

## HR 3146

21st Century FHA Housing Act of 2009

**Congress:** 111 (2009–2011, Ended)

**Chamber:** House

**Policy Area:** Housing and Community Development

**Introduced:** Jul 9, 2009

**Current Status:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Sep 16, 2009)

**Latest Action:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Sep 16, 2009)

**Official Text:** <https://www.congress.gov/bill/111th-congress/house-bill/3146>

### Sponsor

**Name:** Rep. Adler, John H. [D-NJ-3]

**Party:** Democratic • **State:** NJ • **Chamber:** House

### Cosponsors (4 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Himes, James A. [D-CT-4]	D · CT		Jul 9, 2009
Rep. Lance, Leonard [R-NJ-7]	R · NJ		Jul 9, 2009
Rep. Lee, Christopher J. [R-NY-26]	R · NY		Jul 9, 2009
Rep. Perlmutter, Ed [D-CO-7]	D · CO		Jul 31, 2009

### Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Sep 16, 2009
Financial Services Committee	House	Referred To	Jul 9, 2009

### Subjects & Policy Tags

#### Policy Area:

Housing and Community Development

### Related Bills

No related bills are listed.

21st Century FHA Housing Act of 2009 - (Sec. 2) Amends the National Housing Act to declare that the Secretary of Housing and Urban Affairs (HUD) is not subject to the National Environmental Policy Act of 1969 when insuring any mortgage for a one-family unit in a multifamily project that holds an undivided interest in the common areas and facilities which serve the project (condominium).

(Sec. 4) Authorizes the Secretary to: (1) appoint and fix the compensation of HUD personnel; and (2) use certain funds to maintain an appropriate level of investment in information technology in order to upgrade HUD technology systems used in carrying out personnel-related functions.

Sets a cap upon the use of premium-generated income for such upgrades, subject to approval in advance in an appropriation Act.

(Sec. 5) Requires the Secretary to: (1) establish a comprehensive training and education program to improve certain HUD services to users of Federal Housing Administration (FHA) mortgage insurance programs; and (2) conduct an ongoing review of delinquencies among recent single family housing mortgage originations; and (3) make available to certain congressional committees any information and conclusions pursuant to such review of delinquencies.

Amends the Helping Families Save Their Homes Act of 2009 to direct the Secretary to implement procedures that analyze mortgage performance during the mandatory random review of mortgagees on one- to four-family residences who potentially present a high risk to the Mutual Mortgage Insurance Fund.

(Sec. 6) Expresses the sense of Congress that the Secretary of the Treasury, the Secretary of HUD, and the Director of the Federal Housing Finance Agency (FHFA) should use their statutory and regulatory authorities to provide financial assistance to facilitate increased warehouse credit capacity by qualified warehouse lenders.

Urges that such assistance: (1) be used only to expand the amount of credit or lending capacity made available to qualified mortgage lenders by qualified warehouse lenders in order to fund residential mortgage loans; and (2) be provided in a manner which might include direct loans, guarantees, credit enhancement, and other incentives.

(Sec. 7) Amends the National Housing Act to authorize the Secretary to implement alternative insured mortgage foreclosure avoidance demonstration programs, including methods involving short sales and deeds in lieu of foreclosure, and partial or full payment of insurance benefits to the mortgagee.

## **Actions Timeline**

---

- **Sep 16, 2009:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Sep 15, 2009:** Mr. Adler (NJ) moved to suspend the rules and pass the bill, as amended.
- **Sep 15, 2009:** Considered under suspension of the rules. (consideration: CR H9520-9522)
- **Sep 15, 2009:** DEBATE - The House proceeded with forty minutes of debate on H.R. 3146.
- **Sep 15, 2009:** Passed/agreed to in House: On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote.(text: CR H9520-9521)
- **Sep 15, 2009:** On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote. (text: CR H9520-9521)
- **Sep 15, 2009:** Motion to reconsider laid on the table Agreed to without objection.
- **Jul 9, 2009:** Introduced in House
- **Jul 9, 2009:** Referred to the House Committee on Financial Services.