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(Original Signature of Member)

116TH CONGRESS
1ST SESSION

H. R. _____

To clarify that eligibility of certain mortgages with Federal credit enhancement may not be conditioned on the status of a mortgagor as a DACA recipient if all other eligibility criteria are satisfied, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

Mr. VARGAS introduced the following bill; which was referred to the
Committee on _____

A BILL

To clarify that eligibility of certain mortgages with Federal credit enhancement may not be conditioned on the status of a mortgagor as a DACA recipient if all other eligibility criteria are satisfied, 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 “Homeownership for
5 Dreamers Act”.

1 **SEC. 2. DACA RECIPIENT ELIGIBILITY.**

2 (a) FHA.—Section 203 of the National Housing Act
3 (12 U.S.C. 1709) is amended by inserting after subsection
4 (h) the following:

5 “(i) DACA RECIPIENT ELIGIBILITY.—

6 “(1) IN GENERAL.—The Secretary may not
7 prescribe terms that limit the eligibility of a single
8 family mortgage for insurance under this title on the
9 basis of the status of the mortgagor as a DACA re-
10 cipient if all other eligibility requirements are satis-
11 fied.

12 “(2) DACA RECIPIENT DEFINED.—For the
13 purposes of this subsection, the term ‘DACA recipi-
14 ent’ means an alien who, at any time before, on, or
15 after the date of the enactment of this subsection,
16 is or was in deferred action status pursuant to the
17 Deferred Action for Childhood Arrivals (‘DACA’)
18 Program announced by the Secretary of Homeland
19 Security on June 15, 2012.”.

20 (b) RURAL HOUSING SERVICE.—Section 501 of the
21 Housing Act of 1949 (42 U.S.C. 1472) is amended by
22 adding at the end the following:

23 “(k) DACA RECIPIENT ELIGIBILITY.—

24 “(1) IN GENERAL.—The Secretary may not
25 prescribe terms that limit eligibility for a single fam-
26 ily mortgage made, insured, or guaranteed under

1 this title on the basis of the status of the mortgagor
2 as a DACA recipient if all other eligibility require-
3 ments are satisfied.

4 “(2) DACA RECIPIENT DEFINED.—For the
5 purposes of this paragraph, the term ‘DACA recipi-
6 ent’ means an alien who, at any time before, on, or
7 after the date of the enactment of this paragraph,
8 is or was in deferred action status pursuant to the
9 Deferred Action for Childhood Arrivals (‘DACA’)
10 Program announced by the Secretary of Homeland
11 Security on June 15, 2012.”.

12 (c) FANNIE MAE.—Section 302(b) of the National
13 Housing Act (12 U.S.C 1717(b)) is amended by adding
14 at the end the following:

15 “(8) DACA RECIPIENT ELIGIBILITY.—

16 “(A) IN GENERAL.—The corporation may
17 not condition purchase of a single-family resi-
18 dence mortgage by the corporation under this
19 subsection on the status of the borrower as a
20 DACA recipient if all other eligibility criteria
21 are satisfied.

22 “(B) DACA RECIPIENT DEFINED.—For
23 the purposes of this paragraph, the term
24 ‘DACA recipient’ means an alien who, at any
25 time before, on, or after the date of the enact-

1 ment of this paragraph, is or was in deferred
2 action status pursuant to the Deferred Action
3 for Childhood Arrivals (‘DACA’) Program an-
4 nounced by the Secretary of Homeland Security
5 on June 15, 2012.”.

6 (d) FREDDIE MAC.—Section 305(a) of the Federal
7 Home Loan Mortgage Corporation Act (12 U.S.C. 1454)
8 is amended by adding at the end the following:

9 “(6) DACA RECIPIENT ELIGIBILITY.—

10 “(A) IN GENERAL.—The Corporation may
11 not condition purchase of a single-family resi-
12 dence mortgage by the corporation under this
13 subsection on the status of the borrower as a
14 DACA recipient if all other eligibility criteria
15 are satisfied.

16 “(B) DACA RECIPIENT DEFINED.—For
17 the purposes of this subsection, the term
18 ‘DACA recipient’ means an alien who, at any
19 time before, on, or after the date of the enact-
20 ment of this subsection, is or was in deferred
21 action status pursuant to the Deferred Action
22 for Childhood Arrivals (‘DACA’) Program an-
23 nounced by the Secretary of Homeland Security
24 on June 15, 2012.”.