Former Trump Cabinet Member Ben Carson—Author Of Radical MAGA Project 2025's Proposal To Gut Federal Housing Policy—Is A Leading Board Member Of Nation's Biggest Homebuilder, Which Praised HUD Deregulation

SUMMARY: Dr. Ben Carson Sr.—who faced multiple <u>ethics scandals</u> while Trump's housing secretary—authored the <u>radical MAGA</u> Project 2025's <u>proposal</u> to gut the U.S. Department Of Housing and Urban Development (HUD), proposing a "<u>wholesale overhaul</u>" of HUD to undo "<u>corrosive progressive</u> <u>ideologies</u>" and "<u>race-based policies</u>." Carson proposed:

- a task force to reverse "progressive ideology" at HUD, repealing the Affirmatively Furthering Fair Housing rule, and eliminating a wide swath of diversity programs.
- limiting HUD benefits to encourage "<u>self-sufficiency</u>," eliminating policies that "<u>discourage work</u>," evicting non-citizens from subsidized mixed-family homes, and ending "<u>Housing First</u>" policies that fight homelessness.
- reforming HUD by making it more explicitly political and empowering "<u>a cadre of political appointees</u>" at the department.

Carson's preferred HUD policies and his Project 2025 role would benefit two companies where he serves as a board member. One is a major homebuilder that has praised Carson's deregulatory role while housing secretary and the other is a right-wing TV empire closely allied with the MAGA ideology pushed by Project 2025:

- Ben Carson is a leading <u>board member</u> of D.R. Horton Inc.—"<u>America's largest new home builder by</u> <u>volume</u>"—which <u>touts</u> Carson's deregulatory role in the Trump HUD, claims HUD regulations are <u>risks to its business</u>, and has faced lawsuits over <u>disability discrimination and major construction</u> <u>defects</u> affecting hundreds of families.
- Since June 2022, Ben Carson has been on the <u>board</u> of <u>right-wing television giant</u> Sinclair Inc., whose Executive Chairman David D. Smith once told Trump "<u>we are here to deliver your message</u>," and which has faced <u>race</u> and <u>disability</u> discrimination lawsuits from the U.S. Equal Employment Opportunity Commission (EEOC) while Carson has been a director.

Notably, Project 2025 is <u>led</u> by two of Carson's former <u>HUD</u> <u>employees</u>, who both publicly <u>defended</u> him when a Detroit school board voted to strike Carson's name from a medical high school.

Another controversial Carson ally is Eric Blankenstein, who drew fire for <u>racist blogs</u> while a Trump-appointed fair lending official at the Consumer Financial Protection Bureau (CFPB). Despite this, Carson tapped Blankenstein for a senior HUD policy position as Carson moved to <u>roll back</u> two major anti-discrimination rules. After the Trump administration, Carson made Blankenstein <u>Director of Policy</u> for his nonprofit, the American Cornerstone Institute.

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Ben Carson—Who Faced Multiple Ethics Scandals While Trump's Housing Secretary—Authored The Radical MAGA Project 2025's Chapter On The U.S. Department Of Housing And Urban Development (HUD), Proposing A "Wholesale Overhaul" Of HUD To Address Decades Of "Corrosive Progressive Ideologies" And "Race-Based Policies."

Ben Carson Authored The Radical MAGA Project 2025's Chapter On The U.S. Department Of Housing And Urban Development (HUD), Which Called On Congress To "Consider A Wholesale Overhaul Of HUD" And Proposed Transferring HUD Functions To "Separate Federal Agencies, States, And Localities."

Ben Carson Authored Project 2025's Chapter On The U.S. Department Of Housing And Urban Development:

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Benjamin S. Carson, Sr., MD

[Project 2025, accessed 04/26/24]

 Carson Was Secretary Of The U.S. Department Of Housing And Urban Development In The Trump Administration. "Benjamin S. Carson, Sr., MD, is Founder and Chairman of the American Cornerstone Institute and previously served as the 17th Secretary of the U.S. Department of Housing and Urban Development. Born in Detroit to a single mother with a third-grade education, Dr. Carson was raised to love reading and education. He attended Yale and earned his MD from the University of Michigan Medical School. For nearly 30 years, Dr. Carson served as Director of Pediatric Neurosurgery at the Johns Hopkins Children's Center, where he performed the first separation of twins conjoined at the back of the head." [Project 2025, accessed 04/26/24]

Carson Faced Multiple Ethics Scandals While HUD Secretary, Including Spending \$31,000 On A Dining Room Set For His HUD Office And Allowing His Son To Organize A HUD Listening Tour Despite Department Lawyers Warning He Risked Violating Ethics Rules. "Department of Housing and Urban Development officials spent \$31,000 on a new dining room set for Secretary Ben Carson's office in late 2017 — just as the White House circulated its plans to slash HUD's programs for the homeless, elderly and poor, according to federal procurement records. The purchase of the custom hardwood table, chairs and hutch came a month after a top agency staff member filed a whistle-blower complaint charging Mr. Carson's wife, Candy Carson, with pressuring department officials to find money for the expensive redecoration of his offices, even if it meant circumventing the law." [The New York Times, <u>02/27/18</u>]

• Carson Allowed His Son, "Local Businessman" Ben Carson Jr., To Help Organize A HUD "Listening Tour" "Despite Warnings From Department Lawyers That Doing So Risked Violating Federal Ethics Rules." "Housing and Urban Development Secretary Ben Carson allowed his son to help organize an agency 'listening tour' in Baltimore last summer despite warnings from department lawyers that doing so risked violating federal ethics rules, according to internal documents and people familiar with the matter. Career officials and political appointees raised concerns days before the visit that Carson's son, local businessman Ben Carson Jr., and daughter-in-law were inviting people with whom they potentially had business dealings, the documents show." [The Washington Post, 01/31/18]

Project 2025, Led By The Conservative Heritage Foundation, Is A Radical MAGA Plan To "Roll Back Nothing Less Than 100 Years" Of "Liberal Encroachment" Through The Administrative State — The Plan Proposes To "Defund The Department Of Justice, Dismantle The FBI, Break Up The Department Of Homeland Security And Eliminate The Departments Of Education And Commerce." "In truth, the program laid out by Dans and his fellow Trumpers, called Project 2025, is far more ambitious than anything Ronald Reagan dreamed up. Dans, from his seat inside The Heritage Foundation, and scores of conservative groups aligned with his program are seeking to roll back nothing less than 100 years of what they see as liberal encroachment on Washington. They want to overturn what began as Woodrow Wilson's creation of a federal administrative elite and later grew into a vast, unaccountable and mostly liberal bureaucracy (as conservatives view it) under Franklin Roosevelt's New Deal and Lyndon Johnson's Great Society, numbering about two and a quarter million federal workers today. They aim to defund the Department of Justice, dismantle the FBI, break up the Department of Homeland Security and eliminate the Departments of Education and Commerce, to name just a few of their larger targets. [...] And they want to ensure that what remains of this slashed-down bureaucracy is reliably MAGA conservative — not just for the next president but for a long time to come — and that the White House maintains total control of it." [Politico, 09/19/23]

Project 2025 Called On Congress To "Consider A Wholesale Overhaul Of HUD," Devolving HUD Functions To States And Localities. "Finally, and more fundamentally, Congress could consider a wholesale overhaul of HUD that contemplates devolving many HUD functions to states and localities with any remaining federal functions consolidated to other federal agencies (for example, by transferring loan guarantee programs to SBA; moving Indian housing programs to the Department of the Interior; moving rental assistance, mortgage insurance programs, and GNMA to a redesignated Housing and Home Finance Agency). Generally, this reform path could consolidate some programs, eliminate others that have failed to produce meaningful long-run results, and narrow the scope of many programs so that they are closer to what they were when they were created." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 512, <u>2023</u>] **Project 2025 Called On Congress To "Redelegate Authorities" That Have Led To HUD Mission Creep.** "Ideally, Congress would redelegate authorities that have been diverted to HUD's administrative bureaucracy and safeguard taxpayers against the mission creep that inevitably occurs when Congress delegates power to an empowered and unelected bureaucracy that is insulated by civil service protections." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 507, <u>2023</u>]

Project 2025 Proposed Transferring HUD Functions To "Separate Federal Agencies, States, And Localities." "Reverse HUD's mission creep over nearly a century of program implementation dating from the Department's New Deal forebears. HUD's new political leadership team will need to reexamine the federal government's role in housing markets across the nation and consider whether it is time for a 'reform, reinvention, and renewal' that transfers Department functions to separate federal agencies, states, and localities." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 503, <u>2023</u>]

Project 2025 Called For The Next Conservative Administration To "Remove The Administrative State's Bureaucratic Overreach Of Article I Authorities." "It is hoped that a future Congress under conservative leadership will enact legislative reforms of HUD programs. With or without congressional action, however, it is vital that a conservative Administration immediately institute guardrails across HUD programs to remove the administrative state's bureaucratic overreach of Article I authorities, thereby ensuring formal execution of Article II process and personnel reforms of the sort outlined below." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 508, <u>2023</u>]

<u>Carson's Chapter Called On The Next Conservative President To "End</u> <u>Progressive Policies" At HUD, Which It Claims Are "Muddled By The Repeated</u> <u>Application Of Affirmative Race-Based Policies." And Penalize "Traditional</u> <u>Two-Parent Marriages."</u>

Project 2025 Called On The Next Conservative Administration To "End Progressive Policies" Implemented By HUD. "If implemented, the reforms proposed in this chapter can help a new conservative Administration to use its Article II powers to rectify bureaucratic overreach, reverse the expansion of programs beyond their statutory authority, and end progressive policies that have been put in place at the department." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 507, <u>2023</u>]

