

## HR 6492

Ensuring HOMES Act

**Congress:** 116 (2019–2021, Ended)

**Chamber:** House

**Policy Area:** Housing and Community Development

**Introduced:** Apr 14, 2020

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

**Latest Action:** Referred to the House Committee on Financial Services. (Apr 14, 2020)

**Official Text:** <https://www.congress.gov/bill/116th-congress/house-bill/6492>

### Sponsor

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**Name:** Rep. Rush, Bobby L. [D-IL-1]

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

**Cosponsors** (41 total)

Cosponsor	Party / State	Role	Date Joined
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Apr 14, 2020
Rep. Bass, Karen [D-CA-37]	D · CA		Apr 14, 2020
Rep. Carson, Andre [D-IN-7]	D · IN		Apr 14, 2020
Rep. Chu, Judy [D-CA-27]	D · CA		Apr 14, 2020
Rep. Cisneros, Gilbert Ray, Jr. [D-CA-39]	D · CA		Apr 14, 2020
Rep. Hastings, Alcee L. [D-FL-20]	D · FL		Apr 14, 2020
Rep. Hayes, Jahana [D-CT-5]	D · CT		Apr 14, 2020
Rep. McNerney, Jerry [D-CA-9]	D · CA		Apr 14, 2020
Rep. Napolitano, Grace F. [D-CA-32]	D · CA		Apr 14, 2020
Rep. Raskin, Jamie [D-MD-8]	D · MD		Apr 14, 2020
Rep. Soto, Darren [D-FL-9]	D · FL		Apr 14, 2020
Rep. Thompson, Bennie G. [D-MS-2]	D · MS		Apr 14, 2020
Rep. Tlaib, Rashida [D-MI-13]	D · MI		Apr 14, 2020
Rep. Wilson, Frederica S. [D-FL-24]	D · FL		Apr 14, 2020
Rep. Cicilline, David N. [D-RI-1]	D · RI		Apr 24, 2020
Rep. Castro, Joaquin [D-TX-20]	D · TX		May 1, 2020
Rep. Demings, Val Butler [D-FL-10]	D · FL		May 1, 2020
Rep. Kaptur, Marcy [D-OH-9]	D · OH		May 1, 2020
Rep. Payne, Donald M., Jr. [D-NJ-10]	D · NJ		May 1, 2020
Rep. Roybal-Allard, Lucille [D-CA-40]	D · CA		May 1, 2020
Rep. Sherrill, Mikie [D-NJ-11]	D · NJ		May 1, 2020
Rep. Carbajal, Salud O. [D-CA-24]	D · CA		May 28, 2020
Rep. Davis, Susan A. [D-CA-53]	D · CA		Jun 11, 2020
Rep. Huffman, Jared [D-CA-2]	D · CA		Jun 18, 2020
Rep. Kennedy, Joseph P., III [D-MA-4]	D · MA		Jun 18, 2020
Rep. Kirkpatrick, Ann [D-AZ-2]	D · AZ		Jun 18, 2020
Rep. Pocan, Mark [D-WI-2]	D · WI		Jun 18, 2020
Rep. Kildee, Daniel T. [D-MI-5]	D · MI		Jun 26, 2020
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		Jun 26, 2020
Rep. Lynch, Stephen F. [D-MA-8]	D · MA		Jul 13, 2020
Del. San Nicolas, Michael F. Q. [D-GU-At Large]	D · GU		Jul 21, 2020
Rep. Cohen, Steve [D-TN-9]	D · TN		Jul 30, 2020
Rep. Evans, Dwight [D-PA-3]	D · PA		Aug 21, 2020
Rep. Cooper, Jim [D-TN-5]	D · TN		Sep 22, 2020
Rep. DeSaulnier, Mark [D-CA-11]	D · CA		Sep 22, 2020
Rep. Johnson, Henry C. "Hank," Jr. [D-GA-4]	D · GA		Sep 22, 2020
Rep. Sires, Albio [D-NJ-8]	D · NJ		Sep 22, 2020
Rep. Grijalva, Raúl M. [D-AZ-3]	D · AZ		Oct 20, 2020
Rep. Fudge, Marcia L. [D-OH-11]	D · OH		Nov 5, 2020
Rep. Davis, Danny K. [D-IL-7]	D · IL		Nov 18, 2020
Rep. Mfume, Kweisi [D-MD-7]	D · MD		Dec 21, 2020

## Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Apr 14, 2020

## Subjects & Policy Tags

### Policy Area:

Housing and Community Development

## Related Bills

*No related bills are listed.*

## Summary (as of Apr 14, 2020)

### Ensuring Homeowner and Occupant Monetary Encouragement and Stability Act or the Ensuring HOMES Act

This bill sets forth additional housing protections during the COVID-19 (i.e., coronavirus disease 2019) emergency period.

Mortgage holders and lenders are prohibited from requiring payment on a mortgage deferred during the COVID-19 emergency period until the later of (1) the last day of the loan term, or (2) the end of the deferral period.

The bill establishes the Tenant Protection Program that provides loans to landlords who waive rent during the COVID-19 emergency period. The bill also provides for forgiveness of these loans if the landlord provides lease extensions and agrees not to evict tenants.

This bill applies retroactively to the beginning of the COVID-19 emergency period and applies to any future declared COVID-19 emergency period.

## Actions Timeline

- **Apr 14, 2020:** Introduced in House
- **Apr 14, 2020:** Referred to the House Committee on Financial Services.