

# House Bill 4010

Sponsored by Representatives MEEK, BYNUM, Senator MANNING JR, Representatives HERNANDEZ, PARRISH, POWER, SANCHEZ, Senator FREDERICK; Representatives ALONSO LEON, FAHEY, GREENLICK, KENY-GUYER, KOTEK, PILUSO, REARDON, SOLLMAN, WITT, Senators DEMBROW, MONNES ANDERSON (Pre-session filed.)

## 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, 2019.

Sunset December 31, 2019.

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; and**

11 **(c) The President of the Senate and the Speaker of the House of Representatives shall**  
12 **jointly appoint seven members who represent the following interests:**

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

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

16 **(C) Five members who represent residents of this state who have suffered historic dis-**  
17 **crimination or that currently lack opportunities for home ownership because of discrimi-**  
18 **nation or inadequate financial resources. The President and the Speaker shall solicit input**  
19 **as to appropriate members from among affected communities in this state.**

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

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

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

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

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

**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 of color;

2 (e) Identify barriers other than access to mortgage loans or other credit that reduce or  
3 prevent home ownership among people of color; and

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

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

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

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

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

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

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

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

22 (11) The task force shall submit a report in the manner provided by ORS 192.245, and  
23 may include recommendations for legislation, to an interim committee of the Legislative  
24 Assembly related to housing no later than September 15, 2019.

25 (12) The Legislative Policy and Research Director shall provide staff support to the task  
26 force.

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

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

34 **SECTION 2.** Section 1 of this 2018 Act is repealed on December 31, 2019.

35 **SECTION 3.** This 2018 Act being necessary for the immediate preservation of the public  
36 peace, health and safety, an emergency is declared to exist, and this 2018 Act takes effect  
37 on its passage.

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