Project 2025 Called For "Resetting" HUD To Reverse The Biden Administration's "Persistent Implementation Of Corrosive Progressive Ideologies." "A new conservative Administration will therefore need to: Reset HUD. This effort should specifically include a broad reversal of the Biden Administration's persistent implementation of corrosive progressive ideologies across the department's programs." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 503, <u>2023</u>]

Project 2025 Claimed That HUD Programs "Too Often Have Led To Intergenerational Poverty Traps" And "Implicitly Penalized Family Formation In Traditional Two-Parent Marriages." "The U.S. Department of Housing and Urban Development (HUD) administers a web of federal programs with mandates to support access to homeownership and affordable rental housing, relieve temporary housing instability for homeless persons, preserve a stable inventory of public housing units, and enforce mandates with powers to settle compliance matters ranging from housing quality standards to housing discrimination cases. Politicians across party lines use HUD to promise ever-greater public benefits. In addition, HUD programs tend to perpetuate the notion of bureaucratically provided housing as a basic life need and, whether intentionally or not, fail to acknowledge that these public benefits too often have led to intergenerational poverty traps, have implicitly penalized family formation in traditional two-parent marriages, and have discouraged work and income growth, thereby limiting upward mobility." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 503, 2023] Project 2025 Asserted That Enforcement Of Fair Housing Is "Muddled By The Repeated Application Of Affirmative Race-Based Policies." "Congress has charged HUD principally with mandates for construction of the nation's affordable housing stock in addition to setting and enforcing standards for decent housing and fair housing enforcement. Regardless of intent, HUD's efforts have yielded mixed results at best. Even today, more than a half-century after Congress put enforcement of so-called fair housing in the hands of the HUD bureaucracy, implementation of this policy is muddled by the repeated application of affirmative race-based policies." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 510, <u>2023</u>]

Carson's Project 2025 Chapter Proposed A Task Force To Reverse "Progressive Ideology" At HUD, Repealing The Affirmatively Furthering Fair Housing Rule, And Eliminating A Wide Swath Of Diversity Programs.

<u>Carson's Project 2025 Chapter Proposed A Political Task Force To Reverse</u> <u>"Progressive Ideology" At HUD And Eliminating Diversity, Equity, And Inclusion;</u> <u>Critical Race Theory; And Environmental, Social, And Governance (ESG)</u> <u>Programs.</u>

Project 2025 Proposed A HUD "Task Force Consisting Of Politically Appointed Personnel" To Reverse All Biden Administration Actions To "Advance Progressive Ideology." "The Secretary should initiate a HUD task force consisting of politically appointed personnel to identify and reverse all actions taken by the Biden Administration to advance progressive ideology." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 508, <u>2023</u>]

In An Endnote, Project 2025 Identified Initiatives For Diversity, Equity, And Inclusion; Critical Race Theory; BIPOC, And Environmental, Social, And Governance As Projects To Be Eliminated. "27. These initiatives are maintained under such designations as diversity, equity, and inclusion (DEI); critical race theory (CRT); black, indigenous, Pacific Islander, and other people of color (BIPOC); and environmental, social, and governance (ESG)." [Project 2025, Chapter 15: Department of Housing and Urban Development, Endnote 26, p. 515, <u>2023</u>]

Project 2025 Called For Ending The Biden Administration's Property Appraisal And Valuation Equity Policies. "The Office of the Secretary or the leadership in the Office of General Counsel should conduct a thorough review of all subregulatory guidance that has been instituted outside of the Administrative Procedure Act (APA). Additionally, departmental leadership should: 1. Immediately end the Biden Administration's Property Appraisal and Valuation Equity (PAVE) policies and reverse any Biden Administration actions that threaten to undermine the integrity of real estate appraisals." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 508, 2023]

The Chapter Called For The Repeal Of HUD's Affirmatively Furthering Fair Housing Rule.

Project 2025 Called For Repeal Of The Affirmatively Furthering Fair Housing Regulation. "3. Repeal the Affirmatively Furthering Fair Housing (AFFH) regulation reinstituted under the Biden Administration and any other uses of special-purpose credit authorities to further equity." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 509, <u>2023</u>]

Project 2025 Proposed Repealing "Climate Change Initiatives And Spending" At HUD.

Project 2025 Proposed Repealing "Climate Change Initiatives And Spending" At HUD. "The Office of the Secretary or the leadership in the Office of General Counsel should conduct a thorough review of all subregulatory guidance that has been instituted outside of the Administrative Procedure Act (APA). Additionally, departmental leadership should: [...] 2. Repeal climate change initiatives and spending in the department's budget request." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 508, <u>2023</u>]

Carson's Chapter Proposed Limiting HUD Benefits To Encourage "Self-Sufficiency," Eliminating Policies That "Discourage Work," Evicting Non-Citizens From Subsidized Mixed-Family Homes, And Ending "Housing First" Policies That Help The Unhoused.

Project 2025 Proposed Maximum Term Limits On HUD Benefits To Encourage "Self-Sufficiency."

Project 2025 Proposed Restricting "Program Eligibility When Admission Would Threaten The Protection Of The Life And Health Of Individuals And Fail To Encourage Upward Mobility" And "Household Self-Sufficiency." "The Office of the Secretary should execute regulatory and subregulatory guidance actions, across HUD programs and applicable to all relevant stakeholders, that would restrict program eligibility when admission would threaten the protection of the life and health of individuals and fail to encourage upward mobility and economic advancement through household self-sufficiency." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 509, <u>2023</u>]

Project 2025 Seeks To Eliminate HUD "Policies That Discourage Work, Marriage, And Meaningful Paths To Upward Economic Mobility."

Project 2025 Called On Congress To "Enact Legislation That Protects Life And Eliminates [...] Policies That Discourage Work, Marriage, And Meaningful Paths To Upward Economic Mobility." "Notwithstanding administrative reforms, Congress should enact legislation that protects life and eliminates provisions in federal housing and welfare benefits policies that discourage work, marriage, and meaningful paths to upward economic mobility." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 509, <u>2023</u>]

Project 2025 Proposed Implementing "Reforms Reducing The Implicit Anti-Marriage Bias In Housing Assistance Programs." "Where admissible in regulatory action, HUD should implement reforms reducing the implicit anti-marriage bias in housing assistance programs, strengthen work and work-readiness requirements, implement maximum term limits for residents in PBRA and TBRA programs, and end Housing First policies so that the department prioritizes mental health and substance abuse issues before jumping to permanent interventions in homelessness." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 509, <u>2023</u>]

Project 2025 Proposed Conditioning HUD Benefits On Work Requirements.

Project 2025 Called For Strengthening "Work And Work-Readiness Requirements" In HUD Programs. "Where admissible in regulatory action, HUD should implement reforms reducing the implicit anti-marriage bias in housing assistance programs, strengthen work and work-readiness requirements, implement maximum term limits for residents in PBRA and TBRA programs, and end Housing First policies so that the department prioritizes mental health and substance abuse issues before jumping to permanent interventions in homelessness." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 509, <u>2023</u>] An Endnote Explained That Project 2025 Was Contemplating Instituting Work Requirements For Federal Housing Assistance. "35. Some PHAs have been able to implement work requirements and term limit policies in various congressionally authorized demonstration programs, notably the Moving to Work (MTW) demonstration program established in 1996 for 39 PHAs (Congress has since authorized another 100 PHAs) in which participating MTW PHAs were given authority to implement rent reforms, work requirements and other experimental policies in rental assistance programs along with flexibilities in the use of capital and operating appropriations." [Project 2025, Chapter 15: Department of Housing and Urban Development, Endnote 35, p. 515, 2023]

Project 2025 Asserted That Rental Assistance Programs Should "Encourage Choice And Competition For Renters" By Strengthening Work Requirements And Term Limiting Benefit Eligibility To Promote "Self-Sufficiency." "Longer-term reforms of HUD rental assistance programs should encourage choice and competition for renters, encourage participation by landlords where appropriate, and encourage all non-elderly, able-bodied adults to move toward self-sufficiency. This can be pursued through regulations and legislative reforms that seek to strengthen work requirements, limit the period during which households are eligible for housing benefits, and add flexibility to rent payment terms to facilitate the movement of households toward self-sufficiency." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 511, <u>2023</u>]

An Endnote Clarified That Project 2025 Would Move "Away From The Public Housing Model Toward Housing Choice Vouchers." "44. As the evolution of HUD rental assistance transitions away from the public housing model toward housing choice vouchers, there should be adequate landlord participation to ensure that the supply of housing units for rent in these programs meets the demand for rent among eligible tenants. This issue has been addressed in various ways, including by a task force instituted at the department during the Trump Administration, but could likely remain a challenge in the administration of the program." [Project 2025, Chapter 15: Department of Housing and Urban Development, Endnote 44, p. 516, 2023]

Project 2025 Proposed Encouraging "Wealth-Building" Through "Shorter Duration Mortgages" And Restricting Mortgage Insurance To First-Time Homebuyers.

