

STATEMENT FOR THE CONGRESSIONAL RECORD

**Submitted by Kimber White, CRMS, President National Association of Mortgage Brokers
(NAMB) Re: H.R. 6047 – Sharri Briley and Eric Edmundson Veterans Benefits Expansion Act of
2025**

NAMB and the mortgage professionals we represent are proud to serve America's veterans, and we fully support the Committee's commitment to expanding benefits for disabled veterans and Gold Star families. We submit this statement to offer a constructive path forward that achieves the goals of H.R. 6047 without imposing new financial burdens on the very veterans this legislation seeks to honor.

As currently drafted, H.R. 6047 funds expanded benefits through VA loan funding fees — a mechanism that would affect an estimated 1.88 million disabled veterans with ratings below 70%, representing a potential financial impact of approximately \$24.3 billion. NAMB urges the Committee to consider an alternative approach that delivers equal or greater benefit at no new federal cost.

Specifically, NAMB recommends amending H.R. 6047 to allow eligible surviving spouses to continue receiving the deceased veteran's 100 percent service-connected disability compensation rate in lieu of the reduced Dependency and Indemnity Compensation (DIC) structure. Because this compensation has already been authorized and appropriated by Congress prior to the veteran's death, this solution would meaningfully increase support for surviving families — effectively doubling the proposed \$10,000 annual increase — while preserving VA Home Loan benefits and incurring no net increase in federal expenditure. NAMB welcomes the opportunity to work with the Committee to refine this approach and stands ready to provide additional data in support of this recommendation.