

119TH CONGRESS
1ST SESSION

H. R. 5110

To provide for a moratorium on evictions from and foreclosures on residences during a major disaster or emergency, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 3, 2025

Mrs. CHERFILUS-McCORMICK (for herself, Ms. CHU, Mr. CARSON, Mr. THOMPSON of Mississippi, and Ms. NORTON) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To provide for a moratorium on evictions from and foreclosures on residences during a major disaster or emergency, 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 “Federal Disaster
5 Housing Stability Act of 2025”.

6 **SEC. 2. EVICTION MORATORIUM.**

7 (a) MORATORIUM.—In the case of any disaster, the
8 lessor, landlord, or owner, including any individual with
9 a legal right to pursue eviction or a possessory action, of

1 a covered dwelling that is located within the disaster area
2 with respect to such disaster may not, during the eviction
3 moratorium period with respect to such area—

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;

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

11 (3) increase the amount charged for rental of
12 the dwelling, including by recouping such increased
13 rent through fees or charges after the conclusion of
14 such period;

15 (4) in any manner prevent the tenant of the
16 dwelling, if such tenant has temporarily relocated,
17 from returning to the dwelling and re-establishing
18 occupancy or require the tenant to be re-screened to
19 determine any eligibility for such occupancy; or

20 (5) remove or cause the removal of a tenant
21 from a covered dwelling.

22 (b) NOTICE TO VACATE.—In the case of any disaster,
23 the lessor of a covered dwelling that is located within the
24 disaster area with respect to such disaster may not—

1 (1) require the tenant to vacate the covered
2 dwelling before the date that is 30 days after the
3 date on which the lessor provides the tenant with a
4 notice to vacate; and

5 (2) issue a notice to vacate under paragraph (1)
6 until after the expiration of the eviction moratorium
7 period with respect to such area.

8 **SEC. 3. FORECLOSURE MORATORIUM.**

9 Except with respect to a vacant or abandoned prop-
10 erty, in the case of any disaster, a servicer of a covered
11 mortgage loan on a property located within the disaster
12 area may not, during the foreclosure moratorium period
13 with respect to such area, initiate any judicial or non-judi-
14 cial foreclosure process, schedule a foreclosure sale, move
15 for a foreclosure judgment or order of sale, or execute a
16 foreclosure-related eviction or foreclosure sale.

17 **SEC. 4. DEFINITIONS.**

18 For purposes of this Act, the following definitions
19 shall apply:

20 (1) COVERED DWELLING.—The term “covered
21 dwelling” means a dwelling that is occupied by a
22 tenant—

23 (A) pursuant to a residential lease; or

1 (B) without a lease or with a lease ter-
2 minable under State or District of Columbia
3 law.

4 (2) DISASTER.—The term “disaster” means—

5 (A) any national emergency declared by
6 the President under the National Emergencies
7 Act (50 U.S.C. 1601 et seq.);

8 (B) any major disaster or emergency de-
9 clared by the President under the Robert T.
10 Stafford Disaster Relief and Emergency Assist-
11 ance Act (42 U.S.C. 4121 et seq.); or

12 (C) any major disaster or emergency de-
13 clared by the Governor of a State, the Mayor of
14 the District of Columbia, or the Chief Executive
15 of an Indian Tribal government.

16 (3) DISASTER AREA.—The term “disaster area”
17 means, with respect to a disaster, any area that at
18 any time is subject to the declaration of such dis-
19 aster.

20 (4) 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 (5) EVICTION MORATORIUM PERIOD.—The term
5 “eviction moratorium period” means, with respect to
6 a disaster area, the 120-day period that begins upon
7 the declaration by the President of the disaster that
8 such area is subject to.

9 (6) COVERED MORTGAGE LOAN.—The term
10 “covered mortgage loan” includes any consumer
11 credit transaction (within the meaning of such term
12 as used in the Truth in Lending Act (15 U.S.C.
13 1601 et seq.)), other than temporary financing such
14 as a construction loan, that is secured by a mort-
15 gage, deed of trust, or other consensual security in-
16 terest on a 1- to 4-unit dwelling or on residential
17 real property that includes a 1- to 4-unit dwelling
18 including individual units of condominiums and co-
19 operatives that is secured by a first or subordinate
20 lien on residential real property (including individual
21 units of condominiums and cooperatives) designed
22 principally for the occupancy of from 1 to 4 families,
23 including any such secured loan the proceeds of
24 which are used to prepay or pay off an existing loan
25 secured by the same property, but such term does

1 not include a credit transaction under an open-end
2 credit plan other than a reverse mortgage.

3 (7) FORECLOSURE MORATORIUM PERIOD.—The
4 term “foreclosure moratorium period” means, with
5 respect to a disaster area, the 6-month period that
6 begins upon the declaration of the disaster for which
7 such declaration was made.

8 **SEC. 5. APPLICABILITY.**

9 This Act shall apply with respect to any disaster for
10 which the declaration of the disaster is in effect on the
11 date of the enactment of this Act and any disaster for
12 which such declaration is made after such date of enact-
13 ment.

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