

PROVIDING FOR CONSIDERATION OF THE BILL (H.R. 2543) TO AMEND THE FEDERAL RESERVE ACT TO ADD ADDITIONAL DEMOGRAPHIC REPORTING REQUIREMENTS, TO MODIFY THE GOALS OF THE FEDERAL RESERVE SYSTEM, AND FOR OTHER PURPOSES; PROVIDING FOR CONSIDERATION OF THE BILL (H.R. 2773) TO AMEND THE PITTMAN-ROBERTSON WILDLIFE RESTORATION ACT TO MAKE SUPPLEMENTAL FUNDS AVAILABLE FOR MANAGEMENT OF FISH AND WILDLIFE SPECIES OF GREATEST CONSERVATION NEED AS DETERMINED BY STATE FISH AND WILDLIFE AGENCIES, AND FOR OTHER PURPOSES; PROVIDING FOR CONSIDERATION OF THE BILL (H.R. 7606) TO ESTABLISH THE OFFICE OF THE SPECIAL INVESTIGATOR FOR COMPETITION MATTERS WITHIN THE DEPARTMENT OF AGRICULTURE; AND FOR OTHER PURPOSES.

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June 13, 2022.—Referred to the House Calendar and ordered to be printed.

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MR. DESAULNIER, from the Committee on Rules, submitted the following

## R E P O R T

[To accompany H. Res. \_\_]

The Committee on Rules, having had under consideration House Resolution \_\_\_\_, by a record vote of 9 to 4, report the same to the House with the recommendation that the resolution be adopted.

### SUMMARY OF PROVISIONS OF THE RESOLUTION

The resolution provides for consideration of H.R. 2543, the Financial Services Racial Equity, Inclusion, and Economic Justice Act, under a structured rule. The resolution provides one hour of general debate on the bill equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services or their designees. The resolution waives all points of order against consideration of the bill. The resolution provides that an amendment in the nature of a substitute consisting of the text of Rules Committee Print 117-49, modified by the amendment printed in part A of this report, shall be considered as adopted

and the bill, as amended, shall be considered as read. The resolution waives all points of order against provisions in the bill, as amended. The resolution provides that following debate, each further amendment printed in part B of this report not earlier considered as part of amendments en bloc pursuant to section 3 shall be considered only in the order printed in this report, may be offered only by a Member designated in this report, shall be considered as read, shall be debatable for the time specified in this report equally divided and controlled by the proponent and an opponent, may be withdrawn by the proponent at any time before the question is put thereon, shall not be subject to amendment, and shall not be subject to a demand for division of the question. Section 3 of the resolution provides that at any time after debate the chair of the Committee on Financial Services or her designee may offer amendments en bloc consisting of further amendments printed in part B of this report not earlier disposed of. Amendments en bloc shall be considered as read, shall be debatable for 20 minutes equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services or their designees, shall not be subject to amendment, and shall not be subject to a demand for division of the question. The resolution waives all points of order against the amendments printed in part B of this report and amendments en bloc described in section 3 of the resolution. The resolution provides one motion to recommit. The resolution also provides for consideration of H.R. 2773, the Recovering America's Wildlife Act of 2022, under a structured rule. The resolution provides one hour of general debate on the bill equally divided and controlled by the chair and ranking minority member of the Committee on Natural Resources or their designees. The resolution waives all points of order against consideration of the bill. The resolution provides that an amendment in the nature of a substitute consisting of the text of Rules Committee Print 117-47, modified by the amendment printed in part C of this report, shall be considered as adopted and the bill, as amended, shall be considered as read. The resolution waives all points of order against provisions in the bill, as amended. The resolution provides that following debate, each further amendment printed in part D of this report not earlier considered as part of amendments en bloc pursuant to section 7 shall be considered only in the order printed in this report, may be offered only by a Member designated in this report, shall be considered as read, shall be debatable for the time specified in this report equally divided and controlled by the proponent and an opponent, may be withdrawn by the proponent at any time before the question is put thereon, shall not be subject to amendment, and shall not be subject to a demand for division of the question. Section 7 of the resolution provides that at any time after debate the chair of the Committee on Natural Resources or his designee may offer amendments en bloc consisting of further amendments printed in part D of this report not earlier disposed of. Amendments en bloc shall be considered as read, shall be debatable for 20 minutes equally divided and controlled by the chair and ranking minority member of the Committee on Natural Resources or their designees, shall not be subject to amendment, and shall not be subject to a demand for division of the question. The resolution waives all points of order against the amendments printed in part D of this report and amendments en bloc described in section 7 of the resolution. The resolution provides for one motion to recommit. The resolution further provides for consideration of H.R. 7606, the Lower Food and Fuel Costs Act, under a structured rule. The resolution provides one hour of general debate equally divided and controlled by the chair and ranking minority member of

the Committee on Agriculture or their designees. The resolution waives all points of order against consideration of the bill. The resolution provides that an amendment in the nature of a substitute consisting of the text of Rules Committee Print 117-50, modified by the amendment printed in part E of this report, shall be considered as adopted and the bill, as amended, shall be considered as read. The resolution waives all points of order against provisions in the bill, as amended. The resolution makes in order only those further amendments to H.R. 7606 printed in part F of this report. Each such amendment may be offered only in the order printed in this report, may be offered only by a Member designated in this report, shall be considered as read, shall be debatable for the time specified in this report equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question. The resolution waives all points of order against the amendments printed in part F of this report. The resolution provides one motion to recommit. The resolution provides that House Resolution 188, agreed to March 8, 2021 (as most recently amended by House Resolution 1153, agreed to June 8, 2022), is amended by striking “June 17, 2022” each place it appears and inserting (in each instance) “June 22, 2022”.

#### EXPLANATION OF WAIVERS

Although the resolution waives all points of order against consideration of H.R. 2543, the Committee is not aware of any points of order. The waiver is prophylactic in nature.

Although the resolution waives all points of order against provisions in H.R. 2543, as amended, the Committee is not aware of any points of order. The waiver is prophylactic in nature.

Although the resolution waives all points of order against the amendments to H.R. 2543 printed in part B of this report and amendments en bloc described in section 3 of the resolution, the Committee is not aware of any points of order. The waiver is prophylactic in nature.

Although the resolution waives all points of order against consideration of H.R. 2773, the Committee is not aware of any points of order. The waiver is prophylactic in nature. There is no violation of clause 10 of rule XXI or section 302(f) of the Congressional Budget Act, pursuant to clause 4 of rule XXIX and section 3(v)(2) of H. Res. 8.

The waiver of all points of order against provisions in H.R. 2773, as amended, includes a waiver of clause 4 of rule XXI, which prohibits reporting a bill carrying an appropriation from a committee not having jurisdiction to report an appropriation.

Although the resolution waives all points of order against the amendments to H.R. 2773 printed in part D of this report and amendments en bloc described in section 7 of the resolution, the Committee is not aware of any points of order. The waiver is prophylactic in nature.

The waiver of all points of order against consideration of H.R. 7606 includes a waiver of section 306 of the Congressional Budget Act, which

prohibits consideration of legislation within the jurisdiction of the Committee on the Budget unless referred to or reported by the Budget Committee.

The waiver of all points of order against provisions in H.R. 7606, as amended, includes a waiver of clause 4 of rule XXI, which prohibits reporting a bill carrying an appropriation from a committee not having jurisdiction to report an appropriation.

Although the resolution waives all points of order against the amendments printed in part F of this report, the Committee is not aware of any points of order. The waiver is prophylactic in nature

### COMMITTEE VOTES

The results of each record vote on an amendment or motion to report, together with the names of those voting for and against, are printed below:

#### Rules Committee Record Vote No. 232

Motion by Mr. Cole to add language to the rule that would eliminate the ability to vote remotely by proxy. Defeated: 4–8

Majority Members	Vote	Minority Members	Vote
Mrs. Torres.....	Nay	Mr. Cole.....	Yea
Mr. Perlmutter.....	Nay	Mr. Burgess.....	Yea
Mr. Raskin.....	Nay	Mr. Reschenthaler.....	Yea
Ms. Scanlon.....	Nay	Mrs. Fischbach.....	Yea
Mr. Morelle.....	Nay		
Mr. DeSaulnier.....	Nay		
Ms. Ross.....	Nay		
Mr. Neguse.....			
Mr. McGovern, Chairman.....	Nay		

#### Rules Committee Record Vote No. 233

Motion by Mr. Cole to report an open rule for H.R. 2543. Defeated: 4–9

Majority Members	Vote	Minority Members	Vote
Mrs. Torres.....	Nay	Mr. Cole.....	Yea
Mr. Perlmutter.....	Nay	Mr. Burgess.....	Yea
Mr. Raskin.....	Nay	Mr. Reschenthaler.....	Yea
Ms. Scanlon.....	Nay	Mrs. Fischbach.....	Yea
Mr. Morelle.....	Nay		
Mr. DeSaulnier.....	Nay		
Ms. Ross.....	Nay		
Mr. Neguse.....	Nay		
Mr. McGovern, Chairman.....	Nay		

Rules Committee Record Vote No. 234

Motion by Mr. Cole to amend the rule to H.R. 7606 to make in order amendment #2, offered by Rep. Davis (IL), which removes Title I of the Rules Committee Print, the Meat and Poultry Special Investigator, but retains the additional titles included in the bill. Defeated: 4–9

Majority Members	Vote	Minority Members	Vote
Mrs. Torres.....	Nay	Mr. Cole.....	Yea
Mr. Perlmutter.....	Nay	Mr. Burgess.....	Yea
Mr. Raskin.....	Nay	Mr. Reschenthaler.....	Yea
Ms. Scanlon.....	Nay	Mrs. Fischbach.....	Yea
Mr. Morelle.....	Nay		
Mr. DeSaulnier.....	Nay		
Ms. Ross.....	Nay		
Mr. Neguse.....	Nay		
Mr. McGovern, Chairman.....	Nay		

Rules Committee Record Vote No. 235

Motion by Mr. Burgess to amend the rule to H.R. 2773 to make in order amendment #25, offered by Rep. Westerman (AR), which makes the funding in the bill subject to appropriations, creates a 7-year sunset to allow Congress to revisit the program's efficacy, and strikes funding for Title III. Defeated: 4–9

Majority Members	Vote	Minority Members	Vote
Mrs. Torres.....	Nay	Mr. Cole.....	Yea
Mr. Perlmutter.....	Nay	Mr. Burgess.....	Yea
Mr. Raskin.....	Nay	Mr. Reschenthaler.....	Yea
Ms. Scanlon.....	Nay	Mrs. Fischbach.....	Yea
Mr. Morelle.....	Nay		
Mr. DeSaulnier.....	Nay		
Ms. Ross.....	Nay		
Mr. Neguse.....	Nay		
Mr. McGovern, Chairman.....	Nay		

Rules Committee Record Vote No. 236

Motion by Mr. Reschenthaler to amend the rule to H.R. 2543 to make in order amendment #7, offered by Rep. Loudermilk (GA), which makes implementation of the bill contingent on an OMB cost-benefit analysis and report to Congress determining that the bill will not increase costs for small businesses or raise the cost of credit for consumers. Defeated: 4–9

Majority Members	Vote	Minority Members	Vote
Mrs. Torres.....	Nay	Mr. Cole.....	Yea
Mr. Perlmutter.....	Nay	Mr. Burgess.....	Yea
Mr. Raskin.....	Nay	Mr. Reschenthaler.....	Yea
Ms. Scanlon.....	Nay	Mrs. Fischbach.....	Yea
Mr. Morelle.....	Nay		
Mr. DeSaulnier.....	Nay		
Ms. Ross.....	Nay		
Mr. Neguse.....	Nay		
Mr. McGovern, Chairman.....	Nay		

