HR 3142

Homeowners' Emergency Mortgage Assistance Act

Congress: 111 (2009–2011, Ended)
Chamber: House
Policy Area: Housing and Community Development
Introduced: Jul 9, 2009
Current Status: Referred to the House Committee on Financial Services.
Latest Action: Referred to the House Committee on Financial Services. (Jul 9, 2009)
Official Text: https://www.congress.gov/bill/111th-congress/house-bill/3142

Sponsor

Name: Rep. Fattah, Chaka [D-PA-2]
Party: Democratic • **State:** PA • **Chamber:** House

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jul 9, 2009

Subjects & Policy Tags

Policy Area:

Housing and Community Development

Related Bills

No related bills are listed.

Summary (as of Jul 9, 2009)

Homeowners' Emergency Mortgage Assistance Act - Directs the Secretary of Housing and Urban Development to establish a mortgage emergency assistance program for a mortgage for a one- to four-family residence whose mortgagor is temporarily unable to meet payment obligations due to financial hardship beyond the mortgagor's control.

Prohibits an mortgagee from accelerating the maturity of or commencing any legal action regarding a mortgage (including foreclosure) or taking possession of any mortgagor security: (1) unless the mortgagee meets certain notice and other specified conditions; or (2) if the mortgagor has applied for or is receiving assistance under this Act.

Requires mortgagor repayment of such assistance, plus interest.

Actions Timeline

- **Jul 9, 2009:** Introduced in House
- **Jul 9, 2009:** Referred to the House Committee on Financial Services.

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