

119TH CONGRESS
1ST SESSION

H. R. 6125

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

NOVEMBER 19, 2025

Mrs. BEATTY (for herself, Mr. CAREY, Ms. ADAMS, Mr. BISHOP, Mr. CARSON, Mr. CASE, Ms. CLARKE of New York, Mr. CLEAVER, Mr. COHEN, Ms. CRAIG, Mr. DAVIS of North Carolina, Mr. EVANS of Pennsylvania, Mr. FIELDS, Mrs. HAYES, Mr. JOHNSON of Georgia, Ms. JOHNSON of Texas, Ms. KELLY of Illinois, Mr. KRISHNAMOORTHY, Mr. MANNION, Ms. MCBRIDE, Mr. MEEKS, Ms. MOORE of Wisconsin, Mr. MULLIN, Mr. NORTON, Mr. DAVID SCOTT of Georgia, Mr. SMITH of Washington, Mr. THANEDAR, Mr. THOMPSON of Mississippi, and Ms. TOKUDA) introduced the following bill; which was referred to the Committee on Financial Services

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,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Housing Financial Lit-
3 eracy Act of 2025”.

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

8 The second sentence of subparagraph (A) of section
9 203(c)(2) of the National Housing Act (12 U.S.C.
10 1709(c)(2)(A)) is amended—

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

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

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

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