

## S 3

### Homeowner Protection and Wall Street Accountability Act of 2009

**Congress:** 111 (2009–2011, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Jan 6, 2009

**Current Status:** Read the second time. Placed on Senate Legislative Calendar under General Orders. Calendar No. 3.

**Latest Action:** Read the second time. Placed on Senate Legislative Calendar under General Orders. Calendar No. 3. (Jan 7, 2009)

**Official Text:** <https://www.congress.gov/bill/111th-congress/senate-bill/3>

#### Sponsor

**Name:** Sen. Reid, Harry [D-NV]

**Party:** Democratic • **State:** NV • **Chamber:** Senate

#### Cosponsors (18 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Begich, Mark [D-AK]	D · AK		Jan 6, 2009
Sen. Bingaman, Jeff [D-NM]	D · NM		Jan 6, 2009
Sen. Boxer, Barbara [D-CA]	D · CA		Jan 6, 2009
Sen. Casey, Robert P., Jr. [D-PA]	D · PA		Jan 6, 2009
Sen. Clinton, Hillary Rodham [D-NY]	D · NY		Jan 6, 2009
Sen. Durbin, Richard J. [D-IL]	D · IL		Jan 6, 2009
Sen. Kennedy, Edward M. [D-MA]	D · MA		Jan 6, 2009
Sen. Kerry, John F. [D-MA]	D · MA		Jan 6, 2009
Sen. Klobuchar, Amy [D-MN]	D · MN		Jan 6, 2009
Sen. Lautenberg, Frank R. [D-NJ]	D · NJ		Jan 6, 2009
Sen. Levin, Carl [D-MI]	D · MI		Jan 6, 2009
Sen. McCaskill, Claire [D-MO]	D · MO		Jan 6, 2009
Sen. Menendez, Robert [D-NJ]	D · NJ		Jan 6, 2009
Sen. Mikulski, Barbara A. [D-MD]	D · MD		Jan 6, 2009
Sen. Schumer, Charles E. [D-NY]	D · NY		Jan 6, 2009
Sen. Stabenow, Debbie [D-MI]	D · MI		Jan 6, 2009
Sen. Wyden, Ron [D-OR]	D · OR		Jan 6, 2009
Sen. Brown, Sherrod [D-OH]	D · OH		Jan 7, 2009

#### Committee Activity

*No committee referrals or activity are recorded for this bill.*

## Subjects & Policy Tags

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### Policy Area:

Finance and Financial Sector

### Related Bills

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No related bills are listed.

### Summary (as of Jan 7, 2009)

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Homeowner Protection and Wall Street Accountability Act of 2009 - Expresses the sense of Congress that Congress should enact, and the President should sign, legislation to: (1) stabilize the housing market and assist homeowners by imposing a temporary moratorium on foreclosures, removing impediments to the modification of distressed mortgages, creating tax and other incentives to help prevent foreclosures and encourage refinancing into affordable and sustainable mortgage solutions, and pursuing other foreclosure-prevention policies through the Troubled Asset Relief Program (TARP) or other programs; (2) ensure the safety and soundness of the U.S. financial system for investors by reforming the financial-regulatory system, strengthening systemic-risk regulation, enhancing market transparency, and increasing consumer protections in financial regulation to prevent predatory lending practices; (3) ensure credit-card accountability, responsibility, and disclosure; and (4) stabilize credit markets for small-business lenders to enhance their ability to make loans to small firms, and stimulate the small-business loan markets by temporarily streamlining and investing in the loan programs of the Small Business Administration (SBA).

### Actions Timeline

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- **Jan 7, 2009:** Read the second time. Placed on Senate Legislative Calendar under General Orders. Calendar No. 3.
- **Jan 6, 2009:** Introduced in Senate
- **Jan 6, 2009:** Introduced in the Senate. Read the first time. Placed on Senate Legislative Calendar under Read the First Time. (text of measure as introduced: CR S44)