

119TH CONGRESS  
2D SESSION

# S. 3654

To improve housing and environmental health and safety protections for members of the Armed Forces and their families residing in military family housing, and for other purposes.

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## IN THE SENATE OF THE UNITED STATES

JANUARY 15, 2026

Mr. BLUMENTHAL (for himself, Mr. SHEEHY, Ms. ERNST, and Ms. HIRONO) introduced the following bill; which was read twice and referred to the Committee on Armed Services

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## A BILL

To improve housing and environmental health and safety protections for members of the Armed Forces and their families residing in military family housing, 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 “Military Occupancy  
5 Living Defense Act” or the “MOLD Act”.

6 **SEC. 2. FINDINGS.**

7 Congress finds the following:

1           (1) The Secretary of Defense should establish  
2           and implement a uniform code of basic housing  
3           standards for safety, comfort, and habitability for  
4           privatized military housing, which meets or exceeds  
5           requirements informed by a nationally recognized,  
6           consensus-based, model property maintenance code.

7           (2) Thousands of military families living in  
8           privatized military housing have been exposed to  
9           hazardous environmental conditions, including wide-  
10          spread mold contamination, due to negligent mainte-  
11          nance practices and inadequate government over-  
12          sight.

13          (3) Military families frequently shoulder the fi-  
14          nancial burden of environmental hazards, often pay-  
15          ing out-of-pocket for temporary relocation, the loss  
16          of personal property, medical expenses, and long-  
17          term health evaluations and treatments.

18          (4) Unsafe housing conditions undermine mili-  
19          tary readiness by forcing members of the Armed  
20          Forces to divert time and attention from their duties  
21          to manage health and housing emergencies, jeopard-  
22          izing mission performance, morale, and unit cohe-  
23          sion.

24          (5) The lack of consistent, independent audits,  
25          inspections, and performance assessments of

1        privatized military housing has enabled poor con-  
2        tractor accountability, resulting in ongoing mainte-  
3        nance failures and tenant harm.

4            (6) The use of non-disclosure agreements by  
5        providers of privatized military housing to silence  
6        tenants reporting unsafe conditions obstructs trans-  
7        parency, suppresses awareness of systemic failures,  
8        and impedes efforts to hold contractors accountable.

9            (7) Available data from medical reports, tenant  
10       surveys, and documentation by the Department of  
11       Defense strongly suggest that prolonged exposure to  
12       mold in privatized military housing is linked to high-  
13       er rates of respiratory illness, neurological symp-  
14       toms, and developmental issues in children, under-  
15       scoring the urgent need for comprehensive environ-  
16       mental health protections.

17           (8) As of the date of the enactment of this Act,  
18       the TRICARE program (as defined in section 1072  
19       of title 10, United States Code) does not cover mold-  
20       related medical expenses, including diagnostic test-  
21       ing for mycotoxin exposure or long-term treatment  
22       for illnesses caused or exacerbated by mold, leaving  
23       military families without adequate support for hous-  
24       ing-related health conditions.

1           (9) Approximately 700,000 members of the  
2       Armed Forces and their families reside in privatized  
3       military housing operated by 14 companies across  
4       78 developments in the United States.

5           (10) Several providers of privatized military  
6       housing have been implicated in fraud schemes in re-  
7       cent years, including one company that pled guilty  
8       in 2021 to defrauding the Department of Defense by  
9       falsifying maintenance records, and another that  
10      reached a \$500,000 Federal settlement in 2022,  
11      without admitting guilt, for similar misconduct.

12 **SEC. 3. DEVELOPMENT AND IMPLEMENTATION OF MIN-**  
13 **IMUM HEALTH AND SAFETY STANDARDS FOR**  
14 **MILITARY FAMILY HOUSING.**

15       (a) STANDARDS.—

16           (1) INITIAL GUIDANCE.—

17               (A) IN GENERAL.—Not later than 180  
18       days after the date of the enactment of this  
19       Act, the Secretary of Defense shall issue in-  
20       terim guidance for acceptable levels of relative  
21       humidity, ventilation, dampness, and water in-  
22       trusion to be applied at all covered housing.

23               (B) EFFECT.—Interim guidance issued  
24       under subparagraph (A) shall remain in effect

1           until final standards are published under para-  
2           graph (2).

3           (2) FINAL STANDARDS.—Not later than one  
4           year after the date of the enactment of this Act, the  
5           Secretary of Defense shall issue final standards for  
6           acceptable levels of relative humidity, ventilation,  
7           dampness, and water intrusion to be applied at all  
8           covered housing, which shall include—

9                   (A) acceptable levels of relative humidity  
10           indoors;

11                   (B) required ventilation and moisture con-  
12           trol measures;

13                   (C) environmental inspection and testing  
14           methods; and

15                   (D) the standard of care for mold remedi-  
16           ation adopted under subsection (g).

