

116TH CONGRESS  
1ST SESSION

# H. R. 299

To amend title 38, United States Code, to clarify presumptions relating to the exposure of certain veterans who served in the vicinity of the Republic of Vietnam, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

JANUARY 8, 2019

Mr. TAKANO (for himself, Mr. COURTNEY, Mr. BRENDAN F. BOYLE of Pennsylvania, Mr. SERRANO, Mr. NEAL, Mr. PETERS, Mrs. DAVIS of California, Mr. MCEACHIN, Mrs. DINGELL, Ms. KUSTER of New Hampshire, Mr. BISHOP of Georgia, Ms. NORTON, Ms. GABBARD, Ms. BROWNLEY of California, Mr. LIPINSKI, Mrs. NAPOLITANO, Mr. LOEBSACK, Mr. ENGEL, Ms. MENG, Mr. DEFazio, Mr. LANGEVIN, Ms. MCCOLLUM, Mr. CONNOLLY, Ms. CLARKE of New York, Mr. TONKO, Mr. BROWN of Maryland, Ms. SCHAKOWSKY, Mr. MASSIE, Mrs. WATSON COLEMAN, Mr. MICHAEL F. DOYLE of Pennsylvania, Miss RICE of New York, Mr. BEYER, Mr. KATKO, Mrs. MURPHY, Mr. SEAN PATRICK MALONEY of New York, Mr. CARBAJAL, Mr. KILDEE, Mr. RYAN, Mr. SABLAN, Ms. STEFANIK, Mr. SIRES, Mr. PALLONE, Ms. VELÁZQUEZ, Mr. LAWSON of Florida, Ms. PINGREE, Mr. POCAN, Mrs. BEATTY, Mr. CISNEROS, Mr. GARAMENDI, Mr. CORREA, Mr. HASTINGS, Mr. ESPAILLAT, Mr. PERLMUTTER, Ms. ADAMS, Mr. RUSH, Ms. TITUS, Mr. THOMPSON of Mississippi, Mr. CARTWRIGHT, Ms. KELLY of Illinois, Mr. SCHNEIDER, Mr. CICILLINE, Mr. AGUILAR, Mr. DUNCAN, Mr. O'HALLERAN, Mr. COHEN, Mr. KHANNA, Mr. FORTENBERRY, Mr. GONZALEZ of Texas, Mr. WELCH, Mr. BOST, Mr. SOTO, Mr. SWALWELL of California, Mr. LYNCH, Mr. FOSTER, Ms. BONAMICI, Mr. PASCRELL, Mr. LAMB, Mr. BARR, Mr. SCOTT of Virginia, Mr. BILIRAKIS, Mr. CÁRDENAS, Mr. COOK, and Mr. PALAZZO) introduced the following bill; which was referred to the Committee on Veterans' Affairs

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## A BILL

To amend title 38, United States Code, to clarify presump-

tions relating to the exposure of certain veterans who served in the vicinity of the Republic of Vietnam, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Blue Water Navy Viet-  
5 nam Veterans Act of 2019”.

6 **SEC. 2. CLARIFICATION OF PRESUMPTIONS OF EXPOSURE**  
7 **FOR VETERANS WHO SERVED IN VICINITY OF**  
8 **REPUBLIC OF VIETNAM.**

9 (a) IN GENERAL.—Chapter 11 of title 38, United  
10 States Code, is amended by inserting after section 1116  
11 the following new section:

12 **“§ 1116A. Presumptions of service connection for vet-**  
13 **erans who served offshore of the Repub-**  
14 **lic of Vietnam**

15 “(a) SERVICE CONNECTION.—For the purposes of  
16 section 1110 of this title, and subject to section 1113 of  
17 this title, a disease covered by section 1116 of this title  
18 becoming manifest as specified in that section in a veteran  
19 who, during active military, naval, or air service, served  
20 offshore of the Republic of Vietnam during the period be-  
21 ginning on January 9, 1962, and ending on May 7, 1975,  
22 shall be considered to have been incurred in or aggravated  
23 by such service, notwithstanding that there is no record

1 of evidence of such disease during the period of such serv-  
2 ice.

