

116TH CONGRESS
2D SESSION

H. R. 6379

Making emergency supplemental appropriations for the fiscal year ending
September 30, 2020, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MARCH 23, 2020

Mrs. LOWEY (for herself, Mr. NEAL, Mr. PALLONE, Mr. DEFazio, Mr. SCOTT of Virginia, Ms. VELÁZQUEZ, Ms. WATERS, Mrs. CAROLYN B. MALONEY of New York, and Ms. LOFGREN) introduced the following bill; which was referred to the Committee on Appropriations, and in addition to the Committees on the Budget, and Ways and Means, 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

A BILL

Making emergency supplemental appropriations for the fiscal
year ending September 30, 2020, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Take Responsibility
5 for Workers and Families Act”.

6 **SEC. 2. TABLE OF CONTENTS.**

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1 **SEC. 3. REFERENCES.**

2 Except as expressly provided otherwise, any reference
3 to “this Act” contained in any division of this Act shall
4 be treated as referring only to the provisions of that divi-
5 sion.

6 **DIVISION A—THIRD CORONAVIRUS PRE-**
7 **PAREDNESS AND RESPONSE SUPPLE-**
8 **MENTAL APPROPRIATIONS ACT, 2020**

9 TITLE I—AGRICULTURE, RURAL DEVELOP-
10 MENT, FOOD AND DRUG ADMINISTRATION,
11 AND RELATED AGENCIES

12 DEPARTMENT OF AGRICULTURE

13 ANIMAL AND PLANT HEALTH INSPECTION SERVICE
14 SALARIES AND EXPENSES

15 For an additional amount for “Salaries and Ex-
16 penses”, \$55,000,000, to prevent, prepare for, and re-
17 spond to coronavirus, to supplement amounts otherwise
18 available for the Agricultural Quarantine Inspection Pro-
19 gram: *Provided*, That such amount is designated by the
20 Congress as being for an emergency requirement pursuant
21 to section 251(b)(2)(A)(i) of the Balanced Budget and
22 Emergency Deficit Control Act of 1985.

23 AGRICULTURAL MARKETING SERVICE

24 MARKETING SERVICES

25 For an additional amount for “Marketing Services”,
26 \$45,000,000, to prevent, prepare for, and respond to

1 is restored to March 1, 2020 levels and not later than the
2 date on which intercity passenger rail service has been
3 fully restored to March 1, 2020 levels.

4 DEPARTMENT OF HOUSING AND URBAN
5 DEVELOPMENT

6 MANAGEMENT AND ADMINISTRATION

7 ADMINISTRATIVE SUPPORT OFFICES

8 For an additional amount for “Administrative Sup-
9 port Offices”, \$10,000,000, to remain available until Sep-
10 tember 30, 2021, to prevent, prepare for, and respond to
11 coronavirus: *Provided*, That such amount is designated by
12 the Congress as being for an emergency requirement pur-
13 suant to section 251(b)(2)(A)(i) of the Balanced Budget
14 and Emergency Deficit Control Act of 1985.

15 PROGRAM OFFICES

16 For an additional amount for “Program Offices”,
17 \$10,000,000, to remain available until September 30,
18 2030, to prevent, prepare for, and respond to coronavirus:
19 *Provided*, That of the sums appropriated under this head-
20 ing in this Act—

21 (1) \$2,500,000 shall be available for the Office
22 of Public and Indian Housing;

23 (2) \$5,000,000 shall be available for the Office
24 of Community Planning and Development; and

1 (3) \$2,500,000 shall be available for the Office
2 of Housing:

3 *Provided further*, That such amount is designated by the
4 Congress as being for an emergency requirement pursuant
5 to section 251(b)(2)(A)(i) of the Balanced Budget and
6 Emergency Deficit Control Act of 1985.

7 PUBLIC AND INDIAN HOUSING

8 TENANT-BASED RENTAL ASSISTANCE

9 For an additional amount for “Tenant-Based Rental
10 Assistance”, \$1,500,000,000, to remain available until ex-
11 pended, to provide additional funds for public housing
12 agencies to maintain operations and take other necessary
13 actions to prevent, prepare for, and respond to
14 coronavirus: *Provided*, That of the amounts made avail-
15 able under this heading in this Act, \$1,000,000,000 shall
16 be available for additional administrative and other ex-
17 penses of public housing agencies in administering their
18 section 8 programs, including Mainstream vouchers, in re-
19 sponse to coronavirus: *Provided further*, That such other
20 expenses shall be new eligible activities to be defined by
21 the Secretary and shall be activities to support or maintain
22 the health and safety of assisted individuals and families,
23 and costs related to retention and support of current par-
24 ticipating landlords: *Provided further*, That amounts made
25 available under paragraph (3) of this heading in division

1 H of the Further Consolidated Appropriations Act, 2020
2 (Public Law 116–94) may be used for the other expenses
3 as described in the preceding proviso in addition to their
4 other available uses: *Provided further*, That of the
5 amounts made available under this heading in this Act,
6 \$500,000,000 shall be available for adjustments in the cal-
7 endar year 2020 section 8 renewal funding allocations, in-
8 cluding Mainstream vouchers, for public housing agencies
9 that experience a significant increase in voucher per-unit
10 costs due to extraordinary circumstances or that, despite
11 taking reasonable cost savings measures, as determined by
12 the Secretary, would otherwise be required to terminate
13 rental assistance for families as a result of insufficient
14 funding: *Provided further*, That the Secretary shall allo-
15 cate amounts provided in the preceding proviso based on
16 need, as determined by the Secretary: *Provided further*,
17 That for any amounts provided under this heading in prior
18 Acts for tenant-based rental assistance contracts, includ-
19 ing necessary administrative expenses, under section 811
20 of the Cranston-Gonzalez National Affordable Housing
21 Act (42 U.S.C. 8013) that remain available for this pur-
22 pose after funding renewals and administrative expenses,
23 the Secretary shall award no less than 50 percent of the
24 remaining amounts for the same purpose within 60 days
25 of enactment of this Act: *Provided further*, That the Sec-

1 retary may waive, or specify alternative requirements for,
2 any provision of any statute or regulation that the Sec-
3 retary administers in connection with the use of the
4 amounts made available under this heading and the same
5 heading of Public Law 116–94 (except for requirements
6 related to fair housing, nondiscrimination, labor stand-
7 ards, and the environment), upon a finding by the Sec-
8 retary that any such waivers or alternative requirements
9 are necessary for the safe and effective administration of
10 these funds to prevent, prepare for, and respond to
11 coronavirus: *Provided further*, That the Secretary shall no-
12 tify the public through the Federal Register or other ap-
13 propriate means to ensure the most expeditious allocation
14 of this funding of any such waiver or alternative require-
15 ment in order for such waiver or alternative requirement
16 to take effect, and that such public notice may be provided
17 at a minimum on the Internet at the appropriate Govern-
18 ment web site or through other electronic media, as deter-
19 mined by the Secretary: *Provided further*, That any such
20 waivers or alternative requirements shall remain in effect
21 for the time and duration specified by the Secretary in
22 such public notice and may be extended if necessary upon
23 additional notice by the Secretary: *Provided further*, That
24 such amount is designated by the Congress as being for
25 an emergency requirement pursuant to section

1 251(b)(2)(A)(i) of the Balanced Budget and Emergency
2 Deficit Control Act of 1985.

3 PUBLIC HOUSING OPERATING FUND

4 For an additional amount for “Public Housing Oper-
5 ating Fund” for 2020 payments to public housing agen-
6 cies for the operation and management of public housing,
7 as authorized by section 9(e) of the United States Housing
8 Act of 1937 (42 U.S.C. 1437g(e)), \$720,000,000, to re-
9 main available until September 30, 2021: *Provided*, That
10 such amount shall be combined with the amount appro-
11 priated for the same purpose under the same heading of
12 Public Law 116–94, and distributed to all public housing
13 agencies pursuant to the Operating Fund formula at part
14 990 of title 24, Code of Federal Regulations: *Provided fur-*
15 *ther*, That for the period from the enactment of this Act
16 through December 31, 2020, such combined total amount
17 may be used for eligible activities under subsections (d)(1)
18 and (e)(1) of such section 9 and for other expenses to pre-
19 vent, prepare for, and respond to coronavirus, including
20 activities to support or maintain the health and safety of
21 assisted individuals and families, and activities to support
22 education and child care for impacted families: *Provided*
23 *further*, That amounts made available under the headings
24 “Public Housing Operating Fund” and “Public Housing
25 Capital Fund” in prior Acts, except for any set-asides list-

1 ed under such headings, may be used for all of the pur-
2 poses described in the preceding proviso: *Provided further*,
3 That the expanded uses and funding flexibilities described
4 in the previous two provisos shall be available to all public
5 housing agencies through December 31, 2020, except that
6 the Secretary may extend the period under which such
7 flexibilities shall be available in additional 12 month incre-
8 ments upon a finding that individuals and families as-
9 sisted by the public housing program continue to require
10 expanded services due to the coronavirus pandemic: *Pro-*
11 *vided further*, That the Secretary may waive, or specify
12 alternative requirements for, any provision of any statute
13 or regulation that the Secretary administers in connection
14 with the use of such combined total amount of funds made
15 available under the headings “Public Housing Operating
16 Fund” and “Public Housing Capital Fund” in prior Acts
17 (except for requirements related to fair housing, non-
18 discrimination, labor standards, and the environment),
19 upon a finding by the Secretary that any such waivers or
20 alternative requirements are necessary for the safe and ef-
21 fective administration of these funds to prevent, prepare
22 for, and respond to coronavirus: *Provided further*, That the
23 Secretary shall notify the public through the Federal Reg-
24 ister or other appropriate means to ensure the most expe-
25 ditious allocation of this funding of any such waiver or

1 alternative requirement in order for such waiver or alter-
2 native requirement to take effect, and that such public no-
3 tice may be provided at a minimum on the Internet at
4 the appropriate Government web site or through other
5 electronic media, as determined by the Secretary: *Provided*
6 *further*, That any such waivers or alternative requirements
7 shall remain in effect for the time and duration specified
8 by the Secretary in such public notice and may be ex-
9 tended if necessary upon additional notice by the Sec-
10 retary: *Provided further*, That amounts repurposed under
11 this heading that were previously designated by the Con-
12 gress as an emergency requirement pursuant to the Bal-
13 anced Budget and Emergency Deficit Control Act of 1985
14 are designated by the Congress as an emergency require-
15 ment pursuant to section 251(b)(2)(A)(i) of the Balanced
16 Budget and Emergency Deficit Control Act of 1985 *Pro-*
17 *vided further*, That such amount is designated by the Con-
18 gress as being for an emergency requirement pursuant to
19 section 251(b)(2)(A)(i) of the Balanced Budget and
20 Emergency Deficit Control Act of 1985.

21 NATIVE AMERICAN PROGRAMS

22 For an additional amount for “Native American Pro-
23 grams”, \$350,000,000, to remain available until Sep-
24 tember 30, 2024, to prevent, prepare for, and respond to
25 coronavirus, of which—

1 (1) \$250,000,000 shall be for the Native Amer-
2 ican Housing Block Grants program, as authorized
3 under title I of the Native American Housing Assist-
4 ance and Self-Determination Act of 1996
5 (“NAHASDA”) (25 U.S.C. 4111 et seq.): *Provided*,
6 That amounts made available in this paragraph shall
7 be distributed according to the same funding for-
8 mula used in fiscal year 2020: *Provided further*,
9 That such amounts may be used to cover the cost
10 of and reimbursement of allowable costs to prevent,
11 prepare for, and respond to coronavirus incurred by
12 a recipient regardless of the date on which such
13 costs were incurred: *Provided further*, That the Sec-
14 retary may waive, or specify alternative require-
15 ments for, any provision of any statute or regulation
16 that the Secretary administers in connection with
17 the use of amounts made available in this paragraph
18 and in paragraph (1) under this heading in division
19 H of the Further Consolidated Appropriations Act,
20 2020 (Public Law 116–94) (except for requirements
21 related to fair housing, nondiscrimination, labor
22 standards, and the environment), upon a finding by
23 the Secretary that any such waivers or alternative
24 requirements are necessary to expedite or facilitate
25 the use of such amounts, including to prevent, pre-

1 pare for, and respond to coronavirus: *Provided fur-*
2 *ther*, That any such waivers shall apply retroactively
3 to activities to prevent, prepare for, and respond to
4 coronavirus carried out with any amounts described
5 in the preceding proviso; and

6 (2) \$100,000,000 shall be for grants to Indian
7 tribes for carrying out the Indian Community Devel-
8 opment Block Grant program, as authorized under
9 title I of the Housing and Community Development
10 Act of 1974 (42 U.S.C. 5301 et seq.) with respect
11 to Indian tribes for use to respond to emergencies
12 that constitute imminent threats to health and safe-
13 ty: *Provided*, That, notwithstanding section
14 106(a)(1) of such Act, the Secretary shall prioritize,
15 without competition, allocations of such amounts for
16 activities and projects to prevent, prepare for, and
17 respond to coronavirus: *Provided further*, That not
18 to exceed 20 percent of any grant made with
19 amounts made available in this paragraph shall be
20 expended for planning and management development
21 and administration: *Provided further*, That such
22 amounts may be used to cover the cost of and reim-
23 bursement of allowable costs to prevent, prepare for,
24 and respond to coronavirus incurred by a recipient
25 regardless of the date on which such costs were in-

1 curred: *Provided further*, That, notwithstanding sec-
2 tion 105(a)(8) of the Housing and Community De-
3 velopment Act of 1974 (42 U.S.C. 5301 et seq.),
4 there shall be no percent limitation on the use of
5 amounts for public services activities to prevent, pre-
6 pare for, and respond to coronavirus: *Provided fur-*
7 *ther*, That the preceding proviso shall apply to all
8 such activities funded with amounts made available
9 in this paragraph and in paragraph (4) under this
10 heading in division H of the Further Consolidated
11 Appropriations Act, 2020 (Public Law 116–94):
12 *Provided further*, That the Secretary may waive, or
13 specify alternative requirements for, any provision of
14 any statute or regulation that the Secretary admin-
15 isters in connection with the use of amounts made
16 available in this paragraph and in paragraph (4)
17 under this heading in division H of the Further Con-
18 solidated Appropriations Act, 2020 (Public Law
19 116–94) (except for requirements related to fair
20 housing, nondiscrimination, labor standards, and the
21 environment), upon a finding by the Secretary that
22 any such waivers or alternative requirements are
23 necessary to expedite or facilitate the use of such
24 amounts, including to prevent, prepare for, and re-
25 spond to coronavirus: *Provided further*, That any

1 such waivers shall apply retroactively to activities to
2 prevent, prepare for, and respond to coronavirus car-
3 ried out with any amounts described in the pre-
4 ceding proviso:

5 *Provided further*, That such amount is designated by the
6 Congress as being for an emergency requirement pursuant
7 to section 251(b)(2)(A)(i) of the Balanced Budget and
8 Emergency Deficit Control Act of 1985.

9 COMMUNITY PLANNING AND DEVELOPMENT

10 HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS

11 For an additional amount for carrying out the
12 “Housing Opportunities for Persons with AIDS” pro-
13 gram, as authorized by the AIDS Housing Opportunity
14 Act (42 U.S.C. 12901 et seq.), \$130,000,000, to remain
15 available until September 30, 2021, except that amounts
16 allocated pursuant to section 854(c)(5) of such Act shall
17 remain available until September 30, 2022, to provide ad-
18 ditional funds to maintain operations and for rental assist-
19 ance, supportive services, and other necessary actions, in
20 order to prevent, prepare for, and respond to the
21 coronavirus: *Provided*, That not less than \$100,000,000
22 of the amount provided under this heading in this Act
23 shall be allocated pursuant to the formula in section 854
24 of such Act using the same data elements as utilized pur-
25 suant to that same formula in fiscal year 2020: *Provided*

1 *further*, That up to \$20,000,000 of the amount provided
2 under this heading in this Act shall be to provide an addi-
3 tional one-time, non-renewable award to grantees cur-
4 rently administering existing contracts for permanent sup-
5 portive housing that initially were funded under section
6 854(c)(5) of such Act from funds made available under
7 this heading in fiscal year 2010 and prior years: *Provided*
8 *further*, That such awards shall be made proportionally to
9 their existing grants: *Provided further*, That, notwith-
10 standing section 858(b)(3)(B) of such Act (42 U.S.C.
11 12907(b)(3)(B)), housing payment assistance for rent,
12 mortgage, or utilities payments may be provided for a pe-
13 riod of up to 24 months: *Provided further*, That such
14 awards are not required to be spent on permanent sup-
15 portive housing: *Provided further*, That, to protect persons
16 who are living with HIV/AIDS, such amounts provided
17 under this heading in this Act may be used to self-isolate,
18 quarantine, or to provide other coronavirus infection con-
19 trol services as recommended by the Centers for Disease
20 Control and Prevention for household members not living
21 with HIV/AIDS: *Provided further*, That such amounts
22 may be used to provide relocation services, including to
23 provide lodging at hotels, motels, or other locations in
24 order to satisfy the objectives of the preceding proviso:
25 *Provided further*, That, notwithstanding section 856(g) of

1 such Act (42 U.S.C. 12905(g)), a grantee may use up to
2 6 percent of its award under this Act for administrative
3 purposes, and a project sponsor may use up to 10 percent
4 of its sub-award under this Act for administrative pur-
5 poses: *Provided further*, That such amounts provided
6 under this heading in this Act may be used to reimburse
7 allowable costs consistent with the purposes of this head-
8 ing incurred by a grantee or project sponsor regardless
9 of the date on which such costs were incurred: *Provided*
10 *further*, That any regulatory waivers the Secretary may
11 issue may be deemed to be effective as of the date a grant-
12 ee began preparing for coronavirus: *Provided further*, That
13 any additional activities or authorities authorized under
14 this heading in this Act may also apply at the discretion
15 and upon notice of the Secretary to all amounts made
16 available under this same heading in Public Law 116–94
17 if such amounts are used by grantees for the purposes de-
18 scribed under this heading: *Provided further*, That up to
19 2 percent of amounts made available under this heading
20 in this Act may be used, without competition, to increase
21 prior awards made to existing technical assistance pro-
22 viders to provide an immediate increase in capacity build-
23 ing and technical assistance available to grantees under
24 this heading and under the same heading in prior Acts:
25 *Provided further*, That such amount is designated by the

1 Congress as being for an emergency requirement pursuant
2 to section 251(b)(2)(A)(i) of the Balanced Budget and
3 Emergency Deficit Control Act of 1985.

4 COMMUNITY DEVELOPMENT FUND

5 For an additional amount for “Community Develop-
6 ment Fund”, \$15,000,000,000, for assistance under the
7 community development block grant program under title
8 I of the Housing and Community Development Act of
9 1974 (42 U.S.C. 5301 et seq.) to prevent, prepare for,
10 and respond to coronavirus, to remain available until Sep-
11 tember 30, 2022: *Provided*, That up to \$8,000,000,000
12 of the amount made available under this heading shall be
13 distributed pursuant to section 106 of such Act (42 U.S.C.
14 5306) to grantees that received allocations pursuant to
15 that same formula in fiscal year 2020, and that such allo-
16 cations shall be made within 30 days of enactment of this
17 Act: *Provided further*, That, in addition to amounts allo-
18 cated pursuant to the preceding proviso, an additional
19 \$5,000,000,000 shall be allocated directly to States to pre-
20 vent, prepare for, and respond to coronavirus within the
21 State, including activities within entitlement and non-
22 entitlement communities, based on public health needs,
23 risk of transmission of coronavirus, number of coronavirus
24 cases compared to the national average, and economic and
25 housing market disruptions, and other factors, as deter-

1 mined by the Secretary, using best available data and that
2 such allocations shall be made within 45 days of enact-
3 ment of this Act: *Provided further*, That any remaining
4 amounts shall be distributed directly to the State or unit
5 of general local government, at the discretion of the Sec-
6 retary, according to a formula based on factors to be de-
7 termined by the Secretary, prioritizing risk of trans-
8 mission of coronavirus, number of coronavirus cases com-
9 pared to the national average, and economic and housing
10 market disruptions resulting from coronavirus: *Provided*
11 *further*, That such allocations may be made on a rolling
12 basis as additional needs develop and data becomes avail-
13 able: *Provided further*, That the Secretary shall make all
14 such allocations based on the best available data at the
15 time of allocation: *Provided further*, That amounts made
16 available in the preceding provisos may be used to reim-
17 burse allowable costs consistent with the purposes of this
18 heading in this Act incurred by a State or locality regard-
19 less of the date on which such costs were incurred: *Pro-*
20 *vided further*, That section 116(b) of such Act (42 U.S.C.
21 5316(b)) and any implementing regulations, which require
22 grantees to submit their final statements of activities no
23 later than August 16 of a given fiscal year, shall not apply
24 to final statements submitted in accordance with sections
25 104(a)(2) and (a)(3) of such Act (42 U.S.C. 5304(a)(2))

1 and (a)(3)) and comprehensive housing affordability strat-
2 egies submitted in accordance with section 105 of the
3 Cranston-Gonzalez National Affordable Housing Act (42
4 U.S.C. 12705) for fiscal years 2019 and 2020: *Provided*
5 *further*, That such final statements and comprehensive
6 housing affordability strategies shall instead be submitted
7 not later than August 16, 2021: *Provided further*, That
8 the Secretary may waive, or specify alternative require-
9 ments for, any provision of any statute or regulation that
10 the Secretary administers in connection with the use of
11 amounts made available under this heading and for fiscal
12 years 2019 and 2020 (except for requirements related to
13 fair housing, nondiscrimination, labor standards, and the
14 environment), if the Secretary finds that good cause exists
15 for the waiver or alternative requirement and such waiver
16 or alternative requirement would not be inconsistent with
17 the overall purpose of title I of the Housing and Commu-
18 nity Development Act of 1974 , including for the purposes
19 of addressing the impact of coronavirus: *Provided further*,
20 That any such waiver or alternative requirement shall not
21 take effect before the expiration of the 5-day period that
22 begins on the date on which the Secretary notifies the pub-
23 lic through the Federal Register or other appropriate
24 means, including by means of the Internet at the appro-
25 priate Government web site or through other electronic

1 media, as determined by the Secretary: *Provided further*,
2 That of the amounts made available under this heading,
3 up to \$10,000,000 shall be made available for capacity
4 building and technical assistance to support the use of
5 such amounts to expedite or facilitate infectious disease
6 response: *Provided further*, That, notwithstanding sections
7 104(a)(2), (a)(3), and (c) of the Housing and Community
8 Development Act of 1974 (42 U.S.C. 5304(a)(2), (a)(3),
9 and (c)) and section 105 of the Cranston-Gonzalez Na-
10 tional Affordable Housing Act (42 U.S.C. 12705), a
11 grantee may not be required to amend its statement of
12 activities in order to engage in activities to prevent, pre-
13 pare, and respond to coronavirus or the economic and
14 housing disruption caused by such virus, but shall make
15 public a report within 180 days of the end of the crisis
16 which fully accounts for those activities: *Provided further*,
17 That a grantee may not be required to hold in-person pub-
18 lic hearings in connection with citizen participation plan,
19 but shall provide citizens with notice and a reasonable op-
20 portunity to comment of no less than 15 days: *Provided*
21 *further*, That such procedures shall apply to grants from
22 amounts made available under this heading and for fiscal
23 years 2019 and 2020: *Provided further*, That, during the
24 period that national or local health authorities recommend
25 social distancing and limiting public gatherings for public

1 health reasons, a grantee may carry out virtual public
2 hearings to fulfill applicable public hearing requirements
3 for all grants from funds made available under this head-
4 ing in this and prior Acts: *Provided further*, That any such
5 virtual hearings shall provide reasonable notification and
6 access for citizens in accordance with the grantee's certifi-
7 cations, timely responses from local officials to all citizen
8 questions and issues, and public access to all questions
9 and responses: *Provided further*, That, notwithstanding
10 subsection 105(a)(8) of the Housing and Community De-
11 velopment Act of 1974 (42 U.S.C. 5305(a)(8)), there shall
12 be no percent limitation for the use of funds for public
13 services activities to prevent, prepare, and respond to
14 coronavirus or the economic and housing disruption
15 caused by it: *Provided further*, That the preceding proviso
16 shall apply to all such activities carried out with grants
17 of funds made available under this heading and for fiscal
18 years 2019 and 2020: *Provided further*, That the Sec-
19 retary shall ensure there are adequate procedures in place
20 to prevent any duplication of benefits as defined by section
21 312 of the Robert T. Stafford Disaster Relief and Emer-
22 gency Assistance Act (42 U.S.C. 5155) and act in accord-
23 ance with section 1210 of the Disaster Recovery Reform
24 Act of 2018 (division D of Public Law 115–254; 132 Stat.
25 3442) and section 312 of the Robert T. Stafford Disaster

1 Relief and Emergency Assistance Act (42 U.S.C. 5115):
2 *Provided further*, That such amount is designated by the
3 Congress as being for an emergency requirement pursuant
4 to section 251(b)(2)(A)(i) of the Balanced Budget and
5 Emergency Deficit Control Act of 1985.

