

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.

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## 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

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## 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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