

LEGISLATIVE HEARING

HEARING

BEFORE THE

SUBCOMMITTEE ON ECONOMIC OPPORTUNITY

OF THE

COMMITTEE ON VETERANS' AFFAIRS

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SUBCOMMITTEE ON ECONOMIC OPPORTUNITY,
COMMITTEE ON VETERANS' AFFAIRS,
U.S. HOUSE OF REPRESENTATIVES,
Washington, DC.

The subcommittee met, pursuant to notice, at 9 a.m., in room 360, Cannon House Office Building, Hon. Derrick Van Orden (chairman of the subcommittee) presiding.

Present: Representatives Van Orden, Ciscomani, Hamadeh, King-Hinds, Barrett, Pappas, McGarvey, Ramirez, and Kennedy.

Also present: Representatives Mast, and Vasquez.

OPENING STATEMENT OF DERRICK VAN ORDEN, CHAIRMAN

Mr. VAN ORDEN. The subcommittee will come to order. Welcome to the witnesses and subcommittee members to today's hearing. As I have said many times, this subcommittee is a nonpartisan committee; it is not a bipartisan committee. I am very thankful for my Ranking Member, Mr. Pappas, for adhering to that.

We have 17 important legislative proposals to consider here today. It is important to note that not all of these proposals will move forward in the legislative process. A number of these proposals seek to improve education programs, accessibility of the U.S. Department of Veterans Affairs (VA) and VA's home loan program.

I specifically want to highlight three of my bills that are on today's agenda. My first bill will expand communication outreach methods within the Solid Start Program by allowing digital communications so that the VA can increase the ways they connect with veterans.

America's new generation of veterans, they oftentimes just do not want to pick up the phone. We are going to get crazy and allow them to use text messaging, but we are not going to get rid of the other methods of communications that older generations, such as myself, are we used to, which is a letter in the mail. In other words, this is additive.

Another bill that I have today is the Refinancing Relief for Veterans Act. This legislation will reduce the fee for veterans who are using an interest rate reduction loan, or IRRRL.

This bill would allow veterans an even less expensive way to get a mortgage with a lower interest rate and so half the refinancing fee associated with the VA home loans and making easier for veterans to secure better rates. It is the duty of this subcommittee to get money back in the veterans' pockets when we can.

My final bill is the Enhancing the Transiting Servicemember's Experience Act, or ETS Act. This bill would make improvements to the Transition Assistance Program (TAP) for servicemembers leaving the military. This legislation would require data collection on the experience of transitioning servicemembers. We need to have a better understanding of how we are preparing our military members and their families for civilian life.

Certain military branches are doing TAP better than others and those doing it well are setting their members up for success, and individual units in the different branches are doing things better, so we are going to find the best practices.

Servicemembers leaving the successful branches will show the others the value of their military service. The Transition Assistance Program is actually, I view it as a retention and a recruitment tool so when the veterans know that we care about them coming in, while they are in, and while they are leaving and after they are in their service, that is going to help with our recruitment and retention because they go home and they tell their friends.

Additional bills we will consider would address modernization improvements to the Veterans Readiness and Employment (VR&E) program, VA home loan program, and the GI Bill. I have reservations about some of these proposals on the agenda today. The witnesses' testimony and questions from these fellow members will hopefully address some of these issues so we can make informed decisions and move forward with the process.

We look forward to hearing from the members who are here and introduce these proposals, as well as our witnesses on how we can continue to improve the bills and better the lives of our veterans.

I now yield to Ranking Member Pappas for as much time as he would consume for his opening remarks.

OPENING STATEMENT OF CHRIS PAPPAS, RANKING MEMBER

Mr. PAPPAS. Thank you very much, Chairman Van Orden, for holding this legislative hearing on a number of issues covered by the Economic Opportunity Subcommittee. On the agenda today there are several bills that improve support for veterans' education and job training, including my bipartisan bill, H.R. 2954 Veterans Transition to Trucking Act, which will expedite the approval process for truck driving apprenticeship programs that have multi-state locations.

Currently, interstate trucking companies must get approval from every State they operate in for veterans to use their VA education benefits for apprenticeship programs at that company.

This legislation will cut unnecessary red tape and allow interstate commercial carriers to get one approval for all their apprenticeship programs from VA, simplifying the administration of these programs so that veterans can become truck drivers more easily.

I thank Representative Kiggans for partnering with me on this important legislation and the Chairman for including this bill on the agenda. I also want to thank Senators Blumenthal and Cassidy for introducing the bipartisan bill in the Senate. I hope we can all continue to work together to get this passed into law.

Other bills I wish to highlight include Congressman Vasquez's H.R. 1965, the Veteran Education Assistance Adjustment Act,

which increases the book and supply stipend from \$1,000 to \$1,400 per year. We all know that things cost more today than they did even a year ago but the book stipend has remained the same since the post-9/11 GI Bill was enacted in 2008.

Congresswoman Budzinski's H.R. 2034, the Edith Nourse Rogers Science, Technology, Engineering, and Mathematics (STEM) Scholarship Opportunity Act makes the requirements for the scholarship program more accessible for students pursuing rigorous STEM fields.

Last, Congressman Kennedy's H.R. 2720, the Gold Star Family Education Parity Act, reduces the challenges faced by surviving dependents by matching their educational benefits with those offered under the post-9/11 GI Bill. Under the existing Chapter 35 survivors and dependents educational assistance, Gold Star families are often left with a less generous education benefit while simultaneously dealing with their loss.

By expanding this benefit to surviving dependents, families can pursue the education and training they need to secure gainful employment following the loss of a loved one.

Our veterans need additional support to keep up with the cost of living and education expenses are certainly no exception, so I urge members of this subcommittee to support veterans' education and training by supporting these bills.

Last, I want to remind the subcommittee that during the last month's full committee hearing with Secretary Collins, he committed to addressing veterans homelessness. We do not want to lose the gains already made toward ending veteran homelessness, and we have a legislative solution to continue this momentum, Representative Dexter's Every Veteran Housed Act.

This bill expands eligibility for support services to anyone who served in uniform and received anything but a dishonorable discharge. By expanding the eligibility criteria to cover more veterans, we help those who served our Nation get back on their feet and live with dignity and respect.

I thank the Chairman, our colleagues, and our witnesses for their time today. These are important policy issues that we are trying to solve for veterans to make the best use of their earned benefits. I look forward to working with the subcommittee for continued progress on these issues, and I yield back.

Mr. VAN ORDEN. The gentleman yields back.

I will now introduce the witness panel. Our first witness is Dr. Liz Clark, Acting Director of Defense Support Service Center at the U.S. Department of Defense (DOD).

Our next witness is Mr. Nick Pamperin, executive director of Veterans Readiness and Employment at the Department of Veterans Affairs, accompanied by Mr. Thomas Alphonso, Assistant Director of Policy and Procedures with education services at the Department of Veterans Affairs.

I ask the witnesses please to stand and raise your right hand. Do you solemnly swear that the testimony you are about to provide is the truth, the whole truth, and nothing but the truth?

[Witnesses sworn.]

Mr. VAN ORDEN. You may be seated. Thank you. The record will reflect that the witnesses have answered in the affirmative. I will ask the witnesses and members today to respect the 5-minute rule.

Dr. Clark, you are now recognized for 5 minutes to deliver your testimony.

STATEMENT OF LIZ CLARK

Dr. CLARK. Chairman Van Orden, Ranking Member Pappas, and distinguished members of the subcommittee, thank you for the opportunity to appear before you to discuss Enhancing the Transitioning Servicemember's Experience Act. The department is committed to supporting our warfighters and their families as they navigate the transition from military to civilian life.

TAP is the essential foundation of that support and sets the conditions for successful transition. Each year TAP provides approximately 200,000 servicemembers with a common level of support regardless of location, military service, or component, and at over 200 locations around the globe.

The overarching result is that today's TAP provides servicemembers more comprehensive transition preparation, information, support, and services than at any time during our Nation's history.

TAP provides broad-ranging information, training, resources, and support that effectively prepare servicemembers for success as they navigate through the challenges and opportunities presented during the transition from active duty to civilian life. This support enables and empowers servicemembers to leverage their skills, knowledge, and abilities to reach their full potential, achieve individual post-transition goals, and continue to serve our Nation as successful veterans who strengthen our local communities and our Nation.

Since its inception in 1991, TAP has undergone extensive changes to ensure it is relevant, agile, and ever-improving to meet the needs of transitioning servicemembers. TAP design ensures both flexibility and relevance.

The flexibility afforded by current TAP design allows the tailoring of the transition process to individual needs and goals, while ensuring that servicemembers receive information and resources that best support individualized preparation for transition.

TAP stays relevant through the focus on preparation for civilian life and ensuring servicemember buy-in, and active participation. In short, TAP works.

TAP works in large part because of the TAPs interagency's dynamic and a collaboration and partnership, a best-in-class example of effective Federal agency collaboration and service delivery.

The TAP interagency delivers TAP as an individualized, robust program with alternate pathways and multiple levels of assistance. Each step of the process is guided by TAP counselors trained to provide employment, education, and entrepreneur guidance and assistance, allowing servicemembers to be in control of their transition and utilize programs, resources, and information that fit their specific needs and align with their post-transition goals.

Military-to-civilian transition is an ever-evolving, complex, and multifaceted environment in which the variety of individual goals equals the number of transitioning servicemembers.

TAP is and must remain adaptive while ensuring programmatic focus on three foundational and complementary tenets: effective counseling, servicemember buy-in, and meaningful support connections throughout the transition period.

Therefore, TAP will maintain emphasis on an individualized approach that best meets the servicemember's post-transition goals. To that end, TAP will remain innovative, responsive, transparent, and collaborative.

The department will continuously improve transition services and support by working with the servicemembers, the military services, interagency partners, non-governmental entities, and Congress.

Transitioning from military service to veteran status is not just a professional priority for me. It is deeply personal. As an Army officer who has served in the active component, the Reserves, and the National Guard, I have lived the challenges that come with taking off the uniform but still carrying the mission.

During my time working in suicide prevention, I had the distinct honor of speaking with those navigating through transition, those who have experienced suicide-related behaviors, and families who have endured heartbreaking losses. These conversations have stayed with me. They remind me every day that this work is critical, and I am fully committed on both a personal and professional level to strengthening the partnerships and policies that support our veterans.

It is our duty to ensure that those who serve return to communities that uplift them, systems that support them, and a Nation that continues to benefit from their strength.

In closing, Mr. Chairman, I thank you, Ranking Member Pappas and the members of the subcommittee for your outstanding and continuing support of the men and women who proudly wear the uniform in defense of our great Nation. I am truly honored to speak with you today, and I look forward to your questions.

[THE PREPARED STATEMENT OF LIZ CLARK APPEARS IN THE APPENDIX]

Mr. VAN ORDEN. The gentlelady yields back. The written statement of Dr. Clark will be entered into the hearing record.

Mr. Pamperin, you are now recognized for 5 minutes to deliver your testimony on behalf of the Department of Veterans Affairs.

STATEMENT OF NICK PAMPERIN

Mr. PAMPERIN. Good morning, Chairman Van Orden, Ranking Member Pappas, and distinguished members of the subcommittee. Thank you for inviting us here today to present our views on bills affecting VA programs and benefits. Joining me today is Mr. Tom Alphonso, Assistant Director of Education Service at the Veterans Benefits Administration.

While VA's views on all of the bills are detailed in my written testimony, I would like to highlight a few bills that would have profound effect on our delivery of services to veterans, survivors, and their family members. VA offers support for much of the proposed legislation before us today.

First, VA supports H.R. 3579, the Veterans Readiness And Employment Integrity Act, which would establish a 180-day time limit

for employment assistance. Veterans demonstrate the highest engagement in their job search within the first 3 to 6 months of placement services. This is also the timeframe in which the majority of VR&E participants find employment.

VA also proposes that the Congress apply the 180-day limitation to counseling placement and post-payment (sic) services addressed in the regulation, which can currently be provided for up to 18 months. This would ensure a more targeted approach, maximizing the effectiveness of the program.

VA supports but cites significant concerns with H.R. 3387, Enhancing the Transitioning Servicemember's Experience Act. VA supports the bill's overall intent, specifically the personalized support for at-risk servicemembers and creating a TAP resource website.

However, VA does not support certain sections due to resource and logistical concerns, including unannounced audits of pre-separation counseling and additional counseling for military spouses outside of normal hours.

VA defers to DoD and U.S. Department of Homeland Security (DHS) on several areas, but in summary, while we endorse the intent, several practical and resource challenges must be addressed for effective implementation.

VA does not support H.R. 3384, the Refinancing Relief For Veterans Act. VA collects loan fees to fund housing loan operations and reduce taxpayer liabilities for loans guaranteed, insured, or made by VA and the need for the adjustment of the interest rate reduction refinance loan, or IRRRL.

VA cites concern with the IRRRL statutory loan fee rate since this bill would first decrease then increase the IRRRL loan rate fee. It is not clear to VA how these adjustments would in the long term benefit the veteran, the VA home loan program, or the taxpayer.

Also, the bill would result in costly and time-consuming system changes for both lenders and VA. Any time the statutory loan fee rate changes VA systems are required to ensure VA calculates and charges the correct fee. Lenders generally require up to 120 days or more lead time for program changes to their systems and additional training any time there is a change to the funding fee rate.

VA also does not support H.R. 2720, the Gold Star Family Education Parity Act. While VA supports the concept of consolidating Chapter 35 and 33 educational assistance programs into a single benefit, VA would not be able to implement this legislation as written because the Chapter 35 and 33 programs have considerably different eligibility rules and payment structures, which is not addressed in this bill.

VA notes several aspects of the bill lack clarity, and VA would welcome discussions on a path forward that may satisfy the committee's intent for this legislation.

Finally, VA does not support the Every Veteran Housed Act, which aims to expand eligibility for homeless benefits. While VA strongly agrees with the need to resolve veteran homelessness and is exploring all options to address this issue, VA has some concerns with the bill's provisions.

Primarily, current law uses two different statutory definitions for veteran for eligibility purposes. By adopting a single definition for

all programs and authorities in Chapter 20, the bill would alter current terms for more than a dozen different programs.

VA believes further coordination and review is necessary before such a significant step is taken. This expansion would also require additional resources, and VA and other agencies have not had the opportunity to determine what these resources would be.

We welcome the opportunity to meet with the committee to discuss how VA and Congress can work together to further reduce and eliminate veteran homelessness.

VA appreciates many of the remaining bills on the agenda today, and we welcome the opportunity to work with the committee to find a way to resolve the issues we have identified so that we can fully support all of them. We are grateful for the resources that Congress has provided to VA and pledge to do all that we can to ensure they are used as effectively as possible.

Mr. Chairman, this concludes my statement. My colleagues and I are prepared to respond to any questions you or the other members of the committee may have.

[THE PREPARED STATEMENT OF NICK PAMPERIN APPEARS IN THE APPENDIX]

Mr. VAN ORDEN. The gentleman yields back. The written statement of Mr. Pamperin will be entered into the hearing record.

I now recognize Ranking Member Pappas for 5 minutes.

Mr. PAPPAS. Thank you very much, Mr. Chairman.

Mr. Pamperin, if I can start with you? I want to ask a question about the GI Bill Parity Act and ask you about VA determining eligibility and amounts of education benefits under Chapter 33, when a veteran chooses to transfer their benefit to a dependent. Can you tell me a little bit more about how VA determines that eligibility under Chapter 33?

Mr. Alphonso.

Mr. ALPHONSO. Thank you, sir. I will take that question. I think your question was how do we determine eligibility to transfer benefits? That is actually a determination that is made while in service. It is on the Department of Defense side so the military secretaries first have to determine that the servicemember has met the time and service requirements that are in statute. They then have to commit to an additional 4 years of service to be eligible and then they are authorized to transfer their benefits to their dependents after they complete those initial service requirements that are in statute.

Mr. PAPPAS. Okay. I am just wondering, you talked, Mr. Pamperin, about opposition to the bill because of different eligibility rules, payment structures. I am just wondering, since there is already a process for transferring education benefits to dependents, is not this something that you could work through?

Mr. ALPHONSO. Thank you, sir, I will take that as well. There certainly are ways to figure out how this bill could work. That is why we said we would welcome the opportunity to work with the committee, as we stated. We agree with moving Chapter 35 to 33. There are lots of reasons that that is a good idea. We just need to work through those technical parts.

As it is written, it does not give us any guidance for how to do any of those rules, so that is all we are saying is we would welcome

the opportunity to work on technical amendments to get to whatever is the concept Congress wants to pursue there.

Mr. PAPPAS. Okay, sir. It sounds like you believe it is something that can be overcome with further discussion and some additional language in the legislation?

Mr. ALPHONSO. Absolutely, sir.

Mr. PAPPAS. What percentage of GI Bill education funding is going to online programs?

Mr. ALPHONSO. Unfortunately, sir, I do not have that number for you but I can take that for the record.

Mr. PAPPAS. Okay. We would love to have a good number on that. I am wondering how many beneficiaries are enrolled in those programs full-time?

Mr. ALPHONSO. Again, sir, I will have to take that for the record and get you those numbers.

Mr. PAPPAS. Okay. I am wondering how VA will know when to pay out full-time housing, stipend, or only half. How would that judgment be made?

Mr. ALPHONSO. Yes, sir. That is currently done right now it is through the school when the school certifies the student's enrollment, they tell us whether the student is enrolled online, solely online, or if they are enrolled in resident. That then is what we use as our data point to determine the correct payment rate.

Mr. PAPPAS. Okay. There is a—you would have a way of determining what more than half time would mean?

Mr. ALPHONSO. Absolutely, sir.

Mr. PAPPAS. Okay. I know online education is playing a critical role in helping veterans secure a degree, and I have a university in my district, Southern New Hampshire University, that is a leader in online education, enrolls more than 200,000 students online, was awarded the 21st Century Distance Learning award by the U.S. Distance Learning Association. They are a good example of high quality, accessible educations that veterans deserve.

Many Veterans Service Organizations (VSOs) continue to express concerns about the quality of education offered by bad actors that are seeking to profit off veterans' benefits, so I am wondering if VA has a plan to provide better oversight and quality control of online programs?

Mr. ALPHONSO. Yes, thank you, sir. The current program we have the State approving agents. They are the gatekeepers of quality so they have standards. There is standards in statute and then each State has the ability to add their own additional reasonable criteria.

They ensure that the programs that are approved are of sufficient quality, and if they are not then the program would be disapproved from participation in the GI Bill.

Mr. PAPPAS. I have limited time left. I want to switch to Representative Dexter's legislation, the Every Veteran Housed Act. I am wondering if you agree with the sentiment that there are veterans experiencing homelessness today because they are ineligible for programs offered through VA?

Mr. PAMPERIN. Excuse me. I appreciate the question. There are certainly veterans who are homeless that currently are not availing of VA homeless benefits.

Mr. PAPPAS. Yes.

Mr. PAMPERIN. We do support the intent of the legislation.

Mr. PAPPAS. Okay. You agree with the intent that expanding to a broader definition would capture more veterans and would help us address the problem of veteran homelessness?

Mr. PAMPERIN. Well, I think, sir, what we need to do is we need to assess the full impact by expanding that and consolidating the definitions down to one. That is why we would need to assess and work with agencies. There are other players who have equity in this to make sure that it is doable.

Mr. PAPPAS. Is it a question of resources?

Mr. PAMPERIN. In all honesty, sir, I am not the homeless benefits expert. I would have to take that for the record.

Mr. PAPPAS. Okay. We will talk further about that.

I will yield back. Thank you.

Mr. VAN ORDEN. The gentleman yields back.

The chair now recognizes Representative King-Hinds for 5 minutes.

Ms. KING-HINDS. Thank you, Chairman Van Orden, for the opportunity to speak on a critical new piece of legislation, H.R. 3720, the Heroes Owning and Materializing Equity Act of 2025. Thank you for co-leading it with me.

According to the statistics provided by the VA, veteran homelessness rose 19 percent from 2020 to 2022 in the Northern Mariana Islands, and I am sure I am not the first or the last person to say that veteran and homeless should not exist together.

When our veterans return home after serving our country, they deserve every opportunity to build a stable and secure life. For many, that starts with the cornerstone of the American dream, home ownership. The Department of Veterans Affairs' home loan program has helped millions of veterans and their families buy homes. It is one of the most impactful benefits that veterans can access.

While the VA home loan opens the door, it does not provide veterans with the education needed to develop a deep understanding of financial planning. To provide additional tools for veteran home buyers, the Housing Oversight and Mitigating Exploitation (HOME) Act does two key things.

First, it empowers the VA to partner with veteran service organizations and nonprofits to offer voluntary financial counseling to veterans using their VA home loan benefit. This is critical.

Too often, veterans become home owners and need financial planning. Without it they may fall behind on payments or even lose their homes. This bill helps prevent that outcome by making proactive financial guidance readily available.

Second, the HOME Act creates a national data base of adapted homes that accommodate disabilities. Right now, if a disabled veteran needs to buy a home there is no centralized way to find homes that fits their needs. They are forced to look for accessible homes from scratch.

With this bill, veterans using the specially adapted housing program, or SAH, could use this data base to find homes that meet the needs of their disability. It is a simple, common sense solution

that reduces the burden and helps veterans find a place where they can live safely and comfortably.

We islanders look out for each other. It is who we are. This bill reflects our shared beliefs that no one should fall through the cracks because of lack of information or resources.

The people who defended our country should never have to face financial instability or risk losing their home when all of us here can provide them with the knowledge needed to thrive as homeowners by supporting this bill. I urge all my colleagues to support the HOME Act of 2025.

I am a believer in prevention is better than cure, and I think a lot of the bills before this committee does just that. I want to speak directly to the TAP program, which I think attempts to do just that, provide our vets with the resources.

Some of the things that I am still hearing, and I am really glad, Dr. Clark, that you mentioned that you are working on having individualized transition paths for our vets, because too often what we are hearing is that the program is a one-size-fits-all, you know, program that does not necessarily address the particularized needs of our vets.

One of the things that I am also hearing is that there are gaps in post-TAP follow up and continuity of care. Can you just speak to that issue and share your thoughts on how we can work together to make improvements to that?

Dr. CLARK. Thank you so much for the question and the support for the TAP program. TAP that was 10 years ago, 5 years ago, and even 3 years ago, is different than what it is today. We are appreciative of the Fiscal Year 2019 National Defense Authorization Act (NDAA) that changed TAP from a one-size-fits-all to an individualized program.

That each servicemember has different needs and different post-transition goals, and that all starts with the initial counseling that will help them pave the way for what their transition looks like and then ends with a capstone at 90 days prior to separation.

At that point, if the transitioning servicemember may be at heightened risk, we then do a warm handover transfer to either the appropriate Federal agency or the local resource.

We also then do have with our partnership with the Department of Labor and VA opportunities to then reach out to the veterans as well. We also have Military OneSource that is available 365 days after separation or retirement.

Mr. VAN ORDEN. The gentlelady yields back.

The chair now recognizes Mrs. Ramirez for 5 minutes.

Ms. RAMIREZ. Thank you, Chairman, and beloved Ranking Member for holding this hearing. I also want to thank all of our witnesses that are here today. Yes, beloved. You are, kind of, beloved too.

What you see here is we really are wanting to get above the politics and really focus on serving our veterans, which is why I started the way I did, but let me come back to my remarks today. My priority, in addition to make sure that this committee is working together, is to center the needs of the 20,000 veterans I represent in Illinois' Third congressional District. Those needs include a veteran's successful transition into civilian life.

The transition from military service to civilian life is distinct and complex, and the Transition Assistance Program, TAP, plays a unique role in facilitating a successful transition from employment assistance to mental health services, housing support, and access to continued education, our veterans deserve an integrated, streamlined, comprehensive approach to TAP that recognizes their sacrifices, that honors their needs, and provides them with the necessary tools, resources, and the support that they need to succeed.

We know that TAP needs improvement, and I want to say that I appreciate Congressman Van Orden's bill, the Enhancing the Transiting Servicemember's Experience Act, which attempts to improve TAP through various changes. The ideas on this bill are worth building on, and I want to discuss the ways these ideas could be improved to fully serve our veterans.

One of the proposed changes to the bill would allow active duty servicemembers to engage a TAP program earlier, 540 days instead of 356 days. While ensuring they have a longer period where they can begin assessing the program earlier and accessing resources does not fix the fact that these resources are still rooted in a check the box mentality, you know, watch a video, check, and fill out the paper, check, and visit the website, check and check after check. I do think that it begins to give them more resources earlier.

Another change to TAP I would offer is counseling that is trauma-informed, culturally competent, and fully integrated with State and local workforce systems. Counseling must take into account the diversity of our veterans, which means it must be able to serve the unique needs of our veterans, and that includes women, LGBTQ plus servicemembers, and servicemembers of color.

I also have a serious concern about how this bill could normalize a two-tiered TAP system, and one of the changes in this bill would provide free counseling for 3 days for those who find employment, versus 5 days for those without.

Counseling should be given equitably to all veterans, regardless of their ability to get employment after separation. To improve TAP, we need mandatory participation. We need TAP to begin not just earlier but more often and throughout a servicemember's career, not just at the end, and we need funding to actually back it up.

Dr. Clark, in this administration, supportive of giving servicemembers more—let me reword my question. Dr. Clark, is this administration supportive of giving servicemembers more time for TAP?

Number two, Dr. Clark, what additional changes are needed to make that possible at the DoD?

Dr. CLARK. Thank you for the question. Currently, the NDAA Fiscal Year 2019 has TAP available and mandatory at 365 days pre-separation. For retirees it is 730 days. It is 2 years prior to their retirement.

Due to the operational readiness and with commanders balancing that delicate balance between operational readiness and supporting the transition period, we feel that 365 days is the appropriate time where it is then mandatory, although we do have TAP that is available online 24/7 that does not even require a TAP card for any servicemembers.

365 days is the point where we feel is the delicate balance between the operational readiness needs, as well as the supporting the transitioning servicemember.

Ms. RAMIREZ. What structural reforms would DoD be considering to ensure that TAP is not only more equitable but also trauma-informed, culturally responsive? Again, I just want to really emphasize when we are talking about our veterans we are talking about all of them, and I include the LGBTQ+ servicemembers and servicemembers of color.

I am really interested how do we do that beyond the employment rates?

Dr. CLARK. Thank you so much, and when we look at TAP being individualized it is individualized if it is a career field, if it is one of the underrepresented populations, it is continuing to be that individual counseling for that specific need for that specific transition goal.

The TAP of yesterday and even TAP of today is not the same that it will continue to be. We are committed to ensuring that TAP remains the best in class, and we are continuing to evolve it.

Ms. RAMIREZ. Thank you, Dr. Clark.

With that, Chairman, I yield back.

Mr. VAN ORDEN. The gentle-lady yields back.

The chair recognizes Mr. Hamadeh from the great State of Arizona.

Mr. HAMADEH. Thank you, Chairman.

Thank you all for being here today as well. I am grateful for the opportunity to speak before the subcommittee on the Edith Nourse Rogers STEM Scholarship Opportunity Act, a bill that I am very proud to co-lead with Congresswoman Budzinski. She has been phenomenal to work with.

As an Army veteran and a member of both the Armed Services and Veteran Affairs Committee, I know exactly how difficult it can be for soldiers transitioning to civilian life. You know, veterans often share with me personal stories about the many financial obstacles they face in completing degrees in high demand areas, such as engineering, computer science, and healthcare. I have heard all of these stories many times before, and these stories demand action.

Now, that is why this bipartisan bill is so important. Right now, the VA's own rules force veterans to exhaust nearly all of their post-9/11 GI Bill benefits before they can even apply for the STEM scholarship.

Our bill fixes this by letting veterans apply earlier after they have completed 45 credit hours instead of 60 and without having to drain their GI Bill first. It is a simple common sense change that puts veterans first and cuts needless red tape.

Over the last 3 years, 3,500 veterans have used the scholarship to pursue STEM degrees, but we know the demand is much higher, especially as Arizona continues to lead the way in semiconductor manufacturing and defense technology with Taiwan Semiconductor Manufacturing Company Limited (TSMC) and Luke Air Force Base right in our own backyard. We need more homegrown talent ready to fill these critical roles, and who better than those who have already served our country?

Now, this bill is about strengthening our workforce, boosting our national security, and honoring our promise to veterans. It is backed by the American Legion, Disabled American Veterans (DAV), Student Veterans of America and AMVETS organizations that know our veterans need to succeed.

Now, the bottom line is this. Meeting the needs of our veterans should never be a partisan issue. This is about giving our Nation's heroes the tools to succeed in the next chapter of their lives, while also strengthening America's economic and technological edge.

I urge my colleagues to support this bill and help us deliver real results for those who have sacrificed so much for our country.

With that, I yield back, Mr. Chairman.

Mr. VAN ORDEN. The gentleman yields back.

The chair now recognizes Representative Kennedy from the great State of—well, from New York.

Mr. KENNEDY. Thank you, Chairman. Mr. Chairman, Ranking Member Pappas, members of the subcommittee, thank you for the opportunity to speak today in support of my bill, H.R. 2720, the Gold Star Family Parity Act.

When our sons and daughters take an oath to defend our Nation, their families take that oath with them and during long deployments, missed milestones, and the ever-present anxiety of having a loved one in harm's way.

When the unthinkable happens, when a servicemember makes the ultimate sacrifice, it is those families who bear the lifelong weight of that loss.

As members of this committee, we have a solemn responsibility to ensure that our policies support those families, not fail them. Right now when it comes to educational benefits, our system does exactly that.

Under current law, if a servicemember dies before formally transferring their post-9/11 GI benefits, their spouse or children are left with a lesser benefit under Chapter 35, survivors independence educational assistance, or DEA. Let me be clear, that disparity is both outdated and unfair.

DEA provides survivors and dependents roughly \$1,536 per month, or about \$13,800 annually for full-time study, but the average annual cost for a 4-year public university is more than \$27,000.

This financial gap leaves Gold Star families, who are already grieving the loss of a loved one, struggling to make ends meet simply because their servicemember had not completed a transfer form before their death and died in service to this country. It is unjust and certainly not the way we should treat the families of our fallen heroes.

The Gold Star Family Parity Act that I carry would correct this inequity. My bill ensures that all surviving dependents, regardless of whether benefits were officially transferred, received the full post-9/11 GI Bill education benefits their loved ones have earned by that individual's service and sacrifice to this country. In short, it ensures that Gold Star families are treated with the dignity, gratitude, and support that they deserve and earned.

I am proud to lead this effort on behalf of the families of western New York and across our country who have given more than we can ever repay. I would like to thank Ms. Ashlynn Haycock-

Lohmann, the director of Government and Legislative Affairs at the Tragedy Assistance Program for Survivors for their endorsement of this bill.

We cannot let red tape stand in the way of what is right. When a servicemember gives their life for this country, their families should not be left behind because of an administrative hurdle. This is our chance to honor their sacrifice with action, not just words.

Thank you for the opportunity to speak on this important piece of legislation, and I urge all of our colleagues to support the Gold Star Family Parity Act to deliver the justice, dignity, and support to these families of these fallen heroes. Thank you. I yield back.

Mr. VAN ORDEN. The gentlemen yields back. In accordance with committee rule 5 (e), I ask unanimous consent that Representative Vasquez from New Mexico be permitted to participate in today's committee, excuse me, subcommittee hearing. No objection, so ordered.

The chair now recognizes Representative Barrett from the great State of Michigan.

Mr. BARRETT. Thank you, Mr. Chairman, and thank you for taking up these bills and for the testimony today. Wanted to start, Mr. Pamperin, did I say your name correctly, sir? Very good, thank you. I appreciate the VA's initial support for my bill, the Patriots Over Politics Act, to restore the GI Bill transferability for servicemembers who left the military under duress during the time of the COVID vaccine mandate. That was, obviously, later reversed and then has been attempted to be reconciled over time.

Now, one of the issues that the VA brought up as a concern was the enactment period, the 90-day window to open a period of time for veterans who qualify to apply for this benefit. I believe in your testimony you pointed out that starting from the point of enactment is difficult for the department to do.

If we allowed for a 1-year period for the secretary to open a 90-day window would that satisfy the concerns that the department has on that piece of it?

Mr. ALPHONSO. Sir, I will be taking that question.

Mr. BARRETT. Okay.

Mr. ALPHONSO. What you are asking about is, I think, essentially how long will it take to implement the——

Mr. BARRETT. Right.

Mr. ALPHONSO [continuing]. changes. That would have to defer to DoD, as we discussed a little bit earlier. This bill creates an opportunity to transfer entitlement.

Mr. BARRETT. Right.

Mr. ALPHONSO. The transfer entitlement portion is actually done on the DoD side, so the system that is used, the portal that you use to apply and then to transfer benefits, that is all DoD systems. We would have to defer to them——

Mr. BARRETT. Okay.

Mr. ALPHONSO [continuing]. to answer your question about how long it would take.

Mr. BARRETT. Okay, thank you.

Dr. Clark, that brings up my next point, which is the VA deferred in their testimony to your department for this. I do not be-

lieve in reading your testimony that you had rendered any position on the bill. Can you help us understand where the DoD is?

Dr. CLARK. This is an important topic to the department, and we will take that for the record.

Mr. BARRETT. Okay. How quickly can we determine an answer? I mean, I would like to, obviously, get this done. There were a lot of people affected by this.

Dr. CLARK. Yes. We understand the importance of this, and we will take that back for the record and go through our formal protocols for the response.

Mr. BARRETT. Okay. In the DoD do you have any records of people who left the military during the time of the mandate, during the time as prescribed under the bill, who may have begun the process of transferability but their careers were cut short before the timeline had run for that full completion?

Do you have those records where if a servicemember left, ended their enlistment, was released under some, kind of, disciplinary status due to COVID mandate, or retired, do we have that archived record of the, you know, in-process transfers that was cut short? Or was that deleted at the time of their departure?

Dr. CLARK. I understand the question. It is outside of my portfolio, so I will take that back for the record.

Mr. BARRETT. Okay. I do appreciate that. Do you have any idea how many members of the military this may have affected who were in this circumstance?

Dr. CLARK. We will also take that for the record.

Mr. BARRETT. Okay. I know that the cost that the Congressional Budget Office (CBO) came up with was, as they said, I think the direct quote was, "in the low single digit millions over a 10-year period." That is about the lowest price tag I have seen on a bill that has been scored.

If the DoD can render any opinion on that as well or in consultation with the VA, we would appreciate knowing that as well. So, but appreciate it, thank you.

Mr. Chairman, I yield back.

Mr. VAN ORDEN. The gentleman yields back.

In accordance with committee rule 5 (e), I ask unanimous consent that the Representative Mr. Mast from the great State of Florida be permitted to participate in today's subcommittee hearing. Without objection, so ordered.

The chair now recognizes Mr. Vasquez for 5 minutes.

Mr. VASQUEZ. Thank you, Mr. Chairman.

Thank you distinguished members of the Veterans Affairs Subcommittee on Economic Opportunity for allowing me to participate in today's hearing to discuss my bill, H.R. 1965, the bipartisan Veterans Education Assistance Adjustment Act.

In New Mexico alone, we have one of the highest rates of answering the call of duty than any other State in the Nation, but it is also one of the most financially challenged states in the Nation and our veterans sacrifice dearly in defense of our country.

We have an obligation to take care of them once they transition back into civilian life and pursue higher education. The post-9/11 GI Bill has been a key resource for veterans in New Mexico and across this Nation to access financial assistance as they work to

achieve their academic goals. Unfortunately, the value of the GI Bill has diminished over the years due to inflation and the rising cost of living.

Since it was last updated in 2008, the GI Bill has provided an annual stipend of \$1,000 for books, supplies, and other educational costs. When considering the rise of inflation, \$1,000 in 2008 equates to \$1,485 in 2025.

The stipend today's veterans are getting is worth significantly less than their predecessors received over 17 years ago, and that is simply not fair. We must do more to ensure our veterans have the resources they need to be successful in the civilian world, which is why I am proud to lead the bipartisan Veterans Education Assistance Adjustment Act.

My bill would address this shortfall by increasing the GI book stipend from \$1,000 to \$1,400 per year to give our veterans the full value of the intended benefit. Books and other school supplies can be a barrier for many veterans when they return to school, and they deserve the opportunity to educate themselves without being financially burdened.

New Mexico is home to over 130,000 veterans and roughly 4,000 of those are currently enrolled in school using GI education benefits. Veterans upheld their end of the bargain when they raised their right hand and swore an oath to protect our freedom.

Now, we must do our part to ensure they have the benefits that they were promised in exchange for their years of selfless service. This is why I strongly urge this committee to hold a markup as soon as possible and favorably pass this bipartisan bill to give our veterans the opportunity to reach their academic potential.

I especially want to thank Chairman Van Orden for the opportunity to be here today and speak on this bill and for his support as a co-sponsor of this bill as well. I yield back the balance of my time. Thank you, Mr. Van Orden.

Mr. VAN ORDEN. The gentleman yields back.

The chair now recognizes my great friend Brian Mast from the State of Florida.

Mr. MAST. Thank you, Chairman Van Orden and Ranking Member Pappas. I appreciate you letting me waive onto the committee today and join you all, an amazing committee, represents the best that our country has ever put forward and our brothers and sisters in arms could not appreciate every single one of you more. Love you all to the depths of my heart. That is for sure.

I want to speak to you all about squatters, squatters in the homes of our servicemembers. This is something that despite being on the Veterans Affairs Committee-came through this committee-as the Servicemembers Civil Relief Act, even though it affects those that are in service still.

Anybody who has a friend or a family member that is serving in uniform or has served, you know the challenges associated with going away, with being on deployment, being on a float, moving across the country, maybe having to have a home that you have lived in that you have not had the opportunity to sell yet before you have to change your duty station somewhere else across the country, just a number of different difficulties that are associated

with that military lifestyle and having to transition across the globe.

I could not really imagine something that would be more infuriating than coming back from a deployment or a float or a training exercise or some long, extended period away and finding squatters in my home.

Whether that be a home that was my primary residence or if I had an investment or anything else like that, it would be an extremely frustrating, to say the least, situation and costly situation because a number of states actually have laws that do more to protect the squatters than protect the servicemember homeowners from the squatters, which is an entirely sour part of this problem.

What I want to ask, number one, is can any of you all speak to what you have seen about servicemembers returning to squatters in their home? Do any of you have an experience in this?

Mr. PAMPERIN. I appreciate the question. I have not. For the Civil Relief Act, this is one that we have deferred to DoD since we are talking active duty, so VA does not have any equity. I am not familiar with any.

Dr. CLARK. I understand the critical importance of this issue. The department takes that back for the record.

Mr. MAST. You will take it for the record? Is that what you said? Thank you.

Mr. ALPHONSO. Sir, I have no experience.

Mr. MAST. I appreciate that. I did introduce a piece of legislation related to this. It is what we call the Servicemember Residence Protection Act, and it is specifically to go to the parameters of what I outlined.

While these squatters laws they do vary from State to State, they do generally allow trespassers to claim ownership of a property if it is simply open, unoccupied, if their stay is continuous on the property. These are things that they will try to demonstrate to the State, even though they have no contract, no legal binding to these properties.

Then removing them from the property is, again, it takes a lengthy legal intervention. We have very specific cases that we have looked at where servicemembers have spent upwards of \$50,000, which is a tremendous amount of money for any of us on a military salary, as anybody can recognize, to try and get these people out in legal fees.

I would ask you all as individuals that certainly have a background in this world, do you see squatters moving into the homes of our servicemembers as an issue affecting national security?

Mr. PAMPERIN. Honestly, sir, I am not sure I can answer that question.

Mr. MAST. You do not see that as affecting the readiness of a servicemember if they are dealing with legal headaches as it relates to somebody unlawfully being in their home or taking over their residence, leaving the toilet seat down, utilizing their silverware, their plates, their dishes, sitting on their couch, putting their feet up, watching the television, all the while they cannot get them out of their home?

Mr. PAMPERIN. Respectfully, sir, I do not have a position and I do not represent my personal opinion.

Mr. MAST. Madam Clark—Dr. Clark.

Dr. CLARK. Agree with my VA colleagues that I understand the seriousness of this and I do not have an opinion on this.

Mr. MAST. No opinion about whether that affects the readiness of servicemembers?

Dr. CLARK. In line with my VA colleague here, too, that understand the importance of this topic—

Mr. MAST. No opinion about whether it affects the readiness of servicemembers?

Dr. CLARK. We will have to take that for the record.

Mr. MAST. Really?

Dr. CLARK. The department remains committed to being able to provide information to the subcommittee.

Mr. MAST. Okay. I am just looking for opinion, right, from the Department of Defense.

Dr. CLARK. I am not representing my personal opinion here. I am representing the Department.

Mr. MAST. Certainly, the opinion of the Department of Defense. All right. Well, that is how you want to answer it I do not have any other choice but to accept that. It is an issue that affects a number of our servicemembers.

I have had the opportunity to speak to some of them that have been specifically affected by this, again, pointing out the dollar amounts that it is costing them.

I would just thank the Ranking Member and Chairman for the opportunity to speak about this as an issue that I believe affects readiness because of the personal impact it has on individuals. You have given me ample time. I appreciate that.

Thank you for the great work you all do on this incredible committee.

Mr. VAN ORDEN. You are welcome, sir. The gentleman yields back.

I now recognize myself for 5 minutes. Dr. Clark, I want to thank you for being here. I do not know what happened, but the DoD has been much more responsive to this committee, and I am telling you right now I appreciate it deeply. We have had issues in the past and we could not seem to line up, but you being here again is really—it is commendable and I appreciate that. It shows a real commitment to making sure that we deal with the lifespan of the servicemember.

I also want to thank Secretary Collins and Secretary Hegseth for signing an Memorandum of Understanding (MOU) to address this TAP thing. I mean, that is brand new. I mean, we have been trying to get something going for a long time.

This is really important to Chris and me. It was Mike, my friend, the previous Ranking Member. We are moving forward, and I appreciate that greatly.

How long have you been at the DoD in a civilian capacity?

Dr. CLARK. This August it will be 16 years.

Mr. VAN ORDEN. Okay, awesome.

