

HR 1803

Fair Access to Co-ops for Veterans Act of 2025

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Armed Forces and National Security

Introduced: Mar 3, 2025

Current Status: Forwarded by Subcommittee to Full Committee by Voice Vote.

Latest Action: Forwarded by Subcommittee to Full Committee by Voice Vote. (Feb 24, 2026)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/1803>

Sponsor

Name: Rep. Meng, Grace [D-NY-6]

Party: Democratic • **State:** NY • **Chamber:** House

Cosponsors (4 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Malliotakis, Nicole [R-NY-11]	R · NY		Mar 3, 2025
Rep. Fitzpatrick, Brian K. [R-PA-1]	R · PA		May 7, 2025
Rep. Cohen, Steve [D-TN-9]	D · TN		Oct 10, 2025
Rep. Kennedy, Timothy M. [D-NY-26]	D · NY		Feb 24, 2026

Committee Activity

Committee	Chamber	Activity	Date
Veterans' Affairs Committee	House	Hearings By (subcommittee)	Mar 11, 2025
Veterans' Affairs Committee	House	Reported by	Feb 24, 2026
Veterans' Affairs Committee	House	Reported by	Feb 24, 2026
Veterans' Affairs Committee	House	Reported by	Feb 24, 2026

Subjects & Policy Tags

Policy Area:

Armed Forces and National Security

Related Bills

No related bills are listed.

Fair Access to Co-ops for Veterans Act of 2025

This bill revives and makes permanent the authority of the Department of Veterans Affairs (VA) home loan guarantee program to guarantee loans for a veteran's purchase of stock or membership in a cooperative housing corporation (i.e., co-op) for the purpose of entitling the veteran to occupy a single family residential unit.

For purposes of the administration of such loans, the bill

- establishes a fee rate of the usual fee plus 3.25% of the total amount of the loan,
- treats such cooperative housing units as residential property for purposes of imposing restrictions and liabilities, and
- guarantees up to 25% of the amount of the loan for loans exceeding \$144,000.

Additionally, the bill requires the VA to advertise the availability of loan guarantees for cooperative housing unit loans, including by issuing guidance and notifying eligible veterans.

Actions Timeline

- **Feb 24, 2026:** Subcommittee Consideration and Mark-up Session Held
- **Feb 24, 2026:** Forwarded by Subcommittee to Full Committee by Voice Vote.
- **Feb 24, 2026:** Forwarded by Subcommittee to Full Committee (Amended) by Voice Vote.
- **Mar 11, 2025:** Subcommittee Hearings Held
- **Mar 10, 2025:** Referred to the Subcommittee on Economic Opportunity.
- **Mar 3, 2025:** Introduced in House
- **Mar 3, 2025:** Referred to the House Committee on Veterans' Affairs.

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