17           (3) REPORTING AND AVAILABILITY OF TEST-  
18           ING.—The final standards established under para-  
19           graph (2) shall require results of environmental in-  
20           spection and testing methods under subparagraph  
21           (C) of such paragraph to be reported to the Sec-  
22           retary of Defense and made available to tenants of  
23           affected housing units not later than 10 days after  
24           sample collection.

1 (b) CERTIFICATION OF COMPLIANCE.—Not less fre-  
 2 quently than annually, each housing office of the Depart-  
 3 ment shall certify to Congress that the housing office is  
 4 in compliance with health and safety standards for covered  
 5 housing required under this section.

6 (c) ESTABLISHMENT OF INDEPENDENT INSPECTION  
 7 PROTOCOL FOR PRIVATIZED MILITARY HOUSING.—

8 (1) IN GENERAL.—Not later than 180 days  
 9 after the date of the enactment of this Act, the Sec-  
 10 retary of Defense shall ensure that each installation  
 11 of the Department of Defense conducts, using inde-  
 12 pendent certified third-party inspectors, mold and  
 13 environmental health inspections for all covered  
 14 housing that is privatized military housing—

15 (A) upon every tenant turnover of a hous-  
 16 ing unit;

17 (B) upon receipt of any tenant complaint  
 18 regarding safety and habitability of a housing  
 19 unit; and

20 (C) following any remediation effort, struc-  
 21 tural repair, or response to an identified envi-  
 22 ronmental hazard at a housing unit.

23 (2) ELEMENTS OF INSPECTIONS.—Inspections  
 24 conducted under paragraph (1) shall include, at min-  
 25 imum—

1 (A) evaluation of heating, ventilation, and  
2 air conditioning (HVAC) systems, plumbing,  
3 electrical systems, and structural integrity;

4 (B) inspection for signs of water intrusion,  
5 dampness, humidity, visible or non-visible mold,  
6 microbial growth, and other indoor air quality  
7 concerns;

8 (C) review of current and past work order  
9 records and completion timelines; and

10 (D) review of contractor compliance with  
11 privatized military housing contract require-  
12 ments and housing regulations of the Depart-  
13 ment of Defense.

14 (3) RECORDING AND MAINTENANCE OF  
15 RECORDS.—All findings of inspections conducted  
16 under paragraph (1) shall be—

17 (A) recorded in a standardized Federal  
18 Government inspection record;

19 (B) certified by the inspector with a clear  
20 “pass” or “fail” status;

21 (C) maintained in an accessible, historical  
22 housing record for each housing unit; and

23 (D) made available to the relevant installa-  
24 tion commander and military housing office.

1           (4) DOCUMENTATION AND SUBMISSION OF RE-  
2       SULTS.—The commander of each installation of the  
3       Department shall—

4           (A) document results of inspections con-  
5       ducted under paragraph (1); and

6           (B) submit the results of such inspections  
7       to—

8           (i) the Secretary;

9           (ii) the Office of Inspector General of  
10       the Department of Defense; and

11          (iii) the Committees on Armed Serv-  
12       ices of the Senate and the House of Rep-  
13       resentatives.

14       (5) ACCESS AND TRANSPARENCY.—Inspection  
15       reports certified under paragraph (3)(B) and hous-  
16       ing history records required under paragraph (3)(C)  
17       shall be—

18           (A) provided in full to current tenants of  
19       the inspected unit;

20           (B) made available upon request to any in-  
21       coming tenants; and

22           (C) maintained in a secure portal acces-  
23       sible to staff of the relevant military housing of-  
24       fice, the Committees on Armed Services of the



1 Senate and the House of Representatives, and  
2 military family advocacy personnel.

3 (6) REMEDIATION OR TENANT RELOCATION.—

4 In the case of a housing unit failing inspection con-  
5 ducted under paragraph (1), the Secretary shall en-  
6 sure that the unit is remediated or the tenants of  
7 such unit are relocated not later than 30 days after  
8 such failed inspection, if such tenants wish to be re-  
9 located.

10 (d) COMPLAINT AND RESPONSE MECHANISM.—

11 (1) HOTLINE AND WEBSITE.—The Secretary  
12 shall modify the Defense Housing Feedback System,  
13 or successor system, to ensure that such system con-  
14 tains a tenant complaint hotline and website that is  
15 available 24 hours per day, seven days per week for  
16 reporting humidity, water damage, or other hazards  
17 in covered housing.

18 (2) WEBSITE INFORMATION.—The website re-  
19 quired under paragraph (1) shall contain informa-  
20 tion on the complaints made under paragraph (1),  
21 disaggregated by installation and with any person-  
22 ally identifying information redacted.

