





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, 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
Campesinos Sin Fronteras	Somerton	ΑZ
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	ΑZ
Chinese American Service League	Chicago	IL
Clarifi	Philadelphia	PA
Colorado Housing Counseling Coaltion	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 Felowship 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
Homeword	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







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