6 HOMELESS ASSISTANCE GRANTS

7 For an additional amount for “Homeless Assistance
8 Grants”, \$5,000,000,000, to remain available until Sep-
9 tember 30, 2022, for the Emergency Solutions Grants pro-
10 gram as authorized under subtitle B of title IV of the
11 McKinney-Vento Homeless Assistance Act (42 U.S.C.
12 11371 et seq.), as amended, to prevent, prepare for, and
13 respond to coronavirus among individuals and families
14 who are homeless, receiving homeless assistance, or at risk
15 of homelessness and to support additional homeless assist-
16 ance and homelessness prevention activities to mitigate the
17 impacts created by coronavirus: *Provided*, That up to
18 \$1,500,000,000 of the amount appropriated under this
19 heading in this Act shall be distributed pursuant to 24
20 CFR 576.3 to grantees that received allocations pursuant
21 to that same formula in fiscal year 2020, and that such
22 allocations shall be made within 30 days of enactment of
23 this Act: *Provided further*, That, in addition to amounts
24 allocated in the preceding proviso, an additional
25 \$1,500,000,000 shall be allocated directly to a State or

1 unit of general local government by a formula to be devel-
2 oped by the Secretary and that such allocations shall be
3 made within 45 days of enactment of this Act: *Provided*
4 *further*, That such formula shall allocate such amounts for
5 the benefit of unsheltered homeless, sheltered homeless,
6 and those at risk of homelessness to geographical areas
7 with the greatest need based on the risk of increasing
8 transmission of coronavirus, rising rates of sheltered and
9 unsheltered homelessness, and disruptions to economic
10 and housing markets and other factors, as determined by
11 the Secretary: *Provided further*, That not less than every
12 60 days thereafter, the Secretary shall allocate a minimum
13 of an additional \$500,000,000: *Provided further*, That
14 amounts in the preceding proviso shall be allocated by a
15 formula to be developed by the Secretary which takes into
16 consideration the factors contained in the third proviso
17 under this heading, in addition to the best available data
18 on the number of coronavirus cases and disruptions in eco-
19 nomic and housing markets, and other factors as deter-
20 mined by the Secretary: *Provided further*, That such
21 amounts may be used to reimburse allowable costs con-
22 sistent with the purposes of this heading incurred by a
23 State or locality regardless of the date on which such costs
24 were incurred: *Provided further*, That individuals and fam-
25 ilies who are very low-income (as such term is defined in

1 section 3(b) of the United States Housing Act of 1937
2 (42 U.S.C. 1437a(b)) shall be considered “at risk of home-
3 lessness” and eligible for homelessness prevention assist-
4 ance if they meet the criteria in subparagraphs (B) and
5 (C) of section 401(1) of the McKinney-Vento Homeless
6 Act (42 U.S.C. 11360(1)(B) and (C)): *Provided further*,
7 That any individuals and families who are low-income (as
8 such term is defined in section 3(b) of the United States
9 Housing Act of 1937 (42 U.S.C. 1437a(b)) shall be eligi-
10 ble for rental assistance: *Provided further*, That recipients
11 may deviate from applicable procurement standards when
12 procuring goods and services consistent with the purposes
13 of this heading: *Provided further*, That a recipient may
14 use up to 10 percent of its allocation for administrative
15 purposes: *Provided further*, That the use of such amounts
16 shall not be subject to the consultation, citizen participa-
17 tion, or match requirements that otherwise apply to the
18 Emergency Solutions Grants program, except that a re-
19 cipient must publish how it has and will utilize its alloca-
20 tion at a minimum on the Internet at the appropriate Gov-
21 ernment web site or through other electronic media: *Pro-*
22 *vided further*, That the spending cap established pursuant
23 to section 415(b) of the McKinney-Vento Homeless Act
24 (42 U.S.C. 11374) shall not apply to such amounts: *Pro-*
25 *vided further*, That such amounts may be used to provide

1 temporary emergency shelters (through leasing of existing
2 property, temporary structures, or other means) for the
3 purposes described under this heading, and that such tem-
4 porary emergency shelters shall not be subject to the min-
5 imum periods of use required by section 416(c)(1) of such
6 Act (42 U.S.C. 11375(c)(1)): *Provided further*, That Fed-
7 eral habitability and environmental review standards and
8 requirements shall not apply to the use of such amounts
9 for those temporary emergency shelters that have been de-
10 termined by Federal, State, or local health officials to be
11 necessary to prevent and mitigate the spread of
12 coronavirus: *Provided further*, That such amounts may be
13 used for training on infectious disease prevention and
14 mitigation and to provide hazard pay, including for time
15 worked prior to enactment of this Act, for staff working
16 directly to prevent and mitigate the spread of coronavirus
17 among persons who are homeless or at risk of homeles-
18 ness, and that such activities shall not be considered ad-
19 ministrative costs for purposes of the 10 percent cap: *Pro-*
20 *vided further*, That in administering the amounts made
21 available under this heading in this Act, the Secretary may
22 waive, or specify alternative requirements for, any provi-
23 sion of any statute or regulation (except for any require-
24 ments related to fair housing, nondiscrimination, labor
25 standards, and the environment) that the Secretary ad-

1 ministers in connection with the obligation or use by the
2 recipient of these amounts, if the Secretary finds that
3 good cause exists for the waiver or alternative requirement
4 and such waiver or alternative requirement is consistent
5 with the purposes described under this heading: *Provided*
6 *further*, That any such waivers shall be deemed to be effec-
7 tive as of the date a State or unit of local government
8 began preparing for coronavirus and shall apply to the use
9 of amounts provided under this heading and amounts pro-
10 vided under the same heading in fiscal year 2020 used
11 by recipients for the purposes described under this head-
12 ing: *Provided further*, That the Secretary shall notify the
13 public through the Federal Register or other appropriate
14 means, 5 days before the effective date, of any such waiver
15 or alternative requirement, and that such public notice
16 may be provided on the Internet at the appropriate Gov-
17 ernment web site or through other electronic media, as
18 determined by the Secretary: *Provided further*, That up
19 to 1 percent of amounts made available under this heading
20 in this Act may be used to increase prior awards made
21 to existing technical assistance providers with experience
22 in providing health care services in order to provide an
23 immediate increase in capacity building and technical as-
24 sistance to recipients of the Emergency Solutions Grants
25 program under this heading and under the same heading

1 in fiscal years 2018, 2019 and 2020: *Provided further*,
2 That none of the funds provided under this heading may
3 be used to require people experiencing homelessness to re-
4 ceive treatment or perform any other prerequisite activi-
5 ties as a condition for receiving shelter, housing, or other
6 services: *Provided further*, That such amount is designated
7 by the Congress as being for an emergency requirement
8 pursuant to section 251(b)(2)(A)(i) of the Balanced Budg-
9 et and Emergency Deficit Control Act of 1985.

10 EMERGENCY RENTAL ASSISTANCE

11 For and additional amount for “Emergency Rental
12 Assistance”, as authorized in section 104 of title I of divi-
13 sion I of the Take Responsibility for Workers and Families
14 Act, \$100,000,000,000, to remain available until ex-
15 pended: *Provided*, That such amount is designated by the
16 Congress as being for an emergency requirement pursuant
17 to section 251(b)(2)(A)(i) of the Balanced Budget and
18 Emergency Deficit Control Act of 1985.

19 HOUSING ASSISTANCE FUND

20 For an additional amount for the “Housing Assist-
21 ance Fund”, as authorized in section 107 of title I of divi-
22 sion I of the Take Responsibility for Workers and Families
23 Act, \$35,000,000,000, to remain available until expended:
24 *Provided*, That such amount is designated by the Congress
25 as being for an emergency requirement pursuant to sec-

1 tion 251(b)(2)(A)(i) of the Balanced Budget and Emer-
2 gency Deficit Control Act of 1985.

3 HOUSING PROGRAMS

4 ASSISTED HOUSING STABILITY

5 For an additional amount for assistance to owners
6 or sponsors of properties receiving project-based assist-
7 ance pursuant to section 202 of the Housing Act of 1959
8 (12 U.S.C. 17012), section 811 of the Cranston-Gonzalez
9 National Affordable Housing Act (42 U.S.C. 8013), or
10 section 8 of the United States Housing Act of 1937, as
11 amended, (42 U.S.C. 1437f), \$1,100,000,000, to remain
12 available until expended, unless otherwise specified: *Pro-*
13 *vided*, That such amounts shall be used to prevent, pre-
14 pare for, and respond to coronavirus: *Provided further*,
15 That of the amounts made available under this heading
16 in this Act:

17 (1) \$1,000,000,000 shall be for “Project-Based
18 Rental Assistance” to supplement funds already
19 available for expiring or terminating section 8
20 project-based subsidy contracts (including section 8
21 moderate rehabilitation contracts), for amendments
22 to section 8 project-based subsidy contracts (includ-
23 ing section 8 moderate rehabilitation contracts), for
24 contracts entered into pursuant to section 441 of the
25 McKinney-Vento Homeless Assistance Act (42

1 U.S.C. 11401), for renewal of section 8 contracts for
2 units in projects that are subject to approved plans
3 of action under the Emergency Low Income Housing
4 Preservation Act of 1987 or the Low-Income Hous-
5 ing Preservation and Resident Homeownership Act
6 of 1990, and for administrative and other expenses
7 associated with project-based activities and assist-
8 ance funded under this paragraph;

9 (2) \$75,000,000, to remain available until Sep-
10 tember 30, 2022, shall be for “Housing for the El-
11 derly” to supplement funds already available for
12 project rental assistance for the elderly under section
13 202(c)(2) of such Housing Act of 1959, including
14 amendments to contracts for such assistance and re-
15 newal of expiring contracts for such assistance for
16 up to a 1-year term, for senior preservation rental
17 assistance contracts, including renewals, as author-
18 ized by section 811(e) of the American Housing and
19 Economic Opportunity Act of 2000, as amended,
20 and for supportive services associated with the hous-
21 ing for the elderly as authorized by such section
22 202: *Provided further*, That funds made available
23 under this paragraph shall be used to provide emer-
24 gency assistance for continuation of contracts for
25 project rental assistance and amendment to such

1 contracts, supportive services, existing service coordi-
2 nators, one-time grants to hire additional service co-
3 ordinators, other staffing, rent supports, and emer-
4 gency preparedness relating to coronavirus; and

5 (3) \$25,000,000, to remain available until Sep-
6 tember 30, 2023, shall be for “Housing for Persons
7 with Disabilities” to supplement funds already avail-
8 able for project rental assistance for supportive
9 housing for persons with disabilities under section
10 811(d)(2) of such Cranston-Gonzalez National Af-
11 fordable Housing Act, for project assistance con-
12 tracts pursuant to section 202(h) of the Housing
13 Act of 1959 (Public Law 86–372; 73 Stat. 667), in-
14 cluding amendments to contracts for such assistance
15 and renewal of expiring contracts for such assistance
16 for up to a 1-year term, for project rental assistance
17 to State housing finance agencies and other appro-
18 priate entities as authorized under section 811(b)(3)
19 of the Cranston-Gonzalez National Housing Act, and
20 for supportive services associated with the housing
21 for persons with disabilities as authorized by section
22 811(b)(1) of such Act:

23 *Provided further*, That for the purposes of addressing the
24 impact of coronavirus, the Secretary may waive, or specify
25 alternative requirements for, any provision of any statute

1 or regulation that the Secretary administers in connection
2 with the use of amounts made available under this heading
3 in this Act (except for requirements related to fair hous-
4 ing, nondiscrimination, labor standards, and the environ-
5 ment) upon a finding by the Secretary that any such waiv-
6 ers or alternative requirements are necessary to expedite
7 or facilitate the use of such amounts: *Provided further*,
8 That the Secretary shall notify the public through the
9 Federal Register or other appropriate means of any such
10 waiver or alternative requirement in order for such waiver
11 or alternative requirement to take effect, and that such
12 public notice may be provided at minimum on the Internet
13 at the appropriate Government web site or through other
14 electronic media, as determined by the Secretary: *Provided*
15 *further*, That up to 1 percent of the amounts provided
16 under paragraphs (1), (2) and (3) may be used to make
17 new awards or increase prior awards made to existing
18 technical assistance providers, without competition, to pro-
19 vide an immediate increase in capacity building and tech-
20 nical assistance available to recipients of amounts identi-
21 fied in the preceding proviso, to remain available until
22 September 30, 2024: *Provided further*, That such amount
23 is designated by the Congress as being for an emergency
24 requirement pursuant to section 251(b)(2)(A)(i) of the

1 Balanced Budget and Emergency Deficit Control Act of
2 1985.

3 FAIR HOUSING AND EQUAL OPPORTUNITY

4 FAIR HOUSING ACTIVITIES

5 For an additional amount for “Fair Housing Activi-
6 ties”, \$7,000,000, to remain available until September 30,
7 2021, for contracts, grants, and other assistance, as au-
8 thorized by title VIII of the Civil Rights Act of 1968, as
9 amended by the Fair Housing Amendments Act of 1988,
10 and section 561 of the Housing and Community Develop-
11 ment Act of 1987, to prevent, prepare for, and respond
12 to coronavirus, of which \$4,000,000 shall be for the Fair
13 Housing Assistance Program Partnership for Special En-
14 forcement grants to address fair housing issues relating
15 to coronavirus, and \$3,000,000 shall be for the Fair Hous-
16 ing Initiatives Program for education and outreach activi-
17 ties under such section 561 to educate the public about
18 fair housing issues related to coronavirus: *Provided*, That
19 such amount is designated by the Congress as being for
20 an emergency requirement pursuant to section
21 251(b)(2)(A)(i) of the Balanced Budget and Emergency
22 Deficit Control Act of 1985.

23 OFFICE OF INSPECTOR GENERAL

24 For an additional amount for “Office of Inspector
25 General”, \$5,000,000, to remain available until September

1 30, 2021: *Provided*, That the amount made available
2 under this heading in this Act shall be for necessary sala-
3 ries and expenses of the Office of Inspector General in
4 carrying out the Inspector General Act of 1978 and to
5 conduct audits and investigations of activities carried out
6 with amounts made available in this Act to the Depart-
7 ment of Housing and Urban Development to prevent, pre-
8 pare for, and respond to coronavirus: *Provided further*,
9 That the Inspector General shall have independent author-
10 ity over all personnel issues within this office: *Provided*
11 *further*, That such amount is designated by the Congress
12 as being for an emergency requirement pursuant to sec-
13 tion 251(b)(2)(A)(i) of the Balanced Budget and Emer-
14 gency Deficit Control Act of 1985.

15 TITLE XIII

16 GENERAL PROVISIONS—THIS DIVISION

17 SEC. 13101. Not later than 30 days after the date
18 of enactment of this Act, the head of each executive agen-
19 cy that receives funding in this Act, or that received fund-
20 ing in the Coronavirus Preparedness and Response Sup-
21 plemental Appropriations Act, 2020 (division A of Public
22 Law 116–123) or the Second Coronavirus Preparedness
23 and Response Supplemental Appropriations Act, 2020 (di-
24 vision A of Public Law 116–127), shall provide a report
25 detailing the anticipated uses of all such funding to the

1 Committees on Appropriations of the House of Represent-
2 atives and the Senate: *Provided*, That each report shall
3 include estimated personnel and administrative costs, as
4 well as the total amount of funding apportioned, allotted,
5 obligated, and expended, to date: *Provided further*, That
6 each such report shall be updated and submitted to such
7 Committees every 60 days until all funds are expended
8 or expire: *Provided further*, That reports submitted pursu-
9 ant to this section shall satisfy the requirements of section
10 1701 of division A of Public Law 116–127.

11 SEC. 13102. Each amount appropriated or made
12 available by this Act is in addition to amounts otherwise
13 appropriated for the fiscal year involved.

14 SEC. 13103. In this Act, the term “coronavirus”
15 means SARS–CoV–2 or another coronavirus with pan-
16 demic potential.

17 SEC. 13104. No part of any appropriation contained
18 in this Act shall remain available for obligation beyond
19 the current fiscal year unless expressly so provided herein.

20 SEC. 13105. Unless otherwise provided for by this
21 Act, the additional amounts appropriated by this Act to
22 appropriations accounts shall be available under the au-
23 thorities and conditions applicable to such appropriations
24 accounts for fiscal year 2020.

1 SEC. 13106. Each amount designated in this Act by
2 the Congress as being for an emergency requirement pur-
3 suant to section 251(b)(2)(A)(i) of the Balanced Budget
4 and Emergency Deficit Control Act of 1985 shall be avail-
5 able (or rescinded or transferred, if applicable) only if the
6 President subsequently so designates all such amounts
7 and transmits such designations to the Congress.

8 SEC. 13107. Any amount appropriated by this Act,
9 designated by the Congress as an emergency requirement
10 pursuant to section 251(b)(2)(A)(i) of the Balanced Budg-
11 et and Emergency Deficit Control Act of 1985 and subse-
12 quently so designated by the President, and transferred
13 pursuant to transfer authorities provided by this Act shall
14 retain such designation.

15 SEC. 13108. Notwithstanding any other provision of
16 law, and subject to the availability of appropriations,
17 funds made available by this Act or any other Act may
18 be used to modify the terms and conditions of a contract,
19 or other agreement, without consideration, to authorize a
20 federal agency to reimburse at contract billing rates not
21 to exceed an average of 40 hours per week any contractor
22 paid leave, including sick leave, the contractor provides to
23 its employees to ensure the effective response to the de-
24 clared national emergency for the coronavirus pandemic
25 event. Such authority shall apply only to a contractor

1 whose employees cannot perform work on a federally
2 owned or leased facility or site due to Federal Government
3 directed closures or other restrictions, and who cannot
4 telework because their job duties cannot be performed re-
5 motely during the declared national emergency for the
6 coronavirus pandemic event. This authority also shall
7 apply to subcontractors. The amounts made available by
8 this section are designated by the Congress as an emer-
9 gency requirement pursuant to section 251(b)(2)(A)(i) of
10 the Balanced Budget and Emergency Deficit Control Act
11 of 1985.

12 This division may be cited as the “Third Coronavirus
13 Preparedness and Response Supplemental Appropriations
14 Act, 2020”.

15 **DIVISION B—EMERGENCY FAM-**
16 **ILY AND MEDICAL LEAVE EX-**
17 **PANSION ACT**

18 **SEC. 20001. REFERENCES.**

19 Except as otherwise expressly provided, whenever in
20 this division an amendment or repeal is expressed in terms
21 of an amendment to, or repeal of, a section or other provi-
22 sion, the reference shall be considered to be made to a
23 section or other provision of the Family and Medical Leave
24 Act of 1993 (29 U.S.C. 2601 et seq.), as amended by the

1 **SEC. 3. SEVERABILITY.**

2 If any provision of this Act or the application of such
3 provision to any person or circumstance is held to be un-
4 constitutional, the remainder of this Act, and the applica-
5 tion of the provisions of this Act, to any person or cir-
6 cumstance shall not be affected thereby.

7 **TITLE I—PROTECTING CON-**
8 **SUMERS, RENTERS, HOME-**
9 **OWNERS AND PEOPLE EXPE-**
10 **RIENCING HOMELESSNESS**

11 **SEC. 101. SUSPENSION OF REQUIREMENTS REGARDING**
12 **TENANT CONTRIBUTION TOWARD RENT.**

13 (a) **SUSPENSION.**—Notwithstanding any other provi-
14 sion of law, the obligation of each tenant household of a
15 dwelling unit in assisted housing to pay any contribution
16 toward rent for occupancy in such dwelling unit shall be
17 suspended with respect to such occupancy during the pe-
18 riod beginning on the date of the enactment of this Act
19 and ending 6 months after the date of the termination
20 by the Federal Emergency Management Agency of the
21 emergency declared on March 13, 2020, by the President
22 under the Robert T. Stafford Disaster Relief and Emer-
23 gency Assistance Act (42 U.S.C. 4121 et seq.) relating
24 to the Coronavirus Disease 2019 (COVID–19) pandemic.