Project 2025 Called For The Federal Housing Administration To "Encourage Wealth-Building Homeownership Opportunities [...] Through Shorter Duration Mortgages. "FHA leadership should increase the mortgage insurance premium (MIP) for all products above 20-year terms and maintain MIP for all products below 20-year terms and all refinances. FHA should encourage wealth-building homeownership opportunities, which can be accomplished best through shorter-duration mortgages." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 510, <u>2023</u>]

Project 2025 Called On Congress To Restrict "Single-Family Housing Mortgage Insurance To First-Time Homebuyers." "Ideally, Congress would contemplate a fundamental revision of FHA's statutory restriction of single-family housing mortgage insurance to first-time homebuyers. This would include (with support from HUD leadership): 1. Moving the Home Equity Conversion Mortgages (HECM) program once again to its own special risk insurance fund. 2. Revising loan limit determinations. 3. Providing statutory flexibility for shorter-term products that amortize principal earlier and faster. Statutorily restricting eligibility for first-time homebuyers and abandoning the affirmative obligation authorities erected for the single-family housing programs across federal agencies and government-sponsored enterprises." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 510, <u>2023</u>]

Project 2025 Called On Congress To "Prioritize Any And All Legislative Support For The Single-Family Home." "In the same manner, Congress should prioritize any and all legislative support for the single-family home. Homeownership forms the backbone of the American Dream. The purchase of a home is the largest investment most Americans will make in their lifetimes, and homeownership remains the most accessible way to build generational wealth for millions of Americans. For these reasons, American homeowners and citizens

know best what is in the interest of their neighborhoods and communities." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 511, <u>2023</u>]

Project 2025 Proposed Evicting Non-Citizens From Federally Subsidized Housing If They Were In Mixed-Immigration Status Families.

Project 2025 Called HUD To Issue Regulations Barring Non-Citizens, "Including All Mixed-Status Families, From Living In All Federally Assisted Housing." "The Office of the Secretary should recommence proposed regulation put forward under the Trump Administration that would prohibit noncitizens, including all mixed-status families, from living in all federally assisted housing. HUD's statutory obligations include providing housing for American citizens who are in need. HUD reforms must also ensure alignment with reforms implemented by other federal agencies where immigration status impacts public programs, certainly to include any reforms in the Public Charge regulatory framework administered by the U.S. Department of Homeland Security (DHS). Local welfare organizations, not the federal government, should step up to provide welfare for the housing of noncitizens." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 509, 2023]

Project 2025 Proposed Ending "Housing First" Policies, Which Could Exacerbate Homelessness And Raise Costs.

Project 2025 Proposed Ending "Housing First" Policies. "Where admissible in regulatory action, HUD should implement reforms reducing the implicit anti-marriage bias in housing assistance programs, strengthen work and work-readiness requirements, implement maximum term limits for residents in PBRA and TBRA programs, and end Housing First policies so that the department prioritizes mental health and substance abuse issues before jumping to permanent interventions in homelessness." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 509, <u>2023</u>]

HUD's Office Of Policy Development And Research Has Found That "Housing First Approaches Offer Greater Long-Term Housing Stability, Especially Among People Experiencing Chronic Homelessness," And "Reduce Costs By Shortening Stays In Hospitals, Residential Substance Abuse Programs, Nursing Homes, And Prisons." "Several studies have found that, compared with the treatment first model, Housing First approaches offer greater long-term housing stability, especially among people experiencing chronic homelessness. [...] Some studies have found that Housing First programs may also reduce costs by shortening stays in hospitals, residential substance abuse programs, nursing homes, and prisons." [U.S. Department of Housing and Urban Development, accessed 04/26/24]

Project 2025 Called For Eliminating The Housing Supply Fund, Arguing That Creating Housing Stock At The Low End Of The Market Wouldn't Alleviate The Housing Shortage.

Project 2025 Called For Eliminating The Housing Supply Fund. "4. Eliminate the new Housing Supply Fund." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 509, <u>2023</u>]

An Endnote Asserted That Creating New Housing At The Low End Of The Market Wouldn't Work To Alleviate The Nation's Housing Shortage. "32. Housing supply does remain a problem in the U.S., but constructing more units at the low end of the market will not solve the problem. Investors and developers can deliver at more efficient cost new units that will allow for greater upward mobility of rental and ownership housing stock and better target increased construction of mid-tier rental units. Further, and more fundamental to the housing supply challenge in markets across the U.S., localities can consider revising land use, zoning, and building regulations that constrict new housing development, adding time delays and costs that impede construction. Federal housing policy should get out of the way where possible and minimize the distortive impact that stimulating greater demand through loose lending can have in driving up housing prices for

households that are looking for affordable entry into the housing market." [Project 2025, Chapter 15: Department of Housing and Urban Development, Endnote 32, p. 515, <u>2023</u>]

The Housing Supply Fund Provides Resources To "Community Development Financial Institutions (CDFIs) And Nonprofit Affordable Housing Organizations To Increase The Supply Of Affordable Homes And Expand Housing Options For Renters And Homeowners." "The Housing Supply Fund provides resource to Community Development Financial Institutions (CDFIs) and nonprofit affordable housing organizations to increase the supply of affordable homes and expand housing options for renters and homeowners. Grantees can use funds for development, preservation, rehabilitation, financing, or purchase of affordable housing and related economic development and community facilities." [U.S. Senate Committee on Banking, Housing, and Urban Affairs, accessed 04/26/24]

Carson's Chapter Proposed Reforming HUD By Making It More Explicitly Political And Empowering "A Cadre Of Political Appointees" At The Department.

Project 2025 Called For Both Giving More Power To "A Cadre Of Political Appointees" Within HUD And Expanding The Number Of Political Appointees.

Project 2025 Proposed Shifting More Power Within HUD To "A Cadre Of Political Appointees." "Implement an action plan across both process and people. This plan should include both the immediate redelegation of authority to a cadre of political appointees and the urgent implementation of administrative regulatory actions with respect to HUD policy and program eligibility." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 503, <u>2023</u>]

Project 2025 Called On HUD Leadership To "Immediately Assign All Delegated Powers To Politically Appointed" Persons At HUD. "HUD political leadership should immediately assign all delegated powers to politically appointed PDAS, DAS, and other office leadership positions; change any current career leadership positions into political and non-career appointment positions; and use Senior Executive Service (SES) transfers to install motivated and aligned leadership." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 508, <u>2023</u>]

Project 2025 Called For Converting Current Career Employee Leadership Positions Into "Political And Non-Career Appointment Positions." "HUD political leadership should immediately assign all delegated powers to politically appointed PDAS, DAS, and other office leadership positions; change any current career leadership positions into political and non-career appointment positions; and use Senior Executive Service (SES) transfers to install motivated and aligned leadership." [Project 2025, Chapter 15: Department of Housing and Urban Development, p. 508, 2023]

Project 2025 Is Led By Two Of Carson's Former HUD Employees, Who Both Publicly Defended Him When A School Board Voted To Strip Carson's Name From A Medical High School's Name.

Project 2025 Director Paul Dans And Associate Director Spencer Chretien Both Worked For Ben Carson At HUD And Both Signed A Letter Defending Him After A Detroit School Board Voted To Change The Name Of The Benjamin Carson High School Of Science And Medicine.

Project 2025's Director Is Paul Dans And Its Associate Director Is Spencer Chretien:



[Project 2025, accessed 04/25/24]

Dans And Chretien Both Worked At HUD:

- Dans Was A Senior Advisor In The Office Of Community Planning And Development At HUD. "Before his time at OPM, Dans was a Senior Advisor in the Office of Community Planning and Development at the U.S. Department of Housing and Urban Development. An attorney, he has extensive experience in high-stakes commercial litigation. His 20 years of practice include work at several large international law firms in New York City from 1997-2012, prior to founding his own law firm." [Heritage Foundation, accessed 2/16/24]
- Chretien Was A Special Policy Assistant At HUD. [ProPublica, accessed 04/25/24]

December 2022: Dans And Chretien, Identifying Themselves As Former Staff For Carson At HUD, Signed A Letter Defending Carson After A Detroit School Board Voted To Change The Name Of The Benjamin Carson High School of Science and Medicine. "Education is the gateway to opportunity. It's the medicine that cures most ails, and it is the means by which we equip our next generations with the tools they need to confront the challenges of the future. The schools we construct and the names of the individuals we honor on our school buildings stand as a good barometer for the sort of people we want our young people to emulate. That's why we are so perturbed that in mid-November, the Detroit School Board voted to change the name of the Benjamin Carson High School of Science and Medicine despite an administrative recommendation and student poll to keep the name as is." [Fox News Channel, <u>12/08/22</u>]

• Dans And Chretien Signed The Letter, Which Stated, "We, Former Staff For Dr. Carson At The U.S. Department Of Housing And Urban Development, Write To Set The Record Straight And Celebrate The Incredible Accomplishments Of The Good Doctor." "We, former staff for Dr. Carson at the U.S. Department of Housing and Urban Development, write to set the record straight and celebrate the incredible accomplishments of the good doctor, with the hope that more focus is shined on students and less on perceived political slights. [...] These are the additional 55 signatories to the letter: [...] Paul Dans [...] Spencer Chretien." [Fox News Channel, <u>12/08/22</u>]



We worked for Dr. Ben Carson. We know Dr. Ben Carson. Canceling him is just not right.

It's wrong to let cancel culture erase a school name honoring Dr. Ben Carson

[Fox News Channel, 12/08/22]

Ben Carson Is A Leading Board Member Of D.R. Horton Inc., "America's Largest New Home Builder By Volume," Which Touts Carson's Deregulatory Role In The Trump HUD, Claims HUD Regulations Are Risks To Its Business, And Has Faced Lawsuits Over Disability Discrimination And Major Construction Defects Affecting Hundreds Of Families.

Since April 2021, Ben Carson Has Been On The Board Of D.R. Horton, Which Claims To Be "America's Largest New Home Builder By Volume."

