110TH CONGRESS
1ST SESSION

H. R. 4919

To amend the Robert T. Stafford Disaster Relief and Emergency Assistance
Act to authorize temporary mortgage and rental payments, and for
other purposes.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 19, 2007

Ms. LORETTA SANCHEZ of California (for herself and Mrs. TAUSCHER) introduced the following bill; which was referred to the Committee on Transportation and Infrastructure

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A BILL

To amend the Robert T. Stafford Disaster Relief and Emergency Assistance Act to authorize temporary mortgage and rental payments, 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 and Rental

5 Disaster Relief Act of 2007".

6 **SEC. 2. DISASTER RELIEF.**

7   Section 408(c) of the Robert T. Stafford Disaster Re-

8 lief and Emergency Assistance Act (42 U.S.C. 5174(c))

9 is amended by adding at the end the following:

1 ''(5) TEMPORARY MORTGAGE AND RENTAL PAY-

2 MENTS.—

3 ''(A) DEFINITIONS.—In this paragraph—

4 ''(i) the term 'adjusted gross income'

5 means the adjusted gross income (as that

6 term is defined in section 62 of the Inter-

7 nal Revenue Code of 1986) of the relevant

8 individual or household for the last taxable

9 year that such individual or household filed

10 a tax return; and

11 ''(ii) the term 'financial hardship

12 caused by a major disaster' means that an

13 individual or member of a household—

14 ''(I) is employed by a business, or

15 owns a business, located in the area

16 for which the President declared the

17 relevant major disaster;

18 ''(II) became unemployed, or lost

19 significant income, because the em-

20 ployer or business of that individual

21 or member of a household has or, on

22 the day before the date of the relevant

23 major disaster, had a significant busi-

24 ness relationship with a business lo-

25 cated in the area for which the Presi-

1 dent declared the relevant major dis-

2 aster; or

3 "(III) resides in the area for

4 which the President declared the rel-

5 evant major disaster and has suffered

6 financially due to travel restrictions or

7 station or road closures in effect after

8 the date of that major disaster.

9 "(B) AUTHORIZATION.—In accordance

10 with this paragraph, the President may provide

11 assistance on a temporary basis in the form of

12 mortgage or rental payments to or on behalf of

13 individuals and households who, as a result of

14 financial hardship caused by a major disaster,

15 have received written notice of dispossession or

16 eviction from a residence by reason of a fore-

17 closure of any mortgage or lien, cancellation of

18 any contract of sale, or termination of any

19 lease, entered into before such major disaster.

20 "(C) ELIGIBILITY.—

21 "(i) INCOME.—

22 "(I) IN GENERAL.—Except as

23 provided in subclause (II), an indi-

24 vidual or household may receive as-

25 sistance under this paragraph if the

1   adjusted gross income of that indi-
2   vidual or household was not more
3   than $75,000.

4   ''(II) AREAS WITH A HIGH COST
5   OF LIVING.—An individual or house-
6   hold that, on the day before the date
7   of the relevant major disaster, resided
8   in an area with a high cost of living,
9   as determined by the President, may
10   receive assistance under this para-
11   graph if the adjusted gross income of
12   that individual or household was not
13   more than $100,000.

14   ''(ii) ADJUSTMENT.—The President
15   shall adjust the limits established under
16   clause (i) annually to reflect inflation.

17   ''(D) PERIOD OF ASSISTANCE.—Assistance
18   under this paragraph shall be provided for the
19   duration of the period of financial hardship
20   caused by a major disaster, not to exceed 18
21   months.

22   ''(E) PROCEDURES.—

23   ''(i) IN GENERAL.—An individual or
24   household seeking assistance under this
25   paragraph shall submit an application in

1   such manner and accompanied by such in-

2   formation as the President shall establish,

3   which shall include a requirement that

4   such an individual or household sign a

5   statement indicating that individual or

6   household meets the eligibility require-

7   ments under subparagraph (C).

8   ''(ii) LACK OF RECORDS.—If an indi-

9   vidual or household does not have access to

10   records necessary to demonstrate eligibility

11   under subparagraph (C), that individual or

12   household shall submit such records not

13   later than 6 months after the date that in-

14   dividual or household applies for assistance

15   under this paragraph.

16   ''(iii) INELIGIBLE RECIPIENTS.—If an

17   individual or household receives assistance

18   under this paragraph and was not eligible

19   to receive such assistance, that individual

20   or household shall return the full amount

21   of that assistance to the Government.''.

22   **SEC. 3. APPLICABILITY.**

23   The amendment made by this Act shall apply to any

24   major disaster (as that term is defined in section 102 of

25   the Robert T. Stafford Disaster Relief and Emergency As-

1 sistance Act (42 U.S.C. 5122)) declared on or after Octo-

2 ber 21, 2007.

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