



May 8, 2013

The Honorable Elijah E. Cummings  
United States House of Representatives  
2235 Rayburn House Office Building  
Washington, DC 20515

Dear Representative Cummings:

Iraq and Afghanistan Veterans of America (IAVA) is pleased to offer our support for the *Military Family Home Protection Act*, a bill that will protect servicemembers, disabled veterans, and surviving spouses from home foreclosure during times of financial instability.

The Servicemember Civil Relief Act (SCRA), in its current form, provides minimal protections against foreclosure actions. SCRA only covers instances where a servicemember purchased a home prior to activation, and thus, surviving spouses, disabled veterans and many deployed servicemembers are left with very little in terms of home foreclosure protection. Given the abundance of SCRA violations in recent years, it is apparent that current fines remain an insufficient deterrent.

Your legislation would delay a home foreclosure when a servicemember is receiving hostile fire and imminent danger pay as well as delay a home foreclosure for a 12-month period for medically discharged veterans, surviving spouses, and servicemembers placed on convalescent status. In order to implement an effective deterrent, this legislation would increase first time fines from \$55,000 to \$110,000 and any subsequent infraction would double from \$110,000 to \$220,000.

IAVA believes that veterans deserve the best care and benefits our country can offer. We are proud to offer our assistance and thank you for this meaningful legislation. If we can be of help, please contact Nick McCormick, IAVA's Legislative Associate, at (202) 544-7692 or [nickm@iava.org](mailto:nickm@iava.org).

We look forward to working with you.

Sincerely,

A handwritten signature in dark ink, appearing to read "Paul Rieckhoff", is written over a light blue horizontal line.

Paul Rieckhoff  
Founder and Chief Executive Officer  
Iraq and Afghanistan Veterans of America (IAVA)