

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 seven years after the date of the enactment of the Veterans Accessibility Advisory Committee Act of 2025.”

(b) **TABLE OF SECTIONS.**—The table of sections at the beginning of such chapter is amended by adding, after the item relating to section 548, the following new item:

“549. Advisory Committee on Equal Access.”

(c) **IMPLEMENTATION; 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 549 of title 38, United States Code, as added by subsection (a), 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. 3. EXTENSION ON LIMITATION OF CERTAIN PENSION PAYMENTS TO VETERANS ADMITTED TO NURSING FACILITIES.

Section 5503(d)(7) of title 38, United States Code, is amended by striking “November 30, 2031” and inserting “January 31, 2032”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Illinois (Mr. BOST) and the gentleman from California (Mr. TAKANO) each will control 20 minutes.

The Chair recognizes the gentleman from Illinois.

GENERAL LEAVE

Mr. BOST. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Illinois?

There was no objection.

Mr. BOST. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in support of H.R. 1147 offered by my colleague, Representative DAVID VALADAO of California. The bill would direct the Department of Veterans Affairs to establish a veterans advisory committee on equal access.

The committee would advise the VA Secretary on how the Department can improve access to VA benefits, services, information, and facilities for individuals with disabilities. The committee would bring together veterans with disabilities, subject matter experts, VA employees, and representatives of veterans service organizations to make sure that the Secretary is getting the best advice from the right people.

Mr. Speaker, it goes without saying that this is long overdue. Americans

with disabilities are entitled to equal access to healthcare and benefits nationwide. That includes the VA. Congress made it clear, through the Americans with Disabilities Act and other laws, that this is the case.

While VA has made progress in recent years, the promise of equal access for individuals with disabilities has not been fully achieved.

We know these accessibility gaps still exist, and I thank the VSO community for their work to shine a spotlight on these issues. The goal of this legislation is to eliminate accessibility gaps and achieve universal access for veterans living with disabilities, as they are entitled to by law.

This is an important goal, and I believe the advisory committee is well justified.

I also share many of my colleagues' concerns about the growth of advisory committees in the Federal Government. There are simply too many. That is why this legislation would direct VA to eliminate or consolidate an inactive advisory committee.

I thank Representative VALADAO for his commitment to resolving this issue. This bill passed the House unanimously last Congress, and there is no reason why it should not receive the same bipartisan support this Congress and be signed into law.

Mr. Speaker, I urge all of my colleagues to support H.R. 1147, as amended, and I reserve the balance of my time.

Mr. TAKANO. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in support of H.R. 1147, the Veterans Accessibility Advisory Committee Act of 2025, as amended. This bill establishes an advisory committee that brings disabled veterans' voices into the fold and provides a seat at the table with top decisionmakers at VA.

Access is an issue I have sought to champion during my time in Congress and particularly during my time with the Veterans' Affairs Committee.

Disabled veterans still face many barriers in accessing the care and services they have rightfully earned. Those barriers deserve the time and attention of a VA advisory committee so that experts can come together to improve how veterans with disabilities access their care and benefits.

Advocates like the Blinded Veterans Association, Paralyzed Veterans of America, and Disabled American Veterans have been tireless voices in our communities, raising awareness of these issues. Establishing a veterans accessibility advisory committee will provide a direct line for these voices to be heard and for change to be made at VA so that all veterans can access their care and benefits with ease.

In a time of drastic change at the Department, while President Trump and Secretary Collins are at the helm, ensuring disabled veterans have a voice at the table is more important than ever.

Mr. Speaker, I urge my colleagues to vote “yes” on this bill, and I reserve the balance of my time.

Mr. BOST. Mr. Speaker, I yield 3 minutes to the gentleman from California (Mr. VALADAO), who is the sponsor of this bill.

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Mr. VALADAO. Mr. Speaker, I thank the chairman for the time.

Mr. Speaker, I urge my colleagues to support the Veterans Accessibility Advisory Committee Act, which would make the Department of Veterans Affairs more accessible for our disabled veterans.

