

# House Bill 2007

Sponsored by Representatives RUIZ, MEEK, KROPF, Senators JAMA, MANNING JR; Representatives ALONSO LEON, CAMPOS, DEXTER, FAHEY, GRAYBER, HUDSON, PHAM, POWER, SCHOUTEN, WILDE, WILLIAMS, Senators DEMBROW, FREDERICK

## 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**.

Authorizes Housing and Community Services Department to provide grants, loans and technical assistance to organizations increasing homeownership program access to underserved communities, including persons of color. Defines "persons of color." Authorizes expending Home Ownership Assistance Account funds for those purposes. Makes Oregon Housing Fund and subaccounts available to federally recognized Indian tribes that hold land in this state.

Allows Department of Consumer and Business Services to require implicit bias training for mortgage loan originators. Requires Real Estate Commissioner to add implicit bias component to real estate licensing exam and continuing education credits by January 1, 2023. Requires Appraiser Certification and Licensure Board to add implicit bias component to education requirements for appraiser certification or licensure by January 1, 2023. Requires real estate licensee acting as buyer's agent to provide information to buyer regarding low-income home buyer opportunities.

Establishes Joint Task Force on Addressing Racial Disparities in Home Ownership. Requires task force to report to interim committee of Legislative Assembly on or before September 15, 2022. Sunsets task force on December 31, 2022.

Appropriates moneys to Housing and Community Services Department to administer Act. Takes effect on 91st day following adjournment sine die.

## A BILL FOR AN ACT

Relating to addressing disparities; creating new provisions; amending ORS 86A.215, 86A.221, 458.610, 458.655, 458.690, 696.174 and 696.810; and prescribing an effective date.

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

## HOME OWNERSHIP ASSISTANCE ACCOUNT

**SECTION 1. Section 2 of this 2021 Act is added to and made a part of ORS 458.600 to 458.665.**

**SECTION 2. (1) The Housing and Community Services Department, in consultation with the Oregon Housing Stability Council, shall provide grants, loans and technical assistance to organizations that, in working with households with income at or below area median income, attempt to increase access for underserved communities, including persons of color, to programs and services that assist with homeownership, including counseling, financial literacy, post-purchase counseling and down payment assistance.**

**(2) Technical assistance, loans and grants provided under this section should prioritize organizations that have an identified commitment and capacity to:**

**(a) Provide services to underserved communities, including persons of color, through services that incorporate the cultural values of the persons' communities;**

**(b) Support or expand culturally specific homeownership counseling and education programs for those populations with disparities in homeownership;**

**(c) Leverage partnerships with the private sector, credit unions or other financial insti-**

**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 **tutions;**

2 **(d) Leverage funding from other nonprofit sources; or**

3 **(e) Identify and use best practices in establishing course content guidelines and in ex-**  
4 **ploring ways to systematically deliver certain services, including language access, program**  
5 **materials and counseling, to both increase service availability and reduce costs to individual**  
6 **providers, especially in rural areas.**

7 **SECTION 3.** ORS 458.610 is amended to read:

8 458.610. For purposes of ORS 458.600 to 458.665:

9 (1) "Area median income" means the median family income for the area, subject to adjustment  
10 for areas with unusually high or low incomes or housing costs, all as determined by the Oregon  
11 Housing Stability Council based on information from the United States Department of Housing and  
12 Urban Development.

13 (2) "Council" means the Oregon Housing Stability Council established in ORS 456.567.

14 (3) "Department" means the Housing and Community Services Department established in ORS  
15 456.555.

16 (4) "Low income" means income that is more than 50 percent and not more than 80 percent of  
17 the area median income.

18 [(5) "Minority" means an individual:]

19 [(a) Who has origins in one of the black racial groups of Africa but who is not Hispanic;]

20 [(b) Who is of Hispanic culture or origin;]

21 [(c) Who has origins in any of the original peoples of the Far East, Southeast Asia, the Indian  
22 subcontinent or the Pacific Islands; or]

23 [(d) Who is an American Indian or Alaskan Native having origins in one of the original peoples  
24 of North America.]

