

VAREP 2026 POLICY POSITIONS | 3 POINT PLAN

A PLAN FOR MILITARY & VETERAN FINANCIAL READINESS & HOUSING STABILITY

BILL / POINT	SUMMARY
<p>Point I: H.R. 8056 S. TBD Military Financial Literacy Act (MFLA)</p> <p>Congressional Ask: Support & Co-Sponsor</p> <p>NDA FY2027 Alignment: Strengthens DoD's financial readiness framework by embedding structured counseling across the servicemember lifecycle.</p>	<p>The Problem: While DoD provides financial education resources, the 2025 GAO report found counseling is often delivered upon request, training completion is difficult to track, and consistent outcome measures are lacking.</p> <p>What the Bill Does: Establishes structured one-on-one financial counseling at key career milestones and during the Transition Assistance Program (TAP), delivered by HUD-certified counselors with military-specific training through HUD-approved agencies and coordinated by a qualified Veteran Service Organization intermediary.</p> <p>Impact: Strengthens military families, improves mission readiness, reduces security clearance risks tied to financial distress, and promotes long-term financial stability for servicemembers.</p>
<p>Point II – Proposed Veteran Home Loan Support and Stability Act</p> <p>Congressional Ask: Sponsor, Introduce, & Co-Sponsor</p> <p>Time Sensitive: As the VA Partial Claim Program is implemented, borrowers will face more complex processes and greater exposure to foreclosure-rescue and loan-modification scams.</p>	<p>The Problem: The VA Home Loan program lacks a structured system of borrower education, case management, or accredited third-party representation, leaving many veteran borrowers to navigate the benefit without neutral guidance.</p> <p>What the Bill Does: Establishes a VA Loan Custodian framework allowing veteran borrowers to designate qualified organizations to provide benefit navigation, case management, and neutral representation across key VA loan processes, including COE verification, appraisal issues, broker compensation rules, and foreclosure prevention.</p> <p>Impact: Expands access to the VA Home Loan benefit, strengthens oversight, improves loan performance, and enables earlier risk identification to reduce losses and redefaults.</p>
<p>Point III – Proposed Military & Veteran Housing Counseling Access Act</p> <p>Congressional Ask: Sponsor, Introduce, & Co-Sponsor</p> <p>Time Sensitive: As the VA Partial Claim Program rolls out, trusted housing counseling is increasingly important to help veterans navigate loss-mitigation options & avoid scams.</p>	<p>The Problem: HUD's Housing Counseling statute does not explicitly recognize military-connected households, limiting specialized counseling for servicemembers, veterans, transitioning servicemembers, and surviving spouses.</p> <p>What the Bill Does: Expands HUD Section 106 Housing Counseling to include the military-connected community, establishes a specialized military-focused training track for HUD-certified housing counselors, and supports counseling services tailored to servicemembers, veterans, and their families.</p> <p>Impact: Expands access to trusted financial and housing counseling, helping military families navigate the VA Home Loan, prevent foreclosure, and maintain long-term housing stability.</p>

OUR ASK

Sponsor, Introduce, & Co-Sponsor

Contact our VAREP National Legislative Committee:
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MILITARY COMMUNITY FINANCIAL & HOUSING CHALLENGES

The table below summarizes survey data from government agencies and organizations on the financial and housing challenges faced by military personnel and veterans.

ACTIVE DUTY	TRANSITIONING TO CIVILIAN LIFE	VETERANS
65% Reported gaps in financial knowledge	50% transitioning veterans & Spoused Identified Financial Issues	80% Reported financial stress in the past 12 months
36% Reported reliance on high-interest loans	33% Reported employment was their biggest hurdle	51% Faced barriers to saving money, struggling to managing debt
30% Reported frequent moves have negative impact on their ability to maintain consistent budgeting, savings, and housing	Transitioning servicemembers with poor money management skills are up to 4 times more likely to become homeless within one year of separation	70% Reported spending more than 30% of their income on housing, exceeding standard affordability threshold
400,000+ Complaints from servicemembers & veterans to CFPB for SCRA & fair housing. This is a 27% increase from the past year	30-40% recently discharged veterans have delinquencies on auto loans, credit cards, and other debts within the first year	14.96% Increase in Fair Housing Complaints by veterans and their families over the past two years
84% military personnel do not achieve high scores on financial literacy assessments	Veterans are 2.5 times more likely to file for bankruptcy within their first year of separation compared to civilian counterparts	33% of veterans were unaware of or unsure how to access the VA loan benefit, and many reported experiencing discrimination when using it to purchase homes
80% reported that they are paying more than they can afford for housing	19% Post-9/11 veterans reported lack of consistent housing	32,282 Homeless veterans in 2024, a 55.6% reduction from 154,000 in 2007

VSO SUPPORT SERVICES COMPARISON CHART

VA BENEFITS	HEALTHCARE	COMPENSATION	PENSION	EDUCATION	HOME LOAN	FINANCIAL COUNSELING	LIFE INSURANCE	BURIAL	SURVIVORS	EMPLOYMENT	WELLNESS
 VAREP VETERANS ASSOCIATION OF THE UNITED STATES OF AMERICA					✓	✓					✓
 AMERICAN LEGION	✓	✓	✓	✓					✓		
 U.S. Department of Veterans Affairs Veterans Health Administration	✓	✓					✓		✓	✓	
 VFW VETERANS OF FOREIGN WARS	✓	✓		✓					✓	✓	✓
 PRIMAVERA FOUNDATION HELPING ACTION ON STREETS	✓	✓							✓	✓	✓
 AMERICAN LEGION	✓	✓		✓						✓	✓
 AMERICAN LEGION	✓	✓							✓	✓	
 IWA	✓	✓		✓						✓	✓
 AMERICAN LEGION	✓	✓	✓					✓	✓		
 NASOVA			✓					✓	✓		