

## HR 1755

Home Construction Lending Regulatory Improvement Act of 2011

**Congress:** 112 (2011–2013, Ended)

**Chamber:** House

**Policy Area:** Housing and Community Development

**Introduced:** May 5, 2011

**Current Status:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.

**Latest Action:** Referred to the Subcommittee on Financial Institutions and Consumer Credit. (Jul 19, 2012)

**Official Text:** <https://www.congress.gov/bill/112th-congress/house-bill/1755>

### Sponsor

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**Name:** Rep. Miller, Gary G. [R-CA-42]

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

**Cosponsors** (112 total)

<b>Cosponsor</b>	<b>Party / State</b>	<b>Role</b>	<b>Date Joined</b>
Rep. Baca, Joe [D-CA-43]	D · CA		May 5, 2011
Rep. Black, Diane [R-TN-6]	R · TN		May 5, 2011
Rep. Calvert, Ken [R-CA-44]	R · CA		May 5, 2011
Rep. Doggett, Lloyd [D-TX-25]	D · TX		May 5, 2011
Rep. Duncan, John J., Jr. [R-TN-2]	R · TN		May 5, 2011
Rep. Gowdy, Trey [R-SC-4]	R · SC		May 5, 2011
Rep. Green, Al [D-TX-9]	D · TX		May 5, 2011
Rep. Green, Gene [D-TX-29]	D · TX		May 5, 2011
Rep. Hanna, Richard L. [R-NY-24]	R · NY		May 5, 2011
Rep. Johnson, Sam [R-TX-3]	R · TX		May 5, 2011
Rep. Jones, Walter B., Jr. [R-NC-3]	R · NC		May 5, 2011
Rep. Kissell, Larry [D-NC-8]	D · NC		May 5, 2011
Rep. Luetkemeyer, Blaine [R-MO-9]	R · MO		May 5, 2011
Rep. Manzullo, Donald A. [R-IL-16]	R · IL		May 5, 2011
Rep. Marchant, Kenny [R-TX-24]	R · TX		May 5, 2011
Rep. McMorris Rodgers, Cathy [R-WA-5]	R · WA		May 5, 2011
Rep. Miller, Brad [D-NC-13]	D · NC		May 5, 2011
Rep. Miller, Jeff [R-FL-1]	R · FL		May 5, 2011
Rep. Mulvaney, Mick [R-SC-5]	R · SC		May 5, 2011
Rep. Price, David E. [D-NC-4]	D · NC		May 5, 2011
Rep. Ribble, Reid J. [R-WI-8]	R · WI		May 5, 2011
Rep. Rigell, E. Scott [R-VA-2]	R · VA		May 5, 2011
Rep. Rokita, Todd [R-IN-4]	R · IN		May 5, 2011
Rep. Ross, Dennis A. [R-FL-12]	R · FL		May 5, 2011
Rep. Schrader, Kurt [D-OR-5]	D · OR		May 5, 2011
Rep. Sires, Albio [D-NJ-13]	D · NJ		May 5, 2011
Rep. Stearns, Cliff [R-FL-6]	R · FL		May 5, 2011
Rep. Tiberi, Patrick J. [R-OH-12]	R · OH		May 5, 2011
Rep. Wilson, Joe [R-SC-2]	R · SC		May 5, 2011
Resident Commissioner Pierluisi, Pedro R. [D-PR-At Large]	D · PR		May 5, 2011
Rep. Poe, Ted [R-TX-2]	R · TX		May 10, 2011
Rep. Sessions, Pete [R-TX-32]	R · TX		May 10, 2011
Rep. Noem, Kristi L. [R-SD-At Large]	R · SD		May 23, 2011
Rep. Graves, Sam [R-MO-6]	R · MO		May 25, 2011
Rep. Neugebauer, Randy [R-TX-19]	R · TX		May 25, 2011
Rep. Rogers, Mike J. [R-MI-8]	R · MI		May 25, 2011
Rep. Walberg, Tim [R-MI-7]	R · MI		May 25, 2011
Rep. Bilbray, Brian P. [R-CA-50]	R · CA		May 31, 2011
Rep. McIntyre, Mike [D-NC-7]	D · NC		May 31, 2011
Rep. Westmoreland, Lynn A. [R-GA-3]	R · GA		May 31, 2011
Rep. Heck, Joseph J. [R-NV-3]	R · NV		Jun 2, 2011

