

VETERANS ACCESSIBILITY ADVISORY COMMITTEE ACT
OF 2024

SEPTEMBER 16, 2024.—Committed to the Committee of the Whole House on the
State of the Union and ordered to be printed

Mr. BOST, from the Committee on Veterans' Affairs,
submitted the following

R E P O R T

[To accompany H.R. 7342]

[Including cost estimate of the Congressional Budget Office]

The Committee on Veterans' Affairs, to whom was referred the bill (H.R. 7342) to establish the Veterans Advisory Committee on Equal Access, and for other purposes, having considered the same, reports favorably thereon with an amendment and recommends that the bill as amended do pass.

CONTENTS

	Page
Amendment	4
Purpose and Summary	4
Background and Need for Legislation	4
Hearings	6
Subcommittee Consideration	6
Committee Consideration	6
Committee Votes	7
Committee Oversight Findings	7
Statement of General Performance Goals and Objectives	7
Earmarks and Tax and Tariff Benefits	7
Committee Cost Estimate	7
Budget Authority and Congressional Budget Office Estimate	7
Federal Mandates Statement	9
Advisory Committee Statement	9
Applicability to Legislative Branch	9
Statement on Duplication of Federal Programs	9
Section-by-Section Analysis of the Legislation	10
Changes in Existing Law Made by the Bill, as Reported	11

The amendment is as follows:
Strike all after the enacting clause and insert the following:

SECTION 1. SHORT TITLE.

This Act may be cited as the “Veterans Accessibility Advisory Committee Act of 2024”.

SEC. 2. VETERANS ADVISORY COMMITTEE ON EQUAL ACCESS.**(a) ESTABLISHMENT.—**

(1) **IN GENERAL.**—Not later than 180 days after the date of the enactment of this Act, the Secretary of Veterans Affairs shall establish within the Department of Veterans Affairs an advisory committee on matters relating to accessibility of the Department for individuals with disabilities.

(2) **DESIGNATION.**—The advisory committee established by paragraph (1) shall be known as the “Veterans Advisory Committee on Equal Access” (in this section the “Advisory Committee”).

(b) MEMBERSHIP.—

(1) **VOTING MEMBERS.**—The Advisory Committee shall be composed of 15 voting members, appointed by the Secretary of Veterans Affairs. In appointing such members, the Secretary shall ensure the following:

(A) Four are veterans with disabilities, including mobility impairment, hearing, visual, and mental or cognitive disabilities.

(B) Four are experts on issues described in subsection (f)(1)(A) or the provisions of law set forth under subsection (f)(1)(B).

(C) Two are employees of the Department, one from the Section 508 Office and one from the Architectural Accessibility Program, who oversee the compliance of the Department with Federal accessibility laws.

(D) Five are representatives nominated by national veterans service organizations that advocate for veterans with physical, sensory, mental, or cognitive disabilities.

(2) **EX OFFICIO MEMBERS.**—The Advisory Committee shall also include four ex officio members (or their designees):

(A) The Under Secretary for Health.

(B) The Under Secretary for Benefits.

(C) The Under Secretary for Memorial Affairs.

(D) The chairperson of the Architectural and Transportation Barriers Compliance Board (known as the “Access Board”).

(c) TERMS; VACANCIES.—

(1) **TERMS.**—A member of the Advisory Committee shall be appointed for a term of two years. The Secretary may reappoint members to the Advisory Committee for such additional two-year terms as the Secretary determines appropriate.

(2) **VACANCIES.**—The Secretary shall fill a vacancy in the Advisory Committee in the same manner as the original appointment not later than 180 days after such vacancy occurs.

(d) MEETINGS.—

(1) **FREQUENCY.**—The Advisory Committee shall meet not less frequently than twice each year.

(2) **SUBCOMMITTEES.**—The Advisory Committee may form subcommittees, which shall meet as often as required.

(3) **QUORUM.**—A majority of the members of the Advisory Committee shall constitute a quorum.

(e) **CHAIRPERSON.**—Members of the Advisory Committee shall select a Chairperson from among the members of the Advisory Committee. If the position of Chairperson becomes vacant, the members of the Advisory Committee shall select a new Chairperson not later than 30 days after the date on which the position became vacant.

