

A RESOLUTION

IN THE COUNCIL OF DISTRICT OF COLUMBIA

To declare the existence of an emergency with the respect to the need to amend the COVID-19 Response Supplemental Emergency Amendment Act of 2020 to include mortgage lenders as covered entities, require notice of approved deferral applications, and to clarify the amount a landlord may require a tenant to repay following the deferral period.

RESOLVED BY THE COUNCIL OF THE DISTRICT OF COLUMBIA. That this resolution may be cited as the "Mortgage Relief Emergency Declaration Resolution of 2020".

Sec. 2. (a) on March 11, 2020, the Mayor of the District of Columbia issued Mayor's Order 2020-45 and 2020-46, declaring a public emergency and a public health emergency in the District due to the imminent threat to the health, safety, and welfare of District residents posed by the spread of COVID-19. That order is currently in effect through April 24, 2020.

(b) On April 7, 2020, the Council adopted the COVID-19 Response Supplemental Emergency Amendment Act of 2020 (D.C. Act 23-286). To mitigate the adverse impacts of the public health emergency, that legislation contained provisions that direct mortgage providers to establish mortgage relief plans.

33 (c) To ensure this mortgage relief is most appropriately administered during the public
34 health emergency, the mortgage relief provisions in D.C. Act 23-286 need to be amended to
35 include mortgage lenders as covered entities, require notice of approved deferral applications,
36 and clarify the amount a landlord may require a tenant to repay following the deferral period.

37 Sec. 3. The Council of the District of Columbia determines that the circumstances in
38 section 2 constitute emergency circumstances, making it necessary that the Mortgage Relief
39 Emergency Amendment Act of 2020 be adopted after a single reading.

40 Sec. 4. This resolution shall take effect immediately.