

Congress of the United States
House of Representatives
Washington, DC 20515

June 12, 2019

The Honorable Robert Wilkie
Secretary
United States Department of Veterans Affairs
810 Vermont Ave., NW
Washington, D.C. 20420

Secretary Wilkie,

Thank you for your leadership overseeing the U.S. Department of Veterans Affairs (VA). I appreciate the opportunity to work together to support our nation's veterans.

One of the commitments we make our veterans is that in exchange for their service, they can count on federal support to help transition back to civilian life. Since 1944, the VA's Loan Guaranty Program has helped over 22 million veterans obtain a home and transition back to civilian life. While Congress intended for this program to provide veterans with financing tools to purchase a home, the reality is the program may be hurting the very veterans it was designed to help.

More than two years after the House Veterans Affairs Committee (HVAC) hosted a hearing on the regulations and modernization of VA home loans and appraisals, the issues highlighted by witnesses and members of Congress are still impacting veterans across the country. When home sellers have the option of doing business with a buyer using a VA loan or those using a conventional loan, they too often choose the conventional loan. This is because of the red tape associated with VA loans, appraisal delays, and fees shouldered by sellers instead of buyers. The outcome is the chronic rejection of veterans housing offers and ends up being tantamount to discrimination. One of my own constituents has reported having repeated issues with homebuying using a VA loan. The damaging impact to the veteran community is clear and the VA should act quickly to remedy this situation.

We must ensure our veterans have access to affordable home loans that allow them to compete in the market. That is why I welcome the opportunity to work with you on this issue and respectfully request answers to the following questions:

- How has the VA worked to improve the appraisal processes since the House hearing on this issue?
- What has the VA done to address the overall trend of appraiser shortages when hiring its own appraisers?
- What data has the VA gathered regarding the competitiveness of VA versus non-VA loans in the housing market?

Thank you again, Secretary Wilkie, for your attention to this matter. I hope that we can continue to collaborate to ensure our veterans find a home for themselves and their families.

Sincerely,

A handwritten signature in blue ink, reading "Josh Harder", is positioned above a horizontal line.

Josh Harder

United States Representative (CA-10)