

**AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. 299
OFFERED BY MR. TAKANO OF CALIFORNIA**

Strike all after the enacting clause and insert the following:

1 SECTION 1. SHORT TITLE.

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

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

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

**10 “§ 1116A. Presumptions of service connection for vet-
11 erans who served offshore of the Repub-
12 lic of Vietnam**

13 “(a) SERVICE CONNECTION.—For the purposes of
14 section 1110 of this title, and subject to section 1113 of
15 this title, a disease covered by section 1116 of this title
16 becoming manifest as specified in that section in a veteran
17 who, during active military, naval, or air service, served
18 offshore of the Republic of Vietnam during the period be-

1 ginning on January 9, 1962, and ending on May 7, 1975,
2 shall be considered to have been incurred in or aggravated
3 by such service, notwithstanding that there is no record
4 of evidence of such disease during the period of such serv-
5 ice.

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

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

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

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

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

11 “(ii) The veteran or survivor submits a claim
 12 for disability compensation on or after January 1,
 13 2020, for the same condition covered by the prior
 14 claim under clause (i), and the claim is approved
 15 pursuant to this section.

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

“Points Geographic Names	Latitude North	Longitude East
At Hon Nhan Island, Tho Chu Archipelago Kien Giang Province	9°15.0′	103°27.0′

“Points Geographic Names	Latitude North	Longitude East
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′
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),

1 before prescribing new regulations under such sec-
2 tion.

3 (2) UPDATES.—(A) Not later than 120 days
4 after the date of the enactment of this Act, the Sec-
5 retary shall submit a report to the Committees on
6 Veterans' Affairs of the House of Representatives
7 and the Senate regarding the plans of the Sec-
8 retary—

9 (i) to conduct outreach under subsection
10 (d); and

11 (ii) to respond to inquiries from veterans
12 regarding claims for disability compensation
13 under section 1116A of title 38, United States
14 Code, as added by subsection (a) of this section.

15 (B) On a quarterly basis during the period be-
16 ginning on the date of the enactment of this Act and
17 ending on the date on which regulations are pre-
18 scribed to carry out such section 1116A, the Sec-
19 retary shall submit to the Committees on Veterans'
20 Affairs of the House of Representatives and the Sen-
21 ate updates on the status of such regulations.

22 (3) PENDING CASES.—

23 (A) AUTHORITY TO STAY.—The Secretary
24 may stay a claim described in subparagraph

25 (B) until the date on which the Secretary com-

1 mences the implementation of such section
2 1116A.

3 (B) CLAIMS DESCRIBED.—A claim de-
4 scribed in this subparagraph is a claim for dis-
5 ability compensation—

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

8 (ii) that is pending at the Veterans
9 Benefits Administration or the Board of
10 Veterans' Appeals on or after the date of
11 the enactment of this Act and before the
12 date on which the Secretary commences
13 the implementation of such section 1116A.

14 (d) OUTREACH.—

15 (1) REQUIREMENT.—The Secretary of Veterans
16 Affairs shall conduct outreach to inform veterans de-
17 scribed in paragraph (2) of the ability to submit a
18 claim for disability compensation under section
19 1116A of title 38, United States Code, as added by
20 subsection (a). Such outreach shall include the fol-
21 lowing:

22 (A) The Secretary shall publish on the
23 website of the Department a notice that a vet-
24 erans described in paragraph (2) may submit or

1 resubmit a claim for disability compensation
2 under such section 1116A.

3 (B) The Secretary shall notify in writing
4 the veteran service organization community of
5 the ability of veterans described in paragraph
6 (2) to submit or resubmit claims for disability
7 compensation under such section 1116A.

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

13 (e) REPORTS.—Not later than January 1, 2021, and
14 annually thereafter for two years, the Secretary of Vet-
15 erans Affairs shall submit to the Committees on Veterans'
16 Affairs of the House of Representatives and the Senate
17 a report regarding claims for disability compensation
18 under section 1116A of title 38, United States Code, as
19 added by subsection (a). Each report shall include, with
20 respect to the calendar year preceding the report,
21 disaggregated by the regional offices of the Department
22 of Veterans Affairs, the following:

23 (1) The number of claims filed under such sec-
24 tion.

25 (2) The number of such claims granted.

1 (3) The number of such claims denied.

2 (f) HEALTH CARE.—Section 1710(e)(4) of title 38,
3 United States Code, is amended by inserting “(including
4 offshore of such Republic as described in section 1116A(d)
5 of this title)” after “served on active duty in the Republic
6 of Vietnam”.

