

Union Calendar No. 257

119TH CONGRESS
1ST SESSION

H. R. 2791

[Report No. 119-303]

To amend title 38, United States Code, to increase the maximum amount of housing loan guaranty entitlement available to certain veterans under the laws administered by the Secretary of Veterans Affairs.

IN THE HOUSE OF REPRESENTATIVES

APRIL 9, 2025

Mr. MILLER of Ohio introduced the following bill; which was referred to the Committee on Veterans' Affairs

SEPTEMBER 18, 2025

Reported with an amendment, committed to the Committee of the Whole House on the State of the Union, and ordered to be printed

[Strike out all after the enacting clause and insert the part printed in italics]

[For text of introduced bill, see copy of bill as introduced on April 9, 2025]

A BILL

To amend title 38, United States Code, to increase the maximum amount of housing loan guaranty entitlement available to certain veterans under the laws administered by the Secretary of Veterans Affairs.

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 “Homes for Heroes Act”.*

5 **SEC. 2. INCREASE TO MAXIMUM AMOUNT OF HOUSING**
 6 **LOAN GUARANTY ENTITLEMENT AVAILABLE**
 7 **TO CERTAIN VETERANS.**

8 *Clause (ii) of section 3703(a)(1)(C) of title 38, United*
 9 *States Code, is amended by striking “25 percent of the*
 10 *Freddie Mac conforming loan limit” and inserting “37.5*
 11 *percent of the Freddie Mac conforming loan limit”.*

12 **SEC. 3. ADJUSTMENT OF FEES FOR INTEREST RATE REDUC-**
 13 **TION REFINANCING HOUSING LOANS GUAR-**
 14 **ANTEED INSURED, OR MADE BY THE SEC-**
 15 **RETARY OF VETERANS AFFAIRS.**

16 *The loan fee table in section 3729(b)(2) of title 38,*
 17 *United States Code, is amended by striking the row in sub-*
 18 *paragraph (E) (relating to interest rate reduction refi-*
 19 *nancing loans) and inserting the following:*

<i>“(E)(i) Interest rate reduction refinancing loan (closed on or after August 1, 2025, and before December 31, 2025)</i>	<i>0.50</i>	<i>0.50</i>	<i>0.50</i>
<i>(E)(ii) Interest rate reduction refinancing loan (closed on or after December 31, 2025, and be- fore December 31, 2027)</i>	<i>0.25</i>	<i>0.25</i>	<i>0.25</i>
<i>(E)(iii) Interest rate reduction refinancing loan (closed on or after December 31, 2027, and be- fore October 1, 2031)</i>	<i>0.50</i>	<i>0.50</i>	<i>0.50</i>
<i>(E)(iv) Interest rate reduction refinancing loan (closed on or after October 1, 2031, and before December 31, 2035)</i>	<i>0.75</i>	<i>0.75</i>	<i>0.75</i>
<i>(E)(v) Interest rate reduction refinancing loan (closed on or after December 31, 2035)</i>	<i>0.50</i>	<i>0.50</i>	<i>0.50”.</i>

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