25 [(6)] (5) "Moderate income" means income that is more than 80 percent and not more than 120  
26 percent of the area median income.

27 [(7)] (6) "Organization" means a:

28 (a) Nonprofit corporation established under ORS chapter 65;

29 (b) Housing authority established under ORS 456.055 to 456.235; [or]

30 (c) Local government as defined in ORS 197.015[.]; **or**

31 **(d) Federally recognized Indian tribe that holds land in this state.**

32 **(7) "Persons of color" includes individuals who identify as:**

33 **(a) Black or African American;**

34 **(b) Hispanic or Latino;**

35 **(c) Asian;**

36 **(d) Native Hawaiian or Pacific Islander;**

37 **(e) American Indian or Alaska Native having origins in one of the original peoples of**  
38 **North America;**

39 **(f) Arabic or North African;**

40 **(g) Middle Eastern;**

41 **(h) Mixed-race or mixed-ethnicity; or**

42 **(i) Other identities, ethnicities or races as identified by the department by rule, consid-**  
43 **ering existing and historical disparities in homeownership rates and socioeconomic outcomes.**

44 (8) "Persons with disabilities" means persons with handicaps described in 42 U.S.C. 3602(h).

45 (9) "Very low income" means income that is 50 percent or less of the area median income.

1 (10) "Veteran" has the meaning given that term in ORS 408.225.

2 **SECTION 4.** ORS 458.655 is amended to read:

3 458.655. (1) The Home Ownership Assistance Account is administered by the Housing and Com-  
4 munity Services Department to expand this state's supply of homeownership housing for families and  
5 individuals **with income at or below area median income**, including persons over 65 years of age,  
6 **persons of color**, persons with disabilities, [*minorities*,] veterans and [*farmworkers, with below area*  
7 *median income*] **agricultural workers**. An amount equal to 25 percent of moneys deposited in the  
8 account pursuant to ORS 294.187 is dedicated for expenditure to expand this state's supply of  
9 homeownership housing for veterans and families of veterans [*with below area median income*]. The  
10 Oregon Housing Stability Council shall have a policy of distributing funds statewide while concen-  
11 trating funds in those areas of this state with the greatest need, as determined by the council[, *for*  
12 *households with below area median income*]. The council's policy of distributing funds may differ from  
13 the distribution policy for the Housing Development and Guarantee Account.

14 (2) Funds in the Home Ownership Assistance Account must be [*granted*] **used for:**

15 (a) **Grants or loans** to organizations that both sponsor and manage homeownership programs  
16 for households with **income at or below area median income**, including:

17 [(a)] (A) Lease-to-own programs;

18 [(b)] (B) Construction of new housing; or

19 [(c)] (C) Acquisition or rehabilitation of existing structures[.]; **or**

20 (b) **Grants, loans and technical assistance to organizations that, in working with house-**  
21 **holds with income at or below area median income, assist persons of color in obtaining**  
22 **homeownership under section 2 of this 2021 Act.**

23 (3) The council shall develop a policy for disbursing grants, **loans or technical assistance**  
24 **under subsection (2) of this section** for any or all of the following purposes:

25 (a) To aid homeownership programs for households with **income at or below area median in-**  
26 **come**, including program administration, in purchasing land, providing assistance with down pay-  
27 ment costs, or providing homeownership training and qualification services or any combination  
28 thereof. Funds in the Home Ownership Assistance Account may not be used by an organization to  
29 pay for its general operations.

30 (b) To match public and private moneys available from other sources to provide homeownership  
31 housing for households with **income at or below area median income**.

32 (c) To administer the Home Ownership Assistance Account as provided for in the legislatively  
33 approved budget, as that term is defined in ORS 291.002, for the Housing and Community Services  
34 Department.