Since April 2021, Ben Carson Is On The Board Of D.R. Horton, Inc., Which Claims To Be "America's Largest New Home Builder By Volume," Serving As Chair Of Its Audit, Nominating And Governance Committee:

Board of Directors Summary

				Skills, Experience and Attributes			
Nominees and Primary Occupation	Independent	Committee Membership (C = Chair)	Real Estate/ Home- building	Leadership & Strategy	Finance, Accounting and/or Investment	Outside Board Experience	Gender/ Ethnic Diversity
		[]					
Benjamin S. Carson, Sr. Former Secretary of U.S. HUD	1	Audit, Nominating and Governance (C)	1	1	1	1	1

[D.R. Horton, Inc., 12/15/23]

- April 2021: Carson Was Appointed To D.H. Horton's Board Of Directors. "D.R. Horton, Inc. (NYSE:DHI), America's Builder, announced today that its Board of Directors (the 'Board') has appointed Dr. Benjamin ('Ben') S. Carson, Sr. as an independent director effective April 20, 2021. Dr. Carson was also named as a member of the Nominating and Governance, Audit and Compensation Committees." [D.R. Horton, Inc., 04/21/21]
- Carson Was Still Listed As A Board Of Directors Member As Of April 2024. [D.R. Horton, Inc., accessed <u>04/25/24]</u>
- D.R. Horton Claims To Be "America's Largest New Home Builder By Volume." "D.R. Horton is America's largest new home builder by volume. Since 1978, D.R. Horton has consistently delivered top-quality new homes to homebuyers across the nation. Our livable floor plans, energy efficient features and robust new home warranty demonstrate our commitment to excellence in construction. D.R. Horton new homes are built with unmatched efficiencies-all based on a philosophy from our founder, Donald R. Horton, of creating value every step of the way." [D.R. Horton, Inc., accessed 04/25/24]

Carson Is D.R. Horton's Independent Presiding Director And Serves As Chair Of Its Nominating And Governance Committee, Which Recommends Potential Board Members And Develops "A Set Of Corporate Governance Principles" For The Company.

Carson Is The Independent Presiding Director Of D.R. Horton's Board. "In September 2023, we announced several changes to our executive and board leadership as part of our ongoing succession plans. Effective October 1, 2023, David Auld, who served for the past nine years as President and CEO of the Company, was appointed Executive Vice Chair. Paul Romanowski was promoted to President and CEO and appointed to our Board of Directors. Our founder, Donald R. Horton, will no longer serve as an executive officer of the Company but will continue to provide the Board and Company with valuable insight and leadership as Chairman of the Board. Dr. Benjamin Carson continues to serve as Presiding Director. These moves will help facilitate a smooth transition and succession of management and board leadership, and demonstrate the depth of the Company's leadership." [D.R. Horton, Inc., <u>12/15/23</u>]

- D.R. Horton Has A Separate Chairman, CEO, And Independent Presiding Director. "We have a separate chairman and chief executive officer and an independent presiding director." [D.R. Horton, Inc., <u>12/13/22</u>]
- As Presiding Director, Carson's Responsibilities Include Presiding Over And Calling Meetings Of The Company's Independent Directors, Serving As A Liaison With The Company's Chairman, And Helping To Provide "Independent Oversight Of Management":



Carson Is Chair Of D.R. Horton's Nominating And Governance Committee, Which Recommends Potential Board Members And Which Develops "A Set Of Corporate Governance Principles" For The Company:

Nominating and Governance Committee

Committee Members:

Benjamin S. Carson, Sr. (Chair and Presiding Director) Barbara K. Allen Michael R. Buchanan

Committee Independence: 100% Committee Meetings: 7 The Nominating and Governance Committee's primary purposes are to:

- identify individuals qualified to become directors consistent with criteria approved by the Board and recommend to the Board the qualified candidates for directorships to be filled by the Board or by the stockholders;
- · oversee the evaluation of the Board and key management;
- develop and recommend to the Board a set of corporate governance principles applicable to the Company;

[D.R. Horton, Inc., <u>12/15/23</u>]

 Carson Has Been Chair Of The Nominating And Governance Committee Since July 2022. "He has been a member of the Audit Committee since April 2021 and has been Chair of the Nominating and Governance Committee since July 2022." [D.R. Horton, Inc., accessed <u>04/25/24</u>]

D.R. Horton Touts Carson's Role As Chair Of Trump's White House Council On Eliminating Regulatory Barriers To Housing And His Role Overseeing "The Reduction Of Regulatory Barriers While At HUD."

D.R. Horton Touts Carson's Role As Chair Of Trump's White House Council on Eliminating Regulatory Barriers To Affordable Housing:

Background and Experience

[...]

 Led the collaboration of eight federal agencies to establish the White House Council on Eliminating Regulatory Barriers to Affordable Housing

[D.R. Horton, Inc., 12/15/23]

 June 2019: Trump Signed An Executive Order Establishing The White House Council on Eliminating Regulatory Barriers to Affordable Housing, With Carson Serving As Chair. "In a few moments, I will sign an executive order launching the White House Council on Eliminating Regulatory Barriers to Affordable Housing. I'm grateful to be joined by the chair of this new Council, Secretary Ben Carson. We're also pleased to have with us Senators Tim Scott and Martha McSally." [Trump White House Archives, 06/25/19]

D.R. Horton Claims Carson's "Key Qualifications" Include Overseeing "The Reduction Of Regulatory Barriers While At HUD":

Key Qualifications

[...]

 His leadership positions, particularly in overseeing significant capital investments, developing multiple housing initiatives, emphasizing fiscal responsibility and the reduction of regulatory barriers while at HUD, enable Dr. Carson to provide valuable perspective to the Board and its Committees.

[D.R. Horton, Inc., 12/15/23]

D.R. Horton Has Disclosed That It Is Subject To Regulations From HUD And Other Agencies And Has Claimed That Regulations, Including Fair Lending Rules, Are Risks To Its Business.

D.R. Horton Has Disclosed That Its Mortgage Company Must "Must Comply With Extensive State And Federal Laws And Regulations" From HUD And Other Agencies. "Governmental Regulations and Environmental Matters [...] Our mortgage company must comply with extensive state and federal laws and regulations, which are administered by numerous agencies, including the Consumer Financial Protection Bureau, Federal Housing Finance Agency, U.S. Department of Housing and Urban Development, FHA, VA, United States Department of Agriculture (USDA), Fannie Mae, Freddie Mac and Ginnie Mae. These laws and regulations include many compliance requirements, including licensing, consumer disclosures, fair lending and real estate settlement procedures. As a result, our operations are subject to regular, extensive examinations by the applicable agencies." [D.R. Horton SEC Form 10-K, <u>11/17/23</u>]

D.R. Horton Has Disclosed That Risks To Its Business Include Regulations From HUD And Other Agencies, Including Fair Lending Rules. "Risks Related to our Business Operations [...] Governmental regulation of our financial services operations could adversely affect our business and financial results. Our financial services operations are subject to extensive state and federal laws and regulations, which are administered by numerous agencies, including but not limited to the Consumer Financial Protection Bureau, Federal Housing Finance Agency, U.S. Department of Housing and Urban Development, FHA, VA, USDA, Fannie Mae, Freddie Mac and Ginnie Mae. These laws and regulations include many compliance requirements, including but not limited to licensing, consumer disclosures, fair lending and real estate settlement procedures. As a result, our operations are subject to regular, extensive examinations by the applicable agencies may result in more stringent compliance standards and could adversely affect the results of our operations." [D.R. Horton SEC Form 10-K, <u>11/17/23</u>]

In Late 2023 And Early 2024 Alone, D.R. Horton Faced A Lawsuit Alleging It Failed To Build Disability Accommodations, A "Massive Class Action" From Hundreds Of Families Alleging "Massive Mold Buildup," And A \$16 Million Settlement With Hundreds Of Homeowners Alleging Widespread Defects In The Company's Homes.

November 2023: The Fair Housing Council Of South Texas Sued D.R. Horton For "Discrimination Against Individuals With Disabilities," By Failing To Fulfill Accessibility Modifications Including "Bathroom Grab Bars, Roll-In Showers, Accessible Routes From Garage Doors And Back Patios, As Well As Wider Door Frames For Wheelchair Passage." "A Texas civil rights group is suing two of the nation's most prolific homebuilders, alleging they violated fair housing laws. San Antonio-based Fair Housing Council of South Texas has filed lawsuits against Arlington-based D.R. Horton and Miami-based Lennar Corporation, accusing them of discrimination against individuals with disabilities, the Dallas Morning News reported. The Fair Housing Council alleges that the firms failed to fulfill buyer-requested accessibility modifications during the construction of homes, violating fair housing laws. [...] Requested modifications included the installation of bathroom grab bars, roll-in showers, accessible routes from garage doors and back patios, as well as wider door frames for wheelchair passage." [The Real Deal, <u>11/10/23</u>]

February 2024: "Hundreds Of Families Across South Louisiana" Filed "A Massive Class Action Lawsuit" Against D.R. Horton Alleging "Their Homes Were Constructed Improperly, Causing Massive Mold Buildup And Water Damage." "The Dixon family from Youngsville, along with hundreds of families across south Louisiana, has filed a massive class action lawsuit against D.R. Horton Homebuilders and Bell Mechanical. The lawsuit claims their homes were constructed improperly, causing massive mold buildup and water damage." [News 15, <u>02/14/24</u>]

News 15 Investigates: Homeowners say D.R. Horton left them 'Stuck in Hell'

[News 15, <u>02/14/24]</u>

September 2023: D.R. Horton Reached A \$16.1 Million Settlement With "Hundreds" Of South Carolina Homeowners Who Sued Over "Alleged Defects In Foundations, Concrete, Siding, Framing, Windows, Doors And Veneers." "Arlington-based D.R. Horton Inc. and its subcontractors and suppliers received preliminary approval Monday for a multimillion-dollar deal with hundreds of homeowners in South Carolina who sued four years ago over alleged construction defects. In a more than \$16.1 million settlement, the national builder and its partners resolved claims from homeowners in an Easley, S.C., subdivision who alleged defects in foundations, concrete, siding, framing, windows, doors and veneers, South Carolina Circuit Court Judge R. Scott Sprouse wrote in a court order supporting the resolution filed Monday." [The Dallas Morning News, 09/20/23]

Homeowners strike \$16.1 million deal with D.R. Horton over claims of faulty construction

[The Dallas Morning News, 09/20/23]

Since June 2022, Ben Carson Has Been On The Board Of Right-Wing Television Giant Sinclair Inc., Whose Executive Chairman Told Trump "We Are Here To Deliver Your Message," And Which Has Faced Two Race And Disability Discrimination Lawsuits While Carson Has Been A Director.