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

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

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

14 **“§ 1116B. Presumption of herbicide exposure for cer-**
15 **tain veterans who served in Korea**

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

1 “(2) A veteran described in this paragraph is a vet-
2 eran who, during active military, naval, or air service,
3 served in or near the Korean Demilitarized Zone (DMZ),
4 during the period beginning on September 1, 1967, and
5 ending on August 31, 1971.

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

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

11 “(2) any additional disease that—

12 “(A) the Secretary determines in regula-
13 tions warrants a presumption of service-connec-
14 tion by reason of having positive association
15 with exposure to an herbicide agent; and

16 “(B) becomes manifest within any period
17 prescribed in such regulations.

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

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

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

1 (c) IMPLEMENTATION.—

2 (1) GUIDANCE.—Notwithstanding section 501
3 of such title, the Secretary of Veterans Affairs may
4 issue guidance to implement section 1116B of title
5 38, United States Code, as added by subsection (a),
6 before prescribing new regulations under such sec-
7 tion.

8 (2) UPDATES.—(A) Not later than 120 days
9 after the date of the enactment of this Act, the Sec-
10 retary shall submit a report to the Committees on
11 Veterans' Affairs of the House of Representatives
12 and the Senate regarding the plans of the Secretary
13 to respond to inquiries from veterans regarding
14 claims for disability compensation under section
15 1116B of title 38, United States Code, as added by
16 subsection (a) of this section.

17 (B) On a quarterly basis during the period be-
18 ginning on the date of the enactment of this Act and
19 ending on the date on which regulations are pre-
20 scribed to carry out such section 1116B, the Sec-
21 retary shall submit to the Committees on Veterans'
22 Affairs of the House of Representatives and the Sen-
23 ate updates on the status of such regulations.

24 (3) PENDING CASES.—

1 (A) AUTHORITY TO STAY.—The Secretary
2 may stay a claim described in subparagraph
3 (B) until the date on which the Secretary com-
4 mences the implementation of section 1116B of
5 title 38, United States Code, as added by sub-
6 section (a).

7 (B) CLAIMS DESCRIBED.—A claim de-
8 scribed in this subparagraph is a claim for dis-
9 ability compensation—

10 (i) relating to the service and diseases
11 covered by such section 1116B; and

12 (ii) that is pending at the Veterans
13 Benefits Administration or the Board of
14 Veterans' Appeals on or after the date of
15 the enactment of this Act and before the
16 date on which the Secretary commences
17 the implementation of such section 1116B.

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

20 **SEC. 4. BENEFITS FOR CHILDREN OF CERTAIN THAILAND**
21 **SERVICE VETERANS BORN WITH SPINA**
22 **BIFIDA.**

23 (a) IN GENERAL.—Subchapter III of chapter 18 of
24 title 38, United States Code, is amended by adding at the
25 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) IMPLEMENTATION.—

19 (1) GUIDANCE.—Notwithstanding section 501
20 of such title, the Secretary of Veterans Affairs may
21 issue guidance to implement section 1822 of title 38,
22 United States Code, as added by subsection (a), be-
23 fore prescribing new regulations under such section.

1 (2) UPDATES.—(A) Not later than 120 days
2 after the date of the enactment of this Act, the Sec-
3 retary shall submit a report to the Committees on
4 Veterans' Affairs of the House of Representatives
5 and the Senate regarding the plans of the Secretary
6 to respond to inquiries from veterans regarding
7 claims for disability compensation under section
8 1822 of title 38, United States Code, as added by
9 subsection (a) of this section.

10 (B) On a quarterly basis during the period be-
11 ginning on the date of the enactment of this Act and
12 ending on the date on which regulations are pre-
13 scribed to carry out such section 1822, the Secretary
14 shall submit to the Committees on Veterans' Affairs
15 of the House of Representatives and the Senate up-
16 dates on the status of such regulations.

17 (3) PENDING CASES.—

18 (A) AUTHORITY TO STAY.—The Secretary
19 may stay a claim described in subparagraph
20 (B) until the date on which the Secretary com-
21 mences the implementation of section 1822 of
22 title 38, United States Code, as added by sub-
23 section (a).

1 (B) CLAIMS DESCRIBED.—A claim de-
2 scribed in this subparagraph is a claim for ben-
3 efits—

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

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

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

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

24 (2) the period of such use.

