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(Original Signature of Member)

119TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To require the Secretary of Housing and Urban Development to establish a grant and loan program that provides amounts to eligible entities to use to develop, create, or preserve qualifying affordable dwelling units, and for other purposes.

\_\_\_\_\_  
IN THE HOUSE OF REPRESENTATIVES

Ms. STEVENS introduced the following bill; which was referred to the Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To require the Secretary of Housing and Urban Development to establish a grant and loan program that provides amounts to eligible entities to use to develop, create, or preserve qualifying affordable dwelling units, and for other purposes.

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 “Healthy Affordable  
5 Housing Act”.

1 **SEC. 2. GRANT AND LOAN PROGRAM FOR AFFORDABLE**  
2 **DWELLING UNITS.**

3 (a) IN GENERAL.—The Secretary of Housing and  
4 Urban Development shall, not later than 1 year after the  
5 date of the enactment of this section, establish a grant  
6 and loan program that provides amounts to eligible enti-  
7 ties to use to develop, create, or preserve qualifying afford-  
8 able dwelling units in neighborhoods that the Secretary  
9 has determined have shortages of affordable housing.

10 (b) APPLICATION AND SELECTION.—

11 (1) IN GENERAL.—To apply for a grant or loan  
12 under this section, an eligible entity shall submit an  
13 application to the Secretary at such time and in  
14 such manner as the Secretary may reasonably re-  
15 quire.

16 (2) LOCATION REQUIREMENT.—

17 (A) IN GENERAL.—Grants and loans may  
18 only be awarded to applicants that propose to  
19 develop, create, or preserve qualifying afford-  
20 able dwelling units that are in a neighborhood  
21 with—

22 (i) a Federally qualified health center;

23 (ii) a health care provider who, as de-  
24 termined by the Secretary accepts Med-  
25 icaid and provides primary care services;

1 (iii) a grocery store that accepts Sup-  
2 plemental Nutrition Assistance Program,  
3 or the Nutrition Assistance Program, bene-  
4 fits and Special Supplemental Nutrition  
5 Program for Women, Infants, and Chil-  
6 dren benefits;

7 (iv) a State licensed child care pro-  
8 vider or an eligible child care provider  
9 under the Child Care and Development  
10 Block Grant Act that cares for at least one  
11 child to whom the provider is not related;

12 (v) a pharmacy; or

13 (vi) public transportation, as such  
14 term is defined in paragraph (15) of sec-  
15 tion 5302 of title 49, United States Code.

16 (B) PREFERENCE.—The Secretary shall  
17 give preference to applicants that are—

18 (i) developing, creating, or preserving  
19 qualifying affordable dwelling units that  
20 are not more than a mile from 2 or more  
21 of the types of amenities listed in subpara-  
22 graph (A); or

23 (ii) developing, creating, or pre-  
24 serving, with or without the assistance of  
25 a partnering entity, qualifying affordable

1 dwelling units that are located in buildings  
2 that have or will contain any of the amen-  
3 ities listed in subparagraph (A).

4 (C) SELECTION CRITERIA.—The Secretary,  
5 in administering the grant and loan program,  
6 may establish selection criteria relating to—

7 (i) how many qualifying affordable  
8 housing units will be developed, created, or  
9 preserved;

10 (ii) the boundaries of the neighbor-  
11 hood in which the qualifying affordable  
12 dwelling units are to be developed, created,  
13 or preserved; and

14 (iii) the area median income in the  
15 area in which the qualifying affordable  
16 housing units are to be developed, created,  
17 or preserved.

18 (c) SURVEY.—

19 (1) IN GENERAL.—

20 (A) IN GENERAL.—Two years after the  
21 date that any qualifying affordable dwelling  
22 unit is first occupied after being developed, cre-  
23 ated, or preserved using amounts provided  
24 under this section, and every 2 years thereafter  
25 for 10 years, the Secretary shall conduct a vol-

1           untary survey of residents in such dwelling unit  
2           about any benefits they perceive associated with  
3           being physically near the amenities listed in  
4           subsection (b)(2)(A).

