

119TH CONGRESS
2D SESSION

H. R. 7598

To amend title 38, United States Code, to refund the amount of fees for a housing loans guaranteed by the Secretary of Veterans Affairs for certain veterans with pending disability claims, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 17, 2026

Mr. LEVIN (for himself and Mr. MOYLAN) introduced the following bill; which was referred to the Committee on Veterans' Affairs

A BILL

To amend title 38, United States Code, to refund the amount of fees for a housing loans guaranteed by the Secretary of Veterans Affairs for certain veterans with pending disability claims, 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 “Veterans Assistance
5 for Loan Origination Relief Act” or the “VALOR Act”.

1 **SEC. 2. HOUSING LOAN FEES: CLARIFICATION ON OVER-**
2 **PAYMENTS AND REFUNDS FOR CERTAIN VET-**
3 **ERANS WITH PENDING DISABILITY CLAIMS.**

4 Section 3729 of title 38, United States Code, is
5 amended—

6 (1) in subsection (c), by adding at the end the
7 following new paragraph:

8 “(3) A fee collected from a person in violation of
9 paragraph (1) shall be treated as an overpayment. In the
10 event that the Secretary collects a fee from a person in
11 violation of paragraph (1), the Secretary shall—

12 “(A) refund the amount of the fee to the per-
13 son; or

14 “(B) in the case of a fee so collected that was
15 paid as part of a loan, credit the amount of the fee
16 to the loan.”; and

17 (2) by adding at the end the following new sub-
18 section:

19 “(d) TREATMENT OF VETERANS WITH PENDING
20 DISABILITY CLAIMS.—In the case of a veteran who, as
21 of the date on which the veteran applies for a housing
22 loan guaranteed, insured, or made under this chapter, has
23 submitted a claim for disability compensation under the
24 laws administered by the Secretary or a notice of intent
25 to file such a claim but has not received a decision with
26 respect to the claim, a fee shall be collected from such

1 veteran under subsection (a). If such claim for disability
2 compensation is approved, and the veteran receives dis-
3 ability compensation pursuant to that claim, after the date
4 on which the veteran pays such fee, the Secretary shall
5 reimburse the veteran the amount of the fee.”.

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