Since June 2022, Ben Carson Has Been On The Board Of Directors Of Sinclair, Inc., The Parent Of Sinclair Broadcast Group, Which Is "One Of The Country's Largest" Local TV Station Operators Known For "Infusing A Right-Wing Sensibility" Into Its Reporting.

Dr. Benjamin S. Carson, Sr. Has Been A Director Of Sinclair, Inc. Since June 2022. "Dr. Benjamin S. Carson, Sr. has served as a Director since June 2022. Dr. Carson recently served as the 17th Secretary of the U.S. Department of Housing and Urban Development (HUD) from 2017 to 2021. [...] Dr. Carson also currently serves on the Board of Directors of D.R. Horton, Inc. and Covenant Logistics Group, Inc., and he has prior experience serving on the Board of Directors of Costco Wholesale Corporation and Kellogg Company." [Sinclair, Inc., accessed <u>04/25/24</u>]

Board of Directors

[...]



[Sinclair, Inc., accessed 04/25/24]

February 2024: Carson Signed Sinclair, Inc.'s Annual Filing As A Director Of Sinclair, Inc. And As A Manager Of Sinclair Broadcast Group:

 /s/ Benjamin S. Carson, Sr.
 Director (Sinclair) and Manager (SBG)

February 29, 2024

[Sinclair, Inc. SEC Form 10-K, 02/29/24]

 Sinclair, Inc. Is The Parent Company Of Sinclair Broadcast Group, LLC. "Sinclair, Inc. ('Sinclair'), a Maryland corporation formed in 2022, is the parent company of Sinclair Broadcast Group, LLC ('SBG'), a Maryland limited liability company, which formed from the conversion of Sinclair Broadcast Group, Inc. ('Old Sinclair'), a Maryland corporation founded in 1986, to a Maryland limited liability company in 2023." [Sinclair, Inc. SEC Form 10-K, <u>02/29/24</u>]

Sinclair Broadcasting "One Of The Country's Largest Local Television Station Operators," It "Owns Or Operates 185 Local Television Stations Across The Country And Is Known For Infusing A Right-Wing Sensibility Into Its News Products." "Smith serves as executive chairman of the Maryland-based Sinclair Broadcasting Inc., which owns or operates 185 local television stations across the country and is known for infusing a right-wing sensibility into its news products. In 2018, the company ordered its anchors across the country to read a statement that largely echoed what former President Donald Trump had said about 'fake news.'" [The Associated Press, 01/16/24]

Sinclair Is "One Of The Country's Largest Local Television Station Operators." "Mr. Smith is the executive chairman of the conservative Sinclair Broadcast Group, one of the country's largest local television station operators with nearly 200 stations, including Fox45 in Baltimore. Sinclair has been a reliable ally for former President Donald J. Trump; Mr. Smith reportedly told Mr. Trump in 2016, 'We are here to deliver your message.'" [The New York Times, <u>01/20/24</u>]

Sinclair Broadcast Group Has Been Called A "Monopolistic, Conservative, Local Media Empire." "David D. Smith, the chairman of the monopolistic, conservative, local media empire Sinclair Broadcast Group, scooped up Baltimore's hometown legacy paper last week for an unspecified, nine-figure dollar point—but his outsize ideas and a crude first impression might have just slapped a damper on the partnership from the get-go." [The New Republic, <u>01/17/24</u>]

Sinclair Executive Chairman David D. Smith "Has Been A Reliable Ally" Of Trump, Telling Him In 2016, "'We Are Here To Deliver Your Message'" And Requiring Sinclair Stations To Run "Promos Echoing Some Of Mr. Trump's Attacks On The News Media."

Sinclair Broadcast Group Executive Chairman David D. Smith "Has Been A Reliable Ally" For Trump, Telling Him In 2016, "'We Are Here To Deliver Your Message."" "Mr. Smith is the executive chairman of the conservative Sinclair Broadcast Group, one of the country's largest local television station operators with nearly 200 stations, including Fox45 in Baltimore. Sinclair has been a reliable ally for former President Donald J. Trump; Mr. Smith reportedly told Mr. Trump in 2016, 'We are here to deliver your message.'" [The New York Times, <u>01/20/24</u>]

In 2018, Sinclair "Required Its Stations To Film Promos Echoing Some Of Mr. Trump's Attacks On The News Media." "In 2018, the company required its stations to film promos echoing some of Mr. Trump's attacks on the news media." [The New York Times, <u>01/20/24</u>]

David D. Smith Has Given Over \$500,000 To The "Right-Wing" Project Veritas And Has Also Backed Turning Point USA, Known For "Promoting Election-Conspiracy Theories" And Helping To Bus Attendees To Trump's Jan. 6 Rally.

Smith, A Multimillionaire, Has Given Donations To "Far-Right Political Messaging Machines Like Project Veritas And Turning Point USA. "And Smith's tax records, obtained by the Associated Press, paint a clearer picture of the multimillionaire's political affiliations, with donations to far-right political messaging machines like Project Veritas and Turning Point USA. Campaign contributions by the 73-year-old have also generally veered Republican for the last couple decades, according to a report by the Center for Public Integrity." [The New Republic, <u>01/17/24</u>]

- Smith's Family Foundation Has Given Over \$500,000 To Project Veritas, "A Right-Wing Group That Has Tried To Covertly Record Political Opponents And Journalists." "Mr. Smith has regularly supported conservative causes. According to tax records, his family foundation has given more than \$500,000 in recent years to Project Veritas, a right-wing group that has tried to covertly record political opponents and journalists." [The New York Times, <u>01/20/24</u>]
- Turning Point USA Is Known For "Promoting Election-Conspiracy Theories" And Its Affiliate Turning Point Action "Collaborated" To Bring Busloads Of People To Trump's January 6 Rally. "Turning Point USA, a far-right youth group known for its fundraising prowess and for promoting election-conspiracy theories, is mounting a multimillion-dollar mobilization drive via its advocacy arm in the swing states of Arizona, Georgia and Wisconsin. [...] Kirk and TP Action collaborated with about a dozen other groups to bring busloads of Trump allies to DC to attend Trump's 6 January March to Save America rally that preceded the mob attack on the Capitol." [The Guardian, <u>03/02/24</u>]

Sinclair's Local Baltimore TV Station Was Known For Coverage "Blaming The City's Black, Democratic Mayor, Brandon Scott, For A Flurry Of Local Issues, Including Ongoing Gun Violence And Education-Related Issues." "It's clear what Smith's aim is with his purchase of Maryland's largest daily newspaper. His TV empire's local Baltimore station has been keen on a series of coverage blaming the city's Black, Democratic mayor, Brandon Scott, for a flurry of local issues, including ongoing gun violence and education-related issues." [The New Republic, 01/17/24]

September 2022: While Carson Was A Sinclair Director, The U.S. Equal Employment Opportunity Commission (EEOC) Sued The Company For Race Discrimination, Alleging It "Underpaid" And "Forced" Out A Black Employee.

Dr. Benjamin S. Carson, Sr. Has Been A Director Of Sinclair, Inc. Since June 2022. "Dr. Benjamin S. Carson, Sr. has served as a Director since June 2022. Dr. Carson recently served as the 17th Secretary of the U.S. Department of Housing and Urban Development (HUD) from 2017 to 2021. [...] Dr. Carson also currently serves on the Board of Directors of D.R. Horton, Inc. and Covenant Logistics Group, Inc., and he has prior experience serving on the Board of Directors of Costco Wholesale Corporation and Kellogg Company." [Sinclair, Inc., accessed 04/25/24]

September 2022: The U.S. Equal Employment Opportunity Commission (EEOC) Sued Sinclair Broadcast Group For Race Discrimination After it "Underpaid" And "Forced" Out A Black Employee. "Sinclair Broadcast Group, Inc. violated federal law when it discriminated against an employee because of her race, the U.S. Equal Employment Opportunity Commission (EEOC) charged in a lawsuit it filed today. According to EEOC's lawsuit, Sinclair subjected an analyst, a Black woman who worked for the company in Cockeysville, Maryland, to race discrimination when it underpaid her and forced her out of her job." [U.S. Equal Employment Opportunity Commission, <u>09/29/22</u>]

