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# A Deep Dive into HUD's New Guidance on AI-Driven Targeted Advertising

## The Consumer Finance Podcast

### SPEAKERS

[Lori Sommerfield](#) | [Chris Willis](#)

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In this episode of *The Consumer Finance Podcast*, Chris Willis is joined by Troutman Pepper Partner Lori Sommerfield to discuss the new guidance issued by the Department of Housing and Urban Development (HUD) on targeted advertising for housing and housing-related ads. The conversation delves into the implications of the guidance, which was motivated by HUD's original charge of discrimination against Facebook in 2019 and President Biden's 2023 Executive Order on the Safe, Secure, and Trustworthy Development and Use of AI. They explore how the guidance shifts the focus from disparate treatment to disparate impact, and the challenges advertisers and advertising platforms may face in complying with the new guidelines. The episode concludes with a discussion on the potential for regulatory overreach and the possibility of litigation.

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