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 Representatives of the United States of America in Congress assembled,

2 SECTION 1. SHORT TITLE.

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

4 SEC. 2. TABLE OF CONTENTS.

5 The table of contents is as follows:

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Title III—Department of Defense
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Title V—Financial Services and General Government
Title VI—Department of Homeland Security
Title VII—Interior, Environment, and Related Agencies
Title VIII—Departments of Labor, Health and Human Services, and Education, and Related Agencies
Title IX—Legislative Branch
Title X—Military Construction, Veterans Affairs, and Related Agencies
Title XI—Department of State, Foreign Operations, and Related Programs
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DIVISION B—EMERGENCY FAMILY AND MEDICAL LEAVE EXPANSION ACT

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Title I—Protecting Consumers, Renters, Homeowners and People Experiencing Homelessness
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DIVISION U—CONSUMER PROTECTION AND TELECOMMUNICATIONS PROVISIONS

Title I—COVID–19 Price Gouging Prevention
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DIVISION V—GROW ACT

DIVISION W—OTHER MATTERS

DIVISION X—OTHER MATTERS

DIVISION Y—ADDITIONAL OTHER MATTERS
SEC. 3. REFERENCES.

Except as expressly provided otherwise, any reference to “this Act” contained in any division of this Act shall be treated as referring only to the provisions of that division.

DIVISION A—THIRD CORONAVIRUS PREPAREDNESS AND RESPONSE SUPPLEMENTAL APPROPRIATIONS ACT, 2020

TITLE I—AGRICULTURE, RURAL DEVELOPMENT, FOOD AND DRUG ADMINISTRATION, AND RELATED AGENCIES

DEPARTMENT OF AGRICULTURE

ANIMAL AND PLANT HEALTH INSPECTION SERVICE

SALARIES AND EXPENSES

For an additional amount for “Salaries and Expenses”, $55,000,000, to prevent, prepare for, and respond to coronavirus, to supplement amounts otherwise available for the Agricultural Quarantine Inspection Program: Provided, That such amount is designated by the Congress as being for an emergency requirement pursuant to section 251(b)(2)(A)(i) of the Balanced Budget and Emergency Deficit Control Act of 1985.

AGRICULTURAL MARKETING SERVICE

MARKETING SERVICES

For an additional amount for “Marketing Services”, $45,000,000, to prevent, prepare for, and respond to...
SEC. 11114. Notwithstanding any other provision of law, funds made available under each heading in this title shall only be used for the purposes specifically described under that heading.

TITLE XII

TRANSPORTATION, HOUSING AND URBAN DEVELOPMENT, AND RELATED AGENCIES

DEPARTMENT OF TRANSPORTATION

OFFICE OF THE SECRETARY

SALARIES AND EXPENSES

For an additional amount for “Salaries and Expenses”, $1,753,000, to remain available until September 30, 2020, to prevent, prepare for, and respond to coronavirus, including necessary expenses for operating costs and capital outlays: Provided, That such amounts are in addition to any other amounts made available for this purpose: Provided further, That obligations of amounts under this heading in this Act shall not be subject to the limitation on obligations under the heading “Office of the Secretary—Working Capital Fund” in division H of the Further Consolidated Appropriations Act, 2020 (Public Law 116–94): Provided further, That such amount is designated by the Congress as being for an emergency requirement pursuant to section
is restored to March 1, 2020 levels and not later than the
date on which intercity passenger rail service has been
fully restored to March 1, 2020 levels.

DEPARTMENT OF HOUSING AND URBAN
DEVELOPMENT
MANAGEMENT AND ADMINISTRATION
ADMINISTRATIVE SUPPORT OFFICES

For an additional amount for “Administrative Support Offices”, $10,000,000, to remain available until September 30, 2021, to prevent, prepare for, and respond to coronavirus: Provided, That such amount is designated by the Congress as being for an emergency requirement pursuant to section 251(b)(2)(A)(i) of the Balanced Budget and Emergency Deficit Control Act of 1985.

PROGRAM OFFICES

For an additional amount for “Program Offices”, $10,000,000, to remain available until September 30, 2030, to prevent, prepare for, and respond to coronavirus: Provided, That of the sums appropriated under this heading in this Act—

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

(2) $5,000,000 shall be available for the Office of Community Planning and Development; and
(3) $2,500,000 shall be available for the Office of Housing:

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

PUBLIC AND INDIAN HOUSING

TENANT-BASED RENTAL ASSISTANCE

For an additional amount for “Tenant-Based Rental Assistance”, $1,500,000,000, to remain available until expended, to provide additional funds for public housing agencies to maintain operations and take other necessary actions to prevent, prepare for, and respond to coronavirus: Provided, That of the amounts made available under this heading in this Act, $1,000,000,000 shall be available for additional administrative and other expenses of public housing agencies in administering their section 8 programs, including Mainstream vouchers, in response to coronavirus: Provided further, That such other expenses shall be new eligible activities to be defined by the Secretary and shall be activities to support or maintain the health and safety of assisted individuals and families, and costs related to retention and support of current participating landlords: Provided further, That amounts made available under paragraph (3) of this heading in division
H of the Further Consolidated Appropriations Act, 2020 (Public Law 116–94) may be used for the other expenses as described in the preceding proviso in addition to their other available uses: Provided further, That of the amounts made available under this heading in this Act, $500,000,000 shall be available for adjustments in the calendar year 2020 section 8 renewal funding allocations, including Mainstream vouchers, for public housing agencies that experience a significant increase in voucher per-unit costs due to extraordinary circumstances or that, despite taking reasonable cost savings measures, as determined by the Secretary, would otherwise be required to terminate rental assistance for families as a result of insufficient funding: Provided further, That the Secretary shall allocate amounts provided in the preceding proviso based on need, as determined by the Secretary: Provided further, That for any amounts provided under this heading in prior Acts for tenant-based rental assistance contracts, including necessary administrative expenses, under section 811 of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 8013) that remain available for this purpose after funding renewals and administrative expenses, the Secretary shall award no less than 50 percent of the remaining amounts for the same purpose within 60 days of enactment of this Act: Provided further, That the Sec-
The Secretary may waive, or specify alternative requirements for, any provision of any statute or regulation that the Secretary administers in connection with the use of the amounts made available under this heading and the same heading of Public Law 116–94 (except for requirements related to fair housing, nondiscrimination, labor standards, and the environment), upon a finding by the Secretary that any such waivers or alternative requirements are necessary for the safe and effective administration of these funds to prevent, prepare for, and respond to coronavirus: Provided further, That the Secretary shall notify the public through the Federal Register or other appropriate means to ensure the most expeditious allocation of this funding of any such waiver or alternative requirement in order for such waiver or alternative requirement to take effect, and that such public notice may be provided at a minimum on the Internet at the appropriate Government web site or through other electronic media, as determined by the Secretary: Provided further, That any such waivers or alternative requirements shall remain in effect for the time and duration specified by the Secretary in such public notice and may be extended if necessary upon additional notice by the Secretary: Provided further, That such amount is designated by the Congress as being for an emergency requirement pursuant to section
For an additional amount for “Public Housing Operating Fund” for 2020 payments to public housing agencies for the operation and management of public housing, as authorized by section 9(e) of the United States Housing Act of 1937 (42 U.S.C. 1437g(e)), $720,000,000, to remain available until September 30, 2021: Provided, That such amount shall be combined with the amount appropriated for the same purpose under the same heading of Public Law 116–94, and distributed to all public housing agencies pursuant to the Operating Fund formula at part 990 of title 24, Code of Federal Regulations: Provided further, That for the period from the enactment of this Act through December 31, 2020, such combined total amount may be used for eligible activities under subsections (d)(1) and (e)(1) of such section 9 and for other expenses to prevent, prepare for, and respond to coronavirus, including activities to support or maintain the health and safety of assisted individuals and families, and activities to support education and child care for impacted families: Provided further, That amounts made available under the headings “Public Housing Operating Fund” and “Public Housing Capital Fund” in prior Acts, except for any set-asides list-
ed under such headings, may be used for all of the purposes described in the preceding proviso: Provided further, That the expanded uses and funding flexibilities described in the previous two provisos shall be available to all public housing agencies through December 31, 2020, except that the Secretary may extend the period under which such flexibilities shall be available in additional 12 month increments upon a finding that individuals and families assisted by the public housing program continue to require expanded services due to the coronavirus pandemic: Provided further, That the Secretary may waive, or specify alternative requirements for, any provision of any statute or regulation that the Secretary administers in connection with the use of such combined total amount of funds made available under the headings “Public Housing Operating Fund” and “Public Housing Capital Fund” in prior Acts (except for requirements related to fair housing, nondiscrimination, labor standards, and the environment), upon a finding by the Secretary that any such waivers or alternative requirements are necessary for the safe and effective administration of these funds to prevent, prepare for, and respond to coronavirus: Provided further, That the Secretary shall notify the public through the Federal Register or other appropriate means to ensure the most expeditious allocation of this funding of any such waiver or
alternative requirement in order for such waiver or alternative requirement to take effect, and that such public notice may be provided at a minimum on the Internet at the appropriate Government web site or through other electronic media, as determined by the Secretary: Provided further, That any such waivers or alternative requirements shall remain in effect for the time and duration specified by the Secretary in such public notice and may be extended if necessary upon additional notice by the Secretary: Provided further, That amounts repurposed under this heading that were previously designated by the Congress as an emergency requirement pursuant to the Balanced Budget and Emergency Deficit Control Act of 1985 are designated by the Congress as an emergency requirement pursuant to section 251(b)(2)(A)(i) of the Balanced Budget and Emergency Deficit Control Act of 1985. Provided further, That such amount is designated by the Congress as being for an emergency requirement pursuant to section 251(b)(2)(A)(i) of the Balanced Budget and Emergency Deficit Control Act of 1985.

NATIVE AMERICAN PROGRAMS

For an additional amount for “Native American Programs”, $350,000,000, to remain available until September 30, 2024, to prevent, prepare for, and respond to coronavirus, of which—
(1) $250,000,000 shall be for the Native American Housing Block Grants program, as authorized under title I of the Native American Housing Assistance and Self-Determination Act of 1996 ("NAHASDA") (25 U.S.C. 4111 et seq.): Provided, That amounts made available in this paragraph shall be distributed according to the same funding formula used in fiscal year 2020: Provided further, That such amounts may be used to cover the cost of and reimbursement of allowable costs to prevent, prepare for, and respond to coronavirus incurred by a recipient regardless of the date on which such costs were incurred: Provided further, That the Secretary may waive, or specify alternative requirements for, any provision of any statute or regulation that the Secretary administers in connection with the use of amounts made available in this paragraph and in paragraph (1) under this heading in division H of the Further Consolidated Appropriations Act, 2020 (Public Law 116–94) (except for requirements related to fair housing, nondiscrimination, labor standards, and the environment), upon a finding by the Secretary that any such waivers or alternative requirements are necessary to expedite or facilitate the use of such amounts, including to prevent, pre-
pare for, and respond to coronavirus: *Provided further*, That any such waivers shall apply retroactively to activities to prevent, prepare for, and respond to coronavirus carried out with any amounts described in the preceding proviso; and

(2) $100,000,000 shall be for grants to Indian tribes for carrying out the Indian Community Development Block Grant program, as authorized under title I of the Housing and Community Development Act of 1974 (42 U.S.C. 5301 et seq.) with respect to Indian tribes for use to respond to emergencies that constitute imminent threats to health and safety: *Provided*, That, notwithstanding section 106(a)(1) of such Act, the Secretary shall prioritize, without competition, allocations of such amounts for activities and projects to prevent, prepare for, and respond to coronavirus: *Provided further*, That not to exceed 20 percent of any grant made with amounts made available in this paragraph shall be expended for planning and management development and administration: *Provided further*, That such amounts may be used to cover the cost of and reimbursement of allowable costs to prevent, prepare for, and respond to coronavirus incurred by a recipient regardless of the date on which such costs were in-
curred: Provided further, That, notwithstanding section 105(a)(8) of the Housing and Community Development Act of 1974 (42 U.S.C. 5301 et seq.), there shall be no percent limitation on the use of amounts for public services activities to prevent, prepare for, and respond to coronavirus: Provided further, That the preceding proviso shall apply to all such activities funded with amounts made available in this paragraph and in paragraph (4) under this heading in division H of the Further Consolidated Appropriations Act, 2020 (Public Law 116–94): Provided further, That the Secretary may waive, or specify alternative requirements for, any provision of any statute or regulation that the Secretary administers in connection with the use of amounts made available in this paragraph and in paragraph (4) under this heading in division H of the Further Consolidated Appropriations Act, 2020 (Public Law 116–94) (except for requirements related to fair housing, nondiscrimination, labor standards, and the environment), upon a finding by the Secretary that any such waivers or alternative requirements are necessary to expedite or facilitate the use of such amounts, including to prevent, prepare for, and respond to coronavirus: Provided further, That any
such waivers shall apply retroactively to activities to
prevent, prepare for, and respond to coronavirus car-
rried out with any amounts described in the pre-
ceding proviso:

Provided further, That such amount is designated by the
Congress as being for an emergency requirement pursuant
to section 251(b)(2)(A)(i) of the Balanced Budget and

COMMUNITY PLANNING AND DEVELOPMENT
HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS

