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# 15 U.S. Code § 9058d

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## Homeowner Assistance Fund

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### **(a) Appropriation**

In addition to amounts otherwise available, there is appropriated to the Secretary of the Treasury for the Homeowner Assistance Fund established under subsection (c) for fiscal year 2021, out of any money in the Treasury not otherwise appropriated, \$9,961,000,000, to remain available until September 30, 2025, for qualified expenses that meet the purposes specified under subsection (c) and expenses described in subsection (d)(1).

### **(b) Definitions**

In this section:

#### **(1) Conforming loan limit**

The term “conforming loan limit” means the applicable limitation governing the maximum original principal obligation of a mortgage secured by a single-family residence, a mortgage secured by a 2-family residence, a mortgage secured by a 3-family residence, or a mortgage secured by a 4-family residence, as determined and adjusted annually under section 1717(b)(2) of title 12 and section 1454(a)(2) of title 12.

#### **(2) Dwelling**

The term “dwelling” means any building, structure, or portion thereof which is occupied as, or designed or intended for occupancy as, a residence by one or more individuals.

#### **(3) Eligible entity**

The term “eligible entity” means—

- (A) a State; or
- (B) any entity eligible for payment under subsection (f).

#### **(4) Mortgage**

The term “mortgage” means any credit transaction—

- (A) that is secured by a mortgage, deed of trust, or other consensual security interest on a principal residence of a borrower that is (i) a 1- to 4-unit dwelling, or (ii) residential real property that includes a 1- to 4-unit dwelling; and
- (B) the unpaid principal balance of which was, at the time of origination, not more than the conforming loan limit.

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