(f) DUTIES.—

(1) **REQUIREMENT TO CONSULT AND SEEK ADVICE.**—On a regular basis, the Secretary shall consult with and seek the advice of the Advisory Committee—

(A) on improving the accessibility of the Department for individuals with disabilities, including improving—

(i) the accessibility of information of the Department, including electronic information;

(ii) the accessibility of the services and benefits furnished by the Department;

(iii) the accessibility of the facilities of the Department;

(iv) the accessibility of facilities of health care providers furnishing care or services under the Veterans Community Care Program under section 1703 of title 38, United States Code; and

(v) the acquisition process of the Department to ensure that products and services, including information technology and information and communication technology (as defined in the standards issued by the

Architectural and Transportation Barriers Compliance Board pursuant to section 508 of the Rehabilitation Act of 1973 (29 U.S.C. 794d)), are accessible when purchased; and

(B) for ensuring the compliance of the Department with provisions of law relating to disability and accessibility, including—

(i) the Americans with Disabilities Act of 1990 (42 U.S.C. 12184 et seq.);

(ii) sections 504 and 508 of the Rehabilitation Act of 1973 (29 U.S.C. 791, 794, and 794d);

(iii) the Plain Writing Act of 2010 (5 U.S.C. 301 note);

(iv) the 21st Century Integrated Digital Experience Act (44 U.S.C. 3501 note);

(v) the Architectural Barriers Act of 1968 (Public Law 90–480); and

(vi) such other provisions of Federal law as may be that ensure equal access to Federal facilities, benefits, or services for individuals with disabilities.

(2) PROVISION OF ADVICE.—In providing advice to the Secretary, the Advisory Committee shall, focusing on the areas of greatest need for the Department—

(A) assess the disability access needs of veterans, the public, and Department employees for full access to the Department's information, services, and benefits by reviewing relevant information, such as filed complaints by people with disabilities or physical assessments of the Department's facilities;

(B) provide assessments of accessibility at the Department and the compliance of the Department with applicable provisions of law relating to disability and accessibility; and

(C) provide advice on improving accessibility at the Department, including the accessibility of all—

(i) communications, including internal and public facing;

(ii) services and benefits; and

(iii) facilities.

(3) REPORTS.—

(A) REPORTS TO THE SECRETARY.—Not later than two years after the date of the first meeting of the Advisory Committee, and not less frequently than once every two years thereafter, the Advisory Committee shall submit to the Secretary a report that, focusing on areas of greatest need for the Department—

(i) identifies and assesses access barriers affecting veterans, the public, and employees of the Department;

(ii) determines the extent to which the programs and activities of the Department address the barriers identified in clause (i), including compliance of the Department with provisions of law relating to accessibility law and reporting;

(iii) provides recommendations and access priorities to improve the accessibility of the Department's services, benefits, information, technology, and facilities;

(iv) provides a description of access improvements and assesses the Department's implementation of recommendations from previous reports of the Advisory Committee, including any unmet recommendations that remain necessary for improving accessibility for the Department; and

(v) provides any recommendations for legislation, administrative action, or other actions that the Advisory Committee determines appropriate.

(B) REPORTS TO CONGRESS AND FEDERAL AGENCIES.—

(i) IN GENERAL.—Not later than 90 days after the receipt of a report required under subparagraph (A), the Secretary shall submit to the appropriate congressional committees a copy of such report and any comments and recommendations of the Secretary concerning such report that the Secretary determines appropriate.

(ii) AVAILABILITY TO THE PUBLIC.—The Secretary shall publish on a publicly accessible website of the Department such report and such comments and recommendations as may have been submitted along with such report.

(iii) APPROPRIATE CONGRESSIONAL COMMITTEES.—In this subparagraph, the term “appropriate congressional committees” means—

(I) the Committees on Veterans' Affairs of the Senate and House of Representatives;

(II) the Special Committee on Aging of the Senate; and

(III) the Committee on Education and the Workforce of the House of Representatives.

(g) **ADVISORY COMMITTEE PERSONNEL AND RESOURCE MATTERS.**—

(1) **COMPENSATION OF MEMBERS.**—A member of the Commission who is not an officer or employee of the Federal Government shall not be compensated for the performance of the duties of the Advisory Committee.

(2) **TRAVEL EXPENSES.**—A member of the Advisory Committee shall be allowed travel expenses, including per diem in lieu of subsistence, at rates authorized for employees of agencies under subchapter I of chapter 57 of title 5, United States Code, while away from their homes or regular places of business in the performance of services for the Advisory Committee.

(3) **RESOURCES.**—The Secretary shall ensure that such personnel, funding, and other resources are made available to the Advisory Committee as the Secretary determines appropriate to carry out the duties of the Advisory Committee.

(4) **INFORMATION.**—The Secretary shall furnish to the Advisory Committee such information as the Advisory Committee may request from the Secretary, subject to applicable provisions of law.