For an additional amount for carrying out the
“Housing Opportunities for Persons with AIDS” pro-
gram, as authorized by the AIDS Housing Opportunity
Act (42 U.S.C. 12901 et seq.), $130,000,000, to remain
available until September 30, 2021, except that amounts
allocated pursuant to section 854(c)(5) of such Act shall
remain available until September 30, 2022, to provide ad-
ditional funds to maintain operations and for rental assist-
ance, supportive services, and other necessary actions, in
order to prevent, prepare for, and respond to the
coronavirus: Provided, That not less than $100,000,000
of the amount provided under this heading in this Act
shall be allocated pursuant to the formula in section 854
of such Act using the same data elements as utilized pur-
suant to that same formula in fiscal year 2020: Provided
further, That up to $20,000,000 of the amount provided under this heading in this Act shall be to provide an additional one-time, non-renewable award to grantees currently administering existing contracts for permanent supportive housing that initially were funded under section 854(c)(5) of such Act from funds made available under this heading in fiscal year 2010 and prior years: Provided further, That such awards shall be made proportionally to their existing grants: Provided further, That, notwithstanding section 858(b)(3)(B) of such Act (42 U.S.C. 12907(b)(3)(B)), housing payment assistance for rent, mortgage, or utilities payments may be provided for a period of up to 24 months: Provided further, That such awards are not required to be spent on permanent supportive housing: Provided further, That, to protect persons who are living with HIV/AIDS, such amounts provided under this heading in this Act may be used to self-isolate, quarantine, or to provide other coronavirus infection control services as recommended by the Centers for Disease Control and Prevention for household members not living with HIV/AIDS: Provided further, That such amounts may be used to provide relocation services, including to provide lodging at hotels, motels, or other locations in order to satisfy the objectives of the preceding proviso: Provided further, That, notwithstanding section 856(g) of
such Act (42 U.S.C. 12905(g)), a grantee may use up to 6 percent of its award under this Act for administrative purposes, and a project sponsor may use up to 10 percent of its sub-award under this Act for administrative purposes: Provided further, That such amounts provided under this heading in this Act may be used to reimburse allowable costs consistent with the purposes of this heading incurred by a grantee or project sponsor regardless of the date on which such costs were incurred: Provided further, That any regulatory waivers the Secretary may issue may be deemed to be effective as of the date a grantee began preparing for coronavirus: Provided further, That any additional activities or authorities authorized under this heading in this Act may also apply at the discretion and upon notice of the Secretary to all amounts made available under this same heading in Public Law 116–94 if such amounts are used by grantees for the purposes described under this heading: Provided further, That up to 2 percent of amounts made available under this heading in this Act may be used, without competition, to increase prior awards made to existing technical assistance providers to provide an immediate increase in capacity building and technical assistance available to grantees under this heading and under the same heading in prior Acts: Provided further, That such amount is designated by the
1 Congress as being for an emergency requirement pursuant
to section 251(b)(2)(A)(i) of the Balanced Budget and

COMMUNITY DEVELOPMENT FUND

For an additional amount for “Community Development Fund”, $15,000,000,000, for assistance under the community development block grant program under title I of the Housing and Community Development Act of 1974 (42 U.S.C. 5301 et seq.) to prevent, prepare for, and respond to coronavirus, to remain available until September 30, 2022: Provided, That up to $8,000,000,000 of the amount made available under this heading shall be distributed pursuant to section 106 of such Act (42 U.S.C. 5306) to grantees that received allocations pursuant to that same formula in fiscal year 2020, and that such allocations shall be made within 30 days of enactment of this Act: Provided further, That, in addition to amounts allocated pursuant to the preceding proviso, an additional $5,000,000,000 shall be allocated directly to States to prevent, prepare for, and respond to coronavirus within the State, including activities within entitlement and non-entitlement communities, based on public health needs, risk of transmission of coronavirus, number of coronavirus cases compared to the national average, and economic and housing market disruptions, and other factors, as deter-
mined by the Secretary, using best available data and that such allocations shall be made within 45 days of enactment of this Act: Provided further, That any remaining amounts shall be distributed directly to the State or unit of general local government, at the discretion of the Secretary, according to a formula based on factors to be determined by the Secretary, prioritizing risk of transmission of coronavirus, number of coronavirus cases compared to the national average, and economic and housing market disruptions resulting from coronavirus: Provided further, That such allocations may be made on a rolling basis as additional needs develop and data becomes available: Provided further, That the Secretary shall make all such allocations based on the best available data at the time of allocation: Provided further, That amounts made available in the preceding provisos may be used to reimburse allowable costs consistent with the purposes of this heading in this Act incurred by a State or locality regardless of the date on which such costs were incurred: Provided further, That section 116(b) of such Act (42 U.S.C. 5316(b)) and any implementing regulations, which require grantees to submit their final statements of activities no later than August 16 of a given fiscal year, shall not apply to final statements submitted in accordance with sections 104(a)(2) and (a)(3) of such Act (42 U.S.C. 5304(a)(2)
and (a)(3)) and comprehensive housing affordability strategies submitted in accordance with section 105 of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 12705) for fiscal years 2019 and 2020: Provided further, That such final statements and comprehensive housing affordability strategies shall instead be submitted not later than August 16, 2021: Provided further, That the Secretary may waive, or specify alternative requirements for, any provision of any statute or regulation that the Secretary administers in connection with the use of amounts made available under this heading and for fiscal years 2019 and 2020 (except for requirements related to fair housing, nondiscrimination, labor standards, and the environment), if the Secretary finds that good cause exists for the waiver or alternative requirement and such waiver or alternative requirement would not be inconsistent with the overall purpose of title I of the Housing and Community Development Act of 1974, including for the purposes of addressing the impact of coronavirus: Provided further, That any such waiver or alternative requirement shall not take effect before the expiration of the 5-day period that begins on the date on which the Secretary notifies the public through the Federal Register or other appropriate means, including by means of the Internet at the appropriate Government web site or through other electronic
media, as determined by the Secretary: Provided further,

That of the amounts made available under this heading, up to $10,000,000 shall be made available for capacity building and technical assistance to support the use of such amounts to expedite or facilitate infectious disease response: Provided further, That, notwithstanding sections 104(a)(2), (a)(3), and (e) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(a)(2), (a)(3), and (e)) and section 105 of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 12705), a grantee may not be required to amend its statement of activities in order to engage in activities to prevent, prepare, and respond to coronavirus or the economic and housing disruption caused by such virus, but shall make public a report within 180 days of the end of the crisis which fully accounts for those activities: Provided further, That a grantee may not be required to hold in-person public hearings in connection with citizen participation plan, but shall provide citizens with notice and a reasonable opportunity to comment of no less than 15 days: Provided further, That such procedures shall apply to grants from amounts made available under this heading and for fiscal years 2019 and 2020: Provided further, That, during the period that national or local health authorities recommend social distancing and limiting public gatherings for public

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health reasons, a grantee may carry out virtual public
hearings to fulfill applicable public hearing requirements
for all grants from funds made available under this head-
ing in this and prior Acts: Provided further, That any such
virtual hearings shall provide reasonable notification and
access for citizens in accordance with the grantee’s certifi-
cations, timely responses from local officials to all citizen
questions and issues, and public access to all questions
and responses: Provided further, That, notwithstanding
subsection 105(a)(8) of the Housing and Community De-
velopment Act of 1974 (42 U.S.C. 5305(a)(8)), there shall
be no percent limitation for the use of funds for public
services activities to prevent, prepare, and respond to
coronavirus or the economic and housing disruption
caused by it: Provided further, That the preceding proviso
shall apply to all such activities carried out with grants
of funds made available under this heading and for fiscal
years 2019 and 2020: Provided further, That the Sec-
retary shall ensure there are adequate procedures in place
to prevent any duplication of benefits as defined by section
312 of the Robert T. Stafford Disaster Relief and Emer-
gency Assistance Act (42 U.S.C. 5155) and act in accord-
ance with section 1210 of the Disaster Recovery Reform
3442) and section 312 of the Robert T. Stafford Disaster
Relief and Emergency Assistance Act (42 U.S.C. 5115):

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

HOMELESS ASSISTANCE GRANTS

For an additional amount for “Homeless Assistance Grants”, $5,000,000,000, to remain available until September 30, 2022, for the Emergency Solutions Grants program as authorized under subtitle B of title IV of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11371 et seq.), as amended, to prevent, prepare for, and respond to coronavirus among individuals and families who are homeless, receiving homeless assistance, or at risk of homelessness and to support additional homeless assistance and homelessness prevention activities to mitigate the impacts created by coronavirus: Provided, That up to $1,500,000,000 of the amount appropriated under this heading in this Act shall be distributed pursuant to 24 CFR 576.3 to grantees that received allocations pursuant to that same formula in fiscal year 2020, and that such allocations shall be made within 30 days of enactment of this Act: Provided further, That, in addition to amounts allocated in the preceding proviso, an additional $1,500,000,000 shall be allocated directly to a State or
unit of general local government by a formula to be developed by the Secretary and that such allocations shall be made within 45 days of enactment of this Act: Provided further, That such formula shall allocate such amounts for the benefit of unsheltered homeless, sheltered homeless, and those at risk of homelessness to geographical areas with the greatest need based on the risk of increasing transmission of coronavirus, rising rates of sheltered and unsheltered homelessness, and disruptions to economic and housing markets and other factors, as determined by the Secretary: Provided further, That not less than every 60 days thereafter, the Secretary shall allocate a minimum of an additional $500,000,000: Provided further, That amounts in the preceding proviso shall be allocated by a formula to be developed by the Secretary which takes into consideration the factors contained in the third proviso under this heading, in addition to the best available data on the number of coronavirus cases and disruptions in economic and housing markets, and other factors as determined by the Secretary: Provided further, That such amounts may be used to reimburse allowable costs consistent with the purposes of this heading incurred by a State or locality regardless of the date on which such costs were incurred: Provided further, That individuals and families who are very low-income (as such term is defined in
section 3(b) of the United States Housing Act of 1937 (42 U.S.C. 1437a(b)) shall be considered “at risk of homelessness” and eligible for homelessness prevention assistance if they meet the criteria in subparagraphs (B) and (C) of section 401(1) of the McKinney-Vento Homeless Act (42 U.S.C. 11360(1)(B) and (C)): Provided further, That any individuals and families who are low-income (as such term is defined in section 3(b) of the United States Housing Act of 1937 (42 U.S.C. 1437a(b)) shall be eligible for rental assistance: Provided further, That recipients may deviate from applicable procurement standards when procuring goods and services consistent with the purposes of this heading: Provided further, That a recipient may use up to 10 percent of its allocation for administrative purposes: Provided further, That the use of such amounts shall not be subject to the consultation, citizen participation, or match requirements that otherwise apply to the Emergency Solutions Grants program, except that a recipient must publish how it has and will utilize its allocation at a minimum on the Internet at the appropriate Government web site or through other electronic media: Provided further, That the spending cap established pursuant to section 415(b) of the McKinney-Vento Homeless Act (42 U.S.C. 11374) shall not apply to such amounts: Provided further, That such amounts may be used to provide
temporary emergency shelters (through leasing of existing property, temporary structures, or other means) for the purposes described under this heading, and that such temporary emergency shelters shall not be subject to the minimum periods of use required by section 416(c)(1) of such Act (42 U.S.C. 11375(c)(1)): Provided further, That Federal habitability and environmental review standards and requirements shall not apply to the use of such amounts for those temporary emergency shelters that have been determined by Federal, State, or local health officials to be necessary to prevent and mitigate the spread of coronavirus: Provided further, That such amounts may be used for training on infectious disease prevention and mitigation and to provide hazard pay, including for time worked prior to enactment of this Act, for staff working directly to prevent and mitigate the spread of coronavirus among persons who are homeless or at risk of homelessness, and that such activities shall not be considered administrative costs for purposes of the 10 percent cap: Provided further, That in administering the amounts made available under this heading in this Act, the Secretary may waive, or specify alternative requirements for, any provision of any statute or regulation (except for any requirements related to fair housing, nondiscrimination, labor standards, and the environment) that the Secretary ad-
ministers in connection with the obligation or use by the recipient of these amounts, if the Secretary finds that good cause exists for the waiver or alternative requirement and such waiver or alternative requirement is consistent with the purposes described under this heading: *Provided further*, That any such waivers shall be deemed to be effective as of the date a State or unit of local government began preparing for coronavirus and shall apply to the use of amounts provided under this heading and amounts provided under the same heading in fiscal year 2020 used by recipients for the purposes described under this heading: *Provided further*, That the Secretary shall notify the public through the Federal Register or other appropriate means, 5 days before the effective date, of any such waiver or alternative requirement, and that such public notice may be provided on the Internet at the appropriate Government web site or through other electronic media, as determined by the Secretary: *Provided further*, That up to 1 percent of amounts made available under this heading in this Act may be used to increase prior awards made to existing technical assistance providers with experience in providing health care services in order to provide an immediate increase in capacity building and technical assistance to recipients of the Emergency Solutions Grants program under this heading and under the same heading
in fiscal years 2018, 2019 and 2020: Provided further, That none of the funds provided under this heading may be used to require people experiencing homelessness to receive treatment or perform any other prerequisite activities as a condition for receiving shelter, housing, or other services: Provided further, That such amount is designated by the Congress as being for an emergency requirement pursuant to section 251(b)(2)(A)(i) of the Balanced Budget and Emergency Deficit Control Act of 1985.

EMERGENCY RENTAL ASSISTANCE

For an additional amount for “Emergency Rental Assistance”, as authorized in section 104 of title I of division I of the Take Responsibility for Workers and Families Act, $100,000,000,000, to remain available until expended: Provided, That such amount is designated by the Congress as being for an emergency requirement pursuant to section 251(b)(2)(A)(i) of the Balanced Budget and Emergency Deficit Control Act of 1985.

HOUSING ASSISTANCE FUND

For an additional amount for the “Housing Assistance Fund”, as authorized in section 107 of title I of division I of the Take Responsibility for Workers and Families Act, $35,000,000,000, to remain available until expended: Provided, That such amount is designated by the Congress as being for an emergency requirement pursuant to sec-

HOUSING PROGRAMS

ASSISTED HOUSING STABILITY

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

(1) $1,000,000,000 shall be for “Project-Based Rental Assistance” to supplement funds already available for expiring or terminating section 8 project-based subsidy contracts (including section 8 moderate rehabilitation contracts), for amendments to section 8 project-based subsidy contracts (including section 8 moderate rehabilitation contracts), for contracts entered into pursuant to section 441 of the McKinney-Vento Homeless Assistance Act (42
U.S.C. 11401), for renewal of section 8 contracts for units in projects that are subject to approved plans of action under the Emergency Low Income Housing Preservation Act of 1987 or the Low-Income Housing Preservation and Resident Homeownership Act of 1990, and for administrative and other expenses associated with project-based activities and assistance funded under this paragraph;

(2) $75,000,000, to remain available until September 30, 2022, shall be for “Housing for the Elderly” to supplement funds already available for project rental assistance for the elderly under section 202(c)(2) of such Housing Act of 1959, including amendments to contracts for such assistance and renewal of expiring contracts for such assistance for up to a 1-year term, for senior preservation rental assistance contracts, including renewals, as authorized by section 811(e) of the American Housing and Economic Opportunity Act of 2000, as amended, and for supportive services associated with the housing for the elderly as authorized by such section 202: Provided further, That funds made available under this paragraph shall be used to provide emergency assistance for continuation of contracts for project rental assistance and amendment to such
contracts, supportive services, existing service coordinators, one-time grants to hire additional service coordinators, other staffing, rent supports, and emergency preparedness relating to coronavirus; and

(3) $25,000,000, to remain available until September 30, 2023, shall be for “Housing for Persons with Disabilities” to supplement funds already available for project rental assistance for supportive housing for persons with disabilities under section 811(d)(2) of such Cranston-Gonzalez National Affordable Housing Act, for project assistance contracts pursuant to section 202(h) of the Housing Act of 1959 (Public Law 86–372; 73 Stat. 667), including amendments to contracts for such assistance and renewal of expiring contracts for such assistance for up to a 1-year term, for project rental assistance to State housing finance agencies and other appropriate entities as authorized under section 811(b)(3) of the Cranston-Gonzalez National Housing Act, and for supportive services associated with the housing for persons with disabilities as authorized by section 811(b)(1) of such Act:

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

FAIR HOUSING AND EQUAL OPPORTUNITY

FAIR HOUSING ACTIVITIES

For an additional amount for “Fair Housing Activities”, $7,000,000, to remain available until September 30, 2021, for contracts, grants, and other assistance, as authorized by title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, and section 561 of the Housing and Community Development Act of 1987, to prevent, prepare for, and respond to coronavirus, of which $4,000,000 shall be for the Fair Housing Assistance Program Partnership for Special Enforcement grants to address fair housing issues relating to coronavirus, and $3,000,000 shall be for the Fair Housing Initiatives Program for education and outreach activities under such section 561 to educate the public about fair housing issues related to coronavirus: Provided, That such amount is designated by the Congress as being for an emergency requirement pursuant to section 251(b)(2)(A)(i) of the Balanced Budget and Emergency Deficit Control Act of 1985.