Mr. Pamperin, how long have you been at the VA?

Mr. PAMPERIN. I have been at the VA, excuse me, since October 2001.

Mr. VAN ORDEN. Since when?

Mr. PAMPERIN. 23 and a half.

Mr. VAN ORDEN. Okay.

Mr. PAMPERIN. Or excuse me, yes, 23 and a half.

Mr. VAN ORDEN. In this—right—for 23 and a half years. Okay.

I am a graduate of an online university and I believe that we need to expand the benefits for accredited online education and that I view that we are discriminating against students who are receiving monthly housing allowances (MHA) to take summer classes online to complete their degree. What do you suggest for amendments to H.R. 3753?

Mr. PAMPERIN. Well, I will take that for the—

Mr. VAN ORDEN. It is—no. No. You are here, Mr. Pamperin. It is 2025 so you will answer this question, sir. If you are unfamiliar with the subject matter that is not okay. Can you answer this question, Mr. Pamperin?

Mr. PAMPERIN. I cannot.

Mr. VAN ORDEN. Okay.

Mr. PAMPERIN. I am not an expert on this.

Mr. VAN ORDEN. VA has given information to the subcommittee that there are veterans that have been on VR&E for over 20 years. Can you tell me your thoughts on the VR&E 8-year limit?

Mr. PAMPERIN. We support the proposed legislation. We do believe it will put—

Mr. VAN ORDEN. Okay. How can we work with you for oversight because clearly that does not exist at this point?

Mr. PAMPERIN. We remain committed to working with the committee to do what is best for the program.

Mr. VAN ORDEN. Well, I am committed to grow my hair and it is not working, so there is a difference between a commitment and action.

Mr. PAMPERIN. Absolutely.

Mr. VAN ORDEN. I am not confusing motion with progress, and I think you are. Do you think the book stipend should be increased?

Mr. PAMPERIN. We do believe the book stipend should be increased.

Mr. VAN ORDEN. Okay. When you are talking about H.R. 3384 in your written and verbal testimony, you say, “Additionally, the bill would result in costly and time-consuming system changes for both lenders and the VA.” What does that even mean?

Mr. PAMPERIN. If—

Mr. VAN ORDEN. Okay. What does that mean? Costly system changes?

Mr. PAMPERIN. So—

Mr. VAN ORDEN. You guys are faxing stuff back and forth still, and then if it is time-consuming what do you guys do all day? Like, if you do not have time to do this, what are you doing? This is, I mean, that is just not okay. That is silly. It is time-consuming. It is your job, sir.

Okay. I appreciate the VA responded to a letter that Chairman Bost and I sent out at the end of last year regarding the VR&E program. Unfortunately, this letter is very concerning because the information regarding wait times and proper oversight of VR&E, which you are directly responsible for, not him.

After my staff has done more digging, you have now told us that there are individuals on the VR&E program for over 30 years.

I want everyone sitting back there with one of those hats on that I have got my office to understand there are people that have been on the VR&E program for over 30 years, 3 decades. You have been in that seat since how long?

Mr. PAMPERIN. For the last 3.

Mr. VAN ORDEN. Yes. When was the last time you did an annual report on this, because you are griping about having to do it for this other thing. When was the last time you did that? When is the last time you did an Inspector General (IG) investigation, is this person alive? Do we know these things?

This is what we are talking about, the waste, fraud, abuse that needs to be cleaned up in the VA. Again, you have got a dude on VR&E since 1994. Can you explain to me directly why this is still happening?

Mr. PAMPERIN. Yes. I appreciate the question. This gentleman in question—

Mr. VAN ORDEN. It is not a question.

Mr. PAMPERIN [continuing]. has been on—

Mr. VAN ORDEN. Go ahead.

Mr. PAMPERIN [continuing]. in the program, however, has been going in multiple points of interrupt, meaning they are no longer active. They are no longer receiving benefits or being paid.

Mr. VAN ORDEN. Hey, we did we did our homework, sir. Listen, we are going to have legislative hearing in July, and I am officially putting you on notice. You will have answers for this.

We are going to find out if these people are alive because if someone has been on this program for 30 years that—in the intelligence business that is what we would call a clue that there is probably malfeasance involved here.

With that, my time has expired. I am sorry for going over, gentlemen, but I just needed to clear that up.

This panel is excused and we will take a short break as we switch panels.

Mr. VAN ORDEN. This committee will come to order. On our second panel we will hear from the following witnesses, excuse me, Mr. Andrew Petrie, Senior Policy Analyst, Veterans Education and Employment Division at the American Legion; Mr. Blaze Smith, Director of the University of Arizona's Veterans Education and Transition Services Center; Mr. Matthew Schwartzman, Director of Legislation and Military Policy at Reserve Organization of America (ROA); and Ms. Ashlynn Haycock-Lohmann, Director of Government and Legislative Affairs at Tragedy Assistance Program for Survivors.

I would like to welcome you and ask you to stand and raise your right hand. Do you solemnly swear that the testimony you are about to provide is the truth, the whole truth, and nothing but the truth?

(Witnesses sworn)

Mr. VAN ORDEN. All right. You may be seated. Let the record reflect that all witnesses have answered in the affirmative.

Mr. Petrie, you are now recognized for 5 minutes to deliver your testimony.

STATEMENT OF ANDREW PETRIE

Mr. PETRIE. Thank you. Good morning, Chairman Van Orden, Ranking Member Pappas, and distinguished members of the subcommittee. On behalf of national commander Jim LaCoursiere and more than 1.5 million dues-paying members of the American Legion, we thank you for inviting the American Legion to testify today.

I sit before you as an experienced veteran advocate who has proudly used benefits and programs the VA offers to those who have defended freedom. As a first-generation college student, I have earned or I have attended various institutions of higher learning using my education benefits from the VA, DoD, and Department of Education, affording me the opportunity to obtain a Master's degree and positively impact the veteran community.

Aside from education, excuse me, I have used the VA Home Loan Program twice, including the use of the VA Interest Rate Reduction Refinance Loan Program.

I am also proud to have worked with various government officials and other organizations to modify and improve the Transition Assistance Program for the better part of the last decade.

It is through this lens that I can see what our members see, to feel the discouragement and irritation that has manifested toward navigating the system, applying for employment and educational benefits, and using the benefits as intended.

With your permission, Mr. Chairman, I would like to take this opportunity to highlight a few points while keeping our members and our Nation's veterans in mind. The American Legion has advocated for the improvement of education benefits for more than 8 decades following the Servicemen's Readjustment Act of 1944, which the American Legion created.

Most of the bills addressed in today's hearing would affect the education of servicemembers, veterans, and their families. Two of these bills, Expanding Access for Online Veteran Students Act and the Veteran Education Assistance Adjustment Act, seek to make overdue changes to the GI Bill, both supported by the American Legion.

Mr. Ciscomani's draft bill would update and increase the monthly housing allowance for those pursuing education online to that of the national average. Currently, students obtaining online education only receive half of the national average for their monthly housing allowance.

However, if the geographic area in which a veteran student resides does not offer the program needed or the veteran or spouse have a family and it is not feasible to attend school in person while working or raising their children, why would we discourage or punish them?

With that said, protections such as the 90/10 rule must remain in place to prevent for-profit and private institutions from taking advantage of veterans and their hard-earned benefits.

Meanwhile, H.R. 1965 would increase the yearly book stipend for students utilizing the GI Bill from \$1,000 to \$1,400, a benefit that has not changed with inflation. One of the largest issues the American Legion has brought to the forefront to tackle for our members,

current and future, fall under financial stability and housing addressed first.

Homelessness has been an issue addressed by this subcommittee numerous times and ending veteran homelessness is a major priority for the American Legion, which is why we support the Every Veteran Housed Act.

Equally as important as access to housing, during my 4-year enlistment I moved two times under military orders across the globe. I share this experience with you in the context of H.R. 2791, Increasing The Maximum Housing Loan Entitlement Act.

The Every Veteran Housed Act aims to expand eligibility for homeless benefits for veterans, including those veterans with less than honorable discharges, while excluding those with dishonorable discharges and general court martial sentences. These newly encompassed veterans are at a higher risk for financial and housing issues.

H.R. 2791 would increase the maximum entitlement to 1.5 times that of the Freddie Mac maximum rate while looking to purchase the second home in the case that a servicemember or veteran's first home does not sell prior to the move.

I conclude by thanking Chairman Van Orden, Ranking Member Pappas, and this subcommittee for your incredible leadership and for always keeping veterans at the forefront of your mission. It is my privilege to represent the American Legion before this subcommittee, and I look forward to answering any questions you may have.

[THE PREPARED STATEMENT OF ANDREW PETRIE APPEARS IN THE APPENDIX]

Mr. VAN ORDEN. Thank you, Mr. Petrie. Let the record reflect that your written testimony will be entered into the record.

Mr. Smith, you are now recognized for 5 minutes to deliver your testimony.

STATEMENT OF BLAZE SMITH

Mr. SMITH. Chairman Van Orden, Ranking Member Pappas, and distinguished members of the subcommittee, thank you for the opportunity to appear before you today. As someone who works directly with student veterans, transitioning servicemembers, and military-connected families every day, I see both the power of well-structured benefits the real consequences when those systems fall short.

I am here not only as an administrator but as a veteran who has walked this path myself and who now works to make that journey more navigable for others. I enlisted in the United States Navy in 2012 as a Tomahawk weapons control operator.

After 2 years of technical school, I deployed aboard the *USS Porter*, DDG-78 to the 6th Fleet area of operations. I managed the Tomahawk weapons system and eventually led the oversight, maintenance, and casualty control of all combat weapons systems on board DDG-78.

We operated at a high tempo supporting missions, which included ballistic missile defense, anti-piracy, counterterrorism, strategic deterrence, and rapid response operations.

In 2018, I transitioned out of the Navy and returned to my home of Tucson, Arizona, with my wife Alexia and our two young children, Griffin and Ember. We came back to be close to family while Alexia and I pursued higher education.

I believed I had prepared well for the transition. I attended the DoD Transition Assistance Program, researched my benefits, and enrolled in school the same fall I separated. I quickly realized that I had underestimated the complexity of post-military life.

Balancing school, family, benefits navigation, addressing service-connected disabilities, and finding a new identity outside the uniform was far more difficult than expected, especially during the isolation and disruption of COVID. The Veterans Education and Transition Services Program at the University of Arizona became a lifeline for me. With their help, I found my footing and I soon joined the team as a VA work study myself, determined to help others find the same support that I have received.

That commitment to peer support, community, and shared resilience is the heart of what we do. Thanks to that foundation, I earned a Bachelor's degree from the Eller College of Management.

I then went on to complete a Master's degree from the School of Natural Resources and the Environment where I published work on National Environmental Policy Act and advocated for data-driven approaches to policy implementation.

Shortly after graduation, an opportunity arose to lead the very program that supported my transition, and I applied and was honored to be selected as the Director of the vet center. It remains the most fulfilling work of my career.

Today, I am proud to share that the University of Arizona was ranked number four best colleges for veterans in the Nation by Military Times. We support more than 6,000 military-affiliated students, which is about 15 percent of our total student body, through a one-stop-shop model that serves veterans, active duty, National Guard, Reservists, and their dependents.

Our vet center, working closely with military-connected benefits and certification centers, provides holistic support to student veterans and their families. Just a few examples include benefits navigation, disability accommodations, mental health resources, career readiness, peer mentorship, social connection, and community events. We are proud of the work we do but recognize that there is still much more we can do.

I am grateful to represent this community today and to discuss legislation that directly impacts their futures. I welcome your questions and will do my best to provide clear, thoughtful insight based on both personal experience and professional service. Thank you for the time and this opportunity.

[THE PREPARED STATEMENT OF BLAZE SMITH APPEARS IN THE APPENDIX]

Mr. VAN ORDEN. The gentleman yields back. Sorry, still musical chairs over here. Okay, are we good? All right.

Mr. Smith, your written statement will be entered into the record.

Mr. Schwartzman, you are now recognized for 5 minutes to deliver your testimony.

STATEMENT OF MATTHEW SCHWARTZMAN

Mr. SCHWARTZMAN. Thank you very much, Mr. Chairman. Chairman Van Orden, Ranking Member Pappas, and distinguished members of the Economic Opportunity Subcommittee, on behalf of the Reserve Organization of America, the only national military organization that solely and exclusively supports the Reserve and National Guard, thank you for the opportunity to testify today on pending legislation.

While ROA addresses many of these bills under consideration in a separate statement for the record submitted by ROA policy fellows Jake Fales and Hannah Miller, my testimony focuses on what ROA views as the most consequential proposal, H.R. 3387, the Enhancing the Transitioning Servicemember's Experience Act, or ETS Act, for short.

Mr. Chairman, ROA commends your focus on strengthening the Transition Assistance Program for all servicemembers and their families, including those in the Reserve components (RC). The importance of TAP cannot be overstated.

Studies consistently show that servicemembers and veterans who fully engage with TAP report higher satisfaction across key areas of civilian life. When TAP works, it works. If we get it right we can reduce long-term reliance on other costly VA programs.

When it falls short, and there are times when it does fall short, the consequences can be serious and long-lasting. This is especially true for our Nation's citizen warriors who navigate military to civilian transitions repeatedly throughout their careers. Whether coming off active duty orders, returning to civilian employment, navigating benefits across duty statuses, or spending decades in the gray area awaiting retirement benefits, each stage presents its own unique set of challenges.

Despite this, TAP remains largely built around a single end of career transition designed primarily with the active duty force in mind. You do not have to take my word for it.

ROA recently heard from a Marine Corps reservist reflecting on their TAP experience after returning from a deployment to Afghanistan. They shared, and I quote, "The instructors had zero understanding of the Reserve components. When I asked if there was any material focused on the RC, I got a blank stare."

Anecdotes like this highlight why the ETS Act is so vital. It modernizes the Transition Assistance Program to reflect the realities of today's all-volunteer force and prepares it to meet the evolving needs of tomorrow's warfighters. Most importantly, it acknowledges that transition is not a one-size-fits-all experience.

ROA thanks Chairman Van Orden for sponsoring this legislation and strongly supports key provisions that establish a tailored TAP track for Reserve component members, provide flexibility for reservists to waive requirements when appropriate, authorize repeat participation in TAP pre-separation counseling, fully integrate spouses into the transition process, align TAP more closely with VA Solid Start Program, and create a centralized online hub for transition-related resources.

We also support the intent behind additional provisions, such as enhanced one-on-one financial counseling and stronger departmental oversight of third-party TAP contractors. To further

strengthen these and other provisions, ROA has submitted a series of constructive recommendations and looks forward to working collaboratively with the subcommittee to advance this legislation.

ROA also supports additional legislation on today's docket related to the post-911 GI Bill, including the Gold Star Family Education Parity Act and Veteran Education Assistance Adjustment Act.

That said, I want to be absolutely clear. ROA's highest education priority remains the Guard and Reserve GI Bill Parity Act. Too many reservists serve under duty statuses that fail to qualify for full GI bill benefits, even when those duties are essential to our national security. That must change, and it must change quickly.

To this end, I respectfully ask the subcommittee to review the addendum submitted with my written testimony, an earlier statement to the Senate Veterans Affairs Committee by ROA policy fellows Jake Fales and Peter Donlan, which outlines ROA's full case of support for GI Bill parity.

Thank you again, Mr. Chairman, for inviting ROA to testify today. I look forward to answering any questions you may have.

[THE PREPARED STATEMENT OF MATTHEW SCHWARTZMAN APPEARS IN THE APPENDIX]

Mr. VAN ORDEN. The gentleman yields back. The written statement of Mr. Schwartzman will be entered into the record.

Ms. Haycock-Lohmann, you are now recognized for 5 minutes to deliver your testimony.

STATEMENT OF ASHLYNNE HAYCOCK-LOHMANN

Ms. HAYCOCK-LOHMANN. Chairman Van Orden, Ranking Member Pappas, and distinguished committee members, the Tragedy Assistance Program for Survivors is grateful for the opportunity to testify today on behalf of the more than 120,000 surviving families TAPS is honored to serve. TAPS strongly supports H.R. 2720, the Gold Star Family Educational Parity Act, which would sunset Chapter 35 education benefits and move all qualified recipients to the Fry Scholarship. We thank Representative Tim Kennedy for introducing this life-changing legislation earlier this year.

The Fry Scholarship is one of the most important benefits we provide our surviving families because it allows surviving spouses a chance to retrain after the loss of their significant other and surviving children the opportunity to pursue their dreams with little to no debt.

As the surviving daughter of Army Sergeant First Class Jeffrey Haycock, who died in the line of duty on April 12th, 2002, I personally benefited from the Fry Scholarship. It made it possible for me to attend American University because it covered most of my tuition and housing.

I only qualified because my dad died on active duty post-9/11. Other kids who I grew up with in the TAPS' Good Grief Camp were not as fortunate.

Kids like Garrett Schmidt, whose father died in an aviation accident in 1992, but because his dad died pre-9/11 he was only eligible for Chapter 35 education benefits. Our losses were very similar but our benefits are completely different, solely because of the date our fathers died.

Chapter 35 is an archaic benefit from the 1950's that has barely been increased and has no tuition assistance. The flat rate of just over \$1,500 per month does not go far in today's educational system.

Sunsetting Chapter 35 and expanding eligibility for the Fry scholarship would acknowledge that surviving spouses and children, whose loved ones died as a result of military service, all deserve equitable access to education benefits.

Additionally, sunseting Chapter 35 would help streamline processes at the VA. Most Chapter 35 claims are processed using Common Business-Oriented Language (COBOL), which is a barely used Information Technology (IT) system anymore. Instead of consistently bandaiding a broken system, let us fix the root of the problem.

Moving all beneficiaries to the Fry Scholarship would streamline IT and be more efficient for VA.

TAPS will support the Gold Star and Surviving Spouse Career Services Act if it is amended to include all surviving spouses who receive dependency and indemnity compensation. Our nonactive duty surviving spouses would benefit just as much from access to the disabled veterans outreach program at the Department of Labor.

TAPS supports the Veterans Educational Assistance Adjustment Act, which would increase the annual book stipend under the post-9/11 GI bill, as long as this increase also includes the Fry Scholarship.

Since the enactment of the post-9/11 GI Bill in 2008, it has never been increased and tying it to Cost-of-Living Adjustment (COLA) will help ensure that this significant benefit keeps pace with inflation. Last, we would be remiss if we did not highlight our strong opposition to the Expanding Access for Online Veteran Students Act. By increasing the monthly housing allowance for online students you would be penalizing students in rural and low cost of living communities. I grew up in a small town in Oklahoma. Not a single school in the State of Oklahoma has an MHA at or above the national average.

The same goes for states like Iowa and Montana and 73 percent of schools in Wisconsin. Increasing the online MHA to the national average would penalize every single student veteran in those states. It would also discourage them from attending programs that have amazing student veteran programs and would open the door for bad actors who are looking to prey on students with GI Bill benefits.

This is not a new issue. We have seen this predatory behavior in the past, and this would incentivize those schools to do so again. There are fantastic programs that are fully online, such as the University of Southern California's online program in Military Social Work, but students can attend while living in rural Alabama and not incur the high cost of living and commuter costs associated with in-person attendance.

While the intent of this legislation to provide greater support for those enrolled in online education is commendable, we urge the committee to consider the broader consequences of this proposal.

On behalf of our surviving families, TAPS appreciates the opportunity to testify today, and I look forward to your questions.

[THE PREPARED STATEMENT OF ASHLYNNE HAYCOCK-LOHMANN APPEARS IN THE APPENDIX]

Mr. VAN ORDEN. The gentlelady yields back. Ms. Haycock-Lohmann's written testimony will be entered into the record.

I now recognize Mr. Hamadeh for 5 minutes for his questions.

Mr. HAMADEH. Thank you, Chairman, and thank you everybody for being here today as well.

Mr. Smith, I appreciate your bolo tie. I think everybody knows you are from Arizona with tie. I do not think I could wear that here in Congress, I do not think it would turn out too well though.

Mr. Smith, in your testimony you mentioned your support for the Expanding Access for Online Veteran Students Act, stating that, "the current VA policy creates an inequity of penalizing students who take classes online." Could you elaborate on this and talk about your own experience pursuing online education?

Mr. SMITH. Yes, sir, thank you. You could pull off a bolo tie, no problem. Yes. When I was in my Bachelor's program I ended up going online for the second half of my business administration degree.

The first semester that I was on that online program, we as a family, my wife and two children, suffered some pretty major cuts to what our finances could—or what we could cover, right, because we were only getting 50 percent of what the GI Bill offers. Because of that, it was a tight semester.

Right after that and maybe the only time, we will say thankfully when we talk about COVID, is there was a period of they repealed that issue for the COVID problem. When that happened we were able to sustain the full family under the full benefit.

The reality of the situation is that no matter where you are going to school or what your modality is, that you still have expenses. Often these families depend on that as a paycheck to support an entire family.

Mr. HAMADEH. Mr. Smith, in your testimony you mentioned some key data points that could help veterans going through the VR&E program find meaningful employment, including tracking job retention, veteran satisfaction scores, cost per outcome and long-term wage growth, and more. Could you elaborate on how you gathered all of these facts and how they could improve the program?

Mr. SMITH. Yes, sir. I was just, kind of, coming up with a couple of possible ideas that might support better understanding of the VR&E program and I felt that they, kind of, captured one of the most important aspects of this, which is how great is the employment they are getting?

After their degrees are done are they getting jobs in the career fields that they want to be in? Are they seeing the results that they needed to see from the program, and is VR&E successfully facilitating those handoffs into those careers that they wanted to be in in the first place?

Mr. HAMADEH. In your testimony you mentioned the need for an increase in book stipend. How much do you think the book stipend should be increased to account for inflationary costs?

Mr. SMITH. I am not sure exactly. I am not too great with numbers as I should—as my Eller degree should say it is, but the recommendation of \$1,400 it sounds like it keeps up with the 2025 inflation rate and would probably be very helpful with regards to supporting all of the expenses of books and things that are not covered by tuition and fees.

Mr. HAMADEH. That would cover at the University of Arizona a lot of the veterans who are going there?

Mr. SMITH. Absolutely, sir, yes. That would cover everything they needed.

Mr. HAMADEH. Okay, very good. You are doing great work the University of Arizona I know. That is my graduate school alma mater and also where I joined the military and the Reserve Officers' Training Corp (ROTC) program, so I have a lot of ties to it.

With that, Chairman, I yield back. Thank you.

Mr. VAN ORDEN. The gentleman yields back.

The chair now recognizes Ms. Ramirez for 5 minutes.

Ms. RAMIREZ. Thank you, Chairman.

Let me start by saying that while the National Guard is in the news this week, I think it is fitting we talk about the unique challenges faced by the National Guard members when it comes to receiving their benefits in the same way that active duty members do. That challenge seems to me is an abuse and it is our responsibility to rectify it.

Before I go into that a little more in detail, I do want to point out another thing that I think is abuse. The National Guard's recent deployment in LA by Trump's unilateral decision is also an abuse, an overreach of power, one that I, frankly, believe is Congress' responsibility, our responsibility to rectify.

The National Guard's mission is to support both State and Federal operations, including disaster response and military readiness. When they are deployed consistent with that mission, which again, I would point out they are not in LA, they should be properly credited for their time and service and earn benefits at the same rate as their active duty counterparts do.

Yet, national guardsmen, active duty, order cap means that they are unable to be credited and get the benefits they rightfully earned.

This question is for you, Mr. Schwartzman. Did I get it right? Oh, good, good. Can you please share the significance of capping active duty orders at 179 days?

Mr. SCHWARTZMAN. Well, thank you very much for the question. In the context of the Transition Assistance Program, for example, current law requires that servicemembers serve at least 180 consecutive days on active duty to qualify for the benefit. It is the case, you know, not just for benefits eligibility on the VA side but also within DoD as well that one looks at the amount of time spent on active duty orders.

For example, if a reservist is on orders for 180 days or more they qualify for Basic Allowance for Housing (BAH). What we see quite often, frankly, DoD will cut orders with the goal of achieving cost savings.

Our recommendation, for example, is to amend the eligibility criteria for participation in TAP from its current structure to 180 cu-

mulative days of active service, which would also include time spent on drill weekends and mandatory training, which is also another restriction under Title 10, Section 1142.

Ms. RAMIREZ. Got it. Thank you. I appreciate that response.

I want to shift gears a bit because I have just a little bit, less than half the time left here. I want to talk about another aspect of veteran benefits that is really important for me, and that is making sure that veterans have the ability to make an informed decision about their education and have as many options available as possible without sacrificing quality or accessibility.

I want to be clear that one of the main priorities for me as a member of this committee has been to ensure that student veterans are not defrauded by institutions of higher education, and that continues to be my priority. That is why I have a bill on that.

Institutions like the University of Arizona have demonstrated that their online programs can be high quality and community-centered when implemented thoughtfully and executed carefully.

Mr. Smith, this question is for you. The University of Arizona offers many degree programs online. How does it ensure quality and build community for online students?

Mr. SMITH. Thank you. I think one of the major ways in which the University of Arizona online supports making sure that we are delivering quality is having active research. We are an R1 school so everything we are doing is research-oriented in the first place.

We are also surveying. We are making sure that we are taking the time to have these communities spaces where they can feel like they are supported, despite maybe not being in person.

Having smaller, more intimate course sizes as well, which supports tailoring programs and paying attention to the individual as opposed to—yes, thank you.

Ms. RAMIREZ. Thank you. No, thank you, Mr. Smith. A quick follow-up question to that, what percentage of the online students are veterans pursuing degrees full-time?

Mr. SMITH. I am going to take a stab at it. I think it is just about 20 percent online, so we are at I think 7,000 online students that are military-affiliated.

Ms. RAMIREZ. Can you verify after? If you can send me—

Mr. SMITH. Absolutely.

Ms. RAMIREZ [continuing]. the exact estimate that would be great.

Look, many student veterans are enrolling in online programs and I know that some veterans find that online education is the option that works best for them. It is just easier. It is more flexible and allows them to also work as needed.

Because that may be the most accessible way to pursue their education or most aligned to veteran preference, I just want to make sure that I say that we also have to continue to provide careful oversight of online programs and the education institutions that provide them.

I think it is really important to note, as my 3 seconds are left, that access should not come at the expense of quality, and I want to continue to follow up on that.

With that, Chairman, I yield back.

Mr. VAN ORDEN. The gentlelady yields back.

The chair now recognizes Dr. Dexter for 5 minutes.

Ms. DEXTER. Thank you so much, Chair Van Orden, for holding this hearing and for the opportunity to speak for my bill, the discussion draft of the Every Veteran Housed Act. I appreciate and share your commitment to tackling veteran homelessness and hope to work together on this issue.

In Oregon and across the country, preventing and ending veteran homelessness is a top priority. Our communities believe that honoring service means ensuring every veteran has a safe place to call home.

That is why I am proud to have introduced Every Veteran Housed, the Act, which removes barriers and streamlines eligibility standards across VA homelessness programs, making it easier for veterans experiencing homelessness to access the full range of support they have earned.

It also expands access to include all who served, whether active duty or in the National Guard or the Reserve, ensuring no veteran is left behind when it comes to critical VA housing resources.

I am very grateful to our witnesses for their support for this legislation, and so I am just going to have a couple of questions.

Ms. Haycock-Lohmann, can you speak to the existing gaps in the veteran homelessness system and why it is so critical that this bill reaches those who have historically been left behind?

Ms. HAYCOCK-LOHMANN. Sure. At TAPS the number one reason we are seeing new survivors coming to us, it alternates between one and two, is suicide. The largest number of veterans we are seeing pass away or either illness loss or suicide.

We know that the lack of support for mental health programs has led to some of this, but also ensuring that our veterans have, you know, a roof over their head, that they are supported, that they have a home to go home to, we think that these would help reduce suicide loss in the veteran space but also ensuring that all veterans have access to those programs.

Not all veterans who die by suicide died honorably living at home with all of these things. We see a large correlation between mental health and suicide and homelessness.

Ms. DEXTER. Yes. Thank you so much. I just, so folks are aware, there is over a 100 percent increase in risk for suicide for a veteran who is unhoused versus housed, so it is incredibly important.

Mr. Petrie, do you believe this bill is necessary to ensure that every veteran is housed?

Mr. PETRIE. Thank you for the question, Congresswoman. The American Legion does believe that this bill will ensure that as many veterans as possible can be housed and find transitional housing to transition into a regular housing situation afterwards.

Ms. DEXTER. Thank you.

Finally, Mr. Schwartzman, can you speak to the importance of the parity this bill provides for the veterans of the National Guards and Reserve—National Guard and Reserve?

Mr. SCHWARTZMAN. Absolutely with pleasure. Well, first of all, thank you for your sponsorship of this legislation and your leadership. We appreciate it very much and we do strongly support the bill.

Reserve and National Guard members, as I allude to in my testimony, are often left behind when it comes to VA benefits. I will use the VA Home Loan Program for example, given the statistic you used, where in order to receive the VA Home Loan Program you have to have a DD Form 214. Many members of the Reserve and National Guard actually may not end up receiving that form.

Now, there are initiatives under way, such as the DD Form 214-1, which may help Reserve members overcome that eligibility challenge, but I would note that what your legislation does is it broadens that definition of the word veteran to be more inclusive of all servicemembers, particularly those in the Reserve and National Guard.

Ms. DEXTER. Great. Thank you so much. I very much appreciate the panel, your advocacy for our veterans, and your support. Look forward to working with everyone to get this bill passed and ensure that no veteran is left behind when it comes to critical VA resources for housing.

Thank you, Mr. Chair. I yield back.

Mr. VAN ORDEN. The gentlelady yields back. In accordance with committee rule 5 (e), I ask unanimous consent that Representative Dexter from the great State of Oregon be permitted to participate in today's subcommittee hearing. Without objection, so ordered. Thank you, ma'am.

I now recognize myself for 5 minutes. Mr. Petrie, can you just briefly tell us what would the difference, if we increase the age, you know, what would that difference make for our veterans?

Mr. PETRIE. With regard to the—

Mr. VAN ORDEN. Full-time online. Full-time online students get half of the national average.

Mr. PETRIE. Yes, sir.

Mr. VAN ORDEN. Okay. What would the difference be? If we look at it from \$1,018 compared to \$2,237?

Mr. PETRIE. Yes, Chairman, and thank you for your question. The financial change has a wide array of things that can happen for veterans, including financial stability, better housing options for themselves and their families, and the ability to sustain while going to school if the book stipend does not cover enough supplies for them while in school.

It covers a wide array of options, and we think it is a very positive change.

Mr. VAN ORDEN. Okay. Before I got elected to Congress, Sarah Jane and I, that is my wife, we were living on my enlisted retirement. I will tell you right now, another 1,000 bucks a month while I was going to school on an enlisted man's, you know, VA retirement would be game-changing.

I know a lot of people would sit up here and they are out there and they make a lot of money. To them 1,000 bucks is lunch, you know? Not where we come from, right? Is that—were you a Marine?

Mr. PETRIE. Yes, sir.

Mr. VAN ORDEN. Okay. You have got a Marine and a Navy guy. We do not have an Army guy.

Schwartzman, what about you, nothing?

Mr. SCHWARTZMAN. No former military.

Mr. VAN ORDEN. Okay. Let us work on that. You are still young, sir.

Ms. Ashlynn, or excuse me, Ms. Haycock-Lohmann, last year your organization received \$500,000 in unrestricted funds from TikTok. That is \$500,000 in free advertising. Were you aware that ByteDance is owned by the Chinese Communist Party when you receive that money?

Ms. HAYCOCK-LOHMANN. Yes. We are aware that TikTok is owned by ByteDance.

Mr. VAN ORDEN. Okay. You are aware that your organization took \$500,000 in unrestricted funds and \$500,000 in free advertising from the Chinese Communist Party?

Ms. HAYCOCK-LOHMANN. We are aware that we took \$500,000 from TikTok.

Mr. VAN ORDEN. Were you aware on April 24th, 2024 H.R. 7520 was passed, the Protecting Americans from Foreign adversary controlled applications act? Are you aware that that passed?

Ms. HAYCOCK-LOHMANN. Yes.

Mr. VAN ORDEN. Okay. Then so in November-November 11th, 2024, you took essentially a million dollars from an organization that Congress said should not have any business dealing with anybody. Is that correct?

Ms. HAYCOCK-LOHMANN. We took the money and that money is unrestricted. There were no strings attached to it, and they do not have access to any of our information, but that money has gone to help our programs for veterans.

Mr. VAN ORDEN. All right. Ma'am, the reason that we passed that is because that is—what you just said is patently false. That is not accurate. The 120,000 folks that you have helped over the years, all of their personal data has been directly compromised to the Chinese Communist Party. What did you use the \$500,000 unrestricted dollars that you got from the Chinese Communist Party? Where did you apply those funds?

Ms. HAYCOCK-LOHMANN. One minute, sir. I was not involved in the conversations for doing so, but it has gone toward our Good Grief Camp and for programs to support our surviving children primarily.

Mr. VAN ORDEN. Okay. Are you aware that there is a ton of other organizations that took money from the Chinese Communist Party through TikTok, and all of them but you gave it back.

Ms. HAYCOCK-LOHMANN. That is not correct.

Mr. VAN ORDEN. Excuse me, that is not correct. Which one did not? Great. Our Wounded Warrior Project and the Veterans of Foreign Wars of the United States (VFW) have given the money back. Okay. Why have you guys not?

Ms. HAYCOCK-LOHMANN. That is a decision above my pay grade.

Mr. VAN ORDEN. Okay. I have just got to tell you, I understand the work that you are doing. I appreciate it. Sometimes we have to take the longer look at these things. Understand that the Chinese Communist Party is not our friends and that many of us who have served in active duty or on active duty status are putting our lives at risk trying to counter what the Chinese Communist Party is doing.

I do not know if the good that you are doing, and your organization is doing good things, I do not know if that outweighs the fact that you are being funded by our greatest geopolitical adversary. I would encourage you very, very strongly to speak to your leadership and clear your books of that money.

With that, my time has expired. I would like to yield to Representative Ramirez for any closing statements she may have.

Okay. Hey, I want to thank both panels for coming here. There is more work to do. We will be holding the Veterans Affairs Administration accountable. We are going to be holding them accountable regardless of what administration is in place. That is because we are not beholden to the VA. We are beholden to the veteran.

There are people at the VA that have been there for a long time that seem to have forgotten that the VA is not about their job and it is not a jobs program. The Veterans Affairs Administration is going to make a jobs program for veterans, not from bureaucrats.

I know that Ms. Ramirez and I, we in a very bipartisan way are hyper-focused on making sure that the people that have given us our freedom get every single benefit that they have earned.

With that, this committee stands adjourned.

[Whereupon, at 11:41 a.m., the subcommittee was adjourned.]

A P P E N D I X

PREPARED STATEMENTS OF WITNESSES

Prepared Statement of Liz Clark

Chairman Van Orden, Ranking Member Pappas, and distinguished members of the Subcommittee, thank you for the opportunity to discuss the legislative proposals presented by the Subcommittee, the Transition Assistance Program (TAP) and the collaborative relationship between the Department of Defense (DoD), the Department of Veterans Affairs (VA), the Department of Labor (DOL), and our other Federal agency partners.

DoD and our partners are working closely to improve the effectiveness, quality, timeliness, and efficiency of the delivery of military-to-civilian transition support and services, while enhancing interoperability and efficiency in our joint operations. We advance these goals primarily through the Joint Executive Committee (JEC), a VA-DoD interagency collaborative body co-chaired by the VA Deputy Secretary and the DoD Under Secretary for Personnel and Readiness, and the JEC's subordinate Transition Executive Committee (TEC). As a result of the JEC and TEC, we moved past the historically bifurcated view that DoD's role ends when the Service member separates from military service, to embrace a new appreciation of overlapping interests and dependent responsibilities across the Service member and Veteran journey.

Joint Framework for Transition Success

The JEC is responsible for oversight and implementation of the Military to Civilian Readiness (M2C Ready) framework, which brings all interagency programs under one overarching umbrella, ensuring that transitioning Service members receive the necessary interconnected resources and support throughout the critical 365-days pre-to 365-days post-separation. The TEC, co-chaired by DoD, VA, and DOL, includes the Departments of Education and Homeland Security, the Small Business Administration, the Office of Personnel Management, and the Military Departments. The TEC is supported by tiered interagency collaborative groups that include a senior transition steering group, an overarching transition working group, a DoD/Military Departments transition coordinating council, and six standing focus area working groups (Employment, Performance Management, Curriculum, Integrated Reserve Components, Data Sharing/Information Technology, and Strategic Communications). In November 2024, the TEC established a subordinate interagency Mental Health Task Force to identify TEC inter-agency and intra-agency mental health touchpoints, resources, and tools; and assess information or data sharing connectivity and/or gaps across the full transition continuum. The desired outcome is synchronizing and closing the gap between clinical and non-clinical mental health support and services.

The JEC and TEC partnerships are best-in-class examples of effective Federal interagency collaboration and service delivery, providing leadership synergy and subject matter expertise that prioritizes our joint strategic goals, identifies challenges, and guides solutions to ensure continuous, meaningful improvement in TAP. The JEC and TEC support DoD's mission by ensuring readiness of our force; this includes preparing Services members and their families for transition. Over the last 7 years, DoD and our interagency partners have hosted numerous Military to Civilian Transition Summits that yielded two key outcomes: (1) we aligned disparate DoD and interagency transition activities into one overarching transition framework, and (2) we designated the year before and year after separation as the "critical transition period." These summits led to the development of the Military to Civilian Readiness (M2C Ready) Framework.

Under the auspices of the JEC and TEC, the Departments began implementation of a more interconnected and efficient transition process that aligns military-to-civilian transition activities along a continuum during the critical 365 days before separation and extending through the critical 365 days after separation. This 365-pre and 365-post transition time provides for comprehensive, standardized, and individualized assessments across DoD, VA, and the military services; and reinforces devel-

opment of an individualized transition plan according to a Service member's unique circumstances.

As the new administration sets its priorities, there is a renewed commitment to working with our joint partners to establish new, bold, and transformative initiatives in transition support. The focus will be on creating a seamless continuum of care and assistance, leveraging data-driven insights, and strengthening partnerships to address emerging challenges. This collaborative vision will ensure that Service members, veterans, and their families receive holistic and adaptive support as they transition into civilian life. Through the JEC's stewardship of M2C Ready, and the TEC's collaborative forums, these priorities will drive forward-looking policies that enhance the long-term success of the transitioning military community.

Transition Assistance Program (TAP)

DoD is committed to supporting our Warfighters and their families as they complete their active military service and navigate the transition from military to civilian life. TAP is the foundation of that support, setting the conditions for successful transition by providing approximately 200,000 Service members each year with a common level of support—regardless of location, Service, or component—at over 200 locations around the globe. TAP is proactive in championing and implementing change; is markedly different and exponentially more effective than the program of 10, 5, or even 3 years ago; and provides Service members more comprehensive transition preparation, information, support, and services than at any time during our Nation's history.

TAP is first and foremost a Military Departments' Secretary and Commander program executed while Service members are on active duty. TAP is a statutorily mandated program that Service members are required to attend upon meeting eligibility requirements. To be eligible, and thereby required to attend TAP, Service members must have completed 180 days or more of continuous active duty in Title 10 active-duty status, to include Reserve Component members on active-duty orders. In the case of an anticipated retirement, pre-separation counseling must commence as soon as possible during the 24-month period preceding the anticipated retirement date. In the case of a separation other than a retirement, pre-separation counseling must commence not later than 365 days before the anticipated date. If a retirement or other separation is unanticipated with less than 365 before the anticipated retirement or separation date, or in the event a member of a reserve component is demobilized or deactivated when, as determined by the Secretary concerned, operational requirements make the 365-day requirement unfeasible, pre-separation counseling must begin as soon as possible within the remaining period of service.

The Secretaries and Commanders are committed to supporting TAP as both a Service member support program and a strategic readiness program. DoD supports the Secretaries and Commanders by leading collaborative interagency development and delivery of TAP. This design ensures fully informed prioritization and preservation of national defense strategic, operational, and tactical priorities governing active duty Service member requirements balanced with effective and timely TAP delivery supporting individual transition goals. The results directly support and enhance readiness, transition, recruiting, retention, reserve component affiliation, and sustainment of the All-Volunteer Force.

The John S. McCain National Defense Authorization Act for Fiscal Year 2019 transformed TAP from a one-size fits all program to an individualized approach providing comprehensive, holistic, timely transition support focused on the Service member's needs and transition goals. Groups or cohorts transition on common timelines, but military-to-civilian transition is an individual activity. The unique personal circumstances, experiences, needs, and post-transition goals of each Service member determine whether that Service member requires employment, education, entrepreneurial, financial, housing, healthcare, or peer-to-peer support during their transition.

Today, TAP is agile and dynamic, and ensures both flexibility and relevance supporting Service member achievement of individual transition goals. Tailoring of the transition process to individual needs and goals provides flexibility. Service members receive information and resources that best support their individualized preparation for transition. Relevance, predicated on preparation for civilian life, ensures Service members' buy-in and active participation. Flexibility, relevance, and individualization ensure TAP works and empowers transitioning Service members to become successful veterans who attain their goals and reach their potential in their chosen civilian career paths, and in so doing, strengthens their local communities and the Nation.

Today's TAP is an individualized, robust program with alternate pathways and multiple levels of assistance. At each step of the process, Service members have ac-

cess to trained counselors who guide the Service member and tailor the program, allowing Service members to be in control of their transition and use programs, resources, and information that fit their specific needs and align with their post-transition goals.

TAP Initial Counseling

For Service members with an anticipated retirement or separation, the TAP journey begins with an Initial Counseling (IC) session initiated no later than 365 days prior to their separation or retirement. DoD strongly encourages Service members with an anticipated retirement to initiate IC as soon as possible during the 24 months preceding retirement. Service members with an unanticipated separation or retirement initiate IC as soon as possible within their remaining period of service.

