



June 10, 2025

The Honorable Chris Van Hollen
United States Senate
730 Hart Senate Office Building
Washington, DC 20510

The Honorable John Boozman
United States Senate
555 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Brittany Pettersen
U.S. House of Representatives
348 Cannon House Office Building
Washington, DC 20515

The Honorable Harriet Hageman
U.S. House of Representatives
1227 Longworth House Office Building
Washington, DC 20515

The Honorable Young Kim
U.S. House of Representatives
2439 Rayburn House Office Building
Washington, DC 20515

The Honorable Nikema Williams
U.S. House of Representatives
1406 Longworth House Office Building
Washington, DC 20515

Dear Senators Van Hollen and Boozman, and Representatives Pettersen, Hageman, Kim and Williams:

On behalf of the National Association of REALTORS®, I write in strong support of the VA Loan Informed Disclosure (VALID) Act of 2025 (S.1932/H.R. 3694). We commend your leadership in strengthening the VA Home Loan Guaranty Program and ensuring it remains an accessible financing option for our nation's veterans.

Through partnerships with private lenders, the VA Home Loan Guaranty program guarantees the first 25% of each loan with no down payment required and flexible underwriting standards that recognize veterans' unique circumstances. This program has achieved remarkable success, helping drive veteran homeownership rates above 75%—significantly higher than the national average.¹ For veterans, the program provides an invaluable pathway to homeownership, reflecting our nation's commitment to those who have sacrificed in service to our country.

Despite this success, too many veterans remain unaware of this valuable benefit they've earned through their service. Enhanced transparency and outreach are essential to maximizing the program's impact. The VALID Act addresses this by requiring disclosure of VA loan options to veteran homebuyers who are seeking alternative federal financing. This straightforward measure ensures that those who served our country won't inadvertently overlook benefits designed specifically for them.

¹ [The Impacts of US Military Service on Homeownership and Income.](#)

We appreciate your bipartisan efforts on this important legislation and look forward to collaborating with you to advance its passage. Thank you for championing policies that honor our veterans and strengthen their opportunities for homeownership.

Sincerely,



President, National Association of REALTORS®