

HR 3609

Emergency Home Ownership and Mortgage Equity Protection Act of 2007

Congress: 110 (2007–2009, Ended)

Chamber: House

Policy Area: Law

Introduced: Sep 20, 2007

Current Status: Ordered to be Reported (Amended) by the Yeas and Nays: 17 - 15.

Latest Action: Ordered to be Reported (Amended) by the Yeas and Nays: 17 - 15. (Dec 12, 2007)

Official Text: <https://www.congress.gov/bill/110th-congress/house-bill/3609>

Sponsor

Name: Rep. Miller, Brad [D-NC-13]

Party: Democratic • **State:** NC • **Chamber:** House

Cosponsors (88 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Frank, Barney [D-MA-4]	D · MA		Sep 20, 2007
Rep. Maloney, Carolyn B. [D-NY-14]	D · NY		Sep 20, 2007
Rep. Sánchez, Linda T. [D-CA-39]	D · CA		Sep 20, 2007
Rep. Watt, Melvin L. [D-NC-12]	D · NC		Sep 20, 2007
Rep. Cohen, Steve [D-TN-9]	D · TN		Sep 25, 2007
Rep. Ellison, Keith [D-MN-5]	D · MN		Sep 25, 2007
Rep. Johnson, Henry C. "Hank," Jr. [D-GA-4]	D · GA		Sep 25, 2007
Rep. Nadler, Jerrold [D-NY-8]	D · NY		Sep 25, 2007
Rep. Davis, Artur [D-AL-7]	D · AL		Sep 26, 2007
Rep. Delahunt, William D. [D-MA-10]	D · MA		Sep 26, 2007
Rep. Gutierrez, Luis V. [D-IL-4]	D · IL		Sep 27, 2007
Rep. Miller, George [D-CA-7]	D · CA		Sep 27, 2007
Rep. Sanchez, Loretta [D-CA-47]	D · CA		Sep 27, 2007
Rep. Lofgren, Zoe [D-CA-16]	D · CA		Oct 4, 2007
Del. Bordallo, Madeleine Z. [D-GU-At Large]	D · GU		Oct 10, 2007
Rep. Butterfield, G. K. [D-NC-1]	D · NC		Oct 10, 2007
Rep. Clarke, Yvette D. [D-NY-11]	D · NY		Oct 10, 2007
Rep. Green, Al [D-TX-9]	D · TX		Oct 10, 2007
Rep. Sutton, Betty [D-OH-13]	D · OH		Oct 10, 2007
Rep. Hastings, Alcee L. [D-FL-23]	D · FL		Oct 15, 2007
Rep. Jones, Stephanie Tubbs [D-OH-11]	D · OH		Oct 15, 2007
Rep. Stark, Fortney Pete [D-CA-13]	D · CA		Oct 15, 2007
Rep. Van Hollen, Chris [D-MD-8]	D · MD		Oct 15, 2007
Rep. Wasserman Schultz, Debbie [D-FL-20]	D · FL		Oct 15, 2007
Rep. Hinchey, Maurice D. [D-NY-22]	D · NY		Oct 17, 2007
Rep. Lowey, Nita M. [D-NY-18]	D · NY		Oct 17, 2007
Rep. Blumenauer, Earl [D-OR-3]	D · OR		Oct 18, 2007
Rep. Woolsey, Lynn C. [D-CA-6]	D · CA		Oct 23, 2007
Rep. Ackerman, Gary L. [D-NY-5]	D · NY		Oct 25, 2007
Rep. Hare, Phil [D-IL-17]	D · IL		Oct 25, 2007
Rep. Ryan, Tim [D-OH-17]	D · OH		Oct 29, 2007
Rep. Filner, Bob [D-CA-51]	D · CA		Nov 6, 2007
Rep. Grijalva, Raúl M. [D-AZ-7]	D · AZ		Nov 6, 2007
Rep. Jackson, Jesse L., Jr. [D-IL-2]	D · IL		Nov 6, 2007
Rep. Loebsack, David [D-IA-2]	D · IA		Nov 6, 2007
Rep. McDermott, Jim [D-WA-7]	D · WA		Nov 6, 2007
Rep. Wynn, Albert Russell [D-MD-4]	D · MD		Nov 6, 2007
Del. Christensen, Donna M. [D-VI-At Large]	D · VI		Nov 14, 2007
Rep. Cleaver, Emanuel [D-MO-5]	D · MO		Nov 14, 2007
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		Nov 14, 2007
Rep. Cummings, Elijah E. [D-MD-7]	D · MD		Dec 4, 2007