23 (3) RESPONSE.—Each housing office for an in-  
24 stallation of the Department shall—

1 (A) respond to complaints of tenants of  
2 covered housing not later than five business  
3 days after the complaint;

4 (B) track progress of such response until  
5 resolution; and

6 (C) provide to tenants written confirmation  
7 of inspection findings and actions taken.

8 (e) REQUIREMENTS FOR PRIVATIZED MILITARY  
9 HOUSING.—

10 (1) HEALTH AND SAFETY STANDARDS FOR  
11 MILITARY HOUSING.—The Secretary of each military  
12 department shall ensure that all housing project  
13 agreements and renewals for privatized military  
14 housing under the jurisdiction of the Secretary con-  
15 cerned entered into on or after the date of the enact-  
16 ment of this Act are compliant with the appropriate  
17 environmental health and safety standards estab-  
18 lished by the Department of Defense.

19 (2) FUTURE CONTRACT AGREEMENTS AND RE-  
20 NEWALS.—For all housing project agreements and  
21 renewals for privatized military housing entered into  
22 on or after the date of the enactment of this Act,  
23 and to the extent practicable for agreements in place  
24 as of such date of enactment, not later than 180  
25 days after the date of the enactment of this Act, the

1 Secretary of Defense shall incorporate enforceable  
2 provisions related to environmental hazard response,  
3 inspection, and tenant relocation protections which  
4 shall include—

5 (A) enforceable environmental health and  
6 safety clauses; and

7 (B) requirements that providers of  
8 privatized military housing bear full financial  
9 responsibility for—

10 (i) required third-party inspections;

11 (ii) maintenance;

12 (iii) mold remediation;

13 (iv) all relocation expenses for military  
14 families forced to vacate uninhabitable  
15 units;

16 (v) property loss; and

17 (vi) refunding any amounts paid  
18 through a basic allowance for housing  
19 under section 403 of title 37, United  
20 States Code, for military families forced to  
21 vacate uninhabitable units.

22 (f) CERTIFICATION REQUIREMENTS FOR MOLD AS-  
23 SESSMENT AND REMEDIATION.—The Secretary shall en-  
24 sure that all maintenance personnel, contracted mold as-  
25 sessors, indoor environmental professionals, and mold re-

1 mediators responsible for assessing or remediating mold  
2 and water damage in covered housing shall possess and  
3 maintain current certifications issued by a nationally rec-  
4 ognized, third-party, nonprofit certifying body, which may  
5 include the following:

6 (1) The Institute of Inspection Cleaning and  
7 Restoration Certification.

8 (2) The National Organization of Remediators  
9 and Microbial Inspectors.

10 (3) The American Council for Accredited Cer-  
11 tification.

12 (g) STANDARD OF CARE FOR MOLD REMEDI-  
13 ATION.—All mold remediation activities conducted in cov-  
14 ered housing shall comply with the American National  
15 Standards Institute and Institute of Inspection Cleaning  
16 and Restoration Certification S520 Standard for Profes-  
17 sional Mold Remediation, Fourth Edition, or any subse-  
18 quent edition published by the Institute of Inspection  
19 Cleaning and Restoration Certification or successor orga-  
20 nization.

21 (h) ISSUANCE OF GUIDANCE.—Not later than 180  
22 days after the date of the enactment of this Act, the Sec-  
23 retary shall—

24 (1) issue guidance with respect to the imple-  
25 mentation of this section; and

1           (2) provide written notification to all providers  
2 of privatized military housing regarding the require-  
3 ments of this section.

4           (i) QUARTERLY REPORTING REQUIREMENT.—

5           (1) DESIGNATION OF CHIEF HOUSING OFFI-  
6 CER.—The Assistant Secretary of Defense for En-  
7 ergy, Installations, and Environment shall serve as  
8 Chief Housing Officer and shall receive, review, and  
9 compile reports from military housing offices across  
10 all installations of the Department of Defense.

11           (2) MILITARY HOUSING OFFICE REPORTING.—  
12 Not less frequently than quarterly, each chief of a  
13 military housing office shall submit to the Chief  
14 Housing Officer designated under paragraph (1) a  
15 report that includes, at a minimum—

16                   (A) the number and type of tenant com-  
17 plaints received;

18                   (B) an assessment of work order volume  
19 and average completion time;

20                   (C) an identification of instances of unre-  
21 solved or recurring maintenance issues;

22                   (D) an identification of environmental haz-  
23 ard notifications and the status of the remedi-  
24 ation of such hazards;

1 (E) a summary of compliance by contrac-  
2 tors with requirements of the Department and  
3 any violations of those requirements;

4 (F) any reports of retaliation, discrimina-  
5 tion, displacement, or housing-related medical  
6 concerns (with personal information redacted if  
7 requested); and

8 (G) a summary of command-level aware-  
9 ness or action on housing issues.

