H. CON. RES. 197

IN THE SENATE OF THE UNITED STATES

DECEMBER 3, 2009

Received and referred to the Committee on Banking, Housing, and Urban Affairs

CONCURRENT RESOLUTION

Encouraging banks and mortgage servicers to work with families affected by contaminated drywall and to consider adjustments to payment schedules on their home mortgages that take into account the financial burdens of responding to the presence of such drywall.

Whereas since January 2009 over 1,300 cases of contaminated drywall have been reported from 26 States and the District of Columbia;

Whereas noxious gases released from contaminated drywall can cause serious health effects involving the upper respiratory tract, such as bloody noses, rashes, sore throats, and burning eyes; Whereas toxins released from contaminated drywall can corrode metals inside the home, such as air conditioning coils and electrical wiring;

Whereas the dangers and health risks posed by contaminated drywall have forced thousands of families out of their homes and into temporary living situations, and many such families are unable to afford an additional financial burden;

Whereas because of cases of contaminated drywall, some Americans who pay their mortgages on time are now suffering from both financial problems and health complications at no fault of their own; and

Whereas banks and mortgage servicers can help families affected by contaminated drywall by taking into account, with respect to their mortgage payments, the financial burdens imposed by the need to respond to this problem: Now, therefore, be it

- 1 Resolved by the House of Representatives (the Senate
- 2 concurring), That the Congress encourages banks and
- 3 mortgage servicers to work with families affected by con-
- 4 taminated drywall by considering adjustments to mortgage
- 5 payment schedules that take these financial burdens into
- 6 account.

Passed the House of Representatives December 2, 2009.

Attest: LORRAINE C. MILLER,

Clerk.