

our veterans and military families face to make ends meet and the importance of this cost-of-living adjustment. As the Veterans of Foreign Wars, VFW, puts it: "This would provide a guarantee to veterans and survivors that their payments will always be aligned to counteract inflation."

In our current economic climate, veterans in my district and across the country have many of the same economic concerns as every one of us. Veterans are not immune from concerns about putting food on the table and their ability to adequately provide for a comfortable and sustainable life for themselves and their families.

As a veteran myself, I understand firsthand the concerns faced by our Active Duty servicemembers and our veterans as they balance professional responsibilities with the necessities of home life. Every bit helps, and this is especially true for those who have lost a loved one in the course of their service or as a result of a service-connected injury or illness.

Dependency and indemnity compensation provided at a sustainable rate ensures economic fluctuations are not an additional burden for a survivor already managing difficult days without their veteran by their side.

With the high costs of disability care, childcare, and other costs, it is vital that we continue to provide benefits that meet the financial demands faced by veterans and their families on a day-to-day basis.

This cost-of-living increase provided by my legislation would bolster beneficiaries against today's price fluctuations and provides relief to our disabled veterans and many military families.

The COLA Act of 2022 is recognition of the need to ensure that those receiving VA compensation are always supported. This is responsible, common-sense, bipartisan legislation and proof of the good that can come from both parties working together. Our veterans and their families deserve no less.

I thank Ranking Member NEHLS for being a cosponsor of this year's legislation and also full committee Ranking Member BOST, who worked with me for 2 years on this legislation and in previous years, as well. I thank Chairman TAKANO for his reliable support and leadership for our veterans, their families, and adequate disability compensation.

Mr. Speaker, I encourage full support of H.R. 7846.

Mr. BOST. Mr. Speaker, I yield 2 minutes to the gentleman from North Carolina (Mr. CAWTHORN).

Mr. CAWTHORN. Mr. Speaker, I rise and add my voice to support H.R. 7846. I thank Ranking Member BOST, Chairman TAKANO, and especially Ranking Member NEHLS on this subcommittee for his great work on it.

I would also like to add my voice in support of H.R. 7939. I am honored to speak today in support of our military servicemembers and their families.

America's warriors are always on the move, and their spouses often change

duty stations every 2 to 3 years in order to keep their families together and remain close in supporting their servicemembers.

Requiring the spouses of servicemembers to operate under entirely arbitrary tax standards prioritizes bureaucracy over bravery and undermines the support we provide our servicemen and -women. That is why I am deeply grateful for the support of many of my colleagues who joined me in introducing the important language of the Military Spouse Tax Act into H.R. 7939, the Student Veteran Emergency Relief Act, ensuring that military spouses will be able to keep their home domicile for State income tax purposes if they so choose.

This policy change provides much-needed financial stability to the families of those risking their lives in defense of our lives and liberties.

Mr. BOST. Mr. Speaker, I encourage my colleagues to support this bill, and I yield back the balance of my time.

Mr. TAKANO. Mr. Speaker, I ask all of my colleagues to join me in passing H.R. 7846, the Veterans' Compensation Cost-of-Living Adjustment Act of 2022, and I yield back the balance of my time.

The SPEAKER pro tempore (Mr. PAYNE). The question is on the motion offered by the gentleman from California (Mr. TAKANO) that the House suspend the rules and pass the bill, H.R. 7846.

The question was taken.

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

Mr. ROSENDALE. 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.

IMPROVING ACCESS TO THE VA HOME LOAN BENEFIT ACT OF 2022

Mr. TAKANO. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 7735) to direct the Secretary of Veterans Affairs to update the appraisal requirements for certain loans guaranteed by the Department of Veterans Affairs, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 7735

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 "Improving Access to the VA Home Loan Benefit Act of 2022".

SEC. 2. RECOMMENDATIONS FOR IMPROVING APPRAISAL DELIVERY TIMES.

Not later than 90 days after the date of the enactment of this Act, the Secretary of Veterans Affairs shall submit to the Committees on Veterans' Affairs of the Senate and House of Representatives recommendations for improving the delivery times for appraisals for

loans guaranteed by the Department of Veterans Affairs.

SEC. 3. UPDATE OF APPRAISAL REQUIREMENTS FOR CERTAIN LOANS GUARANTEED BY THE DEPARTMENT OF VETERANS AFFAIRS.