Our veterans have sacrificed so much for our country, and we have a responsibility to make sure they receive the benefits and services they have earned.

Sadly, too many disabled veterans face unnecessary obstacles in accessing care because of avoidable barriers at the VA.

This bipartisan bill would create a permanent advisory committee within the VA, made up of disabled veterans, experts, and advocates who understand these challenges firsthand.

This committee will give our veterans a direct line to the Secretary of the VA, ensuring that their voices are heard and their needs are prioritized.

This is a commonsense, bipartisan step to improve oversight, enhance accessibility, and uphold our Nation's commitment to the men and women who have sacrificed so much defending our freedoms.

Mr. Speaker, I thank Chairman BOST and his staff at the Committee on Veterans' Affairs for their work on this important bill which makes the VA more accessible for our disabled veterans that it serves.

Mr. BOST. Mr. Speaker, I have no more speakers, and I am ready to close. Mr. Speaker, I reserve the balance of my time.

Mr. TAKANO. Mr. Speaker, I have no further speakers, and I yield myself the balance of my time.

Mr. Speaker, I ask all of my colleagues to join me in passing H.R. 1147, the Veterans Accessibility Advisory Committee Act of 2025, as amended.

Mr. Speaker, I yield back the balance of my time.

Mr. BOST. Mr. Speaker, once again, I encourage all Members to support this legislation, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Illinois (Mr. BOST) that the House suspend the rules and pass the bill, H.R. 1147, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

SIMPLIFYING FORMS FOR VETERANS CLAIMS ACT

Mr. BOST. Mr. Speaker, I move to suspend the rules and pass the bill

(H.R. 1286) to direct the Secretary of Veterans Affairs to seek to enter into an agreement with a federally funded research and development center for an assessment of forms that the Secretary sends to claimants for benefits under laws administered by the Secretary, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 1286

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Simplifying Forms for Veterans Claims Act".

SEC. 2. INDEPENDENT ASSESSMENT OF FORMS THAT THE SECRETARY OF VETERANS AFFAIRS SENDS TO CLAIMANTS.

(a) AGREEMENT.—Not later than 30 days after the date of the enactment of this Act, the Secretary of Veterans Affairs shall seek to enter into an agreement with an FFRDC for an assessment of forms that the Secretary sends to claimants.

(b) ASSESSMENT.—An FFRDC that enters to an agreement under subsection (a) shall submit to the Secretary a written assessment, made in consultation with covered entities, of such forms. The assessment shall include the recommendations of the FFRDC regarding how the Secretary may make such forms clearer to claimants and better organized.

(c) REPORT; IMPLEMENTATION.—Not later than 90 days after the Secretary receives the assessment under subsection (b), the Secretary shall—

(1) submit to the Committees on Veterans' Affairs of the Senate and House of Representatives a copy of such assessment; and

(2) implement the recommendations in the assessment that are in compliance with the laws administered by the Secretary.

(d) DEADLINE FOR IMPLEMENTATION.—The Secretary shall complete the implementation of such recommendations pursuant to subsection (c)(2) by not later than two years after the date on which the Secretary commences such implementation.

(e) DEFINITIONS.—In this section:

(1) The term "FFRDC" means a federally funded research and development center.

(2) The term "covered entities" includes—

(A) the Secretary of Veterans Affairs;

(B) an expert in laws administered by the Secretary of Veterans Affairs;

(C) a veterans service organization recognized under section 5902 of title 38, United States Code;

(D) an entity that advocates for veterans; and

(E) an entity that advocates for survivors of veterans.

(3) The term "claimant" has the meaning given such term in section 5100 of title 38, United States Code.

SEC. 3. EXTENSION OF CERTAIN LIMITS ON PAYMENTS OF PENSION.

Section 5503(d)(7) of title 38, United States Code, is amended by striking "November 30, 2031" and inserting "December 31, 2031".

