Useful Blogs on SPCPs

Racial Justice in Housing Finance



Racial Justice in Housing Finance: A Series on New Directions

Jay Sizer Cullen, Bryan Kim, Zachary Levine, Jaden Powell, Julie Rong, and Christopher Shenton — May, 2021

Using SPCPs to Expand Equality



Using Special Purpose Credit Programs to Expand Equality

National Fair Housing Alliance

November 4, 2020

Racial Bias in Underwriting



Closing the Homeownership Gap Will Require Rooting Systemic Racism Out of Mortgage Underwriting

Liam Reynolds, Vanessa G. Perry, Jung Hyun Choi — October 13, 2021

Place-based SPCPs



How Place-Based Special Purpose Credit Programs Can Reduce the Racial Homeownership Gap

Jung Hyun Choi, Liam Reynolds, Vanessa G. Perry — February 1, 2022

People-based SPCPs



How People-Based Special Purpose Credit Programs Can Reduce the Racial Homeownership Gap

Liam Reynolds, Jung Hyun Choi, Vanessa G. Perry — April 22, 2022

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SPCP Best Practices for Nonprofit Organizations



These practices are intended to help nonprofits develop programs that are safe and responsible, facilitate partnerships with for-profit institutions where appropriate, and mitigate legal and reputational risks.

2023-07-12_Nonprofit SPCP Best Practices

Mortgage Special Purpose Credit Programs Are Gaining Momentum. A New Tool Can Empower Lenders to Launch Their Own.



John Walsh — July 25, 2024