3 “(b) EXPOSURE.—A veteran who, during active mili-  
4 tary, naval, or air service, served offshore of the Republic  
5 of Vietnam during the period beginning on January 9,  
6 1962, and ending on May 7, 1975, shall be presumed to  
7 have been exposed during such service to an herbicide  
8 agent unless there is affirmative evidence to establish that  
9 the veteran was not exposed to any such agent during that  
10 service.

11 “(c) EFFECTIVE DATE OF AWARD.—(1) Except as  
12 provided by paragraph (2), the effective date of an award  
13 under this section shall be determined in accordance with  
14 section 5110 of this title.

15 “(2)(A) Notwithstanding subsection (g) of section  
16 5110 of this title, the Secretary shall determine the effec-  
17 tive date of an award based on a claim under this section  
18 for an individual described in subparagraph (B) by treat-  
19 ing the date on which the individual filed the prior claim  
20 specified in clause (i) of such subparagraph as the date  
21 on which the individual filed the claim so awarded under  
22 this section.

23 “(B) An individual described in this subparagraph is  
24 a veteran, or a survivor of a veteran, who meets the fol-  
25 lowing criteria:

1           “(i) The veteran or survivor submitted a claim  
 2           for disability compensation on or after September  
 3           25, 1985, and before January 1, 2020, for a disease  
 4           covered by this section, and the claim was denied by  
 5           reason of the claim not establishing that the disease  
 6           was incurred or aggravated by the service of the vet-  
 7           eran.

8           “(ii) The veteran or survivor submits a claim  
 9           for disability compensation on or after January 1,  
 10          2020, for the same condition covered by the prior  
 11          claim under clause (i), and the claim is approved  
 12          pursuant to this section.

13          “(d) DETERMINATION OF OFFSHORE.—Notwith-  
 14          standing any other provision of law, for purposes of this  
 15          section, the Secretary shall treat a location as being off-  
 16          shore of Vietnam if the location is not more than 12 nau-  
 17          tical miles seaward of a line commencing on the south-  
 18          western demarcation line of the waters of Vietnam and  
 19          Cambodia and intersecting the following points:

<b>“Points Geographic Names</b>	<b>Latitude North</b>	<b>Longitude East</b>
At Hon Nhan Island, Tho Chu Archipelago Kien Giang Province	9°15.0′	103°27.0′
At Hon Da Island southeast of Hon Khoai Island Minh Hai Province	8°22.8′	104°52.4′
At Tai Lon Islet, Con Dao Islet in Con Dao- Vung Toa Special Sector	8°37.8′	106°37.5′

<b>“Points Geographic Names</b>	<b>Latitude North</b>	<b>Longitude East</b>
At Bong Lai Islet, Con Dao Islet	8°38.9′	106°40.3′
At Bay Canh Islet, Con Dao Islet	8°39.7′	106°42.1′
At Hon Hai Islet (Phu Qui group of islands) Thuan Hai Province	9°58.0′	109°5.0′
At Hon Doi Islet, Thuan Hai Province	12°39.0′	109°28.0′
At Dai Lanh point, Phu Khanh Province	12°53.8′	109°27.2′
At Ong Can Islet, Phu Khanh Province	13°54.0′	109°21.0′
At Ly Son Islet, Nghia Binh Province	15°23.1′	109° 9.0′
At Con Co Island, Binh Tri Thien Province	17°10.0′	107°20.6′

1           “(e) HERBICIDE AGENT.—In this section, the term  
2 ‘herbicide agent’ has the meaning given that term in sec-  
3 tion 1116 (a)(3) of this title.”.

4           (b) CLERICAL AMENDMENT.—The table of sections  
5 at the beginning of such chapter is amended by inserting  
6 after the item relating to section 1116 the following new  
7 item:

          “1116A. Presumptions of service connection for veterans who served offshore of  
          the Republic of Vietnam.”.

8           (c) IMPLEMENTATION.—

9           (1) GUIDANCE.—Notwithstanding section 501  
10 of such title, the Secretary of Veterans Affairs may  
11 issue guidance to implement section 1116A of title  
12 38, United States Code, as added by subsection (a).

