



**Testimony of VetsFirst, a program of United Spinal Association
Submitted by Ross A. Meglathery, MPA; Director of VetsFirst, before the Subcommittee
on Economic Opportunity, Committee on Veterans' Affairs, United States House of
Representatives
A REVIEW OF VA'S LOAN GUARANTY AND SPECIALLY ADAPTIVE HOUSING
GRANT PROGRAMS**

At VetsFirst, our priorities are based on three core principles for improving the lives of veterans with disabilities.

Core Principle—1: Community Integration and Independence

VetsFirst supports policies that help veterans with disabilities reintegrate into their communities and achieve independence. Disabled veterans must have access to employment and educational opportunities that allow them to live meaningful and productive lives.

Core Principle—2: Timely Access to Quality VA Health Care and Benefits

Access to VA health care, compensation and pension benefits are the lifeline for many veterans with significant disabilities. Veterans who are unable to access these needed services and benefits due to delays or shortages of personnel will lack the foundation that will allow them to take advantage of opportunities in their communities.

Core Principle—3: Rights of Veterans with Disabilities

VetsFirst believes that discrimination against disabled veterans that produces barriers to housing, employment, transportation, health care, and other programs and services must be eliminated.

Introduction

Chairman Wenstrup, Ranking Member Takano, and other distinguished members of the subcommittee, thank you for giving VetsFirst the opportunity to testify regarding VA's Loan Guaranty and Specially Adaptive Housing (SAH) Grant Programs.

VetsFirst has represented our disabled veterans, their families and their caretakers since 1946 when paralyzed World War II veterans came together to claim their rights. We advocate for the programs, services and disability rights that help all generations of veterans with disabilities remain **independent** and fulfill their desire to **reintegrate** into society. Today, through our parent organization United Spinal Association, we are not only a VA-recognized national veterans service organization, but we are a leader in advocacy for **all** people with disabilities.

VetsFirst is honored to have the opportunity to both underscore its support of the VA's Loan Guaranty and Specially Adaptive Housing Grant Programs while at the same time offer some suggestions for improvement.

Specially Adaptive Housing Grant Program

VetsFirst supports all programs that are designed to enhance the independence of veterans with disabilities. For this reason Community Integration and Independence is the first of VetsFirst's three Core Principles. The ability to own a home that is adapted to the unique needs of each individual is critical for both the emotional and physical well-being of the veteran. With that said, VetsFirst wholeheartedly backs the Specially Adaptive Housing Program. VetsFirst would like to highlight areas where we see that improvements are warranted and would succeed in making this program even more successful.

Currently, both SAH and Vocational Rehabilitation & Employment Program (VR&E) are in the business of housing modifications for veterans. VetsFirst believes that this is a less efficient way to utilize limited resources. Whereas the SAH staff are experts in the arena of home modification, VR&E personnel are not. While VR&E staff are hardworking and diligent, they are not solely focused on this one benefit alone. Additionally as you know from a prior hearing, the VR&E staff are currently overworked with large caseloads supporting vocational rehabilitation. By taking home modification off their portfolio, VR&E would be able to focus on their areas of expertise.

In the last few years SAH has seen an increase in approved grants. The additions of VR&E's caseload would add to that growing number. For this reason VetsFirst would like to emphasize its desire to see that SAH is fully funded to support this upward trend and would like to see that commensurate with any addition of the VR&E caseload. But, by removing the stovepipe of two parallel programs, VetsFirst believes that in the longer term the taxpayers will see cost savings.

That said, although VetsFirst does recommend shifting all home modification to SAH, it does not advocate removing VR&E from the process altogether. If a veteran is getting vocational rehabilitation in conjunction with home modification, VetsFirst recommends three-way dialogue amongst the veteran, SAH and VR&E.

Currently, SAH gives the veteran the chance to choose which contractor to use for home modification. VR&E does not afford this opportunity. While it is unclear whether or not this lack of choice is based on statute or regulation, it serves as another reason why VetsFirst recommends shifting VR&E's home modification to SAH. Giving the veteran the choice of contractor is important on several levels. First off, it allows the veteran to have the independence that they would likely seek. Additionally, it allows them to quickly address any problems or complaints with the intent of not having to bring in a third party to address any disputes.

With regard to grant money funded, VetsFirst is concerned that the benefit is not a large enough amount. SAH has been indexed based on inflation, however, we are concerned that the baseline was too low. Currently the maximum amount of a grant is \$73,768. While in some geographical areas that number is reflective of the costs, in areas with a high cost of living that is not enough money and the veteran is forced to make tough choices as to what and what not to modify; or pay the remainder out of pocket. This brings up another point of concern which is the amount of the grant is not based on the local cost of living, but rather a standard, across the board amount. However, as anyone in the National Capitol Region is aware, the cost of living in Washington, D.C. for instance, is not the same as it is in Boise, Idaho.



