

HR 1908

Housing Financial Literacy Act of 2015

Congress: 114 (2015–2017, Ended)

Chamber: House

Policy Area: Housing and Community Development

Introduced: Apr 21, 2015

Current Status: Sponsor introductory remarks on measure. (CR E559)

Latest Action: Sponsor introductory remarks on measure. (CR E559) (Apr 22, 2015)

Official Text: <https://www.congress.gov/bill/114th-congress/house-bill/1908>

Sponsor

Name: Rep. Beatty, Joyce [D-OH-3]

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

Cosponsors (34 total)

Cosponsor	Party / State	Role	Date Joined
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Apr 21, 2015
Rep. Cárdenas, Tony [D-CA-29]	D · CA		Apr 21, 2015
Rep. Carson, Andre [D-IN-7]	D · IN		Apr 21, 2015
Rep. Clay, Wm. Lacy [D-MO-1]	D · MO		Apr 21, 2015
Rep. Conyers, John, Jr. [D-MI-13]	D · MI		Apr 21, 2015
Rep. Cummings, Elijah E. [D-MD-7]	D · MD		Apr 21, 2015
Rep. Edwards, Donna F. [D-MD-4]	D · MD		Apr 21, 2015
Rep. Fattah, Chaka [D-PA-2]	D · PA		Apr 21, 2015
Rep. Fudge, Marcia L. [D-OH-11]	D · OH		Apr 21, 2015
Rep. Green, Al [D-TX-9]	D · TX		Apr 21, 2015
Rep. Hahn, Janice [D-CA-44]	D · CA		Apr 21, 2015
Rep. Heck, Denny [D-WA-10]	D · WA		Apr 21, 2015
Rep. Hinojosa, Ruben [D-TX-15]	D · TX		Apr 21, 2015
Rep. Kaptur, Marcy [D-OH-9]	D · OH		Apr 21, 2015
Rep. Kelly, Robin L. [D-IL-2]	D · IL		Apr 21, 2015
Rep. Maloney, Carolyn B. [D-NY-12]	D · NY		Apr 21, 2015
Rep. Moore, Gwen [D-WI-4]	D · WI		Apr 21, 2015
Rep. Rangel, Charles B. [D-NY-13]	D · NY		Apr 21, 2015
Rep. Scott, David [D-GA-13]	D · GA		Apr 21, 2015
Rep. Sewell, Terri A. [D-AL-7]	D · AL		Apr 21, 2015
Rep. Stivers, Steve [R-OH-15]	R · OH		Apr 21, 2015
Rep. Watson Coleman, Bonnie [D-NJ-12]	D · NJ		Apr 21, 2015
Rep. Johnson, Eddie Bernice [D-TX-30]	D · TX		Apr 23, 2015
Rep. Lee, Barbara [D-CA-13]	D · CA		Apr 23, 2015
Rep. Crowley, Joseph [D-NY-14]	D · NY		Apr 30, 2015
Rep. Lawrence, Brenda L. [D-MI-14]	D · MI		Apr 30, 2015
Rep. Lewis, John [D-GA-5]	D · GA		Apr 30, 2015
Rep. Serrano, Jose E. [D-NY-15]	D · NY		Apr 30, 2015
Rep. Hastings, Alcee L. [D-FL-20]	D · FL		May 5, 2015
Del. Plaskett, Stacey E. [D-VI-At Large]	D · VI		May 13, 2015
Rep. Jackson Lee, Sheila [D-TX-18]	D · TX		May 21, 2015
Rep. Adams, Alma S. [D-NC-12]	D · NC		Jun 3, 2015
Rep. Johnson, Henry C. "Hank," Jr. [D-GA-4]	D · GA		Jun 15, 2015
Rep. Davis, Danny K. [D-IL-7]	D · IL		Sep 8, 2015

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Apr 21, 2015

Subjects & Policy Tags

Policy Area:

Housing and Community Development

Related Bills

No related bills are listed.

Summary (as of Apr 21, 2015)

Housing Financial Literacy Act of 2015

Amends the National Housing Act to revise the single insurance premium payment for a mortgage (secured by a one- to four-family dwelling that is an obligation of the Mutual Mortgage Insurance Fund) of a first-time homebuyer who completes a program of counseling on the responsibilities and financial management involved in homeownership that is approved by the Secretary of Housing and Urban Development.

Repeals the current maximum premium payment of 2.75% of the amount of the mortgage's original insured principal obligation.

Sets the single mortgage insurance premium payment at 25 basis points lower than the premium payment amount otherwise established.

Actions Timeline

- **Apr 22, 2015:** Sponsor introductory remarks on measure. (CR E559)
- **Apr 21, 2015:** Introduced in House
- **Apr 21, 2015:** Referred to the House Committee on Financial Services.

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