(h) **TERMINATION OF ADVISORY COMMITTEE.**—The Advisory Committee shall terminate on the date that is 10 years after the date of the enactment of this Act.

SEC. 3. ABOLITION OF INACTIVE ADVISORY COMMITTEE.

Not later than 180 days after the date of the enactment of this Act and before establishing the Veterans Advisory Committee on Equal Access under section 2, the Secretary of Veterans Affairs shall—

(1) abolish an advisory committee of the Department of Veterans Affairs that—

- (A) was not established by an Act of Congress; and
- (B) is inactive;

(2) consolidate two advisory committees described in paragraph (1); or

(3) submit to the Committees on Veterans' Affairs of the Senate and House of Representatives a recommendation to abolish an advisory committee of the Department that—

- (A) was established by an Act of Congress; and
- (B) is inactive.

SEC. 4. MODIFICATION OF CERTAIN HOUSING LOAN FEES.

The loan fee table in section 3729(b)(2) of title 38, United States Code, is amended by striking “November 15, 2031” each place it appears and inserting “November 29, 2031”.

PURPOSE AND SUMMARY

H.R. 7342, the “Veterans Accessibility Advisory Committee Act of 2024” was introduced by Representative David Valadao of California on February 13, 2024. The bill, as amended, would require the Secretary of the Department of Veterans Affairs (VA) to establish the Veterans Advisory Committee on Equal Access, relating to matters of accessibility of VA services, programs, facilities, and information for individuals with disabilities. The bill would also provide an offset for the cost of this effort by extending current rates for VA home loan funding fees paid by non-service connected veterans.

BACKGROUND AND NEED FOR LEGISLATION

Section 1: Short Title

This Act may be cited as the “Veterans Accessibility Advisory Committee Act of 2024”.

Section 2: Veterans Advisory Committee on Equal Access

VA has responsibilities to veterans and other individuals with disabilities under the *Americans with Disabilities Act, Public Law (P.L. 101–336)* the *Architectural Barriers Act of 1968 (P.L. 90–480)*

the *Rehabilitation Act of 1973*, (P.L. 93–112), the *21st Century Integrated Digital Experience Act* (P.L. 115–336), and other laws that require equal access to benefits, services, information, and facilities for individuals with disabilities. VA also serves or employs thousands of veterans with disabilities, and the Committee believes the Department has an obligation to support them. While VA has made some progress in recent years improving accessibility, in part as a result of the *VA Website Accessibility Act of 2019* (P.L. 116–213), the Committee believes more must be done to achieve universal accessibility.

Organizations advocating for specific populations of veterans with disabilities, including Paralyzed Veterans of America and the Blinded Veterans Association, have expressed to the Committee their opinion that an advisory committee is necessary to give disabled veterans, experts, employees, and veterans service organizations an institutional voice to identify problems and offer solutions, and that the ongoing existence of access barriers in VA demonstrates the need for more focused, collaborative efforts with the Department.

This section would direct the VA Secretary to establish the Veterans Advisory Committee on Equal Access within 180 days, composed of 15 members including four veterans with disabilities, four experts on disability issues or policy, two VA employees, and five representatives nominated by national veterans service organizations. The Advisory Committee would also include four ex officio members including senior VA leaders and the chairperson of the Access Board. The section would set forth procedures relating to the terms, vacancies, meetings, duties, reports, travel, and compensation of the Advisory Committee members. The composition of the Advisory Committee would provide appropriate representation from the disability community and the right mix of first-hand experience, academic expertise, and policy knowledge relating to relevant issues. Finally, such composition would include veterans served by VA as well as career employees and senior officials of the Department.

Section 3: Abolition of Inactive Advisory Committee

The Committee is concerned by the proliferation of VA advisory committees and their inconsistent levels of activity and accomplishments. The majority of these advisory committees were established by law, but a minority were administratively established by the Department. VA's Advisory Committee Management Office indicates on its website that one advisory committee is administratively inactive. The Committee believes the Veterans Advisory Committee on Equal Access should not increase the total number of VA advisory committees. Rather, it should take the place of one that is inactive.

The section would require the VA Secretary to abolish an inactive advisory committee, consolidate two advisory committees, or recommend to Congress that an inactive advisory committee originally established by Congress be abolished.

Section 4: Modification of Certain Housing Loan Fees

Veterans who utilize the VA Home Loan Program pay a small fee that is included in their monthly mortgage payments. This section would offset the costs of the legislation's other sections by extend-

ing the expiration of the current rates for VA home loan funding fees by two weeks to November 29, 2031. Veterans with service-connected disabilities do not pay the funding fee and would not be affected by this extension of the home loan fees. The Committee believes this short-term extension of current funding fee rates is a reasonable way to cover the costs associated with this legislation.

