

BENEFIT EXPANSIONS:

These benefit expansions in the *Sharri Briley and Eric Edmundson Benefits Expansions Act of 2025* would deliver vital support to the over 520,000 catastrophically injured veterans, dependents, and their survivors, many of whom have not seen their benefits properly expanded in decades. Survivors that would be impacted by these benefit expansions have not seen a non-inflation increase since 1993. Catastrophically injured, service-connected disabled veterans with a traumatic brain injury or other severe disabilities that require regular, round the clock, in-home medical care often have very costly expenses, and this bill would help veteran families with those costs that veterans need to live comfortably. The increases proposed in this revised version of the bill are the same as introduced and would:

- Increase the monthly support payment that veteran survivors receive by an additional 1% annually for the next three years. **Costs \$4.08 billion.**
- Increase the benefits rate for catastrophically service-connected disabled veterans by \$10,000 annually. **Costs \$920 million**
- **Total Cost: \$5.0 billion**

OFFSET PROVISIONS:

There are several routes within the VA home loan space that would pay for the benefit expansions listed above. All of these “pay-for” options have either been passed through the House or previously explored through prior veterans-related bills. The Interest Rate Reduction Refinance Loan (IRRRL) is a VA home loan product that helps veterans reduce their monthly payments by taking the equity they have built through owning a home by allowing the veteran to use that equity to purchase a new loan at a lower interest rate. A bill that increased the IRRRL fees previously passed out of the House with bipartisan support. Additionally, under current law, veterans who take advantage of the VA Home Loan Program pay a small fee that can be rolled into their monthly mortgage payments. The Committee has used the extension of the home loan rates through the budget window for many years and has voted on bills with this offset eleven times during the 118th Congress to offset numerous bipartisan veterans’ bills. Additionally, following feedback on lowering the disability threshold for the home loan funding fee on subsequent uses, the proposed changes would not require disabled veterans to pay any additional fees and would fully finance these benefit increases, providing much-needed support for veterans and their families.

- Increasing the IRRRL fee from 0.5% to 1.50%, this fee would be an average of \$10 more per month for only those who choose to refinance their current VA home loan. **Saves: \$2.0 billion**
- Increasing the initial funding fee by 0.3%, which would be an average of \$3 more per month for non-disabled veterans, and increasing the funding fee for subsequent usage (purchase of a second or additional home) from 3.3% to 4.3% and below, on average \$13 more per month for non-disabled veterans. **Saves: \$2.0 billion**
- Extending home loan rates through the budget window, on average, this would amount to \$8 more per month for non-disabled veterans with 0% down. **Saves: \$1.0 billion**
- **Overall Savings: \$5.0 billion**