

Honorable Member  
United States Senate  
Washington, DC 20510

June 28, 2025

***Re: Senate must oppose any amendment to delay or weaken the small business and farm fair lending law in budget reconciliation***

Dear Senator:

The 214 civil rights, community, family farm, small business, women's, consumer, civic, and other organizations urge you to reject any and all efforts to repeal or weaken Section 1071 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. Section 1071 amended the Equal Credit Opportunity Act (ECOA) requiring lenders to compile and maintain data about their small business and farm lending. This commonsense measure provides much needed information and transparency for lenders, communities, and local governments to identify small business and farm credit needs, gaps in access to credit, and patterns of lending discrimination.

Small businesses and farms generate local economic growth, provide jobs, and build household wealth. But historically inequitable access to credit and financing makes it harder for people of color and women to start, sustain, reinvest, and expand small businesses and farms. There is no comprehensive dataset of small business and farm lending data, which makes it impossible for all stakeholders — entrepreneurs, community groups, elected officials, and regulators — to assess demand for credit, access to credit, and to enforce civil rights laws. Section 1071 is based on the successful Home Mortgage Disclosure Act, which has provided similar market transparency in the mortgage sector for forty years.

Section 1071 serves two vital purposes as set forth in the statute: to facilitate enforcement of fair lending laws and to help identify areas where small businesses and farms lack access to credit. It was built upon ECOA to make it easier to root out and address patterns of discrimination, and to ensure better civil rights enforcement for small business and small farm lending. Furthermore, applicants are often unaware that their loan rejection, higher loan prices, or worse loan terms may be rooted in discrimination or patterns of discrimination. As stated in the law, the purpose of Section 1071 was “to facilitate enforcement of fair lending laws,” and it is needed because it is impossible to eradicate lending discrimination if we cannot quantify it.

Identifying lending deserts provides new business opportunities for financial companies. This data can also provide valuable insight to financial institutions on how to structure new lending products to meet the different needs of small businesses and farms.

Congress must reject the raft of legislative proposals to fully repeal Section 1071 or to weaken it through measures such as exempting some lenders, reducing the amount of data collected, or extending the compliance period. While we are sensitive to concerns about possible regulatory burdens faced by smaller lending institutions, it is equally important to be sensitive to the historic and persistent patterns of discrimination faced by business and farm loan applicants. Congress enacted this statutory provision fifteen

years ago, and the government has yet to collect and publish any data because of the fierce resistance to transparency by the lending industry. Congress must not repeal or weaken this key addition to the Equal Credit Opportunity Act, one of our country's landmark civil rights laws.

Sincerely,

***National and Regional***

Americans for Financial Reform  
Center for Responsible Lending  
HEAL (Health, Environment, Agriculture, Labor)  
Food Alliance  
National Community Reinvestment Coalition  
(NCRC)  
National Family Farm Coalition  
The Leadership Conference on Civil and Human  
Rights  
20/20 Vision  
Action Center on Race and the Economy  
Affordable Homeownership Foundation Inc  
Agricultural Justice Project  
American Association of People with Disabilities  
American Grassfed Association  
Appleseed Foundation  
Campaign for Family Farms and the Environment  
Center for Community Self-Help  
Center for Economic Justice  
Center for LGBTQ Economic Advancement &  
Research (CLEAR)  
Climate Justice Alliance  
Coalition on Human Needs  
Consumer Action  
Consumer Federation of America  
Data You Can Use  
Fair Finance Watch  
Farm Action Fund  
Farm Aid  
Farm and Ranch Freedom Alliance  
Food & Water Watch  
Food Animal Concerns Trust (FACT)  
Health Care Without Harm  
Hendetson and Company  
Hip Hop Caucus  
Institute for Agriculture and Trade Policy  
Institute for Local Self-Reliance  
Japanese American Citizens League

Just Solutions  
Latino Farmers & Ranchers International, Inc.  
Local Initiatives Support Corporation (LISC)  
Main Street Alliance  
Midwest Farmers of Color Collective  
NAACP  
National Association of Consumer Advocates  
National Consumers League  
National Disability Institute  
National Fair Housing Alliance  
National Sustainable Agriculture Coalition  
National Young Farmers Coalition  
NBJC  
Northeast Farmers of Color Land Trust  
Northeast Organic Farming Association-Interstate  
Council  
People Power United  
Pesticide Action & Agroecology Network  
Public Advocacy for Kids (PAK)  
Public Citizen  
RAFI  
Real Food Media  
Responsible Business Lending Coalition (RBLC)  
Roots of Change  
Rural Coalition  
Rural Democracy Initiative  
Rural Organizing  
Shriver Center on Poverty Law  
Small Business For America's Future  
Small Business Majority  
Socially Responsible Agriculture Project  
The Enterprise Center at PathStone  
The Food Trust  
The National Coalition for Asian Pacific  
American Community Development  
(National CAPACD)  
Western Organization of Resource Councils  
Women, Food, and Agriculture Network (WFAN)  
Woodstock Institute

***Alabama***

Alabama Arise  
Alabama State Association of Cooperatives  
Center for Fair Housing, Inc  
NAACP Alabama  
VOICES for Alabama's Children

***Arizona***

Local First Arizona  
Progress Arizona

***California***

ASIAN, Inc.  
Avila Fund  
California Capital Financial Development Corporation  
California Climate and Agriculture Network  
CAMEO Network  
Consumers for Auto Reliability and Safety  
Contra Costa Senior Legal Services  
Endangered Habitats League  
Farms to Grow, Inc.  
Housing and Economic Rights Advocates  
ICON CDC  
Minnow  
People's Self-Help Housing  
Public Counsel  
Rise Economy  
San Diego Food System Alliance  
The Academy of Financial Education  
TURN-The Utility Reform Network  
Urban Tilth

***Colorado***

Colorado Farm and Food Alliance  
Colorado Latino Leadership, Advocacy, and Research Organization (CLLARO)  
Food Justice NW Aurora  
Nourish Colorado

***Connecticut***

Urban League of Greater Hartford

***District of Columbia***

The Coalition

***Delaware***

Delaware Community Reinvestment Action Council, Inc.

