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## **LDF Calls on Housing Finance Agency to Reverse Course on Eliminating Fair Lending Regulations**

Last week, the Legal Defense Fund (LDF) sent a letter to leaders at the Federal Housing Finance Agency (FHFA) urging them to reverse course on a proposed policy that threatens to deny Black people access to safe, quality housing. This letter comes in response to the agency's attempt to eliminate federal regulations requiring Fannie Mae and Freddie Mac to identify and address barriers to sustainable housing opportunities for underserved communities.

"Given that the United States is in the middle of a housing crisis, FHFA's attempt to abandon policies that uplift underserved communities by helping them secure housing is deeply troubling," said **David Wheaton, Assistant Policy Counsel at LDF**. "Eliminating the agency's Fair Lending Rule would be especially harmful for Black communities and others who have historically faced unnecessary obstacles in the housing market."

FHFA is specifically proposing to eliminate its 2024 Fair Lending Rule, which requires Fannie Mae and Freddie Mac to develop and maintain Equitable Housing Finance Plans. These plans are meant to identify barriers to housing opportunities and outline meaningful goals and actions to address those barriers. The guidance does not require either enterprise to take any specific, prescribed action. In the letter, LDF urges FHFA to withdraw its proposed rule and continue to allow Fannie Mae and Freddie Mac to adopt measurable goals for financing housing in underserved communities.

The full letter can be found [here](#).

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*Founded in 1940, the Legal Defense Fund (LDF) is the nation's first civil rights law organization. LDF's Thurgood Marshall Institute is a multi-disciplinary and collaborative hub within LDF that launches targeted campaigns and undertakes innovative research to shape the civil rights narrative. In media attributions, please refer to us as the Legal Defense Fund or LDF. Please note that LDF has been completely separate from the National Association for the Advancement of Colored People (NAACP) since 1957 — although LDF was originally founded by the NAACP and shares its commitment to equal rights.*