Cosponsor	Party / State	Role	Date Joined
Rep. Honda, Michael M. [D-CA-15]	D · CA		Dec 4, 2007
Rep. Chabot, Steve [R-OH-1]	R · OH		Dec 12, 2007
Rep. Conyers, John, Jr. [D-MI-14]	D · MI		Dec 12, 2007
Rep. Doggett, Lloyd [D-TX-25]	D · TX		Dec 12, 2007
Rep. Sherman, Brad [D-CA-27]	D · CA		Dec 12, 2007
Rep. Waters, Maxine [D-CA-35]	D · CA		Dec 12, 2007
Rep. Scott, Robert C. "Bobby" [D-VA-3]	D · VA		Dec 17, 2007
Rep. Jackson-Lee, Sheila [D-TX-18]	D · TX		Dec 19, 2007
Rep. Johnson, Eddie Bernice [D-TX-30]	D · TX		Dec 19, 2007
Rep. Roybal-Allard, Lucille [D-CA-34]	D · CA		Dec 19, 2007
Rep. Baca, Joe [D-CA-43]	D · CA		Jan 16, 2008
Rep. Davis, Danny K. [D-IL-7]	D · IL		Jan 29, 2008
Rep. Sarbanes, John P. [D-MD-3]	D · MD		Jan 29, 2008
Rep. Allen, Thomas H. [D-ME-1]	D · ME		Feb 7, 2008
Rep. Dingell, John D. [D-MI-15]	D · MI		Feb 7, 2008
Rep. Fattah, Chaka [D-PA-2]	D · PA		Feb 7, 2008
Rep. Lewis, John [D-GA-5]	D · GA		Feb 7, 2008
Rep. Meek, Kendrick B. [D-FL-17]	D · FL		Feb 7, 2008
Rep. Solis, Hilda L. [D-CA-32]	D · CA		Feb 7, 2008
Rep. Thompson, Bennie G. [D-MS-2]	D · MS		Feb 7, 2008
Rep. Serrano, Jose E. [D-NY-16]	D · NY		Feb 21, 2008
Rep. Shea-Porter, Carol [D-NH-1]	D · NH		Feb 21, 2008
Rep. Sires, Albio [D-NJ-13]	D · NJ		Feb 21, 2008
Rep. Turner, Michael R. [R-OH-3]	R · OH		Feb 21, 2008
Rep. Shays, Christopher [R-CT-4]	R · CT		Feb 26, 2008
Rep. Berman, Howard L. [D-CA-28]	D · CA		Feb 28, 2008
Rep. Brown, Corrine [D-FL-3]	D · FL		Feb 28, 2008
Rep. Schwartz, Allyson Y. [D-PA-13]	D · PA		Feb 28, 2008
Rep. Clay, Wm. Lacy [D-MO-1]	D · MO		Mar 5, 2008
Rep. McGovern, James P. [D-MA-3]	D · MA		Mar 5, 2008
Rep. Napolitano, Grace F. [D-CA-38]	D · CA		Mar 5, 2008
Rep. Meeks, Gregory W. [D-NY-6]	D · NY		Mar 11, 2008
Rep. Payne, Donald M. [D-NJ-10]	D · NJ		Mar 11, 2008
Rep. Brady, Robert A. [D-PA-1]	D · PA		Mar 13, 2008
Rep. Kilpatrick, Carolyn C. [D-MI-13]	D · MI		Mar 13, 2008
Rep. Markey, Edward J. [D-MA-7]	D · MA		Mar 13, 2008
Rep. Olver, John W. [D-MA-1]	D · MA		Mar 13, 2008
Rep. Slaughter, Louise McIntosh [D-NY-28]	D · NY		Mar 13, 2008
Rep. DeLauro, Rosa L. [D-CT-3]	D · CT		Mar 14, 2008
Rep. McCollum, Betty [D-MN-4]	D · MN		Mar 14, 2008
Rep. Lee, Barbara [D-CA-9]	D · CA		Apr 9, 2008
Rep. Courtney, Joe [D-CT-2]	D · CT		May 6, 2008

Cosponsor	Party / State	Role	Date Joined
Rep. Kaptur, Marcy [D-OH-9]	D · OH		May 6, 2008
Rep. Kucinich, Dennis J. [D-OH-10]	D · OH		May 6, 2008
Rep. Towns, Edolphus [D-NY-10]	D · NY		May 6, 2008
Rep. Capuano, Michael E. [D-MA-8]	D · MA		Nov 20, 2008
Rep. Edwards, Donna F. [D-MD-4]	D · MD		Nov 20, 2008

Committee Activity

Committee	Chamber	Activity	Date
Judiciary Committee	House	Reported by	Oct 4, 2007

Subjects & Policy Tags

Policy Area:

Law

Related Bills

No related bills are listed.

Summary (as of Sep 20, 2007)

Emergency Home Ownership and Mortgage Equity Protection Act of 2007 - Amends federal bankruptcy law governing a chapter 13 debtor (adjustment of debts of an individual with regular income) to prohibit the holder of a claim in bankruptcy which is secured by debtor's principal residence from adding fees, costs, or charges while the case is pending, unless such claimholder gives timely notice to both debtor and the bankruptcy trustee.

Revises requirements for the discretionary features of a chapter 13 debtor's plan. Removes the prohibition against modification of the rights of a holder of a claim secured only by an interest in real property that is the debtor's principal residence. (Thus allows a plan to modify such rights.)

Authorizes a chapter 13 bankruptcy plan to provide for payment of allowed claims secured by the debtor's principal residence over a period that exceeds a specified time frame.

Eliminates the pre-petition credit counseling requirement for a chapter 13 debtor facing foreclosure if the debtor submits a certification to the court that the holder of a claim secured by the debtor's principal residence has initiated foreclosure on that residence.

Adds to conditions for court confirmation of a plan in bankruptcy that the holder of an allowed claim secured by the debtor's principal residence shall retain the lien securing such claim until the claim is paid.

Excludes from final discharge of a debtor from all debts any allowed claim secured by the debtor's principal residence before such claim is paid.

Actions Timeline

- **Dec 12, 2007:** Committee Consideration and Mark-up Session Held.
- **Dec 12, 2007:** Ordered to be Reported (Amended) by the Yeas and Nays: 17 - 15.
- **Oct 4, 2007:** Subcommittee Consideration and Mark-up Session Held.
- **Oct 4, 2007:** Forwarded by Subcommittee to Full Committee by the Yeas and Nays: 5 - 4 .
- **Oct 3, 2007:** Referred to the Subcommittee on Commercial and Administrative Law.
- **Sep 20, 2007:** Introduced in House
- **Sep 20, 2007:** Referred to the House Committee on the Judiciary.