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119TH CONGRESS
2D SESSION

S. 3968

To require the Government Accountability Office to study and recommend a definition for workforce housing.

IN THE SENATE OF THE UNITED STATES

MARCH 3, 2026

Mr. RICKETTS introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

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A BILL

To require the Government Accountability Office to study and recommend a definition for workforce housing.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ''Housing for America's Middle Class Act of 2026''.

SEC. 2. GAO STUDY ON WORKFORCE HOUSING.

(a) IN GENERAL.—Not later than 1 year after the date of the enactment of this Act, the Comptroller General of the United States shall conduct a study and submit to the Congress a report that—

(1) identifies obstacles middle-income households face when looking to secure affordable housing;

(2) identifies geographic areas where housing is the most unaffordable and unavailable for middle-income households;

(3) includes a list of Federal housing programs, including Federal tax credits, grants, and loan programs, that are not available to middle-income households due to their income status, including Federal housing programs designed to promote affordability;

(4) recommends income and other parameters to establish a clear and consistent Federal definition for the term ''workforce housing'' for use when describing the segment of housing that could be made available to such middle-income households in Federal housing programs if funding commensurate with the additional eligibility were to be made available; and

(5) analyzes how to modify or newly develop new Federal housing programs and incentives to include ''workforce housing'' if funding commensurate with the additional eligibility were to be made available.

(b) MIDDLE-INCOME HOUSEHOLD DEFINED.—In this section, the term ''middle-income household'' means a household with an income above 80 percent but that does not exceed 120 percent of the median family income of the area, as determined by the Secretary with adjustments for smaller and larger families.

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