

**AMENDMENT TO THE AMENDMENT IN THE  
NATURE OF A SUBSTITUTE TO H.R. \_\_\_\_\_  
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.”.