(a) UPDATED REGULATIONS REQUIRED.—Not later than 180 days after the date of the enactment of this Act, the Secretary of Veterans Affairs shall prescribe updated regulations or program requirements to clarify when an appraisal is required, how an appraisal is to be conducted, and who is eligible to conduct an appraisal for a loan guaranteed by the Department of Veterans Affairs under chapter 37 of title 38, United States Code, for any purpose described in section 3710(a) of such title. In prescribing updated regulations or program requirements under this section, the Secretary shall take into consideration the recommendations of the Secretary submitted under section 2.

(b) WAIVER OF REQUIREMENT FOR CERTAIN PROPERTIES.—In prescribing updated regulations or program requirements under subsection (a), the Secretary shall consider making changes applicable to—

- (1) certification requirements for appraisers;
- (2) minimum property requirements;
- (3) the process for selecting and reviewing comparable sales;
- (4) quality control processes;
- (5) the Assisted Appraisal Processing Program; and
- (6) the use of waivers or other alternatives to existing appraisal processes.

(c) DESK TOP APPRAISALS.—In prescribing updated regulations or program guidance under subsection (a), the Secretary shall provide guidance for the use of the authority under section 3731(b)(3) of title 38, United States Code, taking into consideration—

- (1) situations in which the use of such authority would provide for cost savings for the borrower; and
- (2) situations in which a traditional appraisal requirement could cause a delay substantial enough to jeopardize the ability of a borrower to complete a transaction.

SEC. 4. DETERMINATION OF BUDGETARY EFFECTS.

The budgetary effects of this Act, for the purpose of complying with the Statutory Pay-As-You-Go Act of 2010, shall be determined by reference to the latest statement titled "Budgetary Effects of PAYGO Legislation" for this Act, submitted for printing in the Congressional Record by the Chairman of the House Budget Committee, provided that such statement has been submitted prior to the vote on passage.

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

The Chair recognizes the gentleman from California.

GENERAL LEAVE

Mr. TAKANO. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and insert extraneous material on H.R. 7735, as amended.

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

There was no objection.

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

Mr. Speaker, I rise in support of H.R. 7735, as amended, the Improving Access

to the VA Home Loan Benefit Act of 2022. It directs VA to make needed improvements to the appraisal portion of the program, where some veterans have experienced delays.

The veteran home loan benefit is one of the most important transition benefits afforded to servicemembers and veterans. Over the last few years, during an unprecedented housing market, we have seen how even slight delays in the program can put servicemembers, veterans, and their families behind conventional home loan users.

The legislation from Ranking Member BOST directs VA to look internally at where these delays might be and make needed changes to make veteran home buyers as competitive as possible in a challenging buying market.

During our committee's May markup, I was pleased the ranking member supported my amendment to his legislation, which would ensure that the changes VA is directed to make to the program only improve the product for veteran home buyers without weakening home-buyer protections such as inspections and appraisals.

Mr. Speaker, I urge my colleagues to support this legislation, and I reserve the balance of my time.

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

Mr. Speaker, I rise today in support of H.R. 7735, as amended, the Improving Access to the VA Home Loan Benefit Act of 2022.

Every veteran deserves the chance to own a home and pursue the American Dream. We know that with increased inflation and economic uncertainty brought on by the failed economic policies of the Biden administration, this dream is harder for veterans to achieve.

With interest rates on the rise, we should do whatever we can to make the VA home loan benefit the best option for veteran home buyers and sellers alike.

We have heard that the time it takes to complete a VA appraisal is a barrier to veterans who want to use the VA home loan program.

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My bill would address that issue by requiring VA to update the regulations on how and when the appraisals must be completed.

While not eliminating traditional appraisals, my bill would make the process for veterans to purchase a home more efficient by shortening the appraisal timeline to match industry standards.

It would also require VA to consider when changes to the appraisal process would save a veteran money during the closing process.

Mr. Speaker, I want to thank the mortgage bankers and the other stakeholders for their work in crafting this bill to help make the VA loan more competitive.

With their support, we have been able to create a solution that I hope will help thousands of veterans.

Mr. Speaker, I thank Chairman TAKANO for his assistance in moving this bill forward, I urge all of my colleagues to support it, and I reserve the balance of my time.

