

# United States Senate

December 2, 2019

The Honorable Robert Wilkie  
Secretary of Veterans Affairs  
810 Vermont Ave, NW  
Washington, DC 20420

Dear Mr. Secretary:

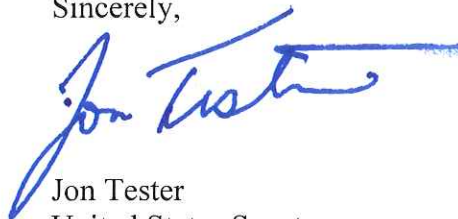
I write in regards to ongoing efforts by the Department of Veterans Affairs (VA) to reduce appraisal timelines for Montana veterans pursuing a home loan from VA, and the recent announcement of an update to the fee and timelines schedule for appraisals.

Unfortunately, Montana, like many rural states, has a long history of appraisals taking up to 28 days to be completed. Reducing that timeline to 14 days will greatly benefit veterans in the counties of Cascade, Flathead, Gallatin, Lewis and Clark, Missoula, Ravalli, and Yellowstone. In addition, veterans in other areas of Montana will see appraisal timelines reduced from 28 to 21 days. This is a step in the right direction for veterans, and I look forward to additional steps by VA to improve the timeliness of appraisals for veterans seeking a VA Home Loan. To that end, Congress provided an important tool - desktop appraisals - in the Blue Water Navy Vietnam Veterans Act of 2019 to further assist VA's efforts. I would appreciate detailed information from you about how VA intends to implement this provision to further complement the progress being made in Montana and elsewhere to reduce the appraisal process timeline.

I was pleased to hear the Denver VA Regional Loan Center fees and timelines schedule updates went into effect on December 1, 2019; however, I continue to have some concerns with the number of available appraisers. I am also concerned how VA will enforce these shortened timelines to ensure there is accountability within the process. As such, I would appreciate information on how VA monitors appraisers' timeliness and a thorough description of what occurs when an appraiser does not meet a deadline. For example, while I understand the VA's use of deficiency letters and direct contact can be made for an untimely appraisal, what does VA do to mitigate the harm to veterans when an appraiser is removed?

I appreciate your work on this important issue, and look forward to your response about how VA can make even greater progress on behalf of these veterans.

Sincerely,



Jon Tester  
United States Senator