25 (b) **FEDERAL REIMBURSEMENT PAYMENTS.**—To the
26 extent that amounts are made available pursuant to sub-

1 section (e) for reimbursements under this subsection, the
2 Secretary of Housing and Urban Development or the Sec-
3 retary of Agriculture, as appropriate, shall—

4 (1) provide owners of assisted housing and pub-
5 lic housing agencies for any amounts in rent not re-
6 ceived as a result of subsection (a), plus the amount
7 of any increases in costs of administering and main-
8 taining such housing to the extent only that such in-
9 creases result from the public health emergency re-
10 lating to Coronavirus Disease 2019 (COVID–19);
11 and

12 (2) in the case of public housing agencies pro-
13 viding assistance under section 8(o) of the United
14 States Housing Act of 1937 (42 U.S.C. 1437f(o)),
15 reimburse such agencies in an amount sufficient to
16 cover any increase in housing assistance payments
17 resulting from the suspension of tenant rent pay-
18 ments pursuant to subsection (a), plus the amount
19 of any increases in the cost of administering such
20 assistance to the extent only that such increases re-
21 sult from the public health emergency relating to
22 Coronavirus Disease 2019 (COVID–19).

23 (c) PROHIBITIONS.—

24 (1) ON FINES.—No tenant or tenant household
25 may be charged a fine or fee for nonpayment of rent

1 in accordance with subsection (a) and such non-
2 payment of rent shall not be grounds for any termi-
3 nation of tenancy or eviction.

4 (2) ON DEBT.—No tenant or tenant household
5 may be treated as accruing any debt by reason of
6 suspension of contribution of rent under subsection
7 (a).

8 (3) ON REPAYMENT.—held liable for repayment
9 of any amount of rent contribution suspended under
10 subsection (a).

11 (4) ON CREDIT SCORES.—The nonpayment of
12 rent by a tenant or tenant household shall not be re-
13 ported to a consumer reporting agency nor shall
14 such nonpayment adversely affect a tenant or mem-
15 ber of a tenant household’s credit score.

16 (d) ASSISTED HOUSING.—For purposes of this sec-
17 tion, the term “assisted housing” means housing or a
18 dwelling unit assisted under—

19 (1) section 213, 220, 221(d)(3), 221(d)(4),
20 223(e), 231, or 236 of the National Housing Act
21 (12 U.S.C. 1715l(d)(3), (d)(4), or 1715z–1);

22 (2) section 101 of the Housing and Urban De-
23 velopment Act of 1965 (12 U.S.C. 1701s);

24 (3) section 202 of the Housing Act of 1959 (12
25 U.S.C. 1701q);

1 (4) section 811 of the Cranston-Gonzales Na-
2 tional Affordable Housing Act (42 U.S.C. 8013);

3 (5) title II of the Cranston-Gonzalez National
4 Affordable Housing Act (42 U.S.C. 12701 et seq.);

5 (6) subtitle D of title VIII of the Cranston-Gon-
6 zalez National Affordable Housing Act (42 U.S.C.
7 12901 et seq.);

8 (7) title I of the Housing and Community De-
9 velopment Act of 1974 (42 U.S.C. 5301 et seq.);

10 (8) section 8 of the United States Housing Act
11 of 1937 (42 U.S.C. 1437f);

12 (9) the public housing program under title I of
13 the United States Housing Act of 1937 (42 U.S.C.
14 1437 et seq.); or

15 (10) section 514, 515, 516, 521(a)(2), 538, or
16 542 of the Housing Act of 1949 (42 U.S.C. 1484,
17 1485, 1486, 1490a(a)(2), 1490p-2, 1490r).

18 (e) AUTHORIZATION OF APPROPRIATIONS.—There is
19 authorized to be appropriated such sums as may be nec-
20 essary to make payments under subsection (b) to all own-
21 ers of assisted housing and public housing agencies.

22 **SEC. 102. TEMPORARY MORATORIUM ON EVICTION FIL-**
23 **INGS.**

24 (a) CONGRESSIONAL FINDINGS.—The Congress finds
25 that—

1 (1) according to the 2018 American Community
2 Survey, 36 percent of households in the United
3 States—more than 43 million households—are rent-
4 ers;

5 (2) in 2019 alone, renters in the United States
6 paid \$512 billion in rent;

7 (3) according to the Joint Center for Housing
8 Studies of Harvard University, 20.8 million renters
9 in the United States spent more than 30 percent of
10 their incomes on housing in 2018 and 10.9 million
11 renters spent more than 50 percent of their incomes
12 on housing in the same year;

13 (4) Moody’s Analytics estimates that 27 million
14 jobs in the U.S. economy are at high risk because
15 of COVID–19;

16 (5) the impacts of the spread of COVID–19,
17 which is now considered a global pandemic, are ex-
18 pected to negatively impact the incomes of poten-
19 tially millions of renter households, making it dif-
20 ficult for them to pay their rent on time; and

21 (6) evictions in the current environment would
22 increase homelessness and housing instability which
23 would be counterproductive towards the public
24 health goals of keeping individuals in their homes to
25 the greatest extent possible.

1 (b) MORATORIUM.—During the period beginning on
2 the date of the enactment of this Act and ending on the
3 date described in paragraph (1) of subsection (d), the les-
4 sor of a covered dwelling may not make, or cause to be
5 made, any filing with the court of jurisdiction to initiate
6 a legal action to recover possession of the covered dwelling
7 from the tenant regardless of cause, except when a tenant
8 perpetrates a serious criminal act that threatens the
9 health, life, or safety of other tenants, owners, or staff
10 of the property in which the covered dwelling is located.

11 (c) DEFINITIONS.—For purposes of this section, the
12 following definitions shall apply:

13 (1) COVERED DWELLING.—The term “covered
14 dwelling” means a dwelling that is occupied by a
15 tenant—

16 (A) pursuant to a residential lease; or

17 (B) without a lease or with a lease ter-
18 minable at will under State law.

19 (2) DWELLING.—The term “dwelling” has the
20 meaning given such term in section 802 of the Fair
21 Housing Act (42 U.S.C. 3602) and includes houses
22 and dwellings described in section 803(b) of such
23 Act (42 U.S.C. 3603(b)).

24 (d) SUNSET.—

1 (1) SUNSET DATE.—The date described in this
2 paragraph is the date of the expiration of the 6-
3 month period that begins upon the termination by
4 the Federal Emergency Management Agency of the
5 emergency declared on March 13, 2020, by the
6 President under the Robert T. Stafford Disaster Re-
7 lief and Emergency Assistance Act (42 U.S.C. 4121
8 et seq.) relating to the Coronavirus Disease 2019
9 (COVID–19) pandemic.

10 (2) NOTICE TO VACATE AFTER SUNSET
11 DATE.—After the date described in paragraph (1),
12 the lessor of a covered dwelling may not require the
13 tenant to vacate the covered dwelling before the ex-
14 piration of the 30-day period that begins upon the
15 provision by the lessor to the tenant, after the date
16 described in paragraph (1), of a notice to vacate the
17 covered dwelling.

18 **SEC. 103. SUSPENSION OF OTHER CONSUMER LOAN PAY-**
19 **MENTS.**

20 (a) IN GENERAL.—During the COVID–19 emer-
21 gency, a debt collector may not, with respect to a debt
22 of a consumer (other than debt related to a federally re-
23 lated mortgage loan)—

24 (1) capitalize unpaid interest;

1 (2) apply a higher interest rate triggered by the
2 nonpayment of a debt to the debt balance;

3 (3) charge a fee triggered by the nonpayment of
4 a debt;

5 (4) sue or threaten to sue for nonpayment of a
6 debt;

7 (5) continue litigation to collect a debt that was
8 initiated before the date of enactment of this section;

9 (6) submit or cause to be submitted a confes-
10 sion of judgment to any court;

11 (7) enforce a security interest through reposses-
12 sion, limitation of use, or foreclosure;

13 (8) take or threaten to take any action to en-
14 force collection, or any adverse action for non-
15 payment of a debt, or for nonappearance at any
16 hearing relating to a debt;

17 (9) commence or continue any action to cause
18 or to seek to cause the collection of a debt, including
19 pursuant to a court order issued before the end of
20 the 120-day period following the end of the COVID–
21 19 emergency, from wages, Federal benefits, or
22 other amounts due to a consumer by way of garnish-
23 ment, deduction, offset, or other seizure;

24 (10) cause or seek to cause the collection of a
25 debt, including pursuant to a court order issued be-

1 fore the end of the 120-day period following the end
2 of the COVID–19 emergency, by levying on funds
3 from a bank account or seizing any other assets of
4 a consumer;

5 (11) commence or continue an action to evict a
6 consumer from real or personal property; or

7 (12) disconnect or terminate service from utility
8 service, including electricity, natural gas, tele-
9 communications or broadband, water, or sewer.

10 (b) RULE OF CONSTRUCTION.—Nothing in this sec-
11 tion may be construed to prohibit a consumer from volun-
12 tarily paying, in whole or in part, a debt.

13 (c) REPAYMENT PERIOD.—After the expiration of the
14 COVID–19 emergency, with respect to a debt described
15 under subsection (a), a debt collector—

16 (1) may not add to the debt balance any inter-
17 est or fee prohibited by subsection (a);

18 (2) shall, for credit with a defined term or pay-
19 ment period, extend the time period to repay the
20 debt balance by 1 payment period for each payment
21 that a consumer missed during the COVID–19
22 emergency, with the payments due in the same
23 amounts and at the same intervals as the pre-exist-
24 ing payment schedule;

1 (3) shall, for an open end credit plan (as de-
2 fined under section 103 of the Truth in Lending
3 Act) or other credit without a defined term, allow
4 the consumer to repay the debt balance in a manner
5 that does not exceed the amounts permitted by for-
6 mulas under section 170(c) of the Truth in Lending
7 Act and regulations promulgated thereunder;

8 (4) shall, when the consumer notifies the debt
9 collector, offer reasonable and affordable repayment
10 plans, loan modifications, refinancing, options with a
11 reasonable time in which to repay the debt.

12 (d) COMMUNICATIONS IN CONNECTION WITH THE
13 COLLECTION OF A DEBT.—

14 (1) IN GENERAL.—During the COVID-19
15 emergency, without prior consent of a consumer
16 given directly to a debt collector during the COVID-
17 19 emergency, or the express permission of a court
18 of competent jurisdiction, a debt collector may only
19 communicate in writing in connection with the col-
20 lection of any debt (other than debt related to a fed-
21 erally related mortgage loan).

22 (2) REQUIRED DISCLOSURES.—

23 (A) IN GENERAL.—All written communica-
24 tions described under paragraph (1) shall in-
25 form the consumer that the communication is

1 for informational purposes and is not an at-
2 tempt to collect a debt.

3 (B) REQUIREMENTS.—The disclosure re-
4 quired under subparagraph (A) shall be made—

5 (i) in type or lettering not smaller
6 than 14-point bold type;

7 (ii) separate from any other disclo-
8 sure;

9 (iii) in a manner designed to ensure
10 that the recipient sees the disclosure clear-
11 ly;

12 (iv) in English and Spanish and in
13 any additional languages in which the debt
14 collector communicates, including the lan-
15 guage in which the loan was negotiated, to
16 the extent known by the debt collector; and

17 (v) may be provided by first-class mail
18 or electronically, if the borrower has other-
19 wise consented to electronic communication
20 with the debt collector and has not revoked
21 such consent.

22 (C) ORAL NOTIFICATION.—Any oral notifi-
23 cation shall be provided in the language the
24 debt collector otherwise uses to communicate
25 with the borrower.

1 (D) WRITTEN TRANSLATIONS.—In pro-
2 viding written notifications in languages other
3 than English in this Section, a debt collector
4 may rely on written translations developed by
5 the Bureau of Consumer Financial Protection.

6 (e) VIOLATIONS.—

7 (1) IN GENERAL.—Any person who violates this
8 section shall—

9 (A) except as provided under subparagraph
10 (B), be subject to civil liability in accordance
11 with section 813 of the Fair Debt Collection
12 Practices Act, as if the person is a debt col-
13 lector for purposes of that section; and

14 (B) be liable to the consumer for an
15 amount 10 times the amounts described in such
16 section 813, for each violation.

17 (2) PREDISPUTE ARBITRATION AGREEMENTS.—

18 Notwithstanding any other provision of law, no
19 predispute arbitration agreement or predispute joint-
20 action waiver shall be valid or enforceable with re-
21 spect to a dispute brought under this section, includ-
22 ing a dispute as to the applicability of this section,
23 which shall be determined under Federal law.

24 (f) TOLLING.—Except as provided in subsection

25 (g)(5), any applicable time limitations, including statutes

1 of limitations, related to a debt under Federal or State
2 law shall be tolled during the COVID–19 emergency.

3 (g) CLAIMS OF AFFECTED CREDITORS AND DEBT
4 COLLECTORS.—

5 (1) VALUATION OF PROPERTY.—With respect
6 to any action asserting a taking under the Fifth
7 Amendment of the Constitution of the United States
8 as a result of this section or seeking a declaratory
9 judgment regarding the constitutionality of this sec-
10 tion, the value of the property alleged to have been
11 taken without just compensation shall be evalu-
12 ated—

13 (A) with consideration of the likelihood of
14 full and timely payment of the obligation with-
15 out the actions taken pursuant to this section;
16 and

17 (B) without consideration of any assistance
18 provided directly or indirectly to the consumer
19 from other Federal, State, and local govern-
20 ment programs instituted or legislation enacted
21 in response to the COVID–19 emergency.

22 (2) SCOPE OF JUST COMPENSATION.—In an ac-
23 tion described in paragraph (1), any assistance or
24 benefit provided directly or indirectly to the person
25 from other Federal, State, and local government

1 programs instituted in or legislation enacted re-
2 sponse to the COVID–19 emergency, shall be
3 deemed to be compensation for the property taken,
4 even if such assistance or benefit is not specifically
5 provided as compensation for property taken by this
6 section.

7 (3) APPEALS.—Any appeal from an action
8 under this section shall be treated under section 158
9 of title 28, United States Code, as if it were an ap-
10 peal in a case under title 11, United States Code.

11 (4) REPOSE.—Any action asserting a taking
12 under the Fifth Amendment to the Constitution of
13 the United States as a result of this section shall be
14 brought within not later than 180 days after the end
15 of the COVID–19 emergency.

16 (h) CREDIT FACILITY FOR OTHER PURPOSES.—

17 (1) ESTABLISHMENT.—The Board of Governors
18 of the Federal Reserve System shall establish a facil-
19 ity that the Board of Governors shall use to make
20 payments to covered financial institutions to com-
21 pensate such institutions for documented financial
22 losses caused by the suspension of payments re-
23 quired under this section.

24 (2) COVERED FINANCIAL INSTITUTION DE-
25 FINED.—In this subsection, the term “covered finan-

1 cial institution” means the holder of a loan described
2 under this section.

3 (i) DEFINITIONS.—In this section:

4 (1) CONSUMER.—The term “consumer” means
5 any individual obligated or allegedly obligated to pay
6 any debt.

7 (2) COVID–19 EMERGENCY.—The term
8 “COVID–19 emergency” means the period that be-
9 gins upon the date of the enactment of this Act and
10 ends on the date of the termination by the Federal
11 Emergency Management Agency of the emergency
12 declared on March 13, 2020, by the President under
13 the Robert T. Stafford Disaster Relief and Emer-
14 gency Assistance Act (42 U.S.C. 4121 et seq.) relat-
15 ing to the Coronavirus Disease 2019 (COVID–19)
16 pandemic.

17 (3) CREDITOR.—The term “creditor” means—

18 (A) any person who offers or extends cred-
19 it creating a debt or to whom a debt is owed
20 or other obligation for payment;

21 (B) any lessor of real or personal property;

22 or

23 (C) any provider of utility services.

24 (4) DEBT.—The term “debt”—

1 (A) means any obligation or alleged obliga-
2 tion that is or during the COVID emergency
3 becomes past due—

4 (i) for which the original agreement,
5 or if there is no agreement, the original ob-
6 ligation to pay was created before the
7 COVID emergency, whether or not such
8 obligation has been reduced to judgment;
9 and

10 (ii) that arises out of a transaction
11 with a consumer; and

12 (B) does not include a federally related
13 mortgage loan.

14 (5) DEBT COLLECTOR.—The term “debt col-
15 lector” means a creditor, and any person or entity
16 that engages in the collection of debt, including the
17 Federal Government and a State government, irre-
18 spective of whether the debt is allegedly owed to or
19 assigned to that person or to the entity.

20 (6) FEDERALLY RELATED MORTGAGE LOAN.—
21 The term “federally related mortgage loan” has the
22 meaning given that term under section 3 of the Real
23 Estate Settlement Procedures Act of 1974 (12
24 U.S.C. 2602).

1 **SEC. 104. EMERGENCY RENTAL ASSISTANCE.**

2 (a) AUTHORIZATION OF APPROPRIATIONS.—There is
3 authorized to be appropriated for grants under the Emer-
4 gency Solutions Grants program under subtitle B of title
5 IV of the McKinney-Vento Homeless Assistance Act (42
6 U.S.C. 11371 et seq.) \$100,000,000,000 for grants under
7 such subtitle only for providing rental assistance in ac-
8 cordance with section 415(a)(4) of such Act (42 U.S.C.
9 11374(a)(4)) and this section to respond to needs arising
10 from the emergency declared on March 13, 2020, by the
11 President under the Robert T. Stafford Disaster Relief
12 and Emergency Assistance Act (42 U.S.C. 4121 et seq.)
13 relating to the Coronavirus Disease 2019 (COVID–19)
14 pandemic.

15 (b) INCOME TARGETING.—For purposes of assistance
16 made available with amounts made available pursuant to
17 subsection (a)—

18 (1) section 401(1)(A) of the McKinney-Vento
19 Homeless Assistance Act (42 U.S.C. 11360(1)(A))
20 shall be applied by substituting “80 percent” for
21 “30 percent”; and

22 (2) each grantee of such amounts shall use not
23 less than 50 percent of the amounts received only
24 for providing assistance for persons or families expe-
25 riencing homelessness or at risk of homelessness,
26 who have incomes not exceeding 50 percent of the

1 median income for the relevant geographic area; ex-
2 cept that the Secretary may waive the requirement
3 under this paragraph if the grantee demonstrates to
4 the satisfaction of the Secretary that the population
5 in the geographic area served by the grantee having
6 such incomes is sufficiently being served with respect
7 to activities eligible for funding with such amounts.

8 (c) DEFINITION OF AT RISK OF HOMELESSNESS.—

9 For purposes of assistance made available with amounts
10 made available pursuant to subsection (a), section 401(1)
11 of the McKinney-Vento Homeless Assistance Act shall be
12 applied, during the period that begins on the date of the
13 enactment of this Act and ends upon the expiration of the
14 6-month period that begins upon the termination by the
15 Federal Emergency Management Agency of the emergency
16 declared on March 13, 2020, by the President under the
17 Robert T. Stafford Disaster Relief and Emergency Assist-
18 ance Act (42 U.S.C. 4121 et seq.) relating to the
19 Coronavirus Disease 2019 (COVID–19) pandemic, as if
20 subparagraph (C) were repealed.

21 (d) 3-YEAR AVAILABILITY.—Each grantee of
22 amounts made available pursuant to subsection (a) shall
23 expend—

1 (1) at least 60 percent of such grant amounts
2 within 2 years of the date that such funds became
3 available to the grantee for obligation; and

4 (2) 100 percent of such grant amounts within
5 3 years of such date.

6 The Secretary may recapture any amounts not expended
7 in compliance with paragraph (1) of this subsection and
8 reallocate such amounts to grantees in compliance with
9 the formula referred to in subsection (h)(1)(A) of this sec-
10 tion.

11 (e) RENT RESTRICTIONS.—Paragraph (1) of section
12 576.106(d) of the Secretary’s regulations (24 C.F.R.
13 576.106(d)(1)) shall be applied, with respect to rental as-
14 sistance made available with amounts made available pur-
15 suant to subsection (a), by substituting “120 percent of
16 the Fair Market Rent” for “the Fair Market Rent”.

17 (f) SUBLEASES.—Notwithstanding the second sen-
18 tence of subsection (g) of section 576.106 of the Sec-
19 retary’s regulations (24 C.F.R. 576.106(g)), a program
20 participant may sublet, with rental assistance made avail-
21 able with amounts made available pursuant to subsection
22 (a) of this section, a dwelling unit from a renter of the
23 dwelling unit if there is a legally binding, written lease
24 agreement for such sublease.

1 (g) HOUSING RELOCATION OR STABILIZATION AC-
2 TIVITIES.—A grantee of amounts made available pursuant
3 to subsection (a) may expend up to 20 percent of its allo-
4 cation for activities under section 415(a)(5) of the McKin-
5 ney-Vento Homeless Assistance Act (42 U.S.C.
6 11374(a)(5)).

7 (h) ALLOCATION OF ASSISTANCE.—

8 (1) IN GENERAL.—In allocating amounts made
9 available pursuant to subsection (a), the Secretary of
10 Housing and Urban Development shall—

11 (A) not later than 30 days after the date
12 of the enactment of this Act, allocate any such
13 amounts that do not exceed \$50,000,000,000
14 under the formula specified in subsections (a),
15 (b), and (e) of section 414 of the McKinney-
16 Vento Homeless Assistance Act (42 U.S.C.
17 11373) to, and notify, each State, metropolitan
18 city, and urban county that is to receive a di-
19 rect grant of such amounts; and

20 (B) not later than 120 days after the date
21 of the enactment of this Act, allocate any re-
22 maining amounts to eligible grantees by a for-
23 mula to be developed by the Secretary of Hous-
24 ing and Urban Development that takes into
25 consideration the formula referred to in sub-

1 paragraph (A) of this paragraph, and the need
2 for emergency rental assistance under this sec-
3 tion, including severe housing cost burden
4 among extremely low- and very low-income
5 renters and disruptions in housing and eco-
6 nomic conditions, including unemployment.

7 (2) ALLOCATIONS TO STATES.—A State recipi-
8 ent of an allocation under this section may elect to
9 directly administer up to 50 percent of its allocation
10 to carry out activities eligible under this section.

11 (3) ELECTION NOT TO ADMINISTER.—If a
12 grantee elects not to receive funds under this sec-
13 tion, such funds shall be allocated to the State re-
14 cipient in which the grantee is located.

