

119TH CONGRESS  
2D SESSION

# H. R. 9861

To amend the Internal Revenue Code of 1986 to treat certain spouses and surviving spouses of military veterans as veterans for purposes of the exception to the 3-year ownership look-back limitation for qualified mortgage bonds and mortgage credit certificates.

---

## IN THE HOUSE OF REPRESENTATIVES

JULY 22, 2026

Ms. MOORE of Wisconsin (for herself and Mr. YAKYM) introduced the following bill; which was referred to the Committee on Ways and Means

---

## A BILL

To amend the Internal Revenue Code of 1986 to treat certain spouses and surviving spouses of military veterans as veterans for purposes of the exception to the 3-year ownership look-back limitation for qualified mortgage bonds and mortgage credit certificates.

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 “Veteran’s Surviving  
5       Spouse Parity Act of 2026”.

1 **SEC. 2. CERTAIN SPOUSES AND SURVIVING SPOUSES OF**  
2 **VETERANS TREATED AS VETERANS FOR PUR-**  
3 **POSES OF 3-YEAR OWNERSHIP LOOK-BACK**  
4 **EXCEPTION FOR QUALIFIED MORTGAGE**  
5 **BONDS AND MORTGAGE CREDIT CERTIFI-**  
6 **CATES.**

7 (a) IN GENERAL.—Section 143(d)(2)(D) of the In-  
8 ternal Revenue Code of 1986 is amended by inserting  
9 after “United States Code” the following: “, and including  
10 any spouse who under section 3701(b)(3) of such title, or  
11 surviving spouse who under paragraph (2) or (6) of sec-  
12 tion 3701(b) of such title, is treated as a veteran”.

13 (b) CROSS-REFERENCE.—For corresponding provi-  
14 sions relating to mortgage credit certificates, see section  
15 25(c)(2)(A) of such Code.

16 (c) GUIDANCE.—The Secretary of the Treasury, in  
17 consultation with the Secretary of Veterans Affairs, shall  
18 issue guidance to assist issuers of bonds, and programs  
19 that issue mortgage credit certificates (as defined in sec-  
20 tion 25(c)(1) of such Code), in making determinations as  
21 to who constitutes a veteran for purposes of section  
22 143(d)(2)(D) of such Code, including guidance with re-  
23 spect to spouses and surviving spouses and any rules with  
24 respect to remarriage that apply to surviving spouses for  
25 purposes of section 3701(b) of title 38, United States  
26 Code.

1       (d) EFFECTIVE DATE.—The amendment made by  
2 this section shall apply to bonds and mortgage credit cer-  
3 tificates (as so defined) issued after December 31, 2026.

○