

## HR 1255

Home Construction Lending Regulatory Improvement Act of 2013

**Congress:** 113 (2013–2015, Ended)

**Chamber:** House

**Policy Area:** Housing and Community Development

**Introduced:** Mar 19, 2013

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

**Latest Action:** Referred to the House Committee on Financial Services. (Mar 19, 2013)

**Official Text:** <https://www.congress.gov/bill/113th-congress/house-bill/1255>

### Sponsor

**Name:** Rep. Miller, Gary G. [R-CA-31]

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

### Cosponsors (20 total)

Cosponsor	Party / State	Role	Date Joined
Rep. McCarthy, Carolyn [D-NY-4]	D · NY		Mar 19, 2013
Rep. Westmoreland, Lynn A. [R-GA-3]	R · GA		Mar 21, 2013
Rep. Jones, Walter B., Jr. [R-NC-3]	R · NC		Apr 23, 2013
Rep. Amodei, Mark E. [R-NV-2]	R · NV		May 6, 2013
Rep. Schock, Aaron [R-IL-18]	R · IL		May 6, 2013
Rep. Matheson, Jim [D-UT-4]	D · UT		May 21, 2013
Rep. Ribble, Reid J. [R-WI-8]	R · WI		May 21, 2013
Rep. Heck, Joseph J. [R-NV-3]	R · NV		Jun 6, 2013
Rep. Harris, Andy [R-MD-1]	R · MD		Jun 11, 2013
Rep. Marchant, Kenny [R-TX-24]	R · TX		Jun 11, 2013
Rep. Tiberi, Patrick J. [R-OH-12]	R · OH		Jun 11, 2013
Rep. Yarmuth, John A. [D-KY-3]	D · KY		Jun 11, 2013
Rep. Sires, Albio [D-NJ-8]	D · NJ		Jun 19, 2013
Rep. Courtney, Joe [D-CT-2]	D · CT		Jun 25, 2013
Rep. Duffy, Sean P. [R-WI-7]	R · WI		Jun 25, 2013
Rep. Barletta, Lou [R-PA-11]	R · PA		Jul 23, 2013
Rep. Horsford, Steven [D-NV-4]	D · NV		Sep 26, 2013
Rep. Titus, Dina [D-NV-1]	D · NV		Dec 5, 2013
Rep. Stewart, Chris [R-UT-2]	R · UT		Dec 10, 2013
Rep. Cook, Paul [R-CA-8]	R · CA		May 19, 2014

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Mar 19, 2013

## Subjects & Policy Tags

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### Policy Area:

Housing and Community Development

### Related Bills

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Bill	Relationship	Last Action
113 S 1002	Related bill	<b>May 21, 2013:</b> Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

### Summary (as of Mar 19, 2013)

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Home Construction Lending Regulatory Improvement Act of 2013 - 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 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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- **Mar 19, 2013:** Introduced in House
- **Mar 19, 2013:** Referred to the House Committee on Financial Services.

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