

Mr. WALDEN. Madam Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3 of House Resolution 965, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

EMERGENCY HOUSING PROTECTIONS AND RELIEF ACT OF 2020

Ms. WATERS. Mr. Speaker, pursuant to House Resolution 1017, I call up the bill (H.R. 7301) to prevent evictions, foreclosures, and unsafe housing conditions resulting from the COVID-19 pandemic, and for other purposes, and ask for its immediate consideration in the House.

The Clerk read the title of the bill.

The SPEAKER pro tempore (Mr. CUELLAR). Pursuant to House Resolution 1017, the bill is considered read.

The text of the bill is as follows:

H.R. 7301

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

SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the “Emergency Housing Protections and Relief Act of 2020”.

(b) TABLE OF CONTENTS.—The table of contents for this Act is as follows:

Sec. 1. Short title; table of contents.

TITLE I—PROTECTING RENTERS AND HOMEOWNERS FROM EVICTIONS AND FORECLOSURES

Sec. 101. Emergency rental assistance.

Sec. 102. Homeowner Assistance Fund.

Sec. 103. Protecting renters and homeowners from evictions and foreclosures.

Sec. 104. Liquidity for mortgage servicers and residential rental property owners.

Sec. 105. Rural rental assistance.

Sec. 106. Funding for public housing and tenant-based rental assistance.

Sec. 107. Supplemental funding for supportive housing for the elderly, supportive housing for persons with disabilities, supportive housing for persons with AIDS, and project-based section 8 rental assistance.

Sec. 108. Fair Housing.

Sec. 109. Funding for housing counseling services.

TITLE II—PROTECTING PEOPLE EXPERIENCING HOMELESSNESS

Sec. 201. Homeless assistance funding.

Sec. 202. Emergency rental assistance voucher program.

TITLE I—PROTECTING RENTERS AND HOMEOWNERS FROM EVICTIONS AND FORECLOSURES

SEC. 101. EMERGENCY RENTAL ASSISTANCE.

(a) AUTHORIZATION OF APPROPRIATIONS.—There is authorized to be appropriated to the Secretary of Housing and Urban Development (referred to in this section as the “Secretary”) \$100,000,000,000 for an additional amount for grants under the Emergency Solutions Grants program under subtitle B of title IV of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11371 et seq.), to remain available until expended (subject to subsections (d) and (n) of this section), to be used for providing short- or medium-term assistance with rent and rent-related costs (including tenant-paid utility costs, utility-

and rent-arrears, fees charged for those arrears, and security and utility deposits) in accordance with paragraphs (4) and (5) of section 415(a) of such Act (42 U.S.C. 11374(a)) and this section.

(b) DEFINITION OF AT RISK OF HOMELESSNESS.—Notwithstanding section 401(1) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11360(1)), for purposes of assistance made available with amounts made available pursuant to subsection (a), the term “at risk of homelessness” means, with respect to an individual or family, that the individual or family—

(1) has an income below 80 percent of the median income for the area as determined by the Secretary; and

(2) has an inability to attain or maintain housing stability or has insufficient resources to pay for rent or utilities due to financial hardships.

(c) INCOME TARGETING AND CALCULATION.—For purposes of assistance made available with amounts made available pursuant to subsection (a)—

(1) each recipient of such amounts shall use—

(A) not less than 40 percent of the amounts received only for providing assistance for individuals or families experiencing homelessness, or for persons or families at risk of homelessness who have incomes not exceeding 30 percent of the median income for the area as determined by the Secretary;

(B) not less than 70 percent of the amounts received only for providing assistance for individuals or families experiencing homelessness, or for persons or families at risk of homelessness who have incomes not exceeding 50 percent of the median income for the area as determined by the Secretary; and

(C) the remainder of the amounts received only for providing assistance to individuals or families experiencing homelessness, or for persons or families at risk of homelessness who have incomes not exceeding 80 percent of the median income for the area as determined by the Secretary, but such recipient may establish a higher percentage limit for purposes of subsection (b)(1), which shall not in any case exceed 120 percent of the area median income, if the recipient states that it will serve such population in its plan; and

(2) in determining the income of a household for homelessness prevention assistance—

(A) the calculation of income performed at the time of application for such assistance, including arrearages, shall consider only income that the household is currently receiving at such time and any income recently terminated shall not be included;

(B) any calculation of income performed with respect to households receiving ongoing assistance (such as medium-term rental assistance) 3 months after initial receipt of assistance shall consider only the income that the household is receiving at the time of such review; and

(C) the calculation of income performed with respect to households receiving assistance for arrearages shall consider only the income that the household was receiving at the time such arrearages were incurred.

(d) 3-YEAR AVAILABILITY.—

(1) IN GENERAL.—Each recipient of amounts made available pursuant to subsection (a) shall—

(A) expend not less than 60 percent of such grant amounts within 2 years of the date that such funds became available to the recipient for obligation; and

(B) expend 100 percent of such grant amounts within 3 years of such date.

(2) REALLOCATION AFTER 2 YEARS.—The Secretary may recapture any amounts not expended in compliance with paragraph (1)(A) and reallocate such amounts to recipients in

compliance with the formula referred to in subsection (h)(1)(A).

(e) RENT RESTRICTIONS.—

(1) INAPPLICABILITY.—Section 576.106(d) of title 24, Code of Federal Regulations, shall not apply with respect to homelessness prevention assistance made available with amounts made available under subsection (a).

(2) AMOUNT OF RENTAL ASSISTANCE.—In providing homelessness prevention assistance with amounts made available under subsection (a), the maximum amount of rental assistance that may be provided shall be the greater of—

(A) 120 percent of the higher of—

(i) the Fair Market Rent established by the Secretary for the metropolitan area or county; or

(ii) the applicable Small Area Fair Market Rent established by the Secretary; or

(B) such higher amount as the Secretary shall determine is needed to cover market rents in the area.

(f) SUBLEASES.—A recipient shall not be prohibited from providing assistance authorized under subsection (a) with respect to subleases that are valid under State law.

(g) HOUSING RELOCATION OR STABILIZATION ACTIVITIES.—A recipient of amounts made available pursuant to subsection (a) may expend up to 25 percent of its allocation for activities under section 415(a)(5) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11374(a)(5)), except that notwithstanding such section, activities authorized under this subsection may be provided only for individuals or families who have incomes not exceeding 50 percent of the area median income and meet the criteria in subsection (b)(2) of this section or section 103 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11302). This subsection shall not apply to rent-related costs that are specifically authorized under subsection (a) of this section.

(h) ALLOCATION OF ASSISTANCE.—

(1) IN GENERAL.—In allocating amounts made available pursuant to subsection (a), the Secretary shall—

(A)(i) for any purpose authorized in this section—

(I) allocate 2 percent of such amount for Indian tribes and tribally designated housing entities (as such terms are defined in section 4 of the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4103)) under the formula established pursuant to section 302 of such Act (25 U.S.C. 4152), except that 0.3 percent of the amount allocated under this clause shall be allocated for the Department of Hawaiian Home Lands; and

(II) allocate 0.3 percent of such amount for the Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands;

(ii) not later than 30 days after the date of enactment of this Act, obligate and disburse the amounts allocated pursuant to clause (i) in accordance with such allocations and provide such recipient with any necessary guidance for use of the funds; and

(B)(i) not later than 7 days after the date of enactment of this Act and after setting aside amounts under subparagraph (A), allocate 50 percent of any such remaining amounts under the formula specified in subsections (a), (b), and (e) of section 414 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11373) for, and notify, each State, metropolitan city, and urban county that is to receive a direct grant of such amounts; and

(ii) not later than 30 days after the date of enactment of this Act, obligate and disburse the amounts allocated pursuant to clause (i)

in accordance with such allocations and provide such recipient with any necessary guidance for use of the funds; and

(C)(i) not later than 45 days after the date of enactment of this Act, allocate any remaining amounts for eligible recipients according to a formula to be developed by the Secretary that takes into consideration the formula referred to in subparagraph (A) and the need for emergency rental assistance under this section, including the severe housing cost burden among extremely low- and very low-income renters and disruptions in housing and economic conditions, including unemployment; and

(ii) not later than 30 days after the date of the allocation of such amounts pursuant to clause (i), obligate and disburse such amounts in accordance with such allocations.

(2) ALLOCATIONS TO STATES.—

(A) IN GENERAL.—Notwithstanding subsection (a) of section 414 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11373(a)) and section 576.202(a) of title 24, Code of Federal Regulations, a State recipient of an allocation under this section may elect to use up to 100 percent of its allocation to carry out activities eligible under this section directly.

(B) REQUIREMENT.—Any State recipient making an election described in subparagraph (A) shall serve households throughout the entire State, including households in rural communities and small towns.

(3) ELECTION NOT TO ADMINISTER.—If a recipient other than a State elects not to receive funds under this section, such funds shall be allocated to the State recipient in which the recipient is located.

(4) PARTNERSHIPS, SUBGRANTS, AND CONTRACTS.—A recipient of a grant under this section may distribute funds through partnerships, subgrants, or contracts with an entity, such as a public housing agency (as such term is defined in section 3(b) of the United States Housing Act of 1937 (42 U.S.C. 1437a(b))), that is capable of carrying activities under this section.

(5) REVISION TO RULE.—The Secretary shall revise section 576.3 of title 24, Code of Federal Regulations, to change the set aside for allocation to the territories to exactly 0.3 percent.

(i) INAPPLICABILITY OF MATCHING REQUIREMENT.—Subsection (a) of section 416 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11375(a)) shall not apply to any amounts made available pursuant to subsection (a) of this section.

(j) REIMBURSEMENT OF ELIGIBLE ACTIVITIES.—Amounts made available pursuant to subsection (a) may be used by a recipient to reimburse expenditures incurred for eligible activities under this section after March 27, 2020.

(k) PROHIBITION ON PREREQUISITES.—None of the funds made available pursuant to this section may be used to require any individual receiving assistance under the program under this section to receive treatment or perform any other prerequisite activities as a condition for receiving shelter, housing, or other services.

(l) WAIVERS AND ALTERNATIVE REQUIREMENTS.—

(1) IN GENERAL.—

(A) AUTHORITY.—In administering the amounts made available pursuant to subsection (a), the Secretary may waive, or specify alternative requirements for, any provision of any statute or regulation that the Secretary administers in connection with the obligation by the Secretary or the use by the recipient of such amounts (except for requirements related to fair housing, nondiscrimination, labor standards, prohibition on prerequisites, minimum data report-

ing, and the environment), if the Secretary finds that good cause exists for the waiver or alternative requirement and such waiver or alternative requirement is necessary to expedite the use of funds made available pursuant to this section, to respond to public health orders or conditions related to the COVID-19 emergency, or to ensure that eligible individuals can attain or maintain housing stability.

(B) PUBLIC NOTICE.—The Secretary shall notify the public through the Federal Register or other appropriate means of any waiver or alternative requirement under this paragraph, and that such public notice shall be provided, at a minimum, on the internet at the appropriate Government website or through other electronic media, as determined by the Secretary.

(C) ELIGIBILITY REQUIREMENTS.—Eligibility for rental assistance or housing relocation and stabilization services shall not be restricted based upon the prior receipt of assistance under the program during the preceding three years.

(2) PUBLIC HEARINGS.—

(A) INAPPLICABILITY OF IN-PERSON HEARING REQUIREMENTS DURING THE COVID-19 EMERGENCY.—

(i) IN GENERAL.—A recipient under this section shall not be required to hold in-person public hearings in connection with its citizen participation plan, but shall provide citizens with notice, including publication of its plan for carrying out this section on the internet, and a reasonable opportunity to comment of not less than 5 days.

(ii) RESUMPTION OF IN-PERSON HEARING REQUIREMENTS.—After the period beginning on the date of enactment of this Act and ending on the date of the termination by the Federal Emergency Management Agency of the emergency declared on March 13, 2020, by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 4121 et seq.) relating to the Coronavirus Disease 2019 (COVID-19) pandemic, and after the period described in subparagraph (B), the Secretary shall direct recipients under this section to resume pre-crisis public hearing requirements.

(B) VIRTUAL PUBLIC HEARINGS.—

(i) IN GENERAL.—During the period that national or local health authorities recommend social distancing and limiting public gatherings for public health reasons, a recipient may fulfill applicable public hearing requirements for all grants from funds made available pursuant to this section by carrying out virtual public hearings.

(ii) REQUIREMENTS.—Any virtual hearings held under clause (i) by a recipient under this section shall provide reasonable notification and access for citizens in accordance with the recipient's certifications, timely responses from local officials to all citizen questions and issues, and public access to all questions and responses.

(m) CONSULTATION.—In addition to any other citizen participation and consultation requirements, in developing and implementing a plan to carry out this section, each recipient of funds made available pursuant to this section shall consult with the applicable Continuum or Continuums of Care for the area served by the recipient and organizations representing underserved communities and populations and organizations with expertise in affordable housing, fair housing, and services for people with disabilities.

(n) ADMINISTRATION.—

(1) BY SECRETARY.—Of any amounts made available pursuant to subsection (a)—

(A) not more than the lesser of 0.5 percent, or \$15,000,000, may be used by the Secretary for staffing, training, technical assistance, technology, monitoring, research, and eval-

uation activities necessary to carry out the program carried out under this section, and such amounts shall remain available until September 30, 2024; and

(B) not more than \$2,000,000 shall be available to the Office of the Inspector General for audits and investigations of the program authorized under this section.

(2) BY RECIPIENTS.—Notwithstanding section 576.108 of title 24 of the Code of Federal Regulations, with respect to amounts made available pursuant to this section, a recipient may use up to 10 percent of the recipient's grant for payment of administrative costs related to the planning and execution of activities.

SEC. 102. HOMEOWNER ASSISTANCE FUND.

(a) DEFINITIONS.—In this section:

(1) FUND.—The term “Fund” means the Homeowner Assistance Fund established under subsection (b).

(2) SECRETARY.—The term “Secretary” means the Secretary of the Treasury.

(3) STATE.—The term “State” means any State of the United States, the District of Columbia, any territory of the United States, Puerto Rico, Guam, American Samoa, the Virgin Islands, and the Northern Mariana Islands.

(b) ESTABLISHMENT OF FUND.—There is established at the Department of the Treasury a Homeowner Assistance Fund to provide such funds as are made available under subsection (g) to State housing finance agencies for the purpose of preventing homeowner mortgage defaults, foreclosures, and displacements of individuals and families experiencing financial hardship after January 21, 2020.

(c) ALLOCATION OF FUNDS.—

(1) ADMINISTRATION.—Of any amounts made available for the Fund, the Secretary of the Treasury may allocate, in the aggregate, an amount not exceeding 5 percent—

(A) to the Office of Financial Stability established under section 101(a) of the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5211(a)) to administer and oversee the Fund, and to provide technical assistance to States for the creation and implementation of State programs to administer assistance from the Fund; and

(B) to the Inspector General of the Department of the Treasury for oversight of the program under this section.

(2) FOR STATES.—The Secretary shall establish such criteria as are necessary to allocate the funds available within the Fund for each State. The Secretary shall allocate such funds among all States taking into consideration the number of unemployment claims within a State relative to the nationwide number of unemployment claims.

(3) SMALL STATE MINIMUM.—The amount allocated for each State shall not be less than \$250,000,000.

(4) SET-ASIDE FOR INSULAR AREAS.—Notwithstanding any other provision of this section, of any amounts authorized to be appropriated pursuant to subsection (g), the Secretary shall reserve \$200,000,000 to be disbursed to Guam, American Samoa, the Virgin Islands, and the Northern Mariana Islands based on each such territory's share of the combined total population of all such territories, as determined by the Secretary. For the purposes of this paragraph, population shall be determined based on the most recent year for which data are available from the United States Census Bureau.

(5) SET-ASIDE FOR INDIAN TRIBES AND NATIVE HAWAIIANS.—

(A) INDIAN TRIBES.—Notwithstanding any other provision of this section, of any amounts authorized to be appropriated pursuant to subsection (g), the Secretary shall use 5 percent to make grants in accordance

with subsection (f) to eligible recipients for the purposes described in subsection (e)(1).

(B) NATIVE HAWAIIANS.—Of the funds set aside under subparagraph (A), the Secretary shall use 0.3 percent to make grants to the Department of Hawaiian Home Lands in accordance with subsection (f) for the purposes described in subsection (e)(1).

(d) DISBURSEMENT OF FUNDS.—

(1) ADMINISTRATION.—Except for amounts made available for assistance under subsection (f), State housing finance agencies shall be primarily responsible for administering amounts disbursed from the Fund, but may delegate responsibilities and sub-allocate amounts to community development financial institutions and State agencies that administer Low-Income Home Energy Assistance Program of the Department of Health and Human Services.

(2) NOTICE OF FUNDING.—The Secretary shall provide public notice of the amounts that will be made available to each State and the method used for determining such amounts not later than the expiration of the 14-day period beginning on the date of the enactment of this Act of enactment.

(3) SHFA PLANS.—

(A) ELIGIBILITY.—To be eligible to receive funding allocated for a State under the section, a State housing finance agency for the State shall submit to the Secretary a plan for the implementation of State programs to administer, in part or in full, the amount of funding the state is eligible to receive, which shall provide for the commencement of receipt of applications by homeowners for assistance, and funding of such applications, not later than the expiration of the 6-month period beginning upon the approval under this paragraph of such plan.

(B) MULTIPLE PLANS.—A State housing finance agency may submit multiple plans, each covering a separate portion of funding for which the State is eligible.

(C) TIMING.—The Secretary shall approve or disapprove a plan within 30 days after the plan's submission and, if disapproved, explain why the plan could not be approved.

(D) DISBURSEMENT UPON APPROVAL.—The Secretary shall disburse to a State housing finance agency the appropriate amount of funding upon approval of the agency's plan.

(E) AMENDMENTS.—A State housing finance agency may subsequently amend a plan that has previously been approved, provided that any plan amendment shall be subject to the approval of the Secretary. The Secretary shall approve any plan amendment or disapprove such amendment explain why the plan amendment could not be approved within 45 days after submission to the Secretary of such amendment.

(F) TECHNICAL ASSISTANCE.—The Secretary shall provide technical assistance for any State housing finance agency that twice fails to have a submitted plan approved.

(4) PLAN TEMPLATES.—The Secretary shall, not later than 30 days after the date of the enactment of this Act, publish templates that States may utilize in drafting the plans required under paragraph (3)(A). The template plans shall include standard program terms and requirements, as well as any required legal language, which State housing finance agencies may modify with the consent of the Secretary.