Rules Committee Record Vote No. 237

Motion by Mr. Reschenthaler to amend the rule to H.R. 2543 to make in order amendment #18, offered by Rep. Hill (AR), which strikes Title I ("Equity in Monetary Policy") and ends the Federal Reserve's dual mandate so that the central bank focuses exclusively on containing inflation. Defeated: 4–9

Majority Members	Vote	Minority Members	Vote
Mrs. Torres.....	Nay	Mr. Cole.....	Yea
Mr. Perlmutter.....	Nay	Mr. Burgess.....	Yea
Mr. Raskin.....	Nay	Mr. Reschenthaler.....	Yea
Ms. Scanlon.....	Nay	Mrs. Fischbach.....	Yea
Mr. Morelle.....	Nay		
Mr. DeSaulnier.....	Nay		
Ms. Ross.....	Nay		
Mr. Neguse.....	Nay		
Mr. McGovern, Chairman.....	Nay		

Rules Committee Record Vote No. 238

Motion by Mrs. Fischbach to amend the rule to H.R. 2773 to make in order amendment #16, offered by Rep. Moore (UT), which strikes title III, Endangered Species Recovery and Habitat Conservation Legacy Fund, from the underlying bill. Defeated: 4–9

Majority Members	Vote	Minority Members	Vote
Mrs. Torres.....	Nay	Mr. Cole.....	Yea
Mr. Perlmutter.....	Nay	Mr. Burgess.....	Yea
Mr. Raskin.....	Nay	Mr. Reschenthaler.....	Yea
Ms. Scanlon.....	Nay	Mrs. Fischbach.....	Yea
Mr. Morelle.....	Nay		
Mr. DeSaulnier.....	Nay		
Ms. Ross.....	Nay		
Mr. Neguse.....	Nay		
Mr. McGovern, Chairman.....	Nay		

Rules Committee Record Vote No. 239

Motion by Ms. Scanlon to report the rule. Adopted: 9–4

Majority Members	Vote	Minority Members	Vote
Mrs. Torres.....	Yea	Mr. Cole.....	Nay
Mr. Perlmutter.....	Yea	Mr. Burgess.....	Nay
Mr. Raskin.....	Yea	Mr. Reschenthaler.....	Nay
Ms. Scanlon.....	Yea	Mrs. Fischbach.....	Nay
Mr. Morelle.....	Yea		
Mr. DeSaulnier.....	Yea		
Ms. Ross.....	Yea		
Mr. Neguse.....	Yea		
Mr. McGovern, Chairman.....	Yea		



SUMMARY OF THE AMENDMENT TO H.R. 2543 IN PART A  
CONSIDERED AS ADOPTED

1. Waters (CA): Makes a series of technical and conforming changes throughout the bill, adds an additional disclosure requirement, and an additional finding related to housing.

SUMMARY OF THE AMENDMENTS TO H.R. 2543 IN PART B MADE IN  
ORDER

1. Bowman (NY): Requires Treasury and HUD to issue a report that examines how community development financial institutions can affirmatively further fair housing and expand wealth building opportunities in low-income and minority communities through collective ownership models. (10 minutes)
2. Beatty (OH): Requires that diverse candidates be considered when there is a vacancy among the Federal Reserve Bank presidents. (10 minutes)
3. Brown, Shontel (OH): Revises the Board's report on labor trends to include individuals with dependent children under the age of 18. (10 minutes)
4. Bush, Cori (MO): Includes age as demographic to be included in the study of labor trends. Requires the Fed to study the cross-sectional interaction between race, ethnicity, age, and educational attainment and how these identities interact with one another in the labor force. (10 minutes)
5. Cicilline (RI): Adds additional definitions to the Equal Credit Opportunity Act and rules of construction. (10 minutes)
6. Davis, Rodney (IL), Fischbach (MN), Fitzgerald (WI), Bacon (NE), Kim, Young (CA), Stauber (MN), Crawford (AR): Repeals the Small Business Loan Data Collection requirement under the Equal Credit Opportunity Act which will require effectively all Financial Institutions (FI) to collect and report demographic data to the Consumer Financial Protection Bureau on applications for credit for small businesses which would require a FI to report ethnicity and race based on visual observation and/or surname if an applicant refuses to self-report demographic data. This requirement would also mandate that an employee or officer of a FI involved in making any determination concerning the application would be prohibited from accessing an applicant's responses, which will require additional staff at and IT infrastructure at smaller FIs. (10 minutes)
7. DeSaulnier (CA): Requires mortgage data collection on veteran status and disability status. (10 minutes)
8. DeSaulnier (CA): Includes reducing the unbanked and underbanked population in the allowable uses of funds for the MDI and CDFI technology grant program. (10 minutes)
9. Garcia, Sylvia (TX): Requires the Government Accountability Office to conduct a study to identify barriers to reducing homelessness by providing housing assistance under the Public Housing and Housing Choice Voucher programs. (10 minutes)
10. Gonzalez, Vicente (TX): Ensures nothing prevents community banks from opening in underserved areas in relation to this Title. (10 minutes)
11. Houlahan (PA): Amends the Young Entrepreneurs Program to give focus

to young women entrepreneurs, entrepreneurs who are Black, Hispanic, Asian/Pacific Islander and Native American/Native Alaskan and other historically underrepresented groups or first time business owners. (10 minutes)

12. Houlahan (PA): Requires a description of financial education and awareness programs offered to the community in the Credit Union's mandatory report. (10 minutes)
13. Jackson Lee (TX): Requires a report to Congress containing the plans, activities, and actions of the Board of Governors of the Federal Reserve System to minimize and eliminate disparities across racial and ethnic groups with respect to access to financial products for the purpose of restoration, renovations, or repair following a federally-declared disaster. Federal Disaster Declarations provides homeowners with access to SBA loans to repair damaged homes that are not covered by disaster specific casualty insurance coverage for losses caused by floods, wildfires, or earth movement. (10 minutes)
14. Jayapal (WA), Chu (CA), Pressley (MA): Revises the Board's report to include economic data disaggregated by ethnic subgroup, to the extent available. (10 minutes)
15. Johnson, Eddie Bernice (TX), Langevin (RI): Amends Section 102 to ensure individuals with disabilities are included In reports to Congress made by the Federal Reserve. (10 minutes)
16. Kuster (NH): Requires a study to be done on the implementation of the program in community banks with less than 10 billion dollars in assets associated with abiding by mortgage services required by the Act. (10 minutes)
17. Lawrence (MI): Inserts language requiring various reports to include breakdowns by State (including DC and U.S. territories), Tribal areas, and, for some reports, by congressional district. (10 minutes)
18. Lee, Susie (NV): Directs the heads of Treasury and HUD to create an interagency working group focused on the housing crisis in America to report to the Committee on Financial Services on the state of housing in the United States and make recommendations on housing affordability and supply. (10 minutes)
19. Payne, Jr. (NJ), Smith, Christopher (NJ), Garcia, Sylvia (TX), Garcia, Jesús (IL), Thompson, Bennie (MS), Williams (GA), Maloney, Carolyn (NY), Watson Coleman (NJ), Pressley (MA): Adds the text of the bipartisan Payment Choice Act, which protects the right to pay in cash at all retail establishments for transactions under \$2,000. (10 minutes)
20. Pressley (MA): Requires certain issuers of securities to disclose the disability status, based on voluntary self-identification, of any of their board of directors or executive officers. (10 minutes)
21. Pressley (MA), Bowman (NY): Requires creditors to provide American Sign Language interpretation services to consumers who have indicated that language as a preference. (10 minutes)
22. Pressley (MA), Bowman (NY): Prohibits creditors from discriminating against credit applicants on the basis of disability status. (10 minutes)
23. Scott, David (GA): Includes LGBTQ as a designation in Diversity and Advisory Group study that will identify strategies to increase gender, racial, and ethnic diversity among members of boards of directors of issuers. (10 minutes)
24. Timmons (SC): Strikes all of titles I, II, and III, subtitle B in title IV and subtitle B in title V. (10 minutes)
25. Tlaib (MI): Removes references to specific racial/ethnic groups and replaces them with a definition of "ethnic subgroup" that is designed to be all encompassing, with regards to the demographic information required to be reported for this Act. (10 minutes)

26. Torres, Ritchie (NY): Directs HUD to produce a report to Congress describing all efforts they have been or are going to do regarding access to affordable permanent and temporary housing for LGBTQ+ youth, elderly, and the homeless. (10 minutes)
27. Williams (GA): Codifies a provision of Regulation B that tasks lenders with considering additional data not found on a credit report in the underwriting of a mortgage at the request of a consumer, increasing mortgage access for individuals with little or no credit history. (10 minutes)

SUMMARY OF THE AMENDMENT TO H.R. 2773 IN PART C  
CONSIDERED AS ADOPTED

1. Grijalva (AZ): Makes technical corrections.

SUMMARY OF THE AMENDMENTS TO H.R. 2773 IN PART D MADE IN  
ORDER

1. Cherfilus-McCormick (FL): Encourages the use of innovative technologies in wildlife management and conservation. (10 minutes)
2. Bentz (OR): Imposes a 1.85% administrative spending cap on portions of Title III. (10 minutes)
3. Jackson Lee (TX): Instructs the Secretary of Interior to report on contracts, subcontracts, and grant money allocated to or received by minority-serving educational institutions and minority-owned businesses. (10 minutes)
4. Kildee (MI), Meijer (MI): Expands conservation activities eligible for funding under the Endangered Species Recovery and Habitat Conservation Legacy Fund to include efforts to manage, control, and prevent invasive species and disease. (10 minutes)

5. Kirkpatrick (AZ): Allows non-profit organizations to be eligible to receive competitive grant funds through the Wildlife Conservation and Restoration Subaccount. (10 minutes)
6. Schrier (WA): Allows funds to be used for conservation infrastructure projects that protect and conserve habitat for species of greatest conservation need. (10 minutes)
7. Scott, David (GA): Allows funds to be used for conservation and restoration of native pollinator species. (10 minutes)
8. Tiffany, Thomas (WI): Requires 0.5% of the funds from this bill be provided to the Department of Interior's Office of Inspector General to oversee this program. (10 minutes)

SUMMARY OF THE AMENDMENT TO H.R. 7606 IN PART E  
CONSIDERED AS ADOPTED

1. Scott, David (GA): Modifies the nutrient management assistance program to include precision agriculture practices in title II; modifies the biodiesel blend level that infrastructure must support to be eligible for grants in title IV; strikes an amendment to the conservation stewardship program in title VI; clarifies authorizations for appropriations in titles II and VII; makes technical edits to title VIII.

SUMMARY OF THE AMENDMENTS TO H.R. 7606 IN PART F MADE IN  
ORDER

1. Khanna (CA): Authorizes USDA to carry out a program that reduces dependence on foreign sources of fertilizers, supports reliable access to critical inputs for farmers, and encourages innovation and competition in the highly concentrated fertilizer industry, and would support investments in materials or tools for efficient use of fertilizer, sustainable fertilizer production, and incentives for greater precision in fertilizer use. (10 minutes)
2. Spanberger (VA), Gonzalez, Anthony (OH): Directs USDA to establish Supply Chain Regional Resource Centers to support small and medium-size agricultural producers and businesses with coordination, technical assistance, and grants related to producers' and businesses' supply chain challenges, and directs the existing Agriculture Innovation Centers Program to do research, offer technical assistance and support services, conduct outreach, and provide other services to strengthen and secure supply chains for US agricultural commodities and products. (10 minutes)

PART A—TEXT OF AMENDMENT TO H.R. 2543 CONSIDERED AS  
ADOPTED

Page 8, after line 4, insert the following (and redesignate the subsequent section accordingly):

**SEC. 311. FINDINGS.**

The Congress finds the following:

(1) Housing is the largest portion of most household budgets in the United States and therefore a foundational component of financial access and opportunity.

