

# LEGISLATIVE HEARING

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## HEARING

BEFORE THE

### SUBCOMMITTEE ON ECONOMIC OPPORTUNITY

OF THE

### COMMITTEE ON VETERANS' AFFAIRS

### U.S. HOUSE OF REPRESENTATIVES

ONE HUNDRED NINETEENTH CONGRESS

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WEDNESDAY, JANUARY 21, 2026

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

The subcommittee met, pursuant to notice, at 2:30 p.m., in room 360, Cannon House Office Building, Hon. Tom Barrett, [acting chairman of the subcommittee] presiding.

Present: Representatives Barrett, Hamadeh, Pappas, McGarvey, Ramirez, and Kennedy.

Also present: Representatives Nunn, Kean, Valadao, Kiggans, Whitesides, and Mannion.

### OPENING STATEMENT OF TOM BARRETT, ACTING CHAIRMAN

Mr. BARRETT. Good afternoon, everyone. The subcommittee will come to order, and I welcome the witnesses and subcommittee members to today's hearing and the other members of the subcommittee. I am standing in for Chairman Van Orden as he is dealing with a personal family issue today, and I look forward to giving him a report of how today's committee went.

As he has said many times, and all of you have heard, we operate this subcommittee and the U.S. Department of Veterans Affairs (VA) Committee in whole with the ultimate goal of improving opportunities for those who have served our country and doing that in a nonpartisan fashion in a collaborative way. I am excited to work with the minority today on how we can move the agenda forward in that effort, and this legislative hearing will continue in that spirit of bipartisanship.

We hold legislative hearings to learn from VA and other stakeholders about their views on the bills that we are proposing and to ensure members are making informed decisions when we do or do not mark them up later in the process. We value this insight provided by these folks with the witness testimony that we have before us today.

Unfortunately, though, the committee did not receive the VA or U.S. Department of Labor (DOL) testimony until less than 24 hours before this hearing started. You know, to me, we want to work collaboratively with these agencies in a way that ultimately achieves the best benefit for our veterans. It is really my expectation and that of Chairman Van Orden to make sure that we can do that effectively. It is my hope, and really my request from you today, that you can furnish that legislative testimony to us ahead of time so that we can have a deeper and better insight into it

ahead of time. It is my hope that it is the last time that we received late testimony in order to ensure that we are providing the best economic opportunities and support for our veterans.

We have 12 important legislative proposals to consider here today. It is important to note that not all of the proposals we discuss will move forward in the legislative process, but it is important to have them take testimony on these bills. A number of these bills seek to improve education programs, accessibility to VA benefits, and VA's home loan program.

I specifically want to highlight my own bill on the agenda. My bill, H.R. 7083, the Centralized Reimbursement for Upgraded Innovative Service Equipment (CRUISE) Act, would require the VA to develop a plan and centralize all payments for Adaptive Automobile Equipment program, the Automobile Adaptive Equipment (AAE) program. This would help eliminate the bureaucratic barriers of each individual hospital making their own payments directly to the AAE dealers and instead move it to a central VA office. By doing so, this bill would streamline the process of paying these providers with the intent of ensuring the providers get paid sooner and more efficiently.

We have heard of instances where there are delays in the hundreds of days in paying these providers. There have been continued payment delays from VA, and in certain parts of the country, there are 22 adaptive automotive invoices that are over 1,000 days late for their payments. That is years in backlog. That is unacceptable, and my bill would get to work at addressing these delays, cutting out the red tape, and ensuring providers get paid for their valuable work, all the while getting disabled veterans the service that they deserve. My bill would also hold VA accountable for making these payments to AAE providers in a timely manner by requiring the VA to publish the exact number of days that each payment takes that exceeds 30 days.

If we do not fix this, we risk losing good providers who help our veterans get the adaptive vehicles that they need. Many of these are, of course, beyond the reach of veterans. Otherwise, if we do not have the VA step up and do this, and these are benefits that they have earned due to injuries they have sustained while serving our country. We cannot let the bureaucracy get in the way of providing these benefits. If this continues, veterans will have less provider options available to them because they will not see the VA as a good-faith partner in that effort.

Additional bills that we will consider would address modernizations and improvements to workforce, the Transition Assistance Program (TAP) program, the VA Home Loan program, and the GI Bill. I have reservations about some of the proposals on the agenda today, and the witness testimony and questions from members will hopefully address some of these issues so we can make informed decisions about whether to move these bills forward in the legislative process. I come to them with an open mind. Just because we have bills on the legislative hearing does not necessarily guarantee that we can advance them through the markup process due to policy or cost concerns, or other things that may arise through testimony today.

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

With that, I will yield to the ranking member for his testimony and opening remarks.

**OPENING STATEMENT OF CHRIS PAPPAS, RANKING MEMBER**

Mr. PAPPAS. Well, thank you, Mr. Chairman, and I will get right to the point. I know our time is limited here today. First off, I would just like to express disappointment that we do not have a witness from the U.S. Department of Defense (DOD) joining us here today to understand the legislation before us. On the other hand, I am glad to welcome someone from the Department of Labor. I am glad that we have Veteran Employment Training Services Assistant Secretary confirmed. I want to welcome you, Mr. Workman, to the subcommittee and thank you for being here.

I know we are going to have members joining from off the committee today to help us understand their legislation and work together on bipartisan solutions that will help our Nation's veterans. I am really glad to see that.

I want to highlight a few of these bills.

One is Mr. Riley's bill to address issues that we saw during the recent government shutdown around expiring authorizations in the VA's Housing and Security programs. The Chairman and I have spoken many times on the realities of affordable housing in our districts and across the country. We have also highlighted addressing homelessness as among the top priorities for the subcommittee. Here is an opportunity to do just that. I will also note that Ms. McClain Delaney's bill on Improvements to the Service Member Civil Relief Act, Mr. Mannion's bill prohibiting the withholding of student veterans' transcripts, and Mr. Whiteside's bill to improve reporting from the VA home loan program are all expected to be cost-neutral. I hope to see them move through the subcommittee into the full committee markup quickly.

As for other legislation before the committee today, I hope that the Chairman will work with our staff to make improvements to bills that move forward to a future markup. While I think that the authors are all well-intentioned, the proposed changes to the Transition Assistance Program, as well as modifications to grant employment and apprenticeship programs, may include—may require some larger structural changes to achieve the desired effects and prevent unintended consequences.

I support the intent of the Veteran Employment Through Technology Education Courses (VET-TEC) program, now known as the high-technology program. It is critical that we first address the under 50 percent employment rate for graduates of the program before we add anything to it. We cannot keep throwing taxpayer dollars at well-intentioned but underperforming programs.

Speaking specifically to the CRUISE Act, I think it is unfortunate how late the VA's testimony was submitted, and I do not believe that VA has a witness here that can directly speak to that problem. I understand that the status quo is untenable for the dealerships, and I have concerns that this pill fails to hit the mark, especially given that it does not provide additional staff or funding

to help process the claims, which will only make delays worse. I am committed to getting a bipartisan solution in coordination with stakeholders. I have concerns in terms of how the bill has been drafted.

After today's hearing, as we move forward to the markups and subcommittee and full committee at both levels, I ask the Chairman to continue working with us to find and focus on areas within where we agree. This committee has a great tradition of bipartisan work, and we have got to reinforce it with action year in and year out. While the traditionally agreed-upon ratio of majority to minority bills brought forward in legislative hearings for this Congress is still slightly out of balance, I trust that the Chairman will remedy this in future hearings.

I yield back, Mr. Chairman. Thank you.

Mr. BARRETT. Thank you, Ranking Member Pappas.

I ask unanimous consent that Representative Valadao from California, Representative Whitesides from California, Representative Kean from New Jersey, Representative Kiggans from Virginia, and Representative Nunn from Iowa be permitted to participate in today's subcommittee hearing.

Without objection, that is so ordered.

I recognize Representative Valadao for 3 minutes.

#### **STATEMENT OF DAVID VALADAO**

Mr. VALADAO. Thank you, Chairman Barrett, Ranking Member Pappas, and all members of the subcommittee for your time today.

After serving our Nation, veterans deserve timely access to quality care, especially when they are facing homelessness and mental health challenges. Too often, veterans slip through the cracks not because help does not exist, but because the system is not working the way it should. That is why I was proud to introduce the Improving Mental Health Care and Coordination for Homeless Veterans Act. This bill is about accountability, coordination, and making sure vulnerable veterans are connected with every VA service created to help them readjust to civilian life.

A recent Inspector General report uncovered the serious gaps in how the VA documents assessments and shares critical information across the programs. When assessments are not completed or recorded properly, veterans miss out on services, housing options, and critical follow-up care that could mean the difference between life and death. This is unacceptable.

My bill requires the VA to conduct a comprehensive assessment within 3 days of identifying a veteran in need, evaluate immediate and long-term health needs, identify appropriate housing options, and ensure the information is included in the veteran's electronic health records so nothing gets lost. Roughly 1 in 10 veterans experience homelessness after serving and seek help from the VA. We owe it to them to ensure the system works properly, they can access the service—and that they can access the services they need. This bill is a reasonable step to strengthen coordination and accountability, and I urge all members of the committee to support it.

Thank you. I yield back.

Mr. BARRETT. Thank you. Mr. Valadao yields.

I now recognize Representative Whitesides for 3 minutes.

**STATEMENT OF GEORGE WHITESIDES**

Mr. WHITESIDES. Thank you, Mr. Chairman. I appreciate the opportunity to speak today in support of my legislation to strengthen transparency and oversight of the VA Home Loan Program. For generations, this program has been one of the most effective tools we have to help veterans achieve home ownership and stay housed during times of financial hardship. It is a promise we make to those who served that their—who served, that their sacrifice will be met with opportunity and stability when they return home.

A promise only works if the system behind it is healthy. In recent years, changing market conditions and policy shifts have raised real concerns among veterans' service organizations, housing experts, and lawmakers about the long-term stability of the VA Home Loan Program. We have heard warnings about increased financial stress among veteran borrowers and questions about whether the program is equipped to withstand future economic shocks. Right now, Congress and the public do not have consistent, detailed data to fully understand how the program is performing. That makes it harder to spot problems early on and harder to act before veterans are put at risk.

My bill is a straightforward, good governance solution. It requires the Department of Veterans' Affairs to publish regular public reports on the health and performance of the VA Home Loan Program. These reports would track how many loans are being issued, denied, and refinanced, and provide insight into staffing levels at the VA Home Loan office so we can ensure the program has the capacity it needs to serve veterans effectively.

This is about making sure government systems designed to support veterans actually work. I firmly believe that good data leads to good policy. With better information, Congress can conduct stronger oversight, stakeholders can identify issues earlier, and the VA can respond more quickly when veterans begin to experience financial stress. Most importantly, this bill helps protect the long-term solvency of the program so that it remains available for future generations of veterans and not just those who served today.

Preventing veteran housing insecurity should be a shared priority across the committee. As I know it is. Transparency is one of the most effective tools we have to do that. I am grateful to Ranking Member Takano for his partnership and leadership on this issue, and I look forward to working with members on both sides of the aisle to ensure that this program remains strong, accountable, and worthy of the veterans it serves.

Thank you. I yield back.

Mr. BARRETT. Thank you. Gentleman yields.

Representative Kean, you are recognized for 3 minutes.

**STATEMENT OF THOMAS KEAN**

Mr. KEAN. Thank you, Mr. Chairman. I appreciate the opportunity to speak before the Veterans Affairs Committee today in support of the Veterans Flight Training Responsibility Act, a bill that I introduced with Congressman McGarvey.

I come from the State of New Jersey, proud home to over 400,000 veterans. Whether at Picatinny Arsenal in my district or military bases throughout our State, America's armed forces serve faithfully throughout New Jersey and the world. Our veterans have given so much to serve our country, and so I am dedicated to ensuring that they receive the benefits that they deserve. Today, we have a chance to move forward a bill that provides veterans with the flexibility to pursue education at their own pace.

The Veterans Flight Training Responsibility Act expedites the flight training process for veterans by removing the 1-year requirement for accessing their GI Bill benefits. Flight training timelines often look different than traditional education programs. This means costs are accrued at a different rate. Our veterans' benefits should reflect this. The Veterans Flight Training Responsibility Act ensures veterans can complete their flight training on a timeline that makes sense for their program without having to pay costly out-of-pocket tuition fees.

I am proud to stand with our veterans to ensure that they receive their education benefits on a timeline that supports their chosen course of study. This bill honors our veterans by helping them launch successful aviation careers after serving in our Nation's military. I thank this committee for their consideration of my bill, and I encourage my colleagues to support this important legislation.

Thank you. I yield back the balance of my time.

Mr. BARRETT. Thank you.

I ask unanimous consent that Representative Mannion from New York be permitted to participate in today's subcommittee hearing.

Without objection. So ordered.

Represent Mannion, you are recognized for 3 minutes.

#### **STATEMENT OF JOHN MANNION**

Mr. MANNION. Thank you, Mr. Chairman. I appreciate the opportunity to speak today in support of my bill, the End Transcript Withholding for Veterans Act. I would also like to thank my colleague Representative Moylan for co-leading this effort with me. This common-sense legislation would close the gap in Federal law that has unfairly denied veterans access to the educational benefits that they have earned.

For too long, colleges and universities have been permitted to withhold transcripts from students as a debt collection tactic. For many students, this puts a hold on their careers or prevents them from furthering their education. What is also troubling is that in many cases, these debts are the result of billing errors or disputed balances. Yet, student veterans are left in limbo for no fault of their own.

Student veterans often pursue their education in non-traditional ways, balancing academic responsibilities alongside raising families and building careers. If you do not have access to your academic records, it is much harder to secure employment and pay back the debts that triggered the withholding in the first place.

In 2024, the Department of Education took an important step in addressing this issue by prohibiting colleges from withholding academic transcripts for coursework paid for with Title IV financial

aid. However, Title IV aid is separate from the educational benefits provided under the Post-9/11 GI Bill, and as a result, current law allows veterans to be excluded from these protections. My bill would correct this inequity and provide parity. No veteran who has served this country should face these unnecessary barriers to opportunity.

In the district I represent, Syracuse, Central New York, and the Mohawk Valley, our institutions of higher education serve our military-connected students and veterans exceptionally well, and I am proud to stand behind that mission. I thank the members of the subcommittee for considering my bill and for having me here today. I kindly ask for your support in passing this legislation and looking out for our student veterans.

I yield back.

Mr. BARRETT. Thank you. Gentleman yields.

I recognize Representative Kiggans for 3 minutes. Go ahead.

#### STATEMENT OF JEN KIGGANS

Ms. KIGGANS. Thank you, Mr. Chair. I appreciate the Economic Opportunity Subcommittee for having me here today to discuss my bill, the Veterans Energy Transition Act, also known as the VET Act. I introduced this bill to help our Nation's service members transition into meaningful, sustainable careers in the fast-growing energy sector. It is very simple. We know that we need more energy and energy producers, and our veterans need jobs. It is a great—a great marriage for sure.

When service members transition out of the military, it can be challenging to find a mission-driven career beyond the service, and that can make this period difficult for them. My district is home to thousands of these transitioning veterans, as well as a booming energy sector. Virginia has an all-of-the-above energy approach, which we embrace and encourage veterans to be an important part of that. Energy companies continue to choose Virginia as their home base, and our Nation's veterans are uniquely qualified for many of these jobs.

While our National energy demand continues to steadily increase around the country, we must maintain a reliable workforce that secures our energy dominance on the world stage. The VET Act creates a hiring pathway for veterans through a grant program to assist separating members of the armed forces and their spouses in obtaining employment in the energy industry, an industry that is vital to our Nation's future and economy.

At its core, this legislation recognizes something many of us already know. When our service members complete their service to our Nation, their dedication and skills do not end. They simply need a new pathway. The VET Act is a practical, targeted step toward helping those who have served our country find stable careers and contribute to our National energy goals. It bridges military experience with civilian opportunity, supports families, and strengthens our workforce. I urge thoughtful consideration and bipartisan support for this bill and its goal of honoring service with meaningful opportunity.

Thank you. I yield back.

Mr. BARRETT. Thank you.

Representative Nunn, you are now recognized for 3 minutes.

**STATEMENT OF ZACHARY NUNN**

Mr. NUNN. I want to thank both the Chair and the Ranking Member on the good bipartisan work we are all trying to do to help our veterans. I am proud today to be joining and advocating for H.R. 2878, the Daniel J. Harvey and Adam Lambert Improving Service Members' Transition to Reduce Veteran Suicide Act.

The U.S. is leading on a new era of foreign policy, one where our sons and daughters are called to serve and defend our great Nation, where we have invested in their safety, in their families, and in their economic well-being with one of the greatest pay raises ever. We also must invest on their health when they return from the battlefield.

Last month, I joined my fellow Iowans as well as President Trump at Dover Air Force Base to receive the remains of two Iowa National Guardsmen who were killed defending this country in Syria, Staff Sergeant William Nathaniel Howard and Staff Sergeant Edgar Brian Torres-Tovar, who is from my district. While I attended their funerals, I also saw other warriors who came home and bore scars not seen to the human eye. It is never easy to lose a warrior on the field, but it is equally devastating to lose a warrior on the home front.

I am here today not just as a U.S. Congressman, but like many of you, as a veteran. 20 years of combat service, and as a commander, I watch my own airmen endure the struggles that come with post-service life. I carry the message of those who cannot be here to speak on their behalf today because veteran suicide rates still rank as some of the highest reasons for veteran death.

Specifically, I speak today in honor of Corporal Adam Lambert, a proud Marine from Adel, Iowa. He loved his family. His family loved him. Adam put others before himself, his friends, family, and our country. Adam bravely served our country in the Marines. He deployed to Okinawa and in Afghanistan. During boot camp, Adam met a fellow Marine named Daniel Harvey. He was from Rhode Island. They became friends, and they stayed connected throughout their entire career in the U.S. Marine Corps. At just 22 years old, Daniel died by suicide. He had just left the Marines. Adam, his friend, followed him less than a month later. Adam was a friend. He was a beloved son. He was a brother.

Unfortunately, their stories are all too common for our service members when they come home from duty. To address this, I am proud to be working with this committee as we introduce H.R. 2778. The Daniel J. Harvey and Adam Lambert Improving Service Members Transition to Reduce Veteran Suicide Act will work with our Transition Assistance Program to ensure transitioning vets are aware of both their mental health services that are available to them and help them provide access to the resources they deserve.

With the help of this committee and advocates like all of you in this room, we can and should and will save others like Daniel and Adam. Thank you to all the witnesses who are here today, and thank you, Mr. Chairman, for holding this very important hearing. I yield.

Mr. BARRETT. Thank you. Appreciate your testimony.

I now recognize Representative Hamadeh for 3 minutes.

**STATEMENT OF ABE HAMADEH**

Mr. HAMADEH. Thank you, Mr. Chairman. My bill, the Improving Emerging Tech Opportunities Veterans Act, is not just another workforce bill. It is a National security imperative with Arizona's fingerprints all over it.

Since 2020, America has seen over \$600 billion in private semiconductor investment announced across 28 states. That means more than 500,000 American jobs. Artificial intelligence is a booming emerging tech sector of the economy, but the problem is we do not have enough workers trained to fill them. We do have enough veterans.

In my own district, the Taiwan Semiconductor Manufacturing Company, TSMC, is investing hundreds of billions of dollars in the local economy, which will amount to thousands of jobs. It is a critical piece of President Trump's mission to end our reliance on foreign chips, especially from adversaries like Communist China. In every meeting with TSMC, I have prioritized veterans, and they have assured me that they are in the process of creating a robust veteran program. Right now, the VA could do more to connect veterans with these opportunities, and private industry could move faster to implement the veteran hiring and training programs they have promised.

My bill fixes that. It requires the VA to partner with industry leaders, educational institutions, and nonprofits to identify high-demand emerging tech jobs like semiconductor manufacturing and artificial intelligence. Then it mandates the VA put that information front and center during transition assistance, and on the VA website. It also creates an expedited 90-day approval process for courses of education that train veterans for these positions because we cannot afford bureaucratic delays when National security and veteran opportunities are on the line.

Now, I served as an Army intelligence officer. I know the discipline, the technical aptitude, and the mission focus our service members bring to every task. These men and women are exactly the type of people the semiconductor industry needs. I urge my colleagues to support this legislation. Our veterans deserve a path to high-paying, high-impact careers that also serve our National security interest.

Thank you. I yield back.

Mr. BARRETT. Thank you, Representative Hamadeh.

I will now introduce our witness panel.

Our first witness, Mr. Kenneth Smith, acting executive director, Education Services at the Department of Veteran Affairs. Mr. Smith is accompanied by Ms. Chantile Stovall, acting executive director of Veteran Readiness and Employment Services within the Veteran Affairs Administration at the Department of Veteran Affairs. Our final witness is Mr. Jeremiah Workman, assistant secretary of Veterans Employment and Training Service at the Department of Labor. I ask witnesses on our first panel, please stand and raise your right hand.

[Witnesses sworn.]

Mr. BARRETT. Let the record reflect that the witnesses have answered in the affirmative.

I ask the witness and members today to respect our 5-minute rule due to the votes that we have pending on the floor.

Mr. Smith, you are now recognized for 5 minutes to deliver your testimony on behalf of the Department of VA.

#### **STATEMENT OF KENNETH SMITH**

Mr. SMITH. Thank you. Chairman Barrett, Ranking Member Pappas, and distinguished members of the subcommittee. Thank you for the opportunity to present our views on bills affecting VA's programs and benefits. Joining me today is Ms. Chantile Stovall, acting executive director of Veteran Readiness and Employment Service.

Before we begin, I would like to apologize on behalf of VA for the delay in providing testimony due to the committee. VA continues to work on process improvements internally and externally to prevent future delays. Additionally, our Veterans Health Administration (VHA) partners are not able to attend today's hearing. Unfortunately, I will be unable to speak on the Improving Mental Health Care and Coordination of Homeless Veterans Act, the elimination of maximum authorizations of appropriations for certain benefits for homeless veterans, and making permanent the authority to carry out certain programs for homeless veterans. I will be taking those questions for the record.

VA is happy to offer support for several bills. However, others—we support the bills but have concerns with the language as written.

VA supports the intent of H.R. 982 Warriors to Workforce Act. However, we are still assessing the budgetary impacts of the bill. The bill would increase the amount of Monthly Housing Allowance (MAH) paid to individuals pursuing a full-time apprenticeship or on-the-job training under Chapter 33 from 80 percent to 90 percent during the second 6-month period of the program. This change will make On-the-Job Training (OJT) and apprenticeship programs more desirable for our beneficiaries.

VA supports the intent with amendments of the Improving Emergencies—Emerging Tech Opportunities for Veterans Act, which would require VA to partner with critical stakeholders to identify specific types of industrial industries and positions that, as a result of emerging technologies, are likely to have high employment and growth potential for individuals. We are especially supportive of the provision requiring collaboration with the Department of Labor, as VA already collaborates with DOL and believes this existing partnership can be leveraged to meet the bill's objectives.

VA could not offer its support for a few of the bills. For instance, VA opposes H.R. 5634, the Veterans Flight Training Responsibility Act of 2025, as this bill would establish a \$100,000 maximum total amount payable under Chapter 33 for flight training fees for individuals pursuing flight training programs offered by a public institution of higher learning.

VA supports expanding flight training opportunities at flight schools for veterans and their dependents, but this bill does the opposite by placing an arbitrary limit on amounts payable.

VA cites concerns with the Affordable Housing Guarantee Act to increase maximum home loan guarantee amount because VA has no evidence that there is a market need for such a change. VA agrees to work with Congress to make housing more affordable, but has concerns with unintended risks to taxpayers, veterans, and VA through an increase in the guarantee amount.

VA also cites concerns with the Home Loan Quarterly Reports bill and commits to provide additional information to Congress and the public without statutory requirement.

Finally, for other bills, we must defer to other organizations as they fall outside VA's purview. We support all efforts to eliminate veteran suicide as intended by H.R. 2878, the Daniel J. Harvey and Adam Lambert Improving Service Member Transition to Reduce Veteran Suicide Act, but must defer to the Department of War on matters involving pre-separation counseling.

VA specifically addresses mental health to include Post-Traumatic Stress Disorder (PTSD) and suicide prevention in its mandatory TAP module on VA benefits and services and in military lifecycle modules. VA will work with the Committee on Language to strengthen those services.

VA also defers H.R. 3159, improving Servicemembers Civil Relief Act (SCRA) Benefit Utilization Act to the Department of War.

Last, we defer to the Department of Education, H.R. 5436, which prohibits an educational institution from withholding the transcript of an individual who attended a course or program using Post-9/11 GI Bill benefits solely because the individual owes a debt to the institution.

This concludes my statement. We would be happy to answer any questions you or the members of the subcommittee may have.

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

Mr. BARRETT. Thank you, Mr. Smith. The written statement of Mr. Smith will be entered into the hearing record.

Mr. Workman, you are now recognized for 5 minutes to deliver your testimony on behalf of the Department of Labor.

#### **STATEMENT OF JEREMIAH WORKMAN**

Mr. WORKMAN. Thank you. Chairman Barrett, Ranking Member Pappas, and distinguished members of the subcommittee, thank you for the opportunity to testify at today's legislative hearing.

The mission of the Department of Labor, Veterans' Employment and Training Service is to prepare America's service members, veterans, and military spouses for meaningful careers, provide them with employment resources and expertise, protect their employment rights, and promote their employment opportunities.

As a retired Staff Sergeant of the United States Marine Corps, a combat veteran, Navy Cross recipient, and a tireless advocate for veterans, I am honored and humbled to serve as Assistant Secretary of Veterans' Employment and Training Service. While I have only been in my agency for less than a month, I am impressed by its dedication to our mission.

President Donald Trump has demonstrated his unrelenting support for our military, veterans, and military spouses, placing a renewed National focus on honoring their service and expanding their opportunities after they leave the uniform behind. We owe our internal thanks to those who have served our country. That is why I am thankful for the opportunity to work with Congress to continuously improve our programs.

The Warriors to Workforce Act would increase GI Bill monthly housing allowance benefits for apprenticeships and on-the-job training programs, which are administered by the Department of Veterans' Affairs. The Department of Labor supports this bill. Registered apprenticeships are a highly effective pathway to develop in-demand skills while also earning a paycheck from day one. Registered apprenticeships train workers for careers using a structured combination of paid on-the-job training and related instruction.

In April 2025, President Trump signed an executive order on Preparing Americans for High-Paying Skilled Trade Jobs of the Future, which established that it is the policy of the United States to optimize and target Federal investments in workforce development to align with our country's reindustrialization needs and equip American workers to fill the growing demand for skilled trades and other occupations. In the executive order, the President set the goal of at least 1 million new active apprentices nationwide. This goal is closely aligned with current labor market demand. Skilled trade jobs are facing a significant labor shortage, leading to increased demand for qualified workers.

In alignment with the President's priorities and the growing demand for highly skilled trade jobs, it is my hope that we can continue to expand veteran participation and registered apprenticeship programs.

