

AMENDMENT TO THE RULES COMMITTEE PRINT
116-47
OFFERED BY MR. DESAULNIER OF CALIFORNIA

In title IX, add at the end the following:

1 **SEC. 904. GAO STUDY ON THE USE OF CREDIT IN HOUSING**
2 **DETERMINATIONS.**

3 (a) STUDY.—The Comptroller General of the United
4 States shall carry out a study of the use of consumer re-
5 ports and credit scores in housing determinations to deter-
6 mine whether consumer reports or credit scores are being
7 used as tools to perform the equivalent of banned red-lin-
8 ing.

9 (b) CONTENTS OF STUDY.—In carrying out the study
10 required under subsection (a), the Comptroller General
11 shall—

12 (1) examine both rental applications and mort-
13 gage applications; and

14 (2) include a demographic breakdown by race,
15 gender, age, sexual orientation, city/suburban/rural,
16 socioeconomic status, and any other demographic
17 that the Comptroller General determines appro-
18 priate.

1 (c) REPORT.—The Comptroller General shall issue a
2 report to the Congress containing all findings and deter-
3 minations made in carrying out the study required under
4 subsection (a).

