

119TH CONGRESS  
2D SESSION

# H. R. 9404

To amend chapter 37 of title 38, United States Code, to direct the Secretary of Veterans Affairs to provide support services to veterans in navigating housing loan benefits administered by the Secretary of Veterans Affairs, and for other purposes.

---

## IN THE HOUSE OF REPRESENTATIVES

JUNE 23, 2026

Ms. ESCOBAR (for herself and Mr. BERGMAN) introduced the following bill;  
which was referred to the Committee on Veterans' Affairs

---

## A BILL

To amend chapter 37 of title 38, United States Code, to direct the Secretary of Veterans Affairs to provide support services to veterans in navigating housing loan benefits administered by the Secretary of Veterans Affairs, 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 “VA Home Loan Navi-  
5 gator Act”.

1 **SEC. 2. BORROWER SUPPORT SERVICES FOR HOUSING**  
2 **LOANS ADMINISTERED BY THE SECRETARY**  
3 **OF VETERANS AFFAIRS.**

4 (a) IN GENERAL.—Chapter 37 of title 38, United  
5 States Code, is amended by inserting after section 3737  
6 the following new section:

7 **“§ 3738. Borrower support services for housing loans**

8 “(a) ESTABLISHMENT.—The Secretary shall estab-  
9 lish a program under which the Secretary shall provide  
10 services described in subsection (b) to veteran borrowers  
11 and other eligible borrowers to assist such borrowers in  
12 navigating the housing loan benefits under this chapter.

13 “(b) AUTHORIZED SERVICES.—The services de-  
14 scribed in this subsection include—

15 “(1) education regarding the housing loan bene-  
16 fits under this chapter;

17 “(2) assistance obtaining or resolving issues re-  
18 lating to a certificate of eligibility for such benefits;

19 “(3) counseling regarding the origination, refi-  
20 nancing, and closing processes for housing loans;

21 “(4) guidance regarding appraisal require-  
22 ments, property standards, and loan documentation;

23 “(5) assistance navigating loan servicing mat-  
24 ters;

25 “(6) counseling relating to loss mitigation op-  
26 tions and foreclosure prevention;

1           “(7) coordination between borrowers, mortgage  
2           servicers, and the Department of Veterans Affairs;  
3           and

4           “(8) education regarding costs, fees, and finan-  
5           cial obligations associated with housing, including  
6           commissions of brokers.

7           “(c) VOLUNTARY; NO COST.—Receipt of services de-  
8           scribed in subsection (b) shall be provided only to bor-  
9           rowers who choose to receive them and shall be provided  
10          at no cost to the borrower.

11          “(d) USE OF ENTITIES DESIGNATED BY THE SEC-  
12          RETARY.—(1) The Secretary may provide the services de-  
13          scribed in subsection (b) through entities designated by  
14          the Secretary under subsection (e) and may enter into con-  
15          tracts or other agreements with such organizations to pro-  
16          vide such services.

17          “(2) In providing such services, an entity so des-  
18          ignated—

19                 “(A) shall act solely as an independent, neutral  
20                 intermediary; and

21                 “(3) may not act as an agent of, or on behalf  
22                 of, any mortgage lender, servicer, or real estate pro-  
23                 fessional.

1       “(e) DESIGNATION OF ENTITIES.—(1) The Secretary  
2 may designate an entity under this subsection only if the  
3 entity—

4           “(A) is approved by the Secretary of Housing  
5 and Urban Development as a housing counseling  
6 agency;

7           “(B) is a nonprofit organization with a primary  
8 mission of serving veterans, members of the United  
9 States Armed Forces, or military families;

10          “(C) demonstrates expertise in Department of  
11 Veteran Affairs home loan benefits;

12          “(D) demonstrates expertise in housing coun-  
13 seling, financial literacy, foreclosure prevention,  
14 rental guidance, and housing issues affecting the  
15 military and veteran community;

16          “(E) demonstrates the capacity to provide serv-  
17 ices on a multi-State or national basis;

18          “(F) demonstrates the capacity to develop, ad-  
19 minister, and oversee training, certification, and per-  
20 formance standards for the individual counselors  
21 providing services under this section.

22       “(2) In selecting entities for designation under this  
23 subsection, the Secretary shall prioritize entities with dem-  
24 onstrated experience delivering housing counseling and fi-

1 nancial literacy services to the military-connected commu-  
2 nity.

