



## Hope for the future — UnidosUS’s strategy to advance opportunities for Latinos

Renters and homebuyers continue to face significant headwinds in the housing market, despite improvements to home prices and housing supply in some parts of the country. But, the opportunity for homeownership growth persists.

Homeownership remains a gateway to financial security and generational wealth building, which is why we are working to protect and defend our Housing and Financial Empowerment network.

UnidosUS continues to advocate for increased homeownership among Latino communities through our HOME initiative, [housing policy agenda](#) and our recent call for a [national homeownership strategy](#). Homeownership remains a gateway to financial security and generational wealth building, which is why we continue our work to protect and defend our Housing and Financial Empowerment network. This network ensures that we’re supporting new homeowners, including Latino homeowners, through our housing counseling assistance program with local Affiliate partners.

UnidosUS is also advancing opportunities for economic prosperity. We are celebrating a significant milestone: [Helping 50,000 Latino and low- to moderate-income families to become homeowners](#). In Tampa, alongside our President and CEO Janet Murguía, we recognized three families who we helped, in partnership with Affiliates like the Housing and Education Alliance. We are also thrilled to announce that we are making great strides toward our goal of adding 4 million new Latino homeowners by 2030 and look forward to soon celebrating this milestone, too.

Our community is resilient, and we want to hear from you about your priorities for creating economic prosperity for working families. To that end, we are partnering with UnidosUS Affiliates and community leaders around the country to host listening sessions that can help us better understand local economic concerns among Latino communities and inform an economic agenda for our community. We have visited Florida, Missouri, North Carolina, Pennsylvania and Texas — with more states to come. Housing affordability for renters and homebuyers remains at the forefront of concerns. An economic agenda for the prosperity of our country will only be strengthened by including the many perspectives, concerns and ideas from across the country, and we look forward to hearing yours.

**Laura Arce**

*Senior Vice President, Economic Initiatives*

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## **Honoring Lot Diaz – A legacy of leadership, vision and heart in housing**



After 28 impactful years with UnidosUS, we're celebrating the retirement of Lot Diaz, vice president of Housing and Financial Empowerment. We honor his legacy on UnidosUS, our Affiliates and throughout our community. Lot began his journey with our organization in 1997, when we were known as the National Council of La Raza. From the start, he has been an innovator. He launched a first-of-its-kind culturally competent National Homeownership Network as well as a nonprofit call center for consumers seeking housing and financial advice. Thanks to his

leadership, tens of thousands of families have achieved the dream of homeownership, and more than 1 million households have received housing counseling and education. His efforts also helped countless families avoid foreclosure during some of their most difficult times.

Lot's vision didn't stop there. He was instrumental in creating the [Raza Development Fund](#), which grew into one of the five largest Community Development Financial Institutions in the country, based on Assets Under Management. But beyond the numbers, Lot has been a mentor, a trusted colleague and a steady presence. Known for his openness, humility and commitment to our mission, he influenced the lives of so many in the UnidosUS familia.

As Lot retires, we send him off with deep appreciation, best wishes and heartfelt congratulations. His legacy will continue to inspire us for years to come.

Thank you, Lot!

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## **Celebrating a milestone: 50,000 families empowered through homeownership**



Earlier this month, UnidosUS joined local Affiliate organizations, community leaders and families to mark a milestone: 50,000 Latino and low- to moderate-income families becoming homeowners! This milestone is a result of more than 25 years of homeownership education and support.

[Read more about this news](#) and learn more on how UnidosUS is protecting and expanding economic prosperity for working families, including Latino communities.

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## HOME research spotlight

### Climate risks to Latino homeowners and communities

In collaboration with the Urban Institute and led by Linna Zhu, our report [“Climate Risks to Latino Homeowners and Communities”](#) reveals that Latino households face disproportionate exposure to climate threats, such as hurricanes, wildfires and floods, due to their location in high-risk areas and limited financial resilience. This research offers actionable policy solutions, including affordable insurance access, climate-risk data transparency, funding for resilience upgrades and culturally tailored outreach, aimed at climate-proofing homes in Latino communities. By focusing on equitable financial assistance and home resilience, this work seeks to preserve wealth and housing stability for Latino families confronting escalating climate challenges.

