

1 (C) guaranteed under section 184 or 184A
2 of the Housing and Community Development
3 Act of 1992 (12 U.S.C. 1715z–13a, 1715z–
4 13b);

5 (D) guaranteed or insured by the Depart-
6 ment of Veterans Affairs;

7 (E) guaranteed or insured by the Depart-
8 ment of Agriculture;

9 (F) made by the Department of Agri-
10 culture; or

11 (G) purchased or securitized by the Fed-
12 eral Home Loan Mortgage Corporation or the
13 Federal National Mortgage Association.

14 (b) FORBEARANCE.—

15 (1) IN GENERAL.—During the covered period, a
16 borrower with a Federally backed mortgage loan ex-
17 perienceing a financial hardship due, directly or indi-
18 rectly, to the COVID–19 emergency may request
19 forbearance on the Federally backed mortgage loan,
20 regardless of delinquency status, by—

21 (A) submitting a request to the borrower’s
22 servicer; and

23 (B) affirming that the borrower is experi-
24 encing a financial hardship during the COVID–
25 19 emergency.

1 (2) DURATION OF FORBEARANCE.—Upon a re-
2 quest by a borrower for forbearance under para-
3 graph (1), such forbearance shall be granted for up
4 to 180 days, and shall be extended for an additional
5 period of up to 180 days at the request of the bor-
6 rower, provided that, at the borrower’s request, ei-
7 ther the initial or extended period of forbearance
8 may be shortened.

9 (3) ACCRUAL OF INTEREST OR FEES.—During
10 a period of forbearance described in this subsection,
11 no fees, penalties, or interest beyond the amounts
12 scheduled or calculated as if the borrower made all
13 contractual payments on time and in full under the
14 terms of the mortgage contract, shall accrue on the
15 borrower’s account.

16 (c) REQUIREMENTS FOR SERVICERS.—

17 (1) IN GENERAL.—Upon receiving a request for
18 forbearance from a borrower under subsection (b),
19 the servicer shall with no additional documentation
20 required other than the borrower’s attestation to a
21 financial hardship caused by the COVID–19 emer-
22 gency and with no fees, penalties, or interest (be-
23 yond the amounts scheduled or calculated as if the
24 borrower made all contractual payments on time and
25 in full under the terms of the mortgage contract)

1 charged to the borrower in connection with the for-
2 bearance, provide the forbearance for up to 180
3 days, which may be extended for an additional pe-
4 riod of up to 180 days at the request of the bor-
5 rower, provided that, the borrower's request for an
6 extension is made during the covered period, and, at
7 the borrower's request, either the initial or extended
8 period of forbearance may be shortened.

9 (2) FORECLOSURE MORATORIUM.—Except with
10 respect to a vacant or abandoned property, a
11 servicer of a Federally backed mortgage loan may
12 not initiate any judicial or non-judicial foreclosure
13 process, move for a foreclosure judgment or order of
14 sale, or execute a foreclosure-related eviction or fore-
15 closure sale for not less than the 60-day period be-
16 ginning on March 18, 2020.

17 **SEC. 4023. FORBEARANCE OF RESIDENTIAL MORTGAGE**
18 **LOAN PAYMENTS FOR MULTIFAMILY PROP-**
19 **ERTIES WITH FEDERALLY BACKED LOANS.**

20 (a) IN GENERAL.—During the covered period, a mul-
21 tifamily borrower with a Federally backed multifamily
22 mortgage loan experiencing a financial hardship due, di-
23 rectly or indirectly, to the COVID–19 emergency may re-
24 quest a forbearance under the terms set forth in this sec-
25 tion.

1 (b) REQUEST FOR RELIEF.—A multifamily borrower
2 with a Federally backed multifamily mortgage loan that
3 was current on its payments as of February 1, 2020, may
4 submit an oral or written request for forbearance under
5 subsection (a) to the borrower’s servicer affirming that the
6 multifamily borrower is experiencing a financial hardship
7 during the COVID–19 emergency.