OFFICE OF INSPECTOR GENERAL

For an additional amount for “Office of Inspector General”, $5,000,000, to remain available until September
30, 2021: Provided, That the amount made available under this heading in this Act shall be for necessary salaries and expenses of the Office of Inspector General in carrying out the Inspector General Act of 1978 and to conduct audits and investigations of activities carried out with amounts made available in this Act to the Department of Housing and Urban Development to prevent, prepare for, and respond to coronavirus: Provided further, That the Inspector General shall have independent authority over all personnel issues within this office: Provided further, That such amount is designated by the Congress as being for an emergency requirement pursuant to section 251(b)(2)(A)(i) of the Balanced Budget and Emergency Deficit Control Act of 1985.

TITLE XIII

GENERAL PROVISIONS—THIS DIVISION

Sec. 13101. Not later than 30 days after the date of enactment of this Act, the head of each executive agency that receives funding in this Act, or that received funding in the Coronavirus Preparedness and Response Supplemental Appropriations Act, 2020 (division A of Public Law 116–123) or the Second Coronavirus Preparedness and Response Supplemental Appropriations Act, 2020 (division A of Public Law 116–127), shall provide a report detailing the anticipated uses of all such funding to the
Committees on Appropriations of the House of Representa-
tives and the Senate: Provided, That each report shall
include estimated personnel and administrative costs, as
well as the total amount of funding apportioned, allotted,
obligated, and expended, to date: Provided further, That
each such report shall be updated and submitted to such
Committees every 60 days until all funds are expended
or expire: Provided further, That reports submitted pursu-
ant to this section shall satisfy the requirements of section

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

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

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

Sec. 13105. Unless otherwise provided for by this
Act, the additional amounts appropriated by this Act to
appropriations accounts shall be available under the au-
thorities and conditions applicable to such appropriations
accounts for fiscal year 2020.
SEC. 13106. Each amount designated in this Act by the Congress as being for an emergency requirement pursuant to section 251(b)(2)(A)(i) of the Balanced Budget and Emergency Deficit Control Act of 1985 shall be available (or rescinded or transferred, if applicable) only if the President subsequently so designates all such amounts and transmits such designations to the Congress.

SEC. 13107. Any amount appropriated by this Act, designated by the Congress as an emergency requirement pursuant to section 251(b)(2)(A)(i) of the Balanced Budget and Emergency Deficit Control Act of 1985 and subsequently so designated by the President, and transferred pursuant to transfer authorities provided by this Act shall retain such designation.

SEC. 13108. Notwithstanding any other provision of law, and subject to the availability of appropriations, funds made available by this Act or any other Act may be used to modify the terms and conditions of a contract, or other agreement, without consideration, to authorize a federal agency to reimburse at contract billing rates not to exceed an average of 40 hours per week any contractor paid leave, including sick leave, the contractor provides to its employees to ensure the effective response to the declared national emergency for the coronavirus pandemic event. Such authority shall apply only to a contractor
whose employees cannot perform work on a federally owned or leased facility or site due to Federal Government directed closures or other restrictions, and who cannot telework because their job duties cannot be performed remotely during the declared national emergency for the coronavirus pandemic event. This authority also shall apply to subcontractors. The amounts made available by this section are designated by the Congress as an emergency requirement pursuant to section 251(b)(2)(A)(i) of the Balanced Budget and Emergency Deficit Control Act of 1985.

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

DIVISION B—EMERGENCY FAMILY AND MEDICAL LEAVE EXPANSION ACT

SEC. 20001. REFERENCES.

Except as otherwise expressly provided, whenever in this division an amendment or repeal is expressed in terms of an amendment to, or repeal of, a section or other provision, the reference shall be considered to be made to a section or other provision of the Family and Medical Leave Act of 1993 (29 U.S.C. 2601 et seq.), as amended by the
SEC. 3. SEVERABILITY.

If any provision of this Act or the application of such provision to any person or circumstance is held to be unconstititutional, the remainder of this Act, and the application of the provisions of this Act, to any person or circumstance shall not be affected thereby.

TITLE I—PROTECTING CONSUMERS, RENTERS, HOMEOWNERS AND PEOPLE EXPERIENCING HOMELESSNESS

SEC. 101. SUSPENSION OF REQUIREMENTS REGARDING TENANT CONTRIBUTION TOWARD RENT.

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

(b) FEDERAL REIMBURSEMENT PAYMENTS.—To the extent that amounts are made available pursuant to sub-
section (e) for reimbursements under this subsection, the Secretary of Housing and Urban Development or the Secretary of Agriculture, as appropriate, shall—

(1) provide owners of assisted housing and public housing agencies for any amounts in rent not received as a result of subsection (a), plus the amount of any increases in costs of administering and maintaining such housing to the extent only that such increases result from the public health emergency relating to Coronavirus Disease 2019 (COVID–19); and

(2) in the case of public housing agencies providing assistance under section 8(o) of the United States Housing Act of 1937 (42 U.S.C. 1437f(o)), reimburse such agencies in an amount sufficient to cover any increase in housing assistance payments resulting from the suspension of tenant rent payments pursuant to subsection (a), plus the amount of any increases in the cost of administering such assistance to the extent only that such increases result from the public health emergency relating to Coronavirus Disease 2019 (COVID–19).

(e) Prohibitions.—

(1) On fines.—No tenant or tenant household may be charged a fine or fee for nonpayment of rent
in accordance with subsection (a) and such non-

payment of rent shall not be grounds for any termi-
nation of tenancy or eviction.

(2) ON DEBT.—No tenant or tenant household

may be treated as accruing any debt by reason of

reconciliation of contribution of rent under subsection
(a).

(3) ON REPAYMENT.—held liable for repayment

of any amount of rent contribution suspended under

subsection (a).

(4) ON CREDIT SCORES.—The nonpayment of

rent by a tenant or tenant household shall not be re-

ported to a consumer reporting agency nor shall

such nonpayment adversely affect a tenant or mem-

ber of a tenant household’s credit score.

(d) ASSISTED HOUSING.—For purposes of this sec-

tion, the term “assisted housing” means housing or a

dwelling unit assisted under—

(1) section 213, 220, 221(d)(3), 221(d)(4),

223(e), 231, or 236 of the National Housing Act

(12 U.S.C. 1715l(d)(3), (d)(4), or 1715z–1);

(2) section 101 of the Housing and Urban De-

development Act of 1965 (12 U.S.C. 1701s);

(3) section 202 of the Housing Act of 1959 (12

U.S.C. 1701q);
(4) section 811 of the Cranston-Gonzales National Affordable Housing Act (42 U.S.C. 8013);

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

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

(7) title I of the Housing and Community Development Act of 1974 (42 U.S.C. 5301 et seq.);

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

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


(e) AUTHORIZATION OF APPROPRIATIONS.—There is authorized to be appropriated such sums as may be necessary to make payments under subsection (b) to all owners of assisted housing and public housing agencies.

SEC. 102. TEMPORARY MORATORIUM ON EVICTION FILINGS.

(a) CONGRESSIONAL FINDINGS.—The Congress finds that—
(1) according to the 2018 American Community Survey, 36 percent of households in the United States—more than 43 million households—are renters;

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

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

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

(5) the impacts of the spread of COVID–19, which is now considered a global pandemic, are expected to negatively impact the incomes of potentially millions of renter households, making it difficult for them to pay their rent on time; and

(6) evictions in the current environment would increase homelessness and housing instability which would be counterproductive towards the public health goals of keeping individuals in their homes to the greatest extent possible.
(b) Moratorium.—During the period beginning on the date of the enactment of this Act and ending on the date described in paragraph (1) of subsection (d), the lessor of a covered dwelling may not make, or cause to be made, any filing with the court of jurisdiction to initiate a legal action to recover possession of the covered dwelling from the tenant regardless of cause, except when a tenant perpetrates a serious criminal act that threatens the health, life, or safety of other tenants, owners, or staff of the property in which the covered dwelling is located.

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

(1) Covered dwelling.—The term “covered dwelling” means a dwelling that is occupied by a tenant—

(A) pursuant to a residential lease; or

(B) without a lease or with a lease terminable at will under State law.

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

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

(2) Notice to vacate after sunset date.—After the date described in paragraph (1), the lessor of a covered dwelling may not require the tenant to vacate the covered dwelling before the expiration of the 30-day period that begins upon the provision by the lessor to the tenant, after the date described in paragraph (1), of a notice to vacate the covered dwelling.

SEC. 103. SUSPENSION OF OTHER CONSUMER LOAN PAYMENTS.

(a) In general.—During the COVID–19 emergency, a debt collector may not, with respect to a debt of a consumer (other than debt related to a federally related mortgage loan)—

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

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

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

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

(6) submit or cause to be submitted a confession of judgment to any court;

(7) enforce a security interest through repossession, limitation of use, or foreclosure;

(8) take or threaten to take any action to enforce collection, or any adverse action for nonpayment of a debt, or for nonappearance at any hearing relating to a debt;

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

(10) cause or seek to cause the collection of a debt, including pursuant to a court order issued be-
fore the end of the 120-day period following the end
of the COVID–19 emergency, by levying on funds
from a bank account or seizing any other assets of
a consumer;

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

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

(b) Rule of Construction.—Nothing in this sec-
tion may be construed to prohibit a consumer from volun-
tarily paying, in whole or in part, a debt.

(c) Repayment Period.—After the expiration of the
COVID–19 emergency, with respect to a debt described
under subsection (a), a debt collector—

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

(2) shall, for credit with a defined term or pay-
ment period, extend the time period to repay the
debt balance by 1 payment period for each payment
that a consumer missed during the COVID–19
emergency, with the payments due in the same
amounts and at the same intervals as the pre-exist-
ing payment schedule;
(3) shall, for an open end credit plan (as defined under section 103 of the Truth in Lending Act) or other credit without a defined term, allow the consumer to repay the debt balance in a manner that does not exceed the amounts permitted by formulas under section 170(c) of the Truth in Lending Act and regulations promulgated thereunder;

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

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

(1) IN GENERAL.—During the COVID–19 emergency, without prior consent of a consumer given directly to a debt collector during the COVID–19 emergency, or the express permission of a court of competent jurisdiction, a debt collector may only communicate in writing in connection with the collection of any debt (other than debt related to a federally related mortgage loan).

(2) REQUIRED DISCLOSURES.—

(A) IN GENERAL.—All written communications described under paragraph (1) shall inform the consumer that the communication is
for informational purposes and is not an attempt to collect a debt.

   (B) REQUIREMENTS.—The disclosure required under subparagraph (A) shall be made—

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

   (ii) separate from any other disclosure;

   (iii) in a manner designed to ensure that the recipient sees the disclosure clearly;

   (iv) in English and Spanish and in any additional languages in which the debt collector communicates, including the language in which the loan was negotiated, to the extent known by the debt collector; and

   (v) may be provided by first-class mail or electronically, if the borrower has otherwise consented to electronic communication with the debt collector and has not revoked such consent.

   (C) ORAL NOTIFICATION.—Any oral notification shall be provided in the language the debt collector otherwise uses to communicate with the borrower.
(D) Written translations.—In providing written notifications in languages other than English in this Section, a debt collector may rely on written translations developed by the Bureau of Consumer Financial Protection.

(e) Violations.—

(1) In general.—Any person who violates this section shall—

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

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

(2) Predispute arbitration agreements.—Notwithstanding any other provision of law, no predispute arbitration agreement or predispute joint-action waiver shall be valid or enforceable with respect to a dispute brought under this section, including a dispute as to the applicability of this section, which shall be determined under Federal law.

(f) Tolling.—Except as provided in subsection (g)(5), any applicable time limitations, including statutes
of limitations, related to a debt under Federal or State
law shall be tolled during the COVID–19 emergency.

(g) Claims of Affected Creditors and Debt
Collectors.—

(1) Valuation of Property.—With respect
to any action asserting a taking under the Fifth
Amendment of the Constitution of the United States
as a result of this section or seeking a declaratory
judgment regarding the constitutionality of this sec-
tion, the value of the property alleged to have been
taken without just compensation shall be evalu-
ated—

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

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

(2) Scope of Just Compensation.—In an ac-
tion described in paragraph (1), any assistance or
benefit provided directly or indirectly to the person
from other Federal, State, and local government
programs instituted in or legislation enacted re-
response to the COVID–19 emergency, shall be
demed to be compensation for the property taken,
even if such assistance or benefit is not specifically
provided as compensation for property taken by this
section.

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

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

(h) CREDIT FACILITY FOR OTHER PURPOSES.—

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

(2) COVERED FINANCIAL INSTITUTION DE-
FINED.—In this subsection, the term “covered finan-
cial institution” means the holder of a loan described under this section.

(i) DEFINITIONS.—In this section:

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

(2) COVID–19 EMERGENCY.—The term “COVID–19 emergency” means the period that begins upon the date of the enactment of this Act and ends on the date of the termination by the Federal Emergency Management Agency of the emergency declared on March 13, 2020, by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 4121 et seq.) relating to the Coronavirus Disease 2019 (COVID–19) pandemic.

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

(A) any person who offers or extends credit creating a debt or to whom a debt is owed or other obligation for payment;

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

(C) any provider of utility services.

