

Council of the DISTRICT OF COLUMBIA

☐ Code of the District of Columbia

§ 42–851.01. Foreclosure moratorium.

NOTE: This section was created by emergency legislation that will expire on April 5, 2022.

- (a)(1) Notwithstanding any other provision of District law, during the time period from March 11, 2020, to June 30, 2022, no:
- **(A)** Residential foreclosure may be initiated or conducted under \S 42-815 or \S 42-816;
 - **(B)** Sale may be initiated or conducted under § 42-1903.13(c); and
 - (C) Judgment foreclosing the right of redemption shall be entered under § 47-1378.
- (2) From July 1, 2022, through September 30, 2022, no residential foreclosure may be initiated or conducted under $\underline{\$}$ 42-815 or $\underline{\$}$ 42-816, no sale may be initiated or conducted under $\underline{\$}$ 42-1903.13(c), and no judgment foreclosing the right of redemption shall be entered under $\underline{\$}$ 47-1378, if:
- **(A)** A homeowner or their representative applies for financial assistance to cure a debt or default with funds from the Department of Housing and Community

Development's Homeowner Assistance Fund ("Homeowner Assistance Funds") or a similar government fund established to assist homeowners impacted by the COVID-19 public emergency or public health emergency declared pursuant to Chapter 23 of Title 7 ("financial assistance application");

- **(B)** The financial assistance application is pending approval, pending payment, or under appeal;
- **(C)** Proof of the financial assistance application status described in subparagraph (B) of this paragraph is presented, as a paper copy or through an electronic medium, to the mortgage lender, condominium association, homeowners association, or tax sale purchaser, or to an agent acting as a representative for any housing or financing entity to which a homeowner is indebted; and
- **(D)** The actions taken pursuant to subparagraphs (A) and (C) of this paragraph occur no later than 60 calendar days after July 1, 2022.
- (3) The Mayor, or a designee, shall ensure that a homeowner applying for Homeowner Assistance Funds, or for similar government funds established to assist homeowners impacted by the COVID-19 public emergency or public health emergency declared pursuant to <u>Chapter 23 of Title 7</u>, is provided with documentation in a timely manner that will enable the applicant to present proof of the financial assistance application status as described in paragraph (2) of this subsection.
- **(b)** This section shall not apply to a residential property at which neither a record owner nor a person with an interest in the property as heir or beneficiary of a record owner, if deceased, has resided for at least 275 total calendar days during the 12 months period immediately preceding October 1, 2021.

(Feb. 3, 2022, D.C. Act 24-320, § 2, 0 DCR 0.)

Emergency Legislation

<u>For temporary (90 days) amendment of this section, see § 2 of Foreclosure Moratorium Extension Emergency Amendment Act of 2022 (D.C. Act 24-320, Feb. 3, 2022, 0 DCR 0).</u>

PUBLICATION INFORMATION

Current through

Feb. 22, 2022

Last codified Emergency Law:

Act 24-332 effective Feb. 22, 2022

Last codified D.C. Law:

Law 24-53 effective Feb. 18, 2022

Last codified Federal Law:

Public Law 116-283 approved Jan. 1, 2021

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