

January 2026 +

2026 Policy Agenda

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Home Ownership Means Equity (HOME) policy

UnidosUS envisions a prosperous America that supports every family in their housing journey. We have an ambitious goal of adding 4 million new Hispanic homeowners by 2030. To support this goal, we champion policy solutions in which Latino and other working-class families can build wealth, achieve upward mobility and become homeowners.

In year four of our HOME policy agenda, we are prioritizing:

1. Building more “starter homes” that are affordable to first-time homebuyers.
 2. Modernizing mortgage credit rules and underwriting practices.
 3. Protecting homeowner equity and legacy.
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I. Build more “starter homes” affordable to first-time homebuyers.

- Establish a federal tax credit to incent the building and rehabilitating of homes for homeownership by enacting the Neighborhood Homes Investment Act.
 - Promote bipartisan legislation to expand housing supply and affordability by cutting regulatory barriers and boosting homeownership opportunities such as manufactured housing.
 - Enhance Federal Housing Administration (FHA) and government-sponsored enterprises (GSE) financing products for construction and rehabilitation, such as the 203(k) program and construction-to-permanent financing.
 - Advance policies that reduce zoning barriers to building homes and streamline permitting and building approval processes.
 - Champion reasonable immigration policies that address labor shortages in the residential construction sector.
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II. Modernize mortgage credit rules and underwriting practices:

- Preserve the critical role of Fannie Mae and Freddie Mac in our nation’s liquid and stable housing finance system and in ensuring broad access to affordable mortgage credit.
 - Protect federal funding for HUD’s (the Department of Housing and Urban Development) Housing Counseling Assistance program and advocate for legislation to expand financial literacy education.
 - Foster a level playing field by honoring our fair housing and equal credit laws.
 - Modernize underwriting approaches, such as expansion of positive rent reporting and better serving of self-employed and multi-earner households.
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III. Protect homeowner equity and legacy.

- Identify and promote policy solutions for heirs’ property that preserve housing stability, protect home values and safeguard generational wealth.
- Advocate for a comprehensive and fair disaster relief system that improves resiliency and supports recovery following natural disasters.
- Promote a stable, affordable and fair insurance marketplace for homeowners.



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