- After The Black Employee Reported The Pay Discrimination, "The Company Refused To Remedy The Disparity, Thus Compelling Her To Resign." "After the analyst opposed the pay discrimination and reported it to Sinclair, the company refused to remedy the disparity, thus compelling her to resign, according to the lawsuit." [U.S. Equal Employment Opportunity Commission, <u>09/29/22</u>]
- The Alleged Conduct Violated The Civil Rights Act Of 1964. "Such alleged conduct violates Title VII of the Civil Rights Act of 1964, which prohibits discrimination based on race. The EEOC filed suit (EEOC v. Sinclair Broadcast Group, Inc., Case No. 1:22-cv-02477) in U.S. District Court for the District of Maryland after first attempting to reach a pre-litigation settlement through its administrative conciliation process." [U.S. Equal Employment Opportunity Commission, <u>09/29/22</u>]

The EEOC Argued That "Sinclair Treated Other Employees Who Are Not Black More Favorably, Including Paying Them More To Perform Similar Work." "Sinclair treated other employees who are not Black more favorably, including paying them more to perform similar work, the agency charged." [U.S. Equal Employment Opportunity Commission, <u>09/29/22</u>]

The EEOC Sought "Lost Wages," "Compensatory And Punitive Damages," And "Permanent Injunctive Relief. "The EEOC is seeking permanent injunctive relief prohibiting Sinclair from discriminating against employees because of race in the future; lost wages; compensatory and punitive damages; and other relief." [U.S. Equal Employment Opportunity Commission, <u>09/29/22</u>]

The Lawsuit Appears To Have Been Reaching Settlement, As Of April 2024:

Apr 22, 2024

Settlement Conference

[CourtListener, accessed 04/25/24]

September 2022: While Carson Was A Sinclair Director, The EEOC Sued The Company For Disability Discrimination, Alleging Sinclair Fired An Employee After Learning Of Their Schizoaffective Disorder—EEOC Later Settled The Lawsuit, Requiring Sinclair To Pay \$85,000 In Back Pay And Damages.

Dr. Benjamin S. Carson, Sr. Has Been A Director Of Sinclair, Inc. Since June 2022. "Dr. Benjamin S. Carson, Sr. has served as a Director since June 2022. Dr. Carson recently served as the 17th Secretary of the U.S. Department of Housing and Urban Development (HUD) from 2017 to 2021. [...] Dr. Carson also currently serves on the Board of Directors of D.R. Horton, Inc. and Covenant Logistics Group, Inc., and he has prior experience serving on the Board of Directors of Costco Wholesale Corporation and Kellogg Company." [Sinclair, Inc., accessed 04/25/24]

September 2022: The EEOC Sued Sinclair Broadcast Group For Firing An Employee After Learning Of Their Schizoaffective Disorder. "Sinclair Broadcast Group, Inc. violated federal law when it discriminated against an employee because of disability, the U.S. Equal Employment Opportunity Commission (EEOC) charged in a lawsuit it announced today. According to EEOC's lawsuit, the helpdesk technician, who was diagnosed with a schizoaffective disorder, worked for Sinclair at an office located in Cockeysville, Maryland.

After Sinclair learned of the technician's disability, the company suspended and fired her." [U.S. Equal Employment Opportunity Commission, <u>09/23/22]</u>

The EEOC Alleged Sinclair Violated The Americans with Disabilities Act (ADA). "Such alleged conduct violates the Americans with Disabilities Act (ADA), which prohibits disability discrimination and requires employers to provide reasonable accommodations to individuals with disabilities unless it would cause undue hardship. The EEOC filed suit (EEOC v. Sinclair Broadcast Group, Inc., Case No. 1:22-cv-02406) in U.S. District Court for the District of Maryland after first attempting to reach a pre-litigation settlement through its administrative conciliation process." [U.S. Equal Employment Opportunity Commission, 08/31/23]

August 2023: Sinclair Broadcast Group Agreed To \$85,000 And Other Relief To Settle The EEOC Disability Discrimination Lawsuit. "Sinclair Broadcast Group will pay \$85,000 and provide other relief to settle a disability discrimination lawsuit filed by the U.S. Equal Employment Opportunity Commission (EEOC), the federal agency announced today. A help desk technician who was diagnosed with schizoaffective disorder worked for Sinclair Broadcast Group at an office located in Cockeysville, Maryland. After Sinclair Broadcast Group learned of the help desk technician's mental impairment, the company suspended and fired her, the EEOC said." [U.S. Equal Employment Opportunity Commission, <u>08/31/23</u>]

Under The Settlement, Sinclair Was Required To Pay \$85,000 In Back Pay And Restitution, In Addition To Implementing An Enhanced Accountability Process And Provide ADA Training To Employees. "The one-and-one-half-year consent decree settling the suit requires Sinclair Broadcast Group to pay \$85,000 in back pay and compensatory damages, and to provide periodic reporting, monitoring, and a process for reviewing future disability discrimination complaints. The decree also requires Sinclair Broadcast Group to provide training to ensure compliance with the ADA, including anti-stigma training aimed at reducing stigmatizing behavior in the workplace and protecting those with mental impairments from harassment, degrading conduct and discrimination." [U.S. Equal Employment Opportunity Commission, <u>08/31/23</u>]

In Mid-2021, Sinclair Was Criticized For Interviewing "Only Republicans" To Talk About Critical Race Theory On Its Morning News Show, Where Guests Called CRT "A Conspiracy Theory," Complained It Taught That "White People Are All Racist," That It "Turn[s] Kids Into Racists," And That It Has Infiltrated Major Institutions.

June 2021: Sinclair Broadcast Group Was Criticized For Interviewing "Only Republicans To Talk About Critical Race Theory [CRT], An Academic Theory That The Right Has Twisted Into A Political Controversy." "In recent weeks, the conservative local TV conglomerate Sinclair Broadcast Group's morning news show has interviewed only Republicans to talk about critical race theory, an academic theory that the right has twisted into a political controversy." [Media Matters for America, <u>06/11/21</u>]

• Critical Race Theory Is An Academic Concept Which Argues That "Racism Is Not Merely The Product Of Individual Bias Or Prejudice, But Also Something Embedded In Legal Systems And Policies." "Critical race theory is an academic concept that is more than 40 years old. The core idea is that race is a social construct, and that racism is not merely the product of individual bias or prejudice, but also something embedded in legal systems and policies." [Education Week, <u>05/18/21</u>]

The Programming Was Seen As Useful To The Republican "Campaign To Fabricate Outrage" Over CRT. "Sinclair's decision to only interview Republicans about this topic for its morning news show while twisting what critical race theory is about plays straight into this GOP campaign to fabricate outrage over it -- particularly at the local level." [Media Matters for America, <u>06/11/21</u>] Jan Jeffcoat, Anchor Of Sinclair's Morning News Show The National Desk, "Republican Guests To Fearmonger That Critical Race Theory Has Been 'Imposed' On Multiple Facets Of American Society And To Misrepresent The Theory Itself." "In recent weeks, the conservative local TV conglomerate Sinclair Broadcast Group's morning news show has interviewed only Republicans to talk about critical race theory, an academic theory that the right has twisted into a political controversy. In reality, critical race theory details how racism and white supremacy are systemic in American society. But in these interviews on Sinclair's supposedly 'commentary-free' morning news show The National Desk, anchor Jan Jeffcoat allowed Republican guests to fearmonger that critical race theory has been 'imposed' on multiple facets of American society and to misrepresent the theory itself -- asserting that such ideas devalue Black people and portray all white people as racist." [Media Matters for America, <u>06/11/21</u>]

- May 2021: Jeffcoat Interviewed "Failed Republican Congressional Candidate" Kim Klacik, Who Called CRT "A Conspiracy Theory' And Claimed It's Designed 'To Make People Feel Less Confident And Inferior.'" "On May 7, Jeffcoat interviewed failed Republican congressional candidate Kim Klacik about critical race theory -- after falsely teasing the segment as an interview with an 'expert' on the subject. During the interview, Klacik, who now has her own Republican political action committee, called critical race theory 'a conspiracy theory' and claimed it's designed 'to make people feel less confident and inferior.'" [Media Matters for America, 06/11/21]
- May 2021: Jeffcoat Interviewed Texas Attorney General Ken Paxton, Who Said Of CRT, "'Teaching Of This Idea That White People Are All Racist And That Children's Behavior Is Sort Of Systematically Racist.'" "On May 26, Jeffcoat interviewed Texas Attorney General Ken Paxton about his state's effort to ban what it defines as critical race theory from being included in schools. Paxton referred to critical race theory as 'teaching of this idea that white people are all racist and that children's behavior is sort of systematically racist.' He also claimed that it teaches that 'people are somehow unequal' and promotes 'disunity.'" [Media Matters for America, <u>06/11/21</u>]
- June 2021: Jeffcoat Interviewed Tom Fitton, President Of The "Right-Wing" Judicial Watch, Who Said, CRT Was "Attacking ... The Skin Color Of Children' And Helping To "Turn Kids Into Racists, Or At Least They Suggest That They're Racist." "On June 3, Jeffcoat interviewed Tom Fitton, the president of Judicial Watch -- a right-wing political organization that has pushed lies about voting and the 2020 elections. Fitton's interview focused on documents from a Maryland school district that his organization obtained, and he claimed that a critical race theory-based curriculum there was 'attacking ... the skin color of children' and helping to 'turn kids into racists, or at least they suggest that they're racist." [Media Matters for America, 06/11/21]
- June 2021: Jeffcoat Interviewed Rep. Byron Donalds (R-FL), Who "Claimed Critical Race Theory Has Infiltrated America's Military, Federal Agencies, Corporations, And Schools Through 'Diversity And Inclusion' Training." "And on June 10, Jeffcoat interviewed Rep. Byron Donalds (R-FL) about multiple topics, one of which was legislation he's co-sponsoring to 'prevent federal dollars being spent on critical race theory in schools or government offices.' During the interview, Donalds claimed critical race theory has infiltrated America's military, federal agencies, corporations, and schools through 'diversity and inclusion' training." [Media Matters for America, <u>06/11/21</u>]

January 2024: Sinclair Executive Chairman David D. Smith Said Baltimore City School Attendees Are Products Of An "Inner City Lifestyle" Who Are "Always Going To Be On Welfare" And Complained That Police Are "Terrified To Do Their Jobs" Following Reforms To Stem Police Brutality And Racism.