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Illinois (Mr. BOST) and the gentleman from California (Mr. TAKANO) each will control 20 minutes.

The Chair recognizes the gentleman from Illinois.

GENERAL LEAVE

Mr. BOST. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks on H.R. 1286, as amended.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Illinois?

There was no objection.

Mr. BOST. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in support of H.R. 1286, as amended. The bill was introduced by the gentleman from Pennsylvania (Mr. BRESNAHAN), my friend and colleague.

This bill would require VA to contract with research entities to improve the forms that VA requires veterans and their families to fill out throughout the VA claims process.

Incorrectly filling out these forms can force veterans to wait longer for a decision on their claim and cause veterans to receive wrongful denials of their claim.

Veterans and their advocates have told Congress time and time again how disorganized and difficult these forms can be. As a veteran myself, it has been a challenge for me to complete these forms for my own disability claims.

We must make VA's standard forms more understandable for veterans so they can more easily access their earned VA benefits. This bill would do just that.

Representative BRESNAHAN's commonsense bill would ensure that Congress continues to push VA forward to better serve veterans, and I am proud to co-lead it.

I urge all of my colleagues to support H.R. 1286, as amended, and I reserve the balance of my time.

Mr. TAKANO. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in support of H.R. 1286, Simplifying Forms for Veterans Claims Act, as amended.

Time and time again we hear from veterans that they cannot make heads or tails out of some of the forms necessary to access veterans' benefits. Not only have we heard it from veterans, but we have also heard it from accredited experts who assist in preparing disability claims.

This must be corrected. We cannot have veterans leaving earned benefits on the table because they put a piece of information on a line below where it should have been because the form was hard to understand.

It is not a stretch to think of a veteran attempting to file for a claim in their later years when their eyes don't see as well or they can't remember all the minute details from service long ago.

That can be a frustrating experience, and H.R. 1286 proposes that the VA enter into an agreement with a federally-funded research and development center to assess the forms VA is currently using.

Sometimes, when you are so close to a problem, it is hard to see what the core of the issue is. This bill will allow fresh eyes to review and study the forms VA uses in order to find areas for improvement. These could be small fixes that lead to positive improvement in a veteran's life.

As we work to better the veterans' experience, we should be looking at making large programs better. We should be looking at building new state-of-the-art facilities with technology that integrates seamlessly between agencies, doctors, and departments. We should be making big changes which make big impacts, but we should also commit to small changes that can also improve the veteran experience.

That is what this bill does. It starts to move in the direction of making forms easier for our veterans to review, complete, and ultimately get their earned benefits.

I support this bill and the agreement to enter into a study to see where there is room for improvement as veterans seek better access to their earned benefits.

Mr. Speaker, I encourage my colleagues to support this bill and to continue to advocate for a better veteran experience, and I reserve the balance of my time.

Mr. BOST. Mr. Speaker, I yield 3 minutes to the gentleman from Pennsylvania (Mr. BRESNAHAN), the sponsor of this bill and the Representative from Pennsylvania's Eighth District.

Mr. BRESNAHAN. Mr. Speaker, I thank Chairman BOST for yielding me time.

Mr. Speaker, I am honored today to speak on H.R. 1286, the Simplifying Forms for Veterans Claims Act.

I am proud to lead this bipartisan bill with the support of Chairman BOST and the Veterans' Affairs Committee.

When our veterans return home from serving our country, they are often tasked with filling out dozens of pages of paperwork just to receive the benefits they rightfully earned.

These forms are often confusing, difficult to navigate, and duplicative. It is crucial that our veterans and survivors understand how to fill out each form completely and accurately because failure to do so can result in delays in processing their claim, delays in receiving a decision on their claim, or even a denial of their claim.

Veterans and survivors are often forced to rely on Veteran Service Organizations, VSOs, to assist them with completing forms because these VA standard forms, including their attached instructions, can be disorganized and confusing to navigate. These VSOs have highlighted the need to improve VA's standard forms so that they are more straightforward and user friendly.

