

119TH CONGRESS
2^D SESSION

H. R. 7393

To amend the Internal Revenue Code of 1986 to allow distributions from qualified tuition programs for qualified housing expenses, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 5, 2026

Mr. PATRONIS (for himself and Mr. BILIRAKIS) 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 allow distributions from qualified tuition programs for qualified housing expenses, 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 “Save for Success Act”.

1 **SEC. 2. ALLOWANCE OF DISTRIBUTIONS FROM QUALIFIED**
2 **TUITION PROGRAMS FOR QUALIFIED HOUS-**
3 **ING EXPENSES.**

4 (a) IN GENERAL.—Section 529(c)(3) of the Internal
5 Revenue Code of 1986 is amended by adding at the end
6 the following new subparagraph:

7 “(F) DISTRIBUTIONS FOR QUALIFIED
8 HOUSING EXPENSES.—

9 “(i) IN GENERAL.—Subparagraph (A)
10 shall not apply to that portion of any dis-
11 tribution which is used to pay for a quali-
12 fied housing expense of the designated ben-
13 efiary.

14 “(ii) QUALIFIED HOUSING EX-
15 PENSE.—For purposes of this subpara-
16 graph, the term ‘qualified housing ex-
17 pense’, with respect to a designated bene-
18 ficiary, means any expense incurred by
19 such beneficiary for the purchase of a prin-
20 cipal residence, but only if such beneficiary
21 is a first-time homebuyer, and includes any
22 closing costs and mortgage payments in-
23 curred with respect to such purchase.

24 “(iii) OTHER DEFINITIONS.—For pur-
25 poses of this subparagraph—

1 “(I) FIRST-TIME HOMEBUYER.—
2 The term ‘first-time homebuyer’
3 means any individual if such indi-
4 vidual (and if married, such individ-
5 ual’s spouse) had no present owner-
6 ship interest in a principal residence
7 during the 3-year period ending on
8 the date of the purchase of the prin-
9 cipal residence to which this subpara-
10 graph applies.

11 “(II) PRINCIPAL RESIDENCE.—
12 The term ‘principal residence’ has the
13 same meaning as when used in section
14 121.

15 “(III) PURCHASE.—The term
16 ‘purchase’ has the meaning given such
17 term in section 36(c).”.

18 (b) EFFECTIVE DATE.—The amendment made by
19 this section shall apply to distributions made after Decem-
20 ber 31, 2026.

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