(4) DEBT.—The term “debt”—
(A) means any obligation or alleged obligation that is or during the COVID emergency becomes past due—

(i) for which the original agreement, or if there is no agreement, the original obligation to pay was created before the COVID emergency, whether or not such obligation has been reduced to judgment; and

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

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

(5) DEBT COLLECTOR.—The term “debt collector” means a creditor, and any person or entity that engages in the collection of debt, including the Federal Government and a State government, irrespective of whether the debt is allegedly owed to or assigned to that person or to the entity.

(6) FEDERALLY RELATED MORTGAGE LOAN.—The term “federally related mortgage loan” has the meaning given that term under section 3 of the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2602).
SEC. 104. EMERGENCY RENTAL ASSISTANCE.

(a) Authorization of Appropriations.—There is authorized to be appropriated for grants under the Emergency Solutions Grants program under subtitle B of title IV of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11371 et seq.) $100,000,000,000 for grants under such subtitle only for providing rental assistance in accordance with section 415(a)(4) of such Act (42 U.S.C. 11374(a)(4)) and this section to respond to needs arising from the emergency declared on March 13, 2020, by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 4121 et seq.) relating to the Coronavirus Disease 2019 (COVID–19) pandemic.

(b) Income Targeting.—For purposes of assistance made available with amounts made available pursuant to subsection (a)—

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

(2) each grantee of such amounts shall use not less than 50 percent of the amounts received only for providing assistance for persons or families experiencing homelessness or at risk of homelessness, who have incomes not exceeding 50 percent of the
median income for the relevant geographic area; except that the Secretary may waive the requirement under this paragraph if the grantee demonstrates to the satisfaction of the Secretary that the population in the geographic area served by the grantee having such incomes is sufficiently being served with respect to activities eligible for funding with such amounts.

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

(d) 3-Year Availability.—Each grantee of amounts made available pursuant to subsection (a) shall expend—
(1) at least 60 percent of such grant amounts within 2 years of the date that such funds became available to the grantee for obligation; and

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

The Secretary may recapture any amounts not expended in compliance with paragraph (1) of this subsection and reallocate such amounts to grantees in compliance with the formula referred to in subsection (h)(1)(A) of this section.

(e) Rent Restrictions.—Paragraph (1) of section 576.106(d) of the Secretary’s regulations (24 C.F.R. 576.106(d)(1)) shall be applied, with respect to rental assistance made available with amounts made available pursuant to subsection (a), by substituting “120 percent of the Fair Market Rent” for “the Fair Market Rent”.

(f) Subleases.—Notwithstanding the second sentence of subsection (g) of section 576.106 of the Secretary’s regulations (24 C.F.R. 576.106(g)), a program participant may sublet, with rental assistance made available with amounts made available pursuant to subsection (a) of this section, a dwelling unit from a renter of the dwelling unit if there is a legally binding, written lease agreement for such sublease.
(g) Housing Relocation or Stabilization Activities.—A grantee of amounts made available pursuant to subsection (a) may expend up to 20 percent of its allocation for activities under section 415(a)(5) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11374(a)(5)).

(h) Allocation of Assistance.—

(1) In General.—In allocating amounts made available pursuant to subsection (a), the Secretary of Housing and Urban Development shall—

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

(B) not later than 120 days after the date of the enactment of this Act, allocate any remaining amounts to eligible grantees by a formula to be developed by the Secretary of Housing and Urban Development that takes into consideration the formula referred to in sub-
paragraph (A) of this paragraph, and the need for emergency rental assistance under this section, including severe housing cost burden among extremely low- and very low-income renters and disruptions in housing and economic conditions, including unemployment.

(2) Allocations to States.—A State recipient of an allocation under this section may elect to directly administer up to 50 percent of its allocation to carry out activities eligible under this section.

(3) Election Not to Administer.—If a grantee elects not to receive funds under this section, such funds shall be allocated to the State recipient in which the grantee is located.

(i) Inapplicability of Matching Requirement.—Subsection (a) of section 416 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11375(a)) shall not apply to any amounts made available pursuant to subsection (a) of this section.

(j) Prohibition on Prerequisites.—None of the funds authorized under this section may be used to require people experiencing homelessness to receive treatment or perform any other prerequisite activities as a condition for receiving shelter, housing, or other services.

(k) Public Hearings.—
(1) **Inapplicability of in-person hearing requirements.**—A grantee may not be required to hold in-person public hearings in connection with its citizen participation plan, but shall provide citizens with notice and a reasonable opportunity to comment of not less than 15 days. Following the period that begins upon the date of the enactment of this Act and ends upon the date of the termination by the Federal Emergency Management Agency of the emergency declared on March 13, 2020, by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 4121 et seq.) relating to the Coronavirus Disease 2019 (COVID–19) pandemic, and after the period described in paragraph (2), the Secretary shall direct grantees to resume pre-crisis public hearing requirements.

(2) **Virtual public hearings.**—During the period that national or local health authorities recommend social distancing and limiting public gatherings for public health reasons, a grantee may fulfill applicable public hearing requirements for all grants from funds made available pursuant to this section by carrying out virtual public hearings. Any such virtual hearings shall provide reasonable notifi-
cation and access for citizens in accordance with the
grantee’s certifications, timely responses from local
officials to all citizen questions and issues, and pub-
lic access to all questions and responses.

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

SEC. 105. EMERGENCY HOMELESS ASSISTANCE.

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

(b) FORMULA.—Notwithstanding sections 413 and
414 of the McKinney-Vento Homeless Assistance Act (42
U.S.C. 11372, 11373), the Secretary of Housing and
Urban Development (in this Act referred to as the “Sec-
retary”) shall allocate amounts made available pursuant
to subsection (a) in accordance with a formula to be established by the Secretary that takes into consideration the following factors:

(1) Risk of transmission of coronavirus in a jurisdiction.

(2) Whether a jurisdiction has a high number or rate of sheltered and unsheltered homeless individuals and families.

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

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

(1) Providing training on infectious disease prevention and mitigation.

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

(3) Reimbursement of costs for eligible activities (including activities described in this paragraph) relating to preventing, preparing for, or responding
to the coronavirus or COVID–19 that were accrued before the date of the enactment of this Act.

Use of such amounts for activities described in this paragraph shall not be considered use for administrative purposes for purposes of section 418 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11377).

(d) Inapplicability of Procurement Standards.—To the extent amounts made available pursuant to subsection (a) are used to procure goods and services relating to activities to prevent, prepare for, or respond to the coronavirus or COVID–19, the standards and requirements regarding procurement that are otherwise applicable shall not apply.

(e) Inapplicability of Habitability and Environmental Review Standards.—Any Federal standards and requirements regarding habitability and environmental review shall not apply with respect to any emergency shelter that is assisted with amounts made available pursuant to subsection (a) and has been determined by a State or local health official, in accordance with such requirements as the Secretary shall establish, to be necessary to prevent and mitigate the spread of coronavirus or COVID–19, such shelters.

(f) Inapplicability of Cap on Emergency Shelter Activities.—Subsection (b) of section 415 of the
McKinney-Vento Homeless Assistance Act shall not apply
to any amounts made available pursuant to subsection
(a)(1) of this section.

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

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

(2) EFFECTIVENESS; APPLICABILITY.—Any
such waivers shall be deemed to be effective as of
the date a State or unit of local government began
preparing for coronavirus and shall apply to the use
of amounts made available pursuant to subsection (a) and amounts provided in prior appropriation Acts for fiscal year 2020 under the heading “Department of Housing and Urban Development—Community Planning and Development—Community Development Fund” and used by recipients for the purposes described in this subsection.

(3) NOTIFICATION.—The Secretary shall notify the public through the Federal Register or other appropriate means 5 days before the effective date of any such waiver or alternative requirement, and any such public notice may be provided on the Internet at the appropriate Government web site or through other electronic media, as determined by the Secretary.

(4) EXEMPTION.—The use of amounts made available pursuant to subsection (a) shall not be subject to the consultation, citizen participation, or match requirements that otherwise apply to the Emergency Solutions Grants program, except that a recipient shall publish how it has and will utilize its allocation at a minimum on the Internet at the appropriate Government web site or through other electronic media.
(i) Inapplicability of Matching Requirement.—Subsection (a) of section 416 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11375(a)) shall not apply to any amounts made available pursuant to subsection (a) of this section.

(j) Prohibition on Prerequisites.—None of the funds authorized under this section may be used to require people experiencing homelessness to receive treatment or perform any other prerequisite activities as a condition for receiving shelter, housing, or other services.

SEC. 106. PARTICIPATION OF INDIAN TRIBES AND TRIBALLY DESIGNATED HOUSING ENTITIES IN CONTINUUM OF CARE PROGRAM.

(a) In General.—Title IV of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11360 et seq.) is amended—

(1) in section 401 (42 U.S.C. 11360)—

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

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

(C) by inserting after paragraph (7) the following:
“(8) FORMULA AREA.—The term ‘formula area’ has the meaning given the term in section 1000.302 of title 24, Code of Federal Regulations, or any successor regulation.”;

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

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

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

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

“SEC. 435. PARTICIPATION OF INDIAN TRIBES AND TRIBALLY DESIGNATED HOUSING ENTITIES.

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

“(1) be a collaborative applicant or eligible entity; or
“(2) receive grant amounts from another entity that receives a grant directly from the Secretary, and use the amounts in accordance with this subtitle.”.

(b) TECHNICAL AND CONFORMING AMENDMENT.—

The table of contents in section 101(b) of the McKinney-Vento Homeless Assistance Act (Public Law 100–77; 101 Stat. 482) is amended by inserting after the item relating to section 434 the following:

“Sec. 435. Participation of Indian Tribes and tribally designated housing entities.”.

SEC. 107. HOUSING ASSISTANCE FUND.

(a) DEFINITIONS.—In this section:

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

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

(b) ESTABLISHMENT OF FUND.—There is established at the Department of the Treasury a Housing Assistance Fund to provide such funds as are allocated in subsection (f) to State housing finance agencies for the purpose of preventing homeowner mortgage defaults, fore-
closures, and displacements of individuals and families experienc-

(c) Allocation of Funds.—

(1) In General.—The Secretary of the Treasury shall establish such criteria as are necessary to allocate the funds available within the Housing Assistance Fund to each State. The Secretary shall allocate such funds among all States taking into consideration the number of unemployment claims within a State relative to the nationwide number of unemployment claims.

(2) Small State Minimum.—Each State shall receive no less than $125,000,000 for the purposes established in subsection (b).

(d) Disbursement of Funds.—

(1) Initial Disbursement.—The Secretary shall disburse to the State housing finance agencies not less than ½ of the amount made available pursuant to this section, and in accordance with the allocations established under subsection (c), not later than 120 days after the date of enactment of this Act. The Secretary or designee shall enter into a contract with each State housing finance agency, which may be amended from time to time, estab-
lishing the terms of the use of such funds prior to the disbursement of such funds.

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

(e) PERMISSIBLE USES OF FUND.—

(1) IN GENERAL.—Funds made available to State housing finance agencies pursuant to this section may be used for the purposes established under subsection (b), which may include—

(A) mortgage payment assistance;

(B) financial assistance to allow a borrower to reinstate their mortgage following a period of forbearance;

(C) principal reduction;

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

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

(F) reimbursement of funds expended by a State or local government during the period beginning on January 21, 2020, and ending on
the date that the first funds are disbursed by
the State under the Housing Assistance Fund,
for the purpose of providing housing or utility
assistance to individuals or otherwise providing
funds to prevent foreclosure or eviction of a
homeowner or prevent mortgage delinquency or
loss of housing or critical utilities as a response
to the coronavirus disease 2019 (COVID–19)
pandemic; and

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

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

(f) APPROPRIATION.—There is authorized to be ap-
propriated for the fiscal year ending September 30, 2020,
to remain available until expended or transferred or cred-
ited under subsection (h), $35,000,000,000 to the Hous-
ing Assistance Fund established under subsection (b).
(g) Use of Housing Finance Agency Innovation Fund for the Hardest Hit Housing Markets Funds.—A State housing finance agency may reallocate any administrative or programmatic funds it has received as an allocation from the Housing Finance Agency Innovation Fund for the Hardest Hit Housing Markets created pursuant to section 101(a) of the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5211(a)) that have not been otherwise allocated or disbursed as of the date of enactment of this Act to supplement any administrative or programmatic funds received from the Housing Assistance Fund. Such reallocated funds shall not be considered when allocating resources from the Housing Assistance Fund using the process established under subsection (c) and shall remain available for the uses permitted and under the terms and conditions established by the contract with Secretary created pursuant to subsection (d)(1) and the terms of subsection (h).

(h) Rescission of Funds.—Any funds that have not been allocated by a State housing finance agency to provide assistance as described under subsection (e) by December 31, 2030, shall be reallocated by the Secretary in the following manner:

(1) 65 percent shall be transferred or credited to the Housing Trust Fund established under sec-
tion 1338 of the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 (12 U.S.C. 4568); and


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

(1) the amount of funds allocated;

(2) the amount of funds disbursed;

(3) the number of households and individuals assisted;

(4) the acceptance rate of applicants;

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

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

(7) the income ranges of households for each household receiving assistance; and
(8) the outcome 12 months after the household has received assistance.

SEC. 108. MORTGAGE FORBEARANCE.

(a) FINDINGS.—

(1) FINDINGS.—Congress finds that—

(A) the collection of debts involves the use of the mails and wires and other instrumentalities of interstate commerce;

(B) at times of major disaster or emergency, the income of consumers is often impaired and their necessary daily expenses often increase;

(C) temporary forbearance benefits not only consumer and small business debtors, but also other creditors by avoiding downward collateral price spirals triggered by an increase in foreclosure activity;

(D) without forbearance, many consumers and small businesses are unlikely to be able to pay their obligations according to their original terms and are likely to default on obligations or file for bankruptcy, resulting in reduced recoveries for creditors, and in the case of bankruptcy, no recovery of unaccrued interest;
(E) with forbearance, creditors are likely to realize greater long-term value because consumers and small businesses will be more likely to be able to repay their obligations after the major disaster or emergency has subsided;

(F) the legislative and administrative response to major disasters and emergencies may consist of multiple components divided among different statutes and programs; and

(G) when evaluating whether property has been taken from a person without just compensation, a holistic evaluation of the burdens and benefits of all legislative and administrative responses, including indirect benefits from macroeconomic stabilization, is appropriate.