That is why I introduced the Simplifying Forms for Veterans Claims Act. It would require the VA to contract with a nonpartisan, federally-funded research entity to conduct a study on and provide recommendations for revising VA forms to be more understandable for veterans and their survivors.

Our military members dedicated their lives to serving our Nation. The last thing they need when they come

home are mountains of daunting paperwork. Veterans and their families have the best chance of accessing their earned VA benefits and should not be subjected to a VA claims process that is more difficult and stressful than necessary.

Pennsylvania's Eighth Congressional District is home to 40,000 veterans. I am proud to spearhead this legislation for each and every one of them and their families.

I urge all of my colleagues to support H.R. 1286 because we owe our veterans a system that works efficiently and effectively on their behalf.

Mr. TAKANO. Mr. Speaker, I ask all of my colleagues to join me in passing H.R. 1286, Simplifying Forms for Veterans Claims Act, as amended, and I yield back the balance of my time.

Mr. BOST. Mr. Speaker, once again, I encourage all Members to support this legislation, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Illinois (Mr. BOST) that the House suspend the rules and pass the bill, H.R. 1286, as amended.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the yeas have it.

Mr. BOST. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this motion will be postponed.

VA HOME LOAN PROGRAM REFORM ACT

Mr. BOST. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 1815) to amend title 38, United States Code, to authorize the Secretary of Veterans Affairs to take certain actions in the case of a default on a home loan guaranteed by the Secretary, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 1815

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "VA Home Loan Program Reform Act".

SEC. 2. AUTHORITY OF THE SECRETARY OF VETERANS AFFAIRS TO TAKE CERTAIN ACTIONS IN THE CASE OF A DEFAULT ON A HOME LOAN GUARANTEED BY THE SECRETARY.

(a) IN GENERAL.—Section 3732 of title 38, United States Code, is amended—

(1) in subsection (a)—

(A) in paragraph (1), by striking "obligation" each place it appears and inserting "loan";

(B) in paragraph (2)—

(i) by amending subparagraph (A) to read as follows:

"(A) The Secretary may, under terms and conditions determined by the Secretary—

"(i) pay the holder of a loan guaranteed under this chapter an amount necessary to avoid the foreclosure of such loan;

"(ii) require the holder of the loan and the veteran obligated on the loan to execute all documents necessary to ensure the Secretary obtains a secured interest in the property covered by the loan; and

"(iii) require the holder of the loan to take any actions necessary to carry out this paragraph, including preparing, executing, transmitting, receiving, and recording documents, and requiring the holder of the loan to place the loan in forbearance.";

(ii) in subparagraph (B), by striking "obligation" each place it appears and inserting "housing loan"; and

(iii) by adding at the end the following new subparagraphs:

"(C)(i) Any decision by the Secretary under this paragraph is final and is not subject to judicial review.

"(ii) For purposes of section 511 of this title, any decision under this paragraph shall not be treated as a decision under a law that affects the provision of benefits.

"(D)(i) The Secretary may establish standards for processing payments under this paragraph based on a certification by a holder of a loan guaranteed under this chapter that the holder has complied with all applicable requirements established by the Secretary.

"(ii) The Secretary shall carry out, on a random-sampling basis, post-payment audits to ensure compliance with all requirements described in clause (i)."; and

(C) in paragraph (5), by striking "obligation" and inserting "loan";

(2) in subsection (c)—

(A) in paragraph (1), in the matter preceding subparagraph (A), by striking "subsection—" and inserting "subsection:"; and

(B) in paragraph (10)(B)(i), by striking "forebearance" each place it appears and inserting "forbearance"; and

(3) by adding at the end the following new subsection:

"(d) The Secretary shall prescribe loss mitigation procedures, including a mandatory sequence in which the holder of a loan guaranteed under this chapter shall offer loss mitigation options (including an option to enter into a partial claim agreement under the VA Home Loan Program Reform Act) to a veteran, to help prevent the foreclosure of such loan. The Secretary may not purchase an entire such loan until the veteran has completed such sequence."