(e) PERMISSIBLE USES OF FUND.—

(1) IN GENERAL.—Funds made available to State housing finance agencies pursuant to this section may be used for the purposes established under subsection (b), which may include—

(A) mortgage payment assistance, including financial assistance to allow a borrower to reinstate their mortgage or to achieve a more affordable mortgage payment, which may include principal reduction or rate re-

duction, provided that any mortgage payment assistance is tailored to a borrower's needs and their ability to repay, and takes into consideration the loss mitigation options available to the borrower;

(B) assistance with payment of taxes, hazard insurance, flood insurance, mortgage insurance, or homeowners' association fees;

(C) utility payment assistance, including electric, gas, water, and internet service, including broadband internet access service (as such term is defined in section 8.1(b) of title 47, Code of Federal Regulations (or any successor regulation));

(D) reimbursement of funds expended by a State or local government during the period beginning on January 21, 2020, and ending on the date that the first funds are disbursed by the State under the Fund, for the purpose of providing housing or utility assistance to individuals or otherwise providing funds to prevent foreclosure or eviction of a homeowner or prevent mortgage delinquency or loss of housing or critical utilities as a response to the coronavirus disease 2019 (COVID-19) pandemic; and

(E) any other assistance for homeowners to prevent eviction, mortgage delinquency or default, foreclosure, or the loss of essential utility services.

(2) TARGETING.—

(A) REQUIREMENT.—Not less than 60 percent of amounts made available for each State or other entity allocated amounts under subsection (c) shall be used for activities under paragraph (1) that assist homeowners having incomes equal to or less than 80 percent of the area median income.

(B) DETERMINATION OF INCOME.—In determining the income of a household for purposes of this paragraph, income shall be considered to include only income that the household is receiving at the time of application for assistance from the Fund and any income recently terminated shall not be included, except that for purposes of households receiving assistance for arrearages income shall include only the income that the household was receiving at the time such arrearages were incurred.

(C) LANGUAGE ASSISTANCE.—Each State housing finance agency or other entity allocated amounts under subsection (c) shall make available to each applicant for assistance from amounts from the Fund language assistance in any language that such language assistance is available in and shall provide notice to each such applicant that such language assistance is available.

(3) ADMINISTRATIVE EXPENSES.—Not more than 15 percent of the amount allocated to a State pursuant to subsection (c) may be used by a State housing financing agency for administrative expenses. Any amounts allocated to administrative expenses that are no longer necessary for administrative expenses may be used in accordance with paragraph (1).

(f) TRIBAL AND NATIVE HAWAIIAN ASSISTANCE.—

(1) DEFINITIONS.—In this subsection:

(A) DEPARTMENT OF HAWAIIAN HOME LANDS.—The term "Department of Hawaiian Home Lands" has the meaning given the term in section 801 of the Native American Housing Assistance and Self-Determination Act of 1996 (42 U.S.C. 4221).

(B) ELIGIBLE RECIPIENT.—The term "eligible recipient" means any entity eligible to receive a grant under section 101 of the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4111).

(2) REQUIREMENTS.—

(A) ALLOCATION.—Except for the funds set aside under subsection (c)(5)(B), the Secretary shall allocate the funds set aside under subsection (c)(5)(A) using the allocation formula described in subpart D of part

1000 of title 24, Code of Federal Regulations (or any successor regulations).

(B) NATIVE HAWAIIANS.—The Secretary shall use the funds made available under subsection (c)(5)(B) in accordance with part 1006 of title 24, Code of Federal Regulations (or successor regulations).

(3) TRANSFER.—The Secretary shall transfer any funds made available under subsection (c)(5) that have not been allocated by an eligible recipient or the Department of Hawaiian Home Lands, as applicable, to provide the assistance described in subsection (e)(1) by December 31, 2030, to the Secretary of Housing and Urban Development to carry out the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4101 et seq.).

(g) FUNDING.—There is authorized to be appropriated to the Homeowner Assistance Fund established under subsection (b) \$75,000,000,000, to remain available until expended or transferred or credited under subsection (i).

(h) USE OF HOUSING FINANCE AGENCY INNOVATION FUND FOR THE HARDEST HIT HOUSING MARKETS FUNDS.—A State housing finance agency may reallocate any administrative or programmatic funds it has received as an allocation from the Housing Finance Agency Innovation Fund for the Hardest Hit Housing Markets created pursuant to section 101(a) of the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5211(a)) that have not been otherwise allocated or disbursed as of the date of enactment of this Act to supplement any administrative or programmatic funds received from the Housing Assistance Fund. Such reallocated funds shall not be considered when allocating resources from the Housing Assistance Fund using the process established under subsection (c) and shall remain available for the uses permitted and under the terms and conditions established by the contract with Secretary created pursuant to subsection (d)(1) and the terms of subsection (i).

(i) REPORTING REQUIREMENTS.—The Secretary shall provide public reports not less frequently than quarterly regarding the use of funds provided by the Homeowner Assistance Fund. Such reports shall include the following data by State and by program within each State, both for the past quarter and throughout the life of the program—

- (1) the amount of funds allocated;
- (2) the amount of funds disbursed;
- (3) the number of households and individuals assisted;
- (4) the acceptance rate of applicants;
- (5) the type or types of assistance provided to each household;
- (6) whether the household assisted had a federally backed loan and identification of the Federal entity backing such loan;
- (7) the average amount of funding provided per household receiving assistance and per type of assistance provided;
- (8) the average number of monthly payments that were covered by the funding amount that a household received, as applicable, disaggregated by type of assistance provided;
- (9) the income level of each household receiving assistance; and
- (10) the outcome 12 months after the household has received assistance.

Each report under this subsection shall disaggregate the information provided under paragraphs (3) through (10) by State, zip code, racial and ethnic composition of the household, and whether or not the person from the household applying for assistance speaks English as a second language.

SEC. 103. PROTECTING RENTERS AND HOMEOWNERS FROM EVICTIONS AND FORECLOSURES.

(a) EVICTION MORATORIUM.—The CARES Act is amended by striking section 4024 (15

U.S.C. 9058; Public Law 116-136; 134 Stat. 492) and inserting the following new section:

“SEC. 4024. TEMPORARY MORATORIUM ON EVICTION FILINGS.

“(a) CONGRESSIONAL FINDINGS.—The Congress finds that—

“(1) according to the 2018 American Community Survey, 36 percent of households in the United States—more than 43 million households—are renters;

“(2) in 2019 alone, renters in the United States paid \$512 billion in rent;

“(3) according to the Joint Center for Housing Studies of Harvard University, 20.8 million renters in the United States spent more than 30 percent of their incomes on housing in 2018 and 10.9 million renters spent more than 50 percent of their incomes on housing in the same year;

“(4) according to data from the Department of Labor, more than 30 million people have filed for unemployment since the COVID-19 pandemic began;

“(5) the impacts of the spread of COVID-19, which is now considered a global pandemic, are expected to negatively impact the incomes of potentially millions of renter households, making it difficult for them to pay their rent on time; and

“(6) evictions in the current environment would increase homelessness and housing instability which would be counterproductive towards the public health goals of keeping individuals in their homes to the greatest extent possible.

“(b) MORATORIUM.—During the period beginning on the date of the enactment of this Act and ending 12 months after such date of enactment, the lessor of a covered dwelling located in such State may not make, or cause to be made, any filing with the court of jurisdiction to initiate a legal action to recover possession of the covered dwelling from the tenant for nonpayment of rent or other fees or charges.

“(c) DEFINITIONS.—For purposes of this section, the following definitions shall apply:

“(1) COVERED DWELLING.—The term ‘covered dwelling’ means a dwelling that is occupied by a tenant—

“(A) pursuant to a residential lease; or

“(B) without a lease or with a lease terminable at will under State law.

“(2) DWELLING.—The term ‘dwelling’ has the meaning given such term in section 802 of the Fair Housing Act (42 U.S.C. 3602) and includes houses and dwellings described in section 803(b) of such Act (42 U.S.C. 3603(b)).

“(d) NOTICE TO VACATE AFTER MORATORIUM EXPIRATION DATE.—After the expiration of the period described in subsection (b), the lessor of a covered dwelling may not require the tenant to vacate the covered dwelling by reason of nonpayment of rent or other fees or charges before the expiration of the 30-day period that begins upon the provision by the lessor to the tenant, after the expiration of the period described in subsection (b), of a notice to vacate the covered dwelling.”.

(b) MORTGAGE RELIEF.—

(1) FORBEARANCE AND FORECLOSURE MORATORIUM FOR COVERED MORTGAGE LOANS.—Section 4022 of the CARES Act (15 U.S.C. 9056) is amended—

(A) by striking “Federally backed mortgage loan” each place such term appears and inserting “covered mortgage loan”; and

(B) in subsection (a)—

(i) by amending paragraph (2) to read as follows:

“(2) COVERED MORTGAGE LOAN.—The term ‘covered mortgage loan’ means any credit transaction that is secured by a mortgage, deed of trust, or other equivalent consensual security interest on a 1- to 4-unit dwelling or on residential real property that includes a 1- to 4-unit dwelling, except that it shall not include a credit transaction under an open

end credit plan other than a reverse mortgage.”; and

(ii) by adding at the end the following:

“(3) COVERED PERIOD.—With respect to a loan, the term ‘covered period’ means the period beginning on the date of enactment of this Act and ending 12 months after such date of enactment.”.

(2) AUTOMATIC FORBEARANCE FOR DELINQUENT BORROWERS.—Section 4022(c) of the CARES Act (15 U.S.C. 9056(c)), as amended by paragraph (5) of this subsection, is further amended by adding at the end the following:

“(9) AUTOMATIC FORBEARANCE FOR DELINQUENT BORROWERS.—

“(A) IN GENERAL.—Notwithstanding any other law governing forbearance relief—

“(i) any borrower whose covered mortgage loan became 60 days delinquent between March 13, 2020, and the date of enactment of this paragraph, and who has not already received a forbearance under subsection (b), shall automatically be granted a 60-day forbearance that begins on the date of enactment of this paragraph, provided that a borrower shall not be considered delinquent for purposes of this paragraph while making timely payments or otherwise performing under a trial modification or other loss mitigation agreement; and

“(ii) any borrower whose covered mortgage loan becomes 60 days delinquent between the date of enactment of this paragraph and the end of the covered period, and who has not already received a forbearance under subsection (b), shall automatically be granted a 60-day forbearance that begins on the 60th day of delinquency, provided that a borrower shall not be considered delinquent for purposes of this paragraph while making timely payments or otherwise performing under a trial modification or other loss mitigation agreement.

“(B) INITIAL EXTENSION.—An automatic forbearance provided under subparagraph (A) shall be extended for up to an additional 120 days upon the borrower’s request, oral or written, submitted to the borrower’s servicer affirming that the borrower is experiencing a financial hardship that prevents the borrower from making timely payments on the covered mortgage loan due, directly or indirectly, to the COVID-19 emergency.

“(C) SUBSEQUENT EXTENSION.—A forbearance extended under subparagraph (B) shall be extended for up to an additional 180 days, up to a maximum of 360 days (including the period of automatic forbearance), upon the borrower’s request, oral or written, submitted to the borrower’s servicer affirming that the borrower is experiencing a financial hardship that prevents the borrower from making timely payments on the covered mortgage loan due, directly or indirectly, to the COVID-19 emergency.

“(D) RIGHT TO ELECT TO CONTINUE MAKING PAYMENTS.—With respect to a forbearance provided under this paragraph, the borrower of such loan may elect to continue making regular payments on the loan. A borrower who makes such election shall be offered a loss mitigation option pursuant to subsection (d) within 30 days of resuming regular payments to address any payment deficiency during the forbearance.

“(E) RIGHT TO SHORTEN FORBEARANCE.—At a borrower’s request, any period of forbearance provided under this paragraph may be shortened. A borrower who makes such a request shall be offered a loss mitigation option pursuant to subsection (d) within 30 days of resuming regular payments to address any payment deficiency during the forbearance.

“(10) AUTOMATIC FORBEARANCE FOR CERTAIN REVERSE MORTGAGE LOANS.—

“(A) IN GENERAL.—When any covered mortgage loan which is also a federally-insured

reverse mortgage loan, during the covered period, is due and payable due to the death of the last borrower or end of a deferral period or eligible to be called due and payable due to a property charge default, or if the borrower defaults on a property charge repayment plan, or if the borrower defaults for failure to complete property repairs, or if an obligation of the borrower under the Security Instrument is not performed, the mortgagee automatically shall be granted a six-month extension of—

“(i) the mortgagee’s deadline to request due and payable status from the Department of Housing and Urban Development;

“(ii) the mortgagee’s deadline to send notification to the mortgagor or his or her heirs that the loan is due and payable;

“(iii) the deadline to initiate foreclosure;

“(iv) any reasonable diligence period related to foreclosure or the Mortgagee Optional Election;

“(v) if applicable, the deadline to obtain the due and payable appraisal; and

“(vi) any claim submission deadline, including the 6-month acquired property marketing period.

“(B) FORBEARANCE PERIOD.—The mortgagee shall not request due and payable status from the Secretary of Housing and Urban Development nor initiate foreclosure during this six-month period described under subparagraph (A), which shall be considered a forbearance period.

“(C) EXTENSION.—A forbearance provided under subparagraph (B) and related deadline extension authorized under subparagraph (A) shall be extended for an additional 180 days upon—

“(i) the borrower’s request, oral or written, submitted to the borrower’s servicer affirming that the borrower is experiencing a financial hardship that prevents the borrower from making payments on property charges, completing property repairs, or performing an obligation of the borrower under the Security Instrument due, directly or indirectly, to the COVID-19 emergency;

“(ii) a non-borrowing spouse’s request, oral or written, submitted to the servicer affirming that the non-borrowing spouse has been unable to satisfy all criteria for the Mortgagee Optional Election program due, directly or indirectly, to the COVID-19 emergency, or to perform all actions necessary to become an eligible non-borrowing spouse following the death of all borrowers; or

“(iii) a successor-in-interest of the borrower’s request, oral or written, submitted to the servicer affirming the heir’s difficulty satisfying the reverse mortgage loan due, directly or indirectly, to the COVID-19 emergency.

“(D) CURTAILMENT OF DEBENTURE INTEREST.—Where any covered mortgage loan which is also a federally insured reverse mortgage loan is in default during the covered period and subject to a prior event which provides for curtailment of debenture interest in connection with a claim for insurance benefits, the curtailment of debenture interest shall be suspended during any forbearance period provided herein.”.

(3) ADDITIONAL FORECLOSURE AND REPOSSESSION PROTECTIONS.—Section 4022(c) of the CARES Act (15 U.S.C. 9056(c)) is amended—

(A) in paragraph (2), by striking “may not initiate any judicial or non-judicial foreclosure process, move for a foreclosure judgment or order of sale, or execute a foreclosure-related eviction or foreclosure sale for not less than the 60-day period beginning on March 18, 2020” and inserting “may not initiate or proceed with any judicial or non-judicial foreclosure process, schedule a foreclosure sale, move for a foreclosure judgment or order of sale, execute a foreclosure related eviction or foreclosure sale for six

months after the date of enactment of the Emergency Housing Protections and Relief Act of 2020"; and

(B) by adding at the end the following:

"(3) REPOSSESSION MORATORIUM.—In the case of personal property, including any recreational or motor vehicle, used as a dwelling, no person may use any judicial or non-judicial procedure to repossess or otherwise take possession of such property for six months after date of enactment of this paragraph."

(4) MORTGAGE FORBEARANCE REFORMS.—Section 4022 of the CARES Act (15 U.S.C. 9056) is amended—

(A) in subsection (b), by striking paragraphs (1), (2), and (3) and inserting the following:

"(1) IN GENERAL.—During the covered period, a borrower with a covered mortgage loan who has not obtained automatic forbearance pursuant to this section and who is experiencing a financial hardship that prevents the borrower from making timely payments on the covered mortgage loan due, directly or indirectly, to the COVID-19 emergency may request forbearance on the loan, regardless of delinquency status, by—

"(A) submitting a request, orally or in writing, to the servicer of the loan; and

"(B) affirming that the borrower is experiencing a financial hardship that prevents the borrower from making timely payments on the covered mortgage loan due, directly or indirectly, to the COVID-19 emergency.

"(2) DURATION OF FORBEARANCE.—

"(A) IN GENERAL.—Upon a request by a borrower to a servicer for forbearance under paragraph (1), such forbearance shall be granted by the servicer for the period requested by the borrower, up to an initial length of 180 days, the length of which shall be extended by the servicer, at the request of the borrower for the period or periods requested, for a total forbearance period of up to 12-months.

"(B) MINIMUM FORBEARANCE AMOUNTS.—For purposes of granting a forbearance under this paragraph, a servicer may grant an initial forbearance with a term of not less than 90 days, provided that it is automatically extended for an additional 90 days unless the servicer confirms the borrower does not want to renew the forbearance or that the borrower is no longer experiencing a financial hardship that prevents the borrower from making timely mortgage payments due, directly or indirectly, to the COVID-19 emergency.

"(C) RIGHT TO SHORTEN FORBEARANCE.—At a borrower's request, any period of forbearance described under this paragraph may be shortened. A borrower who makes such a request shall be offered a loss mitigation option pursuant to subsection (d) within 30 days of resuming regular payments to address any payment deficiency during the forbearance.

"(3) ACCRUAL OF INTEREST OR FEES.—A servicer shall not charge a borrower any fees, penalties, or interest (beyond the amounts scheduled or calculated as if the borrower made all contractual payments on time and in full under the terms of the mortgage contract) in connection with a forbearance, provided that a servicer may offer the borrower a modification option at the end of a forbearance period granted hereunder that includes the capitalization of past due principal and interest and escrow payments as long as the borrower's principal and interest payment under such modification remains at or below the contractual principal and interest payments owed under the terms of the mortgage contract before such forbearance period except as the result of a change in the index of an adjustable rate mortgage.

"(4) COMMUNICATION WITH SERVICERS.—Any communication between a borrower and a

servicer described under this section may be made in writing or orally, at the borrower's choice.

"(5) COMMUNICATION WITH BORROWERS WITH A DISABILITY.—Upon request from a borrower, servicers shall communicate with borrowers who have a disability in the borrower's preferred method of communication. For purposes of this paragraph, the term 'disability' has the meaning given that term in the Fair Housing Act, the Americans with Disabilities Act of 1990, or the Rehabilitation Act of 1973."; and

(B) in subsection (c), by amending paragraph (1) to read as follows:

"(1) NO DOCUMENTATION REQUIRED.—A servicer of a covered mortgage loan shall not require any documentation with respect to a forbearance under this section other than the borrower's affirmation (oral or written) to a financial hardship that prevents the borrower from making timely payments on the covered mortgage loan due, directly or indirectly, to the COVID-19 emergency. An oral request for forbearance and oral affirmation of hardship by the borrower shall be sufficient for the borrower to obtain or extend a forbearance."