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

(A) ensuring that consumers are able to remain in their residences reduces the disruptions and economic harm caused by such disasters and emergencies by ensuring that consumers are able to continue their existing employment, education, childcare, and healthcare arrangements, which are often geographically-based;
(B) temporary forbearance on residential mortgages is therefore critical to fostering economic recovery and stability in the wake of major disasters or emergencies;

(C) temporary mortgage forbearance during a declared disaster benefits not only mortgagors, but also mortgagees because mortgagors’ ability to pay is likely to be restored after a disaster or emergency subsides, so forbearance may increase mortgagors’ total recovery. Without forbearance, mortgagors are likely to default or file for bankruptcy, resulting in significant losses for mortgagees; and

(D) temporary mortgage forbearance during a declared disaster also benefits the mortgagees of other properties because housing prices are geographically and serially correlated so an increase in foreclosures can drive down the value of collateral for all mortgage lenders, further destabilizing the economy.

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

(A) mortgage servicers are often contractually obligated to advance scheduled mortgage payments to securitization investors, irrespec-
tive of whether the servicer collects the payment
from the mortgagor;

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

(C) securitization investors have long been
aware of servicers’ thin capitalization;

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

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

(F) in response to the 2008 financial cri-
sis, Congress created a safe harbor for mort-
gage servicers that undertook loan modific-
ations;

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

(H) as part of the 2012 joint State-Fed-
eral National Mortgage Settlement, mortgage
servicers committed to undertaking loan modi-
fications; and
(I) investors in mortgage securitizations are or should be aware of servicers’ thin capitalization, liquidity constraints, the extent and history of servicing regulation and therefore do not have a reasonable expectation that the terms of servicing contracts will be enforceable at times of national financial crisis.

(4) Determination.—It is the sense of the Congress that, on the basis of the findings described under paragraphs (1), (2), and (3), the Congress determines that the provisions of this Act are necessary and proper for the purpose of carrying into execution the powers of the Congress to regulate commerce among the several States and to establish uniform bankruptcy laws.

(b) Prohibition on Foreclosures and Repossessions During the COVID–19 Emergency.—


(A) in section 3 (12 U.S.C. 2602)—

(i) in paragraph (8), by striking “and” at the end;
(ii) in paragraph (9), by striking the period at the end and inserting “; and”;

and

(iii) by adding at the end the following:

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

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

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

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

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

“(E) commence or continue any judicial foreclosure action or non-judicial foreclosure process or any action to evict a consumer fol-
lowing a foreclosure during the COVID–19 emergency or the 180-day period following such emergency (except that such prohibition shall not apply to a mortgage secured by a dwelling that the servicer has determined after exercising reasonable diligence is vacant or abandoned);

“(F) fail to toll the time in a foreclosure process on a property during the COVID–19 emergency or the 180-day period following such emergency (except that such prohibition shall not apply to a mortgage secured by a dwelling that the servicer has determined after exercising reasonable diligence is vacant or abandoned); or”.

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

(c) FORBEARANCE OF RESIDENTIAL MORTGAGE LOAN PAYMENTS FOR SINGLE FAMILY PROPERTIES (1–4 UNITS).—Section 6 of the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2605) is amended by adding at the end the following:
“(n) Forbearance During the COVID–19 Emergency.—

“(1) Consumer Right to Request a Forbearance.—

“(A) Request for Forbearance.—A borrower experiencing a financial hardship during the COVID–19 emergency may request forbearance from any mortgage obligation, regardless of delinquency status, by submitting a request to the borrower’s servicer, either orally or in writing, affirming that the borrower is experiencing hardship during the COVID–19 emergency. A borrower shall not be required to provide any additional documentation to receive such forbearance.

“(B) Length of Forbearance; Extension.—A forbearance requested pursuant to subparagraph (A) shall be provided for a period of 180 days, and may be extended upon request of the borrower for an additional 180 days.

“(C) Treatment of Tenants.—A borrower receiving a forbearance under this subsection with respect to a mortgage secured by a dwelling that has tenants, whether or not the borrower also lives in the dwelling, shall provide...
the tenants with rent relief for a period not less
than the period covered by the forbearance.

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

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

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

“(C) TREATMENT OF PAYMENTS DURING
FORBEARANCE.—Any payments made by the
borrower during the forbearance period shall be credited to the borrower’s account in accordance with section 129F of the Truth in Lending Act (15 U.S.C. 1639f) or as the borrower may otherwise instruct that is consistent with the terms of the mortgage loan contract.

“(3) REQUIREMENTS FOR SERVICERS.—

“(A) NOTIFICATION.—

“(i) IN GENERAL.—Each servicer of a federally related mortgage loan shall notify the borrower of their right to request forbearance under paragraph (1)—

“(I) not later than 14 days after the date of enactment of this subsection; and

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

“(aa) on each periodic statement provided to the borrower; and

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

“(ii) MANNER OF NOTIFICATION.—
“(I) Written notification.—

Any written notification required under this section—

“(aa) shall be provided—

“(AA) in English and Spanish and in any additional languages in which the servicer communicates, including the language in which the loan was negotiated, to the extent known by the servicer; and

“(BB) at least as clearly and conspicuously as the most clear and conspicuous disclosure on the document;

“(bb) shall include the notification of the availability of language assistance and housing counseling produced by the Federal Housing Finance Agency under subsection (o); and

“(cc) may be provided by first-class mail or electronically, if the borrower has otherwise
consented to electronic communication with the servicer and has not revoked such consent.

“(II) ORAL NOTIFICATION.—Any oral notification required under clause (i) shall be provided in the language the servicer otherwise uses to communicate with the borrower.

“(III) WRITTEN TRANSLATIONS.—In providing written notifications in languages other than English under subclause (I), a servicer may rely on written translations developed by the Federal Housing Finance Agency or the Bureau.

“(B) OTHER REQUIREMENTS.—

“(i) FORBEARANCE REQUIRED.—Upon receiving a request for forbearance from a consumer under paragraph (1) or placing a borrower in automatic forbearance under paragraph (2), a servicer shall provide the forbearance for not less than 180 days, and an additional 180 days at the request of the borrower, provided that
the borrower will have the option to dis-
continue the forbearance at any time.

“(ii) Prohibition on fees, pen-
alties, and interest.—During the pe-
riod of a forbearance under this sub-
section, no fees, penalties or additional in-
terest beyond the amounts scheduled or
calculated as if the borrower made all con-
tractual payments on time and in full
under the terms of the mortgage contract
in effect at the time the borrower enters
into the forbearance shall accrue.

“(iii) Treatment of escrow pay-
ments.—If a borrower in forbearance
under this subsection is required to make
payments to an escrow account, the
servicer shall pay or advance the escrow
disbursements in a timely manner (defined
as on or before the deadline to avoid a
penalty), regardless of the status of the
borrower’s payments. The servicer may col-
lect any resulting escrow shortage or defi-
ciency from the borrower after the forbear-
ance period ends, in a lump sum payment,
spread over 60 months, or capitalized into the loan, at the borrower’s election.”

(d) Notification of Language Assistance and Housing Counseling.—Section 6 of the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2605), as amended by subsection (c), is further amended by adding at the end the following:

“(o) Notification of Language Assistance and Housing Counseling.—

“(1) In General.—The Federal Housing Finance Agency shall, within 30 days of the date of enactment of this Act, make available a document providing notice of the availability of language assistance and housing counseling in substantially the same form, and in at least the same languages, as the existing Language Translation Disclosure.

“(2) Minimum Requirement.—The document described under subsection (a) shall include the notice in at least all the languages for which Federal Housing Finance Agency currently has translations on its existing Language Translation Disclosure available.

“(3) Provision to Servicers.—The Federal Housing Finance Agency shall make this document
available to servicers to fulfill their requirements under subsection (n).”.

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

(1) by redesignating subsection (b) as subsection (c); and

(2) by inserting after subsection (a) the following:

“(b) LOAN MODIFICATION.—

“(1) IN GENERAL.—The Secretary shall implement a loan modification program to modify the terms of outstanding loans for borrowers who face financial hardship.

“(2) AFFORDABLE PAYMENTS.—The Secretary’s loan modification program under paragraph (1) shall be designed so as to provide affordable payments for borrowers. In defining ‘affordable payments’ the Secretary shall consult definitions of affordability promulgated by the Federal Housing Finance Authority, the Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection.

“(3) ADDITIONAL PROGRAM REQUIREMENTS.—

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

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

(4) by adding at the end the following:
“(d) REQUIREMENT.—The Secretary shall comply
with subsection (k)(1), (n), and (o) of section 6 of the
Real Estate Settlement Procedures Act of 1974 with re-
spect to any single-family loans it holds or services.”.

(f) FORBEARANCE OF RESIDENTIAL MORTGAGE
LOAN PAYMENTS FOR MULTIFAMILY PROPERTIES (5+
UNITS).—
(1) IN GENERAL.—During the COVID–19 emergency, a multifamily borrower experiencing a financial hardship due, directly or indirectly, to the COVID–19 emergency may request a forbearance under the terms set forth in this section.

(2) REQUEST FOR RELIEF.—A multifamily borrower may submit a request for forbearance under paragraph (1) to the borrower’s servicer, either orally or in writing, affirming that the multifamily borrower is experiencing hardship during the COVID–19 emergency.

(3) FORBEARANCE PERIOD.—

   (A) IN GENERAL.—Upon receipt of an oral or written request for forbearance from a multifamily borrower, a servicer shall—

   (i) document the financial hardship;

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

   (iii) provide the forbearance for an additional 180 days upon the request of the borrower at least 30 days prior to the end of the forbearance period described under subparagraph (A).
(B) Right to Discontinue.—A multifamily borrower shall have the option to discontinue the forbearance at any time.

(4) Renter Protections.—During the term of a forbearance under this section, a multifamily borrower may not—

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

(B) apply or accrue any fees or other penalties on renters for nonpayment of rent.

(5) Obligation to Bring the Loan Current.—A multifamily borrower shall bring a loan placed in forbearance under this section current within the earlier of—

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

(B) receipt of any business interruption insurance proceeds by the multifamily borrower.

(6) Definition.—For the purposes of this subsection, the term “multifamily borrower” means a borrower of a residential mortgage loan that is secured by a lien against a property comprising five or more dwelling units.

(g) Federal Reserve Credit Facility for Mortgage Servicers.—
(1) IN GENERAL.—The Board of Governors of the Federal Reserve System and the Secretary of the Treasury, pursuant to the authority granted under section 13(3) of the Federal Reserve Act, directly (or indirectly through an intermediary, such as the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, an insured depository institution, non-depository lending institution, or a special purpose vehicle)—

(A) shall extend credit to mortgage servicers and other obligated advancing parties that in each case have liquidity needs due to the COVID–19 emergency or compliance with this Act with respect to mortgage loans (the “affected mortgages’’); and

(B) may extend further credit to mortgage servicers for other liquidity needs due to the actual or imminent delinquency or default on mortgage loans due to the COVID–19 emergency.

(2) NON-COMPLIANT SERVICERS.—A mortgage servicer shall not be eligible for assistance under paragraph (1) if the provider is in violation of any requirement under this Act, and fails to promptly
cure any such violation upon notice or discovery thereof.

(3) Payments and Purchases.—Credit extended under paragraph (1)(A) shall be in an amount sufficient to—

(A) cover—

(i) the pass-through payment of principal and interest to mortgage-backed securities holders;

(ii) the payment of taxes and insurance to third parties; and

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

(B) purchase affected mortgages from pools of securitized mortgages

(4) Collateral.—The credit authorized by this section shall be secured by the pledgor’s interest in accounts receivable, loans, or related interests resulting from the payment advances made on the affected mortgages by the mortgage servicers.
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(5) CREDIT SUPPORT.—The Secretary of the
Treasury shall provide credit support to the Board
of Governors of the Federal Reserve System for the
program required by this section.

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

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

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

(B) the date on which on the Board of
Governors of the Federal Reserve System and
the Secretary of the Treasury determine such
credit and credit support should no longer be
available to address the liquidity concern addressed by this section.

(8) AMENDMENTS TO NATIONAL HOUSING

ACT.—Section 306(g)(1) of the National Housing Act (12 U.S.C. 1721(g)(1)) is amended—

(A) by inserting the following new sentence after the fourth sentence in the paragraph: “In any case in which (I) the President declares a major disaster or emergency for the nation or any area that in either case has been affected by damage or other adverse effects of sufficient severity and magnitude to warrant major disaster assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act or other Federal law, (II) upon request of an Issuer of any security, the Association elects to extend to the Issuer one or more of the disaster assistance or emergency programs that the Association determines to be available to account for the Issuer’s failure or anticipated failure to receive from the mortgagor the full amount of principal and interest due, then (III) the Association may elect not to declare the Issuer to be in default because of such request for such disaster or emergency assistance.”;
(B) by inserting after the word “issued” in the sixth sentence, as redesignated, the following: “subject to any pledge or grant of security interest of the pledgor’s interest in and to any such mortgage or mortgages or any interest therein and the proceeds thereon, which the Association may elect to approve;”; and

(C) by inserting after the word “issued” in the seventh sentence, as redesignated, the following: “, or (D) its approval and honoring of any pledge or grant of security interest of the pledgor’s interest in and to any such mortgage or mortgages or any interest therein and proceeds thereon.”.

(h) SAFE HARBOR.—

(1) IN GENERAL.—Notwithstanding any other provision of law, whenever a servicer of residential mortgages of residential mortgage-backed securities—

(A) grants a borrower relief under section 6(n) and 6(p) of the Real Estate Settlement Procedures Act of 1974 with respect to a residential mortgage originated before April 1, 2020, including a mortgage held in a securitization or other investment vehicle, and
(B) the servicer or trustee or issuer owes
a duty to investors or other parties regarding
the standard for servicing such mortgage,
the servicer shall be deemed to have satisfied the
such a duty, and the servicer shall not be liable to
any party who is owed such a duty and shall not be
subject to any injunction, stay, or other equitable re-
lief to such party, based upon its good faith compli-
ance with the provisions of 6(n) and 6(p) of the Real
Estate Settlement Procedures Act of 1974. Any per-
son, including a trustee or issuer, who cooperates
with a servicer when such cooperation is necessary
for the servicer to implement the provisions of 6(n)
and 6(p) of the Real Estate Settlement Procedures
Act of 1974 shall be protected from liability in the
same manner.