HEARINGS

On March 21, 2024, the Subcommittee on Oversight and Investigations held a legislative hearing on H.R. 7342 and other bills that were pending before the subcommittee.

The following witnesses testified:

Mr. John W. Boerstler, Chief Veterans Experience Officer, Office of Human Resources and Administration/Operations, Security, and Preparedness, Department of Veterans Affairs; Ms. Tracey Therit, Chief Human Capital Officer, Office of Human Resources and Administration/Operations, Security, and Preparedness, Department of Veterans Affairs; Mr. David Perry, Chief Officer for Workforce Management and Consulting, Veterans Health Administration, Department of Veterans Affairs; Mr. Charles Worthington, Chief Technology Officer, Office of Information and Technology, Department of Veterans Affairs; Ms. Joycelyn Westbrooks, RN, Secretary-Treasurer, American Federation of Government Employees Local 1633, Department of Veterans Affairs.

The following organizations submitted statements for the record:

The National Federation of Federal Employees and Service Employees International Union; the American Association of Nurse Anesthesiology; Paralyzed Veterans of America; Representative Michael Turner; Representative Brandon Williams; United Nurses Associations of California/Union of Health Care Professionals; the Senior Executives Association.

SUBCOMMITTEE CONSIDERATION

On April 17, 2024, the Subcommittee on Oversight and Investigations held a markup on pending legislation which included H.R. 7342. There were no amendments to H.R. 7342 during the Subcommittee markup. A motion by Representative Mrvan to report H.R. 7342 as part of an en bloc was favorably forwarded to the full Committee.

COMMITTEE CONSIDERATION

On May 1, 2024, the full Committee met in open markup session, a quorum being present, and ordered H.R. 7342, as amended, to be reported favorably to the House of Representatives by voice vote. During consideration of the bill, the following amendment was considered:

An amendment in the nature of a substitute offered by Chairman Bost to add section four, which extends the current rates for VA home loan funding fees for non-service connected veterans as an offset for the other sections of the bill. The amendment in the nature of a substitute was approved by voice vote.

A motion by Ranking Member Takano to report H.R. 7342, as amended, favorably to the House of Representatives was agreed to by voice vote.

COMMITTEE VOTES

In compliance with clause 3(b) of rule XIII of the Rules of the House of Representatives, no recorded votes were taken on amendments or in connection with ordering H.R. 7342, as amended, reported to the House.

COMMITTEE OVERSIGHT FINDINGS

In compliance with clause 3(c)(1) of rule XIII and clause (2)(b)(1) of rule X of the Rules of the House of Representatives, the Committee's oversight findings and recommendations are reflected in the descriptive portions of this report.

STATEMENT OF GENERAL PERFORMANCE GOALS AND OBJECTIVES

In accordance with clause 3(c)(4) of rule XIII of the Rules of the House of Representatives, the Committee's performance goals and objectives of H.R. 7342, as amended, are to direct VA to establish an advisory committee to improve accessibility for veterans and other individuals with disabilities.

EARMARKS AND TAX AND TARIFF BENEFITS

H.R. 7342, as amended, does not contain any Congressional earmarks, limited tax benefits, or limited tariff benefits as defined in clause 9 of rule XXI of the Rules of the House of Representatives.

COMMITTEE COST ESTIMATE

The Committee adopts as its own the cost estimate on H.R. 7342, as amended, prepared by the Director of the Congressional Budget Office.

BUDGET AUTHORITY AND CONGRESSIONAL BUDGET OFFICE COST ESTIMATE

Pursuant to clause 3(c)(3) of rule XIII of the Rules of the House of Representatives, the following is the cost estimate for H.R. 7342, as amended, provided by the Congressional Budget Office pursuant to section 402 of the Congressional Budget Act of 1974:

H.R. 7342, Veterans Accessibility Advisory Committee Act of 2024			
As ordered reported by the House Committee on Veterans' Affairs on May 1, 2024			
By Fiscal Year, Millions of Dollars	2024	2024-2029	2024-2034
Direct Spending (Outlays)	0	0	-22
Revenues	0	0	0
Increase or Decrease (-) in the Deficit	0	0	-22
Spending Subject to Appropriation (Outlays)	*	2	4
Increases <i>net direct spending</i> in any of the four consecutive 10-year periods beginning in 2035?	No	Statutory pay-as-you-go procedures apply?	Yes
		Mandate Effects	
Increases <i>on-budget deficits</i> in any of the four consecutive 10-year periods beginning in 2035?	No	Contains intergovernmental mandate?	No
		Contains private-sector mandate?	No
* = between zero and \$500,000.			

