Senator Kirsten Gillibrand Remarks for the Senate Veterans Affairs Committee, 8/1/2018 Legislative Hearing on the Blue Water Navy Vietnam Veterans Act of 2017 August 1, 2018

Chairman Isakson and Ranking Member Tester,

Thank you for the opportunity to speak again before this committee in support of the Blue Water Navy Vietnam Veterans Act of 2017—and for your commitment to finally passing this long overdue bill. It is my sincere hope that now that an offset has been identified and passed the House 382 to ZERO, that we may also quickly pass this bill and send it to President Trump as expeditiously as possible.

As you know, during the Vietnam War, thousands of patriotic Americans were exposed to a chemical called Agent Orange, which we now know is highly toxic. Some of our veterans were exposed to Agent Orange on the ground. Some of them were exposed to Agent Orange while patrolling the rivers. And some of them were exposed to Agent Orange while they were stationed on ships off the Vietnamese coast—these are the Blue Water Navy veterans. And now, all these years later, Agent Orange has made many of them sick. They are severely ill. Many of them have already passed away because of Agent Orange.

But, the VA is only helping SOME of the veterans exposed to this dangerous chemical. They're helping the Vietnam veterans who were exposed to Agent Orange on land, or on rivers... but NOT the Blue Water Navy veterans. That doesn't make any sense.

This arbitrary, bureaucratic rule is preventing veterans who served in the Vietnam War from getting the treatment they need now.

In Congress, we have been fighting for nearly a decade to deliver VA healthcare and benefits to the Blue Water Navy veterans exposed to Agent Orange. And with today's markup of H.R. 299, we are finally there. Thanks to the tireless efforts of both the House and Senate Veterans Affairs Committees, we have a bipartisan bill and a pay-for.

I think it is important, in this hearing, that we directly address the pay-for in H.R. 299 that will offset the nearly \$1 billion cost of caring for our Blue Water Navy veterans, their families, and—for some—their survivors. The VA Home Loan program provides a home loan guaranty benefit to help service members, veterans, and eligible surviving spouses become homeowners. Private lenders provide VA home loans, but the VA guarantees a portion of the loan, enabling veterans to receive more favorable terms.

These loans are different from those offered to the non-veteran, civilian population. Instead of paying annual fees or interest on the loan, the veteran only pays a one-time, up-front loan fee at the initiation of their loan.

Currently, the rate of this fee is 0.25% lower if you are active duty than if you are in the National Guard or Reserve. This bill would equalize the rate at 2.40%.

I believe our colleagues in the Senate will agree with the unanimous, bipartisan consensus in the House – that this pay-for is appropriate and measured. The VA Home Loan program will remain a powerful, unparalleled tool to help America's veterans become homeowners, and the rates will remain far better than rates in the private market.

Our Blue Water Navy veterans have waited far too long for the healthcare and benefits owed to them. They've suffered health consequences that left them and their families on the hook for medical expenses that our government should have provided. Many have lost their lives. This is an injustice we can—and must address here in *this* Congress.

I ask that each of you here vote today to move H.R. 299 out of committee without changes or delay – so that our nation can do right by our veterans and their families as quickly as possible.

And now I'd like to yield to my colleague and lead cosponsor of this legislation, Senator Daines.