In 2022, the Military Departments developed Corrective Action Plans (CAP) to improve IC timeliness. The CAPs have already produced marked improvement with 65 percent of Service members meeting IC timeliness requirements in 2023, including 52 percent of those with anticipated separations or retirements beginning TAP no later than 365 days prior to separation or retirement. The CAPs include updates to internal Service administrative regulations and changes to the Inspector General checklist to provide for stricter grading criteria on timeliness. CAPs also include marketing to Service members to ensure understanding, training for commanders and senior leaders on the requirement as well as the benefits of attending TAP early, and additional training for TAP counselors. The full impact of implementing the CAP changes will not be manifested in the data until 2026 at the earliest.

During the individualized counseling session with a trained TAP counselor, the Service member completes an Individual Self-Assessment and begins development of an Individual Transition Plan (ITP). Based on the self-assessment, counseling, and ITP, the TAP counselor assigns the Service member to a transition tier level. The assigned tier level—one (minimal assistance), two (medium assistance), or three (most assistance)—determines the transition assistance a Service member needs. Each individual Service member's tier assignment details which TAP components, courses, 2-day tracks, and Career Readiness Standards are mandatory.

TAP Pre-Separation Brief

Once the IC and assessment are complete, the Service member attends the Pre-Separation Brief (Pre-Sep). Pre-Sep informs the Service member of various services, benefits, and resources available during and after transition. The Pre-Sep also familiarizes the Service member with available resources and content within the TAP courses. Pre-Sep provides the Service member with the knowledge and flexibility to determine when to use services based on their individual needs and transition timeline. October 2024 updates to Pre-Sep included addition of information on the U.S. Department of Agriculture Food and Nutrition Service programs and an interactive pdf resource guide.

TAP Courses and Tracks

During TAP, Service members complete five core courses: Managing Your Transition, Military Occupational Code Crosswalk, Financial Planning for Transition, VA Benefits and Services, and DOL Employment Fundamentals for Career Transition. In 2024, the VA Benefits and Services course incorporated participation by Veteran Service Organizations identified by the VA.

Along with the core curriculum, TAP includes four 2-day workshops (tracks) to provide focused information and resources aligned with individual post-transition goals. The four tracks are Employment, Managing Your (MY) Education, Vocational (Career and Credential Exploration), and Entrepreneurship (Boots to Business). During initial counseling and regardless of their designated tier, Service members must elect a track based on individual post-transition goals and are encouraged to attend the track-specific course.

Only Service members designated as Tier Level 3 are required to attend the elected track. In 2022, the Military Departments developed Corrective Action Plans (CAP) to increase Tier 3 track attendance. The CAPs have already produced marked improvement with 83 percent (29.8K of 35.9K) of Tier 3 Service members attending a track in 2023. The CAPs include training for TAP counselors; reports for commanders identifying Service members who had attended and those who need to attend a track; and inclusion of track attendance in Inspector General checklists. The full impact of implementing the CAP changes will not be manifested in the data until 2026 at the earliest.

Military Departments may exempt Service members designated as Tier Level 2 from track attendance based on the results of their IC and self-assessment. Service members determined as Tier Level 1 are exempt from track attendance. In 2023

over fifty thousand Tier 1 and Tier 2 Service members attended a track (50.1K of 135K). Regardless of tier designation, DoD encourages every Service member to attend any or all the tracks in preparation for transition.

TAP Capstone

Conducted no later than 90 days before transition from active duty, Capstone is the final component of TAP. During Capstone, the Commander, or Commander's designee, reviews the Service member's transition journey to determine completion of all applicable components and individual preparedness for transition. Service members identified as needing additional support require a warm handover by the Commander or designee. These warm handovers may include connection to Military OneSource for peer support, VA for housing assistance, or DOL for employment assistance. A warm handover creates a connection between the Service member and the appropriate partner or agency with the resources to assist in transition and beyond. Service members may also request a warm handover from the TAP counselor if they have a concern with their preparedness for transition beyond any identified by the TAP Counselor or Commander.

TAP Assessment

DoD uses the Transition Assistance Participant Assessment (TAPA) to capture Service member experiences and knowledge gained throughout the TAP process. TAPA, along with assessments from both governmental and non-governmental entities, allows DoD to evaluate TAP, the perception of TAP, and the quality of the counseling and instruction provided. The TAPA also captures basic demographics, such as Service, component, grade, length of service, location, and sex. Participation in the TAPA is voluntary and anonymous. However, DoD encourages Service members to complete the TAPA after each TAP course to ensure continuous program improvement. 2023 TAPA results demonstrate that Service members perceived TAP as valuable and of high quality. 89 percent understand how to access post-transition resources; 87 percent plan to use what they've learned; and 86 percent feel prepared to meet their transition goals.

TAPA also provides Service members the opportunity to self-identify barriers to TAP, with a 3-year average of only 1 percent of respondents perceiving a barrier (e.g., not allowed time away from work duties to attend TAP). While many operational, administrative, and individual factors contribute to this small percentage, DoD, Service Secretaries, and Commanders are focused on mitigating, reducing, and eliminating barriers.

Future TAP Enterprise Individual Self-Assessment

In 2024, DoD completed a year-long pilot at 17 military installations of an Enterprise Individual Self-Assessment (EISA) to replace the current Individual Self-Assessment. EISA is a standardized, evidence-based self-assessment tool that will assist in determining the likelihood the Service member will face major readjustment, health care, employment, or other transition-related challenges across nine life domains: social & relational, resiliency, hope, financial, employment, housing, sense of belonging, mental health resource awareness, and physical health resource awareness. The Military Departments will administer EISA twice, during IC at the beginning and during Capstone at the end of TAP, to inform and improve counseling, risk mitigation, support connections, and warm handover protocols. DoD contracted development of a modernized transition and reintegration information technology capability that will support EISA worldwide implementation in 2026.

Comprehensive Transition Support Across DoD, VA, and DOL

SkillBridge

The highly popular SkillBridge program permits interested Service members to gain valuable civilian employment skills by providing job training, including apprenticeship programs, with defense industrial base employers as well as Federal, State, local, and private sector employers. In return, these businesses have access to the world's most highly trained and motivated workforce and can evaluate participants' suitability for future employment within their company. The program is voluntary, with the scope and individual participation defined by Service operational needs, force structure policy, and Service member interest.

In 2023, DoD realigned SkillBridge within the Office of the Assistant Secretary of Defense for Manpower and Reserve Affairs to improve program stability, governance, evaluation, and management. Those efforts include enhanced information systems, data collection, and data analysis. The DoD is conducting employer and stakeholder outreach engagements to ensure that the next evolution of SkillBridge is

fully informed by DoD, Military Departments, Service member, and industry partner assessments and requirements.

inTransition

The inTransition program is a free, confidential program that offers specialized assistance for active duty Service members, National Guard members, reservists, veterans and retirees who need access to mental health care during transition periods, rather than when they return from a deployment, relocate to another assignment, or prepare to leave military service. This program provides critical warm hand-offs to VA, local resources, and the Military Crisis Line in support of the transitioning Service member.

Military OneSource

For those who are newly separated from service, Military OneSource offers resources to ensure a successful transition period; those resources are available up to 365 days from the end of their service. The range of support includes non-medical counseling, peer-to-peer counseling, education and financial counseling, and support for spouses. VA's Post-9/11 Transition and Case Management program partners with Military OneSource to ensure transitioning Service members and new Veterans receive clinical care coordination.

VA Solid Start

As a result of DoD, VA, and DOL's collaboration on M2C Ready, the VA's Solid Start program was launched in 2019. Solid Start contacts recently separated Service members at three critical points during the first year of transition (0–90, 91–180, and 181–365, days post release from active duty) in order to achieve early and consistent contact and support the transition to civilian life—from help getting a home loan, to health care, to returning to work, to mental health support. Additionally, DoD data provided to Solid Start assists VA in prioritizing outreach to recently separated Service members meeting certain risk factors during their last year of active duty, lowering the barrier to accessing care and supporting a successful transition to VA mental health care treatment. VA Solid Start refers Veterans with health care needs to the Post-9/11 Military2VA Case Management Program who ensure individualized, comprehensive health care coordination.

VA Liaison Program

VA Liaisons are nurses and social workers who coordinate the transfer of health care from DoD to VA for service members as they exit the military. Forty-eight (48) VA Liaisons for Healthcare, 43 onsite and 5 regional, serving DoD installations and Military Treatment Facilities (MTFs) coordinate the transition of health care from MTFs worldwide to a VA health care facility. VA Liaisons collaborate with DoD care managers and treatment teams regarding VA resources, inform the service member of their VA health care eligibility and benefits, and facilitate registration into VA initial appointment scheduling.

VA Post-9/11 Transition and Case Management

Every VA medical center has a specialized Post-9/11 Military2VA (M2VA) Case Management (CM) team ready to welcome service members as they transition from service to Veteran status. Post-9/11M2VA CM teams are subject matter experts at coordinating VA care, services, and benefits, as well as leveraging community resources to provide comprehensive, individualized case management services. The Post-9/11 M2VA team assist service members, their families, and caregivers with navigating the VA health care system, providing education on available resources, facilitating care in the event of a relocation to another VA facility, and support with reaching community partners.

DOL Employment Navigator and Partnership Program (ENPP)

In response to feedback from Veterans who stated that, while their TAP classroom experience was educational, they desired a more personalized approach, DOL developed, piloted, and implemented the ENPP. DOL Employment Navigators provide one-on-one, tailored career guidance and job seeking skills support to transitioning Service members and their spouses, as well as referrals to vetted partner organizations. ENPP is currently available at 46 military installations worldwide and is expanding.

States: An Integral Partner in Transition

State Department of Veterans Affairs (SDVA) offices play a critical role in transition as they have been tasked to specifically manage Veterans' affairs on behalf of

their Governor and carry out the responsibility for Veteran services and programs in their respective states or territories. Additionally, SDVA's welcome Veterans and connect them to Federal and State benefits, support, high-quality care, and recognition they have earned. The TAP curriculum includes introductory information and links to SDVAs for 54 states and territories and the District of Columbia.

Recognizing the importance of data, in both outreach and connecting Veterans to services and resources, DoD updated our data-sharing Memoranda of Understanding with SDVAs. In addition to sharing DD Form 214: Certificate of Release or Discharge from active duty data with SDVAs, Service members can also share contact information from the DoD Form 2648: PreSeparation Counseling Checklist with SDVAs up to a year prior to separation, providing SDVAs the ability to proactively engage with and support Service members' transition experience.

Conclusion

As illustrated in our recent Report to Congress and highlighted in this statement, the Military Departments achieved significant improvements in IC timeliness and Tier 3 track attendance. Additionally, the number of Service members reporting a perceived barrier to TAP remains low, demonstrating Commanders' commitment, prioritization, and support of TAP and their transitioning Service members. DoD will work with the Military Departments to ensure continuous improvement across TAP and are confident that improvements evidenced in 2023 will continue and further validate the positive steps the Military Departments put into place.

Thank you again for the opportunity to discuss the Transition Assistance Program. Military to civilian transition is an ever-evolving, complex, and multi-faceted environment in which the diversity of individual goals equals the number of transitioning Service members. TAP is and must remain adaptive while vigilantly maintaining programmatic focus on three foundational and complimentary tenets: effective counseling, Service member buy-in, and meaningful support connections throughout the transition period. Correspondingly, TAP will sustain emphasis on an individualized approach that best meets each Service member's post-transition goals. To that end, TAP will remain innovative, proactive, transparent, and collaborative. DoD, working closely with the Service members, Military Departments, interagency partners, and Congress, will continuously improve transition services while building upon current successes to achieve ever-improving outcomes for Service members through TAP.

In closing, Mr. Chairman, I thank you, the Ranking Member, and the members of this Subcommittee for your outstanding and unwavering support of the men and women who proudly wear the uniform in defense of our great Nation.

Prepared Statement of Nick Pamperin

**STATEMENT OF
MR. NICK PAMPERIN
EXECUTIVE DIRECTOR OF VETERAN READINESS & EMPLOYMENT
VETERANS BENEFITS ADMINISTRATION
DEPARTMENT OF VETERANS AFFAIRS
BEFORE THE
HOUSE COMMITTEE ON VETERANS' AFFAIRS
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY**

JUNE 11, 2025

Good afternoon, Chairman Van Orden, Ranking Member Pappas, and distinguished members of the Subcommittee. Thank you for inviting us here today to present our views on bills affecting Department of Veterans Affairs (VA) programs and benefits. Joining me today is Mr. Thomas Alphonso, the Assistant Director of Policy and Implementation for Education Services at the Veterans Benefits Administration (VBA).

H.R. 1965 Veterans Education Assistance Adjustment Act

This bill would amend 38 U.S.C. § 3313(c) and (e) to increase the stipend for books, supplies, and equipment for each quarter, semester, or term for more than half-time pursuit of a college degree program of education, including for more than half-time pursuit of a degree program while on active duty, from up to \$1,000 to up to \$1,400. In addition, this bill would add a new subsection (m) to section 3313 to increase this amount and to increase the monthly stipend for books, supplies, and equipment for pursuit of a non-college degree program under 38 U.S.C. § 3313(g)(3)(A) each fiscal year (FY) based on the Consumer Price Index.

VA supports this bill subject to amendment and subject to the availability of appropriations.

There is currently no annual adjustment to the rate VA pays for the books and supply stipend. While this stipend has remained constant since the Post-9/11 GI Bill was initially enacted in 2009, the cost of books has increased every year. Thus, VA fully supports an annual adjustment to the stipend similar to the adjustments that are made for tuition and fees payments.

In addition, VA recommends incorporating language into 38 U.S.C. § 3108(b)(4) that would allow a Chapter 31 Veteran who is entitled to both a subsistence allowance under 38 U.S.C. § 3108 and educational assistance under Chapter 33 who elects to be paid at the Chapter 33 Post-9/11 rate to receive the Chapter 33 book stipend under U.S.C. § 3313(c)(1)(B)(iv). If, however, the Veteran requires specific goods or

equipment as an accommodation for their disability to successfully complete a Chapter 31 Program, VA would pay the additional amount.

Cost Estimate: A cost estimate is not available at this time.

H.R. 2720 Gold Star Family Education Parity Act

This bill would amend Chapter 35 of title 38 of the United States Code, by adding a new subchapter VIII, which would end VA's authority to provide survivors' and dependents' educational assistance under Chapter 35 on August 1, 2029. Individuals who would no longer be eligible for educational assistance under Chapter 35 after August 1, 2029, would be entitled to educational assistance under Chapter 33 in the same manner as if they had elected receipt of Chapter 33 benefits under 38 U.S.C. § 3327, subject to certain limitations, and notwithstanding certain restrictions under 38 U.S.C. § 3322.

VA does not support this bill.

VA would not be able to implement this legislation as written because the Chapter 35 Program and Chapter 33 Program have considerably different eligibility rules and payment structures. This bill does not address these differences.

VA notes that there several aspects of the bill that lack clarity. First, the bill's reference to an election in 38 U.S.C. § 3327 is unclear in the context of potential dependent eligibility to Chapter 33 benefits. VA would not be able to determine dependents' eligibility for Chapter 33 benefits based on the bill's language because section 3327 does not provide authorization for entitlement. Second, the bill does not include the benefit level at which VA would pay the beneficiaries. Currently, Chapter 35 beneficiaries receive a set monthly amount that is based on the beneficiaries' school training time, regardless of the cost of their tuition and fees, while Chapter 33 beneficiaries are paid between 50 to 100% of the cost of tuition and fees based on the Veteran's length of service. Before VA could administer and implement the bill, VA would need to know how to determine the specific benefit level at which to pay beneficiaries or would need authority to determine the benefit level. Furthermore, if Chapter 35 benefits are terminated, this would also terminate Special Restorative Training and Special Vocational Training benefits which are available in addition to the educational assistance currently under Chapter 35.

In addition, this bill does not make clear how many months of entitlement a beneficiary would be eligible for or how to convert the entitlement of an individual who has already used a portion of their Chapter 35 benefits to entitlement under Chapter 33 (for example, would they be entitled to the months remaining under Chapter 35 or would they be entitled to the full 36 months under Chapter 33, up to an aggregate of 48 months?).

Cost Estimate: A cost estimate is not available at this time.

H.R. 2954 Veterans' Transition to Trucking Act of 2025

This bill would amend 38 U.S.C. § 3672(c)(1) by adding a new subparagraph (B) to authorize the Secretary of Veterans Affairs to act in the role of a state approving agency (SAA) for approval of a multi-state apprenticeship program. Specifically, the bill would allow VA to approve a non-Federal apprenticeship program operating in more than one state that meets the minimum national program standards, as developed by the Department of Labor (DOL).

VA supports this bill, subject to the availability of appropriations.

The authority to approve interstate commerce carrier apprenticeship programs is consistent with the authority to approve DOL-registered apprenticeship programs that are directly engaged in interstate commerce that VA had prior to the enactment of P.L. 115-89, the Veterans Apprenticeship and Labor Opportunity Reform Act on November 21, 2017. Additionally, this bill is consistent with VA's published fiscal year 2024 legislative proposal proposing authorizing VA to approve apprenticeship programs operated by interstate commerce carriers that operate in more than one state.

Cost Estimate: A cost estimate is not available at this time.

H.R. XXXX A bill to amend title 38, United States Code, to expand eligibility for homelessness benefits under laws administered by the Secretary of Veterans Affairs, and for other purposes

This bill would amend 38 U.S.C. § 2002, which generally defines terms for purposes of Chapter 20 regarding benefits for homeless Veterans. Specifically, the bill would remove subsection (b), which currently provides a broader definition of the term "veteran" for sections 2011, 2012, 2013, 2044, and 2061 than the definition in 38 U.S.C. § 101. Instead, it would define the term "Veteran" in a new paragraph (3) to mean a person who was discharged or released from a period of service as a member of the uniformed services (A) under conditions other than dishonorable or by reason of the sentence of a general court martial, and (B) regardless of the length of such period of service; whether such service was active duty; whether such person currently serves as a member of the uniformed services; and whether such person was discharged or released from another period of service under conditions described in (A), above. A new paragraph (4) would define the term "uniformed services" to have the meaning given that term in 10 U.S.C. § 101 (which defines the term to mean the Armed Forces, the Commissioned Corps of the National Oceanic and Atmospheric Administration, and the Commissioned Corps of the Public Health Service). These amendments would apply this expanded definition of "veteran" to all uses of that term in Chapter 20, rather than the limited sections cited above (2011, 2012, 2013, 2044, and 2061).

The bill would also amend 38 U.S.C. § 106, which defines certain instances in which service by a person is deemed to be active service, to state that any person, in

three identified scenarios, who was injured or contracted a disease in the line of duty while en route to or from, or at a place for final acceptance of entry upon active duty, would be considered to have been on active duty and to have incurred such disability in the active military, naval, air, or space service. Currently, this law provides that such service will be considered as active duty for purposes of Chapters 11, 13, 19, 21, 31, and 39, and for purposes of determining service-connection of a disability under Chapter 17. The amendment would add Chapter 20 to this list.

Finally, this bill would amend 38 U.S.C. § 5303A, which generally establishes minimum active-duty service requirements necessary to be eligible for most VA benefits, to state that the requirement that a person served 24 months of continuous active duty or the full period for which the person was called or ordered to active duty would not apply to benefits under Chapter 20 (instead of only sections 2011, 2012, 2013, 2044, or 2061).

VA does not support this bill.

VA strongly agrees with the need to solve Veteran homelessness, and VA is exploring all options to address Veteran homelessness. VA has some concerns with the bill's provisions.

Chapter 20 of title 38 of the U.S.C., currently uses two different statutory definitions of Veteran for eligibility purposes. By adopting a single definition for all programs and authorities in Chapter 20, the bill would alter current terms for more than a dozen different programs. VA believes further coordination and review is necessary before such a significant step is taken. This expansion would also require additional resources, and VA and other agencies have not had an opportunity to determine what these new resources would be.

We note for awareness this bill would not appear to expand eligibility to former members of the National Guard and reserve components based on the definition of uniformed services in 10 U.S.C. § 101 based purely on such service.

On a technical level, additional conforming language would be needed given the proposed rescission of subsection (b) in 38 U.S.C. § 2002 to update cross-references to this section of law.

We would welcome the opportunity to meet with the Committee to discuss how VA and Congress can work together to further reduce and eliminate Veteran homelessness.

Cost Estimate: A cost estimate is not available at this time.

H.R. XXXX

A bill to amend title 38, United States Code, to improve certain outreach to Veterans under the Solid Start program of the Department of Veterans Affairs

This bill would amend 38 U.S.C. § 6320(b)(2)(B), by replacing “tailored mailings” with “tailored lines of communication, including mailings, text messaging, virtual chatting, and other electronic forms of messaging.”

VA supports this bill subject to the availability of appropriations and seeks amendment.

VA appreciates and supports the intent of the bill to improve outreach under the VA Solid Start Program; however, the bill only amends contact to recently separated Service members after failed attempts to reach them by telephone.

The VA Solid Start Program has gathered feedback from program participants, who have indicated differing preferences as to how they would like to be contacted and communicated with by Solid Start Program employees. As currently enacted, 38 U.S.C. § 6320, requires the Solid Start Program to make initial contact with Solid Start-eligible Veterans through telephone interactions. Relying on the plain language of 38 U.S.C. § 6320, VA interprets the terms “calls” and “phone calls” used in the statute to include live voice calls, but not other modes of communication (such as text or email). During transition classes or separation counseling for all separating Service members, section 6320(b)(1)(A) requires VA and the Department of Defense (DoD) to collect “up-to-date contact information,” which includes email and mailing addresses. Yet, in the statute, VA is required to call Veterans as part of the Solid Start Program (see 38 U.S.C. § 6320(b)(1)(B) and (D)) and allows VA to follow up on “missed phone calls” with tailored mailings (see id. § 6320(b)(2)(B)). The Solid Start Program is currently unable to offer alternate initial contact methods for Solid Start interactions as desired by Veterans.

The amendment proposed in this bill only applies to contact made after failed call attempts. Solid Start is required to contact recently separated Service members at three intervals during the first year following transition. Expanding the method of initial contact beyond voice calling would allow Solid Start to contact the recently separated Service member according to their preference, increasing the likelihood of successful and timely connection. An expansion to multiple contact methods in place of telephone attempts could allow the Solid Start Program to successfully connect with more Veterans and increase their satisfaction with the program. VA requests further amendment to 38 U.S.C. § 6320(b)(1)(B) and (D) and 6320(b)(2)(B) to expand initial contact offerings to include the option to communicate through other electronic forms of messaging.

Cost Estimate: A cost estimate is not available at this time.

H.R. 2334

A bill to amend the Servicemembers Civil Relief Act to preempt any squatter’s rights established by State law regarding real property owned by a member of the uniformed services

This bill would amend the Servicemembers Civil Relief Act by adding a new section which would preempt any State law establishing squatter's rights. The bill would make such rights inapplicable to premises owned by a Service member and occupied by a squatter during a period of military service of such Service member.

VA defers to DoD and the Department of Justice on this bill.

VA supports protecting Service members and those with VA home loans against squatters. VA also defers to DoD and Department of Justice concerning the bill.

H.R. XXXX Delivering Digitally to Our Veterans Act of 2025

This bill would amend 38 U.S.C. § 3680 by adding a new subsection (i) to require VA to provide a mechanism to allow eligible individuals to send and receive correspondence related to VA educational assistance electronically, and to ensure that an eligible individual can opt-in to using electronic correspondence for sending and receiving this information. VA would be required to provide notice of the opportunity to opt-in to sending and receiving correspondence electronically to eligible individuals enrolled in a course or program of education or training.

VA supports this bill, subject to amendments and the availability of appropriations.

This bill would give all VA education beneficiaries access to their eligibility and entitlement information in an electronic format. VA remains committed to strengthening communication and ensuring access to accurate, up-to-date entitlement information for eligible claimants regarding their education benefits. This bill would enhance claimants' confidence in and satisfaction with VA services. However, VA notes that the capability for electronic correspondence does not presently exist in the Digital GI Bill platform and providing a mechanism for electronic correspondence would require investment to build the capability to meet the intent of the law.

Cost Estimate: A cost estimate is not available at this time.

H.R. XXXX Enhancing the Transitioning Servicemember's Experience Act

Sections 2(a) – 2(k) of this bill would make various changes to 10 U.S.C. § 1142 relating to pre-separation counseling.

Section 2(l) of the bill would require the Secretary concerned to transmit separating Service member's contact information and DD Form 2648 to VA. In the case of Service members who are at risk of a difficult transition to civilian life, the Secretary concerned would be required to provide the Service member with contact information for a VA employee and a DOL employee, and the employees would also be required to receive the contact information for the Service member. No later than 60 days after the Service member separates, retires or is discharged, the VA and DOL employees would

be required to contact the Service member. VA and DOL would be required to submit an annual report to Congress that documents the number of times and reasons why an employee of the respective Department failed to contact such Service members. DoD and the Department of Homeland Security (DHS) would be required to prescribe regulations ensuring they use the same definition of “at risk for a difficult transition to civilian life.”

Section 2(m) would allow the Secretary concerned to contract pre-separation counseling services. If more than one Secretary contracts services, they should contract with the same entity to the extent practicable.

Section 2(n) would require VA and DOL to conduct unannounced visits to audit pre-separation counseling and to submit an audit report to Congress no later than 90 days after such visit. Employees or contractors conducting the visits would be required to have expertise regarding matters covered by pre-separation counseling.

Section 2(o) would expand Section 570F of the National Defense Authorization Act for Fiscal Year 2020 (PL 116-92; 10 U.S.C. 1142 note) regarding memoranda of understanding or other agreements between VA, DoD and state Veterans agencies, by adding “benefits for low-income households, including the supplemental nutrition assistance program” as one of the benefits and services to provide or connect Veterans to.

Section 2(p) would require DoD to create a 3-year voluntary pilot program for military spouses of members of the covered Armed Forces (Army, Navy, Marine Corps, Air Force, and Space Force) who are eligible to receive pre-separation counseling under the Transition Assistance Program (TAP). The Secretary of Defense, in coordination with Secretary of Veterans Affairs and Secretary of Labor would establish a curriculum based on TAP for the pilot program. The pilot program would require counseling tailored to the military spouse and family that is offered at least once per calendar quarter, offered at times including nights and weekends, and include at least one hour regarding benefits and assistance available to military families and Veterans from each department under the jurisdiction of the specified Secretaries. The pilot program would be carried out at least five military installations of each of the covered Armed Forces and one of the locations would be outside of the continental United States. The Secretary of Defense would be required to submit a report on the pilot program no later than one year before the pilot program ends.

Section 2(q)(1) would require DoD to submit an annual report, for a specified number of years, on TAP at military installations where at least 250 members per year receive pre-separation counseling. Section 2(q)(2) would require DoD, VA, and DOL to review and update the TAP curriculum on an annual basis after the date of enactment and submit copies of the curricula to Congress. Section 2(q)(3) would require DoD to implement a system to track how many and what percentage of members of the Armed Forces begin to receive pre-separation counseling within the required time periods. No

later than 2 years after the date of enactment, DoD would be required to submit a report to Congress on data recorded with the tracking system.

Section 3 would extend eligibility for transitional VA health care from 180 days after separation from service to 270 days after separation from service.

Section 4 would require a Government Accountability Office study, and associated report, on the Skillbridge Programs under 10 U.S.C. § 1143(e).

Section 5 of the bill would amend 38 U.S.C. § 523 to add a new subsection (c) that would require VA to maintain a publicly available website by which a Veteran or dependent could search by zip code for programs for Veterans who recently separated from service.

Section 6 would expand eligibility for certain programs of job counseling, training, and placement services for Veterans to Service members who are eligible for TAP. This would include services provided by Disabled Veterans' Outreach Program Specialists.

Section 7(a) would specify that the VA Solid Start program would collect up-to-date contact information for Service members who are separating from the Armed Forces during TAP classes or pre-separation counseling. Section 7(b) would require the VA Solid Start Program to furnish TAP materials to Veterans. Section 7(c) would require the VA Solid Start Program to gather and analyze data assessing the effectiveness of TAP. Section 7(d) would define TAP to mean the Transition Assistance Program under sections 1142 and 1144 of title 10.

VA supports the intent of the bill, subject to the availability of appropriations, but cites concerns with several sections.

VA defers to DoD and DHS on section 2(a) – 2(k) of this bill.

VA supports the intent of section 2(l).

While VA supports the intent of individualized support provided to Service members identified as at risk for a difficult transition, VA has concerns with the lack of defined criteria for identifying Service members who meet this standard. Additionally, VA does not support providing the contact information of one employee, as opposed to a group or office, as VA would have difficulty managing workload for a fluctuating population that meets the criteria as determined by the respective Secretary. VA further has concerns with providing contact information for one employee whose availability may be impacted by geographic location, leave, or other circumstances.

VA defers to DoD and DHS regarding section 2(m).

VA does not support section 2(n).

Pre-separation counseling is a DoD Commander's program and is reviewed and updated annually as part of interagency governance collaboration. Therefore, VA does not support providing resources to audit DoD's program.

VA defers to DoD regarding section 2(o).

VA cites concerns with section 2(p).

While VA understands the intent to provide spouses with their own TAP, this provision would require VA, DoD, and DOL to provide counseling tailored to the participating military spouse and family; be offered at least once per calendar quarter; be offered at times including nights and weekends; and include at least 1 hour regarding benefits and assistance available to military families and Veterans from each of the Departments. Contract VA Benefits Advisors currently provide one-on-one VA benefits counseling to transitioning Service members and their families on an as-needed basis within normal working hours. Providing such counseling services outside of normal working hours would require additional funding for additional contractors and labor costs. Additionally, section 2(p)(3) states that DoD, in coordination with DOL and VA, would establish a curriculum based on TAP for the pilot program. However, it is not clear if the intent is to deliver the curriculum during the counseling sessions or as a separate component of the pilot that is available to military spouses. VA currently partners with DOL to offer an overview of VA benefits and services through the Off-Base Transition Training Program. VA's Off-Base Transition Training workshops are available to Veterans and their spouses. DOD, through its Spouse Education and Career Opportunities program, already provides on-demand transition guidance through the Military Spouse Transition program. MySTeP provides spouses the opportunity to understand the resources, benefits, program and tools available throughout the military spouse experience, with an emphasis on the transition to civilian life.

VA defers to DoD regarding section 2(q)(1) and 2(q)(3). VA has no objection to section 2(q)(2).

VA and interagency partners already review the TAP curriculum on an annual basis. Additionally, the curriculum is publicly available online, and materials are also available at the request of Congress.

VA defers to DoD on sections 3 and 4.

Section 3 would extend eligibility for transitional care under 10 U.S.C. § 1145 from 180 days after separation from service to 270 days after separation from service.

VA supports section 5 of this bill, subject to amendments and the availability of appropriations.

VA agrees with the intent of section of the bill. However, VA notes that the required website would be duplicative of the Defense Health Agency's national Resource Directory (NRD) (<https://nrd.gov>). NRD provides "a database of validated resources that supports recovery, rehabilitation, and reintegration for Service members, Veterans, family members, and caregivers", including a city, state, and zip code search feature. NRD includes resources across Federal, state, and local agencies as well as community resources.

VA defers to DOL on section 6.

VA cites concerns with section 7 of this bill.

Under current 38 U.S.C. § 6320(b)(1), VA Solid Start Program employees conduct individualized conversations tailored to the needs of recently separated Service members to increase awareness and utilization of VA benefits and services. Solid Start calls are not scripted and are driven solely by the needs of the individual at the time of each interaction. Solid Start Program employees have the necessary training and resources to provide information about all VA benefits to interested Veterans. If enacted, section 7(b) of the bill would require the Solid Start Program to provide TAP materials to Veterans, regardless of their interest in the materials. This could overwhelm Veterans in their pursuit for specific, individualized information as TAP materials cover all VA benefits. The Solid Start Program is designed to augment TAP by narrowing information specific to individuals after they have transitioned from active service by providing materials and electronic links specifically discussed during the one-on-one call between the Solid Start Program representative and the Veteran. This includes access to the online TAP curriculum, if appropriate or requested. This requirement would undermine the goal of a personalized experience. Section 7(c) would require the VA Solid Start Program to gather and analyze data assessing the effectiveness of TAP, a program for which it has no operational access or oversight. VA TAP already assesses the effectiveness of VA TAP.

Cost Estimate: VA defers costing estimates to DoD, who has equities for the majority of the bill, with input from VA as needed.

H.R. 3384 Refinancing Relief for Veterans Act

This bill would amend the loan fee table at 38 U.S.C. § 3729(b)(2), subparagraph (E), by replacing the current 0.50% fee associated with interest rate reduction refinancing loans (IRRRL) to fluctuate over the next 10 years: first with a decrease from 0.50% of the loan to 0.25%; then with increases as high as up to 0.75% of the loan; and finally, a reversion to the current 0.50%.

VA does not support this bill.

VA collects loan fees to fund housing loan operations and reduce taxpayer liabilities for loans guaranteed, insured, or made by VA under Chapter 37, and the need

for adjustment of the IRRRL statutory loan fee rate is unclear to VA. The guaranty program currently has a slightly negative subsidy rate, meaning that each new guaranteed loan commitment results in a slight savings (rather than a cost) to the Government. VA notes, though, that IRRRL volume is generally driven by market interest rates, rather than the loan fee required by section 3729, and that changes to the IRRRL loan fee without regard to market-driven factors, IRRRL performance, and overall subsidy performance does not seem to align with the purpose of collecting the loan fee, which is to help ensure the short- and long-term solvency of the program. Since this bill would first decrease, then increase, the IRRRL loan fee rate, it is not clear to VA how these adjustments would, in the long term, benefit the Veteran, the VA home loan program, or the taxpayer.

Additionally, the bill would result in costly and time-consuming system changes for both lenders and VA. Anytime the statutory loan fee rate changes, VA system changes are required to ensure VA calculates and charges the correct fee. Lenders generally require up to 120 days or more lead time to program changes to their technology systems, including staff training for each change to the funding fee rate.

Furthermore, if any lender fails to make the adjustment timely or correctly, Veterans may be overcharged or undercharged, depending on the date of the loan. Such errors could negatively affect Veterans, even in cases where the Veteran is owed a refund. This bill would require at least four separate changes to the IRRRL statutory loan fee rate in a 10-year period. Each change would represent a potential opportunity for lender error in calculating and collecting various statutory loan fees from Veterans.

Finally, VA notes that if the bill were enacted prior to August 1, 2025, there would be a period when VA would not collect any IRRRL loan fees. Immediately ceasing to collect loan fees for IRRRLs would likely lead to confusion and calculation errors and could affect the subsidy rate in unintended ways.

Cost Estimate: No cost estimate is provided as VA does not support the bill.

H.R. XXXX Heroes Owning and Materializing Equity (HOME) Act of 2025

Section 2 of this bill would amend 38 U.S.C. § 3710(i) by adding nonprofit financial service organizations to the list of interests to be represented on an advisory group to assist the Secretary in carrying out this subsection. Additionally, the bill would add a new paragraph (6) that would require the Secretary to coordinate with nonprofit organizations that advocate for Veterans to offer voluntary financial counseling to Veterans using loans guaranteed under Chapter 37.

Section 3 of this bill would require VA to develop a database of residences adapted under Chapter 21 that are for sale where the seller elects to include the property in the database. VA would also be required to make the database available to a disabled Veteran interested in purchasing an adapted residence.

Section 4 of this bill would amend 38 U.S.C. § 2101A to include a new provision mandating outreach efforts to Veterans residing in the United States territories about their eligibility for benefits under this section.

VA supports the bill, subject to amendments and the availability of appropriations.

VA cites concerns with section 2 of the bill.

Section 2 of the bill would require the Secretary to reconvene the advisory group mandated under 38 U.S.C. § 3710(i)(3)(A) to assist the Secretary in carrying out amendments made under the Joseph Maxwell Cleland and Robert Joseph Dole Memorial Veterans Benefits and Health Care Improvement Act of 2022, P. L. 117-328, § 203, 136 Stat. 5404, 5449 (codified at 38 U.S.C. § 3710(i)). This would unnecessarily delay VA's continued implementation of subsection (i), to include prescribing regulations and issuing guidance to assist lenders in evaluating the sufficiency of the residual income of a Veteran under this subsection. VA notes that consumer advocate organizations were included in the advisory group meetings held by VA and that potential Veteran financial concerns were raised in discussion and feedback.

Regarding the requirement that VA coordinate with nonprofit organizations to offer financial counseling services, on a voluntary basis, VA believes this requirement is unnecessary as VA already works to ensure Veterans have access to these services. For example, VA encourages Veterans to utilize the resources of the U.S. Department of Housing and Urban Development (HUD), including HUD-approved housing counseling. Additionally, VA's Loan Guaranty Service partners with the Veterans Benefits Banking Program (VBBP) to ensure Veterans are aware of free credit and financial counseling through VBBP.

VA cites concerns with section 3 of the bill.

VA welcomes further engagement with the Subcommittee to better understand the intent behind a VA-managed database of homes adapted under Chapter 21 of title 38 of United States Code. Specifically, VA does not see how accessing a list of homes for sale that were previously adapted under Chapter 21 would significantly benefit Veterans entitled to specially adapted housing (SAH) benefits – especially when managing what essentially constitutes a private-sector real-estate listing service which falls outside VA's core mission.

First, VA is not aware of a significant need for a listing of SAH-adapted homes for sale amongst Veterans who are eligible for SAH assistance. Currently, most SAH-eligible Veterans work with VA to adapt an existing home owned by the Veteran. And, to the extent that a Veteran may be interested in seeing what adapted properties are available in their area, the proposed database would not provide a comprehensive list. In that regard, the bill would make it voluntary for a Veteran selling an SAH-adapted home to include the home in the database. VA is, therefore, concerned that Veterans

may focus only on this limited list of properties and not look for other properties that could be adapted using the Veteran's SAH benefits.

Each home adapted under Chapter 21 is tailored specifically to the Veteran residing in the home and the Veteran's service-connected disabilities. As such, having access to a list of adapted homes may not help another Veteran purchase a home suited to that Veteran's particular adaptive needs. It is likely a Veteran using this list would still need to utilize the SAH grant process post-purchase to adapt the home. To the extent that a Veteran may be interested in using SAH benefits to purchase a home listed within the proposed database, VA would still have a statutory obligation to inspect the property to ensure the housing is suitable and that the existing adaptations meet the Veteran's needs. As such, there would likely be no time saved for the Veteran in purchasing a home included in a VA-managed database.

Finally, VA notes that the text of section 3 would allow any disabled Veteran interested in purchasing a residence adapted using SAH benefits to request access to the database, not just Veterans who are eligible for SAH benefits under Chapter 21. While including a property in the database is voluntary for SAH Veterans, VA is concerned with sharing disabled Veterans' property information with such a broad Veteran audience and notes that VA would need to develop an appropriate consent agreement with a privacy waiver for the Veteran sellers to execute.

VA supports section 4 of the bill and seeks amendment.

VA strongly supports the intent of section 4 of the bill to provide outreach to Veterans regarding the SAH Program under Chapter 21. Currently, VA sends annual letters to SAH-eligible Veterans to remind them of unused benefits. Additionally, when a Veteran is awarded a disability benefits decision rendering the individual entitled to SAH benefits, an SAH agent makes contact within 30 days for an initial interview to discuss the benefit. VBA also leverages every opportunity to provide outreach to Veterans residing outside the continental United States, including the United States territories, through VBA public contact personnel as well as partnerships with Veterans Service Organizations.

Codifying VA's commitment to providing outreach regarding SAH benefits would be a positive step forward to ensure Veterans continue to be made aware of this critical and often life-changing benefit. However, VA notes that without a clear rationale for limiting this commitment to Veterans residing in the U.S. Territories, VA supports expanding this proposed outreach requirement to all Veterans entitled to SAH benefits, regardless of where they reside.

Additionally, VA recommends reconsidering the proposed placement of the outreach requirement in section 2101A. Section 2101A is titled, Eligibility for benefits and assistance: members of the Armed Forces with service-connected disabilities; individuals residing outside the United States, but a Veteran residing in a United States territory is not considered as living outside the United States and is not subject to the

provisions of 38 U.S.C. § 2101A(b). See 38 C.F.R. § 36.4405(b)(5). Also, by inserting the provision into section 2101A, it is possible that current subsection (d), which speaks of the “[b]enefits and assistance [provided] under this Chapter by reason of this section,” could inadvertently lead to a characterization of the section 4 outreach requirement as a benefit in and of itself. Therefore, the current proposed placement of this outreach requirement appears to be inapposite, and VA recommends placing the outreach provision in a different or new section under Chapter 21.

Cost Estimate: A cost estimate is not available at this time.

H.R. XXXX Expanding Access for Online Veterans Students Act

This bill would amend 38 U.S.C. § 3313(c)(1)(B)(iii) to increase the amount payable for the monthly housing allowance for individuals enrolled in a program of education solely through distance learning under the Post-9/11 GI Bill from 50% of the national average of the monthly amount of the basic allowance for housing payable by DoD to the national average, effective for quarters, semesters, or terms beginning on or after August 1, 2025.

VA supports this bill, subject to amendment and the availability of appropriations.

For training occurring between August 1, 2024, and July 31, 2025, an individual pursuing an education program solely through distance learning on a more than half-time basis under the Post-9/11 GI Bill receives \$1,180.50, which is equal to 50% of the national average of the monthly housing allowance of \$2,237.00. This bill would create equity for monthly housing allowance payments under the Post-9/11 GI Bill between individuals pursuing online-only courses and individuals pursuing courses in residence in the United States. Currently, for individuals pursuing an education program solely through distance learning, their monthly housing benefits are the primary (or sole) source of funds for paying for housing, food, utilities, and other basic necessities while attending school. This suggests that these individuals are similarly situated to students pursuing an education program on a more than half-time basis who do not exclusively utilize distance learning. Moreover, many distance-learning students attend school on a full-time basis and need the additional funding to support their cost of living while attending school. Both distance-learning and in-residence students are maintaining full-time academic schedules; as such, VA assumes they are equally situated regarding academic commitments regarding employment opportunities.