January 2024: After David D. Smith Privately Bought The Baltimore Sun, He Gave A Conference.

"Standing in a conference room on the 22nd floor of a downtown office tower, with views of the courthouse and City Hall to his right, new Baltimore Sun owner David D. Smith started sharing opinions. He gave his opinion on how Freddie Gray's 2015 death and the subsequent prosecution of Baltimore Police officers left the department unwilling to do its job. But that wasn't all." [The Baltimore Banner, <u>01/18/24</u>]

• Smith "Personally Purchased" The Baltimore Sun For What Was Thought To Be At Least \$100 Million. "Smith is also executive chair of Sinclair Inc., the company that operates Fox45 and more than 200 other television stations across the country. He personally purchased The Sun from Alden Global Capital for 'nine figures' last week, he said, which would mean more than \$100 million." [The Baltimore Banner, <u>01/18/24</u>]

In The Conference, Smith Said Baltimore City School Attendees Are Products Of An "'Inner City Lifestyle," They've "'Never Had A Job," And "'They're Always Going To Be On Welfare." "The public interest and his desire to make money are always aligned, he said. Graduates of Baltimore City Schools were destined to be welfare recipients for the rest of their lives, products of an 'inner city lifestyle." [The Baltimore Banner, <u>01/18/24</u>]

- Smith Said, "'I Can't Do Anything About A Person Who Is A Product Of The Baltimore City School System," Calling Them "'That Class Of People, Who Are Products Of The Baltimore City School System, Who Have Never Had A Job." "'Let me tell you something I can't do anything about. I can't do anything about a person who is a product of the Baltimore City school system. ... Can't do anything about that. As a news organization, you might be able to do something about it by focusing on those people, that class of people, who are products of the Baltimore City school system, who have never had a job." [The Baltimore Banner, 01/18/24]
- Smith Added, "They're Always Going To Be A Product Of The Government. They're Always Going To Be On Welfare. Always Going To Be On Some Structure That The Government Takes Care Of." "They're always going to be a product of the government. They're always going to be on welfare. Always going to be on some structure that the government takes care of. The only way you're going to fix that is to fix the school system." [The Baltimore Banner, <u>01/18/24</u>]

Smith Claimed Police Are "'Terrified To Do Their Jobs'" And, When A Baltimore Sun Staffer Told Him That Police Killed Freddie Gray In 2015, Smith Replied, "'I'm Just Telling You The Law Said Otherwise. You May Believe They Killed Someone — I'm Not Here To Tell You They Did Or They Didn't. But The Law Said Otherwise." "At one point, Smith said that police officers are 'terrified' to do their jobs because of what 'the state government is going to do to them.' [...] Smith was referring to the death of Freddie Gray in 2015 from injuries he sustained while in police custody. A loud back-and-forth ensued, including one Sun staffer yelling, 'Because [police] they killed somebody! They killed somebody, it sparked national uprisings.' In response, Smith said, 'I'm just telling you the law said otherwise. You may believe they killed someone — I'm not here to tell you they did or they didn't. But the law said otherwise.'" [The Baltimore Banner, <u>01/18/24</u>]

Carson's Nonprofit The American Cornerstone Institute Tapped Eric Blankenstein As Policy Director—Blankenstein Drew Fire For Racist Blogs While A Consumer Financial Protection Bureau (CFPB) Fair Lending Official And Then Was Quietly Promoted To A Senior HUD Policy Position As Carson Rolled Back Two Major Anti-Discrimination Rules.

<u>Trump Housing And Urban Development (HUD) Secretary Ben Carson Has</u> <u>Started The American Cornerstone Institute (ACI), A Conservative Think Tank</u> <u>That Will Focus On Trump's Voter Fraud Fixation, Fighting Welfare, And Other</u> <u>Issues.</u> February 2021: Ben Carson, Who Was Trump's Only Secretary Of Housing And Urban Development (HUD), Announced The American Cornerstone Institute (ACI), A "A Conservative Think Tank That Will Emphasize Election Integrity, One Of The Ex-President's Fixations." "Carson said in an interview that his American Cornerstone Institute is a conservative think tank that will emphasize election integrity, one of the ex-president's fixations." [Politico, <u>03/03/21</u>]

- Ben Carson Was Trump's Secretary Of Housing And Urban Development For Four Years. "Carson managed to serve four years as President Trump's secretary of Housing and Urban Development with minimal controversy." [Axios, <u>02/10/21</u>]
- Carson Was Appointed To Lead HUD Despite Lacking Much Relevant Experience.
 "Former President Trump tapped him to lead HUD despite his not having much relevant experience. He largely avoided the spotlight during his time leading the department." [The Hill, <u>02/03/17]</u>
- Carson Announced ACI In Early Feburary 2021. "Carson announced American Cornerstone last week, and said it will operate as a nonprofit think tank." [Axios, <u>02/10/21</u>]

Carson Said ACI Would "'Common-Sense Solutions To Some Of Our Nation's Biggest Problems' And Be Centered Around The 'Cornerstones' Of Faith, Liberty, Community And Life." "Carson, a former neurosurgeon who served as the Trump administration's only HUD chief, said his think tank, the American Cornerstone Institute, will provide 'common-sense solutions to some of our nation's biggest problems' and be centered around the 'cornerstones' of faith, liberty, community and life." [The Hill, <u>02/03/17</u>]

Among Other Things, Carson Said ACI Will "Promote The Value Of Self-Sufficiency And The Idea Of Creating Equality Of Opportunity, Not Equality Of Outcome," Claiming This Would Improve People's Lives Better Than "Subsidies And Welfare Programs." "ACI will promote the value of self-sufficiency and the idea of creating equality of opportunity, not equality of outcome. Providing individuals with opportunities to transform and improve their lives leads to better outcomes than subsidies and welfare programs." [The Livingston Parish News, <u>02/11/21</u>]

<u>Carson's ACI Tapped Eric Blankenstein—Who Was Acting Deputy Chief Of Staff</u> <u>For Policy And Senior Counsel In Carson's HUD—To Be Director Of Policy.</u>

Eric Blankenstein Was Director Of Policy For ACI From January 2021 To February 2022:



Law Offices of Eric Blankenstein PLLC · Self-employed Feb 2022 - Present · 2 yrs 3 mos Washington DC



American Cornerstone Institute Jan 2021 - Feb 2022 · 1 yr 2 mos Washington DC-Baltimore Area

[Linkedin Profile for Eric Blankenstein, accessed 02/26/24]

Blankenstein Previously Worked In Carson's HUD As Acting Deputy Chief Of Staff For Policy And Senior Counsel:

• July 2020-January 2021: Eric Blankenstein Was Acting Deputy Chief Of Staff For Policy At HUD. [Linkedin Profile for Eric Blankenstein, accessed <u>03/11/21</u>]

- November 2019-January 2021: Eric Blankenstein Was Executive Vice President And Chief Operating Officer For Ginnie Mae. [Linkedin Profile for Eric Blankenstein, accessed <u>03/11/21</u>]
 - "Ginnie Mae Remains A Self-Financing, Wholly Owned U.S. Government Corporation Within HUD." [Ginnie Mae, accessed <u>03/11/21</u>]
- June 2019-November 2019: Eric Blankenstein Was Senior Counsel At HUD. [Linkedin Profile for Eric Blankenstein, accessed 03/11/21]
- February 2018-June 2019: Eric Blankenstein Was Policy Director Of Supervision, Enforcement, And Fair Lending At The Consumer Financial Protection Bureau (CFPB). [Linkedin Profile for Eric Blankenstein, accessed 03/11/21]
- December 2017-February 2018: Eric Blankenstein Was Senior Adviser At The Consumer Financial Protection Bureau (CFPB). [Linkedin Profile for Eric Blankenstein, accessed 03/11/21]

<u>While A Trump CFPB Official Overseeing Fair Lending Enforcement,</u> <u>Blankenstein Drew Widespread Condemnation For Writing Racist Blog Posts</u> <u>That Claimed The Majority Of Hate Crimes Were Hoaxes...</u>

September 2018: *The Washington Post* Revealed That Eric Blankenstein, Then A Trump CFPB Appointee Responsible For Enforcing Financial Discrimination Laws, Wrote Racist Blog Posts That Claimed The Majority Of Hate Crimes Were Hoaxes And Asked If The N-Word Was Racist. "A senior Trump appointee responsible for enforcing laws against financial discrimination once questioned in blog posts written under a pen name if using the n-word was inherently racist and claimed that the great majority of hate crimes were hoaxes. Eric Blankenstein, a policy director at the Consumer Financial Protection Bureau, expressed those and other controversial views more than a decade ago on a political blog he co-authored with two other anonymous contributors. In a 2004 post, Blankenstein wrote that a proposal at the University of Virginia to impose harsher academic penalties for acts of intolerance was "racial idiocy." He questioned how authorities could know the motivation of someone using a racial slur." [The Washington Post, <u>09/26/18</u>]

Congressional Committee Leaders, Top CFPB Managers, Union Representative, And Obama-Era Bureau Officials Demanded Blankenstein's Firing:

