



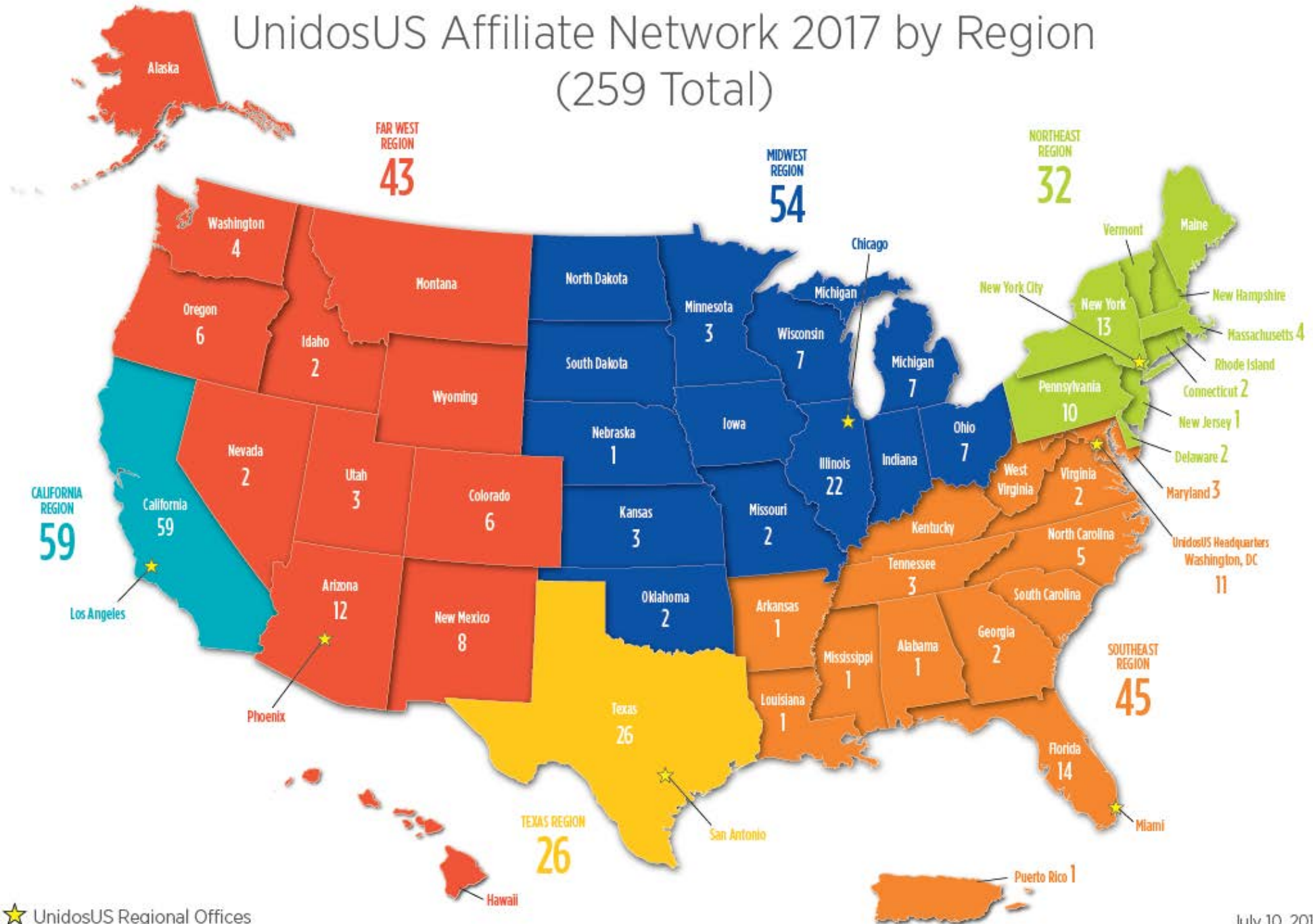
# Minority Homeownership

**National Housing Conference**

Solutions for Affordable Housing

November 29, 2017

# UnidosUS Affiliate Network 2017 by Region (259 Total)





## Latinos and the housing market

- **Young population, with nearly one million Latinos turning 18 each year.** [Six in ten Latinos](#) are millennials.
- **Tend to have lower credit scores**, and use non-bank, alternative financial services to meet their banking needs
- **Receive fewer conventional mortgages** and are denied credit at a rate nearly twice that of White borrowers.
- **Likely to pay more for their mortgage**
- **Latino homeowners [lost 66% of their net household wealth](#)** to foreclosure as a result of the crisis.

# Trends Household & Homeownership Growth

## By 2025:

- Latinos, Blacks, Asians will account for 72% of growth
- By 2020: 47% of new homeowners Latino; 26% other people of color

## By 2035:

- Latinos, Blacks, Asians will account for 90%+ of growth
- By 2030: 56% of new homeowners Latino; 33% other people of color