



## **Reform immigration laws to 'grow our future together'**

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For the last 17 years, I've worked at and now preside over a small real estate business primarily serving the Latino market of homebuyers in Salem and across rural Marion County.

Every day I see the great contributions that new American immigrants bring to our local economy, community and culture. And I also see how continued inaction from Republicans in Congress on immigration reform limits that economic potential and rips at the social fabric of rural communities.

Let me tell you about one of my clients – a family with two children in elementary school.

The wife is self-employed and the husband works for a local manufacturing company. They earn a middle-class income, pay taxes and contribute to the community. She volunteers for several local nonprofits and is deeply involved in their kids' school, regularly attending school board meetings. They prefer to shop at locally owned small businesses so the money they earn goes back to supporting the local economy.

Though their children are U.S. citizens, the parents are immigrants. The husband has obtained legal status, but his wife remains undocumented. They live in constant fear of their family being separated and torn apart, like so many mixed-status families.

That our nation's outdated immigration laws fail to live up to our nation's commitment to family values should be cause enough for immediate action, but failure to modernize our immigration system also presents a profound economic crisis impacting immigrants and non-immigrants alike in rural communities.

I met this family when, like so many American families, they made the momentous decision to purchase their first home, continuing to deepen their roots in Oregon – the state they call home in the only country their children have ever known. They are ideal homebuyers: a solidly middle-class income, wonderful credit and money saved for their down payment.

But I can't find a lender that will underwrite a mortgage. Many banks believe financing a 30-year mortgage presents too much risk for families who could be separated at a moment's notice due to immigration status.

Their story is not unique. In my small real estate business alone, I get five to 10 calls per week from prospective homebuyers facing the exact same barrier to home ownership.

When immigrant families are unable to obtain a mortgage, it isn't just their own families that suffer. Real estate agents like me lose out on new business, banks earn less interest and there is less work for construction companies. In the chain of purchases, first-time homebuyers are the foundation of the whole real estate economy.

The ripple effects run deep. Without enough new homebuyers, 80 percent of home sellers aren't able to sell. Houses sit on the market for longer. Home values remain stagnant.

We all suffer, whether you're a U.S. citizen, or aspiring to become one.

With the housing market still struggling to rebound and many homeowners still underwater, why deny the opportunity for new Americans to live the American Dream, deepen roots and purchase a home?

From my perspective as a realtor, immigration reform would provide tremendous potential for economic growth in our industry. Immigrants earned \$1.1 trillion in 2010, according to the American Community Survey. A paper published by the conservative leaning Cato Institute found that reform with a roadmap to citizenship would add \$1.5 trillion to the U.S. economy over 10 years.

So it comes as no surprise that 67 percent of small business owners, including 62 percent of Republicans, support providing a roadmap to citizenship for immigrants already living in the U.S., according to polling last year from the Main Street Alliance and the American Sustainable Business Council.

One year ago, the U.S. Senate passed Comprehensive Immigration Reform. If more rural voices speak out, perhaps the House will reject naysayers from the Tea Party wing of the Republican Party and finally take action.

If we want to grow our future together, it is imperative that we do.