(2) Due in part to a legacy of discrimination in the United States, people of color are disproportionately experiencing homelessness, are disproportionately renting, and disproportionately paying unaffordable rents, which acts as a barrier to homeownership.

(3) Access to fair and affordable housing, both rental and homeownership opportunities, is critical to upward economic mobility. This includes addressing language barriers in mortgage servicing to ensure borrowers have culturally sensitive, in-language access to critical lending information, can enter into fair and sustainable homeownership, and preserve their home equity.

Page 8, beginning on line 17, strike “by rule, establish” and insert “issue a rule establishing”.

Page 8, line 18, strike “which” and insert “that”.

Page 9, line 4, strike “in any written application” and insert “as part of the application package”.

Page 9, beginning on line 11, strike “that documents” and insert “that—  
“(i) documents”.

Page 9, line 15, strike the period and insert “; and”.

Page 9, after line 15, insert the following:

“(ii) the English version of any document to which such form applies is the official and operative document and the translated version is for informational purposes only.”.

Page 9, line 18, strike “, or assignee of a creditor”.

Page 9, beginning on line 21, strike “, orally or in writing in connection with a residential mortgage loan, as determined by the Director of the Bureau, including”.

Page 9, line 24, after “servicer” insert “or a borrower”.

Page 9, beginning on line 24, strike “or assignee”.

Page 10, line 1, strike “or” and insert “and”.

Page 10, beginning on line 5, strike “and to any creditor that may own the loan in the future”.

Page 10, line 11, after “with” insert “the origination of”.

Page 10, line 15, strike “translation” and insert “translated document”.

Page 10, line 17, strike “would have been” and insert “is”.

Page 10, line 19, strike “a notice on” and insert “in”.

Page 10, beginning on line 20, strike “versions indicating that the English version” and insert “versions—

“(i) a notice indicating that the English version of such document”.

Page 10, line 23, strike the period and insert a semicolon.

Page 10, after line 23, insert the following:

“(ii) the website established under paragraph (6); and

“(iii) a notice of any available oral interpretation services described in paragraph (3).”.

Page 11, line 4, beginning on line 4, strike “, orally or in writing in connection with a residential mortgage loan, as determined by the Director of the Bureau, including”

Page 11, line 7, after “servicer” insert “or a borrower”.

Page 11, line 8, strike “services”.

Page 11, line 10, strike “ORAL” and insert “CREDITOR-PROVIDED ORAL”.

Page 11, line 12 strike “services”.

Page 11, line 13, strike “creditor shall” and insert “creditor—  
“(i) shall”.

Page 11, line 16, strike “consumer” and insert “borrower”.

Page 11, line 17, strike “such”.

Page 11, beginning on line 18, strike “consumer and these oral interpretation services may be provided by qualified staff of the creditor or a qualified third party” and insert “borrower; and

“(ii) may provide such services through qualified staff of the creditor or a third party.”.

Page 11, beginning on line 24, strike “, orally or in writing in connection with a residential mortgage loan, as determined by the Director of the Bureau, including”.

Page 12, line 2, after “servicer” insert “or a borrower”.

Page 12, line 3, strike “10” and insert “30”.

Page 12, line 4, after “information” insert “and not less than 14 days before any closing”.

Page 12, beginning on line 6, strike “required under” and insert “described in”.

Page 12, line 11, after “servicer” insert “at the time of transfer”.

Page 12, line 15, strike “on the website of the creditor publish” and insert “publish on the website of the creditor”.

Page 13, line 14, strike “transaction”.

Page 14, strike lines 10 through 12 and insert the following:

“(d) RULEMAKING.—The Director of the Bureau of Consumer Financial Protection shall, not later than 1 year after the date of the enactment of this section, issue regulations to implement this section that shall take effect not later than 18 months after the date of the enactment of this section.”.

Page 14, line 20, after “form” insert “established by the Director of the Bureau under subsection (a)”.

Page 14, line 25, strike “(c)” and insert “5(c)”.

Page 15, line 19, strike “or an assignee of a servicer”.

Page 15, beginning on line 22, strike “, orally or in writing in connection with a federally related mortgage, as determined by the Director of the Bureau, including”.

Page 15, line 25, after “creditor” insert “or from the borrower”.

Page 15, beginning on line 25, strike “or assignee”.

Page 16, beginning on line 3, strike “and shall transfer such information and the standard language preference form to any other servicer that may service the loan in the future”.

Page 16, line 12, strike “subject to” and insert “securing”.

Page 16, line 14, strike “associated with” and insert “association with the servicing of”.

Page 16, line 19, strike “translation” and insert “translated document”.

Page 16, line 21, strike “would have been” and insert “is”.

Page 17, beginning on line 8, strike “, orally or in writing in connection with a federally related mortgage, as determined by the Director of the Bureau, including”.

Page 17, line 12, after “a servicer” insert “or from the borrower”.

Page 17, beginning on line 13, strike “services”.

Page 17, beginning on line 18, strike “servicer shall” and insert “servicer

“(I) shall”.

Page 17, beginning on line 23, strike “such servicer and the borrower and these oral interpretation services may be provided by” and insert

“servicer and the borrower; and

“(II) may provide such services through”.

Page 18, beginning on line 6, strike “, orally or in writing in connection with a federally related mortgage, as determined by the Director of the Bureau, including”.

Page 18, line 9, after “a servicer” insert “or from the borrower”.

Page 18, line 10, strike “10” and insert “30”.

Page 18, line 11, after “information” insert “and not less than 30 days before any foreclosure sale of the property secured by the federally related mortgage loan of the borrower”.

Page 18, line 18, after “transferee servicer” insert “at the time of the transfer of servicing”.

Page 19, line 1, strike “(7)” and insert “(6)”.

Page 19, beginning on line 2, strike “on the website of the servicer publish” and insert “publish on its website, in a clear and conspicuous manner”.

Page 19, after line 20, insert the following:

“(7) TRANSLATION OF MORTGAGE DOCUMENTS.—With respect to each document published by the Federal Housing Finance Agency and the Bureau of Consumer Financial Protection, and used in association with a federally related mortgage loan, including origination and servicing documents, the Director of the Bureau of Consumer Financial Protection and the Director of the Federal Housing Finance Agency shall, jointly—

“(A) not later than 180 days after the date of the enactment of this section, publish versions of such documents translated into each of the 8 languages most commonly spoken by individuals with limited English proficiency, as determined by the Director of the Bureau of Consumer Financial Protection using information published by the Director of the Bureau of the Census; and

“(B) not later than 3 years after the date of the enactment of this section, publish versions of such documents translated into at least 4 additional languages spoken by individuals with limited English proficiency that are regionally prevalent in the United States, as determined by the Director of the Bureau of Consumer Financial Protection using information published by the Director of the Bureau of the Census.”.

Page 19, strike lines 21 through 24 and insert the following:

“(8) RULEMAKING.—The Director of the Bureau of Consumer Financial Protection shall issue regulations to implement this subsection. A final rule shall be issued by the Director not later than 12 months after the date of enactment of this subsection, and the effective date shall be not later than 18 months after the date of enactment of this subsection.”.

Page 21, line 11, insert before the semicolon the following: “and section 6(n)(7) of the Real Estate Settlement Procedures Act of 1974”.

Page 22, line 11, strike “and”.

Page 22, line 14, add “and” at the end.

Page 22, beginning on line 16, strike “of the Bureau of Consumer Financial Protection”.

Page 23, strike lines 7 through 25 and insert the following:

(1) ENHANCED SEARCH CAPABILITIES.—Not later than 1 year after the date of the enactment of this section—

(A) the Secretary shall update the website maintained by the Secretary that identifies housing counselors approved by the Department of Housing and Urban Development, to allow for searching for housing counseling agencies based on provided language services; and

(B) the Director shall update the website maintained by the Director that identifies housing counselors approved by the

Secretary to allow for searching for housing counseling agencies based on provided language services.

Page 24, line 3, strike “the Department of”.

Page 24, beginning on line 5, strike “HUD-approved housing counselors, counseling agencies, and their staff” and insert “housing counselors, housing counseling agencies, and staff that are approved by the Secretary”.

Page 24, line 8, before “The” insert “CREDITOR.—”.

Page 24, line 11, before “The” insert “DIRECTOR.—”.

Page 24, line 11, strike “director” and insert “Director”.

Page 24, after line 12, insert the following (and redesignate subsequent paragraphs accordingly):

(3) SECRETARY.—The term “Secretary” means the Secretary of Housing and Urban Development.

Page 24, line 13, before “The” insert “SERVICER.—”.

Page 24, line 16, before “The” insert “RESIDENTIAL MORTGAGE LOAN.—”.

Page 24, line 19, before “The” insert “FEDERALLY RELATED MORTGAGE LOAN.—”.

Page 33, beginning on line 5, strike “MINORITY LENDING INSTITUTION SET-ASIDE IN PROVIDING ASSISTANCE” and insert “SUPPORTING MINORITY INSTITUTIONS”.

Page 34, line 14, strike “DATA” and insert “DEMOGRAPHIC DATA”.

Page 34, line 20, strike “DATA” and insert “DEMOGRAPHIC DATA”.

Page 35, strike line 2 and insert the following:

“(B) the term ‘gender identity’ means the gender-related identity, appearance, mannerisms, or other gender-related characteristics of an individual, regardless of the individual’s designated sex at birth;

“(C) the term ‘sexual orientation’ means homosexuality, heterosexuality, or bisexuality; and”.

Page 35, line 7, after “provide” insert “data regarding such factors as may be determined by the Fund, which may include”.

Page 35, line 8, strike “Data” and insert “Demographic data”.

Page 35, line 9, strike “and gender” and insert “gender identity, and sexual orientation”.

Page 35, line 12, add “and” at the end.

Page 35, strike lines 13 and 14.

Page 35, line 15, strike “(iii)” and insert “(ii)”.

Page 36, line 9, strike “ANNUAL REPORT” and insert “REPORT TO CONGRESS”.

Page 36, line 9, strike “18” and insert “24”.

Page 36, line 11, strike “annually” and insert “every other year”.

Page 36, line 17, strike “data” and insert “demographic data”.

Page 36, line 20, strike “all” and insert “any”.

Page 37, line 17, after “shall” insert “seek to provide support for diverse and mission-driven community financial institutions and”.

Page 38, line 11, strike “engaging” and insert “seeking to engage”.

Page 38, line 15, after “information” insert “for other offices of the Department of the Treasury or other Federal Government agencies”.

Page 38, line 16, strike “and” and insert “or”.

Page 40, line 17, strike “the Secretary, the CDFI Fund,”.

Page 40, line 18, strike the comma.

Page 41, line 13, strike “related”.

Page 42, beginning on line 12, strike “Deputy Assistant Secretary for Diverse and Mission-Driven Community Financial Institutions” and insert “Department of the Treasury”.

Page 42, line 21, after “with the” insert “Deputy Assistant Secretary for Diverse and Mission-Driven Community Financial Institutions, the”.

Page 42, line 22, after “Fund” insert a comma.



Page 42, beginning on line 23, strike “Deputy Assistant Secretary” and insert “Secretary of the Treasury”.

Page 44, line 7, add at the end the following: “Such funds may be used for administrative expenses of the Department of the Treasury.”.

Page 44, beginning on line 21, strike “may transfer amounts” and insert “shall transfer no less than \$1,000,000,000”.

Page 44, line 25, insert after the first period the following: “The Fund shall provide such grants using a formula that takes into account criteria such as certification status, financial and compliance performance, portfolio and balance sheet strength, diversity of CDFI business model types, and program capacity.”.

Page 45, strike lines 2 through 7.