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

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

(A) the term “servicer” has the meaning
given that term under section 6(i)(2) of the
Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2605(i)(2)); and

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

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

(i) POST-PANDEMIC MORTGAGE REPAYMENT OPTIONS.—Section 6 of the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2605), as amended by subsection (d), is further amended by adding at the end the following:

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

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

“(2) if the borrower is able to return to making regular mortgage payments at the end of the forbearance period—
“(A) modify the borrower’s loan to extend the term for the same period as the length of the forbearance, with all payments that were not made during the forbearance distributed at the same intervals as the borrower’s existing payment schedule and evenly distributed across those intervals, with no penalties, late fees, additional interest accrued beyond the amounts scheduled or calculated as if the borrower made all contractual payments on time and in full under the terms of the mortgage contract in effect at the time the borrower entered into the forbearance, and with no modification fee charged to the borrower; or

“(B) if the borrower elects to modify the loan to capitalize a resulting escrow shortage or deficiency, the servicer may modify the borrower’s loan by re-amortizing the principal balance and extending the term of the loan sufficient to maintain the regular mortgage payments; and

“(C) notify the borrower in writing of the extension, including provision of a new payment schedule and date of maturity, and that the borrower shall have the election of prepaying
the suspended payments at any time, in a lump sum or otherwise;

“(3) if the borrower is financially unable to return to making periodic mortgage payments as provided for in the mortgage contract at the end of the COVID–19 emergency—

“(A) evaluate the borrower for all loan modification options, without regard to whether the borrower has previously requested, been offered, or provided a loan modification or other loss mitigation option and without any requirement that the borrower come current before such evaluation or as a condition of eligibility for such modification, including—

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

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

“(iii) other modification or loss mitigation options available to the servicer under the terms of any investor requirements and existing laws and policies; and

“(B) if the borrower qualifies for such a modification, the service shall offer a loan with such terms as to provide a loan with such terms
as to provide an affordable payment, with no penalties, late fees, additional interest beyond the amounts scheduled or calculated as if the borrower made all contractual payments on time and in full under the terms of the mortgage contract in effect at the time the borrower entered into the forbearance, and with no modification fees charged to the borrower; and

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

“(A) any forbearance of payments shall not be treated as missed or delinquent payments or otherwise negatively affect the borrower’s ability to complete their trial plan;

“(B) any past due amounts as of the end of the trial period, including unpaid interest, real estate taxes, insurance premiums, and assessments paid on the borrower’s behalf, will be added to the mortgage loan balance, but only to the extent that such charges are not fees associated with the granting of the forbearance, such as late fees, modification fees, or unpaid interest from the period of the forbearance beyond the amounts scheduled or calculated as if the
borrower made all contractual payments on time and in full under the terms of the mortgage contract in effect at the time the borrower entered into the forbearance; and

“(C) if the borrower is unable to resume payments on the trial modification at the end of the forbearance period, re-evaluate the borrower for all available loan modifications under paragraph 3, without any requirement that the borrower become current before such evaluation or as a condition of eligibility for such modification.”.

(j) Claims of Affected Investors and Other Parties.—Any action asserting a taking under the Fifth Amendment to the Constitution of the United States as a result of this subsection shall be brought not later than 180 days after the end of the COVID–19 emergency.

(k) Extension of the GSE Patch.—The Director of the Bureau of Consumer Financial Protection shall revise section 1026.43(e)(4)(iii)(B) of title 12, Code of Federal Regulations, to extend the sunset of the special rule provided under such section 1026.43(e)(4) until January 1, 2022, or such later date as may be determined by the Bureau.

(l) Definitions.—In this section:
(1) COVID–19 emergency.—The term “COVID–19 emergency” means the period that begins upon the date of the enactment of this Act and ends on the date of the termination by the Federal Emergency Management Agency of the emergency declared on March 13, 2020, by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 4121 et seq.) relating to the Coronavirus Disease 2019 (COVID–19) pandemic.

(2) Manufactured home.—The term “manufactured home” has the meaning given that term under section 603 of the National Manufactured Housing Construction and Safety Standards Act of 1974 (42 U.S.C. 5402).

(3) Motor vehicle.—The term “motor vehicle” has the meaning given that term under Section 1029(f) of the Consumer Financial Protection Act of 2010 (12 U.S.C. 5519(f)).

(4) Residential mortgage loan.—The term “residential mortgage loan” means any consumer credit transaction that is secured by a mortgage, deed of trust, or other equivalent consensual security interest on residence consisting of a single dwelling unit that is occupied by the mortgagor.
SEC. 109. BANKRUPTCY PROTECTIONS.

(a) INCREASING THE HOMESTEAD EXEMPTION.—

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

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

(B) by adding at the end the following:

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

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

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

“(j) Notwithstanding subsections (a) and (b), upon the debtor’s request, the court shall grant a discharge of all debts provided for in the plan that are dischargeable under subsection (a) if the debtor—
“(1) has made payments under a confirmed plan for at least 1 year; and

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

(c) Modification of Chapter 13 Plan Due to Hardship Caused by COVID–19 Pandemic.—Section 1329 of title 11, United States Code, is amended by adding at end the following:

“(d)(1) Subject to paragraph (3), for a plan confirmed prior to the date of enactment of this subsection, the plan may be modified upon the request of the debtor if—

“(A) the debtor is experiencing or has experienced a material financial hardship due, directly or indirectly, to the coronavirus disease 2019 (COVID–19) pandemic; and

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

“(2) A modification under paragraph (1) may include extending the period of time for payments on claims not later than 7 years after the date on which the first payment under the original confirmed plan was due.
“(3) Sections 1322(a), 1322(b), 1323(c), and the requirements of section 1325(a) shall apply to any modification under paragraph (1).”.

(d) Applicability.—

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

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

SEC. 110. DEBT COLLECTION.

(a) Temporary Debt Collection Moratorium During the COVID–19 Emergency Period.—

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

“§ 812A. Temporary debt collection moratorium during the COVID–19 emergency period

“(a) Definitions.—In this section:

“(1) Consumer.—The term ‘consumer’ means any natural person obligated or allegedly obligated to pay any debt.
“(2) COVID–19 EMERGENCY PERIOD.—The term ‘COVID–19 emergency period’ means the period that begins upon the date of the enactment of this Act and ends upon the date of the termination by the Federal Emergency Management Administration of the emergency declared on March 13, 2020, by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 4121 et seq.) relating to the Coronavirus Disease 2019 (COVID–19) pandemic.

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

“(4) DEBT.—The term ‘debt’—

“(A) means any past due obligation or alleged obligation of a consumer, non-profit organization, or small business to pay money—

“(i) arising out of a transaction in which the money, property, insurance, or services which are the subject of the transaction are primarily for personal, family, business, non-profit, or household purposes, whether or not such obligation has been reduced to judgment;
“(ii) owed to a local, State, or Federal government;

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

“(5) DEBT COLLECTOR.—The term ‘debt collector’ includes a creditor and any person or entity that engages in the collection of debt (including the Federal Government or a State government) whether or not the debt is allegedly owed to or assigned to that person or entity.

“(6) DEPOSITORY INSTITUTION.—The term ‘depository institution’—

“(A) has the meaning given that term under section 3 of the Federal Deposit Insurance Act; and

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

“(7) NON-PROFIT ORGANIZATION.—The term ‘non-profit organization’ means an organization de-
scribed in section 501(c)(3) of the Internal Revenue Code of 1986 and exempt from taxation under subsection (a) of such section.

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

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

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

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

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

“(4) enforcing a security interest, including through reposssession or foreclosure, against a consumer, small business, or non-profit organization;
“(5) reporting a past due debt of a consumer, small business, or non-profit organization to a consumer reporting agency;

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

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

“(8) in the case of action or collection described under paragraph (7) that was initiated prior to the beginning of the date of such disaster or emergency, failing to suspend the action or collection until 120 days after the end of the COVID–19 emergency period;
“(9) upon the termination of the incident period for such disaster or emergency, failing to extend the time period to pay an obligation by one payment period for each payment that a consumer, small business, or non-profit organization missed during the incident period, with the payments due in the same amounts and at the same intervals as the pre-existing payment schedule of the consumer, small business, or non-profit organization (as applicable) or, if the debt has no payment periods, allow the consumer, small business, or non-profit a reasonable time in which to repay the debt in affordable payments;

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

“(11) exercising a right to set off provision contained in any consumer, small business, or non-profit organization account agreement with a depository institution.

“(c) VIOLATION.—Any person who violates a provision of this section shall—

“(1) be treated as a debt collector for purposes of section 813; and
“(2) be liable to the consumer, small business, or non-profit organization an amount equal to 10 times the damages allowed under section 813 for each such violation.”.

(2) Table of contents amendment.—The table of contents at the beginning of the Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.) is amended by inserting after the item relating to section 812 the following new item:

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

(b) Confessions of judgment prohibition.—

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

(A) by adding at the end the following:

§ 140B. Confessions of judgment prohibition

“(a) In general.—During a period described under section 812A(b) of the Fair Debt Collection Practices Act, no person may directly or indirectly take or receive from another person or seek to enforce an obligation that constitutes or contains a cognovit or confession of judgment (for purposes other than executory process in the State of Louisiana), warrant of attorney, or other waiver of the right to notice and the opportunity to be heard in the event of suit or process thereon.
“(b) EXEMPTION.—The exemption in section 104(1) shall not apply to this section.

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

“(1) regardless of whether the obligation is absolute or contingent, if the understanding between the parties is that any part of the money shall be or may be returned;

“(2) that includes the right of the person providing the money to an equitable remedy for breach of performance if the breach gives rise to a right to payment; and

“(3) regardless of whether the obligation or right to an equitable remedy described in paragraph (2) has been reduced to judgment or is fixed, contingent, matured, unmatured, disputed, undisputed, secured, or unsecured.”; and

(B) in the table of contents for such chapter, by adding at the end the following:

“140B. Confessions of judgment prohibition.”.

(2) CONFORMING AMENDMENT.—Section 130(a) of the Truth in Lending Act (15 U.S.C. 1640(a)) is amended by adding at the end the following: “For purposes of this section, the term
SEC. 111. DISASTER PROTECTION FOR WORKERS’ CREDIT.

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

(b) REPORTING OF INFORMATION DURING MAJOR DISASTERS.—

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

“§ 605C. Reporting of information during major disasters

“(a) DEFINITIONS.—In this section:

“(1) COVID–19 EMERGENCY PERIOD.—The term ‘COVID–19 emergency period’ means the period beginning on the date of enactment of this section and ending on the later of—

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

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

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

“(A) the period beginning on the date on which a major disaster is declared by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5170), under which assistance is authorized under section 408 of such Act (42 U.S.C. 5174), and ending on the date that is 120 days after the end of the incident period designated in such declaration; or

“(B) the period ending 120 days after the date of termination by the Federal Emergency Management Administration of the emergency declared on March 13, 2020, by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 4121 et seq.) relating to the Coronavirus Disease 2019 (COVID–19) pandemic.
“(3) MAJOR DISASTER.—The term ‘major disaster’ means a major disaster declared by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5170), under which assistance is authorized under section 408 of such Act (42 U.S.C. 5174)

“(b) MORATORIUM ON FURNISHING ADVERSE INFORMATION DURING COVID–19 EMERGENCY PERIOD.— No person may furnish any adverse item of information (except information related to a felony criminal conviction) relating to a consumer that was the result of any action or inaction that occurred during the COVID–19 emergency period.

“(c) MORATORIUM ON FURNISHING ADVERSE INFORMATION DURING COVERED MAJOR DISASTER PERIOD.— No person may furnish any adverse item of information (except information related to a felony criminal conviction) relating to a consumer that was the result of any action or inaction that occurred during a covered major disaster period if the consumer is a resident of the affected area covered by a declaration made by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5170), under which assistance is authorized under section 408 of such Act (42 U.S.C. 5174).
“(d) INFORMATION EXCLUDED FROM CONSUMER REPORTS.—In addition to the information described in section 605(a), no consumer reporting agency may make any consumer report containing an adverse item of information (except information related to a felony criminal conviction) reported relating to a consumer that was the result of any action or inaction that occurred during the COVID–19 emergency period or a covered major disaster period, and as applicable under subsection (f)(3), for 270 days after the expiration of the applicable period.

“(e) SUMMARY OF RIGHTS.—Not later than 60 days after the date of enactment of this subsection, the Bureau shall update the model summary of rights under section 609(c)(1) to include a description of the right of a consumer to—

“(1) request the deletion of adverse items of information under subsection (f); and

“(2) request a consumer report or score, without charge to the consumer, under subsection (g).

“(f) DELETION OF ADVERSE ITEMS OF INFORMATION RESULTING FROM THE CORONAVIRUS DISEASE (COVID–19) OUTBREAK AND MAJOR DISASTERS.—

“(1) REPORTING.—

“(A) IN GENERAL.—Not later than 60 days after the date of enactment of this sub-
section, the Bureau shall create a website for consumers to report, under penalty of perjury, economic hardship as a result of the coronavirus disease (COVID–19) outbreak or a major disaster (if the consumer is a resident of the affected area covered by such major disaster) for the purpose of extending credit report protection for an additional 270 days after the end of the COVID–19 emergency period or covered major disaster period, as applicable.

“(B) DOCUMENTATION.—The Bureau shall—

“(i) not require any documentation from a consumer to substantiate the economic hardship; and

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

“(C) REPORTING PERIOD.—A consumer may report economic hardship under subparagraph (A) during the COVID–19 emergency period or a covered major disaster period, as applicable, and for 60 days thereafter.

“(2) DATABASE.—The Bureau shall establish and maintain a secure database that—
“(A) is accessible to each consumer reporting agency described in section 603(p) and nationwide specialty consumer reporting agency for purposes of fulfilling their duties under paragraph (3) to check and automatically delete any adverse item of information (except information related to a felony criminal conviction) reported that occurred during the COVID–19 emergency period or a covered major disaster period with respect to a consumer; and

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

“(3) DELETION OF ADVERSE ITEMS OF INFORMATION BY NATIONWIDE CONSUMER REPORTING AND NATIONWIDE SPECIALTY CONSUMER REPORTING AGENCIES.—

“(A) IN GENERAL.—Each consumer reporting agency described in section 603(p) and each nationwide specialty consumer reporting agency shall, using the information contained in the database established under paragraph (2), delete from the file of each consumer named in the database each adverse item of information (except information related to a felony criminal conviction) that was a result of an action or in-
action that occurred during the COVID–19 emergency period or a covered major disaster period up to 270 days following the end of the such period.

“(B) Timeline.—Each consumer reporting agency described in section 603(p) and each nationwide specialty consumer reporting agency shall check the database at least weekly and delete adverse items of information as soon as practicable after information that is reported under paragraph (1) appears in the database established under paragraph (2).

“(4) Request for Deletion of Adverse Items of Information.—

“(A) In general.—A consumer who has filed a report of economic hardship with the Bureau may submit a request, without charge to the consumer, to a consumer reporting agency to delete from the consumer’s file an adverse item of information (except information related to a felony criminal conviction) that was a result of an action or inaction that occurred during the COVID–19 emergency period or a covered major disaster period up to 270 days following the end of the such period.
“(B) Timing.—A consumer may submit a request under subparagraph (A), not later than 270-day period described in that subparagraph.

