

# VAREP 2025 POLICY POSITIONS | 3 POINT PLAN

## Point I

### **Veteran & Servicemember Financial Literacy & Housing Act of 2025**

This bill enhances financial literacy, fair housing protections, and interagency coordination to ensure veterans and servicemembers receive HUD-certified support for homeownership and financial stability. It mandates HUD-Certified Annual Financial & Housing Checkups, expands fair housing protections, establishes VA loan case management services, provides foreclosure prevention assistance, and requires military culture training for HUD-certified housing counselors to improve veteran-focused financial guidance.

## Point II

### **VA Loan Informed Disclosure Act of 2025 (VALID Act)**

Mandates a Federal Housing Administration (FHA) mortgage notice to enhance transparency by offering a "side-by-side" comparison of conventional, FHA, and VA loans, enabling veterans and servicemembers to make informed decisions on the best loan product for their needs.

## Point III

### **VAREP Congressional Charter VSO Act of 2025**

This bill grants a Congressional Charter to the Veterans Association of Real Estate Professionals (VAREP). We are the only HUD-certified Veteran Service Organization supporting military community housing and financial needs.

## CALL TO ACTION

A collaborative effort must be made to ensure financial stability, housing security, and fair housing protections for veterans and servicemembers, honoring their service and securing their future.

**Contact our VAREP National Legislative Committee:**

Lynn Jabs, VAREP National Legislative Committee Chair | [ljabs@varep.net](mailto:ljabs@varep.net)



# 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
					✓	✓					✓
	✓	✓	✓	✓					✓		
	✓	✓					✓		✓	✓	
	✓	✓		✓					✓	✓	✓
	✓	✓							✓	✓	✓
	✓	✓		✓						✓	✓
	✓	✓							✓	✓	
	✓	✓		✓						✓	✓
	✓	✓	✓					✓	✓		
			✓					✓	✓		