

119TH CONGRESS
2D SESSION

H. R. 9514

To restrict the eligibility of mortgagors to citizens of the United States with respect to mortgage insurance provided by the Federal Housing Administration and the purchase and securitization of mortgages by Fannie Mae and Freddie Mac.

IN THE HOUSE OF REPRESENTATIVES

JUNE 29, 2026

Mr. GILL of Texas (for himself, Mr. BILIRAKIS, Mr. PERRY, Mr. MOORE of Alabama, Ms. MACE, Mr. CLOUD, Mr. MOORE of West Virginia, Mr. FULLER, Mr. GOSAR, Mr. JACKSON of Texas, Mr. FINE, Mr. CLYDE, and Mr. CRANE) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To restrict the eligibility of mortgagors to citizens of the United States with respect to mortgage insurance provided by the Federal Housing Administration and the purchase and securitization of mortgages by Fannie Mae and Freddie Mac.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Homeownership Eligi-
5 bility Reform Act”.

1 **SEC. 2. ELIGIBILITY OF MORTGAGORS FOR FHA MORTGAGE**
2 **INSURANCE.**

3 Section 203(b)(8) of the National Housing Act (12
4 U.S.C. 1709(b)(8)) is amended to read as follows:

5 “(8) Is executed by a mortgagor who is a cit-
6 izen of the United States.”.

7 **SEC. 3. ELIGIBILITY OF MORTGAGORS WITH RESPECT TO**
8 **PURCHASE AND SECURITIZATION BY FANNIE**
9 **MAE AND FREDDIE MAC.**

10 (a) REQUIREMENT FOR FANNIE MAE.—Section 302
11 of the Federal National Mortgage Association Charter Act
12 (12 U.S.C. 1717) is amended in subsection (b)(2), by in-
13 serting after the second sentence the following: “No such
14 purchase of a conventional mortgage secured by a property
15 comprising one- to four-family dwelling unit shall be made
16 if the mortgagor is not a citizen of the United States.”.

17 (b) REQUIREMENT FOR FREDDIE MAC.—Section 305
18 of the Federal Home Loan Mortgage Corporation Act (12
19 U.S.C. 1454) is amended in subsection (a)(2) by inserting
20 after the first sentence the following: “No such purchase
21 of a conventional mortgage secured by a property com-
22 prising one- to four-family dwelling unit shall be made if
23 the mortgagor is not a citizen of the United States.”.

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