15 (i) INAPPLICABILITY OF MATCHING REQUIRE-
16 MENT.—Subsection (a) of section 416 of the McKinney-
17 Vento Homeless Assistance Act (42 U.S.C. 11375(a))
18 shall not apply to any amounts made available pursuant
19 to subsection (a) of this section.

20 (j) PROHIBITION ON PREREQUISITES.—None of the
21 funds authorized under this section may be used to require
22 people experiencing homelessness to receive treatment or
23 perform any other prerequisite activities as a condition for
24 receiving shelter, housing, or other services.

25 (k) PUBLIC HEARINGS.—

1 (1) INAPPLICABILITY OF IN-PERSON HEARING
2 REQUIREMENTS.—A grantee may not be required to
3 hold in-person public hearings in connection with its
4 citizen participation plan, but shall provide citizens
5 with notice and a reasonable opportunity to com-
6 ment of not less than 15 days. Following the period
7 that begins upon the date of the enactment of this
8 Act and ends upon the date of the termination by
9 the Federal Emergency Management Agency of the
10 emergency declared on March 13, 2020, by the
11 President under the Robert T. Stafford Disaster Re-
12 lief and Emergency Assistance Act (42 U.S.C. 4121
13 et seq.) relating to the Coronavirus Disease 2019
14 (COVID–19) pandemic, and after the period de-
15 scribed in paragraph (2), the Secretary shall direct
16 grantees to resume pre-crisis public hearing require-
17 ments.

18 (2) VIRTUAL PUBLIC HEARINGS.—During the
19 period that national or local health authorities rec-
20 ommend social distancing and limiting public gath-
21 erings for public health reasons, a grantee may ful-
22 fill applicable public hearing requirements for all
23 grants from funds made available pursuant to this
24 section by carrying out virtual public hearings. Any
25 such virtual hearings shall provide reasonable notifi-

1 cation and access for citizens in accordance with the
2 grantee’s certifications, timely responses from local
3 officials to all citizen questions and issues, and pub-
4 lic access to all questions and responses.

5 (l) ADMINISTRATION.—Of any amounts made avail-
6 able pursuant to subsection (a), not more than the lesser
7 of 0.5 percent, or \$15,000,000, may be used for staffing,
8 training, technical assistance, technology, monitoring, re-
9 search, and evaluation activities necessary to carry out the
10 program carried out under this section, and such amounts
11 shall remain available until September 30, 2024.

12 **SEC. 105. EMERGENCY HOMELESS ASSISTANCE.**

13 (a) AUTHORIZATION OF APPROPRIATIONS.—There is
14 authorized to be appropriated under the Emergency Solu-
15 tions Grants program under subtitle B of title IV of the
16 McKinney-Vento Homeless Assistance Act (42 U.S.C.
17 11371 et seq.) \$15,500,000,000 for grants under such
18 subtitle in accordance with this section to respond to needs
19 arising from the public health emergency relating to
20 Coronavirus Disease 2019 (COVID–19).

21 (b) FORMULA.—Notwithstanding sections 413 and
22 414 of the McKinney-Vento Homeless Assistance Act (42
23 U.S.C. 11372, 11373), the Secretary of Housing and
24 Urban Development (in this Act referred to as the “Sec-
25 retary”) shall allocate amounts made available pursuant

1 to subsection (a) in accordance with a formula to be estab-
2 lished by the Secretary that takes into consideration the
3 following factors:

4 (1) Risk of transmission of coronavirus in a ju-
5 risdiction.

6 (2) Whether a jurisdiction has a high number
7 or rate of sheltered and unsheltered homeless indi-
8 viduals and families.

9 (3) Economic and housing market conditions in
10 a jurisdiction.

11 (c) ELIGIBLE ACTIVITIES.—In addition to eligible ac-
12 tivities under section 415(a) of the McKinney-Vento
13 Homeless Assistance Act (42 U.S.C. 11374(a), amounts
14 made available pursuant to subsection (a) may also be
15 used for costs of the following activities:

16 (1) Providing training on infectious disease pre-
17 vention and mitigation.

18 (2) Providing hazard pay, including for time
19 worked before the effectiveness of this clause, for
20 staff working directly to prevent and mitigate the
21 spread of coronavirus or COVID–19 among people
22 experiencing or at risk of homelessness.

23 (3) Reimbursement of costs for eligible activi-
24 ties (including activities described in this paragraph)
25 relating to preventing, preparing for, or responding

1 to the coronavirus or COVID–19 that were accrued
2 before the date of the enactment of this Act.

3 Use of such amounts for activities described in this para-
4 graph shall not be considered use for administrative pur-
5 poses for purposes of section 418 of the McKinney-Vento
6 Homeless Assistance Act (42 U.S.C. 11377).

7 (d) INAPPLICABILITY OF PROCUREMENT STAND-
8 ARDS.—To the extent amounts made available pursuant
9 to subsection (a) are used to procure goods and services
10 relating to activities to prevent, prepare for, or respond
11 to the coronavirus or COVID–19, the standards and re-
12 quirements regarding procurement that are otherwise ap-
13 plicable shall not apply.

14 (e) INAPPLICABILITY OF HABITABILITY AND ENVI-
15 RONMENTAL REVIEW STANDARDS.—Any Federal stand-
16 ards and requirements regarding habitability and environ-
17 mental review shall not apply with respect to any emer-
18 gency shelter that is assisted with amounts made available
19 pursuant to subsection (a) and has been determined by
20 a State or local health official, in accordance with such
21 requirements as the Secretary shall establish, to be nec-
22 essary to prevent and mitigate the spread of coronavirus
23 or COVID–19, such shelters.

24 (f) INAPPLICABILITY OF CAP ON EMERGENCY SHEL-
25 TER ACTIVITIES.—Subsection (b) of section 415 of the

1 McKinney-Vento Homeless Assistance Act shall not apply
2 to any amounts made available pursuant to subsection
3 (a)(1) of this section.

4 (g) INITIAL ALLOCATION OF ASSISTANCE.—Section
5 417(b) of the McKinney-Vento Homeless Assistance Act
6 (42 U.S.C. 11376(b)) shall be applied with respect to
7 amounts made available pursuant to subsection (a) by
8 substituting “30-day” for “60-day”.

9 (h) WAIVERS AND ALTERNATIVE REQUIREMENTS.—

10 (1) AUTHORITY.—In administering amounts
11 made available pursuant to subsection (a), the Sec-
12 retary may waive, or specify alternative require-
13 ments for, any provision of any statute or regulation
14 (except for any requirements related to fair housing,
15 nondiscrimination, labor standards, and the environ-
16 ment) that the Secretary administers in connection
17 with the obligation or use by the recipient of such
18 amounts, if the Secretary finds that good cause ex-
19 ists for the waiver or alternative requirement and
20 such waiver or alternative requirement is consistent
21 with the purposes described in this subsection.

22 (2) EFFECTIVENESS; APPLICABILITY.—Any
23 such waivers shall be deemed to be effective as of
24 the date a State or unit of local government began
25 preparing for coronavirus and shall apply to the use

1 of amounts made available pursuant to subsection
2 (a) and amounts provided in prior appropriation
3 Acts for fiscal year 2020 under the heading “De-
4 partment of Housing and Urban Development—
5 Community Planning and Development—Communi-
6 ty Development Fund” and used by recipients for
7 the purposes described in this subsection.

8 (3) NOTIFICATION.—The Secretary shall notify
9 the public through the Federal Register or other ap-
10 propriate means 5 days before the effective date of
11 any such waiver or alternative requirement, and any
12 such public notice may be provided on the Internet
13 at the appropriate Government web site or through
14 other electronic media, as determined by the Sec-
15 retary.

16 (4) EXEMPTION.—The use of amounts made
17 available pursuant to subsection (a) shall not be sub-
18 ject to the consultation, citizen participation, or
19 match requirements that otherwise apply to the
20 Emergency Solutions Grants program, except that a
21 recipient shall publish how it has and will utilize its
22 allocation at a minimum on the Internet at the ap-
23 propriate Government web site or through other
24 electronic media.

1 (i) INAPPLICABILITY OF MATCHING REQUIRE-
2 MENT.—Subsection (a) of section 416 of the McKinney-
3 Vento Homeless Assistance Act (42 U.S.C. 11375(a))
4 shall not apply to any amounts made available pursuant
5 to subsection (a) of this section.

6 (j) PROHIBITION ON PREREQUISITES.—None of the
7 funds authorized under this section may be used to require
8 people experiencing homelessness to receive treatment or
9 perform any other prerequisite activities as a condition for
10 receiving shelter, housing, or other services.

11 **SEC. 106. PARTICIPATION OF INDIAN TRIBES AND TRIB-**
12 **ALLY DESIGNATED HOUSING ENTITIES IN**
13 **CONTINUUM OF CARE PROGRAM.**

14 (a) IN GENERAL.—Title IV of the McKinney-Vento
15 Homeless Assistance Act (42 U.S.C. 11360 et seq.) is
16 amended—

17 (1) in section 401 (42 U.S.C. 11360)—

18 (A) by redesignating paragraphs (10)
19 through (33) as paragraphs (12) through (35),
20 respectively;

21 (B) by redesignating paragraphs (8) and
22 (9) as paragraphs (9) and (10), respectively;

23 (C) by inserting after paragraph (7) the
24 following:

1 “(8) FORMULA AREA.—The term ‘formula area’
2 has the meaning given the term in section 1000.302
3 of title 24, Code of Federal Regulations, or any suc-
4 cessor regulation.”;

5 (D) in paragraph (9), as so redesignated,
6 by inserting “a formula area,” after “non-
7 entitlement area,”; and

8 (E) by inserting after paragraph (10), as
9 so redesignated, the following:

10 “(11) INDIAN TRIBE.—The term ‘Indian Tribe’
11 has the meaning given the term ‘Indian tribe’ in sec-
12 tion 4 of the Native American Housing Assistance
13 and Self-Determination Act of 1996 (25 U.S.C.
14 4103).”; and

15 (2) in subtitle C (42 U.S.C. 11381 et seq.), by
16 adding at the end the following:

17 **“SEC. 435. PARTICIPATION OF INDIAN TRIBES AND TRIB-**
18 **ALLY DESIGNATED HOUSING ENTITIES.**

19 “Notwithstanding any other provision of this title, for
20 purposes of this subtitle, an Indian Tribe or tribally des-
21 ignated housing entity (as defined in section 4 of the Na-
22 tive American Housing Assistance and Self-Determination
23 Act of 1996 (25 U.S.C. 4103)) may—

24 “(1) be a collaborative applicant or eligible enti-
25 ty; or

1 “(2) receive grant amounts from another entity
2 that receives a grant directly from the Secretary,
3 and use the amounts in accordance with this sub-
4 title.”.

5 (b) TECHNICAL AND CONFORMING AMENDMENT.—
6 The table of contents in section 101(b) of the McKinney-
7 Vento Homeless Assistance Act (Public Law 100–77; 101
8 Stat. 482) is amended by inserting after the item relating
9 to section 434 the following:

 “Sec. 435. Participation of Indian Tribes and tribally designated housing enti-
 ties.”.

10 **SEC. 107. HOUSING ASSISTANCE FUND.**

11 (a) DEFINITIONS.—In this section:

12 (1) SECRETARY.—The term “Secretary” means
13 the Secretary of the Treasury.

14 (2) STATE.—The term “State” means any
15 State of the United States, the District of Columbia,
16 any territory of the United States, Puerto Rico,
17 Guam, American Samoa, the Virgin Islands, and the
18 Northern Mariana Islands.

19 (b) ESTABLISHMENT OF FUND.—There is estab-
20 lished at the Department of the Treasury a Housing As-
21 sistance Fund to provide such funds as are allocated in
22 subsection (f) to State housing finance agencies for the
23 purpose of preventing homeowner mortgage defaults, fore-

1 closures, and displacements of individuals and families ex-
2 periencing financial hardship after January 21, 2020.

3 (c) ALLOCATION OF FUNDS.—

4 (1) IN GENERAL.—The Secretary of the Treas-
5 ury shall establish such criteria as are necessary to
6 allocate the funds available within the Housing As-
7 sistance Fund to each State. The Secretary shall al-
8 locate such funds among all States taking into con-
9 sideration the number of unemployment claims with-
10 in a State relative to the nationwide number of un-
11 employment claims.

12 (2) SMALL STATE MINIMUM.—Each State shall
13 receive no less than \$125,000,000 for the purposes
14 established in subsection (b).

15 (d) DISBURSEMENT OF FUNDS.—

16 (1) INITIAL DISBURSEMENT.—The Secretary
17 shall disburse to the State housing finance agencies
18 not less than 1/2 of the amount made available pur-
19 suant to this section, and in accordance with the al-
20 locations established under subsection (c), not later
21 than 120 days after the date of enactment of this
22 Act. The Secretary or designee shall enter into a
23 contract with each State housing finance agency,
24 which may be amended from time to time, estab-

1 lishing the terms of the use of such funds prior to
2 the disbursement of such funds.

3 (2) SECOND DISBURSEMENT.—The Secretary
4 shall disburse all funds made available pursuant to
5 this section, and in accordance with the allocations
6 established under subsection (c), not later than 180
7 days after the date of enactment of this Act.

8 (e) PERMISSIBLE USES OF FUND.—

9 (1) IN GENERAL.—Funds made available to
10 State housing finance agencies pursuant to this sec-
11 tion may be used for the purposes established under
12 subsection (b), which may include—

13 (A) mortgage payment assistance;

14 (B) financial assistance to allow a bor-
15 rower to reinstate their mortgage following a
16 period of forbearance;

17 (C) principal reduction;

18 (D) utility payment assistance, including
19 electric, gas, and water payment assistance;

20 (E) any program established under the
21 Housing Finance Agency Innovation Fund for
22 the Hardest Hit Housing Markets;

23 (F) reimbursement of funds expended by a
24 State or local government during the period be-
25 ginning on January 21, 2020, and ending on

1 the date that the first funds are disbursed by
2 the State under the Housing Assistance Fund,
3 for the purpose of providing housing or utility
4 assistance to individuals or otherwise providing
5 funds to prevent foreclosure or eviction of a
6 homeowner or prevent mortgage delinquency or
7 loss of housing or critical utilities as a response
8 to the coronavirus disease 2019 (COVID–19)
9 pandemic; and

10 (G) any other assistance to prevent evic-
11 tion, mortgage delinquency or default, fore-
12 closure, or the loss of essential utility services.

13 (2) ADMINISTRATIVE EXPENSES.—Not greater
14 than 10 percent of the amount allocated to a State
15 pursuant to subsection (c) may be used by a State
16 housing financing agency for administrative ex-
17 penses. Any amounts allocated to administrative ex-
18 penses that are no longer necessary for administra-
19 tive expenses may be used in accordance with para-
20 graph (1).

21 (f) APPROPRIATION.—There is authorized to be ap-
22 propriated for the fiscal year ending September 30, 2020,
23 to remain available until expended or transferred or cred-
24 ited under subsection (h), \$35,000,000,000 to the Hous-
25 ing Assistance Fund established under subsection (b).

1 (g) USE OF HOUSING FINANCE AGENCY INNOVATION
2 FUND FOR THE HARDEST HIT HOUSING MARKETS
3 FUNDS.—A State housing finance agency may reallocate
4 any administrative or programmatic funds it has received
5 as an allocation from the Housing Finance Agency Inno-
6 vation Fund for the Hardest Hit Housing Markets created
7 pursuant to section 101(a) of the Emergency Economic
8 Stabilization Act of 2008 (12 U.S.C. 5211(a)) that have
9 not been otherwise allocated or disbursed as of the date
10 of enactment of this Act to supplement any administrative
11 or programmatic funds received from the Housing Assist-
12 ance Fund. Such reallocated funds shall not be considered
13 when allocating resources from the Housing Assistance
14 Fund using the process established under subsection (c)
15 and shall remain available for the uses permitted and
16 under the terms and conditions established by the contract
17 with Secretary created pursuant to subsection (d)(1) and
18 the terms of subsection (h).

19 (h) RESCISSION OF FUNDS.—Any funds that have
20 not been allocated by a State housing finance agency to
21 provide assistance as described under subsection (e) by
22 December 31, 2030, shall be reallocated by the Secretary
23 in the following manner:

24 (1) 65 percent shall be transferred or credited
25 to the Housing Trust Fund established under sec-

1 tion 1338 of the Federal Housing Enterprises Fi-
2 nancial Safety and Soundness Act of 1992 (12
3 U.S.C. 4568); and

4 (2) 35 percent shall be transferred or credited
5 to the Capital Magnet Fund under section 1339 of
6 the Federal Housing Enterprises Financial Safety
7 and Soundness Act of 1992 (12 U.S.C. 4569).

8 (i) REPORTING REQUIREMENTS.—The Secretary
9 shall provide public reports not less frequently than quar-
10 terly regarding the use of funds provided by the Housing
11 Assistance Funds. Such reports shall include the following
12 data by State and by program within each State, both for
13 the past quarter and throughout the life of the program—

14 (1) the amount of funds allocated;

15 (2) the amount of funds disbursed;

16 (3) the number of households and individuals
17 assisted;

18 (4) the acceptance rate of applicants;

19 (5) the average amount of assistance provided
20 per household receiving assistance;

21 (6) the average length of assistance provided
22 per household receiving assistance;

23 (7) the income ranges of households for each
24 household receiving assistance; and

1 (8) the outcome 12 months after the household
2 has received assistance.

3 **SEC. 108. MORTGAGE FORBEARANCE.**

4 (a) FINDINGS.—

5 (1) FINDINGS.—Congress finds that—

6 (A) the collection of debts involves the use
7 of the mails and wires and other instrumental-
8 ities of interstate commerce;

9 (B) at times of major disaster or emer-
10 gency, the income of consumers is often im-
11 paired and their necessary daily expenses often
12 increase;

13 (C) temporary forbearance benefits not
14 only consumer and small business debtors, but
15 also other creditors by avoiding downward col-
16 lateral price spirals triggered by an increase in
17 foreclosure activity;

18 (D) without forbearance, many consumers
19 and small businesses are unlikely to be able to
20 pay their obligations according to their original
21 terms and are likely to default on obligations or
22 file for bankruptcy, resulting in reduced recov-
23 eries for creditors, and in the case of bank-
24 ruptcy, no recovery of unaccrued interest;

1 (E) with forbearance, creditors are likely
2 to realize greater long-term value because con-
3 sumers and small businesses will be more likely
4 to be able to repay their obligations after the
5 major disaster or emergency has subsided;

6 (F) the legislative and administrative re-
7 sponse to major disasters and emergencies may
8 consist of multiple components divided among
9 different statutes and programs; and

10 (G) when evaluating whether property has
11 been taken from a person without just com-
12 pensation, a holistic evaluation of the burdens
13 and benefits of all legislative and administrative
14 responses, including indirect benefits from mac-
15 roeconomic stabilization, is appropriate.

16 (2) FURTHER FINDINGS REGARDING MORTGAGE
17 FORBEARANCE.—Congress further finds that—

18 (A) ensuring that consumers are able to
19 remain in their residences reduces the disrup-
20 tions and economic harm caused by such disas-
21 ters and emergencies by ensuring that con-
22 sumers are able to continue their existing em-
23 ployment, education, childcare, and healthcare
24 arrangements, which are often geographically-
25 based;

1 (B) temporary forbearance on residential
2 mortgages is therefore critical to fostering eco-
3 nomic recovery and stability in the wake of
4 major disasters or emergencies;

5 (C) temporary mortgage forbearance dur-
6 ing a declared disaster benefits not only mort-
7 gators, but also mortgagees because mortga-
8 gors' ability to pay is likely to be restored after
9 a disaster or emergency subsides, so forbear-
10 ance may increase mortgagors' total recovery.
11 Without forbearance, mortgagors are likely to
12 default or file for bankruptcy, resulting in sig-
13 nificant losses for mortgagees; and

14 (D) temporary mortgage forbearance dur-
15 ing a declared disaster also benefits the mortga-
16 gees of other properties because housing prices
17 are geographically and serially correlated so an
18 increase in foreclosures can drive down the
19 value of collateral for all mortgage lenders, fur-
20 ther destabilizing the economy.

21 (3) FURTHER FINDINGS REGARDING MORTGAGE
22 SERVICERS.—Congress further finds that—

23 (A) mortgage servicers are often contrac-
24 tually obligated to advance scheduled mortgage
25 payments to securitization investors, irrespec-

1 tive of whether the servicer collects the payment
2 from the mortgagor;

3 (B) mortgage servicers are often thinly
4 capitalized and with limited capacity for engag-
5 ing in large scale advancing of payments to
6 securitization investors;

7 (C) securitization investors have long been
8 aware of servicers' thin capitalization;

9 (D) in the wake of the 2008 financial cri-
10 sis, several servicers had difficulty obtaining
11 sufficiently liquidity to make advances;

12 (E) mortgage servicing is a heavily regu-
13 lated industry;

14 (F) in response to the 2008 financial cri-
15 sis, Congress created a safe harbor for mort-
16 gage servicers that undertook loan modifica-
17 tions;

18 (G) in response to the 2008 financial cri-
19 sis, the Home Affordable Modification Program
20 paid mortgage servicers to undertake loan
21 modifications;

22 (H) as part of the 2012 joint State-Fed-
23 eral National Mortgage Settlement, mortgage
24 servicers committed to undertaking loan modi-
25 fications; and

1 (I) investors in mortgage securitizations
2 are or should be aware of servicers' thin cap-
3 italization, liquidity constraints, the extent and
4 history of servicing regulation and therefore do
5 not have a reasonable expectation that the
6 terms of servicing contracts will be enforceable
7 at times of national financial crisis.

8 (4) DETERMINATION.—It is the sense of the
9 Congress that, on the basis of the findings described
10 under paragraphs (1), (2), and (3), the Congress de-
11 termines that the provisions of this Act are nec-
12 essary and proper for the purpose of carrying into
13 execution the powers of the Congress to regulate
14 commerce among the several States and to establish
15 uniform bankruptcy laws.

