

119TH CONGRESS  
2D SESSION

# H. R. 10325

To increase the mandatory contribution amount of Federal Home Loan Banks to the Affordable Housing Program, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 8, 2026

Ms. WATERS introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To increase the mandatory contribution amount of Federal Home Loan Banks to the Affordable Housing Program, 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. INCREASED AFFORDABLE HOUSING PROGRAM**

4                       **INVESTMENT.**

5       Section 10(j)(5) of the Federal Home Loan Bank Act  
6       (12 U.S.C. 1430 (j)(5)) is amended—

7               (1) in subparagraph (C), by striking “In 1995,  
8       and subsequent years,” and inserting “In 1995  
9       through 2025,”; and

10               (2) by adding at the end the following:

1           “(D) In 2026, and subsequent years, 15  
2           percent of the preceding year’s net income, or  
3           such prorated sums as may be required to as-  
4           sure that the aggregate contribution of the  
5           Banks shall not be less than \$100,000,000 for  
6           each such year.”.

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