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Project 2025: What's At Stake for Fair Housing and Lending

What is Project 2025? It's a wish list of right-wing policies, reflecting an extreme Christian nationalist ideology, written by the Heritage Foundation and more than 100 other conservative groups as a blueprint for a potential conservative administration. It is an explicit effort to further empower the presidency, embed ideologues in nonpartisan civil service, and enable the executive branch to unravel the civil rights movement's gains over the last seven decades.

The full agenda, which is more than 900 pages long, would completely reshape our federal government in order to benefit white nationalists, the rich and powerful, and religiously motivated bigots. The chapter on the Department of Housing and Urban Development (HUD) was written by former Secretary Ben Carson, who ran the agency during the Trump administration. Here is how Project 2025 would undermine fair housing and consumer protection:

- **Weakening the Fair Housing Act:** Project 2025 calls for repealing the Biden administration's "Affirmatively Furthering Fair Housing" rule — a rule that was not actually finalized, but which would be gutted in a new conservative administration. It calls for ending policy reforms that address racial bias in home appraisals. And it calls for ending the use of "disparate impact," which is a key tool for enforcing the Fair Housing Act and other civil rights laws.
- **Scaling Back Affordable Housing:** Project 2025 calls for abandoning the Housing Trust Fund, which provides grants to states to house very low-income people. It calls for ending "Housing First" programs that work to reduce homelessness. And it would discriminate against noncitizens — including their mixed-status families — in federally assisted housing.
- **Weakening the Equal Credit Opportunity Act and other Consumer Protection Laws:** Project 2025 argues that the Consumer Financial Protection Bureau, a key civil rights and consumer protection agency, is unconstitutional. A 7-2 majority of the U.S. Supreme Court recently rejected this position. But Project 2025 still calls for legislative changes that would undermine the agency. In particular, opponents of the agency have long tried to get Congress to threaten its funding to make the agency bend to the will of industry lobbyists — and they have urged Congress to overturn specific rules, including most recently a rule to help ensure fairness in small business lending.

- **Ending Proactive Efforts to Advance Racial Equity:** As it would do throughout the federal government, Project 2025 calls for the Treasury Department to end efforts aimed at promoting diversity, equity, inclusion, and accessibility (DEIA), including through the firing of Treasury employees who have participated in efforts to right historical wrongs.
- **Politicizing HUD and the Rest of the Government:** Former Secretary Carson rails against “an empowered and unelected bureaucracy that is insulated by civil service protections,” and he calls for changing all leadership positions in HUD into political and non-career appointments. This is in line with Project 2025’s support more broadly for drastic changes, known as “Schedule F” reforms, which would force tens of thousands of civil servants throughout the federal government to serve the president’s political aims instead of serving the public interest.