(5) OTHER SERVICER REQUIREMENTS DURING FORBEARANCE.—Section 4022(c) of the CARES Act (15 U.S.C. 9056(c)), as amended by paragraph (3) of this subsection, is further amended by adding at the end the following:

"(4) FORBEARANCE TERMS NOTICE.—Within 30 days of a servicer of a covered mortgage loan providing forbearance to a borrower under subsection (b) or paragraph (9) or (10), or 10 days if the forbearance is for a term of less than 60 days, but only where the forbearance was provided in response to a borrower's request for forbearance or when an automatic forbearance was initially provided under paragraph (9) or (10), and not when an existing forbearance is automatically extended, the servicer shall provide the borrower with a notice in accordance with the terms in paragraph (5).

"(5) CONTENTS OF NOTICE.—The written notice required under paragraph (4) shall state in plain language—

"(A) the specific terms of the forbearance;

"(B) the beginning and ending dates of the forbearance;

"(C) that the borrower is eligible for up to 12 months of forbearance;

"(D) that the borrower may request an extension of the forbearance unless the borrower will have reached the maximum period at the end of the forbearance;

"(E) that the borrower may request that the initial or extended period be shortened at any time;

"(F) that the borrower should contact the servicer before the end of the forbearance period;

"(G) a description of the loss mitigation options that may be available to the borrower at the end of the forbearance period based on the borrower's specific loan;

"(H) information on how to find a housing counseling agency approved by the Department of Housing and Urban Development;

"(I) in the case of a forbearance provided pursuant to paragraph (9) or (10), that the forbearance was automatically provided and how to contact the servicer to make arrangements for further assistance, including any renewal; and

"(J) where applicable, that the forbearance is subject to an automatic extension including the terms of any such automatic extensions and when any further extension would require a borrower request.

"(6) TREATMENT OF ESCROW ACCOUNTS.—During any forbearance provided under this section, a servicer shall pay or advance funds to make disbursements in a timely manner

from any escrow account established on the covered mortgage loan.

"(7) NOTIFICATION FOR BORROWERS.—During the period that begins 90 days after the date of the enactment of this paragraph and ends at the end of the covered period, each servicer of a covered mortgage loan shall be required to—

"(A) make available in a clear and conspicuous manner on their webpage accurate information, in English and Spanish, for borrowers regarding the availability of forbearance as provided under subsection (b); and

"(B) notify every borrower whose payments on a covered mortgage loan are delinquent in any oral communication with or to the borrower that the borrower may be eligible to request forbearance as provided under subsection (b), except that such notice shall not be required if the borrower already has requested forbearance under subsection (b).

"(8) CERTAIN TREATMENT UNDER RESPA.—As long as a borrower's payment on a covered mortgage loan was not more than 30 days delinquent on March 13, 2020, a servicer may not deem the borrower as delinquent while a forbearance granted under subsection (b) is in effect for purposes of the application of sections 6 and 10 of the Real Estate Settlement Procedures Act and any applicable regulations."

(6) POST-FORBEARANCE LOSS MITIGATION.—

(A) AMENDMENT TO CARES ACT.—Section 4022 of the CARES Act (15 U.S.C. 9056) is amended by adding at the end the following:

"(d) POST-FORBEARANCE LOSS MITIGATION.—

"(1) NOTICE OF AVAILABILITY OF ADDITIONAL FORBEARANCE.—With respect to any covered mortgage loan as to which forbearance under this section has been granted and not otherwise extended, including by automatic extension, a servicer shall, no later than 30 days before the end of the forbearance period, in writing, notify the borrower that additional forbearance may be available and how to request such forbearance, except that no such notice is required where the borrower already has requested an extension of the forbearance period, is subject to automatic extension pursuant to subsection (b)(2)(B), or no additional forbearance is available.

"(2) LOSS MITIGATION OFFER BEFORE EXPIRATION OF FORBEARANCE.—No later than 30 days before the end of any forbearance period that has not been extended or 30 days after a request by a consumer to terminate the forbearance, which time shall be before the servicer initiates or engages in any foreclosure activity listed in subsection (c)(2), including incurring or charging to a borrower any fees or corporate advances related to a foreclosure, the servicer shall, in writing—

"(A) offer the borrower a loss mitigation option, without the charging of any fees or penalties other than interest, such that the borrower's principal and interest payment remains the same as it was prior to the forbearance, subject to any adjustment of the index pursuant to the terms of an adjustable rate mortgage, and that either—

"(i) defers the payment of total arrearages, including any escrow advances, to the end of the existing term of the loan, without the charging or collection of any additional interest on the deferred amounts; or

"(ii) extends the term of the mortgage loan, and capitalizes, defers, or forgives all escrow advances and other arrearages;

provided, however, that the servicer may offer the borrower a loss mitigation option that reduces the principal and interest payment on the loan and capitalizes, defers, or forgives all escrow advances or arrearages if the servicer has information indicating that

the borrower cannot resume the pre-forbearance mortgage payments; and

“(B) concurrent with the loss mitigation offer in subparagraph (A), notify the borrower that the borrower has the right to be evaluated for other loss mitigation options if the borrower is not able to make the payment under the option offered in subparagraph (A).

“(3) EVALUATION FOR LOSS MITIGATION PRIOR TO FORECLOSURE INITIATION.—Before a servicer may initiate or engage in any foreclosure activity listed in subsection (c)(2), including incurring or charging to a borrower any fees or corporate advances related to a foreclosure on the basis that the borrower has failed to perform under the loss mitigation offer in paragraph (2)(A) within the first 90 days after the option is offered, including a failure to accept the loss mitigation offer in paragraph (2)(A), the servicer shall—

“(A) unless the borrower has already submitted a complete application that the servicer is reviewing—

“(i) notify the borrower in writing of the documents and information, if any, needed by the servicer to enable the servicer to consider the borrower for all available loss mitigation options;

“(ii) exercise reasonable diligence to obtain the documents and information needed to complete the borrower's loss mitigation application;

“(B) upon receipt of a complete application or if, despite the servicer's exercise of reasonable diligence, the loss mitigation application remains incomplete sixty days after the notice in paragraph (2)(A) is sent, conduct an evaluation of the complete or incomplete loss mitigation application without reference to whether the borrower has previously submitted a complete loss mitigation application and offer the borrower all available loss mitigation options for which the borrower qualifies under applicable investor guidelines, including guidelines regarding required documentation.

“(4) EFFECT ON FUTURE REQUESTS FOR LOSS MITIGATION REVIEW.—An application, offer, or evaluation for loss mitigation under this section shall not be the basis for the denial of a borrower's application as duplicative or for a reduction in the borrower's appeal rights under Regulation X (12 C.F.R. 1024) in regard to any loss mitigation application submitted after the servicer has complied with the requirements of paragraphs (2) and (3).

“(5) SAFE HARBOR.—Any loss mitigation option authorized by the Federal National Mortgage Association, the Federal Home Loan Corporation, or the Federal Housing Administration that either—

“(A) defers the payment of total arrearages, including any escrow advances, to the end of the existing term of the loan, without the charging or collection of any additional interest on the deferred amounts, or

“(B) extends the term of the mortgage loan, and capitalizes, defers, or forgives all escrow advances and other arrearages, without the charging of any fees or penalties beyond interest on any amount capitalized into the loan principal,

shall be deemed to comply with the requirements of paragraph (1)(B).

“(6) HOME RETENTION OPTIONS FOR CERTAIN REVERSE MORTGAGE LOANS.—

“(A) IN GENERAL.—For a covered mortgage loan which is also a federally-insured reverse mortgage loan, a servicer's conduct shall be deemed to comply with this section provided that if the loan is eligible to be called due and payable due to a property charge default, the mortgagee shall, as a precondition to sending a due and payable request to the Secretary or initiating or continuing a foreclosure process—

“(i) make a good faith effort to communicate with the borrower regarding available home retention options to cure the property charge default, including encouraging the borrower to apply for home retention options; and

“(ii) consider the borrower for all available home retention options as allowed by the Secretary.

“(B) PERMISSIBLE REPAYMENT PLANS.—The Secretary shall amend its allowable home retention options to permit a repayment plan of up to 120 months in length, and to permit a repayment plan without regard to prior defaults on repayment plans.

“(C) LIMITATION ON INTEREST CURTAILMENT.—The Secretary may not curtail interest paid to mortgagees who engage in loss mitigation or home retention actions through interest curtailment during such loss mitigation or home retention review or during the period when a loss mitigation or home retention plan is in effect and ending 90 days after any such plan terminates.”.

(B) AMENDMENT TO HOUSING ACT OF 1949.—Section 505 of the Housing Act of 1949 (42 U.S.C. 1475) is amended—

(i) by striking the section heading and inserting “LOSS MITIGATION AND FORECLOSURE PROCEDURES”;

(ii) in subsection (a), by striking the section designation and all that follows through “During any” and inserting the following:

“SEC. 505. (a) MORATORIUM.—(1) In determining a borrower's eligibility for relief, the Secretary shall make all eligibility decisions based on the borrower's household's income, expenses, and circumstances.

“(2) During any”.

(iii) by redesignating subsection (b) as subsection (c); and

(iv) by inserting after subsection (a) the following new subsection:

“(b) LOAN MODIFICATION.—(1) Notwithstanding any other provision of this title, for any loan made under section 502 or 504, the Secretary may modify the interest rate and extend the term of such loan for up to 30 years from the date of such modification.

“(2) At the end of any moratorium period granted under this section or under the Emergency Housing Protections and Relief Act of 2020, the Secretary shall determine whether the borrower can reasonably resume making principal and interest payments after the Secretary modifies the borrower's loan obligations in accordance with paragraph (1).”.

(7) MULTIFAMILY MORTGAGE FORBEARANCE.—Section 4023 of the CARES Act (15 U.S.C. 9057) is amended—

(A) by striking “Federally backed multifamily mortgage loan” each place such term appears and inserting “multifamily mortgage loan”;

(B) in subsection (b), by striking “during” and inserting “due, directly or indirectly, to”;

(C) in subsection (c)(1)—

(i) in subparagraph (A), by adding “and” at the end;

(ii) by striking subparagraphs (B) and (C) and inserting the following:

“(B) provide the forbearance for up to the end of the period described under section 4024(b).”; and

(D) by redesignating subsection (f) as subsection (g);

(E) by inserting after subsection (e) the following:

“(f) TREATMENT AFTER FORBEARANCE.—With respect to a multifamily mortgage loan provided a forbearance under this section, the servicer of such loan—

“(1) shall provide the borrower with a 12-month period beginning at the end of such forbearance to become current on the payments under such loan;

“(2) may not charge any late fees, penalties, or other charges with respect to payments on the loan that were due during the forbearance period, if such payments are made before the end of the 12-month period; and

“(3) may not report any adverse information to a credit rating agency (as defined under section 603 of the Fair Credit Reporting Act with respect to any payments on the loan that were due during the forbearance period, if such payments are made before the end of the 12-month period.).”; and

(F) in subsection (g), as so redesignated—

(i) in paragraph (2)—

(I) by striking “that—” and all that follows through “(A) is secured by” and inserting “that is secured by”;

(II) by striking “; and” and inserting a period; and

(III) by striking subparagraph (B); and

(ii) by amending paragraph (5) to read as follows:

“(5) COVERED PERIOD.—With respect to a loan, the term ‘covered period’ has the meaning given that term under section 4022(a)(3).”.

(8) RENTER PROTECTIONS DURING FORBEARANCE PERIOD.—A borrower that receives a forbearance pursuant to section 4022 or 4023 of the CARES Act (15 U.S.C. 9056 or 9057) may not, for the duration of the forbearance—

(A) evict or initiate the eviction of a tenant solely for nonpayment of rent or other fees or charges; or

(B) charge any late fees, penalties, or other charges to a tenant for late payment of rent.

(9) EXTENSION OF GSE PATCH.—

(A) NON-APPLICABILITY OF EXISTING SUNSET.—Section 1026.43(e)(4)(iii)(B) of title 12, Code of Federal Regulations, shall have no force or effect.

(B) EXTENDED SUNSET.—The special rules in section 1026.43(e)(4) of title 12, Code of Federal Regulations, shall apply to covered transactions consummated prior to June 1, 2022, or such later date as the Director of the Bureau of Consumer Financial Protection may determine, by rule.

(10) SERVICER SAFE HARBOR FROM INVESTOR LIABILITY.—

(A) SAFE HARBOR.—

(i) IN GENERAL.—A servicer of covered mortgage loans or multifamily mortgage loans shall be deemed not to have violated any duty or contractual obligation owed to investors or other parties regarding such mortgage loans on account of offering or implementing in good faith forbearance during the covered period or offering or implementing in good faith post-forbearance loss mitigation (including after the expiration of the covered period) in accordance with the terms of sections 4022 and 4023 of the CARES Act to borrowers, respectively, on covered or multifamily mortgage loans that it services and shall not be liable to any party who is owed such a duty or obligation or subject to any injunction, stay, or other equitable relief to such party on account of such offer or implementation of forbearance or post-forbearance loss mitigation.

(ii) OTHER PERSONS.—Any person, including a trustee of a securitization vehicle or other party involved in a securitization or other investment vehicle, who in good faith cooperates with a servicer of covered or multifamily mortgage loans held by that securitization or investment vehicle to comply with the terms of section 4022 and 4023 of the CARES Act, respectively, to borrowers on covered or multifamily mortgage loans owned by the securitization or other investment vehicle shall not be liable to any party who is owed such a duty or obligation or subject to any injunction, stay, or other equitable relief to such party on account of its cooperation with an offer or implementation

of forbearance during the covered period or post-forbearance loss mitigation, including after the expiration of the covered period.

(B) **STANDARD INDUSTRY PRACTICE.**—During the covered period, notwithstanding any contractual restrictions, it is deemed to be standard industry practice for a servicer to offer forbearance or loss mitigation options in accordance with the terms of sections 4022 and 4023 of the CARES Act to borrowers, respectively, on all covered or multifamily mortgage loans it services.

(C) **RULE OF CONSTRUCTION.**—Nothing in this paragraph may be construed as affecting the liability of a servicer or other person for actual fraud in the servicing of a mortgage loan or for the violation of a State or Federal law.

(D) **DEFINITIONS.**—In this paragraph:

(i) **COVERED MORTGAGE LOAN.**—The term “covered mortgage loan” has the meaning given that term under section 4022(a) of the CARES Act.

(ii) **COVERED PERIOD.**—The term “covered period” has the meaning given that term under section 4023(g) of the CARES Act.

(iii) **MULTIFAMILY MORTGAGE LOAN.**—The term “multifamily mortgage loan” has the meaning given that term under section 4023(g) of the CARES Act.

(iv) **SERVICER.**—The term “servicer”—

(I) has the meaning given the term under section 6(i) of the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2605(i)); and

(II) means a master servicer and a subservicer, as such terms are defined, respectively, under section 1024.31 of title 12, Code of Federal Regulations.

(v) **SECURITIZATION VEHICLE.**—The term “securitization vehicle” has the meaning given that term under section 129A(f) of the Truth in Lending Act (15 U.S.C. 1639a(f)).

(c) **BANKRUPTCY PROTECTIONS.**—

(1) **BANKRUPTCY PROTECTIONS FOR FEDERAL CORONAVIRUS RELIEF PAYMENTS.**—Section 541(b) of title 11, United States Code, is amended—

(A) in paragraph (9), in the matter following subparagraph (B), by striking “or”;

(B) in paragraph (10)(C), by striking the period at the end and inserting “; or”; and

(C) by inserting after paragraph (10) the following:

“(11) payments made under Federal law relating to the national emergency declared by the President under the National Emergencies Act (50 U.S.C. 1601 et seq.) with respect to the coronavirus disease 2019 (COVID-19).”

(2) **PROTECTION AGAINST DISCRIMINATORY TREATMENT OF HOMEOWNERS IN BANKRUPTCY.**—Section 525 of title 11, United States Code, is amended by adding at the end the following:

“(d) A person may not be denied any forbearance, assistance, or loan modification relief made available to borrowers by a mortgage creditor or servicer because the person is or has been a debtor, or has received a discharge, in a case under this title.”

(3) **INCREASING THE HOMESTEAD EXEMPTION.**—Section 522 of title 11, United States Code, is amended—

(A) in subsection (d)(1), by striking “\$15,000” and inserting “\$100,000”; and

(B) by adding at the end the following:

“(r) Notwithstanding any other provision of applicable nonbankruptcy law, a debtor in any State may exempt from property of the estate the property described in subsection (d)(1) not to exceed the value in subsection (d)(1) if the exemption for such property permitted by applicable nonbankruptcy law is lower than that amount.”

(4) **EFFECT OF MISSED MORTGAGE PAYMENTS ON DISCHARGE.**—Section 1328 of title 11, United States Code, is amended by adding at the end the following:

“(i) A debtor shall not be denied a discharge under this section because, as of the date of discharge, the debtor did not make 6 or fewer payments directly to the holder of a debt secured by real property.

“(j) Notwithstanding subsections (a) and (b), upon the debtor’s request, the court shall grant a discharge of all debts provided for in the plan that are dischargeable under subsection (a) if the debtor—

“(1) has made payments under a confirmed plan for at least 1 year; and

“(2) is experiencing or has experienced a material financial hardship due, directly or indirectly, to the coronavirus disease 2019 (COVID-19) pandemic.”

(5) **EXPANDED ELIGIBILITY FOR CHAPTER 13.**—Section 109(e) of title 11, United States Code, is amended—

(A) by striking “\$250,000” each place the term appears and inserting “\$850,000”; and

(B) by striking “\$750,000” each place the term appears and inserting “\$2,600,000”.

(6) **EXTENDED CURE PERIOD FOR HOMEOWNERS HARMED BY COVID-19 PANDEMIC.**—

(A) **IN GENERAL.**—Chapter 13 of title 11, United States Code, is amended by adding at the end thereof the following:

“§1331. **Special provisions related to COVID-19 pandemic**

“(a) Notwithstanding subsections (b)(2) and (d) of section 1322, if the debtor is experiencing or has experienced a material financial hardship due, directly or indirectly, to the coronavirus disease 2019 (COVID-19) pandemic, a plan may provide for the curing of any default within a reasonable time, not to exceed 7 years after the time that the first payment under the original confirmed plan was due, and maintenance of payments while the case is pending on any unsecured claim or secured claim on which the last payment is due after the expiration of such time. Any such plan provision shall not affect the applicable commitment period under section 1325(b).

“(b) For purposes of sections 1328(a) and 1328(b), any cure or maintenance payments under subsection (a) that are made after the end of the period during which the plan provides for payments (other than payments under subsection (a)) shall not be treated as payments under the plan.

“(c) Notwithstanding section 1329(c), a plan modified under section 1329 at the debtor’s request may provide for cure or maintenance payments under subsection (a) over a period that is not longer than 7 years after the time that the first payment under the original confirmed plan was due.

