

September 2, 2025

The Honorable Doug Collins
Secretary
US Department of Veterans Affairs
810 Vermont Avenue, NW
Washington, D.C. 20420

Dear Secretary Collins:

On behalf of the National Association of REALTORS® (NAR), I am writing to express our appreciation for the Department of Veterans Affairs' decision to temporarily allow veterans to directly compensate their real estate representatives when using VA home loans. We respectfully urge VA to make this important change permanent following the passage of the VA Home Loan Program Reform Act.

Veterans using VA loans deserve the same opportunities as all other homebuyers to be represented by a real estate professional of their choosing. The VA home loan program has empowered millions of veterans to achieve the American Dream of homeownership, with approximately 490,000 purchases and refinances facilitated in 2024 alone. In today's dynamic housing market, veterans need flexibility in how they structure their transactions, including the ability to directly compensate their chosen representatives.

Our data shows that VA loan usage has fluctuated significantly in recent years across demographic groups and generations. Ensuring veterans can work with real estate professionals under various compensation arrangements would help maintain consistent access to this valuable benefit regardless of market conditions.

Professional representation is crucial during the home buying process, especially for veterans navigating the specific requirements of VA loans. Real estate professionals guide veterans through property selection, negotiation, inspections, and the closing process, helping them make informed decisions while ensuring properties meet VA standards. This expertise is particularly valuable in today's challenging housing market.

Making this temporary policy change permanent would not only comply with the provisions outlined in the VA Home Loan Program Reform Act, but also:

- Ensure veterans have the same flexibility as other buyers in competitive markets
- Provide consistent guidance and prevent confusion for veterans, lenders, and real estate professionals
- Support VA's mission to help veterans build financial security through homeownership

NAR and our members remain committed to supporting veteran homeownership and welcome the opportunity to work with VA to implement this permanent change following the passage of the VA Home Loan Program Reform Act. We stand ready to help educate our members and veteran homebuyers about any policy updates to ensure smooth implementation. If you have any questions or comments, please feel free to reach out to Caitlin Vannoy at cvannoy@nar.realtor or Elayne Weiss at eweiss@nar.realtor.


Thank you for your consideration of this important issue. We appreciate your continued dedication to improving the VA Home Loan Guaranty program for the benefit of those who have served our Nation.

Sincerely,

Kevin M. Sears

Kevin Sears
President, National Association of REALTORS®

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