16 (b) PROHIBITION ON FORECLOSURES AND REPOS-
17 SESSIONS DURING THE COVID-19 EMERGENCY.—

18 (1) PROHIBITION ON FORECLOSURES.—The
19 Real Estate Settlement Procedures Act of 1974 (12
20 U.S.C. 2601 et seq.) is amended—

21 (A) in section 3 (12 U.S.C. 2602)—

22 (i) in paragraph (8), by striking
23 “and” at the end;

1 (ii) in paragraph (9), by striking the
2 period at the end and inserting “; and”;
3 and

4 (iii) by adding at the end the fol-
5 lowing:

6 “(10) the term ‘COVID–19 emergency’ means
7 the period that begins upon the date of the enact-
8 ment of this Act and ends on the date of the termi-
9 nation by the Federal Emergency Management
10 Agency of the emergency declared on March 13,
11 2020, by the President under the Robert T. Stafford
12 Disaster Relief and Emergency Assistance Act (42
13 U.S.C. 4121 et seq.) relating to the Coronavirus
14 Disease 2019 (COVID–19) pandemic.”; and

15 (B) in section 6(k)(1) (12 U.S.C.
16 2605(k)(1))—

17 (i) in subparagraph (D), by striking
18 “or” at the end;

19 (ii) by redesignating subparagraph
20 (E) as subparagraph (G); and

21 (iii) by inserting after subparagraph
22 (D) the following:

23 “(E) commence or continue any judicial
24 foreclosure action or non-judicial foreclosure
25 process or any action to evict a consumer fol-

1 lowing a foreclosure during the COVID–19
2 emergency or the 180-day period following such
3 emergency (except that such prohibition shall
4 not apply to a mortgage secured by a dwelling
5 that the servicer has determined after exer-
6 cising reasonable diligence is vacant or aban-
7 doned);

8 “(F) fail to toll the time in a foreclosure
9 process on a property during the COVID–19
10 emergency or the 180-day period following such
11 emergency (except that such prohibition shall
12 not apply to a mortgage secured by a dwelling
13 that the servicer has determined after exer-
14 cising reasonable diligence is vacant or aban-
15 doned); or”.

16 (2) REPOSSESSION PROHIBITION.—During the
17 COVID–19 emergency and for the 180-day period
18 following such emergency, a servicer of a consumer
19 loan secured by a manufactured home or a motor ve-
20 hicle may not repossess such home or vehicle.

21 (c) FORBEARANCE OF RESIDENTIAL MORTGAGE
22 LOAN PAYMENTS FOR SINGLE FAMILY PROPERTIES (1–
23 4 UNITS).—Section 6 of the Real Estate Settlement Pro-
24 cedures Act of 1974 (12 U.S.C. 2605) is amended by add-
25 ing at the end the following:

1 “(n) FORBEARANCE DURING THE COVID–19 EMER-
2 GENCY.—

3 “(1) CONSUMER RIGHT TO REQUEST A FOR-
4 BEARANCE.—

5 “(A) REQUEST FOR FORBEARANCE.—A
6 borrower experiencing a financial hardship dur-
7 ing the COVID–19 emergency may request for-
8 bearance from any mortgage obligation, regard-
9 less of delinquency status, by submitting a re-
10 quest to the borrower’s servicer, either orally or
11 in writing, affirming that the borrower is expe-
12 riencing hardship during the COVID–19 emer-
13 gency. A borrow shall not be required to provide
14 any additional documentation to receive such
15 forbearance.

16 “(B) LENGTH OF FORBEARANCE; EXTEN-
17 SION.—A forbearance requested pursuant to
18 subparagraph (A) shall be provided for a period
19 of 180 days, and may be extended upon request
20 of the borrower for an additional 180 days.

21 “(C) TREATMENT OF TENANTS.—A bor-
22 rower receiving a forbearance under this sub-
23 section with respect to a mortgage secured by
24 a dwelling that has tenants, whether or not the
25 borrower also lives in the dwelling, shall provide

1 the tenants with rent relief for a period not less
2 than the period covered by the forbearance.

3 “(2) AUTOMATIC FORBEARANCE FOR DELIN-
4 QUENT BORROWERS.—

5 “(A) IN GENERAL.—Notwithstanding any
6 other law governing forbearance relief, during
7 the COVID–19 emergency, any borrower who is
8 or becomes 60 days or more delinquent on a
9 mortgage obligation shall automatically be
10 granted a 180-day forbearance, which may be
11 extended upon request of the borrower for an
12 additional 180 days. Such a borrower may elect
13 to continue making regular payments by noti-
14 fying the servicer of the mortgage obligation of
15 such election.

16 “(B) NOTICE TO BORROWER.—The
17 servicer of a mortgage obligation placed in for-
18 bearance pursuant to subparagraph (A) shall
19 provide the borrower written notification of the
20 forbearance and its duration as well as informa-
21 tion about available loss mitigation options and
22 the right to end the forbearance and resume
23 making regular payments.

24 “(C) TREATMENT OF PAYMENTS DURING
25 FORBEARANCE.—Any payments made by the

1 borrower during the forbearance period shall be
2 credited to the borrower’s account in accord-
3 ance with section 129F of the Truth in Lending
4 Act (15 U.S.C. 1639f) or as the borrower may
5 otherwise instruct that is consistent with the
6 terms of the mortgage loan contract.

7 “(3) REQUIREMENTS FOR SERVICERS.—

8 “(A) NOTIFICATION.—

9 “(i) IN GENERAL.—Each servicer of a
10 federally related mortgage loan shall notify
11 the borrower of their right to request for-
12 bearance under paragraph (1)—

13 “(I) not later than 14 days after
14 the date of enactment of this sub-
15 section; and

16 “(II) until the end of COVID–19
17 emergency—

18 “(aa) on each periodic state-
19 ment provided to the borrower;
20 and

21 “(bb) in any oral or written
22 communication by the servicer
23 with or to the borrower.

24 “(ii) MANNER OF NOTIFICATION.—

1 “(I) WRITTEN NOTIFICATION.—
2 Any written notification required
3 under this section—

4 “(aa) shall be provided—

5 “(AA) in English and
6 Spanish and in any addi-
7 tional languages in which
8 the servicer communicates,
9 including the language in
10 which the loan was nego-
11 tiated, to the extent known
12 by the servicer; and

13 “(BB) at least as clear-
14 ly and conspicuously as the
15 most clear and conspicuous
16 disclosure on the document;

17 “(bb) shall include the noti-
18 fication of the availability of lan-
19 guage assistance and housing
20 counseling produced by the Fed-
21 eral Housing Finance Agency
22 under subsection (o); and

23 “(cc) may be provided by
24 first-class mail or electronically,
25 if the borrower has otherwise

1 consented to electronic commu-
2 nication with the servicer and has
3 not revoked such consent.

4 “(II) ORAL NOTIFICATION.—Any
5 oral notification required under clause
6 (i) shall be provided in the language
7 the servicer otherwise uses to commu-
8 nicate with the borrower.

9 “(III) WRITTEN TRANSLATIONS.—In providing written notifi-
10 cations in languages other than
11 English under subclause (I), a
12 servicer may rely on written trans-
13 lations developed by the Federal
14 Housing Finance Agency or the Bu-
15 reau.

16
17 “(B) OTHER REQUIREMENTS.—

18 “(i) FORBEARANCE REQUIRED.—
19 Upon receiving a request for forbearance
20 from a consumer under paragraph (1) or
21 placing a borrower in automatic forbear-
22 ance under paragraph (2), a servicer shall
23 provide the forbearance for not less than
24 180 days, and an additional 180 days at
25 the request of the borrower, provided that

1 the borrower will have the option to dis-
2 continue the forbearance at any time.

3 “(ii) PROHIBITION ON FEES, PEN-
4 ALTIES, AND INTEREST.—During the pe-
5 riod of a forbearance under this sub-
6 section, no fees, penalties or additional in-
7 terest beyond the amounts scheduled or
8 calculated as if the borrower made all con-
9 tractual payments on time and in full
10 under the terms of the mortgage contract
11 in effect at the time the borrower enters
12 into the forbearance shall accrue.

13 “(iii) TREATMENT OF ESCROW PAY-
14 MENTS.—If a borrower in forbearance
15 under this subsection is required to make
16 payments to an escrow account, the
17 servicer shall pay or advance the escrow
18 disbursements in a timely manner (defined
19 as on or before the deadline to avoid a
20 penalty), regardless of the status of the
21 borrower’s payments. The servicer may col-
22 lect any resulting escrow shortage or defi-
23 ciency from the borrower after the forbear-
24 ance period ends, in a lump sum payment,

1 spread over 60 months, or capitalized into
2 the loan, at the borrower's election.”.

3 (d) NOTIFICATION OF LANGUAGE ASSISTANCE AND
4 HOUSING COUNSELING.—Section 6 of the Real Estate
5 Settlement Procedures Act of 1974 (12 U.S.C. 2605), as
6 amended by subsection (c), is further amended by adding
7 at the end the following:

8 “(o) NOTIFICATION OF LANGUAGE ASSISTANCE AND
9 HOUSING COUNSELING.—

10 “(1) IN GENERAL.—The Federal Housing Fi-
11 nance Agency shall, within 30 days of the date of
12 enactment of this Act, make available a document
13 providing notice of the availability of language as-
14 sistance and housing counseling in substantially the
15 same form, and in at least the same languages, as
16 the existing Language Translation Disclosure.

17 “(2) MINIMUM REQUIREMENT.—The document
18 described under subsection (a) shall include the no-
19 tice in at least all the languages for which Federal
20 Housing Finance Agency currently has translations
21 on its existing Language Translation Disclosure
22 available.

23 “(3) PROVISION TO SERVICERS.—The Federal
24 Housing Finance Agency shall make this document

1 available to servicers to fulfill their requirements
2 under subsection (n).”.

3 (e) UNITED STATES DEPARTMENT OF AGRICULTURE
4 DIRECT LOAN PROGRAM.—Section 505 of the Housing
5 Act of 1949 (42 U.S.C. 1475) is amended—

6 (1) by redesignating subsection (b) as sub-
7 section (c); and

8 (2) by inserting after subsection (a) the fol-
9 lowing:

10 “(b) LOAN MODIFICATION.—

11 “(1) IN GENERAL.—The Secretary shall imple-
12 ment a loan modification program to modify the
13 terms of outstanding loans for borrowers who face
14 financial hardship.

15 “(2) AFFORDABLE PAYMENTS.—The Sec-
16 retary’s loan modification program under paragraph
17 (1) shall be designed so as to provide affordable pay-
18 ments for borrowers. In defining ‘affordable pay-
19 ments’ the Secretary shall consult definitions of af-
20 fordability promulgated by the Federal Housing Fi-
21 nance Authority, the Department of Housing and
22 Urban Development, and the Bureau of Consumer
23 Financial Protection.

24 “(3) ADDITIONAL PROGRAM REQUIREMENTS.—
25 The Secretary’s loan modification program under

1 paragraph (1) shall allow for measures including ex-
2 tension of the remaining loan term to up to 480
3 months and a reduction in interest rate to the mar-
4 ket interest rate as defined by regulations of the
5 Secretary. The modification program shall be avail-
6 able for borrowers in a moratorium and for bor-
7 rowers not already in a moratorium who qualify
8 under the terms established by the Secretary. The
9 Secretary may also establish reasonable additional
10 measures for providing affordable loan modifications
11 to borrowers”;

12 (3) in subsection (c), as so redesignated, by
13 adding at the end the following: “Acceleration of the
14 promissory note and initiation of foreclosure pro-
15 ceedings shall not terminate a borrower’s eligibility
16 for a moratorium, loan reamortization, special serv-
17 icing, or other foreclosure alternative.”; and

18 (4) by adding at the end the following:

19 “(d) REQUIREMENT.—The Secretary shall comply
20 with subsection (k)(1), (n), and (o) of section 6 of the
21 Real Estate Settlement Procedures Act of 1974 with re-
22 spect to any single-family loans it holds or services.”.

23 (f) FORBEARANCE OF RESIDENTIAL MORTGAGE
24 LOAN PAYMENTS FOR MULTIFAMILY PROPERTIES (5+
25 UNITS).—

1 (1) IN GENERAL.—During the COVID–19
2 emergency, a multifamily borrower experiencing a fi-
3 nancial hardship due, directly or indirectly, to the
4 COVID–19 emergency may request a forbearance
5 under the terms set forth in this section.

6 (2) REQUEST FOR RELIEF.—A multifamily bor-
7 rower may submit a request for forbearance under
8 paragraph (1) to the borrower’s servicer, either oral-
9 ly or in writing, affirming that the multifamily bor-
10 rower is experiencing hardship during the COVID–
11 19 emergency.

12 (3) FORBEARANCE PERIOD.—

13 (A) IN GENERAL.—Upon receipt of an oral
14 or written request for forbearance from a multi-
15 family borrower, a servicer shall—

16 (i) document the financial hardship;

17 (ii) provide the forbearance for not
18 less than 180 days; and

19 (iii) provide the forbearance for an ad-
20 ditional 180 days upon the request of the
21 borrower at least 30 days prior to the end
22 of the forbearance period described under
23 subparagraph (A).

1 (B) RIGHT TO DISCONTINUE.—A multi-
2 family borrower shall have the option to dis-
3 continue the forbearance at any time.

4 (4) RENTER PROTECTIONS.—During the term
5 of a forbearance under this section, a multifamily
6 borrower may not—

7 (A) evict a tenant for nonpayment of rent;

8 or

9 (B) apply or accrue any fees or other pen-
10 alties on renters for nonpayment of rent.

11 (5) OBLIGATION TO BRING THE LOAN CUR-
12 RENT.—A multifamily borrower shall bring a loan
13 placed in forbearance under this section current
14 within the earlier of—

15 (A) 12 months after the conclusion of the
16 forbearance period; or

17 (B) receipt of any business interruption in-
18 surance proceeds by the multifamily borrower.

19 (6) DEFINITION.—For the purposes of this sub-
20 section, the term “multifamily borrower” means a
21 borrower of a residential mortgage loan that is se-
22 cured by a lien against a property comprising five or
23 more dwelling units.

24 (g) FEDERAL RESERVE CREDIT FACILITY FOR
25 MORTGAGE SERVICERS.—

1 (1) IN GENERAL.—The Board of Governors of
2 the Federal Reserve System and the Secretary of the
3 Treasury, pursuant to the authority granted under
4 section 13(3) of the Federal Reserve Act, directly
5 (or indirectly through an intermediary, such as the
6 Federal National Mortgage Association, the Federal
7 Home Loan Mortgage Corporation, the Government
8 National Mortgage Association, an insured deposi-
9 tory institution, non-depository lending institution,
10 or a special purpose vehicle)—

11 (A) shall extend credit to mortgage
12 servicers and other obligated advancing parties
13 that in each case have liquidity needs due to the
14 COVID–19 emergency or compliance with this
15 Act with respect to mortgage loans (the “af-
16 fected mortgages”); and

17 (B) may extend further credit to mortgage
18 servicers for other liquidity needs due to the ac-
19 tual or imminent delinquency or default on
20 mortgage loans due to the COVID–19 emer-
21 gency.

22 (2) NON-COMPLIANT SERVICERS.—A mortgage
23 servicer shall not be eligible for assistance under
24 paragraph (1) if the provider is in violation of any
25 requirement under this Act, and fails to promptly

1 cure any such violation upon notice or discovery
2 thereof.

3 (3) PAYMENTS AND PURCHASES.—Credit ex-
4 tended under paragraph (1)(A) shall be in an
5 amount sufficient to—

6 (A) cover—

7 (i) the pass-through payment of prin-
8 cipal and interest to mortgage-backed se-
9 curities holders;

10 (ii) the payment of taxes and insur-
11 ance to third parties; and

12 (iii) the temporary reimbursement of
13 modification costs and fees due to servicers
14 that will be deferred until such time as a
15 forbearance period terminates, due in each
16 case on, or in respect of, such affected
17 mortgage loans or related mortgage-backed
18 securities;

19 (B) purchase affected mortgages from
20 pools of securitized mortgages

21 (4) COLLATERAL.—The credit authorized by
22 this section shall be secured by the pledgor's interest
23 in accounts receivable, loans, or related interests re-
24 sulting from the payment advances made on the af-
25 fected mortgages by the mortgage servicers.

1 (5) CREDIT SUPPORT.—The Secretary of the
2 Treasury shall provide credit support to the Board
3 of Governors of the Federal Reserve System for the
4 program required by this section.

5 (6) CONFLICT WITH OTHER LAWS.—Notwith-
6 standing any Federal or State law to the contrary,
7 the Federal National Mortgage Association, the Fed-
8 eral Home Loan Mortgage Corporation, and the
9 Government National Mortgage Association may
10 permit the pledge or grant of a security interest in
11 the pledgor’s interest in such accounts receivable or
12 loans or related interests and honor or permit the
13 enforcement of such pledge or grant in accordance
14 with its terms.

15 (7) DURATION.—The extension of credit by the
16 Board of Governors of the Federal Reserve System
17 and credit support from the Secretary of the Treas-
18 ury under this section shall be available until the
19 later of—

20 (A) 6 months after the end of the COVID–
21 19 emergency; and

22 (B) the date on which on the Board of
23 Governors of the Federal Reserve System and
24 the Secretary of the Treasury determine such
25 credit and credit support should no longer be

1 available to address the liquidity concern ad-
2 dressed by this section.

3 (8) AMENDMENTS TO NATIONAL HOUSING
4 ACT.—Section 306(g)(1) of the National Housing
5 Act (12 U.S.C. 1721(g)(1)) is amended—

6 (A) by inserting the following new sentence
7 after the fourth sentence in the paragraph: “In
8 any case in which (I) the President declares a
9 major disaster or emergency for the nation or
10 any area that in either case has been affected
11 by damage or other adverse effects of sufficient
12 severity and magnitude to warrant major dis-
13 aster assistance under the Robert T. Stafford
14 Disaster Relief and Emergency Assistance Act
15 or other Federal law, (II) upon request of an
16 Issuer of any security, the Association elects to
17 extend to the Issuer one or more of the disaster
18 assistance or emergency programs that the As-
19 sociation determines to be available to account
20 for the Issuer’s failure or anticipated failure to
21 receive from the mortgagor the full amount of
22 principal and interest due, then (III) the Asso-
23 ciation may elect not to declare the Issuer to be
24 in default because of such request for such dis-
25 aster or emergency assistance.”;

1 (B) by inserting after the word “issued” in
2 the sixth sentence, as redesignated, the fol-
3 lowing: “subject to any pledge or grant of secu-
4 rity interest of the pledgor’s interest in and to
5 any such mortgage or mortgages or any interest
6 therein and the proceeds thereon, which the As-
7 sociation may elect to approve;”; and

8 (C) by inserting after the word “issued” in
9 the seventh sentence, as redesignated, the fol-
10 lowing: “, or (D) its approval and honoring of
11 any pledge or grant of security interest of the
12 pledgor’s interest in and to any such mortgage
13 or mortgages or any interest therein and pro-
14 ceeds thereon.”.

15 (h) SAFE HARBOR.—

16 (1) IN GENERAL.—Notwithstanding any other
17 provision of law, whenever a servicer of residential
18 mortgages of residential mortgage-backed securi-
19 ties—

20 (A) grants a borrower relief under section
21 6(n) and 6(p) of the Real Estate Settlement
22 Procedures Act of 1974 with respect to a resi-
23 dential mortgage originated before April 1,
24 2020, including a mortgage held in a
25 securitization or other investment vehicle, and

1 (B) the servicer or trustee or issuer owes
2 a duty to investors or other parties regarding
3 the standard for servicing such mortgage,
4 the servicer shall be deemed to have satisfied the
5 such a duty, and the servicer shall not be liable to
6 any party who is owed such a duty and shall not be
7 subject to any injunction, stay, or other equitable re-
8 lief to such party, based upon its good faith compli-
9 ance with the provisions of 6(n) and 6(p) of the Real
10 Estate Settlement Procedures Act of 1974. Any per-
11 son, including a trustee or issuer, who cooperates
12 with a servicer when such cooperation is necessary
13 for the servicer to implement the provisions of 6(n)
14 and 6(p) of the Real Estate Settlement Procedures
15 Act of 1974 shall be protected from liability in the
16 same manner.

17 (2) STANDARD INDUSTRY PRACTICE.—Compli-
18 ance with 6(n) and 6(p) of the Real Estate Settle-
19 ment Procedures Act of 1974 during the COVID-19
20 emergency shall constitute standard industry prac-
21 tice for purposes of all Federal and State laws.

22 (3) DEFINITIONS.—As used in this sub-
23 section—

24 (A) the term “servicer” has the meaning
25 given that term under section 6(i)(2) of the

1 Real Estate Settlement Procedures Act of 1974
2 (12 U.S.C. 2605(i)(2)); and

3 (B) the term “securitization vehicle” has
4 the meaning given that term under section
5 129A(f)(3) of the Truth in Lending Act (15
6 U.S.C. 1639a(f)(3)).

7 (4) RULE OF CONSTRUCTION.—No provision of
8 paragraph (1) or (2) shall be construed as affecting
9 the liability of any servicer or person for actual
10 fraud in servicing of a loan or for the violation of
11 a State or Federal law.