Finally, increasing the monthly housing allowance to the national average for training solely through distance learning could provide students the opportunity to continue their education from home during an emergency situation safely.

While VA supports this bill, this increase may lead to Veterans receiving more for online education than they would if they were in-residence based on where they are attending in-residence training.

Cost Estimate: A cost estimate is not available at this time.

H.R. XXXX Patriots Over Politics Act

This bill would amend 38 U.S.C. § 3319 by adding a new subsection (m) that separated from an Armed Force solely because they refused to receive a vaccination against the Coronavirus Disease, 2019 (COVID-19) and who submitted a request between August 24, 2021, and January 10, 2023, for a religious, administrative, or medical exemption from a requirement to receive a vaccination against COVID-19, to transfer entitlement to educational assistance as of the eligible individual's separation date to an eligible dependent. The bill would authorize VA to allow such a transfer during the 90-day period beginning on the date of enactment. The bill would also allow a child to whom entitlement is transferred to begin to use the transferred entitlement after the transferor's completion of at least 6 years of service.

VA defers to DoD on this bill.

While VA supports the intent of the proposed legislation, under 38 U.S.C. § 3319 the Secretary of Defense and the respective Secretaries of the service branches concerned have the authority to provide for the transfer of benefits.

VA notes that a 90-day authorization window from the date of enactment for transferring benefits would not be feasible. The transfer of benefits and the management of transferred entitlement is administered by DoD through an online system. Implementation of this law would presumably require updates to DoD's system, in addition to changes to VA's Digital GI Bill System. Veterans would have fewer than 90 days to make these transfers since the system likely would not allow for the transfer immediately upon enactment of the bill. Therefore, VA recommends that Congress change the proposed section 3319(m) from "90-day period beginning on the date of enactment of this subsection" to 90-day period as determined by the Secretary concerned.

Cost Estimate: A cost estimate is not available at this time.

H.R. XXXX A bill to amend title 38, United States Code, to limit the amount of time the Secretary of Veterans Affairs may extend the period of a vocational rehabilitation program for a Veteran

This bill would limit the extension of a vocational rehabilitation program under Chapter 31 to 96 months, unless the Secretary determines that extraordinary circumstances apply and submits to the House of Representative and Senate Committees on Veterans' Affairs written notices of the extension and the extraordinary circumstances.

VA supports this bill, subject to the availability of appropriations, and seeks amendment.

VA supports limitations on extensions of vocational rehabilitation to ensure resources are used effectively and equitably. VA's aim is to help Veterans achieve suitable employment within a reasonable time frame, rather than extending benefits indefinitely.

However, to lessen the disparity between the order of usage, VA recommends that all Veteran Readiness and Employment (VR&E) participants should start with a total of 48 months of entitlement, despite other VA education benefits used. Therefore, VA proposes that Congress also amend 38 U.S.C. § 3695(b) to align VR&E statutory authority on the calculation of entitlement with other VA education programs. As currently interpreted by VA, 38 U.S.C. § 3695, commonly referred to as the "48-month rule," does not count entitlement used in Chapter 31 toward the 48-month limitation of entitlement in two or more education programs. However, entitlement used in any of the programs listed in paragraph (a), mostly GI Bill programs, counts against the possible 48 months of entitlement available for use in VR&E. As a result, the order of entitlement usage can greatly impact a claimant's available entitlement. For example, if the claimant uses 48 months of Chapter 31 entitlement, he or she may continue to use up to another 48 months of entitlement in two or more VA education programs, for a possible total of 96 months of entitlement. On the other hand, any amount of entitlement used in a VA education program listed in paragraph (a) prior to the use of the Chapter 31 entitlement is deducted from the possible 48 months of entitlement available for use in VR&E.

The transfer of entitlement to a dependent can also be counted against the 48 months of entitlement available for use in VR&E. Post 9/11 GI Bill (Chapter 33) entitlement that is transferred will be charged to the Veteran at the rate the transferred entitlement is used by the dependent. If the dependent uses all the transferred entitlement, then the Veteran's entitlement of 48 months is reduced by the entire amount of the Chapter 33 benefits that were transferred. This may negatively impact a Veteran's ability to complete a program of rehabilitation under VR&E unless the claimant qualifies for an extension.

Amending section 3695(b) would remove the requirement to deduct entitlement used in listed education programs from the possible 48 months of entitlement available for use in VR&E. This would also establish parity between VA educational assistance programs.

VA recommends the following amendments to legislative text:

- Amend 38 U.S.C. § 3105(e)(1), by replacing "shall not--(A) be charged" with "shall not be charged"; replacing "this Chapter; or" with "this Chapter."; and by striking subparagraph (B).
- Amend 38 U.S.C. § 3105(e)(3), by striking "or counted toward the applicable aggregate period under section 3695 of this title,"

- Amend 38 U.S.C. § 3695 by striking subsection (b) and by redesignating subsection (c) as subsection (b).

Cost Estimate: A cost estimate is not available at this time.

H.R. XXXX Veterans Readiness and Employment Program Integrity Act

Section 1 of this bill would add a paragraph to 38 U.S.C. § 3106(a) specifying that the Secretary may not provide an initial evaluation of a Veteran before the Veteran submits an application containing information the Secretary determines appropriate.

Section 2 would establish a 180-day limit for employment assistance under 38 U.S.C. § 3117.

Section 3 would add a new section 38 U.S.C. § 3123 that outlines data collection and reporting requirements. The new section 3123 would require the Secretary to submit a report to Congress regarding the employment of Veterans who participate in a vocational rehabilitation program under Chapter 31, including, for each Veteran, the regional office responsible for the provision of the program and the annual wages of the Veteran before and after program completion. The Secretary would also be required, on an annual basis, to make publicly available on a VA website the average wait time between when a Veteran requests a vocational rehabilitation program under Chapter 31 and when the Veteran first meets with a counselor as part of the Veteran's program. Section 3 would also require the Secretary to seek to enter into a contract for a non-Department entity with expertise in vocational rehabilitation to conduct a review of rehabilitation programs under Chapter 31. The entity would be required to submit a report to the Secretary containing recommendations regarding how to improve and modernize such rehabilitation programs.

VA supports this bill subject to the availability of appropriations.

VA has no objection to section 1. VR&E already requires an application to be filed before VR&E provides a Veteran with an initial evaluation.

VA supports section 2, as Veterans demonstrate the highest engagement in job search while in the first three to six months of placement services. This is also the timeframe in which the majority of VR&E participants acquire employment. VA also proposes that Congress apply the 180-day limitation to counseling and placement and postplacement services addressed in section 3105(b)(1), which can currently be provided for a period of up to 18 months. This would ensure a more targeted approach, maximizing the effectiveness of the VR&E Program.

Regarding section 3, VA agrees this information is crucial for demonstrating program efficacy and welcomes data collection and reporting initiatives that have the potential to improve the program.

Cost Estimate: A cost estimate is not available at this time.

H.R. 2791 A bill to amend title 38, United States Code, to increase the maximum amount of housing loan guaranty entitlement available to certain Veterans under the laws administered by the Secretary of Veterans Affairs

This bill would amend 38 U.S.C. § 3703(a)(1)(C) to increase by 50% the maximum available entitlement for certain guaranteed loans when the Veteran has unrestored entitlement. Specifically, the bill would amend the calculation to determine the maximum amount of guaranty entitlement available by replacing “25 percent of the Freddie Mac conforming loan limit” with “25 percent of the product of the Freddie Mac conforming loan limit multiplied by 1.5.”

VA supports the bill subject to amendment and the availability of appropriations.

This bill would expand the use of the VA home loan benefit by increasing the amount of available entitlement for an additional loan or refinance when the Veteran has already used the benefit and has unrestored entitlement. This available entitlement is often referred to as a bonus entitlement. The increase would likely enable more Veterans to obtain another VA-guaranteed home loan with little to no down payment.

Under VA's current statutory framework at section 3703(a), Veterans with full entitlement receive a 25% guaranty on any loan amount above \$144,000. This 25% guaranty generally enables Veterans with full entitlement to purchase a property with no down payment, regardless of the loan amount. In cases where a Veteran has already obtained a VA-guaranteed loan, section 3703(a)(1)(C) directs VA to calculate a Veteran's available entitlement by subtracting the amount used and not restored from an amount equal to 25% of the Freddie Mac conforming loan limit. A Veteran may have unrestored entitlement for several reasons. For example, the Veteran might have an active VA-guaranteed loan on another property, or VA may have paid a guaranty claim to a loan holder, and the resulting loss has not been repaid or excluded under 38 U.S.C. § 3702(b).

Although existing statutes allow Veterans to have more than one VA-guaranteed home loan at any one time (subject to adequate entitlement), the 50% increase in available bonus entitlement would likely increase the number of Veterans able to obtain another VA-guaranteed loan with no down payment. VA believes this could, for example, help a Service member own a house in a new duty station without having to give up their ties to the community they call home. The bill could also give a fresh start to a Veteran who experienced a foreclosure on a VA-guaranteed loan, as it would provide more opportunity to use the VA benefit, even though the full entitlement had not been restored. Increasing the available bonus entitlement could also benefit a Veteran who has sold a home to a non-Veteran through an assumption to avoid foreclosure, affording the Veteran more entitlement to restart with a new VA-guaranteed loan.

While VA generally supports expanding access through increased entitlement, VA cannot fully endorse the bill without amendments to address concerns regarding the Veteran's occupancy of the property, securing the new loan, the implementation timeline of the bill, and an unintended consequence for Veterans who may want to downsize later.

First, to preserve this benefit for future generations, VA believes Congress should implement safeguards against misuse. The VA home loan benefit is intended to promote homeownership, not to facilitate the purchase of investments such as rental properties. While instances of misuse are rare, they do occur. For example, VA has evidence of a Veteran who engaged a property management firm prior to loan closing to lease and manage the property securing a VA-guaranteed loan. VA believes the increase in entitlement under this bill might provide additional opportunities for misuse. Currently, under section 3704(c), Veterans are required to certify their intent to occupy the property as a home, and VA welcomes the opportunity to work with the Committee on potential solutions to help diminish any unintended incentive. These solutions could include statutory amendments to specify a required period of occupancy and/or impose consequences for false certification, akin to Federal Housing Administration policies, such as loan acceleration, foreclosure, future ineligibility, or legal action.

Second, VA cannot fully support the bill without a delayed effective date. Implementing immediate changes in guaranty entitlement can disrupt scheduled loan closings and cause errors in calculating the guaranty or required down payment for compliance with secondary investor requirements. Such disruptions and errors could harm all stakeholders: Veterans, lenders, investors, and the Secretary. Additionally, VA calculates available guaranty entitlement using VA information technology (IT) systems. Immediate implementation would require manual calculations, likely leading to administrative bottlenecks.

To ensure proper implementation of the law, VA recommends pushing the effective date by a minimum of 90 days following enactment. The lead-time resulting from the push would enable VA to update its IT systems and notify lenders and Veterans of the law change, allowing for necessary adjustments to VA certificates of eligibility that show available entitlement, as well as to loan documents for pending applications.

Lastly, the bill proposes to expand bonus entitlement only to loans greater than \$144,000. Under current statute, Veterans with unrestored entitlement do not have bonus entitlement for guaranteed housing loan less than or equal to \$144,000. VA does not want to leave Veterans behind by pricing them out or to encourage Veterans to overextend themselves by obtaining larger housing loans solely to use their benefit and avoid a down payment. If Congress intends for all Veterans to have access to more bonus entitlement, amendments are necessary.

Cost Estimate: A cost estimate is not available at this time.

H.R. 3031 Gold Star and Surviving Spouse Career Services Act

This bill would amend 38 U.S.C. § 4103A to make eligible persons entitled for services under the disabled Veterans' Outreach Program governed by section 4103A. The term "eligible person" would mean any spouse described in 38 U.S.C. § 4101(5) or the spouse of any person who died while a member of the Armed Forces.

VA defers to DOL on this bill.

Cost Estimate: A cost estimate is not available at this time.

H.R. 2034 Edith Nourse Rogers STEM Scholarship Opportunity Act

This bill would amend 38 U.S.C. § 3320(b) by striking the science, technology, engineering, and mathematics (STEM) scholarship eligibility requirement in paragraph 2 that an individual must have used all of his or her educational assistance under the Post-9/11 GI Bill or will have used all educational assistance within 180 days of applying for the STEM Scholarship. The bill would further amend 38 U.S.C. § 3320(b) to change the number of credit hours that must be completed from 60 to 45 standard semester hours and from 90 to 67.5 quarter credit hours.

This bill would also amend the prioritization scheme in 38 U.S.C. § 3320(c)(1), which may be applied if there are insufficient funds available to provide STEM scholarship benefits to all eligible individuals. The proposed bill would give highest priority to the following: (1) individuals who have used the greatest number of months of Post-9/11 GI Bill benefits; and (2) individuals who are using their Post-9/11 GI Bill benefits to pursue a program of post-secondary education and who have declared a major in a qualifying STEM field.

Finally, the bill would amend 38 U.S.C. § 3320(d) by adding a new paragraph 5 specifying that an individual who receives a benefit under this section may only use such benefit after the individual has used all of the educational assistance to which the individual is entitled under the Post-9/11 GI Bill.

VA supports the bill, subject to amendments and the availability of appropriations.

While the draft bill would amend 38 U.S.C. § 3320(c) to change how the Secretary prioritizes and selects individuals in the event that there are insufficient funds for all individuals eligible for the STEM scholarship, it is unclear how the dual prioritization paragraphs in 38 U.S.C. § 3320(c)(1) and (2) would work together. As such, VA recommends Congress clarify how VA should determine the appropriate STEM beneficiaries based on the dual priority paragraphs.

Additionally, since the Edith Nourse Rogers STEM Scholarship's additional 9 months are only available while enrolled in a STEM program, VA requests clarification

of the actions necessary if a student changes to a non-STEM program and the scholarship is revoked. VA would also note that conforming amendments would be necessary to provisions in §3320(c) and (g) containing references to current §3320(b)(4).

Cost Estimate: A cost estimate is not available at this time.

Conclusion

This concludes my statement. My colleagues and I would be happy to answer any questions you or other Members of the Subcommittee may have.

Prepared Statement of Andrew Petrie



**TESTIMONY
OF
ANDREW T. PETRIE
SENIOR POLICY ASSOCIATE
VETERANS' EDUCATION AND EMPLOYMENT DIVISION
THE AMERICAN LEGION
BEFORE THE
HOUSE COMMITTEE ON VETERANS' AFFAIRS
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY LEGISLATIVE
HEARING
ON
"PENDING LEGISLATION"**

JUNE 11, 2025

EXECUTIVE SUMMARY

LEGISLATION	POSITION
H.R. 2334: Service Member Residence Protection Act (Mast) <i>Pg. 3</i>	Support with Amendments
H.R. 2791: To amend title 38, United States Code, to increase the maximum amount of housing loan guaranty entitlement available to certain veterans under the laws administered by the Secretary of Veterans Affairs (Miller) <i>Pg. 4</i>	Support
H.R. 3031: Gold Star and Surviving Spouse Career Services Act (Bacon) <i>Pg. 5</i>	Support
H.R. 3481: Delivering Digitally to Our Veterans Act (Barrett) <i>Pg. 6</i>	Support
DRAFT: Expanding Access for Online Veteran Students Act (Ciscomani) <i>Pg. 7</i>	Support
H.R. 3386: Streamlining the Solid Start Communications Act (Van Orden) <i>Pg. 8</i>	Support
H.R. 3619: Patriots Over Politics Act (Barrett) <i>Pg. 9</i>	No Position
H.R. 3579: Veterans Readiness and Employment Integrity Act (Ciscomani) <i>Pg. 10</i>	Oppose
DRAFT: Heroes Owning and Materializing Equity (HOME) Act (King-Hinds) <i>Pg. 10</i>	Support
H.R. 3384: Refinancing Relief for Veterans Act <i>Pg. 12</i>	Support
DRAFT: To amend title 38, United States Code, to limit the amount of time the Secretary of Veterans Affairs may extend the period of a vocational rehabilitation program for a veteran <i>Pg. 12</i>	Oppose
H.R. 3387: Enhancing the Transitioning Servicemember's Experience Act (Van Orden) <i>Pg. 13</i>	Support
H.R. 1965: Veteran Education Assistance Adjustment Act (Vasquez) <i>Pg. 15</i>	Support
H.R. 2720: Gold Star Family Education Parity Act (Kennedy) <i>Pg. 15</i>	Support with Amendments
H.R. 2954: Veterans' Transition to Trucking Act (Pappas) <i>Pg. 16</i>	Support
DRAFT: To amend title 38, United States Code, to expand eligibility for homelessness benefits under laws administered by the Secretary of Veterans Affairs, and for other purposes (Dexter) <i>Pg. 17</i>	Support
H.R. 2034 Edith Nourse Rogers STEM Scholarship Opportunity Act (Budzinski) <i>Pg. 18</i>	Support

TESTIMONY
OF
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VETERANS' EDUCATION AND EMPLOYMENT DIVISION
THE AMERICAN LEGION
BEFORE THE
HOUSE COMMITTEE ON VETERANS' AFFAIRS
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY
LEGISLATIVE HEARING
ON
PENDING LEGISLATION

JUNE 11, 2025

Chairman Van Orden, Ranking Member Pappas, and distinguished members of the Subcommittee, on behalf of National Commander James LaCoursiere Jr. and more than 1.5 million dues-paying members of The American Legion, we thank you for the opportunity to offer our written testimony regarding proposed legislation.

The American Legion is guided by active Legionnaires who dedicate their time and resources to serve veterans, service members, their families, and caregivers. As a resolutions-based organization, our positions are directed by more than 106 years of advocacy and resolutions that originate at the post level of our organization. Every time The American Legion testifies, we offer a direct voice from the veteran community to Congress.

H.R. 2334: Service Member Residence Protection Act

To amend the Servicemembers Civil Relief Act to preempt any squatter's rights established by State law regarding real property owned by a member of the uniformed services.

This legislation aims to strengthen the Servicemembers Civil Relief Act (SCRA) to federally counter any state laws that protect squatters' rights in matters of real property owned by members of the armed forces.¹ Servicemembers returning from a deployment, extended activation, or temporary duty assignment that required them to be away from their residence should be protected from intruders or squatters who have unlawfully and forcibly taken up residence in their home. The legislation will safeguard the real property rights of servicemembers who are absent from their homes during deployment and remove the burden associated with the legal intervention required to remove a squatter. The SCRA has been revised many times over the years to ensure that members of the armed forces and their property are protected, and extending protections to real property is a positive step in the right direction.

¹ Servicemembers Civil Relief Act, Pub. L. No. 108-189, 117 stat. 2835 (2003)
<https://www.congress.gov/108/plaws/publ189/PLAW-108publ189.pdf>

This proposed legislation asserts federal preemption over civil property laws by exempting squatter's rights from applying to property owned by servicemembers, invoking the Supremacy Clause for legal authority. While this assertion raises questions about state autonomy, the legislative language remains broad, and reliable data on the issue is limited. The legislation could better specify how servicemembers can enforce these protections, especially while they are deployed away from home. Additionally, having clarity on court procedures and available federal relief mechanisms is essential to assisting servicemembers through squatter-involved situations. Given the lack of quantitative data on squatting incidents involving servicemembers, Congress should consider directing the Government Accountability Office (GAO) or the Department of Defense (DOD) to produce reports that assess the scale and geographic distribution of the problem. Ultimately, the statute must address how protections are triggered, who can enforce them, and whether servicemembers are entitled to expedited legal proceedings or presumptive legal arguments in their favor.

The American Legion supports this proposal through Resolution No. 84: *Support and Strengthen the Servicemembers Civil Relief Act (SCRA)*.

The American Legion supports H.R. 2334 with recommended amendments.

H.R. 2791: To amend title 38, United States Code, to increase the maximum amount of housing loan guaranty entitlement available to certain veterans under the laws administered by the Secretary of Veterans Affairs

To amend title 38, United States Code, to increase the maximum amount of housing loan guaranty entitlement available to certain veterans under the laws administered by the Secretary of Veterans Affairs.

The proposed modification represents a targeted and substantive change to Section 3707(a)(1)(C)(ii) of title 38. Under current statute, VA offers a home loan guaranty of up to 25 percent of the Freddie Mac conforming limit.² This legislation would increase the maximum amount of Department of Veterans Affairs (VA) Home Loan Guaranty entitlement from 25 percent to 150 percent, aligning more closely with current housing market conditions, particularly in high-cost metropolitan and coastal regions. This change is intended to enhance the ability of veterans to achieve homeownership without incurring excessive out-of-pocket closing costs or expenses. The modernization of this entitlement is essential for improving VA home loan guaranty program service delivery. Servicemembers undergoing a permanent change of station, and veterans transitioning from service to civilian life often encounter significant disparities between property values and the amount the VA currently guarantees. Raising the guaranty threshold will increase veterans' purchasing power, expand access to stable housing, and reduce the risk of housing insecurity and homelessness.

² 38 USC 3703: Basic provisions relating to loan guaranty and insurance, n.d.
<https://uscode.house.gov/view.xhtml?req=granuleid%3AUSC-prelim-title38-section3703&num=0&edition=prelim>.

Since 1944, The American Legion has consistently supported initiatives that promote home ownership for servicemembers and veterans, recognizing its role in facilitating a successful transition to civilian life and contributing to national economic growth. The American Legion acknowledges that purchasing a home is a major financial commitment, particularly amid rising housing costs. The VA Home Loan Guaranty has provided additional support for service members who frequently relocate due to military obligations or post-service employment opportunities. The previously established loan limits of 2020, which no longer exist, only applied to the first and primary residences but did not offer the same benefit for subsequent homes purchases required by permanent relocations or constrained housing markets.

The American Legion supports H.R. 2791 through Resolution No. 8: *Home Loan Guaranty Program Eligibility*.

The American Legion supports H.R 2791 as currently written.

H.R. 3031: Gold Star and Surviving Spouse Career Services Act

To amend title 38, United States Code, to make certain spouses eligible for services under the disabled veterans' outreach program, and for other purposes.

The American Legion has long supported those who have selflessly served their community, state, and nation. We have consistently advocated for robust programs that support veterans, including disabled veterans and their spouses, in securing meaningful employment. Our position remains steadfast: we are committed to ensuring that all veterans and their families have access to opportunities that lead to stable and fulfilling employment in 2025 and beyond.

Veterans do not exist within a vacuum; it is critically important to consider the family members who supported them throughout their military service journey.³ Military families, on average, are more likely to report challenges involving depression, anxiety, and stress than their civilian counterparts. In addition to the looming concerns over whether their partner will be injured or killed while on duty, military spouses also struggle with financial challenges and a loss of identity—especially those family members who have cared for a disabled veteran.⁴

Repeated deployments, moves, and other personal sacrifices can derail a military spouse's career path and frequently force families to rely on a single income—despite the second earner's desire and ability to work. According to a recent report from Syracuse University's D'Aniello Institute for Veterans and Military Families, military families are unemployed at triple the rate of their civilian counterparts, with 33 percent reporting underemployment based on their educational

³ The American Legion. "Legion Outlines Support for Mental Health Legislation in Statement for the Record." The American Legion, April 29, 2025. <https://www.legion.org/information-center/news/veterans-healthcare/2025/april/legion-outlines-support-for-mental-health-legislation-in-statement-for-the-record>.

⁴ Ramchand, Rajeev, Sarah Dalton, Tamara Dubowitz, Kelly Hyde, Nipher Malika, Andrew R. Morral, Elie Ohana, Vanessa Parks, Terry L. Schell, Gretchen Swabe, Thomas E. Trail, and Kayla M. Williams. *America's Military and Veteran Caregivers: Hidden Heroes Emerging from the Shadows*. Santa Monica, CA: RAND Corporation, 2024. https://www.rand.org/pubs/research_reports/RRA3212-1.html

background.⁵ The American Legion believes this issue must be remedied through employment support such as job training and counseling services available from the Disabled Veterans Outreach Program at the Department of Labor.

For surviving families, the full weight of these barriers to employment is compounded after death when surviving spouses stop receiving benefits, all while going through tremendous grief. These facts are amplified by the traditionally low levels of employment for widows, sitting at an abysmal 17.4 percent in 2021, according to the Bureau of Labor Statistics.⁶ This bill would seek to provide relief to these families by offering services under the Disabled Veterans Outreach Program. This effort will uplift our military spouse community and work to bridge the gap between military spouses and their civilian counterparts.

The American Legion is proud to support this effort through Resolution No. 274: *Support Employment Services for Spouses of Servicemembers Killed in the Line of Duty* and Resolution No. 102: *Expansion of the Department of Defense's Transition Assistance Program (TAP) to include Ancillary Programs and Services*.

The American Legion supports H.R. 3031 as currently written.

H.R. 3481: Delivering Digitally to Our Veterans Act

To amend title 38, United States Code, to direct the Secretary of Veterans Affairs to provide for electronic communication relating to educational assistance benefits under the laws administered by the Secretary, and for other purposes.

The American Legion is encouraged by the growing recognition in Congress of the importance of providing student veterans with essential, transparent information about the return on investment in higher education. Servicemembers and student veterans are reshaping the national conversation by emphasizing the value of interdisciplinary approaches with institutions of higher learning. The American Legion, along with Congress, must continue to advance and support these efforts. This commitment must include practical support through clear, effective communication tailored to the unique needs of student veterans.

The VA's current correspondence procedures for veterans or military-affiliated students enrolled in institutions of higher learning are outdated and frequently unreliable. Communication with VA still relies primarily on the U.S. postal service and phone calls; methods that often fall short given the realities of student veterans' lives. Many veterans relocate frequently while pursuing their education, and it is common for military-affiliated students to reside at a different address than their sponsor, resulting in misdirected mail with no assurance of proper delivery. Additionally, with the prevalence of robocalls and phone scams, most calls from unknown numbers or unrecognized numbers go unanswered. As a result, critical communication from VA to the student

⁵ "A Business Case for Leveraging Military Spouse Employment." D'Aniello Institute for Veterans and Military Families, January 12, 2024. <https://ivmf.syracuse.edu/article/a-business-case-for-leveraging-military-spouse-employment/>.

⁶ U.S. Bureau of Labor Statistics. Women in the Labor Force: A Databook. BLS Report 1092. Washington, DC: U.S. Department of Labor, 2022. <https://www.bls.gov/opub/reports/womens-databook/2022https://www.bls.gov/opub/reports/womens-databook/2022>

is often delayed—or never delivered—leading to potential interruption of benefits, overpayments, and other administrative issues. Also, lengthy delays between communication efforts cause information gaps and hinder timely dissemination of important policy updates to students.

This bill aims to streamline communication between students and VA. When enrolling in a program at an institution of higher learning, students can opt to receive correspondence from the VA. Those currently enrolled in a course or program may also opt receive electronic correspondence delivery, providing a faster method of communication regarding issues with their educational benefits.

The American Legion is proud to support this legislation under Resolution No. 318: *Ensuring the Quality of Servicemember and Veteran Student's Education at Institutions of Higher Education*.

The American Legion supports the legislation as currently written.

DRAFT: Expanding Access for Online Veteran Students Act

To amend title 38, United States Code, to increase the monthly housing stipend under the Post-9/11 Educational Assistance Program for individuals who pursue programs of education solely through distance learning on more than a half-time basis.

Online education has become increasingly popular and accessible, offering flexible learning options for individuals facing various barriers to attending traditional brick-and-mortar institutions. Many student-veterans with special circumstances such as disabilities, family responsibilities, or geographic constraints find online education programs better suited for their needs. Limiting housing benefits solely to veterans attending in-person classes imposes an undue burden on those who opt for online education, thereby restricting academic and career advancement goals.

Currently, Post-9/11 Educational Assistance Program recipients who attend full-time school online receive 50 percent of the national average for the Monthly Housing Allowance (MHA)—currently \$1,118.50, compared to the national average of \$2,237.⁷ This amount was adjusted during the COVID-19 pandemic as schools transitioned to remote and asynchronous learning for an extended period. As more universities adopt high-quality virtual learning models, this legislation seeks to remove financial barriers for student veterans by expanding equitable access to housing support regardless of modality.

It is important to acknowledge the potential for bad actors in the education space to take advantage of veterans' benefits. Veterans residing in low-cost areas could be incentivized to enroll in low-quality programs based solely on financial return, especially in the absence of strong institutional oversight. Should current regulatory measures such as the 90/10 rule be changed or repealed, there could be a resurgence of predatory practices by for-profit institutions targeting veterans' benefits.

The American Legion's Resolution No. 14: *Preserve Housing Benefits for Online Education* governs our position on this issue, as well as Resolution No. 304: *Support Accountability for Institutions of Higher Learning*.

⁷ "Post-9/11 GI Bill (Chapter 33) Rates." Department of Veterans Affairs, n.d.
<https://www.va.gov/education/benefit-rates/post-9-11-gi-bill-rates/>.

The American Legion supports the draft legislation as currently written.

H.R. 3386: Streamlining the Solid Start Communications Act

To amend Title 38, United States Code, to improve certain outreach to veterans under the Solid Start program of the Department of Veterans Affairs.

The transition to the civilian world is life-altering and significantly affects junior enlisted servicemembers more than their senior military counterparts. When compared to senior enlisted and commissioned officers, junior personnel frequently face greater obstacles due limited financial stability, lower levels of education, and less life experience—all of which can reduce their marketability and preparedness for civilian employment. In contrast, senior personnel are generally better equipped to manage this transition. While programs like Soldier for Life (SFL) and the Transition Assistance Program (TAP) provide valuable support, they often lack the time, depth and personalization to fully support junior servicemembers as they navigate the complex process of reintegration into civilian society.

This legislation bolsters the VA Solid Start program which aims to improve communication and transition assistance between VA and separating servicemembers regardless of discharge status. The Solid Start program was created to improve upon VA's traditional reliance on phone and mail contact, ensuring that transitioning veterans receive proactive outreach. Under the program, VA is required to contact each veteran three times following separation: at the 90-, 180-, and 365-day marks. However, a 2021 GAO report found that only 71 percent of veterans were reachable by phone, with outreach being particularly challenging for veterans experiencing financial hardship, homelessness, or mental health challenges.⁸ Younger veterans, in particular, face significant reintegration difficulties during the critical first year after transition. Most alarmingly, among veterans who died by suicide within the first year, nearly all had not been contacted by VHA, despite the mandates within the *Solid Start Act of 2022*.⁹ Furthermore, a VA Office of Inspector General (OIG) report revealed that 53 percent of servicemembers who reported sexual assault and had early contact with VHA successfully enrolled and utilized VA healthcare, compared to the 32.4 percent among those who lacked such contact. These findings underscore the urgent need to reinforce and modernize the Solid Start program to ensure that no veteran is left behind during this vulnerable period.

This much-needed improvement will better equip veterans for life after military service, while also fostering trust between VA and recently separated servicemembers. Increased contact during the critical first year of transition can alleviate anxiety and reduce the complexity of navigating civilian life. This legislation promotes the use of modern communication tools to reach veterans in today's digital environment. With expanded access to resources and technological capabilities, VA will be positioned to supplement traditional paper mailings with tailored outreach mechanisms such as

⁸ Government Accountability Office 2021 report: Enhancing Outreach for Solid Start Program [Veterans Benefits: VA Could Enhance Outreach for Its Solid Start Program by Increasing Collaboration with Veterans Organizations | U.S. GAO](#)

⁹ VA to Enhance Outreach for Solid Start [GAO-23-105699, Veterans Benefits: VA Could Enhance Outreach for Its Solid Start Program by Increasing Collaboration with Veterans Organizations](#)

text messaging, virtual chat platforms, and other communication methods to ensure broader and more effective engagement with veterans.

The American Legion Resolution No. 64: *Codification of The Department of Veterans Affairs Solid Start Program* governs our position on this issue.

The American Legion supports the legislation as currently written.

H.R. 3619: Patriots Over Politics Act

To amend title 38, United States Code, to direct the Secretary of Veterans Affairs to provide for an opportunity for members of the Armed Forces who were involuntarily or voluntarily separated for not receiving the COVID-19 vaccination to transfer the entitlement to educational assistance of such members to their dependents.

This legislation aims to restore Post-9/11 Educational Assistance Program benefits and transferability to servicemembers who separated from the military due to not receiving a mandatory COVID-19 vaccination. During the COVID-19 pandemic, Operation Warp Speed was developed through a partnership with the Department of Health and Human Services and the Department of Defense to expedite the manufacturing and distribution of the COVID-19 vaccination.¹⁰ Through DOD Memorandum, all members of the Department of Defense—including all military personnel—were mandated to receive the vaccination or choose to separate from the Armed Services.¹¹ In 2023, this memorandum was rescinded due to provisions in the National Defense Authorization Act for FY2023.¹²

In January 2025, President Trump issued Executive Order 14184, allowing former servicemembers who chose not to take the vaccination the opportunity to re-enter military service if that was the sole reason for discharge.¹³ This proposal has presented numerous challenges, including determining rank or pay grade, and assessing the readiness of those impacted. Additional challenges emerge when reinstating Post-9/11 Educational Assistance Program benefits for those who were separated under these conditions. The legislation does not clarify whether VA will pay backdated benefits, nor does it establish a specific date for backdating benefits. The American Legion believes that the details surrounding the discharge status of affected servicemembers must be resolved before legislation addressing these benefits can be considered.

¹⁰ CDC. Flu Vaccination Coverage, United States, 2018–19 Influenza Season.

<https://www.cdc.gov/flu/fluview/coverage-1819estimates.htm>

¹¹ Austin, Lloyd. *Mandatory Coronavirus Disease 2019 Vaccination of Department of Defense Service Members*.

Department of Defense, Aug 24, 2021. <https://media.defense.gov/2021/Aug/25/2002838826/-1/-1/0/MEMORANDUM-FOR-MANDATORY-CORONAVIRUS-DISEASE-2019-VACCINATION-OF-DEPARTMENT-OF-DEFENSE-SERVICE-MEMBERS.PDF>

¹² Austin, Lloyd. *Rescission of August 24, 2021 and November 30, 2021 Coronavirus Disease 2019 Vaccination Requirements for Members of the Armed Services*. Department of Defense, Jan 10, 2023.

<https://media.defense.gov/2023/Jan/10/2003143118/-1/-1/1/SECRETARY-OF-DEFENSE-MEMO-ON-RESCISSION-OF-CORONAVIRUS-DISEASE-2019-VACCINATION-REQUIREMENTS-FOR-MEMBERS-OF-THE-ARMED-FORCES.PDF>

¹³ “Executive Order 14184 of January 27, 2025, Reinstating Service Members Discharged Under the Military’s COVID-19 Vaccination Mandate.” *Federal Register*. <https://public-inspection.federalregister.gov/2025-02180.pdf>

The American Legion currently does not have a resolution to support or oppose this legislation, and therefore we are unable to offer an official position.

The American Legion has no position on the legislation as currently written.

H.R. 3579: Veterans Readiness and Employment Program Integrity Act

To amend Title 38, United States Code, to make certain improvements to the Veterans Readiness and Employment program of the Department of Veterans Affairs and for other purposes.

This bill aims to reduce the amount of intake time a Vocational Rehabilitation Counselor (VRC) spends with a veteran by ensuring all documentation is completed prior to the intake appointment. Some veterans come prepared to discuss their plan; many do not. By establishing a preliminary meeting following application but before the formal intake appointment, veterans would be coached and have the opportunity to research and submit required documents in advance. This approach would allow VRCs to focus intake sessions on individualized planning and support, rather than form completion and other preliminary tasks.

The American Legion opposes a provision in the bill that would terminate any employment-related assistance one year after completion of the Veterans Readiness and Employment (VR&E) program; shortening the current 18-month eligibility window. This arbitrary limitation does not account for issues faced by disabled veterans, such as underemployment, job instability, or the need for tailored accommodations. There are too many variables in the employment pathway for veterans and curtailing this assistance prematurely risks undermining the long-term effectiveness of the program and its beneficiaries.

The final provision of this bill would enhance Congressional program oversight through the collection of regional and wage-related data and publicly disclosed program metrics would ensure regional office accountability. For veterans, this transparency offers reassurance that their experiences can inform positive reforms through independent evaluation.

The American Legion Resolution No. 318: *Ensuring the Quality of Servicemember and Veteran Student's Education at Institutions of Higher Learning* governs our position on this issue.

The American Legion opposes the legislation as currently written.

DRAFT: Heroes Owning and Materializing Equity (HOME) Act

To amend title 38, United States Code, to make certain improvements in the guidance provided by the Department of Veterans Affairs to lenders regarding the sufficiency of veterans' residual income, and for other purposes.

This bill aims to support vulnerable veteran populations, including homebuyers, disabled homebuyers, and veterans residing in U.S. territories. Additionally, the Secretary of Veterans Affairs would ensure that non-profit organizations that advocate for veterans would offer voluntary financial counseling prior to securing a VA Home Loan. The legislation also calls for creation of

a centralized database containing information on home modifications resources available to disabled veterans seeking to purchase a home. The final requirement mandates targeted outreach to veterans living in U.S. Territories, ensuring they are informed about the adaptive housing benefits available to them through VA programs.

Predatory and high-cost lending practices continue to pose a serious risk to servicemembers and their families, undermining military readiness, diminishing morale, and increasing overall cost of sustaining an all-volunteer force. The American Legion believes that greater financial education is essential to safeguarding those who have served. It is critical that servicemembers, veterans, their families, and the lenders assisting them understand the full scope of the VA Home Loan program, including residual income requirements and borrower protections. The Department of Veterans Affairs must implement strong safeguards to ensure that veterans are not exploited during the homebuying process, to protect those who have served us so well.

According to the Military Family Advisory Network, over three-quarters (75.8 percent) of military and veteran family respondents indicated they carry debt.¹⁴ According to the National Foundation for Credit Counseling, military service members and military spouses strongly agree they could benefit from professional advice on everyday financial questions (36 percent and 40 percent, respectively).¹⁵

Disabled veterans often struggle to find adaptive housing that allows them to live freely and comfortably. According to a study from the Urban Institute Initiative, many disabled veterans noted that understanding the regulations for receiving subsidized housing was difficult, and the lack of pertinent information and educational support to guide them through these programs and policies hindered their ability to find and maintain affordable housing.¹⁶

Veterans living in U.S. territories often face barriers to accessing benefits due to a lack of VA oversight and operational failures. According to a May 2024 GAO report, veterans in U.S. territories face a severe lack of support despite having some of the highest enlistment rates.¹⁷ The American Legion appreciates the spirit of this legislation and will continue to seek to improve access to better credit and general financial knowledge for our veterans.

The American Legion Resolution No. 13: *Support Robust Enforcement of the Military Lending Act* governs our position on this issue.

The American Legion supports the draft legislation as currently written.

¹⁴ Military Family Advisory Network, “Financial Health Statistics” <https://www.mfan.org/topic/finances/financial-health-statistics/#~:text=Over%20three-quarters%20%2875.8%25%29%20of%20military%20and%20veteran%20family,to%20saving%20money%20over%20the%20past%20two%20years>.

¹⁵ National Foundation for Credit Counseling, *NFCC Survey Reveals Unique Financial Challenges Faced by Military Families*, May 4, 2024, https://www.nfcc.org/press_release/nfcc-survey-reveals-unique-financial-challenges-faced-by-military-families/.

¹⁶ Semeah, Luz Mairena, Sherry Ahrentzen, Diane C. Cowper-Ripley, Leslie M. Santos-Roman, Julia O. Beamish, and Kristine Farley. 2019. “Rental Housing Needs and Barriers From the Perspective of Veterans With Disabilities.” *Housing Policy Debate* 29 (4): 542–58. <https://housingmatters.urban.org/research-summary/their-own-words-veterans-disabilities-share-their-housing-challenges>

¹⁷ Silas, Sharon M. “Actions Needed to Improve Access to Care in the U.S. Territories and Freely Associated States” *Government Accountability Office*, May 2024. <https://www.gao.gov/assets/gao-24-106364.pdf>

H.R. 3384: Refinancing Relief for Veterans Act

To amend title 38, United States Code, to adjust fees for interest rate reduction refinancing housing loans guaranteed, insured, or made by the Secretary of Veterans Affairs.

The proposed bill would lower the VA Interest Rate Reduction Refinance Loan (IRRRL) Loan fee from 0.50 percent to 0.25 percent for the period beginning December 31, 2025, and ending December 31, 2027, in which the rate would then rebound to the 0.50 percent we see today. To offset the temporary reduction, a temporary increase is scheduled at 0.75 percent for the period from December 31, 2032, to December 31, 2037.

The American Legion stands with servicemembers and veterans who seek the opportunity for home ownership. One of the first benefits an individual earns from VA upon joining the military is obtaining **access to the VA's home loan program**; a program that can be vital for veterans who desire to refinance their home or stay current on mortgage payments. In recent years, the interest rate for home loans ballooned, reaching upwards of seven or eight percent, and the opportunity to refinance may provide these homeowners with relief on current mortgage payments.

Current homeowners eligible for the VA IRRRL refinancing program have been slow to refinance their homes and lower their overall monthly mortgage payments. The likely cause for this is that the rates offered are nowhere near the historic lows seen in 2020-2022 and in some cases do little to lower the monthly payment without adjustments to the length of their mortgage.

The American Legion Resolution No. 8: *Home Loan Guaranty Program Eligibility* governs our position on this issue.

The American Legion supports the legislation as currently written.

DRAFT: To amend title 38, United States Code, to limit the amount of time the Secretary of Veterans Affairs may extend the period of a vocational rehabilitation program for a veteran.

To amend title 38, United States Code, to limit the amount of time the Secretary of Veterans Affairs may extend the period of a vocational rehabilitation program for a veteran.

This legislation seeks to amend the current provisions that delineate the duration of time that a veteran may be **enrolled in VA's VR&E program**. The amendment would set forth a maximum enrollment period of 96 months (eight years) in the program. In cases involving extraordinary circumstances that warrant an extension beyond this limit, a formal request for extension would be required to be submitted to both the House and Senate Committees on Veterans Affairs.