5           (B) CONTROL GROUP PERMITTED.—The  
6           Secretary may, if the Secretary determines ap-  
7           propriate, survey persons who are not residents  
8           in a qualifying affordable dwelling unit that re-  
9           ceived amounts under this section as part of a  
10          control group for the survey required under  
11          subparagraph (A).

12         (2) REPORT.—

13           (A) IN GENERAL.—The Secretary shall,  
14           not later than 1 year after the date on which  
15           the Secretary completes a survey required  
16           under paragraph (1), compile the results of  
17           each survey conducted under paragraph (1) and  
18           submit a report about such results to the Com-  
19           mittees on Appropriations and Financial Serv-  
20           ices of the House of Representatives and the  
21           Committees on Appropriations and Banking,  
22           Housing, and Urban Affairs of the Senate.

23           (B) REQUIREMENT.—Each report sub-  
24           mitted under subparagraph (A) shall evaluate,  
25           with respect to each qualifying affordable dwell-

1           ing unit developed, created, or preserved using  
2           amounts provided under this section, whether  
3           nearby the amenities identified in subsection  
4           (b)(2)(A) have closed or changed location in the  
5           time since the previous report submitted under  
6           subparagraph (A).

7           (d) RULES OF CONSTRUCTION.—

8           (1) IN GENERAL.—Nothing in this section may  
9           be construed to prohibit the Secretary from award-  
10          ing a grant or loan under this section to a person  
11          who has applied for another funding opportunity ad-  
12          ministered by the Secretary relating to the develop-  
13          ment, creation, or preservation of affordable housing  
14          units.

15          (2) RENTAL ASSISTANCE.—Nothing in this sec-  
16          tion may be construed to prohibit a qualifying af-  
17          fordable dwelling unit that is developed, created, or  
18          preserved using amounts provided under this section  
19          from receiving tenant-based assistance or project-  
20          based assistance under section 8(o) of the United  
21          States Housing Act of 1937.

22          (e) AUTHORIZATION OF APPROPRIATIONS.—There is  
23          authorized to be appropriated to the Secretary  
24          \$100,000,000 in each of fiscal years 2025 to 2029 carry  
25          out this section.

1 (f) DEFINITIONS.—In this section:

2 (1) ELIGIBLE ENTITY.—The term “eligible enti-  
3 ty” means—

4 (A) a unit of general local government, in-  
5 cluding county government;

6 (B) a tribe, tribal entity or tribally des-  
7 ignated housing entity;

8 (C) an owner or developer of a qualifying  
9 affordable dwelling unit;

10 (D) a public housing agency;

11 (E) an organization with a mission that in-  
12 volves the development, creation, preservation,  
13 renovation, operation, or maintenance of afford-  
14 able housing; or

15 (F) any combination of the entities de-  
16 scribed in subparagraphs (A) through (E).

17 (2) FEDERALLY QUALIFIED HEALTH CEN-  
18 TER.—The term “Federally qualified health center”  
19 has the meaning given the term in section  
20 1861(aa)(4) of the Social Security 22 Act (42  
21 U.S.C. 1395x(aa)).

22 (3) QUALIFYING AFFORDABLE DWELLING  
23 UNIT.—The term “qualifying affordable dwelling  
24 unit” means a dwelling unit that—

1                   (A) qualifies as affordable housing under  
2                   215(a) of the Cranston-Gonzalez National Af-  
3                   fordable Housing Act; and

4                   (B) meets the income targeting require-  
5                   ments described in section 214(1) of such Act.

6                   (4) SECRETARY.—The term “Secretary” means  
7                   the Secretary of Housing and Urban Development.

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(Original Signature of Member)

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**H. R.** \_\_\_\_\_

To amend the Internal Revenue Code of 1986 to provide a refundable credit for certain home accessibility improvements.

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IN THE HOUSE OF REPRESENTATIVES

Ms. STEVENS introduced the following bill; which was referred to the Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To amend the Internal Revenue Code of 1986 to provide a refundable credit for certain home accessibility improvements.

