

HR 4219

Consumer Protection Home Inspection Counseling Act of 2012

Congress: 112 (2011–2013, Ended)

Chamber: House

Policy Area: Housing and Community Development

Introduced: Mar 20, 2012

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

Latest Action: Referred to the Subcommittee on Insurance, Housing and Community Opportunity. (Apr 26, 2012)

Official Text: <https://www.congress.gov/bill/112th-congress/house-bill/4219>

Sponsor

Name: Rep. Velazquez, Nydia M. [D-NY-12]

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

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Apr 26, 2012

Subjects & Policy Tags

Policy Area:

Housing and Community Development

Related Bills

No related bills are listed.

Consumer Protection Home Inspection Counseling Act of 2012 - Amends the Dodd-Frank Wall Street Reform and Consumer Protection Act to direct the Secretary of Housing and Urban Development (HUD) to publish a Mortgagee Letter informing mortgagees of their obligation to provide prospective homebuyers with specified HUD public outreach publications concerning the importance of obtaining independent home inspections.

Requires persons providing housing counseling for HUD-approved counseling agencies to: (1) be trained through a certain voluntary home inspection training module, and (2) distribute and explain certain counseling aids.

Requires any homeownership counseling program under HUD auspices or administration to be provided only by organizations or counselors HUD-certified as competent to provide voluntary home inspection counseling.

Authorizes HUD to withhold, withdraw, or suspend housing counseling certifications for any non-compliant housing counselor or counseling entity.

Requires HUD to establish a comprehensive program to train HUD staff, contractors, individuals, and entities that provide housing counseling under specified HUD-funded programs also to provide counseling to consumers on voluntary home inspection.

Requires such training program to include development of a training module to: (1) train counselors as well as counseling aids for use by housing counselors and suitable for distribution to consumers; and (2) be comprehensible to untrained consumers with or without ongoing assistance from housing counselors.

Requires HUD, at the Secretary's discretion, to develop a new independent protocol, or amend existing protocols, to certify that such housing counselors have successfully completed training using the voluntary home inspection training module and counseling aids established under this Act.

Actions Timeline

- **Apr 26, 2012:** Referred to the Subcommittee on Insurance, Housing and Community Opportunity.
- **Mar 20, 2012:** Introduced in House
- **Mar 20, 2012:** Referred to the House Committee on Financial Services.