13           (2) UPDATES.—On a quarterly basis during the  
14 period beginning on the date of the enactment of  
15 this Act and ending on the date on which regula-

1 tions are prescribed to carry out such section  
2 1116A, the Secretary shall submit to the Commit-  
3 tees on Veterans' Affairs of the House of Represent-  
4 atives and the Senate updates on the status of such  
5 regulations.

6 (3) PENDING CASES.—

7 (A) AUTHORITY TO STAY.—The Secretary  
8 may stay a claim described in subparagraph  
9 (B) until the date on which the Secretary com-  
10 mences the implementation of such section  
11 1116A.

12 (B) CLAIMS DESCRIBED.—A claim de-  
13 scribed in this subparagraph is a claim for dis-  
14 ability compensation—

15 (i) relating to the service and diseases  
16 covered by such section 1116A; and

17 (ii) that is pending at the Veterans  
18 Benefits Administration or the Board of  
19 Veterans' Appeals on or after the date of  
20 the enactment of this Act and before the  
21 date on which the Secretary commences  
22 the implementation of such section 1116A.

23 (d) OUTREACH.—

24 (1) REQUIREMENT.—The Secretary of Veterans  
25 Affairs shall conduct outreach to inform veterans de-

1 scribed in paragraph (2) of the ability to submit a  
2 claim for disability compensation under section  
3 1116A of title 38, United States Code, as added by  
4 subsection (a).

5 (2) VETERAN DESCRIBED.—A veteran described  
6 in this paragraph is a veteran who, during active  
7 military, naval, or air service, served offshore of the  
8 Republic of Vietnam during the period beginning on  
9 January 9, 1962, and ending on May 7, 1975.

10 (e) REPORTS.—Not later than January 1, 2020, and  
11 not later than January 1, 2022, the Secretary of Veterans  
12 Affairs shall submit to the Committees on Veterans' Af-  
13 fairs of the House of Representatives and the Senate a  
14 report on claims for disability compensation under section  
15 1116A of title 38, United States Code, as added by sub-  
16 section (a). Each report shall include the following with  
17 respect to the period covered by the report, disaggregated  
18 by the regional offices of the Department of Veterans Af-  
19 fairs:

20 (1) The number of claims filed under such sec-  
21 tion.

22 (2) The number of such claims granted.

23 (3) The number of such claims denied.

24 (f) HEALTH CARE.—Section 1710(e)(4) of title 38,  
25 United States Code, is amended by inserting “(including

1 offshore of such Republic as described in section 1116A(d)  
2 of this title)” after “served on active duty in the Republic  
3 of Vietnam”.

4 (g) EFFECTIVE DATE.—The amendments made by  
5 this section shall take effect on January 1, 2020.

6 **SEC. 3. PRESUMPTION OF HERBICIDE EXPOSURE FOR CER-**  
7 **TAIN VETERANS WHO SERVED IN KOREA.**

8 (a) IN GENERAL.—Chapter 11 of title 38, United  
9 States Code, is amended by inserting after section 1116A,  
10 as added by section 2, the following new section:

11 **“§ 1116B. Presumption of herbicide exposure for cer-**  
12 **tain veterans who served in Korea**

13 “(a) PRESUMPTION OF SERVICE-CONNECTION.—(1)  
14 For the purposes of section 1110 of this title, and subject  
15 to section 1113 of this title, a disease specified in sub-  
16 section (b) that becomes manifest as specified in that sub-  
17 section in a veteran described in paragraph (2) shall be  
18 considered to have been incurred or aggravated in the line  
19 of duty in the active military, naval, or air service, not-  
20 withstanding that there is no record of evidence of such  
21 disease during the period of such service.

22 “(2) A veteran described in this paragraph is a vet-  
23 eran who, during active military, naval, or air service,  
24 served in or near the Korean Demilitarized Zone (DMZ),



1 during the period beginning on September 1, 1967, and  
 2 ending on August 31, 1971.