Page 45, line 8, strike the quotation mark.

Page 45, line 10, strike the quotation mark.

Page 45, line 10, after “Secretary” insert “of the Treasury”.

Page 45, line 15, strike the quotation mark.

Page 45, line 21, strike the quotation mark.

Page 46, line 3, strike the quotation mark.

Page 46, line 4, strike the quotation mark.

Page 46, line 7, strike the quotation mark.

Page 46, line 7, strike “1 year” and insert “18 months”.

Page 46, line 15, strike the quotation mark.

Page 46, line 16, strike the quotation mark.

Page 46, line 22, strike the quotation mark.

Page 47, line 4, strike the quotation mark.

Page 47, line 9, strike the quotation mark.

Page 47, line 11, strike the quotation mark.

Page 47, line 13, strike the quotation mark.

Page 47, line 15, strike the quotation mark.

Page 47, line 17, strike the quotation mark.

Page 48, line 1, strike the quotation mark.

Page 48, line 3, insert a semicolon before “or”.

Page 48, line 4, strike the quotation mark.

Page 48, line 6, strike the quotation mark.

Page 48, line 8, insert “implement and” before “make”.

Page 48, after line 9, insert the following:

(4) DEFINITIONS.—In this subsection, the terms “community development financial institution” and “minority depository institution” have the meaning given those terms, respectively, under section 103 of the Riegle Community Development and Regulatory Improvement Act of 1994 (12 U.S.C. 4702).

Page 48, line 11, strike “Section 104A” and all that follows through the end of line 17.

Page 48, line 18, strike the quotation mark.

Page 49, line 1, strike the quotation mark.

Page 49, line 5, strike the quotation mark.

Page 49, line 14, strike the quotation mark.

Page 49, line 16, insert “implement and” before “make”.

Page 49, after line 17, insert the following:

(5) DEFINITIONS.—In this subsection, the terms “appropriate Federal banking agency”, “community development financial institution”, “Fund”, and “minority depository institution” have the meaning given those terms, respectively, under section 103 of the Riegle Community Development and Regulatory Improvement Act of 1994 (12 U.S.C. 4702).

Page 50, after line 3, insert the following:

(g) COLLECTION OF DATA.—Section 111 of the Riegle Community Development and Regulatory Improvement Act of 1994 (12 U.S.C. 4710) is amended—

(1) by striking “The Fund” and inserting the following:

“(a) IN GENERAL.—The Fund”; and

(2) by adding at the end the following:

“(b) COLLECTION OF CERTAIN DATA BY CDFIs.—Notwithstanding the Equal Credit Opportunity Act (15 U.S.C. 1691 et seq.)—

“(1) a community development financial institution may collect data described in section 701(a)(1) of that Act (15 U.S.C. 1691(a)(1)) from borrowers and applicants for credit for the sole purpose and exclusive use to ensure that targeted populations and low-income residents of investment areas are adequately served and to report the level of service provided to such populations and areas to the Fund; and

“(2) a community development financial institution that collects the data described in paragraph (1) shall not be subject to adverse action related to that collection by the Bureau of Consumer Financial Protection or any other Federal agency.”.

Page 50, line 8, strike “section 2(a)(1)” and insert “section 331(a)(1)”.

Page 51, line 15, after “institutions” insert “, which shall be provided by the Federal banking agencies,”.

Page 53, line 18, strike “primary”.

Page 53, beginning on line 19, strike “as well as any secondary lines of business”.

Page 55, beginning on line 14, strike “relevant information” and insert “information necessary related to Fund certification and award decisions”.

Page 55, line 16, after “regulator” insert “, and such regulators shall use reasonable efforts to provide such information to the Fund,”.

Page 55, line 19, strike “re-certification” and insert “award”.

Page 56, line 21, strike “The” and insert “Within 1 year after the date of enactment of this Act, the”.

Page 62, line 18, strike “and” and insert after such line the following:

“(3) whether the depository institution has policies in place that ensure that employees are able to report workplace discrimination without fear of wrongful retaliation, threats, or coercion; and”.

Page 62, line 19, strike “(3)(A)” and insert “(4)(A)”.

Page 64, after line 14, insert the following (and redesignate the subsequent subparagraph accordingly):

“(B) the term ‘gender identity’ means the gender-related identity, appearance, mannerisms, or other gender-related characteristics of an individual, regardless of the individual’s designated sex at birth;

“(C) the term ‘sexual orientation’ means homosexuality, heterosexuality, or bisexuality; and”.

Page 66, line 2, strike “and gender” and insert “gender identity, and sexual orientation”.

PART B—TEXT OF AMENDMENTS TO H.R. 2543 MADE IN ORDER

1. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE BOWMAN OF NEW YORK OR HIS DESIGNEE, DEBATABLE FOR 10 MINUTES

Page 43, after line 4, insert the following:

(3) PROMOTING FAIR HOUSING AND COLLECTIVE OWNERSHIP OPPORTUNITIES.—

(A) INITIAL REPORT.—Not later than 18 months after the date of the enactment of this subsection, the Secretary of Treasury, jointly with the Secretary of Housing and Urban Development, shall issue a report to the covered agencies and the Congress examining different ways financial institutions, including community development financial institutions, can affirmatively further fair housing and be encouraged and incentivized to carry out activities that expand long-term wealth-building opportunities within low-income and minority communities that support collective ownership opportunities, including through investments in worker cooperatives, consumer cooperatives, community land trusts, not-for-profit-led shared equity homeownership, and limited-equity cooperatives, and to provide recommendations to the covered agencies and the Congress in the furtherance of these objectives.

(B) PROGRESS UPDATES.—Beginning not later than three years after the date of the enactment of this subsection, and every five years thereafter, the Secretary of the Treasury and the Secretary of Housing and Urban Development shall, after receiving the necessary updates from the covered agencies, issue a report examining the progress made on implementing relevant recommendations, and providing any additional recommendations to the covered agencies and the Congress in furtherance of the objectives under subparagraph (A).

(C) COVERED AGENCIES.—For purposes of this subsection, the term “covered agencies” means the Community Development Financial Institutions Fund, the Department of Housing and Urban Development, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, the National Credit Union Administration, and the Federal Housing Finance Agency.

Page 43, line 5, strike “(3)” and insert “(4)”.

2. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE BEATTY OF OHIO OR HER DESIGNEE, DEBATABLE FOR 10 MINUTES

Add at the end the following:

## **TITLE VI—ENSURING DIVERSE LEADERSHIP OF THE FEDERAL RESERVE**

**SEC. 601.SHORT TITLE.**

This title may be cited as the “Ensuring Diverse Leadership Act of 2022”.

**SEC. 602. CONGRESSIONAL FINDINGS.**

The Congress finds that—

(1) while significant progress has occurred due to the antidiscrimination amendments to the Federal Reserve Act, barriers continue to pose significant obstacles for candidates reflective of gender diversity and racial or ethnic diversity for Federal Reserve bank president positions in the Federal Reserve System;

(2) the continuing barriers described in paragraph (1) merit the following amendment;

(3) Congress has received and reviewed testimony and documentation of the historical lack of gender, racial, and ethnic diversity from numerous sources, including congressional hearings, scientific reports, reports issued by public and private agencies, news stories, and reports of related barriers by organizations and individuals, which show that race-, ethnicity-, and gender-neutral efforts alone are insufficient to address the problem;

(4) the testimony and documentation described in paragraph (3) demonstrate that barriers across the United States prove problematic for full and fair participation in developing monetary policy by individuals reflective of gender diversity and racial or ethnic diversity; and

(5) the testimony and documentation described in paragraph (3) provide a strong basis that there is a compelling need for the below amendment to address the historical lack of gender, racial, and ethnic diversity in the Federal Reserve regional bank presidents selection process in the Federal Reserve System.

**SEC. 603. FEDERAL RESERVE BANK PRESIDENTS.**

(a) **IN GENERAL.**—The provision designated “fifth” of the fourth undesignated paragraph of section 4 of the Federal Reserve Act (12 U.S.C. 341) is amended by inserting after “employees.” the following: “In making the appointment of a president, the bank shall interview at least one individual reflective of gender diversity and one individual reflective of racial or ethnic diversity.”.

(b) **REPORT.**—Not later than January 1 of each year, each Federal reserve bank shall submit to the Committee on Banking, Housing, and Urban Affairs of the Senate, the Committee on Financial Services of the House of Representatives, and the Office of Inspector General for the Board of Governors of the Federal Reserve System and the Bureau of Consumer Financial Protection a report describing the applicant pool demographic for the position of the president of the Federal reserve bank for the preceding fiscal year, if applicable.

**SEC. 604. TECHNICAL ADJUSTMENTS.**

(a) AMERICAN COMPETITIVENESS AND WORKFORCE IMPROVEMENT ACT OF 1998.—Section 418(b) of the American Competitiveness and Workforce Improvement Act of 1998 (8 U.S.C. 1184 note) is amended by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(b) BRETTON WOODS AGREEMENTS ACT.—The Bretton Woods Agreements Act (22 U.S.C. 286 et seq.) is amended—

(1) in section 4(a), by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(2) in section 45(a)(1), by striking “chairman of the board of Governors” and inserting “Chair of the Board of Governors”.

(c) DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT.—The Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. 5301 et seq.) is amended by striking “Chairman of the Board” each place such term appears and inserting “Chair of the Board”.

(d) EMERGENCY ECONOMIC STABILIZATION ACT OF 2008.—The Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.) is amended by striking “Chairman of the Board” each place such term appears and inserting “Chair of the Board”.

(e) EMERGENCY LOAN GUARANTEE ACT.—Section 2 of the Emergency Loan Guarantee Act (15 U.S.C. 1841) is amended by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(f) EMERGENCY STEEL LOAN GUARANTEE AND EMERGENCY OIL AND GAS GUARANTEED LOAN ACT OF 1999.—The Emergency Steel Loan Guarantee and Emergency Oil and Gas Guaranteed Loan Act of 1999 (15 U.S.C. 1841 note) is amended—

(1) in section 101(e)(2)—

(A) by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(B) by striking “Chairman,” and inserting “Chair,”; and

(2) in section 201(d)(2)(B)—

(A) by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(B) by striking “Chairman,” and inserting “Chair,”.