12 (i) POST-PANDEMIC MORTGAGE REPAYMENT OP-
13 TIONS.—Section 6 of the Real Estate Settlement Proce-
14 dures Act of 1974 (12 U.S.C. 2605), as amended by sub-
15 section (d), is further amended by adding at the end the
16 following:

17 “(p) POST-PANDEMIC MORTGAGE REPAYMENT OP-
18 TIONS.—With respect to a federally related residential
19 mortgage loan, before the end of any forbearance provided
20 under subsection (n), servicers shall—

21 “(1) evaluate the borrower’s ability to return to
22 making regular mortgage payments;

23 “(2) if the borrower is able to return to making
24 regular mortgage payments at the end of the for-
25 bearance period—

1 “(A) modify the borrower’s loan to extend
2 the term for the same period as the length of
3 the forbearance, with all payments that were
4 not made during the forbearance distributed at
5 the same intervals as the borrower’s existing
6 payment schedule and evenly distributed across
7 those intervals, with no penalties, late fees, ad-
8 ditional interest accrued beyond the amounts
9 scheduled or calculated as if the borrower made
10 all contractual payments on time and in full
11 under the terms of the mortgage contract in ef-
12 fect at the time the borrower entered into the
13 forbearance, and with no modification fee
14 charged to the borrower; or

15 “(B) if the borrower elects to modify the
16 loan to capitalize a resulting escrow shortage or
17 deficiency, the servicer may modify the bor-
18 rower’s loan by re-amortizing the principal bal-
19 ance and extending the term of the loan suffi-
20 cient to maintain the regular mortgage pay-
21 ments; and

22 “(C) notify the borrower in writing of the
23 extension, including provision of a new payment
24 schedule and date of maturity, and that the
25 borrower shall have the election of prepaying

1 the suspended payments at any time, in a lump
2 sum or otherwise;

3 “(3) if the borrower is financially unable to re-
4 turn to making periodic mortgage payments as pro-
5 vided for in the mortgage contract at the end of the
6 COVID–19 emergency—

7 “(A) evaluate the borrower for all loan
8 modification options, without regard to whether
9 the borrower has previously requested, been of-
10 ferred, or provided a loan modification or other
11 loss mitigation option and without any require-
12 ment that the borrower come current before
13 such evaluation or as a condition of eligibility
14 for such modification, including—

15 “(i) further extending the borrower’s
16 repayment period;

17 “(ii) reducing the principal balance of
18 the loan; or

19 “(iii) other modification or loss miti-
20 gation options available to the servicer
21 under the terms of any investor require-
22 ments and existing laws and policies; and

23 “(B) if the borrower qualifies for such a
24 modification, the service shall offer a loan with
25 such terms as to provide a loan with such terms

1 as to provide an affordable payment, with no
2 penalties, late fees, additional interest beyond
3 the amounts scheduled or calculated as if the
4 borrower made all contractual payments on
5 time and in full under the terms of the mort-
6 gage contract in effect at the time the borrower
7 entered into the forbearance, and with no modi-
8 fication fees charged to the borrower; and

9 “(4) if a borrower is granted a forbearance on
10 payments that would be owed pursuant to a trial
11 loan modification plan—

12 “(A) any forbearance of payments shall
13 not be treated as missed or delinquent pay-
14 ments or otherwise negatively affect the bor-
15 rower’s ability to complete their trial plan;

16 “(B) any past due amounts as of the end
17 of the trial period, including unpaid interest,
18 real estate taxes, insurance premiums, and as-
19 sessments paid on the borrower’s behalf, will be
20 added to the mortgage loan balance, but only to
21 the extent that such charges are not fees associ-
22 ated with the granting of the forbearance, such
23 as late fees, modification fees, or unpaid inter-
24 est from the period of the forbearance beyond
25 the amounts scheduled or calculated as if the

1 borrower made all contractual payments on
2 time and in full under the terms of the mort-
3 gage contract in effect at the time the borrower
4 entered into the forbearance; and

5 “(C) if the borrower is unable to resume
6 payments on the trial modification at the end of
7 the forbearance period, re-evaluate the borrower
8 for all available loan modifications under para-
9 graph 3, without any requirement that the bor-
10 rower become current before such evaluation or
11 as a condition of eligibility for such modifica-
12 tion.”.

13 (j) CLAIMS OF AFFECTED INVESTORS AND OTHER
14 PARTIES.—Any action asserting a taking under the Fifth
15 Amendment to the Constitution of the United States as
16 a result of this subsection shall be brought not later than
17 180 days after the end of the COVID–19 emergency.

18 (k) EXTENSION OF THE GSE PATCH.—The Director
19 of the Bureau of Consumer Financial Protection shall re-
20 vise section 1026.43(e)(4)(iii)(B) of title 12, Code of Fed-
21 eral Regulations, to extend the sunset of the special rule
22 provided under such section 1026.43(e)(4) until January
23 1, 2022, or such later date as may be determined by the
24 Bureau.

25 (l) DEFINITIONS.—In this section:

1 (1) COVID–19 EMERGENCY.—The term
2 “COVID–19 emergency” means the period that be-
3 gins upon the date of the enactment of this Act and
4 ends on the date of the termination by the Federal
5 Emergency Management Agency of the emergency
6 declared on March 13, 2020, by the President under
7 the Robert T. Stafford Disaster Relief and Emer-
8 gency Assistance Act (42 U.S.C. 4121 et seq.) relat-
9 ing to the Coronavirus Disease 2019 (COVID–19)
10 pandemic.

11 (2) MANUFACTURED HOME.—The term “manu-
12 factured home” has the meaning given that term
13 under section 603 of the National Manufactured
14 Housing Construction and Safety Standards Act of
15 1974 (42 U.S.C. 5402).

16 (3) MOTOR VEHICLE.—The term “motor vehi-
17 cle” has the meaning given that term under Section
18 1029(f) of the Consumer Financial Protection Act of
19 2010 (12 U.S.C. 5519(f)).

20 (4) RESIDENTIAL MORTGAGE LOAN.—The term
21 “residential mortgage loan” means any consumer
22 credit transaction that is secured by a mortgage,
23 deed of trust, or other equivalent consensual security
24 interest on residence consisting of a single dwelling
25 unit that is occupied by the mortgagor.

1 **SEC. 109. BANKRUPTCY PROTECTIONS.**

2 (a) INCREASING THE HOMESTEAD EXEMPTION.—

3 (1) HOMESTEAD EXEMPTION.—Section 522 of
4 title 11, United States Code, is amended—

5 (A) in subsection (d)(1), by striking
6 “\$15,000” and inserting “\$100,000”; and

7 (B) by adding at the end the following:

8 “(r) Notwithstanding any other provision of applica-
9 ble nonbankruptcy law, a debtor in any State may exempt
10 from property of the estate the property described in sub-
11 section (d)(1) not to exceed the value in subsection (d)(1)
12 if the exemption for such property permitted by applicable
13 nonbankruptcy law is lower than that amount.”.

14 (b) EFFECT OF MISSED MORTGAGE PAYMENTS ON
15 DISCHARGE.—Section 1328 of title 11, United States
16 Code, is amended by adding at the end the following:

17 “(i) A debtor shall not be denied a
18 discharge under this section because, as of
19 the date of discharge, the debtor did not
20 make 6 or fewer payments directly to the
21 holder of a debt secured by real property.

22 “(j) Notwithstanding subsections (a) and (b), upon
23 the debtor’s request, the court shall grant a discharge of
24 all debts provided for in the plan that are dischargeable
25 under subsection (a) if the debtor—

1 “(1) has made payments under a confirmed
2 plan for at least 1 year; and

3 “(2) is experiencing a loss of income or increase
4 in expenses due, directly or indirectly, to the
5 coronavirus disease 2019 (COVID–19) pandemic.”.

6 (c) MODIFICATION OF CHAPTER 13 PLAN DUE TO
7 HARDSHIP CAUSED BY COVID–19 PANDEMIC.—Section
8 1329 of title 11, United States Code, is amended by add-
9 ing at end the following:

10 “(d)(1) Subject to paragraph (3), for a plan con-
11 firmed prior to the date of enactment of this subsection,
12 the plan may be modified upon the request of the debtor
13 if—

14 “(A) the debtor is experiencing or has experi-
15 enced a material financial hardship due, directly or
16 indirectly, to the coronavirus disease 2019 (COVID–
17 19) pandemic; and

18 “(B) the modification is approved after notice
19 and a hearing.

20 “(2) A modification under paragraph (1) may include
21 extending the period of time for payments on claims not
22 later than 7 years after the date on which the first pay-
23 ment under the original confirmed plan was due.

1 “(3) Sections 1322(a), 1322(b), 1323(c), and the re-
2 quirements of section 1325(a) shall apply to any modifica-
3 tion under paragraph (1).”.

4 (d) APPLICABILITY.—

5 (1) The amendments made by subsections (a)
6 and (b) shall apply to any case commenced before,
7 on, or after the date of enactment of this Act.

8 (2) The amendment made by subsection (c)
9 shall apply to any case for which a plan has been
10 confirmed under section 1325 of title 11, United
11 States Code, before the date of enactment of this
12 Act.

13 **SEC. 110. DEBT COLLECTION.**

14 (a) TEMPORARY DEBT COLLECTION MORATORIUM
15 DURING THE COVID-19 EMERGENCY PERIOD.—

16 (1) IN GENERAL.—The Fair Debt Collection
17 Practices Act (15 U.S.C. 1692 et seq.) is amended
18 by inserting after section 812 the following:

19 **“§ 812A. Temporary debt collection moratorium dur-**
20 **ing the COVID-19 emergency period**

21 “(a) DEFINITIONS.—In this section:

22 “(1) CONSUMER.—The term ‘consumer’ means
23 any natural person obligated or allegedly obligated
24 to pay any debt.

1 “(2) COVID–19 EMERGENCY PERIOD.—The
2 term ‘COVID–19 emergency period’ means the pe-
3 riod that begins upon the date of the enactment of
4 this Act and ends upon the date of the termination
5 by the Federal Emergency Management Administra-
6 tion of the emergency declared on March 13, 2020,
7 by the President under the Robert T. Stafford Dis-
8 aster Relief and Emergency Assistance Act (42
9 U.S.C. 4121 et seq.) relating to the Coronavirus
10 Disease 2019 (COVID–19) pandemic.

11 “(3) CREDITOR.—The term ‘creditor’ means
12 any person who offers or extends credit creating a
13 debt or to whom a debt is owed or other obligation
14 of payment.

15 “(4) DEBT.—The term ‘debt’—

16 “(A) means any past due obligation or al-
17 leged obligation of a consumer, non-profit orga-
18 nization, or small business to pay money—

19 “(i) arising out of a transaction in
20 which the money, property, insurance, or
21 services which are the subject of the trans-
22 action are primarily for personal, family,
23 business, non-profit, or household pur-
24 poses, whether or not such obligation has
25 been reduced to judgment;

1 “(ii) owed to a local, State, or Federal
2 government;

3 “(B) does not include federally related
4 mortgages (as defined under section 3 of the
5 Real Estate Settlement Procedures Act of
6 1974) unless a deficiency judgment has been
7 made with respect to such federally related
8 mortgage.

9 “(5) DEBT COLLECTOR.—The term ‘debt col-
10 lector’ includes a creditor and any person or entity
11 that engages in the collection of debt (including the
12 Federal Government or a State government) whether
13 or not the debt is allegedly owed to or assigned to
14 that person or entity.

15 “(6) DEPOSITORY INSTITUTION.—The term ‘de-
16 pository institution’—

17 “(A) has the meaning given that term
18 under section 3 of the Federal Deposit Insur-
19 ance Act; and

20 “(B) means a Federal or State credit
21 union (as such terms are defined, respectively,
22 under section 101 of the Federal Credit Union
23 Act.)

24 “(7) NON-PROFIT ORGANIZATION.—The term
25 ‘non-profit organization’ means an organization de-

1 scribed in section 501(c)(3) of the Internal Revenue
2 Code of 1986 and exempt from taxation under sub-
3 section (a) of such section.

4 “(8) SMALL BUSINESS.—The term ‘small busi-
5 ness’ has the meaning given the term ‘small business
6 concern’ under section 3 of the Small Business Act
7 (15 U.S.C. 632).

8 “(b) PROHIBITIONS.—Notwithstanding any other
9 provision of law, during COVID–19 emergency period and
10 the 120-day period immediately following, a debt collector
11 is prohibited from—

12 “(1) capitalizing or adding extra interest or fees
13 triggered by the non-payment of an obligation by a
14 consumer, small business, or non-profit organization
15 to the balance of an account;

16 “(2) suing or threatening to sue a consumer,
17 small business, or non-profit for a past-due debt;

18 “(3) continuing litigation initiated before the
19 date of enactment of this section to collect a debt
20 from a consumer, small business, or non-profit orga-
21 nization;

22 “(4) enforcing a security interest, including
23 through repossession or foreclosure, against a con-
24 sumer, small business, or non-profit organization;

1 “(5) reporting a past due debt of a consumer,
2 small business, or non-profit organization to a con-
3 sumer reporting agency;

4 “(6) taking or threatening to take any action to
5 enforce collection, or any adverse action against a
6 consumer, small business, or non-profit organization
7 for non-payment or for non-appearance at any hear-
8 ings related to a debt;

9 “(7) except with respect to enforcing an order
10 for child support or spousal support, initiating or
11 continuing any action to cause or to seek to cause
12 the collection of a debt from wages, Federal benefits,
13 or other amounts due to a consumer, small business,
14 or non-profit organization, by way of garnishment,
15 deduction, offset, or other seizure, or to cause or
16 seek to cause the collection of a debt by seizing
17 funds from a bank account or any other assets held
18 by such consumer, small business, or non-profit or-
19 ganization;

20 “(8) in the case of action or collection described
21 under paragraph (7) that was initiated prior to the
22 beginning of the date of such disaster or emergency,
23 failing to suspend the action or collection until 120
24 days after the end of the COVID-19 emergency pe-
25 riod;

1 “(9) upon the termination of the incident period
2 for such disaster or emergency, failing to extend the
3 time period to pay an obligation by one payment pe-
4 riod for each payment that a consumer, small busi-
5 ness, or non-profit organization missed during the
6 incident period, with the payments due in the same
7 amounts and at the same intervals as the pre-exist-
8 ing payment schedule of the consumer, small busi-
9 ness, or non-profit organization (as applicable) or, if
10 the debt has no payment periods, allow the con-
11 sumer, small business, or non-profit a reasonable
12 time in which to repay the debt in affordable pay-
13 ments;

14 “(10) disconnecting a consumer, small business,
15 or non-profit organization from a utility prepaid or
16 post-paid electricity, natural gas, telecommuni-
17 cations, broadband, water, or sewer service; or

18 “(11) exercising a right to set off provision con-
19 tained in any consumer, small business, or non-prof-
20 it organization account agreement with a depository
21 institution.

22 “(c) VIOLATION.—Any person who violates a provi-
23 sion of this section shall—

24 “(1) be treated as a debt collector for purposes
25 of section 813; and

1 “(2) be liable to the consumer, small business,
2 or non-profit organization an amount equal to 10
3 times the damages allowed under section 813 for
4 each such violation.”.

5 (2) TABLE OF CONTENTS AMENDMENT.—The
6 table of contents at the beginning of the Fair Debt
7 Collection Practices Act (15 U.S.C. 1692 et seq.) is
8 amended by inserting after the item relating to sec-
9 tion 812 the following new item:

 “812A. Temporary debt collection moratorium during the COVID-19 emergency
 period.”.

10 (b) CONFESSIONS OF JUDGMENT PROHIBITION.—

11 (1) IN GENERAL.—Chapter 2 of the Truth in
12 Lending Act (15 U.S.C. 1631 et seq.) is amended—

13 (A) by adding at the end the following:

14 **“§ 140B. Confessions of judgment prohibition**

15 “(a) IN GENERAL.—During a period described under
16 section 812A(b) of the Fair Debt Collection Practices Act,
17 no person may directly or indirectly take or receive from
18 another person or seek to enforce an obligation that con-
19 stitutes or contains a cognovit or confession of judgment
20 (for purposes other than executory process in the State
21 of Louisiana), warrant of attorney, or other waiver of the
22 right to notice and the opportunity to be heard in the
23 event of suit or process thereon.

1 “(b) EXEMPTION.—The exemption in section 104(1)
2 shall not apply to this section.

3 “(c) DEBT DEFINED.—In this section, the term
4 ‘debt’ means any obligation of a person to pay to another
5 person money—

6 “(1) regardless of whether the obligation is ab-
7 solute or contingent, if the understanding between
8 the parties is that any part of the money shall be
9 or may be returned;

10 “(2) that includes the right of the person pro-
11 viding the money to an equitable remedy for breach
12 of performance if the breach gives rise to a right to
13 payment; and

14 “(3) regardless of whether the obligation or
15 right to an equitable remedy described in paragraph
16 (2) has been reduced to judgment or is fixed, contin-
17 gent, matured, unmatured, disputed, undisputed, se-
18 cured, or unsecured.”; and

19 (B) in the table of contents for such chap-
20 ter, by adding at the end the following:

“140B. Confessions of judgment prohibition.”.

21 (2) CONFORMING AMENDMENT.—Section
22 130(a) of the Truth in Lending Act (15 U.S.C.
23 1640(a)) is amended by adding at the end the fol-
24 lowing: “For purposes of this section, the term

1 ‘creditor’ refers to any person charged with compli-
2 ance.”.

3 **SEC. 111. DISASTER PROTECTION FOR WORKERS’ CREDIT.**

4 (a) PURPOSE.—The purpose of this section, and the
5 amendments made by this section, is to protect consumers’
6 credit from negative impacts as a result of financial hard-
7 ship due to the coronavirus disease (COVID–19) outbreak
8 and future major disasters.

9 (b) REPORTING OF INFORMATION DURING MAJOR
10 DISASTERS.—

11 (1) IN GENERAL.—The Fair Credit Reporting
12 Act is amended by inserting after section 605B the
13 following:

14 **“§ 605C. Reporting of information during major disas-**
15 **ters**

16 “(a) DEFINITIONS.—In this section:

17 “(1) COVID–19 EMERGENCY PERIOD.—The
18 term ‘COVID–19 emergency period’ means the pe-
19 riod beginning on the date of enactment of this sec-
20 tion and ending on the later of—

21 “(A) 120 days after the date of enactment
22 of this section; or

23 “(B) 120 days after the date of termi-
24 nation by the Federal Emergency Management
25 Administration of the emergency declared on

1 March 13, 2020, by the President under the
2 Robert T. Stafford Disaster Relief and Emer-
3 gency Assistance Act (42 U.S.C. 4121 et seq.)
4 relating to the Coronavirus Disease 2019
5 (COVID–19) pandemic.

6 “(2) COVERED MAJOR DISASTER PERIOD.—The
7 term ‘covered major disaster period’ means—

8 “(A) the period beginning on the date on
9 which a major disaster is declared by the Presi-
10 dent under section 401 of the Robert T. Staf-
11 ford Disaster Relief and Emergency Assistance
12 Act (42 U.S.C. 5170), under which assistance
13 is authorized under section 408 of such Act (42
14 U.S.C. 5174), and ending on the date that is
15 120 days after the end of the incident period
16 designated in such declaration; or

17 “(B) the period ending 120 days after the
18 date of termination by the Federal Emergency
19 Management Administration of the emergency
20 declared on March 13, 2020, by the President
21 under the Robert T. Stafford Disaster Relief
22 and Emergency Assistance Act (42 U.S.C. 4121
23 et seq.) relating to the Coronavirus Disease
24 2019 (COVID–19) pandemic.

1 “(3) MAJOR DISASTER.—The term ‘major dis-
2 aster’ means a major disaster declared by the Presi-
3 dent under section 401 of the Robert T. Stafford
4 Disaster Relief and Emergency Assistance Act (42
5 U.S.C. 5170), under which assistance is authorized
6 under section 408 of such Act (42 U.S.C. 5174)

7 “(b) MORATORIUM ON FURNISHING ADVERSE IN-
8 FORMATION DURING COVID–19 EMERGENCY PERIOD.—
9 No person may furnish any adverse item of information
10 (except information related to a felony criminal conviction)
11 relating to a consumer that was the result of any action
12 or inaction that occurred during the COVID–19 emer-
13 gency period.

14 “(c) MORATORIUM ON FURNISHING ADVERSE INFOR-
15 MATION DURING COVERED MAJOR DISASTER PERIOD.—
16 No person may furnish any adverse item of information
17 (except information related to a felony criminal conviction)
18 relating to a consumer that was the result of any action
19 or inaction that occurred during a covered major disaster
20 period if the consumer is a resident of the affected area
21 covered by a declaration made by the President under sec-
22 tion 401 of the Robert T. Stafford Disaster Relief and
23 Emergency Assistance Act (42 U.S.C. 5170), under which
24 assistance is authorized under section 408 of such Act (42
25 U.S.C. 5174).

1 “(d) INFORMATION EXCLUDED FROM CONSUMER
2 REPORTS.—In addition to the information described in
3 section 605(a), no consumer reporting agency may make
4 any consumer report containing an adverse item of infor-
5 mation (except information related to a felony criminal
6 conviction) reported relating to a consumer that was the
7 result of any action or inaction that occurred during the
8 COVID–19 emergency period or a covered major disaster
9 period, and as applicable under subsection (f)(3), for 270
10 days after the expiration of the applicable period.

11 “(e) SUMMARY OF RIGHTS.—Not later than 60 days
12 after the date of enactment of this subsection, the Bureau
13 shall update the model summary of rights under section
14 609(e)(1) to include a description of the right of a con-
15 sumer to—

16 “(1) request the deletion of adverse items of in-
17 formation under subsection (f); and

18 “(2) request a consumer report or score, with-
19 out charge to the consumer, under subsection (g).

20 “(f) DELETION OF ADVERSE ITEMS OF INFORMA-
21 TION RESULTING FROM THE CORONAVIRUS DISEASE
22 (COVID–19) OUTBREAK AND MAJOR DISASTERS.—

23 “(1) REPORTING.—

24 “(A) IN GENERAL.—Not later than 60
25 days after the date of enactment of this sub-

1 section, the Bureau shall create a website for
2 consumers to report, under penalty of perjury,
3 economic hardship as a result of the
4 coronavirus disease (COVID–19) outbreak or a
5 major disaster (if the consumer is a resident of
6 the affected area covered by such major dis-
7 aster) for the purpose of extending credit report
8 protection for an additional 270 days after the
9 end of the COVID–19 emergency period or cov-
10 ered major disaster period, as applicable.

11 “(B) DOCUMENTATION.—The Bureau
12 shall—

13 “(i) not require any documentation
14 from a consumer to substantiate the eco-
15 nomic hardship; and

16 “(ii) provide notice to the consumer
17 that a report under subparagraph (A) is
18 under penalty of perjury.

19 “(C) REPORTING PERIOD.—A consumer
20 may report economic hardship under subpara-
21 graph (A) during the COVID–19 emergency pe-
22 riod or a covered major disaster period, as ap-
23 plicable, and for 60 days thereafter.

24 “(2) DATABASE.—The Bureau shall establish
25 and maintain a secure database that—

1 “(A) is accessible to each consumer report-
2 ing agency described in section 603(p) and na-
3 tionwide specialty consumer reporting agency
4 for purposes of fulfilling their duties under
5 paragraph (3) to check and automatically delete
6 any adverse item of information (except infor-
7 mation related to a felony criminal conviction)
8 reported that occurred during the COVID–19
9 emergency period or a covered major disaster
10 period with respect to a consumer; and

11 “(B) contains the information reported
12 under paragraph (1).

13 “(3) DELETION OF ADVERSE ITEMS OF INFOR-
14 MATION BY NATIONWIDE CONSUMER REPORTING
15 AND NATIONWIDE SPECIALTY CONSUMER REPORT-
16 ING AGENCIES.—

17 “(A) IN GENERAL.—Each consumer re-
18 porting agency described in section 603(p) and
19 each nationwide specialty consumer reporting
20 agency shall, using the information contained in
21 the database established under paragraph (2),
22 delete from the file of each consumer named in
23 the database each adverse item of information
24 (except information related to a felony criminal
25 conviction) that was a result of an action or in-

1 action that occurred during the COVID–19
2 emergency period or a covered major disaster
3 period up to 270 days following the end of the
4 such period.