H.R. 7342 would establish a committee to advise the Department of Veterans Affairs (VA) on improving the accessibility of VA benefits, services, and facilities for veterans with disabilities. The committee would be required to report biennially on its findings and recommendations. The bill also would increase the fees that VA charges borrowers for its home loan guarantees.

Spending Subject to Appropriation: Using information about the administrative costs of similar advisory committees, CBO estimates that the staff salaries, travel costs, and other expenses associated with the committee would be less than \$500,000 annually and would cost \$4 million over the 2024-2034 period. Such spending would be subject to the availability of appropriated funds.

Direct Spending: H.R. 7342 would increase the fees that VA charges borrowers for its loan guarantees. VA provides loan guarantees to lenders that allow eligible borrowers to obtain better loan terms—such as lower interest rates or smaller down payments—to purchase, construct, improve, or refinance a home. VA typically pays lenders up to 25 percent of the outstanding mortgage balance if a borrower's home is foreclosed upon. Those payments, net of fees paid by borrowers and recoveries by lenders, constitute the subsidy cost for loan guarantees.¹ That subsidy is reflected in the budget as direct spending.

Under current law, the rates for most of the fees that borrowers pay to VA for loans guaranteed after November 15, 2031, will drop from a weighted average of about 2.3 percent to about 1.2 percent of the loan amount. The bill would extend the higher rates through November 29, 2031, thereby reducing the subsidy cost of loans guaranteed during that period. Using its forecast of loan volume based on data provided by VA, CBO estimates that extending the

¹ Under the Federal Credit Reform Act of 1990, the subsidy cost of a loan guarantee is the net present value of estimated payments by the government to cover defaults and delinquencies, interest subsidies, or other expenses offset by any payments to the government, including origination or other fees, penalties, and recoveries on defaulted loans. Such subsidy costs are calculated by discounting those expected cash flows using the rate on Treasury securities of comparable maturity. The resulting estimated subsidy costs are recorded in the budget when the loans are disbursed or modified. A positive subsidy indicates that the loan results in net outlays from the Treasury; a negative subsidy indicates that the loan results in net receipts to the Treasury.

higher rates would decrease direct spending by \$22 million over the 2024–2034 period.

The costs of the legislation, detailed in Table 1, fall within budget function 700 (veterans benefits and services).

TABLE 1.—ESTIMATED BUDGETARY EFFECTS OF H.R. 7342

	By fiscal year, millions of dollars—												
	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2024–2029	2024–2034
INCREASES IN SPENDING SUBJECT TO APPROPRIATION													
Estimated Author-ization	*	*	1	*	*	1	*	*	1	*	1	2	4
Estimated Outlays	*	*	1	*	*	1	*	*	1	*	1	2	4
DECREASES (–) IN DIRECT SPENDING													
Estimated Budget Authority	0	0	0	0	0	0	0	0	–22	0	0	0	–22
Estimated Outlays	0	0	0	0	0	0	0	0	–22	0	0	0	–22

* = between zero and \$500,000.

The CBO staff contacts for this estimate are Logan Smith (for other VA costs) and Paul B.A. Holland (for home loans). The estimate was reviewed by Christina Hawley Anthony, Deputy Director of Budget Analysis.

PHILLIP L. SWAGEL,
Director, Congressional Budget Office.

FEDERAL MANDATES STATEMENT

Section 423 of the Congressional Budget and Impoundment Control Act (as amended by Section 101(a)(2) of the Unfunded Mandate Reform Act, P.L. 104–4) is inapplicable to H.R. 7342, as amended.

ADVISORY COMMITTEE STATEMENT

H.R. 7342, as amended, would create an advisory committee within the meaning of section 5(b) of the Federal Advisory Committee Act.

APPLICABILITY TO LEGISLATIVE BRANCH

The Committee finds that H.R. 7342, as amended, does not relate to the terms and conditions of employment or access to public services or accommodations within the meaning of section 102(b)(3) of the Congressional Accountability Act.

STATEMENT ON DUPLICATION OF FEDERAL PROGRAMS

Pursuant to clause 3(c)(5) of rule XIII of the Rules of the House of Representatives, the Committee finds that no provision of H.R. 7342, as amended, would establish or reauthorize a program of the Federal Government known to be duplicative of another Federal program, a program that was included in any report from the Government Accountability Office to Congress pursuant to section 21 of Public Law 111–139, or a program related to a program identified in the most recent Catalog of Federal Domestic Assistance.

