

# An Updated Research Agenda for Latino Homeownership

## Using Data and Evidence to Inform Solutions

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Latino homeownership is increasing. In 2023, 51 percent of Latino households owned their homes, a significant increase from 45 percent a decade prior and a faster increase than any other group.<sup>1</sup> The data show Latino households are poised for significant growth in homeownership. Many are in their prime homebuying years and live in multigenerational households, increasing their homeownership potential (Goodman and Zhu 2021). But housing and mortgage market forces, macroeconomic trends, and policy and industry decisions must align to ensure homeownership is possible for Latino families with the income and credit needed to sustain a mortgage.

Data and evidence are key to informing effective solutions to ensure access to and sustainability of homeownership for Latino households. In 2023, Urban Institute researchers mapped out high-priority research questions to inform strategies to expand homeownership among Latino households (Zinn, Ratcliffe, and Limón 2023). This research agenda was the basis for a call for papers issued by UnidosUS to catalyze new research on Latino homeownership. Here, we update the Latino homeownership research agenda to incorporate insights from these papers and a January 2025 culminating conference, on top of additional research that has been published since 2023.<sup>2</sup> This document is intended to be a living road map for researchers to use in light of evolving economic, political, technological, and environmental changes that are shifting the outlook of Latino households' abilities to access and sustain homeownership.

### A 2025 Research Agenda to Advance Latino Homeownership

In this update to our 2023 research agenda, we ask two questions: What research and policy questions remain unanswered? What new and emerging research and policy questions have arisen?

#### Historical Context

A long history of public- and private-sector exclusion has created and sustained homeownership disparities between households of color and white households. There remain gaps in the research on the historical exclusion of Latino households, the legacy of this history on current systemic barriers for Latinos, and the informed and targeted corrective actions that can mitigate these barriers.

- What are the historical origins of the Latino wealth gap, and how does understanding that history unlock the economic potential of a growing Latino population and the nation as a whole?
- Do disparities observed in appraisals of Black-owned homes from automated valuation models appear among Latino-owned homes as well, and if so, what can be done to mitigate automated appraisal bias?

#### Macro-Level and Intersectional Conditions

Nearly three-quarters of Latino renters want to become homeowners, but their homeownership prospects are heavily defined by demographic and geographic factors. Research that disaggregates the Latino population by macro-level factors will inform tailored solutions to advance Latino homeownership.

- What roles do Latino immigrant households play in both housing demand and housing supply (i.e., through the construction labor force), and what are the implications of federal immigration policy on Latino immigrants' abilities to access and sustain homeownership?
- What are the key trends in homeownership for Latinos by national origin and by generational duration in the United States, and what explains any differences? How much does culture and language affect access to and sustainability of homeownership?
- What are the economic returns on expanding Latino homeownership for state and local economies?

## Mortgage Underwriting

The US housing finance system does not adequately serve the unique demographic, economic, and cultural realities of many Latino households. For example, the current underwriting system does not accommodate multi-earner households and those who earn nontraditional income. Similarly, the homebuying process can be particularly complicated for first-generation homebuyers and those with limited English proficiency.

- Why are Latino borrowers, who are more likely than others to live in multigenerational households, less likely to apply for a mortgage with a coborrower?
- What is the demand for smaller, lower-cost homes among Latino households?
- How well do current measures of creditworthiness—debt-to-income (DTI) ratio, loan-to-value (LTV) ratio, and credit score—predict mortgage default, and how could criteria be adjusted to safely expand access to credit?
- How can underwriting be enhanced to better serve the market, such as cash flow underwriting, and how have recent public- and private-sector reforms affected credit outcomes?
- What are the barriers and opportunities to expand special purpose credit programs in today's mortgage and policy environment? What has been the effect on mortgage volume and reach from the Federal Housing Finance Agency's termination of Fannie Mae and Freddie Mac's special purpose credit programs?

## Homeownership Innovations

Developments in technology can increase the efficiency and precision of mortgage underwriting and appraisals in ways that can increase access to credit for Latino homebuyers and wealth attainment for Latino home sellers. As adoption of these technologies expands, research is needed to ensure they are helpful, not hurtful, to Latino homebuyers.