The last point I have to make about SAH based on feedback from my lead veterans service officer and veterans using our online helpdesk, Ask VetsFirst, is that the SAH grant process seems to take longer than desired. This should not be seen as a criticism of the individual SAH staff member as they work in and are from the local community in which their services are used. Rather, it is stated as a way to identify an opportunity to find a solution for more rapid response. VetsFirst cannot state if the slowdown is a result of grant request action that must first take place at Cleveland or if it occurs upon receipt by the local staff appraiser who works with the veteran.

VA's Loan Guaranty Program

Following the return of 16 million veterans, the VA experienced tremendous growth. Congress passed the GI Bill along with education and housing benefits. The home loan guaranty program began with the original Servicemen's Readjustment Act that was passed by the United States Congress in order to extend a wide variety of benefits to eligible veterans.

The main purpose of the VA home loan program is to help veterans finance the purchase of homes with favorable loan terms and at a rate of interest which is usually lower than the rate charged on other types of mortgage loans.

The VA's Loan Guaranty program is a critical benefit to veterans across the nation. During a period where VA has had much criticism leveled at it as an organization, the Loan Guaranty program is an example of the VA doing right by veterans.

More than 80% of veterans utilize this program as a result of its affordability and ease of use. Although this nation has in recent years seen a housing crash, VA's delinquency rate is quite low as a result of its holistic approach to ascertaining the veteran's income based on monthly expenses.

On a personal note, I have taken advantage of this benefit and it allowed me to purchase a home in an area with an extremely high cost of living.

From the perspective of a veteran service organization the process by which we assist a veteran receive this benefit is one of ease. We help the veteran identify the requirements of eligibility and if/once eligibility is determined, they can contact a lender that will assist them through the process.

The VA Loan Guaranty is another example of a program that supports VetsFirst's Core Principle 1 of Independence. Based on its ease of use and efficient processing, it further supports VetsFirst's Core Principle 2 of Timely Access to VA Benefits.

VetsFirst would like to express its thanks for the opportunity to testify concerning its views on VA's Loan Guaranty and Specially Adaptive Housing Grant Programs. We appreciate your

leadership on behalf of our nation's veterans who are living with disabilities. I will be happy to answer any questions.

Information Required by Clause 2(g) of Rule XI of the House of Representatives

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This testimony is being submitted on behalf of VetsFirst, a program of United Spinal Association.

In fiscal year 2012, United Spinal Association served as a subcontractor to Easter Seals for an amount not to exceed \$5000 through funding Easter Seals received from the U.S. Department of Transportation. This is the only federal contract or grant, other than the routine use of office space and associated resources in VA Regional Offices for Veterans Service Officers that United Spinal Association has received in the current or previous two fiscal years.

Biography of Ross Meglathery

Ross Meglathery is the Director of VetsFirst, a program of the United Spinal Association. Ross has devoted his life to serving the nation and its military/veteran community. Prior to his tenure at VetsFirst, Ross spent over 15 years in the military, Homeland/National Security and private sectors. As a high school student he interned for Representative Ted Weiss in his New York City district office. As a college student he attended Officer Candidates School where upon graduation, he was commissioned a second lieutenant of Marines. Highlights of his active duty career include a deployment to Western Sahara, Africa as a United Nations Military Observer serving as one of 15 US military personnel in a multi-nation contingent. In 2004-05 Ross deployed with the 24th Marine Expeditionary Unit (Special Operations Capable) where he received the Combat Action Ribbon, and the Purple Heart Medal for wounds received by mortar fire. He deployed once again to Iraq as part of the 2007 Surge in Al Anbar where he performed the duties of a Joint Terminal Attack Controller (JTAC) and led a specialized team in support of US, and Iraqi Army units. For his service, he was awarded the Navy and Marine Corps Commendation Medal with Valor Device. In 2010, Ross was selected as a Congressional Marine Fellow where he worked for Representative Mike Coffman. In this capacity, he worked on Defense, Homeland Security, Veterans, Small Business and Rare Earth Metals issues. As a reservist, Ross has commanded an artillery battery and currently serves as a lieutenant colonel at MAGTF Staff Training Program Division, Marine Corps Base Quantico.

As a civilian, Ross has worked as a Program Analyst at the Office of Special Programs at the Department of Homeland Security for Intelligence, Surveillance and Reconnaissance matters. Additionally, he has experience with unmanned aerial system policy, test & evaluation, modeling & simulation, intelligence production as a subject matter expert in both the public and private sectors.



Ross is a graduate of Harvard University where he earned a Master in Public Administration. In addition, he holds a Master of Science in the Management of Information Technology degree from the University of Virginia and a Bachelor of Arts in History from Trinity College, Hartford. In his spare time, Ross is the president of the board of directors for Deeper Missions a 501 C 3 organization devoted to clean energy and safe water in Africa.

As Director of VetsFirst, Ross's efforts support legislation that is designed to address the issues where veterans and disability community issues intersect. Ross seeks to bring attention to veteran issues such as PTS, TBI, MST, suicide, unemployment, VA accountability, dependent concerns and find ways to mitigate these problems. Additionally, he serves the Resource Center through VetsFirst's programs to answer veterans' question regarding educational, health, and disability benefits that they deserve based on their service.