

## HR 1815

VA Home Loan Program Reform Act

**Congress:** 119 (2025–2027, Current)

**Chamber:** House

**Policy Area:** Armed Forces and National Security

**Introduced:** Mar 3, 2025

**Current Status:** Became Public Law No: 119-31.

**Latest Action:** Became Public Law No: 119-31. (Jul 30, 2025)

**Law:** 119-31 (Enacted Jul 30, 2025)

**Official Text:** <https://www.congress.gov/bill/119th-congress/house-bill/1815>

### Sponsor

**Name:** Rep. Van Orden, Derrick [R-WI-3]

**Party:** Republican • **State:** WI • **Chamber:** House

### Cosponsors

*No cosponsors are listed for this bill.*

### Committee Activity

Committee	Chamber	Activity	Date
Veterans' Affairs Committee	House	Reported by	Apr 9, 2025
Veterans' Affairs Committee	Senate	Discharged From	Jul 16, 2025

### Subjects & Policy Tags

#### Policy Area:

Armed Forces and National Security

### Related Bills

Bill	Relationship	Last Action
119 HR 3013	Public law contains the text	<b>May 12, 2025:</b> Referred to the Subcommittee on Economic Opportunity.

## VA Home Loan Program Reform Act

This bill authorizes the Department of Veterans Affairs (VA) to take certain actions in cases of default on home loans under the VA home loan program and establishes a partial claim program.

First, the bill authorizes the VA to pay the holder of a loan guaranteed by the VA an amount necessary to avoid the foreclosure of the loan, provided that the holder of the loan and the veteran obligated on the loan execute documents to ensure the VA obtains a secured interest in the property covered by the loan.

The VA must prescribe loss mitigation procedures to help prevent the foreclosure of such a home loan. The VA may not take specified administrative actions (e.g., consent to the modification of loan terms) until the sequence of mitigation options has been completed.

Next, the bill establishes a five-year Partial Claim Program under which the VA may make a partial claim (purchase a portion of the indebtedness) on VA loans for primary residences that are in default or at imminent risk of default. Individuals who default on loans for which the VA has made a partial claim under this program must be liable to the VA for any loss resulting from the default.

Finally, the VA must report to Congress on its strategy to ensure that veterans who purchase homes under the VA home loan program are not at a disadvantage when attempting to secure representation by a real estate agent or broker.

## Actions Timeline

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- **Jul 30, 2025:** Signed by President.
- **Jul 30, 2025:** Became Public Law No: 119-31.
- **Jul 18, 2025:** Presented to President.
- **Jul 16, 2025:** Message on Senate action sent to the House.
- **Jul 15, 2025:** Senate Committee on Veterans' Affairs discharged by Unanimous Consent.
- **Jul 15, 2025:** Passed/agreed to in Senate: Passed Senate without amendment by Voice Vote.
- **Jul 15, 2025:** Passed Senate without amendment by Voice Vote. (consideration: CR S4373-4374)
- **Jul 15, 2025:** Passed Senate without amendment by Voice Vote. (consideration: CR S4373-4374: 4)
- **May 20, 2025:** Received in the Senate and Read twice and referred to the Committee on Veterans' Affairs.
- **May 19, 2025:** Reported (Amended) by the Committee on Veterans' Affairs. H. Rept. 119-104.
- **May 19, 2025:** Placed on the Union Calendar, Calendar No. 77.
- **May 19, 2025:** Mr. Bost moved to suspend the rules and pass the bill, as amended.
- **May 19, 2025:** Considered under suspension of the rules. (consideration: CR H2126-2129)
- **May 19, 2025:** DEBATE - The House proceeded with forty minutes of debate on H.R. 1815.
- **May 19, 2025:** Passed/agreed to in House: On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote. (text: CR H2126-2127)
- **May 19, 2025:** On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote. (text: CR H2126-2127)
- **May 19, 2025:** Motion to reconsider laid on the table Agreed to without objection.
- **May 6, 2025:** Committee Consideration and Mark-up Session Held
- **Apr 9, 2025:** Subcommittee Consideration and Mark-up Session Held
- **Apr 9, 2025:** Forwarded by Subcommittee to Full Committee (Amended) by Voice Vote.
- **Mar 10, 2025:** Referred to the Subcommittee on Economic Opportunity.
- **Mar 10, 2025:** Subcommittee Hearings Held
- **Mar 3, 2025:** Introduced in House
- **Mar 3, 2025:** Referred to the House Committee on Veterans' Affairs.

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