

Plan to Offer Bill as Amendment to National Defense Authorization Act

Washington, DC (May 15, 2012)—Today, the Ranking Members of three House Committees—Rep. Elijah E. Cummings of the Oversight and Government Reform Committee, Rep. Bob Filner of the Committee on Veterans' Affairs, and Rep. Adam Smith of the Armed Services Committee—joined several other Members in introducing [legislation](#) to enhance the Servicemembers Civil Relief Act (SCRA), a law intended to protect against improper foreclosures, evictions, and other negative financial consequences of military service.

“Our troops fighting overseas in Iraq or Afghanistan should not have to fight here at home just to keep a roof over the heads of their loved ones,” Cummings said. “This bill will expand current law to protect more of our brave men and women in uniform from losing their homes while they protect our freedoms abroad.”

“Our servicemembers protect our country, our way of life and our homes,” said Filner. “We can do no less to protect their homes against mortgage foreclosure. I applaud my colleague Representative Cummings for fashioning a bill making important improvements to the Servicemembers Civil Relief Act and for including language from my bill, H.R. 1263, to extend protections to surviving spouses of servicemembers whose death is service-connected. I call on all Members of Congress to join us in moving forward with this important legislation that will give servicemembers better protections against mortgage foreclosure.”

“Our servicemembers and their families act selflessly to protect our country and ensure national security, sometimes making the ultimate sacrifice,” said Smith. “The last thing they should have to worry about while they serve is the financial security of their families and their homes. This bill takes a much-needed step toward protecting deployed servicemembers and their families, discharged veterans with a 100 percent service-connected disability, and surviving spouses.”

[The American Legion](#) , [Veterans of Foreign War](#) , [Paralyzed Veterans of America](#) , and [Disabled American Veteran](#)

s have all issued letters in support of the legislation, entitled the Military Family Home Protection Act.

Without Congressional action, several current SCRA provisions will sunset at the end of this year. In addition to eliminating this sunset provision, the legislation would:

- expand SCRA protection to:
 - servicemembers serving in support of contingency operations;
 - surviving spouses of servicemembers whose death is service-related; and
 - veterans who are 100% disabled at the time of discharge due to service-connected injuries.

- stay foreclosure proceedings for 12 months, a three month increase;
- increase civil penalties for SCRA violations;
- prohibit banks from discriminating against servicemembers who are eligible for protections under SCRA;
 - require lenders to designate a compliance officer to ensure that they protect the legal rights of servicemembers; and
 - provide a toll-free telephone number and website for servicemembers dealing with SCRA problems.

Cummings, Filner, and Smith plan to introduce the legislation as an amendment to the National Defense Authorization Act being considered by the full House this week.

On July 12, 2011, Cummings and Senator Jay Rockefeller held a congressional forum on the SCRA, and Cummings released an investigative report, ["Fighting on the Home Front"](#) about the growing problem of foreclosures against U.S. servicemembers.