

Bill Fact Sheet – December 5, 2025 https://legilist.com Bill page: https://legilist.com/bill/109/hr/4027

HR 4027

Hurricane Disaster Mortgage Moratorium Act of 2005

Congress: 109 (2005–2007, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Oct 7, 2005

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (Oct 7, 2005)

Official Text: https://www.congress.gov/bill/109th-congress/house-bill/4027

Sponsor

Name: Rep. Cummings, Elijah E. [D-MD-7]

Party: Democratic • State: MD • Chamber: House

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Oct 7, 2005

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of Oct 7, 2005)

Hurricane Disaster Mortgage Moratorium Act of 2005 - Establishes a moratorium, for the six-month period beginning on August 28, 2005, on any loan or other extension of credit that is secured by residential or commercial real estate that is located within an area in which the President has declared a major disaster area due to Hurricane Katrina or Rita. Prohibits: (1) any such loan from being found or declared delinquent or in default during such period; and (2) the moratorium period from being included within the length of time that a loan was otherwise in default.

Actions Timeline

- Oct 7, 2005: Introduced in House
- Oct 7, 2005: Introduced in House
- Oct 7, 2005: Sponsor introductory remarks on measure. (CR E2070)
- Oct 7, 2005: Referred to the House Committee on Financial Services.

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