

# Credit Discrimination Archive

## Policy Analysis

### Policy Briefs, Reports and Press Releases

- Policy Brief: Past Imperfect: How Credit Scores and Other Analytics “Bake In” and Perpetuate Past Discrimination, May, 2016
- Solving the Credit Conundrum: Helping Consumers’ Credit Records Impaired by the Foreclosure Crisis and Great Recession, Dec. 2013
- Consumer Financial Protection Bureau Will Hold Auto Lenders Accountable for Discrimination in Auto Lending, March 22, 2013
- Policy Brief urging the CFPB to Update Regulation B and Credit Discrimination, April 2012
- Why Responsible Mortgage Lending Is a Fair Housing Issue, Feb. 2012
- Credit Scoring and Insurance: Costing Consumers Billions and Perpetuating the Economic Racial Divide, 2007

### Comments

- Comments to CFPB on the proposed rule amending Regulation C of the Home Mortgage Disclosure Act (HMDA), Oct. 29, 2014
- Comments to the U.S. Housing and Urban Development re: Implementation of the Fair Housing Act’s Discriminatory Effects Standard, January 17, 2012
- Comments regarding Equal Access to Housing in HUD Programs—Regardless of Sexual Orientation or Gender Identity, March 25, 2011
- Comments regarding Equal Credit Opportunity Act, 1999

### Testimony

- Testimony Before House Financial Services Committee on the Need for Race, Age and Sex Data on Non-Mortgage Lending, July 2008

### Letters

- Group letter to U.S. Office of Management and Budget supporting Affirmatively Furthering Fair Housing (AFFH) Assessment Tools released by HUD, November 28, 2016
- Group letter to CFPB regarding improvements to the Home Mortgage Disclosure Act (HMDA) website, March 6, 2014
- Letter to the Senate Banking Committee on fair housing and GSE reform, February 26, 2014
- Letter to the USDA regarding comments on Nondiscrimination in Programs or Activities Conducted by the United States Department of Agriculture, Jan. 27, 2014
- Letter to HUD regarding Extension of a Currently Approved Information Collection, January 7, 2014
- Group letter to the CFPB re: FHA violation of the Equal Credit Opportunity Act’s Anti-Retaliation Provisions, March 30, 2012
- Letter to the Financial Services Committee requesting oversight hearings regarding the state of fair housing and lending enforcement in America, February 2007
- Letter to the Senate Banking Committee requesting oversight hearings regarding the state of fair housing and lending enforcement in America, February 2007

## **Litigation**