(g) FARM CREDIT ACT OF 1971.—Section 4.9(d)(1)(C) of the Farm Credit Act of 1971 (12 U.S.C. 2160(d)(1)(C)) is amended by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(h) FEDERAL DEPOSIT INSURANCE ACT.—The Federal Deposit Insurance Act (12 U.S.C. 1811 et seq.) is amended—

(1) in section 7(a)(3), by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(2) in section 10(k)(5)(B)(ii), by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(i) FEDERAL RESERVE ACT.—The Federal Reserve Act (12 U.S.C. 226 et seq.) is amended—

(1) by striking “chairman” each place such term appears and inserting “chair”;

(2) by striking “Chairman” each place such term appears other than in section 11(r)(2)(B) and inserting “Chair”;

(3) in section 2, in the sixth undesignated paragraph—

(A) in the second sentence, by striking “his” and inserting “the Comptroller of the Currency’s”; and

(B) in the third sentence, by striking “his” and inserting “the director’s”;

(4) in section 4—

(A) in the third undesignated paragraph, by striking “his office” and inserting “the Office of the Comptroller of the Currency”;

(B) in the fourth undesignated paragraph, in the provision designated “fifth”, by striking “his” and inserting “the person’s”;

- (C) in the eighth undesignated paragraph, by striking “his” and inserting “the chair’s”;
- (D) in the seventeenth undesignated paragraph—
  - (i) by striking “his” and inserting “the officer’s”; and
  - (ii) by striking “he” and inserting “the individual”;
- (E) in the twentieth undesignated paragraph—
  - (i) by striking “He” each place such term appears and inserting “The chair”;
  - (ii) in the third sentence—
    - (I) by striking “his” and inserting “the”; and
    - (II) by striking “he” and inserting a comma; and
  - (iii) in the fifth sentence, by striking “he” and inserting “the chair”; and
- (F) in the twenty-first undesignated paragraph, by striking “his” each place such term appears and inserting “the agent’s”;
- (5) in section 6, in the second undesignated paragraph, by striking “he” and inserting “the Comptroller of the Currency”;
- (6) in section 9A(c)(2)(C), by striking “he” and inserting “the participant”;
- (7) in section 10—
  - (A) by striking “he” each place such term appears and inserting “the member”;
  - (B) in the second undesignated paragraph, by striking “his” and inserting “the member’s”; and
  - (C) in the fourth undesignated paragraph—
    - (i) in the second sentence, by striking “his” and inserting “the chair’s”;
    - (ii) in the fifth sentence, by striking “his” and inserting “the member’s”; and
    - (iii) in the sixth sentence, by striking “his” and inserting “the member’s”;
- (8) in section 12, by striking “his” and inserting “the member’s”;
- (9) in section 13, in the tenth undesignated paragraph, by striking “his” and inserting “the assured’s”;
- (10) in section 16—
  - (A) by striking “he” each place such term appears and inserting “the agent”;
  - (B) in the seventh undesignated paragraph—
    - (i) by striking “his” and inserting “the agent’s”; and
    - (ii) by striking “himself” and inserting “the agent”;
  - (C) in the tenth undesignated paragraph, by striking “his” and inserting “the Secretary’s”; and
  - (D) in the fifteenth undesignated paragraph, by striking “his” and inserting “the agent’s”;
- (11) in section 18, in the eighth undesignated paragraph, by striking “he” and inserting “the Secretary of the Treasury”;
- (12) in section 22—
  - (A) in subsection (f), by striking “his” and inserting “the director’s or officer’s”; and
  - (B) in subsection (g)—
    - (i) in paragraph (1)(D)—
      - (I) by striking “him” and inserting “the officer”; and
      - (II) by striking “he” and inserting “the officer”; and
    - (ii) in paragraph (2)(A), by striking “him as his” and inserting “the officer as the officer’s”; and
- (13) in section 25A—
  - (A) in the twelfth undesignated paragraph—
    - (i) by striking “he” each place such term appears and inserting “the member”; and
    - (ii) by striking “his” and inserting “the member’s”;

(B) in the fourteenth undesignated paragraph, by striking “his” and inserting “the director’s or officer’s”; and

(C) in the twenty-second undesignated paragraph, by striking “his” each place such term appears and inserting “such individual’s”.

(j) FEDERAL RESERVE REFORM ACT OF 1977.—Section 204(b) of the Federal Reserve Reform Act of 1977 (12 U.S.C. 242 note) is amended by striking “Chairman or Vice Chairman of the Board of Governors” and inserting “Chair or Vice Chair of the Board of Governors”.

(k) FINANCIAL INSTITUTIONS REFORM, RECOVERY, AND ENFORCEMENT ACT OF 1989.—The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 is amended—

(1) in section 308 (12 U.S.C. 1463 note)—

(A) in subsection (a), by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(B) in subsection (c), by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”;

(2) in section 1001(a) (12 U.S.C. 1811 note), by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(3) in section 1205(b)(1)(A) (12 U.S.C. 1818 note)—

(A) by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(B) by striking “Chairman’s” and inserting “Chair’s”.

(l) FOOD, CONSERVATION, AND ENERGY ACT OF 2008.—Section 13106(a) of the Food, Conservation, and Energy Act of 2008 (7 U.S.C. 2 note) is amended by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(m) HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1992.—Section 1313(a)(3) of the Housing and Community Development Act of 1992 (12 U.S.C. 4513(a)(3)) is amended—

(1) in the heading, by striking “CHAIRMAN” and inserting “CHAIR”;

(2) by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(3) by striking “Chairman regarding” and inserting “Chair regarding”.

(n) INSPECTOR GENERAL ACT OF 1978.—Section 8G of the Inspector General Act of 1978 is amended by striking “Chairman of the Board of Governors” each place such term appears and inserting “Chair of the Board of Governors”.

(o) INTERNATIONAL LENDING SUPERVISION ACT OF 1983.—Section 908(b)(3)(C) of the International Lending Supervision Act of 1983 (12 U.S.C. 3907(b)(3)(C)) is amended by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(p) NEIGHBORHOOD REINVESTMENT CORPORATION ACT.—Section 604(a)(3) of the Neighborhood Reinvestment Corporation Act (42 U.S.C. 8103(a)(3)) is amended by striking “Chairman” each place it appears and inserting “Chair”.

(q) PUBLIC LAW 93–495.—Section 202(a)(1) of Public Law 93–495 (12 U.S.C. 2402(a)(1)) is amended—

(1) by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(2) by striking “his” and inserting “the Chair’s”.

(r) SARBANES-OXLEY ACT OF 2002.—Section 101(e)(4)(A) of the Sarbanes-Oxley Act of 2002 (15 U.S.C. 7211(e)(4)(A)) is amended by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(s) SECURITIES EXCHANGE ACT OF 1934.—Section 17A(f)(4)(C) of the Securities Exchange Act of 1934 (15 U.S.C. 78q–1(f)(4)(C)) is amended by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(t) TITLE 31.—Title 31, United States Code, is amended—

(1) in section 1344(b)(7), by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”; and

(2) in section 5318A, by striking “Chairman of the Board of Governors” each place such term appears and inserting “Chair of the Board of Governors”.

(u) TRADE ACT OF 1974.—Section 163(b)(3) of the Trade Act of 1974 (19 U.S.C. 2213(b)(3)) is amended by striking “Chairman of the Board of Governors” and inserting “Chair of the Board of Governors”.

(v) DEEMING OF NAME.—Any reference in a law, regulation, document, paper, or other record of the United States to the Chairman of the Board of Governors of the Federal Reserve System shall be deemed to be a reference to the Chair of the Board of Governors of the Federal Reserve System.



3. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE BROWN  
OF OHIO OR HER DESIGNEE, DEBATABLE FOR 10 MINUTES

Page 5, line 25, after “gender,” insert “individuals with dependent children under the age of 18 (to the extent possible).”.

4. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE BUSH  
OF MISSOURI OR HER DESIGNEE, DEBATABLE FOR 10 MINUTES

Page 5, line 25, after “gender,” insert “age.”

Page 5, line 25, insert before the first period the following: “, and shall also provide cross-sectional data on the interaction between these groups and note any statistically significant findings, to the extent available”.

5. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
CICILLINE OF RHODE ISLAND OR HIS DESIGNEE, DEBATABLE  
FOR 10 MINUTES

Page 29, after line 4, insert the following:

(c) ECOA DEFINITIONS.—Section 702 of the Equal Credit Opportunity Act (15 U.S.C. 1691a), as amended by subsection (b), is further amended by adding at the end the following:

“(h) The term ‘gender identity’ means the gender-related identity, appearance, mannerisms, or other gender-related characteristics of an individual, regardless of the individual’s designated sex at birth.

“(i) The term ‘sex’ includes—

“(1) a sex stereotype;

“(2) pregnancy, childbirth, or a related medical condition;

“(3) sexual orientation or gender identity; and

“(4) sex characteristics, including intersex traits.

“(j) The term ‘sexual orientation’ means homosexuality, heterosexuality, or bisexuality.

“(k) The term ‘race’, ‘color’, ‘religion’, ‘national origin’, ‘sex’ (including ‘sexual orientation’ and ‘gender identity’), ‘marital status’, or ‘age’, used with respect to an individual, includes—

“(1) the race, color, religion, national origin, sex (including sexual orientation and gender identity), marital status, or age, respectively, of another person with whom the individual is associated or has been associated; and

“(2) a perception or belief, even if inaccurate, concerning the race, color, religion, national origin, sex (including sexual orientation and gender identity), marital status, or age, respectively, of the individual.”.

(d) RULES OF CONSTRUCTION.—Section 701 of the Equal Credit Opportunity Act (15 U.S.C. 1691) is amended by adding at the end the following:

“(f) RULES OF CONSTRUCTION.—

“(1) CLAIMS AND REMEDIES NOT PRECLUDED.—Nothing in this title shall be construed to limit the claims or remedies available to any individual for an unlawful practice on the basis of race, color, religion, sex (including sexual orientation and gender identity), or national origin, including claims brought pursuant to section 1979 or 1980 of the Revised Statutes (42 U.S.C. 1983, 1985) or any other law, including a Federal law, regulation, or policy.

“(2) NO NEGATIVE INFERENCE.—Nothing in this title shall be construed to support any inference that any Federal law prohibiting a practice on the basis of sex does not prohibit discrimination on the basis of pregnancy, childbirth, or a related medical condition, sexual orientation, gender identity, or a sex stereotype.”.

6. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE DAVIS OF ILLINOIS OR HIS DESIGNEE, DEBATABLE FOR 10 MINUTES

Strike subtitle B of title II and insert the following:

## **Subtitle B—Repeal Of Small Business Loan Data Collection**

### **SEC. 221. REPEAL.**

(a) **IN GENERAL.**—Section 704B of the Equal Credit Opportunity Act (15 U.S.C. 1691c–2) is hereby repealed.

(b) **CONFORMING AMENDMENTS.**—The Equal Credit Opportunity Act is amended—

(1) in section 701(b) (15 U.S.C. 1691(b))—

(A) in paragraph (3), by adding “or” at the end;

(B) in paragraph (4), by striking “; or” and inserting a period;

and

(C) by striking paragraph (5); and

(2) in the table of contents for such Act, by striking the item relating to section 704B.

Page 86, strike lines 14 and 15.

7. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
DESAULNIER OF CALIFORNIA OR HIS DESIGNEE, DEBATABLE  
FOR 10 MINUTES

Page 32, line 4, after "identity," insert "disability status, veteran  
status,".

8. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
DESAULNIER OF CALIFORNIA OR HIS DESIGNEE, DEBATABLE  
FOR 10 MINUTES

Page 47, line 23, strike “and”.

Page 48, line 3, strike “or” and insert “; and”.

Page 48, after line 3, insert the following:

“(VI) reduce the unbanked and underbanked  
population; or”.

9. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE GARCIA OF TEXAS OR HER DESIGNEE, DEBATABLE FOR 10 MINUTES

Add at the end the following:

## **TITLE VI—STUDYING BARRIERS TO HOUSING**

**SEC. 601.SHORT TITLE.**

This title may be cited as the “Studying Barriers to Housing Act”.

**SEC. 602. GAO STUDY AND REPORT ON REDUCING HOMELESSNESS THROUGH PUBLIC HOUSING AND SECTION 8 RENTAL ASSISTANCE.**

(a) **STUDY.**—The Comptroller General of the United States shall conduct a study to identify any barriers that limit the ability of a public housing agency in attempting to provide housing assistance under the Public Housing and Housing Choice Voucher programs under title I of the United States Housing Act of 1937 (42 U.S.C. 1437 et seq.) for populations experiencing homelessness, which shall include—

(1) identification of any laws, regulations, and any other notices or guidance pertaining to—

(A) waiting lists, documentation requirements, or tenant screening that effect the ability of a public housing agency to accept persons and families experiencing homelessness into the public housing or voucher program; and

(B) funding formulas and performance measures that may penalize public housing agencies trying to serve persons and families experiencing homelessness;

(2) analyzing and determining the effect of the limitation under section 8(o)(13)(B) of the United States Housing Act of 1937 (42 U.S.C. 1437f(o)(13)(B); relating to the maximum amount of housing voucher assistance that a public housing agency may use for project-based assistance) has on the ability of public housing agencies to serve persons and families experiencing homelessness; and

(3) identification of barriers to fair housing and the coordination of Federal housing assistance and homelessness funds, including outreach and marketing of such funds, to affirmatively further fair housing for protected classes under the Fair Housing Act of 1968 (42 U.S.C. 3601 et seq.) that are disproportionately experiencing homelessness.

