IB

Union Calendar No. 155

116TH CONGRESS
1ST SESSION

H. R. 3154

[Report No. 116–197]

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

SEPTEMBER 6, 2019

Additional sponsors: Ms. BROWNLEY of California, Mr. CÁRDENAS, Mr. PETERS, and Mr. MEEKS

SEPTEMBER 6, 2019

Reported with an amendment, committed to the Committee of the Whole House on the State of the Union, and ordered to be printed

[Strike out all after the enacting clause and insert the part printed in italic]

[For text of introduced bill, see copy of bill as introduced on June 6, 2019]

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.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Homeownership for DREAMers Act".

SEC. 2. DACA RECIPIENT ELIGIBILITY.

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

"(i) DACA RECIPIENT ELIGIBILITY.—

"(1) IN GENERAL.—The Secretary may not—

"(A) prescribe terms that limit the eligibility of a single family mortgage for insurance under this title because of the status of the mortgagor as a DACA recipient; or

"(B) issue any limited denial of participation in the program for such insurance because of the status of the mortgagor as a DACA recipient.

"(2) DACA RECIPIENT DEFINED.—For the purposes of this subsection, the term 'DACA recipient' means an alien who, at any time before, on, or after the date of the enactment of this subsection, is or was in deferred action status pursuant to the Deferred Action for Childhood Arrivals ('DACA') Program an-

nounced by the Secretary of Homeland Security on June 15, 2012.

"(3) EXEMPTION.—

"(A) DENIAL FOR FAILURE TO SATISFY VALID ELIGIBILITY REQUIREMENTS.—Nothing in this title prohibits the denial of insurance based on failure to satisfy valid eligibility requirements.

"(B) INVALID ELIGIBILITY REQUIREMENTS.—Valid eligibility requirements do not include criteria that were adopted with the purpose of denying eligibility for insurance because of race, color, religion, sex, familial status, national origin, disability, or the status of a mortgagor as a DACA recipient.".

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

"(k) DACA RECIPIENT ELIGIBILITY.—

"(1) IN GENERAL.—The Secretary may not prescribe terms that limit eligibility for a single family mortgage made, insured, or guaranteed under this title because of the status of the mortgagor as a DACA recipient.

"(2) DACA RECIPIENT DEFINED.—For the purposes of this paragraph, the term 'DACA recipient' means an alien who, at any time before, on, or after the date of the enactment of this paragraph, is or was in deferred action status pursuant to the Deferred Action for Childhood Arrivals ('DACA') Program announced by the Secretary of Homeland Security on June 15, 2012.".

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

"(8) DACA RECIPIENT ELIGIBILITY.—

"(A) IN GENERAL.—The corporation may not condition purchase of a single-family residence mortgage by the corporation under this subsection on the status of the borrower as a DACA recipient.

"(B) DACA RECIPIENT DEFINED.—For the purposes of this paragraph, the term 'DACA recipient' means an alien who, at any time before, on, or after the date of the enactment of this paragraph, is or was in deferred action status pursuant to the Deferred Action for Childhood Arrivals ('DACA') Program announced by the

Secretary of Homeland Security on June 15, 2012.''.

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

''(6) DACA RECIPIENT ELIGIBILITY.—

''(A) IN GENERAL.—The Corporation may not condition purchase of a single-family residence mortgage by the corporation under this subsection on the status of the borrower as a DACA recipient.

''(B) DACA RECIPIENT DEFINED.—For the purposes of this subsection, the term 'DACA recipient' means an alien who, at any time before, on, or after the date of the enactment of this subsection, is or was in deferred action status pursuant to the Deferred Action for Childhood Arrivals ('DACA') Program announced by the Secretary of Homeland Security on June 15, 2012.''.

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