SECTION-BY-SECTION ANALYSIS OF THE LEGISLATION

Section 1. Short title

This section would establish the short title of the bill. This Act may be cited as the “Veterans Accessibility Advisory Committee Act of 2024”.

Section 2. Veterans Advisory Committee on Equal Access

Subsection (a) would require the VA Secretary, not later than 180 days after the date of enactment, to establish the Veterans Advisory Committee on Equal Access, pertaining to matters relating to accessibility, within VA.

Subsection (b) would compose the Advisory Committee of 15 voting members, appointed by the Secretary. The members would consist of four veterans with disabilities, including those living with mobility impairment, hearing, visual, and mental or cognitive disabilities; four experts on issues or provisions listed in the bill relating to disability accessibility; two employees of the Department including from the Section 508 Office and the Architectural Accessibility Program; and five representatives nominated by national veterans service organizations that advocate for veterans with physical, sensory, mental, or cognitive disabilities. The Advisory Committee would also include four ex officio members: the Under Secretaries for Health, Benefits, and Memorial Affairs of the Department as well as the chairperson of the Access Board.

Subsection (c) would establish two-year terms for members of the Advisory Committee and allow the VA Secretary to reappoint members for such additional two-year terms as they determine appropriate. This subsection would also direct the Secretary to fill any vacancy on the Advisory Committee in the same manner as the original appointment, not later than 180 days after the vacancy occurs.

Subsection (d) would require the Advisory Committee to meet at least twice each calendar year, permit it to form subcommittees, and stipulate that a majority of members of the Advisory Committee would constitute a quorum.

Subsection (e) would provide that the members of the Advisory Committee select a Chairperson from among such members. It would also provide that if the position of Chairperson becomes vacant, the members would select a new Chairperson no later than 30 days after the vacancy occurs.

Subsection (f) would direct the VA Secretary to consult with and seek the advice of the Advisory Committee on a regular basis on improving the accessibility of VA for individuals with disabilities including with respect to the accessibility of information, services and benefits, facilities, community care providers, and the acquisition process of the Department, and with respect to ensuring compliance of the Department with certain provisions of law relating to disability and accessibility. The subsection would also direct the Advisory Committee to provide advice to VA on how to ensure that veterans, the public, and VA employees have full access to the Department’s information, services, and benefits by reviewing relevant information such as complaints filed by people with disabilities; assessing VA’s accessibility and compliance with relevant law; and improving accessibility of communications, services and bene-

fits, and facilities. The subsection would also require the Advisory Committee to submit reports to the Secretary not later than two years after the date of its first meeting and not less frequently than once every two years thereafter. Such reports shall identify and assess access barriers, determine the extent to which VA programs and activities address those barriers, provide recommendations and priorities to improve accessibility, describe access improvements that have been achieved and assess the Department's implementation of recommendations from previous Advisory Committee reports, and provide recommendations for legislation, administrative action, or other actions that the Advisory Committee determines appropriate. Finally, this subsection would require the VA Secretary to submit copies of such reports to the appropriate congressional committees not later than 90 days after receiving them and publish such reports, comments, and recommendations on a publicly accessible website of the Department.

Subsection (g) would prohibit Advisory Committee members, who are not federal employees, from being compensated for the performance of their duties on the committee. The subsection would allow members to receive reimbursements for travel expenses in accordance with subchapter I of chapter 57 of title 5, United States Code, while away from their homes or regular places of business in the performance of their responsibilities as members of the Advisory Committee. Finally, the subsection would require the Secretary to ensure that such personnel, funding, and other resources are made available to the Advisory Committee as the VA Secretary determines appropriate to carry out the duties of the Advisory Committee and furnish to the Advisory Committee such information as the Advisory Committee may request from the VA Secretary, subject to applicable provisions of law.

Subsection (h) would terminate the Advisory Committee 10 years after enactment, if not reauthorized.

Section 3. Abolition of inactive advisory committee

This section would direct the Secretary, not later than 180 days after enactment and before establishing the Veterans Advisory Committee on Equal Access, to either: abolish an existing advisory committee of the Department that is inactive and was not established by law; consolidate two advisory committees that were not established by law; or submit to Congress a recommendation to abolish an advisory committee that is inactive and was established by law.

Section 4: Modification of certain housing loan fees

This section would offset the costs of the other sections of the bill by extending current VA home loan funding fee rates as established in 38 U.S.C. § 3729, from November 14, 2031, to November 29, 2031.

