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(Original Signature of Member)

118TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To amend title 38, United States Code, to make certain legatees of certain veterans eligible for housing loans guaranteed by the Secretary of Veterans Affairs, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

M\_\_\_\_. \_\_\_\_\_ introduced the following bill; which was referred to the  
Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To amend title 38, United States Code, to make certain legatees of certain veterans eligible for housing loans guaranteed by the Secretary of Veterans Affairs, 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 “VA Housing Loan For-  
5 ever Act of 2023”.

1 **SEC. 2. TRANSFER OF ELIGIBILITY OF CERTAIN VETERANS**  
2 **FOR HOUSING LOANS GUARANTEED BY THE**  
3 **SECRETARY OF VETERANS AFFAIRS TO CER-**  
4 **TAIN LEGATEES.**

5 (a) TRANSFER OF BENEFITS.—Chapter 37 of title  
6 38, United States Code, is amended by inserting after sec-  
7 tion 3736 the following new section (and conforming the  
8 table of sections at the beginning of such chapter accord-  
9 ingly):

10 **“§ 3737. Authority to transfer housing loan benefits to**  
11 **legatees**

12 “(a) BENEFITS TRANSFERRED FROM A LIVING VET-  
13 ERAN.—(1) A veteran described in paragraph (2) may  
14 elect to transfer the housing loan benefits of the veteran  
15 to one or more legatees of the veteran.

16 “(2) A veteran described in this paragraph is a vet-  
17 eran—

18 “(A) whose service in the active military, naval,  
19 air, or space service (or any part of such service) oc-  
20 curred between January 1, 1944, and December 31,  
21 1977; and

22 “(B) who has not received housing loan benefits  
23 under this chapter.

24 “(b) BENEFITS TRANSFERRED FROM A DECEASED  
25 VETERAN.—(1) During the 10-year period beginning one  
26 year after the date of the enactment of the VA Housing

1 Loan Forever Act of 2023, the Secretary shall transfer  
2 the housing loan benefits of a veteran described in para-  
3 graph (2) to each individual—

4 “(A) who applies to the Secretary for purposes  
5 of this subsection during such 10-year period; and

6 “(B) whom the Secretary determines is a leg-  
7 atee of such veteran.

8 “(2) A veteran described in this paragraph is a vet-  
9 eran—

10 “(A) whose service in the active military, naval,  
11 air, or space service (or any part of such service) oc-  
12 curred between January 1, 1944, and December 31,  
13 1977;

14 “(B) who is deceased;

15 “(C) who died before the end of the period de-  
16 scribed in paragraph (1);

17 “(D) who died before the individual applied as  
18 described in paragraph (1);

19 “(E) who did not receive housing loan benefits  
20 under this chapter during the lifetime of the veteran;  
21 and

22 “(F) who did not elect to transfer such housing  
23 loan benefits pursuant to subsection (a) before  
24 dying.

1           “(3) A determination of the Secretary under this sub-  
2 section shall be subject to section 5104C of this title with-  
3 out regard to the time period described in paragraph (1).

4           “(c) TREATMENT OF A LEGATEE.—A legatee to  
5 whom housing loan benefits are transferred pursuant to  
6 this section shall be treated as a veteran for purposes of  
7 housing loans under this chapter.

8           “(d) AMOUNT OF TRANSFERRED BENEFIT.—Each  
9 legatee to whom housing loan benefits is transferred pur-  
10 suant to this section shall receive the full housing loan  
11 benefits of the veteran from whom such benefits are trans-  
12 ferred.

13           “(e) COMMENCEMENT OF USE.—A legatee to whom  
14 housing loan benefits are transferred pursuant to this sec-  
15 tion may use such housing loan benefits immediately upon  
16 such transfer.

17           “(f) NONTRANSFERABILITY OF TRANSFERRED BEN-  
18 EFITS.—A legatee to whom housing loan benefits are  
19 transferred pursuant to this section may not transfer such  
20 benefits.

21           “(g) REVOCATION OF TRANSFER.—A veteran who  
22 transfers housing loan benefits pursuant to subsection (a)  
23 may, before the legatee uses such benefit, revoke such  
24 transfer by submission of written notice of such revocation  
25 to the Secretary.

1           “(h) LEGATEE WHO BECOMES AN ELIGIBLE VET-  
2 ERAN.—(1) Nothing in this section shall be construed to  
3 prohibit a legatee to whom housing loan benefits are trans-  
4 ferred pursuant to this section from becoming otherwise  
5 eligible for housing loan benefits under this chapter.

6           “(2) A legatee described in paragraph (1) may elect  
7 to use such transferred benefits or such benefits to which  
8 the legatee is otherwise eligible.

9           “(i) PAYMENT OF CERTAIN FEES.—A legatee to  
10 whom housing loan benefits are transferred pursuant to  
11 this section may not be exempt from paying a fee under  
12 section 3729(c) of this title.

13           “(j) LEGATEE DEFINED.—In this section, the term  
14 ‘legatee’ means, with regards to a veteran—

15                   “(1) a spouse or surviving spouse;

16                   “(2) a biological or legally adopted child;

17                   “(3) a grandchild; and

18                   “(4) any other direct descendant.”.

19           (b) EXPANSION OF DEFINITION OF VETERAN FOR  
20 PURPOSES OF HOUSING LOAN BENEFITS.—Section  
21 3701(b) of title 38, United States Code, is amended by  
22 adding at the end the following new paragraph:

23                   “(8) The term ‘veteran’ also includes, for pur-  
24 poses of housing loans, a legatee to whom housing

1 loan benefits are transferred pursuant to section  
2 3737 of this title.”.

3 (c) EXPANSION OF ELIGIBILITY.—Section  
4 3702(a)(2) of such title is amended by adding at the end  
5 the following new subparagraph:

6 “(H) Each legatee to whom housing loan bene-  
7 fits are transferred pursuant to section 3737 of this  
8 title.”.

9 (d) REGULATIONS.—Not later than one year after the  
10 date of the enactment of this Act, the Secretary of Vet-  
11 erans Affairs shall prescribe regulations to carry out the  
12 amendments made by this section.