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October 6, 2017

The Honorable Jodey Arrington  
Subcommittee Chair  
House Veterans Affairs Subcommittee on Economic Opportunity  
1029 Longworth Office Building  
Washington, DC 20515

Dear Chairman Arrington:

The more than 1.2 million members of the National Association of REALTORS® urge your support of H.R. 815, sponsored by Reps. Zeldin (R-NY) and Kuster (D-NH). Our nation's veterans deserve to receive fully, all the benefits we promised them when they joined the military, and this legislation will help ensure they do.

According to a recent study by the National Association of REALTORS®, only 54% of veteran homebuyers use their VA benefit to purchase a home.<sup>1</sup> This is distressing because the VA home loan guarantee offers robust underwriting that helps ensure a veteran is able to repay the mortgage. In the event of an unexpected financial difficulty, VA offers a variety of supplemental loan servicing programs to help military families avoid foreclosure.

H.R. 815 will allow veterans living in all areas of the country the ability to access VA financing to buy the home they desire. Veterans in high costs areas should not be penalized due to where they have been stationed or where they chose to live.

The VA loan guarantee program provides a generous benefit to our men and women in uniform and is an entitlement promised to them in return for their service. We should not restrict their access to this benefit. REALTORS® urge your support of H.R. 815.

Sincerely,

A handwritten signature in black ink that reads 'William E. Brown'.

William E. Brown  
2017 President, National Association of REALTORS®

cc: House Veterans Affairs Subcommittee on Economic Opportunity



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<sup>1</sup> 2016 National Association of REALTORS® Veterans and Active Military Home Buyers and Sellers Profile.