

HR 1153

Mortgage Choice Act of 2017

Congress: 115 (2017–2019, Ended)

Chamber: House

Policy Area: Housing and Community Development

Introduced: Feb 16, 2017

Current Status: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Feb 12, 2018)

Latest Action: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Feb 12, 2018)

Official Text: <https://www.congress.gov/bill/115th-congress/house-bill/1153>

Sponsor

Name: Rep. Huizenga, Bill [R-MI-2]

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

Cosponsors (17 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Joyce, David P. [R-OH-14]	R · OH		Feb 16, 2017
Rep. Meeks, Gregory W. [D-NY-5]	D · NY		Feb 16, 2017
Rep. Royce, Edward R. [R-CA-39]	R · CA		Feb 16, 2017
Rep. Scott, David [D-GA-13]	D · GA		Feb 16, 2017
Rep. Stivers, Steve [R-OH-15]	R · OH		Feb 16, 2017
Rep. Doyle, Michael F. [D-PA-14]	D · PA		Feb 27, 2017
Rep. McCollum, Betty [D-MN-4]	D · MN		Mar 10, 2017
Rep. Pittenger, Robert [R-NC-9]	R · NC		Oct 26, 2017
Rep. Ross, Dennis A. [R-FL-15]	R · FL		Oct 26, 2017
Rep. Rothfus, Keith J. [R-PA-12]	R · PA		Oct 26, 2017
Rep. Wagner, Ann [R-MO-2]	R · MO		Oct 26, 2017
Rep. Walberg, Tim [R-MI-7]	R · MI		Oct 26, 2017
Rep. Duffy, Sean P. [R-WI-7]	R · WI		Nov 7, 2017
Rep. Messer, Luke [R-IN-6]	R · IN		Nov 13, 2017
Rep. Trott, David A. [R-MI-11]	R · MI		Nov 15, 2017
Rep. Norman, Ralph [R-SC-5]	R · SC		Nov 16, 2017
Rep. Gottheimer, Josh [D-NJ-5]	D · NJ		Jan 8, 2018

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Feb 12, 2018
Financial Services Committee	House	Reported By	Jan 22, 2018

Subjects & Policy Tags

Policy Area:

Housing and Community Development

Related Bills

Bill	Relationship	Last Action
115 HR 6147	Related bill	Sep 7, 2018: Message on Senate action sent to the House.
115 HR 6746	Related bill	Sep 7, 2018: Referred to the Committee on Financial Services, and in addition to the Committee on Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.
115 HRES 725	Related bill	Feb 6, 2018: Motion to reconsider laid on the table Agreed to without objection.
115 HR 10	Related bill	Jul 13, 2017: Committee on Banking, Housing, and Urban Affairs. Hearings held. Hearings printed: S.Hrg. 115-108.

Summary (as of Feb 8, 2018)

(This measure has not been amended since it was introduced. The expanded summary of the House reported version is repeated here.)

Mortgage Choice Act of 2017

(Sec. 2) This bill amends the Truth in Lending Act to specify that neither escrow charges for insurance nor affiliated title charges shall be considered "points and fees" for purposes of determining whether a mortgage is a "high-cost mortgage." (A high-cost mortgage designation restricts the terms of the loan and requires a lender to make certain disclosures to the borrower.)

Actions Timeline

- **Feb 12, 2018:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Feb 8, 2018:** Considered as unfinished business. (consideration: CR H981-982)
- **Feb 8, 2018:** Passed/agreed to in House: On passage Passed by the Yeas and Nays: 280 - 131 (Roll no. 64).
- **Feb 8, 2018:** On passage Passed by the Yeas and Nays: 280 - 131 (Roll no. 64).
- **Feb 8, 2018:** Motion to reconsider laid on the table Agreed to without objection.
- **Feb 7, 2018:** Considered under the provisions of rule H. Res. 725. (consideration: CR H906-965; text: CR H907)
- **Feb 7, 2018:** The resolution provides for one hour of debate on each measure. The resolution also waives the requirement of clause 6(a) of rule XIII for a two-thirds vote to consider a report from the Committee on Rules on the same day it is presented to the House with respect to any resolution reported through the legislative day of February 9, 2018. It shall be in order at any time on the legislative day of February 8, 2018 or February 9, 2018 for the Speaker to entertain motions to suspend the rules.
- **Feb 7, 2018:** DEBATE - The House proceeded with one hour of debate on H.R. 1153.
- **Feb 7, 2018:** The previous question was ordered pursuant to the rule.
- **Feb 7, 2018:** POSTPONED PROCEEDINGS - At the conclusion of debate on H.R. 1153, the Chair put the question on passage of the bill, and by voice vote announced that the ayes had prevailed. Mr. Hensarling demanded the yeas and nays, and the Chair postponed further proceedings on the question of passage until a time to be announced.
- **Feb 5, 2018:** Rules Committee Resolution H. Res. 725 Reported to House. The resolution provides for one hour of debate on each measure. The resolution also waives the requirement of clause 6(a) of rule XIII for a two-thirds vote to consider a report from the Committee on Rules on the same day it is presented to the House with respect to any resolution reported through the legislative day of February 9, 2018. It shall be in order at any time on the legislative day of February 8, 2018 or February 9, 2018 for the Speaker to entertain motions to suspend the rules.
- **Jan 22, 2018:** Reported by the Committee on Financial Services. H. Rept. 115-522.
- **Jan 22, 2018:** Placed on the Union Calendar, Calendar No. 387.
- **Nov 14, 2017:** Committee Consideration and Mark-up Session Held.
- **Nov 14, 2017:** Ordered to be Reported by the Yeas and Nays: 46 - 13.
- **Feb 16, 2017:** Introduced in House
- **Feb 16, 2017:** Referred to the House Committee on Financial Services.