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. REFUNDABLE TAX CREDIT FOR CERTAIN HOME**  
4 **ACCESSIBILITY IMPROVEMENTS.**

5 (a) IN GENERAL.—Subpart C of part IV of sub-  
6 chapter A of chapter 1 of the Internal Revenue Code of  
7 1986 is amended by adding at the end the following new  
8 section:

1 **“SEC. 36C. CREDIT FOR CERTAIN HOME ACCESSIBILITY IM-**  
2 **PROVEMENTS.**

3 “(a) IN GENERAL.—In the case of an individual,  
4 there shall be allowed as a credit against the tax imposed  
5 by this subtitle for any taxable year an amount equal to  
6 35 percent of the qualified home accessibility improvement  
7 expenditures paid or incurred during such taxable year  
8 with respect to a qualified individual.

9 “(b) LIMITATIONS.—

10 “(1) DOLLAR LIMITATIONS.—The aggregate  
11 amount of qualified home accessibility improvement  
12 expenditures taken into account under subsection (a)  
13 shall not exceed—

14 “(A) \$10,000 for any taxable year, and

15 “(B) \$30,000 for all taxable years.

16 “(2) INCOME LIMITATION.—

17 “(A) IN GENERAL.—The amount allowable  
18 as a credit under subsection (a) for any taxable  
19 year shall be reduced (but not below zero) by an  
20 amount which bears the same ratio to the  
21 amount so allowable (determined without re-  
22 gard to this paragraph but after the application  
23 of paragraph (1)) as—

24 “(i) the amount (if any) by which the  
25 taxpayer’s modified adjusted gross income

1 exceeds the applicable threshold amount,  
2 bears to

3 “(ii) the applicable phaseout amount.

4 “(B) APPLICABLE THRESHOLD AMOUNT.—

5 For purposes of this paragraph, the term ‘ap-  
6 plicable threshold amount’ means, with respect  
7 to any taxpayer—

8 “(i) \$400,000, in the case of a joint  
9 return or surviving spouse (as defined in  
10 section 2),

11 “(ii) \$200,000, in the case of a head  
12 of household, and

13 “(iii) \$200,000, in any other case.

14 “(C) APPLICABLE PHASEOUT AMOUNT.—

15 For purposes of this paragraph, the term ‘ap-  
16 plicable phaseout amount’ means, with respect  
17 to any taxpayer—

18 “(i) \$100,000, in the case of a joint  
19 return or surviving spouse (as defined in  
20 section 2),

21 “(ii) \$75,000, in the case of a head of  
22 household, and

23 “(iii) \$50,000, in any other case.

24 “(D) MODIFIED ADJUSTED GROSS IN-  
25 COME.—For purposes of this paragraph, the

1 term ‘modified adjusted gross income’ means  
2 adjusted gross income determined without re-  
3 gard to sections 911, 931, and 933.

4 “(c) QUALIFIED INDIVIDUAL.—For purposes of this  
5 section—

6 “(1) IN GENERAL.—The term ‘qualified indi-  
7 vidual’ means, with respect to an individual for any  
8 taxable year—

9 “(A) such individual if such individual—

10 “(i) is, at any time during such tax-  
11 able year, entitled, based on blindness or  
12 disability, to—

13 “(I) pension benefits under title  
14 38, United States Code, or

15 “(II) benefits under title II or  
16 XVI of the Social Security Act,

17 “(ii) has a disability certification filed  
18 with the Secretary for such taxable year,  
19 or

20 “(iii) has (as of the close of such tax-  
21 able year) attained age 60, and

22 “(B) the spouse or any dependent of such  
23 individual if such spouse or dependent—

24 “(i) meets the requirements of clause  
25 (i), (ii), or (iii) of subparagraph (A), and

1 “(ii) has the same principal place of  
2 abode as such individual.

