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

In title IX, add at the end the following:

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

(a) Study.—The Comptroller General of the United States shall carry out a study of the use of consumer reports and credit scores in housing determinations to determine whether consumer reports or credit scores are being used as tools to perform the equivalent of banned red-lining.

(b) Contents of Study.—In carrying out the study required under subsection (a), the Comptroller General shall—

(1) examine both rental applications and mortgage applications; and

(2) include a demographic breakdown by race, gender, age, sexual orientation, city/suburban/rural, socioeconomic status, and any other demographic that the Comptroller General determines appropriate.
(c) REPORT.—The Comptroller General shall issue a report to the Congress containing all findings and determinations made in carrying out the study required under subsection (a).