

Mr. BOST. Madam Speaker, I reserve the balance of my time.

Mr. TAKANO. Madam Speaker, before I actually yield to the gentlewoman from California (Ms. BROWNLEY), I want to—in recognition of her announced retirement, though she is going to be with us for the rest of the year, but I don't know if I will ever have this chance of a moment on the floor with her again—point out that she was the leader of the very first Women Veterans Task Force that resulted in the Deborah Sampson Act, which unfortunately, is really substantively the bill that she put forward and is really the real author of, but it carries somebody else's name. It is the same with the Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act. It is an amazing piece of legislation and amazingly substantive. The Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act has laid the groundwork for our senior veterans who want to age in place at home. Congresswoman BROWNLEY has worked on that and many other pieces of legislation as the chair and then ranking member of the Subcommittee on Health.

It is with a heavy heart that I yield such time as she may consume to the gentlewoman from California (Ms. BROWNLEY), my good friend and colleague, the ranking member of the Subcommittee on Health, and the author of this legislation.

Ms. BROWNLEY. Madam Speaker, I thank the ranking member for yielding, and I thank him for the very kind words. I appreciate it very much. I thank the chairman and the ranking member for their support of this bill, the Veterans Law Judge Experience Act, and for their work to bring it to the floor today.

Every day, far too many veterans across this country are waiting for a VA benefit decision, but not only for the benefits they are due, but for the stability, the security, and the relief that comes with these benefits.

Too often, that wait stretches from months and sometimes into years. During that time, veterans are left in limbo, unable to work, struggling to support their families, and forced to navigate a system that moves far too slowly for the urgency of their lives.

Across our district offices, our caseworkers hear directly from veterans who are desperate for answers about their claims and appeals. In many cases, a timely VA decision could change a veteran's life. Yet, even after waiting for an initial decision, they may need to appeal their case to the Board of Veterans' Appeals where they face more months and often years of additional delay.

Veterans deserve a system that works with the same urgency and seriousness with which they served our Nation. In recent years, despite hiring new veteran law judges, the board has often lacked the experienced personnel needed to move cases efficiently and

accurately. This is in part due to the fact that in February 2020 the long-standing experience requirement for the veteran law judges was eliminated, opening the door to hiring judges without a background in veterans law.

While we respect the commitment of those entering this workforce, the reality is that lengthy training periods slow decisions, increase errors, and leave veterans waiting even longer for answers.

The Veterans Law Judge Experience Act takes a practical, commonsense, and targeted step to address this challenge to encourage the Board of Veterans' Appeals to prioritize hiring judges with at least 3 years of veterans' law experience. That means more cases decided, fewer delays, and stronger retention of professionals who already understand this complex and deeply consequential area of the law.

Hiring experienced veteran law judges will help speed the appeals process, improve the accuracy of decisions, and reduce unnecessary appeals to the U.S. Court of Appeals for Veteran Claims.

According to the Department of Veterans Affairs, there are approximately 200,000 pending appeals before the board today—200,000 pending appeals before the board today.

Further, a GAO audit spanning 2019 to 2022, showed the U.S. Court of Appeals for Veteran Claims either partially or fully remanded more than 80 percent of veteran cases back to the board, resting the clock and compounding delays.

□ 1630

Madam Speaker, our obligation to veterans does not end when they no longer serve in uniform. It continues in how we care for them, how we honor their service, and how seriously we take the responsibility to deliver the benefits they have earned. That is what guides my work on the House Veterans' Affairs Committee and why I am proud to see this bipartisan bill move forward.

By strengthening the expertise of the Board of Veterans' Appeals, we can reduce the backlog, restore trust in the system, and ensure veterans receive the timely and fair decisions they deserve.

Madam Speaker, I respectfully urge my colleagues to vote "yes" on this bill which passed the House Veterans' Affairs Committee with overwhelming bipartisan support.

Mr. TAKANO. Mr. Speaker, in closing, I encourage my colleagues to vote "yes" on H.R. 659, the Veterans Law Judge Experience Act of 2025. It is clear to me from the words on the floor from the ranking member of the House subcommittee, JULIA BROWNLEY, that this bill is wise, it is warranted, and it is well-thought-out.

