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Friday, December 18, 2015

9:00—10:00 a.m.

Impact of
Developme

This webinar will consist of 45 minutes of substantive, quick-hitting practical guidance followed by a 15 minute period of Q&A.

It will address the impact of state and federal banking agencies' ability to bring forth remedies banks can employ to best position themselves in the wake of these events.

Two significant fair lending developments have been resolved in the past several months' enforcement of the fair lending laws.

- On June 25, 2015, the Supreme Court issued a ruling upholding the disparate impact claim against banking agencies in fair lending investigations. The Court's decision in *Texas DeSolv. & Refining Co. v. Community Bankers Project, Inc.* means the gloves are coming off as regulatory action against banks is that the Court's opinion suggests certain practices and strategies that may be subject to a disparate impact claim.
- On September 24, 2015, the US Department of Justice (DOJ) and the Bureau of Consumer Financial Protection (CFPB) announced a consent order settling allegations that a depository institution violated the Fair Housing Act by redlining certain majority-minority census tracts. The consent order was taken by a number of regulators on both the state and federal level settling the case on a technical analysis rather than evidence of unequal treatment or denied loans.

The Supreme Court's decision and the novel legal theories used by the DOJ and CFPB in the *DeSolv.* case show how the fair lending laws are being interpreted and applied. These changes may require banks to adjust their fair lending compliance efforts to include additional loan origination; proactive public outreach through community outreach, including financial literacy programs; partnerships with community organizations; and establishing branch offices in majority-minority census tracts that are not in existing CRA assessment areas.

SPEAKERS: [Michael Mancusi](#), [Helen Mayer Clark](#) & [Kevin Toomey](#)

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Washington, DC 20001-3743

Registration fees:

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