Separately, a draft bill would, among other provisions, eliminate the maximum authorizations of appropriations for the Department of Labor's administered Homeless Veterans Reintegration Program. The Department of Labor supports this bill if amended. The Homeless Veterans Reintegration Program is the only Federal grant to focus exclusively on competitive employment for veterans experiencing or at risk of homelessness so that they can reach their full employment potential and high-quality career outcomes. The program fosters self-sufficiency through employment and also holds grantees to high standards of accountability and effectiveness with proven results.

The department strongly supports this program and shares Congress's commitment to improving outcomes for veterans experiencing homelessness. However, we do have some budget concerns, which are detailed in my written testimony.

Finally, the Veterans Energy Transition Act would establish a new \$60 million per year grant program administered by the Department of Labor to assist members of the Armed Forces who are transitioning to civilian employment, veterans, and their spouses to obtain employment in the energy industry. We have concerns with how the program is structured, as detailed in my written testimony. We look forward to working with the committee on alternative approaches that advance our shared goal of helping

transitioning service members, veterans, and military spouses connect to jobs in the energy sector.

Mr. Chairman, Ranking Member, distinguished members of the subcommittee, this concludes my statement. Thank you for the opportunity to be part of this hearing, and I welcome your questions.

[THE PREPARED STATEMENT OF JEREMIAH WORKMAN APPEARS IN THE APPENDIX]

Mr. BARRETT. Thank you, Mr. Workman. Written statement of Mr. Workman will be entered into the hearing record.

I will now proceed to questioning. I ask members and witnesses again to respect the 5-minute rule as we have votes on the floor coming up now.

I recognize myself for 5 minutes.

Mr. Smith, beginning with you. Obviously, you can surmise that I have taken a bit of an interest in my bill about centralizing payments for these adaptive equipment vehicles. Can you tell me, in your own estimation, what is the appropriate amount of time that should be allowed for a vendor to receive payment under this program?

Mr. SMITH. Thank you for the question. I would like to say first off, I am not sure. One of our concerns is whether this applies to the auto grant, which is a new purchase of a new vehicle, a one-time grant for \$27,000, or whether it is the continuous benefit and eligibility for modifying existing vehicle for adaptive equipment. I do agree that the Prompt Payment Act requirements for 30 days is reasonable from the time that we know that there is eligibility to issue payment. I do understand that we are working hard on that auto and adaptive equipment side. On the automobile grant, so the one-time grant, there could be a potential eligibility cycle involving a disability claims decision if the veteran has not already been adjudicated eligible based on loss or loss of use of extremities or central visual acuity.

Mr. BARRETT. I appreciate some of the detail there, but the 30-day prompt payment requirement is the standard that we are going for, that we are trying to achieve. I think you would agree with me that we have fallen short of that expectation. We have instances. We have one provider with over \$9 million in overdue payments that have not come through. We have recently heard that some providers are withholding adaptive automobiles. They are literally withdrawing from the program because they do not have confidence that they are going to get timely payment from the VA. You heard in my opening remarks that we have heard of instances, literally, you know, more than 2 years in arrears for a particular provider.

Now, I will fully grant that there is going to be truly exceptional circumstances where maybe a claim was filed, and it has not been adjudicated, or it is under appeal. You know there are going to be instances of that happening, but not in the numbers that we are seeing from these providers. My severe concern with that is that we are going to enter a situation where veterans are not able to find a provider that will do this work because they do not see the VA as a good—a good partner in that. If the end result is that fewer veterans are able to access adaptive equipment, then we are not making good on the effort we have in our country and through

the work that you do in the VA to make sure that they are made whole to the extent that we can for the sacrifices they have made. I mean, these are people that have substantial injury that they have sustained to even qualify for this benefit to begin with.

I know that we have payments that are more than 200 days late, 42 claims we are aware of that are over 500 days late. You know, that is well over a year in time. The length of time for providers to receive payments seems excessively long and seems to be a chronic issue, especially considering that they must front the cost when supplying these vehicles to veterans. They are not only out the money, but they are also out the equipment that they could have sold to another customer if they—if they had them still available.

Assuming we can work through some of your concerns, and I would like to get a little bit more color to the—to the, I know you gave some, you know, asked for some consideration of amendments. I would be curious to know kind of what you would like those to be and how we can work together to get there. To me, we have got different VA facilities remitting payment at vastly different times. It cannot just be a situation where, you know, there is a unique circumstance that would not be the case in the chronically overdue payments in certain areas. If you can walk us through some of what your considerations of amendments are, we would love to take them under advisement from you.

Mr. SMITH. Thank you. I will not try to give you everything, and would certainly like to enlist support from my compensation colleagues for policies and procedures. I can say that I did look to see how many pending auto allowance grants are sitting with our team right now, and it is approximately 195. Now, this is just that decision for an initial automobile one-time grant that is equal to \$27,074.99. Our average days to complete last month was 75 days.

Now there are going to be outliers. That is an average. We recognize that and would certainly work to make that better. That is also in a bucket of work that is assigned to our benefits eligibility support teams, who are working right now through an inventory of about 900,000 adjustments to dependency and other miscellaneous adjustments, such as drill pay adjustments and other things. There is a good bit of work. Specifically, if we would pull this out for specific prioritization, we would need resource identification for that specific assignment of work, and then we can certainly work to assign that work to that—that workforce to achieve the outcomes.

Mr. BARRETT. Okay, thank you, and look forward to working with you more on that. I would just further stipulate that 70-some days is more than twice the intended target of 30 days. I appreciate some of that background.

I recognize the Ranking Member, Mr. Pappas, for 5 minutes.

Mr. PAPPAS. Thanks, Mr. Chairman.

Mr. Smith, if I can start with you. I know we do not have a representative here specifically from the Homelessness Program Office today, but I just want to start with a question related to H.R. 7149. That is the Veteran Housing Promise Act. I saw that VA's legislative proposals for the Fiscal Year included making the Healthcare for Homeless Veterans Program permanent. I think we should all agree that the other housing and security programs like Supportive

Services for Veteran Families (SSVF) and Grant Per Diem (GPD) are just as important as the health care for homeless veterans.

As noted in your written testimony, it is hard for providers in SSVF and GPD to plan with the funding and authorizations in the air every year. Should Congress permanently authorize those programs, like the proposal for the health care for homeless veterans?

Mr. SMITH. Thank you for the question. As I said in my opening, I will have to take all of those questions for the record. However, I will add that VA certainly supports efforts to ensure veterans experiencing homelessness are properly assessed and cared for.

Mr. PAPPAS. Well, thanks for taking that for the record. We look forward to the response. Also for you, Mr. Smith, and in the written testimony, VA deferred to the Department of Education regarding H.R. 5436 and transcript withholding. I wanted to ask you directly, should student veterans receive the same protections against schools withholding transcripts as their peers receiving Title IV funds through the Department of Education, as proposed in Mr. Mannion's bill?

Mr. SMITH. We are certainly interested in protections for our GI Bill veteran students, but we have to defer to the Department of Education because transcript provisioning is in their purview.

Mr. PAPPAS. VA will not provide any additional comment on that?

Mr. SMITH. No, sir.

Mr. PAPPAS. Okay. I want to move to another bill, H.R. 2878. I saw that you did not address the Department's stance on tasking the Solid Start Program with assisting eligible veterans in enrolling with—the VHA, and I could see that being a difficult process over the phone. Would it make more sense just to automate the process and enroll all eligible service members during their transition process as outlined in the Ensuring Veterans' Smooth Transition (EVEST) Act? That way, we are not playing catch-up, but it is systematized and streamlined.

Mr. SMITH. Thank you for the question. My understanding that in the TAPs benefits module, there is an interactive discussion with service members, and they are offered the opportunity to complete that 10-10EZ form. If they defer, they are provided information for a liaison to assist them at a later time.

Mr. PAPPAS. Well, thanks for that. I mean, you know, making things as easy as possible for the—for the end user, for the veteran, for the transitioning service member should be everyone's goal.

In written testimony, the discussion draft regarding the VA Home Loan Program reporting requirements, which is now H.R. 7150, I am just having a hard time sympathizing with the idea that the reporting would be too burdensome. In that case, I compare the proposed requirements to other government home loan programs, and this proposal is nowhere near as detailed or as burdensome. VA has all that data already. It would just be to publish it quarterly rather than annually. Am I missing something here? Is there a reason that the Department feels differently about this as opposed to other reporting requirements?

Mr. SMITH. We believe that we can provide that information to Congress without a statutory requirement and look forward to working with you on the definitions and the specific data points

that you would like to see. As you mentioned, we already publish a lot of data annually. In addition, we provide quarterly reporting on lender data under PL 115.174. Note that the Federal Financial Institution Examination Council publishes data and reports on institutions under the Home and Mortgage Disclosure Act.

Mr. PAPPAS. Well, thanks for that. I know there are a number of data reporting requirements for school, for the Home Loan Program office. We ask for a significant amount of data from lenders, and they often complain about the amount of requirements, but they comply. I think that we are not asking for too much here.

Maybe I could just ask you one more question. This is around adding the emerging technology to the high technology VET-TEC program, and the current statute defines high technology as computer programming, computer software, media application, data processing, information sciences. Is there anything in the current statute that would prevent artificial intelligence or semiconductor programs from participating in the high technology program? Is this just to give it extra emphasis, or is there any sort of change that this would actually allow new programs in?

Mr. SMITH. My understanding is that artificial intelligence would be covered as a software product under the existing authority. However, the addition of semiconductor manufacturing would be an addition that would be new as authorized by this act.

Mr. PAPPAS. Okay. Appreciate the responses. Thanks for being here. I yield back.

Mr. BARRETT. Thank you. The Ranking Member yields.

Representative Hamadeh, you are recognized for 5 minutes.

Mr. HAMADEH. Thank you, Mr. Chairman. Mr. Smith, thank you for being here today, and thank you for the VA's support of my bill, the Improving Emerging Tech Opportunities for Veterans Act. I appreciate the department's commitment to getting this right. I look forward to working with you.

In your testimony, you note that the VA already collaborates with the Department of Labor on identifying high-demand occupations. Can you walk the subcommittee through step by step how this bill would strengthen, formalize that partnership?

Mr. SMITH. I would like to say that we would continue to leverage our meetings with the Department of Labor to discuss industry-specific needs and then provide targeted outreach for use of GI Bill benefits programs. Under the VET-TEC program, we would then also partner with Department of Labor to ensure that we are reaching to providers of this training and, you know, ensure that they apply for and can begin training those students or veterans under that program.

Mr. HAMADEH. When you say providers, you mean the industry leaders?

Mr. SMITH. Industry leaders who would be offering certificates under the VET-TEC program. Correct.

Mr. HAMADEH. What relationship with the, you know, there is already existing relationships right now with industry leaders in the VA, correct? What would be a good model for this—for this new bill?

Mr. SMITH. I am not sure, sir. I would have to get back to you on that.

Mr. HAMADEH. You know my bill establishes a 90-day expedited approval process for courses that train veterans for emerging tech jobs. Now, your testimony states the VA has no concerns with meeting that timeline. Is that right?

Mr. SMITH. We understood that as 90 days to identify and then solicit for providers. We do believe we could meet that with—with enough lead time to, you know, if the enactment—enactment or effective date for the bill were a little bit in—in the future.

Mr. HAMADEH. All right. We all know how important it is to make things move quickly, especially for our veterans who are looking for jobs. What, what type of message does this send to veterans and to industry leaders when the VA moves quickly to approve these high-demand jobs? Does that encourage more industries and businesses to want to partner with the VA?

Mr. SMITH. I certainly hope so, yes.

Mr. HAMADEH. Now, the Semiconductor Industry Association reports over 500,000 jobs tied to recent investments across 28 states, including Arizona. From the VA's perspective, why are veterans uniquely positioned to fill this workforce need?

Mr. SMITH. We believe that they have the—the right skills and you know that the—the propensity to succeed given new tasks, and we would look forward to helping them achieve that target.

Mr. HAMADEH. Yes. As a veteran myself, and you know, talking to fellow veterans, we know that we are used to long hours. I think the biggest challenge has been these foreign companies moving into the United States. You know, they work their people to death nearly over there, so they are not used to the work requirements here in the United States. Veterans, we know it takes a lot of work, and they are dedicated, they are motivated, they are very disciplined. I think that is a huge benefit to the semiconductor and this Artificial intelligence (AI) industry that I know we are going to help out with.

Mr. Smith, I appreciate the VA's partnership on this, and together we can make sure our veterans are prioritized for these high-paying jobs and high-impact careers. Thank you for your time. I yield back.

Mr. BARRETT. Thank you, Mr. Hamadeh.

Representative McGarvey, you are recognized for 5 minutes.

Mr. MCGARVEY. Thank you, Mr. Chairman, and thank you for having this hearing today. You know, I hear from veterans all the time back home, people who are trying to build a stable life when they take off the uniform. This is trying to get a job. This is finish school. This is buy a home or simply even stay housed. Every single one of the bills we are discussing today touches one of those foundational pieces.

What I keep hearing from people, though, is like, keep it simple, make the system work the way it is supposed to. Basically, veterans should not have to fight all over again just to get a wheelchair accessible van. They should not have to lose out on a job opportunity because the school will not release their transcript. They should not be pushed into programs that sound good on paper but do not actually lead to real jobs. They should not be fighting again for the things we promise to provide for them.

One thing we do on this committee, and I think we do it well, despite everything you see in Washington right now, is we have a central mission. That is to keep the promise we made to the men and women who put on a uniform, willing to serve us and sacrifice everything for our safety and freedom. I am happy to see that the legislation that we are talking about today are promoting programs that actually work, programs that keep that promise.

Mr. Workman, I want to start with you. First of all, thank you for your service. Thank you for the heroism and bravery you showed. Because of your actions, a lot of people came home to their families, and we are grateful for that. We have heard concerns that Veterans Energy Transition, or VET, the VET Act sets up another standalone jobs program instead of fixing and strengthening programs that already work, like Skillbridge. How is DOL going to make sure that this does not turn into just one more confusing program that veterans have to navigate when they are transitioning out of the military?

Mr. WORKMAN. Thank you for the question, Congressman. I would like to sit down with my counterparts at the DoD and also at the VA to ensure that we are doing the right thing by our veterans and by those that are leaving the military every year. As in my testimony that was submitted, you know, there are some concerns from the Department of Labor with this bill, and I would look forward to working with your office to try to find a way forward with this bill so we can get more veterans employed and gainful employment, gainful jobs where they can wake up in the morning, feel that sense of pride, and feel good about taking care of their families.

Mr. MCGARVEY. Thank you. No, we look forward to working with you on that. You know, look, on this committee, sometimes we might not always agree about the way to get there. I do not think we disagree on the mission and the goal. Look forward to working with you on that because, you know, again, this is just something. Go to the Veterans of Foreign Wars of the United States (VFW) in Louisville and talk to people, just walk around, talk to some of our veterans. They want a straight path to a good job. Right? Not some of the more bureaucracy things they have to fight to do to get things that do not actually work. They do not want just another incentive for companies. When you are, I know you are new at DOL, but while you are there, you know, how—how can you guys make sure that this grant money from the VET Act actually leads to real training and credentials, long-term employment, instead of just giving out sort of hiring bonuses to businesses?

Mr. WORKMAN. Thank you for the question, Congressman. Like I said in my submitted testimony, I think there are some issues with the bill that need to be addressed before we can find a way forward. I definitely look forward to working with you and the rest of the members of this committee to find a way forward because I agree our veterans deserve the best, and we need to do what we can to ensure that they are set up for success once they take the uniform off.

Mr. MCGARVEY. Yes. Appreciate that commitment and definitely want to work with you on it because this is something, you know, we do not want it to get lost. We want this to be just another hear-

ing where there is—there is, you know, again, reassurances or things said or things, oh, we will get back to like, no, let us actually make sure these programs are working for our veterans.

Mr. SMITH, I will switch to you about transcript withholding. There is a real risk that veterans in my district in Louisville and places all over the country could lose job offers because their school may not release their transcript over disputed debt. My first question to you is a simple yes or no. Do you agree that veterans who are using the GI Bill should never be blocked from getting their own academic record?

Mr. SMITH. Unfortunately, I have to defer to the Department of Education on that. It is their policy.

Mr. MCGARVEY. Okay, well, I can go ahead and state my opinion on that. We should never have a veteran blocked from getting their own academic record, particularly when they are on the GI Bill. Again, a benefit not given to them, a benefit they earned through their service, and would love your help in making sure we can get that happen even with the Department of Education.

The VET-TEC program has had some mixed results with job placement dropping below 50 percent in some years. If we expand on VET-TEC to focus more on emerging tech fields, what protections should VA put in place to make sure that veterans are not encouraged to participate in programs that sound good but do not lead to jobs after they are over?

Mr. SMITH. Thank you for the question, and that is—that is a very interesting area to go to because it really speaks to the efficiency and effectiveness of the program. We would be happy to sit down with your staff and others to identify some protections for that. As of right now, I am not sure that I have—I have any great ideas.

Mr. MCGARVEY. Well, definitely want to sit down with both of you on this. Let us keep this on our radar. Let us make sure this is working. We cannot just get caught in more bureaucracy. We got to have programs that work for our veterans. Mr. Chairman, I yield back.

Mr. BARRETT. Thank you. Ms. Ramirez is recognized for 5 minutes.

Ms. RAMIREZ. Thank you, Chairman and Ranking Member Pappas, for holding this hearing, and to the witnesses that are here with us today.

One of the many factors this committee has identified as critical to a veteran's successful transition that stand out for me are medical care and the second is employment. I want to start with discussing the importance of medical and mental health care post-service.

As you know, some of you were service members yourself, wearing the uniform and serving our Nation, oftentimes veterans deal in silence with the pain of PTSD, of depression, of substance abuse, and the risk of self-harm. We know it is essential that we do everything we can to ensure that no veteran has to confront their challenges alone by providing them information and the access necessary to medical and mental health services.

I understand there are some pieces of legislation today that we are considering that make an attempt to help our veterans with

that. I have a couple questions. I know a core program that assists veterans transition to civilian life is a TAP program. Here, veterans take classes to learn all that is available to them. We know that veterans often do not retain what they learn and can be overwhelmed by the volume of information all coming at the same time. I understand that H.R. 2878 attempts to address the current mental health gaps veterans face by adding information to TAPS on mental health.

The question I have, Mr. Smith, given that DOD has expressed it would not provide more time for veterans to attend TAP classes, from your perspective, what content, if any, would realistically have to be removed to make room for some of the new mandates that are coming through H.R. 2878?

Mr. SMITH. I am not sure what should be or what could be removed from that program. I realize it is a very full agenda. I know VA's benefits and services are one entire day.

Ms. RAMIREZ. Yes. Let me ask you a follow-up question. Do you have any data that veterans retain or act on information delivered in already overstuffed formats months before separation? If so, what does the data show you?

Mr. SMITH. I do not have any information about retention of information, which is why VA law in 2019 launched the VA Solid Start program, where we have reached out to 115,000 veterans to date by telephone, approximately every 90 days post-service to—to communicate with them.

Ms. RAMIREZ. Well, thank you, Mr. Smith. I know that my clock is ticking, so I am going to just shift gears for a second, and I want to talk about employment.

I have a question on the Warriors to Workforce Act. We know that employment is critical for a successful transition post-service, and I am worried that some of the bills discussed today do not address the larger issues at hand, including some of the scarcity of apprenticeship programs, and that many programs are not widely known to our veterans. Given that when the GI Bill apprenticeship and on the job training structure was created, the core assumption was the employer would pay a meaningful share of the veterans income and then VA would then supplement it with what—what would be necessary.

The question that I have is for Mr. Workman. Is that assumption still holding today, that the employer would pay a meaningful share? Specifically, what data does DOL or VA have on how many approved apprenticeship or OJT programs are paying veterans wages that are sufficient to offset the declining GI Bill housing allowance?

Mr. WORKMAN. Thank you for the question, Congresswoman. I do not have the data in front of me. I am more than willing to go back and get that data and provide it to you.

Ms. RAMIREZ. It would be really helpful for me because, as we are looking at declining housing allowance, I want to make sure that, you know, our veterans are not put in a position where they are barely making it with whatever we are getting offset from the private market.

Let me ask you just one last follow-up question. I do have 58 seconds. What happens when the apprenticeship or AGT—or OJT pro-

grams are not paying sufficient wages? I know you are going to get me some data, but in your own perspective or your own experience, what do you think happens to them when they are not getting sufficient wages?

Mr. WORKMAN. Thank you for the question. I do not want to speak to something that I do not know about. What I can tell you is the President has made it clear that he wants a million new apprenticeships.

Ms. RAMIREZ. Mr. Workman, when you, as you go back, I just want to really reiterate, these apprenticeships are incredibly important. We also do not want to add more financial stress to our service members. We want to make sure that they are getting wages necessary to be able to participate in the program, be successful. I do look forward to getting this information from you. Thank you.

With that, I yield back.

Mr. BARRETT. Thank you. Appreciate it. The witnesses are now excused, seeing no further questions. I hope you will all stick around for the second panel.

On our second panel today, we will hear from the following witnesses. Yes, if you are on the second panel, please come forward, and I will introduce you as you arrive.

We are doing a quick shift change.

All right, thank you. Going from my right, your left, we have Mr. Sam Cook, president of the Superior Van and Mobility company. This is Mr. Larry Smith, a semiconductor industry expert. Ms. Julie Howell, associate legislative director for Government Relations, testifying on behalf of—on behalf of Paralyzed Veterans of America. Ms. Kathryn Monet. Monet or Monette (phonetic)? How do I say it? Monet? All right. Chief Executive Officer (CEO) of the National Coalition of Homeless Veterans (NCHV).

I would now like to welcome the witnesses to our second panel, and I ask you to please stand and raise your right hand.

[Witnesses sworn.]

Mr. BARRETT. Thank you. Let the record reflect that all witnesses have answered in the affirmative. Mr. Cook, you are now recognized for 5 minutes to deliver your testimony.

#### **STATEMENT OF SAM COOK**

Mr. COOK. On behalf of Superior Van & Mobility and National Mobility Equipment Dealers Association, known as NMEDA, I would like to thank Chairman Barrett, Chairman Van Orden, whose family is in our prayers, Ranking Member Pappas, and all the members of the House Veterans Subcommittee on Economic Opportunity for the chance to testify today.

My name is Sam Cook. I am the president of Superior Van and Mobility, the Nation's largest family owned adapted vehicle dealer based in Louisville, Kentucky. My family owns and operates 18 dealer locations across the South and Midwest. For over 25 years, we have served disabled veterans through the Automotive Adaptive Equipment Program, which provides disabled veterans with accessible vehicles. NMEDA members across the country are driven by one noble principle: to provide mobility to disabled veterans who have given so much to our country.

Further, I would like to clarify that my testimony and support for changes to the AAE is in no way an indictment on the many hard-working, frontline employees of the VA who serve our veterans every day. Our issue is with the system itself. The old joke is you have been to one VA location, then you have been to one VA location.

Unfortunately, this is not my first time testifying before Congress about VA shortcomings. I testified in 2015, along with many others, about the VA policy relating to the quality of modifications made to vehicles to accommodate each veteran's disability. That effort resulted in the passage of the Veterans Mobility Safety Act, a bill signed into law in 2016, intended to ensure the modifications made for veterans were properly performed and appropriate for their disability. Sadly, and for unexplained reasons, the law still has not been implemented due to the VA not issuing the mandated interpretive regulations.

Consistent with this theme, VA payment policy can vary dramatically from location to location, despite the existence of the Prompt Payment Act, which requires Federal agencies, including the VA, to pay their contractors usually within 30 days. At the end of 2025, my company alone had over \$2.11 million in past due invoices. This makes it difficult for businesses to serve disabled veterans in our country, as they are essentially being asked to be a subprime lender to the VA. There are good, credible dealers who have or are considering ceasing to do business with the VA altogether due to the payment issues. Without proper standards, this will likely cause veterans to travel hundreds of miles for service.

In addition to the uncertainty is when you might get paid, another change the VA made that has drastically affected the amount the VA reimburses dealers for adaptive equipment. As a taxpayer, I want the government to get the best price possible. That being said, the price the government pays should be based on current market conditions and data. The VA's own regulations instructed it to establish a fee schedule on July 17, 2024, based on the most recent data to update it annually. Despite this requirement, the schedule was created using not the most available data. The published schedule was based on prices from 2021. We all know that costs are considerably higher now than they were in 2021.

Further, at this time, the VA published its schedule, and NMEDA's 2024 survey was available then. That will be updated every year moving forward. Absent congressional intervention, industry has no confidence the schedule will be brought in line with current pricing. The failure to follow very clear direct regulations regarding publishing a current payment schedule identified ongoing challenges with vendors and getting paid on time. Now a decade-long wait for professional standards for modification of vehicles suggests the VA feels it is unrestricted discretion and interpretation of application of the law, making it extremely difficult to serve our veterans.

One piece of the solution is the bipartisan Automotive Support Services to Improve Safe Transportation (ASSIST) Act sponsored by Congressman Barrett, which passed the House unanimously last year. I, as well as NMEDA, believe that the CRUISE Act, recently introduced by Chairman Barrett, is another important part of the

solution. I and NMEDA support Chairman Barrett's CRUISE Act. The CRUISE Act will centralize the process for reimbursing dealers in the department's central office and require the VA to accurately track payments for dealers that are more than 90 days overdue. I hope the CRUISE Act is passed and properly implemented. Many of these issues facing the mobility equipment dealers and disabled veterans will be resolved.

I would like to thank the committee for listening today and thank each of you for serving our country.

[THE PREPARED STATEMENT OF SAM COOK APPEARS IN THE APPENDIX]

Mr. BARRETT. Thank you, Mr. Cook. The written statement of Mr. Cook will be entered into the record.

Mr. Smith, welcome to Washington. You are now recognized for 5 minutes to deliver your testimony.

#### **STATEMENT OF LARRY SMITH**

Mr. SMITH. Thank you, Chairman Barrett, and Ranking Member Pappas, and distinguished subcommittee members, for this opportunity. As a veteran committed to helping others enter the semiconductor industry, I believe these proposals will better connect veterans to rewarding careers.

My name is Larry Smith. After a decade in the Army, including time on active duty and in the reserves, after graduating from West Point, I worked 35 years in the semiconductor industry, serving as president and chairman of the board of Tokyo Electron U.S. for 14 years. Now retired, I have pivoted to purpose, focused on hiring and housing veterans, and serve as vice chair of the Governor's Executive Committee for the Texas Semiconductor Innovation Consortium and chairman of the Board of Mobile Loaves and Fishes.

More than 10 years ago, I chose to recruit field engineers from three groups, including veterans. During this period, I was lucky enough to collaborate with my close friend Paul Funk, who later became a four-star General and led TRADOC, or Training and Doctrine Command. Paul and I began our military careers as young lieutenants together at Fort Hood, and our friendship has lasted ever since. He helped me and my team connect with key leaders at the Transition Assistance Program and take part in job fairs.

After years of recruiting veterans, I saw that our industry, spanning thousands of companies, could reach far more people than we had so far. I proposed recruiting veterans as a talent pipeline to SEMI's CEO and presented this idea as a keynote speaker at two major trade shows attended by over 35,000 people this last year. My talks addressed why and how to recruit veterans into the semiconductor industry, highlighting their valuable attributes and technical skills.

