

HR 3141

FHA Loan Affordability Act of 2019

Congress: 116 (2019–2021, Ended)

Chamber: House

Policy Area: Housing and Community Development

Introduced: Jun 5, 2019

Current Status: Placed on the Union Calendar, Calendar No. 227.

Latest Action: Placed on the Union Calendar, Calendar No. 227. (Nov 12, 2019)

Official Text: <https://www.congress.gov/bill/116th-congress/house-bill/3141>

Sponsor

Name: Rep. Phillips, Dean [D-MN-3]

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

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Reported By	Nov 12, 2019

Subjects & Policy Tags

Policy Area:

Housing and Community Development

Related Bills

Bill	Relationship	Last Action
116 S 2572	Related bill	Sep 26, 2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Summary (as of Nov 12, 2019)

FHA Loan Affordability Act of 2019

This bill requires Federal Housing Administration mortgage borrowers to pay mortgage insurance premiums only when their remaining principal balance exceeds 78% or more of the home value or sales price. The bill applies only to mortgages insured after the bill's enactment.

Actions Timeline

- **Nov 12, 2019:** Reported (Amended) by the Committee on Financial Services. H. Rept. 116-282.
- **Nov 12, 2019:** Placed on the Union Calendar, Calendar No. 227.
- **Jun 11, 2019:** Committee Consideration and Mark-up Session Held.
- **Jun 11, 2019:** Ordered to be Reported (Amended) by the Yeas and Nays: 34 - 25.
- **Jun 5, 2019:** Introduced in House
- **Jun 5, 2019:** Referred to the House Committee on Financial Services.

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