The arguments for it are about helping our veterans receive their claims and get their claims approved in a timely manner. Again, I repeat my sen-

timent that we appreciate her service to this body. She has left an indelible mark on veterans' policy, on veterans' affairs, and I look forward to serving the balance of this year with my colleague and congratulate her on a brilliant career in the House of Representatives.

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

Mr. BOST. Mr. Speaker, I congratulate the gentlewoman from California for her time in service here. I wish her the best. Hopefully, we will continue working together, as we still have a lot of things to get done. This bill is a very good bill.

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

The SPEAKER pro tempore (Mr. NEWHOUSE). 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. 659.

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

A motion to reconsider was laid on the table.

#### VETERANS SCAM AND FRAUD EVASION ACT OF 2025

Mr. BOST. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 1663) to amend title 38, United States Code, to establish in the Department of Veterans Affairs a Veterans Scam and Fraud Evasion Officer, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 1663

*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 "Veterans Scam and Fraud Evasion Act of 2025" or the "VSAFE Act of 2025".

#### SEC. 2. VETERANS SCAM AND FRAUD EVASION OFFICER.

(a) IN GENERAL.—Chapter 3 of title 38, United States Code, is amended by adding at the end the following new section:

#### “§ 326. Veterans Scam and Fraud Evasion Officer

“(a) ESTABLISHMENT.—There is in the Department a Veterans Scam and Fraud Evasion Officer, who shall—

“(1) be responsible for fraud and scam prevention, reporting, and incident response plans at the Department; and

“(2) serve as a central point of contact to direct veterans to resources to prevent and mitigate fraud and scams.

“(b) RESPONSIBILITIES.—The Veterans Scam and Fraud Evasion Officer shall carry out the following responsibilities:

“(1) Providing comprehensive communication from the Secretary to employees of the Department and veterans, their families, caregivers, and survivors during strategic and time-sensitive fraud and scam incidents.

“(2) Establishing consistent guidance across the enterprise for employees as well as veterans, their families, caregivers, and

survivors on how to identify, report, and avoid fraud and scam attempts.

“(3) Promoting the VSAFE Fraud Hotline and VSAFE.gov website of the Department (and any successor resources) and identifying other identity theft resources available to veterans, their families, caregivers, and survivors, including with respect to actions made by the Secretary to protect the identities of veterans and their beneficiaries.

“(4) Developing methods to monitor fraud and scam metrics within the Department to—

“(A) provide internal and external reporting;

“(B) enable advanced data analytics; and

“(C) facilitate proactive and robust fraud and scam trend identification.

“(5) Developing comprehensive training plans for Department employees fielding fraud and scam inquiries and reports.

“(6) Coordinating with the Inspector General of the Department and other Federal departments and agencies, including the Executive Office of the President, the Office of Management and Budget, the Internal Revenue Service, the Department of Justice, the Department of State, the Consumer Financial Protection Bureau, the Department of Defense, the Department of Education, the Social Security Administration, and other relevant agencies to—

“(A) develop a whole-of-Government view within the Department to improve fraud prevention efforts within the Department;

“(B) identify the proper avenues for veterans to report fraud attempts and receive assistance; and

“(C) identify opportunities for coordination with such departments and agencies.

“(7) Consulting with veterans service organizations and State, local, and tribal governments, as necessary, to improve understanding of potential fraud and scam risks to veterans.

“(c) FULL-TIME EMPLOYEES.—Nothing in this section authorizes an increase in the number of full-time employees otherwise authorized for the Department.

“(d) RULE OF CONSTRUCTION.—Nothing in this section shall be construed to limit the authority of the Office of Inspector General of the Department as otherwise provided in this title or in chapter 4 of title 5 (commonly referred to as the Inspector General Act of 1978).

“(e) SUNSET.—The requirements and authorities of this section shall terminate on September 30, 2030.”

(b) CLERICAL AMENDMENT.—The table of sections at the beginning of such chapter is amended by adding at the end the following new item:

“326. Veterans Scam and Fraud Evasion Officer.”