3 “(2) DISABILITY CERTIFICATION.—

4 “(A) IN GENERAL.—The term ‘disability  
5 certification’ means, with respect to an indi-  
6 vidual, a certification to the satisfaction of the  
7 Secretary by a physician meeting the criteria of  
8 section 1861(r)(1) of the Social Security Act  
9 that—

10 “(i) certifies that the individual—

11 “(I) has a medically determinable  
12 physical or mental impairment, which  
13 results in marked and severe func-  
14 tional limitations, and which can be  
15 expected to result in death or which  
16 has lasted or can be expected to last  
17 for a continuous period of not less  
18 than 12 months, or

19 “(II) is blind (within the mean-  
20 ing of section 1614(a)(2) of the Social  
21 Security Act), and

22 “(ii) includes a copy of the individ-  
23 ual’s diagnosis relating to the individual’s  
24 relevant impairment or impairments,  
25 signed by such physician.

1           “(B) RESTRICTION ON USE OF CERTIFI-  
2           CATION.—No inference may be drawn from a  
3           disability certification for purposes of estab-  
4           lishing eligibility for benefits under title II,  
5           XVI, or XIX of the Social Security Act.

6           “(d) QUALIFIED HOME ACCESSIBILITY IMPROVE-  
7           MENT EXPENDITURES.—For purposes of this section—

8           “(1) IN GENERAL.—The term ‘qualified home  
9           accessibility improvement expenditures’ means rea-  
10          sonable amounts paid or incurred by the taxpayer to  
11          make qualified improvements to the taxpayer’s prin-  
12          cipal place of abode for the purpose of making such  
13          place of abode more accessible to a qualified indi-  
14          vidual with respect to the taxpayer.

15          “(2) QUALIFIED IMPROVEMENTS.—The term  
16          ‘qualified improvements’ means—

17               “(A) the installation of entrance and exit  
18               ramps to create a no-step entry, or modification  
19               of areas in front of entry and exit doorways in-  
20               cluding grading of the ground to provide access  
21               to the residence,

22               “(B) the installation of handrails or grab  
23               bars, including in bathrooms, and other modi-  
24               fications to bathrooms including curbless-entry  
25               showers and roll-under sinks,

1           “(C) the widening of exterior or interior  
2 doorways or hallways, modification of stairways,  
3 or modification of hardware on doors ,

4           “(D) modifications of counters,

5           “(E) bathroom accessibility improvements,

6           “(F) installation, replacement, or modifica-  
7 tion of appliances to make them more accessible  
8 to individuals with a vision impairment, and in-  
9 stallation of other assistive technologies, includ-  
10 ing remote health monitoring,

11           “(G) the addition of a bedroom or full  
12 bathroom on the main floor,

13           “(H) the installation of porch lifts or other  
14 forms of lifts,

15           “(I) the modification or installation of  
16 adaptive fire alarms, smoke detectors, and other  
17 warning systems,

18           “(J) the installation of non-slip flooring or  
19 creation of level flooring,

20           “(K) the installation of bright lighting  
21 throughout the residence or at the entry and  
22 exit of the residence,

23           “(L) the relocation or modification of laun-  
24 dry facilities, and

1           “(M) any other modification included in a  
2           list established and maintained in accordance  
3           with paragraph (3).

4           “(3) LIST OF MODIFICATIONS.—The Secretary,  
5           in consultation with the Secretary of Housing and  
6           Urban Development, the Assistant Secretary for  
7           Aging of the Department of Health and Human  
8           Services, and the Commissioner on Disabilities of  
9           the Administration for Community Living, Depart-  
10          ment of Health and Human Services, and after re-  
11          ceiving the input of members of the public (including  
12          seniors groups and home construction, technology,  
13          health, and social services organizations), shall es-  
14          tablish and maintain a list of any modification that,  
15          if installed on a residence of a qualified individual,  
16          would enhance the ability of such individual to re-  
17          main living safely, independently, and comfortably in  
18          such residence.

19          “(e) SPECIAL RULES.—

20                 “(1) INFLATION ADJUSTMENT.—In the case of  
21                 any taxable year beginning in a calendar year after  
22                 2025, each of the dollar amounts in subsections  
23                 (b)(1), (b)(2)(B), and (b)(2)(C) shall be increased  
24                 by an amount equal to—

25                         “(A) such dollar amount, multiplied by

1           “(B) the cost-of-living adjustment deter-  
2           mined under section 1(f)(3) for the calendar  
3           year in which the taxable year begins, deter-  
4           mined by substituting ‘calendar year 2024’ for  
5           ‘calendar year 2016’ in subparagraph (A)(ii)  
6           thereof.

