



Yana Rusovski and Mike G. Silver Discuss Next Steps for Fair Housing Enforcement in Law360

Spencer Fane attorneys [Yana Rusovski](#) and [Mike G. Silver](#), co-leads of the firm's Mortgage Regulatory Market Team, authored the article [Next Steps for Fair Housing Enforcement as HUD Backs Out](#), recently published by *Law360*.

In the article, originally a firm [blog post](#), the team examines federal policy changes affecting how housing and lending regulations are enforced. They address a shift away from agency-led rulemaking toward reliance on courts to interpret legal standards. The article emphasizes evolving enforcement priorities and the broader implications for organizations subject to these regulations as well as understanding that these changes are essential for anticipating how legal obligations may evolve.

"For now, HUD's proposal signals an intent to play a more limited role in shaping disparate impact doctrine – leaving its future largely in the hands of the judiciary. And it reinforces the Trump administration's whole-of-government approach to rolling back fair lending enforcement and disparate impact theory as a legal doctrine," the team wrote.

Yana's practice focuses on the legal needs of clients in the real estate, finance, and government sectors, with particular emphasis on regulatory compliance, preventive counseling, and defending against enforcement actions. She regularly helps clients identify and manage fair housing and fair lending risks, including those arising from artificial intelligence and automated decision-making tools, and specializes in developing carefully tailored strategies to resolve disputes in ways that safeguard business goals, reputations, and relationships.

At the firm, Mike is a financial services and fintech advisor and thought leader. Drawing on more than two decades of private and public sector experience in the

nation's capital, he counsels banks, credit unions, mortgage lenders, fintech companies (from early-stage to established), and other financial services clients on regulatory compliance, product counseling, and policy advocacy.

Read the team's full article [here](#).