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**STATEMENT OF
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SUBCOMMITTEE ON ECONOMIC OPPORTUNITY
COMMITTEE ON VETERANS' AFFAIRS
UNITED STATES HOUSE OF REPRESENTATIVES
MARCH 20, 2024**

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

DAV (Disabled American Veterans) has a mission that includes the principle that this nation's first duty to veterans is the rehabilitation and welfare of its wartime disabled. This principle envisions vocational rehabilitation and/or education to assist these veterans to prepare for and obtain gainful employment, enhanced opportunities for employment, job placement and self-employment, so that the full array of talents and abilities of disabled veterans are used productively and to their greatest levels.

We are pleased to provide our views on the bills impacting service-disabled veterans, their families and the programs administered by the Department of Veterans Affairs (VA) that are under consideration by the Subcommittee.

H.R. 6225, Expanding Home Loans for Guard and Reservists Act

The Expanding Home Loans for Guard and Reservists Act would amend title 38, United States Code, Section 3701(b) for the term veteran to include individuals who performed active duty for training for a period of 30 consecutive days.

VA helps veterans, service members, and eligible surviving spouses become homeowners. As part of VA's mission to serve, they provide a home loan guaranty benefit and other housing-related programs to help those that are eligible buy, build, repair, retain, or adapt a home for their own personal occupancy.

The Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020, signed into law Jan 5, 2020 (PL 116-315) expanded the VA Home Loan program eligibility to National Guard service members who perform "full-time National Guard duty" for at least 90 days, of which 30 are consecutive.

Since then, gaps have been identified that makes it more difficult for certain National Guard service members conducting Active Duty training to receive the full credit for their time served and subsequent access the VA home loan benefit. This legislation provides a technical fix to ensure that each of our men and women in uniform

can earn the benefits they have earned through their full-time National Guard duty and service to our country.

DAV supports this legislation as it expands the existing eligibility to the VA Home Loan program and corrects the gaps identified in PL 116-315. Veterans clearly know the price of protecting the American dream and those who served should have access to achieve it.

H.R. 6656, Stuck On Hold Act

The Stuck On Hold Act would require VA's telephone call line to include an automated response system that would do two things: 1) advise the caller of the anticipated wait time and 2) offer the caller the ability to receive a callback if the wait time is over 15 minutes. The goal of this bill is to keep veteran wait times to 15 minutes or less.

The Veterans Benefits Administration (VBA) is responsible for processing veterans' claims and appeals for myriad benefits and services. In 2022 alone, VBA completed more than 1.7 million disability compensation and pension claims. As of March 1, 2024, VBA had 992,344 pending claims. With these high numbers, veterans should not have to wait on the phone for an extended period of time to receive assistance or the latest information about their claims or appeals. VBA has estimated that one claim generates eight separate contacts to the call centers. This means that VA could expect eight million calls yet this year.

DAV proudly supports H.R. 6656, the Stuck On Hold Act, in accordance with DAV Resolution No. 220, which calls on Congress and VA to support significant and meaningful processes to reform VA's overall workloads.

H.R. 7323, a bill to direct the VA Secretary to disapprove courses of education offered by a public institution of higher learning that does not charge the in-state tuition rate to a veteran using certain educational assistance

H.R. 7323 would allow members of the selected reserve along with individuals who receive benefits under title 38, United States Code, Chapters 30, 31, 33 or 35, to be able to pay the in-state tuition rates for educational benefits received by the VA. This legislation would take effect on August 1, 2024.

Upon separation from service, many veterans do not always fully understand the scope and breadth of their earned benefits and how to access those benefits. Furthering their education and seeking gainful employment to support themselves and their families becomes a veteran's immediate focus upon leaving service.

By allowing a veteran to pay in-state tuition rates while pursuing their post-secondary education would save them thousands of dollars as opposed to them being subjected to paying out-of-state tuition rates.

In accordance with DAV Resolution No. 542, we support H.R. 7323, as it opens the door for more veterans to be able to secure a benefit to help them pursue their educational goals and at a more affordable rate.

