

March 23, 2016

The Honorable Mel Watt, Director  
Federal Housing Finance Agency

Timothy Mayopoulos, President & CEO  
Fannie Mae

Donald H. Layton, CEO  
Freddie Mac

Dear Director Watt, Mr. Mayopoulos, and Mr. Layton:

We are submitting this joint letter out of our concern that an important opportunity to help improve language access for people who are not fluent in English is being lost.

Not including language preference in the Uniform Residential Loan Application (URLA) would be a serious setback for mainstreaming language access and for helping consumers who are not fluent in English get correct and understandable information. During the predatory lending era and the foreclosure crisis, people who were not fluent in English misunderstood or were misled because the communications were not in a language they could understand.

Allowing mortgage applicants to choose in which language they are most comfortable in communicating addresses a major problem of lenders and servicers working with limited English proficiency (LEP) populations and collecting this information through the URLA is the most comprehensive way to do so, because every mortgage borrower fills one out.

Including language preference in the URLA redesign will also allow language preference to be a data field included in the Uniform Mortgage Data Program. This information will then be available to the lender and to mortgage servicers, regardless of how often the loan or servicing rights are sold.

Fannie Mae, Freddie Mac, FHFA, and housing advocates have been engaged in a fruitful discussion on how best to address the language needs of LEP applicants. These groups are set to meet with the Consumer Financial Protection Bureau to explore ground rules for how lenders and servicers can collect the language needs of applicants. It would be a terrible mistake to close the redesign of the mortgage application without taking action on this problem. The redesign of the mortgage application is a massive change for the industry. It has been two decades since the last major URLA changes and it will be a long time before this opportunity comes again.

The mortgage industry needs thoughtful leadership to aggressively address the language needs of their customers. Frankly the mortgage industry is out of step with the demographics and language needs of the current marketplace. We are eager to work with you and other stakeholders to develop best practices and ground rules for the best way to communicate with limited English proficiency populations. However, step one in that process is including language preference in the URLA, so that lenders and servicers can know in which language the borrower prefers to communicate.

We would greatly appreciate a meeting with you and your staff and representatives of the undersigned stakeholders. For follow-up, please feel free to contact Bruce Dorpalen of the National Housing Resource Center at (215) 765-0048 and [bdorpalen@hsgcenter.org](mailto:bdorpalen@hsgcenter.org), or Rob

Randhava of The Leadership Conference on Civil and Human Rights at (202) 466-3311. Thank you for your consideration.

Sincerely,

### **National Organizations**

A. Philip Randolph Institute  
Alliance for a Just Society  
American-Arab Anti-Discrimination Committee (ADC)  
Americans for Financial Reform  
Asian Americans Advancing Justice - AAJC  
Center For Responsible Lending  
Consumer Action  
HomeFree-USA  
Housing Partnership Network  
LatinoJustice PRLDEF  
The Leadership Conference on Civil and Human Rights  
NAACP  
NAACP Legal Defense Fund  
National Association of Consumer Advocates  
National Association of Human Rights Workers  
National Black Justice Coalition  
National CAPACD  
National Center for Lesbian Rights  
National Consumer Law Center (on behalf of its low-income clients)  
National Council of Asian Pacific Americans (NCAPA)  
National Council of La Raza  
National Education Association  
National Fair Housing Alliance  
National Fair Housing Alliance  
National Housing Law Project  
National Housing Resource Center  
National LGBTQ Task Force  
National People's Action  
National Urban League  
Poverty & Race Research Action Council

### **Local and Regional Organizations**

ACCESS	Medford	OR
Access Living	Chicago	IL
Administration of Resources and Choices	Tucson	AZ
Affordable Housing Alliance	Neptune	NJ
Affordable Housing Centers of Pennsylvania	Philadelphia	PA
Arizona Housing Alliance	Phoenix	AZ
ASIA INC	AKRON	OH
Asian Law Alliance	San Jose	CA