- How many denied Latino mortgage applicants could be approved if new measures (e.g., positive rental payment history or bank statement information) were included in credit scoring?
- What other mortgage products (e.g., 100 percent LTV ratio loans, interest rate buydowns, or special purpose credit programs) could be explored and expanded to ensure low-wealth borrowers, who still have the capacity to sustain a mortgage, can access homeownership?
- How effective are race-neutral programs, such as income-targeted or first-generation assistance programs, in targeting borrowers with the greatest needs?
- Can shared equity models, such as community land trusts, be viable for low-wealth Latino households to become homeowners?

## Housing Supply

Latinos in the US are concentrated in high-cost markets with severe housing supply challenges. Further, Latinos' housing needs and preferences suggest unique supply challenges, as Latino households are larger and more multigenerational than others, thus requiring larger and more expensive homes.

With the nation underproducing 3.85 million housing units—with greater shortages in states with large Latino populations, such as California, Texas, Florida, Arizona, and New York<sup>3</sup>—strategies to increase the starter-home supply will continue to be a key issue for Latino homeownership (Garcia et al. 2024). More research on how the supply crunch affects Latino homebuyers, and what strategies can be used to increase supply of for-sale housing in Latino neighborhoods, will be critical.

- What are the cost and time advantages of factory-built housing compared with site-built housing, and where and how could this market be expanded to support Latino homeownership?
- What is the financial cost for homebuilders and new homebuyers from tariffs on building materials and from immigrant deportations, and what are the impacts on housing supply in different markets?
- How would addressing zoning and financing barriers to “missing middle” housing development support opportunities for homeownership for Latino households?
- What federal incentives and investments could support building more entry-level and missing middle homes? Where would rehabilitation financing and incentives have the greatest impact on Latino households' housing options?
- What are the challenges and opportunities to increasing the supply of starter homes in specific communities? For example, what is the impact in a local housing market regarding factors such as building for climate resiliency and competition from institutional buyers?
- What are the financing and regulatory solutions needed to spur accessory dwelling unit (ADU) production?
- What are promising strategies for expanding housing supply and homeownership opportunities for essential workers, such as teachers, health care aides, and agricultural workers?

## Climate Resilience

With Latino homeowners at disproportionate risk of home and home value loss from climate disasters (Zhu, Walsh, and Berry 2025), more research attention is needed to inform solutions to mitigate these losses.

- How do escalating insurance costs affect Latino homeowners, and what are viable approaches to balance insurance affordability and insurer profitability?
- How are insurance cost burdens shaping the experiences of Latino homeowners, particularly those living in high-risk areas?
- How has the reliance of Latino homeowners on state FAIR (Fair Access to Insurance Requirements) plans changed in states with high Latino concentrations (e.g., California, Texas, and Florida), and what does this shift reveal about both the withdrawal of private insurers and the implications for affordability and access to coverage?
- How can mortgage products be designed to better support climate resilience and rehabilitation?

## Sustaining Homeownership

It is critical to ensure homeownership is not only achieved but that it is maintained and provides wealth-building opportunities and financial security (Bravo-Morales, Scheckler, and Molinsky 2025). Latino homeowners are

disproportionately at risk of losing their homes to foreclosure and living in inadequate or overcrowded properties (Neal, Mehrotra, and Pang 2024).

- Given the proven effectiveness of federal loss mitigation programs in preventing foreclosures among Latino homeowners (Goodman and Zhu 2024), how can these programs continue to be offered and strengthened under current market conditions to protect all housing finance system participants?
- How do delayed or unaddressed home repairs contribute to long-term wealth erosion for Latino homeowners? What are the unique home repair and retrofitting needs of Latino households, particularly those who are larger and multigenerational?
- What is the prevalence and geographic distribution of tangled titles among Latino homeowners, and what are the implications for intergenerational wealth building? How do Latino communities, including in Puerto Rico, experience heirs' property differently from other low- and moderate-income communities?

## What We Have Learned about Latino Homeownership

In our 2023 research agenda, we identified six key topic areas. Below, we explore the questions we asked and the lessons we have learned.

