

When Homeowners Feel Financial Pressure

A Broker Meeting Toolkit

Meeting goal: Help agents recognize concerns about homeownership costs, explain foreclosure headlines accurately, and know when to connect homeowners with qualified professionals.

Suggested meeting length: 20 minutes

Before the Meeting

Gather:

- The LendingTree survey and ATTOM foreclosure report summarized below.
 - Current foreclosure, default, and distressed-sale information for your market.
 - Verified contact information for professionals your agents can refer homeowners to.
 - Your brokerage's guidance on handling sensitive homeowner conversations.
- Use the headlines to start a discussion. Keep the focus on helping homeowners understand information and find appropriate support.

1. Put the Headlines in Context

Allow 5 minutes.

59% described themselves as “house poor.”

LendingTree reported that 59% of mortgage holders surveyed considered themselves house poor. Half said their mortgage payment had increased over the previous two years. These are survey responses, not a measure of how many homeowners are facing foreclosure.

[Source: LendingTree mortgage struggles survey](#)

Completed foreclosures increased 42% year over year.

ATTOM reported that lenders repossessed 5,794 properties in August 2026, a 42% increase from August 2025. That figure refers specifically to completed foreclosures. Overall foreclosure filings increased 13%, and ATTOM said activity remained below pre-pandemic norms.

[Source: ATTOM August 2026 foreclosure market report](#)

Discussion questions

- What could a homeowner misunderstand about either headline?
- How would you explain the difference between financial pressure and foreclosure?
- What local information would you need before discussing these numbers with a client?

Broker takeaway: A national percentage increase alone does not establish that a 2008-style housing crisis is underway. Agents need the measure, comparison period, and local context.

2. Listen for Concerns About Carrying Costs

Allow 5 minutes.

Homeowners may mention:

- Rising homeowners insurance or property taxes.
- Higher HOA costs.
- Difficulty keeping up with payments.
- Maintenance they are struggling to afford.
- Feeling overwhelmed by the ongoing cost of ownership.

These comments are reasons to listen and ask thoughtful questions. They do not establish that someone needs to sell or is headed toward foreclosure.

Questions agents can use

- “Which costs have changed the most for you?”
- “What information would be most helpful right now?”
- “Would you like help finding someone qualified to discuss that concern?”

Discuss: How can an agent acknowledge the concern without making assumptions or offering financial advice?

3. Practice the Conversation

Allow 5 minutes.

Work in pairs. One person reads the homeowner statement. The other practices acknowledging the concern, asking a neutral question, and identifying an appropriate next step.

Situation A: Rising ownership costs

Homeowner: “My insurance and taxes keep going up. Owning this home costs more than I expected.”

Agent task: Listen to what has changed. Avoid assuming the homeowner wants to move. Ask what information or professional guidance would help.

Situation B: Difficulty making payments

Homeowner: “I’m worried I won’t be able to make my next mortgage payment.”

Agent task: Acknowledge the concern and offer verified resources. The CFPB recommends contacting the mortgage servicer promptly and seeking help from a HUD-approved housing counseling agency. Agents should not promise a particular outcome.

[Source: CFPB guidance on difficulty paying a mortgage](#)

Situation C: An alarming headline

Homeowner: “I saw that foreclosures are up 42%. Does that mean the market is crashing?”

Agent task: Explain what the number measures, identify its comparison period, and distinguish national findings from local conditions. Avoid predicting what will happen to that homeowner or the market.

Debrief

- Did the response acknowledge the concern?
- Did it avoid assumptions?
- Did it stay within the agent’s role?
- Was the next step clear?

4. Complete Your Local Market Snapshot

Allow 5 minutes.

Market or geographic area: _____

Reporting period: _____

Date reviewed: _____

Measure	Current figure	Comparison period and figure	Source
Default notices			
Foreclosure starts			
Completed foreclosures			
Distressed sales			

What do these figures show locally?

What do they leave unanswered?

Keep each measure separate. Confirm definitions, geography, and reporting periods before making comparisons.

Your Office Resource List

Mortgage payment concerns: Mortgage servicer information and HUD-approved housing counseling resources.

Other ownership-cost questions: Verified professionals or official resources appropriate to the homeowner's concern.

Broker-approved contacts and links:

Before Agents Leave

Ask each agent to identify:

- One headline they can now explain more clearly.
- One question they can use when a homeowner mentions financial pressure.
- One verified resource they can offer.
- One local figure they need to understand better.

Listen first. Explain the context. Connect homeowners with qualified help.

Selling or downsizing may become part of a homeowner's plans, but that conversation should follow their goals and circumstances.