Press Coverage | September 3, 2026

As Feds Retreat, California Boosts Fair-Lending Enforcement

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Chris Willis

Chris Willis, a partner in Troutman Pepper Locke's Consumer Financial Services Practice Group, was quoted in the September 3, 2026, *American Banker* and *National Mortgage News* articles, "As Feds Retreat, California Boosts Fair-Lending Enforcement."

> "I actually don't think it'll change much," Chris Willis, a partner at the law firm Troutman Pepper Locke who advises financial firms, said of the California bill. Willis said lenders know what might happen "the next time a Democrat sits in the White House."
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> This ping-pong effect, Willis said, has taken some of the bite out of the current administration's calls for zero enforcement.
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> "Just because the CFPB has now said there's no disparate impact under the Equal Credit Opportunity Act, I don't think that means most market participants believe that it's really gone," he said.
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> "The United States Supreme Court said there is disparate impact liability under the Fair Housing Act," Willis said. "And so there's nothing any administrative agency in Washington can do to say that that's not the case anymore."

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