As mentioned already, the semiconductor industry released a report, updated in December 2025, detailing both ongoing and anticipated investments in the semiconductor manufacturing facilities. These initiatives are projected to create and support over 500,000 jobs, including 70,000 facility positions and 122,000 construction roles. This projected growth is anticipated to create significant demand for technicians, rendering these positions well-suited for

transitioning service members who are seeking impactful careers that support National security.

Currently, semiconductors are integral to geopolitical competition and underpin advancements in artificial intelligence, quantum computing, space exploration, and defense technologies. Collaborative job training programs and efforts to expand the pool of Science, Technology, Engineering, and Mathematics (STEM) educators can address the talent shortage, with veterans serving as an excellent resource to meet this demand.

Let me share some details on a project in Killeen, Texas, that can be a model to consider.

The Military Talent Pipeline near Fort Hood helps service members and their spouses transition to jobs and fields like semiconductor technology and design, STEM education, cybersecurity, data analytics, and law enforcement. It is funded by Federal, State, industry, and local partners, with the Clean Economic Development Corporation donating a 25,000-square-foot facility. The project also received a \$2.5 million Federal grant for renovating that donated building.

Additional support for projects includes workforce development funds from the Texas CHIPS Act, upcoming appropriations pending Senate review, a \$2 million fab tool donation from Tokyo Electron, and a \$2 million allocation from the Texas legislature. Collaborate partners include Texas University System and local community colleges. Texas A&M, Central Texas, led by Dr. Richard Rhodes, donated \$2 million to Temple College to help establish the semiconductor lab near the Samsung site. Project leaders are creating the playbook and sharing it with other U.S. regions, to include Arizona and New York.

Additionally, I am proud of our team's work at Tokyo Electron U.S. Our goal is to be a trusted global partner providing technology that enables life. We have invested billions of dollars in U.S. semiconductor manufacturing and research and development. We participate in the Partnership for Your Success (PAYS) program and earned several military-friendly awards from the DOL and DOW. To include, today I saw a posting on LinkedIn that we were recognized again with both a platinum and gold level recognition. As a member of SEMI Works, this team has reached over 150,000 military members through outreach over the last 3 years and in a CHIP career site list job opportunities to the thousand SEMI members and supports military personnel with resources, tools, and career coaching.

Thank you for the opportunity to testify on behalf of these initiatives before the subcommittee today. I am happy to answer your questions.

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

Mr. BARRETT. Thank you, Mr. Smith, and Go Army. The written statement of Mr. Smith will be entered into the hearing record.

Ms. Howell, you are now recognized for 5 minutes to deliver your testimony.

**STATEMENT OF JULIE HOWELL**

Ms. HOWELL. Chairman Barrett, Ranking Member Pappas, and members of the subcommittee, Paralyzed Veterans of America (PVA) appreciate the opportunity to share our views on some of the legislation before the subcommittee today. PVA members are veterans who have incurred a spinal cord injury or disorder, and they experience the breadth of VA care and benefits in unique ways due to their injuries and their illnesses. Most of the legislation has been addressed in our written testimony, so I will limit my comments to three bills that we believe would have a positive impact on our membership.

Just like every American, access to safe and reliable transportation is essential to the mobility, health, and independence of catastrophically disabled veterans. Thus, addressing transportation concerns is a top priority for PVA, and we have been honored to work with this committee to pass several bills in recent years to improve access to adapted vehicles. The Automobile Adaptive Equipment, or AAE, program prescribes and pays for adaptive equipment which allows eligible veterans to safely operate and enter or exit their vehicles. Most adaptations are done by dealers outside of the VA, and the work is reimbursed by payment processors at the local VA medical center.

Unfortunately, we often hear from PVA members as well as industry professionals that millions of dollars in unpaid reimbursements remain outstanding. H.R. 7083, the CRUISE Act, seeks to address this problem by changing the way VA reimburses businesses that make the necessary modifications to the vehicles that veterans need. The bill requires the VA to implement a process to track invoices and issue payments in a timely manner. If the latter takes more than 30 days, the department must notify the business of delays and provide them with an anticipated date of payment. While PVA supports the intent of this legislation, we are concerned that without careful oversight, an already difficult reimbursement process could become even more complicated. Disabled veterans have earned these benefits, and it is the obligation of the VA and Congress to ensure their delivery, which includes paying vendors that partner in achieving veteran independence.

Next, I would like to discuss H.R. 982, the Warriors to Workforce Act. While PVA supports the intent of increasing the monthly housing allowance rate for veterans using their Post-9/11 GI Bill for apprenticeships, we do not think that the bill goes far enough in supporting veterans deciding on non-traditional education paths like apprenticeships or other on-the-job training programs. If Congress increases the second 6 months of an apprenticeship program from 80 percent to 90 percent, that would mean that for veterans in a 2 year apprenticeship, the first 6 months of the second year of their program would see a drop from 90 percent to 60 percent of a veteran's MAH payment. That would most likely result in increased numbers of veterans choosing to discontinue this apprenticeship. With the increasing need for skilled trades and other non-degree holding professionals, and the significant barriers to employment that still exist for veterans with serious disabilities, we should ensure that any veteran who decides to enter the trades is fully supported by their earned education benefits.

Last, I would like to briefly mention H.R. 2878, the Daniel J. Harvey Jr. and Adam Lambert Improving Service Member Transition to Reduce Veteran Suicide Act. Ensuring transitioning service members and veterans are aware of services and supports offered by the VA is critical in the health and well-being of our Nation's veterans, and we should do everything we can to improve awareness of these life-saving supports and services.

I want to remind the subcommittee that not all transitioning service members get the traditional TAP experience. Those who separate due to illness or injury may not get to attend a TAP class due to medical appointments and other requirements. The Department of Defense and the VA should do everything possible to ensure that all service members and veterans know about the mental health support and suicide prevention programs made available to them.

Mr. Chairman, if I may, I would like to take the last few minutes of my testimony to share a profound lost experience at Paralyzed Veterans of America. Last week, Len Selfon unexpectedly passed away. Len was PVA's general counsel, and he worked for more than 30 years in veterans law. Not only did Len work for PVA, the United Spinal Association, the Vietnam Veterans of America, but he also served as a consultant to the Veterans Consortium Pro Bono Program and was a senior appellate attorney in the U.S. Department of Veterans Affairs Office of General Counsel. Len's professionalism, wisdom, and experience with nuances in veteran case law will be missed by more than just PVA members.

Thank you again for the opportunity to share our views on some of the bills being considered today, and I would be happy to answer any of your questions.

[THE PREPARED STATEMENT OF JULIE HOWELL APPEARS IN THE APPENDIX]

Mr. BARRETT. Thank you. Thank you for that tribute, and our condolences to the entire organization on that loss and the loss of our veteran community as well. Thank you. Your testimony will be entered into the record as well.

Ms. Monet, you are now recognized for 5 minutes.

#### STATEMENT OF KATHRYN MONET

Ms. MONET. Chairman Barrett, Ranking Member Pappas, and distinguished members of the committee, thank you for the opportunity to offer views on legislation before you. While there are several great bills today, we are providing statements on behalf of legislation that would directly affect efforts to prevent and or end homelessness among veterans and their families.

NCHV supports H.R. 7149, the Veteran Housing Promise Act, which amends Title 38 to eliminate maximum authorizations of appropriations and make permanent the authority for several programs supporting homeless veterans. For decades, VA—

Mr. BARRETT. Can you move your microphone a little closer? I am having a hard time hearing you.

Ms. MONET. Yes. Is this better?

Mr. BARRETT. I think so.

Ms. MONET. Okay, great.

Mr. BARRETT. Thank you.

Ms. MONET. For decades, VA's homelessness programs have been instrumental in reducing veteran homelessness. These efforts provide essential services such as outreach, housing assistance, employment reintegration, and supportive services for vulnerable populations, including women veterans and those with children. Yet the current patchwork of time-limited authorizations and funding caps poses significant challenges for program continuity, planning, and the ability of community providers to sustain the life-changing services veterans rely on.

By removing funding caps and time-limited authorizations, this legislation provides long-term stability and predictability for these proven programs. Such stability allows both VA and community based partners to better coordinate care, invest in workforce development and ensure that no veteran who has served our Nation has to face homelessness or housing insecurity due to administrative challenges.

Key provisions of this bill, such as the permanent authority for the Domiciliary Care and Supportive Services for Very Low-Income Veteran Families program, and long-term authorization for grants benefiting homeless veterans with special needs, will strengthen the Federal response and allow for continued progress toward the shared goal of ending veteran homelessness.

NCHV supports H.R. 7049, the Improving Mental Health Care and Coordination for Homeless Veterans Act. It seeks to address deficiencies in the referral process to homeless programs for veterans with positive screenings for housing instability in other clinical settings. VHA's homeless clinical screening tool is an important way that clinicians are able to identify veterans facing housing challenges, especially those who may not know help is available or those who may not want to disclose their housing status due to stigma or other issues.

However, last month, the VA Office of Inspector General (OIG) found that in many instances, unclear referral procedures and staff inconsistency in following them resulted in veterans screening positive but never receiving the housing referrals they requested or not receiving them within the prescriptive 30-day timeline. It is unacceptable that bureaucratic processes, or the lack thereof, prevented veterans from accessing housing support and NCHV. Thanks, Representative Valadao and the bill's co-sponsors, for moving quickly to address this issue.

The focus on timely assessment and intake planning will help VA house more veterans. Further, we appreciate the bill's focus on ensuring VA identifies appropriate permanent housing options for veterans quickly, in addition to addressing long-term health and mental health needs. As the Committee considers this provision, we encourage frank discussions with VA to ensure that VA medical centers are being allowed to hire sufficient staff and backfill vacancies to support these processes. Further, as team-based case management becomes more common, we encourage discussions around ensuring that the homeless program staff has appropriate skill sets to identify housing placements and support housing navigation rather than the usual clinical skills VA tends to prioritize.

In conclusion, we commend the committee's leadership for advancing policies that recognize homelessness among veterans is not

just a matter of housing, but of dignity, stability, and National responsibility. We stand ready to support implementation and continued oversight of all of these essential programs. Thank you.

[THE PREPARED STATEMENT OF KATHRYN MONET APPEARS IN THE APPENDIX]

Mr. BARRETT. Thank you, Ms. Monet. The written statement of Ms. Monet will be entered into the hearing record. Will now proceed to questioning.

I am going to recognize myself first for 5 minutes.

Starting with Mr. Cook. Thank you again for being here today. Really appreciate your testimony. Can you walk our committee through the process for a veteran receiving a vehicle for the first time, how that approval works, where you enter the process, and then where the payment ultimately gets remitted so that we can kind of get an understanding of that?

Mr. COOK. Sure. There are two programs. The 4502 program that was mentioned in the VA's testimony is a—is an auto grant that you can get that they get, and it is basically a check. The grant is signed by the VA, and you can take it to an automobile dealer, you can take it to somebody like us. If you do not need a full conversion and you just want to be able to get a vehicle that needs hand controls, you want to buy, you know, a Ford Expedition, you can go to the Ford dealer, buy that. This grant is the \$27,000 figure that he referred to. Then that is paid to either the dealer or the check comes directly to them from the VA. That is—that check—that grant is mailed directly to the regional office. You do not have a lot of hands touching it. When he said 75 days of that one. Yes, because it just—it just goes from here to here.

Where the 1394 program is, goes through the prosthetics department. The veteran goes into the prosthetics department at the VA, and they are prescribed a wheelchair. Then they were determined that they need a van to be able to transport back and forth either or to drive. There is a prescription written. It comes to the dealer, and the dealer basically fills the prescription from there on what the requirements are that that person needs, what the veteran is. Every veteran is different. Some drive, some do not drive, some need specialty steering, and whatever those things are. Then once the work is complete, the vehicle goes to the VA for inspection, either virtually or in person. The VA checks and says, yes, all of these are on there. We submit the paperwork to the prosthetics department. Prosthetics department then signs off and sends everything to the regional office at the Veterans Benefits Administration (VBA).

That is where things—there is not. Those two departments do not talk back and forth. We cannot call one and say we call prosthetics, and they say yes, everything's submitted. Then you try to figure out, well, is it the regional office that is delaying it? The regional office might say, hey, we are missing this. You do not get notification to say you are missing us. You have to follow up and continue to do so.

Today, I got an email while I was here. We got paid on a claim from 2023. We also got paid on one from 2024 today. There, this is not a 75-day issue. It is much greater than that.

Mr. BARRETT. Well, hopefully, when you are here testifying in 10 more years, it will not be on claims from today. We appreciate your repeat performance in committee, but we are hoping to fix some of these problems nonetheless.

If a veteran gets a prescription for a mobility van, perhaps their spouse is going to be driving it, but they will be riding as a passenger and need a ramp or some other, you know, accommodation, or maybe they are going to be driving it and need other further accommodations. The veteran would not be—it is not designed for them to be paying out of pocket for that mobility vehicle, is that correct?

Mr. COOK. That is correct.

Mr. BARRETT. That 20-some-thousand-dollar stipend is for modifications to a trip traditional vehicle, whereas the prosthetic assessment is for—you need a specifically designed vehicle for this purpose. I think, as you shared with me before, some of the cost reimbursements are based on data from now going on 5 years ago, and certainly, you know, has not kept up with cost of living since then. We are now becoming, to grow out of—out of sync with what the actual cost of some of these products and devices are. Is that also true?

Mr. COOK. That is accurate. Right now, the veteran either pays out of pocket the difference, or the dealership eats the cost of that. You know, you have to make that decision as a—as a business owner. You know, it is, to me, it is, you know, the reason why the veteran needs this vehicle is for an injury sustained during their service to this country. You know, that is a promise that the country made to the veteran—

Mr. BARRETT. Yes.

Mr. COOK [continuing]. and it should be fulfilled.

Mr. BARRETT. Great. Well, thank you. We appreciate that. We want to make sure that you are reimbursed and made whole for, you know, work that you do and for a fair price.

Do you believe that H.R. 7083, the CRUISE Act that you spoke about, would help adaptive automotive equipment dealers like yourself provide better service for veterans and receive timely payment that you rely on?

Mr. COOK. Sure. It definitely would have a central source that we could go in a clearinghouse, if you will, to be able to know—to know what is going on.

Mr. BARRETT. Yes.

Mr. COOK. Right now there is so many things that can be interpreted different ways and there is so many hands that touch it.

Mr. BARRETT. Thank you. Appreciate your testimony.

I now yield to Ranking Member Pappas for 5 minutes.

Mr. PAPPAS. Well, thank you very much. Ms. Howell, thanks for being with us. I wanted to start with you, and thanks for relating the experience and the dedication that your colleagues showed to the veteran community and his service. We express our condolences to you and your organization on his passing.

I wanted to ask you a question about H.R. 5436. VA could not answer this one, but maybe you can. This is about schools withholding student veteran transcripts. I am wondering if you think that student veterans should receive the same protections against

schools withholding transcripts as their peers who receive Title IV Department of—Department of Education funds.

Ms. HOWELL. Thank you for the question, sir. Thank you for the condolences, everybody. PVA fully supports H.R. 5436. We believe that passing this bill will provide parity for a post-9/11 or any student veteran using VA education benefits. It will provide them parity with any Title IV student. We often see that transcript withholding is used as a means of debt collection, and rarely is it successful. We think passing this bill will just provide parity to other students. Particularly in the event if a student veteran is in some kind of appeal or dispute with VA, who has outstanding payments to the school, the veteran should not be on the hook for that.

Mr. PAPPAS. Thanks for being clear on that response. I am wondering, you also touched on this in your testimony, but just to pull this out again. You talked about this cliff that potentially is going to be created here if Congress raises the MHA payment rate to veterans using GI Bill to attend apprenticeship to 90 percent for months 7 through 12, that this creates a drop off in month 13. I am wondering if you can just talk about why that is the case and how this would potentially impact veterans.

Ms. HOWELL. Yes, sir, absolutely. Thank you again. In the one-pager for the bill circulated last Congress, data in the one-pager showed that from step, we will say tier, two to three for on-the-job training, or OJT program, showed a 56 percent dropout rate, and apprenticeship solid 44 percent dropout rate. That is without an increased 10 percent loss on their earnings that they take home for MHA.

As we expressed in our written testimony and in our oral testimony, we think that there is an opportunity here to go even farther understanding the market demands. In light of the hearing we had a couple weeks ago about underused appropriate apprenticeship and success after service, we think that we can thread the needle on this and increase the MHA rate for all veterans using on-the-job training or apprenticeship programs because there is a demand in the market, there is a high need for these very skilled workers.

I just do not—PVA does not think that that 30 percent drop in the payment is going to be any kind of solution. We are almost guaranteed to see more people drop. Increased oversight of the apprenticeship program might be helpful. We have heard anecdotally at least that there is an employer obligation to supplement that drop. That is why it tiers off the way it does. If employers are not contributing their fair share, then that is something that needs to be examined.

Mr. PAPPAS. Thank you very much.

Ms. Monet, H.R. 7049 regarding mental health care and coordination for homeless veterans, from your testimony in VA's testimony and hearing from current grant recipients, sounds like VA employees working within the Homeless—Homelessness Program Office are already required to do what is outlined in the bill. Should the focus of the legislation be requiring other parts of VA or community partners that come into contact with a homeless veteran to conduct the reporting and ensure that a warm handoff for that veteran is needed—who is needed—needing resources?

Ms. MONET. I think anything that we can do to connect veterans to resources quickly is a good, a very good thing. What I will say is that intake processes do vary by community. Some of them have one single door of entry. One of, some of them have, you know, no wrong door options. I do think from what I understand, the bill was designed to address really this low-hanging fruit, right, of veterans coming into VA and screening positive for homelessness or homelessness or housing instability, but never getting connected to any services. To me, I think that is probably the right starting point, and then we expand out to other providers and resources from there.

Mr. PAPPAS. Well, thank you.

Mr. Cook, thanks very much for your testimony as well. I come from a small business background, and if my business was owed \$2.1 million from our customers, we would not have been opened as long as we have been. I thank you for your perseverance. I know that you know it is focused on how you can meet the needs of veterans. Frankly, you should not have to put up with this. What we do not want to see is for businesses that are providing important services for disabled veterans to just walk away because of their frustration with VA's processes.

You talked about this being an issue with the system itself. I hope that there is room here for a modern Information Technology (IT) system where you can quickly fill out forms, have those updated, and track the process of in-progress of claims approvals and payments. Is that something that you think would help provide some clarity to your business?

Mr. COOK. You know, it would. There is—but in the CRUISE Act, you know, it is, it leaves it, it is open enough where we can work within the current system because, you know, an IT upgrade is going to take years. Right now, with the CRUISE Act, if we can get that, if we will get that passed and implemented, that at least will give us a faster way to—to our end goal.

Mr. PAPPAS. Well, I appreciate that. We are really committed to working on this and finding a solution. Thanks very much for your testimony.

Mr. COOK. Thank you.

Mr. PAPPAS. I yield back.

Mr. BARRETT. Thank you. The Ranking Member yields.

Mr. McGarvey, you are recognized for 5 minutes.

Mr. MCGARVEY. Thank you, Mr. Chairman. Thank you all for being here today.

Mr. Cook, I am going to start with you coming up here from Louisville, Kentucky. First of all, we appreciate what you do for our veterans, what you do in our community. You had mentioned while you are sitting there that today you found out that a claim has been paid you submitted in 2023.

Mr. COOK. Yes, sir.

Mr. MCGARVEY. We are going to let the record explicitly show it is 2026. It is—it is unbelievable to me, and quite frankly, it is completely unacceptable that that has happened. That does not just impact you, that goes to the heart of what we do here on this committee that impacts our veterans. As Mr. Pappas said, when you run a small business and people are not paying you for the services

you provide, it is hard to stay open. When the service you provide is getting our veterans where they need to go, that is a real problem. Not only have you—it is 2026, and you are talking about payments from 2023. It is my understanding the VA is supposed to process and pay these claims within 30 days, correct?

Mr. COOK. That is correct.

Mr. MCGARVEY. Okay, 30 days. Again, 2023, 2026. I am not the best at math, but it is my understanding that that is more than 30 days. Appreciate you being here and sharing these stories because we need to hear how this is actually happening out there for our veterans and for the people who provide those services.

There are some VA locations that process claims even more slowly. You hinted at this as well. There might be some issues with invoices. There might be dealers who are not notified. Can you talk just a little bit more about what this system looks like, maybe even give an example of how these problems hurt our veterans or could slow down their access to the mobility equipment they need?

Mr. COOK. Well, it is right now, as I said in my testimony, there are dealers that are having to make the decision, is it can I afford to do business with the VA? A lot of our veterans come from rural areas. Again, if you do not have transportation, you know, all of these other things that these folks are talking about today with employment, you cannot get there if you do not have a vehicle. You know, again, if something happens to one of our vehicles today, you know, we can hop in an Uber, we can borrow a family member's car. Well, if you are a disabled veteran and you have a vehicle customized for you, you do not. When it is down, you are down. We have—the impact is also, you know, of a startup. If you are a smart startup, you are trying to get into this industry, and you are like, hey, this is great. We can, you know, sell to the VA and serve veterans. You have got a brand new business, and you are not getting paid. You are not going to be in business very long. You know, it affects—it does not just—it affects the business side of it, but the whole key is the veteran. If a veteran does not have a choice where to go and a veteran does not have a close dealer to get their vehicle worked on, then, you know, then they are—they are at home.

Mr. MCGARVEY. Yes. It is so important you—you bring up a point that I think you brought up to me in the airport just a few days ago as both of us were flying up here. When veterans are getting in these vehicles, getting in these vehicles because of their disability or their wheelchair, this is not something that just happened randomly. This is connected to their service. This is connected to what they did for us. I appreciate you being here.

Ms. Howell, just want to go to you really quickly. Your written testimony makes it clear that PVA supports ending transcript withholding. Can you tell me how this policy affects veterans with disabilities who already face barriers to getting hired?

Ms. HOWELL. Thank you for the question, sir. This is not my area of expertise. As far as the transcripts to justify employment. We have heard stories of, not from our membership per se, but we have heard stories of veterans who are in a long hiring pipeline, and they thought they did the work, and there is a small outstanding debt. Next thing you know, the job is gone because they cannot get the transcript. Now, I do not want to give a pass to peo-

ple who have legitimate costs that they have incurred at a campus. I used to work for a college or a university. There is an obligation for veterans to be on the ball for some of this stuff. Ultimately, using transcript withholding as a means of debt collection is not an effective practice. Who knows, maybe the veteran gets a job and then has the money to pay an outstanding debt.

Mr. MCGARVEY. Seems like it might be a logical next step. Your testimony also raised concerns about how many veterans drop out of apprenticeship programs, about 44 percent. What changes should these programs make to be more accessible and sustainable for long-term for veterans with significant disabilities?

Ms. HOWELL. I feel like that is enough content to probably be its own hearing, sir. I do think that continuing to make better connections between VA, DOL vets, the industry professionals, I think if we lean in on the programs that exist, we have an opportunity to sort of be better all around. That is not to say necessarily that Transition or SkillBridge or any of the existing pipelines that serve a very small number of veterans, like they do great work, but in making sure that the apprenticeships veterans are connected to are with honorable and legitimate employers who are going to hold up their end of the bargain. I think that is critical.

Mr. MCGARVEY. Thank you. Mr. Chairman I yield back.

Mr. BARRETT. Thank you. Appreciate it. Out of a sense of urgency, the floor just opened for votes, but I want to recognize Ms. Ramirez. I imagine you probably have a couple of questions.

Ms. RAMIREZ. Just a couple.

Mr. BARRETT. Sure.

Ms. RAMIREZ. Try to get through them so we can make it to votes as quickly as possible. Thank you again to the witnesses for being here. As a former nonprofit executive director that served unhoused neighbors, including many veterans, I understand that oftentimes the gap between our ability to fulfill our mission and the realities on the ground really come back to resources.

For many housing and homeless service providers, timely Federal grants are an essential part of the resources layered together to meet the needs of our neighbors. I am clear that to ensure every veteran has full access to the first full spectrum of benefits that they have earned and deserve, we have to ensure the programs and services that the VA offers are consistently fully funded.

Just over the past few years, there has been consistent investments on veteran homelessness. As a result of that, National Point-in-Time Count data shows that not only have we made progress in reducing veteran homelessness, but veterans are actually the only population who has seen a decline in rates of homelessness according to the Point-in-Time Count. From the provider perspective, one of the biggest drivers of instability is not funding cuts. It is Congress allowing authorizations and statutory caps to lapse or fall out of sync with appropriations.

Ms. Monet, can you describe the real world impact of this instability on providers and veterans? Can you explain why permanent authorization matters?

Ms. MONET. Yes, absolutely. I think there are a lot of factors when you think about community planning and how systems work together, and knowing what you have got in your community and

being able to project out how programs will work together to meet the needs of veterans.

From a provider perspective, I mean, I think you have been a nonprofit executive, so we all manage the budget. It is not very different than, you know, being a small business. Right? When you lose out on that funding, you are thinking about making staffing changes, how you are going to reduce services to pay the people you have got and pay the bills. You are dealing enrollments to make sure that you can manage with what you have got, and you are delaying subsidy payments to veterans.

What that looks like in practice for veterans, right, is, you know, longer delays to accessing their case management with their, you know, local case manager. It might look like starting over with a new case manager and a new treatment plan from what you had before. It could look like a longer-term time outside if your local shelter is not able to admit new veterans. If you are on SSVF, that might mean that they are not able to pay for your rent anymore. In a normal environment, we might look to U.S. Department of Housing & Urban Development (HUD)-funded programs to help. Right now, the HUD Continuum of Care (CoC) program is in a little bit of a precarious position.

There is not a lot of safety net out there to catch these veterans right now. If you are in a community where they are criminalizing or looking at finding, signing, ticketing in jails as their predominant solution to homelessness, it gets even worse.

Ms. RAMIREZ. Yes. Thank you, Ms. Monet. Instability.

Ms. MONET. Absolutely.

Ms. RAMIREZ. That is really what it boils down to. It means that many of our veterans are either at risk of homelessness or unable to move into permanent, affordable housing.

I want to pivot really quickly in the last 2 minutes I have here to talk about the truth of the so-called Affordable Housing Guarantee Act. Let me be clear, as a former housing provider, as someone that has worked on housing for many years, I am supportive of making every investment we need to prioritize ending veteran homelessness.

Unfortunately, I know that it is not the orientation of every member of the committee because I have listened to colleagues previously discuss drastic cuts to funding for programs that are dedicated to our most vulnerable veterans. It seems like sometimes Republicans champion socialism when it benefits the rich and powerful, who they think deserve it most. However, keeping disabled veterans stably housed has to be the priority of this committee, especially for those on fixed incomes who are one mortgage payment away from a crisis or from losing their home. Yet, as written, the Affordable Housing Guarantee Act proposes doubling the VA loan guarantee on the theory that lenders will lower rates because their risk is reduced.

This question is for you, Ms. Howell. What confidence does your organization have that those savings will actually reach disabled veterans? The follow up to that is, what protections would you need to ensure that this policy strengthens housing stability rather than just simply increasing lender profits?

