

118TH CONGRESS
1ST SESSION

H. R. 1817

To prohibit Federal agencies from requiring lenders to estimate a borrower's race or ethnicity via visual observation or surname.

IN THE HOUSE OF REPRESENTATIVES

MARCH 27, 2023

Mr. WILLIAMS of Texas (for himself, Mr. LUETKEMEYER, and Mr. HILL) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To prohibit Federal agencies from requiring lenders to estimate a borrower's race or ethnicity via visual observation or surname.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Preventing Racial
5 Profiling in Lending Act”.

1 **SEC. 2. PROHIBITION ON ESTIMATING RACE OR ETHNICITY.**

2 A Federal agency may not require any person or enti-
3 ty, when extending credit, to estimate a borrower's race
4 or ethnicity via visual observation or surname.

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