

119TH CONGRESS
2D SESSION

H. R. 9942

To amend title 38, United States Code, to authorize the Secretary of Veterans Affairs to take certain steps regarding a loan guaranteed under chapter 37 of such title that is delinquent or foreclosed.

IN THE HOUSE OF REPRESENTATIVES

JULY 23, 2026

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

A BILL

To amend title 38, United States Code, to authorize the Secretary of Veterans Affairs to take certain steps regarding a loan guaranteed under chapter 37 of such title that is delinquent or foreclosed.

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 “House Our Heroes
5 Act”.

1 **SEC. 2. GUARANTEED HOUSING LOANS FOR VETERANS:**
2 **EDUCATIONAL COURSE FOR A VETERAN**
3 **WHOSE LOAN IS DELINQUENT OR FORE-**
4 **CLOSED; LIMITED EXPANSION OF PARTIAL**
5 **CLAIM PROGRAM.**

6 (a) **AUTHORITY.**—Section 3732 of title 38, United
7 States Code, is amended by adding at the end the fol-
8 lowing new subsection:

9 “(e) The Secretary may offer an educational course
10 to a veteran whose loan guaranteed under this chapter is
11 delinquent or foreclosed. Such a course may include infor-
12 mation regarding—

13 “(1) how to improve a credit score;

14 “(2) how to manage finances; and

15 “(3) loss mitigation options available for a loan
16 guaranteed under this chapter.”.

17 (b) **AUTHORITY REGARDING CERTAIN LOANS.**—In
18 the case of a loan described in subsection (a) of section
19 3737 that the Secretary of Veterans Affairs determines
20 is in default on the basis of a missed payment between
21 May 1, 2025, and November 28, 2026, the Secretary,
22 without regard to the mandatory sequence prescribed
23 under section 3732(d) of title 38, United States Code—

24 (1) may make a partial claim pursuant to such
25 section with respect to such loan; and

1 (2) may consent to the modification, with re-
2 spect to rate of interest, time of payment of prin-
3 cipal or interest or any portion thereof, security or
4 other provisions of any note, contract, mortgage or
5 other instrument securing a loan which has been
6 guaranteed, insured, made or acquired under this
7 chapter.

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