

116TH CONGRESS
1ST SESSION

H. R. 3154

To clarify that eligibility of certain mortgages with Federal credit enhancement may not be conditioned on the status of a mortgagor as a DACA recipient if all other eligibility criteria are satisfied, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JUNE 6, 2019

Mr. VARGAS (for himself, Ms. TLAIB, Ms. GARCIA of Texas, Mrs. CAROLYN B. MALONEY of New York, Mr. GONZALEZ of Texas, Mr. ESPAILLAT, Mrs. NAPOLITANO, Mr. CARBAJAL, Mr. CORREA, Ms. PRESSLEY, Mr. FOSTER, Ms. LEE of California, Mr. HIMES, Mr. GRIJALVA, Ms. MUCARSEL-POWELL, Ms. OCASIO-CORTEZ, Mr. GARCÍA of Illinois, Mr. SOTO, Ms. ESCOBAR, Mr. CISNEROS, Ms. ROYBAL-ALLARD, Mr. GOMEZ, Mr. CASTRO of Texas, and Mr. HECK) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To clarify that eligibility of certain mortgages with Federal credit enhancement may not be conditioned on the status of a mortgagor as a DACA recipient if all other eligibility criteria are satisfied, 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 “Homeownership for
5 Dreamers Act”.

1 **SEC. 2. DACA RECIPIENT ELIGIBILITY.**

2 (a) FHA.—Section 203 of the National Housing Act
3 (12 U.S.C. 1709) is amended by inserting after subsection
4 (h) the following:

5 “(i) DACA RECIPIENT ELIGIBILITY.—

6 “(1) IN GENERAL.—The Secretary may not—

7 “(A) prescribe terms that limit the eligi-
8 bility of a single family mortgage for insurance
9 under this title on the basis of the status of the
10 mortgagor as a DACA recipient if all other eli-
11 gibility requirements are satisfied; or

12 “(B) issue any limited denial of participa-
13 tion in the program for such insurance on the
14 basis of the status of the mortgagor as a DACA
15 recipient.

16 “(2) DACA RECIPIENT DEFINED.—For the
17 purposes of this subsection, the term ‘DACA recipi-
18 ent’ means an alien who, at any time before, on, or
19 after the date of the enactment of this subsection,
20 is or was in deferred action status pursuant to the
21 Deferred Action for Childhood Arrivals (‘DACA’)
22 Program announced by the Secretary of Homeland
23 Security on June 15, 2012.”.

24 (b) RURAL HOUSING SERVICE.—Section 501 of the
25 Housing Act of 1949 (42 U.S.C. 1472) is amended by
26 adding at the end the following:

1 “(k) DACA RECIPIENT ELIGIBILITY.—

2 “(1) IN GENERAL.—The Secretary may not
3 prescribe terms that limit eligibility for a single fam-
4 ily mortgage made, insured, or guaranteed under
5 this title on the basis of the status of the mortgagor
6 as a DACA recipient if all other eligibility require-
7 ments are satisfied.

8 “(2) DACA RECIPIENT DEFINED.—For the
9 purposes of this paragraph, the term ‘DACA recipi-
10 ent’ means an alien who, at any time before, on, or
11 after the date of the enactment of this paragraph,
12 is or was in deferred action status pursuant to the
13 Deferred Action for Childhood Arrivals (‘DACA’)
14 Program announced by the Secretary of Homeland
15 Security on June 15, 2012.”.

16 (c) FANNIE MAE.—Section 302(b) of the National
17 Housing Act (12 U.S.C 1717(b)) is amended by adding
18 at the end the following:

19 “(8) DACA RECIPIENT ELIGIBILITY.—

20 “(A) IN GENERAL.—The corporation may
21 not condition purchase of a single-family resi-
22 dence mortgage by the corporation under this
23 subsection on the status of the borrower as a
24 DACA recipient if all other eligibility criteria
25 are satisfied.

1 “(B) DACA RECIPIENT DEFINED.—For
2 the purposes of this paragraph, the term
3 ‘DACA recipient’ means an alien who, at any
4 time before, on, or after the date of the enact-
5 ment of this paragraph, is or was in deferred
6 action status pursuant to the Deferred Action
7 for Childhood Arrivals (‘DACA’) Program an-
8 nounced by the Secretary of Homeland Security
9 on June 15, 2012.”.

10 (d) FREDDIE MAC.—Section 305(a) of the Federal
11 Home Loan Mortgage Corporation Act (12 U.S.C. 1454)
12 is amended by adding at the end the following:

13 “(6) DACA RECIPIENT ELIGIBILITY.—

14 “(A) IN GENERAL.—The Corporation may
15 not condition purchase of a single-family resi-
16 dence mortgage by the corporation under this
17 subsection on the status of the borrower as a
18 DACA recipient if all other eligibility criteria
19 are satisfied.

20 “(B) DACA RECIPIENT DEFINED.—For
21 the purposes of this subsection, the term
22 ‘DACA recipient’ means an alien who, at any
23 time before, on, or after the date of the enact-
24 ment of this subsection, is or was in deferred
25 action status pursuant to the Deferred Action

1 for Childhood Arrivals ('DACA') Program an-
2 nounced by the Secretary of Homeland Security
3 on June 15, 2012.”.

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