

119TH CONGRESS
2D SESSION

H. R. 7150

To amend title 38, United States Code, to require the Secretary of Veterans Affairs to submit to Congress a quarterly report on housing loans insured, guaranteed, or under laws administered by the Secretary, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 20, 2026

Mr. WHITESIDES introduced the following bill; which was referred to the
Committee on Veterans' Affairs

A BILL

To amend title 38, United States Code, to require the Secretary of Veterans Affairs to submit to Congress a quarterly report on housing loans insured, guaranteed, or under laws administered by the Secretary, 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,*

1 **SECTION 1. QUARTERLY REPORT TO CONGRESS ON HOUS-**
2 **ING LOANS INSURED, GUARANTEED, OR**
3 **MADE UNDER LAWS ADMINISTERED BY THE**
4 **SECRETARY OF VETERANS AFFAIRS.**

5 Section 3736 of title 38, United States Code, is
6 amended—

7 (1) by striking “The annual report” and insert-
8 ing “(a) The annual report”; and

9 (2) by adding at the end the following new sub-
10 section:

11 “(b) The Secretary shall submit to the Committees
12 on Veterans’ Affairs of the House of Representatives and
13 the Senate a quarterly report on the administration by the
14 Secretary of housing loan benefits under this chapter.
15 Such quarterly report shall include, with respect to the
16 quarter that precedes the quarter during which the report
17 is submitted, the following:

18 “(1) The number of housing loans insured,
19 guaranteed, or made by the Secretary under this
20 chapter.

21 “(2) The number of applications for housing
22 loan benefits under this chapter denied by the Sec-
23 retary.

24 “(3) The number of housing loans insured,
25 guaranteed, or made by the Secretary under this

1 chapter refinanced under section 3710(a)(8) of this
2 title or section 3712 of this title.

3 “(4) The number of veterans who owe a pay-
4 ment on mortgage associated with a loan insured,
5 guaranteed, or made by the Secretary under this
6 chapter that is at least—

7 “(A) 60 days late; and

8 “(B) 90 days late.

9 “(5) The number of full-time employees of the
10 VA Home Loan Guaranty Service of the Depart-
11 ment (or any successor office).”.

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