

**AMENDMENT TO THE OVERSIGHT PLAN OF THE  
COMMITTEE ON FINANCIAL SERVICES FOR  
THE 112TH CONGRESS  
OFFERED BY MS. MOORE OF WISCONSIN**

Page 22, amend the fourth paragraph (relating to the Emergency Homeowner Relief Fund) to read as follows:

1        *Emergency Homeowner Relief Fund and Hardest Hit*  
2 *Fund.* The Dodd-Frank Act established a \$1 billion Emer-  
3 gency Homeowner Relief Fund, which provides loans or  
4 credit advances to borrowers who cannot pay their mort-  
5 gages because of unemployment or reduction in income.  
6 Administered by HUD, emergency mortgage relief pay-  
7 ments may be provided for up to twelve months and ex-  
8 tended once for up to twelve additional months. In addi-  
9 tion, \$7.6 billion was provided under the Hardest Hit  
10 Fund to states that experienced the highest unemployment  
11 rates, greatest decline in home prices, and worst fore-  
12 closure rates – so that these states can provide assistance  
13 to unemployed homeowners and engage in other fore-  
14 closure prevention efforts in accordance with their own  
15 needs.

