

S 2496

VALID Act of 2023

Congress: 118 (2023–2025, Ended)

Chamber: Senate

Policy Area: Housing and Community Development

Introduced: Jul 25, 2023

Current Status: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Latest Action: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Jul 25, 2023)

Official Text: <https://www.congress.gov/bill/118th-congress/senate-bill/2496>

Sponsor

Name: Sen. Cardin, Benjamin L. [D-MD]

Party: Democratic • **State:** MD • **Chamber:** Senate

Cosponsors (17 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Boozman, John [R-AR]	R · AR		Jul 25, 2023
Sen. Coons, Christopher A. [D-DE]	D · DE		Sep 12, 2023
Sen. Collins, Susan M. [R-ME]	R · ME		Sep 18, 2023
Sen. Wyden, Ron [D-OR]	D · OR		Sep 27, 2023
Sen. Cassidy, Bill [R-LA]	R · LA		Oct 3, 2023
Sen. Sullivan, Dan [R-AK]	R · AK		Oct 19, 2023
Sen. Scott, Rick [R-FL]	R · FL		Oct 26, 2023
Sen. Hirono, Mazie K. [D-HI]	D · HI		Dec 6, 2023
Sen. Cruz, Ted [R-TX]	R · TX		Dec 12, 2023
Sen. Peters, Gary C. [D-MI]	D · MI		Jan 10, 2024
Sen. Braun, Mike [R-IN]	R · IN		Apr 8, 2024
Sen. Kaine, Tim [D-VA]	D · VA		May 23, 2024
Sen. Whitehouse, Sheldon [D-RI]	D · RI		Jun 3, 2024
Sen. Rosen, Jacky [D-NV]	D · NV		Jul 8, 2024
Sen. Merkley, Jeff [D-OR]	D · OR		Jul 9, 2024
Sen. Sinema, Kyrsten [I-AZ]	I · AZ		Sep 25, 2024
Sen. Van Hollen, Chris [D-MD]	D · MD		Nov 12, 2024

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Jul 25, 2023

Subjects & Policy Tags

Policy Area:

Housing and Community Development

Related Bills

Bill	Relationship	Last Action
118 HR 4335	Identical bill	Jun 23, 2023: Referred to the House Committee on Financial Services.

Summary (as of Jul 25, 2023)

VA Loan Informed Disclosure Act of 2023 or the VALID Act of 2023

The bill requires a Federal Housing Administration mortgage notice to contain comparative rate and fee information about loans available under the Department of Veterans Affairs home loan program.

Actions Timeline

- Jul 25, 2023:** Introduced in Senate
- Jul 25, 2023:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

LegiList

CONGRESS, MADE CLEAR.

Search Every Federal Bill, Law, and Vote

LegiList is the fastest way to research Congress. Track any bill from introduction to enactment, see how every legislator voted, follow committee activity, and read the full text of every bill — all in one place, always up to date.

legilist.com

Free Course: Learn How Congress Actually Works

LegiList Learn is a free, self-paced course that walks through the entire legislative process — from drafting a bill to a presidential signature. Seven modules, plain language, no politics. Earn a certificate when you finish.

legilist.com/learn

Developer API: Build Apps on Legislative Data

The LegiList API gives developers direct access to bills, votes, legislators, committees, and more. Start free with 1,000 requests per day — no credit card required. Upgrade to Pro when you need to scale.

legilist.com/api

Public data belongs to the public. — legilist.com