

## HR 2979

Natural Disaster Emergency Mortgage Relief Act of 2011

**Congress:** 112 (2011–2013, Ended)

**Chamber:** House

**Policy Area:** Housing and Community Development

**Introduced:** Sep 20, 2011

**Current Status:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.

**Latest Action:** Referred to the Subcommittee on Financial Institutions and Consumer Credit. (Oct 4, 2011)

**Official Text:** <https://www.congress.gov/bill/112th-congress/house-bill/2979>

### Sponsor

**Name:** Rep. Smith, Christopher H. [R-NJ-4]

**Party:** Republican • **State:** NJ • **Chamber:** House

### Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Rothman, Steven R. [D-NJ-9]	D · NJ		Sep 20, 2011

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Oct 4, 2011

### Subjects & Policy Tags

#### Policy Area:

Housing and Community Development

### Related Bills

*No related bills are listed.*

### Summary (as of Sep 20, 2011)

Natural Disaster Emergency Mortgage Relief Act of 2011 - Amends the Truth in Lending Act to allow temporary deferral of mortgage loan payments, without penalty and without adverse treatment of the consumer, during a 30-, 60-, or 90-day period in which a consumer's principal residence has been severely impacted by a natural disaster in an area for which the President has declared a major disaster.

### Actions Timeline

- **Oct 4, 2011:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Sep 20, 2011:** Introduced in House
- **Sep 20, 2011:** Referred to the House Committee on Financial Services.