



Pennsylvania National Guard Associations

National Guard Association of Pennsylvania
Pennsylvania National Guard Enlisted Association

Wednesday, July 8, 2020

Pennsylvania National Guard Associations Supports Passage of H.R.7445|S.4176

A bill to amend title 38, United States Code, to expand eligibility for home loans from the Secretary of Veterans Affairs to certain members of the reserve components of the Armed Forces, and for other purposes

Members of the United States House of Representatives
Members of the United States Senate
Office of the President

Thank you again for your strong support of the members, veterans of the Pennsylvania National Guard, their spouses, and families.

Members of the National Guard and Reserves activated for COVID-19 pandemic response, civil unrest and natural disasters could gain access to Department of Veterans Affairs home loans with the passage of H.R.7445|S.4176, introduced on July 1, 2020.

As of July 1, 2020, more than 37,100 National Guard troops are deployed for domestic operations across the country in response to the pandemic, civil unrest, and weather-related emergencies.

The bicameral legislation, introduced by Sens. Jerry Moran, R-Kansas, Jon Tester, D-Mont., and Thom Tillis, R-N.C., would expand VA loan benefits to Guard and Reserve troops activated by governors under Title 32 orders for all three of those mission types.

[HR 7445, S 4176 VA home loan bill](#)
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Under current policy, National Guard and Reserve troops are only eligible for VA home loans if they have 90 consecutive days of active service under Title 10 orders or if they have been a member for at least six years.

“Members of the National Guard and Reserve are always ready to support our communities when a disaster strikes and are currently working to help stop the spread of COVID-19. However, this service does not count towards eligibility for one of the most popular benefits offered by (VA), the Home Loan Guaranty benefit,” Moran, chairman of the Senate Veterans Affairs Committee, said in a statement. “This legislation would expand home loan guaranty eligibility for members of the Reserve Component and grant them greater access to homeownership to live the American dream after service.” Tester said it was especially important these troops receive the benefit during the pandemic “following through on our nation’s commitment to those who always stand ready to serve.”

More than 24 million veterans have benefited from VA's home loan program, Tillis said, but "a technicality restricts eligibility for some Guardsmen and Reservists" including those activated for pandemic response.

Reps. Phil Roe, R-Tenn., ranking member of the House Veterans Affairs Committee, and Mike Bost, R-Ill., introduced a companion bill in the House.

"Thousands of men and women serving in the National Guard and Reserve have left behind their families, friends, and livelihoods over the last several months to help their communities cope with COVID-19," Roe said in a statement. "The least we can do for them in return is to ensure that the benefits they receive following their service at home are consistent with the benefits they would receive serving elsewhere."

The Pennsylvania National Guard Associations, the only organization exclusively promoting the highest levels of readiness, modernization and quality of life for our 19,438 members and 67,500 veterans of the Pennsylvania National Guard, their spouses, and families, while making sure our men and women have the very-best equipment and resources. Over the next 12-months, the Pennsylvania National Guard must recruit more than 2,300 new members to replace Guard members that have completed their commitments and/or retired. As a direct result, PNGAS legislative, budget and mission priorities reflect the critical need to attract, train and retain quality women and men in the Guard and recognize institutions that help optimize recruitment, retention, and procurement strategies of the Pennsylvania National Guard. The PNGAS mission helps members, veterans, spouses, and their family's access and get the benefits they have earned. PNGAS.org; PNGAS.JobBoardhq.com

If you have any questions, concerns, or inquiries, on any legislation or budget request, we are pleased to meet or speak with you at your earliest convenience at 215.514.5947 or PNGAS@PNGAS.org.

Very truly yours,



Kathleen Fabrizi, Executive Director,
Pennsylvania National Guard Associations (PNGAS)



Chad M. Rettew
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