

## HR 162

To amend the CARES Act to provide for repayment terms for mortgages in forbearance, and for other purposes.

**Congress:** 117 (2021–2023, Ended)

**Chamber:** House

**Policy Area:** Housing and Community Development

**Introduced:** Jan 4, 2021

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

**Latest Action:** Referred to the House Committee on Financial Services. (Jan 4, 2021)

**Official Text:** <https://www.congress.gov/bill/117th-congress/house-bill/162>

### Sponsor

**Name:** Rep. Soto, Darren [D-FL-9]

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

### Cosponsors

*No cosponsors are listed for this bill.*

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jan 4, 2021

### Subjects & Policy Tags

**Policy Area:**

Housing and Community Development

### Related Bills

*No related bills are listed.*

### Summary (as of Jan 4, 2021)

This bill establishes repayment terms for federally-related mortgages in forbearance as part of existing COVID-19 (i.e., coronavirus disease 2019) economic aid programs. Specifically, the term of such a mortgage must be extended for the same length of time as the length of the forbearance. Additionally, the payments due during the forbearance must be evenly distributed across future payments with no additional interest or fees beyond amounts otherwise due had the borrower made such payments on time and in full.

### Actions Timeline

- **Jan 4, 2021:** Introduced in House
- **Jan 4, 2021:** Referred to the House Committee on Financial Services.

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