### Historical Context

*How have discriminatory policies and practices against Latinos in the US manifested in current land, housing, and credit market disparities? How do current measures of segregation, demographic concentration, and gentrification relate to Latino homeownership trends and property valuation bias? How well do antidiscrimination policies (e.g., special purpose credit programs) support Latino homeownership?*

New research explores strategies to increase Latino homeownership in historically disinvested, low-income, and majority-Latino neighborhoods. Garcia (2025) examines Puerto Rico Town in Chicago, an ethnic enclave shaped by a legacy of redlining, economic disinvestment, and gentrification and displacement pressures. Using Delphi survey analysis, Garcia identifies key barriers to Latino homeownership in the neighborhood, which include generational wealth disparities that hinder the ability to make down payments, cultural mistrust of financial institutions, and exclusionary lending practices. To address these challenges, Garcia highlights the need for targeted and accessible mortgage products and homebuying assistance, including down payment and tax relief assistance, for Latino homebuyers, alongside stronger protections against discriminatory lending practices.

Hernandez (2025) focuses on Boyle Heights in Los Angeles, a historically redlined, majority-Latino neighborhood composed of low-income renters, first-time homebuyers, and mom-and-pop landlords. Within this context, the East LA Community Corporation (ELACC) has implemented innovative approaches to increase homeownership and affordable housing since 1995. ELACC's key strategy for increasing Latino homeownership and stabilizing neighborhoods incorporates real estate development, community organizing, and direct services. In response to the pandemic, ELACC strategically deepened its commitment to community-driven development, emphasizing advocacy in public policymaking, influence in private development policy, and use of community ownership models. Hernandez highlights the role of community-based developers, diverse and flexible strategies to advance Latino homeownership in different contexts, and the sustained resources and advocacy required to advance affordable housing over time.

In recent years, special purpose credit programs emerged as a tool to address homeownership disparities by providing targeted mortgage products (e.g., flexible loan terms or down payment assistance) to those who have historically experienced economic disadvantage. Urban Institute research reviews evidence of disparities in access to mortgage credit (Mehrotra et al. 2024) and how data can help lenders identify local disparities and design special purpose credit programs to address them.<sup>4</sup>

## Structural Challenges

*How do specific aspects of the Latino market interact with standard risk criteria, mortgage products, and loan servicing? How can we modernize how we define “mortgage ready”?*

Recent research has provided greater understanding of the barriers Latino households face in obtaining a mortgage. These findings suggest the need for solutions to better prepare Latino households to demonstrate their ability to repay and navigate the homebuying process and to safely adapt the process to better capture responsible homebuyers who may not be identified under existing underwriting standards and homebuying processes.

Choi and coauthors (2024) examine differences in DTI ratios, credit history, and down payments between Latino households and white households. DTI ratios are elevated by lower household incomes and higher debt, primarily from mortgages with higher concentration in high-cost markets. In addition, Choi and coauthors (2024) find that Latino households are more likely than other households to have multiple earners but are less likely than white households to apply for a mortgage with a coborrower. On down payments, prospective Latino borrowers experience multiple obstacles, including concentration in high-cost states, a higher likelihood of being cost burdened by monthly rent payments, and less household wealth and inheritances. In addition, Latino households' credit scores skew lower than those of the overall population, and many Latino households have thin or no credit histories.

Recent research has found that including positive rental payment history in credit scores has the greatest benefits for consumers with low or no credit scores and could help more mortgage applicants be approved (Choi et al. 2022; Theodos, Teles, and Lieberman 2025). But other technologies could perpetuate discrimination. One study found that financial technology algorithms discriminated less than human lenders in determining interest rates but did not reach zero discrimination (Bartlett et al. 2022). Other research found greater automated valuation modeling to be less accurate in predominantly Black neighborhoods in two cities (Zhu, Neal, and Young 2022), but it is not clear whether these trends apply broadly or in majority-Latino neighborhoods specifically.