Ms. HOWELL. Thank you for that question, ma'am. I am going to start by saying I am in no way a mortgage expert. PVA is not necessary—we have concerns with this legislation because we do not understand how just increasing the amount of the guarantee is guaranteed to reduce any kind of rates. I think, rightly or wrongly, and I am not trying to throw any accusations here, but industry is going to look out for industry.

Ms. RAMIREZ. That is right.

Ms. HOWELL. Regardless of what it is. Because of that, we do not necessarily agree with just raising the guarantee amount for the sake of raising it in the hopes that industry might be benevolent in that regard.

Ms. RAMIREZ. Any protections that you think need to be on it in the last 7 seconds, we have?

Ms. HOWELL. Honestly, when it comes to the home loan, I am not entirely sure I am prepared to say anything around that, particularly as we wait to see the partial claim program rolled out and see if that was effective.

Ms. RAMIREZ. Well, thank you, Ms. Howell. My time is up, but I appreciate you. With that, I yield back.

Mr. BARRETT. Thank you. Ms. Ramirez yields.

With that, thank you to the panelists for being here.

I know, Mr. Smith, I am not sure if you got a question on the panel, but I appreciate you being here nonetheless, and your testimony.

In the interest of expediting our departure to go vote, I will yield to the ranking member for any closing remarks you have.

Thank you all again for participating in today's hearing. I have received a number of statements for the record, which will be submitted into the record as long as they meet submission requirements. I ask unanimous consent that all members have 5 legislative days, revise and extend the remarks, and include extraneous material. Without objection, so ordered.

This hearing is adjourned.

[Whereupon, at 4:11 p.m., the subcommittee was adjourned.]



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**A P P E N D I X**

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PREPARED STATEMENTS OF WITNESSES

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**Prepared Statement of Kenneth Smith**

STATEMENT OF  
MR. KENNETH SMITH,  
EXECUTIVE DIRECTOR, EDUCATION SERVICE,  
VETERANS BENEFITS ADMINISTRATION (VBA)  
DEPARTMENT OF VETERANS AFFAIRS (VA)  
BEFORE THE  
HOUSE COMMITTEE ON VETERANS' AFFAIRS  
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY  
U.S. HOUSE OF REPRESENTATIVES

JANUARY 21, 2026

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 VA's programs and benefits. Joining me today is Ms. Chantile Stovall, Acting Executive Director of Veterans Readiness and Employment (VR&E) Service.

**H.R. 982 Warriors to Workforce Act**

This bill would amend 38 U.S.C § 3313(g)(3)(B) to increase the amount of monthly housing allowance paid to an individual pursuing a full-time program of apprenticeship or other on-job training using educational assistance under chapter 33, from 80% to 90%, during the second 6-month period of the program.

**VA supports the intent of this bill, however is unable to assess the impact to budgetary resources and therefore will follow up with the committee once this evaluation is complete or CBO has provided a score.**

VA does not have a cost estimate for this bill.

**H.R. 2878 Daniel J. Harvey, Jr. and Adam Lambert Improving Servicemember Transition to Reduce Veteran Suicide Act**

Section 2(a)(1) of this bill would amend 10 U.S.C. § 1142(b) to add information concerning mental health to the list of matters for which the spouse is included (at the discretion of the Service member and the spouse) during pre-military separation counseling.

Section 2(a)(2) would amend 10 U.S.C. § 1142(b) to require the Department of War (DoW) to cover the following mental health information during pre-military separation counseling:

- (1) The availability of mental health services furnished by the appropriate branch of service, DoW, VA or a non-profit entity;
- (2) The treatment of post-traumatic stress disorder (PTSD), traumatic brain injury, anxiety disorders, depression, chronic pain, sleep disorders, suicidal ideation, or other mental health conditions associated with service in the Armed Forces;
- (3) The risk of suicide, including signs, symptoms, and risk factors (including adverse childhood experiences, depression, bipolar disorder, homelessness, unemployment, and relationship strain);
- (4) The availability of treatment options and resources to address substance abuse, including alcohol, prescription drug, and opioid abuse;
- (5) The potential effects of the loss of community and support systems experienced by a member separating from the Armed Forces;
- (6) Isolation from family, friends, or society; and
- (7) The potential stressors associated with separation from the Armed Forces.

Section 2(b) would amend 38 U.S.C. § 6320(b)(1) by requiring the VA Solid Start (VASS) program to assist eligible Veterans who elect to enroll in the patient enrollment system and to educate Veterans about mental health and counseling services available through the Veterans Health Administration (VHA).

Section 2(c) would require DoW and VA to jointly submit a report to Congress on the information and materials developed pursuant to the amendments made by this bill.

**VA defers to DoW on sections 2(a)(1) and 2(a)(2) of this bill.**

VA supports the intent of section 2(a)(2) to provide separating Service members information to address mental health issues but has concerns this information is redundant with information that is already provided as part of the Transition Assistance Program (TAP).

VA, in coordination with DoW, currently provides information on VA mental health care including specialized treatment for PTSD, effects of military sexual trauma (MST), depression, grief, anxiety, substance use disorders, women's reproductive mental health problems, and other needs.

Pre-military separation counseling informs separating Service members of the Separation History and Physical Examination (SHPE) (provided by DoW) and Separation Health Assessment (SHA) and required online Mental Health Assessment; DoW's inTransition, which is a free and confidential program that provides specialized coaching and resources to Service members transitioning between mental/behavioral health care providers or systems; Veterans and Military Crisis Line; suicide prevention resources; and TRICARE Mental Health Care and other health plans.

Additionally, VA specifically addresses mental health (to include PTSD) and suicide prevention resources during the mandatory VA Benefits and Services Course, Module 2: Maintaining Your Health. VA provides an overview of VA mental health care services; explains why mental well-being is important; describes the mental health care services that VA provides; discusses ways to maintain mental health; discusses suicide warning signs, risk factors, and prevention; provides a list of available mental health programs and resources; and provides a link to VA mental health and substance abuse programs.

In addition to the VA Benefits and Services course, which gives a broad overview of available resources, Service members and their families may access Military Life Cycle (MLC) modules. MLC modules are 45- to 60-minute information sessions that may be taken at any time throughout a Service member's career. They are especially valuable after major events like permanent changes of station, marriage, or the birth of a child. Each MLC module addresses a specific in-depth topic such as benefits, education, home loans, life insurance, social and emotional health resources, integration into a civilian community, or survivor and casualty assistance.

#### **H.R. 4105 Veterans Energy Transition (VET) Act of 2025**

This bill would repeal 10 U.S.C. §§ 1152 and 1153 and insert a new 10 U.S.C. § 1152 to establish a Department of Labor (DoL) grant program, in consultation with the Transition Executive Committee, to support employment of separating Service members, Veterans, and their spouses in the energy industry.

Grants would reimburse eligible energy-sector employers for allowable hiring-related costs, subject to per-hire and per-grantee award limits, and would prioritize covered individuals with barriers to employment or relevant experience, including those who were involuntarily separated, who are residing in qualified opportunity zones, or who have a service-connected disability, are homeless, or face other significant barriers to employment.

The bill would require grantees to agree to submit reports and comply with audits; require DoL to coordinate with DoW and VA regarding transition programs to avoid duplication, promote the grant program to covered individuals, and submit a report regarding such coordination to appropriate congressional committees; and direct DoL to provide an evaluation to Congress by September 30, 2030. The bill would authorize \$60 million annually for fiscal years (FY) 2026 through FY 2031, with administrative costs

capped at 15%, and would require coordination plans within 180 days and 1 year of enactment.

**VA appreciates the intent of this bill. However, because the proposal establishes a new DoL-administered grant program, VA defers to the Department of Labor's concerns regarding potential duplication with existing workforce programs and the feasibility and implementation risks associated with the bill's design.**

Additionally, while VA supports the intent of this bill, VA notes that the VR&E Chapter 31 program already covers required training costs necessary for participants to obtain suitable employment.

**H.R. 5634 Veterans Flight Training Responsibility Act of 2025**

This bill would amend 38 U.S.C. § 3313(g)(3)(C) to limit the amount of educational assistance payable for flight training under the Post-9/11 GI Bill. This bill would establish a \$100,000 maximum total amount payable under Chapter 33 for flight training fees for an individual pursuing a flight training program offered by a public institution of higher learning (IHL) and would apply to individuals who first pursue a program of flight training on or after August 1, 2026. For each fiscal year, the Secretary would have to provide a cost-of-living percentage increase in the maximum amount payable.

**VA opposes this bill.**

VA supports expanding flight training opportunities at flight schools for Veterans and their dependents, particularly at our states' many great public IHLs. VA recognizes the need for the United States to have a robust pipeline for flight training. This bill does the opposite by placing an arbitrary limit on the amount of Post-9/11 GI Bill entitlement

payable for an individual who pursues flight training offered by a public IHL, beginning with individuals who first pursue flight training on or after August 1, 2026.

VA does not have a cost estimate for this bill.

**H.R. XXXX Centralized Reimbursement for Upgraded Innovative Service Equipment (CRUISE) Act**

Section 2(a) of this bill would amend 38 U.S.C. § 3902, which generally requires VA to provide or assist in providing an automobile or other conveyance to eligible persons, by redesignating current subsection (a) as subsection (a)(1) and adding a new paragraph (2). New § 3902(a)(2)(A) would require VA to make payments under this section in compliance with 31 U.S.C. § 3903(a), which generally requires the Office of Management and Budget to prescribe regulations regarding required payment dates. New § 3902(a)(2)(B) would require VA to publish the number of days required to process any payment under this section that is not processed within 30 days.

Section 2(b) of this bill would also add a new subsection (f) to 38 U.S.C. § 3902. New § 3902(f)(1) would require that the process for making payments to sellers under this section be centralized within VA Central Office (VACO). New § 3902(f)(2) would require VA to develop a process to accurately track and resolve payments due to sellers under this section that have been outstanding for longer than 90 days.

**VA supports the intent of this bill with amendments, however is unable to assess the impact to budgetary resources and therefore will follow-up with the committee once this evaluation is complete or CBO has provided a score.**

This bill would improve the timeliness, transparency, and accountability of VA payments to automobile sellers for vehicles purchased on behalf of certain severely disabled Veterans. This bill would directly address implementation efficiency while strengthening vendor relationships and protecting Veterans' automotive benefits.

The bill would first require that payments under 38 U.S.C. § 3902 be made in compliance with 31 U.S.C. § 3903(a), effectively aligning VA's automobile allowance payments with the government-wide Prompt Payment Act regulatory framework, which includes clear rules on when invoices are deemed received and required payment due dates. This would promote timely disbursement and reduce the risk that delayed payments will discourage dealers from participating in VA's automobile program, which can otherwise limit Veterans' choices or delay their receipt of a suitable vehicle.

The bill would also require VA to publish the number of days required to process any payment under § 3902 that is not processed within 30 days, introducing a targeted transparency mechanism that would create internal performance pressure and enable stakeholders to identify and address systemic bottlenecks without changing the underlying benefit entitlement. The bill would mandate that the process for making payments to sellers under § 3902 be centralized within VACO and that VA develop a process to accurately track and resolve payments outstanding for more than 90 days, which would standardize practices, reduce regional variation, and create a formal mechanism for monitoring and clearing aged obligations.

Collectively, these provisions are operational in nature and do not expand eligibility or increase benefit amounts. This bill would regulate payment processes in a way that should improve vendor participation, reduce the risk of late or lost payments, and safeguard timely delivery of critical mobility benefits to eligible Veterans.

Also, as drafted, the bill is unclear if the new reference to 31 U.S.C. § 3903(a) would make VA responsible for interest penalties covered under 31 U.S.C. § 3902. We suggest that Congress add more precise language regarding this issue.

In terms of automobile benefits more generally, VA reiterates its recommendation to this Subcommittee from March 11, 2025, to enact other changes regarding automobile adaptive equipment (as would be made by the Automotive Support Services

to Improve Safe Transportation Act of 2025, H.R. 1364), with VA's recommended edits. VA remains available to provide technical assistance or other support as needed in this regard.

VA does not have a cost estimate for this bill.

**H.R. XXXX Eliminating the Maximum Authorizations of Appropriations for Certain Benefits for Homeless Veterans and Making Permanent the Authority to Carry Out Certain Programs for Homeless Veterans**

Section 2 of this bill would remove the authorization of appropriations limits in several provisions of 38 U.S.C. Ch. 20 regarding various programs for homeless Veterans. Specifically, it would authorize to be appropriated such sums as may be necessary for the Grant and Per Diem (GPD) program under 38 U.S.C. §§ 2011-2016, the Homeless Veterans Reintegration Program under 38 U.S.C. § 2021, the Homeless Women Veterans and Homeless Veterans with Children Reintegration Grant Program under 38 U.S.C. § 2021A, the Supportive Services for Veterans Families (SSVF) program under 38 U.S.C. § 2044, the GPD Special Needs Grant program under 38 U.S.C. § 2061, and technical assistance grants for non-profit community-based groups under 38 U.S.C. § 2064.

Section 3 would remove the sunset provisions for various programs for homeless Veterans in the same chapter, including the Health Care for Homeless Veterans (HCHV) program under 38 U.S.C. § 2031, homeless service centers under § 2033, housing assistance for homeless Veterans under 38 U.S.C. § 2041, and the Advisory Committee on Homeless Veterans under 38 U.S.C. § 2066. It would also remove a similar provision regarding the transfer of real property under 38 U.S.C. § 8118.

**VA supports making permanent the Health Care for Homeless Veterans Program and the overall intent of this bill while deferring to DoL regarding the**

**proposed amendments to 38 U.S.C. §§ 2021 and 2021A, as DoL administers these authorities.**

Consistent with the President's commitment to end Veteran homelessness, VA appreciates the changes proposed in this bill to ensure VA is able to maintain momentum through providing continuity, reducing administrative friction, and enabling long term, outcome-focused planning across the Department's homeless portfolio. VA would like to work with the Committee to find an alternate solution to the "such sums" language to ensure VA can continue to be fiscally accountability and properly execute funding as Congress intends. VA defers to DoL regarding the proposed amendments to 38 U.S.C. §§ 2021 and 2021A, as DoL administers these authorities. We note for the Committee's awareness that VA would continue to enforce strict performance metrics on grantees, even with this extended authority.

Specifically, section 2 would eliminate the maximum authorization of appropriations limits for GPD and SSVF would allow VA to align funding decisions more effectively with demonstrated need, regional cost variation, and emerging trends such as rising housing costs, aging and vulnerable Veteran populations, and increasing health complexity. The statutory authorization cap creates program execution problems during short-term continuing resolutions which can result in delayed grants, slowed obligations, and paused services, which are extremely disruptive to the homeless Veteran population. Importantly, this change would not mandate spending but would enable a more responsive and data-driven allocation of resources.

Similarly, VA supports section 3, which would make permanent VA's authority to carry out the Health Care for Homeless Veterans program, requested in the President's Budget, and homeless assistance authorities. These programs have existed for decades and have been reauthorized multiple times, demonstrating their established role and continued Congressional support. Permanent authorization would enhance administrative efficiency, support long-term planning, and promote sustained

collaborations with community providers, while allowing VA to focus on delivering services and improving outcomes for homeless veterans.

VA has technical edits to this bill that VA would appreciate the opportunity to share with the Committee.

The costs for these programs are already assumed in VA's discretionary baseline.

**H.R. XXXX Improving Mental Health Care and Coordination for Homeless Veterans Act**

Section 2 of the bill would add a new 38 U.S.C. § 2070 regarding the assessment of Veterans needing homeless program services. Proposed § 2070(a) would require VA homeless program employees, not later than 3 days after the date on which the employee identifies a Veteran as needing homeless program services, to conduct an assessment of the Veteran that includes an assessment of the physical and mental health needs of the Veteran, a plan to address the immediate and long-term mental and physical needs of the Veteran, and an identification of appropriate housing in which to place the Veteran. Proposed § 2070(b) would require the homeless program employee who conducts an assessment under subsection (a) to ensure that the information collected as part of the assessment is consistent with the information included in the Veteran's electronic health record (EHR) and that personally identifiable information (PII) is collected and maintained in accordance with VHA policies, Federal law, and ethical practices. Proposed § 2070(c) would require the Director of the Homeless Program Office (HPO) to ensure that appropriate homeless program employees monitor the implementation of the plans developed pursuant to subsection (a)(2) to ensure that Veterans who are homeless and at-risk for homelessness and who have mental health issues are getting the appropriate level and scope of services needed to address their immediate and long-term care and support needs.

**VA appreciates this bill but would like to work with the committee to assess how this proposal interacts with current VA policies.**

VA supports efforts to ensure that Veterans experiencing homelessness are properly assessed and connected to necessary care. However, VA believes that the bill duplicates existing authorities and procedures. This proposal would, in part, duplicate requirements already established by 38 U.S.C. § 2068, which requires VA, not later than 2 weeks after certain Veterans enter into an HPO program, to offer these Veterans a mental health consultation to assess the health needs of, and care options for, these Veterans. Congress enacted this authority just over 3 years ago, and VA has sought technical amendments to this (and a corresponding provision in 38 U.S.C. § 1167 (regarding mental health consultations)) to allow VA to implement these authorities more effectively. VA would welcome the opportunity to discuss these issues and recommended changes with the Committee.

Currently, VA conducts comprehensive assessments for all Veterans identified as homeless to determine their health care needs; these assessments are in addition to the offer of a mental health consultation as required by 38 U.S.C. § 2068, described above. These assessments encompass evaluations of physical and mental health, enabling us to devise suitable plans for addressing both immediate and long-term needs. VA's established processes ensure that Veterans are promptly connected to housing, primary care, and mental health services tailored to their specific needs. In addition, VA is coordinating an extensive initiative to develop a by-name list of all Veterans experiencing homelessness in America. This effort, which includes extensive outreach to Veterans, aims to further refine our systems, ensuring that no Veteran is left without the essential housing and health care resources they deserve.

In addition, VA has technical concerns with the bill. For example, regarding subsection (a), the bill refers to "an employee of the homeless program of the Department" who "identifies a veteran as needing homeless program services," but it is

not always a VA employee who identifies the need for VA homeless program services, and even when a VA employee is involved, it may not be an employee assigned to HPO.

Regarding subsection (b), not all VA homeless programs participate in, or have access to, the EHR system directly. For example, the SSVF program is a grant program primarily operated by non-profit community organizations. These grantees do not have access to, or input data directly into, VA's EHR system. In addition, not all Veterans who are eligible for VA homeless programs are eligible for VA health care, creating further challenges in including this information in the EHR.

Regarding subsection (c), while HPO provides ongoing national coordination and tracking mechanisms to support care coordination, the monitoring of these plans is more effectively handled at the Veterans Integrated Service Network (VISN) or VA medical center (VAMC) level rather than at the HPO level. Localized monitoring ensures the unique needs of Veterans within different regions are appropriately addressed, leveraging the insights and expertise of VISN and VAMC staff who are familiar with their specific Veteran populations and local community resources. This decentralized method facilitates more responsive and tailored interventions, enhancing the overall effectiveness of HPO services.

VA is also concerned with the requirement to conduct an assessment within 3 days, as this is not feasible for connecting Veterans to primary care and developing a long-term health care plan.

Finally, we note for awareness an issue common to VA homeless programs. Congress has established a separate definition of "veteran" in 38 U.S.C. § 2002(b) for certain VA homeless programs (specifically, the GPD program, the SSVF program, and the GPD Special Needs program under 38 U.S.C. §§ 2011-2013, 2044, and 2061, respectively). This definition applies to the Department of Housing and Urban Development-VA Supportive Housing (HUD-VASH) program as well. This bill would not

amend 38 U.S.C. § 2002(b) to include the proposed § 2070, so VA would rely on the general definition of “veteran” in 38 U.S.C. § 101 in interpreting this new authority. This would create confusion, as the definition in § 101 is narrower than the definition in § 2002(b); this would mean that certain Veterans to whom VA can provide services under the GPD, SSVF, GPD Special Needs program, and HUD-VASH program would not be included within the requirements of § 2070. We would welcome the opportunity to discuss with Congress how best to address this concern.

VA supports the intent of this legislation to improve care coordination and outcomes for homeless Veterans. We note for awareness that VBA plays a critical role in supporting VA’s homeless programs through:

- Targeted Outreach: VBA currently engages Veterans at risk of or experiencing homelessness to connect them with benefits and services.
- Information Accessibility: VBA provides forward-facing resources on VA.gov, which provides guidance on benefits and housing assistance.
- Collaborative Partnerships: VBA’s Homeless Coordinators also work collaboratively with VHA’s Homeless Coordinators as well as with Federal, state, and local agencies, employers, housing providers, and faith-based nonprofits to expand employment opportunities and affordable housing options for Veterans exiting homelessness.

This collaborative approach complements VHA’s clinical and housing interventions, ensuring Veterans receive comprehensive support during their transition to stability. VBA anticipates no significant operational impact from this legislation but remains committed to continued coordination with VHA and external partners to achieve the bill’s objectives.

VA does not have a cost estimate for this bill.

**H.R. XXXX Improving Emerging Tech Opportunities for Veterans Act**

Section 2 of this bill would require VA to partner with critical stakeholders (entities in the private sector that have an interest in supporting Veterans to pursue education programs involving emerging technologies, such as employers in relevant industries, educational institutions offering relevant programs, and non-profit organizations) to identify specific types of industries and positions that, as a result of emerging technologies, are likely to have high employment and growth potential for individuals with appropriate education, training, or skills and to identify courses of education that help Veterans acquire the appropriate education, training, or skills to become employed in such industries and positions.

Additionally, this bill would require VA to ensure that such emerging technologies, list of educational courses, core industries, and types of positions are prominently included in TAP and displayed on VA's internet website. Not later than 90 days after enactment, this bill would require VA to establish an expedited process for the approval of courses of education identified. This bill would require VA, in consultation with DoL, to determine which technologies of critical importance, such as artificial intelligence and semiconductor manufacturing, would be treated as emerging technologies for purposes of this section. Section 2 of this bill would terminate on September 30, 2027.

Section 3 of this bill would amend 38 U.S.C. § 3699C(c)(4) to require that criteria prescribed by VA for approving providers of a high technology or emerging technology program of education under this section shall identify which technologies of critical importance, such as artificial intelligence and semiconductor manufacturing, shall be treated as emerging technologies for purposes of § 3699C.

**VA supports the intent of this bill with amendments, however is unable to assess the impact to budgetary resources and therefore will follow-up with the committee once this evaluation is complete or CBO has provided a score.**

VA strongly supports the provision requiring collaboration with DoL to identify high-demand industries and occupations. VA assumes that the examples of artificial intelligence and semiconductor manufacturing provided in the bill are illustrative and not restrictive. VA recommends clarifying that VA and DoL will continually update the list of industries and occupations as market conditions and demand evolve. VA already collaborates with DoL on identifying high-demand occupations under the Memorandum of Understanding between VA's VR&E program and DoL Veterans' Employment and Training Service (VETS). This existing partnership can be leveraged to meet the bill's objectives efficiently.

With respect to TAP, VA notes that the TAP curriculum is updated annually. If the bill is enacted, VA, working in coordination with DoL, will incorporate emerging industry information during these updates to ensure Veterans receive current and relevant guidance.

This bill would also require that, not later than 90 days after the enactment of this bill, VA establish an expedited process for the approval, as provided in 38 U.S.C. chapters 34, 35, and 36, of courses of education that help Veterans acquire the appropriate education, training, or skills to become employed in industries and positions that, as a result of emerging technologies, are likely to have high employment and growth potential for individuals with appropriate education, training, or skills.

VA has no concerns with implementing an expedited process for approval not later than 90 days.

VA does not have a cost estimate for this bill.

#### **H.R. XXXX Affordable Housing Guarantee Act**

This bill would increase the maximum guaranty amount of certain home loans guaranteed by VA. Specifically, the maximum guaranty would increase from 25% to

50% of the loan amount for a loan where the Veteran has a service-connected disability and unencumbered entitlement (meaning, the Veteran has never obtained a VA-guaranteed loan or, if the Veteran has, the Veteran's entitlement has been fully restored).

**VA cites concerns.**

In the current housing market and under current program authorities, the most common guaranty that VA makes for a Veteran with unencumbered entitlement is 25% of the loan amount. 38 U.S.C. § 3703(a)(1)(A)(i)(IV). While the dollar amounts of those guarantees have increased over time, the 25% guaranty structure for loans over \$144,000 has been in place for the better part of 4 decades. P.L. 101-237.

This bill would fundamentally change the guaranty structure, not only by establishing two separate tracks for guaranty calculation but also by doubling the amount of Government risk in certain Veterans' loans while reducing lender risk. VA is not opposed to either concept but has serious concerns about the potential impact the changes could have on Veterans and the fiscal health of the home loan program.

Nearly 60% of Veteran users of the program are currently exempt from the statutory VA loan fee due to their disabilities. This means that, if the bill were enacted, VA could double the amount of guaranty for up to 60% of its portfolio without any additional collection of loan fees. While a detailed cost estimate would take significant time, the likely impact could be several hundred million dollars in budget authority each year. Moreover, estimating the impact of such an unprecedented change is not as simple as a cost projection based on historical data.

Since 1989, when Congress introduced the 25% guaranty for loans exceeding \$144,000, VA has had the opportunity to observe borrower profiles, assess how lenders underwrite those profiles based on the lender's 75% risk-share, and gauge how each responds to a variety of market trends, including economic stressors like the Great

Recession and the COVID-19 national emergency. VA has also developed standards that account for numerous variables, with the idea that the 75-to-25 split of the risk both tempers a lender's willingness to make questionable loans and still encourages lenders to make loans that might otherwise be denied.

If the guaranty were to increase to 50%, however, risk in the program would likely increase more than linearly. In other words, the number of potential foreclosures VA might estimate based on today's current 75-to-25 split could differ substantially from an environment where the split is 50/50. VA has no reliable data to inform whether or how doubling the taxpayer investment in a certain tranche of guaranteed loans might incentivize lenders to exploit some of the time-tested underwriting flexibilities VA has built into VA's current standards. Lenders might loosen or eliminate their own overlays if the Government assumes a larger portion of the loan's risk. Furthermore, VA has no definitive evidence that lenders would reduce interest rates solely because of the higher guaranty or that secondary markets would respond in ways that make housing more affordable for disabled Veterans specifically or for the wider Veteran population more generally.

Simply put, VA agrees that making housing more affordable for disabled Veterans is a noble and achievable goal, and VA stands ready to help Congress explore various ways to accomplish that. But VA also believes that, without rigorous and strategic research to lay a proper foundation for monumental changes, good intentions could lead to a range of unintended consequences for Veterans, VA, and taxpayers. Notably, too, if the bill were enacted, VA could not implement it immediately. VA, lenders, and real estate professionals would need ample time to plan, reprogram systems, and train for this transition. Thus, VA remains committed to working closely with the Committee, and we look forward to future discussions regarding this bill.

VA notes that there would be mandatory expenses associated with the increase in guaranty claim payments. There would also be information technology costs.

VA does not have a cost estimate for this bill.

**H.R. 3159 Improving SCRA Benefit Utilization Act**

Section 2 of this bill would amend 10 U.S.C. § 992 to add consumer financial protections afforded to members and their dependents under the law, including protections regarding interest rate limits under § 207 of the Servicemembers Civil Relief Act (SCRA) (50 U.S.C. § 3937) to the list of topics covered in financial literacy training for members of the Armed Forces. The bill would also add information regarding knowledge and use of protections regarding interest rates under § 207 of the SCRA to the annual survey of the status of the financial literacy and preparedness of members of the Armed Forces.

