

116TH CONGRESS
2D SESSION

H. R. 6704

To authorize additional funding for housing counseling services, and for
other purposes.

IN THE HOUSE OF REPRESENTATIVES

MAY 5, 2020

Mrs. AXNE (for herself and Ms. WATERS) introduced the following bill; which
was referred to the Committee on Financial Services

A BILL

To authorize additional funding for housing counseling
services, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Coronavirus Housing
5 Counseling Improvement Act of 2020”.

6 **SEC. 2. CONGRESSIONAL FINDINGS.**

7 The Congress finds that—

8 (1) the spread of Coronavirus Disease 2019
9 (COVID–19), which is now considered a global pan-
10 demic, is expected to negatively impact the incomes

1 of potentially millions of homeowners, renters, indi-
2 viduals experiencing homelessness, and individuals at
3 risk of homelessness, making it difficult for them to
4 pay their mortgages or rents on time;

5 (2) housing counseling is critical to ensuring
6 that homeowners, renters, individuals experiencing
7 homelessness, and individuals at risk of homeles-
8 ness have the resources they need to manage finan-
9 cial hardships from the COVID-19 crisis;

10 (3) foreclosure mitigation services are also crit-
11 ical to address the needs of homeowners who lose
12 employment and income because of the pandemic
13 and who face serious delinquency or mortgage de-
14 fault, or are in foreclosing proceedings during this
15 period;

16 (4) evaluations from the National Foreclosure
17 Mitigation Counseling program revealed that home-
18 owners at risk of or facing foreclosure are better
19 served when they have access to a housing counselor
20 and a range of tools and resources to help them
21 avoid losing their home and have the support they
22 need to tailor the best possible response to their sit-
23 uation.

1 **SEC. 3. FUNDING FOR HOUSING COUNSELING SERVICES.**

2 (a) AUTHORIZATION OF APPROPRIATIONS.—There is
3 authorized to be appropriated to the Neighborhood Rein-
4 vestment Corporation (in this section referred to as the
5 “Corporation”) established under the Neighborhood Rein-
6 vestment Corporation Act (42 U.S.C. 8101 et seq.)
7 \$700,000,000 for fiscal year 2020 for assistance under
8 section 106 of the Housing and Urban Development Act
9 of 1968 (12 U.S.C. 1701x) for housing counseling serv-
10 ices, which shall remain available until September 30,
11 2023.

12 (b) PRIORITIZATION OF HOUSING COUNSELING
13 SERVICES.—Of any amounts made available pursuant to
14 subsection (a), not less than 40 percent shall be provided
15 to counseling organizations that target counseling services
16 regarding loss mitigation to minority and low-income
17 homeowners, renters, individuals experiencing homeless-
18 ness, and individuals at risk of homelessness or provide
19 such services in neighborhoods with high concentrations
20 of minority and low-income homeowners, renters, individ-
21 uals experiencing homelessness, and individuals at risk of
22 homelessness.

23 (c) ELIGIBLE USES.—Amounts made available pur-
24 suant to subsection (a) may be used in such amounts as
25 the Corporation determines for costs of—

26 (1) public education and outreach;

1 (2) direct services, including the full range of
2 services provided by housing counselors to assist
3 homeowners, renters, individuals experiencing home-
4 lessness, and individuals at risk of homelessness, in-
5 cluding the practices, tools, and innovations in fore-
6 closure mitigation that were utilized in the National
7 Foreclosure Mitigation Counseling Program, and fi-
8 nancial capability, credit counseling, homeless coun-
9 seling, and rental counseling;

10 (3) equipment and technology, including broad-
11 band internet and equipment upgrades needed to en-
12 sure timely and effective service delivery; and

13 (4) training, including capacitating housing
14 counseling staff in various modes of counseling, in-
15 cluding rental and foreclosure, delivery of remote
16 counseling utilizing improved technology, enhanced
17 network security, and supportive options for the de-
18 livery of client services;

19 all of which may be billed as direct costs.

20 (d) DISBURSEMENT.—The Corporation shall disburse
21 all amounts made available pursuant to subsection (a) as
22 expeditiously as possible, through grants to housing coun-
23 seling intermediaries approved by the Department of
24 Housing and Urban Development, State housing finance
25 agencies, and NeighborWorks organizations. The aggre-

- 1 gate amount provided to NeighborWorks organizations
- 2 shall not exceed 15 percent of the total amounts made
- 3 available pursuant to subsection (a).

