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## U.S. House of Representatives

### COMMITTEE ON VETERANS' AFFAIRS

ONE HUNDRED NINETEENTH CONGRESS

364 CANNON HOUSE OFFICE BUILDING

WASHINGTON, DC 20515

<http://veterans.house.gov>

February 10<sup>th</sup>, 2026

The Honorable Douglas A. Collins  
Secretary  
U.S. Department of Veterans Affairs  
810 Vermont Avenue, NW  
Washington, DC 20420

Dear Mr. Secretary:

As Chairman, one of my top priorities is to ensure that our nation's veterans have the ability to obtain, retain, and modify their homes by ensuring that the Department of Veterans Affairs (VA) provides reliable and fiscally responsible benefits. The VA Home Loan remains the best option compared to other federal government programs to purchase a home with unique benefits such as 0% down, no private mortgage insurance, and competitive rates. While the VA Home Loan has proven effective, I believe it is essential to continue to modernize the program to align with 21st-century standards and keep pace with other federal home loan programs. The average VA home loan amount is currently \$320,290<sup>1</sup>, which has seen a significant increase of 41% over the last decade. Additionally, VA loan volume has risen by over 450% since Fiscal Year 2007, when VA's current home loan appraisal system was first introduced.<sup>2</sup> However, VA's outdated systems still require lenders and staff to manually input data, while the rest of the mortgage industry has moved towards fully automated systems.

I believe that VA's appraisal process and Minimum Property Requirements (MPRs) must be modernized to properly serve today's veterans. In addition, to updating the VA Home loan program's MPRs, we should also work to align VA's appraisal process with the Federal Housing Administration's (FHA) appraisal process as noted in the FHA 2025-18 Mortgage Letter. I would like to see the VA Home Loan Program modernized to bring it in line with today's homebuying practices.<sup>3</sup> I believe that by reducing MPRs, we can help lessen the financial burden on veterans by eliminating unnecessary steps in the loan production process. Further, veterans should be entitled to have an inspection performed by a licensed home inspector, which would reduce the burden placed on VA appraisers. This would allow veterans to receive more accurate and timely appraisals and inspections. Lastly, fees accrued through appraisals and

<sup>1</sup> VA Annual Benefits Report 2024, <https://www.benefits.va.gov/REPORTS/abr/docs/2024-loan-guaranty.pdf>

<sup>2</sup> Congressionally Mandated Report: Recommendations for Improving Appraisal Delivery Times (P.L. 117-308, section 2).

<sup>3</sup> Federal Housing Administration 2015-18 Mortgage Letter ([Rescission of Outdated and Costly FHA Appraisal Protocols](#)).

inspections result in an unnecessary burden on veterans. If we can work to reduce closing costs by creating a more efficient appraisal process, I believe we can make home loans more affordable and allow more veterans to use the program without lengthy delays.

I trust you would agree with me that the VA Home Loan program must be modernized to better serve our veterans in the context of today's housing market. I share your commitment to making life more affordable for those who have served by ensuring that the current benefits VA offers to eligible veterans and their families meet their individual needs. Please consider changes to these issues mentioned above and respond to me by March 10<sup>th</sup>, 2026. I thank you for your attention to this important issue on behalf of the veterans we serve.

Sincerely,

A handwritten signature in blue ink, appearing to read "Mike Bost", with a stylized flourish at the end.

**MIKE BOST**  
Chairman

Cc: The Honorable Mark Takano, Ranking Member