7           Any increase determined under the preceding sen-  
8           tence which is not a multiple of \$50 shall be round-  
9           ed to the nearest multiple of \$50.

10           “(2) SUBSTANTIATION.—No credit shall be al-  
11           lowed under this section unless the taxpayer provides  
12           (at such time and in such manner as the Secretary  
13           may provide) such substantiation of the taxpayer’s  
14           eligibility for the credit allowed under this section  
15           (and the amount thereof) as the Secretary may re-  
16           quire.

17           “(3) DENIAL OF DOUBLE BENEFIT.—To the ex-  
18           tent that an expenditure is used for this credit in a  
19           given year, it cannot be used or applied towards an-  
20           other tax benefit in the same taxable year by the  
21           same taxpayer.

22           “(4) MARRIED INDIVIDUALS FILING SEPARATE  
23           RETURNS.—In the case of any married individual  
24           who does not file a joint return for the taxable year,

1 no credit shall be allowed under this section for such  
2 taxable year.”.

3 (b) CONFORMING AMENDMENTS.—

4 (1) Section 6211(b)(4)(A) of the Internal Rev-  
5 enue Code of 1986 is amended by inserting “, 36C”  
6 after “36B”.

7 (2) Paragraph (2) of section 1324(b) of title  
8 31, United States Code, is amended by inserting “,  
9 36C” after “36B”.

10 (3) The table of sections for subpart C of part  
11 IV of subchapter A of chapter 1 of the Internal Rev-  
12 enue Code of 1986 is amended by inserting after the  
13 item relating to section 36B the following new item:

“Sec. 36C. Credit for certain home accessibility improvements.”.

14 (c) ISSUANCE OF GUIDANCE BY SECRETARY OF THE  
15 TREASURY.—Not later than 180 days after the date of  
16 the enactment of this Act, the Secretary of the Treasury  
17 (or the Secretary’s delegate) shall issue regulations or  
18 other guidance under subsection (d)(2)(E) of section 36C  
19 of the Internal Revenue Code of 1986 (as added by this  
20 section), which the Secretary of the Treasury (or the Sec-  
21 retary’s delegate) shall ensure is publicly available on the  
22 internet, specifying the list of additional improvements  
23 with respect to which credit is allowable under such sec-  
24 tion. The Secretary shall biannually revise such list of ad-  
25 ditional improvements.

1 (d) ACCESSIBILITY OF CREDIT.—The Commissioner  
2 of Internal Revenue shall make the credit allowed under  
3 section 36C of the Internal Revenue Code of 1986 (as  
4 added by this section) as accessible as possible to the pub-  
5 lic.

6 (e) OUTREACH.—The Commissioner of Internal Rev-  
7 enue shall conduct an outreach strategy to the public with  
8 respect to the credit allowed under section 36C of the In-  
9 ternal Revenue Code of 1986 (as added by this section).

10 (f) DATA SHARING BY THE COMMISSIONER OF SO-  
11 CIAL SECURITY AND SECRETARY OF VETERANS AF-  
12 FAIRS.—The Commissioner of Social Security and the  
13 Secretary of Veterans Affairs shall each provide the Sec-  
14 retary of the Treasury (or the Secretary's delegate) such  
15 information and assistance as the Secretary of the Treas-  
16 ury (or the Secretary's delegate) may require for purposes  
17 of administering section 36C of the Internal Revenue Code  
18 of 1986 (as added by this section).

19 (g) EFFECTIVE DATE.—The amendments made by  
20 this section shall apply to taxable years beginning after  
21 December 31, 2024.

