

119TH CONGRESS  
1ST SESSION

# H. R. 3472

To amend the National Housing Act and title 38, United States Code.

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## IN THE HOUSE OF REPRESENTATIVES

MAY 15, 2025

Mr. VARGAS (for himself, Mr. AGUILAR, Ms. GARCIA of Texas, Ms. BROWNLEY, Mr. CARBAJAL, Mr. CASTRO of Texas, Mr. GARCÍA of Illinois, Mr. GOMEZ, Ms. NORTON, Mr. MENENDEZ, Ms. TLAIB, Ms. VELÁZQUEZ, Ms. ANSARI, Mr. PETERS, and Mr. THANEDAR) introduced the following bill; which was referred to the Committee on Financial Services, and in addition to the Committee on Veterans' Affairs, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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## A BILL

To amend the National Housing Act and title 38, United States Code.

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 Stability for  
5 Dreamers Act”.

1 **SEC. 2. DACA RECIPIENT ELIGIBILITY.**

2 (a) FHA.—Section 203 of the National Housing Act  
3 (12 U.S.C. 1709) is amended by inserting after subsection  
4 (h) the following:

5 “(i) DACA RECIPIENT ELIGIBILITY.—

6 “(1) IN GENERAL.—The Secretary may not—

7 “(A) prescribe terms that limit the eligi-  
8 bility of a single family mortgage for insurance  
9 under this title based in whole or in part on the  
10 status of the mortgagor as a DACA recipient;  
11 or

12 “(B) issue any limited denial of participa-  
13 tion in the program for such insurance based in  
14 whole or in part on the status of the mortgagor  
15 as a DACA recipient.

16 “(2) DACA RECIPIENT DEFINED.—For the  
17 purposes of this subsection, the term ‘DACA recipi-  
18 ent’ means an alien who, on the date of the enact-  
19 ment of this Act, is the recipient of deferred action  
20 pursuant to the memorandum of the Department of  
21 Homeland Security entitled ‘Exercising Prosecutorial  
22 Discretion with Respect to Individuals Who Came to  
23 the United States as Children’ issued on June 15,  
24 2012’.”.

1 (b) RURAL HOUSING SERVICE.—Section 501 of the  
2 Housing Act of 1949 (42 U.S.C. 1472) is amended by  
3 adding at the end the following:

4 “(k) DACA RECIPIENT ELIGIBILITY.—

5 “(1) IN GENERAL.—The Secretary may not  
6 prescribe terms that limit eligibility for a single fam-  
7 ily mortgage made, insured, or guaranteed under  
8 this title because of the status of the mortgagor as  
9 a DACA recipient.

10 “(2) DACA RECIPIENT DEFINED.—For the  
11 purposes of this paragraph, the term ‘DACA recipi-  
12 ent’ means an alien who, on the date of the enact-  
13 ment of this Act, is the recipient of deferred action  
14 pursuant to the memorandum of the Department of  
15 Homeland Security entitled ‘Exercising Prosecutorial  
16 Discretion with Respect to Individuals Who Came to  
17 the United States as Children’ issued on June 15,  
18 2012.”.

19 (c) FANNIE MAE.—Section 302(b) of the National  
20 Housing Act (12 U.S.C. 1717(b)) is amended by adding  
21 at the end the following:

22 “(8) DACA RECIPIENT ELIGIBILITY.—

23 “(A) IN GENERAL.—The corporation may not  
24 condition purchase of a single-family residence mort-

1       gage by the corporation under this subsection on the  
2       status of the borrower as a DACA recipient.

3           “(B) DACA RECIPIENT DEFINED.—For the  
4       purposes of this paragraph, the term ‘DACA recipi-  
5       ent’ means an alien who, on the date of the enact-  
6       ment of this Act, is the recipient of deferred action  
7       pursuant to the memorandum of the Department of  
8       Homeland Security entitled ‘Exercising Prosecutorial  
9       Discretion with Respect to Individuals Who Came to  
10      the United States as Children’ issued on June 15,  
11      2012.”.

12      (d) FREDDIE MAC.—Section 305(a) of the Federal  
13      Home Loan Mortgage Corporation Act (12 U.S.C. 1454)  
14      is amended by adding at the end the following:

15      “(6) DACA RECIPIENT ELIGIBILITY.—

16           “(A) IN GENERAL.—The Corporation may not  
17      condition purchase of a single-family residence mort-  
18      gage by the corporation under this subsection on the  
19      status of the borrower as a DACA recipient.

20           “(B) DACA RECIPIENT DEFINED.—For the  
21      purposes of this subsection, the term ‘DACA recipi-  
22      ent’ means an alien who, on the date of the enact-  
23      ment of this Act, is the recipient of deferred action  
24      pursuant to the memorandum of the Department of  
25      Homeland Security entitled ‘Exercising Prosecutorial

1 Discretion with Respect to Individuals Who Came to  
2 the United States as Children’ issued on June 15,  
3 2012.”.

4 **SEC. 3. DACA RECIPIENT ELIGIBILITY.**

5 Section 214(a) of the Housing and Community De-  
6 velopment Act of 1980 (42 U.S.C. 1436a) is amended—

7 (1) in paragraph (6), by striking “or” at the  
8 end;

9 (2) in paragraph (7), by striking the period at  
10 the end and inserting “; or”; and

11 (3) by adding at the end the following:

12 “(8) an alien who, on the date of the enactment  
13 of this Act, is the recipient of deferred action pursu-  
14 ant to the memorandum of the Department of  
15 Homeland Security entitled ‘Exercising Prosecutorial  
16 Discretion with Respect to Individuals Who Came to  
17 the United States as Children’ issued on June 15,  
18 2012.”.

19 **SEC. 4. CLARIFICATION OF ELIGIBILITY OF A VETERAN**  
20 **WHO IS A DACA RECIPIENT FOR A HOUSING**  
21 **LOAN GUARANTEED BY THE SECRETARY OF**  
22 **VETERANS AFFAIRS.**

23 Section 3702(a) of title 38, United States Code, is  
24 amended by adding at the end the following new para-  
25 graph:

1       “(5) Whether a veteran described in paragraph (2)  
2 is a DACA recipient (as such term is defined in section  
3 203 of the National Housing Act (12 U.S.C. 1709)) shall  
4 not affect the veteran’s entitlement to housing loan bene-  
5 fits under this chapter.”.

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