

How Parents Can Help Children Buy a Home: Intrafamily Mortgage Financing Explained

New article highlights how intrafamily mortgage financing can help families navigate the financial difficulties of today's housing market.

GRAND RAPIDS, MI, UNITED STATES, August 3, 2026 /EINPresswire.com/ -- For many parents, it has become increasingly frustrating to watch their adult children struggle to enter today's housing market. High interest rates, limited inventory, and competitive bidding conditions have placed homeownership virtually out of reach for many first-time buyers. As a result, families are looking for creative financial ways to help.



rear view of young couple looking at their new house

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To provide a tool for families, [Foster Swift Collins & Smith, PC](#) attorney [McKenna S. Rivers](#) recently published an article that sheds light on a little-known strategy that may provide a solution: intrafamily mortgage financing. The article outlines how parents can assist children with purchasing a home while potentially preserving family wealth and creating opportunities for long-term financial planning.

Unlike a traditional gift or outright transfer of property, intrafamily mortgage financing allows parents to provide purchase funds directly, enabling their child to make a cash offer on a home. The child then repays the parents through a documented loan arrangement secured by a mortgage.

As affordability challenges continue for aspiring homeowners, many parents are likely asking: How can we help without jeopardizing our own finances? The article details how properly structured intrafamily loans may benefit both generations.

To learn more about intrafamily mortgage financing and whether it may be an option for your

family or a client, read the full article at [Fosterswift.com](https://fosterswift.com).

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