

2025 HOUSE GOVERNMENT AND VETERANS AFFAIRS

HB 1135

2025 HOUSE STANDING COMMITTEE MINUTES

GOVERNMENT VETERANS AFFAIRS COMMITTEE

PIONEER ROOM, STATE CAPITOL

HB 1135

1/16/2025

A BILL for an Act to amend and reenact sections 37-14-04 and 37-14-06 of the North Dakota Century Code, relating to the veterans' aid fund.

11:42 a.m. Chairman Schauer called the meeting to order.

Members present: Chairman Schauer, Representatives Bahl, Brown, Christy, Grindberg, Karls, McLeod, Rohr, Schneider, Steiner, VanWinkle, Vetter, Wolff

Members absent: Vice Chairman Satrom

Discussion Topics:

- Reasonable and necessary increase

11:43 a.m. Representative Pyle, District 22, testified in favor of, and submitted testimony, #29086.

11:47 a.m. Lonnie Wangen, North Dakota Department of Veterans Affairs, testified in favor of, and submitted testimony, #29365.

11:56 a.m. Chairman Schauer closed the hearing.

11:56 a.m. Representative Vetter moved Do Pass.

11:57 a.m. Representative Christy seconded the motion.

Representatives	Vote
Representative Austen Schauer	Y
Representative Bernie Satrom	AB
Representative Landon Bahl	Y
Representative Collette Brown	Y
Representative Josh Christy	Y
Representative Karen Grindberg	Y

Representative Karen Karls	Y
Representative Carrie McLeod	Y
Representative Karen Rohr	Y
Representative Mary Schneider	Y
Representative Vicky Steiner	Y
Representative Lori VanWinkle	Y
Representative Steve Vetter	Y
Representative Christina Wolff	Y

Motion passed: 13-0-1.

Representative Christy will carry the bill.

11:58 a.m. Chairman Schauer adjourned the meeting.

Jackson Toman, Committee Clerk

REPORT OF STANDING COMMITTEE
HB 1135 ([25.0403.01000](#))

Government and Veterans Affairs Committee (Rep. Schauer, Chairman) recommends **DO PASS** (13 YEAS, 0 NAYS, 1 ABSENT AND NOT VOTING). HB 1135 was placed on the Eleventh order on the calendar.



North Dakota House of Representatives

STATE CAPITOL
600 EAST BOULEVARD
BISMARCK, ND 58505-0360



Representative Brandy Pyle

District 22
P.O. Box 337
Casselton, ND 58012-0337
bpyle@ndlegis.gov

COMMITTEES:

Appropriations

HB 1135
1.16.2025
House GVA

Good morning, Chair Schauer and members of GVA.

I stand before you today to introduce HB 1135 for your consideration. This bill proposes an important update to the authority of the veteran's loan fund, increasing the maximum loan amount to \$8,000.

For context, this fund serves as a revolving loan program, providing financial assistance to veterans, surviving spouses who have not remarried. The key feature of this revolving fund is that once the loan is repaid, it can be loaned out again, helping to provide continuous support to those who have served our country.

Included in the testimony I've provided is some background on the history of the fund, as well as the maximum loan amount we've seen over the years. It's important to note that the current authorization has remained unchanged for 24 years. Over that time, inflation and rising costs have reduced the purchasing power of these loans.

Given this long period without adjustment, I believe it is both reasonable and necessary to make a small increase in this loan authorization. This modest adjustment will help ensure that the fund continues to provide meaningful assistance to our veterans and their families.

History of loan amount increases.

- **1943 Established Veterans Aid Commission and \$75,000 Fund. \$300 Loan. (HB 94)**
- **1947 Amend loan to \$500**
- **1981 increased from \$500 to \$2,000. (34 years)**
- **2001 increased from \$2,000 to \$5,000. (24 years)**

I believe the Veterans Commissioner is here to answer any questions regarding further details of the revolving loan fund itself.

This isn't a cost to taxpayers, but a loan fund to help our North Dakotans who have served our country, now in their time of need.

Thank you for your time and consideration. I look forward to working with you all to support this important measure.

Brandy L. Pyle

HB 1135

North Dakota Department of Veterans Affairs
Lonnie Wangen-Commissioner

1/16/2025

**Government and Veterans Affairs-Committee
69th Legislative Session
Representative Schauer-Chair**

Chairman Schauer and House GVA Committee,

Please accept this testimony in support of HB 1135.

Intent of this bill:

Amend NDCC 37-14 "Veterans Aid Loan" to increase the maximum loan amount.

Background:

ND Veterans Aid Loan has existed since 1943 to provide urgent financial aid to returning service members and their surviving spouses.

- Amount: up to \$5,000 loan
- Term: monthly payments for up to 48 months
- Rate: up to 10% (currently at 8%). ½ interest refunded if paid timely.
- Limitations: Cannot be used to consolidate debt or move out of state.

