

119TH CONGRESS  
1ST SESSION

# H. R. 2928

To provide forbearance assistance during a major disaster or emergency,  
and for other purposes.

---

## IN THE HOUSE OF REPRESENTATIVES

APRIL 17, 2025

Ms. CHU (for herself, Mr. SHERMAN, Ms. SÁNCHEZ, Ms. FRIEDMAN, Mr. FIELDS, Mr. GOMEZ, Mr. CORREA, Ms. PRESSLEY, Ms. TOKUDA, Mr. THANEDAR, Mr. HUFFMAN, Mr. NEGUSE, and Ms. GARCIA of Texas) introduced the following bill; which was referred to the Committee on Financial Services

---

## A BILL

To provide forbearance assistance during a major disaster  
or emergency, and for other purposes.

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

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Mortgage Relief for  
5       Disaster Survivors Act”.

1 **SEC. 2. FORBEARANCE OF LOAN PAYMENTS FOR BOR-**  
2 **ROWERS OF PROPERTIES WITH FEDERALLY**  
3 **BACKED LOANS.**

4 (a) IN GENERAL.—With respect to any disaster, a  
5 borrower with a covered mortgage loan for a property lo-  
6 cated within the disaster area that is damaged or de-  
7 stroyed by such disaster may request a forbearance on  
8 such loan during the covered period.

9 (b) REQUEST FOR FORBEARANCE.—A borrower de-  
10 scribed in subsection (a) may request a forbearance by—

11 (1) submitting a written request for a forbear-  
12 ance to the borrower’s servicer; and

13 (2) providing documentation of verifiable dam-  
14 age or destruction to the property.

15 (c) GRANT OF FORBEARANCE.—

16 (1) IN GENERAL.—Upon receiving a request for  
17 a forbearance from a borrower described in sub-  
18 section (a), the borrower’s servicer shall grant a for-  
19 bearance—

20 (A) for a duration of 180 days; and

21 (B) regardless of the delinquency status of  
22 the covered mortgage loan.

23 (2) EXTENSION OF FORBEARANCE.—At any  
24 time during the forbearance, a borrower may request  
25 an extension, of not more than 180 days, of the du-  
26 ration described in paragraph (1).

1 (d) RIGHT TO DISCONTINUE.—A borrower described  
 2 in subsection (a) may request to discontinue the forbear-  
 3 ance at any time.

4 (e) ACCRUAL.—During any forbearance granted  
 5 under subsection (c), no fees, penalties, or interest (be-  
 6 yond the amounts scheduled or calculated as if the bor-  
 7 rower made all contractual payments on time and in full  
 8 under the terms of the mortgage contract) shall accrue  
 9 on the borrower’s account.

10 **SEC. 3. DEFINITIONS.**

11 In this Act:

12 (1) COVERED MORTGAGE LOAN.—The “covered  
 13 mortgage loan” means—

14 (A) a Federally backed mortgage loan; or

15 (B) a Federally backed multifamily mort-  
 16 gage loan.

17 (2) COVERED PERIOD.—The term “covered pe-  
 18 riod” means the period beginning on the date of the  
 19 declaration of a disaster and ending on the date that  
 20 such declaration ends.

21 (3) DISASTER.—The term “disaster” means  
 22 any major disaster or emergency declared by the  
 23 President under the Robert T. Stafford Disaster Re-  
 24 lief and Emergency Assistance Act (42 U.S.C. 4121  
 25 et seq.).

1           (4) DISASTER AREA.—The term “disaster area”  
2       means, with respect to a disaster, any area that is  
3       subject to the declaration of such disaster.

4           (5) FEDERALLY BACKED MORTGAGE LOAN.—  
5       The term “Federally backed mortgage loan” in-  
6       cludes any loan (other than temporary financing,  
7       such as a construction loan) that is—

8           (A) secured by a first or subordinate lien  
9       on residential real property (including indi-  
10      vidual units of condominiums and cooperatives)  
11      designed principally for the occupancy of from  
12      1 to 4 families, including any such secured  
13      loan, the proceeds of which are used to prepay  
14      or pay off an existing loan secured by the same  
15      property; and

16          (B) purchased or securitized by the Fed-  
17      eral Home Loan Mortgage Corporation or the  
18      Federal National Mortgage Association.

19          (6) FEDERALLY BACKED MULTIFAMILY MORT-  
20      GAGE LOAN.—The term “Federally backed multi-  
21      family mortgage loan” includes any loan (other than  
22      temporary financing, such as a construction loan)  
23      that is—

24          (A) secured by a first or subordinate lien  
25      on residential multifamily real property de-

1 signed principally for the occupancy of 5 or  
2 more families, including any such secured loan,  
3 the proceeds of which are used to prepay or pay  
4 off an existing loan secured by the same prop-  
5 erty; and

6 (B) purchased or securitized by the Fed-  
7 eral Home Loan Mortgage Corporation or the  
8 Federal National Mortgage Association.

○