Section 3 of this bill would amend § 105 of the SCRA (50 U.S.C. § 3915) to further specify when a person entering military service and a person who is a member of a reserve component must be notified of the benefits accorded by this chapter.

Section 4 of this bill would amend § 207(b) of the SCRA (50 U.S.C. § 3937) to require the creditor to treat any other obligation or liability of the Service member to the creditor in accordance with subsection (a), whether or not such obligation or liability was specifically mentioned in a notice provided by the Service member under § 207(b)(1)(A). The bill would also amend § 207(b) of the SCRA to require a creditor to provide all necessary mechanisms to ensure that a Service member is able to submit any documents required for an obligation or liability of the Service member to be subject to the interest rate limitation in § 207(a) either online, by mail, or by fax, at the election of the Service member.

**VA defers to DoW on this bill.**

**H.R. 5436 Prohibit an educational institution from withholding a transcript from an individual who pursued a course or program of education at such institution using Post-9/11 educational assistance**

This bill would add a new 38 U.S.C. § 3328 to prohibit an educational institution from withholding the transcript of an individual who attended a course or program of education at such educational institution using Post-9/11 GI Bill benefits, solely because the individual owes a debt to the institution.

**VA cites concerns but defers to the Department of Education on this bill.**

VA defers to the Department of Education (ED) on potential impacts on educational institutions of this proposed legislation as ED is the authority on policies related to transcripts and payments at educational institutions. Additionally, VA cites concerns with this bill's effective date, which, since not otherwise specified, would be the date of enactment. This would create an administrative burden on VA since VA would be required to establish policies and procedures to implement the new provision.

VA does not have a cost estimate for this bill.

**H.R. XXXX Home loan quarterly reports**

This bill would amend 38 U.S.C. § 3736 to require quarterly reports on housing loans insured, guaranteed, or made by the Secretary. The quarterly reports would not substitute for other reports already required under § 3736 but would instead constitute a separate reporting requirement.

**VA cites concerns with this bill and looks forward to working with Congress to find efficient alternatives.**

Section 1 of the bill would amend 38 U.S.C. § 3736 by adding a requirement that the Secretary submit quarterly reports to the House of Representatives and the Senate Committees on Veterans' Affairs. The quarterly reports would include:

- The number of housing loans insured, guaranteed, or made by the Secretary.
- The number of applications for housing loan benefits that were denied.
- The number of housing loans refinanced.
- The number of Veterans with mortgage payments under the program that are at least 60 and 90 days delinquent.
- The number of full-time employees in the VA Home Loan Guaranty Service (or any successor office).

VA fully supports initiatives that enhance transparency regarding the home loan program. To that end, VA already publishes a significant amount of information regarding guaranteed loans, including some of the data required by the bill. For example, VBA publishes in its Annual Benefits Report information regarding guaranteed loans from the previous fiscal year, such as the number of housing loans insured, guaranteed, or made by the Secretary, as well as the number of refinanced loans and the types of refinances. See <https://www.benefits.va.gov/REPORTS/abr/>. Additionally, VBA's Loan Guaranty Service (LGY) publishes data quarterly regarding guaranteed loan volume by lender, state, and county. See <https://www.benefits.va.gov/homeloans/lenders.asp>.

A new datapoint for reporting under the bill would be "the number of applications for housing loan benefits...denied by the Secretary." VA is uncertain whether Congress means for this provision to apply to certificates of eligibility where the Secretary approves or denies an application or whether Congress intends for this to mean the loan applications that private lenders approve or deny. If the latter, it would be difficult for VA to implement the new reporting requirement, as VA does not currently collect the information, and to do so could necessitate new information collection burdens on the industry and in systems programming costs for both the industry and VA.

Two additional datapoints for the new reports would include information on delinquent loans and the number of VA personnel assigned to the home loan programs. Although VA does not already provide this information in the annual report, VA briefs the Committees regularly on a number of issues and would be pleased to include this information at any point, without a statutory requirement.

In short, VA welcomes the opportunity to provide the Committees and the public with a full array of information on the home loan guaranty program. But VA is concerned about the burden of duplicative reporting. VA is also concerned about the lack of clarity in at least one of the bill's requirements, and more importantly, VA believes that there is not a need for a new statutory mandate for quarterly reports in perpetuity. VA believes that there are instead more efficient and more effective ways of ensuring the information is available for review.

VA cannot cost this bill at this time, as technical revisions would be necessary before VA could accurately estimate the scope, burden, and other matters that might contribute to the bill's costs.

**Conclusion**

This concludes my statement. We would be happy to answer any questions you or other members of the Subcommittee may have.

### Prepared Statement of Jeremiah Workman

Chairman Van Orden, Ranking Member Pappas, and distinguished Members of the Subcommittee, thank you for the opportunity to testify at today's legislative hearing. The mission of the Department of Labor (DOL or Department), Veterans' Employment and Training Service (VETS), is to prepare America's veterans, service members, and military spouses for meaningful careers, provide them with employment resources and expertise, protect their employment rights, and promote their employment opportunities. As a retired Staff Sergeant of the United States Marine Corps, combat veteran, Navy Cross recipient and a tireless advocate for veterans, I am honored and humbled to serve as Assistant Secretary of DOL VETS. While I've only been with VETS for less than a month, I'm impressed by their dedication to the VETS mission.

President Donald Trump has demonstrated his unrelenting support for our military, veterans, and military spouses, placing a renewed national focus on honoring their service and expanding their opportunities after they leave the uniform behind. We owe our eternal thanks to those who have served our country. Public service has long been a part of my family's story. My grandfather served in World War II and my father is a U.S. Army veteran. For me, the decision to serve came early—I enlisted in the Marine Corps at age 17. On the morning of September 11, 2001, I was in a barber shop at Parris Island. A few years later, in December 2004, I was deployed with a team of Marines to Fallujah, Iraq, as part of Operation Phantom Fury. Our mission was going house to house clearing insurgents in one of the fiercest urban battles of the Iraq War. During one operation, we engaged more than two dozen insurgents fortified inside a safe house. The details of that day are well documented, and I won't recount them all here—but I will say this: the bravery and sacrifice I witnessed from my fellow Marines on that day continues to inspire my life's work.

Since leaving active duty, I've committed myself to serving veterans. Throughout my work in the government and the private sector, I've always had the same focus—making sure veterans don't fall through the cracks. I've seen how powerful the right support at the right time can be. And I've also seen what happens when we fail to deliver. I've experienced firsthand both the immense pride of military service and the complex challenges of transitioning back into civilian life. I've also seen the untapped potential that every veteran carries with them after service. That's why I'm committed to the mission of DOL VETS, and to working with Congress to continuously improve our programs.

### H.R. 982: The Warriors to Workforce Act

This bill would amend 38 U.S.C. 3313(g)(3)(B) to increase the Department of Veterans Affairs (VA) Post-9/11 G.I. Bill Monthly Housing Allowance<sup>1</sup> (MHA) benefits for apprenticeships and on-the-job training (OJT) programs from 80 percent to 90 percent during the second 6-month period of the program.

As you know, the Post-9/11 G.I. Bill is an education benefit program administered by VA. For qualifying individuals, the program provides tuition, fees, MHA, and other related benefits. The MHA is calculated by VA based off the location of the educational program, and locations with a higher cost of living generally have a higher MHA. Eligible individuals can utilize their Post-9/11 G.I. Bill benefits for apprenticeship and on-the-job training (OJT) programs. This includes Registered Apprenticeships, a highly effective pathway to develop in-demand skills while also earning a paycheck from day one. Registered Apprenticeships train workers for careers using a structured combination of paid OJT and related instruction. In addition to being an effective sector-based strategy, training programs focused on skilled trade jobs provide participants with transferable education, licenses, certifications, and work experience that are valuable across many in-demand job sectors. Extensive evidence from "gold standard" randomized evaluations has shown that sector-focused training programs designed to prepare workers for industries with strong employer demand can lead to substantial and long-lasting earnings gains.<sup>2</sup> Registered Apprenticeships also help employers attract and retain veterans, in part because some may offer a structured training environment similar to their military experience.

Post-9/11 G.I. Bill MHA benefits do not decrease over time for participants who attend an institution of higher learning (i.e., colleges and universities) and certain

<sup>1</sup> <https://www.va.gov/education/benefit-rates/post-9-11-gi-bill-rates/#monthly-housing-allowance>

<sup>2</sup> Katz, Lawrence F., Roth, Jonathan, Hendra, Richard, and Schaberg, Kelsey (April 2022). Why Do Sectoral Employment Programs Work? Lessons from WorkAdvance. *Journal of Labor Economics* (40, S1). <https://www.journals.uchicago.edu/doi/10.1086/717932>

other non-college degree programs. But under current law, the MHA for apprenticeship and OJT programs decreases every 6 months. Participants earn 100 percent of their MHA for the first 6 months of training, 80 percent during the second 6 months, 60 percent for the third 6 months, 40 percent for the fourth 6 months, and 20 percent during the rest of the training period. Less than 0.5 percent of G.I. Bill participants utilize their benefits for apprenticeships and OJT, including just 0.31 percent (1,784 out of 573,732) in Fiscal Year (FY) 2024.<sup>3</sup>

In April 2025, President Trump signed an Executive Order on Preparing Americans for High-Paying Skilled Trade Jobs of the Future,<sup>4</sup> which established that it is the policy of the United States to optimize and target Federal investments in workforce development to align with our country's reindustrialization needs and equip American workers to fill the growing demand for skilled trades and other occupations. In the Executive Order, the President set the goal of at least one million new active apprentices nationwide. This goal is closely aligned with current labor market demand. Skilled trade jobs are facing a significant labor shortage, leading to increased demand for qualified workers. In alignment with the President's priorities and the growing demand for highly skilled trade jobs, it is my hope that we can continue to expand veteran participation in Registered Apprenticeship programs.

**DOL supports this bill.**

**H.R. XXXX: To amend title 38, United States Code, to eliminate the maximum authorizations of appropriations for certain benefits for homeless veterans administered by the Secretary of Veterans Affairs and to make permanent the authority of the Secretary to carry out certain programs for homeless veterans.**

This bill would, among other provisions, amend Title 38 of the U.S. Code<sup>5</sup> to eliminate the maximum authorizations of appropriations for the DOL VETS-administered Homeless Veterans' Reintegration Program (HVRP) and related grants.

HVRP is the only Federal grant to focus exclusively on competitive employment for veterans experiencing or at risk of homelessness, so that they can reach their full employment potential and obtain high-paying careers. In Program Year (PY) 2024, HVRP awarded more than \$61 million to 161 grantees, and served 15,888 veterans across the country. Participants had median second quarter after exit earnings of \$8,710, and average hourly wages at job placement increased to \$19.49, up from \$19.44 the previous year. Each HVRP participant receives customized employment and training services to address their specific barriers to employment. Services may include occupational, classroom, and on-the-job training, as well as job search and placement assistance and post-placement follow-up services.

The Department strongly supports HVRP and shares Congress' commitment to improving outcomes for veterans experiencing homelessness. However, the Department has concerns with provisions in this bill that would eliminate maximum authorizations of appropriations in favor of "such sums as may be necessary." Removing these statutory guardrails would reduce fiscal discipline and undermine effective program oversight. The Department is prepared to work with the Committee on amendments that preserve Congress' intent while maintaining reasonable authorization levels and accountability measures so HVRP can continue delivering strong results for veterans and taxpayers. DOL VETS-funded staff in American Job Centers will continue to help HVRP grant recipients achieve job placement and retention goals by providing workforce system resources that support case management, direct employer contact, job development, and follow-up services.

**DOL supports this bill if amended.**

**H.R. 4105: The "VET Act of 2025"**

This bill would establish a new \$60 million per year grant program administered by DOL to assist members of the Armed Forces who are transitioning to civilian employment, veterans, and their spouses to obtain employment in the energy industry. Grants would be provided to entities whose primary function is the generation,

<sup>3</sup> <https://www.benefits.va.gov/REPORTS/abr/docs/2024-education.pdf>

<sup>4</sup> Executive Order 14278: <https://www.Federalregister.gov/documents/2025/04/28/2025-07369/preparing-americans-for-high-paying-skilled-trade-jobs-of-the-future>

<sup>5</sup> Section 2(c) of the bill is premised on the authorization of appropriations at 38 U.S.C. 2021A(f) running through 2025. This authorization was, however, extended from 2025 to 2026 in the most recent Continuing Resolution. See Pub. L. No. 119-37, § 7301, 139 Stat. 495, 650 (2025). We recommend revising section 2(c) of the bill to account for this latest statutory amendment.

transmission, storage, or distribution of energy, and the manufacture or distribution of equipment and components critical to the energy industry. Grant funds could be used for recruitment, training, education, licensure, certification, orientation, administrative, and relocation costs. Each grantee could be awarded no more than \$10,000 per covered individual and no more than \$500,000 total in any fiscal year. DOL would be required to coordinate with VA and the Department of War (DoW) to avoid duplication with existing programs for transitioning service members, including the Transition Assistance Program (TAP), SkillBridge, and Solid Start. The bill also requires consultation with the Transition Executive Committee and submission of an initial and final coordination plan, an annual coordination report, and DOL's evaluation of and recommendations for the program created by this bill.

DOL VETS shares the Committee's commitment to helping transitioning service members, veterans, and military spouses connect to jobs in the energy sector. However, the Department has significant concerns with the approach in this bill, which would establish a new, industry-specific grant program that directly subsidizes employers for these costs. This model is uncommon in Federal workforce programs, which generally invest in education providers, the public workforce system, and/or State and local governments. Directly making payments to businesses for their recruitment, training, and related costs in the way that the bill mandates may lead to several unintended consequences. For example, employers may fire some of their current employees to make room for new employees who qualify for the \$10,000 per person reimbursement, and potentially cycle through new employees every year, harming retention. Employers could also recruit employees for low-skill positions with low wages which are still technically employed within the energy industries identified in the bill and still be reimbursed \$10,000 per qualifying employee. In addition, the bill's annual reporting framework may limit the Department's ability to provide more frequent technical assistance and monitor performance to ensure funds support high-quality training and strong employment outcomes, including wages and credential attainment.

More broadly, creating a new industry-and population-specific grant program runs counter to the Administration's emphasis on consolidating workforce development programs at DOL, as laid out in "America's Talent Strategy: Building the Workforce for the Golden Age," rather than expanding the footprint through new categorical initiatives. Streamlining these programs reduces administrative overhead and compliance burden for grantees and partners, limits duplicative Federal bureaucracy, and helps ensure a greater share of Federal resources is directed to direct services and measurable outcomes for veterans.

Some businesses, especially small businesses, may lack the capacity or expertise needed to apply for and manage Federal grants. In contrast, State and local workforce development boards<sup>6</sup> are business-led organizations designed to manage Federal education and training grants and connect employers to job seekers in their communities through the administration of approximately 2,300 American Job Centers across the country. These one-stop locations offer a broad range of career and supportive services to the public, such as employment services, job training programs (including Registered Apprenticeships), unemployment compensation, and referrals to other programs. Veterans receive priority of service for all workforce training programs funded in whole or in part by DOL, as established by the Jobs for Veterans Act of 2002 (38 U.S.C. § 4215), ensuring that they are always at the front of the line for these resources.

DOL VETS also administers the Jobs for Veterans State Grants (JVSG) program, which provides funding for dedicated staff who work in the American Job Centers to provide individualized career and training-related services to eligible veterans and other eligible persons, and to assist employers to fill their workforce needs with job-seeking veterans. JVSG staff also partner with TAP, and transitioning service members who need such assistance receive "warm handover" person-to-person connections to American Job Centers. JVSG and other American Job Center staff would therefore be well situated to assist energy employers with recruiting and training veterans and other eligible employees.

The Department looks forward to working with the Committee on alternative approaches that advance these shared goals by leveraging existing workforce and veterans' employment programs and strengthening connections between employers and veterans through the proven American Job Center network.

<sup>6</sup>Established under the Workforce Innovation and Opportunity Act (WIOA) Sections 101 and 107.

**Conclusion**

I appreciate the opportunity to speak before you today and welcome any questions you may have. Thank you for your continued support of veterans and the many programs to support them through the Department of Labor.

**Prepared Statement of Sam Cook**

The Honorable Derrick Van Orden (WI-3)  
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Committee on Veterans' Affairs  
United States House of Representatives  
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The Honorable Chris Pappas (NH-1)  
Ranking Member  
Subcommittee on Economic Opportunity  
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STATEMENT OF MR. SAM COOK  
PRESIDENT  
SUPERIOR VAN & MOBILITY

BEFORE THE COMMITTEE ON VETERANS' AFFAIRS  
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY  
UNITED STATES HOUSE OF REPRESENTATIVES

### Introduction

On behalf of Superior Van & Mobility and National Mobility Equipment Dealers Association (“NMEDA”) dealers across the country, I would like to thank Chair Van Orden, Ranking Member Pappas, and all the members of the House of Representatives Veterans’ Affairs Subcommittee on Economic Opportunity for the opportunity to testify today. My name is Sam Cook, and I am the President of Superior Van & Mobility, the nation’s largest family-owned adapted vehicle dealer. Based out of our headquarters in Louisville, Kentucky, I oversee the operation of 18 dealer locations across the South and Midwest, and I have worked with the VA for over 25 years.

Superior has grown from one location to now 18 locations, positioning us as the largest privately owned dealership group in the country. At our size, the burden of the slow payments from the VA is a barrier for growth and a barrier to entry for our industry. Many of the dealers across the country are single point dealers that cannot afford to do business with the VA because of the strain that it puts on their cash flow.

Superior Van & Mobility, as well as NMEDA dealers across the country, seek to support the United States Department of Veterans Affairs’ (“VA”) mission to care for those who have served in our nation’s military and for their families, caregivers, and survivors. Superior Van & Mobility provides specially tailored accessible vehicles that bring independence and mobility freedom to people with physical disabilities. The Automobile and Adaptive Equipment (“AAE”) program, which Superior Van & Mobility actively supports, provides disabled veterans and their caregivers with the adaptive equipment necessary for a veteran to access and operate a vehicle, or to have someone operate the vehicle for them. It is my honor to serve the heroes of this country every day, providing them with state-of-the-art vehicle modifications to get them to the places they want to go.

The reason I am here today is to help our country keep its promise to serve our disabled veterans. Unfortunately, recent policy changes and ongoing challenges within the VA threaten disabled veterans’ independence and sense of purpose<sup>1</sup> by imposing undue financial and personal hardship. While I can speak only on behalf of Superior, the problem extends across every state in the country and to nearly every member of NMEDA. Almost every district in the country has an automobility dealer, many of which are family-owned small businesses, and every member of the committee has disabled veterans in their district who are being impacted by the VA’s policies.

This testimony outlines the challenges presented by certain VA policies and calls for necessary reforms, including the restoration of fair trade-in policies, timely reimbursements, and updated

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<sup>1</sup> Driving mobility aids empower people with disabilities by providing independence, access to opportunities, and improved quality of life through specialized vehicle modifications like hand controls for pedals, steering aids (spinners, joysticks), and electronic controls. These adaptations allow individuals with limited limb function to operate vehicles safely and confidently, transforming daily activities and community engagement, according to reports from Ability KC, the Muscular Dystrophy Association, United Access, and the NHTSA. <https://abilitykc.org/adaptive-driving-what-is-it-and-how-does-it-help-someone-with-a-disability/>, <https://www.mda.org/quest/article/mobility-drivers-seat>, <https://www.unitedaccess.com/us/en/blog/mobility-solutions/understanding-adaptive-driving.html>

adaptive equipment pricing. I would especially like to lend support to the Centralized Reimbursement for Upgraded Innovative Service Equipment (“CRUISE”) Act, recently introduced by Congressman Barrett. The CRUISE Act would centralize the process for reimbursing dealers in the Central Office of the Department and would require VA to accurately track payments to dealers that are more than 90 days overdue. It is my hope that if the CRUISE Act is passed and properly implemented, many of the issues facing mobility equipment dealers and disabled veterans would be resolved.

The root cause of these problems is not with the hardworking staff at any of the VA’s local offices. Instead, the challenges we are facing today are the cause of a fundamentally broken VA system. Mobility dealers, VA staff, and veterans themselves all want a better system that delivers the best benefits for our veterans. It is time for necessary reform to make that vision a reality.

### **Background on the Automobile and Adaptive Equipment Program**

The Automobile and Adaptive Equipment policy, encoded at section 3902(b) of Title 38, United States Code (“U.S.C.”), requires VA to provide eligible veterans with “the adaptive equipment deemed necessary to insure [sic] that the eligible person will be able to operate [an] automobile or other conveyance.” VA implements this policy at 38 CFR sections 17.155-17.159.

As its title suggests, the Automobile and Adaptive Equipment program is broken down into two sub-programs: one for automobiles and one for the adaptive equipment necessary to convert those automobiles for a disabled veteran’s use. Under the automobile half of the program, often referred to as the “auto grant,” the VA will reimburse an eligible veteran for up to \$26,000, adjusted for inflation, for an automobile. A veteran is eligible to receive this auto grant once every 10 years, per the Veterans Auto and Education Improvement Act of 2022. VA Form 4502 covers the auto grant half of the program.

The other half of the AAE program covers adaptive equipment. The term ‘adaptive equipment’ can cover a wide range of medically necessary vehicle modifications, including lowered vehicle floors, mobility device lifts, ramps, and kneeling systems, among other numerous possible modifications. Each vehicle is tailored specifically to the veteran, and adaptive equipment modifications can increase the cost of a vehicle by thousands or tens of thousands of dollars. Under the AAE program, the VA will cover the cost of adaptive equipment for not more than “two automobiles or other conveyances at any one time or during any four-year period.” Without VA covering this cost, it would be impossible for many veterans to afford this life-altering equipment. VA Form 1394 covers the adaptive equipment half of the program.

In most cases, eligible veterans receive their benefits under this program through an adaptive equipment dealer, like Superior Van & Mobility. The process from a veteran walking into an adaptive equipment dealership and the veteran actually receiving their adapted vehicle can be quite convoluted—and that is where many of our challenges lie. Below, I’ll walk you through what a typical process looks like, with the caveat that the de facto process is different at different VAs.

### **A Veteran Walks into a Superior Van & Mobility Dealer Location**

The following is the process for a veteran receiving a vehicle for the first time—that is, a veteran who will receive both the auto grant and the adaptive equipment coverage.

1. The first thing a veteran must do is apply for and complete their Form 21-4502 (auto grant) through the VA. The process for receiving a 4502 is relatively simple—it is simply a matter of whether the veteran is eligible for the AAE program or not.
2. The process for the Form 10-1394 (adaptive equipment) is more complex because it requires a prescription from the VA. First, a veteran must meet with a VA Certified Driver Rehabilitation Specialist (“CDRS”),” regardless of whether the veteran intends to be the operator of the vehicle, to receive a prescription for that veteran’s specific needs.
3. Once the veteran has the 4502 in hand and has completed their driver evaluation with a CDRS, Superior Van & Mobility can start working with them in earnest. We show the veteran different vehicle options, including both different makes and models, as well as various add-ons. We verbally go over what the VA will cover and what will have to come out of pocket—for instance, some veterans want a second transfer seat or special hand controls for ingress and egress.
4. After that verbal discussion, we provide the veteran with a quote for the veteran’s out of pocket cost and a separate quote to the VA for their portion. It is at this point that we officially submit Form 1394 for the adaptive equipment on behalf of the veteran.
5. After submitting the quote and finalized 1394, Superior waits for the VA to send us either an Authorization Letter, a Signed Quote, or the 8-Point Decision Letter. Which of these three approval documents the VA sends varies by VA location—one of many complications that can make receiving final payment difficult.
6. Once we receive authorization from the VA, we start to assemble the adaptive equipment onto the vehicle.
7. After assembling the vehicle, two things happen, although the order varies by VA location. We must do a final fitting with the veteran to make sure everything works properly. The VA must also inspect the vehicle before final delivery to the veteran. Again, depending on VA location, these two events can happen in either order—final fitting then inspection, or inspection then final fitting.
8. Further complicating the process, a few VA locations require the CDRS to be present at final inspection if the veteran is receiving hand controls or any type of driving equipment. Most locations do not require this.
9. Finally, after both the veteran and the VA make final approvals, we legally transfer the vehicle over to the veteran.

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10. At this point, we email or UPS the reimbursement paperwork, including an itemized invoice, to the VA. Some VA locations require physical paperwork while others accept it via email. Still other VA locations require us to submit the title or registration showing the veteran has officially received the vehicle. Again, the procedure varies by location.
11. At some VA locations, Superior gets reimbursed within 30 days for our work. At other locations, reimbursement can take months, if not years to complete and receive.

Almost every step that I have listed here glosses over some complexity or nuances between different VA locations. Some VA locations do not allow us to have any contact with the veteran before they have completed their Form 1394; other locations let us show veterans their options without a completed 1394. Some VA locations allow Superior to work with the veteran to ensure their prescription works with the vehicle; other VA locations do not allow this work, which can result in significant problems for veterans when the equipment does not fit. For instance, one veteran was too tall for the specific vehicle they were prescribed, and it took eight months for the veteran to obtain a new vehicle.

Adding further complexity, we recently heard from another dealer based out of Texas that, starting in 2026, their VA location will no longer allow a vehicle or adaptive equipment to be delivered to the veteran until the VA has fully processed and confirmed payment. As I will discuss further below, this policy could significantly delay veterans' receipt of adapted vehicles.

### **Concerns with the Automobile Adaptive Equipment Program**

#### ***Late Payments***

As discussed above, upon submission of VA Form 10-1394, an itemized estimate prior to work, and an itemized invoice upon completion of work, VA will reimburse the adaptive equipment dealer for all covered costs. However, across our locations, Superior Van & Mobility currently has \$2,261,333.94 in payments from the VA that are more than 30 days overdue. Many of these accounts are over six months overdue with some exceeding a year overdue. This is a longstanding, persistent problem with no obvious cause—some VA locations make regular on-time payments while others have dozens of overdue invoices worth hundreds of thousands of dollars.

Superior Van & Mobility's trade association, NMEDA, is currently tracking just over \$9 million in payments due to dealers. These payments are, on average, 211 days overdue, with the longest overdue payment a staggering six years past due. NMEDA solicits this data on a voluntary basis from its over 300 members. Because submission is voluntary, the \$9 million figure is a lower-bound estimate on the total amount overdue; the actual past due total is likely millions of dollars higher.

These overdue payments cause disabled veterans and mobility dealers significant hardship. At any given dealership, roughly 15 to 40 percent of their business is with VA. Across all Superior Van & Mobility locations, we do roughly 15 percent of our new van conversions with the VA.

For dealers, especially small dealers and family-owned dealers like Superior, these delays make it difficult to manage operations, invest in new technology, or plan for the future. At Superior, delayed VA payments cost us thousands of dollars in interest annually, stunting our growth and discouraging us from working more with the VA.

