

119TH CONGRESS
2D SESSION

H. R. 7647

To amend the Federal Home Loan Bank Act to expand homeownership access, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 23, 2026

Mr. VICENTE GONZALEZ of Texas (for himself and Mr. FITZPATRICK) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To amend the Federal Home Loan Bank Act to expand homeownership access, 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4 This Act may be cited as the “Minimizing Outdated
5 Restrictions that Exclude Opportunities for Homeowner-
6 ship Act” or the “MORE Opportunities for Homeowner-
7 ship Act”.

1 **SEC. 2. EXPANDING HOMEOWNERSHIP ACCESS THROUGH**
2 **COMMUNITY FINANCIAL INSTITUTIONS.**

3 Section 2(10)(A)(i) of the Federal Home Loan Bank
4 Act (12 U.S.C. 1422(10)(A)(i)) is amended by inserting
5 after “Federal Deposit Insurance Act” the following “or
6 Federal Credit Union Act”.

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