



*Contact* Haleigh Laverty  
*Cell* 336-269-3930  
*Email* [hlaverty@dcuc.org](mailto:hlaverty@dcuc.org)  
*Website* [www.d cuc.org](http://www.d cuc.org)

FOR IMMEDIATE RELEASE  
December 2, 2025

### DCUC to Congress: Cut Housing Red Tape, Strengthen Credit Unions' Impact

WASHINGTON, DC – “If we want to maintain an all-volunteer force, we must ensure that those who serve can afford to live where they serve,” reminds Anthony Hernandez, DCUC President/CEO.

Today, the Defense Credit Union Council, DCUC, has sent a comprehensive [letter](#) to House Financial Services Committee Chairman French Hill and Ranking Member Maxine Waters outlining urgent concerns about national housing shortages and the disproportionate impact on military service members, veterans, and their families.

In the letter, DCUC Chief Advocacy Officer Jason Stverak thanked the Committee leaders for the upcoming hearing on “Building Capacity: Reducing Government Roadblocks to Housing Supply,” noting that regulatory barriers, rising costs, and limited inventory are making it increasingly difficult for military families, who relocate frequently and often rely on off-base housing, to find affordable options. DCUC’s letter also responded to each of the 41 legislative items to be heard by the Committee.

“DCUC has repeatedly raised concerns about these trends, noting that ‘the rising cost of housing disproportionately affects military families, particularly those stationed near high-cost urban areas. This issue is exacerbated by the limited availability of affordable housing options, especially rental properties for short-term assignments...while defense credit unions work diligently to ensure credit access, regulatory burdens often create barriers.’ In other words, excessive red tape and compliance costs can increase expenses for lenders and borrowers alike, reducing loan affordability for our members,” wrote Stverak.

DCUC’s letter highlighted that housing costs in many base communities now exceed the Basic Allowance for Housing (BAH), forcing service members to pay significant expenses out of pocket. Veterans on fixed incomes face similar challenges, contributing to housing insecurity and, in some cases, homelessness.

DCUC also expressed strong support for legislative proposals that strengthen the VA home loan program, including the VA Home Loan Awareness Act (H.R. 2362), which would help more veterans utilize their earned benefits. DCUC requested that Congress streamline VA appraisal processes, reduce misconceptions about VA-backed offers, and modernize regulations that limit credit unions' ability to finance affordable housing.

"Defense credit unions are doing everything we can on the ground, from tailored VA loan programs to down-payment assistance and housing counseling," Stverak reminds. "But with a better policy environment, credit unions can do even more."

DCUC encouraged Congress to reduce outdated regulations, expand credit union participation in housing initiatives, and pursue bipartisan solutions that increase supply and improve housing affordability nationwide.

"We remain committed to working with the Committee as it advances measures to ensure service members, veterans, and all American families have access to safe, affordable housing," says Stverak.

###

[The Defense Credit Union Council](#) is the trusted resource and industry champion representing the interests of credit unions by coordinating policy, procedures, legislative initiatives, and regulatory matters impacting the financial readiness, morale, and welfare, and delivery of quality financial products and services to over 143 million members. Organized in 1963 to advocate for credit unions on military bases, DCUC's membership has expanded to include all who serve in communities across America. If you would like more information about this topic, please contact DCUC Communications Specialist at [hlaverty@dcuc.org](mailto:hlaverty@dcuc.org).