The Prompt Payment Act (“PPA”) states at 31 USC § 3903(a)(1) that the required payment date for a government contract is “30 days after a proper invoice for the amount due is received if a specific payment date is not established by contract.” The Prompt Payment Act also states at 31 USC § 3903(7)(B) that “any invoice determined not to be such a proper invoice suitable for payment shall be returned as soon as practicable, but not later than 7 days, after receipt, specifying the reasons that the invoice is not a proper invoice.” Taken together, these provisions mean that VA is required to pay dealers within 30 days of receiving a completed invoice and, in the case of an unsuitable invoice, inform dealers of the unsuitable invoice and how to correct it within seven days of receipt.<sup>2</sup>

To my knowledge, dealers rarely, if ever, receive notice from VA within seven days that an invoice is unsuitable—a notice that the Prompt Payment Act requires for unsuitable invoices. Moreover, last year VA reported that it had only two invoices that were more than 90 days overdue, a statement totally at odds with the experience of many mobility equipment dealers across the country.

When dealers seek reimbursement, different VA locations might raise a myriad of problems with invoices. Any step of the process I listed above could raise an issue. There can be complications around whether a vehicle is classified as “used” or “new,” how a veteran received their initial prescription, whether and how the final inspection was done, whether certain adaptive equipment is covered by the VA, or how reimbursement paperwork was submitted, among many other potential roadblocks. Compounding this problem, some VAs can be slow to approve and communicate with veterans and dealers, leaving disabled veterans in limbo for months, unsure of whether they are eligible for the equipment they need for mobility independence.

I believe that there is a systemic lack of communication within VA that results in the agency processing dealers’ reimbursement invoices with considerable delay. This problem is challenging because there is no one issue that causes most delays. Instead, it is a manifestation of the old adage that “if you’ve been to one VA, you’ve been to one VA.” VA needs serious reform to properly serve this country’s disabled veterans.

#### ***“2-in-4” Trade-In Policy Changes***

As discussed above, under the AAE program, VA reimburses the eligible veteran or registered provider for a sizable portion of the veteran’s first vehicle. VA will also reimburse an eligible veteran the adaptive equipment for not more than “two automobiles or other conveyances at any one time or during any four-year period.”<sup>3</sup>

<sup>2</sup> It bears mentioning that despite the PPA requiring federal agencies to pay interest penalties on late payments to vendors, with the interest rate set by the Secretary of the Treasury, few dealers seek these amounts out of concern of retaliation.

<sup>3</sup> It needs to be acknowledged that vehicles specially modified for the disabled are not subject to any statistic regarding how often they need to be replaced. There is no set schedule for how often a disabled person should get a

Until recently, VA interpreted this “2-in-4” language to mean that an eligible veteran could trade in their older vehicle and be reimbursed for new adaptive equipment every two years. Commonly, VA would reimburse a veteran for a new base vehicle and adaptive equipment, the veteran would use the vehicle for two years, the veteran would trade in the vehicle to cover the cost of a new base vehicle, and VA would reimburse the veteran for new adaptive equipment for that second vehicle. After two more years, the veteran would trade in the vehicle again and the cycle would repeat.

This system meant VA reimbursed veterans for new adaptive equipment on two automobiles every four years, as regulation and statute suggest is appropriate. The system created a virtuous cycle. Because (besides the first vehicle) VA only covers the cost of new adaptive equipment, not the cost of the base vehicle, veterans are on the hook for the cost of the new base vehicle. However, a veteran could trade in their used vehicle after two years and the trade-in value would offset the cost of a new base vehicle while VA would pay for the cost of adaptive equipment. This system protected veterans’ mobility independence by providing access to adapted vehicles for low or no cost.

Recently, VA changed its interpretation of this policy, resulting in significant hardship for veterans. This change in interpretation occurred without any public comment process or public notice in the Federal Register. Under the new interpretation, the veteran cannot trade in the adapted vehicle until after four years, rather than after two years like before. Because adapted vehicles depreciate significantly more quickly than standard vehicles, this policy change means that vehicle trade-ins no longer cover the cost of a new vehicle. As a result, to access the VA benefit of new adaptive equipment, disabled veterans must spend additional thousands of dollars out of pocket every four years to cover the cost of a base vehicle.

Moreover, because the warranty on these vehicles is 36 months and adaptive equipment is subject to significant wear and tear, veterans often have to pay out of pocket to repair their vehicles during the four years they have the vehicle. After the warranty expires, annual repair costs can range from \$500-\$2,000+, with older cars often averaging even higher.

To make matters worse, this new policy has not been uniformly implemented. Some VA locations still allow veterans to trade in their used vehicles after two years, while others are strictly enforcing the new four-year cycle. The lack of consistent enforcement creates confusion and delays for veterans and dealers. In some cases, VA locations have approved a new vehicle for a veteran and Superior has assembled and delivered the vehicle to the veteran in a period shorter than four years, only for the VA to retroactively deny a veteran’s eligibility. This leaves the dealer in an unenviable position—either the dealer must try to repossess the vehicle or accept a loss of tens of thousands of dollars.

The real question we need to ask is what do we owe to our veterans with service-connected disabilities? Should these injured veterans, who have given future mobility in service of our country, be responsible for thousands of dollars annually—thousands of dollars more than

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new vehicle; the decision is based on individual needs, the vehicle’s condition and maintenance costs, and changes in the person’s physical condition.

average Americans—to maintain their vehicles? Should they have to spend five or ten thousand dollars every four years for the vehicles they need to get around? I believe, as I expect many of you do as well, that the answer is no. The statute of the automobile adaptive equipment program agrees: “two automobiles... during any four-year period.” Yet the VA has changed its interpretation of the policy, depriving our disabled veterans of this crucial benefit.

***Problems with the Adaptive Equipment Schedule***

Under VA’s Adaptive Equipment Allowance rule (RIN: 2900-AP39), finalized July 17, 2024, VA established the Adaptive Equipment Schedule for Automobiles and Other Conveyances (“Schedule”). The Schedule is intended to calculate “the amount of the monetary allowance for adaptive equipment based on industry standards and our experience administering this program.” In its rulemaking, VA committed to increasing the reimbursement amounts in the Schedule based on the Consumer Price Index (“CPI”) expenditure category for “motor vehicle parts and equipment”.

In concept, the Schedule should standardize payment and provide a fair, consistent, and public valuation for adaptive equipment. However, the Schedule—published in July 2024—relies on data from 2021, meaning it significantly undervalues the cost of adaptive equipment. Adaptive equipment dealers like Superior are currently being reimbursed for significantly less than fair market value. On average, the CPI for “motor vehicle parts and equipment” suggests that the prices in the Schedule need to be increased by 17% to reflect the true cost of adaptive equipment in 2026.

Moreover, some critical mobility modifications never make it into the VA’s Schedule, meaning they simply can’t be included for financial assistance—regardless of necessity. Essential equipment, like reduced effort steering and braking, often falls into this gap, forcing veterans to cover unexpected costs out-of-pocket. In one case, the VA reviewed a conversion quote and arbitrarily cut more than half of the proposed expenses. With the remaining costs too high to absorb, the mobility dealer couldn’t bridge the gap, leaving the veteran without crucial modifications. As a result, mobility and independence were put on hold—another example of how vague policies place veterans in an impossible position between what’s required and what’s approved.

The interpretation of the AAE Schedule is also different between the different VA locations. Two VA locations allow us to bill for a part and the amount of labor it took to install said part. The remaining VA locations say the labor is built into the price on the Schedule, so we can’t add the labor. Some of the items on the Schedule, such as the powered slide door opener, are being added to the evaluations by the CDRS for a wheelchair-accessible van. There are a few VA locations that will allow us to put that on the quote; others ask us to remove the item because it’s for a full-size van and not a minivan.

One veteran, relying on a 17-year-old vehicle, required a new rack and pinion system, but the VA refused to cover backup braking or steering because they weren’t listed on the initial evaluation form. With costs totaling \$21,000, the VA only approved \$6,000, expecting Superior to absorb the remaining \$15,000—an unsustainable request. This rigid approach highlights the VA’s

unwillingness to accommodate necessary customizations, leaving veterans and providers to shoulder unexpected expenses with little regard for their financial realities.

### **Solutions**

The approval and reimbursement system for the AAE program needs two broad improvements: a more consistent approval process and a more efficient and transparent payment system. Right now, dealers like Superior face a twofold challenge: not only are AAE reimbursements often months late, but there is no transparency in the approval system, no way to inquire about the status of an invoice, and no acknowledgement from VA that there is even a problem.

One part of the fix is to expedite the approval process for AAE reimbursements. I believe that centralizing and standardizing the process for AAE approvals will eliminate the regional disparities in AAE approval processes, allowing more efficient payments. The other half of the fix is to increase the transparency in the VA's approval and payment processes. Dealers don't need immediate reimbursement in every case, provided there is a reliable way to contact VA to learn what the issues are and how dealers can resolve them.

The system is in dire need of centralization and standardization. The AAE Schedule, while flawed, was a step in the right direction—it made publicly available the prices that VA would reimburse and standardized those reimbursements across the country. VA needs a similar standardization for the entire vehicle selection, fitting, delivery, and reimbursement process. I believe that the centralization of the CRUISE Act would help resolve many of the problems I've discussed today. Additionally, a public record of overdue invoices to veterans, a feature that the CRUISE Act requires, would provide much-needed accountability for the VA.

Thank you for the opportunity to testify today, I hope my insights are beneficial for the committee as it considers proposed legislation. Thank you especially to Chairman Van Orden and Ranking Member Pappas for inviting me to testify today and for leading the effort to improve the lives of our nation's disabled veterans.

Sincerely,

Sam Cook  
President  
Superior Van & Mobility

### Prepared Statement of Larry Smith

Thank you, Chairman Van Orden, Ranking Member Pappas, and Subcommittee members for this opportunity. As a veteran committed to helping others enter the semiconductor industry, I believe these proposals will better connect veterans to rewarding careers.

My name is Larry Smith. After a decade in the Army, including time on active duty and in the reserves after graduating from West Point, I worked 35 years in the semiconductor industry, serving as President and Chairman of Tokyo Electron US for 14 years. Now retired, I have “pivoted to purpose” focused on hiring and housing veterans and serve as Vice Chair of the Governor’s Executive Committee for the Texas Semiconductor Innovation Consortium and Chairman of the Board of Mobile Loaves and Fishes. I have also been on SEMI’s North American Advisory Board.

More than 10 years ago, I chose to recruit field engineers from three groups, including veterans. During this period, I was lucky enough to collaborate with my close friend Paul E. Funk II, who later became a four-star General and led the Army’s Training and Doctrine Command (TRADOC). Paul and I began our military careers as young lieutenants together at Fort Hood, and our friendship has lasted ever since. He helped me and my team connect with key leaders at the Transition Assistance Program (TAPS) and take part in job fairs.

After years of recruiting veterans, I saw that our industry—spanning thousands of companies—could reach far more people than we had so far. I proposed recruiting veterans as a talent pipeline to SEMI’s CEO and presented this idea as a keynote speaker at two major trade shows attended by over 35,000 people last year. My talks addressed why and how to recruit veterans into the semiconductor industry, highlighting their valuable attributes and technical skills.

The Semiconductor Industry Association released an updated report in December 2025 detailing both ongoing and anticipated investments in semiconductor manufacturing facilities. Since 2020, the semiconductor sector has announced more than 140 projects across 28 states, representing over \$600 billion in private investment. These initiatives are projected to create and support over 500,000 U.S. jobs, including 70,000 facility positions, and 122,000 construction roles. This projected growth is anticipated to create significant demand for technicians, rendering these positions well-suited for transitioning service members who are seeking impactful careers that support national security. Currently, semiconductors are integral to geopolitical competition and underpin advancements in artificial intelligence, quantum computing, space exploration, and defense technologies. Collaborative job training programs and efforts to expand the pool of STEM educators can address the talent shortage, with veterans serving as an excellent resource to meet this demand.

Let me share some details on a project in Killeen TX that can be a model to consider.

The Military Talent Pipeline, near Fort Hood, helps service members and their spouses transition to jobs in fields like semiconductor technology and design, STEM education, cybersecurity, data analytics, and law enforcement. It is funded by Federal (HUD), State, industry, and local partners, with the Killeen Economic Development Corporation donating a 25,000-square-foot facility. The project also received a \$2.5 million Federal grant for renovating the donated building.

Additional support for the project includes workforce development funds from the TEXAS CHIPS ACT, upcoming appropriations, pending Senate review, a \$2 million fab tool donation from Tokyo Electron, and a \$2 million allocation from the Texas legislature. Collaborative partners include the Texas University System and local community colleges. Texas A&M Central Texas, led by Dr Richard Rhodes, donated \$2 million to Temple College to help establish a semiconductor lab near the new Samsung site. Project leaders are creating the playbook and sharing it with other U.S. regions, including Arizona and New York.

Additionally, I’m proud of our team’s work at Tokyo Electron US. Our goal is to be a trusted global partner providing technology that enables life. We’ve invested billions in US semiconductor manufacturing and R&D, participate in PAYS, and have earned several military-friendly awards from the DOL and DoW. As a member of SEMI VETWORKS, this team helped reach over 150,000 military members through outreach over the last 3 years. The ChipPath Career Site lists job opportunities from 1,000+ SEMI members and supports military personnel with resources, tools, and career coaching.

Thank you for the opportunity to testify on behalf of the initiatives before this subcommittee today. (H.R. 4015 and Discussion Draft: Improving Emerging Tech Opportunities for Veterans Act). I am happy to answer your questions.

### Prepared Statement of Julie Howell

Chairman Van Orden, Ranking Member Pappas, and members of the subcommittee, Paralyzed Veterans of America (PVA) appreciates the opportunity to share our views on some of the legislation before the subcommittee today. PVA members – veterans who have incurred a spinal cord injury or disorder (SCI/D), experience the breadth of VA care and benefits in unique ways due to their injuries and illnesses. We welcome the chance to show how some of this legislation may impact our members.

#### **H.R. 982, the Warriors to Workforce Act**

The Warriors to Workforce Act would amend 38 U.S.C. § 3313(g)(3)(B) by increasing the monthly housing allowance (MHA) for full-time apprenticeships and other on the job training (OJT) programs for student veterans using their Post-9/11 GI Bill.

Currently, when a veteran is using their Post-9/11 GI Bill for an apprenticeship, they are paid 100 percent of the MHA rate for the first 6 months of their program. The second 6 months is paid out at 80 percent of the full MHA rate for the locality. During the first 6 months of the second year of their apprenticeship a veteran receives 60 percent of the MHA rate and the last 6 months of a 2-year program is paid out at 40 percent of the MHA rate.

The Warriors to Workforce Act would increase the amount of MHA paid to a veteran from 80 percent to 90 percent during the second half of their first year of an apprenticeship. PVA has no objections to the increase; however, the drop from 90 percent to 60 percent in the first 6 months of the second year of a program will be an even bigger financial hit on those veterans. Thus, we think the bill could go farther.

OJT program data shared by the committee last year shows high dropout rates. Apprenticeships see a 44 percent dropout rate between steps two and three, and OJT programs see a 56 percent dropout rate. Further, an article published by Urban Wire in 2021 discusses how the GI Bill underserves apprenticeships.<sup>1</sup> Less than 1 percent of GI Bill recipients use their educational benefit for apprenticeships or OJT programs, and we believe the VA should do more to raise awareness of the non-traditional education paths available through the Post-9/11 GI Bill.

Veterans choosing to enroll in an apprenticeship program or OJT programs should not be penalized for their decision to bypass enrollment in traditional higher education programs; thus, we suggest amending the language within the bill to authorize the full MHA rate for up to 2 years as a veteran participates in apprenticeship or OJT programs. Additionally, employers should not be able to adjust the participant's pay because of that allowance. Until VA exercises greater oversight for approved apprenticeship programs and takes steps to ensure that employers are increasing compensation in coordination with increased and improved skills, veterans are going to continue to enroll in institutions of higher learning rather than apprenticeship programs.

Raising awareness, coupled with an increase in MHA rates for apprenticeships and other OJT programs, could improve opportunities, particularly for PVA members. Significant barriers to employment exist for veterans with catastrophic disabilities and offering non-traditional education and employment opportunities for those that are seeking them should be prioritized by VA education service.

#### **H.R. 2878, the Daniel J. Harvey, Jr. and Adam Lambert Improving Servicemember Transition to Reduce Veteran Suicide Act**

PVA supports this legislation, which seeks to strengthen 10 U.S.C. § 1142(b) and 38 U.S.C. § 6320(b)(1) by including more robust language around mental health services provided by the Secretary of Defense through the Transition Assistance Program (TAP) and the VA Secretary through the Solid Start Program.

Ensuring that transitioning servicemembers and veterans are aware of services and supports offered by the VA is critical in the health and well-being of our Nation's veterans. Information about the vast mental health resources provided by the VA should be disseminated to the greatest degree possible.

We want to take this opportunity to remind Congress that not all servicemembers receive a traditional TAP experience. Servicemembers who are separated due to illness or injury are often placed in a Wounded Warrior Platoon or another transition-focused unit. This bill could be improved by including language directing the Department of Defense to ensure these individuals receive this critical information.

<sup>1</sup>The Post-9/11 GI Bill Underserves Apprentices, April 27, 2021.

**H.R. 4105, the VET Act of 2025**

This bill directs the Department of Labor (DOL) to create a grant program to hire more military-affiliated people in the energy sector. Access to this program would be limited to servicemembers who have a military occupational specialty, training, or experience related to energy production, construction, or manufacturing, as well as service-connected veterans and homeless veterans or veterans facing significant barriers to employment. Creating an additional DOL grant program for a specific sector to incentivize veteran employment seems redundant. Instead, PVA would support additional funding to allow the department to direct existing efforts to address the needs of this sector.

**H.R. 5436, to prohibit an educational institution from withholding a transcript from an individual who pursued a course or program of education at such institution using Post-9/11 educational assistance**

Regulatory changes that went into effect for the Department of Education in July 2024 established that institutions of higher education could no longer withhold a student's transcript or take other negative actions against a student due to an error on the school's part, if that student was receiving title IV funds. Transcript withholding as a means of debt collection is a customary practice in the education sector, but for many veterans, the outstanding debt is often disputed, making it a complicated issue. PVA supports this bill which would create parity for students using VA education benefits by prohibiting a school from withholding a student's transcript due to outstanding institutional charges. PVA supports this legislation.

**H.R. 5634, the Veterans Flight Training Responsibility Act of 2025**

This bill would amend 38 U.S.C. § 3313 by adding subsection (m) and establishing a maximum total cost ceiling of \$100,000 for flight training for an individual at a public institution, which would bring them in line with the limits on non-degree flight training programs at private institutions. There is currently no ceiling for flight training programs when those programs lead to a degree despite there being limits for other programs at institutions of higher learning. PVA supports this legislation, which caps the amount available for flight training and ties the amount to the consumer price index.

**Discussion Draft, the CRUISE Act**

VA's Automobile Adaptive Equipment (AAE) program prescribes and pays for adaptive equipment to allow eligible veterans to safely operate and enter/exit their vehicles. Many of these adaptations are done by dealers outside of the VA and reimbursements for their work are processed by the individual VA medical centers (VAMC). Many PVA members and the dealerships that serve them have complained of late payments by a few VAMCs. This has caused some of the smaller dealerships considerable financial hardship and discouraged others from working with the department. Because the AAE programs are run by the individual VAMCs, there is no uniformity in the processing time across the nation.

As written, this drag bill requires VA to centralize the process for making AAE payments at VA Central Office and directs the department to track and resolve payments that are more than 90 days overdue. PVA strongly supports the intent of this drag legislation but believes it could be improved. Specifically, we would like to see language providing more information on how the centralization of the process should be conducted. We would be happy to work with the bill's sponsor to develop appropriate language. The AAE program is extremely important to paralyzed veterans all over the nation and a mistake in this process could prove to be catastrophic.

**Discussion Draft, the Improving Mental Health Care and Coordination for Homeless Veterans Act**

PVA supports this draft bill. Veterans Health Administration (VHA) Directive 1501 established the VHA Homeless Programs in 2016 and the changes proposed by this legislation would codify internal improvements that the VA and Congress have made over the years, ensuring that advances made in combating veteran homelessness are not forgotten.

Section (a)(1) and (2) of the legislation describes the assessment process and directs VA to identify the physical needs of a veteran and create a plan to address them. It is critical to note that veterans who are experiencing homelessness, and living with an SCI/D, may need to be referred to a VA SCI/D center to assess their health status and ensure there are no serious health concerns. To be successful, im-

plementation of this legislation would need to consider the situations of all veterans who may be experiencing homelessness.

**Discussion Draft, the Improving Emerging Tech Opportunities for Veterans Act**

This draft legislation seeks to add “emerging technology” to 38 U.S.C. § 3699C. The Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act (P.L. 118–210) reauthorized the Veterans Affairs High Technology Program, or Vet Tech. VA has not provided any data about the Vet Tech program to stakeholders in more than a year, so we have no insight into current enrollment or impact of the reauthorization. PVA defers to the VA regarding whether this legislation is necessary, because it is our understanding that the department is already counting the programs listed within the draft text in their eligible program lists for Vet Tech enrollment.

**Discussion Draft, the Affordable Housing Guarantee Act**

PVA has concerns with this draft legislation, which seeks to increase the amount covered by the VA home loan program to 50 percent, up from 25 percent of the loan amount. This legislation would benefit the mortgage industry by providing an additional 25 percent of coverage in the event of a foreclosure. PVA shares concerns voiced by Chairman Van Orden in a February 2024 subcommittee hearing where he expressed apprehensions about the amount of debt covered by the VA when it comes to home loans and the financial burden assumed by the department in the event of a foreclosure.

The VA Home Loan Program Reform Act became law about 6 months ago and we are still waiting for the VA to roll out the partial claims program (PCP). PVA believes we should wait until we have data from VA about the impact of the PCP before adjusting the guaranteed amount offered by the VA.

**Discussion Draft, to require the Secretary of Veterans Affairs to submit to Congress a quarterly report on housing loans insured, guaranteed, or under laws administered by the Secretary**

In recent months, there has been a lot of media coverage around veteran foreclosures. Any data the VA could provide to Congress that leads to informed decisions on preventative measures to avoid veteran foreclosures would be helpful to addressing this concern. Since the VA home loan guarantee program tracks this data throughout the year, PVA does not foresee additional administrative burden on the VA.

**Discussion Draft, to eliminate the maximum authorizations of appropriations for certain benefits for homeless veterans administered by the Secretary of Veterans Affairs and to make permanent the authority of the Secretary to carry out certain programs for homeless veterans**

Services and supports for homeless veterans have greatly improved over the past several years thanks to higher Grant and Per Diem (GPD) rates approved by Congress and more robust, wrap-around services offered by VA. However, recent complications experienced in implementing increased GPD rates shines light on a concern that this bill seeks to address.

By removing the authorization for appropriation amounts, the VA will be better positioned to ask for the resources really needed to support vulnerable groups of veterans. Congress and the VA should do everything possible to guarantee smooth delivery of services and supports to veterans regardless of fights happening in Washington D.C. Permanently authorizing these programs shields them from future funding lapses; thus, PVA supports this legislation.

PVA is grateful for the opportunity to share our views on some of the legislation before the subcommittee today. We look forward to working with Congress on these bills and we welcome any questions.

### 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 2026

Department of Veterans Affairs, Office of National Veterans Sports Programs & Special Events—Grant to support rehabilitation sports activities—\$368,500.

#### 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.

### 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.

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### Prepared Statement of Kathryn Monet

Chairman Van Orden, Ranking Member Pappas, and distinguished Members of the Subcommittee on Economic Opportunity:

NCHV thanks you for the opportunity to offer views on legislation before the Committee. While there are several great bills today, we are providing statements on behalf of legislation which could directly affect efforts to prevent and or end homelessness among veterans and their families.

#### **A Draft Bill, *The Veteran Housing Promise Act***

NCHV supports this legislation, which amends title 38 of the United States Code to **eliminate maximum authorizations of appropriations and make permanent the authority for several programs supporting homeless veterans** administered by the Department of Veterans Affairs (VA).

For decades, VA's homelessness programs have been instrumental in reducing veteran homelessness. These efforts provide essential services such as outreach, housing assistance, employment reintegration, and supportive services for vulnerable populations—including women veterans and veterans with children. Yet the current patchwork of time-limited authorizations and funding caps poses significant challenges for program continuity, planning, and the ability of community providers to sustain the life-changing services veterans rely on.

By removing funding caps and time-limited authorizations, this legislation provides **long-term stability and predictability** for these proven programs. Such stability allows both VA and community-based partners to better coordinate care, invest in workforce development, and ensure that no veteran who has served our Nation has to face homelessness or housing insecurity due to administrative uncertainty.

Key provisions of this bill—such as the permanent authority for the Domiciliary Care and Supportive Services for Very Low-Income Veteran Families program, and long-term authorization for grants benefiting homeless veterans with special needs—will strengthen the Federal response and allow continued progress toward the shared goal of **ending veteran homelessness**.

#### **H.R. 7049, the *Improving Mental Health Care and Coordination for Homeless Veterans Act***

NCHV supports this bill, which seeks to address deficiencies in the referral process to homeless programs for veterans with positive screenings for housing instability in other clinical settings. VHA's homeless clinical screening tool is an important way that clinicians are able to identify veterans facing housing instability, especially those who may not know help is available or who may not want to disclose

their housing status. However; last month, the VAOIG found that in many instances unclear referral procedures and staff inconsistency in following them resulted in veterans screening positive but never receiving the housing referrals they requested or not receiving them within a 30-day timeline. It is unacceptable that bureaucratic processes or the lack thereof prevented veterans from accessing housing support and NCHV thanks Rep. Valadao and his cosponsors for moving quickly to address this issue.

The focus on timely assessment and intake planning will help VA house more veterans. Further, we appreciate his focus on ensuring VA identifies appropriate housing options for veterans quickly in addition to addressing long-term health and mental health needs. As the Committee considers this provision, we encourage frank discussions with VA to ensure that VAMCs are being allowed to hire sufficient staff to support these processes. Further, as team-based care management becomes more common, we encourage discussions around ensuring that staff have the appropriate skill sets to identify housing placements and support housing navigation rather than the usual clinical skills VA prioritizes.

In conclusion, we commend the Committee's leadership for advancing policies that recognize homelessness among veterans as not just a matter of housing, but of dignity, stability, and national responsibility. The National Coalition for Homeless Veterans and our partners stand ready to support implementation and continued oversight of these essential programs.

## STATEMENTS FOR THE RECORD

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### **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 testimony regarding this pending legislation.

#### **H.R. 982, Warriors to Workforce Act**

The VFW supports the intent of this legislation to increase the housing allowance during the second 6-month period of an apprenticeship or on-the-job training program for which a veteran is using Department of Veterans Affairs (VA) education benefits. However, we would prefer the following stipulation. The increase from 80 percent to 90 percent is a step in the right direction, but does not go far enough. In terms of this housing allowance, an increase from 80 percent to 100 percent would realistically help veterans complete these important education programs that provide direct job training while ensuring their basic housing needs are covered. Additionally, the VFW would also like to see more data reported on the successes and shortfalls of these programs to better understand the needs of the participating veterans.

