Williams and her team, that means connecting community members with legal guidance about how to create a durable power of attorney, or how to form a real estate trust. In one case, an ICE detainee who had been transported to Texas was able to sign over power of attorney to his son.

“The current environment has cast a pall on thoughts about building a future if you happen to be an immigrant family looking to buy a home or make an investment,” said Williams. “After working so hard and putting your life savings into a piece of property, it’s just one other level of stress and concern.”

Nearby, Guelmie Santiago and her team run Santiago Professional Services. Santiago said her New Bedford-area clientele who visit for real estate, lending, notary, and tax preparation is 95 percent Spanish-speaking.

Lately, her clients are asking how to create any additional security for their families. Her team is providing guidance for creating powers of attorney and child care authorization in the event a parent or caregiver is detained by ICE, as well as fielding questions about how to protect property.

The increase in Latino and Hispanic homeownership over time is a testament to the community’s hard-working ethos, said Lamarche.

“To be stripped of this American dream and just to be all labeled criminals — it’s disheartening and it’s unfortunate,” she said.

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