(b) **REPORT.**—Not later than the expiration of the 12-month period beginning on the date of the enactment of this Act, the Comptroller General shall submit a report to the Congress describing the study conducted pursuant to subsection (a) and setting forth the results and conclusions of the study.

10. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
GONZALEZ OF TEXAS OR HIS DESIGNEE, DEBATABLE FOR 10  
MINUTES

Insert after section 524 the following:

**SEC. 525. RULE OF CONSTRUCTION.**

Nothing in this subtitle or the amendments made by this subtitle may be construed to prevent or otherwise impede the ability of insured depository institutions (as defined in section 3 of the Federal Deposit Insurance Act) to establish branches and provide banking services in underserved areas.



11. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
HOULAHAN OF PENNSYLVANIA OR HER DESIGNEE,  
DEBATABLE FOR 10 MINUTES

Page 50, line 18, insert before the period the following: “, with a focus on supporting young women entrepreneurs, entrepreneurs who are Black, Hispanic, Asian or Pacific Islander, and Native American or Native Alaskan and other historically underrepresented groups or first time business owners”.

12. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
HOULAHAN OF PENNSYLVANIA OR HER DESIGNEE,  
DEBATABLE FOR 10 MINUTES

Page 103, line 22, strike “and”.

Page 103, line 25, strike the first period and all that follows and insert “;  
and”.

Page 103, after line 25, insert the following:

“(D) a description of the types of financial education programs made available to members of the credit union, including those who are members by reason of the application and those in rural areas, where applicable.”.

13. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE JACKSON LEE OF TEXAS OR HER DESIGNEE, DEBATABLE FOR 10 MINUTES

Page 4, line 12, strike "Section" and insert the following:

(a) Section

Page 5, after line 25, insert the following:

(b) The Board of Governors of the Federal Reserve System, in consultation with the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, the National Credit Union Administration, and the Bureau of Consumer Financial Protection, shall issue a report to Congress containing the plans, activities, and actions of the Board of Governors of the Federal Reserve System to minimize and eliminate disparities across racial and ethnic groups with respect to access to financial products for the purpose of restoration, renovations, or repair following a federally-declared disaster.

14. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
JAYAPAL OF WASHINGTON OR HER DESIGNEE, DEBATABLE  
FOR 10 MINUTES

Page 5, line 21, strike “include a comparison” and insert “include—  
“(i) a comparison”.

Page 5, line 25, strike the first period and all that follows and insert “;  
and

“(ii) data disaggregated by ethnic subgroup, to the extent  
available.”.

15. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
JOHNSON OF TEXAS OR HER DESIGNEE, DEBATABLE FOR 10  
MINUTES

Page 5, line 25, after “gender,” insert “disability (as such term is defined in section 3 of the Americans with Disabilities Act of 1990),”.

16. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
KUSTER OF NEW HAMPSHIRE OR HER DESIGNEE, DEBATABLE  
FOR 10 MINUTES

Page 20, after line 21, insert the following (and redesignate subsequent subsections and conform cross-references accordingly):

(e) COMMUNITY FINANCIAL INSTITUTIONS REPORT.—Not later than 2 years after the date of the enactment of this Act, the Comptroller General of the United States shall study and report to Congress on the effects of the implementation of this section and the amendments made by this section on insured depository institutions with less than \$10,000,000,000 in total assets, and the communities they serve, along with any regulatory or legislative recommendations to advance the purposes of this section.

17. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
LAWRENCE OF MICHIGAN OR HER DESIGNEE, DEBATABLE FOR  
10 MINUTES

Page 36, line 19, insert before the semicolon the following: “, including breakdowns by each State (including the District of Columbia and each territory of the United States) and Tribal government entity”.

Page 51, line 17, insert before the period the following: “, including breakdowns by each State (including the District of Columbia and each territory of the United States), Tribal government entity, and congressional district”.

Page 53, line 17, insert before the semicolon the following: “, including overall impact breakdowns by each State (including the District of Columbia and each territory of the United States) and Tribal government entity”.

Page 67, line 21, insert before the period the following: “, including breakdowns by each State (including the District of Columbia and each territory of the United States), Tribal government entity, and congressional district”.

Page 70, line 3, insert before the period the following: “, including breakdowns by each State (including the District of Columbia and each territory of the United States), Tribal government entity, and congressional district”.

Page 92, line 22, insert before the period the following: “, including breakdowns by each State (including the District of Columbia and each territory of the United States) and Tribal government entity”.

Page 98, line 22, insert before the semicolon the following: “, including breakdowns by each State (including the District of Columbia and each territory of the United States), Tribal government entity, and congressional district”.

Page 103, line 18, insert before the period the following: “, including breakdowns by each State (including the District of Columbia and each territory of the United States), Tribal government entity, and congressional district”.

18. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE LEE OF NEVADA OR HER DESIGNEE, DEBATABLE FOR 10 MINUTES

Add at the end the following:

## **TITLE VI—STATE OF HOUSING IN THE UNITED STATES**

### **SEC. 601. INTERAGENCY WORKING GROUP REPORTS.**

There is established an interagency working group consisting of the Secretary of the Treasury, the Secretary of Housing and Urban Development, and the Director of the Federal Housing Finance Agency, which shall produce two reports, in consultation with the Attorney General, the Secretary of Agriculture, the Secretary of Veterans Affairs, the Secretary of Transportation, and the Executive Director of the United States Interagency Council on Homelessness, each year detailing the state of housing in the United States, including recommendations related to housing fairness, affordability, and supply.

### **SEC. 602. TESTIMONY ON THE STATE OF HOUSING AFFORDABILITY AND SUPPLY.**

After each report is produced under section 601, each member of the interagency working group described under section 601 shall appear before the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate to testify on the contents of such report.



19. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE PAYNE,  
JR OF NEW JERSEY OR HIS DESIGNEE, DEBATABLE FOR 10  
MINUTES

Add at the end the following:

## **TITLE VI—PAYMENT CHOICE**

**SEC. 601.SHORT TITLE.**

This subtitle may be cited as the “Payment Choice Act of 2022”.

**SEC. 602. SENSE OF CONGRESS.**

It is the sense of Congress that every consumer has the right to use cash at retail businesses who accept in-person payments.

**SEC. 603. RETAIL BUSINESSES PROHIBITED FROM REFUSING CASH PAYMENTS.**

(a) **IN GENERAL.**—Subchapter I of chapter 51 of title 31, United States Code, is amended by adding at the end the following:

**“§5104.Retail businesses prohibited from refusing cash payments.**

“(a) **IN GENERAL.**—Any person engaged in the business of selling or offering goods or services at retail to the public with a person accepting in-person payments at a physical location (including a person accepting payments for telephone, mail, or internet-based transactions who is accepting in-person payments at a physical location)—

“(1) shall accept cash as a form of payment for sales of less than \$2,000 (or, for loan payments, payments made on a loan with an original principal amount of less than \$2,000) made at such physical location; and

“(2) may not charge cash-paying customers a higher price compared to the price charged to customers not paying with cash.

“(b) **EXCEPTIONS.**—

“(1) **IN GENERAL.**—Subsection (a) shall not apply to a person if such person—

“(A) is unable to accept cash because of—

“(i) a sale system failure that temporarily prevents the processing of cash payments; or

“(ii) a temporary insufficiency in cash on hand needed to provide change; or

“(B) provides customers with the means, on the premises, to convert cash into a card that is either a general-use prepaid card, a gift card, or an access device for electronic fund transfers for which

—  
“(i) there is no fee for the use of the card;

“(ii) there is not a minimum deposit amount greater than 1 dollar;

“(iii) amounts loaded on the card do not expire, except as permitted under paragraph (2);

“(iv) there is no collection of any personal identifying information from the customer;

“(v) there is no fee to use the card; and

“(iv) there may be a limit to the number of transactions.

“(2) **INACTIVITY.**—A person seeking exception from subsection (a) may charge an inactivity fee in association with a card offered by such person if—

“(A) there has been no activity with respect to the card during the 12-month period ending on the date on which the inactivity fee is imposed;

“(B) not more than 1 inactivity fee is imposed in any 1-month period; and

“(C) it is clearly and conspicuously stated, on the face of the mechanism that issues the card and on the card—

“(i) that an inactivity fee or charge may be imposed;

“(ii) the frequency at which such inactivity fee may be imposed; and

“(iii) the amount of such inactivity fee.

“(c) RIGHT TO NOT ACCEPT LARGE BILLS.—

“(1) IN GENERAL.—Notwithstanding subsection (a), for the 5-year period beginning on the date of enactment of this section, this section shall not require a person to accept cash payments in \$50 bills or any larger bill.

“(2) RULEMAKING.—

“(A) IN GENERAL.—The Secretary of the Treasury, in this section referred to as the Secretary, shall issue a rule on the date that is 5 years after the date of the enactment of this section with respect to any bills a person is not required to accept.

“(B) REQUIREMENT.—When issuing a rule under subparagraph (A), the Secretary shall require persons to accept \$1, \$5, \$10, \$20, and \$50 bills.

“(d) ENFORCEMENT.—

“(1) PREVENTATIVE RELIEF.—Whenever any person has engaged, or there are reasonable grounds to believe that any person is about to engage, in any act or practice prohibited by this section, a civil action for preventive relief, including an application for a permanent or temporary injunction, restraining order, or other order may be brought against such person.

“(2) CIVIL PENALTIES.—Any person who violates this section shall—

“(A) be liable for actual damages;

“(B) be fined not more than \$2,500 for a first offense; and

“(C) be fined not more than \$5,000 for a second or subsequent offense.

“(3) JURISDICTION.—An action under this section may be brought in any United States district court, or in any other court of competent jurisdiction.

“(4) INTERVENTION OF ATTORNEY GENERAL.—Upon timely application, a court may, in its discretion, permit the Attorney General to intervene in a civil action brought under this subsection, if the Attorney General certifies that the action is of general public importance.

“(5) AUTHORITY TO APPOINT COURT-PAID ATTORNEY.—Upon application by an individual and in such circumstances as the court may determine just, the court may appoint an attorney for such individual and may authorize the commencement of a civil action under this subsection without the payment of fees, costs, or security.

“(6) ATTORNEY’S FEES.—In any action commenced pursuant to this section, the court, in its discretion, may allow the prevailing party, other than the United States, a reasonable attorney’s fee as part of the costs, and the United States shall be liable for costs the same as a private person.

“(7) REQUIREMENTS IN CERTAIN STATES AND LOCAL AREAS.—In the case of an alleged act or practice prohibited by this section which occurs in a State, or political subdivision of a State, which has a State or local law prohibiting such act or practice and establishing or authorizing a State or local authority to grant or seek relief from such act or practice or to institute criminal proceedings with respect thereto upon receiving notice thereof, no civil action may be brought hereunder before the expiration of 30 days after written notice of such alleged act

or practice has been given to the appropriate State or local authority by registered mail or in person, provided that the court may stay proceedings in such civil action pending the termination of State or local enforcement proceedings.

“(e) GREATER PROTECTION UNDER STATE LAW.—This section shall not preempt any law of a State, the District of Columbia, a Tribal government, or a territory of the United States if the protections that such law affords to consumers are greater than the protections provided under this section.

“(f) RULEMAKING.—The Secretary shall issue such rules as the Secretary determines are necessary to implement this section, which may prescribe additional exceptions to the application of the requirements described in subsection (a).”.

