



# VAREP Policy Conference Confronts VA Loan Crisis & Financial Readiness Gaps for Military & Transitioning Servicemembers

*With 150,000+ VA loan defaults, rising financial instability, and weak transition support, VAREP calls for urgent federal reform.*

WASHINGTON D.C., DC, UNITED STATES, June 14, 2025 /EINPresswire.com/ -- The Veterans Association of Real Estate Professionals (VAREP) convenes its 13th Annual Policy Conference, June 15–17, 2025, in Washington, D.C., uniting industry leaders and policymakers to address the financial and housing challenges facing military and veteran families. Focus areas include financial literacy, VA loan access, foreclosure prevention, and post-service transition.

“Lack of financial education is compromising readiness and costing nearly 30% of servicemembers their security clearances,” said Son Nguyen, Founder & President of VAREP. “TAP provides minimal financial and housing preparation, leaving many transitioning servicemembers unprepared for reintegration.”

## Key Data Points

- 84% of servicemembers score low on financial literacy assessments
- 50% of transitioning servicemembers and spouses report financial strain
- 80% of veterans report recent financial stress
- 150,000+ VA loans are in default
- Only 15% of eligible borrowers use the VA home loan benefit
- The VA loan remains the only core benefit without VSO-charter representation

## VAREP's Policy Agenda

VALID Act (H.R. 3694; S. 1932)

Mandates a clear loan comparison to help VA-loan eligible borrowers make informed choices between VA, FHA, and conventional products.

## VAREP Congressional Charter Act (H.R. 3981)

This bill grants VAREP a Congressional Charter as the only HUD-approved nonprofit solely focused on veteran housing and financial services. VAREP delivers end-to-end support—from pre-purchase counseling and VA loan navigation to foreclosure prevention, homelessness assistance, and credit restoration. VAREP fills a critical gap in case management, financial education, and transitional support.

“No one should serve their country only to struggle silently with housing instability and financial stress,” said Nguyen. “This charter isn’t about prestige—it’s about ensuring our veterans have a champion for the benefits they’ve earned.”

#### Military Financial Counseling

Integrate financial education with personalized counseling that begins at enlistment, is reinforced during transition through TAP, and continues post-service through VA. Key components include mandatory Financial Fitness Checkups, a Transitional Financial & Housing Review at separation, and a seamless handoff to the VA for ongoing housing and credit support. Military financial literacy is very germane and aligns with NDAA FY2025 priorities.

#### Veterans Housing Counseling Program

Calls for a VA-endorsed program delivered through a HUD-approved VSO to offer homeownership education, loss mitigation, re-default prevention, and protections for veterans post-NAR settlement. The program would also embed housing and credit counseling into the separation process to support long-term stability.

Nguyen said, “as Congress, DoD, and the VA considers reforms to protect and empower those who served, VAREP stands ready to lead.”

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#### About VAREP

Founded in 2011, the USA Homeownership Foundation, Inc. DBA VAREP is a 501(c)(3) nonprofit dedicated to increasing sustainable homeownership, financial literacy, and economic opportunity for military and veteran communities. Through direct services, national advocacy, and housing industry engagement, VAREP builds stronger communities—one veteran household at a time.

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