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

Section 5503(d)(7) of title 38, United States Code, is amended by striking “January 31, 2033” and inserting “March 31, 2033”.

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 have 5 legislative days in which to revise and extend their remarks on H.R. 1663, 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. 1663, as amended, offered by Representative CALVERT from California.

This bill would protect veterans from scams and fraud that may target the benefits they earned through service. Too many veterans, along with their families, caregivers, and survivors, are being hit with savvy fraud schemes designed to steal personal information, drain bank accounts, and even redirect VA benefits to bad actors. When these scams happen, veterans often don't know where to turn inside the Federal system.

The VSAFE Act would take direct action to fix this issue. This bill would add dedicated veterans scam and fraud evasion officer positions at the Department of Veterans Affairs. This would rightfully build up VA's fraud prevention and response efforts across VA, so this problem is treated like a real threat, not just an afterthought.

Representative CALVERT's bill would also require VA to improve communications during urgent fraud incidents, so veterans and their families are not left in the dark while scammers continue to strike. By building up VA's existing antifraud tools, adding new ones where necessary, we can combat fraud head-on.

Mr. Speaker, at the end of the day, veterans should never lose their hard-earned benefits because the system failed to protect them from criminals. The VSAFE Act should strengthen the accountability, improve prevention, and give veterans the support and protection they deserve.

This bill takes an important step toward safeguarding veterans and strengthening trust in the VA system, and I am proud to support it.

Mr. Speaker, I urge all of my colleagues to support H.R. 1663, 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 to speak in hesitant support of H.R. 1663, the Veterans Scam And Fraud Evasion, or VSAFE, Act, as amended.

I fully support the intention of this bill and strongly encourage the Department to fully resource the VSAFE program established under President Biden. However, the actions taken by the Trump administration over the last year will significantly hinder the great work that has been accomplished by the VSAFE Task Force, the Federal Trade Commission, and the Consumer Financial Protection Bureau, which is, unfortunately, more pressing than ever.

According to the Federal Trade Commission, veterans reported some of the highest numbers of fraud complaints and greatest total losses in 2024, amounting to nearly \$600 million. Veterans also continually face higher

losses than their civilian counterparts, with median losses reported around \$700, which is over \$200 higher than the general population.

Both the FTC and CFPB have done important work in identifying the most pressing scams and fraudulent activities that target veterans and their families. These include scams like credit card fraud, investment schemes, and imposter scams, which seek to impersonate government officials, technology support, or even love interests to collect money or gain access to veterans' personal systems.

They have also identified the threat of multilevel marketing schemes and other “business opportunities,” like Amway, Mary Kay, and Herbalife, who regularly target veterans, servicemembers, and their families under the guise of patriotism, flexible hours, and financial independence.

I applaud my colleague, Representative DELIA RAMIREZ, for offering an amendment to require specific trainings on these tactics to provide veterans and their families with clear, actionable guidance to protect their hard-earned benefits. It is unfortunate that this commonsense amendment was voted down by the Republican members of our committee.

Lastly, I find it ironic that these same Republican colleagues want to advance this legislation while our President actively dismantles the Consumer Financial Protection Bureau, one of the only agencies set up to protect military and veteran consumers. This is ironic.

Since its inception in 2008, the CFPB has returned more than \$21 billion—that is billion with a b—back to consumers, which includes hundreds of millions of dollars to servicemembers and veterans impacted by violations of the Military Lending Act. Unfortunately, President Trump has determined that those who served our Nation no longer deserve protections against bad actors who seek to profit off their benefits.

As fraudsters' ability to create more complex scams and become more convincing in their deceit thanks to emerging technologies like artificial intelligence, the time to create informed and resourced tools is now.

H.R. 1663 marks a step in the right direction, but I urge my congressional colleagues to do more to help protect our Nation's veterans against these scams.

Mr. Speaker, I reserve the balance of my time.

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

Someday, I would like to carry on this floor from our committee a bill that is actually sponsored by a Republican that my colleague can actually find totally good. We come out here every time, and he finds all the excuses of why this is bad, this is bad, and this is bad. This is a really good bill.

