

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 3154
OFFERED BY MR. VARGAS OF CALIFORNIA**

Strike all after the enacting clause and insert the
following:

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Homeownership for
3 DREAMers Act”.

4 **SEC. 2. DACA RECIPIENT ELIGIBILITY.**

5 (a) FHA.—Section 203 of the National Housing Act
6 (12 U.S.C. 1709) is amended by inserting after subsection
7 (h) the following:

8 “(i) DACA RECIPIENT ELIGIBILITY.—

9 “(1) IN GENERAL.—The Secretary may not—

10 “(A) prescribe terms that limit the eligi-
11 bility of a single family mortgage for insurance
12 under this title because of the status of the
13 mortgagor as a DACA recipient; or

14 “(B) issue any limited denial of participa-
15 tion in the program for such insurance because
16 of the status of the mortgagor as a DACA re-
17 cipient.

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

9 “(3) EXEMPTION.—

10 “(A) DENIAL FOR FAILURE TO SATISFY
11 VALID ELIGIBILITY REQUIREMENTS.—Nothing
12 in this title prohibits the denial of insurance
13 based on failure to satisfy valid eligibility re-
14 quirements.

15 “(B) INVALID ELIGIBILITY REQUIRE-
16 MENTS.—Valid eligibility requirements do not
17 include criteria that were adopted with the pur-
18 pose of denying eligibility for insurance because
19 of race, color, religion, sex, familial status, na-
20 tional origin, disability, or the status of a mort-
21 gator as a DACA recipient.”.

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

25 “(k) DACA RECIPIENT ELIGIBILITY.—

1 “(1) IN GENERAL.—The Secretary may not
2 prescribe terms that limit eligibility for a single fam-
3 ily mortgage made, insured, or guaranteed under
4 this title because of the status of the mortgagor as
5 a DACA recipient.

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

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

17 “(8) DACA RECIPIENT ELIGIBILITY.—

18 “(A) IN GENERAL.—The corporation may
19 not condition purchase of a single-family resi-
20 dence mortgage by the corporation under this
21 subsection on the status of the borrower as a
22 DACA recipient.

23 “(B) DACA RECIPIENT DEFINED.—For
24 the purposes of this paragraph, the term
25 ‘DACA recipient’ means an alien who, at any

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

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

10 “(6) DACA RECIPIENT ELIGIBILITY.—

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

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.”.

