

Home Ownership Means Equity (HOME) Initiative: Call for Papers on Advancing Latino Homeownership

Latino households are poised to drive 70 percent of net homeownership gains through 2040. UnidosUS's [Home Ownership Means Equity \(HOME\)](#) initiative seeks to maximize this potential by creating 4 million new Latino homeowners by 2030.

As part of this initiative, UnidosUS and the Urban Institute's Housing Finance Policy Center are seeking to engage researchers, particularly those who are Hispanic or Latino or possess relevant lived experiences, to conduct research that addresses knowledge gaps in our understanding of the barriers and opportunities to advance Latino homeownership.

Call for Papers

UnidosUS plans to allocate **a combined total of \$30,000 across two or more awards** to individual researchers or their home institutions. Applications will be evaluated based on the timeliness and potential impact of the research.

Researchers supported by these awards will be asked to present their research at an UnidosUS and Urban Institute research symposium in fall 2024. At the time of the conference, researchers are expected to have at least a working draft of their paper, with final papers due by year-end 2024. Awardees will also be invited to participate in two virtual workshops organized by the Urban Institute: the first will include a discussion on research questions and methods, and the second will include a discussion of initial findings.

Researchers may apply for research that is already under way at the time of submitting the application or apply for new research. Funded research should be published as a research brief, working paper, or other publication by the researcher's home institution or an institution with which they are affiliated. The publication should be freely available, without access restrictions or a paywall. Research does not need to be published in an academic journal, though researchers are welcome to submit research for publication in an academic journal as well.

All publications supported by this award must acknowledge support from UnidosUS and the Urban Institute and add a link to the HOME initiative [here](#).

Research Topics

The following list of research topics and potential questions have been identified in our [July 2023 research agenda](#), which researchers should consult for an extensive overview:

1. **Historical Context of Racism against Latino Households and Communities in Accessing Homeownership:** There remain gaps in the research on the specific historical exclusion of Latino households from homeownership, the legacy of this history on current systemic barriers for Latinos, and the informed, targeted corrective actions that can mitigate these barriers. Researchers can apply for projects that use data and evidence to answer research questions such as the following:
 - *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 racial 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?*
2. **Unique Structural Challenges to Latino Homeownership:** Our current housing finance system does not match with the unique demographic and cultural realities of many Latino households. Researchers can apply for projects that use data and evidence to answer research questions such as the following:
 - *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 readiness?*
3. **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. Researchers can apply for projects that use data and evidence to answer research questions such as the following:
 - *How do factors such as national origin, immigration status, market location, and employment outlook affect homeownership prospects for Latino groups?*
4. **Housing Supply:** Latinos in the US are concentrated in high-cost markets with severe housing supply shortages, and the specific housing needs and preferences of Latinos

suggest unique supply challenges. Researchers can apply for projects that use data and evidence to answer research questions such as the following:

- *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 supply, where Latinos disproportionately reside?*
5. **Financial Technology:** There has been limited research on the use and impact of financial technology (fintech)—such as cryptocurrency and payment and peer-to-peer lending apps—in Latino communities. Researchers can apply for projects that use data and evidence to answer research questions such as the following:
- *What impact does fintech have on Latino home purchase and financing?*
 - *What is the potential of peer-to-peer lending to perpetuate or decrease racial biases in lending and access to capital for Latinos?*

How to Apply

To be considered for an award, applicants should submit a statement of interest, not to exceed three pages, that includes the following materials to the Urban Institute **by 5:00 p.m. ET on Friday, December 29, 2023:**

1. **Research question and approach** that clearly describes which research topic the applicant would address, the specific research questions the project will ask, and a proposed research approach to answer the research questions, including data sources and methods. Researchers may submit more than one proposal, but each individual proposal should address only one of the specified topics.
 - **Note:** Although we have identified the topic areas above as key knowledge gaps in this space, we recognize that they do not reflect all the critical research questions pertaining to Latino homeownership. If you have questions about the topic areas or would like to propose an additional topic, please reach out to UnidosUS at info-home@unidosus.org and the Urban Institute at callforpapers@urban.org before submitting your statement of interest.
2. **Description of research team** that includes the CV or resumé of the principal investigator and a summary of relevant qualifications for all the researchers who will be members of the research team.

3. **Proposed timeline** that includes dates for the following benchmarks: (1) completion of data collection and analysis, (2) completion of draft paper, and (3) completion and publication of final paper. Final papers should be published by the end of 2024.
4. **A simplified budget** that shows total personnel costs, subcontracts and consultants, and other direct costs and indirect costs.

All materials should be sent as Word or PDF attachments to UnidosUS at info-home@unidosus.org and the Urban Institute at callforpapers@urban.org. Finalists will be asked to submit a detailed budget and budget narrative before final decisions are made. Awards will be announced by the **end of January 2024**.

About UnidosUS and the HOME Initiative

UnidosUS, previously known as NCLR (National Council of La Raza) is the nation's largest Hispanic civil rights and advocacy organization. Through our unique combination of expert research, advocacy programs, and an Affiliate Network of nearly 300 community-based organizations across the United States and Puerto Rico, UnidosUS simultaneously challenges the social, economic, and political barriers that affect Latinos at the national and local levels.

The Home Ownership Means Equity (HOME) initiative seeks to transform the economic trajectory of Latinos by advancing systemic change to enable the creation of 4 million new Hispanic homeowners by 2030. UnidosUS is uniquely positioned to achieve this goal by combining its reputation and expertise across programs, policy, community outreach, and national partnerships.

About the Housing Finance Policy Center

The Urban Institute is a nonprofit research organization that provides data and evidence to help advance upward mobility and equity. We are a trusted source for changemakers who seek to strengthen decision making, create inclusive economic growth, and improve the well-being of families and communities. For more than 50 years, Urban has delivered facts that inspire solutions—and this remains our charge today.

Urban's Housing Finance Policy Center (HFPC) was founded in 2013 to bring evidence to bear on how the housing finance system can safely and effectively serve more borrowers and marginalized communities. Staffed by nationally recognized experts and cited widely by policymakers and experts, HFPC has become a leading source for credible research and commentary on many issues affecting access to credit, homeownership, and affordable housing.