

116TH CONGRESS
1ST SESSION

H. RES. 728

Condemning the decision of Federal Housing Finance Agency Director Mark A. Calabria to remove the borrower's preferred language question and the housing counseling question from the Universal Residential Loan Application.

IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 21, 2019

Mr. GREEN of Texas (for himself, Ms. GARCIA of Texas, Mr. DAVID SCOTT of Georgia, and Mr. MCGOVERN) submitted the following resolution; which was referred to the Committee on Financial Services

RESOLUTION

Condemning the decision of Federal Housing Finance Agency Director Mark A. Calabria to remove the borrower's preferred language question and the housing counseling question from the Universal Residential Loan Application.

Whereas 8 percent of the United States population (25.1 million) is considered limited-English proficient (LEP);

Whereas the preferred language question was designed only to better understand the unique challenges that LEP persons face throughout the home buying process;

Whereas language barriers make it especially difficult to navigate the complex process of purchasing a home;

Whereas over one-third of Asian Americans and Pacific Islanders (AAPI) are LEP individuals;

Whereas Spanish speakers in the United States account for 64 percent of the United States LEP population;

Whereas LEP home buyers make up a growing share of the mortgage market;

Whereas communities with larger LEP populations have lower home ownership rates;

Whereas every American, regardless of their race, color, gender, sexual orientation, religion, national origin, disability, LEP status, or gender identity should have a fair and equal opportunity to purchase a home in this country;

Whereas the 2008 financial crisis caused countless borrowers to lose their homes because language barriers made it impossible to comprehend the terms of the loans some of them received;

Whereas access to credit and home ownership is a struggle for far too many qualified home buyers who are new Americans or immigrants;

Whereas AAPI and Hispanic home ownership continues to fall behind the national average due to a number of factors, including language barriers and misinformation about the home buying process;

Whereas the Federal Housing Finance Agency should collect data on the preferred language of borrowers to better understand and address the growing needs of LEP home buyers; and

Whereas a standardized question on the Universal Residential Loan Application (URLA) indicating the borrower's pre-

ferred language neither obligates home buyers to respond nor mortgage originators and servicers to conduct communications in the preferred language of the borrower: Now, therefore, be it

1 *Resolved*, That the House of Representatives—

2 (1) condemns the decision of Federal Housing
3 Finance Agency Director Mark A. Calabria to re-
4 move the preferred language question from the Uni-
5 versal Residential Loan Application; and

6 (2) urges the Director to immediately reverse
7 this arbitrary decision and restore the language pref-
8 erence question and the Homeownership Education
9 and Housing Counseling question to the Universal
10 Residential Loan Application.

○