

116TH CONGRESS  
1ST SESSION

# H. R. 800

To amend the Community Reinvestment Act of 1977 to provide financial institutions with credit for providing assistance during Government shutdowns.

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## IN THE HOUSE OF REPRESENTATIVES

JANUARY 25, 2019

Mr. MEEKS (for himself, Ms. NORTON, Ms. KELLY of Illinois, Ms. JACKSON LEE, Mr. LANGEVIN, Mr. RYAN, Mr. BROWN of Maryland, Mr. VARGAS, Mrs. WATSON COLEMAN, Mr. GREEN of Texas, Ms. WASSERMAN SCHULTZ, Mr. DESAULNIER, Ms. DELAURO, Mr. SIRES, Mr. QUIGLEY, and Mr. PERLMUTTER) introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To amend the Community Reinvestment Act of 1977 to provide financial institutions with credit for providing assistance during Government shutdowns.

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 “Federal Workers  
5 Banking Assistance Act”.

1 **SEC. 2. CRA CREDIT FOR PROVIDING ASSISTANCE DURING**  
2 **GOVERNMENT SHUTDOWNS.**

3 Section 804 of the Community Reinvestment Act of  
4 1977 (12 U.S.C. 2903) is amended by adding at the end  
5 the following:

6 “(e) ASSISTANCE DURING GOVERNMENT SHUT-  
7 DOWNS.—

8 “(1) IN GENERAL.—In assessing and taking  
9 into account, under subsection (a), the record of a  
10 financial institution, the appropriate Federal finan-  
11 cial supervisory agency shall consider, as a factor,  
12 efforts of the financial institution to modify terms  
13 on existing loans, extend new loans with low- to no-  
14 interest rates, or the waiving of fees to help covered  
15 employees, if such modification or extension is done  
16 in a safe and sound manner.

17 “(2) GUIDANCE.—The appropriate Federal fi-  
18 nancial supervisory agencies shall issue guidance  
19 with respect to this subsection not later than the end  
20 of the 7-day period following—

21 “(A) the date of enactment of this sub-  
22 section; and

23 “(B) any lapse in Federal appropriations.

24 “(3) COVERED EMPLOYEE.—For purposes of  
25 this subsection, the term ‘covered employee’  
26 means—

1           “(A) a Federal or District of Columbia em-  
2           ployee furloughed or excepted from such fur-  
3           lough during any lapse in Federal appropria-  
4           tions; and

5           “(B) a Federal contractor who, during any  
6           lapse in Federal appropriations, is not receiving  
7           pay by reason of such lapse.”.

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