December 9, 2019

The Honorable Nancy Pelosi
Speaker
U.S. House of Representatives
H-232, U.S. Capitol Building
Washington, DC 20515

The Honorable Kevin McCarthy
Minority Leader
U.S. House of Representatives
H-204, U.S. Capitol Building
Washington, DC 20515

The Honorable Mark Takano
Chairman
Committee on Veterans Affairs
U.S. House of Representatives
B234 Longworth HOB
Washington, DC 20515

The Honorable Dr. Phil Roe
Ranking Member
Committee on Veterans Affairs
U.S. House of Representatives
B234 Longworth HOB
Washington, DC 20515

Dear Speaker Pelosi, Minority Leader McCarthy, Chairman Takano, and Ranking Member Roe:

First, we write to express our gratitude for your leadership on moving bipartisan legislation to enhance various benefits owed to veterans of the U.S. Armed Forces, such as the recently enacted and overdue Blue Water Navy Vietnam Veterans Act of 2019 (H.R. 299) and the Ryan Kules Specially Adaptive Housing Improvement Act of 2019 (H.R. 3504), which recently passed the House. We were proud to support both of these proposals.

However, we write to express concern about future efforts to pay for critical veteran benefits by increasing costs for veterans who participate in the home loan program operated by the Department of Veterans Affairs (VA). As you know, H.R. 299 and H.R. 3504 are direct spending bills that fall under the House’s PAYGO rule requiring budgetary offsets. Accordingly, as an offset, both bills increase the funding fee charged to veterans for the VA home loan program’s guarantee. This is an unfortunate tradeoff to continue to rely on, as the VA home loan program is a highly successful one with benefits that should not be diluted for our nation’s veterans.

Since its founding in 1944, the VA home loan program has backed more than 24 million loans, while offering veterans safe, sustainable mortgages with no required down payment or private mortgage insurance. The VA home loan program is particularly crucial in times of distress in the housing market, as it ensures continued access to mortgage credit for veterans. For example, the program served this critical role effectively in the aftermath of the 2008 financial crisis, expanding to fill the void for veterans when many other financing options were unavailable.

While we stand behind our support for both bills, we recommend that spending on future veterans’ benefits should be shared by the broadest base of Americans or paid for through the direct appropriation of funds, rather than through offsets that fall squarely on veterans. We must ensure
our veterans receive the benefits and services they have earned in a way that does not reduce the value of other earned benefits and services that are central to their financial and social well-being.

Sincerely,

Vicente Gonzalez  
*Member of Congress*

Lee Zeldin  
*Member of Congress*

Filemon Vela  
*Member of Congress*

Steve Stivers  
*Member of Congress*

Ruben Gallego  
*Member of Congress*

Barry Loudermilk  
*Member of Congress*

Denver Riggleman  
*Member of Congress*