

109TH CONGRESS  
1ST SESSION

# S. 2171

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

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## IN THE SENATE OF THE UNITED STATES

DECEMBER 21, 2005

Ms. LANDRIEU introduced the following bill; which was read twice and referred to the Committee on Homeland Security and Governmental Affairs

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## 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  
10       Disaster Relief and Emergency Assistance Act (42

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

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

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

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

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

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

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

23 (2) by inserting after subparagraph (A) the fol-  
24 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, an in-  
7                   dividual who, as a result of financial hard-  
8                   ship caused by a major disaster, receives  
9                   written notice of dispossession of 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  
14                  major disaster.

15                  “(ii) DURATION OF ASSISTANCE.—  
16                  The assistance authorized under this sub-  
17                  paragraph shall be provided for the dura-  
18                  tion of the period of financial hardship, but  
19                  such period shall not exceed 18 months.”.

20   **SEC. 4. APPLICABILITY.**

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

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