***Florida***

Latino Leadership, Inc.

***Georgia***

Alliance 85  
Georgia Advancing Communities Together, Inc.  
Georgia Watch  
Hand, Heart + Soul Project

***Illinois***

Citizen Action/Illinois  
Farmworker and Landscaper Advocacy Project-FLAP  
Illinois People's Action  
Illinois Stewardship Alliance  
Southside Food Co-op, Inc.

***Indiana***

Fair Housing Center of Central Indiana  
Prosperity Indiana

***Iowa***

Iowa Citizens for Community Improvement

***Kansas***

CHWC, Inc.  
Kansas Rural Center

***Kentucky***

Food in Neighborhoods Community Coalition (FIN)

***Louisiana***

Sprout

***Maine***

Coastal Enterprises, Inc.  
Maine Equal Justice  
Maine Immigrants' Rights Coalition  
Maine Organic Farmers and Gardeners Association  
Maine People's Alliance

***Maryland***

CASH Campaign of Maryland  
Economic Action Maryland Fund  
Public Justice Center

***Massachusetts***

CommonWealth Kitchen  
Massachusetts Association of Community  
Development Corps (MACDC)  
Northeast Organic Dairy Producers Alliance  
Northeast Organic Farming Association of  
Massachusetts (NOFA-MA)  
South Boston NDC

***Michigan***

Detroit Food Policy Council  
Michigan Organic Food and Farm Alliance  
Michigan United Action  
U SNAP BAC

***Minnesota***

Appetite For Change  
Climate Land Leaders  
LEDC  
Renewing the Countryside  
Roots Return Heritage Farm LLC

***Missouri***

Missouri Faith Voices

***Mississippi***

Covenant Community Development—Covenant  
Faith  
Reuben V. Anderson Center for Justice

***Montana***

Northern Plains Resource Council

***Nebraska***

Center for Rural Affairs  
Economic Empowerment Center DBA Lending  
Link

***New Hampshire***

Northeast Organic Farming Association of New  
Hampshire (NOFA-NH)

***New Jersey***

Communications Workers of America Local 1081  
Faith in New Jersey  
New Jersey Appleseed Public Interest Law Center  
New Jersey Citizen Action  
New Jersey Institute for Social Justice

***New Mexico***

Agri-Cultura Cooperative Network  
Southwest Neighborhood Housing Services  
Tribal Homeownership Coalition of the  
Southwest  
United South Broadway Corporation

***New York***

Amplify Equity  
Association for Neighborhood and Housing  
Development  
Brooklyn Cooperative Federal Credit Union  
Church Women United in New York State  
Good Food Buffalo Coalition  
Housing and Family Services of Greater New  
York  
LifeSource Systems, Inc.  
Long Island Housing Services, Inc.  
Long Island Progressive Coalition  
Lower East Side People's FCU  
Metro Justice  
New Economy Project  
New Yorkers for Responsible Lending  
Northeast Organic Farming Association of New  
York (NOFA-NY)  
Rock Steady Farm  
Rockland Housing Action Coalition  
Soul Fire Farm

***North Carolina***

Carolina Farm Stewardship Association  
Centre for Homeownership & Economic  
Development  
North Carolina Council of Churches  
North Carolina Justice Center  
Piedmont Business Capital

***North Dakota***

Dakota Resource Council

***Ohio***

ECDI  
Housing Opportunities Made Equal of Greater Cincinnati

***Oregon***

CASA of Oregon  
Community Development Corporation of Oregon  
Oregon Consumer League  
Provender Alliance

***Pennsylvania***

Buy Fresh Buy Local - Greater Lehigh Valley  
Ceiba  
HIP  
Just Harvest  
Neighborhood Housing Services of Greater Berks, INC  
NWCS, Inc.  
Pasa Sustainable Agriculture  
Philadelphia Association of Community Development Corporations  
Philadelphia Solar Energy Association  
Pittsburgh Community Reinvestment Group (PCRG)  
The Restaurant Opportunities Center of Pennsylvania (ROC PA)

***Rhode Island***

Northeast Organic Farming Association of Rhode Island (NOFA-RI)

***South Dakota***

Dakota Rural Action

***Tennessee***

You Can Make It Home Ownership Center Inc

***Texas***

Harlingen CDC  
Southern Dallas Progress Community Development Corporation  
Texas Association of Community Development Corporations  
United Way of Central Texas

***Utah***

Utah Housing Coalition

***Vermont***

Northeast Organic Farming Association of Vermont (NOFA-VT)

***Virginia***

Cultivate Charlottesville  
Virginia Citizens Consumer Council  
Virginia Organizing  
Virginia Poverty Law Center

***Washington***

Community Food Co-op  
Tacoma/Pierce County Habitat for Humanity

***West Virginia***

Mountain State Justice