3 “(b) DISEASES.—A disease specified in this sub-  
 4 section is—

5 “(1) a disease specified in paragraph (2) of  
 6 subsection (a) of section 1116 of this title that be-  
 7 comes manifest as specified in that paragraph; or

8 “(2) any additional disease that—

9 “(A) the Secretary determines in regula-  
 10 tions warrants a presumption of service-connek-  
 11 tion by reason of having positive association  
 12 with exposure to an herbicide agent; and

13 “(B) becomes manifest within any period  
 14 prescribed in such regulations.

15 “(c) HERBICIDE AGENT.—For purposes of this sec-  
 16 tion, the term ‘herbicide agent’ has the meaning given  
 17 such term in section 1821(d) of this title.”.

18 (b) CLERICAL AMENDMENT.—The table of sections  
 19 at the beginning of such chapter is amended by inserting  
 20 after the item relating to section 1116A, as added by sec-  
 21 tion 2, the following new item:

“1116B. Presumption of herbicide exposure for certain veterans who served in  
 Korea.”.

22 (c) PENDING CASES.—

23 (1) AUTHORITY TO STAY.—The Secretary may  
 24 stay a claim described in subparagraph (B) until the

1 date on which the Secretary commences the imple-  
2 mentation of section 1116B of title 38, United  
3 States Code, as added by subsection (a).

4 (2) CLAIMS DESCRIBED.—A claim described in  
5 this subparagraph is a claim for disability compensa-  
6 tion—

7 (A) relating to the service and diseases  
8 covered by such section 1116B; and

9 (B) that is pending at the Veterans Bene-  
10 fits Administration or the Board of Veterans'  
11 Appeals on or after the date of the enactment  
12 of this Act and before the date on which the  
13 Secretary commences the implementation of  
14 such section 1116B.

15 (d) EFFECTIVE DATE.—The amendments made by  
16 this section shall take effect on January 1, 2020.

17 **SEC. 4. BENEFITS FOR CHILDREN OF CERTAIN THAILAND**

18 **SERVICE VETERANS BORN WITH SPINA**

19 **BIFIDA.**

20 (a) IN GENERAL.—Subchapter III of chapter 18 of  
21 title 38, United States Code, is amended by adding at the  
22 end the following new section:

1 **“§ 1822. Benefits for children of certain Thailand**  
2 **service veterans born with spina bifida**

3 “(a) BENEFITS AUTHORIZED.—The Secretary may  
4 provide to any child of a veteran of covered service in  
5 Thailand who is suffering from spina bifida the health  
6 care, vocational training and rehabilitation, and monetary  
7 allowance required to be paid to a child of a Vietnam vet-  
8 eran who is suffering from spina bifida under subchapter  
9 I of this chapter as if such child of a veteran of covered  
10 service in Thailand were a child of a Vietnam veteran who  
11 is suffering from spina bifida under such subchapter.

12 “(b) SPINA BIFIDA CONDITIONS COVERED.—This  
13 section applies with respect to all forms and manifesta-  
14 tions of spina bifida, except spina bifida occulta.

15 “(c) VETERAN OF COVERED SERVICE IN THAI-  
16 LAND.—For purposes of this section, a veteran of covered  
17 service in Thailand is any individual, without regard to  
18 the characterization of that individual’s service, who—

19 “(1) served in the active military, naval, or air  
20 service in Thailand, as determined by the Secretary  
21 in consultation with the Secretary of Defense, dur-  
22 ing the period beginning on January 9, 1962, and  
23 ending on May 7, 1975; and

24 “(2) is determined by the Secretary, in con-  
25 sultation with the Secretary of Defense, to have been

1 exposed to a herbicide agent during such service in  
2 Thailand.

3 “(d) HERBICIDE AGENT.—For purposes of this sec-  
4 tion, the term ‘herbicide agent’ means a chemical in a her-  
5 bicide used in support of United States and allied military  
6 operations in Thailand, as determined by the Secretary in  
7 consultation with the Secretary of Defense, during the pe-  
8 riod beginning on January 9, 1962, and ending on May  
9 7, 1975.”.