The American Legion is a veteran-led organization committed to serving our nation, states, and communities. VA's VR&E program is designed to retrain and educate service-disabled veterans so they may obtain meaningful employment compatible with their disabilities. Veterans, especially those who entered military service after September 11, 2001, have experienced a higher rate of unemployment than their civilian peers. The VR&E program has enabled many veterans to build successful careers after the training and support they received. Often, this training is sought after

a veterans' Post-9/11 Educational Assistance Program benefits have expired or when specialized training is required to achieve employment goals.

The veterans enrolled in the VA's VR&E program are not simply seeking retraining due to minor injuries or lack of interest in their current careers. Rather, these individuals are often underemployed or no longer able to work in the occupations for which they originally trained due to service-connected disabilities. The provisions laid out in this legislation lack any factual basis for limiting a veteran's time in the program. While the likelihood of a veteran being involved in a program for longer than eight years is unlikely, it is not impossible. A March 2024 study published in the *Journal of Occupational and Environmental Medicine* highlights an emerging trend: younger male servicemembers are increasingly reporting symptoms related to toxic exposure.¹⁸ The long-term impact of these exposures may result in chronic illness, requiring extended treatment and recovery periods that can significantly delay a veteran's ability to complete their rehabilitation and training goals.

A major cause for concern within this legislation is the lack of exemptions or protections relating to delays stemming from aggravation of a current disability or onset of a new disability. Furthermore, many programs, specifically in STEM fields, require completion of pre-requisite coursework prior to applying for acceptance into the program. Acceptance may be determined by randomized selection processes and constrained by program availability and staffing, adding further delay beyond the veteran's control.

The American Legion strongly opposes penalizing veterans for circumstances that are outside their control. Any arbitrary limit on program participation that fails to consider medical, academic, or administrative barriers not only undermines the spirit of the VR&E program but also risks excluding the very veterans it was designed to support.

The American Legion Resolution No. 318: *Ensuring the Quality of Servicemember and Veteran Student's Education at Institutions of Higher Education*.

The American Legion opposes the draft legislation as currently written.

H.R. 3387: Enhancing the Transitioning Servicemember's Experience Act

To amend titles 10 and 38, United States Code, to make improvements to certain programs for a member nearing separation, or for a veteran who recently separated, from the Armed Forces, and for other purposes.

The American Legion believes that the mandatory pre-separation counseling process represents the most holistic and personal aspect of the Transition Assistance Program (TAP). The

¹⁸ Conti, Michael A, James M Bardes, Jeffrey Oury, Alan K Goodboy, Matt Shin, and Alison Wilson. "Prevalence of Burn Pit Associated Symptoms among US Veterans Who Utilize Non-Veteran's Affairs Private Healthcare." *Journal of occupational and environmental medicine*, May 1, 2024. <https://pmc.ncbi.nlm.nih.gov/articles/PMC11073908/#ABS1>.

Transitioning Servicemember's Experience Act will expand this vital service so that more veterans are better equipped to transition into their post-service career and life.

This legislation will have a significant impact on transitioning servicemembers by expanding eligibility to the Special Forces (SF) community, reservists, and military spouses. TAP risk tiers will be simplified, providing servicemembers with better access to resources, beginning with initial outreach **from the VA's Solid Start Program**. Additionally, the access window increases from 365 days to 540 days and mandates an additional 35 days of counseling tailored to individual readiness assessments for employment and training. An established standardized pathway for reservists and the SF community provides a tailored transition experience that includes specific counseling, resources, and employment opportunities that are inclusive of their needs at the point of delivery. To prevent potential conflicts of interest, military career planners shall be precluded from providing pre-separation counseling. Additionally, a remote option is provided for servicemembers that are unable to attend in person.

Additionally, this legislation will expand provisions to allow service members to begin participating an additional six months before separation. The bill also expands transitional health care from 180 days to 270 days after discharge and sets up a pilot program for military spouses. Additionally, the bill directs multiple accounting and reporting mechanisms to monitor the impacts this program will have on TAP programs. The program also incorporates financial counseling for servicemembers and as a pilot program for military spouses, convenient evening and weekend sessions, making support accessible to everyone regardless of their schedule.

Over 200,000 service members separate from the military each year, and some are not immediately covered by alternative healthcare options. The lack of access to quality healthcare during this transition period remains a critical concern. Currently, separating service members are only authorized to extend TRICARE coverage for up to 180 days; an insufficient window for many as they navigate employment, relocation, and other challenges.

This legislation extends transitional healthcare for separating servicemembers from 180 days to 270 days, helping to bridge gaps in care that may arise during delays in securing employer-sponsored or private health insurance. Additionally, the legislation requires TAP-related materials to be furnished to the veteran during the solid start outreach period and ensures coordination and continuity of communication between the **Transition Assistance Program and VA's Solid Start Program**.

The American Legion supports this proposal through Resolution No. 100: *Accountability of the Department of Defense's Transition Assistance Program (TAP)*, Resolution No. 102: *Expansion of the Department of Defense's Transition Assistance Program (TAP) to include Ancillary Programs and Services*, and Resolution No. 12: *Accountability and Enhancements of Transition Assistance Program; Outcomes and Delivery for Today's Digital Transitioning Servicemembers*.

The American Legion supports H.R. 3387 as written.

H.R. 1965: Veteran Education Assistance Adjustment Act

To amend title 38, United States Code, to provide for an annual increase in stipend for books, supplies, equipment, and other educational costs under Post-9/11 Educational Assistance Program of Department of Veterans Affairs.

This legislation proposes an annual increase to the educational supplies stipend provided to veterans utilizing the Post-9/11 Educational Assistance Program. Currently, the Post-9/11 Educational Assistance Program includes a \$1,000 annual stipend for books and supplies—a rate that has remained unchanged since the benefit was established in 2009. Over the past 16 years, the cost of textbooks, course materials, and required educational supplies has risen significantly. In light of these escalating expenses, an increase to the stipend is both warranted and overdue to ensure that student veterans are not financially burdened while pursuing their education.

This issue was a key focus area during the Student Veterans of America Conference in January 2025. The American Legion proudly assisted in developing this conversation at the conference, which was held in tandem with student veteran stakeholders gathered from across the country. This change would ensure that Post-9/11 Educational Assistance Program affiliated students are not placed at a disadvantage of having to use sources of income, such as the MHA, to pay for educational supplies.

The American Legion supports this legislation based on Resolution No. 318: *Ensuring the Quality of Servicemember and Veteran Student's Education at Institutions of Higher Education*.

The American Legion supports H.R. 1965 as currently written.

H.R. 2720: Gold Star Family Education Parity Act

To amend title 38, United States Code, to provide for the termination of a certain educational assistance program, and for other purposes.

The Gold Star Family Education Parity Act terminates the **Survivors' and Dependents' Education Assistance (DEA)** program of United States Code (USC) 38 Chapter 35 and transitions all current and future beneficiaries to the Post-9/11 Education Assistance program of USC 38 Chapter 33. The bill rightly aims to improve education access for families whose loved ones died in service to our nation, but the current language affects all DEA recipients, not just survivors. The American Legion recommends this legislation be amended to more precisely target the benefits of surviving military families. Additionally, The American Legion would like to continue to work with Congress to ensure there is a thorough review of the impact of **this bill's passage**.

The American Legion proudly supports the orphans and widows of those who have borne the battle since its founding in 1919, **echoing President Abraham Lincoln's** enduring promise to our nation's

veterans and their families.¹⁹ However, sunseting the entirety of the Chapter 35 statute specifically designed for dependents of servicemembers, will have unintended consequences.

DEA primarily includes dependents of 100 percent disabled veterans, as well as dependents of veterans or servicemembers who have passed away as a result of service. According to the VA's 2024 Annual Benefits Report, 262,792 individuals received DEA benefits, yet only 274 of those recipients were children of fallen servicemembers.²⁰ In contrast, 573,732 beneficiaries received education assistance through chapter 33 of the Post-9/11 Educational Assistance Program.²¹ Extending chapter 33 of the Post-9/11 Educational Assistance Program to dependents whose loved ones died in service to our nation would result in a targeted expansion of less than 1 percent. However, this bill as written expands the program by over 40 percent.

As a 100 percent permanent and total disabled veteran, I consider DEA a supplementary program to my family's education. I can contribute financially, provide shelter, and impart my own wisdom to the education of my family. A family who has lost their servicemember in service to our nation does not have the same support. Furthermore, while living servicemembers may transfer unused Post-9/11 Educational Assistance Program benefits to their dependents, fallen servicemembers have no such option. This results in DEA not fully meeting the needs of military survivors and survivor families.

For these reasons, The American Legion recommends the legislation is amended to extend chapter 33 benefits to dependents whose loved ones died in service to our nation, while retaining chapter 35 DEA benefits for dependents of qualified living disabled veterans. A tailored expansion for military survivors would uphold the integrity of the Post-9/11 Educational Assistance Program and ensure those who have made the ultimate sacrifice are not left behind.

This recommendation is supported by Resolution No. 343: *Support Student-Veterans Return-On-Investment Education Outcomes*, which prohibits amendments to the GI Bill to a degree which may negatively impact veterans.

The American Legion supports H.R. 2720 with recommended amendments.

H.R. 2954: Veterans' Transition to Trucking Act

To amend title 38, United States Code, to authorize the Secretary of Veterans Affairs to approve multi-State apprenticeship programs for purposes of veterans educational assistance, and for other purposes.

In previous years, special employment initiatives have been implemented to support the hiring of veterans. It remains in the best interest of both the national economy and our veteran community to create targeted programs that facilitate the transition of veterans into high-demand fields. Fields

¹⁹ The American Legion, "Children & Youth," *The American Legion Centennial Celebration*, accessed June 6, 2025, <https://centennial.legion.org/children-youth>

²⁰ U.S. Department of Veterans Affairs, Veterans Benefits Administration. *Fiscal Year 2024 Annual Benefits Report: Education*. Washington, D.C.: April 2025, 159. <https://www.benefits.va.gov/REPORTS/abr/docs/2024-education.pdf>

²¹ Ibid

such as the trucking industry, where there are persistent labor shortages, stand to benefit from the training, discipline, and work ethic veterans bring. Creating structured pathways into such industries not only addresses critical workforce needs but also supports veterans in achieving long-term, meaningful employment.

Currently, veterans seeking to use their VA education benefits to obtain a Commercial Driver's License (CDL) through a multi-state apprenticeship program face a burdensome approval process. Employers operating in more than one state must obtain separate approval from each individual state for veterans to utilize their VA education benefits within those apprenticeship programs. As a result, many large companies opt not to accept veterans using VA benefits rather than navigate this complex regulatory process. For transitioning servicemembers, these bureaucratic barriers represent yet another obstacle to achieving gainful employment in a high-demand field.

The American Legion continues to advocate for stronger transition employment resources, greater licensing and credentialing parity from military training, and improved access to and utilization of VA education benefits. As an active partner in Task Force Movement, a presidential initiative launched in 2022, The American Legion has supported efforts to clear pathways for veterans to enter the trucking workforce and help stabilize the nation's logistical infrastructure and supply chain.

This legislation addresses a key barrier by authorizing the Secretary of the Veterans Affairs to serve as the single approving authority for multi-state trucking apprenticeship programs, eliminating the need for separate approvals from each individual state. Streamlining this process will reduce administrative burdens, expand opportunities for veterans, and strengthen the U.S. labor force and transportation industry.

The American Legion supports this proposal through Resolution No. 305: *Support the Development of Veterans On-The-Job Training Opportunities.*

The American Legion supports H.R 2954 as currently written.

DRAFT: To amend title 38, United States Code, to expand eligibility for homelessness benefits under laws administered by the Secretary of Veterans Affairs, and for other purposes.

To amend title 38, United States Code, to expand eligibility for homelessness benefits under laws administered by the Secretary of Veterans Affairs, and for other purposes.

This legislation seeks to amend Title 38 to expand eligibility for homelessness assistance programs currently administered by the VA by modernizing and expanding the definition of who a veteran is, as described in Section 2002 of Title 38. This expansion aims to ensure that servicemembers who were discharged under other than honorable conditions, excluding those separated by reason of a dishonorable discharge or General Court Martial sentencing, are included regardless of their length of service, and are not excluded from lifesaving assistance due to legal technicalities and discharge characterizations of their time in service.

Veteran homelessness remains a persistent issue despite a notable reduction in overall rates of homelessness over the years. Veterans discharged under “Other than Honorable” (OTH)

conditions remain disproportionately at higher risk of housing instability due to a lack of VA support and program ineligibility. Current statutory eligibility excludes veterans with short periods of service and those who were discharged administratively for other reasons. Many of these short stints of military service are connected to injury, health concerns, mental health issues related to Post Traumatic Stress Disorder (PTSD), Military Sexual Trauma (MST), and substance abuse disorders. These challenges are frequently linked to military service, and the resulting denial of housing benefits only compounds the challenges that these veterans face. An expansion of homelessness benefit eligibility would ensure that no veteran who has made the voluntary sacrifice to serve is left without a path to safe, stable housing.

Ending veteran homelessness is the top legislative priority of The American Legion's Veterans Employment and Education (VE&E) Division. VE&E works to ensure that legislation and public law empower every veteran to secure affordable, stable housing that meets their individual needs. Interagency programs like HUD-VASH have made important progress in addressing veteran homelessness, but eligibility restrictions have too often excluded the most vulnerable populations—such as National Guard and Reserve veterans, justice-involved veterans, and those with OTH discharges not related to court-martial offenses. The American Legion believes it is unacceptable for any veteran to experience housing instability—especially during periods of transition—and supports this legislation as a meaningful step toward equity and inclusion in VA homelessness programs.

The American Legion supports this legislation through Resolution No. 15: *Supportive Services Funding for Homeless and At-Risk Veterans*.

The American Legion supports the draft legislation as currently written.

H.R. 2034 Edith Nourse Rogers STEM Scholarship Opportunity Act

To amend title 38, United States Code, to modify the requirements of the Edith Nourse Rogers STEM Scholarship.

The American Legion is proud to endorse and support the Edith Nourse Rogers STEM Scholarship Opportunity Act. Historically, students pursuing STEM degrees will complete more than 60 credit hours for an associate's degree or 120 credit hours for a bachelor's degree after having to fulfill certain pre-requisite courses over a semester or yearlong period. As a result of these extended pathways, many Post-9/11 Educational Assistance Program affiliated students exhaust their benefits before completing their degree programs. The scholarship was created to help student veterans complete high-demand STEM degrees, but overly restrictive eligibility requirements have limited its accessibility. This legislation would reduce those barriers and expand access, improving outcomes for military-affiliated students.

The American Legion is encouraged by Congress's growing recognition of the need to provide student veterans with clear, essential information on the return on investment in higher education. Military-affiliated students are reshaping the conversation around interdisciplinary learning in higher institutions, and The American Legion—alongside Congress—must continue to champion these efforts.

The American Legion applauds the Committee and more specifically, this Subcommittee for providing oversight over the scholarship program and as determined, offering solutions to improve access to the program. The American Legion supports this proposal through Resolution No. 318: *Ensuring the Quality of Servicemembers and Veteran Student's Education at Institutions of Higher Education*.

The American Legion supports H.R. 2034 as currently written.

CONCLUSION

Chairman Van Orden, Ranking Member Pappas, and distinguished members of the Subcommittee, The American Legion thanks you for your leadership and for allowing us the opportunity to **provide feedback on legislation**.

The American Legion looks forward to continuing this work with the Committee and providing the feedback we receive from our membership. Questions concerning this testimony can be directed to Eric C. Johnson, Legislative Associate, at ejohnson@legion.org.

Prepared Statement of Blaze Smith

Chairman Van Orden, Ranking Member Pappas, and distinguished members of the Subcommittee, thank you for the opportunity to appear before you today. As someone who works directly with student veterans, transitioning servicemembers, and military-connected families every day, I witness both the power of well-structured benefits—and the consequences when those systems fall short. I'm here not just as an administrator, but as a veteran who has navigated these transitions firsthand, and who now works to make the path clearer for those who come next.

As the Director of the Veterans Education and Transition Services Center at the University of Arizona (UA), I share an earnest desire to care for our military members who have sacrificed so much on behalf of the American people. As such, I will do my utmost to provide useful feedback on the slate of legislative proposals under consideration today, and I appreciate the committee's efforts to review and improve these programs that impact servicemembers at critical moments in their path of separation from active duty.

The University of Arizona: Military Service and Support

The University of Arizona, established in 1885 as Arizona's land-grant institution under the Morrill Act of 1862, has a longstanding commitment to serving military-affiliated students. This commitment is deeply rooted in our history and continues to be a cornerstone of our mission today.

During World Wars I and II, UA played a pivotal role in training over 11,000 officers through its Navy and Army ROTC programs. These programs provided essential training in artillery tactics and aviation, contributing significantly to our Nation's defense efforts.

Our campus honors this rich military heritage through several memorials, for example:

- **Berger Memorial Fountain:** Located in front of Old Main, this fountain was dedicated in 1920 by General John J. Pershing to commemorate the 13 UA students who lost their lives in World War I. Each of the fountain's 13 spouts represents one of these fallen students.
- **USS Arizona Bell & Memorial:** Housed in the Student Union Memorial Center, the 1,820-pound bell is one of two salvaged from the USS *Arizona* after the attack on Pearl Harbor. Below, the University has constructed a moving memorial: a 608-foot outline of the *Arizona* on the University Mall, with a bridge spanning its width. Along the bridge, the names of all 1,177 sailors and Marines killed aboard the *Arizona* are cast in bronze—a solemn and powerful tribute to their sacrifice.

Today, the University of Arizona continues to support military-affiliated students through comprehensive programs and services:

- **Veterans Education and Transition Services (VETS) Center:** Serving over 6,000 military-connected students, the VETS Center offers a one-stop-shop model providing resources such as benefit navigation, disability accommodations, mental health referrals, career readiness, peer mentorship, and community events.
- **ROTC Programs:** UA hosts all three ROTC branches—Army, Navy, and Air Force—continuing our tradition of preparing future military leaders in award-winning ROTC programs
- **Military Connected Benefits and Certifications (MCBC):** A dedicated branch of the Office of the Registrar, MCBC supports all students using VA and military education benefits. The team ensures timely processing and personalized guidance, helping students maximize their benefits and stay on track. UA also waives the undergraduate application fee for active-duty military and veterans, and proudly participates in the Yellow Ribbon Program, covering additional tuition costs for eligible Post-9/11 GI Bill recipients.

The University of Arizona also maintains partnerships with nearby military installations, including Fort Huachuca and Davis-Monthan Air Force Base, facilitating collaboration and support for service members pursuing higher education to include distance learning programs.

This enduring commitment to our military community reflects the University of Arizona's dedication to honoring the past while empowering the future of our Nation's service members and their families.

H.R. XXXX, Expanding Access for Online Veteran Students Act

This bill represents a critical step toward ensuring all veterans receive equitable housing support, regardless of how they pursue their education.

Currently, Post-9/11 GI Bill students who are enrolled exclusively online receive only half the national average Monthly Housing Allowance (MHA) regardless of their actual location or cost of living. But cost of living is not virtual. Online students still pay rent, utilities, and living expenses in the same cities as in-person students. This policy creates inequity in benefit distribution and penalizes veterans for their educational format, not their financial need.

It is important to recognize that a student's chosen institution might not represent the location in which they reside. For example, a student living in rural Oklahoma and enrolled in an online program based in New York would currently receive MHA based on the school's zip code, rather than the zip code of the veteran's physical residence. Aligning the MHA payment with the veteran's zip code would ensure a more accurate and equitable housing benefit while reducing the risk of waste or overpayment.

For many veterans—especially those with disabilities, caregiving responsibilities, full-time jobs, or who live in rural or underserved areas—online learning is the only viable option. Reducing MHA for this group creates an unnecessary barrier, particularly for veterans who already face heightened risk of housing insecurity. Educating veterans—regardless of modality—is essential to workforce readiness and national competitiveness. When veterans can complete their degrees without struggling to meet basic housing needs, they are better positioned to transition into stable, well-paying jobs that benefit our economy and communities.

During the COVID-19 pandemic, Congress temporarily authorized full MHA for online students, recognizing the very inequity this bill now seeks to fix.

Since then, a growing number of accredited public and private universities now offer high-quality, fully online programs. The trend is accelerating, but Federal policy has yet to keep pace. Basing housing support on whether a veteran is enrolled for in-person instruction penalizes veterans who are embracing 21st-century learning models.

Research is demonstrating that an online learning modality cannot only be comparable to an in-person learning environment, but in some cases, online students even outperform their in-person peers.

- A U.S. Department of Education meta-analysis found that students in online environments often perform as well or better than their in-person peers.¹
- A study published in *Science Advances* found that online STEM students outperformed classroom learners by 7 percent (Chirikov et al.).²
- Medical students in e-learning formats have exceeded the performance of in-person cohorts on standardized tests (Mortagy et al.).³

The *Online Learning Journal* links emotional connection and social presence online to stronger academic engagement and outcomes (Richardson et al.).⁴

Online education offers both flexibility and community via group projects, study networks through virtual forums, and direct engagement with peers and instructors.

H.R. 3579, Veterans Readiness and Employment Program Integrity Act

This proposal introduces a procedural gate that delays the initiation of services until a complete application is submitted. This shift from the current directive may streamline internal processes and promote consistency in documentation, however, it also risks creating access barriers, particularly for veterans who are unfamiliar with VA procedures or who lack support during the application phase.

To mitigate potential delays or drop-off, it is imperative that veterans receive clear, accessible guidance when submitting required information. The system must be user-friendly and support veterans in completing applications correctly the first time, avoiding unnecessary delays in benefit access.

¹Chin, Ainee, et al. "The Effectiveness of Online Learning in Higher Education: A Systematic Review During COVID-19." *Frontiers in Education*, vol. 8, 2023, <https://www.frontiersin.org/articles/10.3389/educ.2023.1334153/full>.

²Chirikov, Igor, et al. "Online Education Platforms Scale College STEM Instruction with Equivalent Learning Outcomes at Lower Cost." *Science Advances*, vol. 6, no. 15, Apr. 2020, <https://www.science.org/doi/10.1126/sciadv.aay5324>.

³Mortagy, Yasmine, et al. "Online versus In-Person Learning in a Medical School Course: A Comparative Study." *BMC Medical Education*, vol. 23, no. 1, 2023, <https://bmcmmeduc.biomedcentral.com/articles/10.1186/s12909-023-04159-7>.

⁴Richardson, Jennifer C., et al. "Social Presence in Online Learning: A Critical Review of the Literature." *Online Learning Journal*, vol. 21, no. 3, 2017, <https://olj.onlinelearningconsortium.org/index.php/olj/article/view/1211>.

Furthermore, the proposal to reduce the benefit period defined under 38 U.S.C. § 3117 to 365 days—making it consistent with other employment readiness programs—is reasonable and may help streamline counselor caseloads. However, it must be emphasized that streamlining alone will not address the systemic strain placed on VR&E staff.

During a recent roundtable hosted by Department of Veterans Affairs Secretary Collins with representatives from the Southern Arizona VA Healthcare System, the VR&E Program Director, and student veterans from the University of Arizona, several key concerns emerged:

- Student veterans reported waiting months to hear back from a VR&E counselor.
- VR&E program leaders confirmed that counselor-to-veteran ratios are well above the recommended standard—some exceeding 200 veterans per counselor.
- Staffing shortages were acknowledged as a top operational priority by VA leadership.

While trimming program duration may modestly reduce counselor workload, it cannot replace the need for more counselors and expanded capacity. A robust and effective VR&E system requires sufficient human capital to ensure timely, personalized support for veterans navigating career transitions.

In this capacity, student veterans have also expressed concerns about inconsistent decision-making within the VR&E program. For example, one veteran may receive approval for certain benefits, while another in a nearly identical situation may be denied. These discrepancies suggest a need for more standardized guidelines and consistent implementation of policies across the program.

To ensure the long-term success and accountability of the VR&E program, the existing provisions for reporting regional office performance, wage outcomes, and counselor wait times are essential. However, to fully understand the impact of this critical program and drive continuous improvement, it is critical to also expand the data collection and reporting requirements to include several additional metrics.

These data points will inform program performance and support veterans in achieving sustained, meaningful employment:

1. Employment Retention and Job Alignment

Track whether veterans remain employed 12 and 24 months after completing the program, and whether those jobs align with their field of training. This gives a more complete picture of long-term program success.

2. Credential and Degree Completion Rates

Include the percentage of VR&E participants who successfully complete degrees, certifications, or licenses as part of their rehabilitation plan. Completion is a key predictor of future employment.

3. Time to Plan Approval

In addition to measuring wait times for initial counselor contact, it's important to report the average time from application to final plan approval. Delays at this stage often stall the entire process.

4. Drop-off and Administrative Closure Rates

Monitor how many veterans disengage before completing the intake phase and categorize reasons for administrative case closures. This will help identify systemic access barriers.

5. Veteran Satisfaction Scores

Collect and report feedback from participants regarding counseling services, clarity of communication, and perceived value of the program. This qualitative data adds important context to raw metrics.

6. Cost-Per-Outcome and Long-Term Wage Growth

Report the average cost per veteran who achieves sustainable employment and include longer-term wage tracking. This demonstrates return on investment and justifies program funding.

7. Utilization of Virtual Services

As we expand telehealth and online education, it's vital to know how many veterans are accessing VR&E virtually. This helps assess reach and modern service delivery.

Together, these expanded metrics will help ensure the VR&E program remains veteran-centric, outcomes-driven, and fully accountable to both taxpayers and the men and women it serves.

H.R. 3387, Enhancing the Transitioning Servicemember's Experience Act

This legislation takes significant steps to improve the Transition Assistance Program (TAP), including extending eligibility timelines, increasing counseling duration, strengthening interagency coordination, and expanding access for military spouses and members of the Reserve components. These are critical and welcome reforms that acknowledge the central role that TAP plays in preparing servicemembers for civilian success.

While this act rightfully expands access to TAP, it is also important to prioritize its content, as the current program lacks relevant, comprehensive, and actionable information during a pivotal life transition. TAP must evolve beyond resume workshops. Today's servicemembers need:

- Robust guidance on VA benefits and services, especially in navigating complex systems like healthcare, disability compensation, and educational benefits;
- Exposure to programs like SkillBridge, which offer real-world career training but are too often underexplained or unevenly implemented;
- Clear steps for pursuing higher education, including how to apply, transfer credits, and access academic accommodations; and
- And modern employment preparation that goes beyond basic resume-writing to include networking, interviewing, LinkedIn profiles, and career exploration.

This bill lays an excellent foundation by mandating regular curriculum reviews and unannounced audits and expanding access to repeat counseling and spouse inclusion. This is also a great opportunity to continue data-driven analysis to ensure that the program remains both relevant and effective.

It is important that TAP is robust enough to empower servicemembers not just to “get a job,” but to thrive through education, entrepreneurship, or service. That begins with equipping them with relevant, up-to-date tools and knowledge, delivered by subject-matter experts who understand the full spectrum of post-military opportunities.

HR 1965, Veteran Education Assistance Adjustment Act

This bill is a much needed and timely adjustment that directly supports the academic success of student veterans by increasing the annual stipend for books, supplies, equipment, and other educational costs under the post-9/11 GI Bill.

The current \$1,000 annual stipend has remained unchanged while the cost of educational materials has steadily increased. Textbooks, lab equipment, software subscriptions, and specialized supplies—especially for STEM and technical programs—can far exceed that amount. Failure to keep pace with inflation erodes the value of the benefit veterans earned.

For many student veterans, this stipend makes the difference between showing up prepared—or falling behind from day one. The proposed increase to \$1,400, with an annual cost-of-living adjustment tied to the Consumer Price Index, ensures that benefits remain relevant and responsive to economic realities. This is a high-impact improvement that requires minimal structural change but delivers real value to veterans and reinforces our collective commitment to ensuring their success in higher education.

H.R. 2720, Gold Star Family Education Parity Act.

This bill reflects a powerful and long-overdue step toward honoring the sacrifices of Gold Star families, especially surviving spouses and children, by expanding their access to critical educational benefits. By increasing the eligibility period and aligning benefits for surviving dependents with other education programs like the Fry Scholarship and DEA, this legislation recognizes that grief, healing, and transition don't follow strict timelines. It gives Gold Star family members the time, flexibility, and support they need to pursue degrees, credentials, and careers on their own terms.

This bill is not only compassionate—it's cost-effective. By consolidating and aligning benefits under a more unified structure, the legislation may reduce administrative overhead and improve efficiency across education benefit programs.

H.R. 3481, Delivering Digitally to Our Veterans Act of 2025.

This bill takes a much-needed step toward modernizing how veterans access and manage their educational benefits by enabling secure, opt-in electronic communication with the Department of Veterans Affairs. Paper-based systems are outdated, inefficient, and burdensome for both veterans and VA staff.

This bill recognizes what we already know: digital access is essential to equity, speed, and clarity in benefit delivery. Allowing veterans to receive time-sensitive in-

formation about their education benefits via email or secure platforms gives them the ability to respond faster, stay better informed, and avoid costly delays.

This bill helps the VA catch up to standard practice while still preserving the right for veterans to opt out if they prefer paper. It's a low-cost, high-impact improvement that will benefit students, administrators, and the system.

Discussion Draft: To amend title 38, United States Code, to limit the amount of time the Secretary of Veterans' Affairs may extend the period of a vocational rehabilitation program for a veteran.

It is important to advance foundational issues along with advancing structural limitations on the length of rehabilitation plans. For example, as discussed in previous hearings and roundtables, many VR&E offices are operating far above the recommended counselor-to-veteran ratio, often exceeding 200:1. Until the program is fully staffed, limiting the duration of programming may risk pushing veterans out of the system prematurely—not because they're ready, but because counselors simply can't keep up.

Additionally, before enacting time-based limitations, we should invest in data collection and performance analysis. We need to understand:

- How often extensions are used, and why.
- Which veteran populations benefit most from extended plans.
- Whether long-duration programs correlate with better or worse outcomes.

Only then can informed decisions be made that truly balance efficiency with effectiveness. While program accountability is important, any shift in VR&E extension limits must be paired with measures to ensure proper staffing and data infrastructure.

Closing

It has been the greatest honor of my professional life to testify before a subcommittee devoted to the care and success of our Nation's most cherished population—its veterans. I am humbled by the opportunity to contribute and proud to lend my voice to a body that does such meaningful and lasting work. Thank you for your commitment to building a system that serves veterans with fairness and foresight.

Prepared Statement of Matthew Schwartzman



**OFFICIAL STATEMENT OF
MATTHEW L. SCHWARTZMAN**

**FOR THE
U.S. HOUSE COMMITTEE ON VETERANS' AFFAIRS
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY**

**ON
PENDING LEGISLATION**

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The Reserve Officers Association of the United States, now doing business as the Reserve Organization of America, is a military service organization incorporated under Internal Revenue Service Code section 501(c)(19), and comprising all ranks of servicemembers, veterans, and family members of our nation's eight uniformed services separated under honorable conditions. ROA is the only national military service organization that solely and exclusively supports the reserve components.

ROA was founded in 1922 by General of the Armies John "Black Jack" Pershing, during the drastic reductions of the Army after World War I. It was formed to support a strong national defense and focused on the establishment of a corps of reserve officers who would be the heart of a military expansion in the event of war. Under ROA's 1950 congressional charter, our purpose is unchanged: To promote the development and execution of policies that will provide adequate national defense. We do so by developing and offering expertise on the use and resourcing of America's reserve components.

Acting Executive Director:
Col. Don Brown, U.S. Air Force Reserve (Ret.)

Director, Legislation and Military Policy:
Matthew L. Schwartzman 202-646-7713

DISCLOSURE OF FEDERAL GRANTS OR CONTRACTS

The Reserve Officers Association of the United States, now doing business as the Reserve Organization of America, has not received any grants, contracts, or subcontracts from the federal government in the past three years.

CURRICULUM VITAE

Matthew Schwartzman serves as the Director, Legislation and Military Policy, for ROA. Responsible for ROA's government relations program, Matthew has more than seven years of experience in government affairs. In his more than five years working in the military and veterans' policy sector, Matthew has testified before Congress, analyzed more than 300 public policy proposals, cultivated relationships with mission partners in a non-partisan manner, planned events with more than 100 attendees, and presented briefings before crowds exceeding 500 people.

Matthew is also the Secretary, Board of Directors, for The Military Coalition, representing, on select issues, including Guard and Reserve GI Bill parity, a consortium of more than 30 military and veterans service organizations with approximately 5.5 million members collectively.

SHORTENED STATEMENT

INTRODUCTION

Chairman Van Orden, Ranking Member Pappas, and distinguished members of the House Veterans' Affairs Subcommittee on Economic Opportunity, on behalf of the Reserve Organization of America, the only national military organization that solely and exclusively supports the Reserve and National Guard, *thank you* for the invitation to testify on pending legislation, particularly H.R.3887, the *Enhancing the Transitioning Servicemember's Experience (ETS) Act*.

H.R. 3387, ENHANCING THE TRANSITIONING SERVICEMEMBER'S EXPERIENCE ACT

ROA commends Chairman Van Orden for championing H.R. 3387 and making critical improvements to TAP reform efforts.

ROA supports the bill's overarching goals and most provisions as written, while offering several recommendations to strengthen its impact—particularly for members of the reserve components.

Sec. 2(a) – Special Operations Forces (SOF) Inclusion

ROA supports the aim of explicitly including SOF in TAP but questions the necessity, as GAO findings show SOF outperforming non-SOF in TAP participation. ROA recommends adding Warrior Care Program information to the preseparation counseling checklist.

Sec. 2(b) – Preseparation Counseling Requirements

ROA supports flexible counseling based on servicemembers' circumstances. Current language may unintentionally subject reservists with ongoing civilian careers to five-day counseling. ROA recommends amending the language to also apply the three-day requirement to members already in full-time civilian employment.

ROA further urges inclusion of reservist-relevant content:

- ✚ Retired recall authorities
- ✚ Use of service records for benefit access
- ✚ Documenting health/duty status
- ✚ Reserve retirement point systems

Sec. 2(c) – Prohibition on Retention Officials as Counselors

ROA recommends clarifying “individual responsible for retention” to ensure counselors can still provide guidance on reserve affiliation.

Sec. 2(d) – Start TAP at 540 Days Pre-Separation

ROA supports this expansion but emphasizes that mission tempo, deployments, and limited commander support remain barriers to timely TAP initiation.

SEC. 2(e) – RESERVE WAIVERS FOR RECENT TAP ATTENDANCE

ROA supports allowing Guard and Reserve members to waive TAP if taken in the last three years without content changes.

SEC. 2(f–h, k) – PARTICIPATION FLEXIBILITY, SPOUSE INCLUSION, AND DOCUMENTATION

ROA supports:

- ✚ Allowing TAP access for reenlisting members (Sec. 2(f))
- ✚ Repeat counseling on a space-available basis (Sec. 2(g))
- ✚ Spouse integration (Sec. 2(h))
- ✚ Documentation of pathway assignments (Sec. 2(k))

SEC. 2(i) – FINANCIAL COUNSELING

ROA supports one-on-one counseling but cautions that the term “significant experience” lacks clarity and that overly rigid requirements could strain limited counseling resources. Use flexible definitions similar to Sec. 2(l)’s “at risk” language.

SEC. 2(j) – STANDARDIZED PATHWAYS, INCLUDING RESERVE COMPONENT PATHWAY

ROA supports standardization but seeks clarity on potential centralization under OSD. While disparities across services exist, including in waiver rates for TAP tracks, a fully centralized authority may be premature. ROA supports the VFW’s proposed Under Secretary of Defense for Transition as a concept worth further exploration.

SEC. 2(l) – INTERAGENCY COORDINATION AND AT-RISK OUTREACH

ROA supports targeted outreach but recommends clarifying goals of engagement. Programs like VA’s Solid Start could serve as a model.

SEC. 2(m–n) – CONTRACTING AND AUDITS

ROA supports standardized contracting but recommends a pilot program and minimum provider qualifications. ROA also supports unannounced audits and proposes clear audit metrics such as quality of content and counselor qualifications.

SEC. 2(o) – STATE AGENCY INFORMATION SHARING

ROA supports. Food insecurity remains a serious concern for reserve families, with up to 41% of junior-enlisted spouses experiencing it. SNAP eligibility information is a practical inclusion.

SEC. 2(p) – SPOUSE TAP PILOT PROGRAM

ROA believes spouses benefit more from integrated TAP participation (Sec. 2(h)) rather than separate programs.

SEC. 2(q) – REPORTING AND TRACKING

ROA supports improved TAP transparency and curriculum updates. However, ROA strongly urges development of a reserve-specific TAP curriculum, consistent with prior RAND recommendations. ROA proposes detailed legislative language to mandate a tailored curriculum addressing reserve component employment, benefits, and retirement.

SEC. 3 – EXTENDED TRANSITIONAL HEALTH CARE (270 DAYS)

ROA supports.

SEC. 4 – SKILLBRIDGE GAO STUDY

ROA supports further review but cautions against redundancy with recent GAO findings under FY24 NDAA. Standardization should be balanced with service-level flexibility.

SEC. 5 – VA TRANSITION PROGRAM WEBSITE

ROA supports but seeks clarity on inclusion of community-based or non-accredited programs.

SEC. 6 – JOB COUNSELING ELIGIBILITY EXPANSION

ROA supports expanding eligibility for VA job services to TAP-eligible servicemembers.

SEC. 7 – SOLID START PROGRAM INTEGRATION

ROA supports the provision to link TAP and Solid Start, consistent with H.R. 3386. ROA urges secure implementation to prevent fraud, as military-related scams accounted for over \$350 million in losses in 2023.

Additional recommendation: expand TAP eligibility

ROA urges Congress to fix the 180-day continuous active-duty threshold that disqualifies many reservists from TAP. ROA recommends amending eligibility to include 180 cumulative days of active service, including training and drill periods. This modest reform would recognize the totality of reservists' service.

H.R. 3386, STREAMLINING THE SOLID START COMMUNICATIONS ACT

This bill modernizes VA communication by authorizing outreach through text messaging, online chat, and other digital means—aligning with how most veterans, especially younger ones, prefer to receive information.

ROA thanks Chairman Van Orden for this commonsense legislation and urges swift passage. However, expanded outreach must include strong safeguards against fraud. Imposter scams now account for up to 40% of fraud reports from military personnel, with veterans losing an estimated \$350 million in 2023 alone.

Without proper verification protocols, digital outreach could unintentionally expose veterans to predatory scams, weakening trust in legitimate VA communications. This is especially risky for newly separated servicemembers in the vulnerable transition period.

ROA urges the VA to adopt robust authentication procedures for all veteran-facing communications to maintain trust and protect against fraud.

H.R. 1965, VETERANS EDUCATIONAL ASSISTANCE ADJUSTMENT ACT

This bill increases the annual Post-9/11 GI Bill stipend for books and supplies from \$1,000 to \$1,400 and ties future increases to the Consumer Price Index (CPI).

The stipend has not changed since 2009, despite textbook prices rising more than 1,000% since the late 1970s. Students consistently report that textbook costs contribute to course failure.

Reserve component students are often older, supporting families, and attending school part-time while balancing military and civilian jobs. For these citizen-warriors, every dollar counts. Updating and indexing the stipend will ease financial strain and improve educational outcomes.

ROA strongly supports this update and thanks Rep. Gabe Vasquez for sponsoring the bill.

H.R. 2720, GOLD STAR FAMILIES EDUCATIONAL PARITY ACT

This bill sunsets the Chapter 35 DEA program by August 2029 and transfers eligible survivors and dependents to the more robust Post-9/11 GI Bill (Chapter 33), regardless of prior election.

ROA supports this move toward parity. However, we stress that full GI Bill parity for Reserve and National Guard members remains ROA's top education priority. As such, we reaffirm support for H.R. 1423/S.649, the Guard and Reserve GI Bill Parity Act of 2025.

H.R. 3619, PATRIOTS OVER POLITICS ACT

ROA, the only national military association to advocate for full reinstatement and back pay for affected servicemembers, would support this bill if narrowed to apply only to those who are reinstated. Benefit eligibility should follow reinstatement, not separation alone.

CONCLUSION

ROA strongly supports H.R. 3387 and commends Chairman Van Orden for advancing meaningful, long-overdue reforms to TAP. This bill makes critical progress toward ensuring that all servicemembers, particularly those in the reserve components, receive timely, relevant, and accessible transition support. We appreciate the bill's emphasis on flexibility, interagency coordination, expanded eligibility, and spouse inclusion.

ROA urges the Subcommittee to adopt the recommendations outlined in this statement to further strengthen the bill's effectiveness.

ROA also supports H.R. 3386, H.R. 1965, and H.R. 2720, each of which complements the goals of H.R. 3387 by improving communication with transitioning veterans, updating outdated GI Bill benefits to reflect rising education costs, and consolidating educational assistance programs for survivors and dependents.

At the same time, we reaffirm that securing full GI Bill parity for Reserve and National Guard servicemembers remains ROA's top legislative priority in the education space. We continue to advocate for swift passage of H.R. 1423 and S. 649 to achieve this goal.

Finally, ROA appreciates the intent of H.R. 3619 but recommends limiting eligibility to servicemembers who are reinstated after being separated solely for noncompliance with the COVID-19 vaccine mandate. Restoring benefits should go hand in hand with restoring status.

Together, these legislative proposals represent a comprehensive and thoughtful effort to improve the transition experience for all who serve. ROA stands ready to support you in enacting these reforms and ensuring their successful implementation.

Full Statement

INTRODUCTION

Chairman Van Orden, Ranking Member Pappas, and distinguished members of the House Veterans' Affairs Subcommittee on Economic Opportunity, on behalf of the Reserve Organization of America, the only national military organization that solely and exclusively supports the Reserve and National Guard, *thank you* for the invitation to testify on pending legislation, particularly H.R.3887, the *Enhancing the Transitioning Servicemember's Experience (ETS) Act*.

ROA stands ready to provide technical assistance and subject-matter expertise on most of the bills under consideration for this hearing.

In fact, many of ROA's positions are detailed in a complementary Statement for the Record (SFR), authored by ROA policy fellows Jake Fales and Hannah Miller.