Mr. Speaker, I yield such time as he may consume to the gentleman from

California (Mr. CALVERT), the person who has worked very hard on this bill to make sure it deals with the fraud that is out there.

□ 1640

Mr. CALVERT. Mr. Speaker, through their service and sacrifice, our veterans willingly put themselves in harm's way to ensure the security of our country. It is our turn to ensure that they are protected from scams and fraud. That is why I introduced H.R. 1663, the Veterans Scam And Fraud Evasion Act, or VSAFE Act.

The sophistication and frequency of scams and fraud targeting our veterans are constantly increasing. According to a report from the Federal Trade Commission, U.S. veterans and military retirees reported \$350 million in total fraud losses in 2023.

While a number of departments and staff work in an uncoordinated manner to combat fraud within the VA and other agencies, the VSAFE Act will establish a comprehensive effort that will assist our veterans by establishing a veterans scam and fraud evasion officer in the Department of Veterans Affairs who is responsible for all fraud prevention efforts.

By providing veterans with more consistent guidance on how to identify, report, and avoid fraud and scam attempts, we can reduce the occurrences that are occurring.

I thank Chairman MIKE BOST and all the cosponsors of this bill for their support. I encourage all of my colleagues to protect our veterans by supporting the VSAFE Act.

Mr. TAKANO. Mr. Speaker, I yield myself the balance of my time to close.

In response to the chairman, let me just say that I did say that this bill was a step in the right direction, a step that could be a big leap if we all got behind bigger initiatives and called upon this administration to stop diminishing and diluting the power of the Consumer Financial Protection Bureau.

The results of protecting military servicemembers and veterans by that particular agency are undisputed, and it became particularly impactful when it was in full force. The philosophy of this administration has been to diminish the authority and reach of the Consumer Financial Protection Bureau as well as the Federal Trade Commission, and our veterans are suffering.

In spite of this very small step we are taking with this bill, it is insufficient to take on the enormous challenge of fighting fraudsters in this country who will take advantage of those who have laid their lives on the line for all of us.

Mr. Speaker, I urge my colleagues to support this legislation, and I intend to vote "yes." I yield back the balance of my time.

Mr. BOST. Mr. Speaker, I yield myself the balance of my time to close. I encourage all Members to support this piece of legislation. I think it is a wonderful piece of legislation. It is way overdue.

Mr. Speaker, 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. 1663, 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.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until approximately 6:30 p.m. today.

Accordingly (at 4 o'clock and 43 minutes p.m.), the House stood in recess.

□ 1630

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mrs. KIM) at 6 o'clock and 30 minutes p.m.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Proceedings will resume on motions to suspend the rules previously postponed. Votes will be taken in the following order:

H.R. 5763; and  
H.R. 5764.

The first electronic vote will be conducted as a 15-minute vote. Pursuant to clause 9 of rule XX, the remaining electronic vote will be conducted as a 5-minute vote.

MAIN STREET PARITY ACT

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unfinished business is the vote on the motion to suspend the rules and pass the bill (H.R. 5763) to amend the Small Business Investment Act of 1958 to modify the criteria for loans for plant acquisition, construction, conversion or expansion, and for other purposes, on which the yeas and nays were ordered.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Texas (Mr. WILLIAMS) that the House suspend the rules and pass the bill.

The vote was taken by electronic device, and there were—yeas 383, nays 8, not voting 40, as follows:

[Roll No. 32]