35 (4) The council, in developing policy under subsection (3) of this section, shall give preference  
36 in making grants **or loans** to those entities that **receive grants, loans or technical assistance**  
37 **under section 2 of this 2021 Act or** propose to:

38 (a) Provide the greatest number of homeownership housing units constructed, acquired or reha-  
39 bilitated for households with **income at or below area median income** for the amount of account  
40 money expended by matching account funds with other grant, loan or eligible in-kind contributions;

41 (b) Ensure the longest use for the units as homeownership housing units for households with  
42 **income at or below area median income**, such as by including some form of equity recapture, land  
43 trust or shared equity provisions, as determined by the council;

44 (c) Include social services for occupants and proposed occupants of the proposed housing in-  
45 cluding programs that address home health care, mental health care, alcohol and drug treatment and

1 post-treatment care, child care, homeownership training, mortgage qualification service, credit re-  
 2 pair and case management; and

3 (d) Support a comprehensive strategy to reverse the decreasing rates of homeownership among  
 4 [*minorities*] **persons of color**, giving priority to activities that support adopted comprehensive com-  
 5 munity plans that incorporate recognized best practices, [*or*] demonstrate proven success in in-  
 6 creasing homeownership for [*minorities*] **persons of color**.

7  
 8 **INDIVIDUAL DEVELOPMENT ACCOUNTS**

9  
 10 **SECTION 5.** ORS 458.690 is amended to read:

11 458.690. (1) Notwithstanding ORS 315.271, a fiduciary organization selected under ORS 458.695  
 12 may qualify as the recipient of account contributions that qualify the contributor for a tax credit  
 13 under ORS 315.271 only if the fiduciary organization structures the accounts to have the following  
 14 features:

15 (a) The fiduciary organization matches amounts deposited by the account holder according to a  
 16 formula established by the fiduciary organization. The fiduciary organization shall maintain on de-  
 17 posit in the account not less than \$1 nor more than \$5 for each \$1 deposited by the account holder.

18 (b) The matching deposits by the fiduciary organization to the individual development account  
 19 are placed in:

20 (A) A savings account jointly held by the account holder and the fiduciary organization and  
 21 requiring the signatures of both for withdrawals;

22 (B) A savings account that is controlled by the fiduciary organization and is separate from the  
 23 savings account of the account holder; or

24 (C) In the case of an account established for the purpose described in ORS 458.685 (1)(c), a  
 25 savings network account for higher education under ORS 178.300 to 178.360, in which the fiduciary  
 26 organization is the account owner as defined in ORS 178.300.

27 (2) Account holders may not accrue more than \$3,000 of matching funds under subsection (1) of  
 28 this section from state-directed moneys in any [*12-month*] **six-month** period. A fiduciary organization  
 29 may designate a lower amount as a limit on annual matching funds. A fiduciary organization shall  
 30 maintain on deposit sufficient funds to cover the matching deposit agreements for all individual de-  
 31 velopment accounts managed by the organization.

32 (3) The Housing and Community Services Department shall adopt rules to establish a maximum  
 33 total amount of state-directed moneys that may be deposited as matching funds into an individual  
 34 development account.

35 (4) The Housing and Community Services Department shall provide information to the Depart-  
 36 ment of Revenue about all individual development account contributors that are qualified for a tax  
 37 credit under ORS 315.271, if required by ORS 315.058.

38 (5) **The Housing and Community Services Department may provide grants to fiduciary**  
 39 **organizations to administer the individual development accounts and to supplement matching**  
 40 **funds for holders whose account is established for the purchase of their primary residence.**

41  
 42 **REAL ESTATE PROFESSIONALS**

43  
 44 **SECTION 6.** ORS 86A.215 is amended to read:

45 86A.215. (1) An applicant for a mortgage loan originator's license shall:

1 (a) Complete, at a minimum, 20 hours of an approved course of prelicensing education that, at  
2 a minimum, must include:

3 (A) Three hours devoted to federal laws and regulations;