This SFR, however, is *laser-focused* on the issues to which ROA is devoting its highest level of engagement. These issues are supported by a formal ROA resolution or are directly aligned with our congressional charter, which will mark its seventy-fifth anniversary on June 30.

H.R. 3387, ENHANCING THE TRANSITIONING SERVICEMEMBER'S EXPERIENCE ACT

Supported by Resolution No. 23-15

ROA thanks Chairman Van Orden for sponsoring this important legislation, which stands as the flagship effort to reform the Transition Assistance Program (TAP). We also commend the Chairman for making critical improvements to this version of the bill compared to the one introduced in the previous Congress.

ROA continues to support the overall goals of the bill and, as currently written, endorses many of its provisions. Additionally, ROA offers proposed amendments and suggested legislative language to strengthen the bill.

What follows is a section-by-section summary and assessment of the bill.

SEC. 2(a) SPECIAL OPERATIONS FORCES

This section explicitly codifies the inclusion of Special Operations Forces (SOF) in TAP.

ROA supports efforts to ensure SOF servicemembers are not overlooked during the transition process, particularly given the substantial growth in SOF end strength over the past two decades.

While ROA does not oppose this provision, we question its necessity.

According to a May 2024 report by the U.S. Government Accountability Office, three of the four SOF service component commands met the Department of Defense's (DoD) TAP completion goal of 85 percent.

GAO also found:

- ✦ Across all services, SOF servicemembers demonstrated a higher TAP completion rate than their non-SOF counterparts.
- ✦ SOF servicemembers were more likely to begin TAP earlier than non-SOF servicemembers, at a rate of 39 percent compared to 34 percent.
- ✦ SOF servicemembers were assigned to Tier 1 nearly twice as often as non-SOF servicemembers during individualized initial counseling.
- ✦ Far fewer SOF servicemembers were assigned to Tier 3 than non-SOF servicemembers.

It is important to note that these findings relate directly to a SOF servicemember's likelihood of receiving a waiver to otherwise mandatory TAP requirements. For example, GAO found that 13 percent of SOF servicemembers *did not* attend a mandatory 2-day track in Fiscal Year (FY) 2023. Another troubling finding was that SOF servicemembers in Tier 1 were more likely to start TAP on time, despite Tier 2 and 3 members needing more assistance.¹

If the aim of this provision is to ensure that SOF servicemembers are not overlooked in TAP, ROA would further recommend amending the bill to include a section that would add information on the Warrior Care Program, sometimes referred to as the Care Coalition, to the preseparation counseling checklist (DD Form 2468).

SEC. 2(b) REQUIREMENT OF PRESEPARATION COUNSELING

This section requires a minimum of three days of individualized preseparation counseling for transitioning servicemembers who have confirmed employment, educational enrollment, or vocational training plans, and at least five days for those without such plans.

ROA has received feedback indicating that the volume of information presented during individualized preseparation counseling can be overwhelming and poorly tailored to the reserve components.

To quote Ranking Member Pappas at the Subcommittee's March 25 TAP oversight hearing, it can be like "drinking from a firehose."²

While ROA supports the intent behind this requirement, we recommend greater flexibility in its implementation.

Specifically, ROA recommends amending the provision for clarity and to allow for the early conclusion of counseling when both the servicemember and the counselor agree that a shortened session sufficiently meets the servicemember's needs.

¹ <https://www.gao.gov/assets/gao-24-106587.pdf>

² <https://www.youtube.com/watch?v=EPJ4ILROvj0&t=6165s>

This recommendation is particularly important for members of the reserve components, as many elements of individualized preseparation counseling, and TAP more broadly, do not reflect the unique circumstances of their service.

In the context of SEC. 2(b), ROA is concerned that reserve component members who already hold civilian employment would be subject to a minimum of five days of preseparation counseling. As currently written, the bill reduces the requirement to three days only for those members who have “accepted an offer of full-time employment...that shall commence after the member separates, retires, or is discharged.”

As written, ROA questions whether the language accounts for reserve component members who maintain ongoing civilian careers concurrent with their military service.

For clarity, ROA recommends the following legislative language:

“(i) In the case of a member who—
(I) has accepted an offer of full-time employment that shall commence after the member separates, retires, or is discharged; or
(II) is engaged in ongoing full-time civilian employment at the time of preseparation counseling;
not fewer than three days.”

Additionally, ROA urges the inclusion of the following topics in the content delivered by TAP preseparation counselors:

- ✚ An explanation of the circumstances under which a member may be subject to a retired recall to active duty.
- ✚ Guidance on how to obtain, use, and safeguard military service records to access earned benefits.
- ✚ Information and counseling on how to report and document health conditions and duty status, both during military service and after separation.
- ✚ An overview of the retirement points accounting system, including how to verify retirement point calculations and understand retirement benefits the member may be entitled to receive.

Including these matters in preseparation counseling would enhance its relevance for reserve component members and, in turn, encourage greater engagement and fulfillment.

SEC. 2(c) PROVISION OF PRESEPARATION COUNSELING: THIRD PARTY COUNSELORS; IN-PERSON TO THE EXTENT PRACTICABLE

This section prohibits individuals responsible for retention from administering preseparation counseling and permits remote counseling when in-person attendance is not feasible for the transitioning servicemember.

ROA views this provision as well-intentioned. However, one of the requirements of TAP counseling is “an explanation of the procedures for and advantages of affiliating with the Selected Reserve.”

If implemented without clarification, ROA is concerned this provision could unintentionally disqualify all preseparation counselors.

ROA therefore urges further clarification of the term “individual responsible for retention” and recommends defining it in a manner that does not conflict with the statutory requirement to provide information on reserve affiliation benefits.

SEC. 2(d) PERIOD OF ELIGIBILITY: EXPANSION

This section extends the required start of preseparation counseling for non-retirement separations from 365 to 540 days prior to the anticipated separation date.

ROA supports this provision and views it as a positive step toward ensuring servicemembers have sufficient time to complete TAP.

However, ROA cautions that this extension does not resolve the core challenges associated with starting TAP on time, particularly unit mission requirements, deployments, and a lack of awareness or support for TAP among commanders.

SEC. 2(e) WAIVER FOR CERTAIN MEMBERS OF THE RESERVE COMPONENTS

This section allows members of the Reserve and National Guard to waive TAP preseparation counseling if they received it within the past three years and the program content has not changed since.

ROA supports this provision and thanks Chairman Van Orden for recognizing the unique challenges faced by reserve component members, who are often required to participate in TAP at inconvenient times, in unsuitable locations, or when the information is not relevant to their circumstances (if they even qualify at all).

SEC. 2(f) ELIGIBILITY OF A MEMBER WHO REENLISTS TO RECEIVE PRESEPARATION COUNSELING

This section authorizes a transitioning servicemember’s commanding officer to approve their request for preseparation counseling, regardless of whether the servicemember reenlists or commits to a new period of obligated service.

Unfortunately, servicemembers who reenlist or extend their service commitment are often no longer classified as “transitioning” and may be excluded from participating in TAP. This discourages proactive transition planning and fails to accommodate the dynamic and often unpredictable nature of military careers.

This provision provides the flexibility needed to address such situations. It also reinforces the commander’s role in supporting a servicemember’s preparation for post-military life.

Additionally, it promotes greater commander engagement and compliance with TAP, which is a necessary element of reform.

ROA supports.

SEC. 2(g) REPEAT ATTENDANCE

This section permits transitioning servicemembers to receive preseparation counseling a second time, on a space-available basis, prior to separation, retirement, or discharge.

ROA supports.

SEC. 2(h) ELECTIVE INCLUSION OF THE SPOUSE OF A MEMBER

This section enhances the integration of military spouses into their service spouse's TAP.

ROA supports.

SEC. 2(i) MINIMUM AMOUNT OF COUNSELING REGARDING FINANCIAL PLANNING

This section mandates that transitioning servicemembers receive at least one hour of personalized financial counseling from "an individual who has significant experience in financial planning." While ROA supports the intent of this provision, we offer two considerations regarding its implementation and clarity.

First, the term "significant experience" is not defined and may be interpreted inconsistently across the services. Clarifying the qualifications or credentials, such as certification as a financial counselor, experience advising servicemembers on military-specific financial matters, or a minimum number of years in professional practice, would help ensure consistent, high-quality delivery of counseling.

Second, we caution against overly proscriptive language, as it may limit the pool of qualified personnel available to meet the requirement. Manpower availability is precisely our concern.

Language like that used in the definition of "at risk for a difficult transition to civilian life" in Section 2(l) of this bill could serve as a model to promote clarity without being unduly restrictive.

Mandating individualized financial counseling for all transitioning servicemembers would significantly increase demand on an already limited pool of professionals, particularly at or near smaller installations. Without appropriate resourcing and personnel support, implementation may prove challenging.

SEC. 2(j) PATHWAYS: STANDARDIZATION; ESTABLISHMENT OF PATHWAY FOR MEMBERS OF THE RESERVE COMPONENTS

This section standardizes TAP "pathways" across all service branches and reaffirms the establishment of a dedicated pathway for Reserve and National Guard members, made

possible through Chairman Van Orden's leadership in securing the codification of SEC. 571 in the FY 2025 National Defense Authorization Act (NDAA).³

ROA appreciates the intent to improve consistency and accountability within TAP. However, we seek additional clarity.

As currently written, the language appears to transfer the authority for designing and assigning servicemembers to specific TAP pathways from the military services to the Secretaries of Defense and Homeland Security.

While ROA recognizes TAPs shortcomings, we are not yet convinced that the conditions are sufficient to transition this authority. Oversight and execution of TAP within DoD involves a complex network of responsibilities shared among nearly a dozen Pentagon principals within the Office of the Secretary of Defense (not to mention support staff), along with the military department secretaries and commanders.

The Veterans of Foreign Wars (VFW) has proposed establishing an Under Secretary of Defense for Transition (USD-T).

According to their recommendation, "This office would oversee and coordinate all transition programs, ensuring comprehensive and standardized support for service members as they prepare for life after military service. The USD-T would enforce compliance with TAP requirements, hold commanders accountable for participation, and address cultural stigmas around transition assistance, reinforcing that it is a key part of career development. The office would also implement targeted interventions for service members at high risk for post-transition challenges such as suicide, substance use disorders, and mental health issues."⁴

ROA finds this proposal worth further exploration. If established, it could help facilitate the conditions necessary to support a more centralized TAP authority as envisioned in the proposed language.

At the same time, ROA recognizes that the existing structure has resulted in disparities across the services, particularly related to the military services' waiver authority for 2-day TAP track requirements. GAO recently documented significant differences in how often the services waived the two-day TAP class attendance requirement: the Air Force and Navy waived it in 92 percent and 86 percent of cases, respectively, while the Army and Marine Corps did so in just 38 percent and 16 percent of cases.

These inconsistencies point to uneven implementation of TAP across the services and raise important concerns regarding parity.

³ https://docs.house.gov/billsthisweek/20241209/RCP_HR5009_xml%5b89%5d.pdf

⁴ <https://www.vfw.org/advocacy/national-legislative-service/congressional-testimony/2025/3/mission-incomplete-strengthening-the-tap-program>

In the spirit of addressing disparities within TAP, ROA thanks Chairman Van Orden for his steadfast support in establishing a dedicated reserve component pathway for individualized preseparation counseling.

ROA fully supports this subsection and offers additional recommendations on how the language can be further complemented on pages 19 and 20.

SEC. 2(k) PATHWAYS: RECORD OF PATHWAY ASSIGNMENT

This section requires that a servicemember's assigned TAP pathway, along with the rationale for the placement, be documented in their service record. ROA supports.

SEC. 2(l) COORDINATION BETWEEN DEPARTMENTS OF DEFENSE, VETERANS AFFAIRS, AND LABOR

This section requires the Department of Veterans Affairs (VA) to receive contact information and DD 2648 forms for transitioning servicemembers, mandates proactive outreach by the VA and Department of Labor (DoL) to those deemed "at risk for a difficult transition" within 60 days of separation and directs standardized regulations and reporting to Congress on compliance and failures.

ROA supports the intent to ensure timely and targeted follow-up for those servicemembers who may face the greatest challenges in reintegrating into civilian life.

Research consistently shows that the initial transition period is when many veterans face elevated risks related to unemployment, mental health, homelessness, difficulty navigating benefits, and other challenges.

At the same time, ROA respectfully notes that the provision, as drafted, does not clearly define the intended purpose of this outreach. While the mandate specifies who should be contacted and when, the goals of these engagements remain unclear.

Clarifying this would help ensure the effort is as effective and impactful as possible.

To this end, ROA believes there is value in looking at existing models, such as the VA's Solid Start program, which provides structured outreach to all newly separated veterans during their first year.

SEC. 2(m) CONTRACTING: STANDARDIZATION

This section authorizes the Secretary to contract with an external entity to provide preseparation counseling and encourages coordination among Secretaries to use the same provider where practicable.

ROA supports this provision but recommends that it first be implemented as a pilot program.

ROA further recommends that certain mandatory minimum provider qualifications be codified to establish a statutory baseline. These qualifications would then serve as a

reference point for evaluating the Secretary's criteria in the audit process proposed under SEC. 2(n).

To this end, ROA proposes the following legislative language:

Provider Qualifications. — The Secretary concerned shall ensure that any individual providing counseling under the Transition Assistance Program pursuant to a contract entered into under this section:

(1) Possesses appropriate credentials, training, and experience in career development, transition assistance, or a related field, as determined by the Secretary; and

(2) Has relevant professional experience or credentials in delivering specialized transition services, including but not limited to employment and reemployment law, veterans' benefits, financial literacy, and other subject areas required under section 1142 of title 10, United States Code, as determined by the Secretary.

SEC. 2(n) YEARLY SURPRISE AUDITS

This section authorizes VA and DoL employees or contractors to conduct unannounced visits to preseparation counseling sessions for auditing purposes and requires them to report their findings.

ROA supports this provision but recommends codifying additional evaluation criteria, given the current statutory silence regarding performance-based metrics for preseparation counseling.

ROA proposes the following legislative language:

Audit Authority and Scope. — The Secretaries concerned shall be authorized to direct an employee or contractor of the Department of Veterans Affairs or the Department of Labor to conduct unannounced audits or site visits to evaluate—

(1) the qualifications and conduct of personnel providing preseparation counseling services;

(2) adherence to applicable law;

(3) the accuracy and quality of information provided to transitioning servicemembers;

(4) compliance with contract terms and performance benchmarks; and

(5) such other matters as the Secretary deems appropriate.

SEC. 2(o) INFORMATION PROVIDED TO STATE VETERANS AGENCIES REGARDING MEMBERS SEPARATING FROM THE ARMED FORCES

This section expands the scope of information sharing between the Secretaries of Defense and Veterans Affairs, as well as with state veterans' agencies, to include benefits for low-income households, such as the Supplemental Nutrition Assistance Program (SNAP).

ROA supports.

The *2023 Survey of Reserve Component Spouses* revealed troubling data regarding food insecurity among reserve families. Notably, 22 percent of all reserve spouses reported experiencing either low or very low food security. This includes reduced quality, variety, or desirability of diet, along with multiple indicators of disrupted eating patterns and reduced food intake.

Alarming, food insecurity rates rose as high as 41 percent among junior-enlisted spouses.⁵

Food insecurity among servicemembers and their families is a readiness issue that Congress and DoD have increasingly sought to address.

Although reserve component members are eligible to use the commissary system, which aims to provide cost savings not available to the civilian consumer, many live far from military installations, making the benefit impractical or inaccessible.

This is one example of reserve component members having limited or no access to support mechanisms intended to reduce food insecurity. Another is the recently created Basic Needs Allowance, which is not available to drilling reservists who are not on active-duty, even when they face equal or more severe financial hardship and food insecurity.

SEC. 2(p) PILOT PROGRAM FOR MILITARY SPOUSES

This section establishes a voluntary TAP pilot program for military spouses, tailored to their needs and offered quarterly, including evenings and weekends, at no fewer than five installations, with at least one overseas. The program includes counseling on benefits for military families and veterans, and requires a report with recommendations on permanence after two years, with the pilot terminating after three years.

ROA believes military spouses and dependents would benefit more from being integrated in the servicemember's TAP experience, rather than receiving separate counseling.

SEC. 2(h) is sufficient to achieve this, in ROA's view.

SEC. 2(q) REPORTS; TRACKING SYSTEM

This section requires the Secretary of Defense to submit annual reports on TAP at installations with at least 250 participants, detailing metrics such as counseling duration, time to separation, reenlistments, deployments, pathway assignments, referrals to federal agencies (including missed referrals), unemployment claims and compensation paid, and commander briefing frequency.

⁵ <https://www.militaryonesource.mil/data-research-and-statistics/survey-findings/spouse-survey/>

It also mandates annual updates to the TAP curriculum, including reporting on such updates, and requires the implementation of a system to track whether servicemembers begin TAP within the required timeframes.

While ROA supports the reporting and updating requirements in SEC 2(q), we believe these provisions should be strengthened by codifying a tailored curriculum for the reserve components.

TAP's current core curriculum is designed for active component servicemembers and is not well suited to the distinct transition needs of citizen-warriors and their families.

This was recently affirmed in a RAND Corporation study conducted pursuant to Senate Report 114-255, which directed DoD to examine the transition experiences of reserve component members. The study recommended several improvements to TAP and proposed the development of a curriculum specifically designed for the reserve components.

Will H., a Marine Corps Reservist, shared with ROA his own experience with the inadequacy of TAP:

“The last time I took TAP was when I got back from Afghanistan in 2019. My instructors had zero understanding of the reserve components. When I asked my instructor if there was any literature focused on the RC, I was given a blank stare.”

To address this, ROA recommends the development and implementation of a tailored TAP curriculum that reflects the unique service, employment, and benefit realities of reserve component members.

ROA proposes the following legislative language for inclusion, either within Section 2(q) or as a standalone provision:

*SECTION [X]. TAILORED TRANSITION ASSISTANCE PROGRAM
CURRICULUM FOR RESERVE COMPONENT MEMBERS.*

(a) Amendment to Title 10.— Section 1144(f) of title 10, United States Code, is redesignated as paragraph (1), and the following new paragraph is added:

“(2)(A) The Secretary of Defense, in coordination with the Secretary of Veterans Affairs and the Secretary of Labor, shall develop and implement a tailored curriculum within the Transition Assistance Program (TAP) specifically for members of the reserve components.

(B) The curriculum required under subparagraph (A) shall address the unique service, employment, and benefit conditions applicable to members of the reserve components and shall include, at a minimum:

- (i) guidance on accessing Department of Veterans Affairs and Department of Defense benefits available to reserve component members;*
- (ii) information on civilian employment protections, reemployment rights under*

the Uniformed Services Employment and Reemployment Rights Act (USERRA), and managing concurrent military and civilian careers;
(iii) retirement planning for non-regular (Reserve Component) retirement systems, including eligibility criteria and timelines;
(iv) health care coverage options such as TRICARE Reserve Select, TRICARE Retired Reserve, transitional coverage post-activation, and benefit considerations for gray-area retirees;
(v) reintegration and family readiness resources specific to reserve component service.

(C) The curriculum shall be reviewed not less frequently than once every two years and updated as necessary in accordance with subsection (c).

(D) In this paragraph, the term 'reserve components' has the meaning given in section 101(c) of this title.

(E) Not later than 30 days after each update to the curriculum under subparagraph (C), the Secretary of Defense, in coordination with the Secretary of Veterans Affairs and the Secretary of Labor, shall—

- (i) provide a briefing on the changes to the Committees on Armed Services and the Committees on Veterans' Affairs of the House of Representatives and the Senate;*
- (ii) provide a briefing to representatives of recognized veteran service organizations and military service organizations;*
- (iii) submit a copy of the revised curriculum to the Committees on Armed Services and the Committees on Veterans' Affairs of the House of Representatives and the Senate; and*
- (iv) publish the updated curriculum in a publicly available location accessible online."*

(b) Clerical Amendment. — The heading for subsection (f) of such section is amended by inserting “; tailored curriculum for reserve component members” after “Department of Labor”.

Even if the curriculum detailed in the proposed language is not adopted, ROA recommends that the reporting and transparency framework it contains be incorporated into Section 2(q).

Specifically, subsection (2)(A) of the current draft could include:

- ✚ A defined timeframe for briefings;
- ✚ Requirements to notify *and* brief the congressional committees of jurisdiction;
- ✚ Consultation with military and veterans service organizations; *and*
- ✚ Public availability of curriculum updates.

ROA believes these enhancements would improve oversight and help ensure that TAP remains accountable, up to date, and responsive to the needs of all who serve.

SEC. 3 TRANSITIONAL HEALTH CARE FOR MEMBERS BEING SEPARATED OR RECENTLY SEPARATED: EXTENSION OF ELIGIBILITY

This section extends the duration of transitional health care for separating service members from 180 days to 270 days. ROA supports.

SEC. 4. SKILLBRIDGE: GAO STUDY

This section directs a study on differences in SkillBridge program services and participation across the Armed Forces, including best practices related to employer selection, contract development, and the feasibility of standardizing the program.

ROA supports the intent of this provision. However, ROA encourages careful consideration of whether subsections (1) through (3) are necessary, given recent congressional oversight efforts and publicly available information.

The FY 2024 NDAA, for example, tasked GAO with reviewing the SkillBridge program, including how eligibility is determined, the characteristics of participating service members, and the application of relevant federal ethics rules concerning internships.⁶

The resulting GAO report, released in August 2024, addressed many of the issues raised in this section, particularly the variation in eligibility requirements across the services.⁷

Additionally, from ROA's view, employer expectations and standards are outlined as part of the SkillBridge Memorandum of Understanding (MOU), which serves as a framework for best practices.

Nonetheless, ROA supports continued exploration of the feasibility of standardizing SkillBridge across the Armed Forces to promote consistency and equitable access for all transitioning service members.

SEC. 5. WEBSITE OF THE DEPARTMENT OF VETERANS AFFAIRS REGARDING PROGRAMS FOR NEW VETERANS

This section directs the Secretary of Veterans Affairs to maintain a publicly accessible website that allows veterans and their dependents to search, by ZIP code, for programs serving those recently separated from active duty.

ROA supports the creation of a centralized access point but seeks clarification on whether the database will include community-based or unaccredited programs.

⁶ <https://www.congress.gov/118/plaws/publ31/PLAW-118publ31.pdf>

⁷ <https://www.gao.gov/assets/gao-24-107352.pdf>

SEC. 6. EXPANSION OF ELIGIBILITY FOR A CERTAIN PROGRAM OF JOB COUNSELING, TRAINING, AND PLACEMENT SERVICES FOR VETERANS

This section expands eligibility for VA's job counseling and placement programs to include TAP-eligible servicemembers. ROA supports.

SEC. 7. SOLID START PROGRAM: INTERACTION WITH TRANSITION ASSISTANCE PROGRAM

This section enhances the Solid Start Program by requiring that TAP materials be included as part of its outreach efforts. ROA supports this provision in the context of H.R. 3386, the *Solid Start Communications Act*, which expands the methods available to the VA for communicating with veterans, especially those in younger cohorts.

ADDITIONAL MATTER FOR CONSIDERATION

While this legislation includes significant reforms desired by citizen-warriors and their families, additional steps can be taken.

One example is that current law and policy require servicemembers to spend 180 continuous days on active-duty to qualify for TAP, a threshold that excludes many reserve component members.

Some of these citizen-warriors have served honorably for decades but are deemed ineligible simply because their active-duty orders are capped at 179 days (a practice often used as a cost-saving measure).

ROA spoke with a retired Air Force Master Sergeant who shared their experience navigating separation and retirement without TAP:

“At the beginning of my out processing, I was given a bunch of literature and told to ask questions if confused. If done right, retirement is something you do only once. So, going in, I didn't know exactly what questions to ask. Frankly, I only really learned those questions when going through the motions. I've been out for a little over a year now and I'm still learning. It would have been nice to sit down in an auditorium or seminar just to make sure I was doing everything I had to do and to learn more about my benefits.”

To ensure equitable access to TAP, ROA urges Congress to amend existing law to allow servicemembers who have served *180 cumulative days of active service* to participate.

Active service, in this case, should include every day served in uniform, including inactive duty training (such as drill weekends) and annual training.

To this end, ROA proposes the following legislative language:

SECTION [X]. EXPANSION OF TRANSITION ASSISTANCE PROGRAM ELIGIBILITY TO RESERVE COMPONENT MEMBERS WITH CUMULATIVE SERVICE.

(a) Amendment to Eligibility Criteria. — Section 1142(a)(4)(A) of title 10, United States Code, is amended—

(1) by striking “first 180 continuous days of active duty” and inserting “a cumulative total of 180 days of active service, including active duty, active duty for training, and inactive duty training”; and

(2) by striking clause “(i) the member performed full-time training duty or annual training; and”.

(b) Definition. —For purposes of subsection (a), the term “active service” has the meaning given in section 101(d)(3) of title 10, United States Code, and includes periods of duty performed under section 10147 of such title and other applicable authorities, including inactive duty training.

H.R.3386, STREAMLINING THE SOLID START COMMUNICATIONS ACT

This bill authorizes the VA to expand its communication efforts beyond traditional postal mail by incorporating modern channels such as text messaging and online chat.

This commonsense modernization reflects how most Americans (especially younger veterans) communicate and receive information today.

ROA thanks Chairman Van Orden for sponsoring this bill and urges its swift codification into law. In voicing our support, we also urge careful implementation from VA, and effective oversight from Congress.

Expanding communication platforms must go hand in hand with safeguards that protect veterans from fraud and ensure trust in VA. This is not a hypothetical concern. Imposter scams account for up to 40 percent of all fraud reports filed by military personnel.

It is easy to imagine a bad actor sending a fake “VA” text to a new veteran, asking them to “verify” bank information or pay a fee to access benefits. Without proper verification protocols, a well-intentioned effort to connect with veterans could unintentionally open the door to predatory practices and scams.

The scale of this problem is growing. In 2022 alone, veterans and military families reported \$292 million in fraud losses, according to the Federal Trade Commission. That number rose to an estimated \$350 million in 2023.

What makes this threat especially dangerous is its potential to undermine trust in legitimate VA communications. A veteran who receives one or two fraudulent messages may become understandably wary of future outreach, even when it’s real.

For the Solid Start program, which depends on building trust with newly transitioned servicemembers, this erosion of confidence could severely weaken the program's effectiveness.

Transitioning veterans are in a particularly vulnerable phase. Tragically, scammers know this and exploit it.

This is why ROA urges the VA to adopt strong authentication and verification procedures for all Solid Start communications, and for all veteran-facing outreach more broadly.

H.R.1965, VETERANS EDUCATIONAL ASSISTANCE ADJUSTMENT ACT

Many benefits and programs (especially for the reserve components) fail to keep pace with changing conditions, whether economic or otherwise.

One such program is the Post-9/11 GI Bill's stipend for books, supplies, equipment, and other educational costs. The current law, first codified in 2009 by the Post-9/11 Veterans Educational Assistance Act, sets the stipend for all GI Bill enrollees at up to \$1,000 annually. This amount has not been updated since its inception.

As any student in recent decades can attest, the cost of attending school has significantly increased. This includes the costs of books and supplies, despite the growth of electronic alternatives, which have also seen price hikes. According to the Education Data Initiative:

- ✚ Between 1977 and 2015, the cost of textbooks increased by 1,041%.
- ✚ Consumer prices for textbooks have surged by up to 88%.
- ✚ 20% of students who fail college courses cite the cost of textbooks and class materials as a contributing factor.
- ✚ The average annual cost of textbooks at both four-year and two-year institutions has exceeded the Post-9/11 GI Bill stipend for at least the past decade.

To address this issue, this bill proposes increasing the stipend from its current \$1,000 to \$1,400 annually, with future increases tied to the Consumer Price Index (CPI).

By implementing CPI indexing, Congress can prevent the need for large, irregular increases in the future, allowing for more predictable and stable budgeting.

The typical student veteran in the reserve components is older than the average college student and more likely to have family responsibilities. In fact, most student veterans are between the ages of 24 and 40, and nearly half are married or have children.

Many reserve component members hold full-time civilian jobs to support their families, pursuing education part-time. When deployments or training disrupt their civilian income or incur additional costs, finances become strained. Put differently, every dollar counts.

If the GI Bill stipend falls short, a reservist-student may need to divert funds from their family budget to cover the cost of textbooks.

ROA fully supports this bill as written and thanks Reps. Gabe Vasquez and David Valadao for sponsoring this important legislation.

H.R. 2720, GOLD STAR FAMILIES EDUCATIONAL PARITY ACT

This legislation would terminate the Survivors' and Dependents' Educational Assistance (DEA) program under Chapter 35, effective August 1, 2029. It would also transfer eligible beneficiaries to the Post-9/11 GI Bill (Chapter 33) as if they had elected that benefit, regardless of whether they formally did so. In essence, the bill consolidates educational benefits for survivors and dependents under the more comprehensive Post-9/11 GI Bill framework.

ROA supports this bill on its merits. However, we must be clear: securing GI Bill parity for Reserve and National Guard servicemembers remains ROA's top education priority and demands immediate congressional action.

To this end, ROA submits its Senate Veterans Affairs Committee SFR in support of H.R. 1423/S.649, the Guard and Reserve GI Bill Parity Act of 2025, as an addendum to this statement.

H.R.3619, PATRIOTS OVER POLITICS ACT

This legislation authorizes certain veterans, specifically those separated for failing to comply with the now-rescinded COVID-19 vaccination mandate, to transfer their unused Post-9/11 GI Bill educational benefits to their dependents.

It applies to servicemembers who completed at least six years of service and were separated between August 24, 2021, and January 10, 2023.

ROA was the only national military association to advocate for the full reinstatement of all servicemembers discharged solely for declining the vaccine, along with the restoration of 100 percent back pay.

ROA would consider supporting this legislation if it were tailored to apply specifically to servicemembers who are reinstated.

In other words, if a servicemember was discharged solely for noncompliance with the vaccine mandate and is later reinstated, the education benefit proposed under H.R. 3619 should be extended to them.

CONCLUSION

As global threats intensify and the reserve components are called upon with increasing frequency, ensuring fair and consistent access to earned benefits is essential to sustaining the force of today, and generating the force of tomorrow.

Thank you, Chairman Van Orden, Ranking Member Pappas, and the distinguished members of the Subcommittee, for your steadfast support of citizen-warriors and their families.

Too often, military and veterans' law are developed without sufficient appreciation for the distinctions between active and reserve service. Invariably, members of the Reserve and National Guard, and their families, are left behind.

When that happens, America's military readiness suffers. We cannot afford that loss.

Prepared Statement of Ashlynn Haycock-Lohmann



**STATEMENT OF
TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS (TAPS)
BEFORE THE
COMMITTEE ON VETERANS' AFFAIRS
UNITED STATES HOUSE OF REPRESENTATIVES**

SUBCOMMITTEE ON ECONOMIC OPPORTUNITY

**PRESENTED BY
ASHLYNNE HAYCOCK-LOHAMM
DIRECTOR, GOVERNMENT AND LEGISLATIVE AFFAIRS**

JUNE 11, 2025

The Tragedy Assistance Program for Survivors (TAPS) is the national provider of comfort, care, and resources to all those grieving the death of a military or veteran loved one. TAPS was founded in 1994 as a 501(c)(3) nonprofit organization to provide 24/7 care to all military survivors, regardless of a service member's duty status at the time of death, a survivor's relationship to the deceased service member, or the circumstances or geography of a service member's death.

TAPS provides comprehensive support through services and programs that include peer-based emotional support, casework, assistance with education benefits, and community-based grief and trauma resources, all delivered at no cost to military survivors. TAPS offers additional programs including, but not limited to, the following: the 24/7 National Military Survivor Helpline; national, regional, and community programs to facilitate a healthy grief journey for survivors of all ages; and information and resources provided through the TAPS Institute for Hope and Healing. TAPS extends a significant service to military survivors by facilitating meaningful connections to peer survivors with shared loss experiences.

In 1994, Bonnie Carroll founded TAPS after the death of her husband, Brigadier General Tom Carroll, who was killed along with seven other soldiers in 1992 when their Army National Guard plane crashed in the mountains of Alaska. Since its founding, TAPS has provided care and support to more than 120,000 bereaved military survivors.

In 2024 alone, 8,911 newly bereaved military and veteran survivors connected to TAPS for care and services, the most in our over 30-year history. This is an average of 24 new survivors coming to TAPS each and every day. Of the survivors seeking our care in 2024, 37 percent were grieving the death of a military loved one to illness, including as a result of exposure to toxins; 29 percent were grieving the death of a military loved one to suicide; and only 3 percent were grieving the death of a military loved one to hostile action.

As the leading nonprofit organization offering military grief support, TAPS builds a community of survivors helping survivors heal. TAPS provides connections to a network of peer-based emotional support and critical casework assistance, empowering survivors to grow with their grief. Engaging with TAPS programs and services has inspired many survivors to care for other, more newly bereaved, survivors by working and volunteering for TAPS.

Chairman Van Orden, Ranking Member Pappas, and distinguished members of the House Committee on Veterans' Affairs, the Tragedy Assistance Program for Survivors (TAPS) is grateful for the opportunity to provide a statement for the record on issues of importance to the 120,000-plus surviving family members of all ages, representing all services, and with losses from all causes who we have been honored to serve.

The mission of TAPS is to provide comfort, care, and resources for all those grieving the death of a military loved one, regardless of the manner or location of death, the duty status at the time of death, the survivor's relationship to the deceased, or the survivor's phase in their grief journey. Part of that commitment includes advocating for improvements in programs and services provided by the U.S. federal government — the Department of Defense (DoD), Department of Veterans Affairs (VA), Department of Education (DoED), Department of Labor (DOL), and Department of Health and Human Services (HHS) — and state and local governments.

TAPS and the VA have mutually benefited from a long-standing, collaborative working relationship. In 2014, TAPS and the VA entered into a Memorandum of Agreement that formalized their partnership with the goal of providing earlier and expedited access to crucial survivor services. In 2023, TAPS and the VA renewed and expanded their formal partnership to better serve our survivor community. TAPS works with military and veteran survivors to identify, refer, and apply for resources available within the VA, including education, burial, benefits and entitlements, grief counseling, and survivor assistance.

TAPS also works collaboratively with the VA and DOD Survivors Forum, which serves as a clearinghouse for information on government and private-sector programs and policies affecting surviving families. Through its quarterly meetings, TAPS shares information on its programs and services as well as fulfills any referrals to support all those grieving the death of a military or veteran loved one.

TAPS President and Founder Bonnie Carroll served on the Department of Veterans Affairs Federal Advisory Committee on *Veterans' Families, Caregivers, and Survivors*, where she chaired the Subcommittee on Survivors. The committee advises the Secretary of the VA on matters related to veterans' families, caregivers, and survivors across all generations, relationships, and veteran statuses. Ms. Carroll is also a distinguished recipient of the Presidential Medal of Freedom, the nation's highest civilian honor.

GOLD STAR FAMILY EDUCATION PARITY ACT (H.R. 2720)***TAPS Strongly Supports***

Survivors' and Dependents' Educational Assistance, or Chapter 35, is an outdated education benefit created by the ***War Orphans' Educational Assistance Act of 1956*** (Public Law 634, 84th Congress), and it has not had many improvements since then. The Forever GI Bill increased education benefits by \$200 per month; however, that remains nearly half of the amount paid by the Montgomery GI Bill, and far less than the Post-9/11 GI Bill and Fry Scholarship. With the current rate of only \$1,536 per month, Chapter 35 benefits barely make a dent in the cost of an education in today's economy.

TAPS thanks Representative Tim Kennedy for introducing the ***Gold Star Family Education Parity Act (H.R. 2720)***, which would terminate Chapter 35 benefits on Aug. 1, 2029, and entitle all eligible recipients to educational assistance under Chapter 33.

TAPS has recommended for years sunseting Chapter 35 and moving all qualified recipients to Chapter 33, even if it is on a lower scale, such as 80 percent as opposed to 100 percent of the benefit. Benefits under the Survivors' and Dependents' Educational Assistance (DEA) program are significantly lower than the Post-9/11 GI Bill, Fry Scholarship, and Montgomery GI Bill.

Those using DEA are dependents of a 100 percent disabled veteran, those who died of a service-connected death, and those who died before 9/11, all of which are populations that traditionally receive fewer benefits than their active-duty, Post-9/11 counterparts.

While the VA has made major improvements with the Digital GI Bill toward automation for Chapter 33 benefits, they are still utilizing COBOL to process most Chapter 35 claims. COBOL is a program from 1959 and is not widely utilized anymore. The VA has not upgraded this system, which causes more processing errors and delays than other GI Bill programs.

VA Secretary Collins has consistently stated that one of his goals at the Department of Veterans Affairs is to simplify processes and streamline programs. This critical legislation would do exactly that by ensuring one benefit is in place for all surviving spouses and children, and alleviating confusion on the survivors' part. It would also allow the VA to automate these claims to reduce the backlog and ensure consistent Certificates of Eligibility and payment of benefits.

By aligning the benefits for survivors equitably, we acknowledge the profound sacrifices made by these families and affirm our nation's commitment to supporting them. Consolidating educational benefits under the Fry Scholarship simplifies the process for

beneficiaries and the Department of Veterans Affairs, reducing confusion and administrative overhead. The following personal testimonials from surviving families help highlight these education benefit issues.

Melissa Evinger, Surviving Spouse of Sgt Barry “Bear” Evinger, U.S. Marine Corps

“My husband, Bear, was injured while serving on active duty as a United States Marine — he was medically retired from his severe injuries and unfortunately died later from those injuries. While our family is eligible for Chapter 35 benefits, we are not eligible for the Fry Scholarship because he was injured on active duty, medically retired, then died as a result of those injuries.

“As a military widow and public school teacher, the reality of my child receiving a quality university education is less than ideal. As my child is currently looking at colleges, I have a sense of panic and sadness knowing that once again we will be faced with disappointment and difficult choices. The financial consideration of public versus private schools, housing and dorm costs, work-study to help pay for school, and so much more are devastating. The reality is Chapter 35 is helpful, but the cost of education is high. Chapter 35 alone is minimal and barely covers basic educational and housing costs. I beg you to consider increasing the eligibility of the Fry Scholarship to all Chapter 35 eligible survivors. Our children's futures are in your hands.”

Kristy Oman-Gilbert, Surviving Spouse of SPC Keith Gilbert, U.S. Army

“We lost my husband at the age of 35 to a service-connected suicide. Before he was medically discharged, he could not transfer his GI Bill to our son, as he did not meet the continuing service requirements. With his death being after active duty, we do not currently qualify for the Fry Scholarship, and we cannot take out Parent Plus Loans in his name to have them dismissed due to his service-connected disability. This leaves the financial burden of paying for college on my son and me.

“My husband's death was confirmed to be service-connected, but we will struggle to put my son through school without help from private organizations. Extending the Fry Scholarship to ALL surviving spouses and children would show that the country recognizes the sacrifice of those remaining, no matter when the death occurred. The timing of my husband's death should not negate the opportunity for my son to have the best future possible.”

Renee Monczynski, Surviving Spouse of PO2 Matthew Monczynski, U.S. Navy

"The difference for my daughter between Chapter 35 and Fry for the next two years is the constant worry of how we are going to pay for each semester. Waiting to see if she has enough scholarships to cover all expenses and scrambling for loans to cover the rest. Every time we fill out an application, we are reminded that the Navy and our country don't care about Matt's sacrifice because it was in June 2001. He died on the wrong day for our country to care. That care is reserved for those who served and died after 9/11.

"We were dual-active. We were both willing and did serve our country. But according to a document, his sacrifice is not worth a college education for our daughter. Nor is my 70 percent VA-rated disability. So I'm not broken enough, and he died on the wrong day for anyone to care about our sacrifices."

Kiernon Kane, Surviving Son of SSgt Paul Kane, U.S. Marine Corps

"Had my dad not retired from the Marine Corps at age 59, nine months prior to his death, I would have been eligible to receive the Fry Scholarship.

"As a freshman physics major at the University of Michigan, expanding the Fry Scholarship to all Chapter 35 recipients would profoundly impact my educational and personal journey. It would alleviate the financial burden of tuition and allow me to focus more on my studies, not take out loans, and work at least one job to cover my expenses, which could further strain my academic performance and my family's financial situation.

"Expanding the Fry Scholarship would reduce my reliance on loans, providing greater financial stability and peace of mind. This support would also free up time, enabling me to pursue my passion for volunteering at the VA facility near UMich, where I plan to assist with art therapy for veterans with PTSD. My father's experience with PTSD inspires this commitment, as I have seen how creative outlets can aid in healing. With less financial stress, I could dedicate more energy to this meaningful work, honoring my dad's and others' military service.

"Additionally, the scholarship expansion would empower me to fully engage in my physics coursework, fostering my dream of contributing to scientific discovery. Ultimately, this support would not only secure my education but also amplify my ability to give back to the veteran community. It would be a transformative step toward achieving my academic and personal goals while supporting others in need."

Ursula Palmer, Surviving Spouse of SFC Collin Bowen, U.S. Army National Guard

"I have two children. My daughter lost her father in Afghanistan when she was just 3 years old. Having Chapter 35 and the Fry scholarship has given me peace of mind and the reassurance that her dad's sacrifice was not in vain. Then I found love again. He was also a service member. We had a son. My new husband also served in Afghanistan, came back sick with some type of virus, and was in and out of hospitals for months. He even had a surgery to remove what they thought was cancer, but once he was on the operating table, they didn't find anything. Doctors never determined the root of the virus, and even though he slowly recovered, the long-term side effects stayed, including PTSD and TBI. He never went back to being the same healthy and strong man he once was. He retired after 30 years of service with a disability rating of 100 percent.

"The only difference between my first and second husbands is that the first died of his visible injuries. My second husband lives with the side effects of his disease and invisible wounds.

"Why would our country find his service and its life-changing repercussions less worthy of benefits for his child just because he didn't die?"