Further research and solutions to address why Latino mortgage applicants are less likely to have coborrowers could help boost the income reflected on a mortgage application. To support credit building, research by Choi and coauthors (2022) finds that incorporating positive rental payment history in mortgage underwriting would significantly boost credit scores among consumers with low or no credit scores. To overcome the down payment obstacle, tools to lower the up-front costs of ownership, including down payment assistance or high-LTV mortgages, can help.

All these solutions can qualify more Latino households that are ready to sustain a mortgage become homeowners. Research by Halket (2025) adds nuance, showing that expanding access to credit also has neighborhood-level impacts. Specifically, in neighborhoods with lower median incomes or credit scores or higher concentrations of residents of color, where home prices trend lower, the returns on homeownership (i.e., the utility benefits of living there minus costs plus home price appreciation) are higher. These findings indicate that household credit characteristics influence the returns on owning, and as a result, homeownership is more accessible in some high-minority, low-income, and low-credit neighborhoods. But this substantiates the incentives for investor purchases in these neighborhoods, potentially limiting the available housing stock for neighborhood residents. In addition, the size of the credit box, dictated by the risk tolerance of the federal mortgage entities, has a disproportionate impact on homeownership access in these neighborhoods.

## Macro-Level and Intersectional Conditions

*How do factors such as national origin, immigration status, market location, and employment outlook affect homeownership prospects for Latinos?*

Recent research has drawn new correlations between demographic and geographic characteristics of Latino households and their ability to access and sustain homeownership. For one, market location poses a significant barrier to homeownership. With Latinos in the US being disproportionately concentrated in high-cost markets—generally those with high housing demand and low supply, such as California, Florida, and New York—Latino households experience additional difficulties purchasing a home (Smeraski et al. 2025).

Analysis by Carrillo and Li (2025) examines geographic variations, finding that neighborhoods with higher shares of Black and Hispanic residents tend to have lower Black-white and Hispanic-white homeownership gaps than other neighborhoods. But in neighborhoods that have experienced decreases in segregation, homeownership gaps are larger. In addition, the Hispanic-white homeownership gap is narrower in western states. These findings could indicate potential barriers to accessing homeownership in integrated neighborhoods, which may have implications for access to economic opportunity for Hispanic households. The authors note that these geographic variations suggest the importance of locally specific policy interventions.

In other areas, a lack of capital availability drives low homeownership outcomes. Research by Wiley and Porte (2025) finds that in the Colonias—rural, unincorporated, and majority-Latino regions along the western US–Mexico border—mortgage activity is low and declined after the pandemic. Often, where there is a dearth of traditional lending options, community development financial institutions (CDFIs), particularly those mission driven to serve Latino consumers, can fill the capital gap. But analysis from Theodos and coauthors finds that mortgage lending by CDFIs in Latino neighborhoods is lower than in non-Latino neighborhoods and could be expanded by supporting Latino-led CDFIs.<sup>5</sup>

The diverse immigration and multiethnic experiences of Latinos in the US also affect their ability to access homeownership. Research by Cornelissen and Pack (2023) finds wide variation in homeownership by Latino ethnic group, with the Dominican immigrant homeownership rate at 30 percent compared with higher than 50 percent among Mexican immigrant and Colombian immigrant households. Barriers attributable to legal status, including barriers in accessing high-paying employment and traditional financial services, worsen immigrants’ homeownership outcomes. In addition, the authors find that duration of residency in the US plays a significant role, likely influenced by correlations of residency duration with “assimilation factors,” including English proficiency and legal status, and “lifecycle factors,” including age and marital status.

## Housing Supply

*What are the promises and pitfalls of alternative types of homes and forms of homeownership (e.g., manufactured housing, accessory dwelling units, and co-ops) on the Latino homeownership rate? What interventions would be particularly effective in places with high home prices and low housing supply, where Latinos disproportionately reside?*

Studying solutions to expand housing supply in California—which has one of the lowest homeownership rates and the greatest Latino population, greatest housing supply shortage, and highest home prices in the nation—is key to identifying effective housing supply solutions for homeownership. UnidosUS (2023) notes that 1.9 million Latino renters in their prime homebuying years in California are considered mortgage ready.

