

# Regulatory Guidance on SPCPs

## CFPB Advisory Opinion



The CFPB issued an Advisory Opinion that provides detailed agency guidance regarding the content that a for-profit organization should include in a SPCP written plan.

## CFPB SPCP Resource Blog



This blog on CFPB's website provide a host of information, resources, and contacts that lenders who are building or deploying SPCPs will find helpful and useful.

## HUD General Counsel Opinion



HUD issued guidance that confirms that SPCPs that conform with ECOA and Reg B generally do not violate the Fair Housing Act (“FHA”).

## Interagency Statement on SPCPs



The OCC, Board of Governors of the Federal Reserve System, FDIC, NCUA, CFPB, HUD, the U.S. DOJ, and FHFA issued a joint statement that “encourage[s] creditors to explore opportunities to develop special purpose credit programs consistent with ECOA and Regulation B requirements as well as applicable safe and sound lending principles.”

## HUD FHEO Statement



HUD's Office of Fair Housing and Equal Opportunity issued an accompanying statement "encourag[ing] lenders to seriously consider establishing [SPCPs] that are consistent with the antidiscrimination and affirmative provisions of the [ECOA], Regulation B, and the [FHA]."