22 (h) GAO STUDY AND REPORT.—

23 (1) STUDY.—The Comptroller General of the  
24 United States, in consultation with the Secretary of  
25 the Treasury, the Secretary of Housing and Urban

1 Development, the Assistant Secretary for Aging of  
2 the Department of Health and Human Services, and  
3 the Commissioner on Disabilities of the Administra-  
4 tion for Community Living, Department of Health  
5 and Human Services, shall conduct a study which—

6 (A) examines the effectiveness of the tax  
7 credit under section 36C of the Internal Rev-  
8 enue Code of 1986 (as added by this Act) in  
9 terms of—

10 (i) the number of residential units  
11 served (the number of units where at least  
12 1 accessible design feature is now present);

13 (ii) reductions in emergency depart-  
14 ment visits, hospitalizations, or both for  
15 qualified individuals;

16 (iii) reductions in Medicare expendi-  
17 tures for qualified individuals;

18 (iv) improvements in activities of daily  
19 living for qualified individuals; and

20 (v) reduction in symptoms of depres-  
21 sion for qualified individuals;

22 (B) provides recommendations for ways to  
23 modify or enhance the tax credit to further as-  
24 sist qualified individuals who wish to live inde-  
25 pendently and safely in place, including—

1 (i) whether the amount of the tax  
2 credit and the limitation based on adjusted  
3 gross income should continue to be auto-  
4 matically adjusted for inflation;

5 (ii) whether the tax credit should be  
6 made available to renters or landlords; and

7 (iii) whether the tax credit should be  
8 made available to builders for construction  
9 of new accessible units; and

10 (C) provides suggestions for alternative  
11 policies or changes to other existing programs  
12 that Federal and State governments could im-  
13 plement to—

14 (i) increase the number of residential  
15 units with accessible design features; and

16 (ii) assist seniors and individuals with  
17 disabilities who wish to live independently  
18 and safely in place.

19 For purposes of the preceding sentence, the term  
20 “qualified individual” has the meaning given such  
21 term by section 36C(c) of the Internal Revenue Code  
22 of 1986, as added by this Act.

23 (2) REPORT.—Not later than 3 years after the  
24 date of the enactment of this Act, the Comptroller  
25 General shall—

1           (A) submit a report to the Committees on  
2           Finance and Health, Education, Labor, and  
3           Pensions of the Senate and the Committees on  
4           Ways and Means and Energy and Commerce of  
5           the House of Representatives presenting the  
6           conclusions of the study conducted under para-  
7           graph (1) in such a manner as to inform future  
8           legislative action; and  
9           (B) make such report publicly available on  
10          the Internet website of the Government Ac-  
11          countability Office.

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(Original Signature of Member)

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1ST SESSION

**H. R.** \_\_\_\_\_

To assist State and Tribal governments in assessing and remediating mold,  
and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

Ms. STEVENS introduced the following bill; which was referred to the  
Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To assist State and Tribal governments in assessing and  
remediating mold, and for other purposes.

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 “Fix Moldy Housing  
5 Act”.

6 **SEC. 2. STUDY ON CONDITIONS IN WHICH MOLD ASSESS-**  
7 **MENT AND REMEDIATION IS WARRANTED.**

8 (a) IN GENERAL.—The Administrator of the Envi-  
9 ronmental Protection Agency shall enter into an arrange-

1 ment with the National Academies of Sciences, Engineer-  
2 ing, and Medicine to conduct a study on—

3 (1) the conditions in which indoor mold assess-  
4 ment and remediation is warranted; and

5 (2) how to assess and remediate indoor mold  
6 properly and safely.

7 (b) REPORT.—Not later than 1 year after the date  
8 of enactment of this Act—

9 (1) the study under subsection (a) shall be com-  
10 pleted; and

11 (2) the Administrator shall submit a report to  
12 the Congress on the results of such study.

13 **SEC. 3. STANDARDS FOR ASSESSING AND REMEDIATING**  
14 **MOLD.**

15 (a) IN GENERAL.—Not later than 2 years after the  
16 date of enactment of this Act, the Administrator, in con-  
17 junction with the heads of appropriate Federal agencies,  
18 shall issue nonbinding national standards that—

19 (1) identify levels of mold that should be as-  
20 sessed and remediated; and

21 (2) outline standards for—

22 (A) properly and safely assessing mold;

23 and

24 (B) properly and safely remediating mold.

