

Foreclosure.com Video Explains How Portable Mortgages Could Unlock Mobility for Millions of U.S. Homeowners

Industry experts examine how mortgage portability could ease affordability pressures, reduce foreclosure risk, and reshape housing mobility in 2026

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As elevated mortgage rates continue to limit housing affordability and suppress home sales, a little-discussed financing concept is gaining renewed attention: portable mortgages. Common in parts of Europe and Canada, portable mortgages allow homeowners to transfer their existing mortgage, including its interest rate and loan terms, to a new property when they move.

In a newly released educational feature, Foreclosure.com examines how mortgage portability could affect U.S. housing markets if introduced domestically, with insights from Christopher Tapia, Principal of Tapia Group with Compass, in Boca Raton, Florida. Unlike assumable mortgages, which allow buyers to take over a seller's loan, portable mortgages enable homeowners to carry their own low-rate mortgage forward, potentially preserving interest rates secured during the historically low-rate period of 2020–2022.

Read the full article: [Portable Mortgages: The Housing Market Hack No One Is Talking About](https://www.foreclosure.com/videos/hidden-mortgage-strategy-saving-homebuyers-thousands/)
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“Right now, millions of homeowners are effectively trapped,” Tapia explains. “They want to move, downsize, or relocate — but rates today are double or triple what they already have. Mortgage portability could remove that barrier.”

Housing economists frequently cite the “golden handcuff” effect, where homeowners remain in place to avoid giving up ultra-low mortgage rates, as a key contributor to reduced housing inventory and stalled mobility. According to Tapia, portable mortgages could offer a structural solution by allowing qualified homeowners to transfer their existing mortgage to a new property, preserving affordability while enabling movement. By reducing the need to restart the financing



process at higher rates, portability could help unlock pent-up demand, increase listings, and stabilize inventory levels without introducing new subsidies or experimental lending programs.

Beyond mobility, the discussion also explores how mortgage portability could influence foreclosure dynamics. Homeowners facing financial strain may be better positioned to sell and relocate rather than default if they can retain a low-rate loan when moving to a more affordable home. While portability would not eliminate foreclosure risk, Tapia notes it could reduce filings at the margins by improving market liquidity and offering distressed homeowners more viable exit options. Despite these potential benefits, portability has not yet gained traction in the U.S., largely due to lender incentives, secondary market structures, and regulatory complexity; though continued affordability pressure into 2026 may prompt renewed consideration of mortgage frameworks already used abroad.

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In addition to property data, Foreclosure.com publishes educational housing-market content focused on affordability trends, mortgage strategies, and foreclosure dynamics. Free local [foreclosure email alerts](https://www.foreclosure.com/turn-on-the-alerts/) at <https://www.foreclosure.com/turn-on-the-alerts/> and [explore video and article content](https://www.foreclosure.com/videos/) at <https://www.foreclosure.com/videos/>.

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