

119TH CONGRESS  
2D SESSION

# H. R. 7216

To amend the Internal Revenue Code of 1986 to establish the housing  
affordability credit.

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## IN THE HOUSE OF REPRESENTATIVES

JANUARY 22, 2026

Mr. KEAN (for himself and Mr. MACKENZIE) introduced the following bill;  
which was referred to the Committee on Ways and Means

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## A BILL

To amend the Internal Revenue Code of 1986 to establish  
the housing affordability credit.

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 “Make American Hous-  
5       ing Affordable (MAHA) Act of 2026”.

6       **SEC. 2. HOUSING AFFORDABILITY CREDIT.**

7       (a) IN GENERAL.—Subpart C of part IV of sub-  
8       chapter A of chapter 1 of the Internal Revenue Code of  
9       1986 is amended by inserting after section 36B the fol-  
10      lowing new section:

1 **“SEC. 36C. HOUSING AFFORDABILITY CREDIT.**

2 “(a) ALLOWANCE OF CREDIT.—In the case of an eli-  
3 gible individual, there shall be allowed \$5,000 (twice such  
4 amount in the case of a joint return) as a credit against  
5 the tax imposed by this subtitle.

6 “(b) ELIGIBLE INDIVIDUAL.—For purposes of this  
7 section, the term ‘eligible individual’ means, with respect  
8 to a taxable year, an individual—

9 “(1) who purchases a principal residence (as  
10 such term is used in section 121) during such tax-  
11 able year, and

12 “(2) with respect to whom no credit has been  
13 allowed during the 4 taxable years preceding such  
14 taxable year.

15 “(c) PHASEOUT.—

16 “(1) IN GENERAL.—The amount of the credit  
17 allowed under subsection (a) shall be reduced by the  
18 amount which bears the same ratio to \$50,000  
19 (twice such amount in the case of a joint return) as  
20 the excess of—

21 “(A) the modified adjusted gross income of  
22 the individual, over

23 “(B) \$250,000 (twice such amount in the  
24 case of a joint return).

25 “(2) MODIFIED ADJUSTED GROSS INCOME.—  
26 For purposes of this subsection, the term ‘modified

1       adjusted gross income’ means the adjusted gross in-  
2       come of the taxpayer for the taxable year increased  
3       by any amount excluded from gross income under  
4       section 911, 931, or 933.”.

5       (b) CONFORMING AMENDMENTS.—

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

9           (2) Section 1324(b)(2) of title 31, United  
10      States Code, is amended by inserting “, 36C” after  
11      “, 36B”.

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

“Sec. 36C. Housing affordability credit.”.

16      (c) EFFECTIVE DATE.—The amendments made by  
17      this section shall apply to taxable years beginning after  
18      the date of the enactment of this Act.

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