1 (b) CONSIDERATION.—In issuing the standards  
2 under subsection (a), the Administrator shall take into  
3 consideration the results of the study conducted under sec-  
4 tion 2.

5 **SEC. 4. PROGRAM TO ASSIST STATE AND TRIBAL GOVERN-**  
6 **MENTS WITH ASSESSING AND REMEDIATING**  
7 **MOLD.**

8 (a) PROGRAM.—Taking into consideration the results  
9 of the study under section 2 and the national standards  
10 under section 3, the Administrator shall carry out a pro-  
11 gram to assist State and Tribal governments in carrying  
12 out programs and activities to assess and remediate mold.

13 (b) GRANTS.—

14 (1) AUTHORIZATION.—In carrying out the pro-  
15 gram under subsection (a), the Administrator shall  
16 award grants to State and Tribal governments to es-  
17 tablish a licensing program for persons engaged in  
18 assessing and remediating mold.

19 (2) PERMISSIBLE USE.—A grant awarded  
20 under paragraph (1) may be used to pay the costs  
21 of operating a licensing program described in para-  
22 graph (1), including administrative costs.

23 (3) PREFERENCE.—In awarding grants under  
24 paragraph (1), the Administrator shall give pref-  
25 erence to State and Tribal governments that include

1 geographic areas that are highly susceptible to in-  
2 door mold contamination based on—

3 (A) the national standards established  
4 under section 3;

5 (B) outdoor environmental conditions, such  
6 as humidity; or

7 (C) other factors identified by the Admin-  
8 istrator.

9 (c) TECHNICAL ASSISTANCE.—In carrying out the  
10 program under subsection (a), the Administrator shall  
11 provide technical assistance to State and Tribal programs  
12 to assess and remediate mold.

13 (d) TRAINING PROGRAM.—In carrying out the pro-  
14 gram under subsection (a), the Administrator shall admin-  
15 ister training seminars on assessing and remediating  
16 mold.

17 (e) AUTHORIZATION OF APPROPRIATIONS.—To carry  
18 out this section, there is authorized to be appropriated  
19 \$50,000,000 for each of fiscal years 2026 through 2030.

20 **SEC. 5. GRANTS FOR ASSESSMENT AND REMEDIATION OF**  
21 **MOLD IN PUBLIC BUILDINGS AND SEVERELY**  
22 **IMPACTED HOMES.**

23 (a) IN GENERAL.—The Administrator shall award  
24 grants to State and Tribal governments to cover the costs  
25 associated with assessing and remediating mold in—

1           (1) buildings owned or leased by such govern-  
2           ments, including schools and housing; and

3           (2) private residential properties, including sin-  
4           gle family and multifamily properties.

5           (b) ADDITIONAL PERMISSIBLE USES OF FUNDS.—

6 In addition to uses allowed under subsection (a), a grant  
7 awarded under this section may also be used to cover the  
8 costs of temporary housing for periods not in excess of  
9 6 months, including moving costs, for individuals who—

10           (1) are severely impacted by mold in their resi-  
11           dences;

12           (2) are without insurance coverage for mold;  
13           and

14           (3) do not have sufficient financial resources to  
15           obtain alternative housing, as determined on a case-  
16           by-case basis by the State or Tribal government.

17           (c) LICENSING PROGRAM.—As a condition on receipt  
18 of a grant awarded under this section, a State or Tribal  
19 government shall agree to implement a licensing program  
20 for persons in the relevant jurisdiction engaged in assess-  
21 ing and remediating mold.

22           (d) NOT FOR USE FOR HIGH-INCOME HOUSE-  
23 HOLDS.—As a condition on receipt of a grant awarded  
24 under this section, a State or Tribal government shall  
25 agree to refrain from using the grant to assess or reme-

1 diate mold in housing occupied by households that are,  
2 as determined by the Administrator, high-income.