(b) RELATIONSHIP TO OTHER POWERS OF SECRETARY.—Section 3720 of such title is amended—

(1) in subsection (a), by striking "Notwithstanding" and inserting "Except as provided in subsection (h), notwithstanding";

(2) by redesignating subsections (f) through (h) as subsections (e) through (g), respectively; and

(3) by adding at the end the following new subsection (h):

"(h) The Secretary may not take any action under paragraph (2), (3), (4), or (5) of subsection (a) with respect to a loan guaranteed under this chapter before the completion of the sequence of mitigation options offered to the veteran to whom the loan is made under section 3732(d) of this title."

SEC. 3. PARTIAL CLAIM PROGRAM OF THE DEPARTMENT OF VETERANS AFFAIRS.

(a) IN GENERAL.—Subchapter III of chapter 37 of title 38, United States Code, is amended by adding at the end the following new section:

"§3737. Partial Claim Program

"(a) ESTABLISHMENT.—The Secretary shall carry out a program, to be known as the 'Partial Claim Program', under which the Secretary may make a partial claim, described in subsection (b), with respect to a loan—

"(1) guaranteed under this chapter;

"(2) regarding the primary residence of the borrower; and

"(3) that the Secretary determines is in default or at imminent risk of default.

"(b) PARTIAL CLAIM DESCRIBED.—A partial claim described in this subsection, with respect to a loan described in subsection (a), is the purchase by the Secretary of a portion of indebtedness under the loan, through a transaction under which the Secretary—

"(1) pays to the holder of the loan the amount of indebtedness, subject to subsection (c), that the Secretary determines necessary to help prevent or resolve a default; and

"(2) receives a secured interest in the property that serves as collateral for the guaranteed loan, which is subordinate to the first lien guaranteed loan for such property.

"(c) ADMINISTRATION OF PARTIAL CLAIM.—(1)(A) Subject to subparagraph (B), the amount of a partial claim under this section with respect to a loan guaranteed described in subsection (a) may not exceed 25 percent of the unpaid principal balance of the loan on the date on which the partial claim is made.

"(B) In the case of an individual who failed to make a payment on a loan guaranteed under this chapter during the period beginning on March 1, 2020 and ending on May 1, 2025, the amount of a partial claim under this section may not exceed 30 percent of the unpaid principal balance of the guaranteed loan as of the date that the initial partial claim is made.

"(2)(A) Subject to subparagraph (B), the Secretary may make only one partial claim per loan.

"(B) The Secretary may make an additional partial claim on a loan guaranteed under this chapter in the case of an individual who failed to make a payment on such loan during—

"(i) 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); or

"(ii) the period of 120 days following such a major disaster.

"(3) An amount paid to the holder of a loan as a partial claim—

"(A) shall not count against the amount of a loan that may otherwise be guaranteed under this chapter; and

"(B) may not be applied to the portion of the loan that is guaranteed under this chapter.

"(4) A holder of a loan guaranteed under such chapter for which the Secretary makes a partial claim under this section shall apply the amount paid by the Secretary for the partial claim first to arrearages, if any, on the guaranteed loan. Such arrearages may include any additional costs (such as taxes, insurance premiums, or homeowner's dues) the Secretary determines necessary to prevent or resolve a default.

"(5) The Secretary may enter into a contract with an appropriate entity for the service of a partial claim made by the Secretary under this section. Any such contract shall provide that such entity shall provide quarterly statements to the holder of the loan for which the Secretary makes the partial claim.

"(d) REQUIREMENTS OF LOAN HOLDER.—(1) The Secretary may require the holder of a loan for which the Secretary makes a partial claim under this section to take any actions necessary to establish the partial claim, including preparing, executing, transmitting, receiving, and recording loan documents.

"(2) The Secretary shall compensate the holder of such a loan appropriately, as determined by the Secretary, for the services required of such holder under this subsection.