

House Bill 2010

Sponsored by Representatives KOTEK, SANCHEZ, BYNUM, HACK; Representatives ALONSO LEON, HERNANDEZ, MEEK, PARRISH, POWER, Senators DEMBROW, MANNING JR, RILEY

SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure **as introduced**.

Establishes Task Force on Addressing Racial Disparities in Home Ownership. Directs task force to compile data concerning levels of home ownership among people of color in this state and identify barriers to home ownership. Requires task force to recommend solutions, including legislation, to modify practices or procedures for mortgage loan applications and approvals to eliminate any impermissible discrimination or barriers.

Requires task force to report to Legislative Assembly by September 15, 2018.

Sunsets December 31, 2018.

Declares emergency, effective on passage.

A BILL FOR AN ACT

1
2 Relating to home ownership; and declaring an emergency.

3 **Be It Enacted by the People of the State of Oregon:**

4 **SECTION 1. (1) The Task Force on Addressing Racial Disparities in Home Ownership is**
5 **established.**

6 **(2) The task force consists of 11 members appointed as follows:**

7 **(a) The President of the Senate shall appoint two members from among members of the**
8 **Senate.**

9 **(b) The Speaker of the House of Representatives shall appoint two members from among**
10 **members of the House of Representatives.**

11 **(c) The Governor shall appoint seven members as follows:**

12 **(A) One member who represents real estate licensees in this state;**

13 **(B) One member who represents entities that originate, fund or service mortgage loans;**
14 **and**

15 **(C) Five members who represent residents of this state who have suffered historic dis-**
16 **crimination or that currently lack opportunity for home ownership because of discrimination**
17 **or inadequate financial resources. The Governor shall solicit input as to appropriate mem-**
18 **bers from among affected communities in this state.**

19 **(3) The task force shall:**

20 **(a) Compile data concerning levels of home ownership among people of color in this state;**

21 **(b) Identify barriers to home ownership that people of color in this state face;**

22 **(c) Investigate practices and procedures for approving applications for mortgage loans;**

23 **(d) Identify any mortgage loan application and approval practices and procedures that**
24 **deliberately or inadvertently discriminate impermissibly against people of color or that di-**
25 **rectly or indirectly create or maintain barriers against approving mortgage loans for people**
26 **of color;**

27 **(e) Identify barriers other than access to mortgage loans or other credit that reduce or**

NOTE: Matter in **boldfaced** type in an amended section is new; matter *[italic and bracketed]* is existing law to be omitted. New sections are in **boldfaced** type.

1 prevent home ownership among people of color; and

2 (f) Recommend solutions, including legislation, to modify practices or procedures for
3 mortgage loan applications and approvals to eliminate any impermissible discrimination or
4 barriers and solutions that improve other conditions that reduce or prevent home ownership
5 among people of color in this state.

6 (4) The task force may consult experts, form subcommittees or advisory committees,
7 conduct field investigations, hearings and other meetings, receive testimony in any form or
8 format, request or require production of documents and other evidence and otherwise take
9 any lawful action to carry out the purposes set forth in subsection (3) of this section.

10 (5) A majority of the members of the task force constitutes a quorum for the transaction
11 of business.

12 (6) Official action by the task force requires the approval of a majority of the members
13 of the task force.

14 (7) The task force shall elect a task force member to serve as chairperson.

15 (8) If there is a vacancy for any cause, the appointing authority shall make an appoint-
16 ment to become immediately effective.

17 (9) The task force shall meet at times and places specified by the call of the chairperson
18 or of a majority of the members of the task force.

19 (10) The task force may adopt rules necessary for the operation of the task force.

20 (11) The task force shall submit a report in the manner provided by ORS 192.245, and
21 may include recommendations for legislation, to an interim committee of the Legislative
22 Assembly related to housing no later than September 15, 2018.

23 (12) The Housing and Community Services Department shall provide staff support to the
24 task force.

25 (13) Members of the task force who are not members of the Legislative Assembly are not
26 entitled to compensation or reimbursement for expenses and serve as volunteers on the task
27 force.

28 (14) All agencies of state government, as defined in ORS 174.111, are directed to assist
29 the task force in the performance of the task force's duties and, to the extent permitted by
30 laws relating to confidentiality, to furnish information and advice the members of the task
31 force consider necessary to perform their duties.

32 **SECTION 2.** Section 1 of this 2017 Act is repealed on December 31, 2018.

33 **SECTION 3.** This 2017 Act being necessary for the immediate preservation of the public
34 peace, health and safety, an emergency is declared to exist, and this 2017 Act takes effect
35 on its passage.

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