- Then-Senate Banking Committee Ranking Member Sherrod Brown, Who Demanded Blankenstein's Firing, Asked Trump CFPB Director Kathy Kraninger To Read Blankenstein's Racist Blog Posts Aloud In A Hearing—She Refused. "Sen. Brown has led the charge on demanding the Trump Administration do much more to fight systemic discrimination, including restoring the Consumer Financial Protection Bureau's (CFPB) Office of Fair Lending and firing its chief, Eric Blankenstein, for his racist and derogatory blog posts. Earlier this month during a Senate Banking Committee hearing, Sen. Brown asked CFPB Director Kathy Kraninger to read aloud some of Blankenstein's racist statements. Director Kraninger declined to read the statements aloud and refused to fire Blankenstein citing an ongoing investigation into Blankenstein's blog posts." [U.S. Senate Committee on Banking, Housing, and Urban Affairs, <u>03/28/19</u>]
- House Financial Services Committee Chair Maxine Waters, Who Confronted CFPB Director Kathy Kraninger About Blankenstein, Applauded His "Overdue" May 2019 Departure From The Bureau. "Waters Applauds Overdue Departure of Blankenstein from CFPB [...] Today, after the overdue announcement that Eric Blankenstein, Policy Associate Director for the Supervision, Enforcement and Fair Lending Division at the Consumer Financial Protection Bureau (Consumer Bureau), will be leaving the agency, Chairwoman Waters issued the following statement: 'When Director Kraninger appeared before the Committee in March, I asked her about the past racist writings of the individual entrusted to oversee the Consumer Bureau's fair lending work, and I am pleased to see that he will soon be

departing from a job he was clearly unqualified for." [U.S. House Committee on Financial Services, <u>05/15/19</u>]

- Obama-Era CFPB Officials Said Blankenstein Was Unfit To Enforce Racial Discrimination Policy. "The discovery of Blankenstein's posts sparked backlash among Obama-era officials at the agency who say he's unfit to oversee CFPB's efforts to curb racial discrimination." [The Hill, <u>10/03/18</u>]
- Top CFPB Managers And Union Representatives Demanded Blankenstein's Firing, Particularly Because The Trump Administration Was Planning To Give Blankenstein Even More Authority Over Fair Lending Enforcement. "Top bureau managers and CFPB union representatives have called on acting Director Mick Mulvaney to fire Blankenstein and abandon a planned reorganization of the agency that would give him more authority over fair lending cases." [The Hill, 10/03/18]

<u>...Blankenstein Was At The Trump CFPB As It Was Working To Undermine</u> <u>Anti-Discrimination Policy, Including Diluting "Disparate Impact" Standards That</u> <u>Sought To Protect Minorities From Unintentional Discrimination.</u>

The Controversy Arose As The Trump CFPB Was Working To Dilute Anti-Discrimination Policy, Including Reviewing "Disparate Impact" Enforcement That Penalizes Practices Which Unintentionally Harm Minorities. "The blow-up over racial issues comes at a pivotal crossroad for the CFPB and its handling of discrimination claims. Mulvaney has questioned whether banks and lenders should be penalized for practices that unintentionally harm minority groups or vulnerable populations. He asked the CFPB in May to review whether bringing such cases based on 'disparate impact' is appropriate, earning praise from the financial industry and scorn from fair-lending advocates." [The Hill, <u>10/03/18</u>]

Blankenstein Was Deputy Chief Of Staff For Policy At Ben Carson's HUD When It Finalized A Rule To Weaken Disparate Impact Enforcement In A 2013 Obama Administration Rule That Helped To Combat Systemic Inequality—Housing Advocates Said Carson's Rule Would Allow "Covert Discriminatory Practices."

Blankenstein's Linkedin Profile Claims He Was Acting Deputy Chief Of Staff For Policy At Ben Carson's HUD From July 2020 To January 2021:

- July 2020-January 2021: Eric Blankenstein Was Acting Deputy Chief Of Staff For Policy At HUD. [Linkedin Profile for Eric Blankenstein, accessed <u>03/11/21</u>]
- June 2019-November 2019: Eric Blankenstein Was Senior Counsel At HUD. [Linkedin Profile for Eric Blankenstein, accessed 03/11/21]

The U.S. Government's Most Recent Personnel Listing, Published In December 2020, Showed That HUD's Deputy Chief Of Staff For Policy And Programs Position Was Vacant And It Listed Blankenstein Only As Executive VP And COO For The Government National Mortgage Association (GInnie Mae):

Executive Operations Officer	Vacant
Deputy Chief of Staff for Policy and Programs	do
[U.S. House Committee on Oversight and Re	eform, <u>December 2020</u>]

• "Do" Is An Abbreviation For "Ditto." "the aforesaid; the above; the same (used in accounts, lists, etc., to avoid repetition). *Abbreviation*: do." [Dictionary.com, accessed <u>03/12/21</u>]

Executive Vice President and Chief Operating Eric Blankenstein.....

[U.S. House Committee on Oversight and Reform, December 2020]

After Senators Demanded Answers On Blankenstein's July 2019 Appointment As HUD Senior Counsel, It Appears That His Later Appointment As Deputy Chief Of Staff For Policy In July 2020 Was Not Announced On HUD's Site Or Elsewhere. [Search for "Blankenstein 'Deputy Chief Of Staff For Policy," accessed <u>03/11/21</u>]

 July 1, 2019: Then-Ranking Member Of The Senate Banking Committee And Six Other Senators Demanded Answers On HUD's Hiring Practices After Blankenstein Beceme Senior Counsel At The Department. "U.S. Sen. Sherrod Brown (D-OH) – ranking member of the U.S. Senate Committee on Banking, Housing, and Urban Affairs along with Sens. Bob Menendez (D-NJ), Elizabeth Warren (D-MA), Jack Reed (D-RI), Catherine Cortez Masto (D-NV), Chris Van Hollen (D-MD), are demanding answers on HUD's hiring practices following press reports that disgraced former CFPB political appointee Eric Blankenstein was hired as Senior Counsel of HUD's Office of General Counsel, just one month after resigning from CFPB." [U.S. Senate Committee on Banking, Housing, and Urban Affairs, <u>07/01/19</u>]

October 2017: Former Senate Banking Chair Mike Crapo (R-ID) Said A Previous HUD Deputy Chief Of Staff For Policy And Programs Was "A Key Voice Within HUD." CRAPO: "Hunter Kurtz has dedicated nearly his entire career to housing policy, including over a decade of time at HUD, and has had a hand in implementing housing programs at both the local and federal level. 'Most recently, he has served as a key voice within HUD, as Deputy Chief of Staff for Policy and Programs." [U.S. Senate Committee on Banking, Housing, and Urban Affairs, <u>10/26/17</u>]

October 2020: Civil Rights Groups Sued Ben Carson And HUD For Weakening A 2013 Obama-Era Rule To Apply Disparate Impact Against Lenders, Landlords, And Insurers With Policies That Have An Adverse Effect On Minorities. "Civil rights groups on Thursday filed a pair of lawsuits against the U.S. Department of Housing and Urban Development and HUD Secretary Ben Carson for weakening an Obama-era rule meant to keep lenders, landlords and insurers from discriminating. The 2013 rule was aimed at barring the housing industry from enacting policies that, while formally race-neutral, have an adverse effect on Black and Latino Americans." [The Washington Post, <u>10/22/20</u>]

- The Final Rule Was Published On September 24, 2020. [85 FR 60288, Federal Register, 09/24/21]
- The 2013 Obama Rule Previously Survived A 2015 Challenge In The Supreme Court. "The rule, codifying a decades-old legal standard known as 'disparate impact,' survived a 2015 Supreme Court challenge. But the Trump administration, which has consistently rolled back civil rights protections in housing and other aspects of American life, finalized a new rule in September that housing advocates say would make it harder to prove such forms of bias." [The Washington Post, 10/22/20]

Civil Rights Advocates Have Argued That The Disparate Impact Standard Reduced Systemic Inequality In Lending, After Decades Of Racial Discrimination And A White-Black Wealth Gap That Had Grown To 10 To 1. "Decades of housing discrimination, including in mortgage lending, have suppressed Black homeownership and perpetuated racial economic inequality, resulting in a White-Black wealth gap of nearly 10 to 1. Applying the disparate-impact standard has helped reduce systemic inequalities, civil rights attorneys argue, by forcing lenders to originate loans based on objective criteria that do not discriminate — or face penalties." [The Washington Post, <u>10/22/20</u>]

A Housing Advocate Said "Disparate Impact Is A Critical Tool To Address Hidden Bias Or Systemic Barriers To Opportunity." "Disparate impact is a critical tool to address hidden bias or systemic barriers to opportunity. It's a way to get the marketplace to be more fair," said Lisa Rice, president and chief executive of the National Fair Housing Alliance, which has used disparate impact to successfully challenge discriminatory zoning ordinances and insurance policies and is bringing one of the lawsuits." [The Washington Post, <u>10/22/20</u>]

Carson's Rule Allowed "Covert Discriminatory Practices [...] Against Groups Protected By Federal Housing Law" And Forced Protected Groups To Meet A "Substantially Higher Threshold" In Making Disparate Impact Discrimination Claims. "The new rule, housing advocates say, would allow for covert discriminatory practices by financial institutions, insurance companies and housing providers against groups protected by federal housing law: racial minorities, women, immigrants, families with children, LGBTQ people, people of faith and people with disabilities. Under the new rule, scheduled to take effect Monday, plaintiffs bringing disparate-impact claims will have to meet a substantially higher threshold." [The Washington Post, 10/22/20]