

## HR 3019

### Expand and Preserve Home Ownership Through Counseling Act

**Congress:** 110 (2007–2009, Ended)

**Chamber:** House

**Policy Area:** Housing and Community Development

**Introduced:** Jul 12, 2007

**Current Status:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

**Latest Action:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Oct 2, 2008)

**Official Text:** <https://www.congress.gov/bill/110th-congress/house-bill/3019>

### Sponsor

**Name:** Rep. Biggert, Judy [R-IL-13]

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

### Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Capito, Shelley Moore [R-WV-2]	R · WV		Sep 15, 2008
Rep. Hinojosa, Ruben [D-TX-15]	D · TX		Sep 15, 2008

### Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Oct 2, 2008
Financial Services Committee	House	Referred To	Jul 12, 2007

### Subjects & Policy Tags

#### Policy Area:

Housing and Community Development

### Related Bills

*No related bills are listed.*

Expand and Preserve Home Ownership Through Counseling Act - (Sec. 2) 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.

Establishes the position of Director of Housing Counseling, appointed by the Secretary, to head such Office. Vests in the Director ultimate responsibility within HUD, except for the Secretary, for all activities and matters relating to homeownership and rental housing counseling.

(Sec. 3) Amends the Housing and Urban Development Act of 1968 (HUDA) with regard to assistance for housing for low- and moderate-income families. Directs the Secretary to establish, coordinate, and monitor HUD administration of homeownership and rental housing counseling procedures provided in connection with any HUD program, including all related requirements, standards, and performance measures.

Requires the Secretary to provide for the certification of various computer software programs for consumers to use in evaluating different residential mortgage loan proposals.

States that such certified programs shall be used to supplement, not replace, housing counseling. Requires the Secretary to ensure that such programs are initially used only in connection with the assistance of such certified housing counselors.

Directs the Secretary, after a period of initial availability, to take reasonable steps to make mortgage software systems certified pursuant to this Act widely available through the Internet and at public locations, including public libraries, senior-citizen centers, public housing sites, offices of public housing agencies that administer rental housing assistance vouchers, and housing counseling centers.

Requires the Director to develop, implement, and conduct national public service multimedia campaigns designed to make persons facing mortgage foreclosure, persons considering a subprime mortgage loan to purchase a home, elderly persons, persons who face language barriers, low-income persons, and other potentially vulnerable consumers aware that: (1) it is advisable, before seeking or maintaining a residential mortgage loan, to obtain homeownership counseling from unbiased and reliable sources; and (2) such homeownership counseling is available.

Requires each multimedia campaign segment to publicize the toll-free telephone number and the HUD website through which individuals can locate a HUD-certified housing counseling agency in their state which can provide advice on buying a home, renting, defaults, foreclosures, credit issues, and reverse mortgages.

Authorizes appropriations for FY2008-FY2010.

Requires the Secretary to provide advice and technical assistance to states, local governments, and nonprofit organizations regarding establishment and operation of educational programs to inform consumers, particularly those most vulnerable (such as elderly persons, persons facing language barriers, and low-income persons), regarding home mortgages, mortgage refinancing, home equity loans, and home repair loans.

(Sec. 4) Amends HUDA to require the Secretary to: (1) make financial assistance available to states, local governments, and nonprofit organizations providing homeownership or rental counseling; and (2) establish standards and guidelines for eligibility of organizations (including governmental and nonprofit organizations) to receive such assistance.

Authorizes appropriations for FY2008-FY2011.

(Sec. 5) Amends HUDA to revise the requirement that organizations receiving HUD assistance for counseling activities to provide such counseling only through counselors certified by the Secretary.

Requires any homeownership counseling or rental housing counseling provided in connection with any HUD-administered program to be provided only by organizations or counselors certified competent to provide it.

Requires the Secretary to take appropriate action to ensure that individuals and organizations providing homeownership or rental housing counseling are aware of HUDA certification requirements and standards and HUDA training and certification programs.

(Sec. 6) Directs the Secretary to study and report to Congress on: (1) the root causes of the default and foreclosure of home loans; and (2) the role of escrow accounts in helping prime and nonprime borrowers to avoid defaults and foreclosures.

(Sec. 8) Amends the Real Estate Settlement Procedures Act of 1974 to revise requirements for HUD booklets designed to help consumers applying for federally related mortgage loans to understand the nature and costs of real estate settlement services.

### **Actions Timeline**

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- **Oct 2, 2008:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Sep 18, 2008:** Received in the Senate.
- **Sep 17, 2008:** Mr. Scott (GA) moved to suspend the rules and pass the bill, as amended.
- **Sep 17, 2008:** Considered under suspension of the rules. (consideration: CR H8354-8358)
- **Sep 17, 2008:** DEBATE - The House proceeded with forty minutes of debate on H.R. 3019.
- **Sep 17, 2008:** Passed/agreed to in House: On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote.(text: CR H8354-8356)
- **Sep 17, 2008:** On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote. (text: CR H8354-8356)
- **Sep 17, 2008:** Motion to reconsider laid on the table Agreed to without objection.
- **Jul 12, 2007:** Introduced in House
- **Jul 12, 2007:** Referred to the House Committee on Financial Services.