“(d) Notwithstanding section 362(c)(2), during the period after the debtor receives a discharge and the period during which the plan provides for the cure of any default and maintenance of payments under the plan, section 362(a) shall apply to the holder of a claim for which a default is cured and payments are maintained under subsection (a) and to any property securing such claim.

“(e) Notwithstanding section 1301(a)(2), the stay of section 1301(a) terminates upon the granting of a discharge under section 1328 with respect to all creditors other than the holder of a claim for which a default is cured and payments are maintained under subsection (a).”

(B) **TABLE OF CONTENTS.**—The table of sections of chapter 13, title 11, United States Code, is amended by adding at the end thereof the following:

“Sec. 1331. **Special provisions related to COVID-19 Pandemic.**”

(C) **APPLICATION.**—The amendments made by this paragraph shall apply only to any case under title 11, United States Code, commenced before 3 years after the date of enactment of this Act and pending on or com-

menced after such date of enactment, in which a plan under chapter 13 of title 11, United States Code, was not confirmed before March 27, 2020.

SEC. 104. LIQUIDITY FOR MORTGAGE SERVICERS AND RESIDENTIAL RENTAL PROPERTY OWNERS.

(a) **IN GENERAL.**—Section 4003 of the CARES Act (15 U.S.C. 9042), is amended by adding at the end the following:

“(i) **LIQUIDITY FOR MORTGAGE SERVICERS.**—

“(1) **IN GENERAL.**—Subject to paragraph (2), the Secretary shall ensure that servicers of covered mortgage loans (as defined under section 4022) and multifamily mortgage loans (as defined under section 4023) are provided the opportunity to participate in the loans, loan guarantees, or other investments made by the Secretary under this section. The Secretary shall ensure that servicers are provided with access to such opportunities under equitable terms and conditions regardless of their size.

“(2) **MORTGAGE SERVICER ELIGIBILITY.**—In order to receive assistance under subsection (b)(4), a mortgage servicer shall—

“(A) demonstrate that the mortgage servicer has established policies and procedures to use such funds only to replace funds used for borrower assistance, including to advance funds as a result of forbearance or other loss mitigation provided to borrowers;

“(B) demonstrate that the mortgage servicer has established policies and procedures to provide forbearance, post-forbearance loss mitigation, and other assistance to borrowers in compliance with the terms of section 4022 or 4023, as applicable;

“(C) demonstrate that the mortgage servicer has established policies and procedures to ensure that forbearance and post-forbearance assistance is available to all borrowers in a non-discriminatory fashion and in compliance with the Fair Housing Act, the Equal Credit Opportunity Act, and other applicable fair housing and fair lending laws; and

“(D) comply with the limitations on compensation set forth in section 4004.

“(3) **MORTGAGE SERVICER REQUIREMENTS.**—A mortgage servicer receiving assistance under subsection (b)(4) may not, while the servicer is under any obligation to repay funds provided or guaranteed under this section—

“(A) pay dividends with respect to the common stock of the mortgage servicer or purchase an equity security of the mortgage servicer or any parent company of the mortgage servicer if the security is listed on a national securities exchange, except to the extent required under a contractual obligation that is in effect on the date of enactment of this subsection; or

“(B) prepay any debt obligation.”

(b) **CREDIT FACILITY FOR RESIDENTIAL RENTAL PROPERTY OWNERS.**—

(1) **IN GENERAL.**—The Board of Governors of the Federal Reserve System shall—

(A) establish a facility, using amounts made available under section 4003(b)(4) of the CARES Act (15 U.S.C. 9042(b)(4)), to make long-term, low-cost loans to residential rental property owners as to temporarily compensate such owners for documented financial losses caused by reductions in rent payments; and

(B) defer such owners’ required payments on such loans until after six months after the date of enactment of this Act.

(2) **REQUIREMENTS.**—A borrower that receives a loan under this subsection may not, for the duration of the loan—

(A) evict or initiate the eviction of a tenant solely for nonpayment of rent or other fees or charges;

(B) charge any late fees, penalties, or other charges to a tenant for late payment of rent; and

(C) with respect to a person or entity described under paragraph (4), discriminate on the basis of source of income.

(3) **REPORT ON RESIDENTIAL RENTAL PROPERTY OWNERS.**—The Board of Governors shall issue a report to the Congress containing the following, with respect to each property owner receiving a loan under this subsection:

(A) The number of borrowers that received assistance under this subsection.

(B) The average total loan amount that each borrower received.

(C) The total number of rental units that each borrower owned.

(D) The average rental charged by each borrower.

(4) **REPORT ON LARGE RESIDENTIAL RENTAL PROPERTY OWNERS.**—The Board of Governors shall issue a report to Congress that identifies any person or entity that in aggregate owns or holds a controlling interest in any entity that, in aggregate, owns—

(A) more than 100 rental units that are located within a single Metropolitan Statistical Area;

(B) more than 1,000 rental units nationwide; or

(C) rental units in three or more States.

(c) **AMENDMENTS TO NATIONAL HOUSING ACT.**—Section 306(g)(1) of the National Housing Act (12 U.S.C. 1721(a)) is amended—

(1) in the fifth sentence, by inserting after “issued” the following: “, subject to any pledge or grant of security interest of the Federal Reserve under section 4003(a) of the CARES Act (Public Law 116-136; 134 Stat. 470; 15 U.S.C. 9042(a)) and to any such mortgage or mortgages or any interest therein and the proceeds thereon, which the Association may elect to approve”; and

(2) in the sixth sentence—

(A) by striking “or (C)” and inserting “(C)”; and

(B) by inserting before the period the following: “, or (D) its approval and honoring of any pledge or grant of security interest of the Federal Reserve under section 4003(a) of the CARES Act and to any such mortgage or mortgages or any interest therein and proceeds thereon as”.

SEC. 105. RURAL RENTAL ASSISTANCE.

There is authorized to be appropriated for fiscal year 2020 \$309,000,000 for rural rental assistance, which shall remain available until September 30, 2021, of which—

(1) up to \$25,000,000 may be used for an additional amount for rural housing vouchers for any low-income households (including those not receiving rental assistance) residing in a property financed with a section 515 loan which has been prepaid after September 30, 2005, or has matured after September 30, 2019; and

(2) the remainder shall be used for an additional amount for rural rental assistance agreements entered into or renewed pursuant to section 521(a)(2) of the Housing Act of 1949 (42 U.S.C. 1490a(a)(2)) to—

(A) supplement the rental assistance of households on whose behalf assistance is being provided; and

(B) provide rental assistance on behalf of households who are not being assisted with such rental assistance but who qualify for such assistance.

SEC. 106. FUNDING FOR PUBLIC HOUSING AND TENANT-BASED RENTAL ASSISTANCE.

(a) **PUBLIC HOUSING OPERATING FUND.**—There is authorized to be appropriated for an additional amount for fiscal year 2020 for the Public Housing Operating Fund under section 9(e) of the United States Housing Act of 1937 (42 U.S.C. 1437g(e)) \$2,000,000,000, to remain available until September 30, 2021.

(b) **TENANT-BASED SECTION 8 RENTAL ASSISTANCE.**—There is authorized to be appro-

riated for an additional amount for fiscal year 2020 for the tenant-based rental assistance under section 8(o) of the United States Housing Act of 1937 (42 U.S.C. 1437f(o)) \$3,000,000,000, to remain available until September 30, 2021, of which not more than \$500,000,000 may be used for administrative fees under section 8(q) of such Act (42 U.S.C. 1437f(q)).

(c) **APPLICABILITY OF WAIVERS.**—Any waiver or alternative requirement made by the Secretary of Housing and Urban Development pursuant to the heading “Tenant-Based Rental Assistance” or “Public Housing Operating Fund” in title XII of division B of the CARES Act (Public Law 116-136) shall apply with respect to amounts made available pursuant to this section.

SEC. 107. SUPPLEMENTAL FUNDING FOR SUPPORTIVE HOUSING FOR THE ELDERLY, SUPPORTIVE HOUSING FOR PERSONS WITH DISABILITIES, SUPPORTIVE HOUSING FOR PERSONS WITH AIDS, AND PROJECT-BASED SECTION 8 RENTAL ASSISTANCE.

(a) **AUTHORIZATION OF APPROPRIATIONS.**—There is authorized to be appropriated \$500,000,000 for fiscal year 2020 for additional assistance for supportive housing for the elderly, of which—

(1) \$200,000,000 shall be for rental assistance under section 202 of the Housing Act of 1959 (12 U.S.C. 1701q) or section 8 of the United States Housing Act of 1937 (42 U.S.C. 1437f), as appropriate, and for hiring additional staff and for services and costs, including acquiring personal protective equipment, to prevent, prepare for, or respond to the public health emergency relating to Coronavirus Disease 2019 (COVID-19) pandemic; and

(2) \$300,000,000 shall be for grants under section 676 of the Housing and Community Development Act of 1992 (42 U.S.C. 13632) for costs of providing service coordinators for purposes of coordinating services to prevent, prepare for, or respond to the public health emergency relating to Coronavirus Disease 2019 (COVID-19).

Any provisions of, and waivers and alternative requirements issued by the Secretary pursuant to, the heading “Department of Housing and Urban Development—Housing Programs—Housing for the Elderly” in title XII of division B of the CARES Act (Public Law 116-136) shall apply with respect to amounts made available pursuant to this subsection.

(b) **ELIGIBILITY OF SUPPORTIVE HOUSING FOR PERSONS WITH DISABILITIES.**—Subsection (a) of section 676 of the Housing and Community Development Act of 1992 (42 U.S.C. 13632(a)) shall be applied, for purposes of subsection (a) of this section, by substituting “(G), and (H)” for “and (G)”.

(c) **SERVICE COORDINATORS.**—

(1) **HIRING.**—In the hiring of staff using amounts made available pursuant to this section for costs of providing service coordinators, grantees shall consider and hire, at all levels of employment and to the greatest extent possible, a diverse staff, including by race, ethnicity, gender, and disability status. Each grantee shall submit a report to the Secretary of Housing and Urban Development describing compliance with the preceding sentence not later than the expiration of the 120-day period that begins upon the termination of the emergency declared on March 13, 2020, by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 4121 et seq.) relating to the Coronavirus Disease 2019 (COVID-19) pandemic.

(2) **ONE-TIME GRANTS.**—Grants made using amounts made available pursuant to subsection (a) for costs of providing service coordinators shall not be renewable.

(3) **ONE-YEAR AVAILABILITY.**—Any amounts made available pursuant to this section for

costs of providing service coordinators that are allocated for a grantee and remain unexpended upon the expiration of the 12-month period beginning upon such allocation shall be recaptured by the Secretary.

(d) **FUNDING FOR SUPPORTIVE HOUSING FOR PERSONS WITH DISABILITIES.**—There is authorized to be appropriated \$200,000,000 for fiscal year 2020 for additional assistance for supportive housing for persons with disabilities under section 811 of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 8013). Any provisions of, and waivers and alternative requirements issued by the Secretary pursuant to, the heading “Department of Housing and Urban Development—Housing Programs—Housing for Persons With Disabilities” in title XII of division B of the CARES Act (Public Law 116-136) shall apply with respect to amounts made available pursuant to this subsection.

(e) **FUNDING FOR HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS PROGRAM.**—There is authorized to be appropriated \$15,000,000 for fiscal year 2020 for additional assistance for the Housing Opportunities for Persons with AIDS program under the AIDS Housing Opportunity Act (42 U.S.C. 12901 et seq.). Any provisions of, and waivers and alternative requirements issued by the Secretary pursuant to, the heading “Department of Housing and Urban Development—Community Planning and Development—Housing Opportunities for Persons With AIDS” in title XII of division B of the CARES Act (Public Law 116-136) shall apply with respect to amounts made available pursuant to this subsection.

(f) **FUNDING FOR PROJECT-BASED SECTION 8 RENTAL ASSISTANCE.**—There is authorized to be appropriated \$750,000,000 for fiscal year 2020 for additional assistance for project-based rental assistance under section 8 of the United States Housing Act of 1937 (42 U.S.C. 1437f). Any provisions of, and waivers and alternative requirements issued by the Secretary pursuant to, the heading “Department of Housing and Urban Development—Housing Programs—Project-Based Rental Assistance” in title XII of division B of the CARES Act (Public Law 116-136) shall apply with respect to amounts made available pursuant to this subsection.

SEC. 108. FAIR HOUSING.

(a) **DEFINITION OF COVID-19 EMERGENCY PERIOD.**—For purposes of this Act, the term “COVID-19 emergency period” means the period that begins upon the date of the enactment of this Act and ends upon the date of the termination by the Federal Emergency Management Agency of the emergency declared on March 13, 2020, by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 4121 et seq.) relating to the Coronavirus Disease 2019 (COVID-19) pandemic.

(b) **FAIR HOUSING ACTIVITIES.**—

(1) **AUTHORIZATION OF APPROPRIATIONS.**—To ensure existing grantees have sufficient resource for fair housing activities and for technology and equipment needs to deliver services through use of the Internet or other electronic or virtual means in response to the public health emergency related to the Coronavirus Disease 2019 (COVID-19) pandemic, there is authorized to be appropriated \$4,000,000 for Fair Housing Organization Initiative grants through the Fair Housing Initiatives Program under section 561 of the Housing and Community Development Act of 1987 (42 U.S.C. 3616a).

(2) **3-YEAR AVAILABILITY.**—Any amounts made available pursuant paragraph (1) that are allocated for a grantee and remain unexpended upon the expiration of the 3-year period beginning upon such allocation shall be recaptured by the Secretary.

(c) **FAIR HOUSING EDUCATION.**—There is authorized to be appropriated \$10,000,000 for the

Office of Fair Housing and Equal Opportunity of the Department of Housing and Urban Development to carry out a national media campaign and local education and outreach to educate the public of increased housing rights during COVID-19 emergency period, that provides that information and materials used in such campaign are available—

- (1) in the languages used by communities with limited English proficiency; and
- (2) to persons with disabilities.

SEC. 109. FUNDING FOR HOUSING COUNSELING SERVICES.

(a) CONGRESSIONAL FINDINGS.—The Congress finds that—

(1) the spread of Coronavirus Disease 2019 (COVID-19), which is now considered a global pandemic, is expected to negatively impact the incomes of potentially millions of homeowners, renters, individuals experiencing homelessness, and individuals at risk of homelessness, making it difficult for them to pay their mortgages or rents on time;

(2) housing counseling is critical to ensuring that homeowners, renters, individuals experiencing homelessness, and individuals at risk of homelessness have the resources they need to manage financial hardships from the COVID-19 crisis;

(3) loan preservation and foreclosure mitigation services are also critical to address the needs of homeowners who lose employment and income because of the pandemic and who face serious delinquency or home loan default, or are in foreclosing proceedings during this period;

(4) evaluations from the National Foreclosure Mitigation Counseling program revealed that homeowners at risk of or facing foreclosure are better served when they have access to a housing counselor and a range of tools and resources to help them avoid losing their home and have the support they need to tailor the best possible response to their situation.

(b) AUTHORIZATION OF APPROPRIATIONS.—There is authorized to be appropriated to the Neighborhood Reinvestment Corporation (in this section referred to as the “Corporation”) established under the Neighborhood Reinvestment Corporation Act (42 U.S.C. 8101 et seq.) \$100,000,000 for fiscal year 2020 for housing counseling services, which shall remain available until September 30, 2023.

(c) PRIORITIZATION OF HOUSING COUNSELING SERVICES.—Of any grant funds made available pursuant to subsection (b), not less than 40 percent shall be provided to counseling organizations that target counseling services to minority and low-income homeowners, renters, individuals experiencing homelessness, and individuals at risk of homelessness or provide such services in neighborhoods with high concentrations of minority and low-income homeowners, renters, individuals experiencing homelessness, and individuals at risk of homelessness.

(d) ELIGIBLE USES.—Amounts made available pursuant to subsection (b) may be used in such amounts as the Corporation determines for costs of—

- (1) public education and outreach;
- (2) direct services, including the full range of services provided by housing counselors to assist homeowners, including manufactured homeowners, regardless of financing type, renters, individuals experiencing homelessness, and individuals at risk of homelessness, including the practices, tools, and innovations in foreclosure mitigation that were utilized in the National Foreclosure Mitigation Counseling Program, and financial capability, credit counseling, homeless counseling, and rental counseling;
- (3) equipment and technology, including broadband internet and equipment upgrades needed to ensure timely and effective service delivery;

(4) training, including capacitating housing counseling staff in various modes of counseling, including rental and foreclosure, delivery of remote counseling utilizing improved technology, enhanced network security, and supportive options for the delivery of client services; and

(5) administration and oversight of the program in accordance with the Corporation’s rate for program administration.

(e) DISBURSEMENT.—The Corporation shall disburse all grant funds made available pursuant to subsection (b) as expeditiously as possible, through grants to housing counseling intermediaries approved by the Department of Housing and Urban Development, State housing finance agencies, and NeighborWorks organizations. The aggregate amount provided to NeighborWorks organizations shall not exceed 15 percent of the total of grant funds made available pursuant to subsection (b).

TITLE II—PROTECTING PEOPLE EXPERIENCING HOMELESSNESS

SEC. 201. HOMELESS ASSISTANCE FUNDING.

(a) EMERGENCY HOMELESS ASSISTANCE.—

(1) AUTHORIZATION OF APPROPRIATIONS.—There is authorized to be appropriated under the Emergency Solutions Grants program under subtitle B of title IV of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11371 et seq.) \$11,500,000,000 for grants under such subtitle in accordance with this subsection to respond to needs arising from the public health emergency relating to Coronavirus Disease 2019 (COVID-19). Of such amounts made available, \$4,000,000,000 shall be allocated in accordance with sections 413 and 414 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11372, 11373).

(2) FORMULA.—Notwithstanding sections 413 and 414 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11372, 11373), the Secretary of Housing and Urban Development (in this Act referred to as the “Secretary”) shall allocate any amounts remaining after amounts are allocated pursuant to paragraph (1) in accordance with a formula to be established by the Secretary that takes into consideration the following factors:

(A) Risk of transmission of coronavirus in a jurisdiction.

(B) Whether a jurisdiction has a high number or rate of sheltered and unsheltered homeless individuals and families.

(C) Economic and housing market conditions in a jurisdiction.

(3) ELIGIBLE ACTIVITIES.—In addition to eligible activities under section 415(a) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11374(a)), amounts made available pursuant to paragraph (1) may also be used for costs of the following activities:

(A) Providing training on infectious disease prevention and mitigation.

(B) Providing hazard pay, including for time worked before the effectiveness of this subparagraph, for staff working directly to prevent and mitigate the spread of coronavirus or COVID-19 among people experiencing or at risk of homelessness.