“(C) Removal and Notification.—Upon receiving a request under this paragraph to delete an adverse item of information, a consumer reporting agency shall—

“(i) delete the adverse item of information (except information related to a felony criminal conviction) from the consumer’s file; and

“(ii) notify the consumer and the furnisher of the adverse item of information of the deletion.

“(g) Free Credit Report and Scores.—

“(1) In general.—During the COVID–19 emergency period or a covered major disaster period and ending 12 months after the expiration of the COVID–19 emergency period or covered major disaster period, as applicable, each consumer reporting agency as described under 603(p) and nationwide specialty consumer reporting agency shall make all disclosures described under section 609 upon request by a consumer, by mail or online, without charge to the consumer and without limitation as to the num-
ber of requests. A consumer reporting agency shall also supply a consumer, upon request and without charge, with a credit score that—

“(A) is derived from a credit scoring model that is widely distributed to users by the consumer reporting agency for the purpose of any extension of credit or other transaction designated by the consumer who is requesting the credit score; or

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

“(2) TIMING.—A file disclosure or credit score under paragraph (1) shall be provided to the consumer not later than—

“(A) 7 days after the date on which the request is received if the request is made by mail; and

“(B) not later than 15 minutes if the request is made online.

“(3) ADDITIONAL REPORTS.—A file disclosure provided under paragraph (1) shall be in addition to any disclosure requested by the consumer under section 612(a).
“(4) Prohibition.—A consumer reporting agency that receives a request under paragraph (1) may not request or require any documentation from the consumer that demonstrates that the consumer was impacted by the coronavirus disease (COVID–19) outbreak or a major disaster (except to verify that the consumer resides in an area covered by the major disaster) as a condition of receiving the file disclosure or score.

“(h) Posting of Rights.—Not later than 30 days after the date of enactment of this section, each consumer reporting agency shall prominently post and maintain a direct link on the homepage of the public website of the consumer reporting agency information relating to the right of consumers to—

“(1) request the deletion of adverse items of information (except information related to a felony criminal conviction) under subsection (f); and

“(2) request consumer file disclosures and scores, without charge to the consumer, under subsection (g).

“(i) Ban on Reporting Medical Debt Information Related to COVID–19 or a Major Disaster.—

“(1) Furnishing ban.—No person shall furnish adverse information to a consumer reporting
agency related to medical debt if such medical debt
is with respect to medical expenses related to treat-
ments arising from COVID–19 or a major disaster
(whether or not the expenses were incurred during
the COVID–19 emergency period or covered major
disaster period).

“(2) Consumer report ban.—No consumer
reporting agency may made a consumer report con-
taining adverse information related to medical debt
if such medical debt is with respect to medical ex-
penses related to treatments arising from COVID–
19 or a major disaster (whether or not the expenses
were incurred during the COVID–19 emergency pe-
riod or covered major disaster period).

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

(2) Technical and conforming amendment.—The table of contents for the Fair Credit
Reporting Act is amended by inserting after the
item relating to section 605B the following:

“605C. Reporting of information during major disasters.”.
(c) LIMITATIONS ON NEW CREDIT SCORING MODELS


(1) by adding at the end the following:

“§ 630. Limitations on new credit scoring models during the COVID–19 emergency and major disasters

“With respect to a person that creates and implements credit scoring models, such person may not, during the COVID–19 emergency period or a covered major disaster period (as such terms are defined under section 605C), create or implement a new credit scoring model (including a revision to an existing scoring model) if the new credit scoring model would identify a significant percentage of consumers as being less creditworthy when compared to the previous credit scoring models created or implemented by such person.”; and

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

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

SEC. 112. STUDENT LOANS.

(a) PAYMENTS FOR PRIVATE EDUCATION LOAN BORROWERS AS A RESULT OF THE COVID–19 NATIONAL EMERGENCY.—Section 140 of the Truth in Lending Act
(15 U.S.C. 1650) is amended by adding at the end the following new subsection:

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

“(1) AUTHORITY.—Effective on the date of the enactment of this section, for the duration of the COVID–19 emergency period and the 6-month period immediately following, the Secretary of the Treasury shall, for each borrower of a private education loan, pay the total amount due for such month on the loan, based on the payment plan selected by the borrower or the borrower’s loan status.

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

“(3) REPORTING TO CONSUMER REPORTING AGENCIES.—During the period in which the Secretary of the Treasury is making payments on a loan under paragraph (1), the Secretary shall ensure that, for the purpose of reporting information about
the loan to a consumer reporting agency, any payment made by the Secretary is treated as if it were a regularly scheduled payment made by a borrower.

“(4) NOTICE OF PAYMENTS AND PROGRAM.—Not later than 15 days following the date of enactment of this subsection, and monthly thereafter during the COVID–19 national emergency period and the 6-month period immediately following, the Secretary of the Treasury shall provide a notice to all borrowers of private education loans—

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

“(B) providing borrowers with an easily accessible method to opt out of the benefits provided under this subsection; and

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

“(5) SUSPENSION OF INVOLUNTARY COLLECTION.—During the COVID–19 national emergency period and the 6-month period immediately following, the holder of a private education loan shall immediately take action to halt all involuntary collection related to the loan.
“(6) MANDATORY FORBEARANCE.—During the
period in which the Secretary of the Treasury is
making payments on a loan under paragraph (1),
the servicer of such loan shall grant the borrower
forbearance as follows:

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

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

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

“(8) COVID–19 EMERGENCY PERIOD DE-
FINED.—In this subsection, the term ‘COVID–19
emergency period’ means the period that begins
upon the date of the enactment of this Act and ends
upon the date of the termination by the Federal
Emergency Management Administration of the
emergency declared on March 13, 2020, by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 4121 et seq.) relating to the Coronavirus Disease 2019 (COVID–19) pandemic.”.

(b) ADDITIONAL PROTECTIONS FOR PRIVATE STUDENT LOAN BORROWERS.—

(1) Each private education loan holder who receives any monthly payment pursuant to this section must modify all private education loan contracts that it holds to provide for the same repayment plan and forgiveness terms available to Direct Loans borrowers under 34 C.F.R. § 685.209(c), in effect as of January 1, 2020.

(2) For a borrower who has defaulted on the private education loan under the terms of the promissory note prior to any loan payment made or forbearance granted under this section, no payment made or forbearance granted under this section shall be considered an event that impacts the calculation of the applicable state statutes of limitation.

(3) A private education loan debt collector, as that term is defined in the Federal Debt Collection Practices Act, may not pressure a borrower to elect to apply the amount to any private education loan.
“Pressure” is defined as any communication, recommendation or other similar communication, other than providing basic information about a borrower’s options, urging a borrower to make this election. Violation of this provision shall be an unfair practice in violation of 15 U.S.C. § 1692f.

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

(5) For a borrower who has defaulted on the private education loan, under the terms of the promissory note, prior to any loan payment made under this section, no loan relief provided under this section shall be considered an event that impacts the calculation of the applicable state statutes of limitation.

(e) MINIMUM RELIEF FOR PRIVATE STUDENT LOAN BORROWERS AS A RESULT OF THE COVID–19 NATIONAL EMERGENCY.—
(1) Minimum student loan relief as a result of the COVID–19 national emergency.—
Not later than 270 days after the last day of the COVID–19 emergency period, the Secretary of the Treasury shall carry out a program under which a qualified borrower, with respect to the private education of loans of such qualified borrower, shall receive in accordance with paragraph (3) an amount equal to the lesser of the following:

(A) The total amount of each private education loan of the borrower; or

(B) $10,000.

(2) Notification of borrowers.—Not later than 270 days after the last day of the COVID–19 emergency period, the Secretary of the Treasury shall notify each qualified borrower of—

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

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

(3) Distribution of funding.—
(A) **Election by Borrower.**—Not later than 45 days after a notice is sent under paragraph (2), a qualified borrower may elect to apply the amount determined with respect to such borrower under paragraph (1) to any private education loan of the borrower.

(B) **Automatic Payment.**—

   (i) **In General.**—In the case of a qualified borrower who does not make an election under subparagraph (A) before the date described in such paragraph, the Secretary of the Treasury shall apply the amount determined with respect to such borrower under paragraph (1) in order of the private education loan of the qualified borrower with the highest interest rate.

   (ii) **Equal Interest Rates.**—In case of two or more private education loans described in clause (i) with equal interest rates, the Secretary of the Treasury shall apply the amount determined with respect to such borrower under paragraph (1) first to the loan with the highest principal.

(4) **Definitions.**—In this subsection:
(A) COVERED LOAN.—The term “covered loan” means—

(i) a loan made, insured, or guaranteed under part B of title IV of the Higher Education Act of 1965 (20 U.S.C. 1071 et seq.);

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

(iii) a Federal Perkins Loan made pursuant to part E of title IV of the Higher Education Act of 1965 (20 U.S.C. 1087aa et seq.).

(B) COVID–19 EMERGENCY PERIOD.—The term “COVID–19 emergency period” means the period that begins upon the date of the enactment of this Act and ends upon the date of the termination by the Federal Emergency Management Administration of the emergency declared on March 13, 2020, by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 4121 et seq.) relating to the Coronavirus Disease 2019 (COVID–19) pandemic.
(C) **PRIVATE EDUCATION LOAN.**—The term “private education loan” has the meaning given the term in section 140 of the Truth in Lending Act (15 U.S.C. 1650).

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

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

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

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

SEC. 113. **WAIVER OF IN-PERSON APPRAISAL REQUIREMENTS.**

(a) **FINDING.**—The Congress finds that as the country continues to grapple with the impact of the spread of COVID–19, several adjustments are needed to ensure that mortgage processing can continue to function without significant delays, despite requirements that would otherwise require in-person interactions.

(b) **WAIVER.**—
(1) IN GENERAL.—Until the end of the COVID–19 emergency, any appraisal that is conducted for a loan with respect to which applicable law would otherwise require the performance of an interior inspection may be performed without an interior inspection, if—

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

(B) the applicable lender, guarantor, regulating agency, or insurer may order additional services to include an interior inspection at a later date.

(2) STIPULATION.—An appraiser conducting an appraisal without an interior inspection pursuant to this section shall stipulate an extraordinary assumption that the property’s interior quality, condition, and physical characteristics are as described and consistent with the exterior view, and shall employ all available methods to maximize accuracy while maintaining safety.

(c) RULEMAKING.—Not later than the end of the 1-week period beginning on the date of enactment of this
Act, the Federal Housing Commissioner of the Federal Housing Agency and the Director of the Federal Housing Finance Agency shall issue such rules or guidance as may be necessary to ensure that such agencies, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, and the Federal home loan banks make any adjustments to mortgage processing requirements that may be necessary to provide flexibility to avoid in-person interactions while preserving the goals of the programs and consumer protection.

(d) COVID–19 EMERGENCY DEFINED.—In this section, the term “COVID–19 emergency” means the period that begins upon the date of the enactment of this Act and ends on the date of the termination by the Federal Emergency Management Agency of the emergency declared on March 13, 2020, by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 4121 et seq.) relating to the Coronavirus Disease 2019 (COVID–19) pandemic.

SEC. 114. SUPPLEMENTAL FUNDING FOR COMMUNITY DEVELOPMENT BLOCK GRANTS.

(a) FUNDING AND ALLOCATIONS.—

(1) AUTHORIZATION OF APPROPRIATIONS.—

There is authorized to be appropriated $12,000,000,000 for assistance in accordance with
this section under the community development block grant program under title I of the Housing and Community Development Act of 1974 (42 U.S.C. 5301 et seq.).

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

(3) SUBSEQUENT ALLOCATION.—

(A) IN GENERAL.—The $6,000,000,000 made available pursuant to paragraph (1) that remains after allocation pursuant to paragraph (2) shall be allocated, not later than 45 days after the date of the enactment of this Act, directly to States to prevent, prepare for, and respond to coronavirus within the State, including activities within entitlement and nonentitlement communities, based on public health needs, risk of transmission of coronavirus, number of coronavirus cases compared to the national average, and economic and housing market disruptions, and other factors, as determined by the Secretary, using best available data.
(B) **Technical Assistance.**—Of the amount referred to in subparagraph (A), $10,000,000 shall be made available for capacity building and technical assistance to support the use of such amounts to expedite or facilitate infectious disease response.

(4) **Direct Distribution.**—Of the amount made available pursuant to paragraph (1), $3,000,000,000 shall be distributed directly to States and units of general local government, at the discretion of the Secretary of Housing and Urban Development (in this section referred to as the “Secretary”), according to a formula based on factors to be determined by the Secretary, prioritizing risk of transmission of coronavirus, number of coronavirus cases compared to the national average, and economic and housing market disruptions resulting from coronavirus.

(5) **Rolling Allocations.**—Allocations under this subsection may be made on a rolling basis as additional needs develop and data becomes available.

(6) **Best Available Data.**—The Secretary shall make all allocations under this subsection based on the best available data at the time of allocation.
(b) Eligible Activities.—Amounts made available pursuant to subsection (a) may be used only for—

(1) eligible activities described in 105(a) of the Housing and Community Development Act of 1974 (42 U.S.C. 5305(a)) relating to preventing, preparing for, or responding to the public health emergency relating to Coronavirus Disease 2019 (COVID–19); and

(2) reimbursement of costs for such eligible activities relating to preventing, preparing for, or responding to Coronavirus Disease 2019 (COVID–19) that were accrued before the date of the enactment of this Act.

(e) Inapplicability of Public Services Cap.—The limitation under paragraph (8) of section 105(a) of the Housing and Community Development Act of 1974 (42 U.S.C. 5305(a)(8)) on the amount that may be used for activities under such paragraph shall not apply with respect to—

(1) amounts made available pursuant to subsection (a); and

(2) amounts made available in preceding appropriation Acts for fiscal years 2019 and 2020 for carrying out title I of the Housing and Community Development Act of 1974, to the extent such amounts
are used for activities described in subsection (b) of this section.

(d) **WAIVERS.**—

(1) **IN GENERAL.**—The Secretary may waive, or specify alternative requirements for, any provision of any statute or regulation that the Secretary administers in connection with the use of amounts made available pursuant to subsection (a)(1) and for fiscal years 2019 and 2020 (except for requirements related to fair housing, nondiscrimination, labor standards, and the environment), if the Secretary finds that good cause exists for the waiver or alternative requirement and such waiver or alternative requirement would not be inconsistent with the overall purpose of title I of the Housing and Community Development Act of 1974, including for the purposes of addressing the impact of coronavirus.

(2) **NOTICE.**—The Secretary shall notify the public through the Federal Register or other appropriate means 5 days before the effective date of any such waiver or alternative requirement in order for such waiver or alternative requirement to take effect. Such public notice may be provided on the Internet at the appropriate Government web site or through
other electronic media, as determined by the Secretary.