Malia Fry, Surviving Spouse of GySgt John David Fry, U.S. Marine Corps

"It has been my honor to watch the Fry Scholarship touch so many people's lives as the years have passed. As the children and spouses of fallen service members graduate, it is amazing to see all the wonderful things they are accomplishing. It is so sad that some children whose parents served our country honorably may not have the same opportunity just because of the date they died.

"When I first approached Congressman Chet Edwards about the need for expanding VA education benefits for children of fallen service members, we wanted to help these children achieve their goals, their dreams. It never crossed my mind that there would be members of the military whose children would not be allowed to use these benefits because their parent happened to die a few days before 9/11 or months after they were medically retired. We must consider the cancer survivors and other wounded veterans who died after leaving service. These services members served honorably in many cases were exposed to things that caused their illnesses, or were wounded while on duty. These children are being penalized because their fathers and mothers were forced to leave military service. If a service member serves honorably and is willing to give their lives then we as a country need to care for their children. These children should have the ability to go to college without justifying their parents' service."

GOLD STAR AND SURVIVING SPOUSE CAREER SERVICES ACT (H.R. 3031)***TAPS Strongly Supports with Amendments***

Expanding eligibility for the Disabled Veterans' Outreach Program (DVOP) to include the surviving spouses of service members who have died on active duty is critical to increasing employment opportunities for a community that has not only endured the profound loss of a loved one, but who often face significant economic, emotional, and professional challenges as they rebuild their lives.

TAPS thanks Representative Bacon for reintroducing the ***Gold Star and Surviving Spouse Career Services Act (H.R. 3031)***, which expands access to portions of the Department of Labor's Veterans Programs.

Too often, surviving spouses are left out of the workforce support systems available to other members of the military community. They may face gaps in employment, a lack of career services, or emotional burdens that make reentering the workforce more difficult. By including them in DVOP programs — where they can access individualized career counseling, job training, resume support, and employment placement assistance — we are helping them take steps toward economic stability and dignity.

This legislation would recognize the sacrifices of Gold Star and surviving spouses by providing them with resources to pursue meaningful employment opportunities. It acknowledges the challenges faced by these individuals and seeks to support their integration into the workforce through targeted assistance programs.

TAPS recommends changing the eligibility criteria to "Died while serving or from a service-connected injury or illness" or tying it to eligibility for Dependency and Indemnity Compensation (DIC). Our non-active-duty surviving spouses need this benefit just as much; many were caregivers or never worked outside of the home. Most non-active-duty spouses only receive DIC, so they are in a much harder situation financially and need access to employment opportunities.

VETERAN EDUCATION ASSISTANCE ADJUSTMENT ACT (H.R. 1965)***TAPS Strongly Supports with Amendments***

The book stipend for Chapter 33 has not increased — even through COLA — since the inception of the Post 9/11 GI Bill in 2008. The ***Veteran Education Assistance Adjustment Act (H.R. 1965)*** would provide a long-overdue increase in a critical benefit for veterans. Textbooks alone can exceed several hundred dollars per course, and essential equipment, such as laptops, lab supplies, and course-specific software, significantly exceed what the current benefit can reasonably cover. By raising the annual allowance to \$1,400 and

indexing it to inflation, this bill ensures that veterans can focus on their education instead of making difficult choices between school supplies and basic living expenses.

Furthermore, the annual adjustment mechanism tied to the Consumer Price Index ensures that future recipients of this benefit are not left behind as education costs continue to rise. This proactive approach offers long-term sustainability and demonstrates a commitment to honoring the service of veterans, not just in words, but in meaningful policy. TAPS wants to ensure that the increase includes Fry Scholarship recipients, and we look forward to reading the VA's views to ensure that it does.

SQUATTER'S RIGHTS LEGISLATION (H.R. 2334)

TAPS Supports with Amendments

TAPS supports **H.R. 2334**, which proposes an amendment to the ***Servicemembers Civil Relief Act*** (SCRA) to preempt any state laws that establish squatters' rights concerning property owned by members of the uniformed services. The bill aims to ensure that state laws allowing individuals to claim squatters' rights do not apply to properties owned by service members.

While we support the intent of the bill and thank Representative Mast for his leadership on this important issue, TAPS believes that it should not just apply to SCRA but to all homes purchased using a VA Home Loan. While we know that squatters' rights are an issue for service members, we have seen similar situations occur in homes owned by surviving spouses. This change would help ensure that VA Home Loans are protected from harmful state laws.

INCREASING VA HOME LOAN MAXIMUMS (H.R. 2791)

TAPS Strongly Supports

The VA Home Loan program has long stood as one of the most tangible and impactful benefits our nation offers veterans and survivors. It provides affordable pathways to home ownership, helping millions transition to civilian life with stability and dignity. However, the current guarantee limits have not kept pace with rising home prices, particularly in high-cost and rapidly growing housing markets.

As we confront a nationwide housing affordability crisis, this bill ensures that veterans are not left behind. By increasing the maximum loan guarantee entitlement, **H.R. 2791** enables veterans and survivors to remain competitive in today's real estate market without having to pay large down payments or seek risky, high-interest financing. It also affirms the government's commitment to honoring our obligations to those who have sacrificed in defense of our freedom.

This critical legislation not only helps individuals — it strengthens families, communities, and our economy. It is a powerful tool of reintegration and recognition of service and sacrifice. TAPS thanks Representative Miller for introducing this important legislation, and we look forward to its swift passage.

DELIVERING DIGITALLY TO OUR VETERANS ACT OF 2025 (H.R. 3481)

TAPS Strongly Supports

TAPS strongly supports the ***Delivering Digitally to Our Veterans Act of 2025 (H.R. 3481)*** and thanks Representative Barrett for introducing this significant legislation. This bill represents a vital step forward in modernizing how the Department of Veterans Affairs communicates with those it serves — especially as it relates to education benefits under Chapters 33 and 35.

As an organization that works closely daily with survivors receiving educational benefits, TAPS has seen firsthand how delays in communication, missed mail, and outdated processes can create real barriers to accessing benefits. In a world where nearly every essential service has embraced digital communication, it is both practical and necessary that the VA offer veterans, families, caregivers, and survivors the same ease and efficiency. This bill does not eliminate traditional mail — it simply empowers students with a choice.

HEROES OWNING AND MATERIALIZING EQUITY (HOME) ACT OF 2025 (DRAFT)

TAPS Supports with Amendments

TAPS supports the ***Heroes Owning and Materializing Equity (HOME) Act of 2025***. This important legislation takes meaningful steps to ensure that all veterans — particularly those who are disabled, financially at risk, or living in underserved communities — can successfully utilize the VA Home Loan. We appreciate Representative King-Hinds for introducing this legislation.

The financial counseling section of this bill will protect veterans from financial instability and protect the integrity of the VA Home Loan program. Veterans often face unique challenges when transitioning to civilian life, and navigating the mortgage process can be complex. Empowering them with counseling and updated guidance ensures they are not only eligible for a VA Loan but also ready for sustainable home ownership. TAPS would like to see survivors added to this section, as surviving spouses using the VA Home Loan often have the same challenges as transitioning veterans.

TAPS fully supports Section 3 of the bill, since currently, there is no accessible or efficient way for disabled veterans to locate homes that meet their specific needs. By creating this

database, the VA can significantly reduce the time, cost, and stress involved in securing accessible housing.

TAPS fully supports increased VA outreach in U.S. territories. Veterans and survivors residing in places like Puerto Rico, Guam, the U.S. Virgin Islands, and American Samoa often face geographic, technological, and bureaucratic barriers that reduce their awareness of and access to earned benefits. However, we would like to ensure this provision includes surviving spouses as well.

REFINANCING RELIEF FOR VETERANS ACT (H.R. 3384)

TAPS Strongly Supports

TAPS supports the ***Refinancing Relief for Veterans Act (H.R. 3384)***, which offers real financial relief to those who have served our nation and their surviving spouses. We are incredibly grateful for Chairman Van Orden's leadership on this bill.

By adjusting the funding fees on Interest Rate Reduction Refinancing Loans (IRRRLs), this legislation directly addresses a core challenge facing many veterans and survivors today: the high cost of home ownership in a volatile interest rate environment. Many veterans and survivors rely on the VA Home Loan program not just to purchase homes, but to maintain their economic stability through refinancing. Lowering the fees associated with these transactions can make a critical difference. Those savings — often amounting to thousands of dollars over the life of the loan — can be the margin that helps a veteran or survivor keep their home, invest in education, or avoid financial hardship.

TAPS also appreciates that the bill ensures uniform treatment for all eligible veterans and survivors — whether they served in active duty, the National Guard, or the Reserves. No one is left behind, and all are given the same opportunity to utilize this life-changing benefit.

EVERY VETERAN HOUSED ACT (DRAFT)

TAPS Strongly Supports

Homelessness among veterans remains a persistent and tragic challenge. While the VA has made important strides in addressing veteran homelessness, current eligibility requirements exclude far too many individuals who have worn the uniform and are now in critical need of support.

This legislation addresses a significant gap in the system by expanding the definition of “veteran” for the purposes of homelessness assistance. It includes individuals who were

discharged under conditions other than dishonorable, regardless of the length or type of service. It also ensures that service in all branches of the uniformed services — including the Public Health Service and NOAA — is recognized, as it should be.

Too often, individuals who served honorably but briefly — or who were discharged due to factors often rooted in trauma, mental health issues, or substance use — find themselves disqualified from receiving basic housing support from the VA. Many of these individuals experience the same hardships and challenges as other veterans, and yet they are left out of the safety net that was meant to support them.

Research consistently shows that individuals experiencing homelessness are at significantly increased risk for suicide. Homelessness and suicide among veterans are not separate challenges — they are closely linked, both as cause and consequence. Expanding eligibility for VA homelessness programs — as proposed in the draft legislation — is an essential step. Veterans at risk of suicide should not be denied housing support because of discharge status, length of service, or bureaucratic hurdles. Housing is not a luxury.

By expanding eligibility, this bill ensures that those who served this country, even for a short time or in noncombat roles, are not left to navigate homelessness alone. It acknowledges the realities of modern military service and affirms a commitment to serve *all* veterans, not just some.

EDITH NOURSE ROGERS STEM SCHOLARSHIP OPPORTUNITY ACT (H.R. 2034)

TAPS Supports

The **Edith Nourse Rogers STEM Scholarship** was passed as part of the ***Harry W. Colmery Veterans Educational Assistance Act of 2017***, or the “**Forever GI Bill**.” This bipartisan legislation significantly updated and expanded the Post-9/11 GI Bill, and one of its key provisions was the creation of a new scholarship for STEM students.

The scholarship was named after Edith Nourse Rogers, a pioneering congresswoman from Massachusetts who served from 1925 to 1960. She was a staunch advocate for veterans and played a central role in crafting the original GI Bill in 1944.

This scholarship was created to allow students pursuing STEM degrees that took more than 36 months to complete, extra eligibility for the GI Bill and Fry Scholarship. We know that these degrees are in high demand, and this program helps ensure that veterans and survivors can obtain these critical degrees without taking on debt.

While this program has largely been a success, the ***Edith Nourse Rogers STEM Scholarship Opportunity Act*** will help make access to this program easier for

students. It clarifies the technical language on when students can apply and prioritizes those whose benefits are going to run out first for access to the increased benefits.

This bill fixes long-overdue technical issues, and TAPS thanks Representatives Budzinski and Hamadeh for their leadership on this issue.

VETERANS READINESS EMPLOYMENT PROGRAM INTEGRITY ACT (DRAFT)

TAPS Supports Sections 2 & 4 and Opposes Section 3

Section 2 prohibits the Department of Veterans Affairs from conducting an initial evaluation for VR&E services until a veteran submits a formal application with information “as the Secretary determines appropriate.” This change ensures that the evaluator has all of the required information before starting the process and ensures that the evaluator and veteran are getting the best use of time. Many veterans come to the VA unsure of what services they are eligible for, often while facing physical or psychological stress. The initial evaluation is a critical entry point — it serves as a supportive, exploratory process where VA counselors can educate veterans about the program and assess if the veteran would be a good fit. Mandating formal applications before starting the process will help reduce the backlog and optimize the time evaluators are spending on fully completed applications.

Section 3 imposes a strict 365-day limit on employment assistance. While efficiency in service delivery is important, this rigid timeframe ignores the wide range of circumstances veterans face. Veterans in VR&E often pursue advanced training, career changes, or employment after long periods of disability or unemployment. These transitions frequently require more than one year of tailored support, particularly for veterans managing service-connected injuries or family obligations.

By capping assistance without regard to a veteran’s individual circumstances, this provision may force premature case closures, increase the risk of job instability, and ultimately waste both veteran potential and taxpayer dollars. Flexibility — not arbitrary deadlines — is key to the success of the VR&E program. This is especially critical in a time when veterans who are federal employees do not have job security, especially those still in probationary status.

TAPS strongly supports Section 4, requiring the VA to track and report on veteran employment outcomes and wage gains, mandate public disclosure of wait times, and recommend improvements through an independent review. These transparency measures are long overdue. They will give Congress, the VA, and the public a clearer understanding of the program’s effectiveness and provide the data needed to drive

meaningful, evidence-based reform. Section 4 promotes accountability without erecting new barriers to veteran access or cutting off essential services.

EXPANDING ACCESS FOR ONLINE VETERAN STUDENTS ACT (DRAFT)

TAPS Strongly Opposes

The Post-9/11 GI Bill, enacted in 2008, provides education benefits to veterans who served after Sept. 10, 2001. One of its most valuable features is the monthly housing allowance (MHA), which is similar to the military basic allowance for housing (BAH) and is designed to help cover living expenses while attending school.

Originally, this benefit was only fully available to students attending classes in person. In October 2011, the ***Post-9/11 Veterans Educational Assistance Improvements Act of 2010*** introduced a housing stipend for students enrolled exclusively in online (distance learning) programs, which had previously been ineligible for any housing allowance. This online MHA was set at 50 percent of the national average BAH for an E-5 with dependents. It applied only to students taking classes entirely online, and students in hybrid or on-campus programs could still receive full MHA based on the ZIP code of the campus.

This accounting made sense as it helped curb predatory behavior while still ensuring students who attended colleges exclusively online had access to the benefit. It also acknowledged that many students who go to school online have jobs that provide additional income, and they are not forced into dormitory housing or expensive off-campus housing.

There are many reasons that TAPS strongly opposes treating online BAH as the national average, but the most pressing reason is that it penalizes students in rural communities. Students who attend these schools would receive less than their counterparts who attend fully online. It would discourage students from attending programs that have built large student veteran programs, built student veteran lounges, and invested in on-campus resources for student veterans, solely because they are in a rural area or a less expensive city.

In states like Oklahoma, Iowa, Montana, and Nebraska, there are no schools in the state where the BAH is above the national average. This would penalize all of the students who reside in those states or disincentivize attending amazing IHLs in those states.

This bill would **incentivize enrollment in online programs primarily for the housing stipend**, not educational outcomes. It is critical that taxpayer funds intended to support

the successful transition of veterans to civilian careers are **not misapplied to low-quality or passive learning pathways** that do not deliver a return on investment.

While most IHLs offer some version of an online program, respected programs do not need to recruit students based on BAH. Unfortunately, bad actors will continue to take advantage of veterans and survivors. We have seen this happen time and time again.

Veterans who attend in-person programs often face **higher opportunity costs**, such as uprooting families, commuting, or physically relocating. Rewarding online-only learners with **equal or greater** financial benefits may **disincentivize in-person education**, which remains essential for many fields, including health care, engineering, and lab sciences.

TAPS also opposes the concept of using the student's address or the IHL's address for the purpose of BAH for online students. Both concepts would be rife with fraud and abuse. Students would be incentivized to use P.O. boxes in Manhattan or a family member's address in San Francisco to obtain the highest possible BAH. Schools would be incentivized to rent a small office in those cities to claim that is where they are based for recruiting purposes, neither of which complies with the intent of BAH.

The only way TAPS would ever consider supporting online BAH would be if we ensured all IHLs whose BAH is below the national average also had their BAH raised to the national average.

While the intent of this legislation — to provide greater housing support for veterans enrolled in online education — is commendable, we urge the committee to consider the broader consequences of this proposal and to oppose its passage in its current form.

PATRIOTS OVER POLITICS ACT (DRAFT)

TAPS Opposes

The ***Post-9/11 Veterans Educational Assistance Act of 2008*** (Public Law 110 – 252) was enacted on June 30, 2008, and represented the most significant expansion of veterans' education benefits since the original GI Bill of 1944. Among its many provisions, it introduced the option for eligible service members to transfer unused education benefits to their spouses and children for the first time. The intent was to support recruitment and retention in the armed forces by providing an added benefit for continued service.

The intent of the retention mentality has been diluted over the years. Originally, it was for much-needed MOSes, not everyone who wants to transfer. Over the years, there have been expansions of TOE to acknowledge very particular situations where things were clearly overlooked, but also maintaining the intent of TOE — recruitment and retention.

TAPS has concerns that this bill would open up further discussion around expanding Transferred Entitlement and keep diluting the intent of the program.

VOCATIONAL REHABILITATION (DRAFT)

TAPS Opposes

TAPS opposes legislation that would place new restrictions on the Department of Veterans Affairs' ability to extend vocational rehabilitation programs beyond 96 months without congressional notification and justification of "extraordinary circumstances."

This bill would harm the very people it seeks to help. Veterans with serious injuries often need more time. Wounded veterans coping with amputations, traumatic brain injuries, or mental health challenges, such as PTSD, often require longer rehabilitation paths. Limiting their support time frame or forcing them into bureaucratic delays, waiting for congressional notifications, creates barriers to success.

Requiring the VA Secretary to notify Congress every time a case exceeds 96 months will inevitably slow down the process, inserting political oversight into what should be a clinical and vocational decision made between a veteran and their counselor. The VA already has mechanisms to assess progress and determine whether extensions are appropriate. The professionals overseeing these programs are in the best position to judge need — not congressional staff or policymakers without direct involvement in a veteran's case. While accountability is vital, we must not sacrifice compassion and practicality in pursuit of administrative limits.

CONCLUSION

TAPS thanks the leadership of the House Committee on Veterans' Affairs, their distinguished members, and professional staff for holding this hearing. TAPS is honored to testify on behalf of the thousands of surviving families we serve.

STATEMENTS FOR THE RECORD

Prepared Statement of National Association of State Approving Agencies

Introduction

Chairman Van Orden, Ranking Member Pappas and members of the Subcommittee on Economic Opportunity, on behalf of the fifty-three-member State agencies of the National Association of State Approving Agencies (NASAA) and their over 220 staff members, thank you for the opportunity to provide comments on legislation pertaining to veterans' education and training.

H.R. 1965 – “Veterans Education Assistance Adjustment Act”

This bill would increase the book stipend from \$1,000 to \$1,400 for veterans using Post-9/11 GI Bill education benefits and would provide for annual increases for the stipend tied to the Consumer Price Index. The cost of books has risen dramatically since the book stipend was established in 2009, when the Post-9/11 GI Bill was signed. NASAA sees this as a needed and important improvement to the GI Bill.

NASAA supports this bill.

H.R. 3387-“Enhancing the Transitioning Servicemember’s Experience (ETS) Act”

This bill seeks to strengthen the Transition Assistance Program, something which is sorely needed. It does so by requiring minimum periods for counseling, allows repeat attendance by separating service members when space is available and makes separating service members eligible up to 540 days prior to separation. The bill also provides professional financial counseling, establishes a pilot program for military spouses, extends transitional health care coverage from 180 to 270 days, and standardizes the TAP pathways across all services. It also requires improved coordination and information sharing between the Departments of Defense (DOD), Veterans Affairs, and Labor, along with annual reporting and audits of TAP delivery. Finally, it wisely creates a searchable VA website for recently separated veterans to find local support within the states, facilitating a smoother handoff to State agencies to ensure a more successful transition to civilian life. NASAA applauds the meaningful enhancement and comprehensive nature of this legislation.

NASAA strongly supports this bill.

Discussion Draft – “Expanding Access for Online Veteran Students Act”

This bill would increase the monthly housing stipend for students in approved online programs of study approved by State Approving Agencies (SAA) to the full national average rate. Currently, students enrolled in distance learning programs receive a housing stipend rate that is equal to half the national average.

Veterans are often non-traditional students, many of whom need to work full or part-time jobs to support their families while attending higher education institutions. Recent studies have suggested that many veterans seek out programs that offer online or hybrid options due to the greater flexibility they offer. Furthermore, some have service-connected disabilities that make online learning their most viable option for pursuing higher education. As the gatekeepers of quality, State Approving Agencies have long had concerns about online education and training in certain disciplines, but we also recognize the far-reaching innovations and improvements which have taken place in the sphere of online education over the past decade, some as a result of the COVID crisis. Finally, one of the early arguments against the full housing stipend was that online students were not using residence halls and/or on-campus facilities, which meant they did not need the full housing stipend as they were likely living at home or somewhere without additional housing costs. Almost two decades later we know this is generally not the case and the law needs to reflect present day circumstances and recognize that most online student veterans also are paying rent and living expenses. Likewise, NASAA appreciates the argument that the national average may be higher than the full-time stipend in some cases, result-

ing in some online students receiving a higher living stipend than some residential students. This could be addressed by changing the language to read that students would receive the higher of either the national average OR the full-time resident rate at the school. Regardless, we no longer believe it is appropriate to penalize veterans who choose and can benefit from approved educational programs delivered online. Especially considering that for some veterans and their families, this may be their best and most reasonable way to achieve their higher education goal.

Finally, with increased oversight from the State Approving Agency, as provided in the risk-based survey model and supervisory visits, we feel that we can ensure that bad actors do not take advantage of veterans. To ensure this remains the case, we ask that Congress insist that the VA work closely with State Approving Agencies so that risk-based surveys (RBS) are conducted efficiently and effectively as was the case in the original RBS model developed by NASAA.

NASAA supports this bill.

HR 2954 – “Veterans’ Transition to Trucking Act of 2025”

This bill permits the VA to act in the role of the State Approving Agency to approve multi-state apprenticeship programs and “**for other purposes.**” As written, it would place the approval of truck driver training programs/apprenticeships solely in the hands of the Department of Veterans Affairs and as such, removes the critical authority and action from the States and their approval experts, the State Approving Agencies. This legislation, while seemingly well meaning, causes NASAA great concern in its present form. As drafted, this bill sweeps away vital protections provided to veterans in the important Federal partnership requiring State approval of education and training programs for veterans. Given that the VALOR Act is already law and provides for the approval of multi-state apprenticeships, we fail to see a compelling need for this legislation. With current challenges to proper approval and oversight, as well as the need to further strengthen SAA approval requirements and improve timely communication with the VA, we maintain that we should not remove the important responsibility of approval and oversight from State Approving Agencies.

NASAA strongly opposes this bill in its present form.

Information Required by Rule XI2(g)(4) of the House of Representatives

Pursuant to Rule XI2(g)(4) of the House of Representatives, NASAA has not received any Federal grants in Fiscal Year 2025, nor has it received any Federal grants in the two previous Fiscal Years.

NASAA has not received payments or contracts from any foreign governments in the current year or preceding two calendar years.

Prepared Statement of Veterans Education Success

**STATEMENT FOR THE RECORD
LEGISLATIVE HEARING
HOUSE COMMITTEE ON VETERANS AFFAIRS
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY**

June 11, 2025

Chairman Van Order and Ranking Member Pappas,

We thank you for the opportunity to provide a statement for the record regarding the legislation being discussed today.

Veterans Education Success works on a bipartisan basis to advance higher education success for veterans, service members, and military families, and to protect the integrity and promise of the GI Bill® and other federal postsecondary education programs.

EXECUTIVE SUMMARY

Veterans Education Success offers our support and opposition to the following bills being discussed today:

- | | |
|--|-------------|
| • HR ###, Expanding Access for Online Veteran Students Act | OPPOSE |
| • HR 1965, Annual Increase to Book and Supplies Stipend | SUPPORT |
| • HR 2720, Gold Star Family Education Parity Act | SUPPORT |
| • HR 2954, Veterans' Transition to Trucking Act of 2025 | No Position |
| • HR 3387, Enhancing the Transitioning Servicemember's Exp Act | SUPPORT |
| • HR 3481, Delivering Digitally to Our Veterans Act of 2025 | SUPPORT |
| • HR 3579, Vet Readiness & Employment Program Integrity Act | No Position |
| • HR ###, Limit Vocational Rehabilitation extensions | No Position |

BACKGROUND

HR ###, Expanding Access for Online Veteran Students Act (OPPOSE)

Veterans Education Success strongly opposes this legislation because it would harm veterans' educational outcomes, create gross and unjustified inequities between GI Bill users, enable predatory institutional practices, and represent a misallocation of limited federal education resources. Previous attempts to make similar changes to the Post-9/11 GI Bill benefits failed because the end result created significant discrepancies in veterans' benefits.

Currently, the structure of Post-9/11 GI Bill's monthly housing allowance (MHA) reflects a deliberate policy distinction between in-person and online education delivery methods

and practical implementation challenges of implementing an MHA that is fair to all veterans. Veterans currently enrolled exclusively in online programs receive half the national average of MHAs for students attending in-person classes or \$1,118.50/month.¹ The legislation under review, however, seeks to eliminate this differential by increasing the housing allowance for online-only students to the full national average of MHAs.

Housing Allowance is Designed to Account for Realities of In-Person vs. Online Education

The differential housing allowance for online-only students reflects several policy and practical considerations that remain relevant today. This housing allowance differential is designed to account for the lower housing costs and greater employment flexibility inherent in distance education, where students typically maintain existing housing arrangements and continue working while studying and do not incur the costs that in-person students incur by relocating housing and reducing work hours to attend classes in person.

During the COVID-19 pandemic, Congress demonstrated the flexibility of this policy framework by temporarily allowing students forced online to maintain their full housing allowances. This temporary exception was appropriate because these students had already incurred housing costs based on their expectation of in-person attendance. The return to normal operations and the resumption of in-person classes provided a natural endpoint for this emergency accommodation.

Not Fair to Most GI Bill students

Increasing housing allowances for online-only students would create significant market distortions that could harm both educational quality and fiscal efficiency. The current housing allowance structure is based on DOD Basic Allowance for Housing (BAH) rates for E-5 service members with dependents, which vary substantially by geographic location.

Over 60% of schools approved for the Post-9/11 GI Bill have an MHA less than the national average (10,674 institutions). According to the VA GI Bill Comparison Tool, more than 55% of all Post-9/11 GI Bill students attend an institution with an MHA less than the national average (~450,000 students).

¹ U.S. Department of Veterans Affairs. (2025). Post-9/11 GI Bill (Chapter 33) rates. <https://www.va.gov/education/benefit-rates/post-9-11-gi-bill-rates/>

This geographic disparity would create perverse incentives for veterans to abandon high-quality, affordable public institutions in favor of potentially lower-quality online programs purely for financial reasons. For example, a veteran attending a flagship public university in states like Arizona, Indiana, Kentucky, South Carolina, or Wisconsin—where housing costs are relatively low—could receive substantially more money by transferring to an online-only institution.

To illustrate the point, last year more than 250 student veterans used their GI Bill benefits at the University of Wisconsin–La Crosse, where the monthly housing allowance was \$1,218. Under the proposed legislation, a student veteran living in La Crosse but enrolled at an online “college” would qualify for a monthly housing allowance of \$2,237 — nearly double what he’s currently entitled to and a whopping \$1,019 more per month than a veteran taking normal classes in-person at UW–La Crosse. This would create gross inequities and strongly incentivize student veterans to leave excellent colleges like the University of Wisconsin–LaCrosse in favor of lower-performing schools.

Furthermore, much of the anticipated enrollment shift would likely involve movement from low-tuition public institutions to high-tuition private online programs. This dynamic would drive up costs not only for the VA but also for the veterans themselves, who may find themselves with greater debt burdens despite higher housing allowances. The economic literature on higher education suggests that such price distortions typically benefit institutions rather than students, leading to tuition inflation without corresponding improvements in educational quality or outcomes.

Worse Outcomes in Online Education

Beyond creating an unfair situation for some veterans, perhaps the most compelling argument against increasing housing allowances for online-only students lies in emerging scholarly research literature on educational outcomes in distance learning environments. An academic paper from the Annenberg Institute at Brown University, for example, found that “enrolling in an exclusively online degree program had a negative influence on students’ likelihood of completing their bachelor’s degree or any degree when compared to their otherwise-similar peers who enrolled in at least some

face-to-face courses."² Another study's results suggest that bachelor's degree students in online programs perform worse on nearly all test score measures (including math, reading, writing, and English) relative to their counterparts attending in-person college classes.³ Yet another paper studied the influence of varying levels of online enrollment on community college students' likelihood of degree completion, with a particular focus on completion outcomes among traditionally underserved subgroups of students. Using institutional transcript data from a high-enrollment community college and a propensity score weighting approach, the paper concluded that enrolling in all-online courses had a negative influence on the likelihood of degree completion across subgroups of community college students, while the same groups of students with lower levels of online enrollment were more likely to complete their degrees.⁴

For veterans, the adverse outcomes of fully online education programs stand in stark contrast to the general success of student veterans in traditional higher education programs. Student veterans bring unique strengths to academic environments, including discipline, life experience, and strong work ethics developed through military service.⁵ However, these advantages appear to be less effective in purely online learning environments.

The implications of these findings extend beyond individual student outcomes to broader questions of educational investment and return. If online-only programs demonstrate consistently lower completion rates for military-connected students, policies that incentivize enrollment in such programs may actually undermine the fundamental purpose of veterans' education benefits: to provide pathways to successful civilian careers through quality education.

² Justin C. Ortagus, Rodney Hughes, and Hope Allchin. "The Role and Influence of Exclusively Online Degree Programs in Higher Education", EdWorkingPaper: 23-879, Annenberg Institute at Brown University (2023). <https://doi.org/10.26300/xksc-2v33>

<https://www.wsj.com/us-news/education/usc-online-social-work-masters-11636435900>

³ Cellini, S. R., & Grueso, H. (2021). Student Learning in Online College Programs. *AERA Open*. <https://doi.org/10.1177/233328584211008105>

⁴ Ortagus, J. C. (2023). The Relationship Between Varying Levels of Online Enrollment and Degree Completion. *Educational Researcher*. <https://doi.org/10.3102/0013189X221147522>. This scholarly work has also been documented in investigative news stories that indicate that disparities between the quality and outcomes of fully online and those of in-person programs are evident in all sectors of higher education, including nonprofit and public institutions. See Hannah Dreyfus "Duped: Students of UA's new online college can't get jobs, say school misled them on value of degrees". Arizona Republic, June 25, 2024. Lisa Bannon and Andrea Fuller. "USC Pushed a \$115,000 Online Degree. Graduates Got Low Salaries, Huge Debts." November 9, 2021.

⁵ D'Aniello Institute for Veterans and Military Families. (2024). Student Veterans: A Valuable Asset to Higher Education. Syracuse University. <https://ivmf.syracuse.edu/student-veterans-a-valuable-asset-to-higher-education/>

Exploitation by Predatory Institutions

The proposed increase in housing allowances would provide powerful marketing tools for predatory educational institutions that have historically targeted military-connected students. Deceptive and aggressive marketing and recruiting of veterans by predatory institutions has been well-documented.⁶ Veterans Education Success has documented extensive complaints from military-connected students who attended predatory institutions, often involving high-pressure sales tactics and misleading information about benefit coverage.⁷

The closure of the 90/10 loophole—which previously allowed institutions to count veterans' education benefits as private funding rather than federal aid—was specifically designed to reduce such targeting.

The proposal today would reintroduce ugly incentives for predatory targeting of veterans by bad-actor online “colleges.” Bad actor, low-quality schools would immediately jump on the legislation’s increased housing allowances as a primary selling point, and target veterans with aggressive recruiting to pull the veterans out of reputable colleges like the University of Wisconsin-LaCrosse that would better serve their educational and career objectives.

Fiscal Implications and Opportunity Costs

⁶ Holly Petraeus, “For Profit Colleges, Vulnerable GI’s,” The New York Times, September 22, 2011, <https://www.nytimes.com/2011/09/22/opinion/for-profit-colleges-vulnerable-gis.html>.
 U.S. Senate Health, Education, Labor, and Pensions (HELP) Committee, *For Profit Higher Education: The Failure to Safeguard the Federal Investment and Ensure Student Success*, Majority Committee Staff Report, July 30, 2012, https://www.help.senate.gov/imo/media/for_profit_report/ExecutiveSummary.pdf.
 U.S. Senate Health, Education, Labor, and Pensions (HELP) Committee, *Is the new G.I. Bill working?: For Profit College Increasing Veteran Enrollment and Federal Funds*, July 30, 2014, <https://vetsedsuccess.org/wp-content/uploads/2018/09/harkin-senate-help-report-is-new-gi-bill-working-for-profit-colleges-increasing-veteran-enrollment-federal-funds-july-2014.pdf>.
 And the problems continue. For example, just last year, the U.S. Federal Trade Commission announced a \$15 million settlement with Career Step, LLC, for targeting servicemembers and their spouses using false claims about job placement and career outcomes, externships, and hiring partnerships with prominent companies. <https://www.ftc.gov/news-events/news/press-releases/2025/03/ftc-sends-more-155-million-refunds-consumers-affected-career-steps-deceptive-job-placement-employer>.
 Also the CA AG “Announce[d] \$4.5 Million Settlement with University of Phoenix for Unlawful Military Student Recruitment Tactics”. <https://oag.ca.gov/news/press-releases/attorney-general-bonta-announces-45-million-settlement-university-phoenix>.
⁷ Veterans Education Success. (2021). “Veterans with Student Loans They Never Authorized or Wanted”. <https://vetsedsuccess.org/veterans-with-student-loans-they-never-authorized-or-wanted/>

The additional funding required for increasing housing allowances for online-only students represents a substantial opportunity cost in terms of alternative investments in veteran education and support. Given that the Post-9/11 GI Bill represents a significant federal investment—with nearly \$100 billion budgeted between 2009 and 2019⁸—Congress must carefully prioritize uses of these resources to maximize benefits for veterans.

Several critical unmet needs in veteran education could be addressed with these resources. GI Bill Parity for Guard and Reserve service members would extend full benefits to veterans who have served their country in different capacities but currently receive reduced benefits (H.R. 1423). Improvements to Survivors and Dependents Chapter 35 benefits would better support military families who have made significant sacrifices (H.R. 2720). Restoration of benefits for veterans defrauded by predatory institutions would address ongoing injustices and provide second chances for veterans whose educational goals were derailed by institutional misconduct (H.R. 1725).

Each of these alternatives would likely produce greater returns in terms of educational outcomes and veteran welfare than simply increasing housing allowances for online-only students.

HR 1965, Annual Increase to Book and Supplies Stipend (SUPPORT)

Veterans Education Success supports H.R. 1965, which would increase the annual books and supplies stipend under the Post-9/11 GI Bill. This stipend—originally set at \$1,000 per year in 2008—has not kept pace with the rising costs student veterans face today.

H.R. 1965 would raise the stipend to \$1,400 annually and tie future increases to the Consumer Price Index (CPI), ensuring it keeps up with inflation. Since the Post-9/11 GI Bill was enacted, inflation has risen by approximately 50% (Minneapolis Federal Reserve Inflation Calculator)⁹. Meanwhile, textbook prices have surged at nearly three times the rate of inflation, according to the Education Data Initiative¹⁰. As a result, today's student veterans must often pay out of pocket to cover book and supply costs that were once fully covered—placing additional financial strain on those who have served our country.

⁸ A.W. Radford, P. Bailey, A. Bloomfield, B.H. Webster, Jr., and H.C. Park, *A First Look at Post-9/11 GI Bill-Eligible Enlisted Veterans' Outcomes*, American Institutes for Research; U.S. Census Bureau; and National Center for Veterans Analysis & Statistics, U.S. Department of Veterans Affairs (2024), available at <https://www.air.org/project/study-post-911-gi-bill-student-outcomes>

⁹ <https://www.minneapolisfed.org/about-us/monetary-policy/inflation-calculator>

¹⁰ <https://educationdata.org/average-cost-of-college-textbooks>

HR 2720, Gold Star Family Education Parity Act (SUPPORT)

Veterans Education Success supports H.R. 2720, the Gold Star Family Education Parity Act. This legislation corrects a long-standing inequity by ensuring that the spouses and children of fallen servicemembers—our Gold Star families—receive the same educational benefits as families of those who transferred their Post-9/11 GI Bill benefits.

Under current law, survivors relying on Chapter 35 benefits (the Survivors' and Dependents' Educational Assistance Program or DEA) receive just \$1,536 per month for full-time education. That amount falls far short of today's actual cost of college. Meanwhile, spouses and children of servicemembers who were able to transfer their Post-9/11 GI Bill benefits receive full tuition and fees, a monthly housing allowance, and a stipend for books and supplies—support that reflects the true cost of attending school. The monthly living allowance alone is, on average, 46% higher than what DEA recipients receive.

Last year, more than 250,000 survivors relied on DEA benefits, while about 115,000 spouses and children used transferred GI Bill benefits. It is profoundly unfair that families whose loved one died in service to this country receive less than those whose servicemember returned home and had the opportunity to transfer benefits. This legislation ensures that the children and spouses of the fallen are no longer left behind.

Gold Star families have already paid the ultimate price. We owe it to them to ensure their educational path is not made harder by bureaucratic discrepancies. H.R. 2720 is not just a policy fix—it is a moral obligation.

HR 2954, Veterans' Transition to Trucking Act of 2025 (No Position)

Veterans Education Success takes no position on HR 2954, Veterans' Transition to Trucking Act of 2025.

This legislation permits the VA to review and if appropriate approve apprenticeship programs that span multiple states.

We do not know enough to understand the specific issue that is being addressed with this legislation to have an informed opinion.

However, we remind this committee and the VA that we have serious concerns about the VA and State Approving Agencies' (SAAs) overall capability to effectively oversee the program approval process. Additionally, planned cuts to VA staff will only further erode VA's ability to effectively monitor these programs.

We recently released three reports reviewing GI Bill oversight, finding significantly insufficient oversight by VA of its employees' conflicts of interest and also by the SAAs in the approvals of Retail Ready Career Center¹¹ and House of Prayer Bible colleges¹² – both of which were raided by the FBI and eventually shuttered for defrauding veterans. The reports below lay out specific oversight gaps and offer recommendations to strengthen protections for veterans and improve the program approval process.

- “Results of Our Review of the Texas SAA's Correspondence Regarding Approval of Retail Ready Career Center”
- “Results of Our Review of VA Approval Correspondence for Two House of Prayer Bible Seminaries in Georgia”
- “Despite a Long History of Employee Conflicts of Interest with For-Profit Schools, the Department of Veterans Affairs' Oversight is Insufficient”

Given current insufficient oversight, we urge caution by the committee in opening up the GI Bill to potential areas of abuse or insufficient oversight. We think there are some clear areas for improvement by VA, including quicker action on credible complaints, stronger accountability for school quality, and better oversight and communication with SAAs.

HR 3387, Enhancing the Transitioning Servicemember's Experience Act (SUPPORT)

Veterans Education Success strongly supports the “Enhancing the Transitioning Servicemember's Experience Act.”

The ETS Act will make much-needed improvements to the Transition Assistance Program (TAP) to complement the recent Memorandum of Understanding (MOU) that the Departments of Defense and Veterans Affairs signed¹³ to improve the TAP.

Specifically, this bill would require TAP participation (versus making it an opt-in) and expand TAP training to military spouses. The bill would improve coordination between DOD, VA, and Labor by providing a warm handoff and identify veterans who might be at

¹¹ See Jacob Vaughn, “North Texas Trade School Owner Convicted After ‘Bamboozling’ Millions in Veterans Affairs Scheme,” Dallas Observer, September 8, 2021, available at: <https://www.dallasobserver.com/news/bamboozled-feds-accuse-trade-school-owner-of-va-tuition-fraud-scheme12364382>.

¹² See Alexandra Koch, “FBI Raids Georgia Church Near Military Bases, Sources Say Church Was Targeting Soldiers,” June 24, 2022, Savannah Morning News via USA Today, available at: <https://www.usatoday.com/story/news/nation/2022/06/24/fbi-raids-house-prayer-churches/7724801001/>.

¹³ <https://media.defense.gov/2025/May/30/2003728337/-1/-1/1/MEMORANDUM-OF-UNDERSTANDING-BETWEEN-THE-SECRETARIES-OF-DEFENSE-AND-VETERANS-AFFAIRS-STRENGTHENING-OUR-PARTNERSHIP-IN-SERVICE-TO-THOSE-WHO-SERVE.PDF>

risk for a difficult transition. The bill would also require “yearly surprise audits” of TAP training and require an annual report on TAP participation.

This bill also expands the window for recently separated veterans to seek transition health care. This bill would require the Government Accountability Office (GAO) to conduct a study of Skillbridge programs under 10 U.S.C. 1143(e). This bill will require the VA to maintain a website that will enable recently separated veterans to access local support programs.

The bill expands eligibility for job counseling to active duty service members eligible for TAP and ensures veterans can access TAP training materials after they separate.

HR 3481, Delivering Digitally to Our Veterans Act of 2025 (SUPPORT)

Veterans Education Success supports the “Delivering Digitally to Our Veterans Act of 2025” because it will significantly improve the VA’s ability to effectively communicate with students using their GI Bill benefits. Specifically, this legislation requires the VA to develop the ability to send and receive electronic correspondence to/from students related to their GI Bill benefits.

In today’s world, relying solely on paper mail creates unnecessary delays and confusion. Many student veterans move frequently due to academic transitions, family obligations, or housing instability — and physical mail often fails to keep pace. Offering electronic communication will ensure veterans receive timely updates about their GI Bill benefits, certifications, and eligibility without the risk of missed deadlines or lost documents.

HR 3579, Veterans Readiness and Employment Program Integrity Act (NO POSITION)

Veterans Education Success takes no position on this legislation.

This bill would require a veteran applying for vocational rehabilitation to submit a substantially complete application before receiving an initial evaluation (Sec. 2). This bill would limit the maximum duration of employment assistance to not longer than 365 days (Sec. 3). This bill would also require the VA to collect and publish aggregate wage data before and after participation in vocational training, post the average wait time for vocational rehabilitation applicants to initially meet with a counselor and conduct an independent audit of the program (Sec. 4).

