

117TH CONGRESS
2D SESSION

S. 4561

To direct the Secretary of Defense to seek to enter into an agreement with an entity to conduct a study and produce a report on barriers to home ownership for members of the Armed Forces.

IN THE SENATE OF THE UNITED STATES

JULY 20, 2022

Mr. WARNOCK (for himself, Mr. BLUMENTHAL, Ms. CORTEZ MASTO, Mr. OSSOFF, Mr. BENNET, Mr. TESTER, Mr. WARNER, Mr. MERKLEY, and Mr. BOOKER) introduced the following bill; which was read twice and referred to the Committee on Armed Services

A BILL

To direct the Secretary of Defense to seek to enter into an agreement with an entity to conduct a study and produce a report on barriers to home ownership for members of the Armed Forces.

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 “Increasing Home Own-
5 ership for Servicemembers Act”.

1 **SEC. 2. STUDY AND REPORT ON BARRIERS TO HOME OWN-**
2 **ERSHIP FOR MEMBERS OF THE ARMED**
3 **FORCES.**

4 Not later than one year after the date of the enact-
5 ment of this Act, the Secretary of Defense shall seek to
6 enter into an agreement with a federally funded research
7 and development center or nonprofit entity to conduct a
8 study on the barriers to home ownership for members of
9 the Armed Forces. At the conclusion of such study, the
10 Secretary shall submit to the Committees on Armed Serv-
11 ices of the Senate and the House of Representatives a re-
12 port containing the following elements:

13 (1) Potential barriers to home ownership, in-
14 cluding down payments, concerns about home main-
15 tenance, and challenges in selling a home.

16 (2) The percentage of members who use the
17 basic allowance for housing under section 403 of
18 title 37, United States Code, to pay for a mortgage,
19 disaggregated by Armed Force, rank, and military
20 housing area.

21 (3) Any identified differences in home owner-
22 ship rates among members correlated with race or
23 gender.

24 (4) What percentage of members own a home
25 before they separate from the Armed Forces.