



May 18, 2026

The Honorable April McClain Delaney
U.S. House of Representatives
Washington, DC 20515

Dear Representative McClain Delaney:

The Fleet Reserve Association (FRA) supports H.R. 3159, the "Improving SCRA Benefit Utilization Act," and thanks you for introducing this legislation. Strengthening the utilization of Servicemembers Civil Relief Act protections directly serves the active duty Navy, Marine Corps, and Coast Guard members FRA represents, many of whom remain unaware of the financial protections to which they are legally entitled.

The SCRA is one of the most consequential financial protection statutes for the sea services, particularly during deployments, permanent change of station moves, and Coast Guard operational surges. Yet enforcement, awareness, and uptake remain uneven, leaving service members exposed to interest rates, lease penalties, and judicial actions that the law was designed to prevent. Improvements to benefit utilization, education, and engagement give junior enlisted Sailors, Marines, and Coast Guardsmen a real opportunity to use the protections Congress intended them to have, rather than discover them only after a financial harm has occurred.

FRA urges passage of H.R. 3159 and asks for continued attention to Coast Guard-specific enforcement gaps, given the Service's unique deployment patterns and funding posture. For more information, please contact Theo Lawson, Director of Legislative Programs, at TheoL@fra.org.

Sincerely,

DONNA M. JANSKY
National Executive Director