Cosponsor	Party / State	Role	Date Joined
Rep. Upton, Fred [R-MI-6]	R · MI		Jun 2, 2011
Rep. Yoder, Kevin [R-KS-3]	R · KS		Jun 2, 2011
Rep. Loebsack, David [D-IA-2]	D · IA		Jun 14, 2011
Rep. Pitts, Joseph R. [R-PA-16]	R · PA		Jun 14, 2011
Rep. Costello, Jerry F. [D-IL-12]	D · IL		Jun 15, 2011
Rep. Marino, Tom [R-PA-10]	R · PA		Jun 15, 2011
Rep. Huizenga, Bill [R-MI-2]	R · MI		Jun 21, 2011
Rep. Olson, Pete [R-TX-22]	R · TX		Jun 22, 2011
Rep. Grimm, Michael G. [R-NY-13]	R · NY		Jun 23, 2011
Rep. Barrow, John [D-GA-12]	D · GA		Jul 6, 2011
Rep. Culberson, John Abney [R-TX-7]	R · TX		Jul 6, 2011
Rep. Barletta, Lou [R-PA-11]	R · PA		Jul 12, 2011
Rep. Carnahan, Russ [D-MO-3]	D · MO		Jul 12, 2011
Rep. Gallegly, Elton [R-CA-24]	R · CA		Jul 13, 2011
Rep. Griffin, Tim [R-AR-2]	R · AR		Jul 13, 2011
Rep. Rehberg, Denny [R-MT-At Large]	R · MT		Jul 15, 2011
Rep. Benishek, Dan [R-MI-1]	R · MI		Jul 19, 2011
Rep. LoBiondo, Frank A. [R-NJ-2]	R · NJ		Jul 19, 2011
Rep. Latta, Robert E. [R-OH-5]	R · OH		Jul 26, 2011
Rep. Boren, Dan [D-OK-2]	D · OK		Jul 28, 2011
Rep. Schock, Aaron [R-IL-18]	R · IL		Aug 1, 2011
Rep. Reyes, Silvestre [D-TX-16]	D · TX		Aug 12, 2011
Rep. Duncan, Jeff [R-SC-3]	R · SC		Sep 8, 2011
Rep. Long, Billy [R-MO-7]	R · MO		Sep 8, 2011
Rep. Scalise, Steve [R-LA-1]	R · LA		Sep 8, 2011
Rep. Berkley, Shelley [D-NV-1]	D · NV		Sep 13, 2011
Rep. Camp, Dave [R-MI-4]	R · MI		Sep 13, 2011
Rep. Frelinghuysen, Rodney P. [R-NJ-11]	R · NJ		Sep 13, 2011
Rep. Southerland, Steve II [R-FL-2]	R · FL		Sep 15, 2011
Rep. Sullivan, John [R-OK-1]	R · OK		Sep 21, 2011
Rep. Costa, Jim [D-CA-20]	D · CA		Sep 23, 2011
Rep. Platts, Todd Russell [R-PA-19]	R · PA		Sep 29, 2011
Rep. Scott, Tim [R-SC-1]	R · SC		Oct 12, 2011
Rep. Andrews, Robert E. [D-NJ-1]	D · NJ		Oct 14, 2011
Rep. Berg, Rick [R-ND-At Large]	R · ND		Oct 14, 2011
Rep. Guthrie, Brett [R-KY-2]	R · KY		Nov 1, 2011
Rep. Yarmuth, John A. [D-KY-3]	D · KY		Nov 1, 2011
Rep. Broun, Paul C. [R-GA-10]	R · GA		Nov 2, 2011
Rep. Miller, Candice S. [R-MI-10]	R · MI		Nov 16, 2011
Rep. Chandler, Ben [D-KY-6]	D · KY		Nov 17, 2011
Rep. Amodei, Mark E. [R-NV-2]	R · NV		Dec 5, 2011
Rep. Young, Don [R-AK-At Large]	R · AK		Dec 5, 2011

