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119TH CONGRESS
1ST SESSION

H. R. 5110

To provide for a moratorium on evictions from and foreclosures on residences during a major disaster or emergency, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 3, 2025

Mrs. CHERFILUS-MCCORMICK (for herself, Ms. CHU, Mr. CARSON, Mr. THOMPSON of Mississippi, and Ms. NORTON) introduced the following bill; which was referred to the Committee on Financial Services

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A BILL

To provide for a moratorium on evictions from and foreclosures on residences during a major disaster or emergency, and for other purposes.

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

SECTION 1. SHORT TITLE.

This Act may be cited as the "Federal Disaster Housing Stability Act of 2025".

SEC. 2. EVICTION MORATORIUM.

(a) MORATORIUM.—In the case of any disaster, the lessor, landlord, or owner, including any individual with a legal right to pursue eviction or a possessory action, of a covered dwelling that is located within the disaster area with respect to such disaster may not, during the eviction moratorium period with respect to such area—

(1) 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;

(2) charge fees, penalties, or other charges to the tenant related to such nonpayment of rent;

(3) increase the amount charged for rental of the dwelling, including by recouping such increased rent through fees or charges after the conclusion of such period;

(4) in any manner prevent the tenant of the dwelling, if such tenant has temporarily relocated, from returning to the dwelling and re-establishing occupancy or require the tenant to be re-screened to determine any eligibility for such occupancy; or

(5) remove or cause the removal of a tenant from a covered dwelling.

(b) NOTICE TO VACATE.—In the case of any disaster, the lessor of a covered dwelling that is located within the disaster area with respect to such disaster may not—

(1) require the tenant to vacate the covered dwelling before the date that is 30 days after the date on which the lessor provides the tenant with a notice to vacate; and

(2) issue a notice to vacate under paragraph (1) until after the expiration of the eviction moratorium period with respect to such area.

SEC. 3. FORECLOSURE MORATORIUM.

Except with respect to a vacant or abandoned property, in the case of any disaster, a servicer of a covered mortgage loan on a property located within the disaster area may not, during the foreclosure moratorium period with respect to such area, initiate any judicial or non-judicial foreclosure process, schedule a foreclosure sale, move for a foreclosure judgment or order of sale, or execute a foreclosure-related eviction or foreclosure sale.

SEC. 4. DEFINITIONS.

For purposes of this Act, 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 under State or District of Columbia law.

(2) DISASTER.—The term ‘‘disaster’’ means—

(A) any national emergency declared by the President under the National Emergencies Act (50 U.S.C. 1601 et seq.);

(B) any major disaster or emergency declared by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 4121 et seq.); or

(C) any major disaster or emergency declared by the Governor of a State, the Mayor of the District of Columbia, or the Chief Executive of an Indian Tribal government.

(3) DISASTER AREA.—The term ‘‘disaster area’’ means, with respect to a disaster, any area that at any time is subject to the declaration of such disaster.

(4) DWELLING.—The term ‘‘dwelling’’—

(A) has the meaning given the term in section 802 of the Fair Housing Act (42 U.S.C. 3602); and

(B) includes houses and dwellings described in section 803(b) of such Act (42 U.S.C. 3603(b)).

(5) EVICTION MORATORIUM PERIOD.—The term ''eviction moratorium period'' means, with respect to a disaster area, the 120-day period that begins upon the declaration by the President of the disaster that such area is subject to.

(6) COVERED MORTGAGE LOAN.—The term ''covered mortgage loan'' includes any consumer credit transaction (within the meaning of such term as used in the Truth in Lending Act (15 U.S.C. 1601 et seq.)), other than temporary financing such as a construction loan, that is secured by a mortgage, deed of trust, or other consensual security interest on a 1- to 4-unit dwelling or on residential real property that includes a 1- to 4-unit dwelling including individual units of condominiums and cooperatives that is secured by a first or subordinate lien on residential real property (including individual units of condominiums and cooperatives) designed principally for the occupancy of from 1 to 4 families, including any such secured loan the proceeds of which are used to prepay or pay off an existing loan secured by the same property, but such term does

not include a credit transaction under an open-end credit plan other than a reverse mortgage.

(7) FORECLOSURE MORATORIUM PERIOD.—The term ''foreclosure moratorium period'' means, with respect to a disaster area, the 6-month period that begins upon the declaration of the disaster for which such declaration was made.

SEC. 5. APPLICABILITY.

This Act shall apply with respect to any disaster for which the declaration of the disaster is in effect on the date of the enactment of this Act and any disaster for which such declaration is made after such date of enactment.

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