YEAS—383

Adams	Amo	Babin	Barragan	Fitzpatrick	Lofgren
Aderholt	Amodei (NV)	Bacon	Barrett	Fleischmann	Loudermilk
Aguilar	Ansari	Balderson	Baumgartner	Flood	Lucas
Alford	Arrington	Balint	Bean (FL)	Foster	Luttrell
Allen	Auchincloss	Barr	Beatty	Foushee	Lynch
			Begich	Fox	Mace
			Bell	Frankel, Lois	Magaziner
			Bentz	Franklin, Scott	Malliotakis
			Bera	Friedman	Maloy
			Bergman	Frost	Mann
			Beyer	Fry	Mannion
			Bice	Fulcher	Massie
			Biggs (AZ)	Garamendi	Matsui
			Biggs (SC)	Garbarino	McBath
			Bilirakis	Garcia (CA)	McBride
			Bishop	Garcia (IL)	McClain
			Boebert	Garcia (TX)	McClellan
			Bonamici	Gill (TX)	McClintock
			Bost	Gillen	McCollum
			Boyle (PA)	Golden (ME)	McCormick
			Bresnahan	Goldman (NY)	McDonald Rivet
			Brown	Goldman (TX)	McDowell
			Brownley	Gomez	McGarvey
			Buchanan	Gonzales, Tony	McGovern
			Budzinski	Gonzalez, V.	McGuire
			Burchett	Gooden	McIver
			Burlison	Goodlander	Meeks
			Bynum	Gosar	Menendez
			Calvert	Gotthaimer	Meng
			Cammack	Graves	Messmer
			Carbajal	Gray	Meuser
			Carey	Green, Al (TX)	Mfume
			Carson	Griffith	Miller (IL)
			Carter (GA)	Grijalva	Miller (OH)
			Carter (LA)	Grothman	Miller (WV)
			Carter (TX)	Guest	Miller-Meeks
			Case	Guthrie	Mills
			Casten	Hageman	Min
			Castor (FL)	Hamadeh (AZ)	Moolenaar
			Castro (TX)	Harder (CA)	Moore (AL)
			Chu	Haridopolos	Moore (NC)
			Cisneros	Harris (NC)	Moore (UT)
			Clark (MA)	Harshbarger	Moore (WI)
			Clarke (NY)	Hayes	Moore (WV)
			Cleaver	Hern (OK)	Moran
			Cline	Higgins (LA)	Morelle
			Cloud	Himes	Morrison
			Clyburn	Hinson	Moskowitz
			Clyde	Horsford	Moulton
			Cohen	Houchin	Mrvan
			Cole	Hoyer	Mullin
			Collins	Hoyle (OR)	Nadler
			Comer	Hudson	Neal
			Conaway	Hurd (CO)	Neguse
			Correa	Issa	Newhouse
			Costa	Jack	Norcross
			Courtney	Jackson (IL)	Norman
			Craig	Jackson (TX)	Nunn (IA)
			Crane	Jacobs	Oberholte
			Crank	James	Ogles
			Crawford	Jeffries	Olszewski
			Crow	Johnson (GA)	Omar
			Cuellar	Johnson (LA)	Onder
			Davis (IL)	Johnson (SD)	Owens
			Davis (NC)	Johnson (TX)	Pallone
			De La Cruz	Jordan	Palmer
			Dean (PA)	Joyce (OH)	Panetta
			DeGette	Joyce (PA)	Pappas
			DeLauro	Kamlager-Dove	Patronis
			DelBene	Kaptur	Perez
			Deluzio	Kean	Perry
			DeSaulnier	Keating	Peters
			DesJarlais	Kelly (IL)	Petterson
			Dexter	Kelly (MS)	Pfleger
			Diaz-Balart	Kelly (PA)	Pingree
			Dingell	Kennedy (NY)	Pou
			Doggett	Kennedy (UT)	Pressley
			Donalds	Khanna	Quigley
			Downing	Kiggans (VA)	Randall
			Dunn (FL)	Kiley (CA)	Raskin
			Edwards	Kim	Reschenthaler
			Elfreth	Krishnamoorthi	Riley (NY)
			Ellzey	Kustoff	Rivas
			Emmer	LaHood	Rogers (KY)
			Escobar	LaLota	Rose
			Espallat	Landsman	Ross
			Estes	Langworthy	Rouzer
			Evans (CO)	Larsen (WA)	Roy
			Evans (PA)	Larson (CT)	Ruiz
			Ezell	Latimer	Rulli
			Fallon	Latta	Rutherford
			Fedorchak	Lee (FL)	Ryan
			Feenstra	Lee (NV)	Salazar
			Fields	Lee (PA)	Salinas
			Figures	Leger Fernandez	Sánchez
			Fine	Letlow	Scalise
			Finstad	Levin	Scanlon
			Fischbach	Liccardo	Schakowsky
			Fitzgerald	Lieu	Schmidt