



441 G St. N.W.
Washington, DC 20548

B-337926

December 17, 2025

The Honorable Jerry Moran
Chairman
The Honorable Richard Blumenthal
Ranking Member
Committee on Veterans' Affairs
United States Senate

The Honorable Mike Bost
Chairman
The Honorable Mark Takano
Ranking Member
Committee on Veterans' Affairs
House of Representatives

Subject: *Department of Veterans Affairs: Extending Deadline for Debtor to Request a Waiver*

Pursuant to section 801(a)(2)(A) of title 5, United States Code, this is our report on a major rule promulgated by the Department of Veterans Affairs (VA) entitled "Extending Deadline for Debtor to Request a Waiver" (RIN: 2900-AS18). We received the rule on December 1, 2025. It was published in the *Federal Register* on November 26, 2025. 90 Fed. Reg. 54234. The stated effective date of the rule is January 26, 2026.

According to VA, it is finalizing, with technical changes, an earlier proposed rule to amend the time period that a debtor has to request a waiver from 180 days to one year, as mandated by the Cleland Dole Act. VA stated that allowing an additional six months to request a waiver reduces pressure on veterans by easing the compliance burden.

The Congressional Review Act (CRA) requires a 60-day delay in the effective date of a major rule from the date of publication in the *Federal Register* or receipt of the rule by Congress, whichever is later. 5 U.S.C. § 801(a)(3)(A). The rule was published in the *Federal Register* on November 26, 2025. 90 Fed. Reg. 54234. The *Congressional Record* reflects that the Senate received the rule on December 10, 2025. 171 Cong. Rec. S8729 (Dec. 15, 2025). The *Congressional Record* does not yet reflect the date of receipt by the House of Representatives. The stated effective date of the rule is January 26, 2026. Therefore, the stated effective date is less than 60 days from the date of receipt by Congress.

Enclosed is our assessment of VA's compliance with the procedural steps required by section 801(a)(1)(B)(i) through (iv) of title 5 with respect to the rule. If you have any questions

about this report or wish to contact GAO officials responsible for the evaluation work relating to the subject matter of the rule, please contact me at (202) 512-8156.

A handwritten signature in black ink that reads "Shirley A. Jones". The signature is written in a cursive style with a large, stylized 'S' and 'J'.

Shirley A. Jones
Managing Associate General Counsel

Enclosure

cc: Jennifer Williams
Director, Office of Regulatory Oversight and Management
Department of Veterans Affairs

REPORT UNDER 5 U.S.C. § 801(a)(2)(A) ON A MAJOR RULE
ISSUED BY THE
DEPARTMENT OF VETERANS AFFAIRS
ENTITLED
“EXTENDING DEADLINE FOR DEBTOR TO REQUEST A WAIVER”
(RIN: 2900-AS18)

(i) Cost-benefit analysis

The Department of Veterans Affairs (VA) prepared an analysis of the costs and benefits for this rule in a separate document titled, “Regulatory Impact Analysis for RIN 2900-AS18(F)” (Aug. 8, 2025). VA stated this analysis can be found as a supporting document on the <https://www.regulations.gov> website. 90 Fed. Reg. 54234, 54235 (Nov. 26, 2025).

(ii) Agency actions relevant to the Regulatory Flexibility Act (RFA), 5 U.S.C. §§ 603–605, 607, and 609

The Secretary of VA certified that this rule will not have a significant economic impact on a substantial number of small entities. 90 Fed. Reg. at 54235.

(iii) Agency actions relevant to sections 202–205 of the Unfunded Mandates Reform Act of 1995, 2 U.S.C. §§ 1532–1535

VA determined that this rule will not result in the expenditure by state, local, or tribal governments, in the aggregate, or by the private sector, of \$100 million or more in any one year. 90 Fed. Reg. at 54235.

(iv) Other relevant information or requirements under acts and executive orders

Administrative Procedure Act, 5 U.S.C. §§ 551 *et seq.*

On November 8, 2024, VA published a proposed rule. 89 Fed. Reg. 88686. VA stated that it provided a 60-day comment period that ended on January 7, 2025. 90 Fed. Reg. 54234. According to VA, it received one supportive comment which also contained a request that was outside the rulemaking’s scope. *Id.* VA stated it was not making any changes to the final regulation based on the comment and adopted the proposed rule as final, with technical changes. *Id.*

Paperwork Reduction Act (PRA), 44 U.S.C. §§ 3501–3520

VA stated that this rule contains no provisions constituting a collection of information under the Act. 90 Fed. Reg. at 54235.

Statutory authorization for the rule

VA promulgated this rule pursuant to section 1532 of title 2, United States Code; section 605(b) of title 5, United States Code; and sections 501 and 5302 of title 38, United States Code.

Executive Order No. 12866 (Regulatory Planning and Review)

VA stated that the Office of Information and Regulatory Affairs has determined that this rule is a significant regulatory action under the Order. 90 Fed. Reg. at 54235.

Executive Order No. 13132 (Federalism)

In its submission to us, VA indicated that the Order is not applicable to this rule.