CHANGES IN EXISTING LAW MADE BY THE BILL, AS REPORTED

In compliance with clause 3(e) of rule XIII of the Rules of the House of Representatives, changes in existing law made by the bill, as reported, are shown as follows (existing law proposed to be omitted is enclosed in black brackets, new matter is printed in italics, existing law in which no change is proposed is shown in roman):

CHANGES IN EXISTING LAW MADE BY THE BILL, AS REPORTED

In compliance with clause 3(e) of rule XIII of the Rules of the House of Representatives, changes in existing law made by the bill, as reported, are shown as follows (existing law proposed to be omitted is enclosed in black brackets, new matter is printed in italics, and existing law in which no change is proposed is shown in roman):

TITLE 38, UNITED STATES CODE

* * * * *

PART III—READJUSTMENT AND RELATED BENEFITS

* * * * *

CHAPTER 37—HOUSING AND SMALL BUSINESS LOANS

* * * * *

SUBCHAPTER III—ADMINISTRATIVE PROVISIONS

* * * * *

§ 3729. Loan fee

(a) REQUIREMENT OF FEE.—(1) Except as provided in subsection (c), a fee shall be collected from each person obtaining a housing loan guaranteed, insured, or made under this chapter, and each person assuming a loan to which section 3714 of this title applies. No such loan may be guaranteed, insured, made, or assumed until the fee payable under this section has been remitted to the Secretary.

(2) The fee may be included in the loan and paid from the proceeds thereof.

(b) DETERMINATION OF FEE.—(1) The amount of the fee shall be determined from the loan fee table in paragraph (2). The fee is expressed as a percentage of the total amount of the loan guaranteed, insured, or made, or, in the case of a loan assumption, the unpaid principal balance of the loan on the date of the transfer of the property.

(2) The loan fee table referred to in paragraph (1) is as follows:

Type of loan	Active duty veteran	Reservist	Other obligor
(A)(i) Initial loan described in section 3710(a) to purchase or construct a dwelling with 0-down, or any other initial loan described in section 3710(a) other than with 5-down or 10-down (closed on or after October 1, 2004, and before January 1, 2020).	2.15	2.40	NA
(A)(ii) Initial loan described in section 3710(a) to purchase or construct a dwelling with 0-down, or any other initial loan described in section 3710(a) other than with 5-down or 10-down (closed on or after January 1, 2020, and before April 7, 2023).	2.30	2.30	NA
(A)(iii) Initial loan described in section 3710(a) to purchase or construct a dwelling with 0-down, or any other initial loan described in section 3710(a) other than with 5-down or 10-down (closed on or after April 7, 2023, and before November 15, 2031 <i>November 29, 2031</i>).	2.15	2.15	NA

Type of loan	Active duty veteran	Reservist	Other obligor
(A)(iv) Initial loan described in section 3710(a) to purchase or construct a dwelling with 0-down, or any other initial loan described in section 3710(a) other than with 5-down or 10-down (closed on or after November 15, 2031 <i>November 29, 2031</i>).	1.40	1.40	NA
(B)(i) Subsequent loan described in section 3710(a) to purchase or construct a dwelling with 0-down, or any other subsequent loan described in section 3710(a) (closed on or after October 1, 2004, and before January 1, 2020).	3.30	3.30	NA
(B)(ii) Subsequent loan described in section 3710(a) to purchase or construct a dwelling with 0-down, or any other subsequent loan described in section 3710(a) (closed on or after January 1, 2020, and before April 7, 2023).	3.60	3.60	NA
(B)(iii) Subsequent loan described in section 3710(a) to purchase or construct a dwelling with 0-down, or any other subsequent loan described in section 3710(a) (closed on or after April 7, 2023, and before November 15, 2031 <i>November 29, 2031</i>).	3.30	3.30	NA

Type of loan	Active duty veteran	Reservist	Other obligor
(B)(iv) Subsequent loan described in section 3710(a) to purchase or construct a dwelling with 0-down, or any other subsequent loan described in section 3710(a) (closed on or after November 15, 2031 <i>November 29, 2031</i>).	1.25	1.25	NA
(C)(i) Loan described in section 3710(a) to purchase or construct a dwelling with 5-down (closed before January 1, 2020).	1.50	1.75	NA
(C)(ii) Loan described in section 3710(a) to purchase or construct a dwelling with 5-down (closed on or after January 1, 2020, and before April 7, 2023).	1.65	1.65	NA
(C)(iii) Loan described in section 3710(a) to purchase or construct a dwelling with 5-down (closed on or after April 7, 2023, and before November 15, 2031 <i>November 29, 2031</i>).	1.50	1.50	NA
(C)(iv) Loan described in section 3710(a) to purchase or construct a dwelling with 5-down (closed on or after November 15, 2031 <i>November 29, 2031</i>).	0.75	0.75	NA
(D)(i) Loan described in section 3710(a) to purchase or construct a dwelling with 10-down (closed before January 1, 2020).	1.25	1.50	NA