#### **H.R. 2878, Daniel J. Harvey, Jr. and Adam Lambert Improving Servicemember Transition to Reduce Veteran Suicide Act**

The VFW supports this legislation to strengthen mental health support during the military-to-civilian transition by enhancing both the Department of Defense (DOD) Transition Assistance Program (TAP) and the VA Solid Start program. This legislation would ensure that separating service members receive standardized, evidence-informed information on mental health conditions, suicide risk factors, available treatment options, and the stressors associated with separation from military service. It would also improve VA's early post-separation outreach by reinforcing VA Solid Start's role in connecting newly separated veterans to mental health care and enrollment in the Veterans Health Administration (VHA).

The VFW has long emphasized that the transition period is a high-risk window for suicide and adverse mental health outcomes, particularly when service members experience a loss of structure, identity, and community. By making permanent improvements to TAP and Solid Start, this bill would strengthen the "warm handoff" between DOD and VA, and promote continuity of care at a critical moment. H.R. 2878 aligns with the VFW's legislative priority to eliminate service member and veteran suicide, and is consistent with VFW Resolution No. 606 (Mental Health Disorders) that urges Congress to dedicate adequate resources and oversight to address veteran suicide and expand access to effective mental health care. The VFW believes this legislation represents a necessary and constructive step toward reducing suicide risk and improving long-term outcomes for transitioning service members and newly separated veterans.

#### **H.R. 3159, Improving SCRA Benefit Utilization Act**

The VFW supports this legislation to strengthen financial readiness by improving service member awareness of, and access to, protections under the Servicemembers Civil Relief Act (SCRA). The proposal would integrate SCRA education into required financial literacy training and ensure service members receive timely notification of these protections when entering service, joining a reserve component, or mobilizing to active duty.

The legislation would also address implementation gaps by clarifying creditor obligations under the SCRA's interest rate limitation, and requiring financial institutions to apply the statutory cap consistently across all eligible debts. Mandating accessible methods for service members to submit required documentation would reduce administrative barriers that can prevent timely relief.

Financial stress is a well-documented contributor to readiness challenges, family instability, and poor transition outcomes. H.R. 3159 aligns with the VFW's legislative priority to modernize and reform VA and DOD programs that do not meet the needs of service members, veterans, and their families, and is consistent with the VFW's long-standing advocacy for consumer protections and financial stability for those who serve.

**H.R. 4105, Veterans Energy Transition (VET) Act of 2025**

The VFW supports this legislation to establish a Department of Labor (DOL) grant program to help transitioning service members, veterans, and military spouses obtain employment in the energy sector. This would allow eligible employers to receive reimbursement for costs associated with hiring covered individuals, including training, credentialing, recruitment, and onboarding, with priority given to involuntarily separated service members, veterans with service-connected disabilities or other barriers to employment, military spouses, and individuals living in qualified opportunity zones.

The VFW strongly supports outcome-driven transition policies that connect separating service members to sustainable careers. This legislation would promote meaningful interagency collaboration by requiring program coordination with TAP, SkillBridge, and VA Solid Start, ensuring employment pathways are integrated into the broader transition framework. The bill would also include reporting and oversight provisions to evaluate retention and employment outcomes.

This legislation aligns with VFW Resolution No. 627 (Support Improved Military-to-Civilian Transition Assistance) and advances multiple VFW legislative priorities, including ensuring a seamless military-to-civilian transition, improving veteran employment and economic opportunity, and expanding employment opportunities for military spouses. The VFW believes this legislation would represent a targeted, accountable approach to strengthening transition outcomes while supporting workforce needs in a critical sector of the U.S. economy.

**H.R. 5634, Veterans Flight Training Responsibility Act of 2025**

The VFW supports this legislation to set limitations on the use of the GI Bill for certain flight training. Years ago, the GI Bill essentially had no spending restrictions for this program, enabling certain flight schools to charge uncapped amounts of money. Flight training is expensive, and currently pilots are in demand across the country. However, the VFW believes there should be reasonable limitations on the amount of money spent on flight training, and that this legislation would be a fair balance for veterans who pursue flight training through the GI Bill.

**H.R. 5436, To amend title 38, United States Code, to prohibit an educational institution from withholding a transcript from an individual who pursued a course or program of education at such institution using Post-9/11 educational assistance**

The VFW supports this legislation to prohibit withholding transcripts and to protect veterans pursuing education and employment opportunities. Withholding transcripts prevents veterans from fully utilizing their earned education benefits. When institutions block transcript access, veterans cannot transfer credits or apply for employment, creating unnecessary emotional and financial hardship. This practice undermines the intent of the GI Bill, which is to help veterans achieve meaningful careers and economic stability. Veterans should not be penalized for administrative or billing issues. GI Bill funds are Federal dollars, and schools must ensure that veterans have uninterrupted access to their academic records.

**Discussion Draft, Improving Emerging Tech Opportunities for Veterans Act**

The VFW supports this proposal to require VA to collaborate with DOL, with an emphasis on the Veterans' Employment and Training Service, industry stakeholders, educational institutions, and nonprofit organizations to identify high-demand technology careers, along with the courses veterans need to qualify for them. Veterans must be prepared for the industries of the future to ensure they can be among the leaders of tomorrow. These programs should be prominently featured in TAP and on VA's website to ensure visibility and access. Additionally, we support VA's proposed expedited approval process to fast-track these courses and eliminate unnecessary delays.

**Discussion Draft, To amend title 38, United States Code, to require the Secretary of Veterans Affairs to submit to Congress a quarterly report on housing loans insured, guaranteed, or under laws administered by the Secretary, and for other purposes**

The VFW supports the intent of this proposal to enhance transparency within the VA home loan programs through more frequent reporting. Improved data collection can help identify emerging trends in utilization, shed light on barriers that may limit access to this important but often underutilized benefit, and support earlier interventions for veterans who may be at risk of falling behind on their mortgage obligations. However, while we recognize the value of better insight into loan performance and veteran outcomes, we have questions regarding the shift from the current annual reporting requirement to a quarterly mandate.

At this time, it is unclear why more frequent reporting is necessary, what specific deficiencies exist in the current reporting structure, or how VA would resource and sustain this increased administrative burden. Some of the proposed data elements may indeed be beneficial for policymakers, but it is not evident that they require quarterly updates to inform decisions or oversight.

The VFW appreciates efforts to strengthen and safeguard the VA home loan programs, and we stand ready to work with Congress to ensure that any new reporting obligations meaningfully advance that objective.

#### **Discussion Draft, Affordable Housing Guarantee Act**

The VFW supports this proposal to increase the VA loan guaranty from 25 percent to 50 percent for veterans with service-connected disabilities. This proposal would reduce financial barriers and promote homeownership. It is aligned with the VFW's legislative priorities that include expanding programs to combat veteran homelessness. Disabled veterans often face unique economic hardships, and expanding the loan guaranty strengthens their ability to maintain stable housing while honoring their service and sacrifices.

#### **Discussion Draft, Veteran Housing Promise Act**

The VFW supports this proposal to eliminate arbitrary funding caps and make permanent the authority for critical VA homeless initiatives, including comprehensive service programs, reintegration grants, and housing assistance. These provisions align with the VFW's call for increased availability of safe and affordable housing, inflation-adjusted grant and per diem rates, and gender-specific services for homeless veterans.

#### **Discussion Draft, Improving Mental Health Care and Coordination for Homeless Veterans Act**

The VFW supports this proposal to require timely assessments of physical and mental health needs, create individualized care plans, and integrate housing solutions into VA electronic health records. This proposal reflects the VFW's calls for comprehensive housing solutions, gender-specific services, and expanded access to care for veterans experiencing or at risk of homelessness. This proposal would improve VA and VHA policies through its mandate for assessments within 3 days of identification; the requirement for standardized care plans and housing identification integrated into electronic health records; and the implementation of a monitoring process by the Homeless Program Office to ensure accountability. By formalizing these processes, the proposal would strengthen VA's obligation to provide holistic care and align with the VFW's commitment to eliminate homelessness among veterans.

However, the VFW asks Congress to ensure that any new rules come with adequate resources. Without more money for staff, training, and computer support, VA will have difficulty meeting these requirements. Congress should fully fund this plan to help, not overburden, the people who work in homeless services.

Ending veteran homelessness takes more than just housing. It also includes timely mental health care, organized case support, and regular follow up.

#### **Discussion Draft, Centralized Reimbursement for Upgraded Innovative Service Equipment (CRUISE) Act**

The VFW supports this proposal to overhaul the reimbursement procedures for VA's adaptive automobile program. By centralizing VA's automobile reimbursement process, enforcing Federal timeliness standards, and requiring public reporting of delays, the CRUISE Act would enhance accountability and efficiency. These reforms would reduce payment backlogs, increase transparency, and ensure timely access to adaptive vehicles for severely disabled veterans. This modernization effort aligns with the VFW's commitment to VA streamlining its operations, improving coordination of care, and upholding the promise our Nation made to the veterans among us who have sacrificed the most.

Chairman Van Orden and Ranking Member Pappas, this concludes my statement. Again, thank you for the opportunity to offer comments on this pending legislation.

### **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 2026, 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.

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### **Prepared Statement of Veterans United Home Loans**

Chairman Van Orden, Ranking Member Pappas, and Members of the Committee:

Thank you for the opportunity to submit written testimony and for your continued commitment to strengthening the VA Home Loan program. We sincerely appreciate the Committee's proactive efforts to identify ways to improve this incredible veteran benefit—one that has enabled millions of veterans and their families to achieve stable, sustainable homeownership.

Veterans United Home Loans has the privilege of being the Nation's largest VA purchase lender since 2016, and as such we stand ready to serve as a resource to this committee on all aspects of the VA Home Loan. We applaud this committee's continued efforts to protect and improve all veterans' hard-earned benefits, including the VA home loan program, and we appreciate the opportunity to weigh in on this vital VA benefit.

At a time when housing affordability remains strained nationwide, the VA Home Loan program is often the difference between homeownership and permanent exclusion from the housing market for veterans. Any changes to the program should therefore be evaluated primarily through the lens of their direct and long-term impact on veteran homebuyers and homeowners.

#### **The Impact of Funding Fees on Veteran Homeownership**

One of the most significant but often overlooked cost drivers for veteran borrowers is the VA funding fee. While the funding fee was originally designed to offset the cost of loan guaranty claims and protect the program's fiscal integrity, it has been used for decades to fund other veteran benefits and meet unrelated budgetary needs.

As a result, the funding fee is now artificially high relative to the actual credit risk of VA loans. Historically, the VA Home Loan program has generated far more revenue through funding fees than it has paid out in guaranty claims. In a peer-reviewed economics journal, Dr. Joseph Haslag found that the funding fee on all zero-down purchase loans could be reduced to 1.3 percent (from 2.15 percent and 3.30 percent, respectively) in order to be revenue neutral.<sup>1</sup> For veterans, this imbalance has concrete and lasting consequences. If the funding fee were reduced to 1.3 percent for all purchase loans as noted in Dr. Haslag's article, the average veteran or active duty first time homebuyer would pay around \$3,400 less in VA funding fees to utilize their benefit. On any subsequent use of the benefit, that same average veteran or active duty homebuyer would pay \$8,000 less if the funding fee were 1.3 percent.

Higher funding fees increase the upfront and financed cost of buying a home. Because most veterans roll the fee into their loan balance, it immediately raises the loan-to-value ratio at origination. This also means they pay interest on the fee, which at current rates doubles the total amount paid over the life of the loan. This means veterans start homeownership with less equity, higher monthly payments, and a greater likelihood of remaining underwater for longer periods, particularly during the early years of the loan.

For veteran homeowners, this can limit refinancing opportunities, reduce financial flexibility during life transitions, and increase vulnerability during economic downturns. Over time, these added costs undermine the very affordability advantage the VA loan program is meant to provide.

#### **Potential Benefits Of A Uniform Guaranty Increase For Veteran**

If Congress were to refocus the VA funding fee on its original, actuarially intended purpose—covering loan guaranty losses—there is a compelling case that the

<sup>1</sup>Joseph Haslag, *Is the Funding Fee Enough?: A Quantitative Analysis of the VA Mortgage Program*, International Journal of Social Science and Economic Research, Vol. 7, Issue 7, July 2022, [https://ijsser.org/2022files/ijsser\\_07\\_149.pdf](https://ijsser.org/2022files/ijsser_07_149.pdf).

VA loan guaranty could be increased for all veterans without placing the program at risk. Historically, the program has generated substantially more revenue through funding fees than it has paid out in claims, suggesting additional capacity to enhance the guaranty while maintaining fiscal soundness.

A higher, uniform guaranty could benefit veteran homebuyers and homeowners by reducing lender and investor risk across the entire VA loan program. This type of risk reduction improves the pricing of mortgage-backed securities by increasing demand for those MBS. Due to the inverse relationship between bond prices and interest rates, the increased demand flows through the system in the form of stronger liquidity, improved pricing, and lower interest rates on VA Loans. For veterans, this translates directly into lower monthly payments, increased purchasing power, and greater access to credit—particularly for first-time buyers and those in high-cost or competitive housing markets.

Importantly, these benefits extend beyond new homebuyers. Existing veteran homeowners would see improved refinance opportunities, enabling them to lower monthly payments, reduce interest costs over the life of the loan, and build equity more quickly. In an environment where even small interest rate improvements can significantly affect affordability, a uniform increase in the guaranty could deliver immediate and tangible financial relief to veterans.

With that said, any guaranty increase should be grounded in rigorous actuarial analysis to ensure the long-term sustainability of the program and its ability to serve veterans for generations to come.

#### **Concerns with Disparate Guaranty Structures**

While we strongly support the goal of providing additional assistance to veterans with service-connected disabilities, we are concerned that increasing the guaranty for only a portion of VA loans could create unintended consequences for veteran homebuyers.

Under the current bill, roughly half of all VA loans would carry a higher guaranty, while the remainder would continue under existing levels. From a veteran's perspective, this creates a system where similarly qualified borrowers receive different pricing outcomes based not on creditworthiness or risk, but rather on a separate guaranty classification.

In the secondary market, this distinction matters. Servicers and Ginnie Mae investors would be required to manage and price pools of VA loans with different guaranty levels and risk characteristics. That fragmentation could reduce liquidity for certain VA loan cohorts, increase operational complexity, and ultimately lead to pricing disparities that disadvantage some veteran borrowers.

Over time, this could mean higher rates for veterans whose loans carry a lower guaranty despite the historically strong performance of all VA loans.

#### **Conclusion**

We commend the Committee for its thoughtful approach to improving the VA Home Loan program and for its focus on supporting veterans with service-connected disabilities. As this legislation is considered, we encourage continued attention to how funding fees, guaranty structures, and secondary market dynamics affect the day-to-day financial reality of veteran homebuyers and homeowners.

We stand ready to work with the Committee and the Department of Veterans Affairs to ensure that any reforms strengthen affordability, preserve market efficiency, and protect this extraordinary benefit for all who have served.

Thank you for your leadership and your unwavering commitment to America's veterans.

Prepared Statement of Niskanen Center

# Niskanen Center

January 21, 2026

The Honorable Derrick Van Orden, Chairman  
The Honorable Chris Pappas, Ranking Member  
Subcommittee on Economic Opportunity  
House Committee on Veterans' Affairs  
360 Cannon House Office Building  
Washington, DC 20515

Re: Legislative Hearing on H.R. 4105, the Veterans Energy Transition Act of 2025 (VET Act)

Dear Chairman Van Orden, Ranking Member Pappas, and Members of the Subcommittee:

On behalf of the Niskanen Center, I am pleased to submit this statement for the record in support of H.R. 4105, the Veterans Energy Transition Act of 2025. The Niskanen Center is a nonprofit, nonpartisan public policy think tank that advocates for the rule of law, responsive governance, and well-functioning markets, all of which work together to protect both individual liberty and societal well-being. The Niskanen Center develops practical, empirically grounded solutions to some of the country's most complex public policy challenges, including those arising in the energy and electricity sectors. The center draws its name from economist William (Bill) Niskanen, a member of President Reagan's Council of Economic Advisers who also served as the long-time chairman of the Cato Institute. We welcome this opportunity to express our strong support for the VET Act.

#### The VET Act addresses national energy priorities

America faces a shortage of skilled workers to support our energy infrastructure and our manufacturing capacity. According to the Bureau of Labor Statistics, approximately 10,000 electricians leave the workforce annually while only 7,000 enter.<sup>1</sup> This structural deficit reverberates through the broader energy sector at a critical moment, as electricity demand is projected to increase substantially over the next several years due to data center growth, long-overdue grid modernization, and industrial expansion.

At the same time, more than 200,000 service members transition out of the military each year, many with technical expertise and leadership experience directly applicable to energy and manufacturing careers.<sup>2</sup> The VET Act addresses these related challenges by creating a pathway from military service to civilian employment in sectors key to our economic and national security.

#### Key provisions of the VET Act

The proposed legislation takes a market-driven approach. It does so by aligning the career resources of the Department of Defense's SkillBridge Program and the Department of Labor's Transition Assistance Program with career opportunities in energy generation, transmission and distribution, and in advanced manufacturing and energy-critical supply chains. It would provide up to \$10,000 per participant for costs related to training, certification, relocation, and onboarding as well as dedicated support for vulnerable veteran populations. Overall, the VET Act would authorize \$60 million in annual funding from FY26 through FY31.

The Niskanen Center is a 501(c)3 issue advocacy organization that works to change public policy through direct engagement in the policymaking process.

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# Niskanen Center

## **The VET Act is built on Niskanen Center research expertise**

The Niskanen Center has published extensively on America's transmission-infrastructure needs. Our research demonstrates that components necessary to modernize the power grid are prone to supply chain shortages, in part due to a lack of trained engineering professionals in the U.S. workforce. None of the world's top seven High Voltage Direct Current, or HVDC, cable manufacturers are headquartered here, and transformer wait times can extend to four years.<sup>3</sup> Helping veterans acquire the skills and knowledge to manufacture core grid components in America would fill important gaps in our workforce, address our supply chain vulnerabilities, and serve those who served our nation.

The Niskanen Center's work on grid reliability highlights the stakes involved. Given that nearly all Department of Defense installations in the U.S. rely on the commercial electricity grid for power,<sup>4</sup> a resilient grid is essential to national security, and requires a robust, highly skilled workforce to build and maintain it. The VET Act would directly contribute to this objective.

## **Veterans bring mission-critical skills to the energy workforce**

Military training emphasizes precision, safety protocols, teamwork, and the ability to perform under pressure. Many military occupational specialties reflect these traits and translate directly to energy sector positions. The VET Act would create a formal pathway to connect these talented individuals with employers who need them.

## **Conclusion**

The Niskanen Center urges Congress to advance this timely legislation. As the United States works to modernize its grid, reshore manufacturing, and secure our energy independence, the VET Act would provide a practical, bipartisan solution to strengthen both our workforce and national security. We commend your leadership on this issue.

Thank you for the opportunity to submit this statement for the record.

Sincerely,



Liza Reed, PhD  
Director, Climate and Energy  
Niskanen Center

## **Notes**

1. U.S. Bureau of Labor Statistics, Occupational Employment and Wage Statistics, Electricians (47-2111). See also Phillips, Debra and Daryoush Larizadeh, "Veterans are ready to power America's energy future, if we give them the chance," Stars and Stripes, November 13, 2025.
2. Department of Defense, Transition Assistance Program statistics.
3. Allen, Robin and Rachel Levine, "Unlocking HVDC: How Congress Can Enable a More Resilient Grid," Niskanen Center, July 2025. See also Johns Hopkins Applied Physics Laboratory, "Enabling Large-Scale Adoption of HVDC Technology," 2024.
4. Converge Strategies LLC, "Transmission Expansion for National Defense," 2024.

### Prepared Statement of With Honor Action

Chairman Van Orden, Ranking Member Pappas, and Members of the Subcommittee,

With Honor Action appreciates the opportunity to submit this Statement for the Record. We thank the Subcommittee for its leadership and commitment to strengthening critical programs that support service members as they transition to civilian life following their service to our Nation.

With Honor Action is a bipartisan, nonprofit organization that works to strengthen democracy and fight polarization in Congress through principled veteran leadership. Our work includes endorsing legislative solutions to our Nation's most pressing issues, connecting military veteran Members of Congress across the aisle to forge bipartisan bonds, and building coalitions of like-minded organizations to demonstrate constituent support for commonsense policies.

We work with the 38 members of the For Country Caucus in the House of Representatives, all of whom are military veterans, and who have taken our Pledge to serve with integrity, civility, and courage. We also work closely with 11 Senate allies to reach bicameral consensus. These congressional leaders leverage their military experience and leadership to build support for and pass legislation in national security, national service, and veterans' affairs.

#### **With Honor Action supports H.R. 4105, the Veterans Energy Transition (VET) Act**

The transition from active duty to civilian life is a pivotal moment for the future of our veterans and their families, and has been a key part of our bipartisan work. With Honor Action strongly supports the bipartisan Veterans Energy Transition (VET) Act, led by For Country Caucus members Rep. Jen Kiggans, a Navy veteran, and Rep. Chrissy Houlahan, an Air Force veteran. The bill has 16 cosponsors, including six members of the For Country Caucus, and would simultaneously address critical shortages in our energy and advanced manufacturing sectors and the pressing issue of veteran employment after separation.

Research from the Bureau of Labor Statistics found that nearly 10,000 electricians leave the workforce annually, and only roughly 7,000 enter to replace them.<sup>1</sup> As demand for energy markets grows to power our economy and American innovation, these labor shortages in energy and manufacturing are not only a threat to our economic prosperity but also to our national security.

At the same time, around 200,000 service members transition out of active duty each year, and they are ideal candidates for technical careers like those in the energy industry.<sup>2</sup> The VET Act will help defray costs for potential employers by empowering the Department of Labor to provide grants to cover training, certification, relocation, and onboarding for eligible veteran, service member, and spouse hires. The legislation authorizes \$60 million annually through Fiscal Year 2031 for these grants, with a 15 percent cap on administrative costs.

The bill also prioritizes this support for retirees and veterans with service-connected disabilities and for those experiencing homelessness, targeting populations desperately in need of greater intervention, and recognizes the need for greater interagency cooperation by coordinating implementation with existing Department of Defense and Department of Veterans Affairs programs such as the Transition Assistance Program (TAP), SkillBridge, and Solid Start.

#### **With Honor Action supports H.R. 2878, the Daniel J. Harvey and Adam Lambert Improving Servicemember Transition to Reduce Veteran Suicide Act**

With Honor also strongly supports the Daniel J. Harvey and Adam Lambert Improving Servicemember Transition to Reduce Veteran Suicide Act, introduced by Iowa Air National Guardsman and For Country Caucus member Rep. Zach Nunn. This bill, named after two Marines who tragically lost their lives to suicide within a year of separation, will provide tools to support service-related mental health challenges. By incorporating topics like PTSD, depression, substance abuse, and loneliness into TAP, separating service members will receive the information and resources they need to transition successfully.

<sup>1</sup> Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, Electricians, at <https://www.bls.gov/ooh/construction-and-extraction/electricians.html>.

<sup>2</sup> Government Accountability Office (2024). *Transition to Civilian Life: Better Collection and Analysis of Military Service Data Needed to Improve Oversight of the SkillBridge Program* (GAO-24-107352). <https://www.gao.gov/products/gao-24-107352>

Similarly, by strengthening the Solid Start program, veterans will have greater awareness of the mental health programs available to them. The first year of separation from service is a highly vulnerable time for veterans experiencing a mental health crisis, with suicide rates reaching 46.2 per 100,000.<sup>3</sup> Early education of, and access to, mental health programs for transitioning service members is critical for reducing veteran suicide rates, which continue to outpace the suicide rates of the general, non-veteran population.

This bill is cosponsored by another veteran member of the For Country Caucus and Army veteran, Rep. Jason Crow. These veterans, who have experienced the transition from active duty to civilian life, understand the daunting challenges and the much-needed resources that accompany a service member's separation. The early intervention this bill provides to service members is key to facilitating a safe and successful next chapter for those who have served their country.

With Honor Action was proud to endorse these bills upon their introduction, and now we urge the Subcommittee to ensure sustained support for transitioning service members and the workforce and support programs they need to succeed in the civilian world. We thank the Subcommittee for holding today's hearing and for its consideration of this vital legislation.

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<sup>3</sup>U.S. Department of Veterans Affairs, 2024 National Veteran Suicide Prevention Annual Report, Part 1 & Part 2, Office of Suicide Prevention, December 2024, [https://www.mentalhealth.va.gov/docs/data-sheets/2024/2024-Annual-Report-Part-1-of-2\\_508.pdf](https://www.mentalhealth.va.gov/docs/data-sheets/2024/2024-Annual-Report-Part-1-of-2_508.pdf)

**Prepared Statement of The American Legion**



**TESTIMONY  
OF  
STEVEN R. BETSCH  
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"**

**JANUARY 21, 2026**

**EXECUTIVE SUMMARY**

<b>LEGISLATION</b>	<b>POSITION</b>
H.R. 982: Warriors to Workforce Act (Van Orden) (pg. 1)	Support
H.R. 2878: Daniel J. Harvey, Jr. and Adam Lambert Improving Servicemember Transition to Reduce Veteran Suicide Act (Nunn) (pg. 2)	Support
H.R. 3159: Improving SCRA Benefit Utilization Act (Delaney) (pg. 2)	Support
H.R. 4105: Veterans Energy Transition Act of 2025 (pg. 3)	Support
H.R. 5436: To amend title 38, United States Code, to prohibit an educational institution from withholding a transcript from an individual who pursued a course or program of education at such institution using Post-9/11 educational assistance. (Mannion) (pg. 4)	Support
H.R. 5634: Veterans Flight Training Responsibility Act of 2025 (Kean) (pg. 4)	Support
DRAFT: Improving Emerging Tech Opportunities for Veterans Act (Hamadeh) (pg. 5)	Support
DRAFT: To amend title 38, United States Code, to require the Secretary of Veterans Affairs to submit to Congress a quarterly report on housing loans insured, guaranteed, or under laws administered by the Secretary, and for other purposes. (pg. 5)	Support
DRAFT: Affordable Housing Guarantee Act (Miller-Meeks) (pg. 6)	Support
DRAFT: To amend title 38, United States Code, to eliminate the maximum authorizations of appropriations for certain benefits for homeless veterans administered by the Secretary of Veterans Affairs and to make permanent the authority of the Secretary to carry out certain programs for homeless veterans. (pg. 6)	Support

**TESTIMONY  
OF  
STEVEN R. BETSCH  
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  
JANUARY 21, 2026**

Chairman Van Orden, Ranking Member Pappas and distinguished members of the subcommittee, on behalf of National Commander Dan K. Wiley, 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, servicemembers, their families, and caregivers. As a resolutions-based organization, our positions are guided by more than 106 years of advocacy and resolutions originating at the post level. Every time The American Legion testifies, we offer a direct voice from the veteran community to Congress.