H.R. 7613, Veterans Flight Training Responsibility Act of 2024

The Veterans Flight Training Responsibility Act would authorize the VA to pay a public institution of higher learning up to \$100,000 for a veteran enrolled in flight training. An annual percentage increase would be available over the maximum rate and tied to the Consumer Price Index (CPI). The rates noted in this legislation would become effective for those individuals who first pursue a program of flight training on or after August 1, 2025.

According to the U.S. Bureau of Labor Statistics, there were 142,000 jobs available for airline and commercial pilots in 2022. Overall employment of airline and commercial pilots is projected to grow 4% from 2022 to 2032. About 16,800 openings for airline and commercial pilots are projected each year, on average, over the next decade. Many of those openings are expected to result from the need to replace workers who transfer to different occupations or exit the labor force into retirement.

DAV fully supports H.R. 7613, the Veterans Flight Training Responsibility Act in accordance with DAV Resolution No. 542, as it would provide unique opportunities for service-disabled veterans to become airline or commercial pilots and overcome their employment barriers.

H.R. 7643, a bill to authorize the use of VA work-study allowance to carry out casework, policy making, and oversight at certain congressional offices

H.R. 7643 would allow individuals in the VA Work Study program the opportunity to work in the offices of the Senate and House of Representatives, the Congressional Research Service, the Government Accountability Office or the Congressional Budget Office. The individuals selected for this program would be involved in supporting casework, policy making and oversight in those offices.

This legislation would increase the opportunities for individuals in the VA work-study program. Currently, work-study students can only work at VA facilities, educational facilities, state agencies or other non-VA facilities. The work performed by work-study students must be entirely related to VA and veterans.

In accordance with DAV Resolution No. 542, we strongly support H.R. 7643, as it would expand the VA work-study program and give service-disabled veterans more career options to explore while meeting their educational goals.

H.R. 7653, to update certain terminology regarding veteran employment

H.R. 7653 would change the language in title 38, United States Code, from “employment handicap” to “employment barrier” and “employment handicaps” to “employment barriers.”

There is perception that the word “handicap” has a negative connotation. According to the National Education Association (NEA), language matters. Word choices can either create inclusive or exclusionary environments, create or disrupt barriers to inclusion, uplift or demean differences, or sustain or disperse stereotypes about persons with disabilities.

The NEA notes we should be conscious of antiquated words that have negative connotations for people with disabilities (e.g., “handicapped” or “crippled”). Advocates of person-first language believe that a person with disabilities is an individual first and shouldn’t be identified by their disability.

DAV was founded on the principle that this nation’s first duty to veterans is the rehabilitation and welfare of its wartime disabled. This principle specifically encompasses VA Vocational Rehabilitation & Education programs and removing obstacles for employment. DAV supports this change of terminology in the statute.

H.R. 7703, Fair Access to Co-ops for Veterans Act of 2024

The Fair Access to Co-ops for Veterans Act would allow veterans the ability to use their VA home loan certificates to help purchase cooperative housing units. The VA would have to set forth the regulatory underwriting requirements to allow this type of purchase.

This bill would also set the fee for the loan to 3.25% and does not discriminate whether the loan is an original loan, loan assumption, or other circumstance.

Provisions in the bill would give VA the authority to advertise the availability of this type of loan through the issuance of guidance, notification to eligible veterans, participating lenders and interested realtors of such loans.

Cooperative housing, commonly known as a co-op, is a popular housing model you’ll find in major cities like New York city. Tenants or members collectively own and share responsibility for an entire building or property.

Co-ops are typically apartments in large buildings, particularly in big cities. However, several other co-op housing types exist, including the following: townhouses, duplexes, single-family homes or manufactured homes. They are generally considered more affordable housing in major cities. Co-op financing differs from financing for a traditional home because co-op owners don’t own the real estate. To finance with a co-

op loan, a lender will review a co-op's operations, its board of directors and the property's underlying mortgage.

DAV strongly supports this legislation as it would provide service-disabled veterans more options to obtain affordable housing for themselves and their families. Affordable housing options are one of the top priorities for service-disabled veterans, especially those transitioning from active duty.

