

107TH CONGRESS  
2D SESSION

# H. R. 5378

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

SEPTEMBER 12, 2002

Mrs. MALONEY of New York (for herself, Mr. SERRANO, Mr. TOWNS, Mr. ISRAEL, Mr. OWENS, Mr. RANGEL, Mr. ACKERMAN, Mr. HINCHEY, Mr. WEINER, Ms. VELÁZQUEZ, Mr. McNULTY, and Mr. CROWLEY) 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 2002”.

6       **SEC. 2. FINDINGS.**

7       Congress finds the following:

1           (1) The mortgage and rental assistance pro-  
2           gram was authorized under the Robert T. Stafford  
3           Disaster Relief and Emergency Assistance Act (42  
4           U.S.C. 5121 et seq.) to provide assistance to individ-  
5           uals who have lost a portion of their income and are  
6           having difficulties paying their rents or mortgages.

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

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

16          (4) Without this assistance, many New Yorkers  
17          would have faced further financial hardships and  
18          evictions. The use of this program by thousands of  
19          people illustrates its usefulness following a major  
20          disaster and the need to reinstate it.

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

22          Section 408(c)(1) of the Robert T. Stafford Disaster  
23          Relief and Emergency Assistance Act (42 U.S.C.  
24          5174(c)(1)) is amended—

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

3           (2) by inserting after subparagraph (A) the fol-  
4       lowing:

5                       “(B) TEMPORARY MORTGAGE AND RENTAL  
6       PAYMENTS.—

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

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

1 **SEC. 4. APPLICABILITY.**

2       The amendments made by section 3 shall apply with  
3 respect to a major disaster occurring on or after May 30,  
4 2002.

