

HR 6741

COVID–19 Mortgage Relief Act

Congress: 116 (2019–2021, Ended)

Chamber: House

Policy Area: Housing and Community Development

Introduced: May 8, 2020

Current Status: Referred to the Committee on Financial Services, and in addition to the Committee on the Judiciary,

Latest Action: Referred to the Committee on Financial Services, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned. (May 8, 2020)

Official Text: <https://www.congress.gov/bill/116th-congress/house-bill/6741>

Sponsor

Name: Rep. Clay, Wm. Lacy [D-MO-1]

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

Cosponsors (37 total)

Cosponsor	Party / State	Role	Date Joined
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		May 8, 2020
Rep. Brown, Anthony G. [D-MD-4]	D · MD		May 8, 2020
Rep. Carson, Andre [D-IN-7]	D · IN		May 8, 2020
Rep. Chu, Judy [D-CA-27]	D · CA		May 8, 2020
Rep. Cohen, Steve [D-TN-9]	D · TN		May 8, 2020
Rep. Espallat, Adriano [D-NY-13]	D · NY		May 8, 2020
Rep. Gabbard, Tulsi [D-HI-2]	D · HI		May 8, 2020
Rep. Garcia, Jesus G. "Chuy" [D-IL-4]	D · IL		May 8, 2020
Rep. Green, Al [D-TX-9]	D · TX		May 8, 2020
Rep. Hastings, Alcee L. [D-FL-20]	D · FL		May 8, 2020
Rep. Hayes, Jahana [D-CT-5]	D · CT		May 8, 2020
Rep. Higgins, Brian [D-NY-26]	D · NY		May 8, 2020
Rep. Khanna, Ro [D-CA-17]	D · CA		May 8, 2020
Rep. Lawson, Al, Jr. [D-FL-5]	D · FL		May 8, 2020
Rep. Lynch, Stephen F. [D-MA-8]	D · MA		May 8, 2020
Rep. Meeks, Gregory W. [D-NY-5]	D · NY		May 8, 2020
Rep. Rice, Kathleen M. [D-NY-4]	D · NY		May 8, 2020
Rep. Roybal-Allard, Lucille [D-CA-40]	D · CA		May 8, 2020
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		May 8, 2020
Rep. Sherman, Brad [D-CA-30]	D · CA		May 8, 2020
Rep. Sires, Albio [D-NJ-8]	D · NJ		May 8, 2020
Rep. Smith, Adam [D-WA-9]	D · WA		May 8, 2020
Rep. Soto, Darren [D-FL-9]	D · FL		May 8, 2020
Rep. Waters, Maxine [D-CA-43]	D · CA		May 8, 2020
Rep. Cárdenas, Tony [D-CA-29]	D · CA		May 12, 2020
Rep. DeFazio, Peter A. [D-OR-4]	D · OR		May 12, 2020
Rep. Grijalva, Raúl M. [D-AZ-3]	D · AZ		May 12, 2020
Rep. Lee, Barbara [D-CA-13]	D · CA		May 12, 2020
Rep. Maloney, Sean Patrick [D-NY-18]	D · NY		May 15, 2020
Rep. Clarke, Yvette D. [D-NY-9]	D · NY		May 22, 2020
Rep. Davis, Danny K. [D-IL-7]	D · IL		May 22, 2020
Rep. Fudge, Marcia L. [D-OH-11]	D · OH		May 22, 2020
Rep. Gomez, Jimmy [D-CA-34]	D · CA		May 22, 2020
Rep. Thompson, Bennie G. [D-MS-2]	D · MS		May 22, 2020
Rep. Watson Coleman, Bonnie [D-NJ-12]	D · NJ		May 22, 2020
Rep. Kilmer, Derek [D-WA-6]	D · WA		Jun 15, 2020
Rep. DeSaulnier, Mark [D-CA-11]	D · CA		Dec 9, 2020

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	May 8, 2020
Judiciary Committee	House	Referred To	May 8, 2020

Subjects & Policy Tags

Policy Area:

Housing and Community Development

Related Bills

Bill	Relationship	Last Action
116 HR 6800	Related bill	Jul 23, 2020: Committee on Small Business and Entrepreneurship. Hearings held. Hearings printed: S.Hrg. 116-517.
116 HR 6835	Related bill	May 12, 2020: Referred to the House Committee on Financial Services.

Summary (as of May 8, 2020)

COVID-19 Mortgage Relief Act

This bill extends protections for renters and mortgage borrowers provided in response to the COVID-19 (i.e., coronavirus disease 2019) emergency, revises bankruptcy provisions, and expands COVID-19 aid programs to include mortgage servicers.

Mortgage forbearance may be extended to borrowers for up to 12 months. Currently, borrowers may receive 180 days of forbearance, with an extension of up to an additional 180 days. The bill also expands the forbearance provisions to apply to nonfederally backed mortgages.

The bill expands the current moratorium on evictions of renters from property receiving a forbearance to generally protect all such renters, not only renters in federally assisted housing or property that has a federally backed mortgage.

The current moratorium on mortgage foreclosures is extended from 60 days beginning on March 18, 2020, to 6 months after enactment of this bill. The bill also expands this moratorium to include nonfederally backed mortgages.

Additionally, the bill generally revises bankruptcy provisions. COVID-19 aid is excluded from property subject to bankruptcy proceedings and the homestead exemption available to individual debtors is increased, among other protections.

Existing COVID-19 economic aid programs are expanded to include mortgage servicers. The Department of the Treasury must allow mortgage servicers to participate in these programs to receive loans, loan guarantees, and other investments currently offered to eligible businesses, states, and municipalities.

Actions Timeline

- **May 8, 2020:** Introduced in House
- **May 8, 2020:** Referred to the Committee on Financial Services, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.