3 “(f) CERTIFICATION OF INDIVIDUAL COUNSELORS.—

4 (1) The Secretary shall, in consultation with the Secretary  
5 of Housing and Urban Development, certify individuals as  
6 counselors authorized to provide services under this sec-  
7 tion. In doing so, the Secretary shall—

8 “(A) specify the requirements that the indi-  
9 vidual must meet for initial certification and recer-  
10 tification, including requirements relating to con-  
11 tinuing education and ongoing training; and

12 “(B) require such an individual to be recertified  
13 not less frequently than every three years.

14 “(2) The Secretary may enter into contracts or other  
15 agreements with nonprofit organizations to carry out the  
16 activities under this subsection.

17 “(g) INDEPENDENCE OF SERVICES.—(1) An entity  
18 providing services under this section—

19 “(A) shall ensure that such services are oper-  
20 ationally and financially independent from mortgage  
21 origination, servicing, and real estate brokerage ac-  
22 tivities; and

23 “(B) shall not refer or direct any borrower re-  
24 ceiving such services to any entity affiliated with or  
25 related to the entity providing such services.

1       “(2) Paragraph (1) does not prohibit an entity that  
2 provides services under this section from maintaining sep-  
3 arate lines of business, including affiliated entities en-  
4 gaged in mortgage or real estate activities, as long as the  
5 entity has implemented firewalls or other controls as the  
6 Secretary considers appropriate and all other require-  
7 ments of this section are met.

8       “(h) CONFLICT-OF-INTEREST PROTECTIONS.—(1)  
9 An entity designated under subsection (e), and any em-  
10 ployee, officer, or contractor of such an entity, shall not—

11               “(A) receive any compensation, referral fee, or  
12 other remuneration, directly or indirectly, from—

13                       “(i) a mortgage lender or mortgage  
14 servicer;

15                       “(ii) a real estate broker or agent; or

16                       “(iii) any entity providing loan modifica-  
17 tion, refinancing, or foreclosure-related services;

18               “(B) refer a borrower to any specific commer-  
19 cial provider in exchange for anything of value; or

20               “(C) engage in any activity that compromises  
21 the independence of the services provided under this  
22 section.

23       “(2) Each entity designated under subsection (e)  
24 shall provide clear and timely disclosure to borrowers and

1 to the Secretary of any actual or potential conflicts of in-  
2 terest, including any affiliated business relationships.

3 “(3) The Secretary shall establish procedures to en-  
4 sure services under this section are provided in a manner  
5 that preserves borrower choice, ensures full transparency,  
6 and complies with applicable Federal consumer protection  
7 laws.

8 “(i) COORDINATION WITH HOUSING AND URBAN  
9 DEVELOPMENT.—To the maximum extent practicable, the  
10 Secretary shall carry out the activities under this section  
11 in consultation with the Secretary of Housing and Urban  
12 Development and in a manner that makes effective use  
13 of the housing counseling activities of the Department of  
14 Housing and Urban Development, including the certifi-  
15 cation, training, and reporting activities of the Depart-  
16 ment of Housing and Urban Development, subject to any  
17 changes that the Secretary considers appropriate to ac-  
18 count for the authorities, missions, and operations of the  
19 Department of Veterans Affairs.

20 “(j) ENFORCEMENT.—The Secretary may—

21 “(1) suspend or revoke the designation of any  
22 entity, or the certification of any individual, under  
23 this section; and

24 “(2) refer cases of fraud, abuse, or unlawful ac-  
25 tivity to the Attorney General.

1       “(k) REPORT.—Not later than two years after the  
2 date of the enactment of this Act, and on annual basis  
3 for each of the next four years thereafter, the Secretary  
4 shall submit to the Committee on Veterans’ Affairs of the  
5 Senate and the Committee on Veterans’ Affairs of the  
6 House of Representatives a report on the program under  
7 this section. The report shall evaluate the effectiveness of  
8 the program with respect to—

9               “(1) borrower satisfaction;

10              “(2) utilization of housing loan benefits;

11              “(3) foreclosure prevention outcomes;

12              “(4) loss mitigation completion rates;

13              “(5) redefault rates following loss mitigation;

14              and

15              “(6) cost-effectiveness of services provided.”.

16       (b) CLERICAL AMENDMENT.—The table of sections  
17 at the beginning of chapter 37 of title 38, United States  
18 Code, is amended by inserting after the item relating to  
19 section 3737 the following new item:

“3738. Borrower support services for housing loans.”.

○