**H.R. 982: Warriors to Workforce Act**

*To amend title 38, United States Code, to increase the amount of educational assistance paid by the Secretary of Veterans Affairs to an eligible individual during the first year of a full-time program of apprenticeship or other on-job training.*

Since the establishment of the Servicemen's Readjustment Act of 1944, veterans have been encouraged to use their GI Bill educational benefits almost singularly to attend college as the sole avenue to future success. In some cases, this avenue aligns well with the veteran's career aspirations and future goals. But other times, enrolling in assorted college classes leaves a veteran floundering to identify a viable path to meaningful employment and career success. Due to the complexity of the varied VA education programs and the outsized focus on college degrees, many veterans do not fully understand the vast array of other training and education benefits available to them. Too often they default to pursuing a traditional degree path at a higher education institution that does not align with their individual skills, experience, and strengths. Driving veterans toward a single pathway, while ignoring the myriad other opportunities available through VA programs, is leaving too much potential unexplored and underutilized.

The VA apprenticeship programs offer a valuable opportunity to complete training in the vocational and manufacturing trades that are in high demand in today's economy. The Warriors to Workforce Act improves the current VA program to enhance the attractiveness of direct training

in these lucrative fields. The trades and manufacturing skills are seeing a resurgence in demand in the US and provide many pathways to success which are far more appealing to transitioning veterans than the traditional default choice of college and a freshman English class.

This bill, offered by Chairman Van Orden, seeks to close the gap in the housing allowance paid for traditional college attendance and participation in an apprenticeship program. This correction will create a more viable pathway for veterans seeking careers in trades and manufacturing. By providing veterans with sufficient housing allowance during the entirety of the apprenticeship, rather than reducing it during the outyears of the program, veterans will be able to complete the full apprenticeship programs and move on to the journeyman phase of their careers.

The American Legion is encouraged by this change and hopes Congress will consider allowing veterans who pursue apprenticeship programs to use their full earned benefits and end arbitrary reduction. Veterans who pursue these programs earned the full benefit in the same way as a traditional college degree. This unnecessary burden on apprentices and tradesmen must be eliminated.

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

**The American Legion supports H.R. 982 as currently written.**

**H.R. 2878: Daniel J. Harvey, Jr. and Adam Lambert Improving Servicemember Transition to Reduce Veteran Suicide Act**

*To amend titles 10 and 38, United States Code, to make certain improvements in the Transition Assistance Program and Solid Start Program to address mental health issues, and for other purposes.*

The first year out of service is a critical period for recently transitioned service members and their families. The risk of suicide for new veterans increases as they navigate and attempt to access resources to assist them in reintegrating into the civilian sector and finding gainful employment and financial stability. It is essential for there to be strong transition support and clear pathways to resource access to enable transitioning servicemembers to bridge the gap between military and civilian life. As it stands, TAP does not adequately prepare veterans for the emotional and mental stressors they may face during their separation from the military.

This bill would create a pilot program to add a new component to the Transition Assistance Program (TAP) to provide servicemembers with mental health counseling, information on services available through the Department of Veterans Affairs (VA), and support in addressing transition challenges related to their mental health. The proposed legislation would bridge this gap by establishing proactive measures to assist transitioning servicemembers in addressing their mental health needs, providing them with a healthy support system to succeed in their integration into civilian life.

The American Legion supports this legislative change and other efforts that support veterans and their families during their transition.

The American Legion supports this legislation through Resolution No. 12: Accountability and Enhancements of Transition Assistance Program; Outcomes and Delivery for Today's Digital Transitioning Servicemembers and through 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. 2878 as currently written.**

**H.R. 3159: Improving SCRA Benefit Utilization Act**

*To amend title 10, United States Code, to include training regarding financial protections under the Servicemembers Civil Relief Act in certain financial literacy training programs for members of the Armed Forces, and for other purposes.*

The Servicemembers Civil Relief Act provides crucial legal and financial protection to active-duty service members. However, due to the complexity of this law and its protections, many service members do not know or fully understand the benefits of this key legislation. One of the most beneficial protections is the interest rate cap, which requires creditors to reduce the interest rate on debts incurred by active-duty service members to 6 percent. The SCRA also protects against foreclosure and eviction of service members while deployed, supports the termination of lease agreements when under military orders, and provides many other protections.

This bill, offered by Congresswoman Delaney, mandates financial literacy training for service members at various times in their careers, specifically when they begin their service or are activated from a reserve component. This is a crucial time for service members to learn about the critical benefits and apply for protections and relief from creditors and landlords. The sooner they are afforded payment relief, the sooner they can focus on mission training and readiness.

The American Legion supports this legislation and is encouraged by Congress's continued efforts to reduce the cost of living for our service members and their families. Capping interest rates and ensuring education on how to use this benefit will have a lasting impact on junior service members and their financial literacy.

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

**The American Legion supports H.R. 3159 as currently written.**

**H.R. 4105: Veterans Energy Transition Act of 2025**

*To amend title 10, United States Code, to direct the Secretary of Labor to carry out a grant program to help certain members of the Armed Forces, veterans, and their spouses, obtain employment in the energy industry.*

The American Legion is encouraged by the continued efforts of this Congress and this committee to provide pathways to high-demand, high-paying jobs for transitioning veterans. Under this proposed bill, employers will be incentivized to recruit and retain veterans in their organizations.

The American Legion hosts and attends a number of veteran employment summits to learn more about the roles employers are seeking to fill, how veterans are well-suited for these roles, and how Veteran Service Organizations can help fill the gaps. We often see employers seeking out veterans for their developed leadership skills and technical experience in high-demand fields. Most recently, at the Student Veterans of America's National Convention in January 2026, The American Legion met with employers and exhibitors offering exactly these jobs to student veterans. To quote one of the employer's handouts, "Veterans are uniquely suited for a second career in the energy industry, as they're self-motivated, disciplined, outcome-driven, and safety-conscious." The American Legion couldn't agree more.

This demonstrates that employers are ready and able to hire veterans into these critical roles. The resources exist to train and equip veterans with the skills needed to succeed in these careers. This legislation closes the gap and creates a financial incentive for employers to seek qualified veterans. Passage of this bill will increase veteran employment in high-demand, high-paying critical jobs.

The American Legion supports this legislation through Resolution No. 2: Improve the Veterans Employment Initiative.

**The American Legion supports H.R. 4105 as currently written.**

**H.R. 5436:**

*To amend title 38, United States Code, to prohibit an educational institution from withholding a transcript from an individual who pursued a course or program of education at such institution using Post-9/11 educational assistance.*

Legislation codifying a prohibition on withholding transcripts is consistent with previous regulations and rulemaking by the Department of Education. This bill seeks to protect VA Education beneficiaries from having critical documents withheld due to outstanding debt, which may not be the fault of the student.

There are two populations affected by this issue:

1. Those who earned the GI Bill at less than 100 percent, such as a Reservist. In this case, the VA only pays a percentage of the tuition based on the rate the beneficiary is eligible. Additionally, the VA only pays a percentage of the GI Bill cap, which can leave students with an outstanding tuition or fees balance.
2. Transferability of entitlement students, who may not have been awarded the entire 36 months of benefits. This group of students will have an outstanding tuition or fees balance for semesters not covered by their benefits, other financial aid, or support.

This statutory protection will protect student veterans and VA beneficiaries from schools withholding transcripts and proof of degrees when there is a processing error or delay at VA for benefits.

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

**The American Legion supports H.R. 5436 as currently written.**

**H.R. 5634: Veterans Flight Training Responsibility Act of 2025**

*To amend title 38, United States Code, to provide for a limitation on the amount of entitlement to educational assistance payable for flight training under the Post 9/11 Educational Assistance Program of the Department of Veterans Affairs.*

Students seeking to use their Post-9/11 GI Bill for nontraditional paths can be at a disadvantage by the GI Bill's rigid structure. Flight training is a key example of this disparity. The GI Bill is structured around the traditional higher education schedule, meaning certain payments are capped annually to reflect a multi-semester degree. Students pursuing flight school are not necessarily on the traditional semester system the way a university or college would be. This creates a statutory limitation on students seeking to complete their flight training. Students are limited in the amount of tuition they can receive per year, even though their program is not time-bound as a college degree would be. This results in students needing to take time off between funding periods or finance the classes themselves with outside funding. This creates an undue burden on the students and discourages prospective students from pursuing flight training programs.

This bill, offered by Congressmen Kean and McGarvey, seeks to reduce that burden on students by lifting the cap to \$100,000 for the duration of the program. The \$100,000 would be adjusted for inflation and the cost of living overtime. This change lifts the roughly \$28,000 annual cap on flight training and allows students to use their funding as needed, up to \$100,000 over the life of the program. This change supports students who wish to complete the program at their own pace and corrects an unnecessary burden placed on flight training participants.

The American Legion supports this legislation and other legislation that better align the costs and function of the Post-9/11 GI Bill with today's expectations. As a result of this change, more veterans will have the opportunity to pursue flight training and find gainful employment. The American Legion supports continuing the conversation on the effectiveness of the GI Bill and how to better deliver resources to our nation's heroes.

The American Legion supports this proposal through Resolution No. 23: Close the GI Bill Flight School Loophole.

**The American Legion supports H.R. 5634 as currently written.**

**Discussion Draft: Improving Emerging Tech Opportunities for Veterans Act**

*To amend title 38, United States Code, to provide greater opportunities for veterans to pursue education programs involving emerging technologies, and for other purposes.*

American technological dominance is dependent on having the most well-trained and highly skilled experts in emerging technology fields. This presidential administration has clearly signaled a desire to onshore domestic manufacturing and technological dominance. To fulfill that mission, our institutions need to develop the next generation of high-tech programs and cultivate the experts needed to thrive in this environment.

This bill, offered by Representative Hamadeh, builds on previous progress in employing veterans in the technology industry by including high-tech and emerging technology careers in the definition of programs and requiring the Department of Veterans Affairs to work with the Department of Labor to identify these careers. By including these high-tech and emerging technology careers in the program definition, more veterans can pursue these programs and seek rapid employment or reemployment in these fields.

The American Legion supports legislative changes that are common-sense solutions to today's pressing issues. In a global environment where cyberspace is the next battlefield, the nation requires experts to defend and expand upon our technological dominance. This bill will help create that next generation of leaders and preserve our advantage over our adversaries.

The American Legion supports this proposal through Resolution No. 23: Support for Veterans Employment Through Technological Education Courses (VET TEC) Program Expansion.

**The American Legion supports the draft legislation as currently written.**

**Discussion Draft:**

*To amend title 38, United States Code, to require the Secretary of Veterans Affairs to submit to Congress a quarterly report on housing loans insured, guaranteed, or under laws administered by the Secretary, and for other purposes.*

This legislation would increase oversight of the VA Home Loan program by mandating a quarterly report from the VA on the number of home loans issued, the number of applications denied, the number of veterans who are late on mortgage payments, and the total number of employees in the VA Home Loan office.

By tracking and publishing these figures, VA will provide a clearer picture of its Home Loan program in practice, expanding oversight and improving transparency. With reliable data, trends can be identified to make needed adjustments. The American Legion and other Veteran Service Organizations, along with other institutions, rely on data provided by government agencies to conduct oversight and make policy recommendations. By collecting and making relevant data public, organizations like ours can provide better recommendations not only to government institutions but also to veterans and their families who wish to use this and other similar programs.

The American Legion supports this legislation through Resolution No. 8: Home Loan Guaranty Program Eligibility.

**The American Legion supports the draft legislation as currently written.**

**Discussion Draft: Affordable Housing Guarantee Act**

*To amend title 38, United States Code, to modify the maximum guaranty amount of certain home loans guaranteed by the Department of Veterans Affairs.*

Increased access to housing, especially for service-connected disabled veterans, is at the core of The American Legion's mission to end veteran homelessness. This bill would increase the guarantee amount for VA home loans issued to service-connected disabled veterans from 25 percent to 50 percent.

Disabled veterans face unique barriers to affordable and accessible housing. As the law is currently written, disability benefits are included in a disabled veteran's total income when being considered for income-based housing support programs under the United States Housing Act of 1937. This creates an inaccurate picture of a disabled veteran's financial status and can lead to a disabled veteran being denied housing assistance due to the disability benefits they are entitled to. Additionally, an accessible or mobility-friendly home can cost tens of thousands of dollars more than a typical home, posing a compounding challenge for disabled veterans seeking accommodating housing.

By increasing the guaranty maximum to 50 percent, this bill alleviates the financial burden on service-disabled veterans and increases access to affordable, accessible, and comfortable housing.

The American Legion supports this legislation through Resolution No. 8: Home Loan Guaranty Program Eligibility.

**The American Legion supports the draft legislation as currently written.**

**Discussion Draft:**

*To amend title 38, United States Code, to eliminate the maximum authorizations of appropriations for certain benefits for homeless veterans administered by the Secretary of Veterans Affairs and to make permanent the authority of the Secretary to carry out certain programs for homeless veterans.*

The American Legion has historically supported the expansion and continuation of federal programs that provide assistance to homeless veterans. This bill authorizes appropriations indefinitely for the Homeless Veterans Reintegration Program, the Homeless Women Veterans and Homeless Veterans with Children Reintegration Grant Program, Supportive Services for Veteran Families (SSVF), the Grant Program for Veterans with Special Needs, and technical assistance grants for nonprofit community-based groups. The proposed legislation would also

permanently authorize services for mentally ill and homeless veterans, housing assistance to homeless veterans, and the Advisory Committee on Homeless Veterans.

The programs listed above provide crucial financial and social support to homeless veterans and the organizations that serve them. Permanent authorization of SSVF is among the Legion's top legislative priorities in its mission to end veteran homelessness, as it provides direct financial support to homeless veteran families and significantly reduces the risk of chronic homelessness. Additionally, the Legion has partnered with members of the Advisory Committee on Homeless Veterans to share best practices and emerging trends in veteran homelessness. The programs within the scope of this bill all contribute to eradicating veteran homelessness and should be prioritized accordingly.

These programs currently require statutory continuation, and this legislation would ensure they remain available. These programs have been reauthorized annually for several years, and permanent authorization and appropriations would create continuity and continued support for homeless veterans.

The American Legion supports this proposal through Resolution No. 24: Support Funding and Changes to the Department of Veterans Affairs Grant and Per Diem Program. The American Legion also supports this proposal through Resolution No. 332: Support Funding for the Department of Housing and Urban Development (HUD) and Veterans Affairs (VA) Supportive Housing (HUD-VASH) Homeless Program.

**The American Legion supports the draft legislation 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 explain the positions of our members on the importance of strengthening economic opportunities for veterans.

Questions concerning this testimony can be directed to Jake Corsi, Legislative Associate, at [jcorsi@legion.org](mailto:jcorsi@legion.org).

**Prepared Statement of National Association of Electrical Distributors  
(NAED)**



**NATIONAL ASSOCIATION OF ELECTRICAL DISTRIBUTORS (NAED)**

Statement for the Record

*of*

Wes Smith

President and CEO, National Association of Electrical Distributors

*on*

H.R. 4105, the Veterans Energy Transition Act of 2025

*before the*

Subcommittee on Economic Opportunity,

House Veterans Affairs Committee

January 21, 2026



**Bud DeFlaviis**

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## NATIONAL ASSOCIATION OF ELECTRICAL DISTRIBUTORS (NAED)

Chairman Van Orden, Ranking Member Pappas and distinguished members of the committee, Thank you for the opportunity to provide a statement in support of H.R. 4105, the Veterans Energy Transition Act of 2025.

### About NAED

The National Association of Electrical Distributors (NAED) is a nationwide trade association for the \$150+ billion electrical distribution industry which represents more than 600 distributors and manufacturers of electrical products with more than 5,000 locations in all 50 states. Our members are companies of all sizes - from small and mid-sized independents to large regional and national firms.

NAED member distributors are a critical piece of the electrical equipment supply chain, linking manufacturers to electrical contractors, original equipment manufacturers, and others for their maintenance, repair, and operations needs across commercial, industrial and residential applications.

As a former Air Force service member, I found a meaningful, and rewarding career in the electrical distribution industry after my service to the country.

When NAED and our leaders discuss planning for the future, two things are abundantly clear. First, the nation will face unprecedented demand for electrical equipment across the country to strengthen the grid, support new energy generation, and enable the data center buildout. Second, meeting this demand will require a massive influx of dedicated workers to fulfill this mission.

As the committee examines the VET Act, I can think of no better way to help our industry find qualified workers who will benefit from great careers, while helping to strengthen our critical domestic infrastructure.

I will briefly present information on opportunities for veterans and their spouses in our industry, and some specifics on the bill.

### Opportunities for Veterans

First, jobseekers seeking fulfilling, long-term careers can find strong opportunities in the electrical distribution industry. NAED is proud that our sector boasts high tenure rates with an average of more than nine years, a number that far exceeds national benchmarks. For comparison, the Bureau of Labor Statistics reports a median tenure of 3.5 years in the private sector and 6.2 years in the public sector.

NAED member companies also report low turnover, averaging just 18%, which is significantly lower than many logistics-focused industries, which hover around 40%.<sup>1</sup>

Second, employees can enter the electrical distribution industry with little or no formal training beyond high-school equivalency. Many times, workers begin their work as a Counter Associate to fill orders or as a Truck Driver to deliver goods to a job site, with a salary ranging from \$17-\$32 dollars an hour.

There are many career paths available for these entry level positions, and workers can seek employment in fields as diverse as Inventory Control, Branch Management, or Purchasing. Many of these positions can provide salaries of \$65 - \$70,000 a year.



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## NATIONAL ASSOCIATION OF ELECTRICAL DISTRIBUTORS (NAED)

Other career paths include Inside and Outside Sales positions, Digital Solutions Specialists, Transportation and Hub Directors. These salaries range from \$50,000 - \$226,000 a year.

For workers who have obtained a bachelor's degree, other opportunities are available, including positions in Information Technology, Project Management, and high-level Sales, that range in salary from \$48,000 - \$300,000 per year.

### The VET Act

NAED, along with our channel partners represented by the National Electrical Manufacturers Association (NEMA) and the National Electrical Contractors Association (NECA), strongly support H.R. 4105, the **Veterans Energy Transition Act of 2025 (VET Act)**.

If passed into law, the bill would provide manufacturers, distributors, and electrical contractors with a grant of up to \$10,000 for recruiting, onboarding, training, certification, and relocation costs for military personnel transitioning from service, veterans, or their spouses.

This legislative proposal is very timely, not only in relation to providing opportunities for veterans and their spouses, but also it will help to address worker shortages in our industry as well as the manufacturing and contractor sectors, at a time when demand for electrical and grid build out are expected to increase significantly in the coming decades. These positions are supported by the following:

- According to a NAED industry survey, the average age for employees in the electrical distribution industry is over 42 years old, and our members report they are facing headwinds on hiring new employees.
- NEMA estimates that the nation's energy demand can grow by 50% by 2050, and demand for domestically produced electrical equipment is on the rise.
- NECA reports that the Bureau of Labor Statistics projects a need for 80,000 new electrician jobs annually through 2031.<sup>2</sup>

### Conclusion

Veterans bring exceptional leadership, discipline, and technical know-how that our nation urgently needs. Their experience in logistics, operations, and problem-solving makes them uniquely equipped to fill critical roles in manufacturing, distribution, and contracting, which is the backbone of America's electrical infrastructure. As our country modernizes the grid, deploys new electricity generation, and deploys advanced technologies to stay globally competitive, demand for this talent will only grow.

Careers across the electrical equipment ecosystem offer veterans and their families not just jobs, but long-term, good-paying careers with purpose. For the men and women who served, it's a chance to continue supporting America's strength and resilience in a rapidly changing world.

Respectfully submitted,

Wes Smith

President & CEO  
National Association of Electrical Distributors



### Bud DeFlaviis

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**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**

**January 21, 2026**





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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. 982, Warriors to Workforce Act**

Given the nation's need to expand its skilled labor pool, some veterans opt to utilize their GI Bill benefits for on-the-job training (OJT) or apprenticeship programs. Current statute dictates that veterans participating in apprenticeship and OJT programs experience a significant decrease in their Monthly Housing Allowance (MHA) once they enter the second six months of their program – from 100% to 80%. MHA then drops to 60% after the completion of the first year. The drastic reduction in MHA after the first six months and then again at the one-year mark leads some veterans to consider leaving the program.

Many of the veterans participating in these programs have financial responsibilities outside of themselves and the program, such as families, businesses, housing costs, and others, which are not alleviated in the same way every six months by the potential for income. This situation leads to veterans relying more heavily on other forms of income, such as additional employment, which forces veterans to reprioritize their financial responsibilities over their training.

SVA supports H.R. 982, *Warriors to Workforce Act*, which seeks to increase the MHA to 90% during the second six-month period. This change, if implemented, will significantly alleviate the financial burden on veterans, ensuring they can complete their training without hardship. SVA also advocates for clear and transparent communication with the veteran at the start of the program regarding their MHA at every six-month period of the program, fostering a sense of trust and understanding.

SVA appreciates Chairman Van Orden's commitment to reducing dropout rates and supporting our veterans' success in the Post-9/11 GI Bill apprenticeship and OJT program.



**H.R. 5436, To amend title 38, United States Code, to prohibit an educational institution from withholding a transcript from an individual who pursued a course or program of education at such institution using Post-9/11 educational assistance.**

SVA supports H.R. 5436 which would prohibit educational institutions from withholding transcripts from an individual who pursued a course or program of education at such institution using Post-9/11 educational benefits.

Withholding a transcript from an individual, particularly one using Post-9/11 GI Bill educational benefits, creates unnecessary barriers to future academic and employment opportunities and prevents them from fully utilizing their earned educational benefits. Student veterans would be subjected to unnecessary stress and financial hardship because their withheld transcript will prevent them from transferring their credits or applying for employment. Student veterans and their beneficiaries should not be punished by their institutions for a debt owed, when it may have been the result of a processing issue or delay at VA.

SVA would like to thank Representative Mannion and Moylan for their leadership in advancing this important legislation to ensure student veterans and their beneficiaries are not punished in their academic or employment journeys by having their transcripts withheld.

**H.R. 7103, Improving Emerging Tech Opportunities for Veterans Act**

SVA supports H.R. 7103, *Improving Emerging Tech Opportunities for Veterans Act*, which would provide greater opportunities for veterans to pursue education programs involving emerging technologies in the Veteran Employment Through Technology Education Courses (VET TEC) program.

Amending title 38, United States Code, §3699C from “higher technology” to “higher technology and emerging technology” would allow student veterans to pursue programs and seek employment in career fields that may not be encapsulated by VET TEC. This legislation would also encourage collaboration between VA, Department of Labor, industry stakeholders, educational institutions, and nonprofit organizations to identify high-demand technology careers, along with the courses veterans need to qualify for them.

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.

## Prepared Statement of National Association Of State Approving Agencies

### Introduction

Chairman Van Orden, Ranking Member Pappas and distinguished 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 certain pending legislation.

### H.R. 982, Warriors to Workforce Act

In addition to approving standard college degree and non-college degree programs, State approving agencies are responsible for approving apprenticeship (APP), and on-the-job training (OJT) programs for the GI Bill®. We are concerned that this important program is being underutilized by our veterans for multiple reasons, one of which is that it is neither promoted nor adequately funded. The result, as pointed out by Chairman Van Orden earlier this year, APP and OJT programs now account for less than 1 percent of the veterans using the GI Bill, a continual decline over the last decade due to a lack of awareness and inadequate incentive to utilize this benefit to pursue skilled workforce training. For example, the Department of Veterans Affairs (VA) reports that during Fiscal Year 2025, only 2,219 Post-9/11 GI Bill beneficiaries began an OJT or apprenticeship program. During the same period, 78,382 individuals began receiving their VA educational benefits while enrolled in undergraduate or graduate degree programs. We believe that the underutilization of this valuable benefit is partially due to lack of veteran awareness as SAAs are not encouraged by VA to promote the program. Although it is specified in 38 CFR § 21.4262(d), VA admits that this benefit has been inadequately promoted and more should be done to ensure veterans are informed of all the potential uses of their GI Bill entitlement. Apprenticeship programs equip veterans with the skills needed to quickly enter the workforce and lead to high paying careers for those veterans who choose this route. A recent study in North Carolina spoke of critical infrastructure needs and we believe that this only mirrors the situation across our Nation. Veterans who wish to use their hearts, hands, and minds to enter technical and vocational fields such as welding, pipefitting, and software development should be encouraged to do so.

Veterans who enroll in an APP or OJT can effectively use their benefits to transition more quickly into the civilian workforce, providing stability for themselves and their families. For this reason, we strongly support H.R. 982, the *Warriors to Workforce Act of 2025*, which increases benefits that veterans receive during the first year of an apprenticeship by changing the law so that after 6 months of training, the amount of benefit veterans receive will increase to 90 percent as opposed to the current 80 percent prescribed by law. This change provides a stronger incentive for veterans to use this program, while enhancing the likelihood that they will persist in their training, enter the workforce, and become tax paying citizens in their communities, better able to support themselves and their families. If eligible veterans choose this path, they could join the workforce immediately after transitioning from their military service and not have to wait until they complete a lengthy and costly traditional school program. This route will significantly increase their chance for successful reintegration into civilian life.

Over the past several decades, Congress has increased the financial incentives for veterans to seek a college degree by hundreds of thousands of dollars, but comparatively almost nothing has been done for veterans who seek practical on-the-job training and become part of the workforce that rebuilds the Nation's infrastructure. With this increase in their APP/OJT benefit, veterans could be encouraged to join the workforce immediately, thereby securing gainful employment, becoming a tax paying citizen and contributing to their local communities and families. Without the increase to 90 percent for the second 6 months, veterans are often discouraged from continuing in their program if they must sacrifice losing significant income to support their families, unless they do not receive a commensurate pay increase by the employer at the same time. We suggest that the bill be expanded to provide benefits of 100 percent for the first year and to include adjustments in subsequent years to avoid a significant drop in benefits in the second year of participation. Finally, we would ask for further study about this important benefit to align the program more closely with veteran's needs.

### H.R. 5634, Veterans Flight Training Responsibility Act of 2025

H.R. 5634 would amend 38 U.S.C. § 3313 by adding subsection (m) and establishing a maximum total cost ceiling of \$100,000 for flight training for an individual at a public institution, similar to the manner in which flight training is capped at

nondegree flight training programs at private institutions. While NASAA supports the intent of this bill to bring parity to flight training, we are concerned that a lifetime cap on such training at public IHLs could potentially have a chilling effect on veterans seeking these programs. Instead, we would suggest applying the private IHL cap to contracted programs at IHLs instead. And we would like to see the cap on vocational flight training increased to bring parity to these schools, instead of placing a cap on already robust in-house degree granting IHL flight programs. Our Nation needs more pilots and now is the time to encourage veterans to enroll in quality training programs.

**H.R. 5436, To amend title 38, United States Code, to prohibit an educational institution from withholding a transcript from an individual who pursued a course or program of education at such institution using Post-9/11 educational assistance**

In July 2024, the Department of Education implemented regulatory changes that mandated that institutions of higher education could no longer withhold a student's transcript or take other negative actions against a student due to an error on the school's part if that student was receiving Title IV funds. Though many schools withhold transcripts in an attempt to collect outstanding debt from students, for many student veterans, that outstanding debt is often disputed, and in some cases can be a result of school or VA error. As such, NASAA supports this bill which would establish parity for students using their GI Bill education benefits by prohibiting a school from withholding a student's transcript due to outstanding institutional charges.

**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.