(e) Statements of Activities; Comprehensive Housing Affordability Strategies.—

(1) Inapplicability of Requirements.—Section 116(b) of such Act (42 U.S.C. 5316(b); relating to submission of final statements of activities not later than August 16 of a given fiscal year) and any implementing regulations shall not apply to final statements submitted in accordance with paragraphs (2) and (3) of section 104 of such Act (42 U.S.C. 5304(a)) and comprehensive housing affordability strategies submitted in accordance with section 105 of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 12705) for fiscal years 2019 and 2020.

(2) New Requirements.—Final statements and comprehensive housing affordability strategies shall instead be submitted not later than August 16, 2021.

(3) Amendments.—Notwithstanding subsections (a)(2), (a)(3), and (e) of section 104 of the Housing and Community Development Act of 1974 (42 U.S.C. 5304) and section 105 of the Cranston-Gonzalez National Affordable Housing Act (42
U.S.C. 12705), a grantee may not be required to amend its statement of activities in order to engage in activities to prevent, prepare, and respond to coronavirus or the economic and housing disruption caused by it, but shall make public a report within 180 days of the end of the crisis which fully accounts for such activities.

(f) PUBLIC HEARINGS.—

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

(2) VIRTUAL PUBLIC HEARINGS.—During the period that national or local health authorities recommend social distancing and limiting public gatherings for public health reasons, a grantee may fulfill applicable public hearing requirements for all grants from funds made available pursuant to subsection (a)(1) and under the heading “Department of Housing and Urban Development—Community Planning and Development—Community Development Fund” in appropriation Acts for fiscal years 2019 and 2020 by carrying out virtual public hear-
ings. Any such virtual hearings shall provide reasonable notification and access for citizens in accordance with the grantee’s certifications, timely responses from local officials to all citizen questions and issues, and public access to all questions and responses.

(g) Duplication of Benefits.—The Secretary shall ensure there are adequate procedures in place to prevent any duplication of benefits as defined by section 312 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5155) and act in accordance with section 1210 of the Disaster Recovery Reform Act of 2018 (division D of Public Law 115–254; 132 Stat. 3442) and section 312 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5155).

SEC. 115. COVID–19 EMERGENCY HOUSING RELIEF.

(a) Definition of COVID–19 Emergency Period.—For purposes of this section, the term “COVID–19 emergency period” means the period that begins upon the date of the enactment of this Act and ends upon the date of the termination by the Federal Emergency Management Agency of the emergency declared on March 13, 2020, by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C.
4121 et seq.) relating to the Coronavirus Disease 2019 (COVID–19) pandemic.

(b) SUSPENSION OF COMMUNITY SERVICE, WORK, PRESENCE IN UNIT, AND MINIMUM RENT REQUIREMENTS AND TIME LIMITS ON ASSISTANCE.—

(1) SUSPENSION.—Notwithstanding any other provision of law, during the COVID–19 emergency period, the following provisions of law and requirements shall not apply:

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

(B) Any work requirement or time limitation on assistance established by a public housing agency participating in the Moving to Work demonstration program authorized under section 204 of the Departments of Veterans Affairs and Housing and Urban Development and Independent Agencies Appropriations Act, 1996 (Public Law 104–134; 110 Stat. 1321).

(C) Paragraph (3) of section 3(a) of the United States Housing Act of 1937 (42 U.S.C. 1437a(a)(3); relating to minimum rental amount).
(D) Section 982.312 of the regulations of the Secretary of Housing and Urban Development (24 C.F.R. 982.312); relating to absence from unit).

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

(c) HOUSING CHOICE VOUCHERS.—

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

(A) during the COVID–19 emergency period, a public housing agency may not terminate the availability to an eligible household of a housing choice voucher under section 8(o) of the United States Housing Act of 1937 (42 U.S.C. 1437f(o)) for failure to enter into a lease for an assisted dwelling unit;

(B) in the case of any eligible household on whose behalf such a housing choice voucher has been made available, if as of the termination of
the COVID–19 emergency period such availability has not terminated (including by reason of subparagraph (A)) and such voucher has not been used to enter into a lease for an assisted dwelling unit, the public housing agency making such voucher available may not terminate such availability until the expiration of the 60-day period beginning upon the termination of the COVID–19 emergency period; and

(C) during the COVID–19 emergency period, clause (i) of section 8(o)(8)(A) of the United States Housing Act of 1937 (42 U.S.C. 1437f(o)(8)A(i); relating to initial inspection of dwelling units) shall not apply, except that in any case in which an inspection of a dwelling unit for which a housing assistance payment is established is not conducted before an assistance payment is made for such dwelling unit—

(i) such clause shall be applied by substituting “the expiration of the 90-day period beginning on the termination of the COVID–19 emergency period (as such term is defined in section 117(a) of the Financial Protections and Assistance for America’s Consumers, States, Businesses,
and Vulnerable Populations Act)” for “any assistance payment is made”; and

(ii) the public housing agency shall inform the tenant household and the owner of such dwelling unit of the inspection requirement applicable to such dwelling unit pursuant to clause (i).

(2) Rural housing vouchers.—Notwithstanding any other provision of law, the Secretary of Agriculture shall provide that the same restrictions and requirements applicable under paragraph (1) to voucher assistance under section 8(o) of the United States Housing Act of 1937 shall apply with respect to voucher assistance under section 542 of the Housing Act of 1949 (42 U.S.C. 1490r). In applying such restrictions and requirements, the Secretary may take into consideration and provide for any differences between such programs while ensuring that the program under such section 542 is carried out in accordance with the purposes of such restrictions and requirements.

(d) Suspension of income reviews.—During the COVID–19 emergency period, the Secretary of Housing and Urban Development and the Secretary of Agriculture shall waive any requirements under law or regulation re-
quiring review of the income of an individual or household
for purposes of assistance under a housing assistance pro-
gram administered by such Secretary, except—

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

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

(e) Authority To SUSPEND OR DELAY DEAD-
lines.—During the COVID–19 emergency period, the
Secretary of Housing and Urban Development and the
Secretary of Agriculture may suspend or delay any dead-
line relating to public housing agencies or owners of hous-
ing assisted under a program administered by such Sec-
retary, except any deadline relating to responding to exi-
gent conditions related to health and safety or emergency
physical conditions.

(f) Suspension of Assisted Housing Scoring
Activities.—The Secretary of Housing and Urban De-
velopment shall suspend scoring under the Section 8 Man-
agement Assessment Program and the Public Housing As-
sessment System during the period beginning upon the
date of the enactment of this Act and ending upon expira-
tion of the 90-day period that begins upon the termination
of the COVID–19 emergency period.
(g) REQUIREMENTS REGARDING RESIDUAL RECEIPTS AND RESERVE FUNDS.—

(1) SUSPENSION OF REQUIREMENT TO SUBMIT RESIDUAL RECEIPTS TO HUD.—During the COVID–19 emergency period, any requirements for owners of federally assisted multifamily housing to remit residual receipts to the Secretary of Housing and Urban Development shall not apply.

(2) ELIGIBLE USES OF RESERVE FUNDS.—During the COVID–19 emergency period, any costs of an owner of federally assisted multifamily housing for items, activities, and services related to responding to coronavirus or COVID–19 shall be considered eligible uses for the reserve fund for replacements for such housing.

SEC. 116. SUPPLEMENTAL FUNDING FOR SERVICE COORDINATORS TO ASSIST ELDERLY HOUSEHOLDS.

(a) IN GENERAL.—There is authorized to be appropriated $300,000,000 for grants under section 676 of the Housing and Community Development Act of 1992 (42 U.S.C. 13632) for costs of providing service coordinators for purposes of coordinating services to prevent, prepare for, or respond to the public health emergency relating to Coronavirus Disease 2019 (COVID–19).
(b) Hiring.—In the hiring of staff using amounts made available pursuant to this section, grantees shall consider and hire, at all levels of employment and to the greatest extent possible, a diverse staff, including by race, ethnicity, gender, and disability status. Each grantee shall submit a report to the Secretary of Housing and Urban Development describing compliance with the preceding sentence not later than the expiration of the 120-day period that begins upon the termination of the emergency declared on March 13, 2020, by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 4121 et seq.) relating to the Coronavirus Disease 2019 (COVID–19) pandemic.

c) One-Time Grants.—Grants made using amounts made available pursuant to subsection (a) shall not be renewable.

d) One-Year Availability.—Any amounts made available pursuant to this section that are allocated for a grantee and remaining unexpended upon the expiration of the 12-month period beginning upon such allocation shall be recaptured by the Secretary.

SEC. 117. FAIR HOUSING.

(a) Definition of COVID–19 Emergency Period.—For purposes of this section, the term “COVID–19 emergency period” means the period that begins upon
the date of the enactment of this Act and ends upon the
date of the termination by the Federal Emergency Man-
agement Agency of the emergency declared on March 13,
2020, by the President under the Robert T. Stafford Dis-
aster Relief and Emergency Assistance Act (42 U.S.C.
4121 et seq.) relating to the Coronavirus Disease 2019
(COVID–19) pandemic.

(b) Fair Housing Activities.—

(1) FHIP; FHAP.—

(A) Authorization of Appropriations.—To ensure that fair housing organiza-
tions and State and local civil rights agencies
have sufficient resources to deal with expected
increases in fair housing complaints, to inves-
tigate housing discrimination, including finan-
cial scams that target protected classes associ-
ated with or resulting from the COVID–19 pan-
demic, and during such pandemic, there is au-
thorized to be appropriated for contracts,
grants, and other assistance—

(i) $55,000,000 for the Fair Housing
Initiatives Program under section 561 of
the Housing and Community Development
Act of 1987 (42 U.S.C. 3616a); and
(ii) $35,000,000 for the Fair Housing Assistance Program under the Fair Housing Act (42 U.S.C. 3601 et seq.).

Amounts made available pursuant to this subparagraph may be used by such organizations and agencies to establish the capacity to and to carry out activities and services by telephone and online means, including for individuals with limited English proficiency and individuals with a disability in accordance with requirements under the Americans With Disabilities Act of 1990.

(B) Private enforcement initiative.—In entering into contracts for private enforcement initiatives under 561(b) of the Housing and Community Development Act of 1987 (42 U.S.C. 3616a(b)) using amounts made available pursuant to subparagraph (A)(i) of this subsection, the Secretary of Housing and Urban Development shall give priority to applications from qualified fair housing enforcement organizations that have at least 2 years of fair housing testing experience.

(C) 3-year availability.—Any amounts made available pursuant subparagraph (A) that
are allocated for a grantee and remain unex-
pended upon the expiration of the 3-year period
beginning upon such allocation shall be recap-
tured by the Secretary.

(2) Office of Fair Housing and Equal Op-
portunity.—There is authorized to be appropriated
$200,000,000 for the Office of Fair Housing and
Equal Opportunity of the Department of Housing
and Urban Development for costs of fully staffing
such Office to ensure robust enforcement of the Fair
Housing Act during the COVID–19 pandemic, in-
cluding ensuring that—

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

(B) such Office has sufficient capacity for
intake of housing discrimination complaints by
telephone and online mechanisms, including for
individuals with limited English proficiency and
individuals with a disability in accordance with
requirements under the Americans With Dis-
abilities Act of 1990 and section 504 of the Re-
habilitation Act of 1973 (29 U.S.C. 794); and
(C) such Office has the capacity to respond to all housing discrimination complaints made during the COVID–19 pandemic within time limitations required under law.

In the hiring of staff using amounts made available pursuant to this subsection, the Secretary of Housing and Urban Development shall consider and hire, at all levels of employment and to the greatest extent possible, a diverse staff, including by race, ethnicity, gender, and disability status. The Secretary shall submit a report to Congress describing compliance with the preceding sentence on a quarterly basis, for each of the first 4 calendar quarters ending after the date of enactment of this Act.

(c) Fair Housing Guidance and Education.—

(1) Prohibition of Showings.—Not later than the expiration of the 30-day period beginning on the date of enactment of this Act, the Secretary of Housing and Urban Development shall issue guidance for owners of dwelling units assisted under housing assistance programs of the Department prohibiting, during the COVID–19 emergency period, of any showings of occupied assisted dwelling units to prospective tenants.
(2) EDUCATION.—There is authorized to be appropriated $10,000,000 for the Office of Fair Housing and Equal Opportunity of the Department of Housing and Urban Development to carry out a national media campaign to educate the public of increased housing rights during COVID–19 emergency period, that provides that information and materials used in such campaign are available—

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

(B) to persons with disabilities.

SEC. 118. HUD COUNSELING PROGRAM AUTHORIZATION.

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

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

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

(b) AUTHORIZATION.—There is authorized to be appropriated the Secretary of Housing and Urban Development $700,000,000 to carry out counseling services de-

SEC. 119. DEFENSE PRODUCTION ACT OF 1950.

(a) INCREASE IN AUTHORIZATIONS.—

(1) Authorizations.—In addition to amounts otherwise authorized to be appropriated, there is authorized to be appropriated in the aggregate $3,000,000,000 for fiscal year 2020 and 2021 to carry out titles I and III of the Defense Production Act of 1950 to produce medical ventilators, personal protection equipment, and other critically needed medical supplies and to carry out any other actions necessary to respond to the COVID–19 emergency.

(2) Carryover Funds.—Section 304(e) of the Defense Production Act of 1950 shall not apply at the close of fiscal year 2020.

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

(b) STRENGTHENING CONGRESSIONAL OVERSIGHT; PUBLIC PORTAL.—
(1) IN GENERAL.—Not later than three months after the date of enactment of this Act, and every three months thereafter, the Secretary of Commerce, in coordination with the Secretary of Health and Human Services, the Secretary of Defense, and any other Federal department or agency that has utilized authority under title I or title III of the Defense Production Act of 1950 to respond to the COVID–19 emergency, shall submit a report to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate—

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

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

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

(3) SUNSET.—The requirements under this section shall terminate after the expenditure of all
funds appropriated pursuant to the authorizations under subsection (a).

TITLED II—ASSISTING SMALL BUSINESSES AND COMMUNITY FINANCIAL INSTITUTIONS

SEC. 201. SMALL BUSINESS CREDIT FACILITY.

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

(b) Definitions.—In this section:

(1) COVID–19 emergency.—The term “COVID–19 emergency” means the period that begins upon the date of the enactment of this Act and ends on the date of the termination by the Federal Emergency Management Agency of the emergency declared on March 13, 2020, by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 4121 et seq.) relating to the Coronavirus Disease 2019 (COVID–19) pandemic.

(2) Small Business.—The term “small business” means—