5 “(B) TIMELINE.—Each consumer report-
6 ing agency described in section 603(p) and each
7 nationwide specialty consumer reporting agency
8 shall check the database at least weekly and de-
9 lete adverse items of information as soon as
10 practicable after information that is reported
11 under paragraph (1) appears in the database
12 established under paragraph (2).

13 “(4) REQUEST FOR DELETION OF ADVERSE
14 ITEMS OF INFORMATION.—

15 “(A) IN GENERAL.—A consumer who has
16 filed a report of economic hardship with the
17 Bureau may submit a request, without charge
18 to the consumer, to a consumer reporting agen-
19 cy to delete from the consumer’s file an adverse
20 item of information (except information related
21 to a felony criminal conviction) that was a re-
22 sult of an action or inaction that occurred dur-
23 ing the COVID–19 emergency period or a cov-
24 ered major disaster period up to 270 days fol-
25 lowing the end of the such period.

1 “(B) TIMING.—A consumer may submit a
2 request under subparagraph (A), not later than
3 270-day period described in that subparagraph.

4 “(C) REMOVAL AND NOTIFICATION.—Upon
5 receiving a request under this paragraph to de-
6 lete an adverse item of information, a consumer
7 reporting agency shall—

8 “(i) delete the adverse item of infor-
9 mation (except information related to a fel-
10 ony criminal conviction) from the con-
11 sumer’s file; and

12 “(ii) notify the consumer and the fur-
13 nisher of the adverse item of information
14 of the deletion.

15 “(g) FREE CREDIT REPORT AND SCORES.—

16 “(1) IN GENERAL.—During the COVID–19
17 emergency period or a covered major disaster period
18 and ending 12 months after the expiration of the
19 COVID–19 emergency period or covered major dis-
20 aster period, as applicable, each consumer reporting
21 agency as described under 603(p) and nationwide
22 specialty consumer reporting agency shall make all
23 disclosures described under section 609 upon request
24 by a consumer, by mail or online, without charge to
25 the consumer and without limitation as to the num-

1 ber of requests. A consumer reporting agency shall
2 also supply a consumer, upon request and without
3 charge, with a credit score that—

4 “(A) is derived from a credit scoring model
5 that is widely distributed to users by the con-
6 sumer reporting agency for the purpose of any
7 extension of credit or other transaction des-
8 ignated by the consumer who is requesting the
9 credit score; or

10 “(B) is widely distributed to lenders of
11 common consumer loan products and predicts
12 the future credit behavior of the consumer.

13 “(2) TIMING.—A file disclosure or credit score
14 under paragraph (1) shall be provided to the con-
15 sumer not later than—

16 “(A) 7 days after the date on which the re-
17 quest is received if the request is made by mail;
18 and

19 “(B) not later than 15 minutes if the re-
20 quest is made online.

21 “(3) ADDITIONAL REPORTS.—A file disclosure
22 provided under paragraph (1) shall be in addition to
23 any disclosure requested by the consumer under sec-
24 tion 612(a).

1 “(4) PROHIBITION.—A consumer reporting
2 agency that receives a request under paragraph (1)
3 may not request or require any documentation from
4 the consumer that demonstrates that the consumer
5 was impacted by the coronavirus disease (COVID–
6 19) outbreak or a major disaster (except to verify
7 that the consumer resides in an area covered by the
8 major disaster) as a condition of receiving the file
9 disclosure or score.

10 “(h) POSTING OF RIGHTS.—Not later than 30 days
11 after the date of enactment of this section, each consumer
12 reporting agency shall prominently post and maintain a
13 direct link on the homepage of the public website of the
14 consumer reporting agency information relating to the
15 right of consumers to—

16 “(1) request the deletion of adverse items of in-
17 formation (except information related to a felony
18 criminal conviction) under subsection (f); and

19 “(2) request consumer file disclosures and
20 scores, without charge to the consumer, under sub-
21 section (g).

22 “(i) BAN ON REPORTING MEDICAL DEBT INFORMA-
23 TION RELATED TO COVID–19 OR A MAJOR DISASTER.—

24 “(1) FURNISHING BAN.—No person shall fur-
25 nish adverse information to a consumer reporting

1 agency related to medical debt if such medical debt
2 is with respect to medical expenses related to treat-
3 ments arising from COVID–19 or a major disaster
4 (whether or not the expenses were incurred during
5 the COVID–19 emergency period or covered major
6 disaster period).

7 “(2) CONSUMER REPORT BAN.—No consumer
8 reporting agency may make a consumer report con-
9 taining adverse information related to medical debt
10 if such medical debt is with respect to medical ex-
11 penses related to treatments arising from COVID–
12 19 or a major disaster (whether or not the expenses
13 were incurred during the COVID–19 emergency pe-
14 riod or covered major disaster period).

15 “(j) CREDIT SCORING MODELS.—A person that cre-
16 ates and implements credit scoring models may not treat
17 the absence, omission, or deletion of any information pur-
18 suant to this section as a negative factor or negative value
19 in credit scoring models created or implemented by such
20 person.”.

21 (2) TECHNICAL AND CONFORMING AMEND-
22 MENT.—The table of contents for the Fair Credit
23 Reporting Act is amended by inserting after the
24 item relating to section 605B the following:

“605C. Reporting of information during major disasters.”.

1 (c) LIMITATIONS ON NEW CREDIT SCORING MODELS
2 DURING THE COVID–19 EMERGENCY AND MAJOR DIS-
3 ASTERS.—The Fair Credit Reporting Act (15 U.S.C. 1681
4 et seq.) is amended—

5 (1) by adding at the end the following:

6 **“§ 630. Limitations on new credit scoring models dur-**
7 **ing the COVID–19 emergency and major**
8 **disasters**

9 “With respect to a person that creates and imple-
10 ments credit scoring models, such person may not, during
11 the COVID–19 emergency period or a covered major dis-
12 aster period (as such terms are defined under section
13 605C), create or implement a new credit scoring model
14 (including a revision to an existing scoring model) if the
15 new credit scoring model would identify a significant per-
16 centage of consumers as being less creditworthy when
17 compared to the previous credit scoring models created or
18 implemented by such person.”; and

19 (2) in the table of contents for such Act, by
20 adding at the end the following new item:

“630. Limitations on new credit scoring models during major disasters.”.

21 **SEC. 112. STUDENT LOANS.**

22 (a) PAYMENTS FOR PRIVATE EDUCATION LOAN BOR-
23 ROWERS AS A RESULT OF THE COVID–19 NATIONAL
24 EMERGENCY.—Section 140 of the Truth in Lending Act

1 (15 U.S.C. 1650) is amended by adding at the end the
2 following new subsection:

3 “(h) COVID–19 NATIONAL EMERGENCY PRIVATE
4 EDUCATION LOAN REPAYMENT ASSISTANCE.—

5 “(1) AUTHORITY.—Effective on the date of the
6 enactment of this section, for the duration of the
7 COVID–19 emergency period and the 6-month pe-
8 riod immediately following, the Secretary of the
9 Treasury shall, for each borrower of a private edu-
10 cation loan, pay the total amount due for such
11 month on the loan, based on the payment plan se-
12 lected by the borrower or the borrower’s loan status.

13 “(2) NO CAPITALIZATION OF INTEREST.—With
14 respect to any loan in repayment during the
15 COVID–19 national emergency period and the 6-
16 month period immediately following, interest due on
17 a private education loan during such period shall not
18 be capitalized at any time during the COVID–19 na-
19 tional emergency period and the 6-month period im-
20 mediately following.

21 “(3) REPORTING TO CONSUMER REPORTING
22 AGENCIES.—During the period in which the Sec-
23 retary of the Treasury is making payments on a
24 loan under paragraph (1), the Secretary shall ensure
25 that, for the purpose of reporting information about

1 the loan to a consumer reporting agency, any pay-
2 ment made by the Secretary is treated as if it were
3 a regularly scheduled payment made by a borrower.

4 “(4) NOTICE OF PAYMENTS AND PROGRAM.—

5 Not later than 15 days following the date of enact-
6 ment of this subsection, and monthly thereafter dur-
7 ing the COVID–19 national emergency period and
8 the 6-month period immediately following, the Sec-
9 retary of the Treasury shall provide a notice to all
10 borrowers of private education loans—

11 “(A) informing borrowers of the actions
12 taken under this subsection;

13 “(B) providing borrowers with an easily
14 accessible method to opt out of the benefits pro-
15 vided under this subsection; and

16 “(C) notifying the borrower that the pro-
17 gram under this subsection is a temporary pro-
18 gram and will end 6 months after the COVID–
19 19 national emergency period ends.

20 “(5) SUSPENSION OF INVOLUNTARY COLLEC-
21 TION.—During the COVID–19 national emergency
22 period and the 6-month period immediately fol-
23 lowing, the holder of a private education loan shall
24 immediately take action to halt all involuntary col-
25 lection related to the loan.

1 “(6) MANDATORY FORBEARANCE.—During the
2 period in which the Secretary of the Treasury is
3 making payments on a loan under paragraph (1),
4 the servicer of such loan shall grant the borrower
5 forbearance as follows:

6 “(A) A temporary cessation of all pay-
7 ments on the loan other than the payments of
8 interest and principal on the loan that are made
9 under paragraph (1).

10 “(B) For borrowers who are delinquent
11 but who are not yet in default before the date
12 on which the Secretary begins making payments
13 under paragraph (1), the retroactive application
14 of forbearance to address any delinquency.

15 “(7) DATA TO IMPLEMENT.—Holders and
16 servicers of private education loans shall report, to
17 the satisfaction of the Secretary of the Treasury, the
18 information necessary to calculate the amount to be
19 paid under this section.

20 “(8) COVID–19 EMERGENCY PERIOD DE-
21 FINED.—In this subsection, the term ‘COVID–19
22 emergency period’ means the period that begins
23 upon the date of the enactment of this Act and ends
24 upon the date of the termination by the Federal
25 Emergency Management Administration of the

1 emergency declared on March 13, 2020, by the
2 President under the Robert T. Stafford Disaster Re-
3 lief and Emergency Assistance Act (42 U.S.C. 4121
4 et seq.) relating to the Coronavirus Disease 2019
5 (COVID–19) pandemic.”.

6 (b) ADDITIONAL PROTECTIONS FOR PRIVATE STU-
7 DENT LOAN BORROWERS.—

8 (1) Each private education loan holder who re-
9 ceives any monthly payment pursuant to this section
10 must modify all private education loan contracts
11 that it holds to provide for the same repayment plan
12 and forgiveness terms available to Direct Loans bor-
13 rowers under 34 C.F.R. § 685.209(c), in effect as
14 of January 1, 2020.

15 (2) For a borrower who has defaulted on the
16 private education loan under the terms of the prom-
17 issory note prior to any loan payment made or for-
18 bearance granted under this section, no payment
19 made or forbearance granted under this section shall
20 be considered an event that impacts the calculation
21 of the applicable state statutes of limitation.

22 (3) A private education loan debt collector, as
23 that term is defined in the Federal Debt Collection
24 Practices Act, may not pressure a borrower to elect
25 to apply the amount to any private education loan.

1 “Pressure” is defined as any communication, rec-
2 ommendation or other similar communication, other
3 than providing basic information about a borrower’s
4 options, urging a borrower to make this election.
5 Violation of this provision shall be an unfair practice
6 in violation of 15 U.S.C. § 1692f.

7 (4) A private education loan debt collector or
8 creditor may not pressure a borrower to elect to
9 apply the amount to any private education loan.
10 “Pressure” is defined as any communication, rec-
11 ommendation or other similar communication, other
12 than providing basic information about a borrower’s
13 options, urging a borrower to make this election.
14 Violation of this provision shall be an abusive act or
15 practice as defined by 12 U.S.C. § 5531.

16 (5) For a borrower who has defaulted on the
17 private education loan, under the terms of the prom-
18 issory note, prior to any loan payment made under
19 this section, no loan relief provided under this sec-
20 tion shall be considered an event that impacts the
21 calculation of the applicable state statutes of limita-
22 tion.

23 (c) MINIMUM RELIEF FOR PRIVATE STUDENT LOAN
24 BORROWERS AS A RESULT OF THE COVID-19 NATIONAL
25 EMERGENCY.—

1 (1) MINIMUM STUDENT LOAN RELIEF AS A RE-
2 SULT OF THE COVID-19 NATIONAL EMERGENCY.—
3 Not later than 270 days after the last day of the
4 COVID-19 emergency period, the Secretary of the
5 Treasury shall carry out a program under which a
6 qualified borrower, with respect to the private edu-
7 cation of loans of such qualified borrower, shall re-
8 ceive in accordance with paragraph (3) an amount
9 equal to the lesser of the following:

10 (A) The total amount of each private edu-
11 cation loan of the borrower; or

12 (B) \$10,000.

13 (2) NOTIFICATION OF BORROWERS.—Not later
14 than 270 days after the last day of the COVID-19
15 emergency period, the Secretary of the Treasury
16 shall notify each qualified borrower of—

17 (A) the requirements to provide loan relief
18 to such borrower under this section; and

19 (B) the opportunity for such borrower to
20 make an election under paragraph (3)(A) with
21 respect to the application of such loan relief to
22 the covered loans and private education loans of
23 such borrower.

24 (3) DISTRIBUTION OF FUNDING.—

1 (A) ELECTION BY BORROWER.—Not later
2 than 45 days after a notice is sent under para-
3 graph (2), a qualified borrower may elect to
4 apply the amount determined with respect to
5 such borrower under paragraph (1) to any pri-
6 vate education loan of the borrower.

7 (B) AUTOMATIC PAYMENT.—

8 (i) IN GENERAL.—In the case of a
9 qualified borrower who does not make an
10 election under subparagraph (A) before the
11 date described in such paragraph, the Sec-
12 retary of the Treasury shall apply the
13 amount determined with respect to such
14 borrower under paragraph (1) in order of
15 the private education loan of the qualified
16 borrower with the highest interest rate.

17 (ii) EQUAL INTEREST RATES.—In
18 case of two or more private education loans
19 described in clause (i) with equal interest
20 rates, the Secretary of the Treasury shall
21 apply the amount determined with respect
22 to such borrower under paragraph (1) first
23 to the loan with the highest principal.

24 (4) DEFINITIONS.—In this subsection:

1 (A) COVERED LOAN.—The term “covered
2 loan” means—

3 (i) a loan made, insured, or guaran-
4 teed under part B of title IV of the Higher
5 Education Act of 1965 (20 U.S.C. 1071 et
6 seq.);

7 (ii) a loan made under part D of title
8 IV of the Higher Education Act of 1965
9 (20 U.S.C. 1087a et seq.); and

10 (iii) a Federal Perkins Loan made
11 pursuant to part E of title IV of the High-
12 er Education Act of 1965 (20 U.S.C.
13 1087aa et seq.).

14 (B) COVID–19 EMERGENCY PERIOD.—
15 The term “COVID–19 emergency period”
16 means the period that begins upon the date of
17 the enactment of this Act and ends upon the
18 date of the termination by the Federal Emer-
19 gency Management Administration of the emer-
20 gency declared on March 13, 2020, by the
21 President under the Robert T. Stafford Dis-
22 aster Relief and Emergency Assistance Act (42
23 U.S.C. 4121 et seq.) relating to the
24 Coronavirus Disease 2019 (COVID–19) pan-
25 demic.

1 (C) PRIVATE EDUCATION LOAN.—The
2 term “private education loan” has the meaning
3 given the term in section 140 of the Truth in
4 Lending Act (15 U.S.C. 1650).

5 (D) QUALIFIED BORROWER.—The term
6 “qualified borrower” means a borrower of a
7 covered loan or a private education loan.

8 (E) SECRETARIES CONCERNED.—The term
9 “Secretaries concerned” means—

10 (i) the Secretary of Education, with
11 respect to covered loans and borrowers of
12 such covered loans; and

13 (ii) the Secretary of the Treasury,
14 with respect to private education loans and
15 borrowers of such private education loans.

16 **SEC. 113. WAIVER OF IN-PERSON APPRAISAL REQUIRE-**
17 **MENTS.**

18 (a) FINDING.—The Congress finds that as the coun-
19 try continues to grapple with the impact of the spread of
20 COVID–19, several adjustments are needed to ensure that
21 mortgage processing can continue to function without sig-
22 nificant delays, despite requirements that would otherwise
23 require in-person interactions.

24 (b) WAIVER.—

1 (1) IN GENERAL.—Until the end of the
2 COVID–19 emergency, any appraisal that is con-
3 ducted for a loan with respect to which applicable
4 law would otherwise require the performance of an
5 interior inspection may be performed without an in-
6 terior inspection, if—

7 (A) an exterior inspection is performed in
8 conjunction with other methods to maximize
9 credibility, including verifiable contemporaneous
10 video or photographic documentation by the
11 borrower and borrower observations; and

12 (B) the applicable lender, guarantor, regu-
13 lating agency, or insurer may order additional
14 services to include an interior inspection at a
15 later date.

16 (2) STIPULATION.— An appraiser conducting
17 an appraisal without an interior inspection pursuant
18 to this section shall stipulate an extraordinary as-
19 sumption that the property’s interior quality, condi-
20 tion, and physical characteristics are as described
21 and consistent with the exterior view, and shall em-
22 ploy all available methods to maximize accuracy
23 while maintaining safety.

24 (c) RULEMAKING.—Not later than the end of the 1-
25 week period beginning on the date of enactment of this

1 Act, the Federal Housing Commissioner of the Federal
2 Housing Agency and the Director of the Federal Housing
3 Finance Agency shall issue such rules or guidance as may
4 be necessary to ensure that such agencies, the Federal
5 Home Loan Mortgage Corporation, the Federal National
6 Mortgage Association, and the Federal home loan banks
7 make any adjustments to mortgage processing require-
8 ments that may be necessary to provide flexibility to avoid
9 in-person interactions while preserving the goals of the
10 programs and consumer protection.

11 (d) COVID–19 EMERGENCY DEFINED.—In this sec-
12 tion, the term “COVID–19 emergency” means the period
13 that begins upon the date of the enactment of this Act
14 and ends on the date of the termination by the Federal
15 Emergency Management Agency of the emergency de-
16 clared on March 13, 2020, by the President under the
17 Robert T. Stafford Disaster Relief and Emergency Assist-
18 ance Act (42 U.S.C. 4121 et seq.) relating to the
19 Coronavirus Disease 2019 (COVID–19) pandemic.

20 **SEC. 114. SUPPLEMENTAL FUNDING FOR COMMUNITY DE-**
21 **VELOPMENT BLOCK GRANTS.**

22 (a) FUNDING AND ALLOCATIONS.—

23 (1) AUTHORIZATION OF APPROPRIATIONS.—

24 There is authorized to be appropriated
25 \$12,000,000,000 for assistance in accordance with

1 this section under the community development block
2 grant program under title I of the Housing and
3 Community Development Act of 1974 (42 U.S.C.
4 5301 et seq.).

5 (2) INITIAL ALLOCATION.—\$6,000,000,000 of
6 the amount made available pursuant to paragraph
7 (1) shall be distributed pursuant to section 106 of
8 such Act (42 U.S.C. 5306) to grantees and such al-
9 locations shall be made within 30 days after the date
10 of the enactment of this Act.

11 (3) SUBSEQUENT ALLOCATION.—

12 (A) IN GENERAL.—The \$6,000,000,000
13 made available pursuant to paragraph (1) that
14 remains after allocation pursuant to paragraph
15 (2) shall be allocated, not later than 45 days
16 after the date of the enactment of this Act, di-
17 rectly to States to prevent, prepare for, and re-
18 spond to coronavirus within the State, including
19 activities within entitlement and nonentitlement
20 communities, based on public health needs, risk
21 of transmission of coronavirus, number of
22 coronavirus cases compared to the national av-
23 erage, and economic and housing market dis-
24 ruptions, and other factors, as determined by
25 the Secretary, using best available data.

1 (B) TECHNICAL ASSISTANCE.—Of the
2 amount referred to in subparagraph (A),
3 \$10,000,000 shall be made available for capac-
4 ity building and technical assistance to support
5 the use of such amounts to expedite or facilitate
6 infectious disease response.

7 (4) DIRECT DISTRIBUTION.—Of the amount
8 made available pursuant to paragraph (1),
9 \$3,000,000,000 shall be distributed directly to
10 States and units of general local government, at the
11 discretion of the Secretary of Housing and Urban
12 Development (in this section referred to as the “Sec-
13 retary”), according to a formula based on factors to
14 be determined by the Secretary, prioritizing risk of
15 transmission of coronavirus, number of coronavirus
16 cases compared to the national average, and eco-
17 nomic and housing market disruptions resulting
18 from coronavirus.

19 (5) ROLLING ALLOCATIONS.—Allocations under
20 this subsection may be made on a rolling basis as
21 additional needs develop and data becomes available.

22 (6) BEST AVAILABLE DATA.—The Secretary
23 shall make all allocations under this subsection
24 based on the best available data at the time of allo-
25 cation.

1 (b) ELIGIBLE ACTIVITIES.—Amounts made available
2 pursuant to subsection (a) may be used only for—

3 (1) eligible activities described in 105(a) of the
4 Housing and Community Development Act of 1974
5 (42 U.S.C. 5305(a)) relating to preventing, pre-
6 paring for, or responding to the public health emer-
7 gency relating to Coronavirus Disease 2019
8 (COVID–19); and

9 (2) reimbursement of costs for such eligible ac-
10 tivities relating to preventing, preparing for, or re-
11 sponding to Coronavirus Disease 2019 (COVID–19)
12 that were accrued before the date of the enactment
13 of this Act.

14 (c) INAPPLICABILITY OF PUBLIC SERVICES CAP.—
15 The limitation under paragraph (8) of section 105(a) of
16 the Housing and Community Development Act of 1974
17 (42 U.S.C. 5305(a)(8)) on the amount that may be used
18 for activities under such paragraph shall not apply with
19 respect to—

20 (1) amounts made available pursuant to sub-
21 section (a); and

22 (2) amounts made available in preceding appro-
23 priation Acts for fiscal years 2019 and 2020 for car-
24 rying out title I of the Housing and Community De-
25 velopment Act of 1974, to the extent such amounts

1 are used for activities described in subsection (b) of
2 this section.

