

119TH CONGRESS
2D SESSION

S. 3968

To require the Government Accountability Office to study and recommend a definition for workforce housing.

IN THE SENATE OF THE UNITED STATES

MARCH 3, 2026

Mr. RICKETTS introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

A BILL

To require the Government Accountability Office to study and recommend a definition for workforce housing.

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 “Housing for America’s
5 Middle Class Act of 2026”.

6 **SEC. 2. GAO STUDY ON WORKFORCE HOUSING.**

7 (a) IN GENERAL.—Not later than 1 year after the
8 date of the enactment of this Act, the Comptroller General
9 of the United States shall conduct a study and submit to
10 the Congress a report that—

1 (1) identifies obstacles middle-income house-
2 holds face when looking to secure affordable hous-
3 ing;

4 (2) identifies geographic areas where housing is
5 the most unaffordable and unavailable for middle-in-
6 come households;

7 (3) includes a list of Federal housing programs,
8 including Federal tax credits, grants, and loan pro-
9 grams, that are not available to middle-income
10 households due to their income status, including
11 Federal housing programs designed to promote af-
12 fordability;

13 (4) recommends income and other parameters
14 to establish a clear and consistent Federal definition
15 for the term “workforce housing” for use when de-
16 scribing the segment of housing that could be made
17 available to such middle-income households in Fed-
18 eral housing programs if funding commensurate with
19 the additional eligibility were to be made available;
20 and

21 (5) analyzes how to modify or newly develop
22 new Federal housing programs and incentives to in-
23 clude “workforce housing” if funding commensurate
24 with the additional eligibility were to be made avail-
25 able.

1 (b) MIDDLE-INCOME HOUSEHOLD DEFINED.—In
2 this section, the term “middle-income household” means
3 a household with an income above 80 percent but that
4 does not exceed 120 percent of the median family income
5 of the area, as determined by the Secretary with adjust-
6 ments for smaller and larger families.

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