(b) CLERICAL AMENDMENT.—The table of contents for chapter 51 of title 31, United States Code, is amended by inserting after the item relating to section 5103 the following:

“5104. Retail businesses prohibited from refusing cash payments.”.

(c) RULE OF CONSTRUCTION.—The amendments made by this section may not be construed to have any effect on section 5103 of title 31, United States Code.

20. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
PRESSLEY OF MASSACHUSETTS OR HER DESIGNEE,  
DEBATABLE FOR 10 MINUTES

Page 67, after line 2, insert the following:

“(D) The disability status, based on voluntary self-identification, of any member of the board of directors of the issuer, any nominee for the board of directors of the issuer, or any executive officer of the issuer.”.

21. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
PRESSLEY OF MASSACHUSETTS OR HER DESIGNEE,  
DEBATABLE FOR 10 MINUTES

Page 9, line 21, after “orally” insert “, in American Sign Language,”.

Page 11, line 4, after “orally” insert “, in American Sign Language,”.

Page 11, after line 20, insert the following:

“(C) AMERICAN SIGN LANGUAGE  
INTERPRETATION SERVICES.—If a creditor is required  
under subparagraph (A) to provide oral interpretation  
services to a consumer, and if such consumer has indicated a  
preference for American Sign Language, such creditor shall  
ensure qualified American Sign Language interpretation  
services, as defined by the Director of the Bureau, are made  
available to the consumer for all oral communications  
between such creditor and the consumer, where such  
American Sign Language interpretation services may be  
provided by qualified staff of the creditor or a qualified third  
party.”.

Page 11, line 24, after “orally” insert “, in American Sign Language,”.

22. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
PRESSLEY OF MASSACHUSETTS OR HER DESIGNEE,  
DEBATABLE FOR 10 MINUTES

Page 27, line 1, strike “or”.

Page 27, line 2, insert before the semicolon the following: “, or disability  
(as such term is defined in section 3 of the Americans with Disabilities Act of  
1990)”.

23. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE SCOTT  
OF GEORGIA OR HIS DESIGNEE, DEBATABLE FOR 10 MINUTES

Page 69, line 6, insert “, and diversity with respect to individuals self-identifying as lesbian, gay, bisexual, transgender, or queer,” after “diversity”.

Page 69, line 18, insert “, and diversity with respect to individuals self-identifying as lesbian, gay, bisexual, transgender, or queer,” after “diversity”.

Page 70, line 2, insert “, and the status of diversity with respect to individuals self-identifying as lesbian, gay, bisexual, transgender, or queer,” after “diversity”.

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24. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
TIMMONS IV OF SOUTH CAROLINA OR HIS DESIGNEE,  
DEBATABLE FOR 10 MINUTES

Strike title I, title II, title III, subtitle B of title IV, and subtitle B of title  
V.



25. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE TLAIB  
OF MICHIGAN OR HER DESIGNEE, DEBATABLE FOR 10 MINUTES

Page 5 beginning on line 23, strike “(White, African-American, Latino, Native American, and Asian populations),”.

Page 5, after line 25, insert the following:

“(C) ETHNIC SUBGROUP DEFINED.—The term ‘ethnic subgroup’ means a social group that—

“(i) has a distinct social, racial, geographic, national origin, or cultural identity; and

“(ii) is susceptible to being disadvantaged.”.

26. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE TORRES OF NEW YORK OR HIS DESIGNEE, DEBATABLE FOR 10 MINUTES

Add at the end the following:

## **TITLE VI—REPORT ON HOUSING FOR LGBTQ+ PERSONS**

### **SEC. 601. HUD REPORT.**

Not later than the expiration of the 6-month period beginning on the date of the enactment of this Act, the Secretary of Housing and Urban Development shall submit a report to the Congress describing all efforts and activities of the Department of Housing and Urban Development, recently taken, ongoing, or planned, to provide or facilitate access to affordable permanent and temporary housing for persons who identify as lesbian, gay, bisexual, transgender, questioning/queer, or another identity other than heterosexual, including such person who are youth, elderly, and homeless.

27. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE WILLIAMS OF GEORGIA OR HER DESIGNEE, DEBATABLE FOR 10 MINUTES

Add at the end the following:

## TITLE VI

**SEC. 601.SHORT TITLE.**

This title may be cited as the “Expanding Access to Credit through Consumer-Permissioned Data Act”.

**SEC. 602. FINDINGS.**

The Congress finds the following:

(1) Using alternative data in mortgage lending (either through alternative credit scores or in underwriting) has the potential to increase access to credit for individuals with little or no credit history with the national credit reporting agencies (NCRAs), according to a review of alternative data use in mortgage lending by the Government Accountability Office in December 2021.

(2) Approximately 45 million consumers do not have any credit history with the NCRAs or did not have enough credit history to be scored, according to a 2015 report by the Bureau of Consumer Financial Protection (CFPB), entitled “Data Point: Credit Invisibles”. The CFPB also reported that this population disproportionately included low-income consumers, younger consumers, and consumers of color.

(3) The use of alternative data to establish a low- or moderate-income borrower’s credit history for the purpose of extending mortgage credit can help lenders meet goals of the Community Reinvestment Act.

(4) Mortgage underwriting systems that allow lenders to use consumer-permissioned alternative credit information may help expand access to mortgages for borrowers with lower credit scores and communities of color. On September 21, 2021, Fannie Mae updated its automated underwriting system so that it notifies lenders that a borrower may benefit from the inclusion of consistent rental payment information, and with the consumer’s permission, the underwriting system will automatically identify rental payments within bank statement data and include this in its credit assessment. According to a fair lending and credit risk analysis by Fannie Mae and the Federal Housing Finance Agency, the populations most likely to benefit from this change are applicants with lower credit scores, who are disproportionately consumers of color.

**SEC. 603. REQUIREMENT TO CONSIDER ADDITIONAL CREDIT INFORMATION WHEN MAKING MORTGAGE LOANS.**

(a) IN GENERAL.—The Equal Credit Opportunity Act (15 U.S.C. 1691 et seq.) is amended by inserting after section 701 the following:

**“§701A.Requirement to consider additional credit information when making mortgage loans**

“(a) IN GENERAL.—A creditor extending a mortgage loan shall, in evaluating the creditworthiness of an applicant, consider credit information not reported through a consumer reporting agency, if—

“(1) the applicant—

“(A) requests such consideration, and has not retracted such request;

“(B) provides the credit information to be considered; and

“(C) states that the applicant does not believe that credit information reported through consumer reporting agencies fully or

accurately reflects the applicant's creditworthiness in the absence of such information; and

"(2) the credit information relates to the types of information that the creditor would consider if otherwise reported and includes current payment and transaction information, such as bank statement information or rental payment information.

"(b) TREATMENT OF ADDITIONAL INFORMATION.—A creditor shall treat any information provided pursuant to subsection (a) in the same manner and with the same weight as the creditor would treat the same information if it were provided by a consumer reporting agency, unless the creditor reasonably determines that the information is the result of a material misrepresentation.

"(c) NOTICE TO APPLICANTS.—

"(1) IN GENERAL.—A creditor described under subsection (a) shall provide each applicant for a mortgage loan with a notice that includes—

"(A) an explanation of the applicant's right under this section to provide additional credit information to the creditor for consideration, including examples of such additional information, as well as the benefits of providing such information;

"(B) the right of the creditor to disregard any such information if the creditor determines that the information is the result of a material misrepresentation; and

"(C) the right of an applicant to retract the applicant's request to use such additional credit information at any point in the application process.

"(2) NOTICE LANGUAGES.—Notices required under paragraph (1) shall be made available in each of the 8 languages most commonly spoken by individuals with limited English proficiency, as determined by the Director of the Bureau using information published by the Director of the Bureau of the Census.

"(3) FORM LANGUAGE.—The Director of the Bureau shall establish form language, which shall be used by each creditor when providing the notices required under this subsection, providing—

"(A) the examples described under paragraph (1)(A);

"(B) the description of the benefits described under paragraph (1)(A); and

"(C) the non-English language versions of the notices described under paragraph (2).

"(d) CONSIDERATION OF ALTERNATIVE DATA; TREATMENT OF UNDERWRITING SYSTEMS.—A creditor shall ensure that the alternative data provided under the requirements of subsection (a) shall be considered as part of the decisioning process. Any creditor who develops or maintains an underwriting system for mortgage loans shall ensure such system complies with the requirements described under subsection (a).

"(e) CONSUMER REPORTING AGENCY DEFINED.—In this section, the term 'consumer reporting agency' has the meaning given that term under section 603 of the Fair Credit Reporting Act."

(b) CLERICAL AMENDMENT.—The table of contents for the Equal Credit Opportunity Act is amended by inserting after the item relating to section 701 the following:

"701A. Requirement to consider additional credit information when making mortgage loans."

PART C—TEXT OF AMENDMENT TO H.R. 2773 CONSIDERED AS  
ADOPTED

Page 20, line 18, strike “(A) IN GENERAL.—”.

Strike page 20, line 23 and all that follows through page 21, line 21.

Page 25, line 8, strike “(e)” and insert “(i)”.

PART D—TEXT OF AMENDMENTS TO H.R. 2773 MADE IN ORDER

1. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
CHERFILUS-MCCORMICK OF FLORIDA OR HER DESIGNEE,  
DEBATABLE FOR 10 MINUTES

Page 7, line 15, strike “and”.

Page 7, line 20, strike the period and insert “; and”.

Page 7, after line 20, insert the following:

(H) may be used to expand the use of innovative technologies, tools, strategies, or collaborative partnerships that accelerate, expand, or replicate effective and measurable recovery efforts for species of greatest conservation need and species listed as threatened or endangered under section 4 of the Endangered Species Act of 1973 and the habitats of such species.

2. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE BENTZ  
OF OREGON OR HIS DESIGNEE, DEBATABLE FOR 10 MINUTES

Page 34, after line 13, add the following new subsection:

(k) ADMINISTRATIVE COSTS.—Of the funds made available under each of paragraphs (1) and (3) of subsection (e), not more than 1.85 percent may be used by the Secretary for administrative costs.

3. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE JACKSON LEE OF TEXAS OR HER DESIGNEE, DEBATABLE FOR 10 MINUTES

Add at the end the following new title:

## **TITLE IV—REPORT**

### **SEC. 401. REPORT.**

The Secretary of the Interior shall, not later than 1 year after the date of enactment of this section, and annually thereafter, submit a report to the Committee on Environment and Public Works of the Senate and the Committee on Natural Resources of the House of Representatives providing detailed information on the dollar amount of grants and contracts (including subcontracts), and the percentage of total awards and grants, that were awarded or allocated under this Act to Historically Black Colleges and Universities, Hispanic-serving educational institutions, Tribally-controlled colleges and universities, minority-serving educational institutions, minority-owned business enterprises, women-owned business enterprises, and community-based organizations that are principally administered by, operated by, or serving minority communities.



4. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
KILDEE OF MICHIGAN OR HIS DESIGNEE, DEBATABLE FOR 10  
MINUTES

Page 29, line 18, insert “and efforts to manage, control, and prevent  
invasive species, disease, and other risks to such species” after “efforts”.

5. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
KIRKPATRICK OF ARIZONA OR HER DESIGNEE, DEBATABLE  
FOR 10 MINUTES

Page 3, line 24, insert “nonprofit organizations,” after “territories,”.

6. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
SCHRIER OF WASHINGTON OR HER DESIGNEE, DEBATABLE  
FOR 10 MINUTES

Page 7, line 15, strike “and”.

Page 7, line 20, strike the period at the end and insert “; and”.

Page 7, after line 20, insert the following new subparagraph:

“(H) may be used for conservation infrastructure projects related to the protection and conservation of a species of greatest conservation need and the habitat of such species.”.

7. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE SCOTT  
OF GEORGIA OR HIS DESIGNEE, DEBATABLE FOR 10 MINUTES

Page 7, line 15, strike “and”.

Page 7, line 20, strike the period and insert “; and”.

Page 7, after line 20, insert the following new subparagraph:

“(H) may be used to conserve and restore a native pollinator species which is a species of greatest conservation need.”.

8. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
TIFFANY OF WISCONSIN OR HIS DESIGNEE, DEBATABLE FOR 10  
MINUTES

Page 34, after line 13, add the following new subsection:

(k) INSPECTOR GENERAL.—There is authorized to be appropriated to the Office of the Inspector General of the Department of the Interior  $\frac{1}{2}$  of 1 percent of the amounts made available under subsection (c) for the purposes of providing oversight and accountability with respect to expenditure of funds authorized under such subsection, to remain available until September 30, 2029.

PART E—TEXT OF AMENDMENT TO H.R. 7606 CONSIDERED AS  
ADOPTED

Strike title II and insert the following:

**TITLE II—CROP NUTRIENT USE  
AND PRECISION AGRICULTURE  
PRACTICE ADOPTION ASSISTANCE**

**SEC. 201. CROP NUTRIENT USE AND PRECISION AGRICULTURE PRACTICE  
ADOPTION ASSISTANCE.**

(a) **PAYMENTS.**—During the period beginning on the date of enactment of this section and ending on September 30, 2023, the Secretary shall make payments under this section to producers—

(1) to assist in reducing the costs associated with the utilization of crop nutrients; or

(2) to adopt precision agriculture practices to address the utilization of crop nutrients or water availability.

(b) **AMOUNT.**—

(1) **IN GENERAL.**—A payment to a producer under this section shall not exceed 100 percent of the costs of the activity for which the assistance is provided.

(2) **COST SHARE.**—If the Secretary determines that a producer is receiving other Federal funds for the activity for which the assistance is provided, a payment to the producer under this section shall be in an amount that does not, in combination with such other funds, exceed 100 percent of the costs of such activity.

(c) **AUTHORIZATION OF APPROPRIATIONS.**—There is authorized to be appropriated to carry out this section \$500,000,000 for the period of fiscal years 2022 and 2023.

**SEC. 202. RULE OF CONSTRUCTION.**

Nothing in this title shall be construed as a conservation or environmental program within the meaning of section 5(g) of the Commodity Credit Corporation Charter Act (15 U.S.C. 714c(g)).

Page 13, line 2, strike “greater than 20 percent” and insert “greater than 5 percent”.

Page 20, strike lines 2 through 8.

Page 27, line 23, strike “There is” and insert “In addition to amounts otherwise available, there is”.

Page 29, line 23, strike “There is” and insert “In addition to amounts otherwise available, there is”.

Page 30, beginning on line 13, strike “: *Provided*, That amounts provided under this heading in this title shall be used in equal amounts in each of fiscal years 2022 and 2023 by the Secretary of Agriculture to carry out such title IV: *Provided further*” and insert “of the Lower Food and Fuel Costs Act: *Provided*”.

Page 31, line 5, insert “of the Lower Food and Fuel Costs Act” after “title II”.

PART F—TEXT OF AMENDMENTS TO H.R. 7606 MADE IN ORDER

1. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE KHANNA OF CALIFORNIA OR HIS DESIGNEE, DEBATABLE FOR 10 MINUTES

Page 7, line 1, strike “**AGRICULTURE AND**” and all that follows through “**TASK FORCE**” on line 4 and insert the following: “**AGRICULTURE AND FOOD SUPPLY CHAIN RESILIENCY**”.

Page 7, after line 4, insert the following: “**Subtitle A—Agriculture And Food System Supply Chain Resilience And Crisis Response Task Force**”.

Page 12, after line 4, add the following:

## **Subtitle B—Addressing Fertilizer Shortages**

### **SEC. 311.ADDRESSING FERTILIZER SHORTAGES.**

(a) **IN GENERAL.**—The Secretary of Agriculture shall support and incentivize domestic activities through grants, loans, and other forms of assistance, to address fertilizer shortages and deficiencies, diversify fertilizer sources, and reduce dependency on foreign sources for fertilizer, including by

(1) increasing the availability of innovative fertilizer and fertilizer alternatives, including nitrogen, phosphate, potassium, biological products and technologies, and other nutrients that may assist in the production of agricultural commodities;

(2) increasing materials or tools that reduce the need for fertilizer or support the more efficient use of fertilizer, including nitrogen, phosphate, potassium, biological products and technologies, and other nutrients that may assist in the production of agricultural commodities;

(3) supporting materials and facilities and research and development, that may support the purposes of this section;

(4) supporting sustainable agriculture production through the supporting production of—

(A) sustainable fertilizer produced in, or used in a manner that, reduces the greenhouse gas impact; or

(B) fertilizer produced through the use of renewable energy sources, including incentivizing greater precision in fertilizer use;

(5) supporting activities or other measures that may otherwise address competition-related challenges in the United States fertilizer market and obstacles to producers in obtaining affordable, responsibly manufactured fertilizer as referred to in the notice entitled “Access to Fertilizer: Competition and Supply Chain Concerns” published by the Department of Agriculture in the Federal Register on March 17, 2022 (87 Fed Reg. 15191 et seq.); and

(6) using the facilities and authorities of the Commodity Credit Corporation and the authorities under section 1473H of the National Agricultural Research, Extension, and Teaching Policy Act of 1977 (7 U.S.C. 3319k).

(b) **PRIORITY APPLICANTS.**—In selecting activities to support under this section, the Secretary shall give priority to applications for such support containing proposals that the Secretary determines will most quickly address fertilizer shortages in the near term and mid-term.

(c) STREAMLINED PROCESS.—In providing assistance pursuant to this section, the Secretary shall ensure that such assistance be provided through a streamlined and expedient process (as determined necessary by the Secretary) to quickly address fertilizer shortages.

(d) ADMINISTRATIVE FUNDING.—Not more than 3 percent of the funding provided under this section may be used by the Secretary for administrative purposes.

(e) AUTHORIZATION OF APPROPRIATIONS.—In addition to amounts otherwise available, there are authorized to be appropriated to carry out this section, \$100,000,000, to remain available until expended.



2. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE SPANBERGER OF VIRGINIA OR HER DESIGNEE, DEBATABLE FOR 10 MINUTES

Page 7, line 1, strike “**AGRICULTURE AND**” and all that follows through “**TASK FORCE**” on line 4 and insert the following: “**AGRICULTURE AND FOOD SUPPLY CHAIN RESILIENCY**”.

Page 7, after line 4, insert the following: “**Subtitle A—Agriculture And Food System Supply Chain Resilience And Crisis Response Task Force**”.

Page 12, after line 4, add the following:

## **Subtitle B—American Food Supply Chain Resiliency**

**SEC. 311. SUPPLY CHAIN REGIONAL RESOURCE CENTERS.**

The Agricultural Marketing Act of 1946 (7 U.S.C. 1621 et seq.) is amended by adding at the end the following:

## **“Subtitle H—Food Supply Chain Resiliency**

**“SEC. 298. SUPPLY CHAIN REGIONAL RESOURCE CENTERS.**

“(a) **IN GENERAL.**—The Secretary, acting through the Administrator of the Agricultural Marketing Service, shall enter into cooperative agreements with eligible entities to establish not fewer than 6 Supply Chain Regional Resource Centers to support small-sized and medium-sized producers of agricultural products and small-sized and medium-sized agricultural businesses through activities, which may include—

“(1) offering coordination, technical assistance, and capacity building support to small-sized and medium-sized producers of agricultural products and agricultural businesses;

“(2) supporting supply chain and value chain coordination—

“(A) in the region in which such producers or businesses are located; and

“(B) with the Department of Agriculture, other Federal, State, and Tribal agencies with relevant resources, regional commissions, and other Supply Chain Regional Resource Centers;

“(3) providing technical assistance to such producers and businesses;

“(4) providing grants or other financial assistance to such producers and businesses looking to expand production or a business or start production or a business in such region; and

“(5) carrying out such other activities as may be specified by the Secretary.

“(b) **FOCUS ON TRIBAL SUPPLY CHAIN ISSUES.**—At least one Supply Chain Regional Resource Center established pursuant to subsection (a) shall provide coordination, assistance, and capacity building support to address supply chain issues faced by Indian tribes and Tribal organizations (as defined in section 4 of the Indian Self-Determination and Education Assistance Act (25 U.S.C. 5304)).

“(c) **APPLICATION.**—

“(1) **IN GENERAL.**—An eligible entity (including an entity representing a partnership) seeking to enter into a cooperative agreement under this section shall submit to the Secretary an

application, at such time, in such manner, and containing such information as the Secretary may require, including how the Supply Chain Regional Resource Centers established by such entity will address food and agricultural supply chain issues faced by underserved communities.

“(2) REGIONAL DIVERSITY.—In selecting eligible entities to enter into a cooperative agreement under this section, the Secretary shall ensure the regional diversity of such entities.

“(d) TERM.—The term of a cooperative agreement entered into under this section shall be not less than 4 years.

“(e) COORDINATION.—A Supply Chain Regional Resource Center shall, as a condition on entering into a cooperative agreement under this section, agree to coordinate with other Supply Chain Regional Resource Centers, when appropriate.

“(f) REPORT TO CONGRESS.—Beginning not later than 2 years after the date of the enactment of the Lower Food and Fuel Costs Act, and every 2 years thereafter, the Secretary shall submit to the Committee on Agriculture of the House of Representatives and the Committee on Agriculture, Nutrition, and Forestry of the Senate a report on—

“(1) with respect to the activities carried out by the Secretary under this section—

“(A) a description of such activities; and

“(B) the impact of such activities on supply chain issues faced by small-sized and medium-sized producers of agricultural products; and

“(2) with respect to the activities carried out by the Supply Chain Regional Resource Centers under this section—

“(A) a description of such activities;

“(B) the impact of such activities on supply chain issues faced by small-sized and medium-sized producers of agricultural products and agricultural businesses; and

“(C) any grants awarded by Supply Chain Regional Resource Centers to such producers and businesses.

“(g) DEFINITIONS.—In this section:

“(1) ELIGIBLE ENTITY.—The term ‘eligible entity’ means—

“(A) a State government (or a political subdivision thereof), regional authority, or an Indian Tribe or Tribal organization;

“(B) a college or university (as defined in section 1404 of the National Agricultural Research, Extension, and Teaching Policy Act of 1977 (7 U.S.C. 3103)) (including a land-grant college or university); or

“(C) a nonprofit organization, including a producer network or association, a food council, an economic development corporation, or another organization.

“(2) STATE.—The term ‘State’ has the meaning given such term in section 1404 of the National Agricultural Research, Extension, and Teaching Policy Act of 1977 (7 U.S.C. 3103).

“(h) FUNDING.—In addition to amounts otherwise available, there is authorized to be appropriated to carry out this section \$6,000,000 for each of fiscal years 2023 through 2026.

“(i) RULE OF CONSTRUCTION.—Nothing in this section may be interpreted to undermine or narrow the authority of the Secretary to carry out activities described in subsection (a) under any other authority of the Secretary.”.

#### **SEC. 312. AGRICULTURE INNOVATION CENTERS PROGRAM.**

Section 6402(a) of the Farm Security and Rural Investment Act of 2002 (7 U.S.C. 1632b(a)) is amended—

(1) in paragraph (2), by striking “and” at the end;

(2) in paragraph (3), by striking the period at the end and inserting “; and”; and

(3) by adding at the end the following:

“(4) applied research, technical assistance, support services, outreach, and other services to strengthen, maintain, and secure supply chains related to value-added agricultural commodities and products produced in the United States.”.