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# Redlining Enforcement: Past and Future

## SPEAKERS

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

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In this episode of *The Consumer Finance Podcast*, host Chris Willis is joined by Troutman Pepper Locke Partner Lori Sommerfield and Relman Colfax Co-Managing Partner Stephen Hayes for a candid discussion about how redlining has traditionally been defined, how redlining was defined and applied during the Biden administration, and how it may return under a future administration or in cases brought by state regulators or private litigants. This episode further explores the tension between the standards set forth in enforcement actions and those applied in supervisory examinations, and the role of statistical analysis and HMDA data in redlining cases. The podcast also tackles issues like digitally targeted advertising and what shifting regulatory priorities under the current administration may mean for future redlining enforcement risk, offering a balanced look at where redlining law has been — and where it may be headed next.

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