Mr. TAKANO. Mr. Speaker, I have no further speakers, I am prepared to close, and I reserve the balance of my time.

Mr. BOST. Mr. Speaker, I encourage my colleagues to support this bill, and I yield back the balance of my time.

Mr. TAKANO. Mr. Speaker, I ask all my colleagues to join me in passing H.R. 7735, as amended, the Improving Access to the VA Home Loan Benefit Act of 2022, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from California (Mr. TAKANO) that the House suspend the rules and pass the bill, H.R. 7735, as amended.

The question was taken.

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

Mr. ROSENDALE. 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.

WOUNDED WARRIOR ACCESS ACT

Mr. TAKANO. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 5916) to amend title 38, United States Code, to allow for the electronic request of certain records, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 5916

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 "Wounded Warrior Access Act".

SEC. 2. ELECTRONIC REQUEST OF CERTAIN RECORDS MAINTAINED BY THE SECRETARY OF VETERANS AFFAIRS.

(a) ELECTRONIC RECORD REQUESTS.—Section 5702 of title 38, United States Code, is amended—

(1) by redesignating subsection (b) as subsection (c); and

(2) by inserting after subsection (a) the following:

"(b)(1) The Secretary shall establish and maintain a secure website or online tool for a claimant or a duly recognized agent or representative of that claimant to submit an electronic request for such records.

"(2) The Secretary, upon receipt of a valid request made through the website or online tool established under paragraph (1), shall provide to the requestor—

"(A) not later than 10 days after receipt, confirmation of such receipt; and

"(B) not later than 120 days after receipt, such records requested in the form selected by the requestor."

(b) CONFORMING AMENDMENTS.—Section 5702(a) of title 38, United States Code, is amended—

(1) in the matter preceding paragraph (1), by striking "in writing" and inserting "in

writing, including an electronic request submitted through the website or online tool established under subsection (b).";

(2) in paragraph (1), by striking "and" at the end;

(3) in paragraph (2), by striking the period at the end and inserting "; and"; and

(4) by adding at the end the following:

"(3) the format in which such copy is desired, including whether in printed form or by downloadable file."

(c) DEADLINE; ESTABLISHMENT OF WEBSITE OR ONLINE TOOL.—Not later than 180 days after the date of the enactment of this Act, the Secretary of Veterans Affairs shall establish the website or online tool required under section 5702(b)(1) of title 38, United States Code, as added by this Act, and, to the extent practicable, the Secretary shall utilize existing online resources of the Department of Veterans Affairs for the purposes of such establishment.

SEC. 3. WARNINGS TO CLAIMANTS UNDER LAWS ADMINISTERED BY THE SECRETARY OF VETERANS AFFAIRS REGARDING UNRECOGNIZED REPRESENTATIVES.

(a) IN GENERAL.—Section 5901 of title 38, United States Code, is amended—

(1) by inserting "(a) IN GENERAL.—" before "Except";

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

"(b) WARNINGS ABOUT POTENTIAL PREDATORY PRACTICES.—(1) The Secretary shall ensure that, each time a claimant under a law administered by the Secretary logs in to a website or online tool of the Department, such website or online tool issues to the claimant, in plain language—

"(A) a warning about individuals who seek to act in violation of this chapter;

"(B) a link to an online tool of the Department through which the claimant may report such an individual;

"(C) a link to an online tool of the Department through which the claimant may search for a recognized agent, attorney, or other entity recognized by the Secretary for the preparation, presentation, or prosecution of any claim under laws administered by the Secretary; and

"(D) a link to a website or an online tool of the Department providing final decisions on discipline of agents, attorneys, and entities, described in subparagraph (C), by the Secretary for violations of this chapter.

"(2) The Secretary shall provide all information under paragraph (1) in the following languages:

"(A) English.

"(B) Spanish.

"(C) Tagalog.

"(D) The seven other languages most commonly spoken in the United States."

(b) IMPLEMENTATION.—The Secretary of Veterans Affairs shall carry out subsection (b) of such section, as added by subsection (a) of this section—

(1) after consulting with stakeholders (including veterans service organizations recognized under section 5902 of such title) regarding the wording of the warning under such subsection; and

(2) not later than one year after the date of the enactment of this Act.

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

The Chair recognizes the gentleman from California.

GENERAL LEAVE

Mr. TAKANO. Mr. Speaker, I ask unanimous consent that all Members