## Estimated Pay-As-You-Go Effects of H.R. 4772, the Mark O'Brien VA Clothing Allowance Improvement Act

As Posted to the Website of the Clerk of the House on November 25, 2022

https://docs.house.gov/billsthisweek/20221128/BILLS-117hr4772-SUS.pdf

By Fiscal Year, Millions of Dollars												
	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2023- 2027	2023- 2032
Net Increase or Decrease (-) in the Deficit												
Pay-As-You-Go Effect	0	0	0	0	0	0	0	0	-2	0	0	-1

The Statutory Pay-As-You-Go Act of 2010 establishes budget-reporting and enforcement procedures for legislation affecting direct spending or revenues. The net changes in outlays that are subject to those procedures are shown here.

H.R. 4772 would make the following changes to programs affecting benefits administered by the Department of Veterans Affairs (VA).

- Section 2 would make changes to the clothing allowance benefit administered by VA.
- Section 3 would temporarily increase the fees that VA charges borrowers for home loan guarantees in 2031.

On November 29, 2022, CBO transmitted a PAYGO table for H.R. 4772, the Mark O'Brien VA Clothing Allowance Improvement Act, as Posted to the Website of the Clerk of the House on November 25, 2022. That estimate did not include the increased fees charged to borrowers for home loan guarantees; the amount collected from such fees has been included in the revised table above.

Additionally, on November 28, 2022, CBO transmitted a cost estimate for H.R. 4772 as ordered reported by the House Committee on Veterans' Affairs on November 16, 2022. CBO estimated that version would increase the deficit by \$1 million over the 2023-2032 period. The version of the legislation that was ordered reported did not include increased fees charged to borrowers for home loan guarantees.

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