

Sustainable Homeownership

HOT TOPICS

- Statement Regarding CFPB Revamp of Mortgage Rules That Will Protect Lenders from Legal Liability for Peddling Unaffordable Loans, Increase Foreclosures, and Create Instability in the Mortgage Market, Dec. 10, 2020
- Press release: HUD Guts Civil Rights Rule Used to Address Systemic Discrimination in the Housing Market on the Dawn of an Eviction and Foreclosure Crisis, Sept. 8, 2020
- Press release: Leading Civil Rights & Housing Groups Condemn President's Effort to Gut Fair Housing, Use of Incendiary Racial Rhetoric for Political Gain, July 23, 2020
- Policy Brief: A Looming Crisis: Black Communities at Greatest Risk of Covid-19 Foreclosure, July 2020
- Testimony of Alys Cohen before a Virtual Hearing of the House Financial Services Committee Subcommittee on Oversight and Investigations regarding Protecting Homeowners During the Pandemic: Oversight of Mortgage Servicers' Implementation of the CARES Act; press release, July 16, 2020
- Press Release: FHFA Backtracks on Critical Language Access Question on Mortgage Application, August 9, 2019
- Press release: Public Interest Groups Applaud FHFA Move to Expand Resources for LEP Borrowers, Oct. 16, 2018 Leer en Español.
- Report: Toxic Transactions: How Land Installment Contracts Once Again Threaten Communities of Color, July 2016

Policy Analysis

Policy Briefs, Reports, & Press Releases

- Leading Civil Rights Groups Commend President Joe Biden's Executive Action to Advance Fair Housing and Racial Equity, Jan. 26, 2021
- Statement Regarding CFPB Revamp of Mortgage Rules That Will Protect Lenders from Legal Liability for Peddling Unaffordable Loans, Increase Foreclosures, and Create Instability in the Mortgage Market, Dec. 10, 2020
- Press release: HUD Guts Civil Rights Rule Used to Address Systemic Discrimination in the Housing Market on the Dawn of an Eviction and Foreclosure Crisis, Sept. 8, 2020
- Press release: Leading Civil Rights & Housing Groups Condemn President's Effort to Gut Fair Housing, Use of Incendiary Racial Rhetoric for Political Gain, July 23, 2020
- Policy Brief: A Looming Crisis: Black Communities at Greatest Risk of Covid-19 Foreclosure, July 2020
- Press statement: HUD Proposal Would Significantly Obstruct Enforcement of Long-Standing Civil Rights Protections, Aug. 19, 2019
- Press Release: FHFA Backtracks on Critical Language Access Question on Mortgage Application, August 9, 2019
- Press release: Public Interest Groups Applaud FHFA Move to Expand Resources for LEP Borrowers, Oct. 16, 2018 Leer en Español.
- Press Release: Language Preference Question in Uniform Mortgage Application Will Help Borrowers Gain Access to the Mortgage Market, Oct. 24, 2017

Testimony and Comments

- Group comments to the CFPB re: Language Access Issues in Request for Information on the Equal Credit Opportunity Act and Regulation B, Dec. 1, 2020
- Testimony of Alys Cohen before a Virtual Hearing of the House Financial Services Committee Subcommittee on Oversight and Investigations regarding Protecting Homeowners During the

Pandemic: Oversight of Mortgage Servicers' Implementation of the CARES Act, July 16, 2020

- Group comments to federal banking regulators OCC and FDIC re: Notice of Proposed Rulemaking, Community Reinvestment Act, April 8, 2020
- Comments to HUD in response to their Proposed Rule on the Implementation of the Fair Housing Act's Disparate Impact Standard, Oct. 18, 2019
- Comments to HUD on Federal Housing Administration (FHA): Single-Family Loan Sale Program; Advance Notice of Proposed Rulemaking and Request for Public Comment, July 5, 2019
- Comments to the U.S. Department of Housing and Urban Development on Reconsideration of HUD's Implementation of the Fair Housing Act's Disparate Impact Standard, August 20, 2018
- Comments in response to the Consumer Financial Protection Bureau's (CFPB) RFI on the importance of maintaining Regulation B (Reg B) and the use of the long-established disparate impact doctrine in enforcement actions, examinations, and complaint investigations that have Equal Credit Opportunity Act (ECOA) implications, June 25, 2018
- Comment letter submitted to the Texas General Land Office regarding the State of Texas's Disaster Recovery Plan, March 5, 2018

Letters

- Coalition letter to the U.S. House Financial Services Committee re: Support for the Amendment in the Nature of a Substitute to the Fair Lending for All Act (H.R. 166), May 5, 2021
- NCLC letter to the Office of the Comptroller of the Currency opposing proposed changes that will weaken the Community Reinvestment Act, Jan. 28, 2020
- Coalition letter to Rep. Green supporting a bill requiring the Federal Housing Finance Agency to include language preference on the Uniform Residential Loan Application, Oct. 22, 2019
- Coalition letter urging House members to oppose CFPB rollbacks of fair lending oversight, June 4, 2019
- Coalition letter to the CFPB urging the agency to re-issue the Notice of Proposed Rulemaking (NPRM) and the Advanced Notice of Proposed Rulemaking (ANPR) regarding the Home Mortgage Disclosure Act (HMDA) and hold 90 day public comment periods, May 13, 2019
- Group letter to the Federal Housing Finance Agency (FHFA) supporting recent language access progress made at the agency, April 18, 2019
- Coalition letter urging Congress to prioritize civil rights in upcoming privacy legislation, Feb. 13, 2019
- Coalition letter to U.S. Housing and Urban Development Secretary Carson opposing the possibility of amending HUD's mission statement to remove references to creating "inclusive and sustainable communities free from discrimination.", March 8, 2018
- [Letter opposing suspension of the Affirmatively Furthering Fair Housing \(AFFH\) rule](#), March 6, 2018
- Letter to FHFA regarding URLA and Language Access Implementation, Feb. 16, 2018

Litigation & Amicus Briefs

- *Horne v. Harbour Portfolio*, Unites States District Court for the Northern District of Georgia
 - *Horne et al v. Harbour Portfolio et al.* Second Amended Complaint (N.D. GA)
 - *Horne et al v. Harbour Portfolio et al.* Third Amended Complaint (N.D. GA)
 - Opposition to Defendant Harbour's Motion to Dismiss Second Amended Complaint
 - Opposition to Defendant NAA's Motion to Dismiss Second Amended Complaint
 - Order on Motion to Dismiss Second Amended Complaint (N.D. GA)
- *Connecticut Fair Housing Center, Inc. vs Liberty Bank Case No. 18-1654* || Press Release and Complaint. Settlement Agreement and Press Release

- *National Fair Housing Alliance (NFHA) v. HUD*, Amicus brief || Appendix A
- *Bank of America, et al v. City of Miami* (United States Supreme Court, 2016). Amicus Brief