

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

have 5 legislative days in which to revise and extend their remarks and include extraneous material on H.R. 5916, 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. 5916, as amended. Representative AGUILAR's Wounded Warrior Access Act would require VA to establish and maintain a secure, internet-based website to enable a claimant or their representative to make records requests related to VA claims and benefits.

Additionally, this bill would add a provision requiring VA to warn claimants about benefit scammers, provide a way to report potentially fraudulent activity, and provide a tool for claimants to search for accredited representation.

Currently, to make records requests related to VA claims and benefits, veterans or designated representatives must submit a Freedom of Information Act, otherwise known as a FOIA, or a Privacy Act Request.

Submitting this form followed by waiting for it to upload into the individual's electronic claims file, and then waiting action on the request can be very time-consuming and can negatively impact a claimant's ability to understand what records VA is evaluating and what information could better assist in a claim's positive adjudication.

Establishing and maintaining a secure, internet-based website to enable a claimant or their representative to make requests related to VA claims and benefits would modernize this essential process and assist in more timely, positive claim outcomes.

This bill would also add another tool in the toolbox for veterans when navigating the complexities of the claims process and will help veterans gain a little more autonomy over their claim.

Mr. Speaker, it is my hope that my colleagues will join me in supporting 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 in support of H.R. 5916, as amended, the Wounded Warrior Access Act.

H.R. 5916, as amended, would require VA to establish a secure, public-facing website that veterans can use to request a copy of their VA records. This would make VA more accessible to veterans by modernizing its systems. Specifically, the bill would make it easier for veterans to review their records before they file a claim or appeal.

Over the years, I have heard of increasing concerns from veterans about organizations that attempt to swindle veterans out of their VA benefits. This is unacceptable, and it is about time that we do something about it.

This proposal also would require VA to warn veterans about greedy claims practices when they log into the VA's website. I hope these warnings will prevent veterans from being taken advantage of by these bad actors.

Mr. Speaker, 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 all 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. 5916, as amended, the Wounded Warrior Access Act, 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. 5916, 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.

FASTER PAYMENTS TO VETERANS' SURVIVORS ACT OF 2022

Mr. TAKANO. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 8260) to amend title 38, United States Code, to shorten the timeframe for designation of benefits under Department of Veterans Affairs life insurance programs, to improve the treatment of undisbursed life insurance benefits 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. 8260

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 "Faster Payments to Veterans' Survivors Act of 2022".

SEC. 2. TIMEFRAME FOR DESIGNATION OF ALTERNATE BENEFICIARIES AND PAYMENT OF BENEFITS UNDER DEPARTMENT OF VETERANS AFFAIRS LIFE INSURANCE PROGRAMS.

(a) NATIONAL SERVICE LIFE INSURANCE.—Section 1917(f)(1) of title 38, United States Code, is amended—

(1) in subparagraph (A), by striking "two years" and inserting "one year"; and

(2) in subparagraph (B), by striking "four" and inserting "two".

(b) UNITED STATES GOVERNMENT LIFE INSURANCE.—Section 1952(c)(1) of such title is amended—

(1) in subparagraph (A), by striking "two years" and inserting "one year"; and

(2) in subparagraph (B), by striking "four" and inserting "two".

(c) EFFECTIVE DATE.—The amendments made by this section shall apply with respect to the death of an insured person occurring on or after the date that is two years before the date of the enactment of this Act.

SEC. 3. BENEFICIARY DESIGNATION PROCESS UNDER DEPARTMENT OF VETERANS AFFAIRS LIFE INSURANCE PROGRAMS.

(a) NSLI.—Section 1917 of title 38, United States Code, is amended by striking subsection (a) and inserting the following:

"(a)(1) A person who enrolls in insurance maturing on or after August 1, 1946, may designate a beneficiary of the insurance policy. The insured shall, subject to regulations, at all times have the right to change the beneficiary or beneficiaries of such insurance without the consent of such beneficiary or beneficiaries.

"(2) If a person enrolled in insurance maturing on or after August 1, 1946, does not designate a beneficiary under paragraph (1) before the veteran dies, or if a designated beneficiary predeceases the veteran, the Secretary shall determine the beneficiary in the following order:

"(A) The surviving spouse of the insured person.

"(B) The children of the insured person and descendants of deceased children by representation.

"(C) The parents of the insured person or the survivors of the parents.

"(D) The duly appointed executor or administrator of the estate of the insured person.

"(E) Other next of kin of the insured person entitled under the laws of domicile of the insured person at the time of the death of the insured person."

(b) USGLI.—

(1) IN GENERAL.—Section 1949 of such title is amended to read as follows:

"§ 1949. Beneficiaries

"(a) DESIGNATION.—A person who enrolls in United States Government life insurance may designate a beneficiary of the insurance policy. Subject to regulations, the insured person shall at all times have the right to change the beneficiary or beneficiaries of a United States Government life insurance policy without the consent of such beneficiary or beneficiaries.

"(b) DETERMINATION IN CASES OF NON-DESIGNATION.—If a person enrolled in United States Government life insurance does not designate a beneficiary under subsection (a) before the insured person dies, or if a designated beneficiary predeceases the insured person, the Secretary shall determine the beneficiary in the following order:

"(1) The surviving spouse of the insured person.

"(2) The children of the insured person and descendants of deceased children by representation.

"(3) The parents of the insured person or the survivors of the parents.

"(4) The duly appointed executor or administrator of the estate of the insured person.

"(5) Other next of kin of the insured person entitled under the laws of domicile of the insured person at the time of the death of the insured person."

(2) CLERICAL AMENDMENT.—The table of sections at the beginning of chapter 19 of such title is amended by striking the item relating to section 1949 and inserting the following new item:

"1949. Beneficiaries."

(c) EFFECTIVE DATE.—The amendments made by this section shall apply with respect to the death of an insured person occurring on or after the date that is two years before the date of the enactment of this Act.