We are very supportive of enhanced data collection and reporting in this legislation (section 4). We believe strongly that veterans, agency leaders, and lawmakers are well

served by having meaningful outcome data, public wait times, and an independent assessment of the program.

We do not know enough about the issues being addressed in sections 2 and 3 of this legislation. Like the previous bill, before we can provide informed feedback on whether this legislation will result in better outcomes for veterans and/or more efficient allocation of taxpayer dollars, we need to see utilization data over the past couple of years and any other analysis done on the issues.

HR ###, Limit Vocational Rehabilitation extensions (NO POSITION)

Veterans Education Success takes no position on this legislation.

This bill would limit the VA's ability to approve vocational rehabilitation programs that exceed 96 months (8 years). For programs longer than 96 months, the VA Secretary would need to sign off that "extraordinary circumstances apply," and Congress would need to be notified.

We have heard the concerning anecdotes by committee staff about veterans being enrolled in vocational rehabilitation programs for over a decade. Before we can provide informed feedback on whether this legislation will result in better outcomes for veterans and/or more efficient allocation of taxpayer dollars, we need to see utilization data over the past couple of years and any other analysis done on the issue.

Conclusion

Veterans Education Success sincerely appreciates the opportunity to express our views before this Subcommittee. We look forward to the discussion and review of these proposals, and we are grateful for the continued opportunities to collaborate on these topics.

Information Required by Rule XI2(g)(5) of the House of Representatives

Pursuant to Rule XI2(g)(5) of the House of Representatives, Veterans Education Success has not received any federal grants in Fiscal Year 2025, nor has it received any federal grants in the two previous Fiscal Years.

Information Required by P.L. 118-50, Division H, § 2(g)(1)

Pursuant to P.L. 118-50, Division H, § 2(g)(1), Veterans Education Success has not received any contracts, grants, or payments from a foreign government, a foreign adversary-controlled entity, or an entity or country of particular concern, as designated by the Secretary of State.

Prepared Statement of Paralyzed Veterans of America

Chairman Van Orden, Ranking Member Pappas, and members of the subcommittee, Paralyzed Veterans of America (PVA), would like to thank you for the opportunity to submit our views on some of the legislation being discussed before the subcommittee. No group of veterans understand the full scope of benefits and care provided by the Department of Veterans Affairs (VA) better than PVA members, veterans who have acquired a spinal cord injury or disorder (SCI/D). We appreciate the opportunity to share our views on some of the legislation being discussed today.

H.R. 2791, to increase the maximum amount of housing loan guaranty entitlement available to certain veterans under the laws administered by the Secretary of Veterans Affairs

PVA supports this bill, which would increase the guaranty amount protected by the VA, allowing veterans to have greater purchasing power when it comes to buying their first home. As we face a housing crisis across the country, veterans need to be able to compete when purchasing a house. By increasing the amount available through VA's home loan program, veterans will have a greater opportunity to buy a suitable residence that meets their needs.

H.R. 3031, the Gold Star and Surviving Spouse Career Services Act

The Disabled Veterans' Outreach Program (DVOP), housed within the American Job Centers across the country, is an employment program run by the Department of Labor which is funded through the Jobs for Veterans State Grant Program. The intent of the DVOP is to offer dedicated career assistance to eligible veterans. Many DVOPs currently offer employment support to surviving spouses, but it is not authorized in statute. Congress should do everything it can to reduce the unemployment rate for military spouses, which has exceeded more than 20 percent since 2021.¹ PVA supports codifying the expanded eligibility for DVOP services to surviving spouses and the spouses of currently serving military personnel to better meet their employment needs.

H.R. 3481, the Delivering Digitally to Our Veterans Act of 2025

Getting information to student veterans in a timely manner is critical, and the VA must be able to meet veterans where they are. By authorizing digital communications for GI Bill recipients, student veterans will no longer be reliant on traditional mail service for necessary information. As the VA seeks to modernize benefits delivery, this common-sense legislation will help ensure student veterans are considered and included in those efforts. PVA supports this legislation.

Discussion Draft, the Expanding Access for Online Veteran Students Act

While we appreciate the evolution of education delivery, particularly when it comes to accessibility, raising the Basic Allowance for Housing for student veterans pursuing online education could have dire unintended consequences. Rural communities with institutions of higher learning that have a cost of living lower than the national average would see a drop in enrollment due to this legislation incentivizing online education rather than in person or hybrid programs. This would penalize students in rural communities and discourage students from attending in person, which would have an impact on veteran resource centers and other campus investments. Historically, online education programs have had varying levels of success, and in the early days of the Post 9/11 GI Bill, online programs were a mechanism for predatory schools to take advantage of VA benefits while providing subpar education programs to veterans. Many veterans are still trying to be made whole after predatory schools took their education benefits while producing no meaningful degree or certificate. In terms of online education benefits, restoring those benefits to harmed veterans should be the priority. Consequently, PVA does not support this draft legislation.

H.R. 3386, the Streamlining the Solid Start Communications Act

The Solid Start Program has been a valuable addition to the outreach and engagement mechanisms that VA uses to reach out to veterans; however, it is currently limited to tailored mailings. PVA supports the Streamlining the Solid Start Communications Act, which would allow VA to conduct outreach via text messaging, virtual chat features, and other forms of electronic engagement.

H.R. 3579, the Veterans Readiness and Employment Program Integrity Act

¹ Military Spouses Factsheet.

PVA is generally supportive of the Veterans Readiness and Employment Program Integrity Act, but we believe it could be strengthened by modifying some of its provisions. While we appreciate the intent of section two of this legislation, some veterans may struggle with their application because of the service-connected disability that has made them eligible for Veterans Readiness and Employment (VR&E) enrollment. Requiring these veterans to complete the application to receive assistance seems burdensome. However, application assistance should not be the responsibility of the veteran rehabilitation counselor (VRC), this could be done by a veteran rehabilitation specialist, staff who support VRCs in some of their administrative work.

We also believe that section three of the bill fails to recognize that every veteran has unique needs that must be addressed before they are able to find meaningful and sustained employment. Placing an arbitrary cap on the length of time a veteran should be able to find employment discounts the experiences of disabled veterans. There is no established timeline for veterans reengaging with the workforce and limiting their ability to work with a counselor to find suitable employment is an unnecessary barrier that could cause direct harm to catastrophically disabled veterans.

Finally, while the Veterans Benefits Administration Annual Benefits Report contains a lot of good information about the VR&E program, it still leaves a lot of gaps. Some type of VR&E specific annual report would be helpful to the VA, Congress, and stakeholders who engage with the program. PVA believes the roll out of the new VR&E platform, the Readiness and Employment System, should make this type of report easier to produce.

Discussion Draft, the Heroes Owning & Materializing Equity Act of 2025

PVA supports this draft legislation but offers recommendations to improve it. We strongly support section two of the bill, which seeks to increase a borrower's understanding of and financial responsibility for using a VA home loan. However, we have concerns about the database that would be created under section three of the bill, because we believe it could be difficult to establish and maintain it. Although we support increasing access to adapted houses, such a database would need to provide in depth information about the modifications made to the home. Also, it appears that the database would only be available to other veterans who are eligible for VA's adaptive housing programs. Would purchasing a home on the database affect a veteran's eligibility for any other modifications needed? Would VA ensure that the adaptations meet the veteran's needs? Further clarifications regarding the nature of the database and its use would improve the bill. Finally, we support section four of the bill, which requires the VA to improve outreach efforts to veterans who reside in territories regarding eligibility for VA programs and services.

Discussion Draft, to limit the amount of time the Secretary of Veterans' Affairs may extend the period of a vocational rehabilitation program for a veteran

Every veteran who uses the VR&E program is unique and has their own individual barriers to employment. When a veteran is identified as having a serious employment handicap, program extensions can be made available on a case-by-case basis. We agree that reasonable limits should be placed on program participation, but placing a blanket cap on its use is not the right solution.

In a December 2024 VR&E oversight hearing, the VA testified that, "an extension may be granted to a Veteran with an Employment Handicap if the Veteran previously completed training an occupational field, but the Veteran's service-connected disability (or disabilities) have worsened to the point that the previous occupation is no longer suitable. For a Veteran who has been determined to have a Serious Employment Handicap, an extension may be granted to enable the Veteran to complete a period of rehabilitation to the point of employability. These are the majority of reasons extensions are granted."²

There is no way to determine how long a veteran may, or may not, need VR&E support. An arbitrary cap would do little more than limit participation, and it could potentially harm veterans who need to return to the program after a period of successful employment if that veteran's disabilities have worsened. Therefore, PVA cannot support this draft legislation.

H.R. 1965, the Veterans Education Assistance Adjustment Act

Although the Post-9/11 GI Bill has expanded education opportunities for servicemembers and veterans, ancillary benefits offered through the GI Bill have not increased since 2008. Currently, the book stipend authorized under Chapter 33

²Testimony of Nicholas Pamperin, Executive Director, Veteran Readiness and Employment, Veterans Benefits Administration, Testimony, December 11, 2024.

falls well short of what is needed to cover the costs of books that a student veteran is expected to purchase annually as part of their education curriculum. Increasing the stipend amount to \$1,400 and tying it to the consumer price index, ensures current and future student veterans will receive the support they need.

H.R. 2720, the Gold Star Family Education Parity Act

This legislation would sunset the Chapter 35, Dependents and Educational Assistance (DEA) program, by August 1, 2029, and would allow the eligible dependents and survivors to access the Post-9/11 GI Bill (Chapter 33) for their education benefits. Currently, DEA benefits are available to dependents and survivors of a veteran who:

- is permanently and totally disabled due to a service-connected disability, or
- died because of a service-connected disability, or
- died in the line of duty, or
- is missing in action or was captured in the line of duty by a hostile force for more than 90 days, or
- was forcibly detained (held) or interned in the line of duty by a foreign entity for more than 90 days, or
- is in the hospital or getting outpatient treatment for a service-connected permanent and total disability and is likely to be discharged for that disability.

Chapter 35 benefits consist of a monthly payment to help students cover some of the costs while participating in college courses, on-the-job training, or an apprenticeship. Meanwhile, Chapter 33 benefits consist of direct payments of tuition and fees, a monthly housing allowance, and money for books and supplies. In general, Chapter 33 is the more generous benefit.

Military families, survivors, and dependents of seriously disabled veterans have numerous obstacles to employment and educational opportunities. Many of them had to take on caregiver roles that usurped their higher education ambitions. PVA supports this legislation, which would give greater educational support to survivors and dependents of seriously disabled veterans to help improve their economic outlook.

H.R. 2954, the Veterans' Transition to Trucking Act of 2025

PVA supports the Veterans' Transition to Trucking Act, which would improve the GI Bill apprenticeship approval process by allowing interstate commercial carriers to receive a single approval from the VA. Currently, approvals need to be granted for each State. This creates complications for veterans seeking training to join the trucking industry.

H.R. 2034, the Edith Nourse Rogers STEM Scholarship Opportunity Act

The Edith Nourse Rogers STEM Scholarship was established to give students using VA education benefits additional time when pursuing degrees in various science, technology, engineering, and mathematics fields due to the nature of graduation requirements for these rigorous degrees. This legislation removes several barriers that could increase participation rates for the Edith Nourse Rogers STEM Scholarship by reducing the number of required credits from 60 to 45 and eliminating the requirement that an applicant must have exhausted their Post-9/11 GI Bill. By eliminating these barriers, more students will be eligible to apply for the scholarship and be better prepared to plan for their educational future. Eligibility will still be determined by VA, but removing these requirements should increase the number of applicants. PVA supports this bill.

Discussion Draft, Every Veteran Housed Act

Preventing veteran homelessness remains a critical challenge, and Congress should give the VA as many tools as it can to reduce the number of homeless veterans. This draft legislation expands the eligibility for homelessness benefits to include veterans discharged under other than dishonorable conditions, despite their time in service. It would also include all branches of the uniformed services. Servicemembers are separated from the military for a myriad of reasons, and we should not ignore the needs of these individuals. Expanding eligibility to homelessness support programs and allowing these veterans to access these critical services will not only help prevent chronic homelessness for these individuals, but it will also take us a step closer to eliminating homelessness for all veterans.

Thank you for the opportunity to share our views on some of the legislation before the subcommittee today. We look forward to working with you on the bills discussed and would be happy to answer any questions you may have.

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

Pursuant to Rule XI 2(g) of the House of Representatives, the following information is provided regarding Federal grants and contracts.

Fiscal Year 2025

Department of Veterans Affairs, Office of National Veterans Sports Programs & Special Events—Grant to support rehabilitation sports activities—\$502,000.

Fiscal Year 2023

Department of Veterans Affairs, Office of National Veterans Sports Programs & Special Events—Grant to support rehabilitation sports activities—\$479,000.

Fiscal Year 2022

Department of Veterans Affairs, Office of National Veterans Sports Programs & Special Events—Grant to support rehabilitation sports activities—\$ 437,745.

Disclosure of Foreign Payments

Paralyzed Veterans of America is largely supported by donations from the general public. However, in some very rare cases we receive direct donations from foreign nationals. In addition, we receive funding from corporations and foundations which in some cases are U.S. subsidiaries of non-U.S. companies.

Prepared Statement of Veterans of Foreign Wars of the United States

Chairman Van Orden, Ranking Member Pappas, and members of the subcommittee, on behalf of the men and women of the Veterans of Foreign Wars of the United States (VFW) and its Auxiliary, thank you for the opportunity to provide our remarks on legislation pending before this subcommittee.

H.R. 2334, To amend the Servicemembers Civil Relief Act to preempt any squatter's rights established by State law regarding real property owned by a member of the uniformed services

The VFW supports this legislation to amend the Servicemembers Civil Relief Act (SCRA) to preempt State laws granting squatter's rights to individuals occupying property owned by a service member during periods of active service. This bill addresses an emerging concern for service members who may be unable to monitor or defend their property due to deployments or other service-related obligations. By clarifying that such state-level protections for squatters do not apply in these cases, this legislation would provide additional peace of mind and help preserve property rights for persons who are serving our country. The VFW sees this as a practical and necessary enhancement to existing SCRA protections.

H.R. 3386, Streamlining the Solid Start Communications Act

The VFW supports this legislation to enhance the Department of Veterans Affairs (VA) Solid Start Program. It is a top VFW legislative priority to ensure transitioning service members are made aware through multiple avenues of the VA benefits they have earned, including during the Transition Assistance Program (TAP) and in communications with accredited representatives as part of the VA Benefits Delivery at Discharge program. VFW survey data indicate that VA outreach efforts can be improved to better inform veterans about benefits that can be lifesaving and to ensure a successful transition to civilian life. Solid Start was established for VA to conduct outreach to recently separated members of the armed forces during their first year after the military. It involved VA staff making three phone calls to veterans to inform them of the benefits and services to which they may be entitled, to answer questions about benefits, and provide additional resources and information as needed.

This legislation would address how VA would conduct further outreach if veterans could not be reached by phone. Currently, the law indicates that VA should follow up with "tailored mailings to ensure the veteran still receives similar information." This proposal would expand that directive to include not only tailored mailings, but also other forms of communication including text messaging, virtual chatting, and other electronic messaging options. The VFW agrees that every effort should be

made by VA to reach veterans using modern modes of communication, especially during their first year after military service.

H.R. 3387, Enhancing the Transitioning Servicemember's Experience (ETS) Act

The VFW strongly supports this legislation to strengthen the Transition Assistance Program by expanding eligibility to 540 days prior to separation, requiring minimum durations for counseling, and allowing repeat attendance on a space-available basis. The bill also includes a pilot program for military spouses, mandates individualized financial counseling by qualified professionals, standardizes TAP pathways across all service components, and extends transitional health care coverage from 180 to 270 days.

It also promotes a more seamless and supportive transition by requiring improved coordination and information sharing between the Departments of Defense (DOD), Veterans Affairs, and Labor, along with annual reporting and audits of TAP delivery. It would also create a searchable VA website for recently separated veterans to locate local support. Since veterans receive their benefits and services primarily through VA, we find it to be the most appropriate entity to host a website for local resources. Improving transition programs is one of the VFW's top priorities, and we see this proposal as directly supporting the intent of the current DOD and VA memorandum of understanding to enhance coordination between the two departments on these efforts. The VFW appreciates the comprehensive nature of this proposal and encourages the committee to swiftly advance it.

H.R. 3481, Delivering Digitally to Our Veterans Act of 2025

The VFW supports this legislation to require VA to provide a mechanism for veterans to correspond electronically with VA staff to ask questions about entitlement to and use of educational assistance programs. Veterans would be able to opt to receive these communications electronically instead of by regular mail. Additionally, those already enrolled in educational programs would be notified of this option. The VFW sees this as a positive step toward providing modern ways to communicate with VA and receive the answers to pressing questions about benefits and services. The VFW recommends implementing this option even beyond VA education benefits.

H.R. 3579, Veterans Readiness and Employment Program Integrity Act

The VFW supports the intent of this legislation to make certain improvements to Veteran Readiness and Employment (VR&E). The VFW is neutral on the provision to require veterans to apply for VR&E services before receiving an evaluation by a counselor. If this creates a timelier process, then this would be a positive change. However, the VFW wants to ensure that veterans are able to reach out to VA with questions about VR&E eligibility and receive an explanation of the application process. Veterans should be able to speak with VA staff about this benefit and understand if it is a potential option for them.

The VFW does not support reducing employment assistance counseling from 18 to 12 months for veterans who have completed VR&E programs. When veterans complete their rehabilitation programs, they may struggle to find employment on their own. Employment counseling is an important resource for veterans with service-connected disabilities who are trying to reenter the workforce. Reducing this timeframe may hinder some veterans from successfully finding long-term employment.

The VFW supports the provisions that require VA to report on employment outcomes of VR&E participants, including wages earned, and to annually make public the average wait times between the date when a veteran requests a VR&E program and the date on which the veteran first meets with a counselor. This reporting would provide valuable information on the effectiveness and timeliness of the program. The VFW also supports the provision for an external body to review the program and provide recommendations on potential improvements. We look forward to working with the subcommittee to discuss this proposal further and to pass important reforms for the VR&E program.

Discussion Draft, Expanding Access for Online Veteran Students Act

The VFW supports this legislation to increase the monthly housing stipend for students in approved online courses of study. Currently, students in distance learning programs receive a housing stipend rate that is half the national average. This legislation would raise that amount to the full national average rate.

The reality is that many veterans are nontraditional students. Some have spouses and dependents to support. Some work one or more jobs while pursuing their education. Some left the military with service-connected injuries or illnesses that create

barriers to attending school fully in person. All these factors have an impact on veterans' lives and their ability to use their education benefits. Online programs may be the best fit for certain veterans. Some may participate in in-person courses for part of their education or training, but then shift for a semester or during the summer months to distance learning courses. It is critical that veterans have stable housing while they use their earned education benefits to be successful in completing the programs and ensure the well-being of their families. As education evolves with new technologies, veteran benefits must also evolve to be fully utilized.

Discussion Draft, To amend title 38, United States Code, to limit the amount of time the Secretary of Veterans' Affairs may extend the period of a vocational rehabilitation program for a veteran

The VFW does not support limiting vocational rehabilitation extensions to an arbitrary 96 months. The VR&E program provides individualized rehabilitation plans for disabled veterans. Each plan is unique and tailored to the specific needs of each veteran. If an extension is required for a veteran to complete the program, particularly if a service-connected disability worsens, the period of the extension should be an appropriate amount of time for the veteran to achieve the employment goals. Additionally, if a veteran requires an extension, VA should also assess whether the rehabilitation plan should continue unchanged with an extension, or be reevaluated and modified.

H.R. 1965, Veterans Education Assistance Adjustment Act

The VFW supports this legislation to increase the book stipend from \$1,000 to \$1,400 for veterans using Post-9/11 GI Bill education benefits. It would also include annual increases for the stipend based on the Consumer Price Index. The \$1,000 book stipend has not been increased since 2009 when the Post-9/11 GI Bill was passed into law, even though the cost of books and supplies for higher education has increased. The VFW sees this as a commonsense improvement to this education benefit.

H.R. 2720, Gold Star Family Education Parity Act

As a resolutions-based organization, the VFW does not currently have a position on ending the Survivors' and Dependents' Educational Assistance program in favor of another education benefit for survivors. Accordingly, we do not have an opinion on this legislation at this time. While the VFW would like to see education benefits for survivors continue to be strengthened and improved, we caution against inadvertently creating a benefits package for survivors that is more generous than similar benefits to which veterans are entitled due to their service.

Discussion Draft, Every Veteran Housed Act

The VFW supports this legislation to expand veteran homeless programs to more veterans facing housing instability. This proposal would broaden the eligibility for veterans who served for any length of time in the military, discharged under certain conditions. It would also include expanded eligibility for those currently serving. Stable housing is a key contributor to physical and mental well-being and can lower risks for suicide. Programs aimed at preventing veteran homelessness should be available to all veterans who need them.

Chairman Van Orden and Ranking Member Pappas, this concludes my statement. Again, thank you for the opportunity to offer our comments on these issues.

Information Required by Rule XI2(g)(4) of the House of Representatives

Pursuant to Rule XI2(g)(4) of the House of Representatives, the VFW has not received any Federal grants in Fiscal Year 2025, nor has it received any Federal grants in the two previous Fiscal Years.

The VFW has not received payments or contracts from any foreign governments in the current year or preceding two calendar years.

Prepared Statement of New England Center and Home for Veterans

Chairman Bost, Ranking Member Takano,

On January 2, 2025, The Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act was signed into law. An important provision of the Act is Section 402, which authorizes the Department of Veterans Affairs (VA) to pay a Grant and Per Diem (GPD) reimbursement rate of up to 200 percent of the State home domiciliary rate, for up to 50 percent of grant recipients. This is a much-needed increase beyond the current reimbursement rate, which is capped at 115 percent of the State domiciliary rate.

Despite this authorization, the VA has not implemented the new rates, citing concerns that doing so could cause it to exceed the current authorization of appropriations (AoA) for GPD. The AoA is currently capped at \$257,700,000 per Fiscal Year, which is what it has been since 2016, despite the fact that, according to the Bureau of Labor Statistics, the Consumer Price Index increased by almost 33 percent over the same timeframe¹. The temporary increase in reimbursement rates during the COVID-19 Public Health Emergency (PHE) did provide some respite. However, when rates returned to their original limits at the expiration of the PHE in May 2023, GPD operating costs remained high. The resultant gap between reimbursements and actual expenses was even wider than pre-COVID levels.

The financial impact of the Dole Act's increased rates having not been implemented is significant, especially for providers in high-cost areas, like The New England Center and Home for Veterans (NECHV). Transitional Housing remains a vital mainstay of the NECHV's programs to combat and end Veteran homelessness, and the VA GPD Program is its largest and most important transitional housing program. The Center's downtown Boston Massachusetts facility is ideally located in the area with the highest concentration of Veterans experiencing homelessness in New

England, however it is also within the highest cost area of the State. While estimates differ slightly, Boston is acknowledged to be one of the most expensive cities in the country², with a cost of living estimated to be 48 percent higher than the national average.³

The ability to access reimbursement payments commensurate with actual expenses is critical for providers like the NECHV. In recent years, the Center expanded its GPD Clinical Treatment Program from 40 to 45 beds and converted ten of those beds into individual private rooms with corresponding baths in order to meet Veteran health and safety needs. While this improves the ability to support an increasingly ageing and medically frail Veteran population, it increases per-bed and per-day operating costs. The Center also operates a 20-bed Low Demand GPD program which provides an enhanced level of services, including 24-hour per day intensive Human Services staffing. This program has been effective in producing positive outcomes for the most at-risk Veterans, but it remains funded at the same rate as other GPD service models, despite the added expenses of full-time staffing. Since those staffing requirements and expenses are constant, regardless of occupancy rate, they are essentially a fixed cost, which makes the program more costly at lower occupancies. This creates additional disincentives for providers to offer these highly effective, but support-intensive, programs.

Labor costs for credentialed and experienced human services personnel are a particular challenge. These skill sets are vital for community providers like the NECHV that support an increasingly acute population of vulnerable Veterans experiencing or at-risk of homelessness. Due in part to the increased demand for human services and mental health professionals during the COVID PHE, between Q1 of 2020 to Q3 of 2024, the average weekly wage for Social Assistance Workers (NAICS Code 624) in Massachusetts increased by 34.8 percent⁴. Despite the requirement for GPD service models like Low Demand to provide to provide "paid, appropriately trained"⁵ staff, reimbursements have not kept pace with this growth in wages. Further exacerbating this situation, the NECHV has found that the most effective approach to GPD program implementation is to employ masters-level clinicians as Case Managers. Within Massachusetts, the average weekly salary for such staff (including Licensed Clinical Social Workers, Licensed Independent Clinical Social Workers and Licensed Mental Health Clinicians) is approximately 80 percent higher than Social

¹ CPI Home : U.S. Bureau of Labor Statistics

² <https://livingcost.org/cost/united-states/ma/boston> and https://bestplaces.net/cost_of_living/city/massachusetts/boston

³ <https://homeandmoney.com/blog/moving-to-boston-ma>

⁴ Private, NAICS 624 Social assistance, Massachusetts Quarterly data 2020—2024 , All establishment sizes Source: Quarterly Census of Employment and Wages—Bureau of Labor Statistics

⁵ Department of Veterans Affairs Homeless Providers Grant and Per Diem (GPD) Program Per Diem Only (PDO) Grant Notice of Funding Opportunity, 27 October 2022.

Assistance Workers (\$1,400/week vs. \$779/week)⁶, adding further cost to GPD program operation.

In practical terms for the NECHV, the growth in operating expenses, with no change in reimbursements, has resulted in a gap between expenses and reimbursement payments of \$52.41 per bed per day for the Clinical Treatment service model and \$182.13 per bed per day for Low Demand. (Approximately \$6000.00 total cost per day for both programs at 100 percent occupancy)⁷. Since passage of the Dole Act on January 2d of this year, the Center's accumulated shortfall of VA reimbursements versus actual GPD Program costs for the year to date is approximately \$924,000. If the existing rate versus expense situation endures for the remainder of Fiscal Year 2025, the total unreimbursed cost of operating the NECHV's current GPD program could grow as high as \$1.6M.

While these costs are specific to the NECHV, the situation has placed greater financial burden on all providers. Between the Fiscal Year 2020 GPD grant round and the 2024 grant round, the number of GPD providers in the Commonwealth of Massachusetts decreased from nine to five, with a loss of at least 44 Clinical Treatment and Low Demand beds.

The NECHV greatly appreciates the overwhelming bipartisan support exhibited in the passage of the Senator Elizabeth Dole Act. However, until the shortfall in the GPD AoA is corrected to enable the VA to implement the newly authorized reimbursement rates, the Center and other provider organizations will not be able to realize the full benefits of this important legislation. The House recently passed H.R. 1815, which contains a provision that would increase the GPD AoA within the current fiscal year. The NECHV is thankful for this progress and fully supports this measure as the most expeditious solution to the current situation. The current limitation in the Title 38 Code USC 2016 GPD Fiscal Year AoA must be addressed for organizations like the NECHV to be able to continue delivering critical services to Veterans in need. We respectfully request your continued support and attention to achieving this end.

⁶Salary: Licensed Clinical Social Worker Lcsw in Massachusetts 2025 Glassdoor

⁷The NECHV's GPD Programs typically operate at approximately 85 percent occupancy year-round. However, since many costs, such as staff and utilities are relatively constant despite occupancy rates, the difference between expenses and reimbursements is actually higher at lower rates.

Prepared Statement of Student Veterans of America



**STATEMENT OF
STUDENT VETERANS OF AMERICA**

**BEFORE THE
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY
OF THE
COMMITTEE ON VETERANS' AFFAIRS
U.S. HOUSE OF REPRESENTATIVES**

**HEARING ON THE TOPIC OF:
PENDING LEGISLATION**

June 11, 2025

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Chairman Van Orden, Ranking Member Pappas, and Members of the Subcommittee: Thank you for inviting Student Veterans of America (SVA) to submit a statement for the record on the legislation pending before you today.

With a mission focused on empowering student veterans, SVA is committed to providing an educational experience that goes beyond the classroom. Through a dedicated and expansive network of on-campus chapters across the country, SVA aims to inspire yesterday's warriors by connecting student veterans with a community of like-minded chapter leaders. Every day these passionate leaders work to provide the necessary resources, network support, and advocacy to ensure student veterans, military-connected students, their families and survivors can effectively connect, expand their skills, and ultimately achieve their greatest potential.

SVA thanks the Subcommittee for considering several pieces of legislation that would impact student veterans, military-connected students, their families, caregivers, and survivors in higher education.

H.R. 1965, the Veteran Education Assistance Adjustment Act

SVA strongly supports H.R. 1965, the *Veteran Education Assistance Adjustment Act*, which would increase the annual book stipend for books, supplies, equipment, and other educational costs under the Post-9/11 GI Bill from \$1,000 to \$1,400 with an Cost-of-Living-Adjustment (COLA).

Earning a college degree is costly. Not only has tuition ballooned outside of the reach of most Americans, but their remaining funds, if any, are consumed by other related expenses. Many expenses like books, supplies and equipment, need to be considered in addition to tuition. The cost of textbooks alone rose at approximately three times the rate of inflation, and their costs double every eleven years.¹ These additional financial burdens can make higher education inaccessible for many students, requiring them to seek alternative funding sources or take on substantial debt.

Textbooks are at the center of the educational experience for most in college. They guide lectures, provide source materials, and give a broader context from which students understand their lessons. Lab equipment provides opportunities to understand lessons safely through practical application and experimentation. Other items required for coursework connect students directly with the substance of their education and are critical in the success of higher education.

The passage of the Post-9/11 Veterans Educational Assistance Improvements Act of 2010 afforded student veterans \$1,000 per academic year for these necessary instruments.² This much-needed provision for crucial and required educational support items has remained stagnant despite significant cost increases over the past decade, placing

¹ Hanson, Melanie. 2023. "Average Cost of College Textbooks."

² Public Law 111-377—JAN. 4, 2011



student veterans squarely in the middle of very tough and unfavorable decisions as to how to pay for them or to forego them.

Last year, SVA conducted a survey of our membership regarding their cost of books and equipment. Nearly 45 percent of respondents indicated paying over the stipend allowance of \$1,000 and of that 45 percent, over half of them were undergraduate students.³ The SVA survey demonstrated the need to adjust the Chapter 33 stipend for textbooks, materials, equipment, and other educational costs.

SVA would like to thank Representative Vasquez and Representative Valadao for reintroducing this critical piece of legislation this Congress to correct a long-awaited update, which shall help combat the stress on veterans facing rising cost of educational materials and make it easier for them to manage their education expenses. SVA would like to thank the Subcommittee considering this measure.

H.R. 2034, the Edith Nourse Rogers STEM Scholarship Opportunity Act

SVA supports H.R. 2034, the *Edith Nourse Rogers STEM Scholarship Opportunity Act*, which would expand eligibility to student veterans who have made significant progress in STEM programs and prioritizing those who have nearly exhausted their benefits.

STEM careers are vital to our Nation's economy, ability to be competitive on the world stage, and national defense, among other things. Student veterans are an excellent match for STEM careers. In fact, SVA research shows that STEM majors are among the most popular degree paths for GI Bill students.⁴ Yet, STEM degrees often take longer to complete than others and can push student veterans and other military-connected students beyond the 36 months of education benefits provided by the Post-9/11 GI Bill. The expansion of this scholarship would alleviate the burden a student may have in pursuing a STEM degree, furthering the incentive of completing the degree without financial worry.

The Edith Nourse Rogers STEM scholarship provides an important extension of VA education benefits for those pursuing STEM degrees. However, a Government Accountability Office (GAO) report from September 2022 showed the scholarship has had an alarmingly low participation rate since its inception, raising concerns about barriers preventing beneficiaries from accessing the benefit.⁵

This bill aims to increase scholarship participation rates by eliminating requirements that restrict eligibility by

³ SVA, 2024, Book Stipend Exploration

⁴ Cate, C.A., Lyon, J.S., Schmeling, J., & Bogue, B.Y., Student Veterans of America, National Veteran Education Success Tracker: *A Report on the Academic Success of Student Veterans Using the Post-9/11 GI Bill*, 34 (2017).

⁵ See Generally U.S. Gov't Accountability Office, GAO-22-105326, Higher Education: *VA Could Improve Support for Veterans Pursuing STEM Degrees* (Sept. 29, 2022), available at <https://www.gao.gov/products/gao-22-105326>.



reducing the number of required credits from 60 to 45 and eliminating the requirement that an applicant must have exhausted their Post-9/11 GI Bill.

SVA applauds Representative Budzinski and Hamadeh for their leadership in advancing this important legislation to ensure more student veterans can fulfill these high-demand jobs.

H.R. 2720, the Gold Star Family Education Parity Act

SVA supports H.R. 2720, *the Gold Star Family Education Parity Act*, which would terminate the Survivors' and Dependents' Educational Assistance (DEA) under 38 United States Code (USC) Chapter 35 and transition all current and future beneficiaries to 38 USC Chapter 33 Post-9/11 Educational Assistance Program starting August 1, 2029.

A DEA beneficiary may be a spouse or dependent of a veteran or servicemember who has died, been captured or is missing, or is permanently and totally disabled due to a service-connected disability.⁶ The educational benefits under Chapter 35 and Chapter 33 greatly differ. For example, Chapter 35 only applies to costs associated with institutions of higher learning, non-college degree programs, and on-the-job training and apprenticeships. Chapter 33 is significantly more comprehensive in their benefits for that it consists of direct payments of tuition and fees, a monthly housing allowance (MAH), and money for books and educational supplies.

H.R. 2954, the Veterans' Transition to Trucking Act of 2025

SVA supports H.R. 2954, *the Veterans' Transition to Trucking Act of 2025*, which would lessen the burden of a veteran looking to use their VA education benefits to obtain a Commercial Driver's License (CDL) across the multi-state apprenticeship program.

Currently, an employer operating in more than one state must obtain separate approval from each individual state for veterans to utilize their VA education benefits within those apprenticeship programs. Consequentially, employers are discouraged from navigating the complexities of the regulatory process and accept veterans using their VA benefits. This piece of legislation would authorize the Secretary of the Veterans Affairs to serve as the single approving authority for multi-state trucking apprenticeship programs, eliminating the need for separate approvals from each individual state, and streamlining the process.

SVA would like to thank Ranking Member Pappas and Representative Kiggans for reintroducing this piece of legislation to reduce administrative burdens and expand opportunities for veterans looking to obtain their CDL licenses.

⁶ Department of Veterans' Affairs, *Survivors' and Dependents' Educational Assistance*, (last accessed June 10, 2025). <https://www.va.gov/family-and-caregiver-benefits/education-and-careers/dependents-education-assistance/>.



H.R. 3386, the Streamlining the Solid Start Communications Act

SVA supports H.R. 3386, *the Streamlining the Solid Start Communications Act*, which would allow the VA to expand their “tailored mailings” to other forms of communication such as text messaging, virtual chatting, and other electronic messaging options.

The intent of the Solid Start program was to provide consistent, caring contact between service members and VA to guide them through understanding and using the benefits and resources available to them.⁷ This was done via a series of three phone call attempts between the VA and the veteran at the 90-, 180-, and 365- day mark of separation. If the phone call went unanswered, then the VA would follow up with “tailored mailings” to the veterans’ address on file. A veteran not answering the phone may occur for a myriad of reasons, but if they are experiencing financial hardship, homelessness, or mental health challenges. It is unlikely they will be any more responsive to standard “tailored mailings.” The VA updating their forms of communication would ensure broader and more effective engagement with veterans in their transition process.

H.R. 3387, the Enhancing the Transitioning Servicemember’s Act

SVA supports H.R. 3387, *the Enhancing the Transitioning Servicemember’s Act*, which would strengthen the Transition Assistance Program (TAP) by expanding eligibility to 540 days prior to separation, requiring minimum durations for counseling, and allowing repeat attendance on a space-available basis. This legislation would also establish a pilot program for military spouses, mandates individualized financial counseling by qualified professionals, standardizes TAP pathways across all service components, and extends transitional health care coverage from 180 to 270 days.

This legislation would be one step towards creating a seamless transition from the moment a servicemember raises their right hand to taking off the uniform by creating improved coordination between the Department of Defense (DoD), Department of Labor (DoL), and the VA. Alongside the VFW, SVA has been a staunch advocate of improving the transition process, and can be seen in our Statement for the Record (SFR) from the May 17, 2023 House Committee on Veterans’ Affairs Economic Hearing discussing TAP. SVA is supportive of the recently signed DOD and VA memorandum of understanding to enhance coordination between the two departments on these efforts.

H.R. 3481, the Delivering Digitally to Our Veterans Act of 2025

SVA supports H.R. 3481, *the Delivering Digitally to Our Veterans Act of 2025*, which would authorize digital methods of communications to inform GI Bill recipients of their educational assistance benefits.

While “traditional methods” of communication, such as United States Postal Service (USPS) and phone calls, for veterans or military-affiliated students, enrolled in institutions of higher learning work, they are becoming

⁷ <https://news.va.gov/79668/va-solid-start-program-helps-veterans-transition-civilian-life/>



increasingly inefficient with the realities of a student veterans' life. A student veteran enrolling in a program at an institution of higher learning will be given the ability to opt-in to receiving electronic correspondence from the VA. A student veteran currently enrolled in a course or program may also opt to receive electronic correspondence, providing a faster, and efficient, method of communication about their educational benefits.

H.R. 3579, the Veterans Readiness and Employment Program Integrity Act

SVA supports Section 4 of H.R. 3579, the *Veterans Readiness and Employment Program Integrity Act*, which would require the Secretary of the VA to submit a report regarding the employment of veterans under the Veterans Readiness and Employment Program (VR&E), formally known as vocational rehabilitation, to the Committee on Veterans' Affairs of the House of Representatives and Senate. Data collection and its publication on VR&E participant employment outcomes, their wages earned, and their wait times (calculated from the date a veteran requests a VR&E program to the date they first meet with their counselor) would provide valuable information on the program's effectiveness and a step towards its improvement.

SVA opposes Section 3 of H.R. 3579, the Veterans Readiness and Employment Program Integrity Act, which would place a 365-day maximum limit on employment assistance that a veteran may receive in the VR&E program. The purpose of the VR&E program is to provide all services and assistance necessary to enable veterans with service-connected disabilities to achieve maximum independence in daily living and, to the maximum extent feasible, to become employable and to obtain and maintain suitable employment.⁸ A veteran in the program, receiving this employment assistance, may have an issue in which service-connected disability worsens during the 365-day limit, causing them to pause their search until they receive the help they need. If the 365-days lapses, and they need to find another form of suitable employment, conforming with their worsened disability, they will no longer be able to use the employment assistance within the VR&E program. This, potentially, may leave them unemployed and without the help they need to ensure obtain suitable employment.

Regarding Section 2 of H.R. 3579, the Veterans Readiness and Employment Program Integrity Act, which would require veterans to apply for VR&E services before receiving an evaluation by a Vocational Rehabilitation Counselor (VRC), SVA urges Congress to consider the logistical implications of such a requirement. Veterans may have questions about their eligibility, the application process, or whether the VR&E program aligns with their individual needs. If completing an application becomes a prerequisite to speaking with a counselor, it could unintentionally discourage some veterans from engaging with the program at all.

SVA believes veterans should be able to contact relevant VA staff to get answers to these critical questions before being required to submit an application. While a more formal application process might improve program efficiency over time, that outcome is not yet certain.

⁸ 38 U.S.C. § 3100.



H.R. 3753, the Expanding Access for Online Veteran Students Act

SVA supports H.R. 3753, *the Expanding Access for Online Veteran Students Act*, which would increase the online Monthly Housing Allowance (MHA) rate to the full national average for GI Bill students enrolled fully online during the academic year.

For years, online GI Bill students have received only half the national average in MHA (\$1,118.50, compared to the national average of \$2,237)⁹. This is despite the GI Bill paying tuition and fees similarly for both in-person and online students. Due to the steadily increasing number of online courses at many institutions, including flagship colleges and universities, we now see this disparity, paradoxically, even impacting otherwise in-person students.

In 2023, this issue impacted a student veteran by the name of Josh Jones. He was SVA's Student Veteran of the Year and the former SVA Chapter President at Loyola University in Chicago. Josh saw firsthand how the substantially reduced MHA rate for online learners negatively impacted his in-person peers. Josh and some of his peers needed to enroll in certain courses over the summer but soon realized the institution was only offering those courses online. They eventually found themselves enrolled fully online and left with no choice but to wrestle with the drastic cut in their housing allowance. In Chicago, the full MHA rate is roughly \$2,700, which is reduced to just slightly more than \$1,000 if students are enrolled fully online—a roughly 63 percent reduction. Since then, this issue has become a high priority for SVA.

As remote and asynchronous courses have increasingly more popular since the COVID-19 pandemic, it is important to note the potential consequences of bad actors who attempt to take advantage of a veterans' educational benefits. It is important that regulatory measures, such as 90/10 rule, remain in place and protect student veterans from the predatory practices of malintent for-profit institutions. SVA firmly believes there are pragmatic ways to ensure that all online GI Bill students receive a full monthly housing allowance tied to their local cost of living.

SVA would like to thank Representative Ciscomani, Representative Staton, Chairman Van Orden, and Representative Lawler in their bipartisan attempt to address the disparity between students enrolled in classes full-time online versus their in-person counterparts.

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The continued success of veterans in higher education in the Post-9/11 era is no mistake or coincidence. In our Nation's history, educated veterans have always been the best of a generation and the key to solving our most complex challenges. Today's student veterans carry this legacy forward.

We thank the Chairman, Ranking Member, and the Subcommittee Members for your time, attention, and devotion to the cause of veterans, military-connected students, their families, caregivers and survivors.

⁹ Post-9/11 GI Bill (Chapter 33) Rates (last accessed June 10, 2025), <https://www.va.gov/education/benefit-rates/post-9-11-gi-bill-rates/>.

