

**AMENDMENT TO THE AMENDMENT IN THE  
NATURE OF A SUBSTITUTE TO H.R. 6047  
OFFERED BY MR. BARRETT OF MICHIGAN**

At the end of the bill, add the following new section:

1 **SEC. 4. HOME AFFORDABILITY FOR GUARD AND RESERVE.**

2 (a) SHORT TITLE.—This section may be cited as the  
3 “Home Affordability for Guard and Reserve Act”.

4 (b) ELIGIBILITY OF CERTAIN MEMBERS OF THE RE-  
5 SERVE COMPONENTS AND THE NATIONAL GUARD FOR  
6 GUARANTEED HOUSING LOANS.—

7 (1) EXPANDED DEFINITION OF “ACTIVE DUTY”  
8 FOR PURPOSES OF HOUSING LOANS.—Section  
9 3701(b) of title 38, United States Code, is amended  
10 by adding at the end the following new paragraph:

11 “(9) The term ‘active duty’ has the meanings  
12 as follows:

13 “(A) In the case of members of the regular  
14 components of the Armed Forces, the meaning  
15 given such term in section 101(21)(A).

16 “(B) In the case of members of the reserve  
17 components of the Armed Forces—

18 “(i) service on active duty (as defined  
19 in section 101(d) of title 10), inactive-duty

1 training (as defined in section 101(d) of  
2 title 10), or annual training duty; or

3 “(ii) service on active duty under a  
4 call or order to active duty under section  
5 688, 12301(a), 12301(d), 12301(g),  
6 12301(h), 12302, 12304, 12304a, or  
7 12304b of title 10 or section 713 of title  
8 14, but not including inactive duty training  
9 (as defined in section 101(d) of title 10) or  
10 annual training duty.

11 “(C) In the case of a member of the Army  
12 National Guard of the United States or Air Na-  
13 tional Guard of the United States, in addition  
14 to service described in subparagraph (B), full-  
15 time service—

16 “(i) in the National Guard of a State  
17 for the purpose of organizing, admin-  
18 istering, recruiting, instructing, or training  
19 the National Guard;

20 “(ii) in the National Guard when per-  
21 forming full-time National Guard duty (as  
22 defined in section 101 of title 32); or

23 “(iii) in the National Guard when per-  
24 forming active duty (as defined in section  
25 101 of title 32).”

1           (2) RETROACTIVE APPLICABILITY TO SERVICE  
2           PERFORMED.—The amendments made by this sub-  
3           section shall apply with respect to any service per-  
4           formed on or after September 11, 2001.

5           (c) EXPANSION OF ELIGIBILITY FOR GUARANTEED  
6           HOUSING LOANS TO CERTAIN ADDITIONAL PERSONNEL  
7           UPON PAYMENT OF ADDITIONAL LOAN FEE.—

8           (1) EXPANSION TO INDIVIDUALS WITH AT  
9           LEAST 14 DAYS OF SERVICE.—Section 3701(b) of  
10          title 38, United States Code, is amended by insert-  
11          ing after paragraph (7) the following new para-  
12          graph:

13                 “(8) The term ‘veteran’ also includes, for pur-  
14          poses of home loans (subject to the additional loan  
15          fee in section 3729(b)(4)(J) of this title), an indi-  
16          vidual who—

17                         “(A) is not otherwise eligible for the bene-  
18          fits of this chapter;

19                         “(B) has completed a total service of at  
20          least 14 days on active duty under paragraph  
21          (B) or (C) of paragraph (9); and

22                         “(C) following completion of such service,  
23          continued to serve until the completion of entry  
24          level and skill training (as defined in section  
25          3301(3) of this title).”.

1           (2) BASIC ENTITLEMENT.—Section 3702(a)(2)  
2 of title 38, United States Code, is amended by add-  
3 ing at the end the following:

4           “(H) Each individual described in section  
5 3701(b)(8) of this title.”.

6           (3) ADDITIONAL LOAN FEE FOR SUCH INDIVID-  
7 UALS.—Section 3729(b)(4) of title 38, United States  
8 Code, is amended by adding at the end the following  
9 new subparagraph:

10           “(J) In the case of a housing loan in which the  
11 veteran has eligibility under section 3701(b)(8) of  
12 this title and does not otherwise have eligibility, the  
13 loan fee table in paragraph (2) shall be applied to  
14 the veteran or other obligor (as applicable) by add-  
15 ing 1.00 to the percentage in the table.”.

16           (4) NOTIFICATION TO PERSONNEL.—The Sec-  
17 retary of Veteran Affairs shall provide information  
18 about this benefit to the Secretary of Defense to en-  
19 sure that each member of a reserve component or a  
20 member of the Army National Guard of the United  
21 States or Air National Guard of the United States  
22 who completes entry level and skill training (as de-  
23 fined in section 3301(3) of title 38, United States  
24 Code) after the date of the enactment of this Act is  
25 notified of their eligibility for housing loan benefits

1 under chapter 37 of such title, including eligibility  
2 (subject to the additional loan fee) under section  
3 3701(b)(8) of such title.

