

119TH CONGRESS
2^D SESSION

H. R. 7009

To amend title 38, United States Code, to expand eligibility for housing loans guaranteed by the Secretary of Veterans Affairs to members of the reserve components and the National Guard who perform certain duties, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 12, 2026

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

A BILL

To amend title 38, United States Code, to expand eligibility for housing loans guaranteed by the Secretary of Veterans Affairs to members of the reserve components and the National Guard who perform certain duties, 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 “Home Affordability
5 for Guard and Reserve Act”.

1 **SEC. 2. ELIGIBILITY OF CERTAIN MEMBERS OF THE RE-**
2 **SERVE COMPONENTS AND THE NATIONAL**
3 **GUARD FOR GUARANTEED HOUSING LOANS.**

4 (a) EXPANDED DEFINITION OF “ACTIVE DUTY” FOR
5 PURPOSES OF HOUSING LOANS.—Section 3701(b) of title
6 38, United States Code, is amended by adding at the end
7 the following new paragraph:

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

10 “(A) In the case of members of the regular
11 components of the Armed Forces, the meaning
12 given such term in section 101(21)(A).

13 “(B) In the case of members of the reserve
14 components of the Armed Forces—

15 “(i) service on active duty (as defined
16 in section 101(d) of title 10), inactive-duty
17 training (as defined in section 101(d) of
18 title 10), or annual training duty; or

19 “(ii) service on active duty under a
20 call or order to active duty under section
21 688, 12301(a), 12301(d), 12301(g),
22 12301(h), 12302, 12304, 12304a, or
23 12304b of title 10 or section 713 of title
24 14, but not including inactive duty training
25 (as defined in section 101(d) of title 10) or
26 annual training duty.

1 “(C) In the case of a member of the Army
2 National Guard of the United States or Air Na-
3 tional Guard of the United States, in addition
4 to service described in subparagraph (B), full-
5 time service—

6 “(i) in the National Guard of a State
7 for the purpose of organizing, admin-
8 istering, recruiting, instructing, or training
9 the National Guard;

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

13 “(iii) in the National Guard when per-
14 forming active duty (as defined in section
15 101 of title 32).”.

16 (b) **RETROACTIVE APPLICABILITY TO SERVICE PER-**
17 **FORMED.**—The amendments made by this section shall
18 apply with respect to any service performed on or after
19 September 11, 2001.

20 **SEC. 3. EXPANSION OF ELIGIBILITY FOR GUARANTEED**
21 **HOUSING LOANS TO CERTAIN ADDITIONAL**
22 **PERSONNEL UPON PAYMENT OF ADDITIONAL**
23 **LOAN FEE.**

24 (a) **EXPANSION TO INDIVIDUALS WITH AT LEAST 14**
25 **DAYS OF SERVICE.**—Section 3701(b) of title 38, United

1 States Code, is amended by inserting after paragraph (7)
2 the following new paragraph:

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

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

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

12 “(C) following completion of such service,
13 continued to serve until the completion of entry
14 level and skill training (as defined in section
15 3301(3) of this title).”.

16 (b) BASIC ENTITLEMENT.—Section 3702(a)(2) of
17 title 38, United States Code, is amended by adding at the
18 end the following:

19 “(H) Each individual described in section
20 3701(b)(8) of this title.”.

21 (c) ADDITIONAL LOAN FEE FOR SUCH INDIVID-
22 UALS.—Section 3729(b)(4) of title 38, United States
23 Code, is amended by adding at the end the following new
24 subparagraph:

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

7 (d) NOTIFICATION TO PERSONNEL.—The Secretary
8 of Veterans Affairs shall ensure that each member of a
9 reserve component or a member of the Army National
10 Guard of the United States or Air National Guard of the
11 United States who completes entry level and skill training
12 (as defined in section 3301(3) of title 38, United States
13 Code) after the date of the enactment of this Act is noti-
14 fied of their eligibility for housing loan benefits under
15 chapter 37 of such title, including eligibility (subject to
16 the additional loan fee) under section 3701(b)(8) of such
17 title.

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