3 (e) PRIORITIZATION.—In awarding grants under this  
4 section, the Administrator shall give priority to—

5 (1) applicants proposing to use a grant under  
6 this section to assess and remediate mold in—

7 (A) housing occupied by households that  
8 are, as determined by the Administrator, low-  
9 income; or

10 (B) buildings serving communities that  
11 are, as determined by the Administrator, low-  
12 income; and

13 (2) State and Tribal governments that include  
14 geographic areas that are highly susceptible to in-  
15 door mold contamination based on—

16 (A) the national standards established  
17 under section 3;

18 (B) outdoor environmental conditions, such  
19 as humidity; or

20 (C) other factors identified by the Admin-  
21 istrator.

22 (f) FEDERAL SHARE.—The Federal share of the cost  
23 of activities implemented with a grant under this section  
24 in any fiscal year shall not exceed 60 percent of the costs

1 incurred by the State or Tribal government receiving the  
2 grant in implementing such activities.

3 (g) ALLOCATION.—Of the funds made available to  
4 carry out this section each fiscal year—

5 (1) at least 20 percent shall be used pursuant  
6 to subsection (a) to cover costs associated with as-  
7 ssuming and remediating mold in buildings owned or  
8 leased by governments; and

9 (2) at least 20 percent shall be used pursuant  
10 to subsection (a) to cover costs associated with as-  
11 ssuming and remediating mold in private residential  
12 properties.

13 (h) AUTHORIZATION OF APPROPRIATIONS.—To carry  
14 out this section, there is authorized to be appropriated  
15 \$50,000,000 for each of fiscal years 2026 through 2030.

16 **SEC. 6. DEFINITIONS.**

17 In this Act:

18 (1) ADMINISTRATOR.—The term “Adminis-  
19 trator” means the Administrator of the Environ-  
20 mental Protection Agency.

21 (2) MOLD.—The term “mold” means a fungal  
22 growth that forms and spreads on various kinds of  
23 damp or decaying organic matter.

1           (3) STATE.—The term “State” includes, in ad-  
2           dition to the several States, the District of Columbia  
3           and any territory of the United States.

.....  
(Original Signature of Member)

119TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To amend the Internal Revenue Code of 1986 to increase the amount that can be withdrawn without penalty from individual retirement plans as first-time homebuyer distributions.

\_\_\_\_\_  
IN THE HOUSE OF REPRESENTATIVES

Ms. STEVENS introduced the following bill; which was referred to the Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To amend the Internal Revenue Code of 1986 to increase the amount that can be withdrawn without penalty from individual retirement plans as first-time homebuyer distributions.

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 “First Time Home-  
5 owner Savings Plan Act”.

1 **SEC. 2. INCREASE IN LIMITATION ON PENALTY-FREE**  
2 **FIRST-TIME HOMEBUYER DISTRIBUTIONS.**

3 (a) **IN GENERAL.**—Section 72(t)(8)(B)(i) of the In-  
4 ternal Revenue Code of 1986 is amended by striking  
5 “\$10,000” and inserting “\$25,000”.

6 (b) **INFLATION ADJUSTMENT.**—Section 72(t)(8) of  
7 such Code is amended by adding at the end the following  
8 new subparagraph:

9 “(G) **INFLATION ADJUSTMENT.**—In the  
10 case of any taxable year beginning in a calendar  
11 year after 2026, the \$25,000 amount in sub-  
12 paragraph (B)(i) shall be increased by an  
13 amount equal to—

14 “(i) such dollar amount, multiplied by

15 “(ii) the cost-of-living adjustment de-  
16 termined under section 1(f)(3) for the cal-  
17 endar year in which the taxable year be-  
18 gins, determined by substituting ‘calendar  
19 year 2025’ for ‘calendar year 2016’ in sub-  
20 paragraph (A)(ii) thereof.

21 Any increase determined under the preceding  
22 sentence shall be rounded to the nearest mul-  
23 tiple of \$100.”.

24 (c) **EFFECTIVE DATE.**—The amendments made by  
25 this section shall apply to distributions made December  
26 31, 2025, in taxable years ending after such date.