8 (c) FORBEARANCE PERIOD.—

9 (1) IN GENERAL.—Upon receipt of an oral or
10 written request for forbearance from a multifamily
11 borrower, a servicer shall—

12 (A) document the financial hardship;

13 (B) provide the forbearance for up to 30
14 days; and

15 (C) extend the forbearance for up to 2 ad-
16 ditional 30 day periods upon the request of the
17 borrower provided that, the borrower’s request
18 for an extension is made during the covered pe-
19 riod, and, at least 15 days prior to the end of
20 the forbearance period described under sub-
21 paragraph (B).

22 (2) RIGHT TO DISCONTINUE.—A multifamily
23 borrower shall have the option to discontinue the
24 forbearance at any time.

1 (d) RENTER PROTECTIONS DURING FORBEARANCE
2 PERIOD.—A multifamily borrower that receives a forbear-
3 ance under this section may not, for the duration of the
4 forbearance—

5 (1) evict or initiate the eviction of a tenant
6 from a dwelling unit located in or on the applicable
7 property solely for nonpayment of rent or other fees
8 or charges; or

9 (2) charge any late fees, penalties, or other
10 charges to a tenant described in paragraph (1) for
11 late payment of rent.

12 (e) NOTICE.—A multifamily borrower that receives a
13 forbearance under this section—

14 (1) may not require a tenant to vacate a dwell-
15 ing unit located in or on the applicable property be-
16 fore the date that is 30 days after the date on which
17 the borrower provides the tenant with a notice to va-
18 cate; and

19 (2) may not issue a notice to vacate under
20 paragraph (1) until after the expiration of the for-
21 bearance.

22 (f) DEFINITIONS.—In this section:

23 (1) APPLICABLE PROPERTY.—The term “appli-
24 cable property”, with respect to a Federally backed
25 multifamily mortgage loan, means the residential

1 multifamily property against which the mortgage
2 loan is secured by a lien.

3 (2) FEDERALLY BACKED MULTIFAMILY MORT-
4 GAGE LOAN.—The term “Federally backed multi-
5 family mortgage loan” includes any loan (other than
6 temporary financing such as a construction loan)
7 that—

8 (A) is secured by a first or subordinate lien
9 on residential multifamily real property de-
10 signed principally for the occupancy of 5 or
11 more families, including any such secured loan,
12 the proceeds of which are used to prepay or pay
13 off an existing loan secured by the same prop-
14 erty; and

15 (B) is made in whole or in part, or in-
16 sured, guaranteed, supplemented, or assisted in
17 any way, by any officer or agency of the Fed-
18 eral Government or under or in connection with
19 a housing or urban development program ad-
20 ministered by the Secretary of Housing and
21 Urban Development or a housing or related
22 program administered by any other such officer
23 or agency, or is purchased or securitized by the
24 Federal Home Loan Mortgage Corporation or
25 the Federal National Mortgage Association.

1 (3) MULTIFAMILY BORROWER.—the term “mul-
2 tifamily borrower” means a borrower of a residential
3 mortgage loan that is secured by a lien against a
4 property comprising 5 or more dwelling units.

5 (4) COVID-19 EMERGENCY.—The term
6 “COVID-19 emergency” means the national emer-
7 gency concerning the novel coronavirus disease
8 (COVID-19) outbreak declared by the President on
9 March 13, 2020 under the National Emergencies
10 Act (50 U.S.C. 1601 et seq.).

11 (5) COVERED PERIOD.—The term “covered pe-
12 riod” means the period beginning on the date of en-
13 actment of this Act and ending on the sooner of—

14 (A) the termination date of the national
15 emergency concerning the novel coronavirus dis-
16 ease (COVID-19) outbreak declared by the
17 President on March 13, 2020 under the Na-
18 tional Emergencies Act (50 U.S.C. 1601 et
19 seq.); or

20 (B) December 31, 2020.