4 (B) Three hours devoted to ethics, with instruction concerning fraud, consumer protection and  
5 fair lending; and

6 (C) Two hours devoted to lending standards applicable to nontraditional mortgages; *[and]*

7 **(b) Complete additional educational requirements as the Director of the Department of**  
8 **Consumer and Business Services may establish by rule, including on topics of implicit bias,**  
9 **including racial bias; and**

10 *[(b)]* (c) Pass a qualified written test with a score of 75 percent correct or better. The test must  
11 measure the applicant's knowledge of:

12 (A) Ethics; and

13 (B) Federal and state laws, regulations and rules that apply to residential mortgage loan origi-  
14 nation, including laws, regulations and rules that concern fraud, consumer protection, fair lending  
15 and nontraditional mortgages.

16 (2) For purposes of this section:

17 (a) An approved course of prelicensing education is a course that the Nationwide Mortgage Li-  
18 censing System and Registry has reviewed and for which the Nationwide Mortgage Licensing System  
19 and Registry has approved the contents, provider, instructional standards and means and methods  
20 of delivery, using reasonable standards.

21 (b) A qualified written test is a test that the Nationwide Mortgage Licensing System and Reg-  
22 istry develops and for which the Nationwide Mortgage Licensing System and Registry approves the  
23 test provider and method of test administration, using reasonable standards.

24 (3) The director shall accept for the purposes of the requirements set forth in subsection (1) of  
25 this section an approved course of prelicensing education that an applicant completed in another  
26 state.

27 (4) This section does not preclude:

28 (a) An applicant's employer or a subsidiary, agent or affiliate of the employer from providing  
29 an approved course of prelicensing education; or

30 (b) An approved test provider from administering a qualified test at the business location of the  
31 applicant's employer or an affiliate, subsidiary or agent of the employer or at the business location  
32 of a person with which the employer has an exclusive contractual arrangement related to mortgage  
33 loan origination.

34 (5) An applicant may take a qualified test four consecutive times, provided that each test ad-  
35 ministration occurs 30 days after a previous test administration. If the applicant fails the approved  
36 test four consecutive times, the applicant must wait at least six months before retaking the test.

37 **SECTION 7.** ORS 86A.221 is amended to read:

38 86A.221. (1) A licensed mortgage loan originator each year shall complete at least eight hours  
39 of an approved course of continuing education that[,]:

40 (a) At a minimum, must include:

41 *[(a)]* (A) Three hours devoted to federal laws and regulations;

42 *[(b)]* (B) Two hours devoted to ethics, with instruction concerning fraud, consumer protection  
43 and fair lending; and

44 *[(c)]* (C) Two hours devoted to lending standards applicable to nontraditional mortgages[.]; **and**

45 **(b) May include additional requirements as the Director of the Department of Consumer**

1 **and Business Services may establish by rule, including on topics of implicit bias, including**  
 2 **racial bias.**

3 (2) For purposes of this section, an approved course of continuing education is a course that the  
 4 Nationwide Mortgage Licensing System and Registry has reviewed and for which the Nationwide  
 5 Mortgage Licensing System and Registry has approved the contents, provider, instructional stan-  
 6 dards and means and methods of delivery, using reasonable standards.

7 (3) This section does not preclude a licensed mortgage loan originator’s employer or a subsid-  
 8 iary, agent or affiliate of the employer from providing an approved course of continuing education.

9 (4) [*The Director of the Department of Consumer and Business Services shall accept*] For the  
 10 purposes of the requirement set forth in subsection (1) of this section, **the director shall accept**  
 11 an approved course of continuing education that a licensed mortgage loan originator completed in  
 12 another state.

13 (5) A licensed mortgage loan originator:

14 (a) May receive credit for a continuing education course only in the year in which the licensed  
 15 mortgage loan originator takes the course, unless the director under ORS 86A.218 permits or re-  
 16 quires the mortgage loan originator to make up a deficiency in continuing education; and

17 (b) May not for the purposes of meeting the requirement set forth in subsection (1) of this sec-  
 18 tion take the same approved course of continuing education in the same year or in any two suc-  
 19 cessive years.