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

3 **SEC. 5. UPDATED REPORT ON CERTAIN GULF WAR ILLNESS**
4 **STUDY.**

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

13 **SECTION 6. LOANS GUARANTEED UNDER HOME LOAN PRO-**
14 **GRAM OF DEPARTMENT OF VETERANS AF-**
15 **FAIRS.**

16 (a) ADJUSTMENT OF LOAN LIMIT.—

17 (1) IN GENERAL.—Section 3703(a)(1) of title
18 38, United States Code, is amended—

19 (A) in subparagraph (A)—

20 (i) in clause (i)(IV), by striking “the
21 lesser of the maximum guaranty amount
22 (as defined in subparagraph (C)) or”;

23 (ii) in clause (ii), by striking “sub-
24 paragraph (B) of this paragraph” and in-
25 serting “subparagraph (B) or (C)”;

1 (B) in subparagraph (B)—

2 (i) by striking “The maximum” and
3 inserting “With respect to loans described
4 in subclauses (I), (II), or (III) of subpara-
5 graph (A)(i), the maximum”; and

6 (ii) by striking “or in the case” and
7 all that follows through “subparagraph
8 (C),”; and

9 (C) by striking subparagraph (C) and in-
10 serting the following new subparagraph (C):

11 “(C)(i) With respect to loans described in subclause
12 (IV) of subparagraph (A)(i) made to a veteran not covered
13 by clause (ii), the maximum amount of guaranty entitle-
14 ment available to the veteran shall be 25 percent of the
15 Freddie Mac conforming loan limit.

16 “(ii) With respect to loans described in subclause
17 (IV) of subparagraph (A)(i) made to a covered veteran,
18 the maximum amount of guaranty entitlement available
19 to the veteran shall be 25 percent of the Freddie Mac con-
20 forming loan limit, reduced by the amount of entitlement
21 previously used by the veteran under this chapter and not
22 restored as a result of the exclusion in section 3702(b)
23 of this title.

24 “(iii) In this subparagraph:

1 “(I) The term ‘covered veteran’ means a vet-
2 eran who has previously used entitlement under this
3 chapter and for whom the full amount of entitlement
4 so used has not been restored as a result of the ex-
5 clusion in section 3702(b) of this title.

6 “(II) The term ‘Freddie Mac conforming loan
7 limit’ means the limit determined under section
8 305(a)(2) of the Federal Home Loan Mortgage Cor-
9 poration Act (12 U.S.C. 1454(a)(2)) for a single-
10 family residence, as adjusted for the year involved.”.

11 (2) LOANS TO NATIVE AMERICAN VETERANS.—
12 Section 3762(c) of such title is amended—

13 (A) by striking paragraph (1); and

14 (B) by redesignating paragraphs (2) and
15 (3) as paragraphs (1) and (2), respectively.

16 (3) CONFORMING AMENDMENT.—Section
17 3710(d)(4) of such title is amended by striking “sec-
18 tion 3703(a)(1)(B) of this title” and inserting “sub-
19 paragraph (B) or (C) of section 3703(a)(1) of this
20 title”.

21 (b) ADJUSTMENT OF LOAN FEES.—Section
22 3729(b)(2) of title 38, United States Code, is amended
23 by striking the loan fee table and inserting the 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 January 1, 2022)	2.30	2.30	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 January 1, 2022, and before October 1, 2029)	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, 2029)	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 January 1, 2022)	3.60	3.60	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 January 1, 2022, and before October 1, 2029)	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, 2029)	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 January 1, 2022)	1.65	1.65	NA
(C)(iii) Loan described in section 3710(a) to purchase or construct a dwelling with 5-down (closed on or after January 1, 2022, and before October 1, 2029)	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, 2029)	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 January 1, 2022)	1.40	1.40	NA
(D)(iii) Loan described in section 3710(a) to purchase or construct a dwelling with 10-down (closed on or after January 1, 2022, and before October 1, 2029)	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, 2029)	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.—Section 3729(c)(1) of such title is amended—

3 (1) by striking “or from a surviving spouse”
4 and inserting “, from a surviving spouse”; and

5 (2) by inserting before the period at the end the
6 following: “, or from a member of the Armed Forces
7 serving on active duty who was awarded the Purple
8 Heart”.

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

13 (e) GUIDANCE.—Notwithstanding section 501 of title
14 38, United States Code, the Secretary of Veterans Affairs
15 may issue guidance to implement this section before pre-
16 scribing new regulations under sections 3703, 3729, and
17 3762 of such title, as amended by this section.

1 **SEC. 7. INFORMATION GATHERING FOR DEPARTMENT OF**
2 **VETERANS AFFAIRS HOME LOAN APPRAIS-**
3 **ALS.**

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

7 “(3) The Secretary shall permit an appraiser on a
8 list developed and maintained under subsection (a)(3) to
9 make an appraisal for the purposes of this chapter based
10 solely on information gathered by a person with whom the
11 appraiser has entered into an agreement for such serv-
12 ices.”.

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

16 (c) **GUIDANCE.**—Notwithstanding section 501 of such
17 title, the Secretary of Veterans Affairs may issue guidance
18 to implement this section before prescribing new regula-
19 tions under sections 3731 of such title, as amended by
20 subsection (a).