### Latino homeownership: Research, insights and solutions

In January, we partnered with researchers across the country to close knowledge gaps around Latino homeownership. This initiative, as part of our broader [research agenda](#), focuses on the barriers and opportunities in expanding homeownership. Learn about place-based interventions, housing supply, mortgage credit and generational wealth, and the spatial distribution of homeownership gaps.

- [Explore new homeownership research](#) and meet the researchers behind this important work.
  - Missed our research symposium? [Watch the full recording.](#)
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# Welcome growing community members

## Housing Community of Practice

We're excited to [welcome members to the Housing Community of Practice](#), a collaborative network of nonprofit housing organizations working together to advance Latino homeownership. This Community of Practice aims to unite Affiliate and non-Affiliate organizations to foster collaboration, share knowledge and provide mutual support. Through collective expertise and resource-sharing, members will enable innovative solutions and advance practices that support the goal of increasing homeownership.

In the months ahead, members will engage on key topics, including housing policy and strategies to expand homebuyer education and counseling. We're excited to see this community grow and look forward to sharing the conversations and impact to come.

## Latino Homeownership Research Advisory Network (LHRAN)

Since its start in 2023, our research advisory network has been a vital space for expert guidance and strategic collaboration to advance Latino homeownership. This collaborative group of distinguished academics and researchers, spanning a diversity of disciplines, provides UnidosUS and our partners with invaluable insights and strategic direction. Their thought leadership strengthens research efforts aimed at expanding homeownership opportunities for first-time homebuyers and future generations.

Looking ahead, LHRAN members will provide expertise on key areas of housing and homeownership research, including climate resilience, heirs' property and the Latino wealth gap. We invite you to meet the distinguished members of the [Latino Homeownership Research Advisory Network \(LHRAN\)](#). We're grateful for the passion and expertise driving this important work forward.

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## Advancing state advocacy in Arizona, California and Texas

UnidosUS amplified its efforts to increase affordable housing through state and local advocacy. State directors in Arizona, California and Texas pushed forward significant changes in the policy landscapes for affordable housing supply.

Our Arizona State Director Enrique Davis Mazlum is convening local leaders to help build affordable housing in Nogales, AZ. His partnership with the local government in Nogales helped update zoning ordinances to facilitate the construction of more affordable homes. The first 32-home subdivision will break ground in August 2025, launching a long-term strategy to expand access for working families, educators and essential workers in the local community.

Our California State Director Esmeralda López advocated to pass [AB 595](#), a bill that would create affordable homeownership opportunities for working families. AB 595 directs the California State Treasurer's Office to create a pilot program, Building Homeownership for



All, that offers state tax credits to build income-restricted homes for moderate-income families. [She testified in support of this bill earlier this year.](#)

Our Texas State Director Eric Holguín worked with a coalition of advocates to help pass four bills focused on increasing housing affordability and supply in the recent legislative session. These bills will reduce minimum lot sizes and help repurpose vacant buildings for housing.

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## HOME grant opportunities

### **Premio HOME: Local Keys Collaborative**

We're excited to launch the [Premio HOME: Local Keys Collaborative](#), a competitive, place-based pilot grant program focused on advancing Latino homeownership in targeted communities. This initiative seeks to identify and support community-based organizations to lead local, cross-sector homeownership campaigns. [Apply by July 11.](#)

### **Coming Soon: Casas y Carreras Pilot Grant**

We're also gearing up to launch our Casas y Carreras Pilot, a new grant opportunity designed to support innovative, community-led models that expand affordable housing and strengthen the workforce pipeline in home building. Applications will open July 14. Stay tuned for full details!

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## Stay updated on UnidosUS and the HOME initiative.

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