

[Racial Justice and Equal Economic Opportunity Archives](#)

Credit & Economic Opportunity

Policy Analysis

Policy Briefs, Reports & Press Releases

- Policy Brief: [Past Imperfect: How Credit Scores and Other Analytics “Bake In” and Perpetuate Past Discrimination](#), May, 2016
- Policy Brief: [Racial Disparities in Auto Loan Markups: State-by-State Data](#), June 2015
- Press Releases: [Consumer Financial Protection Bureau Will Hold Auto Lenders Accountable For Discrimination in Auto Lending](#), March 2013
- Policy Brief: [The Consumer Financial Protection Bureau Should Update Regulation B to Protect Consumers from Credit Discrimination](#), April 2012
- Report: [Why Responsible Mortgage Lending Is a Fair Housing Issue](#), February 2012
- Issue Brief: [State-by-State Racial Disparities in Auto Lending by Auto Dealers](#), May 2010
- Report: [Credit Scoring and Insurance: Costing Consumers Billions and Perpetuating the Economic Racial Divide](#), July 2007

Comments, Letters, & Testimony

- [Letter](#) to the National Association of Forensic Economics (NAFE) expressing concern about the unfair consideration of race, ethnicity, and gender by forensic economists in future earnings modeling, April 29, 2019.
- [Coalition letter](#) urging Congress to prioritize civil rights in upcoming privacy legislation, Feb. 13, 2019
- [Consumer, Civil Rights, and Privacy Advocates comments to the Department of Homeland Security opposing Notice of Proposed Rulemaking on Public Charge Determinations](#), Dec. 10, 2018
- [Group letter to CFPB’s Acting Director Mulvaney seeking to remove Mr. Eric Blankenstein from having any involvement in the Bureau’s oversight and enforcement of antidiscrimination laws](#), Oct. 5, 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

Litigation & Amicus Briefs

- [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.

- [Beverly Adkins et al. v Morgan Stanley](#): NCLC is co-counsel for African American plaintiffs in a landmark lawsuit brought against Morgan Stanley. The lawsuit claims that the Defendant violated federal civil rights laws, the Fair Housing Act and the Equal Credit Opportunity Act as well as state laws by adopting mortgage securitization policies that caused predatory lending and adversely impacted African Americans in the Detroit, Michigan area.
- [Subprime Mortgage Discrimination](#): National class action cases brought under the Fair Housing Act and the Equal Credit Opportunity Act against certain subprime mortgage lenders.
- [Auto Finance Discrimination](#): NCLC served as co-counsel in national class-action cases brought under the Equal Credit Opportunity Act against certain auto finance companies and banks. The lawsuits, which exposed practices that had operated secretly for over 75 years and had resulted in higher-interest-rate car loans for African Americans and Hispanics, have transformed car financing practices across the industry.
- *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](#).

Equal Access to Higher Education

Policy Briefs, Reports & Press Releases

- Report: [The Student Loan Default Trap: Why Borrowers Default and What Can Be Done](#), July 2012
- Report: [Paying the Price: The High Cost of Private Student Loans and the Dangers for Borrowers](#), March 2008

Letters

- Coalition letter to Education Secretary: [Civil Rights, Consumer, and Education Groups Call on DeVos to Protect Student Loan Borrowers of Color](#), Sept 19, 2017
- [Coalition letter to Education Secretary King on impact of student loans on borrowers of color](#), Aug. 17, 2016 || [Press Release](#)

Litigation

- [NCLC and ACLU File Lawsuit against U.S. Department of Education Over Failure to Disclose Debt Collection Practice Data](#), March 30, 2016
- Case against the United States Department of Education
The National Consumer Law Center is co-counsel in a Freedom of Information Act suit

requesting public records of the U.S. Department of Education regarding race and debt collection practices of third-party debt collectors hired by the Department, March 30, 2016 [Complaint](#), [Exhibit 1](#) (FOIA request, May 7, 2015), [Exhibit 2](#), [Exhibit 3](#), and [Exhibit 4](#), and [press release](#)

Webinars

[Why is America's Racial Wealth Gap Growing?](#), sponsored by the Insight Center and PolicyLink, March 6, 2013. NCLC attorney Deanne Loonin addresses equal access to higher education.

Sustainable Homeownership

Policy Analysis

Policy Briefs, Reports and Press Releases

- [Press Release, Narratives, Summary and Policy brief: The CFPB and Other Federal Agencies Should Adopt Strong Language Access Protections for Homeowners and Other Consumers](#), May 2016
Press Release in [Arabic](#), [Chinese](#), [Creole](#), [Korean](#), [Spanish](#), [Tagalog](#), [Russian](#), [Vietnamese](#)
- Press Release: [NCLC Working to Improve Mortgage Lenders' Data to Promote Fair Housing](#), March 24, 2014
- Report: [Why Responsible Mortgage Lending Is a Fair Housing Issue](#), Feb. 2012