20 (6) A licensed mortgage loan originator who is also approved as an instructor for an approved  
 21 course of continuing education may receive two hours of credit toward the licensed mortgage loan  
 22 originator’s own continuing education requirement for each hour of the approved course of contin-  
 23 uing education that the licensed mortgage loan originator teaches.

24 **SECTION 8.** ORS 696.174 is amended to read:

25 696.174. (1) To renew an active license or to reactivate a license for the first time since the li-  
 26 cense was renewed to an inactive status, a real estate licensee must complete 30 hours of real estate  
 27 continuing education courses that are eligible for credit under ORS 696.182 during the two years  
 28 preceding the renewal or reactivation. The 30 hours must include:

29 (a) At least three hours in a course **approved by the Real Estate Board on unlawful dis-**  
 30 **crimination in real estate transactions as described in ORS 659A.421 and the Fair Housing**  
 31 **Act (42 U.S.C. 3601 et seq.), on implicit bias, including racial bias, and historical and current**  
 32 **discriminatory housing practices and** on recent changes in real estate rule and law [*approved by*  
 33 *the Real Estate Board*]; and

34 (b)(A) If the real estate broker is renewing an active license for the first time or reactivating  
 35 a license for the first time since renewing the license to an inactive status, an advanced course in  
 36 real estate practices approved by the Real Estate Agency;

37 (B) If a licensed real estate property manager is renewing an active license for the first time  
 38 or reactivating a license for the first time since renewing the license to an inactive status, an ad-  
 39 vanced course in property management practices approved by the agency; or

40 (C) If a principal real estate broker is renewing an active license for the first time or reactiv-  
 41 ating a license for the first time since renewing the license to an inactive status, an advanced  
 42 course in brokerage practices approved by the agency.

43 (2) The agency, in consultation with real estate professionals and educators, shall develop a re-  
 44 porting format to ensure that a real estate licensee has completed the number of hours required by  
 45 subsection (1) of this section. The reporting format must include:

- 1 (a) The date, name and length of time of each course attended;
- 2 (b) The name of the real estate continuing education provider that offered the course;
- 3 (c) The name of the instructor who taught the course; and
- 4 (d) Any other information that the agency requires by rule.

5 (3) The agency may waive any portion of the requirements of this section for a real estate  
6 licensee who submits satisfactory evidence that poor health or other circumstances beyond the real  
7 estate licensee's control prevented the real estate licensee from attending part or all of the contin-  
8 uing education courses required by subsection (1) of this section.

9 **SECTION 9. Beginning no later than January 1, 2023, the Real Estate Commissioner shall**  
10 **include information relating to unlawful discrimination in real estate transactions as de-**  
11 **scribed in ORS 659A.421 and the Fair Housing Act (42 U.S.C. 3601 et seq.), implicit bias, in-**  
12 **cluding racial bias, and historical and current discriminatory housing policies and practices**  
13 **in Oregon disadvantaging communities of color within:**

14 (1) **The education and examination requirements for real estate licensees under ORS**  
15 **696.022 (7); and**

16 (2) **Course topics available for continuing education for real estate licensees under ORS**  
17 **696.182 (4).**

18 **SECTION 10. Beginning no later than January 1, 2023, the Appraiser Certification and**  
19 **Licensure Board shall adopt rules amending the educational criteria under ORS 674.310 (2)**  
20 **that are required for the certification or licensure of appraisers to include information re-**  
21 **lating to implicit bias, including racial bias, and historical and current discriminatory hous-**  
22 **ing policies and practices in Oregon that disadvantage persons of color.**

23 **SECTION 11.** ORS 696.810 is amended to read:

24 696.810. (1) A real estate licensee other than the seller's agent may agree with the buyer to act  
25 as the buyer's agent only. The buyer's agent is not representing the seller, even if the buyer's agent  
26 is receiving compensation for services rendered, either in full or in part, from the seller or through  
27 the seller's agent.

