

# Congress of the United States

Washington, DC 20515

May 26, 2026

The Honorable Douglas Collins  
Secretary  
U.S. Department of Veterans Affairs  
810 Vermont Avenue, NW  
Washington, DC 20420

Dear Secretary Collins,

We write to urge the Department of Veterans Affairs (VA) to immediately implement a targeted foreclosure moratorium for borrowers with mortgages guaranteed under the VA Loan Guaranty Program. This pause is essential to protect thousands of veterans who are currently at risk of losing their homes while the Department finalizes and implements the new Partial Claim Program (PCP) authorized by the VA Home Loan Program Reform Act of 2025.

According to recent reporting by NPR and other major outlets, more than 10,000 veterans have already lost their homes since the Administration abruptly terminated the Veterans Affairs Servicing Purchase (VASP) program in May 2025. With nearly 90,000 additional veterans currently delinquent or already in the foreclosure pipeline, veterans and their families nationwide are facing a housing crisis that is both tragic and preventable.<sup>1</sup>

With the Administration's decision to terminate VASP, tens of thousands of veterans lost the only option guaranteed to prevent foreclosure. While other mortgage relief options for veterans do exist, the rising number of veterans facing foreclosure clearly shows they are insufficient to meet this moment. Consequently, as Secretary only you have the power to take decisive action to prevent more veterans from losing their homes.

While the VA Home Loan Program Reform Act was signed into law in July 2025 to provide a vital safety net, the program remains non-operational as of May 22, 2026. As noted in the NPR report, "Veterans Mortgages: Foreclosure VA Rescue," the gap between the expiration of previous relief programs and the rollout of this new authority has left veterans with no viable path to avoid foreclosure other than resetting to current, significantly higher market interest rates.

Veterans and their families should not be losing their homes simply because the administrative infrastructure for a legally authorized relief program is not yet finalized. If a veteran has a reasonable opportunity to have their home saved through the PCP under development, it would be cruel to foreclose on that veteran today. A targeted moratorium would instead allow the veteran time for the Program to be offered by their lender. A foreclosure moratorium would also

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<sup>1</sup> Arnold, Chris, et al. "Trump's VA killed a home loan program. Vets are now losing their homes because of it." *NPR*, 2 April 2026, <https://www.npr.org/2026/04/02/nx-s1-5750814/veterans-mortgages-foreclosure-va-rescue>.

give VA time to align VA borrowers with those under FHA and USDA programs that already exist for those behind on payments and time for mortgage servicers to deploy the PCP.

Accordingly, we request that VA implement a targeted foreclosure moratorium until the VA Partial Claim Program is fully operational, accessible to mortgage servicers nationwide, and mortgage servicers are able to deploy the new program. Given the current potential for time-sensitive and irreversible impact on veterans, we also request a written response by **June 2, 2026**, to the following:

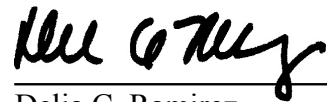
1. Will the Department implement a foreclosure moratorium for VA-guaranteed loans? If so, please describe the scope of that moratorium (including eligibility criteria, loan status requirements, and duration) and provide an implementation timeline.
2. If the Department will not implement a moratorium, please explain its rationale for that decision, identify what legal, statutory, or other constraints it believes prevent VA from doing so, and state whether VA has conducted a formal legal analysis of its authority to implement a moratorium (and if so, provide that analysis).

Our veterans served this country with the promise of a stable future and federal government dedicated to fulfilling that promise. Thank you for your immediate attention to this critical matter. We look forward to your response.


Sincerely,



Chris Pappas  
Member of Congress



Delia C. Ramirez  
Member of Congress



Danny K. Davis  
Member of Congress



Terri A. Sewell  
Member of Congress



Mike Thompson  
Member of Congress



Adelita S. Grijalva  
Member of Congress



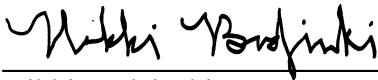
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André Carson  
Member of Congress



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George Whitesides  
Member of Congress



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Nikki Budzinski  
Member of Congress



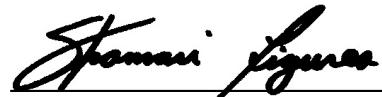
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Rick Larsen  
Member of Congress



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Herbert C. Conaway, Jr.  
Member of Congress




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Shomari Figures  
Member of Congress



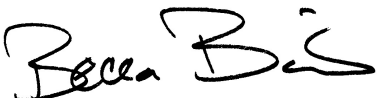
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Timothy M. Kennedy  
Member of Congress



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Morgan McGarvey  
Member of Congress



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Becca Balint  
Member of Congress



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Maxine Dexter, M.D.  
Member of Congress



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Rashida Tlaib  
Member of Congress



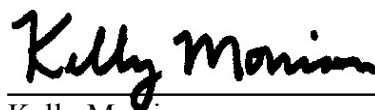
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Kathy Castor  
Member of Congress



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Jesús G. "Chuy" García  
Member of Congress



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Kelly Morrison  
Member of Congress



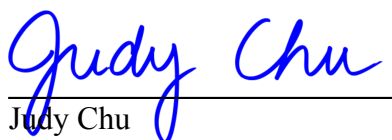
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Sylvia R. Garcia  
Member of Congress



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Veronica Escobar  
Member of Congress



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Judy Chu  
Member of Congress



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Andrea Salinas  
Member of Congress



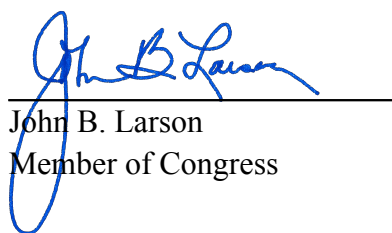
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J. Luis Correa  
Member of Congress



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Maggie Goodlander  
Member of Congress



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John B. Larson  
Member of Congress



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Mark DeSaulnier  
Member of Congress