UnidosUS (2023) finds that starter homes affordable to first-time homebuyers (e.g., condominiums and townhomes) are cheaper to buy than single-family homes but make up only a small share of active listings. For example, in the San Diego market, condominium prices were nearly 40 percent lower than single-family home prices, yet condominiums made up about 20 percent of active listings. In addition, Goodman (2024) examines the experience of California, which has relaxed zoning restrictions on ADUs, finding that ADU completions in 2022 composed 18 percent of all new housing units and 28 percent of low-income housing units. Similarly, in their analysis of South Gate, California, a majority-Latino city with declining housing inventory and rising home prices, Guerrero and coauthors (2025) find that ADU permits composed nearly a third of total housing permits between 2017 and

2022. Other states and localities with high Latino populations can model California’s zoning approach, which, paired with better renovation financing options (Goodman 2024), can spur ADU development. Although Guerrero and coauthors (2025) note that ADUs primarily contribute to the rental housing stock, California’s AB 1033 provides an option for localities to allow the sale of ADUs.

But nationally, solely increasing housing supply may not address the Latino-white homeownership gap. Neal, Mehrotra, and Pang (2024) find that although Hispanic homeownership rates have historically tended to rise with greater housing supply, homeownership gaps between Hispanic households and white households have remained stagnant. This indicates the importance of demand-side policies alongside supply-side policies to close disparities in homeownership.

## ITIN Mortgages

*What are the obstacles and opportunities for ITIN mortgages?*

Individual Taxpayer Identification Number (ITIN) loans are a unique type of mortgage for those without traditional documentation, which can offer a path to homeownership for Latinos who are not US citizens and who do not have Social Security numbers. Some financial institutions have made ITIN mortgages, but many questions remain about the availability and riskiness of these loans.

Goodman, Mehrotra, and Zinn (2024) estimated that the ITIN mortgage market is small, with only 5,000 to 6,000 loans made in 2023, largely because of a lack of a significant secondary market to provide liquidity. But the researchers’ qualitative evidence suggests that ITIN loans perform well and have comparable default rates with traditional loans. The research suggests that ITIN mortgages could responsibly expand access to credit to Latinos without traditional documentation or in mixed-status households.

## Research in an Evolving World

In a rapidly changing world, demographic, economic, political, environmental, and technological shifts pose new challenges and opportunities to housing and mortgage markets and the outlook for Latino homeownership. Continued research is critical to ensuring these problems are met with evidence-based solutions.

## Notes

- 1 Nadia Evangelou, “The Hispanic Homeownership Rate,” *Economists’ Outlook* (blog), National Association of Realtors, October 15, 2024, <https://www.nar.realtor/blogs/economists-outlook/the-hispanic-homeownership-rate>.
- 2 “Latino Homeownership: Research, Insights, and Solutions,” Urban Institute, accessed September 16, 2025, <https://www.urban.org/events/latino-homeownership-research-insights-and-solutions>.
- 3 Housing shortages have improved by some measures in these states. California’s underproduction improved by 41,600 units between 2021 and 2022 (Garcia et al. 2024). Housing inventory in Texas and Florida has improved from pandemic levels. See “Housing Inventory: Active Listing Count in Texas (ACTLISCOUTX),” Federal Reserve Bank of St. Louis, last updated September 11, 2025, <https://fred.stlouisfed.org/series/ACTLISCOUTX>; and “Housing Inventory: Active Listing Count in Florida (ACTLISCOUFL),” Federal Reserve Bank of St. Louis, last updated September 11, 2025, <https://fred.stlouisfed.org/series/ACTLISCOUFL>.
- 4 Jun Zhu, Daniel Pang, John Walsh, Aniket Mehrotra, Jung Hyun Choi, and Janneke Ratcliffe, “The Special Purpose Credit Program Data Toolkit,” Urban Institute, accessed September 16, 2025, <https://www.urban.org/projects/special-purpose-credit-program-data-toolkit>.
- 5 Brett Theodos, Jorge González-Hermoso, Noah McDaniel, et al. “How Latino-Serving CDFIs Can Shape a Thriving American Economy,” Urban Institute, March 13, 2025, <https://apps-staging.urban.org/features/latino-financial-needs-community-lending/>.

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