Sustainable Homeownership

**HOT TOPICS**

- 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
- Comments to HUD in response to their Proposed Rule on the Implementation of the Fair Housing Act’s Disparate Impact Standard, Oct. 18, 2019
- Press Release: FHFA Backtracks on Critical Language Access Question on Mortgage Application, August 9, 2019

**Policy Analysis**

**Policy Briefs, Reports, & Press Releases**

- 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 Release: FHFA Backtracks on Critical Language Access Question on Mortgage Application, August 9, 2019

**Testimony and Comments**

- 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 (Req 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**

• **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**