



# CHACE

Campaign for Housing and  
Civic Engagement

ISSUE BRIEF  
FAIR HOUSING

## Ensuring Fair and Equal Access to Housing

The Fair Housing Act is critical to ending discriminatory housing practices and correcting the long-term effects of structural and institutional barriers to housing choice.

### Support Fair Lending

Earlier this year, the House and Senate each passed S. 2155, legislation that exempts nearly 85% of banks from reporting new Home Mortgage Disclosure Act (HMDA) data required by the Dodd-Frank. It also exempts financial institutions from reporting data that speaks to the quality and type of credit borrowers receive. This data is critical to identifying patterns of redlining and lending discrimination, and to avoiding the kind of lending practices that decimated communities and drove our economy into recession.

**Fix S. 2155:** Lenders already collect the new HMDA data during the underwriting process. Make the data reportable and easily accessible to regulators and the general public so financial institutions avoid the mistakes of the last economic crisis.

### Protecting LGBTQ Virginians from Discrimination

A 2015 study by HOME of Virginia showed that same-sex couples experience significant levels of discrimination when responding to advertised rental housing in the Richmond metropolitan area. In this study, same-sex couples were treated differently than opposite-sex couples 44% of the time. Even though marriage equality is the law of the land, the Fair Housing Act does not protect people from discrimination based on their sexual orientation or gender identity. Only 20 states prohibit housing discrimination based on sexual orientation and gender identity.

**Support** the passage of the Fair and Equal Housing Act (H.R. 1447, S. 1328), sponsored by Rep. Taylor (R-VA 2) and Sen. Kaine (D-VA), respectively.

### Reinstate HUD's Affirmatively Furthering Fair Housing Rule

Local governments that **choose** to receive federal housing and community development funding have an obligation to proactively ensure that those funds are used to help overcome segregated living patterns; support integrated communities; end racially and ethnically concentrated areas of poverty; address disparities in access to community resources; and foster and maintain compliance with civil rights and fair housing laws. In 2015, HUD released the Affirmatively Furthering Fair Housing (AFFH) regulation, which gave entitlement jurisdictions better guidance and tools for meeting their existing fair housing responsibilities. The rule finally implements Congress' vision of using HUD's programs and activities to expand access to opportunity. HUD abruptly suspended the AFFH rule in January 2018 with no notice or opportunity for public comment.

**Request** that HUD reinstate the AFFH regulations and AFFH tool so localities receiving federal community development funds are best equipped to address disparities in their communities.

*... Stable homes build strong communities ...*