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VETERANS POST

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By Freddy Groves



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Avoid foreclosure on a VA home loan

The VA Partial Claim Program begins now. The purpose? To help veterans avoid foreclosure on their homes.

The program was started last summer when the VA Home Loan Reform Act was signed into law. In this partial claim program, the VA can pay up to 25% of the unpaid principal.

Veterans in danger of losing their home to foreclosure should call the mortgage servicer to find out about eligibility to participate in the partial claim program.

To be eligible, you must have a VA loan, not FHA or conventional. The home has to be your primary residence; no vacation homes or investment properties can qualify. You have to be at risk of default on the loan. And, the biggie here, you have to prove you can make your payments.

It's not a handout, but it can be a hand up. One of the first steps is that the VA will advance funds to bring the mortgage current and then the veteran needs to prove he or she can stay current by making payments on a trial basis for three months.

If a trial repayment doesn't work, it's possible that a loan modification might (although those can be risky if the interest rate goes up on the new loan). There are a number of ways for veterans to keep their homes (it helped 173,000 veterans last year alone). Some of those include making modifications to traditional loans, disaster modifications, and 30- and 40-year loan modifications.

If you're having trouble dealing with your mortgage servicer, call the VA at 877-827-3702 and press 6 to get help.

Mortgage servicers have until November this year to get the program into their system.

For information on avoiding foreclosure, see www.va.gov/housing-assistance/home-loans/trouble-making-payments. Scroll down to see the seven ways to avoid foreclosure.

As always, beware the possibility of scams. If you suddenly receive calls about foreclosure help, don't give any information. Instead, call the VA or mortgage servicer yourself to be sure who you're talking to.

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