

# Project 2025 Key Issues

## Housing, Lending, and Tech











Despite America’s founding principles of liberty and justice for all, there are those that would prefer non-democratic strict hierarchies based on race, gender, religion, and wealth. Project 2025 was authored by the Heritage Foundation to gut progress toward equity, including housing and lending opportunities. Project 2025 describes extremist policy priorities that would harm all of us—children, people of color, women, immigrants, people with disabilities, older-Americans, people of faith, students, LGBTQ+, families, and more.

### IN THEIR OWN WORDS:

“ The great challenge confronting a conservative President is the existential need for aggressive use of the vast powers of the executive branch to return power—including power currently held by the executive branch—to the American people. Success in meeting that challenge will require a rare combination of boldness and self-denial: boldness to bend or break the bureaucracy to the presidential will and self-denial to use the bureaucratic machine to send power away from Washington and back to America’s families, faith communities, local governments, and states. ”

### PROJECT 2025 WOULD:

-  **Gut Checks and Balances**  
Gut checks and balances by concentrating power in the President, replacing career civil servant experts with ideologues who can be easily fired if they are perceived as disloyal to the President, eliminating the independence of the DOJ and FBI, and weaponizing the DOJ as an arm of the President.
-  **Minimize Access to Fair and Affordable Housing**  
Minimize access to fair and affordable housing by abolishing disparate impact and settlements in housing discrimination cases, abandoning the “affirmatively furthering fair housing” rule, reversing efforts to address appraisal bias, prioritizing single-family homes only, raising the cost of FHA mortgage insurance, and dismantling HUD.
-  **Retreat from Fair Lending**  
Retreat from fair lending by abolishing the Consumer Financial Protection Bureau (CFPB), eliminating Special Purpose Credit Programs, terminating Treasury employees engaged in equity initiatives, and abolishing the longstanding use of disparate impact and settlements to address lending discrimination.
-  **Turn Back the Clock on Racial Equity**  
Turn back the clock on racial equity by limiting discrimination claims to overt intentional discrimination, weaponizing the DOJ to reverse equity plans, limiting the ability of the DOJ to pursue discrimination claims on behalf of people of color, and banning the use of federal funds for racial equity and anti-discrimination training, including affirmative action programs.
-  **Attack LGBTQ+ Identity**  
Attack LGBTQ+ identity by rolling back protections against discrimination on the basis of sexual orientation and gender identity and by refocusing government policies to promote the “heterosexual married working man” as the ideal.
-  **Discriminate against Immigrants**  
Discriminate against immigrants by disrupting families and communities by prohibiting non-citizens from living in federally-assisted housing, and by engaging in mass deportations through nationwide expedited removals.
-  **Eliminate Climate Change Initiatives That Protect the Community**  
Eliminate climate change initiatives that protect the community by cutting off public access to objective weather data and by dismantling initiatives that incorporate climate change considerations in decisions about the nation’s housing and financial system.
-  **Abandon AI Guardrails & Weaponize Data**  
Abandon AI Guardrails & Weaponize Data by reversing civil rights protections for Artificial Intelligence (AI), dismantling race/ethnicity data collection to detect discrimination, and weaponizing government data to identify non-citizens and surveil women.