Type of loan	Active duty veteran	Reservist	Other obligor
(D)(ii) Loan described in section 3710(a) to purchase or construct a dwelling with 10-down (closed on or after January 1, 2020, and before April 7, 2023).	1.40	1.40	NA
(D)(iii) Loan described in section 3710(a) to purchase or construct a dwelling with 10-down (closed on or after April 7, 2023, and before November 15, 2031 <i>November 29, 2031</i>).	1.25	1.25	NA
(D)(iv) Loan described in section 3710(a) to purchase or construct a dwelling with 10-down (closed on or after November 15, 2031 <i>November 29, 2031</i>).	0.50	0.50	NA
(E) Interest rate reduction refinancing loan.	0.50	0.50	NA
(F) Direct loan under section 3711.	1.00	1.00	NA
(G) Manufactured home loan under section 3712 (other than an interest rate reduction refinancing loan).	1.00	1.00	NA
(H) Loan to Native American veteran under section 3762 (other than an interest rate reduction refinancing loan).	1.25	1.25	NA
(I) Loan assumption under section 3714.	0.50	0.50	0.50
(J) Loan under section 3733(a).	2.25	2.25	2.25.

(3) Any reference to a section in the “Type of loan” column in the loan fee table in paragraph (2) refers to a section of this title.

(4) For the purposes of paragraph (2):

(A) The term “active duty veteran” means any veteran eligible for the benefits of this chapter other than a Reservist.

(B) The term “Reservist” means a veteran described in section 3701(b)(5)(A) of this title who is eligible under section 3702(a)(2)(E) of this title.

(C) The term “other obligor” means a person who is not a veteran, as defined in section 101 of this title or other provision of this chapter.

(D)(i) The term “initial loan” means a loan to a veteran guaranteed under section 3710 or made under section 3711 of this title if the veteran has never obtained a loan guaranteed under section 3710 or made under section 3711 of this title.

(ii) If a veteran has obtained a loan guaranteed under section 3710 or made under section 3711 of this title and the dwelling securing such loan was substantially damaged or destroyed by a major disaster declared by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5170), the Secretary shall treat as an initial loan, as defined in clause (i), the next loan the Secretary guarantees or makes to such veteran under section 3710 or 3711, respectively, if—

(I) such loan is guaranteed or made before the date that is three years after the date on which the dwelling was substantially damaged or destroyed; and

(II) such loan is only for repairs or construction of the dwelling, as determined by the Secretary.

(E) The term “subsequent loan” means a loan to a veteran, other than an interest rate reduction refinancing loan, guaranteed under section 3710 or made under section 3711 of this title that is not an initial loan.

(F) The term “interest rate reduction refinancing loan” means a loan described in section 3710(a)(8), 3710(a)(9)(B)(i), 3710(a)(11), 3712(a)(1)(F), or 3762(h) of this title.

(G) The term “0-down” means a downpayment, if any, of less than 5 percent of the total purchase price or construction cost of the dwelling.

(H) The term “5-down” means a downpayment of at least 5 percent or more, but less than 10 percent, of the total purchase price or construction cost of the dwelling.

(I) The term “10-down” means a downpayment of 10 percent or more of the total purchase price or construction cost of the dwelling.

(c) WAIVER OF FEE.—(1) A fee may not be collected under this section from a veteran who is receiving compensation (or who, but for the receipt of retirement pay or active service pay, would be entitled to receive compensation), from a surviving spouse of any veteran (including a person who died in the active military, naval, air, or space service) who died from a service-connected disability, or from a member of the Armed Forces who is serving on active duty and who provides, on or before the date of loan closing, evidence of having been awarded the Purple Heart.

(2)(A) A veteran described in subparagraph (B) shall be treated as receiving compensation for purposes of this subsection as of the date of the rating described in such subparagraph without regard to whether an effective date of the award of compensation is established as of that date.

(B) A veteran described in this subparagraph is a veteran who is rated eligible to receive compensation—

(i) as the result of a pre-discharge disability examination and rating; or

(ii) based on a pre-discharge review of existing medical evidence (including service medical and treatment records) that results in the issuance of a memorandum rating.

* * * * *