(C) Reimbursement of costs for eligible activities (including activities described in this paragraph) relating to preventing, preparing for, or responding to the coronavirus or COVID-19 that were accrued before the date of the enactment of this Act.

(D) Notwithstanding 24 CFR 576.102(a)(3), providing a hotel or motel voucher for a homeless individual or family.

Use of such amounts for activities described in this paragraph shall not be considered use for administrative purposes for purposes of section 418 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11377).

(4) INAPPLICABILITY OF PROCUREMENT STANDARDS.—To the extent amounts made

available pursuant to paragraph (1) are used to procure goods and services relating to activities to prevent, prepare for, or respond to the coronavirus or COVID-19, the standards and requirements regarding procurement that are otherwise applicable shall not apply.

(5) INAPPLICABILITY OF HABITABILITY AND ENVIRONMENTAL REVIEW STANDARDS.—Any Federal standards and requirements regarding habitability and environmental review shall not apply with respect to any emergency shelter that is assisted with amounts made available pursuant to paragraph (1) and has been determined by a State or local health official, in accordance with such requirements as the Secretary shall establish, to be necessary to prevent and mitigate the spread of coronavirus or COVID-19, such shelters.

(6) INAPPLICABILITY OF CAP ON EMERGENCY SHELTER ACTIVITIES.—Subsection (b) of section 415 of the McKinney-Vento Homeless Assistance Act shall not apply to any amounts made available pursuant to paragraph (1) of this subsection.

(7) INITIAL ALLOCATION OF ASSISTANCE.—Section 417(b) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11376(b)) shall be applied with respect to amounts made available pursuant to paragraph (1) of this subsection by substituting “30-day” for “60-day”.

(8) WAIVERS AND ALTERNATIVE REQUIREMENTS.—

(A) AUTHORITY.—In administering amounts made available pursuant to paragraph (1), the Secretary may waive, or specify alternative requirements for, any provision of any statute or regulation (except for any requirements related to fair housing, non-discrimination, labor standards, and the environment) that the Secretary administers in connection with the obligation or use by the recipient of such amounts, if the Secretary finds that good cause exists for the waiver or alternative requirement and such waiver or alternative requirement is consistent with the purposes described in this subsection.

(B) NOTIFICATION.—The Secretary shall notify the public through the Federal Register or other appropriate means 5 days before the effective date of any such waiver or alternative requirement, and any such public notice may be provided on the Internet at the appropriate Government web site or through other electronic media, as determined by the Secretary.

(C) EXEMPTION.—The use of amounts made available pursuant to paragraph (1) shall not be subject to the consultation, citizen participation, or match requirements that otherwise apply to the Emergency Solutions Grants program, except that a recipient shall publish how it has and will utilize its allocation at a minimum on the Internet at the appropriate Government web site or through other electronic media.

(9) INAPPLICABILITY OF MATCHING REQUIREMENT.—Subsection (a) of section 416 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11375(a)) shall not apply to any amounts made available pursuant to paragraph (1) of this subsection.

(10) PROHIBITION ON PREREQUISITES.—None of the funds authorized under this subsection may be used to require people experiencing homelessness to receive treatment or perform any other prerequisite activities as a condition for receiving shelter, housing, or other services.

(b) CONTINUUM OF CARE PROGRAM.—Due to the emergency relating to the Coronavirus Disease 2019 (COVID-19) pandemic, the Notice of Funding Availability (NOFA) for fiscal year 2020 for the Continuum of Care program under subtitle C of title IV of the McKinney-

Vento Homeless Assistance Act (42 U.S.C. 11381 et seq.) shall have no force or effect and the Secretary of Housing and Urban Development shall distribute amounts made available for such fiscal year for such program based on the results of the competition for amounts made available for such program for fiscal year 2019 (FR-6300–25), except that grant amounts may be adjusted to account for changes in fair market rents.

SEC. 202. EMERGENCY RENTAL ASSISTANCE VOUCHER PROGRAM.

(a) **AUTHORIZATION OF APPROPRIATIONS.**—There is authorized to be appropriated to the Secretary of Housing and Urban Development (in this section referred to as the “Secretary”), \$1,000,000,000 for fiscal year 2020, to remain available until expended, for incremental emergency vouchers under subsection (b).

(b) **EMERGENCY VOUCHERS.**—

(1) **IN GENERAL.**—The Secretary shall provide emergency rental assistance vouchers under this subsection, which shall be tenant-based rental assistance under section 8(o) the United States Housing Act of 1937 (42 U.S.C. 1437f(o)).

(2) **SELECTION OF FAMILIES.**—

(A) **MANDATORY PREFERENCES.**—Each public housing agency administering assistance under this section shall provide preference for such assistance to eligible families that are—

(i) homeless (as such term is defined in section 103(a) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11302(a));

(ii) at risk of homelessness (as such term is defined in section 401 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11360); or

(iii) fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, or stalking.

(B) **ALLOCATION.**—In allocating amounts made available under this section, the Secretary shall—

(i) not later than 60 days after the date of the enactment of this Act, allocate at least 50 percent of such amounts to public housing agencies in accordance with a formula that considers—

(I) the capability of public housing agencies to promptly use emergency vouchers provided under this section; and

(II) the need for emergency vouchers provided under this section in the geographical area, based on factors determined by the Secretary, including risk of transmission of coronavirus, high numbers or rates of sheltered and unsheltered homelessness, and economic and housing market conditions;

(ii) allocate remaining amounts in accordance with a formula that considers—

(I) the criteria under clause (i) and the success of a public housing agency in promptly utilizing vouchers awarded under clause (i); and

(II) the capability of the public housing agency to create and manage structured partnerships with service providers for the delivery of appropriate community-based services; and

(iii) designate the number of vouchers under this section that each public housing agency that is awarded funds under this section is authorized to administer.

(C) **ELECTION NOT TO ADMINISTER.**—If a public housing agency elects not to administer amounts under this section, the Secretary shall award such amounts to other public housing agencies according to the criteria in subparagraph (B).

(D) **FAILURE TO USE VOUCHERS PROMPTLY.**—If a public housing agency fails to issue all of its authorized vouchers under this section on behalf of eligible families within a reasonable period of time as determined by the Secretary, the Secretary shall reallocate any unissued vouchers and associated funds to

others public housing agencies according to the criteria under subparagraph (B)(ii).

(3) **WAIVERS AND ALTERNATIVE REQUIREMENTS.**—Any waiver or alternative requirement that the Secretary makes available to all public housing agencies in connection with assistance made available under the heading “Tenant-Based Rental Assistance” in title XII of division B of the CARES Act (Public Law 116-136; 134 Stat.601) shall apply to assistance under this section until the expiration of such waiver or alternative requirement.

(4) **TERMINATION OF VOUCHERS UPON TURN-OVER.**—

(A) **IN GENERAL.**—A public housing agency may not reissue any vouchers made available under this section when assistance for the family initially assisted is terminated.

(B) **REALLOCATION.**—Upon termination of assistance for one or more families assisted by a public housing agency under this section, the Secretary shall reallocate amounts that are no longer needed by such public housing agency for assistance under this section to another public housing agency for the renewal of vouchers previously authorized under this section.

The **SPEAKER** pro tempore. The bill shall be debatable for 1 hour, equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services.

The gentlewoman from California (Ms. WATERS) and the gentleman from Michigan (Mr. HUIZENGA) each will control 30 minutes.

The Chair recognizes the gentlewoman from California.

GENERAL LEAVE

Ms. WATERS. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days within which to revise and extend their remarks on H.R. 7301 and to insert extraneous material thereon.

The **SPEAKER** pro tempore. Is there objection to the request of the gentlewoman from California?

There was no objection.

□ 1415

Ms. WATERS. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in strong support of H.R. 7301, the Emergency Housing Protections and Relief Act of 2020.

This bill includes several provisions that were included in the HEROES Act and independently led by a number of members of the Financial Services Committee. Some people hearing this bill won't understand what we are attempting to do here today. As I said, this was a part of the HEROES Act that passed this House, but we have been waiting on the Senate to take up the HEROES Act. They are not taking it up. They don't seem to care. They don't seem to understand that there are people out there who are going to be evicted, and so, we have pulled it out of the HEROES Act, and we are taking it up independently so that we can send a message to the Senate that we want this measure heard.

So, we have a number of Members who have participated in putting this legislation together and who had independent bills to do so. That includes Representatives LACY CLAY, DENNY

HECK, DAVID SCOTT, CHUY GARCÍA, CINDY AXNE, NYDIA VELÁZQUEZ, AYANNA PRESSLEY, KATIE PORTER, and AL GREEN.

Mr. Speaker, America was facing an affordable housing crisis before this pandemic hit. With so many families struggling as a result of the pandemic, we are now on the precipice of an eviction and a homeless crisis like we have never seen in our lifetime.

We can't wait any longer. We have got to move. The CARES Act was an important step towards providing relief, but more help is needed. We knew, for example, that an eviction moratorium without the provision of rental assistance would only delay disastrous outcomes as families would have to pay more than they could afford, a lump sum of 3 to 4 months of unpaid rent at the expiration of the moratorium.

This House followed through on providing several additional and targeted housing solutions when it passed the HEROES Act. Unfortunately, in the 45 days since the HEROES Act passed, there has been no action taken by either our Republican colleagues in the Senate or the Trump administration. This is simply unacceptable.

As a matter of fact, someone said this morning, and I repeat, we have not heard one word, not one peep from this administration about rental assistance.

We saw in the aftermath of the 2008 crisis what the consequences are when Congress acts too slowly: 10 million foreclosures, almost \$17 trillion in household wealth lost, increases in rates of homelessness all across the country. And we saw how communities of color were disproportionately hit with foreclosures and a corresponding loss of wealth after they had been targeted with predatory mortgage products.

Today, there are over 2.5 million confirmed cases of COVID-19 in the United States and over 125,000 Americans have died. The Centers for Disease Control reported that as of June 20, hospitalization rates for COVID-19 are highest among Native, Black, and Latinx Americans. We also know that people of color account for the largest portion of the essential workers, have a higher incidence of preexisting health conditions, and that with these preexisting health conditions they have, they have limited access to healthcare, and have fewer opportunities to isolate because they cannot work from home.

But I must emphasize that this pandemic did not create such disparities, it only exacerbated them, and I hope this pandemic has finally drawn widespread public attention to all of these disparities.

Congress cannot fail again to quickly act as we did in the aftermath of the 2008 crisis. Since passage of the HEROES Act, our Nation's renters and homeowners have experienced renewed pressures.

When June rent came due, one in three renters were unable to fully pay their rent.

On June 14, the Mortgage Bankers Association reported that the number of homeowners in forbearance reached 4.2 million.

Since passage of the HEROES Act, we have now experienced record days of both new positive coronavirus tests, including in Texas, Florida, Georgia and my State of California.

And since the HEROES Act passed, over 11 million Americans have filed for unemployment insurance. There are now only 25 days left before the Federal eviction ban expires on July 25. When it does, many families who have been unable to pay their rent because of the COVID-19 pandemic will face eviction and the devastating consequences that evictions have on families, particularly children.

Our committee heard testimony in January from one gentleman about what it was like when all of his belongings were put out on the sidewalk and he and his children were forced out of their home. He told us how he fell behind on rent while trying to obtain training for a higher paying job and how the sheriff banged on his door one morning while his 9-year-old son was getting ready for school. He described how he and his wife watched as all of their personal belongings were thrown on to the front lawn, including items with sentimental value like their wedding photos. He said, "I remember the feeling that I'd failed. Failed as a husband and as a father to provide a place for my family."

Several landlords declined his rental applications after charging a nonreimbursable application fee, likely because they saw the eviction on his record, and he and his family stayed at motels that were even more costly than paying rent.

Maya Angelou once wrote that: "Home is a refuge not only from the world, but a refuge from my worries, my troubles, my concerns." And we know all too well what happens to families, and especially children, when their homes are forcibly taken from them.

We cannot sit idly by. We must understand that an eviction can disrupt every aspect of a family's life, putting them at greater risk of job loss, homelessness, and gaps or other disruptions to a child's education.

Housing instability can be particularly traumatic for young children and can have lifelong impacts. Studies show that children who avoid eviction due to a long-term housing subsidy have better educational achievement, obtain higher paying jobs as adults, and are less likely to become incarcerated. Many families with evictions on their records cannot find another home and fall into homelessness.

So, again, we cannot sit idly by and let this eviction crisis cause irreparable harm to millions of families around the country. The bill before us today pulls out the key housing protection and relief provisions from the HEROES Act.

Specifically, let me tell what you the bill does. It provides \$100 billion for an emergency rental assistance fund and \$75 billion for a homeowners' assistance fund to ensure renters and homeowners can cover their housing expenses, including rent, mortgage payments, and utility bills.

It extends and expands the eviction and foreclosure moratoria for all renters and homeowners, as well as provides additional forbearance relief.

It provides \$18 billion in funding for homeless assistance and other Federal housing assistance programs to ensure rents remain affordable and housing is maintained in a safe and decent condition.

It creates a lending facility for mortgage servicers and rental property owners to help them finance their obligations and shortfalls in rent.

It ensures robust, fair housing enforcement and housing counseling to protect all renters and homeowners.

What happens next is up to us. Each of us in this Chamber knows the value of a place where we and our family come together, share a meal, and safely rest our heads. We also know that households of color still have not fully recovered from the 2008 crisis, and we know that they will continue to be disproportionately impacted if the pandemic causes the housing crisis to worsen.

I, for one, refuse to do nothing while families suffer. This is an emergency, and it calls for the emergency response provided by this legislation.

We can't wait. I strongly urge my colleagues to support this bill.

Mr. Speaker, I reserve the balance of my time.

Mr. HUIZENGA. Mr. Speaker, I rise in opposition to this bill, and I yield myself such time as I may consume.

Mr. Speaker, this is the second time the House will vote on the provisions in this bill, and the Chair just laid that out. Every single one of these provisions was included in the so-called HEROES Act, a partisan attempt that we debated last month.

Well, just like that \$3 trillion grab bag, this bill will have no chance in the Senate. It will not be signed by the President. At the conclusion of this debate, we will be right back where we started.

I say to my colleagues, why not try something new, try bipartisanship. It worked in the CARES Act and the other four COVID-19 response bills that we had, and I tell you it could work here, as well.

But rather than work across the aisle, the Democratic leadership, gave us no advance warning this bill would be debated on the House floor, and rather than work across the aisle, my colleagues jammed through the bill the day the Rules Committee held a meeting on five other bills.

Moreover, the Rules Committee reported out a closed rule on this bill. Now, let's explain that to America what a closed bill or closed rule means. There are three types of rules:

An "open" rule, meaning you can add any amendment that you want.

A "structured" rule, which says, you know what, we are going to narrow those amendments to those areas that we think are most pertinent to the bill.

And then a "closed" rule, which says you get nothing. You don't have any say in trying to change this or improve this bill. It doesn't matter. We don't want to hear from the minority. We don't even want to hear from our own Members what ideas they might have.

So, notwithstanding there have been numerous concerns raised about this bill, there will be no opportunity to amend it. There will be no opportunity to strengthen it or to improve what is already, in my opinion, a bad bill.

This outcome will only stifle debate. This outcome will only hurt the bill's chances for any type of actual success. But clearly that is not the goal here. It is an attempt to find another wedge issue to divide us.

Nevertheless, I would like to emphasize that Republicans and I are committed to working together to support efforts that are targeted and effective in responding to this devastating pandemic. When we work together there is nothing that can stand in our way. The CARES Act is proof of that, as well as all the other response bills that we had.

As I mentioned earlier, Congress acted swiftly back in March to pass the CARES Act. The CARES Act provided robust financial support to individuals and small businesses impacted by COVID-19. The CARES Act also increased funding for HUD, Housing and Urban Development, and its assisted housing programs by approximately 25 percent over its appropriated budget.

For renters, the CARES Act provided critical protections through a Federal moratorium on evictions for residents from Federally assisted properties. This moratorium, which lasts through the summer, is in addition to any State or locally enacted eviction moratoria. I know that in Michigan, in my home State, there has been that moratoria, as well.

For homeowners, the CARES Act created a new forbearance option for Federally backed borrowers directly or indirectly impacted by COVID-19 financial hardship.

What does "forbearance" mean? Forbearance means you don't have to pay that month; you can attach those payments at the end. You have a time out from having to go and pay your mortgage. Borrowers can automatically claim up to 1 year of payments protection penalty free.

This historic relief has worked. In fact, it was negotiated out in a bipartisan manner. It has been stable and stabilized and has actually slightly declined nationwide forbearance rates as well as rent collections largely consistent with pre-COVID trends. This is proof that the CARES Act—a bipartisan bill that I think had four or maybe six total votes against it, some

from both parties—works. This is proof that bipartisanship and consensus approach has been the right one in the past, and it ought to be the right one now.

Of course, we should never accept good enough. As an answer it comes to providing housing and economic security for our Nation's most vulnerable families. However, the bill today that we are considering, like the bill that we considered last month, goes in the opposite direction. Instead of following the CARES Act model to focus on those hit hardest by the pandemic, this bill simply plays politics. This bill dusts off an old Democratic grab bag wish list of policy goals predating and unrelated to COVID-19 under the guise of relief, all of which are nonstarters in the Senate, let's be clear.

If we really want to start a real conversation about affordable housing in this country, let's start with the facts. The fact is that far too many large, high-cost metropolitan areas' local decisions and regulations have made the cost of housing in those areas too high for many hardworking families. We should not be rewarding these high-cost cities for decades of self-made mistakes with more taxpayer dollars. We should be looking at ways to support families, not cities and municipalities and housing authorities, but families to meet those challenges that this pandemic has forced upon them.

Republicans have and will continue to support targeted and efficient aid that goes to those who are most in need. We support solutions for those that have been impacted by the pandemic that are, one, administered efficiently. That is a key. For you as a taxpayer I would assume you would want to have that.

Two, targeted to those who need it most. That is the safety net we are trying to provide.

And, three, include much-needed oversight.

□ 1430

This bill fails those tests.

Let me give you one example of why this bill fails all parts of that test. Section 101 of the bill creates a new \$100 billion—that is with a B—"emergency rental assistance" grant program for individuals or families "at risk of homelessness," a policy both sides certainly do and can support.

But the bill takes the policy to the next level, making funding available to individuals making up to 120 percent not of the poverty level but of their area median income.

So, what does that mean? That means that an individual living in San Francisco making \$131,000 would qualify for a homelessness grant.

Now, I am just a simple guy from the Midwest in Michigan, but making \$131,000 a year qualifies you for a homelessness grant? Oh, by the way, what does that get you? \$6,012 per month in rental assistance. \$6,000 a month in rental assistance.