Need for bill:

- The national average amount of an unsecured loan in 2024 is \$8,018. Source: Transunion: Q4 2022 Quarterly Credit Industry Insights Report (CIIR). [Personal Loan Statistics: Average Rates And Debt In 2023 – Forbes Advisor](#)
- Inflation rates have increased dramatically in recent years.
- Requests for higher loan amount from veterans has increased.
- Loan amount not enough to cover needs of applicants resulting in fewer loan applications.
- History of loan amount increases.
 - 1943 Established Veterans Aid Commission and \$75,000 Fund. \$300 Loan. **HB 94**
 - 1947 Amend loan to \$500 **HB 97**
 - 1981 increased from \$500 to \$2,000. (34 years) **SB 2271**
 - 2001 increased from \$2,000 to \$5,000. (20 years) **SB 2260**

Outcome of bill:

Allowable maximum loan amount will be \$8,000.

Fiscal note:

Submitted: \$0

Over \$400,000 in revolving fund available for loans.

Thank you for your consideration.

Lonnie Wangen Commissioner-NDDVA

PROPOSED CHANGES TO NDCC**37-14-04. Veterans' aid fund - Purpose.**

The purpose of the veterans' aid fund is to make loans to any veteran and to a surviving spouse of a veteran. A qualified applicant may be permitted to receive more than one loan providing the total amount of all loans does not exceed five eight thousand dollars.

37-14-06. Department may provide aid.

If the department of veterans' affairs is satisfied that an applicant is a veteran or the surviving spouse of a veteran and has not remarried, and that the applicant is a citizen and resident of this state, and that the applicant meets the criteria set forth in rules adopted pursuant to section 37-14-10 regarding qualifications to obtain a loan, the department may loan to the applicant a sum from the veterans' aid fund not to exceed five eight thousand dollars. Additional loans may be made to an applicant if the applicant still meets the loan criteria and if the total of all loans does not exceed five eight thousand dollars. If an applicant is provided more than one loan, the amounts will be consolidated into one payment.

2025 SENATE AGRICULTURE AND VETERANS AFFAIRS

HB 1135

2025 SENATE STANDING COMMITTEE MINUTES

Agriculture and Veterans Affairs Committee

Fort Union Room, State Capitol

HB 1135
2/21/2025

A bill relating to the veterans' aid fund.
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8:30 a.m. Chairman Luick called the meeting to order.

Members present: Chairman Luick, Vice-Chair Myrdal, Senator Marcellais, Senator Weston, Senator Weber, Senator Lemm

Discussion Topics:

- Maximum revolving loan fund
- Continuous support
- History of the fund and increased inflation rates
- Interest rates
- Use of loan and debt consolidation
- Delinquent loans

8:30 a.m. Representative Brandy Pyle, District 22, testified in favor and submitted testimony #37845.

8:33 a.m. Lonnie Wangen, Commissioner of the ND Department of Veterans Affairs, testified in favor.

8:37 a.m. Chairman Luick closed the hearing.

8:37 a.m. Senator Myrdal moved a Do Pass.

8:37 a.m. Senator Weston seconded the motion.

Senators	Vote
Senator Larry Luick	Y
Senator Janne Myrdal	Y
Senator Randy D. Lemm	Y
Senator Richard Marcellais	Y
Senator Mark F. Weber	Y
Senator Kent Weston	Y

Motion passed 6-0-0.

Senator Weston will carry the bill.

8:39 a.m. Chairman Luick closed the hearing.

Audrey Oswald, Committee Clerk

REPORT OF STANDING COMMITTEE
HB 1135 ([25.0403.01000](#))

Agriculture and Veterans Affairs Committee (Sen. Luick, Chairman) recommends **DO PASS** (6 YEAS, 0 NAYS, 0 ABSENT OR EXCUSED AND NOT VOTING). HB 1135 was placed on the Fourteenth order on the calendar. This bill does not affect workforce development.



North Dakota House of Representatives

STATE CAPITOL
600 EAST BOULEVARD
BISMARCK, ND 58505-0360



Representative Brandy Pyle

District 22
P.O. Box 337
Casselton, ND 58012-0337
bpyle@ndlegis.gov

COMMITTEES:

Appropriations

HB 1135

2.21.25

Senate Ag and Veteran Affairs

Good morning, Chair Luick and members of Ag and Veteran Affairs,

I stand before you today to introduce HB 1135 for your consideration. This bill proposes an important update to the authority of the veteran's loan fund, increasing the maximum loan amount to \$8,000.

For context, this fund serves as a revolving loan program, providing financial assistance to veterans, surviving spouses who have not remarried. The key feature of this revolving fund is that once the loan is repaid, it can be loaned out again, helping to provide continuous support to those who have served our country.

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Brandy L. Pyle