

- **Roll back Trump Administration policies gutting fair lending and fair housing protections for homeowners.** Biden will implement the Obama-Biden Administration's Affirmatively Furthering Fair Housing Rule requiring communities receiving certain federal funding to proactively examine housing patterns and identify and address policies that have a discriminatory effect. The Trump Administration suspended this rule in 2018. Biden will ensure effective and rigorous enforcement of the Fair Housing Act and the Home Mortgage Disclosure Act. And, he will reinstate the federal risk-sharing program which has helped secure financing for thousands of affordable rental housing units in partnership with housing finance agencies.