This is not help; it is scandalous. And I don't understand how any of my colleagues could defend that.

Well, additionally, this bill spends more than \$119 billion—again, with a B—in new funding for HUD programs, new funding, yet the bill fails to include a single meaningful permanent reform to any of the HUD programs. Moreover, the bill fails to provide any oversight for that new funding.

To that end, figuring out how HUD will spend a 240 percent increase in its budget is a critical element to ensuring that any new funding is helping real families who are in need, who are struggling and not getting just lost in some bureaucratic shuffle in Washington, D.C., or at some metropolis's housing authority.

In fact, Chairwoman WATERS said it best when talking about the CARES Act: "Since taxpayers are footing the bill, all Americans deserve to examine any and all information related to the administration, disbursement, and utilization of these funds."

Boy, I wish I had the ability to put in an amendment to do just that, but we don't have that opportunity today. So, I agree. I agree with her on that, and we need to have that transparency.

That is why Republicans stand ready to work together to find consensus on meaningful reforms and ways to help those households deal with the challenges of this awful pandemic.

Mr. Speaker, I ask my colleagues to take a look at this. We know it is a recycled partisan bill. We know that it is not going to go anywhere in the Senate. We know that it is not going to be signed into law. Let's have a real conversation about the issues, not just pick another political football.

Mr. Speaker, I reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, the gentleman from Michigan (Mr. HUIZENGA) had an opportunity when this bill went through the House. It is over on the Senate side. If the Republicans want to do more negotiation, they know they have to take it up over there.

I don't care how we get it, with this bill or with the one over there.

Mr. Speaker, I yield 1 minute to the gentlewoman from New York (Mrs. CAROLYN B. MALONEY), the senior member of the Financial Services Committee and chair of the Committee on Oversight and Reform.

Mrs. CAROLYN B. MALONEY of New York. Mr. Speaker, I thank the gentlewoman for yielding and for her leadership.

Mr. Speaker, I rise today in support of H.R. 7301, the Emergency Housing Protections and Relief Act.

Through no fault of their own, New Yorkers and Americans across this country are struggling to pay their rent or make mortgage payments. Even worse, people experiencing homelessness and survivors of domestic violence have seen their limited options

for safety and shelter dwindle due to the pandemic's impact on social services.

The bill is a bold and necessary step toward providing economic and housing relief for millions of Americans.

It expands the eviction moratorium to protect all renters and the foreclosure moratorium to protect all homeowners. It creates a \$100 billion emergency rental assistance fund and provides nearly \$13 billion targeted money for homeless grants, housing choice vouchers for people experiencing homelessness, and survivors of domestic violence.

Nobody should lose sleep about how they are going to keep a roof over their head while they are suffering through a pandemic.

Mr. Speaker, I urge my colleagues on both sides of the aisle to support this necessary and important bill.

Mr. HUIZENGA. Mr. Speaker, I yield 2 minutes to the gentleman from Wisconsin (Mr. STEIL), a member of the Financial Services Committee.

Mr. STEIL. Mr. Speaker, I thank my colleague from Michigan for yielding.

I rise today in opposition to the act.

The coronavirus pandemic has affected every community in our country. As this disease hit our shores, our economy has contracted dramatically. Businesses were forced to close; workers have been sidelined; and Americans are staying home.

While we recognize the public health benefits of this strategy, the serious economic harm is very hard to ignore. Families are still worried about making ends meet, even as States have begun to reopen.

With that in mind, I understand my colleagues' desire to do something to keep affected families in their homes. I remain committed to just that, helping families who are directly impacted by the coronavirus to stay in their homes and to stay in their apartments. But this bill fails on multiple fronts.

At a time when our national deficits are rising, and our national debt now exceeds \$26 trillion, my colleagues are proposing more than \$194 billion in new spending. More than half of that, \$119 billion, is earmarked for HUD, the Housing and Urban Development Department.

This would triple HUD's 2020 budget. Importantly, it does it without implementing meaningful reforms to ensure accountability and transparency.

The new spending comes on top of trillions of dollars in relief already provided in the form of expanded unemployment benefits and other types of economic relief.

We have seen legislation come before us in the HEROES Act, a grab bag of liberal ideas. We now come back to the table with this.

One of those ideas, which I think is important to highlight the impact that this will have in our community, is a resurrection of misguided ideas, long-term eviction moratoriums.

Under the Emergency Housing Protections and Relief Act, the CARES

Act eviction moratorium now would be extended until June 25, 1 year from the date of enactment. This moratorium would apply to all renters regardless of whether or not they have been negatively impacted by the coronavirus.

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. HUIZENGA. Mr. Speaker, I yield an additional 1 minute to the gentleman.

Mr. STEIL. Mr. Speaker, this moratorium would apply to all renters, not just those negatively impacted, through no fault of their own, due to the coronavirus, not just those living in buildings with mortgages backed by the Federal Government, but to everyone.

In other words, if enacted, this bill would impose broad and unprecedented eviction moratoriums that would last for 15 months, without regard to the impact of the coronavirus.

This would be very challenging for mom-and-pop landlords and very impactful negatively to our local economies. Property taxes have a higher priority on rent payments than mortgages, and an extension on the eviction moratorium, in particular, would hurt local governments trying to provide critical services that are in need right now.

Especially in these challenging times, we should not pursue policies that increase stress for cash-strapped cities and towns.

Again, I understand and share our desired goal to keep people in their homes. This bill just falls flat.

Mr. Speaker, we have a responsibility to do that thoughtfully and in a targeted manner. Therefore, I urge my colleagues to oppose this legislation.

Ms. WATERS. Mr. Speaker, I would like to remind all Members and the gentleman that Republicans don't care about debt as long as they are doing the spending; it is only when Democrats are helping Americans, even in a time of crisis. Remember, it was the President of the United States, Trump, who said he likes debt. I quote him. He said he likes debt.

Mr. Speaker, I yield 1½ minutes to the gentlewoman from New York (Ms. VELÁZQUEZ), the senior member of the Financial Services Committee and chair of the Committee on Small Business.

Ms. VELÁZQUEZ. Mr. Speaker, I rise in support of H.R. 7301. This important bill extends and expands critical tenant protections and authorizes key housing assistance that is vital to keeping our neighbors safely housed during this ongoing pandemic.

Mr. Speaker, I especially want to thank Chair WATERS for including language I wrote that will authorize additional funding for the Public Housing Operating Fund and the Section 8 program.

The money we are providing today would allow public housing authorities to continue taking necessary steps to protect residents from the coronavirus.

Importantly, this bill also extends the eviction and foreclosure moratoriums we created in the CARES Act for 1 year. Further, it expands those protections to all renters and homeowners.

The bill helps subsidize monthly housing costs by creating a \$100 billion rental assistance fund and a \$75 billion homeownership fund, crucial resources for those struggling with their monthly housing costs.

Creation of these funds will also ensure that individuals and families will not face lump-sum obligations and payments when the moratoriums end.

The urgency of the moment is upon us. We need this bill more than ever. The eviction moratorium provided for in the CARES Act is set to expire in late July.

In New York City, tenants' fear of eviction by unscrupulous landlords is ever-present. It has been predicted we could see a wave of 50,000 evictions in the city if we do not act fast.

Mr. Speaker, I am proud to sponsor the bill. I urge its speedy adoption.

Mr. HUIZENGA. Mr. Speaker, I yield 3 minutes to the gentleman from Tennessee (Mr. JOHN W. ROSE), a distinguished member of the Financial Services Committee.

Mr. JOHN W. ROSE of Tennessee. Mr. Speaker, I thank Mr. HUIZENGA for yielding to me.

Mr. Speaker, I rise today in opposition to H.R. 7301.

The government shutdown of the economy due to COVID-19 created significant challenges for both renters and landlords. Folks, including back home in Tennessee's Sixth District, are having to make difficult decisions regarding their finances.

The shock the economy received was the largest our generation has ever seen, and the Federal Government has taken unprecedented action to remediate the damage done to the economy.

The CARES Act significantly increased funding for existing assisted housing programs at Housing and Urban Development and suspended evictions of residents from federally assisted properties for 120 days.

CARES also provided direct relief through economic impact payments, expanded unemployment insurance, and the paycheck protection program to keep Americans on their feet and the doors of our Main Street businesses open. This aid has been successful in many cases in providing renters with the financial means to keep paying rent throughout this pandemic.

Any further assistance should be administered efficiently, be targeted toward those who need it most, and include oversight.

This legislation before us today, however, includes a massive spending increase that fails to put into place any substantive reforms.

H.R. 7301 contains \$119 billion in new HUD spending, tripling HUD's fiscal year 2020 appropriated budget for old and new programs, yet the bill does not

include one provision holding the agency accountable on how that new money is spent. Moreover, every single provision included in H.R. 7301 was already included as part of the partisan HEROES Act and has no future in the United States Senate.

It is our role to ensure that we are being prudent, and I believe we need to be smarter. More innovative solutions are needed than the legislation we are discussing today.

Mr. Speaker, I will vote "no" on this legislation again, and I urge my fellow Members to do the same.

□ 1445

Ms. WATERS. Mr. Speaker, I yield 2 minutes to the gentleman from Missouri (Mr. CLAY), chairman of the Subcommittee on Housing, Community Development and Insurance.

Mr. CLAY. Mr. Speaker, I thank the chairwoman for yielding.

Mr. Speaker, I rise in strong support of H.R. 7301.

The COVID-19 global pandemic has resulted in an unprecedented economic decline that has greatly affected the health and well-being of the people I represent in St. Louis, Missouri, and millions of other Americans.

As the Brookings Institution pointed out recently, the United States housing crisis is not new, because even before the coronavirus pandemic, 10 to 15 percent of households reported being housing insecure. With unemployment at all-time levels, the housing crisis is not just affecting those on the margins.

I want my colleagues to step back and imagine being a Black person in St. Louis, Los Angeles, or Chicago and having to deal with all of the problems of a global pandemic on top of the usual unbridled racism that comes with being Black in America. It is mentally debilitating, but for Blacks in America, just another day in the office.

I received a letter last week from Legal Services of Eastern Missouri, which states: "Thousands of families have gone from stability to sudden loss of income, which threatens access to basic needs—food, housing, healthcare—and many who were already living on the economic margins are now in even more dire circumstances."

In short, the past 3 months have been a disaster for many Americans. Just when we see signs of things getting better, new statistics show an increase in forbearance requests. But today, we can help mitigate the harmful effects of the pandemic and help millions of Americans keep a roof over their head by voting for this act.

Mr. HUIZENGA. Mr. Speaker, I reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 2 minutes to the gentleman from Georgia (Mr. DAVID SCOTT), a senior member of the Financial Services Committee.

Mr. DAVID SCOTT of Georgia. Mr. Speaker, I say to ladies and gentlemen

on the floor and people all across this Nation: If you listened to my Republican friends, you would think we are not in a crisis. We are in a terrible crisis.

Just think, 42 million Americans that had jobs just 14 weeks ago no longer have those jobs. Their homes are on the verge of being foreclosed. They need our help.

Yes, the gentleman from Michigan is right. We did pass this bill in the HEROES Act, but the Republican leader over there says: Let's pause.

This is the wrong time for this Nation to pause. This is a crisis.

And let me tell the gentleman something. It is a crisis in terms of health, but it is also a crisis in terms of our great economy going down and the great pillars of our economy: our homeownership, real estate values, and the security of our banking system. That is what is at stake here.

So it makes sense for us to move. With 42 million Americans no longer working, they are not going to be able to pay for their mortgages. They are not going to be able to keep their water on, the electricity on, the utilities. They are coming due already.

So I want to say to the gentleman that, when Senator McCONNELL says "put a pause on it," this Nation stands in horror when we see this epidemic already creating 42 million jobless people, but now burdening us with the revival of an additional thrust of this pandemic.

Nothing is more important than showing the American people we care about them. And we can't tell them to keep in their homes if they don't have a home, I urge my Republican friends.

The SPEAKER pro tempore. The time of the gentleman has expired.

Ms. WATERS. Mr. Speaker, I have yielded to the gentleman extra time. His time has expired.

PARLIAMENTARY INQUIRY

Mr. HUIZENGA. Mr. Speaker, parliamentary inquiry.

The SPEAKER pro tempore. The gentleman from Michigan will state his parliamentary inquiry.

Mr. HUIZENGA. Mr. Speaker, there was not a granting on the front end of that. Will that time be counted against the majority's time?

The SPEAKER pro tempore. The gentleman is correct.

Mr. HUIZENGA. Mr. Speaker, I appreciate that.

I just wanted to clarify and make sure that we are all on the same page.

And I might add that I deeply respect my colleague and friend from Georgia, and we have worked on some issues.

I will note that HUD has not been able to get the money out the door to those families that need the help with what they have already been given, and yet we are trying to put more into that pipeline.

Mr. Speaker, I continue to reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 2 minutes to the gentleman from Texas

(Mr. GREEN), the chairman of the Subcommittee on Oversight and Investigations.

Mr. GREEN of Texas. Mr. Speaker, I thank Chairwoman WATERS. It is always an honor to serve under her leadership.

I thank the gentlewoman greatly for including H.R. 6760 within this bill, H.R. 7301. I am grateful because the gentlewoman is imminently correct when she says that people can't wait. They can't wait because invidious discrimination still exists, and it is increasing.

The National Fair Housing Alliance surveyed their members, their organizations, and here is what they found as it relates to the declared pandemic, declared on March 11, 2020.

They found that 13 percent indicated that there is an increase in complaints related to sexual harassment, 16 percent related to domestic violence, an 8 percent increase related to national origin of Asian Americans and Pacific Islanders.

But here is one that will really capture your attention. With reference to persons who have disabilities—didn't say that they were of a specific hue, nothing about their sex—those with disabilities, a 45 percent increase in complaints. They need help. Yes, we can wait, but they can't, and we have to do something to help them.

That is what this bill does. It affords additional money for enforcement of laws that already exist with reference to discrimination in housing.

It also will give people an opportunity to get some additional education. Some people make mistakes, but we don't know that they are making mistakes until we give them an opportunity to be educated. So we will give them the opportunity.

And finally, this: These complaints are increasing in part because of the incendiary, incitive comments made by the President when he uses terms related to the virus that relate to people, and there are some people who take these statements to extremes and they discriminate against people.

So I am proud to support the legislation. I ask my colleagues to do so, because the people who are being discriminated against cannot wait.

Mr. HUIZENGA. Mr. Speaker, may I inquire of the remaining time on both sides.

The SPEAKER pro tempore. The gentleman from Michigan has 15 minutes remaining. The gentlewoman from California has 10½ minutes remaining.

PARLIAMENTARY INQUIRY

Mr. HUIZENGA. Mr. Speaker, parliamentary inquiry.

The SPEAKER pro tempore. The gentleman from Michigan will state his parliamentary inquiry.

Mr. HUIZENGA. Mr. Speaker, may I also inquire as to how much time was taken off of the last—for the previous speaker?

The SPEAKER pro tempore. One additional minute was charged against

the time of the gentlewoman from California.

Mr. HUIZENGA. Mr. Speaker, I continue to reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 2 minutes to the gentleman from Washington (Mr. HECK), a senior member of the Financial Services Committee and sponsor of the emergency rental assistance title of this bill.

Mr. HECK. Mr. Speaker, I thank Chairwoman WATERS. I rise in support of H.R. 7301, and I thank the chair for including my legislation, the Emergency Rental Assistance Act, in this bill.

In 2 days, the rent comes due, and as we face historic levels of unemployment, far too many are going to come up short in their rent payment. Failure to address the rent crisis will have dire consequences for millions of Americans and for the housing ecosystem that fortifies our economy.

Our legislation has 150 House sponsors and the endorsement of almost 700 organizations, and it passed the House as a part of the HEROES Act. It provides \$100 billion in rental assistance through the Emergency Solutions Grants program. It would change the lives of millions of tenants across the country who have been hit hard by the COVID-19 crisis.

Over 10 million families pay more than half of their incomes for rent. As job losses continue and eviction moratoriums expire, that is not going to improve. We must protect the housing ecosystem.

Residential rent payments are \$50 billion each month and represent a chain of payment between staff, maintenance, and contractors. As unemployment claims remain at historic highs, we can't afford to lose those jobs.

This legislation is also for mom-and-pop landlords. Yes, they own more than half of the 20 million rental properties, and they can't afford a big rental income loss for a sustained period.

If we do nothing to stop the spike in evictions, in homelessness, communities of color will be hardest hit. We need to be fighting systemic racism, not exacerbating it.

So support this legislation. Keep Americans safely in their homes throughout the pandemic. Save the renters. Save the jobs. Save the housing ecosystem by voting "yes" on this measure.

Mr. HUIZENGA. Mr. Speaker, I continue to reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 2 minutes to the gentlewoman from Massachusetts (Ms. PRESSLEY), a member of the Financial Services Committee.

Ms. PRESSLEY. Mr. Speaker, I thank Madam Chair for her leadership at such a time as this.

Two months ago, I stood before my colleagues in this Chamber sounding the alarms that, without immediate relief, millions in our communities would face housing instability and eviction.

Today I rise once more to remind us all that, in only 2 days, the rent is due. In my district, Massachusetts Seventh, 30 percent of families have missed a rent payment during the pandemic—30 percent.

Our families, in particular Black families, are on the edge of an eviction tsunami just as the renter protections put in place through the CARES Act are due to expire next month.

A report released yesterday by City Life/Vida Urbana found that 78 percent of all evictions filed in Boston before evictions were banned statewide were in census tracts where the majority of residents are people of color.

This is an issue of racial, economic, and health justice.

Housing is a critical determinant of public health, as evidenced by the disproportionately high infection rate amongst our neighbors experiencing homelessness. I am proud that this bill includes my Public Health Emergency Shelter Act and will provide more than \$11 billion in funding for rapid rehousing and efforts to improve the health and safety of those experiencing homelessness.

We must support this critical legislation and affirm our commitment to housing as a human right and housing as a form of justice.

Mr. HUIZENGA. Mr. Speaker, I continue to reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 2 minutes to the gentleman from Illinois (Mr. GARCÍA), a member of the Financial Services Committee.

Mr. GARCÍA of Illinois. Mr. Speaker, I thank Madam Chair for yielding.

Mr. Speaker, I rise in support of the Emergency Housing Protections and Relief Act. This bill provides much-needed relief for renters and homeowners while more than 40 million people have filed for unemployment insurance and struggle to make ends meet.

My constituents need the help. My district is a working-class, largely immigrant district, and many people have not qualified for any relief so far.

□ 1500

Families just down the street in the barrio where I live and have lived for 50 years are being forced to choose between paying rent and putting food on the table or between making the mortgage payment or buying prescription medicine. Families are staring down the barrel at yet another first-of-the-month difficult decision: Will my family have a place to live?

