

109TH CONGRESS
1ST SESSION

H. R. 4492

To amend the Robert T. Stafford Disaster Relief and Emergency Assistance Act to reauthorize the temporary mortgage and rental payments program.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 8, 2005

Mrs. MALONEY (for herself, Ms. WATERS, and Mr. MELANCON) introduced the following bill; which was referred to the Committee on Transportation and Infrastructure

A BILL

To amend the Robert T. Stafford Disaster Relief and Emergency Assistance Act to reauthorize the temporary mortgage and rental payments program.

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

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Mortgage and Rental
5 Assistance Reauthorization Act of 2005”.

6 **SEC. 2. FINDINGS.**

7 Congress finds the following:

8 (1) The mortgage and rental assistance pro-
9 gram was authorized under the Robert T. Stafford

1 Disaster Relief and Emergency Assistance Act (42
2 U.S.C. 5121 et seq.) to provide assistance to individ-
3 uals who have lost a portion of their income and are
4 having difficulties paying their rents or mortgages.

5 (2) The Disaster Mitigation Act of 2000 (Pub-
6 lic Law 106–390) amended the Stafford Act to end
7 the program in May 2002.

8 (3) Following the major disaster declaration re-
9 sulting from the terrorist attacks in New York on
10 September 11, 2001, the Federal Emergency Man-
11 agement Agency allowed the use of funds under the
12 program to aid residents who were having difficulties
13 paying their rents or mortgages.

14 (4) The program should be reauthorized to
15 allow the Federal Government to provide direct
16 housing assistance to those who have been displaced
17 by Hurricane Katrina.

18 **SEC. 3. TEMPORARY MORTGAGE RENTAL ASSISTANCE.**

19 Section 408(c)(1) of the Robert T. Stafford Disaster
20 Relief and Emergency Assistance Act (42 U.S.C.
21 5174(c)(1)) is amended—

22 (1) by redesignating subparagraph (B) as sub-
23 paragraph (C); and

24 (2) by inserting after subparagraph (A) the fol-
25 lowing:

1 “(B) TEMPORARY MORTGAGE AND RENTAL
2 PAYMENTS.—

3 “(i) IN GENERAL.—The President is
4 authorized to provide assistance on a tem-
5 porary basis in the form of mortgage or
6 rental payments to or on behalf of individ-
7 uals and families who, as a result of finan-
8 cial hardship caused by a major disaster,
9 certify that they face dispossession or evic-
10 tion from a residence by reason of a fore-
11 closure of any mortgage or lien, cancella-
12 tion of any contract of sale, or termination
13 of any lease, entered into prior to such dis-
14 aster.

15 “(ii) DURATION OF ASSISTANCE.—
16 The assistance under this subparagraph
17 shall be provided for the duration of the
18 period of financial hardship but not to ex-
19 ceed 18 months.”.

20 **SEC. 4. APPLICABILITY.**

21 The amendments made by section 3 shall apply with
22 respect to a major disaster occurring on or after August
23 24, 2005.

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