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(Original Signature of Member)

119TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To require the Secretary of Housing and Urban Development to discount FHA single-family mortgage insurance premium payments for first-time homebuyers who complete a financial literacy housing counseling program.

\_\_\_\_\_  
IN THE HOUSE OF REPRESENTATIVES

Mrs. BEATTY introduced the following bill; which was referred to the Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To require the Secretary of Housing and Urban Development to discount FHA single-family mortgage insurance premium payments for first-time homebuyers who complete a financial literacy housing counseling program.

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 “Housing Financial Lit-  
5 eracy Act of 2025”.

1 **SEC. 2. DISCOUNT ON MORTGAGE INSURANCE PREMIUM**  
2 **PAYMENTS FOR FIRST-TIME HOMEBUYERS**  
3 **WHO COMPLETE FINANCIAL LITERACY HOUS-**  
4 **ING COUNSELING PROGRAMS.**

5 The second sentence of subparagraph (A) of section  
6 203(c)(2) of the National Housing Act (12 U.S.C.  
7 1709(c)(2)(A)) is amended—

8 (1) by inserting before the comma the following:

9 “and such program is completed before the mort-  
10 gator has signed an application for a mortgage to  
11 be insured under this title or a sales agreement”;  
12 and

13 (2) by striking “not exceed 2.75 percent of the  
14 amount of the original insured principal obligation of  
15 the mortgage” and inserting “be 25 basis points  
16 lower than the premium payment amount estab-  
17 lished by the Secretary under the first sentence of  
18 this subparagraph”.