10 (3) COMPILATION AND CONGRESSIONAL SUB-  
11 MISSION.—

12 (A) IN GENERAL.—The Chief Housing Of-  
13 ficer shall—

14 (i) compile the reports received under  
15 paragraph (2);

16 (ii) submit to the Committees on  
17 Armed Services of the Senate and the  
18 House of Representatives such compiled  
19 reports not less frequently than quarterly  
20 and not less frequently than annually for  
21 the quarter or year covered by the report,  
22 as the case may be; and

23 (iii) provide to the Committees on  
24 Armed Services of the Senate and the  
25 House of Representatives briefings regard-

1           ing each report submitted under clause  
2           (ii).

3           (B) BRIEFINGS.—Briefings required under  
4           subparagraph (A)(iii) shall include trend anal-  
5           ysis, contractor performance insights, and risk  
6           flags based on installation-level conditions.

7           (4) DATA TRANSPARENCY AND RETENTION.—

8           (A) FORMAT.—The Secretary shall ensure  
9           that all reporting required under this subsection  
10          follows a standardized Federal format.

11          (B) RETENTION OF INFORMATION.—The  
12          Secretary shall ensure that all raw data, logs,  
13          and supporting documentation for reports re-  
14          quired under this subsection are retained for a  
15          period of not less than five years.

16          (C) AVAILABILITY OF DATA SETS.—The  
17          Secretary may make available to tenant om-  
18          budsmen or Federal housing liaison offices data  
19          sets used to prepare reports under this sub-  
20          section with personally identifiable information  
21          redacted.

22          (5) ENFORCEMENT.—In the case of a landlord  
23          (as defined in section 2871 of title 10, United States  
24          Code) or other private sector entity that fails to

1       comply with any requirement established to comply  
2       with this subsection, the Secretary may—

3               (A) notify command leadership of the rel-  
4               evant installation of the Department;

5               (B) conduct an audit or performance re-  
6               view; and

7               (C) in the case of systemic failure to com-  
8               ply with any such requirement, suspend eligi-  
9               bility of such landlord or entity for housing-re-  
10              lated bonuses.

11       (j) PUBLIC REPORTING REQUIREMENTS.—Not later  
12       than one year after the date of the enactment of this Act,  
13       and annually thereafter, the Secretary shall submit to the  
14       Committees on Armed Services of the Senate and the  
15       House of Representatives and publish on a publicly avail-  
16       able website of the Department of Defense, with respect  
17       to covered housing—

18              (1) the number of mold complaints received,  
19              disaggregated by installation of the Department;

20              (2) the results of inspections under this section  
21              and compliance rates;

22              (3) remediation timelines and costs; and

23              (4) the number of relocations made.

24       (k) SENSE OF CONGRESS ON HEALTH RISKS ASSOCI-  
25       ATED WITH MOLD.—It is the sense of Congress that the



1 Secretary of Defense, in collaboration with the Secretary  
2 of Health and Human Services, should evaluate the health  
3 impacts of mold exposure in military housing and consider  
4 appropriate medical responses and coverage under existing  
5 health care systems.

6 (l) DEFINITIONS.—In this section:

7 (1) ACCEPTABLE LEVELS OF RELATIVE HUMID-  
8 ITY.—The term “acceptable levels of *relative* humid-  
9 ity”, with respect to an area, means an area with  
10 humidity levels that are less than 50 percent.

11 (2) COVERED HOUSING.—The term “covered  
12 housing” means any military family housing owned,  
13 leased, or managed by the Department of Defense,  
14 including privatized military housing.

15 (3) ENVIRONMENTAL INSPECTION AND TEST-  
16 ING METHODS.—The term “environmental *inspection*  
17 *and* testing methods” means detailed visual inspec-  
18 tion substantiated by mold testing measures that in-  
19 clude air sampling, tape lifts, swabs, and carpet  
20 samples, and official laboratory analysis of such  
21 samples.

22 (4) MOLD.—The term “mold” means any form  
23 of multi-cellular fungi found in water-damaged in-  
24 door environments and building materials, including,  
25 cladosporium, penicillium, alternaria, aspergillus, fu-

1       sarium, chaetomium, trichoderma, memnoniella,  
2       mucor, stachybotrys chartarum, streptomyces, and  
3       epicoccum often.

4           (5) PRIVATIZED MILITARY HOUSING.—The  
5       term “privatized military housing” means military  
6       housing under subchapter IV of chapter 169 of title  
7       10, United States Code.

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