

Introduced: 2/3/82
Referred: Labor & Commerce,
Judiciary and Finance

BY THE LABOR AND
COMMERCE COMMITTEE

1 IN THE HOUSE

2 HOUSE RESOLUTION NO. 17

3 IN THE LEGISLATURE OF THE STATE OF ALASKA

4 TWELFTH LEGISLATURE - SECOND SESSION

5 Requesting AHFC, AIDA, and the Depart-
6 ment of Community and Regional Affairs
7 to obtain and analyze statistical
8 data on unlawful discrimination in
9 state loan programs.

10 BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES:

11 WHEREAS the Alaska House of Representatives has received reports that
12 some lenders participating in state loan programs are unlawfully discrimi-
13 nating against some loan applicants in violation of AS 18.80.250; and

14 WHEREAS the House of Representatives is concerned about the allegations
15 of unlawful discrimination and wishes to determine whether unlawful discrimi-
16 nation is actually taking place in state loan programs; and

17 WHEREAS the principal state loan programs in which unlawful discrimina-
18 tion is alleged to have occurred are those administered by the Alaska Housing
19 Finance Corporation (AHFC), the Alaska Industrial Development Authority
20 (AIDA), and the Department of Community and Regional Affairs, nonconforming
21 housing loan program; and

22 WHEREAS AHFC, AIDA, and the Department of Community and Regional Affairs
23 have access to or can obtain access to statistical data on the characteristics
24 of applicants for loans under their respective programs; and

25 WHEREAS acceptable statistical methods exist that can be used to identify
26 patterns of unlawful discrimination among applicants for state loans under
27 AHFC, AIDA, and the Department of Community and Regional Affairs;

28 BE IT RESOLVED that the Alaska House of Representatives requests AHFC,
29 AIDA, and the Department of Community and Regional Affairs nonconforming

1 housing loan program to obtain and analyze statistical data on successful and
2 unsuccessful applicants for loans under their respective loan programs, for
3 the purpose of determining whether or not unlawful discrimination is being
4 practiced by lending institutions that participate in state loan programs;
5 and that the resulting information be made available no later than April 1,
6 1983 to the State Commission for Human Rights and to the House Special Commit-
7 tee on Banking, established by House Resolve No. 3 of the Twelfth Legisla-
8 ture - Second Session.

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