

October 18, 2019

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rigorous data analysis to quantify the discriminatory effect and prove causation at the pleading stage, before data critical to these inquiries have been made available through the discovery process. Furthermore, the rule would protect landlords and lenders accused of discrimination through their use of computer models, such as algorithms that assign credit risk. It would incentivize housing providers to use third-party algorithms, which are often shielded by trade secret laws.

The unjust, problematic, and unlawful system that the Act was designed to dismantle will once again gain momentum if HUD's proposal is allowed. By tearing down the disparate impact standard, HUD signals an intent to