Comments

- [Comments on the Federal Housing Finance Agency's Request for Input on Improving Language Access in Mortgage Origination and Servicing Submitted by Americans for Financial Reform's Language Access Task Force](#), July 31, 2017
- [Comments to the Federal Housing Finance Agency re Improving Language Access in Mortgage Lending and Servicing](#), July 31, 2017
- [Comments to CFPB on the proposed rule amending Regulation C of the Home Mortgage Disclosure Act \(HMDA\)](#), Oct. 29, 2014
- Comments on [the proposed credit retention rule relating to home mortgages and its exceptions: the QRM](#), October 30, 2013
- Comments on [Qualified Mortgage Definition for HUD Insured and Guaranteed Single Family Mortgages](#), October 30, 2013
- Comments to the CFPB re [Amendments to the 2013 Mortgage Rules under the Real Estate Settlement Procedures Act \(Regulation X\) and the Truth in Lending Act \(Regulation Z\)](#), July 22, 2013
- Comments to CFPB on [Truth in Lending Act - Regulation Z: Ability to Repay Standards under the Truth-in-Lending Act](#), Feb. 25, 2013
- [Comments on collection of Home Mortgage Disclosure Act \(HMDA\) data](#), Nov. 26, 2012
- Comments to the Federal Reserve Board regarding its proposed [Truth in Lending \(TILA\) rules](#)

[for closed end and open-end mortgage credit](#), December 24, 2009

- Comments on [Real Estate Settlement Procedures Act \(RESPA\) Proposed Rule to Simplify and Improve the Process of Obtaining Mortgages to Reduce Settlement Costs to Consumers](#), June 16, 2008
- Comments to the Board of Governors of the Federal Reserve System regarding the [Board's Authority under HOEPA to Prohibit Unfair Acts or Practices in Connection with Mortgage Lending](#), August 2007

Letters

- Coalition letters ([Congress](#), [HUD](#) and [FEMA](#)) for a Just and Complete Housing Recovery from Hurricanes Harvey, Irma and Maria, Sept. 28, 2017
- [Group follow-up letter to the Federal Housing Finance Agency \(FHFA\) re: adding preferred language data fields to redesigned Uniform Residential Loan Application](#), July 29, 2016
- [Group letter to the Federal Housing Finance Agency \(FHFA\) urging inclusion of preferred language data fields in the redesigned Uniform Residential Loan Application](#), June 23, 2016
- [Letter to the Senate Banking Committee on fair housing and GSE reform](#), February 26, 2014

Litigation & Amicus Briefs

- Action against discriminatory targeting of African-American consumers for abusive credit terms in home purchases.
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)

Horne v. Harbour Portfolio, United States District Court for the Northern District of Georgia: Suit was brought by the Atlanta Legal Aid Society on behalf of 22 African-American residents representing 16 households. The action asserted claims of discriminatory targeting for abusive credit terms in home purchase "contract for deed" transactions extended by Harbour Portfolio. The complaint alleged that Harbour Portfolio, through both intentional targeting of African-American consumers and practices that have a foreseeable disparate impact on African-American consumers, violated the Fair Housing Act of 1968, as amended, 42 U.S.C. § 3601, *et seq.*, the Equal Credit Opportunity Act, 15 U.S.C. § 1691, *et seq.*, and the Georgia Fair Housing Act, O.C.G.A. § 8-3-200 *et seq.* NCLC subsequently joined the case as plaintiffs' co-counsel. On March 20, 2018, the Court denied a motion to dismiss for all but one of the claims asserted (wrongful eviction). Thereafter, during on-going discovery, including subpoenas issued to Fannie Mae, requests for production of documents by the defendants and depositions of the defendant principal, the parties engaged in mediation before a U.S. Magistrate Judge. The case settled in December, 2018. The 12 households who were still living in their homes received a deed converting their contract for deed to a mortgage with title insurance, reduced interest rates, shorter repayment terms and, in some cases, principal reductions. They also received a lump sum cash payment. The four households who were evicted/no longer living in the home received separate lump sum cash payments. As part of the settlement, separate attorneys' fees

were paid to plaintiffs' counsel of record. ([More information on land installment contracts including NCLC's 2016 report, Toxic Transactions: How Land Installment Contracts Once Again Threaten Communities of Color, here](#))

- *Connecticut Fair Housing Center, Inc. vs Liberty Bank Case No. 18-1654* || [Press Release](#) and [Complaint](#)

The National Consumer Law Center and the Connecticut Fair Housing Center filed a fair housing lawsuit in the United States District Court for the District of Connecticut against Liberty Bank, alleging that Liberty Bank violated the Fair Housing Act by: engaging in a pattern and practice of redlining communities where most of the residents are racial and ethnic minorities; discriminating against African - American and Latinx mortgage applicants and; discouraging African - American and Latinx mortgage applicants from applying for credit. [Press Release](#) and [Settlement Agreement](#).