Draft bill to provide for the restoration of entitlement of individuals entitled to VA educational assistance to pursue a course or program of education at an educational institution found to have violated certain prohibitions on advertising, sales, and enrollment practices

This draft legislation would restore any used portion or aggregate period of educational assistance an individual would have lost due to being enrolled in an educational institution that violated title 38, United States Code, Section 3696 subsections (a), (c) or (d). This covers individuals that are in the following educational programs: Chapter 30, 31, 32, 33, 35 or Chapter 1606 or 1607 of title 10.

Once it has been properly determined that the owner of an educational institution or the educational institution is in violation of the statute, it will be required to repay the VA or the individual all monies received during the time period of the violation.

If the educational institution or owner of the educational institution does not repay the individual or the VA, then the VA has the ability to disapprove a course or program of education offered by that school until the debt is repaid in full. Once the debt has been repaid, the school can request reinstatement for that course or program of education.

If an institution of higher learning has been caught in violation of this statute due to no fault of the veteran, then the amount of entitlement the veteran has should not be reduced due to the circumstances of the school. This draft legislation would restore the student veterans' benefits that would have been lost if the institution of higher learning wasn't caught violating the statute.

DAV supports this draft legislation, in accordance with DAV Resolution No. 542, because it will help student veterans maintain their benefits if an institution of higher learning is caught in violation of the statute due to no fault of the veteran.

Draft bill to make improvements to certain programs for a member nearing separation, or for a veteran who recently separated, from the Armed Forces

The transition from military service to civilian life is very difficult for many veterans who must overcome obstacles to successfully obtain employment. Current law authorizes comprehensive transition assistance benefits and services for separating service members and their spouses. The Transition Assistance Program (TAP) program

was created to help our separating service members successfully transition to the civilian workforce, start a business or pursue training or higher education and is now mandatory for active-duty personnel.

This draft legislation would make changes to the program parameters of TAP. Based on certain criteria, a member may have up to three to five days of entitlement to the program. Certain members of the reserve component can request a waiver for pre-separation counseling if they have received pre-separation counseling during the three-year period preceding such request.

TAP counseling would not be given by a member of the armed forces or a civilian employee. Pre-separation counseling must be provided in person to the extent possible. If the member cannot appear in person then counseling can be provided remotely. As part of the pre-separation process, a member that is separating, retiring or is discharged from service will have their contact information and a determination by the releasing branch of service provided to the VA as part of the VA Solid Start Program.

Veterans Service Organizations (VSOs) are allowed to provide an hour-long presentation during pre-separation briefings. VSO briefings provide information on how the organization can assist the member obtain benefits from the VA and are not permitted to encourage a member to join their organization during the briefing. Participation by veteran service organizations, like DAV and others in the TAP program is essential for service members to gain a full understanding of entitlements and free assistance and representation available to them upon discharge from military service. An annual report is required to be furnished for TAP participation and VSO presentations.

This legislation has a Department of Labor (DOL) portion that encourages the use of its Employment Navigator and Partnership Program. The DOL program has various components, to include private sector culture, resume writing, career networking and opportunities for spouses to use the program.

This legislation would also implement a three-year pilot program for military spouses. This program would be on a voluntary basis and include a curriculum, counseling and be carried out on not less than four military bases. At the conclusion of the program, a report would be required by the Department of Defense on the success of the pilot program and note if it should be made permanent.

An area of concern for DAV is the provision in this draft legislation that mentions "No member shall be provided with their DD Form 214 [military discharge document] until they have completed their pre-separation counseling. The only exceptions are for members who are being retired or separated for disability and those who are receiving discharges that are not characterized as honorable or general." Besides the noted exceptions, it is not clear how the program would handle a situation beyond the service member's control that would prevent them from finishing the required counseling. As

such, it appears this legislation would punish the service member by not allowing them to receive their DD-214 in a timely manner.

In accordance with DAV Resolution No. 113, we support this draft legislation and urge Congress to provide comprehensive oversight of the TAP program, its workshops, training methodology and delivery of services, and the collection and analysis of course critiques. We recommend changes to the DD-214 section of this draft legislation as noted above.

Mr. Chairman, this concludes my statement.