

HB 4010 A STAFF MEASURE SUMMARY

House Committee On Human Services and Housing

Action Date: 02/09/18

Action: Do pass with amendments
and be referred to Ways and Means by prior reference. (Printed A-Eng.)

Vote: 8-1-0-0

Yeas: 8 - Gorsek, Keny-Guyer, Meek, Noble, Olson, Piluso, Sanchez, Stark

Nays: 1 - Nearman

Fiscal: Fiscal impact issued

Revenue: No revenue impact

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WHAT THE MEASURE DOES:

Establishes an eleven-member Task Force on Addressing Racial Disparities in Home Ownership to compile data, identify barriers, investigate mortgage practices, and recommend solutions regarding home ownership among people of color. Sunsets December 31, 2019. Declares emergency, effective upon passage.

ISSUES DISCUSSED:

- Fair Housing Act of 1968
- Racial discrimination within laws and court decisions
- History of discriminatory practices related to home ownership

EFFECT OF AMENDMENT:

Changes Task Force membership to include one member who represents an organization serving people of color providing individual and family counseling or the opportunity to purchase affordable housing.

BACKGROUND:

Oregon Housing and Community Services (OHCS) reports decreasing home ownership rates across the state from 2000 to 2015 for all Oregonians. According to the U.S. Census American Community Survey, individuals identifying as Pacific Islander (23 percent) or African American (30 percent) accounted for the lowest home ownership rates in Oregon in 2014. Other racial and ethnic minorities also experienced low home ownership rates in 2014.

House Bill 4010-A establishes an eleven-member Task Force on Addressing Racial Disparities in Home Ownership. The Task Force is directed to compile data concerning levels of home ownership, identify barriers to home ownership, investigate practices and procedures for approving mortgage loans, identify discriminatory mortgage loan practices, identify other barriers reducing or preventing home ownership, and recommend solutions to improve home ownership among people of color in Oregon.