

[Credit Discrimination](#)

Unfair credit discrimination still permeates the American marketplace. Every day, countless individuals and families are denied access to mainstream credit because they are not white or because they are women, seniors, or disabled. In addition to perpetuating historical discrimination against minority groups, credit discrimination destroys the financial well-being of its victims. Without access to reasonably priced credit, it becomes measurably more difficult to achieve homeownership and build assets, pay for college education or vocational training, or even buy a reliable car for transportation to work.

Credit Discrimination



Examines the ECOA, Fair Housing Act, civil rights statutes, HMDA, Community Reinvestment Act, and state discrimination laws.

[Subscribe Now!](#)

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 proposed technical changes to the Home Mortgage Disclosure Act \(HMDA\)](#), May 25, 2017
- [Consumer comments to CFPB re aligning the requirements of the Equal Credit Opportunity Act \(ECOA\) with the data collection requirements of the Home Mortgage Disclosure Act \(HMDA\)](#), May 4, 2017 || [Additional Comments](#), May 25, 2017

- [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

- [Letter opposing H.R. 2133, Community Lending Enhancement and Regulatory Relief Act](#), July 11, 2017
- [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

- [American Insurance Association v. U. S. Department of Housing and Urban Development](#), Case No. 1:13-cv-00966-RJL (D.D.C.) NCLC joined an amicus brief drafted by the NAACP Legal Defense and Educational Fund and the American Civil Liberties Union, also joined by the National Community Reinvestment Coalition, in support of the defendant's motion to dismiss or, in the alternative, for summary judgment in this case challenging HUD's Discriminatory Effects Rule under the Fair Housing Act. (2/20/2014)
- [Township of Mount Holly, New Jersey v. Mt. Holly Gardens Citizens in Action, Inc.](#), U.S. Supreme Court, No. 11-1507
NCLC and ACLU filed an amicus brief, joined by seven other advocacy groups, supporting the respondents' position that the U.S. Court of Appeals for the Third Circuit decided correctly in ruling that the Fair Housing Act authorizes disparate impact civil rights claims as a means to combat housing discrimination.
- [Subprime Mortgage Discrimination](#): National class action cases brought under the Fair Housing Act and the Equal Credit Opportunity Act against certain subprime mortgage lenders
- [Autofinance Discrimination](#): National class action cases brought under the Equal Credit Opportunity Act against certain auto finance companies and banks.
- [Magner v. Gallaher](#), U.S. Supreme Court No.1032

NCLC has joined an amicus brief prepared by the Lawyers' Committee for Civil Rights Under Law with other national civil rights organizations arguing that the Fair Housing Act properly is interpreted to authorize disparate impact claims and that the Eight Circuit applied the correct burden shifting approach to litigating disparate impact claims consistent with the way Title VII cases are litigated and HUD's proposed regulation governing this subject. [Brief](#). NCLC also consulted with the ACLU (which cites NCLC's [Credit Discrimination](#) manual and references NCLC's sub-prime mortgage discrimination disparate impact cases brought under the Fair Housing Act) and the Department of Justice with regards to the preparation of the amicus briefs they separately prepared and filed with the Supreme Court in the appeal. [Briefs](#).