Cosponsor	Party / State	Role	Date Joined
Rep. Courtney, Joe [D-CT-2]	D · CT		Dec 6, 2011
Rep. Pallone, Frank, Jr. [D-NJ-6]	D · NJ		Dec 6, 2011
Rep. Pascrell, Bill, Jr. [D-NJ-8]	D · NJ		Jan 23, 2012
Rep. Ellmers, Renee L. [R-NC-2]	R · NC		Jan 31, 2012
Rep. Stivers, Steve [R-OH-15]	R · OH		Feb 13, 2012
Rep. Duffy, Sean P. [R-WI-7]	R · WI		Feb 24, 2012
Rep. Nugent, Richard B. [R-FL-5]	R · FL		Feb 28, 2012
Rep. Matheson, Jim [D-UT-2]	D · UT		Mar 1, 2012
Rep. Welch, Peter [D-VT-At Large]	D · VT		Mar 5, 2012
Rep. Reichert, David G. [R-WA-8]	R · WA		Mar 26, 2012
Rep. Cassidy, Bill [R-LA-6]	R · LA		Apr 19, 2012
Rep. Reed, Tom [R-NY-29]	R · NY		Apr 19, 2012
Rep. Johnson, Bill [R-OH-6]	R · OH		May 8, 2012
Rep. Clay, Wm. Lacy [D-MO-1]	D · MO		Jun 7, 2012
Rep. Israel, Steve [D-NY-2]	D · NY		Jun 7, 2012
Rep. Akin, W. Todd [R-MO-2]	R · MO		Jun 18, 2012
Rep. Bonner, Jo [R-AL-1]	R · AL		Jun 18, 2012
Rep. Cohen, Steve [D-TN-9]	D · TN		Jun 18, 2012
Rep. Graves, Tom [R-GA-9]	R · GA		Jun 18, 2012
Rep. Kingston, Jack [R-GA-1]	R · GA		Jun 18, 2012
Rep. Myrick, Sue Wilkins [R-NC-9]	R · NC		Jun 19, 2012
Rep. Scott, Austin [R-GA-8]	R · GA		Jun 21, 2012
Rep. Richmond, Cedric L. [D-LA-2]	D · LA		Jun 27, 2012
Rep. Lungren, Daniel E. [R-CA-3]	R · CA		Jul 19, 2012
Rep. Mica, John L. [R-FL-7]	R · FL		Jul 31, 2012
Rep. Sherman, Brad [D-CA-27]	D · CA		Sep 10, 2012
Rep. Smith, Lamar [R-TX-21]	R · TX		Sep 10, 2012
Rep. Schiff, Adam B. [D-CA-29]	D · CA		Sep 12, 2012
Rep. Bishop, Timothy H. [D-NY-1]	D · NY		Sep 14, 2012

## Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Jul 19, 2012

## Subjects & Policy Tags

### Policy Area:

Housing and Community Development

## Related Bills

Bill	Relationship	Last Action
112 S 2078	Related bill	<b>Feb 7, 2012:</b> Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

## Summary (as of May 5, 2011)

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Home Construction Lending Regulatory Improvement Act of 2011 - Directs the appropriate federal banking agencies to initiate a coordinated rulemaking with respect to financial institutions under their respective jurisdictions that make real estate loans to home builders.

Requires such rulemaking to provide for: (1) elimination of the 100% of bank capital measurement, (2) realistic market-based appraisals, and (3) a prohibition against compelling lenders to call or curtail loans in good standing.

Prohibits a federal banking agency also from preventing a qualified financial institution from making a real estate loan to a home builder that has a viable project.

## Actions Timeline

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- **Jul 19, 2012:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **May 5, 2011:** Introduced in House
- **May 5, 2011:** Referred to the House Committee on Financial Services.