Will we have food to eat?

Where will we go?

These are the very real questions that families are asking themselves.

Mr. Speaker, we must act with urgency to protect families. This Emergency Housing Protections and Relief Act is a lifeline for communities like mine. It prohibits landlords from evicting tenants for failure to pay rent; it provides \$100 billion of assistance to renters and \$75 billion to homeowners

to keep everyone in their homes; and it strengthens the mortgage forbearance protections.

I know what a housing crisis looks like. During the last financial crisis, I saw my neighbors lose their homes. Without protections in place, economic recovery will be all but impossible. Congress must act now and pass H.R. 7301 to support our renters and homeowners.

Mr. HUIZENGA. Mr. Speaker, I continue to reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 1 minute to the gentlewoman from Oregon (Ms. BONAMICI), who is a member of the Committee on Education and Labor.

Ms. BONAMICI. Mr. Speaker, this week another month's rent or mortgage is due for millions of Americans who are out of work or barely making ends meet. Without swift action, many struggling Americans will soon face eviction or foreclosure.

I rise in strong support of the Emergency Housing Protections and Relief Act to help desperate families maintain stability by providing additional financial support and expanding protections that were included in the bipartisan CARES Act.

A family of five living in Sherwood, Oregon, wrote to me and said: "It feels cruel to be facing eviction during a pandemic that stripped our family of its only income." It feels cruel, because it is cruel. And thousands more families will face the same cruel reality unless the President and Senate join us in acting swiftly.

Today, I led many of my colleagues in calling on HUD Secretary Carson to immediately extend protections for tenants in federally supported housing until the comprehensive solution before us today is signed into law.

Mr. Speaker, I thank Chairwoman WATERS for her leadership, and I urge all of my colleagues to support this important legislation.

Mr. HUIZENGA. Mr. Speaker, I continue to reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 30 seconds to the gentleman from Rhode Island (Mr. CICILLINE), who is a member of the Committee on the Judiciary.

Mr. CICILLINE. Mr. Speaker, during this pandemic millions of Americans have lost their jobs and are dangerously close to losing their homes. The relief this Congress provided has kept millions of Americans housed.

We must continue to act.

Thirty percent of renters are not able to pay their rent in June—one in three.

We passed the HEROES Act to provide emergency relief for renters and homeowners who desperately need it, because everyone deserves a safe home, especially during a pandemic when being in our houses keeps us safe.

The Senate has chosen not to act on the HEROES Act so we must pass the Emergency Housing Protections and Relief Act to ensure that millions of

Americans remain in their housing until this pandemic ends and they are able to go back to work.

At a time of a national crisis, I urge my colleagues to please put aside their partisan bickering and obstruction and pass the Emergency Housing Protections and Relief Act.

Mr. HUIZENGA. Mr. Speaker, I do have an inquiry of the majority as to how many more speakers she may have.

Mr. Speaker, may I inquire as to the time remaining on both sides.

The SPEAKER pro tempore. The gentleman from Michigan has 15 minutes remaining. The gentlewoman from California has 4 minutes remaining.

Mr. HUIZENGA. Madam Speaker, I reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 45 seconds to the gentleman from New York (Mr. ESPAILLAT), who is a member of the Foreign Affairs Committee.

Mr. ESPAILLAT. Mr. Speaker, I thank Chairwoman WATERS for her steadfast support of tenants. With close to 130,000 deaths that are COVID-19 related, 40 million unemployed, these are difficult times.

But now we are facing a housing tsunami as millions of families go to sleep every night afraid and anxious of where they are going to get their rent money. The rent is too damn high.

That is why Congressman CHUY GARCÍA and I introduced the STAY HOME Act of 2020 that provides billions of dollars of financial support for renters. This is a good bill that will provide \$100 billion for renters, people who really don't know where they are getting their money to pay their rent. They want to keep a roof over their head. They don't want to be homeless. This is a critical time in America, and this bill will produce the moneys that we need to ensure that people are not homeless.

Mr. HUIZENGA. Mr. Speaker, I continue to reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I would like to inquire, if I may, how much time do I have remaining?

The SPEAKER pro tempore. The gentlewoman from California has 3¼ minutes remaining.

Ms. WATERS. Mr. Speaker, I yield 1 minute to the gentlewoman from California (Ms. PELOSI), who is the distinguished Speaker of the House of Representatives.

Ms. PELOSI. Mr. Speaker, I thank the gentlewoman for yielding and for her exceptional leadership on behalf of America's working families. I especially salute her now for bringing the Emergency Housing Protections and Relief Act to the floor. It is urgently needed, and I rise in support of it because it is, as I said, an urgently needed lifeline for working families as COVID-19 exacts its devastating impact on millions of lives and livelihoods across America.

I salute Chairwoman MAXINE WATERS, who, as the chair of the Financial Services Committee, is a relentless, persistent, and dissatisfied

force for good on behalf of America's working families, and she is especially focused on their financial security, housing being central to that.

I thank DENNY HECK for his leadership on this important legislation as well.

As we know, Mr. Speaker, there had been an affordable housing crisis in America long before this pandemic which challenges the conscience of our country and now has been exacerbated by COVID-19.

Before the crisis, one-quarter of America's 44 million renters paid over half their income on rent, putting them just one financial emergency away from eviction and homelessness. For many, COVID-19 is that one emergency.

Tens of millions of Americans have lost jobs, with rental households disproportionately affected. We cannot accept a situation in which millions of families are forced to make the devastating choice between paying the rent or paying for groceries, prescriptions, and other essentials, but even before COVID that was the challenge.

That is why earlier today we brought legislation to the floor to lower the cost of prescription drugs, because it had such an impact on the financial security of families, and now helping with the rent.

Thirty percent of renters could not make rent in June, exposing them to the threat of eviction, particularly as eviction bans that Democrats secured in the CARES Act end. Evictions are devastating, dismantling financial security, and exposing children and families to situations of financial instability that harm their health and well-being.

Children who experience evictions are already vulnerable. They are more likely to live in families earning low incomes, belong to communities of color which have a disproportionate impact here, and have more special education needs than children who don't face eviction.

I say this issue carefully because when I was a girl, my father was the mayor of Baltimore and my mother as first lady had, as her mission, affordable housing. She said: How can we teach children love and respect when we don't even show them that love and respect by giving them a decent place to live?

I was so proud because when she passed away many years after that, The Baltimore Sun used that statement in her obituary. But this has always been important.

When we did our Summit on Children, talking about their health, their education, and their financial security, health leaders told us that we must include housing in that because it has such an impact on the psychological well-being of children. So think of the children when you think of this, Mr. Speaker.

Again, in May, the House passed the HEROES Act, which secured \$100 bil-

lion in emergency assistance to help 44 million rental households remain stably housed, along with another \$100 billion for additional housing support and homelessness prevention initiatives, all of this under the leadership of Madam Chair MAXINE WATERS.

Again, she has been fighting this fight for a long time, reaching down into existing law and statute to find ways to take us forward.

Yet after we passed the HEROES Act, Leader MCCONNELL said that we had to take a pause—take a pause. The virus is not pausing, the rent demands are not pausing, and so we cannot pause. While McConnell is denying these families relief, the House will pass this bill to promote housing security.

We continue to call on the Senate to pass the HEROES Act to secure life-saving housing and homelessness prevention measures which include, as I said, the \$100 billion, the \$75 billion, and the \$11.5 billion for assistance to people experiencing homelessness and for homelessness prevention, building on the \$4 billion provided in the CARES Act. We need more now. It includes:

The freezing of evictions and foreclosures, including expanding the moratorium in the CARES Act to cover all renters until March 2021.

Rental assistance support for the most vulnerable in urban and rural areas, including seniors, persons with HIV/AIDS, people with disabilities, and people living in Tribes.

I am so pleased that Madam Chair put the special rural housing initiative in here. It includes rural emergency vouchers to support people who are homeless or at risk of homelessness, including those fleeing domestic violence and assault.

This COVID is a vicious and insidious virus. It is resourceful. It just is out there, and it attacks people, not only their lives, but their livelihood, their housing, their psychological well-being, and everything else. So there are other reasons we should be passing the HEROES Act, but right now I will stay focused on this.

I thank Madam Chair also for having the provisions that relate to staving off foreclosures for those who will not be able to pay the mortgage.

Mr. Speaker, I urge a strong bipartisan vote for the Emergency Housing Protections and Relief Act to safeguard America's housing and financial security during this time of crisis.

Mr. Speaker, we are asking people to shelter in place, to shelter at home, and they should do that. But because of COVID they may be evicted, but not if Madam Chair MAXINE WATERS has her way. I urge a strong bipartisan vote for financial security for America's working families.

□ 1515

Mr. HUIZENGA. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, let's not be Pollyannaish. The facts are facts. Yes,

our economy, for the first time in ever—certainly, in the modern era—came to a screeching halt, not because of bad business decisions, not because of malicious or malfeasance or illegal activities, much like we saw in the 2008, 2009, 2010, 2011 financial crisis that started in housing.

We don't know exactly where our recovery is going to go. We have gotten some good signs. But, again, we cannot be overly optimistic without being prepared. But facts are facts, and here is one fact: In April, we saw historic declines in new home purchases. I shouldn't say "new homes." These were contracts to purchase homes.

In May, we saw a historic rebound of 44.3 percent. Why did that happen? Because in April, both buyers and sellers were sidelined by this pandemic. Why did we see this rebound in May? Because the American people have optimism, as well. That and basically zero interest rates from the Fed probably helped, too.

But that is the point. We have been coming together to try to turn this economy around.

Well, in this bill today, we are told that we can't wait. This bill can't wait. Yet, what you need to know is, this bill is not ready. And I will give you a perfect example of this.

Page 71, section 105 of the bill that was debated in the Rules Committee that had been part of the original HEROES Act, the so-called HEROES Act, from a month ago, was part of my colleague from Iowa Mrs. AXNE's stand-alone bill. It actually referenced a rural housing program as having \$25 trillion, not \$25 million as it had been intended, but \$25 trillion in that.

Clearly, this bill has been a cut-and-paste job all the way along. It was rushed when it was the HEROES Act, the so-called HEROES Act, because that was part of the grab bag that was out there. It was rushed when my colleague, Mrs. AXNE, introduced it. It was rushed now in this bill.

So, it does beg the question: What else got missed, Mr. Speaker?

Well, here is what else: We are told that the money has run out. We have run out of the money that we have appropriated. What you need to know is that all the billions of dollars that were allocated have not yet been spent.

But, wait, we are told that this was spent already, and it isn't enough. Well, what you need to know is that they want to create new programs to spend hundreds of billions of dollars with zero new reforms or oversight put into this bill. None. That is not responsible.

While you were told that this bill is only going to go to the needy, the poor, the disenfranchised—after all, this is a homelessness program—what you need to know is they are going to send \$6,000 per month—\$6,000 per month—to someone making \$131,000 in the Speaker's district—\$131,000.

That person qualifies for a homelessness program? I can tell you, not in

west Michigan. I can tell you, not virtually anywhere else in the country.

I don't understand how my colleagues, with a straight face, can say that this is all about homelessness and all about helping those who have been disadvantaged and have not had a break in life. Well, \$131,000 a year is a pretty darn good break in life, I think.

Mr. Speaker, I wish I had an opportunity to amend this bill. I would have some amendments. I wish we were doing a modified rule. It would even allow some of those amendments. Yet, here we are today, no input from anybody other than what the Speaker's office and the chair's office had said is going to be in this bill.

We are plowing ahead with a bill that we know will not see the light of day when it hits the Senate.

By the way, I am a little confused when the chair early on admonished me and said I should go and negotiate with the Senate about the bill that had been passed previously.

So, I say this a little tongue in cheek, but anybody who has watched "Schoolhouse Rock!" knows the House passes their legislation; the Senate passes their legislation; and then it comes together, if we are going to negotiate it out, not in the middle of this process.

Why not negotiate and amend the bill that is before us today, where it properly should be happening?

Mr. Speaker, at the end of the day, this is a serious, serious issue for our country. I know this. My family has been in construction and in housing for now three—going on a fourth—generations. We have seen it. We have seen the ups and downs. My grandfather, my namesake, started in the Depression era. My dad continued it through the 1970s, through the 1980s, into the 1990s. Then, I started getting involved. I have lived through a couple of economic downturns myself, trying to keep a family company afloat, trying to provide housing and jobs.

Mr. Speaker, here is what we need to do, in my opinion. We need to negotiate in good faith. This bill is not an attempt to do that today. I am disappointed in that. I wish we could, but I think, once again, we are seeing politics triumphing over people. We are seeing political footballs take the place of real policy issues.

When your objective is nothing but November, guess what? The American people lose. That is the shame in today's debate.

Mr. Speaker, I urge my colleagues to vote "no." I know that there are some people on the other side of the aisle who are a little uncomfortable with this bill but don't feel they can vote "no." I wish they had the courage of their convictions. Today, I will be voting "no" and encourage my colleagues as well.

Mr. Speaker, I yield back the balance of my time.

Ms. WATERS. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I come from a family of 13 children. We were poor. We lived in inadequate housing. It was cold in the wintertime, and the pipes froze on the inside of our house. In the summertime, it was too hot to be in the house. We sat on the stoop through the wee hours of the morning, trying to stay cool. But it was home.

I worried that we were going to be evicted, but my mother managed to put together the money, and we never got evicted. But my neighbors and my friends, I saw evicted. Maybe my friends on the opposite side of the aisle have never seen this. They don't understand this.

I have my friend from Michigan talking about a family that makes \$131,000 per year. The Members of Congress make \$175,000 a year, and we have Members of Congress who sleep free in this place, don't pay any rent when they are in Washington, D.C., and you have the audacity to come here and talk about denying assistance to people who are at the worst part of their lives to be evicted.

No, I do not yield. This is an emergency. The hospitals are filling up. Children are hungry. People have lost their jobs.

This is about whether or not people are going to have a place to lay their heads. This is about whether or not families are going to stay together. We have hospitals where the ICU rooms are all filled, and these people may be sick and not have a place to go home to.

So, I am not about to wait. Yes, he mocked us when we said we can't wait any longer. No, we cannot wait any longer.

Mr. Speaker, this is why I am in the Congress of the United States of America. This is why I came, for moments like this, to speak for the least of these, to speak for the poorest families in America, to speak for families when they need help.

This is an emergency. Our families need help, and I cannot wait. You should not wait.

Mr. Speaker, I yield back the balance of my time.

Ms. MOORE. Mr. Speaker, I rise today in strong support of H.R. 7301, legislation to provide help to our renters, homeowners, and landlords who are at risk of becoming homeless. The bill would strengthen and renew critical protections to ensure that tens of millions of Americans can keep a roof over their heads. It also makes sure we can continue to get help to those who are already homeless.

The economic shock created by COVID-19 is still ongoing. Now is not the time to relax the protections that Congress has put in place. When this health crisis escalated in March and the House first acted, no one could imagine the devastation that would befall our communities. Over 120,000 Americans dead, more than 2 million infected. And the confirmed death and case counts remain on the rise. Our nation has experienced 14 straight weeks of over 1 million unemployment weekly claims and national unemployment rates that have tripled. Many have lost jobs and the only thing

keeping them in their homes is either a local, state, or federal moratorium or the kindness of landlords.

We know we are engaged with a deadly foe that preys on the most vulnerable. Our new normal is not going away and our public policies need to respond to help the tens of millions of Americans who are now living on the edge, through no fault of their own.

In my state of Wisconsin, according to media reports, we saw "eviction filings jumping 42 percent statewide in the first two weeks of June" following the end of a statewide moratorium on such actions.

The number of eviction filings will only worsen if we allow the federal moratorium, currently scheduled to lapse no later than July 25 that affect federally subsidized housing and backed mortgages, to come to a sharp halt.

The Trump Administration and Senate Majority Leader MCCONNELL may be content to wait and watch as more and more Americans falter in these trying economic times, but we must not be so callous.

This bill would extend the eviction moratorium to March 27, 2021. It would also extend it to help all renters and provide \$100 billion for an emergency rental assistance fund that would help renters cover their rent and utility bills, including any unpaid bills.

We also help homeowners by banning foreclosures for an additional 6 months and creating a Homeowner Assistance Fund that would help with mortgage payments, property taxes, property insurance, and other housing related costs.

The legislation also takes steps to help the homeless, who were already vulnerable before this pandemic. Strong funding for homeless assistance grants will help ensure that people experiencing homelessness are able to follow social distancing guidance and have access to necessary services to get them into permanent housing.

This bill would also give \$1 billion to for new Housing Choice Vouchers that would be targeted to people experiencing or at risk of homelessness and survivors of domestic violence. Because homelessness leads many people to cycle through costly emergency systems and shortens life expectancy, it is good public policy to put resources toward keeping people from becoming homeless in the first place and helping those who are homeless get stable housing.

The middle of a pandemic is not the time to take away lifelines. Housing is crucially important. Let us act to help keep people housed and to support those experiencing homelessness.

As I said on this floor nearly four years ago, "The American people deserve a Congress and a President who will keep them in their houses and in their homes."

Ms. JACKSON LEE. Mr. Speaker, as a senior member of the Judiciary, Homeland Security, and Budget Committees, I rise in strong and enthusiastic support of H.R. 7301, the "Emergency Housing Protections and Relief Act of 2020," which addresses the needs of renters and homeowners who have been severely impacted by the coronavirus pandemic through targeted relief measures.

In the month of June alone, 32 percent of renters were unable to fully pay their rent while 20 percent of renters were unable to make any rent payment at all.

According to the Mortgage Bankers Association, the number of homeowners in forbearance reached 4.2 million as of June 14, 2020.

The coronavirus pandemic has created a dire housing crisis that must be addressed immediately.

As more and more states across the country face a second wave of the coronavirus outbreak, it is imperative that we extend the eviction moratorium and other housing protections in an effort to prevent an increase in homelessness.

Texas is one of those states.

In the state alone, there are nearly 150,000 cases of coronavirus with over 2,300 deaths.

As the number of cases continue to rise dramatically, we must encourage tighter restrictions to slow the spread of the disease.

Yet, many people fear that abiding by tighter restrictions means a continued loss of income, which could then result in an inability to make a housing payment and consequently cause an eviction.

In fact, in Houston, Texas, eviction proceedings resumed as early as May 19, 2020.

Without an intervention from the Federal Government, we will soon see a dramatic spike in evictions and rates of homelessness.

Mr. Speaker, I stand here in support of H.R. 7301 because it not only protects renters, but it also provides targeted solutions that help landlords, homeowners, and people experiencing homelessness during this pandemic.

For example, it extends the eviction moratorium to March 27, 2021, and expands it to protect all renters.

It also provides low cost loans for landlords through the Federal Reserve and expands forbearance protections for all landlords.