10 (b) CONFORMING AMENDMENT TO DEFINITION OF  
11 “CHILD”.—Section 1831(1) of such title is amended—

12 (1) in subparagraph (B)—

13 (A) by striking “subchapter III of this  
14 chapter” and inserting “section 1821 of this  
15 title”; and

16 (B) in clause (i), by striking “section 1821  
17 of this title” and inserting “that section”; and

18 (2) by adding at the end the following new sub-  
19 paragraph:

20 “(C) For purposes of section 1822 of this  
21 title, an individual, regardless of age or marital  
22 status, who—

23 “(i) is the natural child of a veteran  
24 of covered service in Thailand (as deter-  
25 mined for purposes of that section); and

1                   “(ii) was conceived after the date on  
2                   which that veteran first entered service de-  
3                   scribed in subsection (c) of that section.”.

4           (c) CLERICAL AMENDMENTS.—

5           (1) SUBCHAPTER HEADING.—The heading for  
6           subchapter III of chapter 18 of such title is amend-  
7           ed by inserting “AND THAILAND” after  
8           “KOREA”.

9           (2) TABLE OF SECTIONS.—The table of sections  
10           at the beginning of chapter 18 of such title is  
11           amended—

12                   (A) by striking the item relating to sub-  
13           chapter III and inserting the following new  
14           item:

“SUBCHAPTER III—CHILDREN OF CERTAIN KOREA AND THAILAND SERVICE  
VETERANS BORN WITH SPINA BIFIDA”;

15           and

16                   (B) by inserting after the item relating to  
17           section 1821 the following new item:

“1822. Benefits for children of certain Thailand service veterans born with spina  
bifida.”.

18           (d) PENDING CASES.—

19           (1) AUTHORITY TO STAY.—The Secretary may  
20           stay a claim described in subparagraph (B) until the  
21           date on which the Secretary commences the imple-  
22           mentation of section 1822 of title 38, United States  
23           Code, as added by subsection (a).

1           (2) CLAIMS DESCRIBED.—A claim described in  
2 this subparagraph is a claim for benefits—

3           (A) relating to the spina bifida and service  
4 covered by such section 1822; and

5           (B) that is pending at the Veterans Bene-  
6 fits Administration or the Board of Veterans'  
7 Appeals on or after the date of the enactment  
8 of this Act and before the date on which the  
9 Secretary commences the implementation of  
10 such section 1822.

11       (e) REPORT.—Not later than 180 days after the date  
12 of the enactment of this Act, the Secretary of Veterans  
13 Affairs, in consultation with the Secretary of Defense,  
14 shall submit to the Committees on Veterans' Affairs of  
15 the House of Representatives and the Senate a report  
16 identifying—

17           (1) the military installations of the United  
18 States located in Thailand during the period begin-  
19 ning on January 9, 1962, and ending on May 7,  
20 1975, at which an herbicide agent (as defined in sec-  
21 tion 1822 of title 38, United States Code, as added  
22 by subsection (a)) was actively used; and

23           (2) the period of such use.

24       (f) EFFECTIVE DATE.—The amendments made by  
25 this section shall take effect on January 1, 2020.

1 **SEC. 5. UPDATED REPORT ON CERTAIN GULF WAR ILLNESS**  
2 **STUDY.**

3 Not later than 180 days after the date of the enact-  
4 ment of this Act, the Secretary of Veterans Affairs shall  
5 submit to the Committees on Veterans' Affairs of the  
6 House of Representatives and the Senate an updated re-  
7 port on the findings, as of the date of the updated report,  
8 of the Follow-up Study of a National Cohort of Gulf War  
9 and Gulf Era Veterans under the epidemiology program  
10 of the Department of Veterans Affairs.

11 **SEC. 6. LOANS GUARANTEED UNDER HOME LOAN PRO-**  
12 **GRAM OF DEPARTMENT OF VETERANS AF-**  
13 **FAIRS.**

14 (a) **ADJUSTMENT OF LOAN LIMIT.**—Section  
15 3703(a)(1) of title 38, United States Code, is amended—

16 (1) in subparagraph (A)(i)(IV)—

17 (A) by striking “the lesser of”; and

18 (B) by striking “or 25 percent of the  
19 loan”; and

20 (2) in subparagraph (C), by striking “Freddie  
21 Mac” and all that follows through the period at the  
22 end and inserting “amount of the loan.”.

