

SENATE BILL NO. 311—SENATORS PARKS, BROOKS;
SPEARMAN AND WOODHOUSE

MARCH 18, 2019

Referred to Committee on Commerce and Labor

SUMMARY—Prohibits certain discriminatory practices against a person seeking credit. (BDR 52-1048)

FISCAL NOTE: Effect on Local Government: Increases or Newly Provides for Term of Imprisonment in County or City Jail or Detention Facility.
Effect on the State: Yes.

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EXPLANATION – Matter in *bolded italics* is new; matter between brackets ~~omitted material~~ is material to be omitted.

AN ACT relating to credit; prohibiting discrimination against a person who seeks to obtain credit; and providing other matters properly relating thereto.

Legislative Counsel’s Digest:

1 Existing law requires that any person seeking credit be afforded equal
2 opportunity to have their creditworthiness evaluated under the same relevant
3 economic standards and without any discrimination on the basis of their sex or
4 marital status. (NRS 598B.020, 598B.100) **Sections 1 and 3** of this bill expand the
5 protection against discrimination to include race, color, creed, religion, disability,
6 national origin or ancestry, sexual orientation, and gender identity or expression.
7 **Section 2** of this bill requires the Commissioner of Financial Institutions to study
8 the nature and extent of any discrimination based on race, color, creed, religion,
9 disability, national origin or ancestry, sexual orientation, and gender identity or
10 expression. **Section 2** also requires the Commissioner of Financial Institutions to
11 cooperate with and assist in programs to prevent or eliminate such discrimination.

THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN
SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

1 **Section 1.** NRS 598B.020 is hereby amended to read as
2 follows:

3 598B.020 It is hereby declared to be the public policy of the
4 State of Nevada that all people in the State desiring to obtain credit
5 shall be afforded equal opportunity to have their creditworthiness



1 evaluated under the same relevant economic standards and without
2 any discrimination on the basis of their *race, color, creed, religion,*
3 *disability, national origin or ancestry,* sex , *sexual orientation,*
4 *gender identity or expression,* or marital status.

5 **Sec. 2.** NRS 598B.090 is hereby amended to read as follows:
6 598B.090 The Commissioner of Financial Institutions through
7 the Division shall:

8 1. Administer the provisions of this chapter;

9 2. Study the nature and extent of any discrimination as to *race,*
10 *color, creed, religion, disability, national origin or ancestry,* sex ,
11 *sexual orientation, gender identity or expression,* or marital status
12 in credit practices in this state; and

13 3. Cooperate with and assist all public and private agencies,
14 organizations and institutions which are formulating or carrying on
15 programs to prevent or eliminate discrimination on the basis of *race,*
16 *color, creed, religion, disability, national origin or ancestry,* sex ,
17 *sexual orientation, gender identity or expression,* or marital status
18 in credit practices.

19 **Sec. 3.** NRS 598B.100 is hereby amended to read as follows:

20 598B.100 It is unlawful for any creditor to discriminate against
21 any applicant on the basis of the applicant's *race, color, creed,*
22 *religion, disability, national origin or ancestry,* sex , *sexual*
23 *orientation, gender identity or expression,* or marital status with
24 respect to any aspect of a credit transaction.