- *National Fair Housing Alliance (NFHA) v. HUD*, [Amicus brief](#) || [Appendix A](#)
The case seeks to protect HUD's 2015 Affirmatively Furthering Fair Housing Rule.
- *Bank of America, et al v. City of Miami* (United States Supreme Court, 2016). The NCLC, along with the American Civil Liberties Union, the Impact Fund, the Lawyers' Committee for Civil Rights, the Leadership Conference on Civil and Human Rights, the National Fair Housing Alliance, and the Poverty & Race Research Action Council, filed an [amicus brief](#) supporting the standing of the City of Miami to assert discrimination claims against Bank of America and Wells Fargo under the Fair Housing Act (FHA). The brief argues that standing under the FHA extends to municipalities not directly targeted by discrimination. Noting that racially discriminatory lending practices are a major cause of this country's residential segregation, the brief asserts that the FHA was designed to address the systemic problems associated with such segregation and to permit cities to seek redress for injuries caused by discriminatory practices.
- *Property Casualty Insurers Assoc. of America v. Donovan* (N.D. Ill. 2014). The NCLC, along with 12 civil rights and grassroots organizations, filed [an amicus brief](#) in an action brought by the insurance industry challenging a rule formalized by HUD in 2013 that recognized disparate impact liability under the Fair Housing Act. The insurance industry sought to invalidate the rule's application to the homeowner's insurance industry. Examining the history and persistence of insurance redlining, the organizations argued that application of the rule is vital to ensuring fairness in the market for homeowner's insurance and is consistent with sound actuarial practices, and other business related practices.
Decision: [The U.S. District Court, Northern District of Illinois decision](#) dismissed the industry's claim under McCarran-Ferguson for lack of subject matter jurisdiction as that claim was not ripe for judicial review and also rejected the industry's challenge to HUD's adoption, in the rule, of a three-step burden-shifting approach. However, the court did determine that HUD did not adequately consider substantive comments submitted by the industry prior to adoption of the rule and remanded the case to HUD to provide further reasoned explanations of the rule's impact under McCarran-Ferguson, the filed-rate doctrine, and its general effects on the insurance industry. *American Insurance Assoc. v. U.S. Department of Housing and Urban Dev.* (D.C. 2014). The NCLC joined the NAACP Legal Defense and Educational Fund, American Civil Liberties Union (ACLU), and the National Community Reinvestment Coalition in [an amicus brief](#) in support of HUD in an action brought by homeowner's insurance associations seeking to invalidate the agency's issuance of a rule which codified its long-standing interpretation that the Fair Housing Act prohibits disparate impact discrimination. Noting the history and persistence of insurance redlining, NCLC argued that this pre-enforcement challenge to the rule should be dismissed on jurisdictional grounds without reaching the merits.
- [Beverly Adkins et al. v Morgan Stanley](#): NCLC is co-counsel for African American plaintiffs in a landmark lawsuit brought against Morgan Stanley. The lawsuit claims that the Defendant violated federal civil rights laws, the Fair Housing Act and the Equal Credit Opportunity Act as

well as state laws by adopting mortgage securitization policies that caused predatory lending and adversely impacted African Americans in the Detroit, Michigan area.

- The [Adkins v. Morgan Stanley](#) lawsuit asserts that Morgan Stanley pursued mortgage securitization policies and practices that, through their funding of now-defunct mortgage lender New Century Mortgage Company, resulted in a significant discriminatory impact on African-American borrowers in the Detroit metropolitan area, flooding the already highly segregated community with toxic, combined-risk subprime loans in the lead-up to the collapse of the housing market in 2008. Read the expert reports submitted in support of the reverse red-lining allegations made in the case and NCLC's issue brief detailing key findings by the experts.

[NCLC Issue Brief](#)

[Ayers Expert Report](#)

[McCoy Expert Report](#)

[Oliver Expert Report](#)

[Segrue Expert Report](#)

- [Subprime Mortgage Discrimination](#): National class action cases brought under the Fair Housing Act and the Equal Credit Opportunity Act against certain subprime mortgage lenders
- *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](#).

Equitable Access to Broadband, Media, and Telecom Services

Policy Analysis

Comments, Letters, & Testimony

- [Leadership Council coalition letter to the FCC re: need for additional steps to ensure better media ownership diversity](#), Aug. 11, 2014
- [Group Comments to the Federal Communications Commission re: Protecting and Promoting the Open Internet Framework for Broadband Internet Service](#), July 18, 2014
- Comments of the Greenlining Institute, NCLC and the Utility Reform Network on the [Proposed Decision of Assigned Commissioner Sandoval](#), Nov. 2013
- Letter of the Leadership Conference to FCC regarding [Technology Transitions Policy Task Force Regarding Potential Trials and Policies to Respond to the Ongoing Technological Transition of Voice Networks](#), Oct. 2013
- Comments of the Leadership Conference to FCC on the [Commission's proposed modernization of E-Rate](#), Sept. 2013
- Comments of the Leadership Conference to FCC In the matter of [Technology Policy Task Force Regarding Critical Information Needs Studies and Diversification of Ownership in the Broadcasting Services](#), July 2013

- NCLC's Comments in response to the [AT&T Petition to Launch a Proceeding Concerning the TDM-TO-IP Transition](#), Jan. 2013