

119<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. R. 9379

To codify processing timelines for applications for the assumption of a loan guaranteed by the Department of Veterans Affairs, to require the Inspector General of the Department to conduct an assessment of loan servicer compliance with such timelines, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

JUNE 18, 2026

Mr. VINDMAN (for himself and Mr. HAMADEH of Arizona) introduced the following bill; which was referred to the Committee on Veterans' Affairs

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## A BILL

To codify processing timelines for applications for the assumption of a loan guaranteed by the Department of Veterans Affairs, to require the Inspector General of the Department to conduct an assessment of loan servicer compliance with such timelines, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Affordable Homes for  
5 Veterans Act of 2026”.

1 **SEC. 2. CODIFICATION OF 45-CALENDAR-DAY PROCESSING**  
2 **REQUIREMENT FOR APPLICATIONS FOR DE-**  
3 **PARTMENT OF VETERANS AFFAIRS HOME**  
4 **LOAN ASSUMPTIONS.**

5 (a) IN GENERAL.—Chapter 37 of title 38, United  
6 States Code, is amended by inserting after section 3710  
7 the following new section:

8 **“SEC. 3710A. PROCESSING TIMELINES FOR LOAN ASSUMP-**  
9 **TIONS.**

10 “(a) PROCESSING REQUIREMENT.—The servicer of a  
11 loan guaranteed under this chapter shall process and  
12 render a decision on a complete application for the as-  
13 sumption of such a loan within 45 calendar days of receipt  
14 of such complete application. The requirement under this  
15 subsection shall apply regardless of whether the servicer—

16 “(1) is authorized to approve loan assumptions  
17 independently; or

18 “(2) is required to submit an application for a  
19 loan assumption to a regional loan center of the De-  
20 partment for approval.

21 “(b) COMPLETE APPLICATION DEFINED.—In this  
22 section, the term ‘complete application’ means an applica-  
23 tion that includes all documents and information required  
24 by Department regulations for review and approval.”.

25 (b) CONFORMING AMENDMENT.—The table of sec-  
26 tions in chapter 37 of title 38, United States Code, is



1 of the Department of Veterans Affairs, in consultation  
2 with the Comptroller General of the United States, shall  
3 conduct an assessment of each of the following:

4           (1) During the three-year period preceding the  
5 date on which the assessment is commenced, the ex-  
6 tent to which servicers of loans guaranteed under  
7 chapter 37 of title 38, United States Code, processed  
8 applications for assumptions of loans guaranteed  
9 under chapter 37 of title 38, United States Code,  
10 within the 45-calendar-day timeline required by sec-  
11 tion 3710A of title 38, United States Code, as added  
12 by section 3.

13           (2) The average processing time for applica-  
14 tions for assumption of loans guaranteed under such  
15 chapter that are submitted to servicers of such loans  
16 and regional loan centers of the Department,  
17 disaggregated by servicer and by region.

18           (3) The frequency and nature of communica-  
19 tions by servicers of such loans to individuals who  
20 are potential assumers of such loans regarding proc-  
21 essing timelines, including instances in which  
22 servicers suggested or implied that processing would  
23 take longer than 45 calendar days.

24           (4) The denial rates for applications to assume  
25 such loans, compared to the rates of approval and

1 withdrawal of such applications, including an assess-  
2 ment of whether extended timelines may be discour-  
3 aging applicants.

4 (5) The comparative denial rates between appli-  
5 cations to assume such loans and applications for  
6 new loans guaranteed under such chapter, including  
7 an assessment of whether assumptions are being  
8 subjected to higher or more stringent approval  
9 standards than new loans.

10 (6) Any evidence of discrimination or disparate  
11 treatment of individuals who submit applications to  
12 assume such loans compared to individuals who sub-  
13 mit applications for new loans, including differences  
14 in underwriting standards, required documentation,  
15 creditworthiness thresholds, or timelines based on  
16 borrower characteristics.

17 (7) Any barriers within the operations, staffing,  
18 or systems of servicers of such loans that prevent  
19 timely processing of applications to assume such  
20 loans.

21 (8) The adequacy of Department oversight of  
22 the compliance of servicers of such loans with as-  
23 sumption processing requirements.

24 (b) REPORT TO CONGRESS.—Not later than 18  
25 months after the date of the enactment of this Act, the

1 Inspector General of the Department of Veterans Affairs  
2 shall submit to Congress a report containing—

3 (1) the findings of the assessment required by  
4 subsection (a);

5 (2) an identification of any servicers of loans  
6 guaranteed under chapter 37 of title 38, United  
7 States Code, that fail to meet the 45-calendar-day  
8 requirement under section 3710A of title 38, United  
9 States Code, as added by section 3, on a consistent  
10 basis;

11 (3) an analysis of denial rates for applications  
12 to assume such loans compared to denial rates for  
13 applications for new loans guaranteed under such  
14 chapter, including an identification of any dispari-  
15 ties;

16 (4) an analysis of whether assumptions of such  
17 loans are subject to higher or more stringent under-  
18 writing standards, creditworthiness thresholds, or  
19 documentation requirements than new loans;

20 (5) findings regarding potential discrimination  
21 or disparate treatment of individuals who submit ap-  
22 plications to assume such loans;

23 (6) recommendations for enforcement mecha-  
24 nisms to ensure the compliance of servicers of such  
25 loans with applicable requirements; and

1           (7) an identification of any additional legislative  
2           or regulatory changes needed to improve the proc-  
3           essing of applications to assume such loans and en-  
4           sure equitable treatment compared to applications  
5           for new loans.

6           (c) PUBLIC DATA.—The Inspector General shall  
7           make publicly accessible the anonymized data collected for  
8           purposes of conducting the assessment required under  
9           subsection (a).

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