3 (d) WAIVERS.—

4 (1) IN GENERAL.—The Secretary may waive, or
5 specify alternative requirements for, any provision of
6 any statute or regulation that the Secretary admin-
7 isters in connection with the use of amounts made
8 available pursuant to subsection (a)(1) and for fiscal
9 years 2019 and 2020 (except for requirements re-
10 lated to fair housing, nondiscrimination, labor stand-
11 ards, and the environment), if the Secretary finds
12 that good cause exists for the waiver or alternative
13 requirement and such waiver or alternative require-
14 ment would not be inconsistent with the overall pur-
15 pose of title I of the Housing and Community Devel-
16 opment Act of 1974, including for the purposes of
17 addressing the impact of coronavirus.

18 (2) NOTICE.—The Secretary shall notify the
19 public through the Federal Register or other appro-
20 priate means 5 days before the effective date of any
21 such waiver or alternative requirement in order for
22 such waiver or alternative requirement to take effect.
23 Such public notice may be provided on the Internet
24 at the appropriate Government web site or through

1 other electronic media, as determined by the Sec-
2 retary.

3 (e) STATEMENTS OF ACTIVITIES; COMPREHENSIVE
4 HOUSING AFFORDABILITY STRATEGIES.—

5 (1) INAPPLICABILITY OF REQUIREMENTS.—Sec-
6 tion 116(b) of such Act (42 U.S.C. 5316(b); relating
7 to submission of final statements of activities not
8 later than August 16 of a given fiscal year) and any
9 implementing regulations shall not apply to final
10 statements submitted in accordance with paragraphs
11 (2) and (3) of section 104 of such Act (42 U.S.C.
12 5304(a)) and comprehensive housing affordability
13 strategies submitted in accordance with section 105
14 of the Cranston-Gonzalez National Affordable Hous-
15 ing Act (42 U.S.C. 12705) for fiscal years 2019 and
16 2020.

17 (2) NEW REQUIREMENTS.—Final statements
18 and comprehensive housing affordability strategies
19 shall instead be submitted not later than August 16,
20 2021.

21 (3) AMENDMENTS.—Notwithstanding sub-
22 sections (a)(2), (a)(3), and (c) of section 104 of the
23 Housing and Community Development Act of 1974
24 (42 U.S.C. 5304) and section 105 of the Cranston-
25 Gonzalez National Affordable Housing Act (42

1 U.S.C. 12705), a grantee may not be required to
2 amend its statement of activities in order to engage
3 in activities to prevent, prepare, and respond to
4 coronavirus or the economic and housing disruption
5 caused by it, but shall make public a report within
6 180 days of the end of the crisis which fully ac-
7 counts for such activities.

8 (f) PUBLIC HEARINGS.—

9 (1) INAPPLICABILITY OF IN-PERSON HEARING
10 REQUIREMENTS.—A grantee may not be required to
11 hold in-person public hearings in connection with its
12 citizen participation plan, but shall provide citizens
13 with notice and a reasonable opportunity to com-
14 ment of not less than 15 days.

15 (2) VIRTUAL PUBLIC HEARINGS.—During the
16 period that national or local health authorities rec-
17 ommend social distancing and limiting public gath-
18 erings for public health reasons, a grantee may ful-
19 fill applicable public hearing requirements for all
20 grants from funds made available pursuant to sub-
21 section (a)(1) and under the heading “Department
22 of Housing and Urban Development—Community
23 Planning and Development—Community Develop-
24 ment Fund” in appropriation Acts for fiscal years
25 2019 and 2020 by carrying out virtual public hear-

1 ings. Any such virtual hearings shall provide reason-
2 able notification and access for citizens in accord-
3 ance with the grantee’s certifications, timely re-
4 sponses from local officials to all citizen questions
5 and issues, and public access to all questions and re-
6 sponses.

7 (g) **DUPLICATION OF BENEFITS.**—The Secretary
8 shall ensure there are adequate procedures in place to pre-
9 vent any duplication of benefits as defined by section 312
10 of the Robert T. Stafford Disaster Relief and Emergency
11 Assistance Act (42 U.S.C. 5155) and act in accordance
12 with section 1210 of the Disaster Recovery Reform Act
13 of 2018 (division D of Public Law 115–254; 132 Stat.
14 3442) and section 312 of the Robert T. Stafford Disaster
15 Relief and Emergency Assistance Act (42 U.S.C. 5155).

16 **SEC. 115. COVID-19 EMERGENCY HOUSING RELIEF.**

17 (a) **DEFINITION OF COVID-19 EMERGENCY PE-**
18 **RIOD.**—For purposes of this section, the term “COVID-
19 19 emergency period” means the period that begins upon
20 the date of the enactment of this Act and ends upon the
21 date of the termination by the Federal Emergency Man-
22 agement Agency of the emergency declared on March 13,
23 2020, by the President under the Robert T. Stafford Dis-
24 aster Relief and Emergency Assistance Act (42 U.S.C.

1 4121 et seq.) relating to the Coronavirus Disease 2019
2 (COVID–19) pandemic.

3 (b) SUSPENSION OF COMMUNITY SERVICE, WORK,
4 PRESENCE IN UNIT, AND MINIMUM RENT REQUIRE-
5 MENTS AND TIME LIMITS ON ASSISTANCE.—

6 (1) SUSPENSION.—Notwithstanding any other
7 provision of law, during the COVID–19 emergency
8 period, the following provisions of law and require-
9 ments shall not apply:

10 (A) Section 12(c) of the United States
11 Housing Act of 1937 (42 U.S.C. 1437j(c); re-
12 lating to community service).

13 (B) Any work requirement or time limita-
14 tion on assistance established by a public hous-
15 ing agency participating in the Moving to Work
16 demonstration program authorized under sec-
17 tion 204 of the Departments of Veterans Af-
18 fairs and Housing and Urban Development and
19 Independent Agencies Appropriations Act, 1996
20 (Public Law 104–134; 110 Stat. 1321).

21 (C) Paragraph (3) of section 3(a) of the
22 United States Housing Act of 1937 (42 U.S.C.
23 1437a(a)(3); relating to minimum rental
24 amount).

1 (D) Section 982.312 of the regulations of
2 the Secretary of Housing and Urban Develop-
3 ment (24 C.F.R. 982.312); relating to absence
4 from unit).

5 (2) PROHIBITION.—No penalty may be imposed
6 nor any adverse action taken for failure on the part
7 of any tenant of public housing or a dwelling unit
8 assisted under section 8 of the United States Hous-
9 ing Act of 1937 (42 U.S.C. 1437f) to comply with
10 the laws and requirements specified in paragraph (1)
11 during the period specified in paragraph (1).

12 (c) HOUSING CHOICE VOUCHERS.—

13 (1) SECTION 8 VOUCHERS.—Notwithstanding
14 any other provision of law, the Secretary of Housing
15 and Urban Development shall provide that—

16 (A) during the COVID–19 emergency pe-
17 riod, a public housing agency may not termi-
18 nate the availability to an eligible household of
19 a housing choice voucher under section 8(o) of
20 the United States Housing Act of 1937 (42
21 U.S.C. 1437f(o)) for failure to enter into a
22 lease for an assisted dwelling unit;

23 (B) in the case of any eligible household on
24 whose behalf such a housing choice voucher has
25 been made available, if as of the termination of

1 the COVID–19 emergency period such avail-
2 ability has not terminated (including by reason
3 of subparagraph (A)) and such voucher has not
4 been used to enter into a lease for an assisted
5 dwelling unit, the public housing agency making
6 such voucher available may not terminate such
7 availability until the expiration of the 60-day
8 period beginning upon the termination of the
9 COVID–19 emergency period; and

10 (C) during the COVID–19 emergency pe-
11 riod, clause (i) of section 8(o)(8)(A) of the
12 United States Housing Act of 1937 (42 U.S.C.
13 1437f(o)(8)A)(i); relating to initial inspection of
14 dwelling units) shall not apply, except that in
15 any case in which an inspection of a dwelling
16 unit for which a housing assistance payment is
17 established is not conducted before an assist-
18 ance payment is made for such dwelling unit—

19 (i) such clause shall be applied by
20 substituting “the expiration of the 90-day
21 period beginning on the termination of the
22 COVID–19 emergency period (as such
23 term is defined in section 117(a) of the Fi-
24 nancial Protections and Assistance for
25 America’s Consumers, States, Businesses,

1 and Vulnerable Populations Act)” for “any
2 assistance payment is made”; and

3 (ii) the public housing agency shall in-
4 form the tenant household and the owner
5 of such dwelling unit of the inspection re-
6 quirement applicable to such dwelling unit
7 pursuant to clause (i).

8 (2) RURAL HOUSING VOUCHERS.—Notwith-
9 standing any other provision of law, the Secretary of
10 Agriculture shall provide that the same restrictions
11 and requirements applicable under paragraph (1) to
12 voucher assistance under section 8(o) of the United
13 States Housing Act of 1937 shall apply with respect
14 to voucher assistance under section 542 of the Hous-
15 ing Act of 1949 (42 U.S.C. 1490r). In applying such
16 restrictions and requirements, the Secretary may
17 take into consideration and provide for any dif-
18 ferences between such programs while ensuring that
19 the program under such section 542 is carried out
20 in accordance with the purposes of such restrictions
21 and requirements.

22 (d) SUSPENSION OF INCOME REVIEWS.—During the
23 COVID–19 emergency period, the Secretary of Housing
24 and Urban Development and the Secretary of Agriculture
25 shall waive any requirements under law or regulation re-

1 quiring review of the income of an individual or household
2 for purposes of assistance under a housing assistance pro-
3 gram administered by such Secretary, except—

4 (1) in the case of review of income upon the ini-
5 tial provision of housing assistance; or

6 (2) if such review is requested by an individual
7 or household due to a loss of income.

8 (e) **AUTHORITY TO SUSPEND OR DELAY DEAD-**
9 **LINES.**—During the COVID–19 emergency period, the
10 Secretary of Housing and Urban Development and the
11 Secretary of Agriculture may suspend or delay any dead-
12 line relating to public housing agencies or owners of hous-
13 ing assisted under a program administered by such Sec-
14 retary, except any deadline relating to responding to exi-
15 gent conditions related to health and safety or emergency
16 physical conditions.

17 (f) **SUSPENSION OF ASSISTED HOUSING SCORING**
18 **ACTIVITIES.**—The Secretary of Housing and Urban De-
19 velopment shall suspend scoring under the Section 8 Man-
20 agement Assessment Program and the Public Housing As-
21 sessment System during the period beginning upon the
22 date of the enactment of this Act and ending upon expira-
23 tion of the 90-day period that begins upon the termination
24 of the COVID–19 emergency period.

1 (g) REQUIREMENTS REGARDING RESIDUAL RE-
2 CEIPTS AND RESERVE FUNDS.—

3 (1) SUSPENSION OF REQUIREMENT TO SUBMIT
4 RESIDUAL RECEIPTS TO HUD.—During the COVID-
5 19 emergency period, any requirements for owners
6 of federally assisted multifamily housing to remit re-
7 sidual receipts to the Secretary of Housing and
8 Urban Development shall not apply.

9 (2) ELIGIBLE USES OF RESERVE FUNDS.—Dur-
10 ing the COVID-19 emergency period, any costs of
11 an owner of federally assisted multifamily housing
12 for items, activities, and services related to respond-
13 ing to coronavirus or COVID-19 shall be considered
14 eligible uses for the reserve fund for replacements
15 for such housing.

16 **SEC. 116. SUPPLEMENTAL FUNDING FOR SERVICE COORDI-**
17 **NATORS TO ASSIST ELDERLY HOUSEHOLDS.**

18 (a) IN GENERAL.—There is authorized to be appro-
19 priated \$300,000,000 for grants under section 676 of the
20 Housing and Community Development Act of 1992 (42
21 U.S.C. 13632) for costs of providing service coordinators
22 for purposes of coordinating services to prevent, prepare
23 for, or respond to the public health emergency relating to
24 Coronavirus Disease 2019 (COVID-19).

1 (b) HIRING.—In the hiring of staff using amounts
2 made available pursuant to this section, grantees shall
3 consider and hire, at all levels of employment and to the
4 greatest extent possible, a diverse staff, including by race,
5 ethnicity, gender, and disability status. Each grantee shall
6 submit a report to the Secretary of Housing and Urban
7 Development describing compliance with the preceding
8 sentence not later than the expiration of the 120-day pe-
9 riod that begins upon the termination of the emergency
10 declared on March 13, 2020, by the President under the
11 Robert T. Stafford Disaster Relief and Emergency Assist-
12 ance Act (42 U.S.C. 4121 et seq.) relating to the
13 Coronavirus Disease 2019 (COVID–19) pandemic.

14 (c) ONE-TIME GRANTS.—Grants made using
15 amounts made available pursuant to subsection (a) shall
16 not be renewable.

17 (d) ONE-YEAR AVAILABILITY.—Any amounts made
18 available pursuant to this section that are allocated for
19 a grantee and remaining unexpended upon the expiration
20 of the 12-month period beginning upon such allocation
21 shall be recaptured by the Secretary.

22 **SEC. 117. FAIR HOUSING.**

23 (a) DEFINITION OF COVID–19 EMERGENCY PE-
24 RIOD.— For purposes of this section, the term “COVID–
25 19 emergency period” means the period that begins upon

1 the date of the enactment of this Act and ends upon the
2 date of the termination by the Federal Emergency Man-
3 agement Agency of the emergency declared on March 13,
4 2020, by the President under the Robert T. Stafford Dis-
5 aster Relief and Emergency Assistance Act (42 U.S.C.
6 4121 et seq.) relating to the Coronavirus Disease 2019
7 (COVID–19) pandemic.

8 (b) FAIR HOUSING ACTIVITIES.—

9 (1) FHIP; FHAP.—

10 (A) AUTHORIZATION OF APPROPRIA-
11 TIONS.—To ensure that fair housing organiza-
12 tions and State and local civil rights agencies
13 have sufficient resources to deal with expected
14 increases in fair housing complaints, to inves-
15 tigate housing discrimination, including finan-
16 cial scams that target protected classes associ-
17 ated with or resulting from the COVID–19 pan-
18 demic, and during such pandemic, there is au-
19 thorized to be appropriated for contracts,
20 grants, and other assistance—

21 (i) \$55,000,000 for the Fair Housing
22 Initiatives Program under section 561 of
23 the Housing and Community Development
24 Act of 1987 (42 U.S.C. 3616a); and

1 (ii) \$35,000,000 for the Fair Housing
2 Assistance Program under the Fair Hous-
3 ing Act (42 U.S.C. 3601 et seq.).

4 Amounts made available pursuant to this sub-
5 paragraph may be used by such organizations
6 and agencies to establish the capacity to and to
7 carry out activities and services by telephone
8 and online means, including for individuals with
9 limited English proficiency and individuals with
10 a disability in accordance with requirements
11 under the Americans With Disabilities Act of
12 1990.

13 (B) PRIVATE ENFORCEMENT INITIA-
14 TIVE.—In entering into contracts for private
15 enforcement initiatives under 561(b) of the
16 Housing and Community Development Act of
17 1987 (42 U.S.C. 3616a(b)) using amounts
18 made available pursuant to subparagraph (A)(i)
19 of this subsection, the Secretary of Housing
20 and Urban Development shall give priority to
21 applications from qualified fair housing enforce-
22 ment organizations that have at least 2 years of
23 fair housing testing experience.

24 (C) 3-YEAR AVAILABILITY.—Any amounts
25 made available pursuant subparagraph (A) that

1 are allocated for a grantee and remain unex-
2 pended upon the expiration of the 3-year period
3 beginning upon such allocation shall be recap-
4 tured by the Secretary.

5 (2) OFFICE OF FAIR HOUSING AND EQUAL OP-
6 PORTUNITY.—There is authorized to be appropriated
7 \$200,000,000 for the Office of Fair Housing and
8 Equal Opportunity of the Department of Housing
9 and Urban Development for costs of fully staffing
10 such Office to ensure robust enforcement of the Fair
11 Housing Act during the COVID–19 pandemic, in-
12 cluding ensuring that—

13 (A) assistance provided under this Act is
14 provided and administered in a manner that af-
15 firmatively furthers fair housing in accordance
16 with the Fair Housing Act;

17 (B) such Office has sufficient capacity for
18 intake of housing discrimination complaints by
19 telephone and online mechanisms, including for
20 individuals with limited English proficiency and
21 individuals with a disability in accordance with
22 requirements under the Americans With Dis-
23 abilities Act of 1990 and section 504 of the Re-
24 habilitation Act of 1973 (29 U.S.C. 794); and

1 (C) such Office has the capacity to respond
2 to all housing discrimination complaints made
3 during the COVID–19 pandemic within time
4 limitations required under law.

5 In the hiring of staff using amounts made available
6 pursuant to this subsection, the Secretary of Hous-
7 ing and Urban Development shall consider and hire,
8 at all levels of employment and to the greatest ex-
9 tent possible, a diverse staff, including by race, eth-
10 nicity, gender, and disability status. The Secretary
11 shall submit a report to the Congress describing
12 compliance with the preceding sentence on a quar-
13 terly basis, for each of the first 4 calendar quarters
14 ending after the date of the enactment of this Act.

15 (c) FAIR HOUSING GUIDANCE AND EDUCATION.—

16 (1) PROHIBITION OF SHOWINGS.—Not later
17 than the expiration of the 30-day period beginning
18 on the date of the enactment of this Act, the Sec-
19 retary of Housing and Urban Development shall
20 issue guidance for owners of dwelling units assisted
21 under housing assistance programs of the Depart-
22 ment prohibiting, during the COVID–19 emergency
23 period, of any showings of occupied assisted dwelling
24 units to prospective tenants.

1 (2) EDUCATION.—There is authorized to be ap-
2 propriated \$10,000,000 for the Office of Fair Hous-
3 ing and Equal Opportunity of the Department of
4 Housing and Urban Development to carry out a na-
5 tional media campaign to educate the public of in-
6 creased housing rights during COVID–19 emergency
7 period, that provides that information and materials
8 used in such campaign are available—

9 (A) in the languages used by communities
10 with limited English proficiency; and

11 (B) to persons with disabilities.

12 **SEC. 118. HUD COUNSELING PROGRAM AUTHORIZATION.**

13 (a) FINDINGS.—The Congress finds the following:

14 (1) The spread of COVID–19, which is now
15 considered a global pandemic, is expected to nega-
16 tively impact the incomes of potentially millions of
17 homeowners, making it difficult for them to pay
18 their mortgages on time.

19 (2) Housing counseling is critical to ensuring
20 that homeowners have the resources they need to
21 navigate the loss mitigation options available to
22 them while they are experiencing financial hardship.

23 (b) AUTHORIZATION.—There is authorized to be ap-
24 propriated the Secretary of Housing and Urban Develop-
25 ment \$700,000,000 to carry out counseling services de-

1 scribed under section 106 of the Housing and Urban De-
2 velopment Act of 1968 (12 U.S.C. 1701x).

3 **SEC. 119. DEFENSE PRODUCTION ACT OF 1950.**

4 (a) INCREASE IN AUTHORIZATIONS.—

5 (1) AUTHORIZATIONS.—In addition to amounts
6 otherwise authorized to be appropriated, there is au-
7 thorized to be appropriated in the aggregate
8 \$3,000,000,000 for fiscal year 2020 and 2021 to
9 carry out titles I and III of the Defense Production
10 Act of 1950 to produce medical ventilators, personal
11 protection equipment, and other critically needed
12 medical supplies and to carry out any other actions
13 necessary to respond to the COVID–19 emergency.

14 (2) CARRYOVER FUNDS.—Section 304(e) of the
15 Defense Production Act of 1950 shall not apply at
16 the close of fiscal year 2020.

17 (3) COVID–19 EMERGENCY.—In this section,
18 the term “COVID–19 emergency” means the emer-
19 gency declared on March 13, 2020, by the President
20 under the Robert T. Stafford Disaster Relief and
21 Emergency Assistance Act (42 U.S.C. 4121 et seq.)
22 relating to the Coronavirus Disease 2019 (COVID–
23 19) pandemic.

24 (b) STRENGTHENING CONGRESSIONAL OVERSIGHT;
25 PUBLIC PORTAL.—

1 (1) IN GENERAL.—Not later than three months
2 after the date of enactment of this Act, and every
3 three months thereafter, the Secretary of Commerce,
4 in coordination with the Secretary of Health and
5 Human Services, the Secretary of Defense, and any
6 other Federal department or agency that has utilized
7 authority under title I or title III of the Defense
8 Production Act of 1950 to respond to the COVID–
9 19 emergency, shall submit a report to the Com-
10 mittee on Financial Services of the House of Rep-
11 resentatives and the Committee on Banking, Hous-
12 ing, and Urban Affairs of the Senate—

13 (A) on the use of such authority and the
14 expenditure of any funds in connection with
15 such authority;

16 (B) that includes details of each purchase
17 order made using such authorities, including
18 the product and amount of product ordered and
19 the entity that fulfilled the contract.

20 (2) PUBLIC AVAILABILITY.—The Secretary of
21 Commerce shall place all reports submitted under
22 paragraph (1) on an appropriate website available to
23 the public, in an easily searchable format.

24 (3) SUNSET.—The requirements under this sec-
25 tion shall terminate after the expenditure of all

1 funds appropriated pursuant to the authorizations
2 under subsection (a).

3 **TITLE II—ASSISTING SMALL**
4 **BUSINESSES AND COMMU-**
5 **NITY FINANCIAL INSTITU-**
6 **TIONS**

7 **SEC. 201. SMALL BUSINESS CREDIT FACILITY.**

8 (a) ESTABLISHMENT.—The Board of Governors of
9 the Federal Reserve System shall establish a credit facility
10 to provide loans to small businesses during the COVID–
11 19 emergency.

12 (b) DEFINITIONS.—In this section:

13 (1) COVID–19 EMERGENCY.—The term
14 “COVID–19 emergency” means the period that be-
15 gins upon the date of the enactment of this Act and
16 ends on the date of the termination by the Federal
17 Emergency Management Agency of the emergency
18 declared on March 13, 2020, by the President under
19 the Robert T. Stafford Disaster Relief and Emer-
20 gency Assistance Act (42 U.S.C. 4121 et seq.) relat-
21 ing to the Coronavirus Disease 2019 (COVID–19)
22 pandemic.

23 (2) SMALL BUSINESS.—The term “small busi-
24 ness” means—