21 **SEC. 4024. TEMPORARY MORATORIUM ON EVICTION FIL-**
22 **INGS.**

23 (a) DEFINITIONS.—In this section:

24 (1) COVERED DWELLING.—The term “covered
25 dwelling” means a dwelling that—

1 (A) is occupied by a tenant—

2 (i) pursuant to a residential lease; or

3 (ii) without a lease or with a lease ter-

4 minable under State law; and

5 (B) is on or in a covered property.

6 (2) COVERED PROPERTY.—The term “covered
7 property” means any property that—

8 (A) participates in—

9 (i) a covered housing program (as de-
10 fined in section 41411(a) of the Violence
11 Against Women Act of 1994 (34 U.S.C.
12 12491(a))); or

13 (ii) the rural housing voucher pro-
14 gram under section 542 of the Housing
15 Act of 1949 (42 U.S.C. 1490r); or

16 (B) has a—

17 (i) Federally backed mortgage loan; or

18 (ii) Federally backed multifamily
19 mortgage loan.

20 (3) DWELLING.—The term “dwelling”—

21 (A) has the meaning given the term in sec-
22 tion 802 of the Fair Housing Act (42 U.S.C.
23 3602); and

1 (B) includes houses and dwellings de-
2 scribed in section 803(b) of such Act (42
3 U.S.C. 3603(b)).

4 (4) **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—

8 (A) is 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) is made in whole or in part, or in-
17 sured, guaranteed, supplemented, or assisted in
18 any way, by any officer or agency of the Fed-
19 eral Government or under or in connection with
20 a housing or urban development program ad-
21 ministered by the Secretary of Housing and
22 Urban Development or a housing or related
23 program administered by any other such officer
24 or agency, or is purchased or securitized by the

1 Federal Home Loan Mortgage Corporation or
2 the Federal National Mortgage Association.

3 (5) FEDERALLY BACKED MULTIFAMILY MORT-
4 GAGE LOAN.—The term “Federally backed multi-
5 family mortgage loan” includes any loan (other than
6 temporary financing such as a construction loan)
7 that—

8 (A) is secured by a first or subordinate lien
9 on residential multifamily real property de-
10 signed principally for the occupancy of 5 or
11 more families, including any such secured loan,
12 the proceeds of which are used to prepay or pay
13 off an existing loan secured by the same prop-
14 erty; and

15 (B) is made in whole or in part, or in-
16 sured, guaranteed, supplemented, or assisted in
17 any way, by any officer or agency of the Fed-
18 eral Government or under or in connection with
19 a housing or urban development program ad-
20 ministered by the Secretary of Housing and
21 Urban Development or a housing or related
22 program administered by any other such officer
23 or agency, or is purchased or securitized by the
24 Federal Home Loan Mortgage Corporation or
25 the Federal National Mortgage Association.

1 (b) MORATORIUM.—During the 120-day period be-
2 ginning on the date of enactment of this Act, the lessor
3 of a covered dwelling may not—

4 (1) make, or cause to be made, any filing with
5 the court of jurisdiction to initiate a legal action to
6 recover possession of the covered dwelling from the
7 tenant for nonpayment of rent or other fees or
8 charges; or

9 (2) charge fees, penalties, or other charges to
10 the tenant related to such nonpayment of rent.

11 (c) NOTICE.—The lessor of a covered dwelling unit—

12 (1) may not require the tenant to vacate the
13 covered dwelling unit before the date that is 30 days
14 after the date on which the lessor provides the ten-
15 ant with a notice to vacate; and

16 (2) may not issue a notice to vacate under
17 paragraph (1) until after the expiration of the period
18 described in subsection (b).

19 **SEC. 4025. PROTECTION OF COLLECTIVE BARGAINING**
20 **AGREEMENT.**

21 (a) IN GENERAL.—Neither the Secretary, nor any
22 other actor, department, or agency of the Federal Govern-
23 ment, shall condition the issuance of a loan or loan guar-
24 antee under paragraph (1), (2), or (3) of section 4003(b)
25 of this subtitle on an air carrier's or eligible business's