Under H.R. 7301, \$75 billion is invested in a Homeowner Assistance Fund that provides direct assistance to those who are struggling to pay their mortgage, property taxes, property insurance, and other housing-related costs.

The bill also allocates \$11.5 billion for homelessness assistance grants that ensure people who experiencing homelessness are able to follow social distancing guidance and have access to necessary services.

Mr. Speaker, the coronavirus epidemic has irrevocably changed the world.

It has affected every aspect of our lives, and, right now, it is affecting millions of Americans who are without an income and are terrified that they might not have a roof over their heads tomorrow.

And so, I urge my colleagues on both sides of the aisle to vote in favor of H.R. 7301 and provide much-needed housing protections to those who have been severely impacted by the pandemic.

Ms. JOHNSON of Texas. Mr. Speaker, today, I rise in support of H.R. 7301, the Emergency Housing Protections and Relief Act of 2020. This bill directly addresses the needs of renters and homeowners who have been severely impacted by this novel coronavirus pandemic. As the provisions of this bill were also included in the Heroes Act which passed the House last month, I am dedicated to continuing pushing for these critically needed federal resources to reach our hard-hit communities.

As founder and co-chair of the Congressional Homelessness Caucus, I am proud of this effort to ensure that our most vulnerable constituents and families dealing with housing insecurity during COVID-19 are not forgotten. It is of utmost urgency that our communities are provided the resources needed to ensure that no individual faces homelessness due to

the unprecedented societal and economic upheaval caused by this pandemic, as homelessness will only exacerbate the health-related dangers of this public health crisis.

Specifically, I am pleased that the three funding requests made by the Congressional Homelessness Caucus during the stimulus discussions have also been included in H.R. 7301. This bill will authorize an additional \$11.5 billion in Emergency Solutions Grants for assistance to the homelessness services providers serving our communities. Additionally, \$1 billion will be directed into emergency housing vouchers to provide permanent housing for individuals experiencing homelessness. Finally, this bill includes \$100 billion to establish an Emergency Rental Assistance program to counter any rise in housing insecurity linked to the economic turmoil of this public health crisis.

The National Alliance to End Homelessness determined that during COVID-19, individuals experiencing homelessness are twice as likely to be hospitalized, two to four times as likely to require critical care, and two to three times as likely to die than the general population. It is our duty as representatives from each corner of this nation to prevent mounting housing instability and to care for our most vulnerable constituents. Therefore, I am proud to support the Emergency Housing Protections and Relief Act for the advancement of resources needed to address housing insecurity in our communities during this public health crisis.

The SPEAKER pro tempore. All time for debate has expired.

Pursuant to House Resolution 1017, the previous question is ordered on the bill.

The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

MOTION TO RECOMMIT

Mr. HUIZENGA. Mr. Speaker, I have a motion to recommit at the desk.

The SPEAKER pro tempore. Is the gentleman opposed to the bill?

Mr. HUIZENGA. I am currently opposed to the bill.

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Mr. Huizenga moves to recommit the bill, H.R. 7301, to the Committee on Financial Services with instructions to report the same back to the House forthwith with the following amendment:

In section 101, strike subsection (k).

In section 101(1)(A), strike "prohibition on prerequisites."

At the end of title II, add the following new section:

SEC. 203. INCLUSION OF HOMELESS CHILDREN.

Section 103(a) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11302(a)) is amended—

(1) at the end of paragraph (5)(C), by striking "and";

(2) at the end of paragraph (6)(C), by striking the period and inserting "; and"; and

(3) by adding at the end the following new paragraph:

"(7) beginning upon the date of the enactment of this paragraph, homeless children and youths (as such term is defined in section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a(2))), and the families thereof."

At the end of the bill, add the following new title:

TITLE III—PROTECTING LOCAL COMMUNITIES AND TAXPAYERS

SEC. 301. YES IN MY BACKYARD DEVELOPMENT LAND USE PLANS.

(a) IN GENERAL.—Section 104 of the Housing and Community Development Act of 1974 (42 U.S.C. 5304) is amended by adding at the end the following:

"(n) PLAN TO TRACK DISCRIMINATORY LAND USE POLICIES.—

"(1) IN GENERAL.—Prior to receipt in any fiscal year of a grant from the Secretary under subsection (b), (d)(1), or (d)(2)(B) of section 106, each recipient shall have prepared and submitted, not less frequently than once during the preceding 5-year period, in accordance with this subsection and in such standardized form as the Secretary shall, by regulation, prescribe, with respect to each land use policy described in paragraph (2) that is applicable to the jurisdiction served by the recipient, a description of—

"(A) whether the recipient has already adopted the policy in the jurisdiction served by the recipient;

"(B) the plan of the recipient to implement the policy in that jurisdiction; or

"(C) the ways in which adopting the policy will benefit the jurisdiction.

"(2) LAND USE POLICIES.—The policies described in this paragraph are as follows:

"(A) Enacting high-density single-family and multifamily zoning.

"(B) Expanding by-right multifamily zoned areas.

"(C) Allowing duplexes, triplexes, or fourplexes in areas zoned primarily for single-family residential homes.

"(D) Allowing manufactured homes in areas zoned primarily for single-family residential homes.

"(E) Allowing multifamily development in retail, office, and light manufacturing zones.

"(F) Allowing single-room occupancy development wherever multifamily housing is allowed.

"(G) Reducing minimum lot size.

"(H) Reducing the impact of historic preservation on housing production and affordability.

"(I) Increasing the allowable floor area ratio in multifamily housing areas.

"(J) Creating transit-oriented development zones.

"(K) Streamlining or shortening permitting processes and timelines, including through one-stop and parallel-process permitting.

"(L) Eliminating or reducing off-street parking requirements.

"(M) Ensuring impact and utility investment fees accurately reflect required infrastructure needs and related impacts on housing affordability are otherwise mitigated.

"(N) Allowing prefabricated construction.

"(O) Reducing or eliminating minimum unit square footage requirements.

"(P) Allowing the conversion of office units to apartments.

"(Q) Allowing the subdivision of single-family homes into duplexes.

"(R) Allowing accessory dwelling units, including detached accessory dwelling units, on all lots with single-family homes.

"(3) EFFECT OF SUBMISSION.—A submission under this subsection shall not be binding with respect to the use or distribution of amounts received under section 106.

"(4) ACCEPTANCE OR NONACCEPTANCE OF PLAN.—The acceptance or nonacceptance of any plan submitted under this subsection in which the information required under this subsection is provided is not an endorsement or approval of the plan, policies, or methodologies, or lack thereof."

(b) EFFECTIVE DATE.—The requirements under subsection (n) of section 104 of the Housing and Community Development Act of 1974 (42 U.S.C. 5304), as added by subsection (a), shall—

(1) take effect on the date that is 1 year after the date of enactment of this Act; and

(2) apply to recipients of a grant under subsection (b), (d)(1), or (d)(2)(B) of section 106 of the Housing and Community Development Act of 1974 (42 U.S.C. 5306) before, on, and after such date.

SEC. 302. LIMITATION.

Notwithstanding any other provision of law, any individual who is unlawfully present in the United States shall be ineligible to receive any financial assistance provided under this Act or any amendment made by this Act.

Mr. HUIZENGA (during the reading). Mr. Speaker, I ask unanimous consent to dispense with the reading of the motion.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Michigan?

There was no objection.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Michigan is recognized for 5 minutes in support of his motion.

Mr. HUIZENGA. Mr. Speaker, this motion to recommit would remedy some of the shortfalls in H.R. 7301 and would add some bipartisanship to this legislation. This motion only strengthens this legislation and increases the chance of this bill making it through the Senate and being signed into law.

This amendment would simply add four provisions to the bill, each of which would reduce bureaucracy and increase oversight of these funds so that they reach the people who need them swiftly.

First, this amendment would harmonize the definitions of homelessness between HUD and the Department of Education. For too long, HUD has failed to think of the children who lack a permanent and stable home, shifting funding away from this vulnerable population, who, as the Department of Education acknowledges, is, in practice and in fact, homeless. Our amendment permanently ends that disparate treatment of the kids and makes them fully eligible for the substantial increase in funding at HUD under this bill.

Second, the amendment would include the bipartisan Yes in My Backyard Act, H.R. 4351, which passed the House by voice vote earlier this year. This provision would strengthen the oversight in this legislation and compel high-cost localities to consider the local regulations that have been put in place that increase housing costs and put increased rent and homeownership barriers on American families. Getting rid of these barriers would help cities all over America build more housing and lower costs for everyone.

Third, this amendment would get rid of the bureaucratic red tape currently in the bill that prevents some of our most accomplished and successful housing and addiction treatment service providers from being eligible to receive funds. Why the majority would

want to disqualify shelters and other housing service providers that make it their mission to treat individuals who are struggling with alcoholism or drug addiction makes no sense at all to me.

Finally, this amendment would ensure that these funds would be directed to where they are needed: to the Nation's taxpayers and their dependents who are struggling right now. Basic common sense says that we should not be spending money on those who are unlawfully present in the United States at a time when millions of Americans and legal residents are out of work, overmatched with their bills, and fighting to do more with less.

Combined, these provisions would help make a bad bill better and give greater accountability and focus to the nearly \$200 billion in new, unpaid-for, untargeted, unaccounted-for spending in this bill.

Mr. Speaker, I urge my colleagues to support this motion to recommit, and I yield back the balance of my time.

Ms. WATERS. Mr. Speaker, I claim the time in opposition.

The SPEAKER pro tempore. The gentleman from California is recognized for 5 minutes.

Ms. WATERS. Mr. Speaker, I rise in opposition to the amendment offered by my Republican colleague to H.R. 7301.

Mr. Speaker, the amendment before us does nothing to bring relief to struggling families. The amendment would deny millions of families, including children, assistance during a crisis because someone in their family is here without proper documentation. Racism, anti-immigrant policies hurt children the most.

We are on the precipice of a housing crisis not seen since the Great Depression, a crisis that threatens to strip countless families of a home at a time when they are being asked to stay home. The House must take emergency action to respond and pass emergency legislation.

□ 1530

Over the weekend, States across the country, including my home of California, experienced the highest levels of infection since the pandemic began.

On Sunday, Texas reported more than 5,000 cases for the sixth day in a row. Shortly after passage of the HEROES Act in May, Texas had 1,791 COVID-19 patients in hospital beds; yesterday, there were 5,500.

In California, hospitalizations have now increased by 32 percent, while ICUs have gone up 19 percent over the past 14 days.

These trends are similar in Arizona, Georgia, and Florida, and many of these States are halting their plans to reopen the economy. On Friday, Texas closed down bars across the State and on Saturday warned residents in San Antonio and Bexar County that local hospitals were approaching capacity.

Where exactly are COVID-19 patients expected to isolate when the hospitals

fill up? We are not through with this pandemic, and recent trends suggest it is getting worse.

Six weeks ago, this Chamber passed the HEROES Act, but the Republican-led Senate and Trump administration have done nothing to advance the bill. This is totally unacceptable.

Fully one-third of renters were unable to pay their rent in June, and at least 4.2 million homeowners are now in forbearance. And we know evictions are already on the rise.

In North Carolina, 9,000 eviction cases have been filed since this moratorium expired last week.

In Columbus, Ohio, eviction hearings are taking place in a convention center to accommodate the number of cases and comply with social distancing guidelines.

In Tennessee, more than 9,000 eviction cases are pending in one county alone.

The Michigan State Court Administrative Office estimates 75,000 evictions will be filed when its moratorium ends this month.

I would like to share one story about someone this bill seeks to help. Deanna Brooks, a Navy veteran from Dallas, Texas, lost her job because of the pandemic. However, because her former employer was unresponsive, she had trouble collecting the needed documentation to collect unemployment or other assistance and was unable to pay rent, so her landlord filed for her to be evicted.

She has no friends or family she can move in with and has been in and out of the hospital because she has a heart condition. She said: "I'm scared. They'll throw everything I have outside on the street. I have nowhere to go."

In Delaware, Rhiannon Clark and her fiancée were unable to pay their rent after Clark, who was a bartender, lost her job and her fiancée fell ill with COVID-19 and couldn't go to work. Eventually, Clark and one of her two children also came down with the illness. Now her family faces eviction, even as they recover from COVID-19.

Mr. Speaker, on Wednesday, rent and mortgages are due for millions of families. These are two stories. They are sad stories. I fear that this is going to be repeated a million times over if Congress fails to act.

And so here we are, Members of Congress. We are comfortable. We can afford to pay our rent. We have millionaires in Congress. They can afford to pay the rent of a whole lot of people if they wanted to. And they are going to go home to their families. They are going to be safe, and they are going to be secure. And while they are in Washington, they don't pay any rent, many of them. They sleep in their offices at night. And yet they are talking about denying people rent who don't have another time.

Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. Without objection, the previous question is ordered on the motion to recommit.

There was no objection.

The SPEAKER pro tempore. The question is on the motion to recommit.

The question was taken; and the Speaker pro tempore announced that the yeas appeared to have it.

Mr. HUIZENGA. Mr. Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3 of House Resolution 965, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess for a period of less than 15 minutes.

Accordingly (at 3 o'clock and 35 minutes p.m.), the House stood in recess.

□ 1547

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. CUELLAR) at 3 o'clock and 47 minutes p.m.

REMOVAL OF NAME OF MEMBER AS COSPONSOR OF H.R. 6742

Mr. GONZALEZ of Texas. Mr. Speaker, I ask unanimous consent to have my name removed as a cosponsor of H.R. 6742.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Texas?

There was no objection.

PROTECTING YOUR CREDIT SCORE ACT OF 2019

The SPEAKER pro tempore. Pursuant to clause 1(c) of rule XIX, further consideration of the bill (H.R. 5332) to amend the Fair Credit Reporting Act to ensure that consumer reporting agencies are providing fair and accurate information reporting in consumer reports, and for other purposes, will now resume.

The Clerk read the title of the bill.

MOTION TO RECOMMIT

Mr. RIGGLEMAN. Mr. Speaker, I have a motion to recommit at the desk.

The SPEAKER pro tempore. Is the gentleman opposed to the bill?

Mr. RIGGLEMAN. Mr. Speaker, I am opposed to the bill in its current form.

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Mr. Riggleman moves to recommit the bill H.R. 5332 to the Committee on Financial Services with instructions to report the same back to the House forthwith with the following amendment:

Strike section 3 and insert the following:

SEC. 3. PROHIBITION ON THE USE OF SOCIAL SECURITY NUMBERS.

(a) IN GENERAL.—Section 605 of the Fair Credit Reporting Act (15 U.S.C. 1681c) is amended by adding at the end the following:

“(i) PROHIBITION ON THE USE OF SOCIAL SECURITY NUMBERS.—A consumer reporting agency described under section 603(p)—

“(1) may not make any consumer report containing a social security number; and

“(2) may not use the social security number of a consumer as a method to verify the consumer.”.

(b) CONFORMING AMENDMENT.—Section 609(a)(1) of the Fair Credit Reporting Act (15 U.S.C. 1681g(a)(1)) is amended by striking “except that—” and all that follows through “(B) nothing” and inserting “except that nothing”.

(c) EFFECTIVE DATE.—The amendments made by this section shall take effect on January 1, 2021.

Mr. RIGGLEMAN (during the reading). Mr. Speaker, I ask unanimous consent to dispense with the reading.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Virginia?

There was no objection.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Virginia is recognized for 5 minutes in support of his motion.

Mr. RIGGLEMAN. Mr. Speaker, this amendment will not kill the bill but simply ensure that it will not exacerbate the risks of identity theft or misuse of consumer data.

Mr. Speaker, a Social Security number may be the single most important piece of government-issued identification that a U.S. citizen can have.

H.R. 5332 takes that single most important piece of identification and increases its overuse, which will have negative consequences for consumers.

In the digital age, relying on one number that defines each of us has made us extremely vulnerable to identity theft. Someone can use your Social Security number to open credit cards, take loans in your name, and destroy your credit.

According to the Privacy Rights Clearinghouse, identity theft now affects between 500,000 and 700,000 people annually. Victims often do not discover the crime until months after its occurrence.

As we speak, Washington State is working to recover more than \$500 million in unemployment benefits paid to criminals who used stolen identities to file claims during the coronavirus pandemic.

These attacks on data will only escalate. We are in a new era of economic and data warfare and creating a common node of exploitation, a Social Security number, in a centralized location will advance bad actors' ability to infiltrate our data.

When your Social Security number is exposed and sold through nefarious means, it is extremely difficult to simply go get a new one. This bill will cause a proliferation in the use of Social Security numbers. That is exactly the wrong direction to go.

The amendment I am offering simply ensures that we are not putting policies forward that increase the risks to consumers. During the floor debate, the bill's own sponsor agreed that we should be studying alternative ways to

identify consumers as it relates to credit reporting.

The bill directs GAO to study the means and feasibility to replace our Social Security numbers as an identifier.

To that end, I would simply ask my colleagues, before we put consumers at risk, let's do our work. Let's see what GAO reports and work together on a bipartisan solution.

We need to make sure that whatever we do in the name of improving accuracy in credit reporting is not putting Americans at greater risk of fraud.

Mr. Speaker, I urge my colleagues to support this amendment.

Mr. Speaker, I yield back the balance of my time.

Mr. CASTEN of Illinois. Mr. Speaker, I claim the time in opposition to the motion to recommit.

The SPEAKER pro tempore. The gentleman from Illinois is recognized for 5 minutes.

Mr. CASTEN of Illinois. Mr. Speaker, I appreciate my colleague from Virginia. I greatly appreciate his service on the committee and his expertise in all matters of data integrity, and normally I defer to you on everything, but this one is kind of silly.

Look, we all know you can't open a bank account, you can't buy a car, you can't get a mortgage, you can't get a credit card without giving somebody your Social Security number. We also know, and you know well, that when the hackers want to try to get that data, they don't limit themselves to public websites, they go in to find where the servers are.

The Equifax breach wasn't because it was sitting in a public-facing consumer website, it was because they knew where the data was. All that data is still out there. We are not protecting anything by saying, let's not link this to a Social Security number.

We have a legit data issue. How are you going to uniquely identify every American? The way we do that now is through our Social Security number, we have to protect that.

We have to make sure that every company that maintains personal records of Americans bends over backwards to protect that data. For the most part they do, sometimes they don't. But you have absolutely no greater protection by saying that in this one specific instance on this one specific public-facing website you can't use a Social Security number.

Now, we know this. We all know this. That is why when we debated the bill in committee, we included the provision to put a yearlong study for the GAO to figure this out, to determine if maybe there is maybe some better unique identifier they could develop for this bill.

And, quite frankly, maybe we should apply that to a whole host of other issues. Maybe the Social Security number should not be the unique identifier. That is a long conversation. I trust the GAO, for a year, to figure that out.