23 (b) **LOAN FEES.**—Section 3729(b)(2) of such title is  
24 amended by striking the loan fee table and inserting the  
25 following:

“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 December 1, 2027)	2.40	2.40	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 December 1, 2027, and before October 1, 2028)	2.15	2.15	NA
(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 October 1, 2028)	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 December 1, 2027)	3.80	3.80	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 December 1, 2027, and before October 1, 2028)	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 October 1, 2028)	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 December 1, 2027)	1.75	1.75	NA
(C)(iii) Loan described in section 3710(a) to purchase or construct a dwelling with 5-down (closed on or after December 1, 2027, and before October 1, 2028)	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 October 1, 2028)	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
(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 December 1, 2027)	1.45	1.45	NA
(D)(iii) Loan described in section 3710(a) to purchase or construct a dwelling with 10-down (closed on or after December 1, 2027, and before October 1, 2028)	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 October 1, 2028)	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

“Type of loan	Active duty veteran	Reservist	Other obligor
(I) Loan assumption under section 3714	0.50	0.50	0.50
(J) Loan under section 3733(a)	2.25	2.25	2.25”.

1 (c) WAIVER OF FEES FOR PURPLE HEART RECIPI-  
2 ENTS; COLLECTION OF CERTAIN LOAN FEES.—Section  
3 3729(c) of such title is amended—

4 (1) in paragraph (1)—

5 (A) by striking “A fee” and inserting  
6 “Subject to paragraph (3), a fee”;

7 (B) by striking “or from a surviving  
8 spouse” and inserting “, from a surviving  
9 spouse”; and

10 (C) by inserting before the period at the  
11 end the following: “, or from a member of the  
12 Armed Forces serving on active duty who was  
13 awarded the Purple Heart”.

14 (2) by adding at the end the following new  
15 paragraph:

16 “(3) A fee shall be collected under this section from  
17 any veteran with a service-connected disability rated as  
18 less than total, any surviving spouse of such a veteran,  
19 and any member of the Armed Forces who, on or after  
20 January 1, 2020, receives a loan in an amount that ex-  
21 ceeds the Freddie Mac conforming loan limit limitation de-  
22 termined under section 305(a)(2) of the Federal Home

1 Loan Mortgage Corporation Act (12 U.S.C. 1454(a)(2))  
2 for a single-family residence, as adjusted for the year in-  
3 volved.”.

4 (d) EFFECTIVE DATE.—The amendments made by  
5 this section shall apply with respect to a loan guaranteed  
6 under section 3710 of title 38, United States Code, on  
7 or after January 1, 2020.

8 (e) GUIDANCE.—Notwithstanding section 501 of such  
9 title, the Secretary of Veterans Affairs may issue guidance  
10 to implement this section before prescribing new regula-  
11 tions under sections 3703 and 3729 of such title, as  
12 amended by subsections (a), (b), and (c).

13 **SEC. 7. INFORMATION GATHERING FOR DEPARTMENT OF**  
14 **VETERANS AFFAIRS HOME LOAN APPRAIS-**  
15 **ALS.**

16 (a) IN GENERAL.—Section 3731(b) of title 38,  
17 United States Code, is amended by adding at the end the  
18 following new paragraph:

19 “(3) The Secretary shall permit an appraiser on a  
20 list developed and maintained under subsection (a)(3) to  
21 make an appraisal for the purposes of this chapter based  
22 solely on information gathered by a person with whom the  
23 appraiser has entered into an agreement for such serv-  
24 ices.”.

1           (b) EFFECTIVE DATE.—The amendments made by  
2 this section shall apply with respect to an appraisal under  
3 section 3731 of such title, on or after January 1, 2020.

4           (c) GUIDANCE.—Notwithstanding section 501 of such  
5 title, the Secretary of Veterans Affairs may issue guidance  
6 to implement this section before prescribing new regula-  
7 tions under sections 3731 of such title, as amended by  
8 subsection (a).

○