

## HR 3938

Expanding Housing Opportunities Through Education and Counseling Act

**Congress:** 108 (2003–2005, Ended)

**Chamber:** House

**Policy Area:** Housing and Community Development

**Introduced:** Mar 11, 2004

**Current Status:** Referred to the Subcommittee on Housing and Community Opportunity.

**Latest Action:** Referred to the Subcommittee on Housing and Community Opportunity. (Mar 29, 2004)

**Official Text:** <https://www.congress.gov/bill/108th-congress/house-bill/3938>

### Sponsor

**Name:** Rep. Ney, Robert W. [R-OH-18]

**Party:** Republican • **State:** OH • **Chamber:** House

### Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Scott, David [D-GA-13]	D · GA		Mar 11, 2004
Rep. Velazquez, Nydia M. [D-NY-12]	D · NY		Mar 11, 2004
Rep. Owens, Major R. [D-NY-11]	D · NY		Jun 9, 2004

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Mar 29, 2004

### Subjects & Policy Tags

**Policy Area:**

Housing and Community Development

### Related Bills

*No related bills are listed.*

Expanding Housing Opportunities Through Education and Counseling Act - Amends the Department of Housing and Urban Development Act to establish, in the Office of the Secretary of Housing and Urban Development (HUD), the Office of Housing Counseling.

Directs the Office to carry out HUD homeownership and rental counseling functions, including related research, grant administration, public outreach, and development of policy and performance measures.

Amends the Housing and Urban Development Act of 1968 to direct the Secretary to: (1) establish homeownership (including mortgage loan) and rental counseling procedures, and a related a toll-free telephone number and World Wide Web site; (2) certify computer software programs for consumer evaluation of residential mortgage loans; (3) establish a housing counseling multimedia outreach program aimed at elderly persons, persons with language barriers, low-income persons, and other potentially vulnerable consumers; (4) assist States, local government, and non-profit organizations with consumer education programs about mortgage, refinancing, home equity, or home repair loans; and (5) make grants for State, local government, and non-profit organization housing counseling assistance.

Directs the Secretary to conduct a home loan default and foreclosure study.

Requires organizations to use HUD-certified counselors in order to qualify for specified HUD assistance.

Amends the Real Estate Settlement Procedures Act of 1974 to revise the mortgage information booklet.

### **Actions Timeline**

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- **Mar 29, 2004:** Referred to the Subcommittee on Housing and Community Opportunity.
- **Mar 11, 2004:** Introduced in House
- **Mar 11, 2004:** Introduced in House
- **Mar 11, 2004:** Referred to the House Committee on Financial Services.