



May 6, 2013

Honorable Elijah E. Cummings
U.S. House of Representatives
2235 Rayburn House Office Building
Washington, D.C. 20515

Dear Representative Cummings:

On behalf of Paralyzed Veterans of America (PVA), a Congressionally Chartered veterans' service organization that represents veterans with spinal cord injuries and diseases, I am writing to express our support for your proposed legislation—the "Military Family Home Protection Act"—that would make needed reforms to the Servicemembers Civil Relief Act (SCRA).

SCRA provides certain protections for servicemembers against sale, foreclosure, and seizure of property when those servicemembers are unable to meet the financial obligation on real or personal property. During the 112th Congress, PVA supported similar legislation—H.R. 1263—which passed the House of Representatives. This legislation would offer the same protections to the spouse of a servicemember who died while in the military and whose death is service-connected as well as to a servicemember who is placed on convalescent status including a servicemember transferred to the temporary disability retired list.

Your proposed legislation will expand the protection of SCRA to include servicemembers who are seriously injured while serving in the military. Their homes should also have the same protection from foreclosure. It will extend the period of protection from mortgage foreclosure to 12 months after the veteran leaves the service. It also requires lending institutions to establish a toll free phone number for the service member to discuss their lending program.

Your proposed legislation is a strong example of the concern you have displayed for veterans and those serving in the military. We look forward to working with you on this legislation and other legislative initiatives that benefit our servicemembers, veterans, and their families.

Sincerely,

Carl Blake
National Legislative Director
Paralyzed Veterans of America

Chartered by the Congress of the United States

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