

HR 7301

Emergency Housing Protections and Relief Act of 2020

Congress: 116 (2019–2021, Ended)

Chamber: House

Policy Area: Housing and Community Development

Introduced: Jun 24, 2020

Current Status: Received in the Senate.

Latest Action: Received in the Senate. (Jun 30, 2020)

Official Text: <https://www.congress.gov/bill/116th-congress/house-bill/7301>

Sponsor

Name: Rep. Waters, Maxine [D-CA-43]

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

Cosponsors (9 total)

Cosponsor	Party / State	Role	Date Joined
Del. San Nicolas, Michael F. Q. [D-GU-At Large]	D · GU		Jun 26, 2020
Rep. Axne, Cynthia [D-IA-3]	D · IA		Jun 26, 2020
Rep. Clay, Wm. Lacy [D-MO-1]	D · MO		Jun 26, 2020
Rep. Garcia, Jesus G. "Chuy" [D-IL-4]	D · IL		Jun 26, 2020
Rep. Green, Al [D-TX-9]	D · TX		Jun 26, 2020
Rep. Heck, Denny [D-WA-10]	D · WA		Jun 26, 2020
Rep. Pressley, Ayanna [D-MA-7]	D · MA		Jun 26, 2020
Rep. Scott, David [D-GA-13]	D · GA		Jun 26, 2020
Rep. Velazquez, Nydia M. [D-NY-7]	D · NY		Jun 26, 2020

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jun 24, 2020
Judiciary Committee	House	Referred To	Jun 24, 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 S 4164	Related bill	Jul 2, 2020: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
116 S 4098	Related bill	Jun 29, 2020: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
116 HRES 1017	Related bill	Jun 25, 2020: Motion to reconsider laid on the table Agreed to without objection.
116 HR 7084	Related bill	Jun 1, 2020: Referred to the House Committee on Financial Services.
116 HR 6859	Related bill	May 13, 2020: Referred to the House Committee on Financial Services.
116 HR 6820	Related bill	May 12, 2020: Referred to the House Committee on Financial Services.
116 S 3685	Related bill	May 12, 2020: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
116 HR 6736	Related bill	May 8, 2020: Referred to the House Committee on Financial Services.
116 HR 6704	Related bill	May 5, 2020: Referred to the House Committee on Financial Services.
116 HR 6724	Related bill	May 5, 2020: Referred to the House Committee on Financial Services.
116 HR 6729	Related bill	May 5, 2020: Referred to the Committee on Financial Services, and in addition to the Committee on the Budget, 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.
116 HR 6362	Related bill	Mar 23, 2020: Referred to the House Committee on Financial Services.

Emergency Housing Protections and Relief Act of 2020

This bill addresses various housing issues in response to the COVID-19 (i.e., coronavirus disease 2019) public health emergency, including housing assistance programs and moratoriums on evictions and foreclosures.

The bill authorizes additional housing assistance, including rental assistance, for (1) low-income individuals with families, including those who are homeless or at risk of homelessness; (2) the elderly; (3) individuals with disabilities; and (4) rural renters.

In addition, the bill establishes a 12-month moratorium on evictions covering all tenants, whereas the previously enacted moratorium covered only tenants of federally assisted properties.

Similarly, the bill establishes a 12-month moratorium on foreclosures that covers all tenants, whereas the previously enacted moratorium covered only federally backed mortgages.

The bill also establishes an automatic 60-day forbearance (i.e., suspension of mortgage payments) for a single-family mortgage that becomes delinquent by 60 days during the public health emergency. Under current law, the borrower must request a forbearance. This automatic forbearance also applies to certain reverse mortgages.

The bill extends the maximum period of forbearance for multifamily mortgages from 90 days to 12 months.

Additionally, the bill establishes a six-month moratorium on the repossession of personal property used as a dwelling.

The bill also provides additional bankruptcy protections by (1) increasing the homestead exemption (generally, the equity in a residence that is protected from creditors in a bankruptcy proceeding) from \$15,000 to \$100,000, and (2) expanding eligibility for Chapter 13 bankruptcy.

Actions Timeline

- **Jun 30, 2020:** Received in the Senate.
- **Jun 29, 2020:** Considered under the provisions of rule H. Res. 1017. (consideration: CR H2644-2663)
- **Jun 29, 2020:** Rule provides for consideration of H.R. 1425, H.R. 5332, H.R. 7120, H.R. 7301 and H.J. Res. 90. The resolution provides that the provisions of section 125(c) of the Uruguay Round Agreements Act shall not apply during the remainder of the 116th Congress and the resolution amends H.Res. 967, agreed to on May 15, 2020.
- **Jun 29, 2020:** DEBATE - The House proceeded with one hour of debate on H.R. 7301.
- **Jun 29, 2020:** The previous question was ordered pursuant to the rule.
- **Jun 29, 2020:** Mr. Huizenga moved to recommit with instructions to the Committee on Financial Services. (text: CR H2661-2662)
- **Jun 29, 2020:** DEBATE - The House proceeded with 10 minutes of debate on the Huizenga motion to recommit with instructions. The instructions contained in the motion seek to require the bill to be reported back to the House with an amendment to add language with new directions on groups to receive funds as well as adding a new title.
- **Jun 29, 2020:** The previous question on the motion to recommit with instructions was ordered without objection.
- **Jun 29, 2020:** POSTPONED PROCEEDINGS - At the conclusion of debate on the motion to recommit with instructions, the Chair put the question on the motion and by voice vote, announced that the noes had prevailed. Mr. Huizenga demanded the yeas and nays and the Chair postponed further consideration on the motion to recommit until a time to be announced.
- **Jun 29, 2020:** Considered as unfinished business. (consideration: CR H2667-2668)
- **Jun 29, 2020:** On motion to recommit with instructions Failed by the Yeas and Nays: 191 - 219 (Roll no. 127).
- **Jun 29, 2020:** Passed/agreed to in House: On passage Passed by the Yeas and Nays: 232 - 180 (Roll no. 128).
- **Jun 29, 2020:** On passage Passed by the Yeas and Nays: 232 - 180 (Roll no. 128). (text: CR H2644-2653)
- **Jun 29, 2020:** Motion to reconsider laid on the table Agreed to without objection.
- **Jun 24, 2020:** Introduced in House
- **Jun 24, 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.
- **Jun 24, 2020:** Rules Committee Resolution H. Res. 1017 Reported to House. Rule provides for consideration of H.R. 1425, H.R. 5332, H.R. 7120, H.R. 7301 and H.J. Res. 90. The resolution provides that the provisions of section 125(c) of the Uruguay Round Agreements Act shall not apply during the remainder of the 116th Congress and the resolution amends H.Res. 967, agreed to on May 15, 2020.