

## HR 47

Expand and Preserve Home Ownership Through Counseling Act

**Congress:** 111 (2009–2011, Ended)

**Chamber:** House

**Policy Area:** Housing and Community Development

**Introduced:** Jan 6, 2009

**Current Status:** Referred to the House Committee on Financial Services.

**Latest Action:** Referred to the House Committee on Financial Services. (Jan 6, 2009)

**Official Text:** <https://www.congress.gov/bill/111th-congress/house-bill/47>

### Sponsor

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

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

### Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Capito, Shelley Moore [R-WV-2]	R · WV		Jan 6, 2009
Rep. Hinojosa, Ruben [D-TX-15]	D · TX		Jan 6, 2009
Rep. Moore, Gwen [D-WI-4]	D · WI		Apr 23, 2009

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jan 6, 2009

### Subjects & Policy Tags

**Policy Area:**

Housing and Community Development

### Related Bills

*No related bills are listed.*

Expand and Preserve Home Ownership Through 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, which shall conduct activities relating to homeownership and rental housing counseling.

Amends the Housing and Urban Development Act of 1968 (HUDA) to direct 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.

Directs the Director of Housing Counseling 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 the Secretary to provide: (1) advice and technical assistance to states, local governments, and nonprofit organizations regarding the establishment and operation of related educational programs; as well as (2) financial assistance.

Revises the requirement that organizations receiving HUD assistance for counseling activities to provide such counseling only through counselors certified by the Secretary.

Directs the Secretary to study and report to Congress on the root causes of the default and foreclosure of home loans.

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.

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## **Actions Timeline**

- **Jan 6, 2009:** Introduced in House
- **Jan 6, 2009:** Referred to the House Committee on Financial Services.