Asian-American Homeownership Counseling, Inc.	Rockville	MD
AsianCDC	Boston	MA
Avenue CDC	Houston	TX
Better Family Life, Inc.	St. Louis	MO
Boulder County Housing and Community Education	Boulder	CO
Boulder County Housing and Financial Counseling Program	Boulder	CO
California Reinvestment Coalition	San Francisco	CA
Campeños Sin Fronteras	Somerton	AZ
CARECEN-Central American Resource Center	Washington	DC
CCCS of Northern Illinois, Inc.	Woodstock	IL
CDC of Tampa	Tampa	FL
Center for NYC Neighborhoods	New York	NY
Center For Pan Asian Community Services	Atlanta	GA
Center for Pan Asian Services, Inc.	Atlanta	GA
CFORM/Covenant Community Development Corporation	Tupelo	MS
Chhaya CDC	Jackson Heights	NY
Chicanos Por La Causa	Phoenix	AZ
Chinese American Service League	Chicago	IL
Clarifi	Philadelphia	PA
Colorado Housing Counseling Coalition	Denver	CO
Community Concepts	Lewiston	ME
Connecticut Fair Housing Center	Hartford	CT
Consumer Credit Counseling Service of Buffalo, Inc.	West Seneca	NY
Council for Native Hawaiian Advancement	Kapolei	HI
CSNV	Las Vegas	NV
DASH for LaGrange, Inc.	LaGrange	GA
El Centro de la Raza	Seattle	WA
Empire JusticeCenter	Albany	NY
Empowering and Strengthening Ohio's People (ESOP)	Cleveland	OH
Ford Heights Community Service Organization	Ford Heights	IL
Faith Fellowship CDC	Sayreville	NJ
Garwyn Oaks Northwest Housing Resource Center	Baltimore	MD
Gateway Community Action	West Liberty	KY
Genesis Housing Development Corporation	Chicago	IL
Good Neighbor Foundation HomeOwnShip Centet	Franklin	TN
Greensboro Housing Coalition	Greensboro	NC
Hmong American Partnership	Saint Paul	MN
HomeSmartNY		NY
Homeward	Missoula	MT
Housing America Corporation	Somerton	AZ
Housing and Education Alliance	Tampa	FL
Housing Help Inc.	Greenlawn	NY
Housing Opportunities of Fort Worth, Inc.	Fort Worth	TX
Housing Options & Planning Enterprises, Inc	Oxon Hill	MD
HPPCARES	Long Beach	CA

Human Development Services of Westchester	Mamaroneck	NY
Indo-American Center	Chicago	IL
Integra Home Counseling, Inc.	Tannersville	PA
Klamath & Lake Community Action Services	Klamath Falls	OR
Korean American Community Services	Chicago	IL
Korean Resource Center	Los Angeles	CA
La Fuerza Unida, Inc.	Glen Cove	NY
Lao Assistance Center of Minnesota	Minneapolis	MN
Latin United Housing Community Association (LUCHA)	Chicago	IL
Lawrence CommunityWorks, Inc.	Lawrence	MA
Live The Dream Development, Inc.	Bowling Green	KY
Louisville Urban League	Louisville	KY
MA Communities Action Network	Boston	MA
MFY Legal Services, Inc.	New York,	NY
MHANY Management, Inc	Brooklyn	NY
NANAY CEDC	North Miami	FL
Nazareth Housing Services	Pittsburgh	PA
Neighborhood Housing Services of Baltimore	Baltimore	MD
Neighborhood Housing Services of Greater Cleveland	Cleveland	OH
Neighborhood Housing Services of New York City, Inc.	New York	NY
NeighborWorks Rochester	Rochester	NY
New Economics for Women	Los Angeles	CA
New Level CDC	Nashville	TN
Northside Community Development Corporation	Chicago	IL
Northwest Side Housing Center	Chicago	IL
NZBC Urban Corp	Shreveport Bossier	LA
Philadelphia Chinatown Development Corporation	Philadelphia	PA
Real Estate, Education & Community Housing, Inc.	Palm Beach Gardens	FL
Residential Resources, Inc.	Nashville	TN
Schuylkill Community Action	Pottsville	PA
SER-Jobs for Progress	Miami	FL
Southeast Community Development Corporation	Baltimore	MD
Spanish Coalition for Housing	Chicago	IL
St. Ambrose Housing Aid Center	Baltimore	MD
St. James Parish DHR	Convent	LA
St. Petersburg Neighborhood Housing Services, Inc. dba	St. Petersburg	FL
Neighborhood Home Solutions	Raleigh	NC
Telamon Corporation	Los Angeles	CA
Thai Community Development Center	Northbrook	IL
Vietnamese American Nurses Association of Illinois	Buffalo	NY
West Side Neighborhood Housing Services Inc.	White Plains	NY
Westchester Residential Opportunities Inc	Chicago	IL
Woodstock Institute	Chicago	IL
Urban League of Hampton Roads, Inc.	Virginia Beach	VA