28 (2) A buyer's agent owes the buyer, other principals and the principals' agents involved in a real  
29 estate transaction the following affirmative duties:

30 (a) To deal honestly and in good faith;

31 (b) To present all written offers, written notices and other written communications to and from  
32 the parties in a timely manner without regard to whether the property is subject to a contract for  
33 sale or the buyer is already a party to a contract to purchase; and

34 (c) To disclose material facts known by the buyer's agent and not apparent or readily  
35 ascertainable to a party.

36 (3) A buyer's agent owes the buyer involved in a real estate transaction the following affirma-  
37 tive duties:

38 (a) To exercise reasonable care and diligence;

39 (b) To account in a timely manner for money and property received from or on behalf of the  
40 buyer;

41 (c) To be loyal to the buyer by not taking action that is adverse or detrimental to the buyer's  
42 interest in a transaction;

43 (d) To disclose in a timely manner to the buyer any conflict of interest, existing or contemplated;

44 (e) To advise the buyer to seek expert advice on matters related to the transaction that are  
45 beyond the agent's expertise;

1 (f) To maintain confidential information from or about the buyer except under subpoena or court  
2 order, even after termination of the agency relationship; *[and]*

3 (g) Unless agreed otherwise in writing, to make a continuous, good faith effort to find property  
4 for the buyer, except that a buyer's agent is not required to seek additional properties for the buyer  
5 while the buyer is subject to a contract for purchase or to show properties for which there is no  
6 written agreement to pay compensation to the buyer's agent[.]; **and**

7 **(h) At the commencement of representation, to provide the buyer with a copy of an in-**  
8 **formational handout regarding programs, grants and other resources available to low-income**  
9 **home buyers in a form prescribed by the Housing and Community Services Department.**

10 (4) A buyer's agent may show properties in which the buyer is interested to other prospective  
11 buyers without breaching an affirmative duty to the buyer.

12 (5) Except as provided in subsection (3)(g) of this section, an affirmative duty may not be waived.

13 (6) Nothing in this section implies a duty to investigate matters that are outside the scope of  
14 the real estate licensee's expertise, including but not limited to investigation of the condition of  
15 property, the legal status of the title or the owner's past conformance with law, unless the licensee  
16 or the licensee's agent agrees in writing to investigate a matter.

17  
18 **TASK FORCE CONTINUATION**  
19

20 **SECTION 12. (1) The Joint Task Force on Addressing Racial Disparities in Home Own-**  
21 **ership is established.**

22 **(2) The task force consists of 16 members appointed as follows:**

23 **(a) The President of the Senate shall appoint two members from among members of the**  
24 **Senate;**

25 **(b) The Speaker of the House of Representatives shall appoint two members from among**  
26 **members of the House of Representatives;**

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

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

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

31 **(C) Two members who each represent an organization with a particular focus on serving**  
32 **persons of color that provides individuals and families counseling, education or the opportu-**  
33 **nity to purchase affordable housing;**

34 **(D) Two members who represent credit unions, banks or other financial institutions that**  
35 **make mortgage loans in different geographic areas of this state;**

36 **(E) One member who represents developers of affordable housing;**

37 **(F) One member who represents a fiduciary organization administering state moneys di-**  
38 **rected to individual development accounts as defined in ORS 458.670;**

39 **(G) One member who represents nonprofit organizations with experience in fair housing**  
40 **issues; and**

41 **(H) Two members who represent residents of this state who have suffered historic dis-**  
42 **crimination or who currently lack opportunities for homeownership because of discrimi-**  
43 **nation or inadequate financial resources. The President and the Speaker shall give**  
44 **preferences to appointing members who represent diverse geographic regions of this state;**  
45 **and**

1 (d) The Director of the Housing and Community Services Department shall appoint one  
2 nonvoting member to represent the department or the Oregon Housing Stability Council.

3 (3) The task force shall:

4 (a) Review the work and reports of the Task Force on Addressing Racial Disparities in  
5 Home Ownership;

6 (b) Continue, as necessary, any of the investigation or reporting tasks initiated by the  
7 Task Force on Addressing Racial Disparities in Home Ownership under section 1, chapter  
8 110, Oregon Laws 2018; and

9 (c) Recommend solutions, including legislation, to eliminate discrimination and other  
10 barriers identified by the Task Force on Addressing Racial Disparities in Home Ownership  
11 under section 1, chapter 110, Oregon Laws 2018, in order to ameliorate conditions reducing  
12 or preventing homeownership among people of color in this state.

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

17 (5) A majority of the voting members of the task force constitutes a quorum for the  
18 transaction of business.

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

21 (7) The task force shall elect a legislative member of the task force to serve as chair-  
22 person.

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

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

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

28 (11) The task force shall submit a report in the manner provided by ORS 192.245, and  
29 may include recommendations for legislation, to an interim committee of the Legislative  
30 Assembly related to housing no later than September 15, 2022.

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

33 (13) Members of the task force are entitled to compensation from the Legislative As-  
34 sembly, through the Legislative Policy and Research Committee, and may be compensated  
35 for actual and necessary travel and other expenses incurred by the members in the per-  
36 formance of official duties in the manner and amount as provided in ORS 292.495.

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

41 SECTION 13. Section 12 of this 2021 Act is repealed on December 31, 2022.

42  
43 **APPROPRIATIONS**

44  
45 SECTION 14. In addition to and not in lieu of any other appropriation, for the biennium

1 **beginning July 1, 2021, out of the General Fund, there is appropriated:**

2 **(1) To the Housing and Community Services Department for deposit into the Home**  
3 **Ownership Assistance Account established under ORS 458.620:**

4 **(a) \$1,000,000 for technical assistance, grants and loans under ORS 458.655 (2)(b) and**  
5 **section 2 of this 2021 Act; and**

6 **(b) \$3,000,000 to provide grants and loans for entities described in ORS 458.655 (4)(d).**

7 **(2) \$1,000,000 to the Housing and Community Services Department to provide grants un-**  
8 **der ORS 458.690 (5).**

9 **(3) \$1 to the Legislative Policy and Research Committee to provide compensation for**  
10 **members of the Joint Task Force on Addressing Racial Disparities in Home Ownership under**  
11 **section 12 (13) of this 2021 Act.**

12  
13 **UNIT CAPTIONS**

14  
15 **SECTION 15. The unit captions used in this 2021 Act are provided only for the conven-**  
16 **ience of the reader and do not become part of the statutory law of this state or express any**  
17 **legislative intent in the enactment of this 2021 Act.**

18  
19 **OPERATIVE DATES**

20  
21 **SECTION 16. (1) Section 2 of this 2021 Act and the amendments to ORS 86A.215, 86A.221,**  
22 **458.610, 458.655, 458.690, 696.174 and 696.810 by sections 3 to 8 and 11 of this 2021 Act become**  
23 **operative on January 1, 2022.**

24 **(2) The Housing and Community Services Department, Department of Consumer and**  
25 **Business Services and Real Estate Board may take any action before January 1, 2022, that**  
26 **is necessary for each agency to exercise, on and after January 1, 2022, the duties, functions**  
27 **and powers conferred on the agency by section 2 of this 2021 Act or the amendments to ORS**  
28 **86A.215, 86A.221, 458.610, 458.655, 458.690, 696.174 and 696.810 by sections 3 to 8 and 11 of this**  
29 **2021 Act.**

30  
31 **EFFECTIVE DATE**

32  
33 **SECTION 17. This 2021 Act takes effect on the 91st day after the date on which the 2021**  
34 **regular session of the Eighty-first Legislative Assembly adjourns sine die.**